

Alan runs a small beauty studio.

January and February are always quiet, but this year bookings dropped more than expected.

Now he's worried about covering March's payments.

His spreadsheets don't warn him about upcoming cash risks, and calling suppliers to ask for deferred payments feels overwhelming.

He now regrets he should have started preparing earlier.

Still, Alan sees potential to fix the seasonal gap.

His customers love spending time here, chatting, relaxing with drinks.

He dreams of adding a small corner to boost revenue and make the space even more welcoming.

But he now again regrets he doesn't know how to make a plan.

This is where CAFE steps in.

Powered by Open Finance, CAFE gives SMEs forward-looking financial clarity.

Alan receives an alert that seasonal sales dips will create a cash shortage in March.

CAFE leads Alan to better-informed decisions with clear insight.

He postpones March's purchasing by a month, avoiding stress and decision fatigue.

Now there is no risk.

This is business planner.

When Alan wants to expand, CAFE helps him shape a business plan step by step, using real market trends and smart data.

The idea in his head becomes a structured plan simply by answering questions from the AI.

It even prepares practical guidance for requesting a loan, finally giving him the confidence to speak with his bank.

And for banks, CAFE becomes a real-time window into customer health.

Through the dashboard view, Alan's relationship manager Alice can engage proactively and eliminate information asymmetry in risk assessment.

She sees the same insights — the upcoming cash-short risk, the loan need identified in his growth plan.

CAFE enables Alice to assess creditworthiness based on business viability and forward-looking diagnostics.

She designs a tailored loan offer that truly fits Alan's needs.

CAFE supports both business owners and their banks with clarity, confidence and shared insight.

CAFE — intuitive, connected, simple.