



Insights that make sense



's Largest Investment in a Fintech
Startup in 2024

Silver Partner

Vision



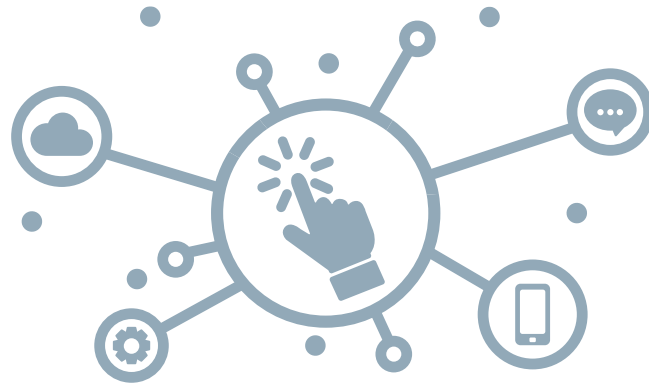
Delivering **Instant & Precise**



Data-driven risk intelligence
to businesses

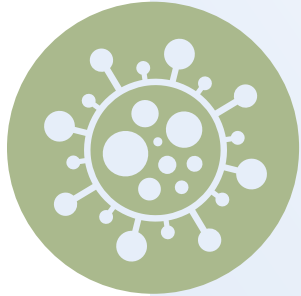
Mission

Turning Risk into Opportunity

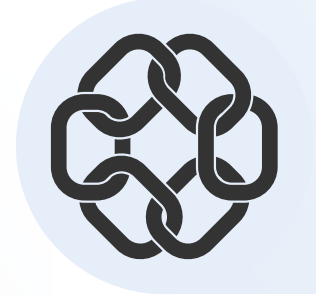


through
Intelligent Insights

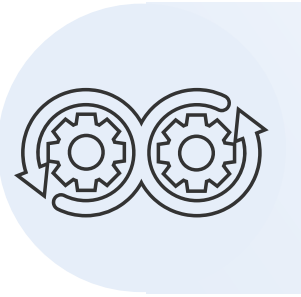
Need



Markets were unprepared for **disruptions**



Supply chains are increasingly **volatile**.



Companies must be highly **adaptable**



Risk assessment needs **global** coverage



Real-time risk insights are essential



Data **accuracy** drives business success

Problem



Such data is often not obtained

Updated once per year at most



Requires significant amount of time

Not available at hand



Expensive and no depth

Low data/detail flexibility

NEW REGULATION making UX a must

As per the Directive (EU) 2019/1023 of the European Parliament and of the Council of 20 June 2019 on preventive restructuring frameworks, on discharge of debt and disqualifications, and on measures to increase the efficiency of procedures concerning restructuring, insolvency and discharge of debt, and amending Directive (EU) 2017/1132 (Document 32019L1023):

1. No later than **31.12.2024** the Bulgarian Small and Medium Enterprises Promotion Agency (BSMEPA) **must deliver automated risk, data and scenario/advice services to SMEs and their counterparties**





Solution



Real-time risk insights



Available **weekly**, monthly, quarterly



Adaptive risk **evaluation**



Various **dashboards**, Web-platform & API



High-detail risk database



>20% less expensive



Customizable client solutions



Easy to comprehend **reports**





iUX ARIS

Adjusted Risk Scoring. Dynamic Reports of the financial risk and health of any company in real time.



[SUBSCRIBE FOR iUX ARIS](#)



iUX DATA

Database tailored & updated specifically to your business needs.



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iUX VALUATION

Know the value, risk and potential of any company at any time.



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iUX ARIS

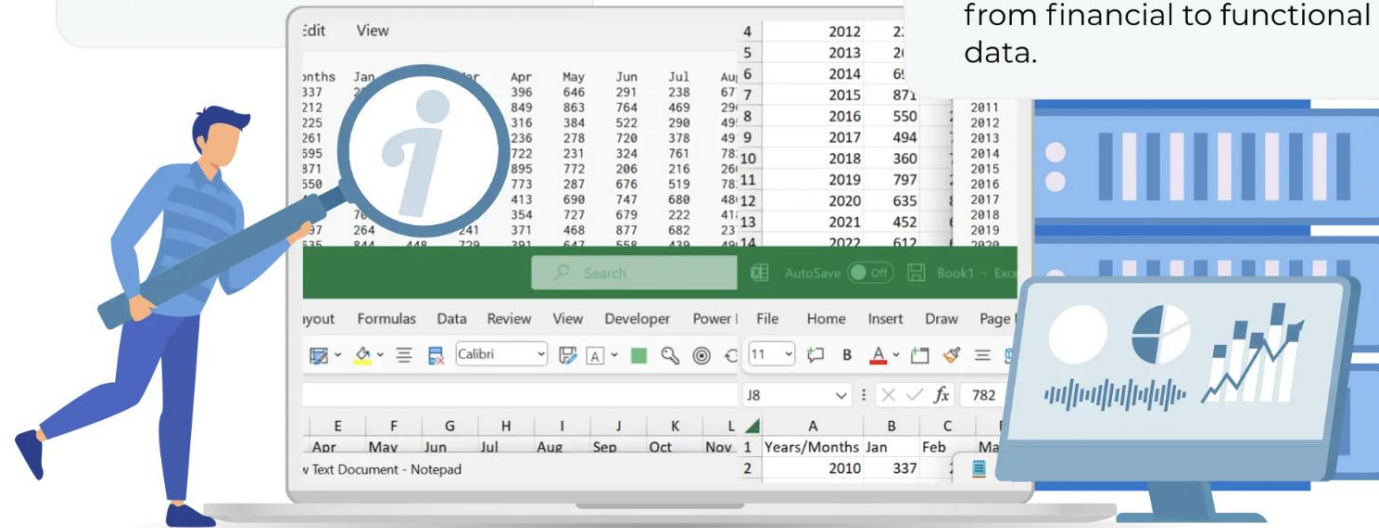
Adjusted Risk Scoring. Dynamic Reports of the financial risk and health of any company in real time.

iUX VALUATION

Know the value, risk and potential of any company at any time.

Databases tailored specifically to your custom needs in ANY format you want, updated as often as you need.

Include All business information that you need - from financial to functional data.



iUX Data

Database tailored & updated specifically to your business needs.

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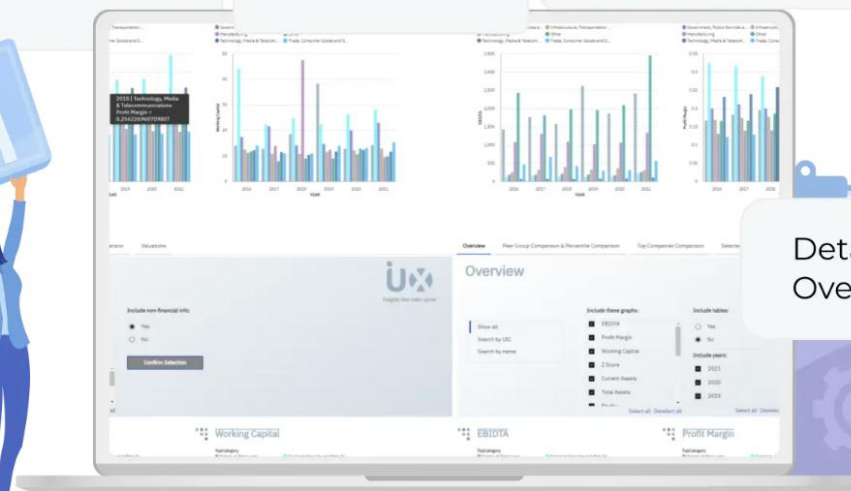
Immediate automation for comprehensive financial and economic analysis.

Real-time assessment of financial risk and health.

Features Adjusted Risk Scoring, Probability of Default, and Crisis/Abnormality.

Comparative analysis tools like Sector Average, Top Percentile, and Top Companies Comparison.

Detailed Non-Financial Overview of Companies.





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iUX VALUATION

Know the value, risk and potential of any company at any time.

Comprehensive valuation options: DCF, Asset-based, iUX, Multiple Sales Valuations.

Instant market value assessment for Companies.

Rapid risk, potential, and value assessment for stakeholders.

Customized valuation analysis for all economic sectors.

Enhanced decision-making support through visualized valuation data.





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Insights that make sense

Competitive Advantage

8
UNIQUE

13 features total,
8 completely unique, no competition.



Only 2 features available at international level, 3 at local.



Users and Applicability

| | DATA | ARIS | | VALUATION |
|--|---|---|--|---|
| Users at FIs (major client group) | <ul style="list-style-type: none"> IT, CRM BDMs | <ul style="list-style-type: none"> Business Divisions Risk Area CFO Area Marketing | <ul style="list-style-type: none"> Business Divisions Risk Area | <ul style="list-style-type: none"> Corporate SME Banking |
| Applicability | <ul style="list-style-type: none"> Business Targeting & Budgeting Marketing | <ul style="list-style-type: none"> Individual performance monitoring of SMEs & Corporates All Credit Proposals & Annual Renewals Business Targeting & Budgeting Marketing | <ul style="list-style-type: none"> Early Warning Bells Scoring Upgrades & Adjustments Continuous and/or Temporary (in atypical times) | <ul style="list-style-type: none"> M&A deals Value comparisons Smaller tickets stimulation |

Technology

Combines:

- React based Client UI
- API Services with NodeJs
- PostgreSQL and IBM DB2 analytical database
- IBM Watson Studio and DataStage for ETL and data manipulation
- IBM Cognos for analytics and reporting
- IBM Cloud for hosting and running the entire analytics system



Proprietary methodology



UX has developed & protected its data approach and processing algorithms.

Endorsed by the EIB Group in its first fintech investment in the CEE.



The Team



Mila Taneva, CEO and Co-Founder of iUX. Natural born risk killer.

International Business Consultant specialized in Risk Analytics and one of the most dedicated and skilled executives in the FinTech world. Led numerous successful teams and projects in data science, political analysis, effective project governance and new product development for international markets.

Passionate about delivering facts, truth, and rational decision-making.



Krasimir Baylov
Chief Technology
Officer & Managing
Partner Intway



Filip Genov
Digital
Transformation &
Risk Scoring,
CEO F27



Kalin Radev
Partnerships &
Technologies,
CEO of SG



Gabriella Farkas
Strategic International
Operations, Business
Policy Analyst at
PHARMAFLIGHT



The team has been active in data science **since 1998**, providing synthesis and insights to the largest financial institutions in the EU.



Key Highlights

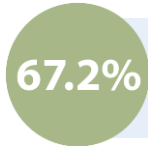


Significant Investments:

€2M+ from IBM, Ciela Norma, and BoD in labor, debt, and capital.



First Ever **Company Launch with IBM**



Early Validation:

67.2% profit margin achieved within two months.



Forbes | [Read here](#)



Digitalk
by KAPITALL

[Read here](#)



Scalability:

Six deals signed, with AI-powered V2 ready for growth.



Established Media Presence



High-Value Assets:

Proprietary data architecture, AI capabilities, and market-ready products.



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Our Partners



Silver Partner



Digital Transformation



BOYANOV & Co.

Go-to-market strategy

1

Start with Bulgaria as a piloting market and OPEX-coverage market



2

& then international expansion to broaden scope and growth.

Let's connect!



Mila Taneva

CEO and Co-Founder
at iUX | Natural born
risk killer



✉ mila.taneva@iux.bg



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iUX Wealth

Investment Portfolio Management tool.



iUX Rank

Get TOP 1000 Company Ranking Reports.

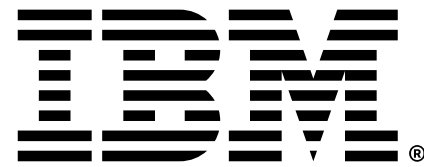


iUX also provides to selected customers professional services in data science, risk & valuation modelling, and risk & processes verification.

🔍 www.iux.bg



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