



CREDIT DATA RESEARCH | ITA
we care about your business



PUBLIC FINANCE | CREDIT TOOLS | BUSINESS STRATEGY



Welcome to Credit Data Research Italia

Public Finance, Credit Tools, Business Strategy to support business, every day.

Global services, European experience but strong local roots: these are the components of our Advisory to support growth and innovation of Italian companies.

Our **network of professionals**, with over 25 years of activity on the Italian market, combined with the **tools** of Credit Data Research Italia Partners, are the key elements to guarantee the quality of the service offered and its recognition in the business and banking system.

25 years of experience on the
italian market

180 professionals

12 offices in the area

Shareholder

CRIF Spa and
Credit Data Research Ltd
participated by **Moody's Analytics**



Our mission

**we help companies to improve their
financial stability and reach their goals.**

We assist companies in choosing the most appropriate strategies for their activity and guarantee constant support to simplify the way of doing business.



Global vision
local soul

Customer's area



27%
INDUSTRY



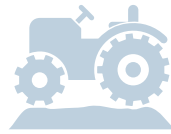
26%
SERVICES



24%
TRADE



21%
CRAFTMANSHIP



2%
AGRICULTURE



Our services:
what we do for development
and innovation



PUBLIC FINANCE

More money for your investments

CREDIT TOOLS

More value to your business

BUSINESS STRATEGY

More competitiveness on the market

PUBLIC FINANCE

Public Finance is made available to companies with the aim of finding financial sources at better conditions than those of the market. It **aims to support business development and improve the competitiveness** of the entire economic system.

We offer advisory on a wide range of benefit instruments at **European, national, regional and local level**.

CDR Italia **supports companies** with the aim of providing a **360° advice**.

Why is it important to use Public Finance?

There are a lot of opportunities

What opportunities can be seized?

Non-repayable grants, Preferential loans, Vouchers, Tax Credits...

Plus for companies?

Support growth and development projects in a simple and easy way



Our Method

We help companies to **find the way** in the complex panorama of national, regional and local laws.

We **simplify** the complexity of the processes!

IDENTIFICATION/OPTIMIZATION
of the best facilitation

PRE-APPROVAL CHECK

PRELIMINARY PROCEEDING
of the practice

PRESENTATION
to the competent bodies

RESOLUTION and DELIVERING

REPORTING
of the investment

CREDIT TOOLS

The state-of-the-art technology at the basis of our credit access tools allows for **complete and professional credit risk management**.

Our system is able to process both data from the Central Credit Register of the Bank of Italy and balance sheet data using statistical algorithms, returning a **summary of the risk associated with the credit position and financial results of the company**.

We also support companies in the definition of their strategic objectives and in the **drafting of economic and financial plans from a forward looking perspective** in order to oversee the corporate business and facilitate access to financial markets through timely and transparent financial communication.

We provide also specialized tools for **monitoring business continuity**.

We provide transparent and authoritative credit scoring. The report, considering the different financial and behavioral factors, returns the Pd Basilea Compliant.

We provide tools and advice to understand the Central Credit Register, both in the dialogue with the Banking Institutions and in the management of the financial function.

We support companies in the analysis of economic and financial data planning a project development. The service provides for the release of a Pd Basilea Compliant final and prospective using a cutting-edge technology based on the Behavioral Model (Credit Data Behavioral by Credit Data Research) and Financial Model (RiskCalc by Moody's Analytics).

We support management in the role of controller and in the construction and management of budgets, reporting and company margins analysis systems.

Credit Passport

Tool designed to improve dialogue with credit institutions and to access foreign markets because it is internationally recognized.

Credit Passport is in fact a complete credit risk assessment system, which uses cutting-edge technology such as **RiskCalc** from Moody's Analytics and **Credit Data Behavioral** from Credit Data Research. A clear and transparent credit profile towards customers, suppliers and business partners.

Credit Passport PLAN

Creditworthiness analysis and assessment tool that combines the economic-financial component with a qualitative and prospective assessment of performance and business plans.

Thanks to the Credit Passport Plan, the business projects turns directly into a clear, timely and professional analysis, which is also able to facilitate relationship with banks.

MONITORA

All the tools to be compliant with the business crisis law in a single web-app: predict and prevent the crisis and give value to business continuity.


MONITORA supports companies in setting up a system of company data periodic analysis as per D.Lgs. 14/2019 e s.m.i. for constant monitoring of the company's health status.

BUSINESS STRATEGY

We provide specialized and ongoing assistance regarding:

- **Company economic and financial management**
- **Growth strategies**
- **Monitoring of profitability**

We also deal with the achievement of the most important **certifications** about quality, environment and safety.



Selected professionals are responsible for **assisting companies in strategic processes** related to internationalization, M&A, corporate reorganization and alternative finance.

- Identification of **strategic target**, definition of best financing solutions, supporting negotiation with banks.
- **Analysis of the opportunity** to open up capital to industrial and/or financial investors, evaluating the company or business units for spinoff operations.
- Support in **optimizing corporate structure and ideal governance model** to implement.

M&A | search for industrial and financial partners

Professional support in the evaluation and management of business sale or purchase process through the research and identification of potential targets.

Finding Alternative Finance

The issue of bonds or the investment in risk capital by financial investors or industrial partners are alternative channels for business growth.



Internationalization

The investigation of markets and products, the selection of potential partners, accompaniment abroad are core services to seize new strategic opportunities in terms of commercial development and optimization of costs and resources.



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