

How to Use Financial Data in a Sales Environment

... I'm not an accountant, what parts of the FullCirc Data and People tabs are useful?



How FullCirc can help!

The data tab can be daunting – this part of FullCirc contains potentially valuable information about the company you are visiting, but who knows how to make sense of the information that's there?

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.

Corporate Family Tree

Stop wasting time trying to understand how your target companies are structured and organised. Our new visual explorer takes care of the hard work for you by visualising company hierarchies and displaying them by turnover.

... If there is a parent company, you can ask whether the parent has any say over purchasing decisions.

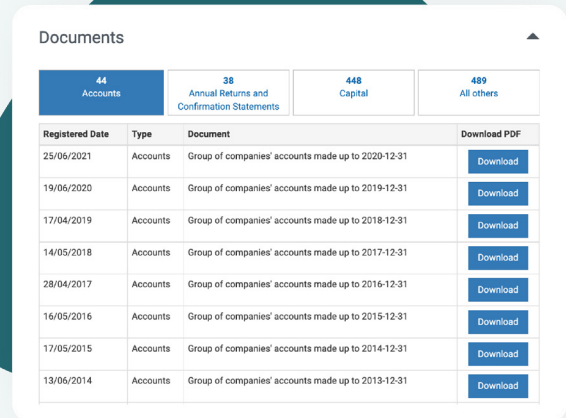
... If you are looking at a company who is already a customer, take a look at other companies in the group and see if you can get a warm intro.



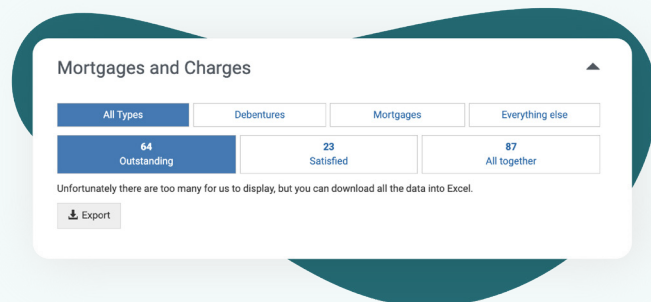
Documents

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.



Registered Date	Type	Document	Download PDF
25/06/2021	Accounts	Group of companies' accounts made up to 2020-12-31	Download
19/06/2020	Accounts	Group of companies' accounts made up to 2019-12-31	Download
17/04/2019	Accounts	Group of companies' accounts made up to 2018-12-31	Download
14/05/2018	Accounts	Group of companies' accounts made up to 2017-12-31	Download
28/04/2017	Accounts	Group of companies' accounts made up to 2016-12-31	Download
16/05/2016	Accounts	Group of companies' accounts made up to 2015-12-31	Download
17/05/2015	Accounts	Group of companies' accounts made up to 2014-12-31	Download
13/06/2014	Accounts	Group of companies' accounts made up to 2013-12-31	Download



All Types	Debentures	Mortgages	Everything else
64 Outstanding	23 Satisfied	87 All together	

Unfortunately there are too many for us to display, but you can download all the data into Excel.

[Export](#)

Mortgages & 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 FullCircI:

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

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

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

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.

Timeline

This FullCircI 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:

... **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.

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

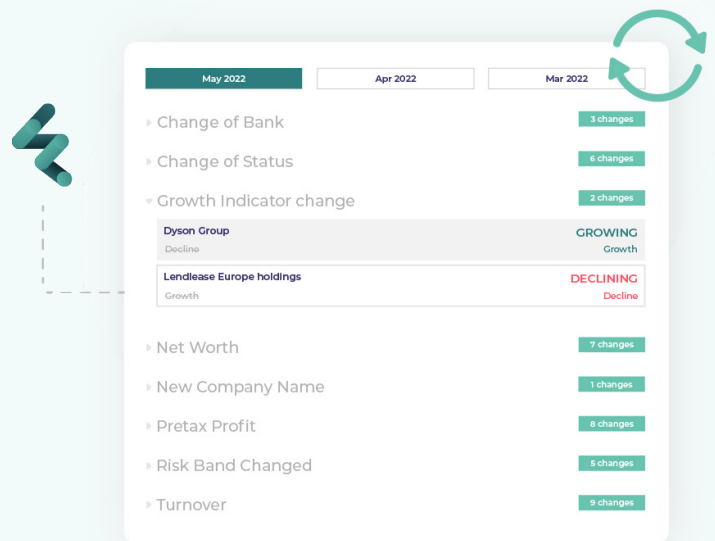
... **Net Worth** – this is the total value of the company and trends can be reviewed to identify growth and strength of the business.

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

... **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.

... **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.



Did you know?

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

For more information

please contact your Customer Success Manager



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