

## Company History

Curated Digital ([www.curated-digital.com](http://www.curated-digital.com)) was formed in 2014 by Simon Douglass with the vision that Digital Marketing should be made simpler, and 'curated' based on a customer's goals, rather than focusing on individual marketing channels. Working with businesses from small startups to recognisable brands, Curated have grown immensely in their first two years and have grand plans for the future.

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## Small business challenges

With a growing team of digital marketing experts and the financial stability of a startup, cash flow is a key area for the firm to take control. As such, understanding the payment behaviour of clients, and the status of the company's own credit rating is key.

Will the potential new customer who wants to grow their business be able to pay on time, and allow Simon and the team to grow their own business?

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curated

*“CreditHQ provides great peace of mind before we get involved with new customers, and makes us feel like we’re in control of our finances.”*

*Simon Douglass, Owner & Founder*

## How do they use CreditHQ?

“We check every company we plan to work for before we even go and meet them” says Simon. “It’s important to do your research and be prepared before you go into a meeting, which means knowing whether you’re negotiating for stage payments or an up front fee.”

“In the middle of a project we don’t always think about checking on a customer’s finances, but getting notifications from CreditHQ of changes in someone’s situation makes sure we know what’s going on and we can take steps.”

And Simon goes on to say that “having knowledge that my customers will pay me on time gives me the assurance that I can pay my team on time, as well as making sure that I can plan for the next stage of Curated Digital’s growth.”

“I don’t have a finance person back in the office doing my bookkeeping, it’s down to me, but it does mean that I have a real understanding of what financial might happen in the real world.”