



workforce  
SOUTHWEST WASHINGTON

**WSW Executive Board Meeting – WSW Office  
October 23, 2019 3:30 – 5:00 pm**

**AGENDA**

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3:30	<u>Welcome</u>	<b>Bill Skidmore – Chair</b>
3:35	<u>Consent Agenda</u> <ul style="list-style-type: none"><li>• Approval of Executive Committee Minutes</li><li>• Approval of Contract Memo</li></ul>	<b>Bill Skidmore – Chair</b>
3:40	<u>Business Solutions – Prospective New Tool</u>	<b>Darcy Hoffman – Director Business Solutions Kari Kollander – Research &amp; Data Analyst</b>
4:05	<u>CEO Report</u>	<b>Kevin Perkey – CEO</b>
4:30	<u>Open Discussion / Other Items</u>	<b>Bill Skidmore – Chair</b>
5:00	<u>Adjourn</u>	

**NOTES**

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workforce  
SOUTHWEST WASHINGTON

**WSW Executive Board Meeting Minutes  
September 25, 2019  
3:30 p.m.  
LSW Community Room**

**Executive Board Members Present:** Chair Bill Skidmore, Jim Lucey, Paige Spratt, Ted Sprague, John Vanderkin, Renny Christopher, Kelley Foy, A.D. Simmons, and Ralph Clark.

**Staff Members Present:** Kevin Perkey, CEO and Traci Williams

**WELCOME**

Chair Bill Skidmore opened the meeting at 3:33 p.m. and welcomed everyone in attendance.

**CONSENT AGENDA**

Having reached quorum, Chair Skidmore entertained a motion to approve the Consent Agenda, consisting of the minutes held on August 28, 2019, and the Contact Memo. Upon the motion duly made and seconded and with no discussion forthcoming, the Consent Agenda was approved as presented with all in favor.

**EXECUTIVE SESSION**

Mr. Perkey informed the Executive board that LCC had reported fraud from one of their employees on one of our grants. The Executive Board and CEO Kevin Perkey entered an executive session for more detail at 3:47 p.m. and ended at 4:10 p.m.

**CEO REPORT:**

Mr. Perkey presented the Executive board with some challenges that have come up with work on the subleases for Next. The two partners that have not signed the subleases due to needed extra approval for lease requirements and some pushback into paying into the Next IFA is ESD and Clark College. Mr. Perkey is sure that the ESD sublease will be executed in the coming months after they work on some language modifications with DES surrounding their lease. He is concerned with the Clark College sublease being executed and the challenges that have surfaced. Discussion ensued and questions and comments were addressed by Mr. Perkey.

**GOVERNANCE:**

Mr. Perkey circled back from the August Executive board meeting with the finding that interims are not addressed in WSW's bi-laws. Mr. Perkey then opened the dialog about possibly changing the makeup of the category that represents the 3 higher Ed positions on the board to include Port representation. Discussion ensued and questions and comments were addressed by Mr. Perkey.

A.D. Simmons and Ralph Clark gave an update on what the governance board has been working on with the recruitment for the open seats on the board. Ms. Simmons asked with the four open seats that need filled, will the candidate move WSW forward and will the candidate make the WSW board the strongest board it could possibly be. One of the high priorities for the new members will be the advocacy of WSW. Discussion ensued with comments and questions answered by the Ms. Simmons and Mr. Clark. The Governance board's next steps will be to get together about how to further strengthen the WSW board, look at other options to fill the Clark College seat and bring back candidates for the three open positions to the Executive board.

**YOUTH RFP:**

Mr. Perkey summarized key points of the new Youth RFP that will be going out the week of October 30<sup>th</sup>. The Youth RFP was designed to be more intentional with the communities it will serve and be more aligned with WSW's new Business Services team. Discussion ensued and questions were addressed by Mr. Perkey.

**ADJOURNMENT**

With nothing further for the good of the order, Chair Skidmore adjourned the meeting at 5:05 p.m.



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**CONTRACT MEMO**

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**DATE:** OCTOBER 17, 2019  
**TO:** KEVIN PERKEY  
WSW EXECUTIVE BOARD MEMBERS  
**FROM:** AMY GIMLIN, WSW DIRECTOR OF QUALITY ASSURANCE  
**RE:** CONTRACT UPDATE (SEPTEMBER 2019 – OCTOBER 2019)

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WSW ***executed*** the following contracts:

- ResCare Workforce Services' to provide Thrive Business Network services in Cowlitz County, contract totaling \$463,913.
- Cowlitz Economic Development Council to provide business outreach in Cowlitz County, contract totaling \$25,000.

WSW ***modified*** the following contracts:

- Increased and extended Covenant Technology Solutions' IT contract to March 31, 2020 for a total contract of \$46,000.
- Budget modification for ResCare Workforce Services' PY18 Adult and Dislocated Worker service delivery contract to adjust budget detail. Original contract amount did not change.
- Budget and performance modification for ResCare Workforce Services' Northwest Promise service delivery contract to decrease their budget and performance by removing the incumbent worker training. Contract amount \$655,298.

WSW ***notification of grant award/execution:***

- WSW received grant modification execution for PY19/FY20 WIOA Title I to include \$11,086 of restoration funds and our approved 30% transfer from Dislocated Worker to Adult:
  - Youth - **\$1,412,005**
  - Adult - **\$1,719,042**
  - Dislocated Worker - **\$811,115**
  - Admin Cost Pool - **\$438,018**
- WSW received grant execution from Community Foundation of Southwest Washington for **\$25,000** to provide support to Thrive participants in Cowlitz County.

**Executive Board *approval* needed:**

- ResCare Workforce Services – contract not to exceed **\$130,875** for a 10-month contract to provide support for the scaling and development of career launch in Manufacturing and Healthcare in Southwest Washington. Funding from Career Connect Washington.



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## CEO REPORT

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**DATE:** SEPTEMBER 25, 2019  
**TO:** WSW EXECUTIVE BOARD  
**FROM:** KEVIN PERKEY, CHIEF EXECUTIVE OFFICER

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Members –

It has bee

Key Issues:

- LCC Report
  - Lease/Sublease Agreements
  - Board Governance
  - Youth RFP
  - Office Remodel
- 

### **BUSINESS**

- Finalizing our Rural Jobs Initiative with employer tours & discussions with Elochoman Millwork, Inc. in Wahkiakum County, Cowlitz Container & Dye Cutting in Cowlitz County and North Pacific Paper Company (NORPAC) in Cowlitz County. During our Board meeting, we'll hear from each of our participant companies while we explore how we can best support economic growth in the rural parts of our region through meaningful workforce investment.
- Our team is continuing to buildout our CRM tool (Launchpad) with new visual dashboards (an early version is shared with this report) as well as new custom reports that will drive improved business engagement and investment opportunities.
- Following our joint CWWC Board meeting, our industry team has renewed its focus on supporting industry & career awareness through our CareersNW platform. The team recently presented to the Battle Ground School District during their year-end CTE meeting on each of our key sectors, are in the process of updating our sector posters for K-12 distribution and collaborating with our partners on increasing industry & career awareness in the coming months.

### **PEOPLE**

- Launching a new Youth Manufacturing Apprenticeship with Vancouver SD and Cascadia Technical Academy and four companies (Alpha Iron, Elkhart Plastics, ControlTek and Vancouver School District's maintenance dept).

- Developing a pathway in partnership with Cascadia Technical Academy for Construction companies to train and hire talent from Next.
- Development and submission of Thrive, a Manufacturing and Construction led initiative to develop pathways for underemployed talent in Cowlitz County to secure livable wage employment. As part of Thrive, we are working with the Community Foundation of SWWA on a co-investment strategy to address inequities in Cowlitz County relating to economic insecurity.
- Expanded Career Connect Washington into Cowlitz County with a \$100K investment for our partners at the SWWA Stem Network, who recently formed the Cowlitz Wahkiakum Leadership Advisory Council as the kickoff team implementing this work.
- Piloted Talent Link with Healthcare team through NW promise grant participants. Talent link is a pre-qualified, vetted candidate pool that we can access when businesses need candidates.

## SYSTEM

- WSW continues to implement Triage team to quickly assess customer needs and direct accordingly. On average, they see over 100 customers per month and have co-enrolled 729 job seekers since January (**506 Adult, 223 Dislocated Workers**).
- Implemented Workshops team centered around Recruit Train Place (RTP) initiative. Hired lead facilitator to develop Essential Skills workshop based on industry feedback and evaluate current offerings to ensure consistency between workshops. We are on track to surpass workshop attendance from last year. (**2,629 customers attend a workshop in 2018. 1,452 customers have attended a workshop through May 2019**).
- Started Co-Enrolling customers into Title I and Title III services. Co-enrollment braids funding and resources to provide a greater level of service to customers who may not have otherwise received them. In 2018, 1,109 job seekers were co-enrolled in WIOA Title I (**481 Adult; 628 Dislocated Worker**). So far in 2019, 1,631 job seekers have been co-enrolled in WIOA Title I (**1,070 Adult; 561 Dislocated Worker**).
- Planning WorkSource space renovation, to be completed summer 2019. Renovation will provide a larger and more flexible space for customers and allow staff to be physically located with their functional teams.
- Signed partner agreement and sub-lease with Bridgeview Resource Center to formalize our already great partnership. WorkSource staff offer job seeker services at Bridgeview five days a week.
- Conducted comprehensive evaluation of communications, marketing, and outreach efforts. New communications plan to launch July 2019.
- Planning and coordinating WSW/CREDC office renovation project. Construction to take place in summer 2019. New office ready for occupancy in fall 2019.

## FUNDING & POLICY

- Successfully completed and submitted a \$1.5M proposal to the State of WA in response to their Economic Security for All Initiative (locally called THRIVE). WSW has received a \$15K planning grant to assist with our proposal development and we anticipate a final decision by the end of June. This is a two year investment opportunity.
- Successfully completed and submitted a \$1M proposal to the Department of Justice for a new local investment initiative called RAISE (Re-entry Activities Instituted for Success & Employment), in collaboration with Cowlitz County Corrections Department (Cowlitz Corrections), WorkSource, Lower Columbia Community Action Program (LCCAP), Washington State University – Vancouver (WSU-V), Love Overwhelming, and other engaged community partners. RAISE builds upon our prior LEAP efforts in Clark County aiming to reduce the recidivism of medium- and high-risk offenders by 10% by connecting them to housing supports, mental health services, family reunification services, financial coaching, and other necessary support services that ultimately will lead them to being training and/or job ready 9-12 months post-release.



# HOOD PACKAGING CORPORATION

D-U-N-S® 00-645-4516 Branch Phone 360 695-1251  
 Mailing PO BOX 1178 1401 W Fourth Plain Blvd,  
 Address Vancouver, Vancouver, WA 98660  
 WA 98666 Website: www.hoodpkg.com

# COMPR

Purchase Date: 10/03/2019  
 Last Update Date: 09/28/2019

## Executive Summary

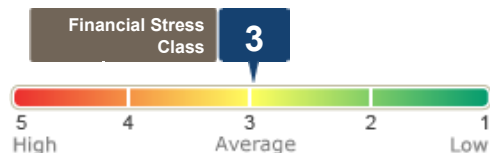
### Company Info

**Employees Here** 150 at this location  
**Trade Styles** BEMIS PAPER  
 PACKAGING  
 DIVISION

This is a **branch** location.  
 All information is for the branch except the Financial Stress, Credit Score information and D&B Viability Rating, which is provided for the **headquarters(HQ)** location.

### Predictive Analytics

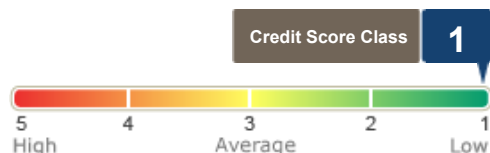
#### Financial Stress Class



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).

Financial Stress Class	3
Financial Stress Score	1,464
Highest Risk	1,001
Lowest Risk	1,875

#### Credit Score Class



The Credit Score class of 1 for this company shows that 1.10% of firms with this classification paid one or more bills severely delinquent.

Credit Score Class	1
Credit Score	586
Highest Risk	101
Lowest Risk	670

### D&B Viability Rating

D&B Viability Rating **3 2 B Z**

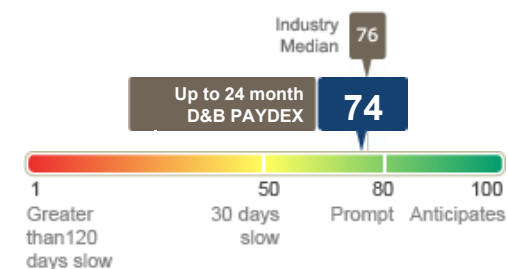
### D&B Rating

D&B Rating

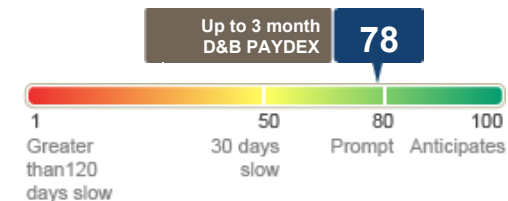
**BRANCH**

### D&B PAYDEX®

#### Up to 24 month D&B PAYDEX



#### Up to 3 month D&B PAYDEX



### Credit Limit Recommendation

#### Risk Category



Conservative Credit Limit	\$7,500
Aggressive Credit Limit	\$15,000



3

Viability Score

9 High Risk      5      1 Low Risk

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2

Portfolio Comparison

9 High Risk      5      1 Low Risk

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B

Data Depth Indicator

G Descriptive      A Predictive

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Z

Company Profile

**Subsidiary**

## Business Information

Business Summary	Credit Capacity Summary																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"><b>SIC</b></td> <td>2674 Mfg bags- uncoated paper</td> </tr> <tr> <td><b>NAICS</b></td> <td>322220 Paper Bag and Coated and Treated Paper Manufacturing</td> </tr> <tr> <td><b>Branch Manager</b></td> <td>GUY DAVIS, BR MGR</td> </tr> </table>	<b>SIC</b>	2674 Mfg bags- uncoated paper	<b>NAICS</b>	322220 Paper Bag and Coated and Treated Paper Manufacturing	<b>Branch Manager</b>	GUY DAVIS, BR MGR	<div style="text-align: center; margin-bottom: 10px;"> <span style="background-color: #003366; color: white; padding: 5px 15px; font-weight: bold; font-size: 18px;">BRANCH</span> </div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2"><b>D&amp;B Rating</b></td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 5px;">Payment Activity (based on 29 experiences)</td> <td style="text-align: right; padding: 5px;">USD</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 5px;"><b>Average High Credit</b></td> <td style="text-align: right; padding: 5px;">\$7,150</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 5px;"><b>Highest Credit</b></td> <td style="text-align: right; padding: 5px;">50,000</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 5px;"><b>Total Highest Credit</b></td> <td style="text-align: right; padding: 5px;">205,200</td> </tr> </table>	<b>D&amp;B Rating</b>		Payment Activity (based on 29 experiences)	USD	<b>Average High Credit</b>	\$7,150	<b>Highest Credit</b>	50,000	<b>Total Highest Credit</b>	205,200
<b>SIC</b>	2674 Mfg bags- uncoated paper																
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<b>Total Highest Credit</b>	205,200																

## D&B Viability Rating

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.

3

Viability Score

3	<h2>Viability Score</h2>	<p>9 High Risk      5      1 Low Risk</p>
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**Compared to All US Businesses within D&B Database:**

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

2	<h2>Portfolio Comparison</h2>	<p>9 High Risk      5      1 Low Risk</p>
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**Compared to all Businesses within the same MODEL SEGMENT:**

Model Segment: **Established Trade Payments**

- Level of risk: **Low Risk**
- Businesses ranked 2 within this model segment have a probability of becoming no longer viable: **3%**
- Percentage of businesses ranked 2 within this model segment: **16%**
- Within this model segment, the average probability of becoming no longer viable: **5%**

B	<h2>Data Depth Indicator</h2>	<p>G Descriptive      A Predictive</p>
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**Data Depth Indicator Details:**

- ✓ Rich Firmographics
- ✓ Extensive Commercial Trading Activity
- ✓ Basic Financial Attributes

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

You have the ability to influence the confidence of the viability assessment by asking the business to report more information to D&B at <https://iupdate.dnb.com/iUpdate/>

Z	<h2>Company Profile</h2>	<b>Subsidiary</b>
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### Business History

As of 09/28/2019

## Government Activity Summary

Activity Summary		Possible candidate for socioeconomic program consideration	
Borrower	No	Labor Surplus Area	N/A
Administrative Debt	No	Small Business	N/A
Grantee	No	Women Owned	N/A
Party Excluded from Federal Programs	No	Minority Owned	N/A
Public Company	N/A		
Contractor	No		
Importer/Exporter	N/A		

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

## Operations Data

As of 09/28/2019

**Description:** This is a branch: headquarters are located at 25 WOODGREEN PL, MADISON, MS. Headquarters D-U-N-S 09-210-4470. The manager has authority to make all purchases. Bills are paid generally from headquarters. This branch operates as a manufacturer of uncoated paper or multiwall bags.

**Facilities:** Owns premises in a building.

**Location:** Industrial section on well traveled street.

## Industry Data

SIC		NAICS	
Code	Description	Code	Description
26740000	Bags: uncoated paper and multiwall	322220	Paper Bag and Coated and Treated Paper Manufacturing

**Family Tree**

**Headquarters**

HOOD PACKAGING CORPORATION;  
(D-U-N-S@:09-210-4470)  
25 WOODGREEN PL,  
MADISON, MS 39110-9531

**Domestic Ultimate**

HOOD COMPANIES, INC.  
(D-U-N-S@:83-047-9478)  
623 N MAIN ST STE 100,  
HATTIESBURG, MS  
39401-3464

**Affiliates Domestic**

<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:00-645-4458) AKA: BEMIS PAPER PACKAGING DIVISION 1401 W 3RD AVE, CROSSETT, AR 71635-2530</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:01-568-4244) AKA: HOOD FLEXIBLE PACKAGING 4955 10TH AVE S, GRAND FORKS, ND 58201-3821</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:03-911-7247) AKA: BAGTAPE CLOSURES 2705 UNIVERSITY AVE NE, MINNEAPOLIS, MN 55418-2712</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:05-422-1697) AKA: ANNISTON GRAPHICS FACILITY 1400 SENTINEL DR, ANNISTON, AL 36207-1037</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:07-471-5111) AKA: SOUTHERN BAG 1961 ROMBACH AVE, WILMINGTON, OH 45177-1997</p>
<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:10-539-4790) AKA: ARDEN HILLS PLASTIC PACKAGING 1887 GATEWAY RD, SAINT PAUL, MN 55112-2770</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:12-444-0306) AKA: HAMLET PAPER PACKAGING 740 CHERAW RD, HAMLET, NC 28345-7157</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:60-452-8153) 2 DARRO WAY, HOT SPRINGS NATIONAL PARK, AR 71909-7764</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:61-174-7937) AKA: BEMIS PAPER PACKAGING DIVISION 2455 DEER PARK BLVD, OMAHA, NE 68105-3775</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:62-097-7335) AKA: MONTECILLO PAPER PACKAGING 1829 HIGHWAY 35 S, MONTICELLO, AR 71655-9014</p>
<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:62-810-3251) 1312 RIALTO RD, YAZOO CITY, MS 39194</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:85-856-2903) 390 E HENRY ST STE 201, SPARTANBURG, SC 29302-2659</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:96-813-6549) AKA: SOUTHERN BAG 1620 NEW NATCHITOCHE RD, WEST MONROE, LA 71292-7100</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:07-923-0839) AKA: TYLER PLASTIC PACKAGING 2410 N LYNDON AVE, TYLER, TX 75702-2539</p>	<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:07-923-0791) AKA: GOOSE CREEK WOVEN POLYPROPYLENE PACKAGING 3 CORPORATE PKWY, GOOSE CREEK, SC 29445-7145</p>
<p>HOOD PACKAGING CORPORATION; (D-U-N-S@:06-298-0468) AKA: ROSEVILLE PLASTIC FILM EXTRUSION 3075 LONG LAKE RD STE A, SAINT PAUL, MN 55113-1086</p>				

This list is limited to the first 25 branches, subsidiaries, divisions and affiliates, both domestic and international. Please use the Global Family Linkage Link above to view the full listing.

## Financial Statements

### Key Business Ratios

	This Business	Industry Median	Industry Quartile
<b>Profitability</b>			
Return on Sales	UN	UN	UN
Return on Net Worth	UN	14.2	UN
<b>Short Term Solvency</b>			
Current Ratio	UN	UN	UN
Quick Ratio	UN	0.9	UN
<b>Efficiency</b>			
Assets Sales	UN	UN	UN
Sales / Net Working Capital	UN	6.9	UN
<b>Utilization</b>			
Total Liabs / Net Worth	UN	UN	UN

### Most Recent Financial Statement

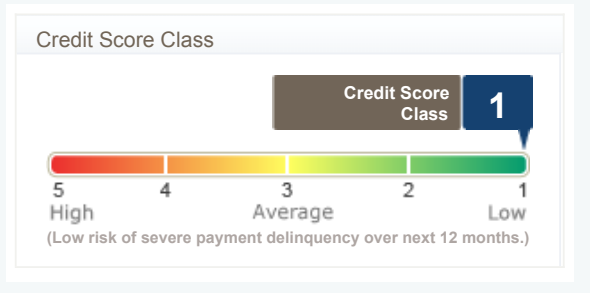
As of 09/28/2019

### Indicators

A check of D&B's public records database indicates that no filings were found for HOOD PACKAGING CORPORATION, 1401 W Fourth Plain Blvd, Vancouver, WA. 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.

## Commercial Credit Score

### Summary



### Incidence of Delinquent Payment

Among Companies with This Class	1.10%
Average Compared to All Businesses	10.20%
Credit Score Percentile	92
Credit Score	586
Number of Payment Experiences	245

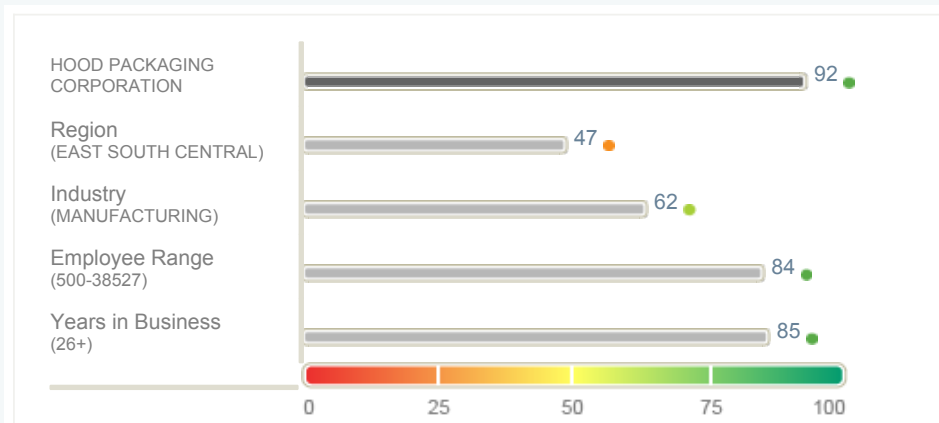
### Key Factors

- Proportion of slow payments in recent months
- Higher risk industry based on delinquency rates for this industry

### Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience 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 Credit Score Percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Credit 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.

### Credit Score Percentile Norms Comparison



- Lower 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.
- Lower risk than other companies with a comparable number of years in business.

## Financial Stress Score

Summary		Financial Stress Score Percentile	
		Financial Stress National Percentile	41
		Financial Stress Score	1464
		Probability of Failure with This Score	0.24%
		Failure per 10K	24/10,000
		Average Failure Rate within D&B database	0.48%
		Failure per 10K	48/10,000
		Number of Payment Experiences	245

- Key Factors**
- UCC Filings reported.
  - High number of inquiries to D&B over last 12 months.
  - Low proportion of satisfactory payment experiences to total 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.

## Financial Stress Percentile Comparison

Category	Percentile
HOOD PACKAGING CORPORATION	41
Region (East South Central)	43
Industry (Manufacturing)	52
Employee Range (500+)	61
Years in Business (26+)	77

- 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.

## Advanced Paydex + CLR

**D&B PAYDEX®**

Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

#### Up to 3 month D&B PAYDEX

**Up to 3 month D&B PAYDEX: 78**

When weighted by dollar amount, payments to suppliers average 3 Days Beyond Terms. Based on payments collected over last 3 months.

#### Up to 24 month D&B PAYDEX

**Up to 24 month D&B PAYDEX: 74**  
Industry Median: 76

When weighted by dollar amount, payments to suppliers average 9 days beyond terms. Based on payments collected up to 24 months.

When weighted by dollar amount, the industry average is 6 DAYS BEYOND terms.

- High risk of late payment (average 30 to 120 days beyond terms)
- Medium risk of late payment (average 30 days or less beyond terms)
- Low risk of late payment (average prompt to 30+ days sooner)

Payment Trend	unchanged *	Total Payment Experiences for the HQ	245	Highest Now Owing	\$25,000
Payments Within Terms	80%	Total Placed for Collection	0	Highest Past Due	\$1,000
Average High Credit	\$7,150	Largest High Credit	\$2,000,000		

\* compared to payments three months ago

### Credit Limit Recommendation

#### Risk Category

**Risk Category**

Recommendation Date	10/03/2019
Conservative Credit Limit	\$7,500
Aggressive Credit Limit	\$15,000

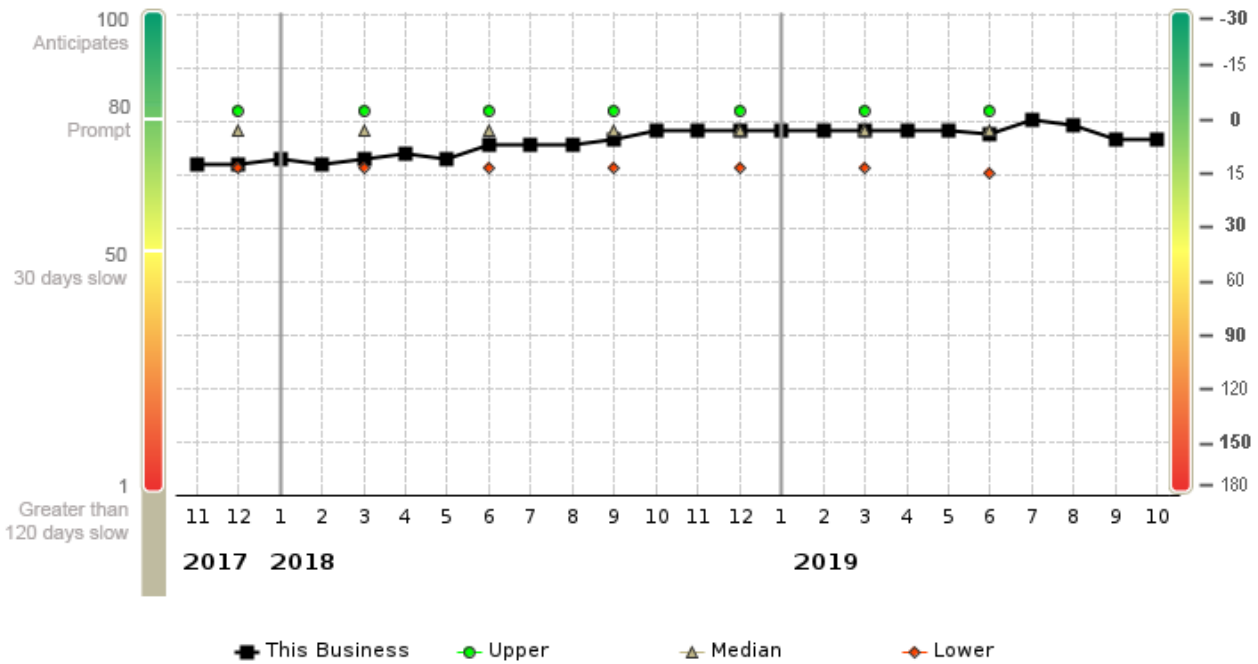
**Key Factor**

Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits

### PAYDEX Yearly Trend

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Mfg bags-uncoated paper, based on SIC code 2674.





This Business	69	69	70	69	70	71	70	73	73	73	74	76	76	76	76	76	76	76	75	78	77	74	74
Industry Quartiles																							
Upper		80			80			80			80			80			80			80			
Median		76			76			76			76			76			76			76			
Lower		68			68			68			68			68			68			67			

Note

- Current PAYDEX® for this Business is 74, or equal to 9 days beyond terms.
- The 24 month high paydex is 78.0, or equal to 3 DAYS BEYOND terms.
- The 24 month low paydex is 69.0, or equal to 16 DAYS BEYOND terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

Payment Habits

Credit Extended	% of Payments Within Terms	No. of Payment Experiences	Total Amount USD
Over \$100,000	0%	0	\$0
50,000-100,000	100%	1	50,000
15,000-49,999	81%	4	105,000
5,000-14,999	75%	4	25,000
1,000-4,999	84%	10	17,500
Under 1,000	82%	9	2,700

Based on up to 24 months of payments

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 245 payment experiences in D&B's file, with 188 experiences reported during the last three month period. The highest Now Owes on file is \$25,000. The highest Past Due on file is \$1,000.

All Industries



Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Nonclassified	31	\$1,745,000	\$600,000	92	5	1	0	2
Trucking non-local	20	279,250	65,000	89	5	2	4	0
Whol chemicals	13	1,135,500	1,000,000	56	44	0	0	0
Whol industrial suppl	13	220,750	45,000	85	15	0	0	0
Misc business service	12	7,750	2,500	84	16	0	0	0
Arrange cargo transpt	11	250,750	100,000	77	23	0	0	0
Whol industrial equip	8	33,100	15,000	96	2	2	0	0
Whol electronic parts	7	21,600	10,000	21	79	0	0	0
Whol electrical equip	7	17,000	7,500	56	37	0	0	7
Paper mill	5	960,000	250,000	100	0	0	0	0
Short-trm busn credit	5	78,500	45,000	90	10	0	0	0
Help supply service	5	58,500	45,000	89	11	0	0	0
Telephone communicatns	5	14,250	7,500	100	0	0	0	0
Whol service paper	5	20,000	5,000	75	25	0	0	0
Whol misc profsn eqpt	5	6,500	2,500	100	0	0	0	0
Investment advice	5	2,750	1,000	73	9	0	18	0
Electric services	4	250	100	100	0	0	0	0
Mfg plastic foam prdt	3	3,700,000	2,000,000	100	0	0	0	0
Whol nondurable goods	3	92,500	70,000	62	0	0	0	38
Whol office supplies	3	10,000	5,000	62	38	0	0	0
Industrial launderer	3	4,000	2,500	50	50	0	0	0
Whol plumb/hydraulics	3	1,500	1,000	42	58	0	0	0
Natnl commercial bank	3	1,800	1,000	100	0	0	0	0
Engineering services	2	67,500	60,000	94	6	0	0	0
Mfg industrial gases	2	32,500	30,000	0	92	8	0	0
Public finance	2	8,250	7,500	100	0	0	0	0
Executive office	2	10,000	7,500	100	0	0	0	0
Paperboard mill	2	8,500	7,500	100	0	0	0	0
Mfg cleaning products	2	5,500	5,000	50	0	50	0	0
Radiotelephone commun	2	10,000	5,000	100	0	0	0	0
Ret furniture	2	3,500	2,500	100	0	0	0	0
Local truck w/storage	2	1,750	1,000	50	50	0	0	0
Testing laboratory	2	1,500	750	0	100	0	0	0
Whol metal	2	350	250	100	0	0	0	0
Truck rental/leasing	1	50,000	50,000	0	50	0	50	0
Mfg plastics/resins	1	50,000	50,000	100	0	0	0	0
Mfg metal doors/trim	1	20,000	20,000	50	50	0	0	0
Misc equipment rental	1	15,000	15,000	50	50	0	0	0
Whol printing paper	1	10,000	10,000	0	100	0	0	0
Mfg prefab metal bldg	1	10,000	10,000	100	0	0	0	0



Mfg air/gas compress	1	7,500	7,500	50	50	0	0	0
Data processing svcs	1	7,500	7,500	100	0	0	0	0
Mfg refrig/heat equip	1	7,500	7,500	50	50	0	0	0
Mfg sanitary paper	1	5,000	5,000	100	0	0	0	0
Mfg alum sheet/foil	1	5,000	5,000	100	0	0	0	0
Transportation svcs	1	2,500	2,500	50	50	0	0	0
Whol furniture	1	2,500	2,500	100	0	0	0	0
Employment agency	1	2,500	2,500	100	0	0	0	0
Mechanical contractor	1	2,500	2,500	100	0	0	0	0
Mfg soap/detergents	1	1,000	1,000	50	0	50	0	0
Ret stationery	1	1,000	1,000	50	50	0	0	0
Mfg industrial valves	1	1,000	1,000	100	0	0	0	0
Whol petroleum prdts	1	1,000	1,000	100	0	0	0	0
Gas service station	1	1,000	1,000	100	0	0	0	0
Mfg chemicals	1	1,000	1,000	100	0	0	0	0
Business consulting	1	750	750	100	0	0	0	0
Whol computers/softwr	1	500	500	100	0	0	0	0
Nonresident builders	1	500	500	100	0	0	0	0
Mfg electric test prd	1	250	250	0	100	0	0	0
Coating/engrave svcs	1	100	100	0	50	0	0	50
Ret auto supplies	1	100	100	100	0	0	0	0

## Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	10	\$36,050	\$30,000
Payment record unknown	7	2,650	750
Unfavorable comments	0	0	0
Placed for Collection	0	0	0

## Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
August 2019	Ppt	\$45,000	\$25,000	\$0	N/A	1
	Ppt	20,000	0	0	N/A	4-5
	Ppt	7,500	7,500	500	N/A	1
	Ppt	5,000	2,500	0	N30	1
	Ppt	2,500	2,500	0	N/A	1
	Ppt	2,500	750	0	N45	1
	Ppt	2,500	1,000	0	PROX	1
	Ppt	1,000	0	0	N/A	2-3
	Ppt	1,000	0	0	N/A	6-12
	Ppt	750	0	0	N/A	6-12
	Ppt	500	50	0	N/A	1
	Ppt	250	0	0	N/A	1
	Ppt-Slow 15	1,000	0	0	N/A	4-5
	Ppt-Slow 30	15,000	15,000	500	N/A	1

	Ppt-Slow 30	7,500	5,000	750	Regular terms	1
	Ppt-Slow 30	5,000	5,000	250	N/A	1
	Ppt-Slow 30	1,000	0	0	N/A	2-3
	Ppt-Slow 90	25,000	0	0	N30	2-3
	Slow 60	250	0	0	N/A	1
July 2019	Ppt	100	0	0	N/A	6-12
June 2019	Ppt-Slow 60	1,000	750	0	N30	1
	(022)	5,000	0	0	N/A	1
April 2019	Ppt	2,500	0	0	N/A	1
January 2019	Ppt	50,000	0	0	N/A	6-12
	Ppt	250	0	0	1 15 N30	6-12
	Ppt-Slow 30	2,500	2,500	1,000	N/A	1
December 2017	Ppt	100	0	0	N/A	6-12
September 2017	Slow 30	250	0	0	N30	6-12
August 2017	Ppt	250	0	0	N/A	6-12

Lines shown in red are 30 or more days beyond terms

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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