LAKE COUNTY FLORIDA DEPARTMENT OF FACILITIES DEVELOPMENT AND MANAGEMENT

LAKE
COUNTY, FL
REAL FLORIDA · REAL CLOSE

PROPOSAL FOR ON-CALL CONSTRUCTION ESTIMATING SERVICES SOLICITATION NO. 21-0927



JULY 1, 2021



P.O. BOX 7800 315 W. MAIN STREET, SUITE 441 TAVARES, FL 32778

2420 S. LAKEMONT AVENUE, SUITE 450 ORLANDO. FL 32814 | 407.897.5354



6. FINANCIAL STABILITY

EVIDENCE OF FIRM'S FINANCIAL STABILITY

6. Financial Stability

Anser has the financial capacity to complete all services as well as comply with the terms of any contract. Our firm maintains its financial strength from strict adherence to best practices and strong understanding of regulatory compliance. Similar to our large firm partners, Anser employs a fully integrated cost accounting system. We also adhere to numerous regulatory compliance guidelines, including the Federal Acquisition Regulations (10CFR48 Part 31) and the Uniform Audit and Accounting Guide developed by AASHTO. We have a strong track record for State and Federal audits, and voluntarily undergo annual CPA audits of our financial statements and indirect cost rate schedules. We are proactive in our compliance and policy administration for EEO compliance and employment practices.

Evidence of Anser's financial stability, including balance sheets and income statements will be provided upon request. A recent copy of Anser Advisory, LLC, the parent company of Anser Advisory Consulting, LLC, Dun and Bradstreet financial report is attached to this proposal.



Credit Monitor™

ANSER ADVISORY, LLC - Full Company View

Saved by Trina McWilliams | 04-26-2021

Summary

Report as of: 04-26-2021

ANSER ADVISORY, LLC

ACTIVE

GLOBAL ULTIMATE

Address:

2677 N Main St Ste 400, Santa Ana, CA, 92705, UNITED STATES

Alerts:

SCORES-AND-RATINGS:TITLE

Max. Credit Recommendation

PAYDEX® Score

Delinquency **Predictor Percentile** **Financial Stress** Percentile

Supplier Evaluation Risk Rating

US\$ 131,000

LOW RISK

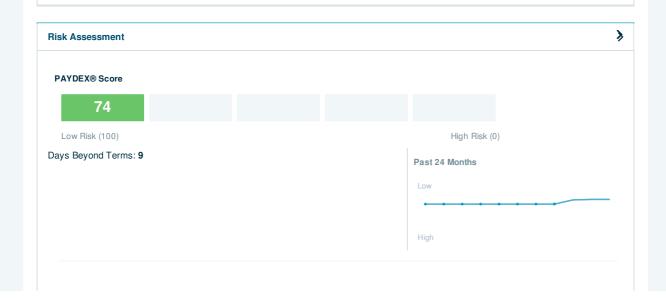
MODERATE RISK

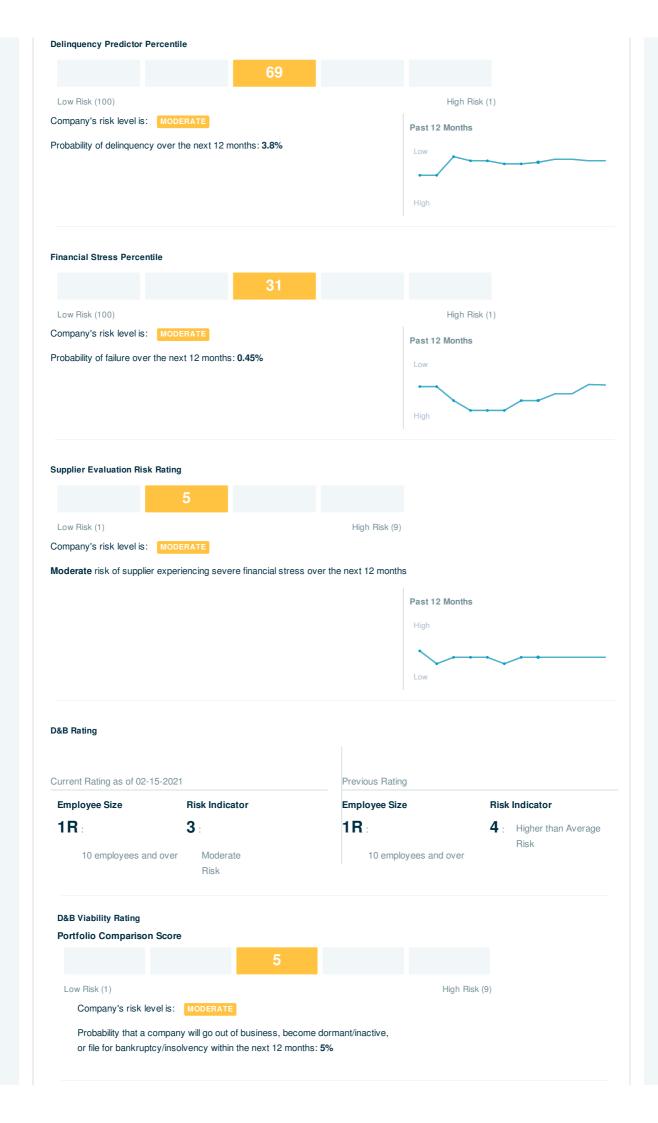
MODERATE RISK

MODERATE RISK

>

Company Profile D-U-N-S **Mailing Address Employees** 03-250-9758 **United States** 140 **Business Form** Telephone Age (Year Started) 3 years (2018) Corporation (US) (714) 209-7671 Ownership **Named Principal** Not publicly traded BRYAN CARRUTHERS, CEO Line of Business Management consulting services





D&B Guidance Overall Business Risk Maximum LOW LOW MODERATE MODERATE HIGH

HIGH

Dun & Bradstreet Thinks...

• Overall assessment of this company: STABILITY CONCERNS

MODERATE

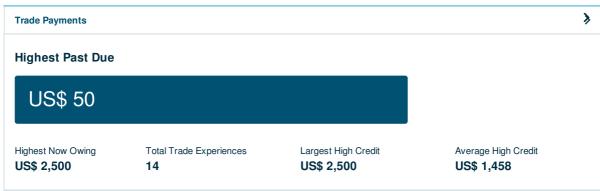
- Based on the perceived sustainability of this company: AVERAGE-RISK-OF-DISCONTINUED-OPERATIONS-OR-BUSINESS-INACTIVITY
- Based on the payment behavior of this company: MODERATE-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS

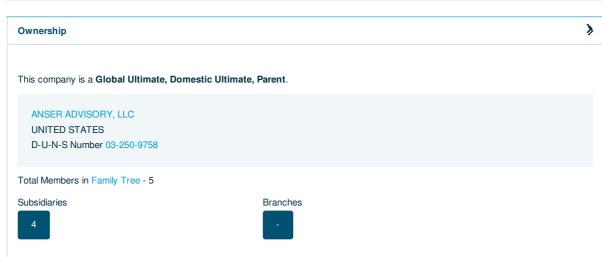
Maximum Credit Recommendation

US\$ 131,000

The recommended limit is based on a moderately low probability of severe delinquency.

egal Events			>
Events	Occurrences	Last Filed	
Bankruptcies	0	-	
Judgments	0	-	
Liens	0	-	
Suits	0	-	
UCC	7	03-01-2021	



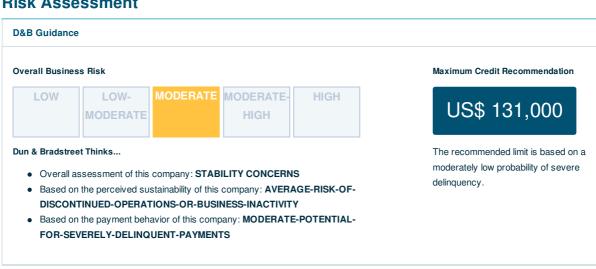


> Inquiries 12 Month Summary **Total number of Inquiries Unique Customers** 48 26

This company has not provided financial statements to D&B.

Risk Assessment

Financial Overview

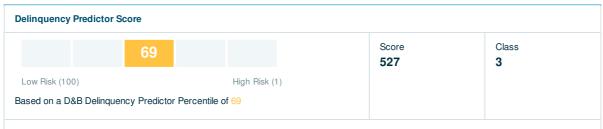




		Cash account	50	-	-	1
04/21	Pays Promptly	-	750	0	0	Between 6 and 12 Months
03/21	Pays Prompt to Slow 30+	-	2,500	1,000	50	1
03/21	Pays Promptly	-	2,500	0	0	1

Keys

PAYDEX®	Payment Practices
100	Anticipate
90	Discount
80	Prompt
70	15 Days Beyond Terms
60	22 Days Beyond Terms
50	30 Days Beyond Terms
40	60 Days Beyond Terms
30	90 Days Beyond Terms
20	120 Days Beyond Terms
1-19	Over 120 Days Beyond Terms
UN	Unavailable

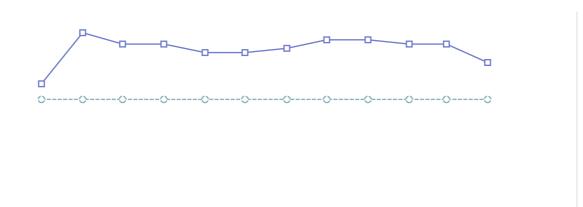


Factors Affecting Your Score:

- Proportion of slow payments in recent months
- Higher risk industry based on delinquency rates for this industry
- Limited time under present management control
- Proportion of past due balances to total amount owing

Level of risk	Probabilty of Delinquency	Compared to Businesses in D&B
Moderate	3.8%	Database
		10.2%

Business and Industry Trends



Financial Stress Score Score 1444 Low Risk (100) High Risk (1) Based on a D&B Financial Stress Percentile of 31

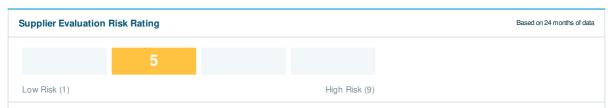
Factors Affecting Your Score:

- Composite credit appraisal is rated fair
- Low proportion of satisfactory payment experiences to total payment experiences
- UCC Filings reported
- High proportion of slow payment experiences to total number of payment experiences
- Unstable Paydex over last 12 months
- Limited time under present management control

Level of risk	Probability of Failure	Average Probability of Failure for	
Moderate	0.45%	Businesses in D&B Database	
		0.48%	

Business and Industry Trends

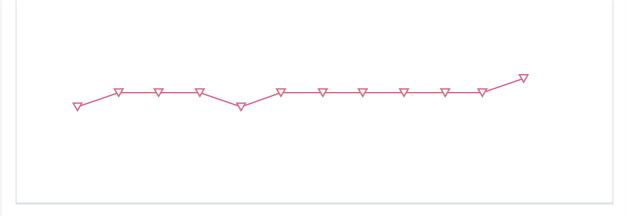




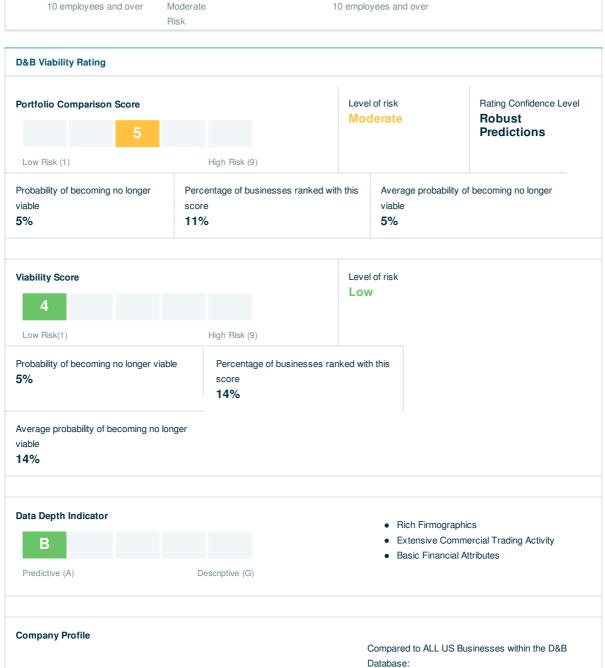
Factors Affecting Your Score:

- Proportion of slow payment experiences to total number of payment experiences reported
- Limited business activity signals reported in the past 12 months
- Proportion of past due balances to total amount owing
- Unstable Paydex over last 12 months

Business and Industry Trends



D&B Rating Current Rating as of 02-15-2021 Previous Rating **Employee Size Risk Indicator Employee Size Risk Indicator** 1R: 3: 1R: 4 : Higher than Average Risk 10 employees and over Moderate 10 employees and over Risk



• Financial Data: Not Available

н	Financial	Trade	Company	Years in
	Data	Payments	Size	Business
"	Not Available	Available	Large	Young

• Trade Payments : Available: 3+Trade • Company Size : Large: Employees:50+ or

Sales: \$500K+

• Years in Business : Young: <5

Trade Payments

Trade Payments Summary Overall Payment Behavior % of Trade Within Terms Highest Past Due **US\$ 50 70%** Days Beyond Terms **Highest Now Owing:** Total Unfavorable Comments : Total Trade Experiences: US\$ 2,500 Largest High Credit: US\$ 2,500 Largest High Credit: US\$ 0

Average High Credit: US\$ 1,458

Total Placed in Collections:

Largest High Credit: US\$ 0

Range of Credit Extended (US\$)	Number of Payment Experiences	% Within Terms
OVER 100,000	0	0
50,000 - 100,000	0	0
15,000 - 49,999	0	0
5,000 - 14,999	0	0
1,000 - 4,999	3	83
UNDER 1,000	3	70

ndustry Category	Number of Payment Experiences		Largest High Credit (US\$)	% Within Terms (Expand to View)
 45 - Transportation by Air 		1	250	
4513 - Air courier service		1	250	0
▼ 48 - Communications		1	2,500	
4813 - Telephone communictns		1	2,500	100
▼ 50 - Wholesale Trade - Durable Goods		1	750	
5045 - Whol computers/softwr		1	750	100
▼ 59 - Miscellaneous Retail		1	2,500	
5943 - Ret stationery		1	2,500	50

 61 - Nondepository Credit Institutions 	1	0	
6159 - Misc business credit	1	0	50
▼ 73 - Business Services	1	2,500	
7374 - Data processing svcs	1	2,500	100

Trade Lines

Dispute Payments

Date of Experience	▼ Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
04/21	-	Cash account	50	-	-	1
04/21	-	Cash account	50	-	-	1
04/21	Pays Promptly	-	750	0	0	Between 6 and 12 Months
03/21	Pays Prompt to Slow 30+	-	2,500	1,000	50	1
03/21	Pays Promptly	-	2,500	0	0	1
02/21	Pays Slow 30+	-	250	50	50	1
02/21	Pays Promptly	-	2,500	2,500	0	1
12/20	Pays Prompt to Slow 120+	-	-	250	0	1
10/20	-	-	50	-	-	1
10/20	-	Cash account	50	-	-	Between 4 and 5 Months
09/20	-	Cash account	-	-	-	1
08/20	-	-	250	-	-	Between 4 and 5 Months
05/20	-	Cash account	50	-	-	1
04/20	-	Cash account	50	-	-	1

Legal Events

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Judgments	Liens	Suits	UCC Filings
0	0	0	7
Latest Filing: -	Latest Filing: -	Latest Filing: -	Latest Filing: 03-01-2021

UCC Filing - Termination	Dispute UCC Fili
Filing Date	03-01-2021
Filing Number	210027611017
Received Date	03-08-2021
Original Filing Date	12-30-2019
Original Filing Number	197754271003
Secured Party	CORTLAND CAPITAL MARKET SERVICES LLC, AS ADMINISTRATIVE AGENT, CHICAGO, IL
Debtors	ANSER ADVISORY MANAGEMENT, LLC
Filing Office	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
UCC Filing - Original	
Filing Date	03-01-2021
Filing Number	210027629025
Received Date	03-09-2021
Collateral	All Assets
Secured Party	BMO HARRIS BANK N.A., AS ADMINISTRATIVE AGENT, CHICAGO, IL
Debtors	ANSER ADVISORY MANAGEMENT, LLC
Filing Office	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
UCC Filing - Original	
Filing Date	12-30-2019
Filing Number	2019 9305421
Received Date	02-21-2020
Collateral	All Assets and proceeds - All Inventory and proceeds - All Account(s) and proceeds - All Contract rights and proceeds - and OTHERS
Secured Party	CORTLAND CAPITAL MARKET SERVICES LLC, AS ADMINISTRATIVE AGENT, CHICAGO, IL
Debtors	ANSER ADVISORY, LLC
Filing Office	SECRETARY OF STATE/UCC DIVISION, DOVER, DE
UCC Filing - Original	
Filing Date	12-30-2019
Filing Number	197754271003
Received Date	01-14-2020

Collateral	All Assets and proceeds - All Inventory and proceeds - All Account(s) and proceeds - All Contract rights and proceeds - and OTHERS
Secured Party	CORTLAND CAPITAL MARKET SERVICES LLC, AS ADMINISTRATIVE AGENT, CHICAGO, IL
Debtors	ANSER ADVISORY MANAGEMENT, LLC
Filing Office	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
UCC Filing - Amendment	
Filing Date	12-30-2019
Filing Number	1977542712
Received Date	01-14-2020
Original Filing Date	05-23-2019
Original Filing Number	197713708407
Secured Party	CORTLAND CAPITAL MARKET SERVICES LLC, AS ADMINISTRATIVE AGENT, CHICAGO, IL
Secured Party	HARVEST CAPITAL CREDIT CORPORATION, AS ADMINISTRATIVE AGENT, NEW YORK, NY
Debtors	ANSER ADVISORY MANAGEMENT, LLC
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, SACRAMENTO, CA
UCC Filing - Amendment	
Filing Date	12-12-2019
Filing Date Filing Number	12-12-2019 1977518097
-	
Filing Number	1977518097
Filing Number Received Date	1977518097 12-27-2019
Filing Number Received Date Original Filing Date	1977518097 12-27-2019 05-23-2019
Filing Number Received Date Original Filing Date Original Filing Number	1977518097 12-27-2019 05-23-2019 197713708407 HARVEST CAPITAL CREDIT CORPORATION, AS
Filing Number Received Date Original Filing Date Original Filing Number Secured Party	1977518097 12-27-2019 05-23-2019 197713708407 HARVEST CAPITAL CREDIT CORPORATION, AS ADMINISTRATIVE AGENT, NEW YORK, NY
Filing Number Received Date Original Filing Date Original Filing Number Secured Party Debtors	1977518097 12-27-2019 05-23-2019 197713708407 HARVEST CAPITAL CREDIT CORPORATION, AS ADMINISTRATIVE AGENT, NEW YORK, NY ANSER ADVISORY MANAGEMENT, LLC
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Original Filing Number	2018 4478174
Secured Party	HARVEST CAPITAL CREDIT CORPORATION, AS ADMINISTRATIVE AGENT
Debtors	ANSER ADVISORY, LLC
Filing Office	SECRETARY OF STATE/UCC DIVISION, DOVER, DE

Special Events

02-15-2021

A Rating change has occurred on this company.

12-18-2020

ANSER ADVISORY, LLC was reported by the SBA as a recipient of a loan for \$445,887 from Valley National Bank on 04/13/2020 under the Paycheck Protection Program as authorized under the CARES Act of 2020.

10-21-2020

Business address has changed from 11095 Knott Ave Ste L, Cypress, CA, 90630 to 2677 N Main St Ste 400, Santa Ana, CA, 92705.

MERGER/ACQUISITION: According to published reports, Anser Advisory, DUNS 032509758, (Cypress, CA) announced the acquisition of Ascent.

07-22-2020

On July 6, 2020, the SBA announced that this business was approved for a loan between \$350K - \$1M from Valley National Bank through the SBA's Paycheck Protection Program, as part of the CARES Act, in response to the COVID-19 pandemic. The amount of the actual loan may vary from the approved amount.

05-19-2020

MERGER/ACQUISITION: According to published reports, Anser Advisory, DUNS 032509758, (Cypress, CA) announced the acquisition of H.R. Gray, DUNS 107698334, (Hilliard, OH).

08-30-2019

MERGER/ACQUISITION: According to published reports, Anser Advisory, DUNS 032509758, (Cypress, CA) announced the acquisition of Inline Management, DUNS 149111317, (Golden, CO).

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Ownership

Family Tree

Members in the Tree	Subsidiaries of this Company	Branches of this Company	
5	4	0	

Exclude Branches



Company Profile

D-U-N-S

03-250-9758

Mailing Address

United States

140

Employees

00-200-3700

Ownership

Not publicly traded

Business Form

Telephone (714) 209-7671

Age (Year Started)

3 years (2018)

Corporation (US)

Named Principal

BRYAN CARRUTHERS, CEO

Line of Business

Management consulting services

Business Registration

Corporate and business registrations reported by the secretary of state or other official source as of: -

This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

Registered Name ANSER ADVISORY, LLC

Corporation Type Corporation (US)

Business Commenced On 2018

Principals

Officers

BRYAN CARRUTHERS, CEO

Directors

DIRECTOR(S): THE OFFICER(S)

Company Events

The following information was reported on: 12-18-2020

The Delaware Secretary of State's business registrations file showed that Anser Advisory, LLC was registered as a Limited Liability Company on June 27, 2018, under file registration number 6951182.

Business started 2018.

Although this company operates as a limited liability company, the members have elected to use officer titles to denote areas of responsibility.

RECENT EVENTS:

On September 17, 2020, sources stated that Anser Advisory, LLC, Cypress, CA, has acquired Ascent PGM, LLC, Chicago, IL, on September 2, 2020. With the acquisition, Ascent PGM, LLC will now operate as a subsidiary of Anser Advisory, LLC. Employees and management were retained. Terms of the deal were not disclosed. Further details are unavailable.

On June 11, 2020, sources stated that Anser Advisory, LLC, Cypress, CA, has acquired H. R. Gray & Associates, Inc., Hilliard, OH, on May 5, 2020. With the acquisition, H. R. Gray & Associates, Inc. will now operate as a subsidiary of Anser Advisory, LLC. Employees and management were retained. Terms of the transaction were not disclosed. Further details are unavailable.

On September 5, 2019, sources stated that Anser Advisory, LLC, Cypress, CA, has acquired Inline Management, LLC, Golden, CO, on August 14, 2019. With the acquisition, Inline Management, LLC will now operate as a subsidiary of Anser Advisory, LLC. Employees and management were retained. Terms of the deal were not disclosed. Further details are unavailable.

On July 3, 2019, sources stated that Anser Advisory, LLC, Cypress, CA, has acquired DHS Consulting, LLC f/k/a DHS Consulting, Inc., Santa Ana, CA, on June 19, 2019. With the acquisition, DHS Consulting, LLC will now operate as a subsidiary of Anser Advisory, LLC. Employees and management were retained. Terms of the deal were not disclosed. Further details are unavailable.

On June 25, 2019, sources stated that Anser Advisory, LLC, Cypress, CA, has acquired Cambridge Construction Management, Inc., Clinton, NJ, on May 23, 2019. With the acquisition, Cambridge Construction Management, Inc. will now operate as a subsidiary of Anser Advisory, LLC. Employees and management were retained. Terms of the deal were not disclosed. Further details are unavailable.

BRYAN CARRUTHERS. 2018-present active here.

Business address has changed from 11095 Knott Ave Ste L, Cypress, CA, 90630 to 2677 N Main St Ste 400, Santa Ana, CA, 92705.

The following information was reported on: 12-18-2020				
Business Information				
Description	escription Provides management consulting services (100%).			
	Terms are on a fee basis. Sells to commercial concerns. Territory: Local.			
Employees	140 which includes officer(s). Undetermined empl	140 which includes officer(s). Undetermined employed here.		
Financing Status	Unsecured			
IC/NAICS Information				
	SIC Description	Percentage of Business		
SIC Codes	SIC Description Management consulting services	Percentage of Business		
SIC Codes 8742 87420000	·	Percentage of Business -		
SIC Codes 8742	Management consulting services	Percentage of Business -		

Government Activity		Dispute 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-ec	onomic program consideration	
8(A) Firm	Yes	
Labor Surplus Area	Yes	
Small Business	Yes (2021)	

Financials

Inquiries

Inquiries-Summary - 12 Month		
	Total number of Inquiries	Unique Customers
	48	26

Inquiries-Summary

Over the past 12 months ending 4-2021, 48 individual requests for information on your company were received. The 48 inquiries were made by 26 unique customers indicating that some companies have inquired on your business multiple times and may be monitoring you. Of the total products purchased, 29, or 60 % came from the Services; 6, or 12 % came from the Finance, Insurance and Real Estate; 5, or 10 % came from the Retail Trade; 4, or 8 % came from the Public Administration; 3, or 6 % came from the Wholesale Trade;

SIC/Sector

- Computer and software stores

- Computer and software stores

Уľ	Э	

Туре		
Date		
SERV - Services		
- Custom computer programming services	D&B Risk Solution	2021-04-19
- Legal services	Sales & Marketing Solution	2021-04-15
- Management services	Sales & Marketing Solution	2021-02-24
- Management services	Sales & Marketing Solution	2021-02-19
- Management services	Sales & Marketing Solution	2021-02-18
- Management services	Sales & Marketing Solution	2021-02-02
- Help supply services	D&B Risk Solution	2021-02-01
- Information retrieval services	D&B Risk Solution	2021-01-27
- Prepackaged software	D&B Proprietary Score	2021-01-15
	Request	
- Prepackaged software	Sales & Marketing Solution	2021-01-15
- Prepackaged software	Sales & Marketing Solution	2021-01-15
- Prepackaged software	Sales & Marketing Solution	2021-01-15
- Prepackaged software	Payment Report	2021-01-15
- Business services, nec	Sales & Marketing Solution	2020-12-08
- Business services, nec	Sales & Marketing Solution	2020-12-07
- Business services, nec	Corporate Linkage Request	2020-11-22
- Business services, nec	Corporate Linkage Request	2020-11-10
- Business services, nec	Corporate Linkage Request	2020-10-29
- Engineering services	D&B Risk Solution	2020-09-30
- Custom computer programming services	D&B Risk Solution	2020-09-29
- Management services	D&B Proprietary Score	2020-07-21
	Request	
- Management services	Payment Report	2020-07-21
- Help supply services	D&B Risk Solution	2020-07-12
- Help supply services	D&B Risk Solution	2020-07-12
- Custom computer programming services	D&B Risk Solution	2020-06-17
- Custom computer programming services	D&B Risk Solution	2020-06-17
- Engineering services	D&B Risk Solution	2020-05-19
- Help supply services	D&B Risk Solution	2020-04-30
- Help supply services	D&B Risk Solution	2020-04-30
PUBADMIN - Public Administration		
- General government, nec	D&B Risk Solution	2021-02-03
- General government, nec	D&B Risk Solution	2020-07-30
- General government, nec	D&B Risk Solution	2020-05-22
- General government, nec	D&B Risk Solution	2020-05-18
RETLTRD - Retail Trade		
- Stationery stores	D&B Risk Solution	2020-11-17
- Computer and software stores	Sales & Marketing Solution	2020-06-20
- Computer and software stores	Sales & Marketing Solution	2020-06-02

Sales & Marketing Solution

Sales & Marketing Solution

2020-06-01

2020-05-30

	- Electric services		
oply Management Solution 2020-06-23			
WHLSLTRD - Wholesale Trade			
- Office equipment	Sales & Marketing Solution	2020-10-02	
- Office equipment	D&B Risk Solution	2020-10-02	
- Office equipment	D&B Risk Solution	2020-10-02	
FIR - Finance, Insurance and Real Estate			
- Fire, marine, and casualty insurance	Sales & Marketing Solution	2020-09-23	
- Insurance agents, brokers, and service	D&B Risk Solution	2020-09-09	
	D&B Risk Solution	2020-05-07	
- Insurance agents, brokers, and service		2020-04-29	
	D&B Risk Solution	2020-04-29	
 Insurance agents, brokers, and service Investment advice Insurance agents, brokers, and service 	D&B Risk Solution D&B Risk Solution	2020-04-28	



-Five-Inquiries	
By SIC Sector	
Services	29
Finance, Insurance and Real Estate	6
Retail Trade	5
Public Administration	4
Wholesale Trade	3
By Report Type	
D&B Risk Solution	23
Sales & Marketing Solution	16
Corporate Linkage Request	4
D&B Proprietary Score Request	2
Payment Report	2

All-Inquiries					
Industry	Total Inquiries	Last 30 Days	Last 90 Days	Last 180 Days	Last 365 Days
Transportation, Communications, Electric, Gas and Sanitary Services	1	0	0	0	1
Wholesale Trade	3	0	0	0	3
Retail Trade	5	0	0	1	5
Finance, Insurance and Real Estate	6	0	0	0	6
Services	29	2	8	18	29
Public Administration	4	0	1	1	4

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