

CREDITSAFE CREDIT REPORT

Report Date: 15 December 2024

Report Reference: CS-2024-UK-789456

Currency: GBP (£)

COMPANY INFORMATION

Company Name: TechFlow Solutions Limited

Trading Name: TechFlow Solutions

Legal Form: Private Limited Company

Registration Number: 08765432

LEI Code: 254900ABCDEF1234GHIJ56

DUNS Number: 123456789

Registered Office: 45 Innovation Drive

Tech Park Business Centre

Manchester M15 4FN

United Kingdom

Date of Incorporation: 12 March 2018

Company Status: Active - Trading

SIC Code: 62012 (Business and domestic software development)

CREDIT SCORE & RATING

Credit Score: 75 / 100

Credit Rating: B+ (Good)

Risk Level: LOW TO MEDIUM

Credit Limit (Recommended): £150,000

Payment Terms: Net 30 days

Score Breakdown:

- Payment History: 82/100 (Very Good)
- Financial Stability: 71/100 (Good)
- Company Age: 68/100 (Good)
- Legal Records: 95/100 (Excellent)
- Trade References: 78/100 (Good)

FINANCIAL SUMMARY

Latest Filed Accounts: 31 March 2024

Total Assets: £2,450,000

Total Liabilities: £1,320,000

Net Worth: £1,130,000

Revenue (Turnover): £4,850,000

Profit Before Tax: £485,000

Profit Margin: 10.0%

Current Ratio: 1.85

Debt-to-Equity Ratio: 0.42

Return on Assets: 19.8%

Number of Employees: 42

PAYMENT HISTORY

Payment Behavior Score: 82/100

Payment Summary (Last 12 Months):

- Total Transactions: 156
- On-Time Payments: 145 (93%)
- Late Payments (1-30 days): 9 (6%)
- Late Payments (31+ days): 2 (1%)
- Defaults: 0 (0%)

Average Payment Days: 28 days (Terms: Net 30)

Recent Payment Trends:

Q4 2024: 95% on-time (Excellent)
Q3 2024: 91% on-time (Very Good)
Q2 2024: 90% on-time (Very Good)
Q1 2024: 92% on-time (Very Good)

TRADE REFERENCES

Number of Trade References: 12

Average Credit Extended: £28,500

Reference 1:

Supplier: Global Tech Supplies Ltd

Credit Limit: £50,000

Outstanding: £12,000

Highest Balance: £45,000

Payment Rating: Prompt (Within Terms)

Experience: 24 months

Reference 2:

Supplier: Cloud Infrastructure Services

Credit Limit: £35,000

Outstanding: £8,500

Highest Balance: £32,000

Payment Rating: Prompt (Within Terms)

Experience: 18 months

Reference 3:

Supplier: Office Solutions UK

Credit Limit: £15,000

Outstanding: £3,200

Highest Balance: £14,000

Payment Rating: Slow (30-45 days)

Experience: 36 months

DIRECTORS & OFFICERS

Director 1:

Name: Sarah J. Mitchell

Date of Birth: 15/07/1982

Nationality: British

Appointment Date: 12/03/2018

Role: Managing Director & CEO

Other Directorships: 2

Director 2:

Name: James K. Patterson

Date of Birth: 22/11/1979

Nationality: British

Appointment Date: 12/03/2018

Role: Finance Director & CFO

Other Directorships: 1

COUNTY COURT JUDGEMENTS (CCJs)

Total CCJs (Last 6 Years): 0

Satisfied CCJs: 0

Outstanding CCJs: 0

Total Value: £0

Status: CLEAR - No adverse court judgements recorded

INSOLVENCY INFORMATION

Insolvency Proceedings: None

Bankruptcy Petitions: None

Administration Orders: None

Winding-up Petitions: None

Status: CLEAR - No insolvency proceedings

RISK INDICATORS

- ✓ Company is trading actively
- ✓ Financial accounts filed on time
- ✓ No adverse legal records
- ✓ Payment history is strong
- ✓ Directors have clean records
- Minor late payments noted (6% of transactions)
- Debt levels moderate relative to equity

Overall Risk Assessment: LOW TO MEDIUM

Recommendation: APPROVED for credit up to £150,000

CREDIT DECISION

RECOMMENDED ACTION: APPROVE

MAXIMUM CREDIT LIMIT: £150,000

PAYMENT TERMS: Net 30 days

REVIEW DATE: 15 March 2025

Decision Rationale:

The company demonstrates strong financial performance with consistent profitability and healthy cash flow. Payment history is excellent with 93% on-time payments over the last 12 months. Minor late payments are within acceptable ranges and do not indicate systemic payment issues. The company has no adverse legal records or insolvency indicators. Financial ratios are healthy, indicating good liquidity and manageable debt levels.

REPORT DISCLAIMER

This report is provided for business credit assessment purposes only. Information is compiled from public records and trade references. While every effort is made to ensure accuracy, Creditsafe cannot guarantee the completeness or accuracy of all information. Credit decisions should consider this report alongside other due diligence activities.

Report Generated: 15/12/2024 14:32:18 GMT

Valid Until: 15/03/2025

© 2024 Creditsafe Business Solutions

www.creditsafe.com