

# Shock resistance<sup>+</sup>

A company that is perfectly healthy in a relatively stable economy can be extremely vulnerable in the event of sudden shocks due to a lack of reserves.

## Economic shocks

- ✓ Derailed energy prices
- ✓ Historically high inflation
- ✓ Automatic wage indexation → increasing labour costs
- ✓ Scarcity of labour
- ✓ Scarcity of materials, raw material → rising costs
- ✓ Accelerated green transition

- ✓ Changing consumption pattern
- ✓ Increase in bankruptcies > snowball effect
- ✓ The after-effects of the Coronavirus pandemic
  - Government safety net has vanished
  - Private capital has already been used up
- ✓ Temporary shocks: drought, local road works, floods, ...



## GraydonCreditsafe's Shock Resistance Score<sup>+</sup>

This score indicates to what extent a company can withstand one or more shocks. The model includes the impact of energy prices and wage indexation.

### Online application

- ✓ Easy upload Excel
- ✓ Balance sheet debtors
- ✓ Shock Resistance Score versus current Multiscore
- ✓ Segmentation within 9-GRID
- ✓ Additional insights
- ✓ Cash reserve / Injection requirement

### Segmentation via 9-GRID

	7	8	9
SHOCK RESISTANCE	4	5	6
	1	2	3
	MULTISCORE		

## Applications

### On existing customers

- ✓ Extra insight in addition to, among other things, the Multiscore
- ✓ Collections
- ✓ Creation of provision
- ✓ Customised scoring
- ✓ Segmentation
- ✓ ...

### On new customers

- ✓ Additional parameter
- ✓ Onboarding/acceptance process
- ✓ Segmentation
- ✓ ...

### On the market

- ✓ Prospecting
- ✓ Sector analysis
- ✓ Screening target group
- ✓ ...

Contact us right away to get started with the Shock Resistance Score<sup>+</sup> and the 9-GRID

Our experts are here to help you.

Call us on 03 280 88 00.

Or email [gvd-support@graydoncreditsafe.be](mailto:gvd-support@graydoncreditsafe.be).