



Graydon Level 3 including Management Accounts Report

Graydon Level 3 including Management Accounts Report. The most up-to-date credit report in the industry

In this fast-moving economic environment, don't you wish you could make credit decisions based on up-to-date financial data? 91% of credit managers deem management accounts as valuable when making a reliable credit decision. Graydon assists you by obtaining up-to-date monthly management accounts on businesses and incorporates them into its Level 3 credit reports.

When should you use a Graydon Level 3 including Management Accounts Report?

- If you need to use the most up-to-date company and financial information in order to fully evaluate a customer, prospect or supplier to make a credit decision
- When you need to take a report on a small or newly established business where there is little or no background information or history
- If you know a company's trading has improved and they have submitted their management accounts to Graydon and the likelihood is they have been given a better credit rating

This unique and revolutionary new credit report is driven by technology and data provided by CreditPal™, a service provided by Future Route, a software developer specialising in business data analytics. CreditPal™ allows SMEs to upload monthly management account information online at www.creditpal-online.com



Here is an extract of a sample report which also contains other information such as: company and individual identification details, payment behaviour, business and operations data, historical Graydon rating, public record information, CCJs on the business, etc.

Level 3-Comprehensive Credit Rating Report Including Management Accounts	
Supplied on	6 October 2009
Reporter Verification	In order to ensure the accuracy of this report, certain information has been verified.
Identification Details	
Subject Reported on	A.Z.C.(UK)
Business Number	GRZZZZZ
VAT Number	GB000000000
Address	****TEST RECORD**** HARROW, HA1 1AB.
Telephone	0100 000 000
Facsimile	0100 000 001
Management Accounts Recommendation	
Monthly Credit Recommendation	GBP 25,000 Based on Graydon's database of information including validated Management Accounts and Statutory Filed Accounts figures shown within this report Click here for an explanation of Graydon's Management Accounts Recommendation - including the Credit Recommendation and Quality Measure
Quality Measure	Average
Date of Latest Management Accounts	01/10/2009
Creditline Recommendations	
Graydon Rating	F4B (Refer to Credit Rating Guide)
Monthly Credit Guide Risk Category	GBP 7,500 Normal Risk



Graydon Level 3 including Management Accounts Report contains:

- **Validated Management Accounts:** A balance sheet, profit & loss account and exhaustive credit ratios for the current year-to-date, previous year-to-date, last 12 months and last full financial year
- **Management Accounts Credit Recommendation:** A credit recommendation based on in-depth analysis of multiple factors including standardised and validated management accounts, statutory accounts, payment information amongst other proprietary data
- **Quality Measure:** A percentage metric that identifies the quality and integrity of the validated management accounts
- **Insolvency and County Court Judgment Information:** Up-to-date CCJ and insolvency information recorded against the entity
- **XSection:** A service that tracks and compares over 6 million businesses, hunts for unusual behaviour via a unique list of peculiarities

Level 3 including Management Accounts

UK companies are no longer obliged to rely solely upon historic annual statutory accounts, filed at Companies House, as the main basis for assessing companies' strength and viability. This information, which has until now been central to the decision making processes of providers of finance and credit, is intended to meet reporting standards and fiscal requirements and can be up to 22 months old. This means that it does not necessarily accurately portray a company's current trading status.

While statutory account information will continue to play an important role in the credit scoring process, the availability for use of up-to-date validated monthly management account information will now significantly enhance the quality of credit decision making. Credit managers and commercial credit grantors will benefit from the service, alongside banks, credit insurers, factors, suppliers, invoice discounters and other participating ratings agencies.

www.graydon.co.uk

Graydon Reports

All Graydon clients have access, free of charge, to searching and company name matching. Matched names provide details of registered office, incorporation date, accounts date, annual return date, legal form and registration number.

In addition, Graydon offers a wide range of reports with different levels of details. This enables you to select the level of report which best meets your requirements.

For samples of our credit reports, visit www.graydon.co.uk



"As a leading trade credit insurer, getting clear, regular, up-to-date financial information from businesses can make the difference between us being able to offer trade credit insurance cover or having to withdraw it. In the current economic climate, it is becoming increasingly important for businesses to be able to provide a real time snapshot of their management accounts, particularly if they are trading in a volatile sector. Atradius is pleased to support the Graydon CreditPal initiative by announcing their endorsement of the Graydon Management Accounts report as justification of insured discretionary limits."

Marc Henstridge, Head of Risk for the UK and Ireland at Atradius



"The low point of the recession was reached in the UK in the spring of 2009. The sales of many companies should improve in the coming months, meaning that their real financial situation should be better than those reflected in their last filed accounts. In this context, being able to show risk underwriters management accounts directly extracted from their ledgers, fully updated and credible, would undoubtedly assist their position when in dialogue with them."

Xavier Denecker, Managing Director, Coface UK and Ireland



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