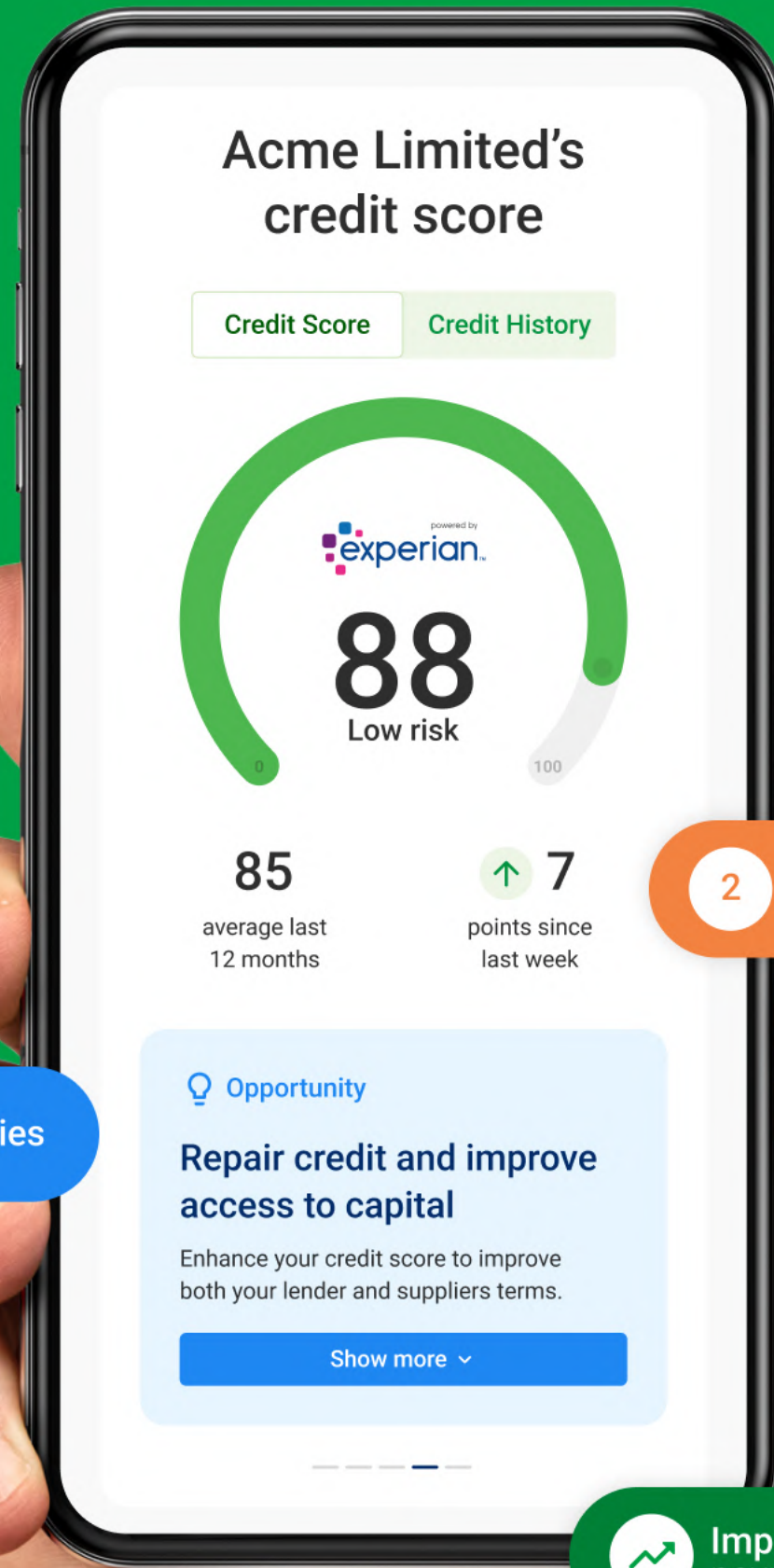


PROTECT YOUR BUSINESS

Understand your business credit score and access funding



8 Opportunities

2 Credit risk factors

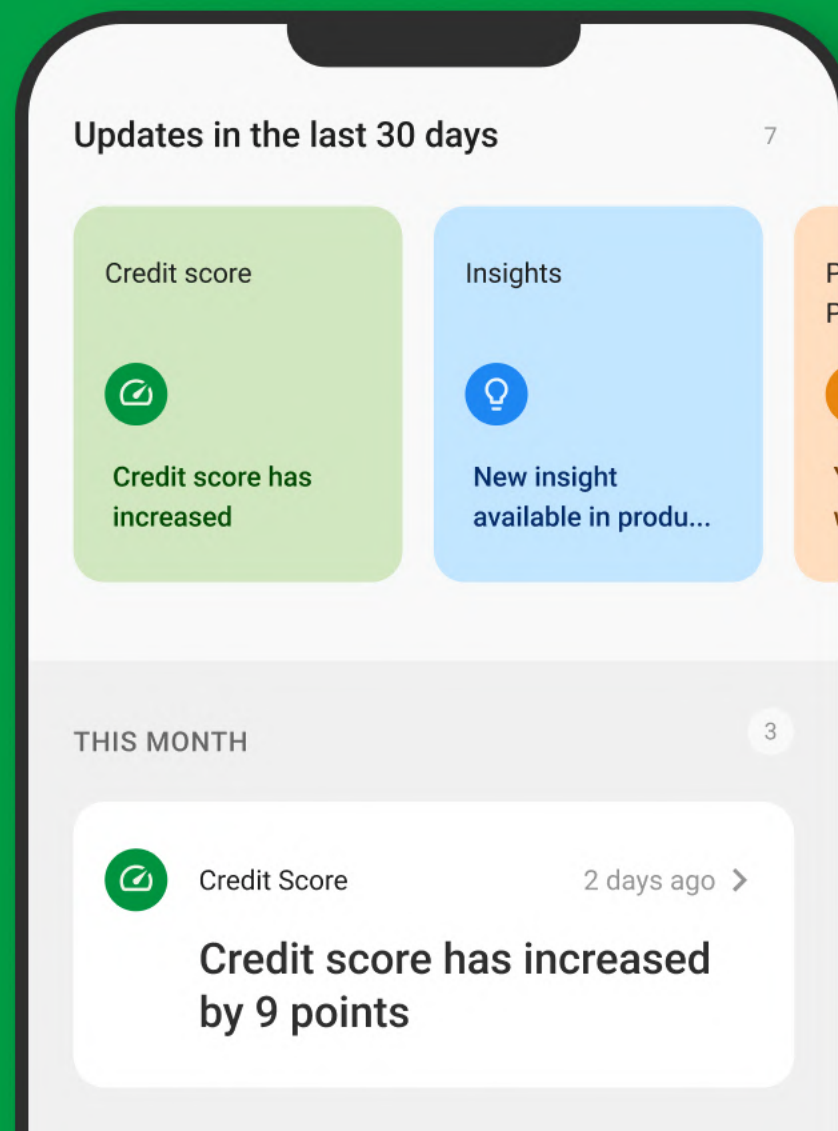


Improving payment trend

CAPITALISE FOR BUSINESS

Understand, track & improve your business credit score

Build a stronger business and monitor your financial health with access to your full business credit report, company credit checks and a marketplace of over 100 lenders, all in one place.



OVERVIEW

Why choose Capitalise for your business



Your business credit profile powered by Experian

Know where you stand. Keep track of your business credit score, discover what's impacting your score and get free alerts if anything changes.



Check the credit scores of other companies

Monitor risks of up to 100 of your business debtors and suppliers, to protect your supply chain and cashflow.



Experian Credit Review Service

Use our Credit Review Service to connect with Experian and check whether your business credit score can be instantly improved.



Plans and pricing suited to your business

Select the plan that best fits your business.



BUSINESS CREDIT SCORE

Your full Experian powered business credit score

Your business credit score is a rating that helps banks, lenders, procurement teams and utility companies understand how your business is performing and it's level of risk.

Why should I keep track of it?

By understanding your credit score and what impacts it, you'll be able to take action to improve it and ensure it remains as high as possible.

Benefits of a high business credit score

- ✓ Access to more and cheaper funding.
- ✓ Negotiate better supplier terms.
- ✓ Increase their credit limit amount.
- ✓ Win more business contracts.

Only 29% of businesses strongly agree that they keep tabs on their credit score, and just 24% know how to improve it.

GET FIT FOR BUSINESS REPORT, 2022

FEATURES

What's included in your business credit profile

powered by experian.

Credit profile data is only available for limited companies registered at Companies House.



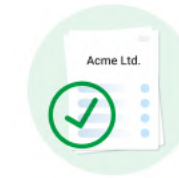
The Experian credit score for your business plus notifications on any changes

View the Commercial Delphi score and risk band as seen by banks and lenders.



The credit risk factors impacting your score

The underlying positive and negative criteria impacting your credit score to spot areas that need attention and improvement.



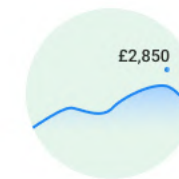
The public record data and information for your business

A summary of your business record as seen on Companies House. Including directors, accounts filing and more.



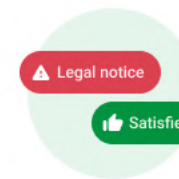
Track your payment performance and trend

Access to your payment performance data including 'days beyond terms'.



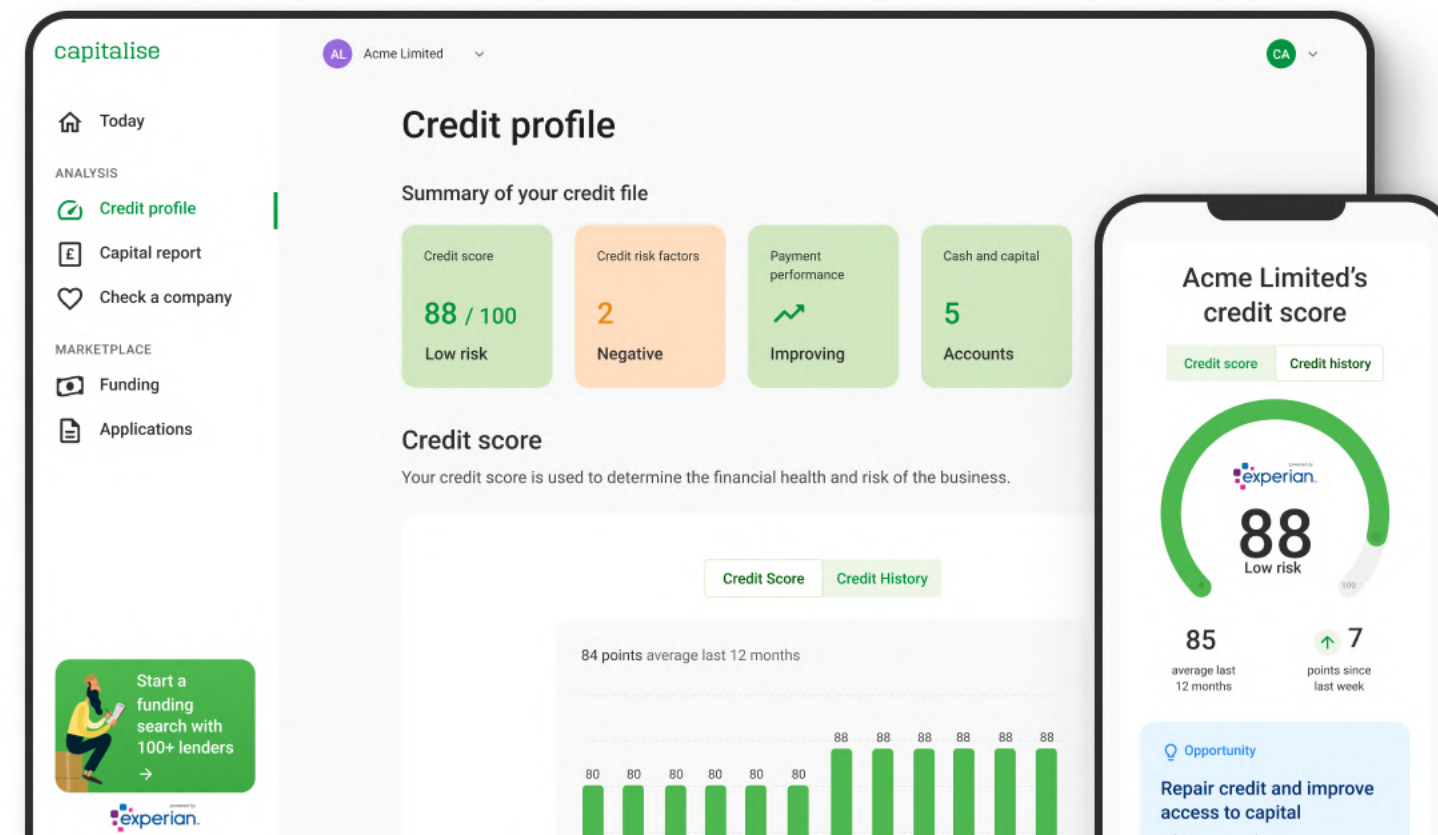
Your business' current and credit account information

See how you manage cash in your business with all your cash and credit data, in one place.



Spot legal notices registered against your business

Get alerted to any negative events and CCJs that may be registered against your business.





CHECK OTHER COMPANIES

Protect your business by credit checking other companies

When working with other companies, you may not always know whether they're going to pay you on time, leaving your business open to cashflow risks.

By monitoring the credit profiles of companies you work with, you're able to identify risks earlier, take action quicker and protect your business.

INSIGHTS & ALERTS

Identify their insights and risks

Check the risk status of other companies

Companies are categorised by high, emerging and low risks for better segmentation.

Identify and investigate detected risks

Investigate company risks and negative credit risk factors.

Live alerts on changes

Get notified on any risks associated with the companies you are monitoring.

PROFILE DATA

Dig deeper into their credit file and company details

View their credit file

- ✓ Their credit score and limit
- ✓ Their industry average score
- ✓ Any searches on their profile
- ✓ Payment performance trend
- ✓ Days beyond terms
- ✓ Industry average
- ✓ Industry avg. days beyond terms

See an overview of the company

- ✓ Company public record
- ✓ Director details
- ✓ Filing deadlines
- ✓ Publicly filed financials

Identify any risks and insights

- ✓ Negative risk factors
- ✓ Cashflow risks
- ✓ Alerts on any changes

Stark Industries

Construction • 8 years

High risk

+ Category

Credit file Company Insights

4 risks detected [View risks](#)

Credit score

Financial stability of the company and recommended credit limit that should be considered.

Actual score

23 High risk

Industry average score

80 Low risk

Credit limit

£ £1,000

Soft searches in the last 12 months

2

Payment performance

Performance of settling supplier trade credit to terms.

Legal notices 3

County Court Judgements (CCJs) and other negative events registered against the company.

Sunrise Technology Ltd.

Ollie Maitland

Check a company

Add company >

All companies 6 Customers 1 Suppliers 3

Archived 3

Risks

Hide

Total companies

6

High risk companies 3

Emerging risk companies 2

Low risk companies 1

Search

Showing 6 out of 6 companies

Filters

Sort

Build Industries

Credit score

23

Score change

↑ 3

Credit limit

£1,000

CCJs

3

Fast Lane Couriers

Credit score

67

Score change

↑ 2

Credit limit

£100,000

CCJs

-



BOOST YOUR SCORE

Boost your business credit score with our Experian Credit Review Service

Need to boost your credit score or update it with more recent financial information? We've partnered with Experian, one of the UK's leading credit bureaus, to take a deep dive into your credit profile, check its accuracy and potentially boost your score too.

96% of credit review cases result in a positive credit score change.

EXPERIAN, 2022

powered by  experian.



CAPITALISE FOR BUSINESS

Features, plans and pricing

We've designed a variety of different plans so that no matter what stage your business is at, we've got a solution that can help you grow and evolve with your business' needs.

- ✓ Your full business credit report and alerts on any changes to your profile.
- ✓ Access a funding marketplace of 100+ banks and lenders.
- ✓ Powered by Experian, the UK's most trusted credit score and used by the largest banks and lenders.
- ✓ Credit Review Service to boost your business credit score.
- ✓ Check the credit scores of other companies to protect your business.

Plans to suit your business

powered by experian.

FREE

Your basic credit profile only. A good place to start.

£0/month

STARTUP

Available for companies under 2 years only.

£19/month
Excludes VAT

PRO

Your full credit profile plus 10 company checks.

£24/month
Excludes VAT

ENTERPRISE

Your full credit profile plus 100 company checks.

£59/month
Excludes VAT

YOUR EXPERIAN CREDIT REPORT

Your company credit score	✗ Basic score	✓ Actual score	✓ Actual score	✓ Actual score
Credit score history	✗	✓	✓	✓
Credit score risk factors	✗ Basic factors	✓ All factors	✓ All factors	✓ All factors
Underlying criteria impacting score	✗	✓	✓	✓
Payment performance	✓	✓	✓	✓
Track cash and business borrowing	✗	✓	✓	✓
Check for legal notices	✓	✓	✓	✓
PDF download	✗	✓	✓	✓
Notifications on changes	✗	✓	✓	✓

REVIEW YOUR COMPANY CREDIT SCORE

Tips on how to improve	✓	✓	✓	✓
Consultation with a specialist	✗	✓	✓	✓
Credit review with Experian	£495	£375	£375	£375

MONITOR COMPANY RISKS

Check other companies	✗	3 companies	10 companies	100 companies
View company credit profiles	✗	✓	✓	✓
Understand risks to cashflow	✗	✓	✓	✓
Company financials	✗	✓	✓	✓
Alerts when new risks detected	✗	✓	✓	✓

FUNDING

For advise on business funding please speak to your accountant.

capitalise®

Get started today with a free plan

capitalise.com →



Supporting you towards better financial health and funding opportunities for your business.

When we surveyed small business leaders across the country we found 58% of small business owners needed help understanding their business finances and almost half wanted to manage their cashflow more effectively. Yet, bank branches and bank managers were increasingly closing and the access to support and advice was decreasing. 59% of small businesses stated they weren't getting the support they needed.

At Capitalise, we want to support you in reaching your business goals by giving you access to regularly check your business credit score, identify its impact on your growth plans, and remove the barriers to accessing funding when you need it.



Capitalise was founded in 2016



Offices in the UK and South Africa



£1.5 billion+ funding offers to date