### Inside Euronext



Help SMEs Revive

• EU's Tourism Industry: 2.3 million businesses.

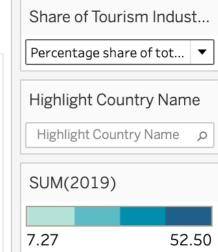
- EU's Tourism Industry:
  - Employing an estimated 12.3 million people (direct)
  - 10.3% of EU GDP and ~27.3 million jobs (including close links)
  - Chinese contribution of German economy: €8.7 billion a year.

### The New Normal

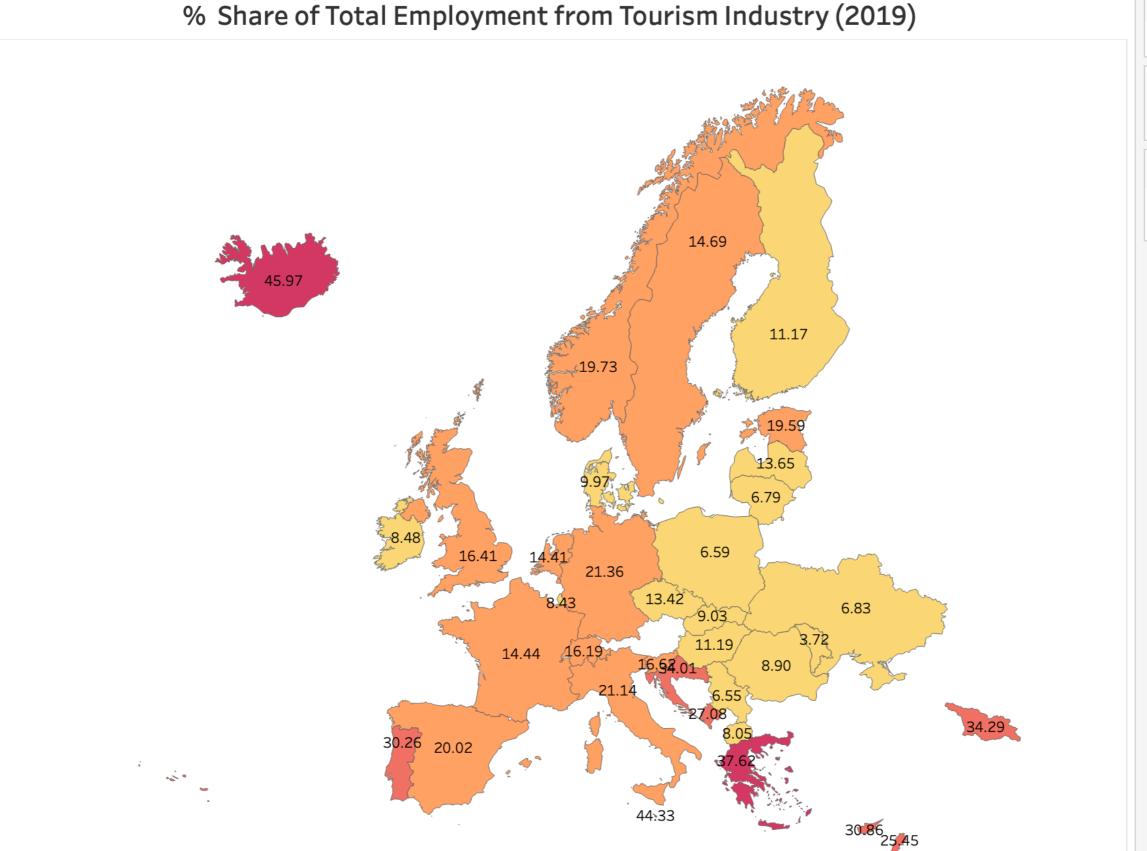
- Financial institutions haven't collapsed, financial ecosystems have ~ shutdown.
- Predictive Financial Models and Al Models have become Irrelevant.
- Need is to reevaluate the financial scenarios.

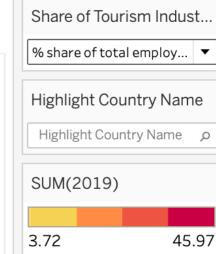
### Travel and Tourism Total Contribution in Economy





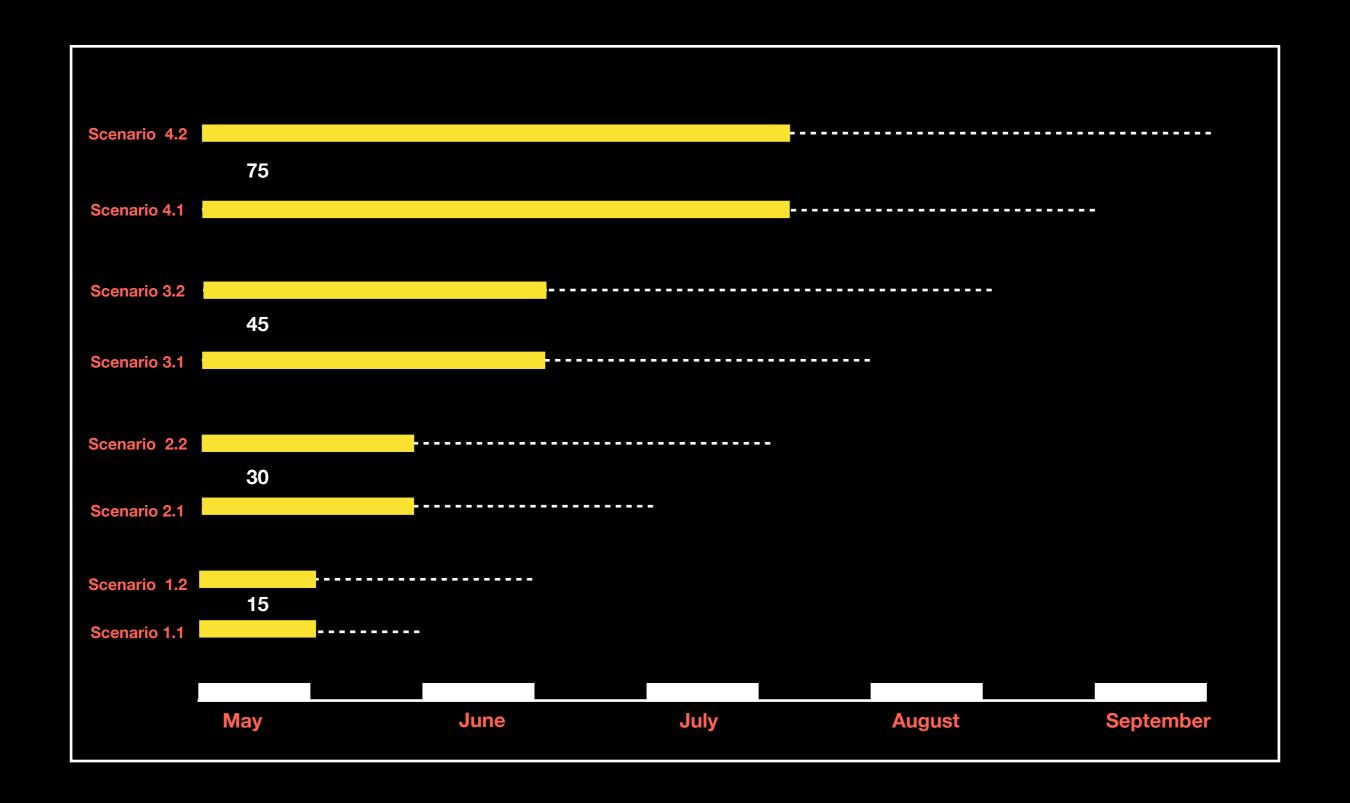
### Travel and Tourism Total Contribution in Economy





# Solution

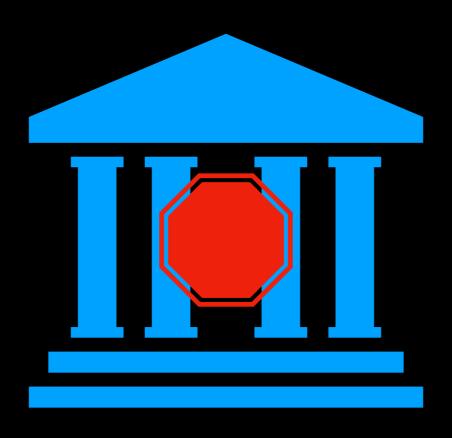
## Scenarios



### Mathematical Model

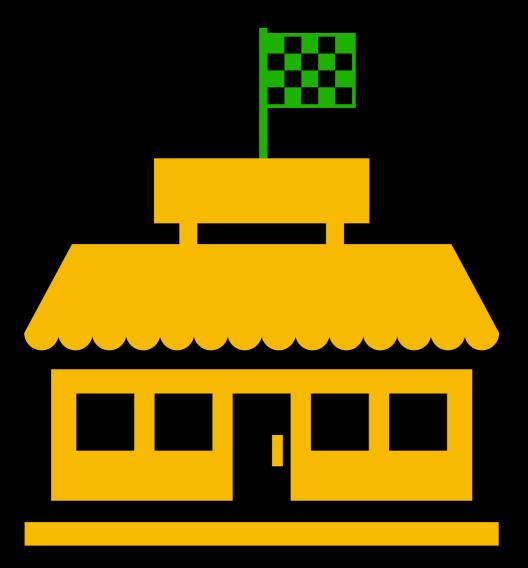
a) 
$$B_{s} = \sigma[J_{s}(p(\frac{R.m}{X_{i}}) + B_{sustainability})]$$
 b) 
$$\sigma = \frac{1}{1+e^{-A}}$$
 c) 
$$A = J_{s}(p\frac{R.m}{X_{i}} + B_{sustainbility})$$
 d) 
$$p = \frac{1}{c}\sum_{i=1}^{c}nP_{i}(A|B)$$
 e) 
$$B_{sustainbility} = Cash_{i} - Cash_{out}$$
 f) 
$$Cash_{I}n = \sum_{t=1}^{n}(J_{t} + K_{t} + L_{t})$$
 g) 
$$Cash_{out} = \sum_{t=1}^{n}(I_{t} + S_{t} + U_{t})$$

## Financial Health Checkup

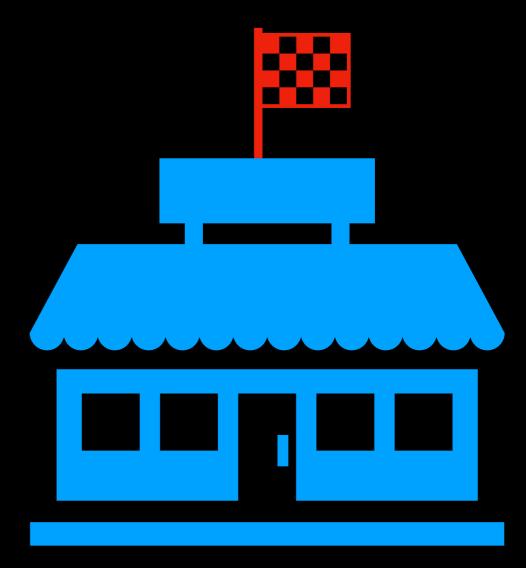


**Bankruptcy Identification** 

# Rating to SMEs



**Rated by Inside Euronext** 



**Rated by Inside Euronext** 

#### Inside Euronext Business Model Canvas



#### Key **Partners**

- Management Consulting
- **Banking Institutions**
- **SMEs**
- Peer-to-peer lending

#### Key **Activities**

- Track SME operation cost
- Risk analysis
- Provide rating to SMEs
- Connect with financial institutions

#### Key Resources

- People
- Machine Learning
- Cloud services

#### Value **Proposition**

- Providing platform for SMEs to be heard
- Financial health checkup for the companies.
- Multivariate Financial Model for Identifying Financial Shortfalls of SMEs.

#### Relationships



- Banks
- Credit Agencies
- Accelerators

#### Channels

- Mobile app
- Website
- Social media
- Business forums

#### **Customers Segments**



- Private Investors
- **SMEs**
- Governments
- Commercial Banks
- Credit agencies
- Peer-to-peer lending

#### **Expenditures (Cost Structure)**

- Software engineers
- Marketing
- Licenses
- Utility cost
- Cloud service cost

- Payroll
- Insurance
- Taxes



#### Income (Revenue Streams)

- Service fees
- Advertisements
- Subscription fees
- Loan fees





"To be successful, you have to have your heart in your business, and your business in your heart."