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Tuesday 15 December, 2015

Companies House has wholeheartedly embraced the concept of Open Data with a new service providing open access to documents and accounting information for over three million Limited Companies active in the United Kingdom today. Documents were previously available to registered users for a download fee of around £1 but a new service allows download of any document without charge.

[Redware Research Limited](http://www.credit-scorecard.com) is pleased to announce the integration of this service on our www.credit-scorecard.com website providing free downloads of all documents available from Companies House. Prices from third party providers to access these documents have historically been in the range between £2 and £8 and we are proud to be the first website to provide Companies House document downloads without charge to our users. Documents are downloaded in Adobe PDF format and include annual accounts, Director appointments, changes to company memoranda and so forth.

Companies House also provide a gazetteer of all companies available as a monthly download but have recently extended this to provide full accounting information on over 1.8 million UK companies. The information is contained in a special type of web page known as an IXBRL file which can be viewed in a web browser but can also be interpreted by a computer program. Currently well over half of companies filing annual reports have data available in IXBRL format and this is expected to rise in the next couple of years. For the moment, the remainder only have accounting data available as a document download in PDF format.

Our <http://www.credit-scorecard.com> website analyses accounting data to provide credit scorecard information on each company to help credit managers, credit controllers and accounting staff specify a credit limit and payment terms for their prospects and customers. This area of credit management is overlooked by many accounting departments and sales teams and is one of the main drivers behind the regulations for Limited Companies to provide annual accounting data. The economic principle is that a business with limited liability still can receive credit terms in exchange for filing accurate annual accounting information with the registrar.

Our credit scorecard methodology was devised by Steve Savva of [Credit Management Training Limited](http://www.credit-scorecard.com) who has spent the last twenty years teaching a Diploma Course in Credit Management. The advantage of his method is that the technique is a repeatable and transparent process that can be tailored for different markets and provides a credit score from accounting data for any company.

Just a few years ago Companies House accounting information was made available only from a cartel of data providers charging an annual subscription for access to credit reports. Companies such as Experian, Dun and Bradstreet, Graydon and Creditsafe are actively selling services in this area and prices have come down substantially in recent years. The established data providers also pay substantial amounts to access Country Court Judgment (CCJ) information here in the UK which is an essential part of financial reporting for some credit controllers. This data is managed by Registry Trust UK Limited but only available for £4 per search on a pay as you go basis with no signs of the not-for-profit company embracing open data any time soon.

Our aim at Redware Research is to provide credit controllers with access to credit reports on all businesses in the UK and abroad on a pay as you go basis. We exploit free open data where we can and purchase accounting and other information from data providers where necessary. We offer our own credit reports where IXBRL accounting information is available from Companies House and use our data providers for a full credit report, including CCJs, when necessary. We also allow users to manually enter accounting information from management accounts and generate a credit report from their own data.

Company registrars around the world are adopting XBRL (a version of IXBRL but not readable in a web browser) for storing accounting data. USA, Spain, India and Singapore are particularly strong here and data providers such as CreditSafe and Duedil are also providing accounting data from around the world from various sources. We offer credit scorecards for most European businesses and also the USA using data from our data providers. Our aim in future is to extract accounting data directly from XBRL as this information becomes available internationally so we can provide much more reasonably priced reports without having to pass on the data provider costs.

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www.credit-scorecard.com and use promotion code **REDWARE2015** to access our standard scorecard reports using IXBRL data. These reports are available for £1 each on a pay as you go basis or 100 for a monthly subscription of £10. Full credit scorecard reports using information from our data providers are available at £3 for the UK and £20 for European and US Companies. Prices shown excluding VAT.

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