FullCircl

Improve your **risk management** capabilities for **UK SMEs** with **automated** and accurate **credit scoring**

Wiserfunding and FullCircl have partnered to provide the most accurate SME credit risk analytics directly into your FullCircl platform.

This partnership brings automated credit assessments for your identified SMEs in the form of the SME Z-Score, Probability of Default, Loss Given Default and Bond Rating Equivalent.

FullCircl

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wf wiserfunding

How does this **partnership** help customers?

Combining FullCircl and Wiserfunding provides a **single platform** to support fast, automated, and **accurate credit decisions** throughout the lending lifecycle.

Originate faster (& safely)

Eliminate manual data collection and improve your decision speed by receiving a credit assessment in <10 seconds with a full suite of analytic benchmarks

Improve your margins

Reduce default risk and lower provisions by monitoring business data including filed accounts and real-time, fresh data using management accounts, powered by Codat

Delight your customers

Save your customers time by pre-populating customers' data into your onboarding flow with a lower risk of manual error

Align with your team

Enable everyone in your organisation, from BDMs to underwriters, to be more aligned and informed about customers with a 360-degree single source of truth
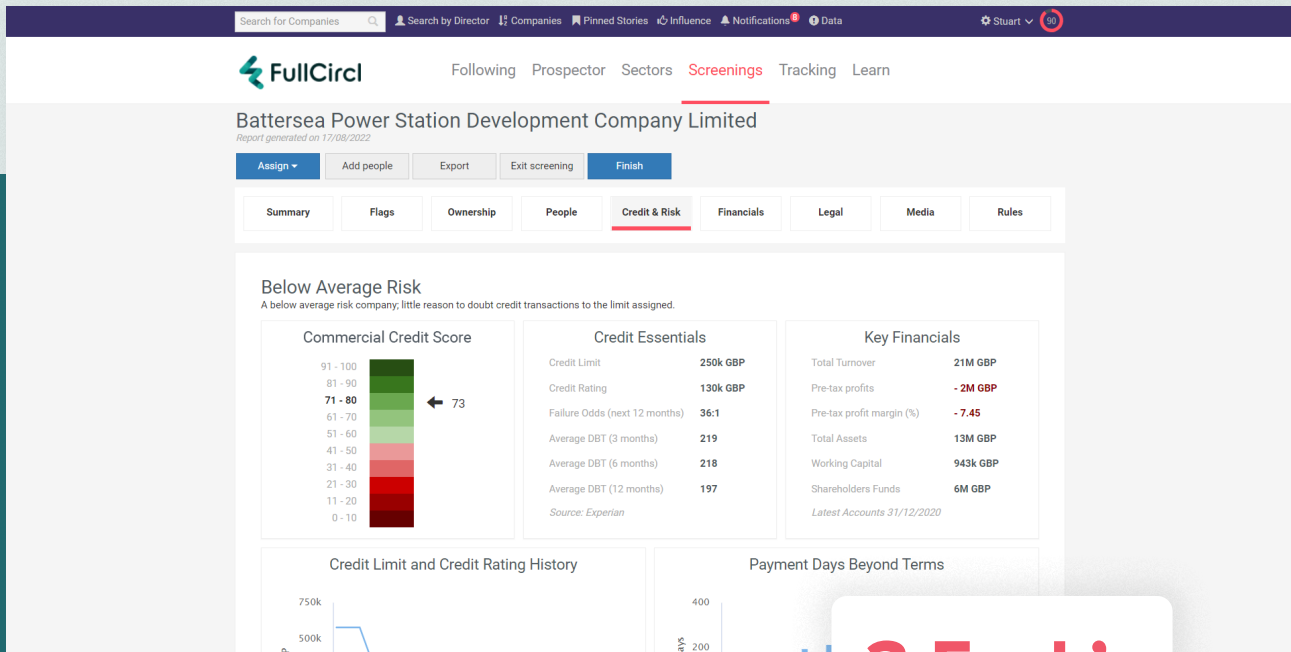
FullCircl

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How it works

Wiserfunding's credit analytics (including the SME Z-Score, Probability of Default, Loss Given Default and Bond Rating Equivalent) can easily be accessed from the FullCircl platform for your selected SME enabling you to view all your decisioning insights within one platform. FullCircl's decision engine ensures that users are alerted to the most salient company information based on an organisations **risk appetite**.

Search for Companies — Search by Director — Companies — Pinned Stories — Influence — Notifications — Data — Stuart 90

FullCircl — Following   Prospector   Sectors   Screenings   Tracking   Learn

Battersea Power Station Development Company Limited
Report generated on 17/08/2022

Assign ▾   Add people   Export   Exit screening   Finish

Summary   Flags   Ownership   People   Credit & Risk   Financials   Legal   Media   Rules

Below Average Risk
A below average risk company; little reason to doubt credit transactions to the limit assigned.

Commercial Credit Score

91 - 100	
81 - 90	
71 - 80	← 73
61 - 70	
51 - 60	
41 - 50	
31 - 40	
21 - 30	
11 - 20	
0 - 10	

Credit Essentials

Credit Limit	250k GBP
Credit Rating	130k GBP
Failure Odds (next 12 months)	36:1
Average DBT (3 months)	219
Average DBT (6 months)	218
Average DBT (12 months)	197
Source: Experian	

Key Financials

Total Turnover	21M GBP
Pre-tax profits	- 2M GBP
Pre-tax profit margin (%)	- 7.45
Total Assets	13M GBP
Working Capital	943k GBP
Shareholders Funds	6M GBP
Latest Accounts 31/12/2020	

Credit Limit and Credit Rating History — 750k — 500k

Payment Days Beyond Terms — 400 — Days 200

Why choose us?

- ☑ **Altman SME Z-Score:** By leveraging our research and innovating the original Altman Z-Score, we have created risk models whose quality is unmatched in the market

- ☑ **Segmentation:** Our platform uses over 60 geography and sector-specific models benchmarking over 40 financial ratios so we can derive the most important benchmarks tailored to your industry and geography

- ☑ **Accuracy:** Using the most powerful indicators, including financial, non-financial and macroeconomic data, our models achieve over 90% prediction accuracy when assessing the credit risk of SMEs

Sources:

1. *McKinsey: The lending revolution: How digital credit is changing banks from the inside*
2. *Moody's analytics: How Automation Can Improve Your Loan Origination Process*
3. *Accenture: From the bottom line to front line*

3-5 wk's
On average, it takes 3-5 weeks for banks to issue a lending decision to businesses lending in traditional banks [1]

56%
Of bankers surveyed quoted manual data collection as the biggest challenge in the loan initiation process [2]

80%
Of business financial admin is manual data gathering and reconciliation [3]

What are you waiting for?

Contact us today to discuss how we can help you engage the right business customers, onboard them quickly and keep them for life.

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