



Cooper Parry improves client's credit profile and secures essential funding through capitalise

Cooper Parry's client, a development company, was facing cash flow challenges due to invoices with 30-day payment terms. They needed a funding solution that could provide immediate support without sacrificing control over their credit management.

BEFORE

CREDIT SCORE

45_{/100}

CREDIT LIMIT

£25_k

AFTER

NEW CREDIT SCORE

52_{/100}

NEW CREDIT LIMIT

£45_k

capitalise®

COOPER PARRY

CREDIT REVIEW SERVICE

powered by
experian.

The challenge the business was facing

The company was unaware of certain late payments that negatively impacted their business credit profile. This issue came to light when their accountant at Cooper Parry reviewed their Capital Report and noticed a negative factor on the business credit related to payment performance.

Bringing this to light enabled the client to immediately settle an outstanding invoice that they weren't aware of.

How did Capitalise and Cooper Parry help?

With the unpaid invoices resolved, Cooper Parry introduced the company to Capitalise's Credit Review Service. This involved sharing updated financials with Experian to review which saw an immediate improvement in the company's credit profile:

Credit score improvement

From 45 (D grade) to 52 (C grade)

Credit limit increase

From £25,000 to £45,000

A 'C' credit score is usually considered as within the "lending zone" and therefore meant that Capitalise could help secure a £20,000 working capital loan for the business. This loan was chosen for its confidentiality and because it allowed the company to maintain control over their credit management.

"Cooper Parry made the process of accessing funding through Capitalise seamless and stress-free. Their introduction to the platform saved us significant time and effort compared to approaching lenders directly, and our further support from Capitalise was outstanding."

BUSINESS OWNER

What did this mean for the business?

They were able to stabilise their cash flow, ensuring smooth day-to-day operations and paving the way for growth.

Cooper Parry has highlighted the power of proactively tackling issues early and securing tailored funding solutions. By helping to improve the company's financial health, their client has been able to set themselves up for future success.

"Cooper Parry added genuine value by simplifying what could have been a complex process, and we'd highly recommend working with them to achieve your funding goals."

BUSINESS OWNER