

# Quantuma

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**LIGHTBULB**  
CREDIT

## Credit Rating Review

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**Prepared for**

ABC Limited 12345678

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Lightbulb Credit Limited

# Trade Credit Agencies Summary

We have completed a trade credit rating review for ABC Limited and the data below shows the current ratings, and maximum and minimum ratings in the last 12 months for Creditsafe, Experian, Graydon & Equifax. For the scores shown out of 100, the higher the score the better. For Graydon then AAA is the highest rating banding

	<u>Creditsafe</u>	<u>Experian</u>	<u>Graydon</u>	<u>Equifax</u>
<b>Current credit rating</b>	57/100	39/100	BBB	57/100
Max in last 12 months	57/100	100/100	AAA	Not Available
Min in last 12 months	51/100	39/100	BBB	Not Available

The current recommended trade credit limits, and maximum and minimum recommended trade credit limits in the last 12 months for Creditsafe, Experian, Graydon & Equifax are shown below:

<b>Current credit limit</b>	£75,000	£60,000	£175,000	£80,000
Max in last 12 months	£75,000	£280,000	£227,550	Not Available
Min in last 12 months	£50,000	£60,000	£70,000	Not Available

This section shows the number of enquiries / creditworthiness searches made through the online systems for Creditsafe, Experian, Graydon & Equifax for the time periods shown below: You should note that the higher the numbers here the more sensitive ABC Limited is to changes in the ratings and credit limits shown above.

<b>Last 3 months</b>	3	15	No Data	6
<b>Last 6 months</b>	16	33	No Data	8
<b>Last 9 months</b>	26	48	No Data	9

This section relates to trade payment data, specifically the number of supplier invoices shared by the suppliers of ABC Limited. This data can contain errors - due to way that this is collected by the agencies, so careful attention should be paid to this information.

	<u>Creditsafe</u>	<u>Experian</u>	<u>Graydon</u>	<u>Equifax</u>
Supplier invoices shared in the last 3 months	29	14	26	No Data
Supplier invoices shared in the last 6 months	58	28	43	No Data
Supplier invoices shared in the last 9 months	86	44	59	No Data

This section relates to number of days beyond terms (DBT) on payments over the last 3-9 months, the lower the number the closer ABC Limited is shown as adhering to their suppliers payment terms. Being lower than the industry average is vital. If this data doesn't look correct to you, then we can challenge this as part of our review process.

	<u>Creditsafe</u>	<u>Experian</u>	<u>Graydon</u>	<u>Equifax</u>
Days beyond agreed terms in the last 3 months	15	6	2	No Data
Days beyond agreed terms in the last 6 months	No Data	2	2	No Data
Days beyond agreed terms in the last 9 months	No Data	2	1	No Data
<b>Stated industry average DBT</b>	<b>6</b>	<b>15</b>	<b>26</b>	<b>No Data</b>

This section relates specifically to Dun & Bradstreet - who are used by many large bluechips and contract awarding bodies. The higher the score our of 100 the better.

	<u>Dun &amp; Bradstreet</u>
<b>Risk of Bad Debt Write-off</b>	<b>41/100</b>
Maximum in last 12 months	47/100
Minimum in last 12 months	38/100

	<u>Dun &amp; Bradstreet</u>
<b>Cash Flow Risk</b>	<b>39/100</b>
Maximum in last 12 months	72/100
Minimum in last 12 months	39/100

	<u>Dun &amp; Bradstreet</u>
<b>PAYDEX</b>	<b>56/100</b>
<b>Director Changes</b>	<b>No</b>
<b>Recommended Credit Limit</b>	<b>£26,000</b>
<b>Overall Risk Banding</b>	<b>Moderate Risk</b>

## Why These Ratings Matter?

Business credit ratings have a direct impact on:

- Funding availability & rates
- Working capital
- Credit limits with suppliers
- Contract "Tender" processes

## How We Improve Them

It's a quick and simple **4 step process** (and you've already done step 1!)

1. This free report highlights the issues
2. We propose actions for improvement
3. You complete our business info templates
4. We use your info to get your ratings re-evaluated

## What Our Clients Say About Us?

*"The value that can be unlocked from improving your trade credit ratings and limits should not be underestimated. A valuable, impactful and rapid service."*

**Mark S, MD, Licensed goods supplier**

*"Lightbulb delivered a significant improvement in our ratings and credit limits across several of our group entities. This tangible result has delivered great value and I cannot recommend them highly enough. They know the credit market and their insight has been invaluable."*

**Stuart H, AIM Listed PLC**

*"Lightbulb delivered immediate improvement, almost overnight, but also created a strategy that over a few months resulted in significant improvements that led to business security and clearer path for future success."*

**Ian W, Director, Housebuilding company**

## What Next?

To discuss the contents of this report then please click here to book a meeting time using Calendly <https://calendly.com/jamespiper-lightbulb>. If you would like a proposal from us on how we can improve any or all of the above ratings then please e-mail us at

[enquiries@lightbulbcredit.com](mailto:enquiries@lightbulbcredit.com)

**Lightbulb Credit uses data powered by Creditsafe, Experian, Graydon, Equifax and D&B**

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