



Quantuma

Corporate Credit Rating Advisory

How we help banks, alternative
lenders 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.

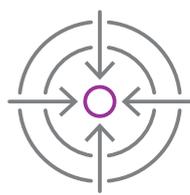


Working with banks and alternative lenders

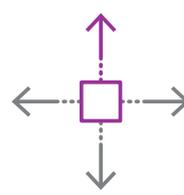
As one of the leading and fastest growing advisory firms in the UK, we have always had strong connections and deep relationships with a range of businesses across the lending markets. Our Corporate Credit Rating Advisory service has been designed with you in mind and can:



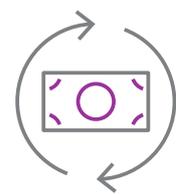
Provide a unique insight into company health



Help clients understand the impact of ratings on cash, growth, and tendering



Reduce the impact a decline in ratings can have on longer term loan clients



Provide a solution for meeting cashflow and working capital requirements on client loans



How it works

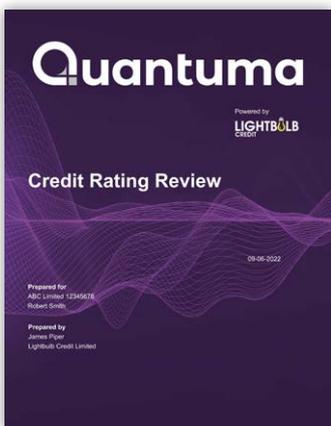
Our credit improvement service provides businesses with a solution to improve their trade credit rating. The process is simple and fast, with improvements regularly achieved in a matter of days. The service is also completely risk-free as the business only pays on agreed results, and clients have the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



Improving an engineering business' rating ahead of a funding application

Despite positive business performance, this metal fabrication and engineering solutions company had seen a decline in their ratings and wanted to recover this situation to improve the rates offered to them ahead of a planned funding application. By sharing YTD management information with the analysts at Experian, a more up-to-date picture of company performance was provided to support the case for their score to be re-evaluated. The credit improvement process took just 5 working days and significantly increased their credit rating and limit with Experian, from 49/100 to 100/100 and £0k to £78k respectively. It also took them from the maximum risk category to low risk, enabling them to access the funding they needed on more favourable terms.



Quick improvements made to a logistics business' rating

This logistics business regularly took part in tender bids to transport high value items, but their overall risk banding with Dun & Bradstreet of Moderate-High was below the required Low-Moderate rating needed for such tenders. The business had also been impacted by COVID which was reflected in their last filed accounts, despite performance significantly improving since then. By updating the analysts at D&B on their latest YTD management information and on a number of new director appointments, along with challenging some negative payment data held by the agency, their risk banding was re-evaluated from Moderate-High to Low-Moderate in just five days.

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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