

Bizminer Company Insights: Make the Numbers Work for You

Prep Sheets and Batch CRM files for 10 million businesses

by

Jon Brandow, Owner and Principal at Bizminer

Evaluating customers or prioritizing prospects? Assessing the stability of a vendor? Determining credit risk? Bizminer's new Company Insights series provide a unique window into the company you are targeting. Access and share formatted reports of upload batch files to your CRM.

Company Insight reports include three sets of easy-to-digest analytics that are critical to your understanding of the business in question:

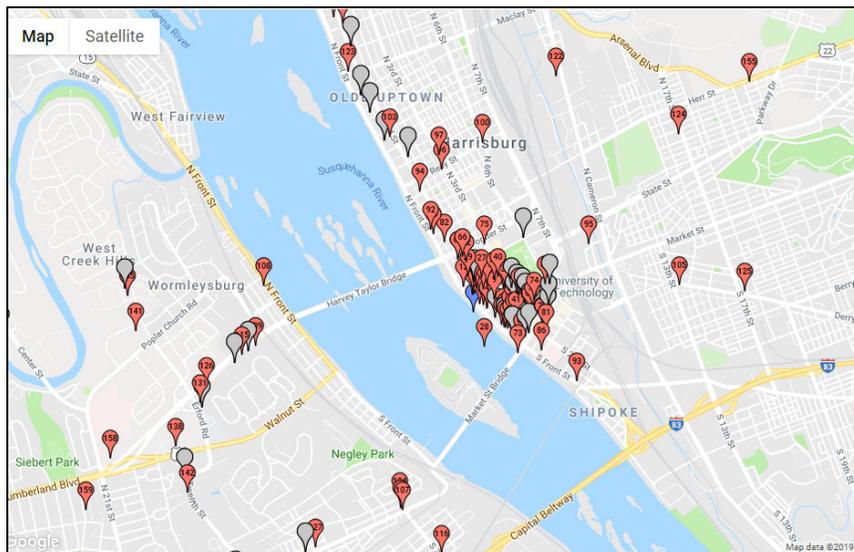
- Competitive Industry Market Analysis
- Key Financial Ratio Indicators
- Vestimate® Business Value projection

This unique combination of industry and company intelligence is available for over 10 million US business operations. Data is refreshed monthly.

Here's what you can learn from Bizminer's Company Insights:

1> Insight into the Competitive Lay of the Land: Market Insights

Use the Market Insights segment to help understand the competitive environment of the firm you're researching. A competitor count and map offer a visual of the geo-positioning of the firm and its competitors.



At the same time, a set of core industry market metrics tells you at a glance how big the market is, as well as average annual site and small business sales specific to the competitive industry environment. Bizminer Industry Insights even rank the sales of your selected firm among those of market competitors.

Market Analysis	
Overview	
Industry	Offices of Lawyers
Industry Market Operations	434
Market Area	Harrisburg PA Metro Area
Sales Rank	141 of 434
Industry Market Sales Volume	\$846,070,373
Avg Site Sales	\$1,949,471
Small Business Sales	\$1,115,305

Of course, sales volume isn't the whole story. The Market Insight Penetration Rates develop indicators of market stability and growth opportunity: Where markets are local or regional, the industry Insight report compares Market Area and US industry Sales per Person and Sales per Household data. Penetration metrics highlight and quantify any gaps in the local industry market relative to US norms.

In the example shown here (a small attorney's office in

Avg Site Sales	\$1,949,471
Small Business Sales	\$1,115,305
Market Penetration	
Market Sales per Person	\$1,497
US Sales per Person	\$1,607
Market Sales per HH	\$3,408
US Sales per HH	\$3,809
Market Area Income	
Per Capita Income	\$32,315
Median HH Income	\$55,840
Release Jan-19	
Competitors	

downtown Harrisburg, PA) Sales per Person and Sales per Household lag national Market Penetration metrics by up to 11%, suggesting potential service gaps—and growth opportunity

for the analyzed firm and the local legal industry overall. Accompanying market area population and income demographics in the market area amplify background opportunity information.

2> Insight into the Business Position: Industry Financial Insights

Why flail around trying to find vaguely applicable financial performance indicators of questionable integrity to compare to the firm in your credit report? Bizminer pulls financial analysis from the most appropriate peer group from over 5000 industry options and 15 sales classes to make certain that the data you see is the most relevant and timely on the market.

Our Financial Insights not only apply apples-to-apples industry peer group performance but quantify the anticipated spend and earnings based on our deeply indexed sales projections for the firm. Bizminer financials are used by more than

30,000 forensic CPAs, business attorneys, banking and certified valuation professionals across the country.

The Industry Standard KPI benchmarks in the Financial Insights segment of the report have been carefully assembled to display the most critical efficiency, liquidity and risk ratios—all tailored to the precise industry and company size you are researching.

Industry Financials		
Offices of Lawyers, \$1m - \$2.49m		
Standard Company Spend (at Projected Revenue)		
Gross Margin	83.43%	\$1,116,599
Officers Comp	22.99%	\$307,710
Amort-Deprec-Depl	0.63%	\$8,387
Operating Expenses	74.94%	\$1,002,971
Operating Income	8.49%	\$113,627
After Tax Net Profit	9.35%	\$125,137
Owner Earnings	32.97%	\$441,259
Accounts Payable:Revenue	10.00%	\$38,298
Net working Capital:Revenue	3.44%	\$13,175
Loans-Notes Payable:NW	35.33%	\$135,307
Industry Standard Benchmarks		
Days Payable		21.68
Days Receivables		10.44
Current Ratio		1.44
Interest Coverage		20.73
Current Liabilities:NW		1.20
Total Liabilities:NW		1.83
Accounts Payable:Revenue		0.98
Net working Capital:Revenue		0.05
Loans-Notes Payable:NW		0.28
Modified Z-Score		7.53
Release 2018q2 TTM		

3> Vestimate® Business Value Insights

Finally, the Industry Insights report projects market value ranges for almost any business operation. Using a database of over thirty thousand recent historical business sale transactions, we clean, calculate and apply industry valuation multiples, then integrate them with company sales projections and industry peer group KPIs.

Estimated Business Value (Bizminer Vestimate™)		
	Income Approach	Earnings Approach
Quartile 1	\$393,714	\$490,779
Median	\$769,325	\$1,019,032
Quartile 3	\$904,704	\$1,445,435

Release Jan-19

Both Income and Earnings-based value ranges are

presented for low-median-high quartiles, with the median values reflecting mid-line company performance. Higher and lower ranges reflect calculations for leading and lagging firms. Like our Market Insights, the value ranges in our Vestimate® Business Value Insights for each business are updated monthly. There is simply no other place to get this range of sophisticated value projection at this price point.

4> Prep Sheet and CRM-Ready Formats

Company Insights are versatile! Print out a one-page prep sheet to spark client conversations and share with prospects—or upload batch files of Company Insights for direct use with your CRM. Co-brand Company Insights to prep and use with clients and prospects. The content in every Company Insight report and file auto-updates throughout your license period.

Easy Access to Data You Can Trust

All of this data—vetted by US Tax Court and by thousands upon thousands of Finserv professionals and other users—is available at a fraction of the value of the information received. Any one of the Industry Insight metric segments—Market, Financial or Vestimate® Business Value—can make the difference in your assessment of any researched firm. Together they provide valuable insights you can't afford to miss.