Enhancing credit models & automating processes for better SME credit decision at lower cost
Intelligent automation to ensure “human” time is of utmost value

- Automated data aggregation: own API, crawling, parsing, building DB, API connectors..
- Tailored software to facilitate risk analysis ensuring consistency
- Natural language generation for qualitative report production automation

0% human data entry

45min
Inbonis works with leading Financial Institutions (FIs)

• Advanced models and software on SME credit risk

• Small business credit risk opinions
Experienced and committed cofounders team with common track record

Charles Beigbeder  
Vice-chairman

Charles is owner of his industrial holding Gravitation (www.gravitation.fr), and Founder and former CEO at Selftrade and at Poweo (www.direct-energie.com). Charles brings to INBONIS his experience in disrupting the financial industry with innovative services and in scaling up business volumes. Charles graduated from Ecole Centrale Paris.

Alberto Sanchez Navalpotro  
CEO

Alberto is an experienced investment professional with a passion for small business. Alberto was most recently Investment Director at Gravitation, the holding company of Charles Beigbeder and at venture capital fund Jolt Capital. Prior to that, Alberto was a strategy consultant at Kaiser Associates and Trade Finance analyst at Bibby Financial Services in the UK. Alberto has an MBA from ESCP Europe and an economics degree from Universidad de Alcalá.

Antonio Alcalde  
Head of Rating

Antonio leads Inbonis’ rating decisions. He has over 25 years of experience leading national and international finance teams across BBVA. He has been Chief Risk Officer in various regions and countries at different stages of their economic cycles: Spain and Portugal during the crisis (2007-2011), Latin America during growth (2002-2007), and Argentina during depression (1997-2002). He holds legal, finance and managerial degrees from la Universidad de Deusto, IESE, INSEAD and Universidad Austral.

Gert Pregel  
Head of Data Analytics

Gert has held senior management positions at leading banks Santander and BBVA, such as Head of Management Control Global Markets, Head of Customer Knowledge and Value Based Management and Head of Corporate Strategic Analysis. Gert holds a Master in Finance and Applied Economics from Wharton and an MBA from IESE, and graduated as civil engineer from Universidad Politécnica de Barcelona.
Inbonis to become the first Credit Rating Agency (CRA)* covering Small Business

* ongoing filing before ESMA (European Securities and Markets Authority)
Implications of CRA status

• Only CRA can provide Credit Rating* opinions in EU

• CRA are regulated to ensure evaluation of methodology, transparency and absence of conflict of interests

• CRA are considered ECAI by the European Banking Authority**

* Credit Rating is not credit scoring: Credit rating requires qualitative human assessment

** A bank can rely on CRA rating to calculate prudential ratios. ECAI stands for External Credit Assessment Institution
INBONIS disruptive value proposition for Small Business rating

- 10x to 100x cheaper vs. incumbent CRA
- Rating delivered in Days (not months)
- Similar output with robust proven rating methodology
INBONIS differentiating op. model that enables high-quality and cost-efficiency

- Proven SME-specific qual-quant rating model
- Agile rating methodology to capture human analysis
- Dedicated software for automation & rating methodology compliance
- Natural language generation for rating report production
World-class Chairman appointed to ensure successful launch of Inbonis CRA

François David
Chairman

French national, Mr David’s career has always focused on international trade and finance. It started in the Ministry of Finance at the department of Trade where he ended as under-secretary in 1989. He then went to Aerospatiale where he was in charge of sales of civilian and military equipment. In 1994, he joined as CEO, Coface, the leading export credit guarantee company in the world and was regularly reconfirmed by the Board until 2013. During that period, Coface, who originally was only in France and specialized exclusively in export credit, developed itself in 67 countries and other disciplines such as information, debt recovery and factoring. Before leaving the company, he tried to obtain an agreement from Brussels to create a rating agency. Today, Mr David is honorary president of Coface and senior advisor of the American investment bank, Moelis & Company. Francois David is graduated from l’Ecole Nationale d’Administration.

INBONIS has obtained B-Corp accreditation that recognises companies that are “using business as a force for good”