

Components of a Credit Report

- History of the business
 - Business Structure
 - Background of owners
 - Number of employees
- Payment trends
 - High credit
 - Amount owing
 - Amount past due
 - Days taken to pay

Components of a Credit Report (cont.)

- General Bank Information
 - Loan information & payment history
 - Account Balances
 - Bad checks
- Public Records
 - Suits or judgments
 - Bankruptcies
 - Acquisitions or changes of ownership

Components of a Credit Report (cont.)

- Financial Statements
 - Balance Sheet
 - Operating Statements
 - Cash Flow
- Specialized Industry Information

Direct Sources of Credit Information

- The Buyer
- Bank Information
- Seller's Foreign Sales Representatives
- Trade References
- Other
 - Newspapers
 - Directories, Internet, Reference Materials

In-Direct Sources of Credit Information

- U.S. Dept of Commerce – International Company Profile
- FCIB
- Dun & Bradstreet
- Experian
- SJ Rundt
- OECD
- Graydon America