

Vision

Data time-lags, data inaccuracies and missing data are prevalent issues when dealing with SMEs. Navrisk is the heartbeat monitor for the financial health of SMEs across the UK economy, providing timely predictions and interventions based on real time data.

The problem

Bank data adoption has been extensive across the UK lending space, but commercially available open banking systems fail in two ways.

1. Consolidation of multiple bank accounts across company group structures.
2. Categorisation of transactions, specifically for lending use cases.

Navrisk is solving both of these issues, specifically for complex multi-entity private companies.

Customers

Private Debt and Private Equity providers that are targeting companies which are multi-entity. Typically, some form of group structure.

These multi-entity companies, whether they be part of a PE buy and build, a growth debt deal or an MBI or MBO are our target. Analysis of bank data provides an excellent window into how they operate, and this is currently impossible to achieve without our solution, specifically tailored to the multi-entity space. **Our solution**

Our solution provides two capabilities:

Consolidation of multiple bank accounts across company group structures.

This is the foundation of our product, consolidating bank transactions in a sensible way is critical, and requires sensitivity to intercompany transfers and general group structure. We are the first to market with this capability.

Categorization of transactions, specifically for lending use cases.

Our team of data scientists and academic collaborators won an Innovate UK grant to create a market leading categorisation engine, specifically for the purpose of multi-entity bank data analytics. Our algorithms are powered by the latest in scientific technology including large language models.

Market

The UK has one of the most mature and lively open banking environments in Europe, estimated around [750,000 SMEs](#) using open banking products. The Private Debt and Private Equity markets both stand to benefit from our open banking product to deal more effectively with multi-entity company structures.