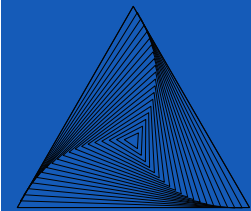
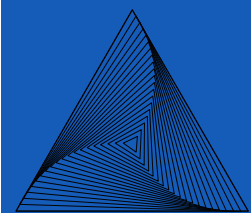


BILANCIO CHIARO

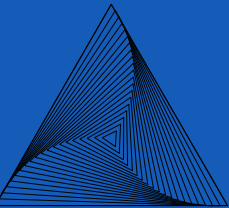
GOVERNMENT FINANCES MADE EASY



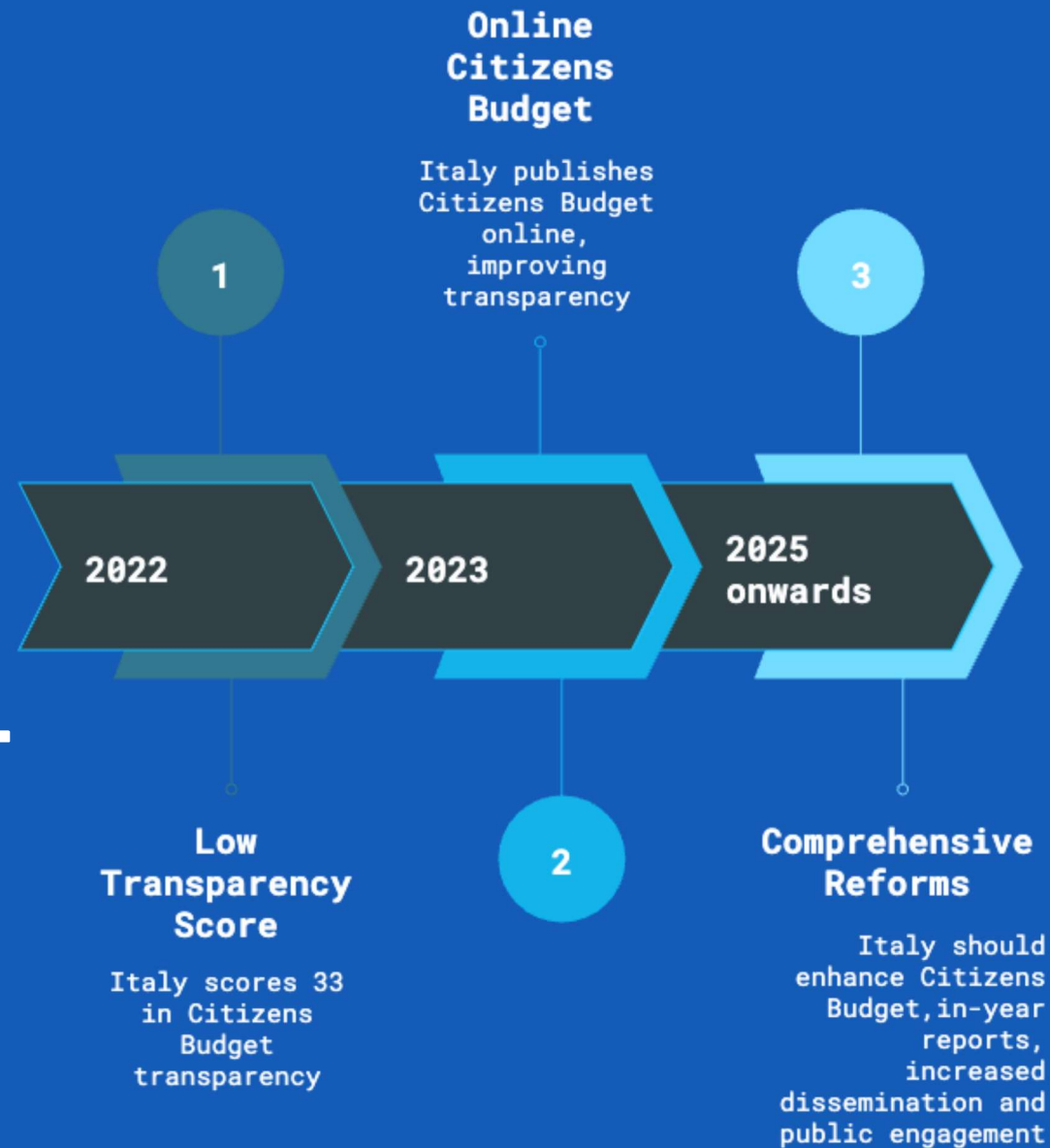
**“MAKING PUBLIC FINANCES TRANSPARENT
AND UNDERSTANDABLE FOR ALL”**



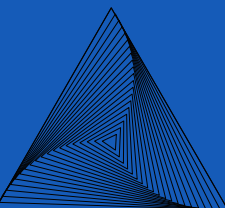
PROBLEM



LACK OF ACCOUNTABILITY AND TRUST IN PUBLIC SPENDING.

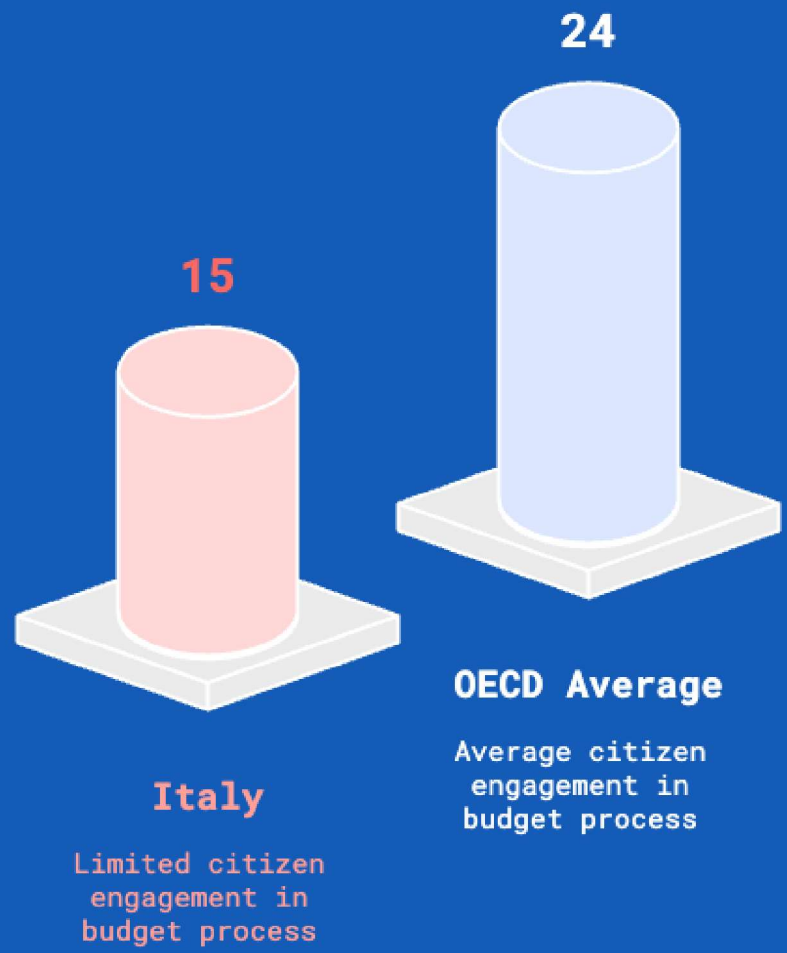


Data source: International Budget Organization

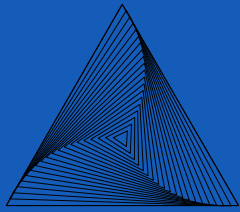


LIMITED CITIZEN ENGAGEMENT IN LOCAL GOVERNANCE.

Public Participation in Budget Process



Data source: International Budget Organization

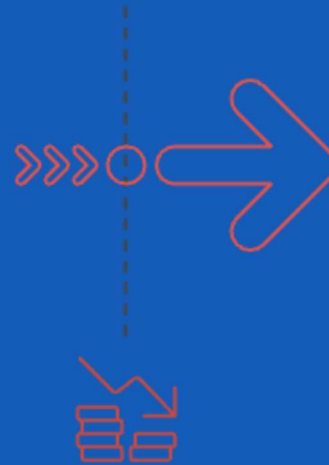


PNRR Fund Utilization and Compliance Issues

**DIFFICULTY FOR
MUNICIPALITIES TO
COMPLY WITH
REGULATIONS AND
FINANCIAL
OBLIGATIONS.**

Low Fund Utilization

Only €28.1
billion out of
€194.4 billion
spent by
November 2023



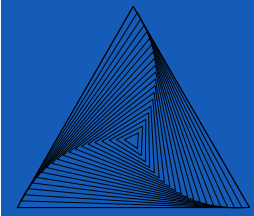
Implications of Non- Compliance

Municipalities
face sanctions
and risk losing
future funds

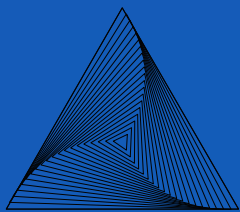
Court of Auditors Report

Found
irregularities
in fund use and
project delays





SOLUTION



Municipal Financial Data Analysis



Interactive
Dashboards



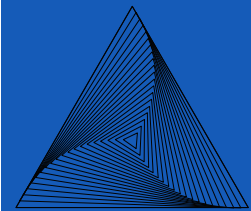
Easy-to-Read
Reports



Enhanced
Transparency



Improved
Communication



PRODUCT / SERVICES



Connect to Data Sources

The platform establishes connections with open financial data sources from Italian municipalities.

Generate Interactive Dashboards

Real-time interactive dashboards and visual reports are created.



Process Financial Information

Complex financial data is processed using Data Analytics and AI algorithms.

Provide User Interfaces

Different interfaces are provided for citizens, local officials, and oversight authorities.

Milano

Budget Overview

Project Tracking

Financial Health

Transparency

Notifications

Document Assistant

Help & Support

Budget Overview

2024

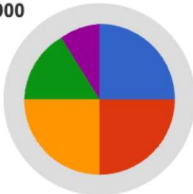
Export

Print

Budget Summary

Total Budget: €245,678,900

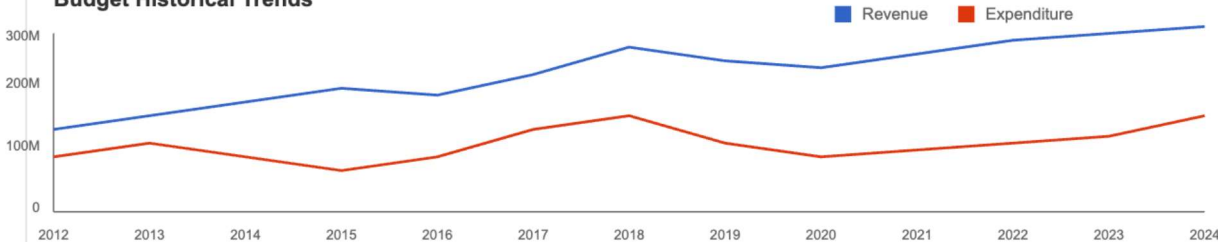
- Education (28%)
- Infrastructure (22%)
- Public Services (20%)
- Social Welfare (18%)
- Administration (12%)



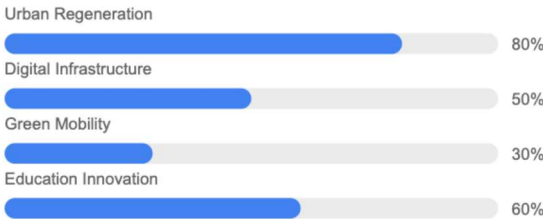
Revenue Sources



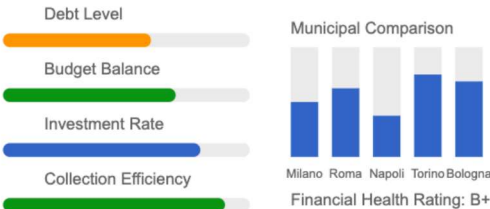
Budget Historical Trends

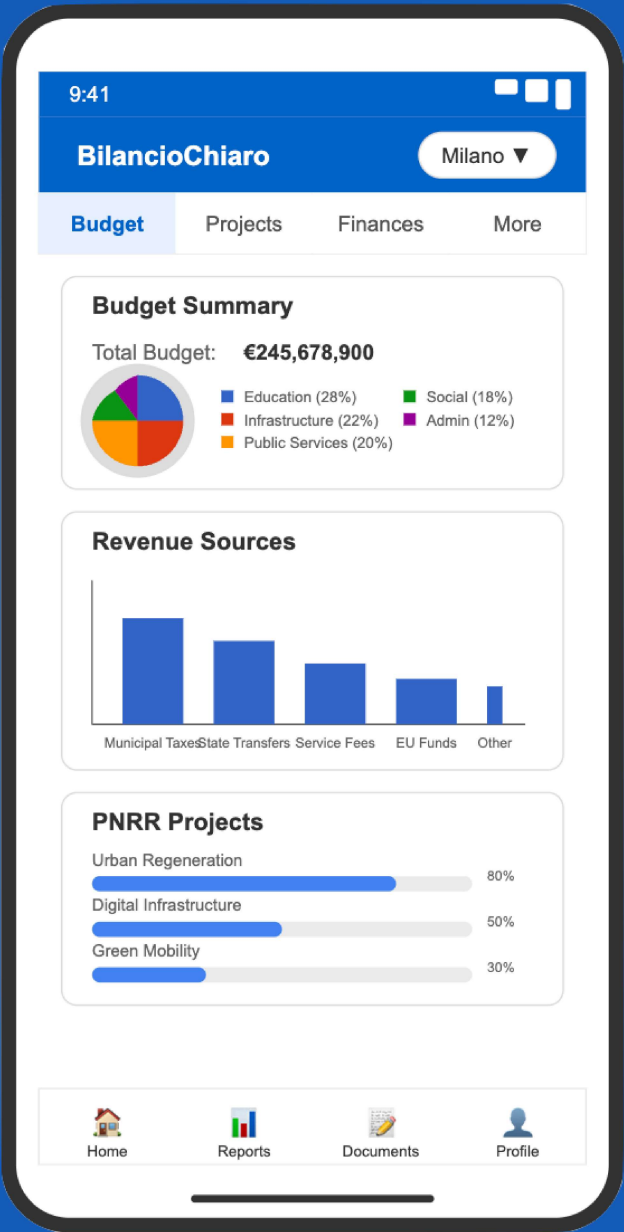
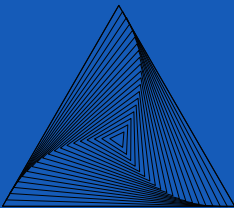


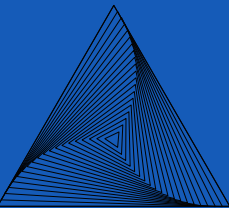
PNRR Projects



Financial Health Indicators







Italiano

Database Status

Using bilanci_vectors.db - Found 1158 paragraphs

Configurazione

Fonte API:
☐ API Groq ☒ Ollama Locale

Make sure Ollama is running with 'ollama serve' command. Install models with 'ollama pull <model-name>'

Selezione modello LLM:
gemma3

Groq API Key:

☒ Database vettoriale trovato

Options

☐ Abilita ricerca web
☐ Abilita sintesi vocale
☐ Mostra processo di ragionamento

Actions

[Scarica Cronologia Chat](#)

Come si registra al BDAP?

Per rispondere alla tua domanda su come registrarsi al BDAP (Bilancio d'Impresa Domestico Armonizzato e Preparato secondo le Normative dell'Unione Europea), ecco i passaggi principali:

1. Scegli il sistema di reporting:

- SdNaF:** Il modo principale per presentare il BDAP è tramite il sistema SdNaF (Sistema di Dati Nazionale per le Formule Contabili). SdNaF è il portale online attraverso il quale le imprese italiane comunicano con il Registro Nazionale delle Imprese (RNI) e il Registro Nazionale dei Bilanci D'Impresa (RNBI).

2. Registrazione su SdNaF:

- Accedi al sito web:** Vai al sito web del Ministero dell'Economia e delle Finanze (MEF) dedicato a SdNaF: <https://www.sdnaf.it/>
- Scegli il tipo di accesso:** A seconda del tipo di impresa, seleziona l'opzione appropriata (es. Imprese di piccole e medie dimensioni (PMI), Imprese di grandi dimensioni).
- Compila il modulo di registrazione:** Inserisci i dati richiesti, tra cui:
 - Dati anagrafici dell'impresa
 - Codice fiscale
 - Dati di accesso (username e password)
 - Scelta del fornitore di servizi (se necessario)
- Verifica l'identità:** Il sistema effettuerà una verifica dell'identità dell'impresa.
- Ricevi le credenziali:** Una volta completata la verifica, riceverai le credenziali di accesso al portale SdNaF.

3. Preparazione del BDAP:

- Utilizza il software:** Puoi utilizzare software specifici per la preparazione del BDAP (ad esempio, il software del fornitore di servizi scelto) oppure, se sei in possesso delle competenze necessarie, puoi preparare il bilancio manualmente.
- Riempi il modello:** Compila il modello BDAP con i dati relativi al bilancio d'impresa.

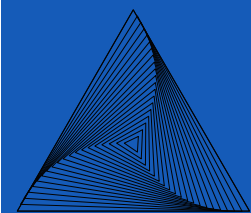
4. Invio del BDAP:

- Carica il file:** Una volta completato il bilancio, caricalo sul portale SdNaF.
- Verifica e invio:** Il sistema effettuerà una verifica preliminare dei dati. Se tutto è corretto, potrai inviare il bilancio.

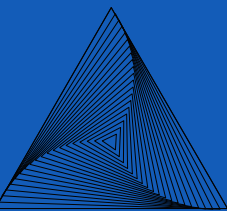
Importante:

Fai una domanda sui bilanci armonizzati...

NOTE: RAG IMPLEMENTATION WITH
POSSIBILITY TO EXTEND DOCUMENT BASE.



BENEFITS



**Understanding
of Funds**



Citizens

Clear visual
understanding

**Transparency
& Trust**

Greater trust
in governance

**Access to
Information**

Easy access to
local projects

**Planning &
Budgeting**

Increased Participation
& Awareness



Municipalities

Enhanced
tracking of
PNRR

Reduced risk of
non-compliance

Simplified
financial
reporting

Improved
budgeting
accuracy



Politicians/Officials

Real-time
financial
insights

Demonstrable
commitment to
accountability

Easy-to-use
reporting tools

Better
decision-making

Financial Impact – Mid-Size Municipality

Annual Financial Impact

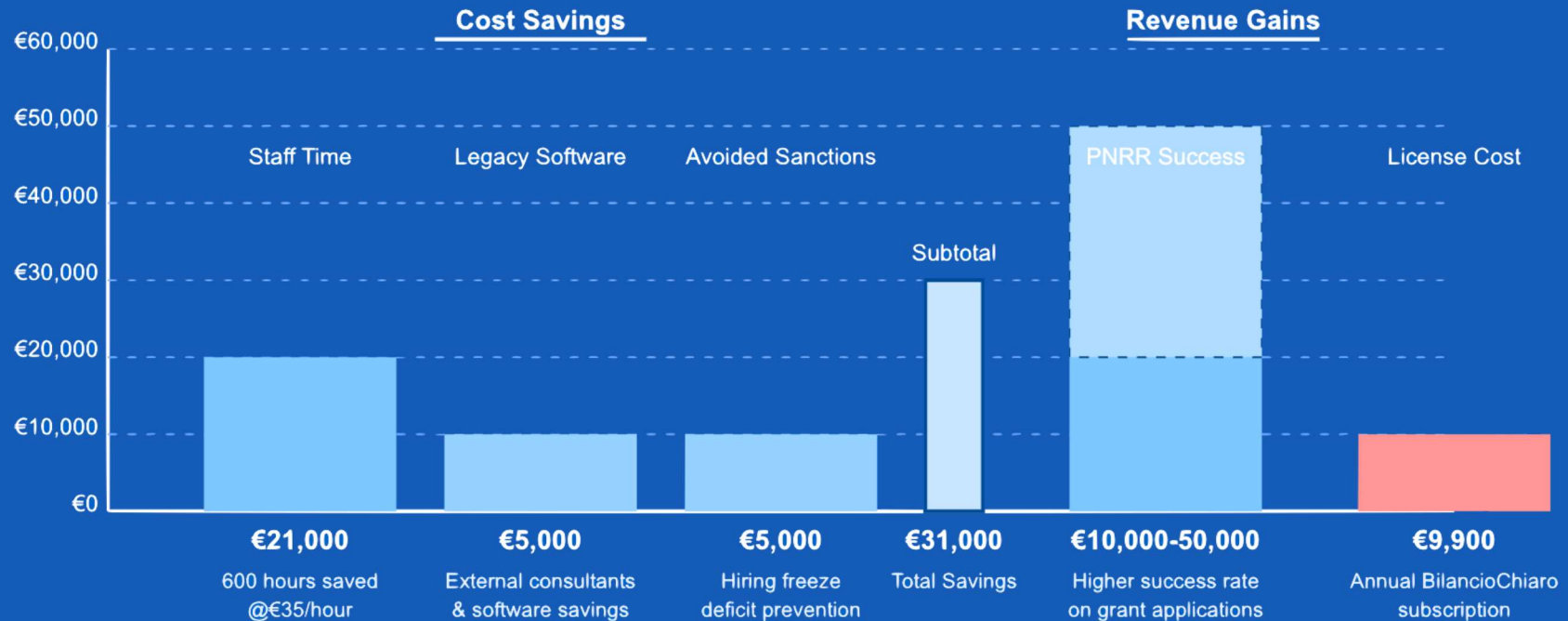
Net fiscal benefit: €41,000-81,000 per year

License cost: €9,900

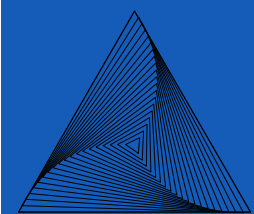
4.1-8.2× ROI

Return on Investment

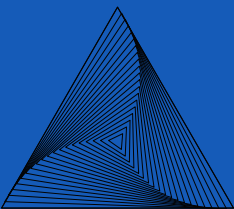
Breakdown of Annual Financial Benefits



Net fiscal benefit: €31,000 + (€10,000-50,000) - €9,900 = €41,000-81,000



MARKET SIZE



Italy TAM: Public Sector SaaS for Budget Transparency

🇮🇹 Italy Market Summary

- Total municipalities: 7,894
- Expected adoption rate: 40%
- Targeted municipalities: 3,157

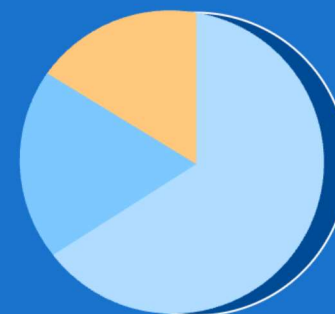
Total Addressable Market: **€20.39M/year**

**Based on projected adoption over 5–7 years*

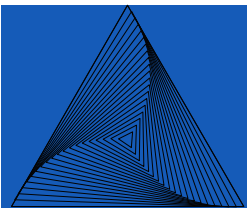
Distribution of TAM

By TAM Value:

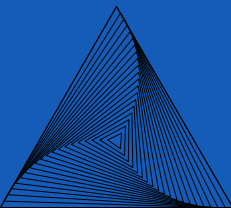
- Large: €0.27M (1.3%)
- Medium: €3.96M (19.4%)
- Small: €16.16M (79.3%)
- Total: €20.39M (100%)



Municipality Size	Total Entities	40% Adoption	Price/Year	TAM (€)
Large (>100,000)	46	18	€14,900	€268,200
Medium (20k-100k)	1,000	400	€9,900	€3,960,000
Small (<20,000)	6,848	2,739	€5,900	€16,160,100
Total	7,894	3,157	—	€20,388,300

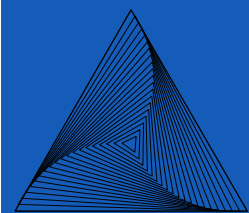


BUSINESS MODEL



BilancioChiaro Business Model Canvas

Key Partners		Key Activities		Value Propositions		Customer Relationships		Customer Segments	
<ul style="list-style-type: none">• Government technology providers• Municipal associations• AI and data science consulting firms• Regional development agencies• Academic institutions		<ul style="list-style-type: none">• Software development & maintenance• Data integration with municipal systems• AI algorithm development• User training & support• Compliance monitoring		For Municipalities: <ul style="list-style-type: none">• Simplified compliance with Italian regulations• Automated financial reporting• PNRR funds tracking & management• Improved operational efficiency For Citizens: <ul style="list-style-type: none">• Transparent view of public finances• Easy-to-understand visualizations• AI-powered document assistance• Greater accountability in public spending		<ul style="list-style-type: none">• Dedicated account managers for municipalities• Technical support team• Regular training sessions• Implementation consultants• Community forums for user feedback		Primary Customers: <ul style="list-style-type: none">• Large municipalities• Medium municipalities• Small municipalities Municipal departments: <ul style="list-style-type: none">- Finance & accounting- PNRR coordination- Public works- Administrative offices End Users: <ul style="list-style-type: none">• Municipal officials• Administrative staff• Politicians & decision makers• Citizens• Journalists & researchers	
		Key Resources				Channels			
		<ul style="list-style-type: none">• Proprietary AI algorithms• Cloud infrastructure• Development team• Municipal financial expertise• Italian regulatory knowledge				<ul style="list-style-type: none">• Direct sales teams• Municipal association partnerships• Regional development agencies• Digital marketing & webinars			
Cost Structure				Revenue Streams					
Development Costs: <ul style="list-style-type: none">• AI/algorithm development• Data integration solutions• UI/UX design• Software engineering Business Costs: <ul style="list-style-type: none">• Marketing & sales• Administrative overhead• Office space (Milan HQ)		Operational Costs: <ul style="list-style-type: none">• Cloud infrastructure & hosting• Customer support• Software maintenance• Security & compliance Personnel: <ul style="list-style-type: none">• Engineering team• Data science team• Customer success & sales staff		Subscription Model: <ul style="list-style-type: none">• Annual SaaS subscriptions• Municipality-based pricing tiers:<ul style="list-style-type: none">- Tier 1: Large municipalities (>100,000 citizens)- Tier 2: Medium municipalities (20,000-100,000 citizens)- Tier 3: Small municipalities (<20,000 citizens)• Volume discounts for regions			Premium Services: <ul style="list-style-type: none">• Custom integrations• Implementation consulting• Advanced analytics packages• On-site training Future Revenue Sources: <ul style="list-style-type: none">• API access for third parties• Data insights for planning• White-label solutions		



COMPETITION



NOT USER
FRIENDLY

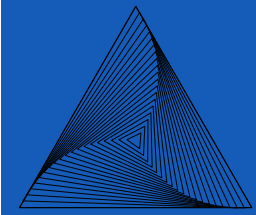


MAIN
COMPETITION IN
THE UNITED
STATES

COESIONE
ITALIA 21-27



ONLY FOR THE
PNRR 2021-2026
TIMEFRAME



ROADMAP

