



## **AI based Risk Assessment of SMBs**

**Allowing financial professionals to track and reveal  
the DNA of private companies, like never seen before**



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## The team – Business, Technology, Marketing



Yali Harari  
Co-Founder,  
CEO



Keren Kay  
Co-Founder,  
CMO



Keren Chavkin  
COO,  
Chief Scientist



Gadi Mazor  
Board member,  
Crowdfunding  
industry expert



Koby Huberman  
Advisory Board  
member  
Strategy & growth

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Leadership team with decades of experience in innovation, knowledge management, data science, growth, branding, global management and investments.

## **Billions of dollars are wasted every year due to:**

- Faulted business loans
- Lack of Visibility about critical suppliers
- Investments in high-risk businesses

## Expensive analysts time is wasted on:



- **24/7 monitoring**
- **Relevancy**
- **Compare**

## Coronavirus Is Proving We Need More Resilient Supply Chains

A Practical Approach to Managing Sourcing Risk: Monitor suppliers 24/7

March 2020



March 2020

### Organisations are facing a broad range of supply chain and wider third party concerns

1

#### Supply chain mapping and analytics

Knowing the locations, availability and ability of suppliers and third party service providers to operate at an acceptable level. Critical parts or ingredients may be scarce preventing continued manufacture or services.

2

#### Logistics and security

Displaced containers and freight vehicles, labour shortages potentially restricting flow of goods and services, physical security vulnerabilities increasing as a result of a complex and uncertain environment.

3

#### Distributors, agents and resellers

Consideration of capacity, channels, pricing and reputational risks, especially when stock is running low and demand is high.

4

#### Critical labour availability in the supply and service chain ecosystem

Understanding and mitigating for unavailability and location of critical individuals and labour shortage for specific functions and/or locations.

5

#### Financial health of suppliers and third party service providers

Having distressed suppliers or third party service providers may increase pressure or outages on your supply chain.



April 2020

### The Importance Of Real-Time Data In Times Of Supply Chain Disruption

Good visibility into all aspects of the supply chain, including suppliers and sub-suppliers, can build resilience and agility to lessen the impact of risk events.

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April 2020

## Our Markets by 3 main verticals:



**Supply chain**

Urgent need for quick monitoring and tracking

**Equity Investors**

Increased demand need for quick DD, monitoring and tracking

**Lenders**

Huge need for quick processing and tracking

## What does Innodex creates?

- Relevant **early warnings** signs, updates and risk score of what is going on with each supplier..
- Understanding and **track portfolio** company's business status, compare to competitors and always know who is on the rise.
- Know more about borrowers, **way beyond credit scores.**

## How?

- ML categorization of content
- Information credibility and quality assurance
- Information unification
- Sentiments analysis



# Flagship product – Innodex™

Innodex combines relevant external data, internal reports and customized risk definitions → Bringing to the market a new way of making significantly better decisions.

The Innodex™ AI analytics platform is a unique set of algorithms unlocking risk levels, serving buyers, lenders or investors.



# COVID-19 Business Resiliency product:

While we hope the Coronavirus will have a health-related solution in the next few months, the potential risk for businesses around the world is not going away.

Every investor and every organization  
NEEDS to know more about their assets.

**It is no longer an option to be in the dark,  
Business continuity is more important than ever.**

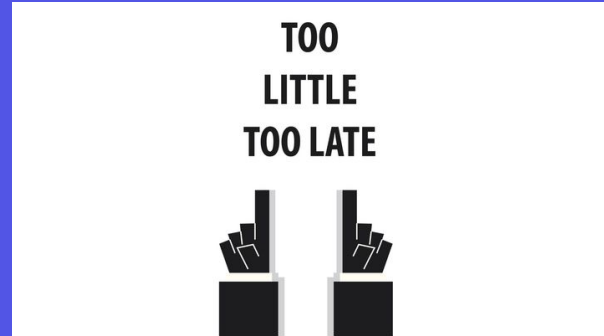
Based on our AI and NLP technology,  
Innovesta developed the first of its kind  
COVID-19 Resilience Innodex™, CRI.



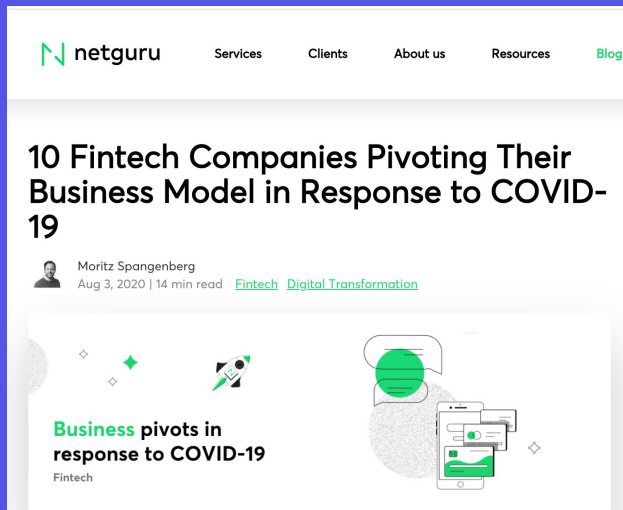
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## Competition:

- Generic, macro-level reports
- Specific, micro-level reports
- Databases providing historical financial data only
- Online information sources



**Innovesta is a major player in the steaming Fintech ecosystem, with a growing attention, due to the immediate response and the new CRI addition to its' product, the Innodex™.**



**10 Fintech Companies Pivoting Their Business Model in Response to COVID-19**

Moritz Spangenberg  
Aug 3, 2020 | 14 min read | [Fintech](#) [Digital Transformation](#)

**Business pivots in response to COVID-19**  
Fintech

## Fintech response to COVID-19

When COVID-19 was declared a pandemic in March, it created mass uncertainty for both individuals and the market.

Unemployment was on the rise and the stock market was declining. Fintechs, however, were able to **leverage their existing skills** and assets to assist businesses who struggled with financial liquidity during the crisis.

In the following article, we're going to discuss how 10 fintech companies, including Trade Ledger, Innovesta, and Lendio, **adjusted their business practices to meet client needs during COVID-19**. If your company has also been affected, the following examples can be a source of inspiration on how to manage business in these uncertain times.

## 5. Innovesta



An Israeli fintech company, Innovesta enables supply chain managers, investors, and financial professionals to **make smarter business decisions**.

Its flagship product leverages artificial intelligence and machine learning algorithms to **automatically gather data and insights** about private companies and their assets.

This technology is called the [Innodex](#). It provides dynamically updated and objective information, such as company risk scores, portfolio scores, and supply chain visibility. It can be customized to the business and its needs, agenda, and priorities.

### Visibility creates resiliency

Innovesta Technologies is introducing COVID-19 Resilience Innodex™ (CRI) for supply chain managers, investment organizations and financial professionals.

With its data analysis, early warnings & risk scores CRI provides supply chain visibility & portfolio scoring.

[Start Innodexing NOW](#)

Source: [Innovesta](#)

Innovesta has taken immediate steps in the face of the global pandemic. It has launched the **COVID-19 Resilience Innodex (CRI)**. This product uses proprietary AI technology and assigns risk scores based on a business's ability to withstand the effects of a pandemic like COVID-19.

The Innodex assesses the risks that portfolio companies face based on a variety of factors and then offers solutions based on both an asset level and a full portfolio risk map.

**Business Pivot:** new product/service

<https://www.netguru.com/blog/fintech-pivoting-business-model-covid-19>

August 3rd, 2020

## שיטות פועלה בחסות הקורונה: פלטפורמה לחיזוי סיכונים פיננסיים של חברות פרטיות בזמן משבר

חברת הפינטק הישראלית אינובסטה פיתחה פלטפורמה שמיועדת להערכת סיכון עבור בעלי עניין בחברות פרטיות קטנות ובינוניות • אך עם פרוץ משבר הקורונה והמתח הכלכלי שהגיע איתו, דברים השתנו • כדי להתאים את עצמה לשינויים, אינובסטה חברה לסטראטיפי (Stratify) האמריקאית



07.06.2020 יסמין ירלונקו



זורה קורנזאדו, מנכ"לית ואחת ממקימות סטראטיפי / צילום: Anna Demidova

היכולת לחזות הצלחה של חברות פרטיות היא הגביע הקדוש של משקיעים, מלווים ושותפים פוטנציאליים. כל אלה בוחנים את הנתונים העסקיים של חברות איתם הם רוצים להכנס לעסקה פיננסית, את השווקים בהם הן פועלות ואת התנהלותן בתחומים שונים, כדי להצליח לקבל רמזים להצלחה או כישלון עתידי. כעת, במקופת משבר, היכולת להעריך סיכונים פיננסיים היא קריטית אך קשה מתמיד.

אמנם לא ניתן לדעת בוודאות איזו חברה תצמח לסיפור הצלחה ואיזו תכשל, אך פלטפורמות וטכנולוגיות חיוניות שונות נועדו לסייע בתהליך הזה, ולספק מעט יותר וודאות למשקיעים ולבעלי עניין אחרים. זה בדיוק מה שעושה חברת הפינטק הישראלית אינובסטה, שהוקמה ב-2016 על ידי החמויות יהלי הירי וקרן קיי, המכהנות כמנכ"לית וסמנכ"לית מוצר, בהתאמה. עוד היתה שותפה בהקמת החברה היומת והמשקיעה חנה רדי, שהשקיעה בחברה עם הקמתה.



## Stratify and Innovesta Technologies announce a strategic partnership to revolutionize risk prediction

SMB risk assessment for lending and supply chain management

NEW YORK, NY, UNITED STATES, May 22, 2020 /EINPresswire.com/ -- [Stratify](#) and [Innovesta Technologies](#) announce a strategic partnership to revolutionize risk prediction

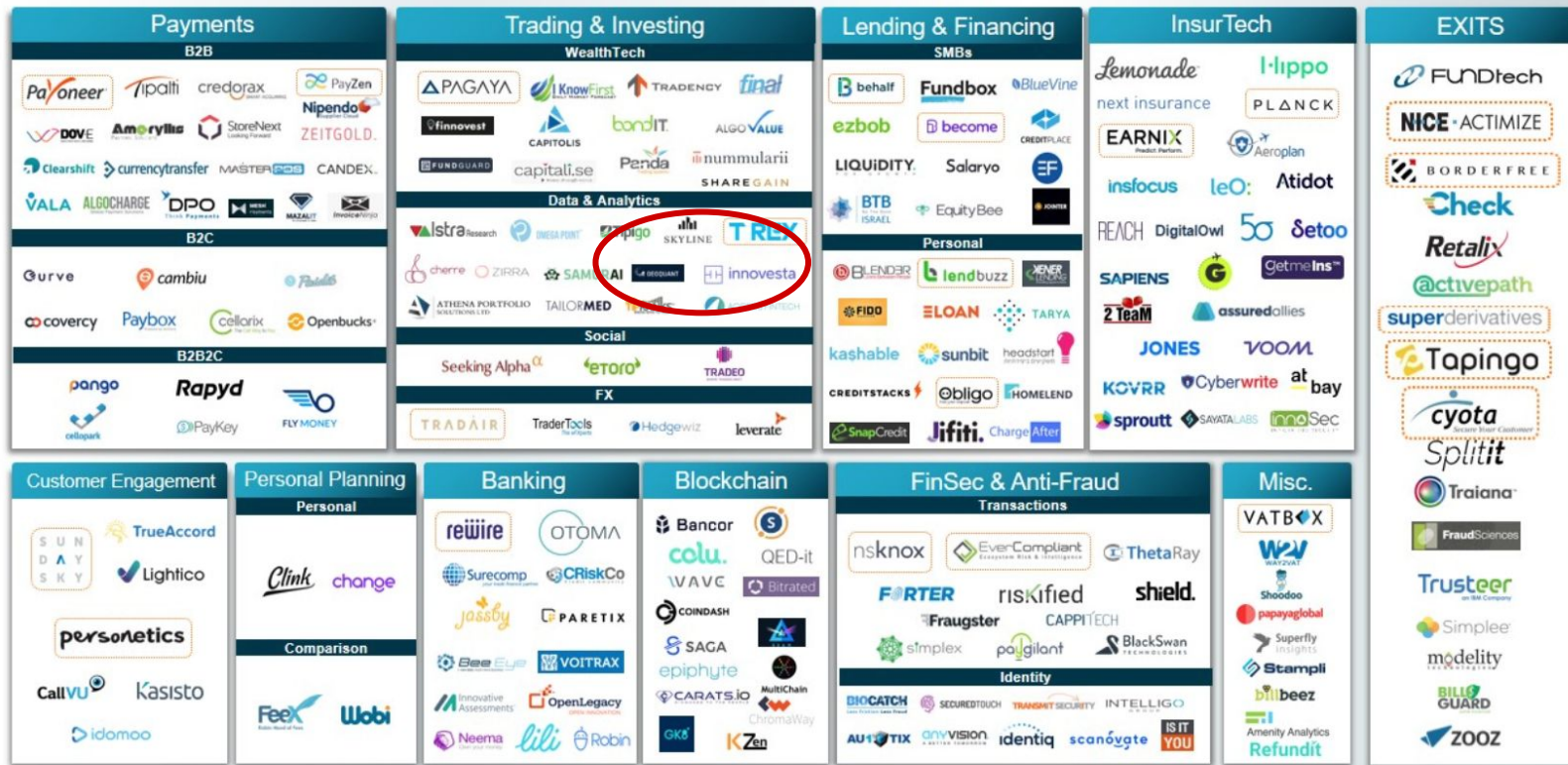
At a time when accurately predicting the future is more difficult than ever, Stratify and Innovesta Technologies are teaming to offer a truly transparent machine learning solution that will dramatically improve the way enterprises assess the risk and opportunity of non-public companies.

Stratify's award-winning decision engine integrates human expertise with advanced machine learning to deliver transparent, precise, auditable, and reliable predictions. Innovesta's unique and comprehensive data assets provide real-time updates on how external forces are impacting a business. The combination of Stratify's platform and Innovesta's data will allow risk managers to make fully informed decisions by providing them with transparent, dynamic, and useful assessments of SMBs.

The two women-led FinTech startups, both with Israeli-based R&D teams, hold transparency as a common core value. This partnership combines the forces of each company's unique technology, delivering greater value to users across different crisis risk management challenges.

In particular, the Stratify-Innovesta partnership is focused on two immediate needs: SMB risk assessment for lending and supply chain management. To help lenders make informed small business lending decisions, we combine Innovesta's real-time data and indicators, including COVID-19 Resilience Innodex™ (CRI) with Stratify's flexible Crisis Response Models and Decision Management Platform. Additionally, the combined solution allows supply chain managers to receive early warnings and immediate alerts to appropriately track labor availability, geographical dependencies, financial health, and other factors impacting suppliers, distributors, agents, resellers, and other third party service providers.

# Israel FinTech Map



This chart was created by Viola and is maintained on an ongoing basis. Version 17062020. Email [info@viola-group.com](mailto:info@viola-group.com). ©Viola Group – 2020. All rights reserved.

Viola portfolio company





Compare savings accounts  
with our calculator.

Online Savings Accounts

1.30% APY

Goldman Sachs Bank USA, Member FDIC.

# Once Economy Shifts from Respond to Recover, Fintechs May Benefit: Report



April 18, 2020 @ 4:10 pm By JD Alois

Featured Marketplaces Offerings Blockchain & Digital Currency Fintech More

Many online lenders have quickly moved to allow borrowers to skip a payment or two recognizing the unique challenges of the crisis. Others are providing new features and services to cater to individuals and SMEs. The report highlights multiple empirical examples of what Fintechs are doing during the time of heightened duress. For example:

- In the UK, **Trade Ledger**, **Wiserfunding**, **Nimbla**, and **NorthRow** have formed a business-lending taskforce to provide a turnkey origination and underwriting platform that allows banks, alternative lenders, and private debt lenders to virtually and digitally deploy funds to businesses during the COVID-19 outbreak.
- Israeli fintech company **Innovesta** launched its COVID-19 Resilience Innodex (CRI). Using a proprietary artificial intelligence technology, the CRI assigns risk scores based on a business' ability to withstand the effects of a pandemic.
- **Kabbage** worked with other fintechs like **Lendio**, **Finix**, and **Fundera** to launch a platform that allows consumers to buy gift certificates to support local small businesses during the coronavirus crisis.
- **LendingClub** has added new hardship plans, including waiving late fees and allowing eligible borrowers to make interest-only payments or skip up to two monthly payments.

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## Fintech-Driven Scoring Uncovers How COVID-19 Impacts Your Investments

MARCH 30, 2020 • DARA ALBRIGHT

Israeli fintech company Innovesta has announced the launch of its COVID-19 Resilience Innodex (CRI).

As COVID-19 continues to send shock waves through the financial world, hurling equity markets from unprecedented highs to three-year lows and setting new records for daily gains and losses, investors find themselves scrambling to protect their holdings and form new investment strategies in treacherous market conditions.

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**Community of  
Advisors on  
LinkedIn**



Based on Innovesta's AI and [natural language processing](#) technology, CRI is a comprehensive score based on a business' ability to be impervious to the effects of a pandemic such as COVID-19.

"Concise data allows for smart and comprehensive insight," said Yali Harari, Innovesta's CEO. "Too often panic-ridden reporting tends to muddy the pool of usable data, simple, and factual data. That pure data becomes scarce and thus valuable. Professional investors and businesses need access to digestible data regarding virus trends and infection rates as it relates to them. Our COVID-19 Resilience Innodex is doing just that."

With the virus rapidly emerging as a new mid-to-long-term business risk factor, investors are left asking questions, like:

- How is COVID-19 specifically affecting my portfolio companies and their suppliers?  
*Do my portfolio companies possess viable disaster plans?*



## Some of our investors



Hana Rado



Prof. Shimon Ullman



Dr. Gideon Stein



Elah Alkalay

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Global award winners, that have built companies and created unicorns.



For more info, here is a link to our campaign page

Thank you

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