

Wiserfunding are thrilled to support Nimbla with their ground-breaking insurance product.

Pulling data from a variety of sources, **Nimbla Sync** helps SMEs understand invoice risk by providing robust solutions to mitigate the financial risks they face, particularly the threat of debtor insolvency.

Understanding that 30% of SMEs cite late payments as a significant hurdle, our collaboration stands as a testament to our commitment to addressing this challenge head-on. Through this partnership, we equip your business with the knowledge to stay ahead of risks and ensure financial health.

How does it work?



Wiserfunding's credit risk intelligence provides Nimbla Sync with detailed insights into the financial health of your debtors allowing you to foresee potential insolvency risks and enabling you to take pre-emptive measures to safeguard your interests.



With the intelligence provided by Wiserfunding, Nimbla Sync lets you tailor your payment terms based on the risk profile of each debtor, optimising your cash flow while minimising risk exposure.



Using predictive analytics and financial health indicators, you can match the risk profile of each debtor. This capability allows for more nuanced financial decision-making, optimising cash flow and enhancing the overall financial stability of the business.

1.

How can Wiserfunding's reports through Nimbla Sync specifically help in reducing the risk of debtor insolvency?

Utilising Wiserfunding's credit risk intelligence through Nimbla Sync can significantly reduce the risk of debtor insolvency by providing a comprehensive analysis of a debtor's financial health and stability. Here's how:

- Detailed risk assessment offering a deep dive into the financial stability of debtors, analysing their creditworthiness based on historical financial data, current financial status, and potential future risks enables SMEs to understand the financial health of their debtors better.
- Utilising advanced algorithms and machine learning, Wiserfunding's credit risk intelligence predicts the likelihood of insolvency or financial distress of debtors in the future. These predictive insight allows businesses to make informed decisions on credit terms and manage their exposure to risky debtors.

2.

How can I leverage this to know whether I should offer shorter or longer payment terms?

Nimbla Sync helps you to decide whether to offer shorter or longer payment terms by leveraging Wiserfunding's insights on a debtor's financial health and risk level. Here's how:

- Review the debtor's credit score and the risk assessment provided in the report.
- Evaluate financial stability by reviewing indicators such as cash flow, profitability, and debt levels.
- Understand the risk level and mitigate potential exposure.
- Utilise the predictive analytics in the report, which forecasts the debtor's financial health over the upcoming period.
- Based on the comprehensive analysis, tailor the payment terms to align with the level of risk you're willing to accept.

FAQs

By analysing the detailed insights provided with Wiserfunding's credit risk intelligence through Nimbla Sync, you can make informed decisions on payment terms that balance risk with business relationships, ultimately optimising your company's cash flow and financial health.

[Learn more here.](#)