



Quantuma

Corporate Credit Rating Advisory

How we help funding
brokers and their clients

www.quantuma.com



Improving corporate credit ratings for your clients

Trade credit ratings are a key indicator of business financial health, but without proactive management, they can cause financial problems. An optimized credit rating can help businesses overcome common issues and seize opportunities, including:

- ✓ Reduction in trade credit and payment terms
- ✓ Meeting criteria for tenders and finance
- ✓ Restricted cash flow and working capital
- ✓ Reduced contractual terms
- ✓ Poor funding, finance and leasing rates
- ✓ High security deposit requirements
- ✓ Late supplier payments (days beyond terms)
- ✓ County court judgements on credit record
- ✓ Negative audit comments affecting scores
- ✓ Ratings not reflecting business performance

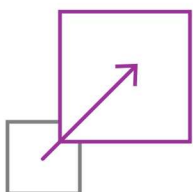
In partnership with Lightbulb Credit

We have created a partnership with Lightbulb Credit to provide a service that helps businesses improve their credit scores, overcoming a range of problems as well as unlocking opportunities to support growth.



Working with funding brokers

As one of the leading and fastest growing advisory firms in the UK, we have always had strong connections and deep relationships with a range of funding brokers. Our Corporate Credit Rating Advisory service has been designed with you in mind and can:



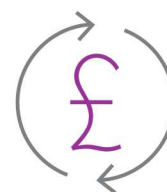
Enhance the funding process



Help get difficult deals across the line



Fund more deals



Convert declines into fundable deals

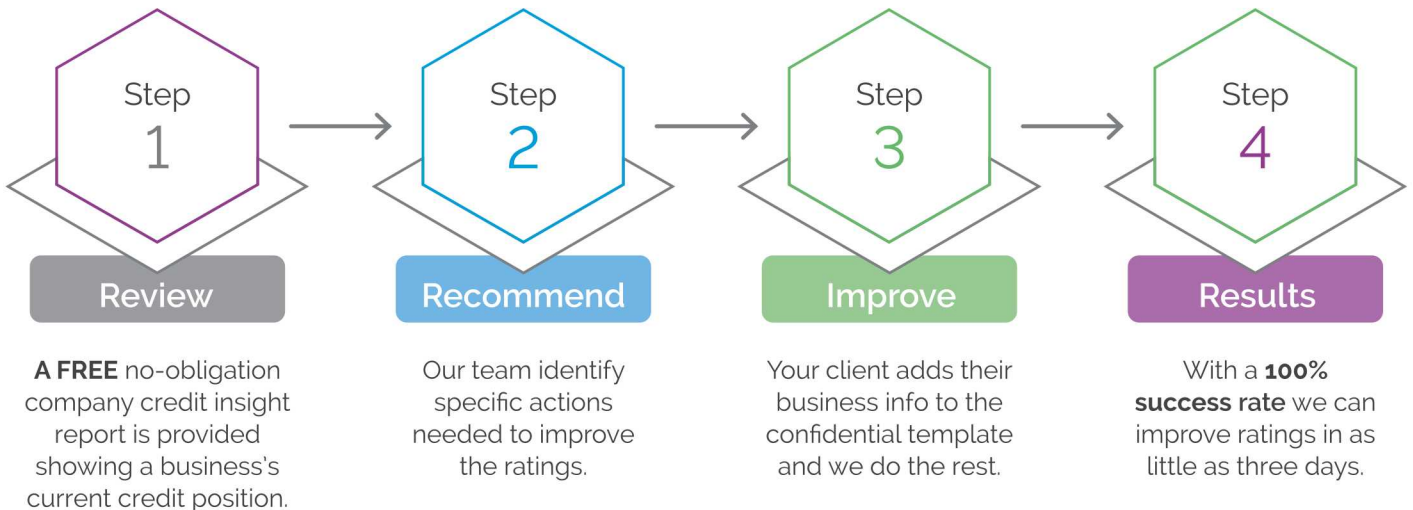


Can improve rates/terms offered for client



How it works

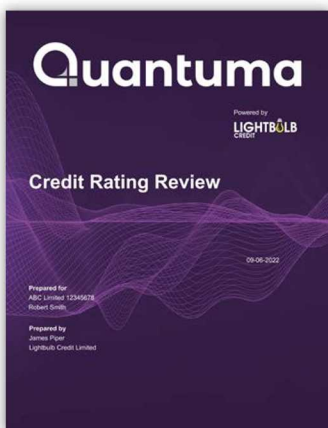
Our credit improvement service provides businesses with a solution to improve their trade credit rating. The process is simple and fast, with improvements regularly achieved in a matter of days. The service is also completely risk-free as the business only pays on agreed results, and clients have the reassurance that all cases are handled with complete confidentiality.



What's included in your FREE insight report

The report gives a detailed 12-month overview of a company's credit position with the five main rating agencies. This comprehensive collection of data is provided without any obligation and offers a valuable and detailed insight into a company's overall financial health and potential future stability.

- **Whole market view:** current credit ratings across Experian, Creditsafe, Dun & Bradstreet, Graydon, Equifax, and the maximum and minimum these have been in the last 12 months.
- **Credit limit data:** current recommended credit limits across all the agencies, and the maximum and minimum these have been in the last 12 months.
- **Risk bandings:** which are vital to know when tendering for work on large framework agreements.
- **Trade payment data:** showing how well a company adheres to supplier payment terms and how this has changed over the last 3, 6 and 9 months.
- **Supplier data:** how many supplier invoices have been shared with the agencies showing how active and stable a company is perceived to be.





Case studies



Increasing the funding options for a restaurant business

This restaurant business needed to raise finance for growth, but their credit ratings had been impacted by the Covid-19 backdrop. By sharing more detailed information on their statutory accounts to demonstrate their positive trading activity, Lightbulb Credit were able to get their score re-evaluated. In just 5 working days their credit rating went from 5/100 to 89/100 taking them from the maximum risk category to low risk. This immediately opened their options to a panel of funders.



Improved ratings for a marketing agency

This digital marketing agency had been rejected for several funding applications due to a low rating with Experian of 15/100. Lightbulb Credit shared YTD management information with the analysts at Experian, along with more recent company performance to get their score re-evaluated. In just 4 days their rating was improved from 15/100 to 49/100 enabling them to move forward with their funding application straight away.

Get in touch

If you would like to discuss how our Corporate Credit Rating Advisory service can help your clients, please get in touch with your local Quantuma office. You can find details of our team and our office locations here:

www.quantuma.com/contact

Request a free insight report

Alternatively, visit the Corporate Credit Rating Advisory page on our website and register your clients' details to request their free report.

www.quantuma.com/corporate-credit-rating

Quantuma

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