

The logo for Quantuma, featuring the word "Quantuma" in a white, sans-serif font. The letter "Q" is stylized with a small square cutout at the top left. The background is a gradient of purple and blue, with a complex pattern of white and orange lines and dots on the left side, resembling a network or data visualization.

Quantuma

Corporate Credit Rating Advisory

How we help accountants
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. Some of the problems caused by a poor credit rating are:

- ✓ 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.

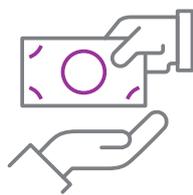


Working with accountants

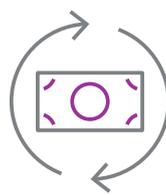
As one of the leading and fastest growing advisory firms in the UK, we have always had strong connections and deep relationships with accountancy firms. Our Corporate Credit Rating Advisory service has been designed with you in mind and can:



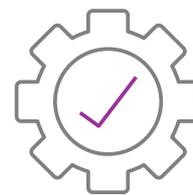
Provide insight and advice to clients on the health of their business



Improve client's chances of securing finance/funding



Help improve overall cashflow for clients



Provide a complementary service that adds value for your clients

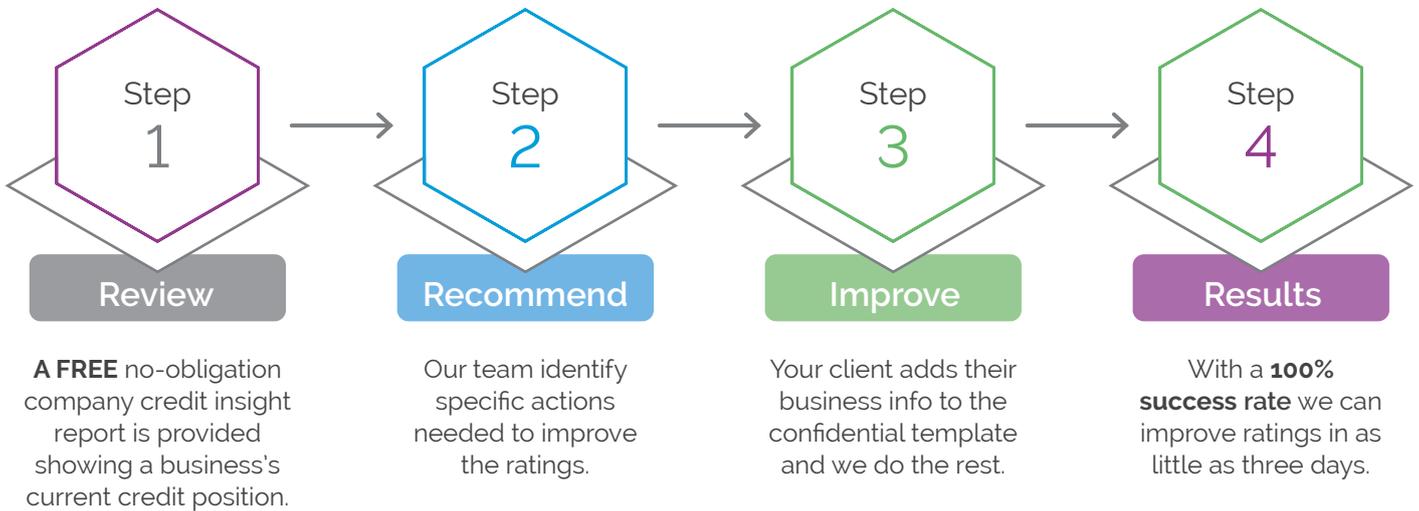


Provide a solution to support business growth



How it works

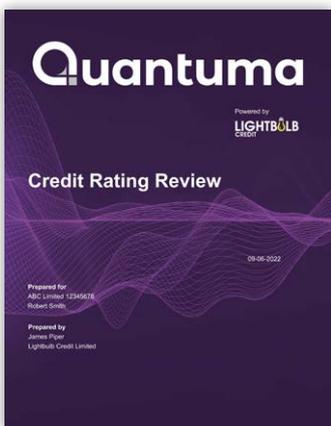
Our credit improvement service provides businesses with a solution to improve their trade credit rating. The process is simple and fast, with improvements regularly achieved in a matter of days. The service is also completely risk-free as the business only pays on agreed results, and clients have the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



Fixing a dental practice's rating

This dental practice had a very low credit limit with Creditsafe which did not reflect their current trading situation and was starting to impact on their higher value work. For premium and cosmetic dental work, they regularly had to take high value deposits from clients that exceeded the value of their own credit limit, and this was deemed a cause for concern by the owners. By sharing up to date financials, YTD management information and details of contracted work and future expansion plans with the agency their credit profile was re-evaluated. In just two days their credit limit was improved from £7.5k to £31.5k.



Supporting an outdoor sales retailer in accessing funding

This online outdoor furniture sales retailer was experiencing constraints on their working capital and were unable to access funding due to a poor rating with Experian. Despite a huge surge in online sales during the COVID-19 lockdown as a result of high street retailers being closed, their credit score was being based on their previous accounts filed that didn't reflect the significant upturn in sales. New, more recent financials were shared with the agency to highlight their improved performance, and an incorrectly categorised SIC code that was also impacting their scores was spotted and corrected on their credit profile. In five days, their rating was improved from 23/100 to 80/100 and their credit limit increased from £930 to £6.8k, taking them from the high risk category to below average risk.

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

Restructuring & Insolvency | Financial Advisory | Forensic Accounting & Investigations

Tax Advisory | Debt Advisory | Corporate Finance | Cross-Border Asset Recovery

Distressed Real Estate | Pensions Advisory | Creditor Services

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