



Quantuma

# Corporate Credit Rating Advisory

How we help lawyers  
and their clients

[www.quantuma.com](http://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.

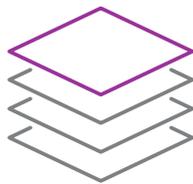


## Working with law firms

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



Provide valuable insight into the health of a client's business



Support you in utilising data to offer the best advice to your clients



Provide an opportunity to proactively engage your clients

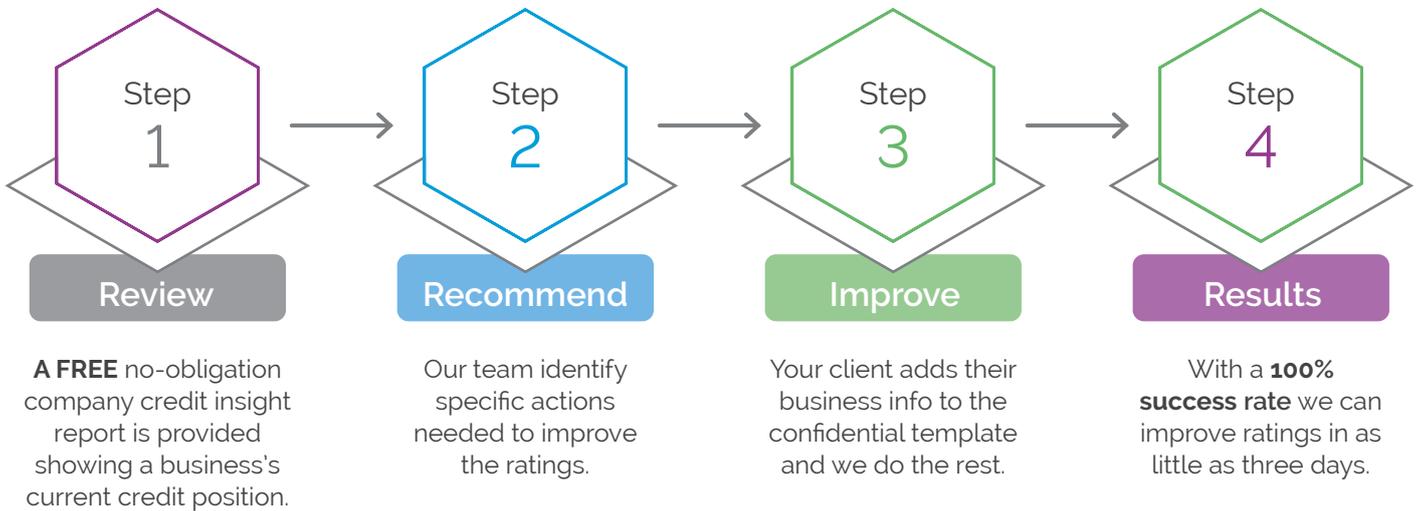


Provide a complementary service that adds value for your client relationship



# How it works

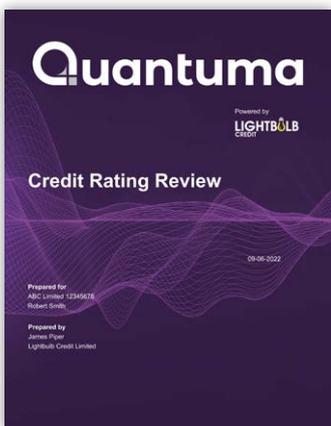
Our credit improvement service provides businesses with a solution to improve their trade credit rating. The process is simple and fast, with improvements regularly achieved in a matter of days. The service is also completely risk-free as the business only pays on agreed results, and clients have the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

This specialist auto engineering company was recently sold for c£180m and immediately after the sale experienced a slump in their ratings. This can be a common side-effect caused by the new company information filed on director changes and shareholder volatility immediately after a sale. Their overall risk banding had moved to "high-risk" prompting several key suppliers and customers to become concerned about the stability of the business. By engaging directly with the agencies to explain the nature of the transaction, the specific director changes and to highlight a significant cash injection from the new owners, we were able to validate the strength of the new ownership. In just 3 days the overall risk banding of the business was back to its pre-transaction level of "low-moderate", enabling the acquired entity to receive the full benefits of the financial and structural strengths of the original business.



### Improving the ratings for a manufacturing business

The management team of this manufacturing business with a £13m t/o wanted to improve their trade credit ratings, cash position and outward facing optics of the company ahead of a prospective sale. YTD Management Information was shared with several of the key agencies along with details on the restructuring that had taken place since their last accounts had been filed, giving a more up-to-date view of the business performance. Their ratings with two agencies were improved from 13/100 to 68/100 and 38/100 to 63/100 respectively. Their credit limits with those agencies also increased from £0 to £60k, and £11k to £74k. Their risk banding with a third agency was also improved from "moderate-high" to "low-moderate", all facilitating the best possible price in the sale of the business.

## 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](http://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](http://www.quantuma.com/corporate-credit-rating)

# Quantuma

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