

HOW TO USE FINANCIAL DATA

IN A SALES ENVIRONMENT

“ I’m not an accountant, what parts of the Artesian Data and People tabs are useful? ”

It can be daunting – this part of Artesian contains potentially valuable information about the company you are visiting, but who knows how to make sense of the information that’s there?

DATA TAB

FINANCIAL OVERVIEW

A snapshot showing key financial data helping to assess size, quality and credit rating of a company. The Commercial Delphi Score is provided by Experian and is a high-level indicator of the creditworthiness and is shown as a score (out of 100) or graphically by the Star Rating.

Financial Overview ('000 GBP)

Turnover	71,850
Net Worth	35,311
Pre-tax Profit/Loss	3,761

Commercial Delphi Score

Score (0-100)	100
Credit Rating	£440,000
Credit Limit	£1,300,000
Risk Band	Very Low Risk
Delphi Star Rating	★★★★★

CORPORATE FAMILY TREE

- a. If there is a parent company, you can ask whether the parent has any say over purchasing decisions.
- b. If you are looking at a company who is already a customer, take a look at other companies in the group and see if you can get a warm intro.

Corporate Family Tree

Values shown in '000 GBP unless stated
* Designates an estimated value

	Turnover	Profit	Net Worth	Employees
This company has no parent(s)				
Brewdog Plc ELLON, AB41 8BX	71,850	3,761	35,311	593

Subsidiaries

	Turnover	Profit	Net Worth	Employees
Brewdog International Limited ELLON, AB41 8BX	unavailable	unavailable	12*	unavailable
Brewdog Retail Limited ELLON, AB41 8BX	21,724	(1,176)	3,746	351
Overworks Limited ELLON, AB41 8BX	520*	35*	206*	8

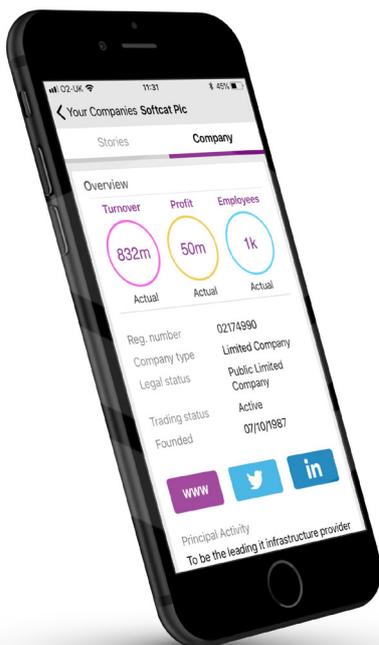
SOME BASICS:

... Companies have to submit accounts once a year, and they can do this up to 9 months after the end of their FY.

... This means that they are sometimes well into their next fiscal year before you get to see their data, so make sure you balance any conclusions with your own research (use the Artesian News and links to Social Media and external sites to do this quickly).

... Small companies can submit abbreviated accounts, which means their data can be less detailed.

... For these companies, Artesian's data providers estimate the key metrics – be aware of when you are dealing with estimates rather than actuals.



DOCUMENTS

This links directly to Companies House and allows users to download copy documents including annual report & accounts, annual returns and change of name.

For the Annual Report the financials will mostly be replicated in the platform, but for larger companies the annual report sometimes includes commentary about strategy and risks, which you can sometimes use to drive conversations. If nothing else it shows that you have taken the time to check.

MORTGAGES AND CHARGES

These are created when a company enters a financial arrangement with another company (e.g. lending, leases, banking etc) – can be useful if you need to know who they are dealing with, or their appetite for leverage.

PEOPLE TAB

If dealing with a Director, check their People entry in Artesian:

- o If they are a customer, check out their other company directorships – they may be able to introduce you

- o See if they have been mentioned in the news recently. Also see if they have a twitter feed or articles posted on LinkedIn – both can be useful source of conversation points

- o Check if they are a shareholder (they may be more open to entrepreneurial thinking if so).

TIMELINE

This Artesian page is a high level monthly update of what Experian think may be happening in the business – look for green or red colouring to indicate overall direction of travel

FINANCIALS

Detailed extract of financial information including profit and loss, balance sheet and key ratios. Here are some useful fields:

a. Look at Turnover over time* – Growth means they may be more willing to invest; Decline means they may be under pressure. Both can be opportunities, depending on what you are offering.

b. Export Turnover – indicates that the business is selling overseas and helps to identify specific needs such as travel, currency, consultancy and other associated services.

c. Net Worth – this is the total value of the company and trends can be reviewed to identify growth and strength of the business.

d. Number of Employees – useful for a wide range of sellers and a decent indicator of the size of the business.

e. Identify Average Salary - Take the Total Employee Salary* field and divide by number of employees to get average salary. Sometimes this can be useful to contextualise the price of your own product. If salary data not available, for most traditional businesses, salaries are around 20% of turnover, but be cautious with this as it can vary.

f. Credit Period (days) – shows how quickly the business is paid for their services. Review the trend to see if there are any signs of slow down which may mean that certain working capital solutions may be applicable.

* Some of this data may not be available for smaller companies who don't have to submit a full P&L with their accounts

SHAREHOLDINGS

A great place to find out the key decision makers and people of influence within a business. Link with **People Tab** to build a stakeholder map for the business.

Shareholdings

