

## Financial Assessment in-house template

### Sources of information

The following information should be obtained:

- (i) Experian Detailed Report
- (ii) Last 2 years audited Financial Statements

### Summary Key to Red/Amber/Green scheme

Red = Increased risk

Amber = Caution

White = Neutral

Green = Reduced Risk

### Section 1 - General Information

Name of Bidder

Category

Name of Framework / Contract

*N.B. For amber or red issues, further explanation or clarification should be sought where appropriate*

Comments

### Section 2 - Experian information

Experian score (at time of evaluation)

Commercial Delphi Score

International Report Rating

Experian Narrative (where applicable)

Failed company

### Section 3 - Company Information (from up to date Experian detailed report)

Age of organisation (years)

Type of organisation

Does the company have CCJ's?

If yes please go to next question

Are CCJ's significant to financial risk?

If applicable

Winding up petition?

Insolvency proceedings?

Partner Bankruptcy/ies?

Partner IVA/s

Disqualified Director/s

### Section 4 - Ultimate Holding Company (where applicable)

Name of Company

Experian Commercial Delphi Score

International Company Rating

N/A

N/A

*N.B. Where a company is relying on a Deed of Guarantee, the whole financial assessment should be performed on the Guarantor Company.*

### Section 5 - Financial Analysis

Analysis of last two years results using most recent set of *audited* accounts

Last year      Previous year

Year-ended			N.B Please enter all figures as positive, except for profit/(loss) if this is a loss, or net assets if this is negative	
Status of Financial Information				
Status of Audit Opinion				

<u>P&amp;L account</u>		
Turnover		
Cost of sales		
Profit/(loss) before interest and tax		
Interest payable		
<u>Balance sheet</u>		
Current assets		
Net cash and equivalents		
Stock (or "Inventories")		
Trade debtors (or "Receivables")		
Current liabilities		
Trade creditors (or "Payables")		
Total borrowings		
Net assets		

<b>Ratio Analysis</b>			
Return on Capital Employed	#DIV/0!	#DIV/0!	} Profitability ratios
Net Profit Margin	#DIV/0!	#DIV/0!	
Gearing	#DIV/0!	#DIV/0!	} Solvency ratios
Interest Cover	#DIV/0!	#DIV/0!	
Current Ratio	#DIV/0!	#DIV/0!	} Liquidity ratios
Quick Ratio	#DIV/0!	#DIV/0!	
Debtor Days	#DIV/0!	#DIV/0!	} Efficiency ratios
Creditor Payment Period	#DIV/0!	#DIV/0!	
<b>N.B. Colour coding may be incorrect where net assets is negative (i.e. technically insolvent)</b>			

#### Section 6 - Additional Assurance

Letter from bidder's bank		
Deed of Guarantee		

#### Section 7 - Other relevant information

Financial Risk Impact	Details

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(on behalf of Finance Department)	Date	
Reviewed by		
Position		
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