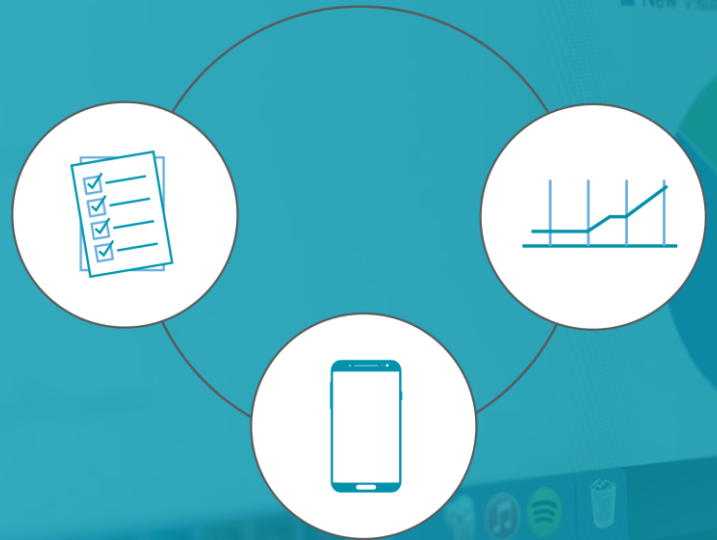


FINANCING THE DIGITALIZATION OF SMEs

Zenón Vázquez
General Manager
ELKARGI 23rd September

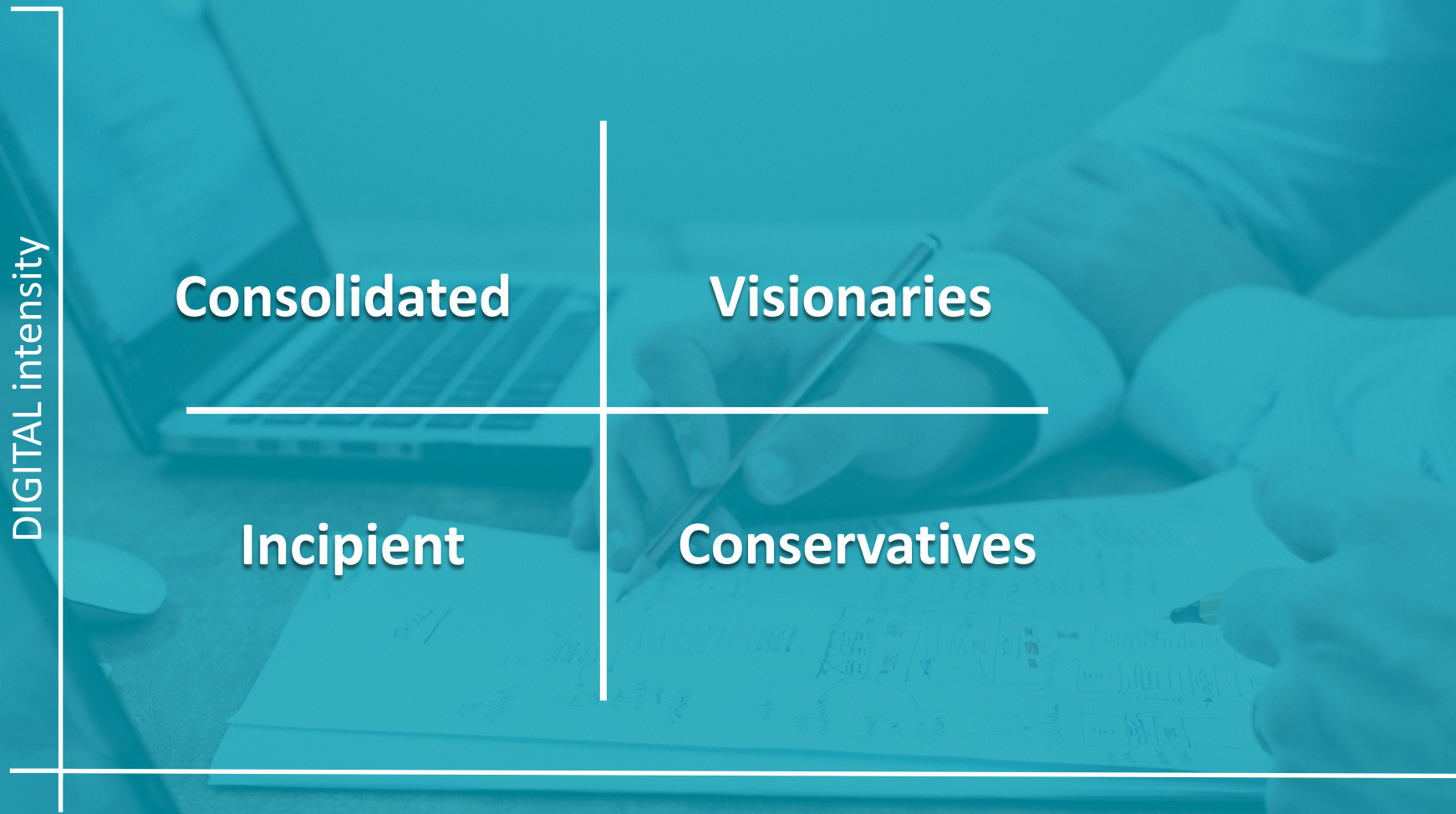
Efficiency



Process improvement

New business models

Culture is the key



Consolidated

Visionaries

Incipient

Conservatives

Intensity in the management of the transformation

A new model of organization and control of the value chain or the product life cycle, through the manufacturing systems. This new model is possible, through information technologies.



Manufacturing processes are in a digital transformation. An industrial revolution produced by the advancement of information technologies: computing and software.

OBJECTIVES

Knowledge improvement and identification of inefficiencies

Zero defect manufacturing

Energy consumption efficiency

Real time monitoring

Behavior prediction

Predictive Maintenance

Zero stock

Advanced logistics

Intelligent process automation

Production machine performance/action

Efficiency and profitability

PROBLEMS

1 Sensorization and traceability

2. Communications and protocols

3. Interoperability

4. Infrastructures

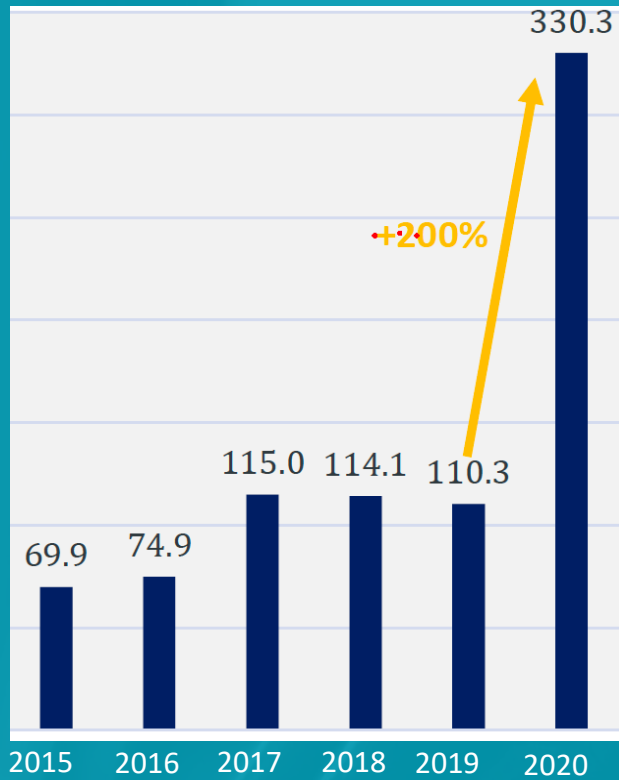
5. Data integration

6. Cleanliness and quality

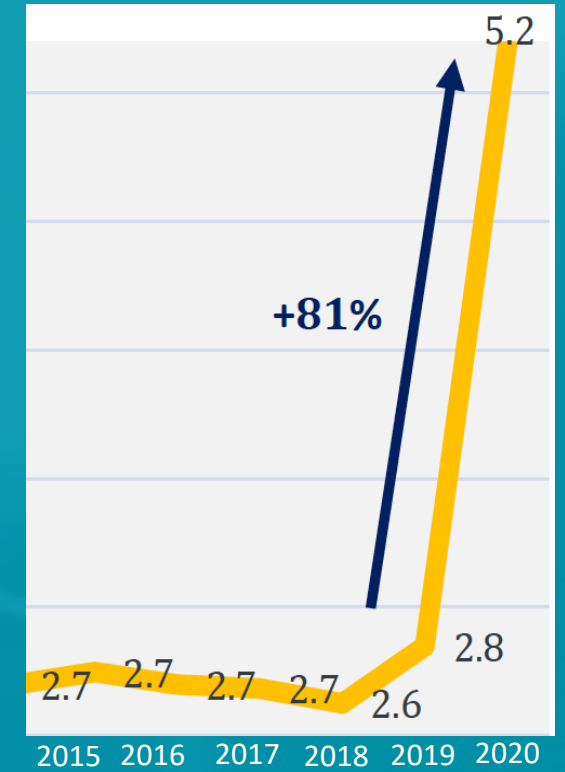
7. Data applicability



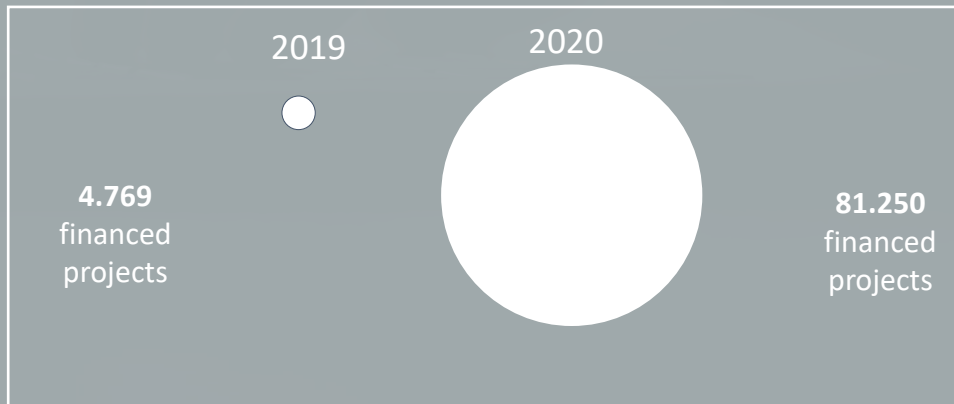
Evolution of the outstanding guarantee volumen (in billion EUR)



Evolution of the number of supported SMEs (in million units)



The example of Austria



↑
X 17

AQUISGRÁN

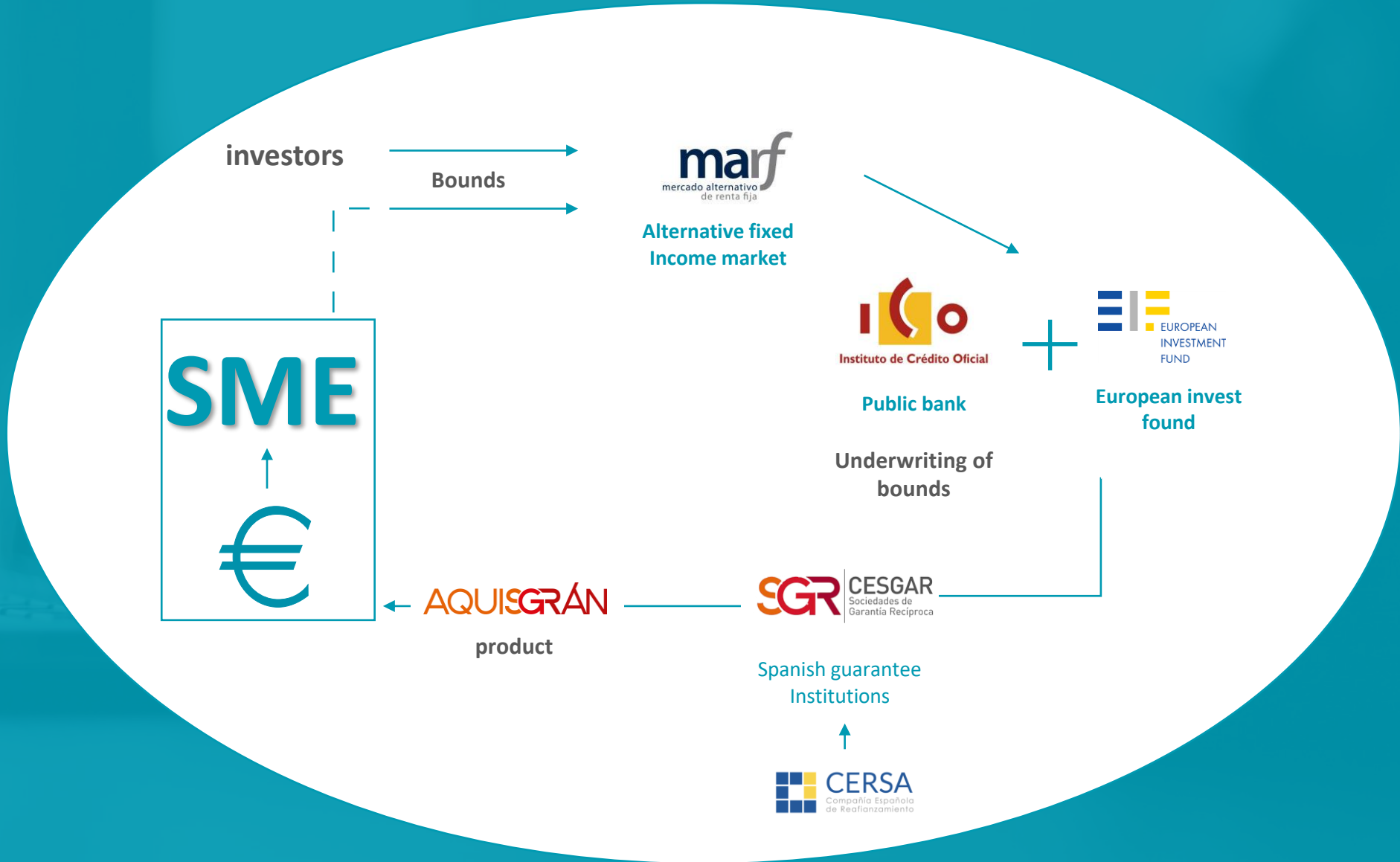
Pioneer in Europe

New source of financing

Diversification: Non-bank

Financial product of Guarantee Institutions

Fixed interest rate



Next Generation EU funds will support digitalization and sustainability

**We need to
reinvent ourselves**

**Business needs
to be sustainable
and profitable**

**Technology
is a must**

**We do need think
about our business
models**



THANK YOU!

Zenón Vázquez
General Manager
ELKARGI 23rd September