



SMALL BUSINESS REPORT

DATE

COMPANY PROFILE

ABC DIGITAL LABS
123 MAIN ST

DOVERCOURT PA
1790-3567

(519)567-768-8765

BUSINESS STRUCTURE: LLC

BUSINESS NUMBER: 98765432

INDUSTRY: DIGITAL AGENCY

BETTERBIZ ID: 123456788

BUSINESS SCORE

658



GOOD

CREDIT SCORE

587

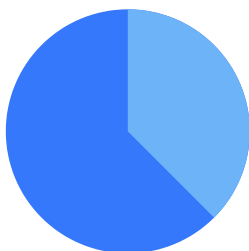


FAIR

KEY FACTORS

- POSITIVE CASH FLOW SHOWS POTENTIAL FOR GROWTH
- DEBT TO INCOME RATIO IS LOW
- PROFIT MARGINS ARE BELOW INDUSTRY STANDARDS
- REVENUE GROWTH IS STEADY
- CONVERSION RATE IS HIGHER THAN INDUSTRY STANDARD
- MONTHLY RECURRING REVENUE IS BELOW INDUSTRY STANDARDS
- FOLLOWER GROWTH IS STEADY
- SOCIAL MEDIA ENGAGEMENT BELOW INDUSTRY STANDARD
- CREDIT MIX COULD BE USED BETTER
- INVENTORY TURNOVER IS CONSISTENT
- EBITDA IS POSITIVE

CREDIT UTILIZATION



40%

CASH FLOW

MONEY IN

\$23,987.76

MONEY OUT

\$13,786.98

REVENUE GROWTH RATE

5%

CUSTOMER ACQUISITION

\$78

WORKING CAPITAL

\$17,987.45

NET PROFIT

\$7,986.76

PAYMENT HISTORY

- Account Name: Business Credit Card
Status: Current
Payment Record: On-time payments for the past 24 months
- Account Name: Business Line of Credit
Status: 30 days late (January 2024)
Payment Record: 23 out of 24 payments made on time
- Account Name: Equipment Lease
Status: Current
Payment Record: On-time payments for the past 12 months
- Account Name: Vendor Credit Account
Status: Sent to Collections (June 2023)
Payment Record: 5 late payments prior to collections

RISK ASSESSMENT

- Credit Utilization: 45%
Assessment: Moderate risk; credit usage is somewhat high, suggesting a reliance on credit that could lead to cash flow challenges if not managed carefully.
- Cash Flow Stability: Positive cash flow with occasional shortfalls
Assessment: Moderate risk; the business generally maintains positive cash flow, but occasional shortfalls indicate potential periods of tight liquidity.
- Customer Concentration: 30% of revenue from a single client
Assessment: High risk; a significant reliance on one client poses a potential threat to business stability if that relationship were to change.

PEER COMPARISON

- Revenue Growth: 5% year-over-year increase
Benchmark: Industry Average 7%
Comparison: Slightly below peers; growth is positive but slower than the industry average, indicating areas for potential improvement in market expansion.
- Customer Retention Rate: 85%
Benchmark: Industry Average 80%
Comparison: Above peers; a strong retention rate, suggesting high customer satisfaction and loyalty, outperforming industry standards.
- Profit Margin: 15%
Benchmark: Industry Average 18%

ACCOUNTS RECEIVABLE & PAYABLE

Accounts Receivable:

- Total: \$50,000
- Average Collection Period: 45 days (Industry Average: 30 days)
- Aging Analysis: \$20,000 overdue (31+ days)
- Assessment: Longer collection period and significant overdue amount indicate potential collection challenges.

Accounts Payable:

- Total: \$40,000
- Average Payment Period: 30 days
- Aging Analysis: \$5,000 overdue (31+ days)
- Assessment: Timely payments with minor overdue amounts; indicates good vendor relationships but watch for overdue payables.

NOTES & FOOTNOTES

The business shows a positive cash flow and strong customer retention, though its revenue growth is slightly below industry standards. Accounts receivable indicates a longer collection period and a notable amount of overdue receivables, which may need addressing. Accounts payable management is solid, with timely payments and only minor overdue amounts, reflecting stable vendor relations.

Metric Report

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