

# Comprehensive Report

ATTN: **ESTERO**

Report Printed: OCT 08 2015

## Overview

### BUSINESS SUMMARY

**ACME SOFTWARE AND DESIGN, INC**  
3318 Kosec Dr  
Moved From: 218 Birch Echo Road, Minnesota City,  
Mn  
Red Wing, MN 55066

D-U-N-S Number: 14-193-5937

### Rating Change

This is a **single** location.

**Telephone:** 507 313-9683

**Chief executive:** JON POLEN, CEO

**Year started:** 1999

**Management control:** 2002

**Employs:** 5

**History:** INCOMPLETE

**SIC:** 5045

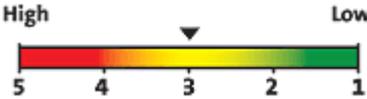
**Line of business:** Whol computers/peripherals

### Credit Score Class: **3**

Moderate risk of severe payment delinquency over next 12 months



### Financial Stress Class: **3**



**D&B Rating:** --  
Formerly ERN  
**D&B Viability Rating:** **31GW**

### EXECUTIVE SUMMARY

The **Financial Stress Class of 3** for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000), which is lower than the average of businesses in D&B's database

The **Credit Score class of 3** for this company shows that during the previous year, 5.8% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.

<b>Predictive Scores</b>	<b>This Business</b>	<b>Comments</b>
<b>Financial Stress Class</b>	3	Failure Rate lower than the average of businesses in D&B's database
<b>Financial Stress Score</b>	1496	Highest Risk: 1,001; Lowest Risk: 1,875
<b>Credit Score Class</b>	3	Probability of Severely Delinquent Payment is lower than the national average.
<b>Credit Score</b>	497	Highest Risk: 101; Lowest Risk: 670
<b>Other Key Indicators</b>		
<b>PAYDEX Scores</b>	D&B has not received a sufficient sample of payment experiences to establish a current PAYDEX score. terms	the average for its industry of 3 days beyond terms
<b>Industry Median</b>	3 days beyond terms	
<b>Present management control</b>	13 years	
<b>UCC Filings</b>	UCC filing(s) are not reported for this business	
<b>Public Filings</b>	No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database	
<b>History</b>	Is incomplete	
<b>Special Events</b>	Are reported for this business	

#### **CREDIT CAPACITY SUMMARY**

#### **D&B Rating:--**

The blank rating symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a "--" symbol include: deficit net worth, bankruptcy proceedings, insufficient payment information, or incomplete history information. For more information, see the D&B Rating Key.

**# of Employees Total:** 5

#### **SPECIAL EVENTS**

11/27/2006

Business address has changed from 218 Birch Echo Road, Minnesota City, MN, 55959 to 3318 Kosec Dr, Red Wing, MN, 55066.

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## **Scores**

#### **FINANCIAL STRESS SUMMARY**

The Financial Stress Score Model predicts the likelihood of business failure which includes ceasing business without paying all creditors in full, reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.



**Probability of Failure**

Among Businesses with this Class: 0.24% (24 per 10,000)

**Financial Stress National Percentile: 61** (Highest Risk: 1; Lowest Risk: 100)

**Financial Stress Score: 1496** (Highest Risk: 1,001; Lowest Risk: 1,875)

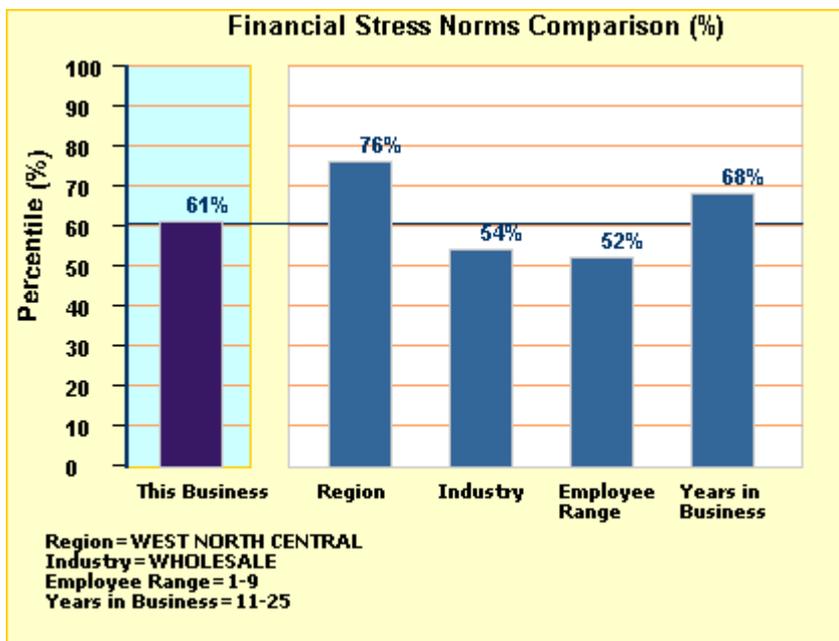
Average failure rate of Businesses in D&B's Database: 0.48% (48 per 10,000)

The Financial Stress Score of this business is based on the following factors:

- No payment experiences.

**Notes:**

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



Norms	National %
This Business	61
Region: <b>WEST NORTH CENTRAL</b>	76
Industry: <b>WHOLESALE</b>	54
Employee Range: <b>1-9</b>	52
Years in Business: <b>11-25</b>	68

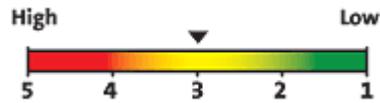
This business has a Financial Stress Percentile that shows:

- Higher risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

## CREDIT SCORE CLASS SUMMARY

The Commercial Credit Score (CCS) predicts the likelihood of a business paying its bills in a severely delinquent manner (91 days or more past terms), obtaining legal relief from its creditors or ceasing operations without paying all creditors in full over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

**Credit Score Class: 3**



Moderate risk of severe payment delinquency over next 12 months.

### Incidence of Delinquent Payment

Among Companies with this Class: 5.80%  
Average Compared to Businesses in D&B's Database: 10.20%

**Credit Score Percentile: 49** (Highest Risk: 1; Lowest Risk: 100)

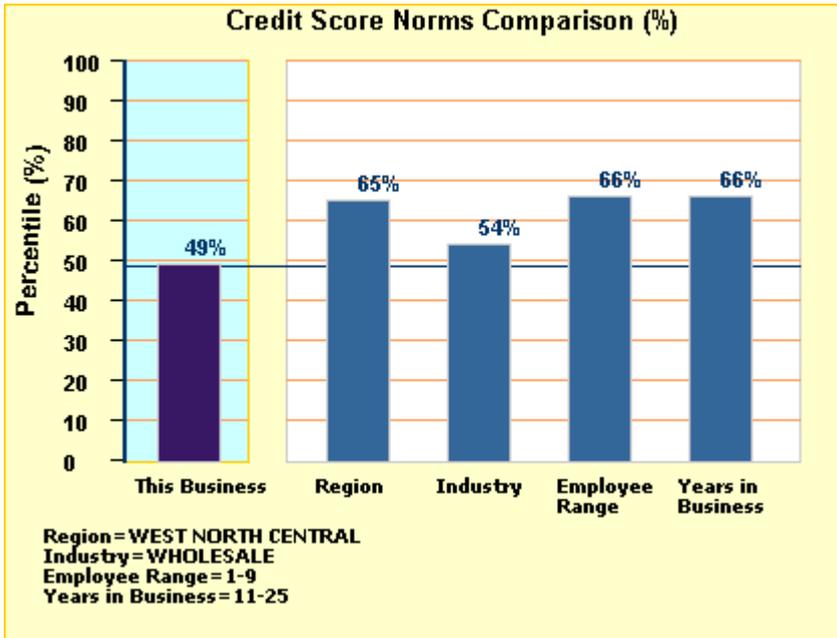
**Credit Score: 497** (Highest Risk: 101; Lowest Risk: 670)

The Credit Score of this business is based on the following factors:

- No payment experiences reported
- Higher risk industry based on delinquency rates for this industry
- Higher risk region based on delinquency rates for this region
- Limited business activity signals reported in the past 12 months

### Notes:

- The Commercial Credit Score Risk Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience severe delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



Norms	National %
This Business	49
Region: <b>WEST NORTH CENTRAL</b>	65
Industry: <b>WHOLESALE</b>	54
Employee Range: <b>1-9</b>	66
Years in Business: <b>11-25</b>	66

This business has a Credit Score Percentile that shows:

- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

**VIABILITY RATING ANALYSIS**

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will no longer be in business within the next 12 months.

**D&B VIABILITY RATING:31GW**

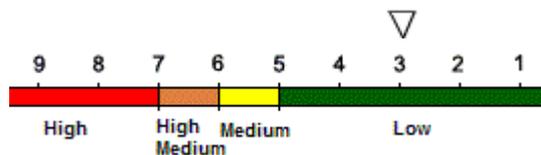
**D&B VIABILITY RATING COMPONENTS:**

**VIABILITY SCORE:**

Viability Score is the first of four components within the D&B Viability Rating. It is a high-level risk indicator that assesses the probability that a company will no longer be in business within the next 12 months, compared to all US businesses within the D&B database. A business is no longer viable when it goes out of business, becomes dormant/ inactive or files for bankruptcy. The ranking ranges from 1 to 9 where 9 reflects the highest probability of becoming no longer viable and 1 reflects the lowest probability.

**NOTE:** The Viability Score is best used when ranking all businesses within your portfolio based on the probability of becoming no longer viable.

**Viability Score: 3**



**Compared to ALL US Business within D&B Database:**

- **Level of risk:** Low Risk
- **Business ranked 3 have a probability of becoming no longer viable:** 3%
- **Percentage of business ranked 3:** 15%
- **Across all US business, the average probability of becoming no longer viable:** 14%

## PORTFOLIO COMPARISON:

Portfolio Comparison is the second of four components within the D&B Viability Rating. Portfolio Comparison is a more detailed risk indicator that assesses the viability of a company compared to similar businesses within the same model segment which are determined by the amount and type of data available. A business is no longer viable when it goes out of business, becomes dormant/ inactive or files for bankruptcy. Every business within the D&B database falls into 1 of the following 4 profile segments:

1. Available Financial Data.
2. Established Trade Payments.
3. Limited trade Payments.
4. Firmographics and Business Activity.

The Portfolio Comparison ranking ranges from 1 to 9 where 9 reflects the highest probability of becoming no longer viable and 1 reflects the lowest probability.

**NOTE:** The Portfolio Comparison is best used when analyzing the individual risk level of a company compared to businesses within the same profile segment.

**Portfolio Comparison: 1**



## Compared to all Business within the same MODEL SEGMENT:

- **Model Segment:** Firmographics and Business Activity
- **Level of risk:** Low Risk
- **Business ranked 1 within this model segment have a probability of becoming no longer viable: 3%**
- **Percentage of business ranked 1 within this model segment: 8%**
- **Within this model segment, the average probability of becoming no longer viable: 16%**

## DATA DEPTH INDICATOR:

Data Depth Indicator is the third of four components within the D&B Viability Rating. The Depth of Data Indicator presents the level of data that is used to generate the Viability Score and Portfolio Comparison. Data depth assists in the assessment of whether a company will no longer be viable and includes the following:

1. Financial Attributes.
2. Commercial Trading Activity.
3. Firmographics.

The level of data is represented by a letter on a scale of A - G where A reflects the greatest level of predictive data to make a highly reliable assessment of company viability, and G reflects a minimal level of data which can be considered descriptive. The more comprehensive the data, the more precise the overall D&B Viability Rating becomes. If a company has been placed in the Special Category, a letter ranging from H-M will be assigned to identify the specific reason.

**Data Depth: G**

## Data Depth Indicator Details:

- Basic Firmographics
- No Financial Attributes

Greater data depth can increase the precision of the D&B Viability Rating assessment.

## COMPANY PROFILE:

Company Profile is the fourth of four components within the D&B Viability Rating. The Company Profile describes a company based on a combination of 4 categories:

1. Financial Data.
2. Trade Payments.
3. Company Size.
4. Years in Business.

A company is characterized by a letter which ranges from A - X; with each letter representing a combination of the 4 categories that make up the company's profile. For example, A describes a company with a comprehensive level data, which has been in business 5+ years, with 50+ employees or \$500K+ in Sales, while X reflects a company with a minimal data, in business < 5 years, with < 10 employees or < \$10K in Sales. Y and Z reflect a Branch and Subsidiary, respectively.

### Company Profile: **W**

#### Company Profile Details:

- **Financial Data:**Not Available
- **Trade Payments :** Not Available
- **Business Size:** Small: Employees: <10 and Sales: <\$10K or Missing
- **Years in Business:**Established (Established: 5+ )

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#### Jump to:

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## Payments

### PAYMENT SUMMARY

D&B has not received a sufficient sample of payment experiences to establish a PAYDEX score.

## Public Filings

### PUBLIC FILINGS

A check of D&B's public records database indicates that no filings were found for ACME SOFTWARE AND DESIGN, INC at 3318 Kosec Dr, Red Wing MN.

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

### GOVERNMENT ACTIVITY

#### Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

**Possible candidate for socio-economic program consideration**

Labor surplus area:	N/A
Small Business:	YES (2015)
8(A) firm:	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

## History & Operations

### HISTORY

The following information was reported **11/27/2006**:

**Officer(s):** JON POLEN, CEO **DIRECTOR(S):**

THE OFFICER(S)

Business started 1999.

JON POLEN. Antecedents are undetermined.

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Business address has changed from 218 Birch Echo Road, Minnesota City, MN, 55959 to 3318 Kosec Dr, Red Wing, MN, 55066.

### BUSINESS REGISTRATION

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF AUG 31 2015:

**Registered Name:** ACME SOFTWARE AND DESIGN, INC.

**Business type:** DOMESTIC CORPORATION

**Corporation type:** PROFIT

**Date incorporated:** NOV 06 2002

**State of incorporation:** MINNESOTA

**Filing date:** NOV 06 2002

**Registration ID:** DCX 12K-305

**Duration:** PERPETUAL

**Status:** ACTIVE

**Where filed:** SECRETARY OF STATE/CORPORATIONS DIVISION, SAINT PAUL, MN

**Principals:** JON POLEN, CHIEF EXECUTIVE OFFICER, 3318 RICH DRIVE, RED WING, MN, 550660000

### OPERATIONS

11/27/2006

**Description:** Wholesales software.

Terms are undetermined. Sells to Undetermined. Territory : Undetermined.

**Employees:** 5 which includes officer(s).

**Facilities:** Occupies premises in building.

### SIC & NAICS

**SIC:**

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

**NAICS:**

423430 Computer and Computer Peripheral Equipment and Software Merchant Wholesalers

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

50459903 Computer software

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## Banking & Finance

### KEY BUSINESS RATIOS

D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance. To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

**Based on this number of establishments:** 112

#### Industry Norms based on 112 establishments

	This Business	Industry Median	Industry Quartile
<b>Profitability</b>			
<b>Return on Sales</b>	UN	1.7	UN
<b>Return on Net Worth</b>	UN	14.5	UN
<b>Short-Term Solvency</b>			
<b>Current Ratio</b>	UN	1.7	UN
<b>Quick Ratio</b>	UN	1.2	UN
<b>Efficiency</b>			
<b>Assets Sales</b>	UN	27.0	UN
<b>Sales / Net Working Capital</b>	UN	10.8	UN
<b>Utilization</b>			
<b>Total Liabs / Net Worth</b>	UN	135.4	UN

UN = Unavailable

### FINANCE

08/22/2015

As of August 10, 2005, multiple attempts to contact the management of this business have been unsuccessful. Answering machine at captioned number confirms principal's name, but messages were unreturned as of August 10, 2005. Local licensing authorities confirm operations and principal's name, and online directories confirm phone number and address. Outside and inside sources confirmed location of the business.

**Incomplete history caption has been applied due to the following factor**

Stock ownership has not been clearly established.

As of August 10 2005 a search of Dun & Bradstreets Public Record database found no open suits, liens, judgements or UCCs to which ACME Software and Design, Inc at 218 Birch Echo Road, Minnesota City MN was named defendant or debtor. Public records received hereafter will be entered into the database and will be included in reports which contain a Public Filings section.

**CUSTOMER SERVICE**

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