

Economy is now strongly based on interconnections between different nations, regardless crisis connected to Covid-19.

No matter that relationships between countries are becoming stronger and stronger and, at the same time, due to a certain level of uncertainty, it is required to take business decisions using reliable information. This a fact that cannot be changed. This process is essential for every cross border relation, but absolutely necessary to deal with Emerging markets.



It's now very frequent that companies, including SMEs aren't not only playing in domestic markets but are having relationships with many countries. Following different waves, in the last 20 years, companies de-localized operations to get more efficient results with lower costs even if in some cases moved back to original countries.





Or, in order to improve supply chain avoiding any disruption, identify additional suppliers all around the world. Of course business expansion is the main purpose: starting selling outside domestic market is a huge opportunity of growth especially for mature markets and products.

Whatever is the reason for this process of moving business outside domestic borders, it's a fact that isn't something that can't be unplanned. Especially in current scenario where complexity, different legislations and rules on companies obligations and registration can be always taken into accounts. Successful cross border expansion is strictly linked to a specific behaviour: awareness.

This is true generally speaking for all countries but can assume a higher complexity for so called Emerging Countries. Opportunities can be huge and Western companies, both in Europe and US, are addressing their attention to Emerging countries as well as from supply point of view or as new customers.



Work with several suppliers all around the world means focus attention on how have some alternative players can reduce risks in production and, why not, focus on those business are paying a high attention on costs control leading towards better profits. In addition, for mature economies like Western countries, find out new partners, both suppliers and customer is vital to guarantee their survival and development.





It's clear that hidden risks are very often due to missing knowledge. Dealing with Emerging Markets isn't simple, this is due to several factors. From political instability that can affect macroeconomic, fiscal policies etc, to legislation, level of transparency and organization. Starting from legislations, rules related to companies can be very different in term of registration, negative events and business obliged to file balance sheet. One of the most critical point is related to transparency of the information.

Lack of transparency can be due to legislation, especially in a country with a low level of democracy. Letting aside this very complicated aspects, let's focus on processes, tools and organization in filing company's documents. Emerging Market are considered with a high data friction: data collection, updating and availability are presenting some issues.

- Data collection: very often there isn't a public body collecting data at national level but only at regional/county level. In this scenario is very difficult to have an overall picture and different bodies are totally unlinked each other. Great part of processes are manual and time consuming.
- Data updating: processes, due to data collection flows, data updating processes are slow and done manually. There aren't in place automatic systems for optimization.

Considering both data collection and updating, availability of information related to companies is under pressure. It means that is required a strong presence on the territory and at the same time a clear knowledge of local process in order to get reliable information helping trade processes.

This a crucial point: be able to access to business information partners in charge to guarantee most quality updated information in Emerging Markets suitable to deal with above difficulties in collecting information.

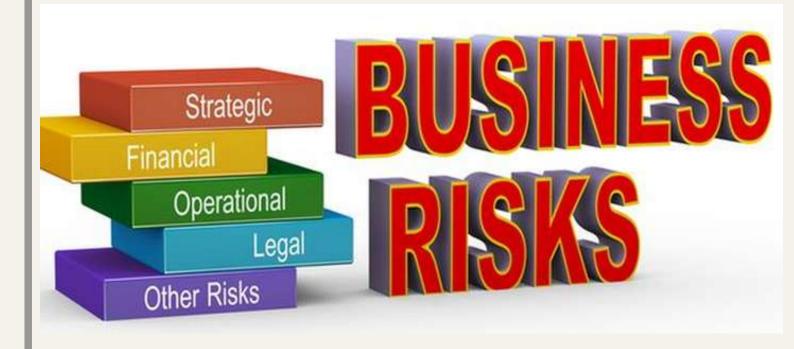




It's exactly the SkyMinder mission, CRIF portal of business information. Thanks to CRIF operations in Europe, Middle East and Far East Countries and very well established relationship with more than 30 local information providers, it's possible to offer fully updated and complete information always giving risk evaluation, information to assess a business partner.

Business Information are delivered only if updated thanks to a fresh investigation process in charge to collect data in a scenario very complex. In addition, with score or rating systems with a credit limit is possible to improve decisional process.

Evaluate a Risk Profile of a company, in Emerging Market but not only, means to have a complete picture of the company itself, as well as potential future changes and country scenario.







SkyMinder can be consider as an international trade enabler, giving access to in-depth credit and financial data on companies all over the world with a set of solutions able to cover different risk assessment needs. Let's discover SkyMinder solutions:

Credit Report and Slim Report: firmographic information, risk assessment and credit limit. Then financial data, management, company structure and industry. Slim Report is a shorter version but with the same level of updating and quality.

Monitoring Solutions

- o Full Monitoring: detailed notification generated when any change affects a company.
- o Alert: short notification generated when any change affects a company.
- o Planned Revision: worldwide available, allows to schedule in advance when receive an updated Report (monthly, quarterly, every 6 months or yearly).

KYC Report: it helps to understand the ownership of a company with Beneficial Owner and Shareholders.

Extended Check Report and Compliance Check Report: Extended Check Report integrates Credit Report to analyze involvement in money laundering, fraud, corruption, bribery or other criminal activities. Compliance Check on companies and persons is focused on financial crimes only.

Cyber Risk Report: evaluates how a company is exposed to a cyber attack

EIU Country Risk Service and EIU Country Report: forecast and outlook related to countries with macroeconomic indicators.



