



DFIN CASE STUDY

How we helped a
specialized consumer
finance company
accelerate financial
reporting and ensure
compliance

DFIN
ActiveDisclosureSM

 Nicholas Financial

CORPORATE SNAPSHOT

Bringing excellence and compliance to direct consumer lending



Established in 1985

NFI is a specialized consumer finance company



47 branches

purchase auto loans from dealers and provide direct consumer loans



Presence in every state

NFI's 5-year plan

CHALLENGE

Getting financial reporting and SEC filing done with minimal staff

Nicholas Financial is committed to ensuring excellent dealer and consumer relationships. They focus as many resources as possible on delivering personalized service. This results in back-office departments operating with small teams.

Manual financial reporting was time-consuming and error-prone. Without a purpose-built tool, staying on top of SEC rules and regulations was tedious, resource-intensive, and laborious.



SOLUTION

ActiveDisclosure is Faster, Smarter, and More Secure than Ever

Nicholas Financial needed a solution to keep the company compliant — with minimal staff — so they recently migrated to ActiveDisclosure from the original ActiveDisclosure. The CFO can now easily oversee a financial reporting and SEC filing process executed by a small reporting team. With the help of ActiveDisclosure, NFI continues overcoming their toughest reporting and filing challenges, allowing them to spend more time on content development than filing tasks.



MAXIMIZES PRODUCTIVITY
Small team executes reporting and filing



INCREASES ACCURACY
100% error-free submissions



ENSURES COMPLIANCE
Filing health checks and validations

In our opinion, the unaudited interim condensed consolidated financial statements contain all adjustments (consisting of only normal recurring adjustments) necessary to present fairly, **T**

010-Cover
Josh Duncan Today - 11:16 AM

030-Balance Sheets
Stan Smith Today - 9:55 AM

040-Statements of Operations
Amy Flannery Today - 12:29 AM

Do you want to replace this workbook?

Original	Updated
11 Tables	11 Tables
105 Items	105 Items

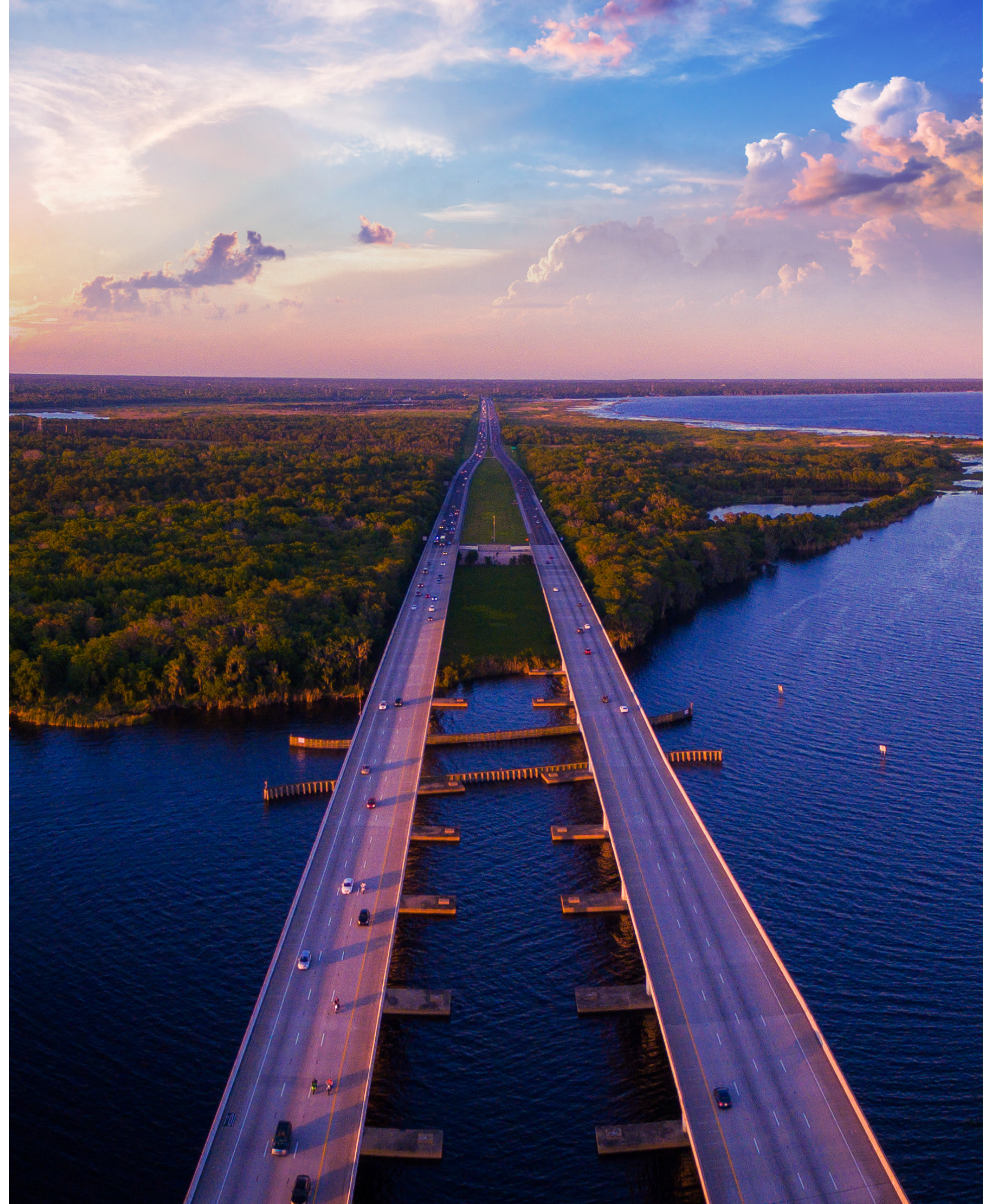
Assets
Current Assets:
Cash
Accounts receivable
Prepaid expenses
Total current assets
Building and land

“

NFI has relied on DFIN to make our financial reporting and SEC filing possible for many years. We started with the original ActiveDisclosure and recently upgraded to ActiveDisclosure. Amazingly, we get everything done with a small team. We're using DFIN's Venue and Proxy solutions also, so I can't imagine trying to stay in compliance without DFIN's ecosystem of purpose-built software and services.

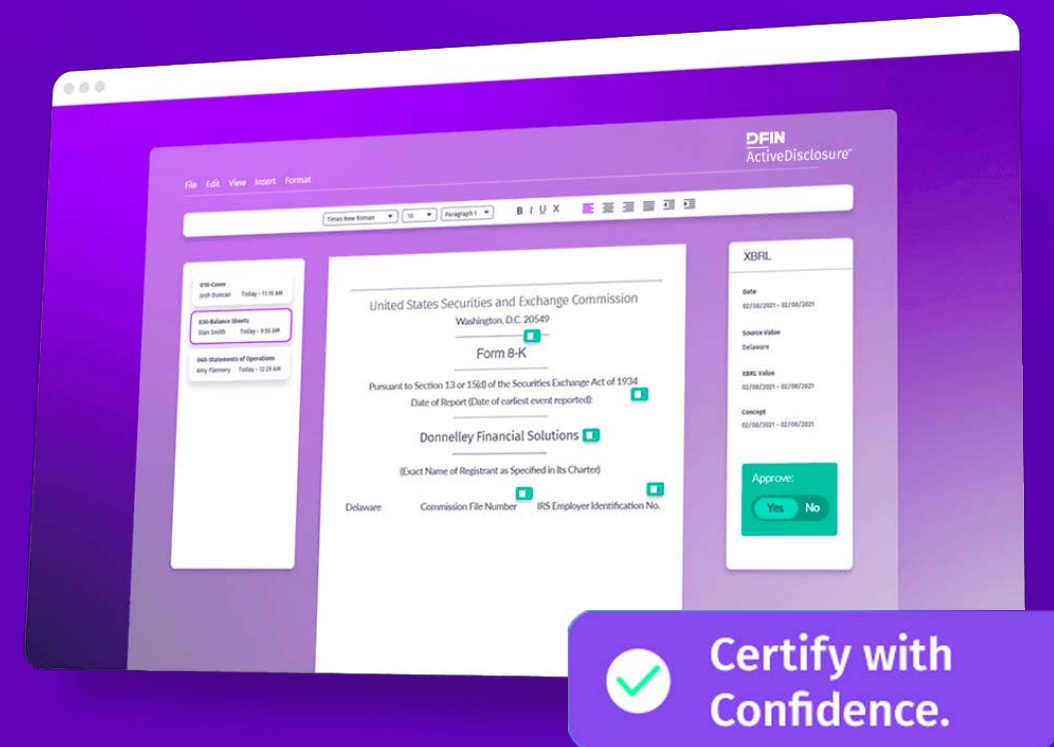
IRINA NASHTATIK

Chief Financial Officer



Streamline financial reports and SEC filings.

ActiveDisclosure is purpose-built and affordable with a robust set of advanced capabilities. Seamless integration with data sources (e.g., Excel) saves time, reduces errors, and lowers costs. Unsurpassed security ensures peace of mind.



USER-FRIENDLY EXPERIENCE

Delivers instant access to projects for rapid task completion



INTELLIGENT iXBRL TAGGING

Lowers the complexity of making filings compliant



REPORTS AND DATA LINKING

Updates reports automatically when source data changes



HEALTH CHECKS AND VALIDATIONS

Ensure key filing requirements are not missed



FORTIFIED SECURITY AND PRIVACY

Protects clients and data with SOC 2 Type II audits



Get in touch

DFINsolutions.com

NORTH AMERICA: +1 800 823 5304

APAC: +852 2522 3803

EMEA: +44 203 047 6100

LATAM: +55 11 3031 6327