

This is a recording for the FCA TechSprint, of the SME portal that's generated by Ezbob.

We're going to do this in the demo mode, so I will click that button here and read this demo exploration.

And we start by looking at the SME's financial health.

And we can see how that financial health is brought about.

We look at cash balances, revenues, profit margins and cash runways.

And very importantly, we have here priority actions that the SME must identify, cash crunch being the most important one — running out of money.

For open banking, we are able to look at how we would synchronise with an open banking provider, whether that be someone such as Plaid or Barclays or others.

And we're able to look here at cash forecasts and compare different periods with different scenarios.

For tax we also have corporation tax payments that are due to be made and VAT, PAYE and others.

Credit bureau data; one of the things that we're very proud of here is we've been able to generate a typical APR that might be charged to a business based on bureau data.

We also have information for accounting, so we can look at financial statements, charter accounts and test cases.

And we also have Companies House data.

Very importantly, we also have the cash forecast here, subject to various component parts and how these can be tracked.

And we have upcoming cash events.

We have our smart imagines that enable the business to identify things that are happening.

And very importantly, from a lender's perspective, we're able to look at information here which would enable a business to be able to go to a lender with all of its information in place to say: please provide me with this information.

We've also got information here about being able to drill down to individual component parts.

And finally, when we go to settings, we have information about region, appearance, privacy, the ATM tags, notifications and profile.