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Company Snapshot

Business Summary

Profile

FORTUNE HI TECH MARKETING, INC

2424 Harrodsburg Rd
 Lexington, KY 40503

Tel: 859 422-7000

Fax: 859 422-7024

www.fhtm.net

D-U-N-S #: 01-050-9664

D&B Rating: 3A1

Company Stats

Year incorporated	2000
Year started	2000
Employees	40
Financing	SECURED
Financial condition	STRONG
Financial statement date	Dec 31, 2004
Net worth F	\$2,494,182
Sales F	\$71,903,246
Chief Executive	Paul Orberson , Pres
S.I.C.	8742

Industry

Marketing consulting srvcs.

This is a **single** location.

The Net worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

Likelihood this company will not pay on time over the next 12 months	LOW
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Credit Score Class: 1

Likelihood this company will experience financial distress in the next 12 months	LOW
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Financial Stress Class: 1

Timeliness of historical payments for this company**	PROMPT
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D&B PAYDEX®: 80

Industry benchmark: Prompt
 **Based on 11 trade experiences on file with D&B

Payment performance trend over the past 90 days	UNCHANGED
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Evidence of bankruptcy, fraud, or criminal proceedings in the history of this business or its management	NO
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Noteworthy special events in this company's file	NO
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Total number of suits, liens and judgments in this company's file	0
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Value of open suits, liens and judgments for this company**\$0**

Value of open records refers only to 10 most recent filings for each record type.

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Creditworthiness

Summary

Likelihood this company will experience financial distress in the next 12 months**LOW****D&B Rating: 3A1**

Financial strength: 3A is \$1 to 10 million.

Composite credit appraisal: 1 is high.

This credit rating was assigned because of D&B's assessment of the company's financial ratios and its cash flow. For more information, see the D&B Rating Key.

Likelihood this company will not pay on time over the next 12 months**LOW**

Default on Payment: Financial Stress Summary

Likelihood this company will experience financial distress in the next 12 months**LOW****Key Factors**

- - 11 trade experiences exist for this company.
- - Financial Stress Score: 1555 (high risk: 1,001; low risk: 1,850)
- - Payment information in the D&B files indicates no slow payment(s) nor negative comment(s).
- - No record of open suit(s), lien(s), or judgement(s) in the D&B files.
- - Control age or date entered in D&B files indicates higher risk.
- - Change in Net Worth suggests lower risk of financial stress.
- - Quick Ratio suggests lower risk of financial stress.
- - Change in Quick Ratio suggests lower risk of financial stress.
- - Change in Current Ratio suggests lower risk of financial stress.

Financial Stress Class: 1

During the prior year, firms in this Financial Stress Class had a failure rate of 0.49%, which is 0.35 times lower than the national average.

Financial stress national percentile: 98 (high risk: 1%; low risk: 100%)

National percentile industry norm: 50 (high risk: 1%; low risk: 100%)

Payment within Terms: Credit Score Summary

Likelihood this company will not pay on time over the next 12 months

Credit Score Class: 1

The Credit Score class of 1 for this company shows that during the previous year, 2.3% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.

Credit score percentile: 92 (high risk: 1%; low risk: 100%)
Industry norm percentile: 46 (high risk: 1%; low risk: 100%)

LOW Key Factors

- - 11 trade experiences exist for this company.
- - Payment information in the D&B files indicates no slow payment(s) nor negative comment(s).
- - No record of open suit(s), lien(s), or judgments(s) in the D&B files.
- - D&B files indicate a net worth of \$2,494,182.
- - Business does not own facilities.
- - Quick ratio is 3.0.

Additional Information

Financial Stress Summary

- - 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 Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate 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.
- - All Financial Stress Class, Percentile, Score and Incidence statistics are based on 2002.

Credit Score Summary

- - The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- - The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.

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Payment History

Summary

Average payment performance trend when weighted by dollar amount	UNCHANGED	Company's payment performance over the past 12 months compared with its peers	AHEAD
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Payment History Overview

Payment experiences on file with D&B:	11	Average highest credit:	\$980
Payments made within terms:	11 (100%)	Largest high credit:	\$7,500
Amount placed for collections:	0 (0%)	Highest now owing:	\$5,000
		Highest past due:	\$1,000

Historical Payment Trends: PAYDEX®

Average payment performance trend when weighted by dollar amount

Last 3 months: Trend is unchanged **UNCHANGED**

Last 12 months: Generally within terms D&B PAYDEX® : **80**
Industry benchmark: Prompt

Based on payments collected over last 12 months.

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Historical Payment Trends: PAYDEX® Comparison to Industry

Company's payment performance over the past 12 months compared with its peers **AHEAD**

This company's 12-month high: 80, or equal to generally within terms

This company's 12-month low: 79, or equal to 2 days beyond terms

	11/04	12/04	1/05	2/05	3/05	4/05	5/05	6/05	7/05	8/05	9/05	10/05
This Business	80	80	80	80	80	80	79	79	79	80	80	80
Industry Quartiles												
Upper		79			79			79			80	
Median		76			76			76			76	
Lower		68			68			69			70	

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Marketing consulting srvc., based on SIC code 8742.

Payment History Details

Date Reported	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
09/05	Prompt	7,500	5,000	1,000		1
09/05	(002)	0	0	0	Cash account	1
08/05	Prompt	1,000	0	0		1
08/05	Prompt	250	0	0		6-12
08/05	Prompt	250	0	0		6-12
08/05	Prompt	100	100	0		1
08/05	Prompt	50	0	0		2-3
06/05	(008)	50				6-12
	Satisfactory.					
06/05	(009)	50				6-12
	Satisfactory.					
11/04	Prompt	50	0	0		6-12
10/04	Prompt	500	500	0		1

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

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

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Payment Analysis By Industry

Company's dollar-weighted payments listed by the primary industries of its suppliers

	Total Received (#)	Total Dollar Amount (\$)	Largest High Credit (\$)	Within Terms	Slow 1-30	Slow 31-60	Slow 61-90	Slow 91+
	(% of dollar amount)							

Industry								
Nonclassified	3	550	250	100	0	0	0	0
Telephone communictns	2	550	500	100	0	0	0	0
Misc general gov't	2	100	50	100	0	0	0	0
Trucking non-local	1	7,500	7,500	100	0	0	0	0
Help supply service	1	1,000	1,000	100	0	0	0	0
Data processing svcs	1	100	100	100	0	0	0	0
Other payment categories								
Cash experiences	1	0	0					
Payment record unknown	0	0	0					
Unfavorable comments	0	0	0					
Placed for collection								
With D&B	0	0	0					
Other	0	N/A	0					
Total in D&B's file	11	9,800	7,500					

There are 11 payment experiences in D&B's file for the most recent 12 months, with 7 experiences reported during the last three month period.

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Public Filings

Summary of Court Actions

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	Open Records	Open Value	Total Records	Most Recent Filing Date
Suits	0	0	0	-
Liens	0	0	0	-
Judgments	0	0	0	-
UCC Filings	1	N/A	1	06/17/2004
Bankruptcy Proceedings	0	N/A	0	-

Public filing data is for informational purposes only and is not the official record. Certified copies can only be obtained from the official source. Number and value of open records refers only to 10 most recent filings for each record type.

UCC Filings

Collateral	Type	Sec. Party	Debtor	Date Filed	Additional Details
All Assets including proceeds and products - All Inventory including proceeds and products - All Account(s) including proceeds and products - All Farm products/ crops including proceeds and products - and OTHERS	Original	FIFTH THIRD BANK, LEXINGTON, KY	FORTUNE HI-TECH MARKETING, INC.	06/17/2004	Filing number: 2004201994970 Filed with: SECRETARY OF STATE/UCC DIVISION, FRANKFORT, KY Latest info Received: 07/22/2004

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed. Any public filings displayed in red are open.

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History & Operations

Topic	Description
History	Detailed information on the history of a company, including background information on the management team and key principals, and information on related companies.
Registration & Incorporation	Detailed registration and incorporation information, including the date and state of incorporation and the type of corporation formed.
Company Operations	Detailed information on a company's operations, including the identity of the parent company, the geographic scope of the business, and the key holdings.
Industry Classification	Details on the specific industry within which a company is classified.

History

Officer(s):
PAUL ORBERSON,
PRES

JUDY HAMMERSCHMIDT, V
PRES

TOM MILLS, COO

ROBERT LAMSE, CFO

Director(s):
THE OFFICER
(S)

Business started 2000. 100% of capital stock is owned by officers.

PAUL ORBERSON. Work history unknown.

JUDY HAMMERSCHMIDT born 1960. Work history unknown.

TOM MILLS. Work history unknown.

ROBERT LAMSE. Work history unknown.

Registration & Incorporation

Registered Name: Fortune hi-tech marketing, inc.
Business Type: Corporation
Corporation Type: Profit
Date incorporated: September 11, 2000
State of incorporation: Kentucky
Status: Active

Filing Date: September 11, 2000
Registration ID: 0500780
Where filed: SECRETARY OF
STATE/
CORPORATE
DIVISION,
FRANKFORT, KY
**Registered
Agent:** KENNETH W.
WALL, 2424
HARRODSBURG
RD., LEXINGTON,
KY, 405030000

Corporate and business registrations provided by management or other source.

Company Operations

Description: Operates as network marketing consulting services(100%).

Has 1 account(s). Terms are cash, check or credit card. Sells to general public and commercial concerns. Territory :
United States.

Employees: 40 which includes officer(s) and 4 part-time.

Facilities: 10,000 sq. ft. on 1st floor of a three story concrete block building.

Industry Classification

SIC		NAICS	
87420300	Marketing consulting services	541613	Marketing Consulting Services

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.

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.

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Banking & Finance

Statement Update

07/20/2005

Fiscal statement dated DEC 31 2004:

Assets	
Cash	2,986,719
Accts rec	39,346
Inventory	261,126
Prepaid	142,745
Current Assets	\$3,429,936
Fixt & equip	74,260
Deposits	11,824
Total Assets	\$3,516,020

Liabilities	
Accts pay	45,284
Other curr liabs	976,554
Current Liabilities	\$1,021,838
Net worth	2,494,182
Total Liabilities	\$3,516,020

From JAN 01 2004 to DEC 31 2004 annual sales \$71,903,246; cost of goods sold \$9,947,050. Gross profit \$61,956,196; operating expenses \$61,235,603. Operating income \$720,593; net income \$720,593.

Accountant: internal records. Extent of audit, if any, not indicated.

Key Business Ratios

Statement date: Dec 31 2004

Industry Norms based on 71 establishments			
	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	1.0	5.4	4
Return on Net Worth	28.9	38.7	3
Short-Term Solvency			
Current Ratio	3.4	1.8	1
Quick Ratio	3.0	1.6	1
Efficiency			
Assets Sales	4.9	34.7	1
Sales / Net Working Capital	29.9	7.1	1
Utilization			
Total Liabilities / Net Worth	41.0	93.8	1

Finance

04/22/2005

Two-year statement comparative:

	Fiscal Dec 31 2002	Fiscal Dec 31 2003
Current Assets	1,854,284	2,476,684
Current Liabs	582,751	826,765
Current Ratio	3.18	3.0
Working Capital	1,271,533	1,649,919
Other Assets	158,607	110,670
Net Worth	1,430,140	1,760,589
Sales	29,620,734	51,086,421
Long Term Liab	0	0
Net Profit (Loss)	473,195	49,469,718

Fiscal statement dated DEC 31 2003:

Assets	
Cash	2,328,362
Inventory	129,998
Other curr assets	18,324
Current Assets	\$2,476,684
Fixt & equip	98,846
Deposits	11,824
Total Assets	\$2,587,354

Liabilities	
Accts pay	13,206
Commissions payable	813,559
Current Liabilities	\$826,765
Common stock	1,000
Retained earnings	1,759,589
Total Liabilities	\$2,587,354

From JAN 01 2003 to DEC 31 2003 annual sales \$51,086,421; cost of goods sold \$1,286,254. Gross profit \$49,800,167; operating expenses \$330,449. Operating income \$49,469,718. Net income \$49,469,718.

Submitted MAR 03 2004 by Robert Lamse, CFO, . Prepared from statement(s) by Accountant: internal records. Extent of audit, if any, not indicated.

On April 18, 2005, Robert Lamse, CFO, confirmed company name, address, principals, annual sales and operational information using Dun & Bradstreet's Internet-based update method (eUpdate) at www.dnb.com.

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- ▶ If this is a report on your own company use eUpdate, our easy online tool, to inform D&B of any changes to your business information.

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