

This report contains the latest information on file with JBT.

CREDIT RATING: FIN1\* (1/9/2009)  
PREVIOUS RATING: 31

**SUMMARY DATA:**

**GENERAL INFORMATION:**

YOUR EVERYDAY JEWELER, INC.

1212 Main Street, Providence, RI 02888-2020

TEL: 555-555-5555 FAX: 555-555-5550

JBT#: 12345678

WEB ADDR: www.youeverydayjeweler.com

Doe, John R.; President; Born 1950, Married.

Doe, Mary Jane; Secretary/Treasurer; Born 1954, Married.

REPORT LAST UPDATED 10/9/2009

**TRADE SUMMARY:**

(See Full Trade Report for Current Detail)

TOTAL TRADES REPORTING: 13

\$ OWED: 128,684

PROMPT: 22 (96%) SLOW: 1 (4%)

\$: 127,884(99%) \$: 800(1%)

HIGH CREDIT (Single Supplier) \$: 147,000

AVERAGE PAY DAYS: (From Agreed Upon Terms)

(3 Mos.) 25

(7 Mos.) 27

(12 Mos.) 30

Mailing Address: See Full Report  
Branches: See Full Report  
Affiliates: None on File  
Subsidiary of: None on File

**NAICS Class:**

Primary: 448310  
Jewelry Stores

**PUBLIC RECORDS:**

UCC FILINGS/LIENS: See Full Report

JUDGMENTS: See Full Report

Complete coverage of notices of Public Record is not readily available. The absence of any filings in this report is not an assurance that none have been filed. Furthermore, any record items (UCC Filings, Liens, etc.) which appear in this report may have been terminated or continued since the record date.

**ANTECEDENTS:**

Business Type: Corporation  
Date of Incorporation: 09/01/1980  
State of Incorporation: Rhode Island  
Registration ID: C-45321  
Tax ID: 123456789  
Public/Private: Private  
Stock Symbol:

**FINANCIAL INFORMATION (Advised)**

FYE: 09/30/2008  
Annual Sales: \$ 4,101,251  
Statement Type: BOOK

LISTED BY JBT SINCE: 8/19/1975

NUMBER OF INQ. (LAST 90 DAYS): 5

CLAIM ACTIVITY: 0 Open, 0 Closed

**METHOD OF OPERATION (Advised):**

- RETAIL JEWELRY & TRADE SHOP
- Sq. Ft.: 4000
- \_\_\_ Leased \_\_\_X\_\_\_ Owned
- Employees: 10

**BANKING INFORMATION:**

See Full Report  
Average Balance/Checking: Low Five Figures  
Satisfactory (Y/N/NA): Y  
Loan Available: High Five Figures  
Loan Outstanding: Medium Four Figures  
Satisfactory (Y/N/NA): Y

**SECURITY/INSURANCE (Advised):**

Alarm System: Yes  
Insurance Carrier: Jewelers Mutual Insurance

This information issued to you as member in response to your request, is privileged communication, communicated to and received by you in confidence for your exclusive use and benefit in your own business and is not to be disclosed to any other person (By-Laws Article III, Sec. 4). The Jewelers Board of Trade uses its best efforts to obtain accurate information but cannot guarantee the correctness of the information and reports which it provides for its members and shall not be liable for any loss or injury resulting from any inaccuracy in the same.

In response to your recent inquiry, we are pleased to supply you with this report which was compiled using the latest information available to The Jewelers Board of Trade - Thank you

**FULL REPORT**

**GENERAL REMARKS:**

Received through the mail on March 21, 2009, a financial stated dated September 30, 2008 , compiled by a C.P.A.

Assets are centered in cash. Long term obligation of \$32,825 consists of auto loan \$7,134, store loan \$75,690.

COMPLETE COVERAGE OF NOTICES OF PUBLIC RECORD IS NOT READILY AVAILABLE. THE ABSENCE OF ANY FILINGS IN THIS REPORT IS NOT AN ASSURANCE THAT NONE HAVE BEEN FILED. FURTHERMORE, ANY RECORD ITEMS (U.C.C FILINGS, LIENS, JUDGMENTS, ETC.) WHICH APPEAR IN THIS REPORT MAY HAVE BEEN TERMINATED OR CONTINUED SINCE THE RECORD DATE.

**TRADE REPORT**

( \$ )

DATE	HRC	OWES	PAST DUE	PDUE 60+DAYS	TERMS	HIST: Curr/Prev. 6 Mo
01/09	100					/Prompt
04/09	2,100	2,100				Prompt/SL30 -SL90
04/09	400	400	200			SL60 /SL60 -SL90
04/09	8,100	8,100				Prompt
04/09	1,600					Prompt-SL120
04/09	4,000	4,000				Prompt
04/09	6,100	4,400	300			SL30 /SL60 -Ovr120
05/09	300	100				Prompt/Prompt
05/09	700					Prompt-SL30
05/09	11,700	2,900				Prompt/Prompt-SL30
05/09	3,900	3,800	3,500			SL30 /Prompt-SL60
05/09	10,900	3,500				Prompt/SL30 -SL60
05/09	5,500	5,500	2,200			SL30 /Prompt-SL60
TOTAL	55,400	34,800	6,600			

\* Payment experience received monthly via the Interchange program reflects the most recent submission only. Payment score is updated each month for a full cycle of credit references, claims and other information. Payment experience appearing in the TRADE REPORT for the current month should be evaluated along with the payment score, which includes historical payment experience over the past 7 months.

### **ANTECEDENTS**

Your Everyday Jeweler, Inc., was incorporated under RI State laws on December 29, 1980 Business was originally established in 1975 as Pickett Jewelry by M.F. Pickett, and was subsequently taken over by his wife, May Pickett. M. F. Pickett continued as manager of the business until his death in 1978. At that time, his widow employed John Doe as manager. In August 1980, John and Mary Doe purchased the business.

John Doe was employed by ABC Jewelry, Providence, RI from 1970-1978.

Mary Doe has been employed as a professor at the University of RI, Kingston, RI since 1976.

### **ADVISED**

Rent amount is \$1,000 per month, with lease expiring in September 2012. Insurance consists of a jewelers block policy.

### **METHOD OF OPERATION:**

The premises are in a shopping center located in a central business area. Operates as a retailer of fine gold jewelry, watches, crystal, diamonds, silver jewelry, gifts, clocks, colored stones and pearls. Sales are made to local clientele. Watch and jewelry repairs are done on the premises.

### **FINANCIALS**

FISCAL YEAR END:

September 30, 2008

STATEMENT TYPE:

BOOK

SUBMITTED BY:

**COMPARATIVE**

	FISCAL 2008	FISCAL 2007
Net Sales	479,761	
Operating Income	75,660	
Net Income	18,186	
Assets	263,308	217,844
Liabilities	116,049	88,272
Net Worth	147,259	129,572
Working Capital	173,187	
Current Ratio	3.1	2.7
Debt/Worth Ratio	.8	.7
Inventory Days	162.0	
A/R Days	12.0	
A/P Days	( 104.0)	

Given the seasonality of the business, turnover ratios are to be considered for trend analysis purposes only and are not to be considered actual results achieved on a regular basis.