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ZÜRICH 2018

FINTECH & CRYPTO

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Startup	Brief Description
Barissta	The mobile Order & Payment platform for the best independent cafeterias.
bNesis	We streamline API integrations teaching banking and payment systems to talk
Chynge	AI-powered regulatory compliance to make cross-border payments safe & fast
Gauss Algorithmic	Data integration, advanced analytics & data related research for businesses
INZMO	Advanced digital insurance platform
Legal Bot	Machine learning tool to simplify regulatory environment
Mantigma	Forecasting as a service for the financial and energy industry
Market DNA	A marketplace for B2B market research offering an open knowledge access platform for B2B professionals.
MDOTM	MDOTM develops AI-driven investment strategies for global financial markets
Panda Money	Mobile banking for children and their parents
Paytailor	Paytailor is a cloud-based payment platform and an aggregator for payments
RoboLab	SDK and app store for investment robots powered by AI
Sabor	Tech Stack for Restaurant Owners in Emerging Marketings
Serfy	Serfy is universal B2B maintenance task management tool. Designed for commercial property management companies and maintenance service providers.
Team Call Levels	We are a Fintech in Singapore building intuitive market-monitoring tools
The Big Picture App	Planning software for financial advisors.
Translation.AI	AI-based translations, helping to save time, costs
Vigilant Web	Public data search & monitoring, for meaningful intelligence
Virtual Broker	We deliver the digital future of insurance intermediaries
Younify	We handle all your administrative documents to give you back your time

Barissta

FinTech & Crypto

The mobile Order&Payment platform for the best independent cafeterias.

Executive Summary

Barissta is a design-driven innovation platform with the aim of revolutionize the user experience & future of FoodService sector.

An on-line order & payment process at the best independent cafeterias in town through the user´s mobile phone.

Since november 2017, barissta.com is processing the digital orders from +40 of best independent coffee shops in Madrid and Valencia, giving our users a 2-clicks and cashless way to enjoy great food and coffee.

Barissta creates a great disruption in the FoodService sector by allowing independent owners to use a state of the art digital platform that allows them to implement processes that only international coffee chains could reach before, maintaining their unique character and independence.

A digital version of "Starbucks" where the vision is:
The world's largest cafeteria chain without owning any cafeteria.

For us, an open road to create and develop the fully-digital FoodService provider, from digital payments to global goods provider or stock through IoT manager.

Problem/Solution

The owner´s vision:

- Undigitalized and fragmented industry
- High fixed costs structure
- High loyalty system competitors

The customer´s vision:

- Queues, waits and different processes when ordering or paying at independent cafes.
- Old-fashioned (physical cards) loyalty system
- Issues with their cashless lifestyle

Our product allows the payment through the mobile to improve the speed and convenience, and the payments are linked to a loyalty system.

Now users use physical money or credit cards. Also, some use platforms such as Apple Pay.

But these platforms impede to improve the service and the speed and they do not have an associated loyalty system either.



Website

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Sector

Others

Current Stage

Paying Users

Location

Valencia, Spain

Operating from

Valencia. Operations and development.

Founded

November 2017

Funding Stage

Seed

Raising?

Yes

If YES, how much

200'000 EUR

bNesis

FinTech & Crypto

We streamline API integrations teaching banking and payment systems to talk

Executive Summary

With bNesis, banks and financial services companies get ready-to-use and fully automated decision making and loan application platform. Any borrower (including SME) can easily apply for a loan online in several clicks and get the decision in several seconds. bNesis combines multiple payment, eCommerce, analytics, shipping, accountancy, CRM, government registries, social media, payment and banking systems with all their functionality into a single solution, using their APIs. Instead of connecting necessary systems separately, wasting a lot of time and money on each of them, our customers need to connect bNesis only

At the website or in the app of the bank, the borrower gives the consent to analyze his expenses, income, social, and financial data from different external services, while bNesis automatically, in the background gathers the data from governmental registries. Risk department can test scoring technologies from startups and big corporations we provide inside of bNesis simultaneously on the top of the current one and choose the best, based on results.

The platform we provide has a gamification mode which pushes the borrower to share as much data as possible. The statement is simple - the more data the borrower shares, the lower loan interest rate and the better chance to be accepted for the loan he gets. The bank will have fewer default debts, will improve acceptance rate, and will simplify the whole loan application process making it more convenient. More important is that our system uses "Red Flags" approach to continuously monitor the borrower even after he/she was or even wasn't approved for the loan. No need in using expensive registries. The non-traditional sources of data we provide can be monitored even every 5 seconds free of charge. That will always provide the bank with the most accurate social, businesses, organizational and financial data of the borrower to be flexible and fast with credit limits, credit lines, and decision making. Thus, a bank will generate better interest margin and income

Problem/Solution

Credit institutions are managing inefficient loan application process.

From one side, banks get and analyze only regular data of the borrower from credit bureaus (which is expensive and can't be done very often), and internal databases, which is not enough in



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Sector

Big Data

Current Stage

Paying Users

Location

Warsaw, Poland

Operating from

Warsaw, Poland

Founded

June 2017

Funding Stage

Series A

Raising?

No

the modern world, as long as this is historical data only. Thus, credit institutions have lots of non-refundable debts, low acceptance rate and much lower margins than it could be.

From the other side, regularly, the loan application is a complicated process and requires preparing tons of documents, getting to the branches and wasting time in a queue. Online procedures are not fully automated and demand filling in substantial application forms, which make borrowers unsatisfied with the whole process.

Besides, from the banking side, checking of the data leads to lots of manual operations, a massive influence of the human factor, long-term of decision making while credit institutions still don't get 360 degrees overview of the financial, social and business portraits and of the borrower. More important is that the banks can't effectively control and monitor the borrower after the loan is approved. If something important like bankruptcy, decrease of the income or behavioral changes occur, the banks doesn't know anything about this and can't react fast

Actually, credit institutions are losing money while they could increase the whole income, simplifying the loan application process and getting the most out of data from the borrowers.

Chynge

FinTech & Crypto

AI-powered regulatory compliance to make cross-border payments safe & fast

Executive Summary

At Chynge, we believe that we make the world a safer place. Chynge Central, our flagship product, makes cross-border digital payments that are safe from money laundering, terrorism financing, and fraud powered by our Smart Compliance and blockchain.

Problem/Solution

Cross-border payments are slow, expensive and has significant regulatory requirements. Our vision is to provide payments that are instant, free and safe. Our implementation of a distributed ledger based on the Stellar protocol allows instant settlement with minimal FX and credit risks. We will create Liquidity Pools in the markets where we are licensed to allow zero-fee transactions. Our business model will be based on the FX spread between the two currencies of the Sender and Receiver markets.



Website

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Sector

AI/ML

Current Stage

Paying Users

Location

Singapore, Singapore

Operating from

Singapore

Founded

April 2015

Funding Stage

Series A

Raising?

Yes

If YES, how much

1'000'000 USD

Gauss Algorithmic

FinTech & Crypto

Data integration, advanced analytics & data related research for businesses

Executive Summary

We believe that we can create value for our communities by transforming businesses to effectively use data and digital technology. Using data to understand the past, react to the present and predict future outcomes is a key skill of our 20+ team of experts in AI and Big Data and we seek to forge some of those capabilities into forward-thinking companies.

Problem/Solution

We solve many problems across industries. In Zurich, we would like to present our Smart Lead Generation solution. We combine internal and external data to understand the motivation behind users purchasing financial products like loans and using advanced analytics methods like machine learning to find new "similar" customer.



Website

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Sector

AI/ML

Current Stage

Paying Users

Location

Brno, Czech Republic

Operating from

Main office is Brno Czech Republic. We are doing business in Czech Republic, Slovakia and Austria.

Founded

March 2014

Funding Stage

Series A

Raising?

No

INZMO

FinTech & Crypto



Advanced digital insurance platform

Executive Summary

INZMO is an Estonian start-up offering a simple and fully-digitalised insurance platform covering all the key stages. The aim of the multi-award-winning start-up is to create efficiency on costs, administration, claims-processing and underwriting for insurers and a pleasant experience for the consumers.

Problem/Solution

Insurance is still cumbersome and overcomplicated. The outdated systems are making the processes longsome and expensive due to the human-resources. Our USP is the seamless and fully digital solution between the customer and insurance company. INZMO's technology enables customers to get quotes from several carriers at the same time, compare them, and purchase a policy immediately (not to wait, if the broker or insurer gets into contact with them and issues a policy in several days or weeks). INZMO also enables customers to report claims in-app and have an overview of the claims-handling process.

Website

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Email

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Sector

Others

Current Stage

Paying Users

Location

Tallinn, Estonia

Operating from

IT-developing in Tallinn, Estonia; Business Development in Berlin, Germany and Zurich, Switzerland

Founded

September 2015

Funding Stage

Series A

Raising?

No

Legal Bot

FinTech & Crypto

Machine learning tool to simplify regulatory environment

Executive Summary

We want to democratize access to Regulatory intelligence, using artificial intelligence to provide a unique experience to users Governance, Risk and Compliance Management

LegalBot offers a number of tools and accelerators to interpretation standards and classification of liabilities that bring high productivity, innovation and sophistication in the regulatory analysis, and create a space that encourages collaboration between Financial Institutions and Regulators

Problem/Solution

Several sectors in the economy are regulated from federal agencies, in Brazil we are talking about 100 thousand companies. Insurance, banking and capital market are strongly regulated in Brazil – we are talking about 64 thousand regulations, 300 new documents monthly

Regulatory Compliance is a challenge, it requires high expertise and depth of knowledge.

Few banks in the country have a dedicated structure for this and most of the interpretation work has been done manually, requiring high concentration and many years of experience. The regulatory semantic is very specific requires formal rigor and level of detail. A single failure can bring serious consequences for non-compliance.

Compliance area is responsible for gathering and distributing the most important regulations among the entire organization.

Key challenges:

- High volume and complexity of regulations
- Distribution across the organization
- Control the workflow (who is doing the required activities/regulations that are not being addressed within the organization)

The management team receives a large number of irrelevant documents. It is hard to follow regulatory changes in a timely way. It increases a lot regulatory risk liability.

The cost of regulatory compliance of a large bank could reach hundreds of millions per year.

But there are also some hidden costs that are very relevant:

- Losses related to lack of coordination and planning
- Fines and punishments – R\$ 740 million in 2015
- Reputational



Website

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Sector

Cognitive Intelligence

Current Stage

Location

São Paulo, Brazil

Operating from

Main activities in Brazil / Data Scientist in China

Founded

May 2016

Funding Stage

Seed

Raising?

No

Mantigma

FinTech & Crypto

Forecasting as a service for the financial and energy industry

Executive Summary

Mantigma provides forecasting algorithms in a SaaS solution to banks and utilities for various use cases, e.g. electricity demand day-ahead forecasts or retail banking current account balance forecasts.

Problem/Solution

[FinTech] In an online-only banking environment, banks lose track of their retail clients' personal needs and desires. Mantigma's current account balance forecast and scenario planner can be added to the online banking. Clients use it to simulate life events and banking products. [Energy] A massive political shift to renewable energy sources all over the world is increasing supply side volatility on energy markets and thus also the costs of prediction errors on the demand side. Mantigma offers energy demand forecasting based on Kalman filters and neural networks to cut balance energy costs.



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Sector

Big Data

Current Stage

Users

Location

Vienna, Austria

Operating from

Vienna, Austria

Founded

2016

Funding Stage

Seed

Raising?

No

Market DNA

FinTech & Crypto

A marketplace for B2B market research offering an open knowledge access platform for B2B professionals.

Executive Summary

Market DNA is a marketplace for B2B market research offering an open knowledge access platform for B2B professionals. We are on the mission to make business research more efficient and enable even the smallest corporations to have access to customized data. Our clients, which are professionals from leading corporations, can ask their most relevant commercial- and technology-related questions online while renowned, vetted global market experts answer.

Problem/Solution

Professionals frequently make critical business decisions with incomplete and inaccurate information. According to a Harvard study, 70-80% of decisions by Fortune1000 companies are made while lacking critical information. The reason is that customized market information is scarce and significantly overpriced. Decision makers across the globe can either opt for expensive consultancy services (from McKinsey, Bain or BCG) or buy cheap but generic off-the-shelf reports from Nielsen, Forrester and Gartner. market DNA digitizes professional learning and offers market and technology insights which are cost-efficient, most up-to-date and fully customized to your business, products and services.



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Sector

AI/ML

Current Stage

Paying Users

Location

Berlin, Germany

Operating from

Berlin, Germany

Founded

November 2017

Funding Stage

Seed

Raising?

Yes

If YES, how much

250'000 USD

MDOTM

FinTech & Crypto

MDOTM develops AI-driven investment strategies for global financial markets

Executive Summary

MDOTM develops AI-driven investment strategies for global financial markets. It has a B2B model and its clients are exclusively institutional investors. Their technology leverages large-scale financial data and the latest breakthroughs in machine learning and advanced statistical modeling to develop automated investment strategies.

Problem/Solution

We tackle the central issues of modern global financial markets which is discretionary investing, using the so called "gut feeling". AI brings a new dimension to investments because compared to old school quantitative investing, where the human had to invent and create the investment strategy. With AI it's actually the machine that develops the investment strategy and humans only focus on developing the right machine. Our aim in the long-term is to remain at the vanguard of this revolution, attracting the best talents in the industry, always striving for excellence and discipline.



Website

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Sector

AI/ML

Current Stage

Paying Users

Location

Milan, Italy

Operating from

Business development is based in London, UK / the development team is based in Milan, Italy

Founded

November 2015

Funding Stage

Series A

Raising?

Yes

If YES, how much

2'000'000 EUR

Panda Money

FinTech & Crypto

Mobile banking for children and their parents

Executive Summary

Our project is mobile application for teenagers that provides a financial literacy training service helps to set a financial goal and accumulate on it. A teenager gets a virtual bank where he can put his savings and dispose of them: Save, store and spend

Problem/Solution

Currently, teenagers do not have a financial instrument that helps to manage the money, they use substitutes like e-wallets but mostly use cash.

From banks perspective it is become important to start interacting with the young audience as early as possible in order to build a positive and reliable brand for them



Website

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Sector

Others

Current Stage

Paying Users

Location

Moscow, Russia

Operating from

Main activities in Moscow, Russia and Astana, Kazakhstan / programming and operations in Moscow, Russia

Founded

November 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

400'000 USD

Paytailor

Smart City, Infrastructure & Mobility

Paytailor is a cloud-based payment platform and an aggregator for payments

Executive Summary

Paytailor is a powerful and flexible cloud-based payment platform, converting payment related problems fuelled by cash or bank card infrastructure into a seamless digital experience for both, merchants and their customers.

Paytailor is looking mobile payments as a two-way bridge to connect businesses to people. Paytailor allows payments with existing devices and bank accounts. Paytailor cloud-based payment platform enables POS payments, e-commerce, IoT solutions and integrations with API. In addition, the merchant solution helps to understand their customer's shopping habits and increase the loyalty of the existing and new customers via data.

Paytailor enables different payment methods, acting as a payment aggregator. In addition to debit and credit cards, Paytailor enables carrier billing, top-up solutions, prepaid cards, cryptocurrencies etc. Paytailor mobile payments and digital channel products can be tailored to banks needs and profile, supporting customer acquisition and revenue generation efforts, helping to monetize different payment channels in use. When PSD2 APIs open up, Paytailor platform enables to aggregate and integrate them into its customers' channels. Thus we can easily scale into underbanked areas and integrate the functionality based on the market needs.

Regardless of the payment method chosen by the merchant, the customer only needs a mobile wallet app that allows them access to simple in-store tap-to-pay or machine/device payments, or remote in-app online shopping. We believe consumers want convenience and consolidation of services. Thus, Paytailor is giving people the freedom of paying remotely and by any means of payment they prefer.

Problem/Solution

The very fundamental problem Paytailor is solving is the costs and accessibility issues created by card terminal infrastructure and cash payments. Across the world, costs related to accepting bank card payments are high. Not only do merchants need to pay for the card payment terminal, in addition to that they also have to pay high transaction fees. Accepting cash is expensive and unsafe, also leaves room for employee frauds. Alternative solutions like mobile payment solutions, that are not built to serve the needs of the merchants, often need additional integration or hardware. Moreover, they are often device



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Sector

Big Data

Current Stage

Paying Users

Location

Tallinn, Estonia

Operating from

Tallinn, Estonia

Founded

January 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

250'000 EUR

specific or require the card terminal, which is initially the problem.

Paytailor's cloud-based payment platform and aggregator acts as a powerful and flexible bridge between businesses and customers. By converting problem situations fuelled by cash and card infrastructure into a seamless digital experience, valuable for both parties. Thus we give people the freedom of paying remotely and by any means of payment they prefer.

Currently, merchants face high costs from accepting cash, credit, and debit in order to meet consumer demand in this competitive sales environment. Users, on the other hand, have access to multiple different payment solutions, none of them offering complete choice or freedom (fragmented solutions, no remote payments etc). The new ways of payment don't really solve any problems. Merchants still face an investment in hardware that does not yield any new payment scenarios. The bank is still tied down to the same location, the same customers and the same card payment. Only the mechanics (swipe vs. chip vs. tap) vary.

RoboLab

FinTech & Crypto

SDK and app store for investment robots powered by AI

Executive Summary

RoboLab is the app store and SDK for financial robots powered by Artificial Intelligence.

Problem/Solution

Most retail investors have a few basic needs: (1) find investment strategies that best suit their profile, (2) trust the investment professionals, and (3) enjoy the entire process, from the initial investment to the monitoring and follow-ups. The traditional wealth and asset management companies are failing to meet investors' expectations. They fail to provide them with a great customer experience and with new investment opportunities that require high technology (e.g., artificial intelligence). Our solution is a new platform (RoboLab Developer + RoboLab Store) that connects the communities of financial engineers / software developers (i.e., sellers/developers) with retail investors (i.e., buyers/users) across the whole value chain. Sellers will use RoboLab Developer to continuously interact with buyers and package personalised financial robots that are fun to play with. Buyers will use RoboLab Store to find the robots that best suit their investment profiles and activate them on their investment accounts.

RoboLab has many USPs, which originate from the fact that we are the first to create in Financial Services an Apple-like ecosystem of App Store + Xcode Apple Developer. This model will foster creative solutions and unlock innovation across the whole financial ecosystem.

We provide all the structured/unstructured data and make it extremely easy to prototype a financial robot and directly go-to-market. It requires sellers/developers to write 100 lines of code and then we run the backtesting and create risk and return metrics to verify that robots are properly functioning. Finally, the robot is ready to be listed into the RoboLab Store. Users can always in real-time activate/deactivate the robot, increase/decrease the investment, monitor risk & return performances and interact with the seller/developer or RoboLab for support.

Another USP is the centrality of the buyer/user across the whole value chain starting from the robot R&D phase. Users can communicate with developers and request robots with specific characteristics. To give an example, one user wanted to invest £10,000 in a robot that would trade instruments with a high Environmental, social and governance index. He will be able to submit this request and have a robot packaged in a few mins.



Website

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Sector

AI/ML

Current Stage

Users

Location

London, United Kingdom

Operating from

Main activities and programming in London, United Kingdom

Founded

August 2015

Funding Stage

Seed

Raising?

No

Sabor

FinTech & Crypto

Tech Stack for Restaurant Owners in Emerging Marketings

Executive Summary

Sabor POS is a software solution that gives restaurant owners the capability to make better decisions about their staff, food, customers and menu. The restaurant industry is broken and the POS industry is a very difficult and boring one to currently be in. This doesn't need to be the case. In 2014, Javier saw what the POS companies were doing and how they were approaching the restaurant industry. Restaurants didn't enjoy the approach nor the thought process of these POS companies. The POS didn't look at the small restaurants as an opportunity. These restaurants can't afford the solutions that were being offered, so instead of letting an industry dictate what should be done Javier decided to do something about it. After much communication with restaurants and testing Sabor 1.0 was launched December 2014. Soon afterwards he met both Luis and Tripp and started working with them to develop a Sabor that would be used by anyone with a Windows device. Once Sabor 2.0 launched it was adopted quickly and became the #1 Restaurant POS on the Windows Store. Sabor has also developed successful partnerships with Epson, Star, Elo, Intel and Microsoft.

Problem/Solution

We are trying to solve a data issue for restaurants. Restaurants are a data hub. Customers come in to different restaurants and will choose a different meal. These customers interact with the restaurant to create a data point. The restaurant receives the data and another data point is created on their end. There is so much data being created and we are trying to take that data and make it make sense to the restaurant owner. What we want to do is to create a POS as a central hub for data collection throughout a restaurant. Different interactions will create different intelligence points and the restaurant will then be able to make different decisions based on smarter data analytics. Through our POS acting as the central hub we hope to give the restaurant owner these better decisions. Currently most restaurants use a server based system. Which is costly and overwhelming. It is antiquated and the industry will use us as an upgrade.



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Sector

Data Analytics

Current Stage

Paying Users

Location

New York City, United States

Operating from

Development in Quito, Ecuador / Operations

in Orlando, Florida / Main

activities in New York, New

York

Founded

March 2015

Funding Stage

Seed

Raising?

Yes

If YES, how much

500'000 USD

Serfy

FinTech & Crypto

Serfy is universal B2B maintenance task management tool. Designed for commercial property management companies and maintenance service providers.

Executive Summary

show how transparent activity can lead to success.

Thousands of software are competing in Field Service Management niche including IBM, Oracle, Microsoft. All of them are great and can provide great value for service providers. Also, all of them implement top-down approach meaning that service provider using the software gives limited access to their clients and hope they will report issues and order services via their account. Problem is clients have multiple providers and people in the company change, so it's a bottleneck in the optimisation process.

Companies working in property industry often have hundreds of clients and tens of providers. It's additional layer in the overall process. This chain cannot be covered with top-down traditional software. This is where Serfy brings the most value. We developed a top-down bottom-up approach creating a network.

For example, tenants of a business centre using Serfy have their own accounts and they are connected with business centre manager. All issues reported and services required goes directly to the manager of the business centre who automates all task distribution to his service providers.

Service providers using Serfy solves issues and provide services. Serfy gives instant feedback and status of the issues to end client (tenants), so business centre manager is not involved in communication. Serfy allows for business centre manager to monitor the work process and analyze service provider performance and how he is meeting the SLA.

Today, Quadrum business centre owning more than 70 000 m2 of space, is managed by 1 person thanks to Serfy.

Problem/Solution

The property manager is the middleman between clients and providers. They are responsible for delivering best services with the lowest cost. Using traditional communication channels like phone and email takes all of the property managers time and is ineffective.

Serfy automates the communication and task management. Tasks created to property manager are automatically sent to a responsible provider. Feedback and status of the task are



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Sector

PropTech

Current Stage

Paying Users

Location

Vilnius, Lithuania

Operating from

Vilnius, Lithuania

Founded

May 2016

Funding Stage

Seed/Series A

Raising?

Yes

If YES, how much

1'000'000 EUR

returned instantly to the client. With Sertfy property managers become monitoring party and can analyse how well do multiple providers meet SLA requirements. Serfy makes work more efficient and less time-consuming and helps to deliver A+ service with lowest cost.

Team Call Levels

FinTech & Crypto

We are a Fintech in Singapore building intuitive market-monitoring tools

Executive Summary

Call Levels is a fintech based in Singapore that began by developing a mobile market monitoring application to make the markets accessible to all, and expanded to offer this technology to Relationship managers at financial institutions to end the days of being tethered to their computers monitoring news and markets and then manually connecting these to their clients. We now offer this technology of pre and post trade services as a chatbot integration to clients' favourite popular messaging systems, and after working extensively across departments at one of Asia's largest banks, hope to expand to new markets.

Problem/Solution

We give customers using expensive and bulky systems like Bloomberg a pocket solution that is just as powerful but also smarter based on personalisation that these systems lack where customers can automate the filtering process of news and price feeds to get only the information relevant to their portfolio or interests when they want it. Strategies, algorithms and data are all based upon our unique technology and leveraging our over half a million global user base.



Website

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Email

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Sector

AI/ML

Current Stage

Paying Users

Location

Singapore, Singapore

Operating from

Singapore

Founded

September 2014

Funding Stage

Series A/B

Raising?

No

The Big Picture App

FinTech & Crypto

Planning software for financial advisors.

Executive Summary

Based at our offices in Los Altos, California, we are professional financial analysts, software developers, and interaction designers. We bring to our work a unique mix of investment, design, and technological expertise.

In addition to the Big Picture Application, we are the creators of the Big Picture chart in print, a FINRA-reviewed illustration of historical investment returns that is widely used by the financial services industry in the U.S., Canada, Mexico, and Europe

Problem/Solution

The Big Picture App helps investors answer the essential questions, "How much money do I need to save for retirement, and how much can I safely spend in retirement?"

The app lets financial advisors build the retirement portfolios of their choice, and back-test them over rolling historical periods. Advisors can illustrate for clients the success rates, safe withdrawal rates, and portfolio longevities associated with a given asset allocation and expense ratio.

The program relies on the actual historical performance of indexes, using monthly-frequency total return data. Two same-length retirements have, in some cases, experienced wildly different outcomes—even when they have started just months apart. By capturing many hundreds of rolling historical periods, the app yields deep insights into the sustainability of a given strategy.

The historical approach featured in our app distinguishes itself from the "Monte Carlo" forecasts used in all other planning tools. MC requires that assumptions be made about the future returns, volatilities, and correlations of the asset classes contained in one's portfolio. It then uses these inputs to randomly generate hypothetical portfolio trajectories.

Our tool does not make predictions; it shows only how one's strategy would have fared in all the real-life retirement environments that have so far come to pass.

Did a given retirement strategy survive history's worst periods? If so, it may well survive whatever misfortune arises between now and the end of retirement. Or did it produce a shortfall, even in the stock market booms of the 80s and 90s? If so, it may fall short in the years ahead, too.

the Big Picture

Website

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Sector

Data Analytics

Current Stage

Paying Users

Location

Los Altos, United States

Operating from

All activities in Los Altos, California, USA

Founded

May 2014

Funding Stage

Seed

Raising?

No

The computations in the app rely on historical "total return" index data starting in 1926. We hold long-term licenses with two of the world's premier investment data compilers. We have access to historical return data for all major markets. The indices used in the app can be easily be swapped for those that are relevant to a particular country, making the app geographically scalable.

Translation.AI

FinTech & Crypto

AI-based translations, helping to save time, costs

Executive Summary

Artificial-intelligence based translations help corporations to save time and costs

Problem/Solution

They use traditional translation providers for expensive and sometimes slow translation services



Website

N/A

Email

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Sector

AI/ML

Current Stage

Paying Users

Location

Vienna, Austria

Operating from

we collaborate virtually with translators all over Europe and the US

Founded

December 2017

Funding Stage

Seed

Raising?

No

Vigilant Web

FinTech & Crypto

Public data search & monitoring, for meaningful intelligence

Executive Summary

There's an abundance of valuable public data out there, but it's buried in silo'ed, balkanized government databases where lies largely unusable. Vigilant is a platform for public records data search and monitoring. We unlock that information, make it actionable and help our customers leverage it to make critical decisions.

Our customers span financial services, politics, public affairs, and media. Our product suite includes a universal search layer for public data and sophisticated monitoring systems.

Problem/Solution

To access this information, people generally do it manually, database by database, or build bulky highly customized systems that aren't optimized for this purpose. Our solutions save our users hours of time per search and help deliver critical intelligence quickly.



Website

<https://vigilant.cc/>

Email

mike@vigilant.cc

Sector

Big Data

Current Stage

Paying Users

Location

New York City, United States

Operating from

New York

Founded

January 2016

Funding Stage

Seed

Raising?

No

Virtual Broker

FinTech & Crypto

We deliver the digital future of insurance intermediaries

Executive Summary

We at Virtual Broker Group have launched a game-changing software, empowering digitally the main distribution channel in insurance – intermediaries (making 65% of all sales). With more than 5000 policies processed via our software – there is 0% churn rate so far, proving that both end customers, and intermediaries are fully satisfied with our solution.

With our platform we develop further the insurance industry as a whole, as it provides best-in-class integrated and automated front-end and back end solution for insurance brokerage. The front-end covers from A to Z all insurance needs of customers, and the back-end increases dramatically the productivity and efficiency of insurance brokers.

We've been now in business for about a year, and as you will see in our deck have achieved very solid traction. With our extraordinary C-level management team, the latest technology digital solution, and impressive achievements in our pilot market so far, we are confident that our business is poised for significant success in multiple emerging markets.

The current focus for us is to sell aggressively to more intermediaries, and to add two more emerging markets to our growth plans – Romania and Poland, and this has changed also our capital needs, as well as our expected performance – toward higher figures. Therefore we are now actively looking for funding and hope we can find great partners.

Problem/Solution

Problem:

Insurance end-customers today are not satisfied with their experience (54% of all customers are not satisfied, 33% of Millennials, the future major customer group), due the lack of convenient, personalized and multichannel experience. Brokers sell 70% of the insurances in the world, yet 90% of them are in the past century, with no digital solution to fulfil these needs and make their entire operations more efficient - as a result they lose money, clients, or go out of business. We solve this fundamental problems in an intelligent and affordable way with our SaaS software platform.

Solution:

We have designed the only comprehensive digital platform for insurance brokers, to manage all their operations and sell multi-channel. Brokers sell 70% of the insurances in the world, yet they currently lack a complete solution like the one we provide.



Website

N/A

Email

d.todorova@virtualbroker.bg

Sector

Others

Current Stage

Paying Users

Location

Sofia, Bulgaria

Operating from

Sofia, Bulgaria

Founded

May 2015

Funding Stage

Seed

Raising?

Yes

Younify

FinTech & Crypto

We handle all your administrative documents to give you back your time

Executive Summary

Younify is a unique solution that is able to capture automatically invoices, interpret them to extract all needed information and push this information to the bank. This information can then feed an accounting system and allow the payment of the invoice. We sell our product to banks so they propose this solution to their clients, providing them with a real value service. This is a white label SaaS and we charge the banks license to use it.

Problem/Solution

Our product solves the problem of incoming invoices for SME (account payables). The 1.5 million of SMEs in EU cannot afford the luxury of the current expensive solutions. They have to deal with dozens of bills every day, enter them in the accounting system, then when it's time to pay them, go their e-banking and enter them again. With all the risks of errors involved and the time wasted.... There should be a better, simpler and cheaper way to do so.



Website

<http://www.younify.io>

Email

yhautier@younify.ro

Sector

AI/ML

Current Stage

Paying Users

Location

Bucharest, Romania

Operating from

Sales and Marketing in
Bucharest Romania,
Operations and Development
in Cluj-Napoca Romania

Founded

July 2014

Funding Stage

Seed

Raising?

Yes

If YES, how much

300'000 USD

SMART CITY, INFRASTRUCTURE & MOBILITY

SMART CITY, INFRASTRUCTURE & MOBILITY

Startup	Brief Description
AppsCo Inc	Connect people and things simply and securely.
Capte	Leveraging vehicle's connectivity
Cleo	AI Based Customer Intelligence Platform
DadShed	Property Management Marketplace
Dialog Technologies AB	Dialog: a service replacing surveys questions by user input aggregation
Instanteaser	We produce short commercial videos in scale with high engagement rates
kwik.me	IoT platform for re-ordering
LÜLA	LÜLA is Mobility-as-a-Service platform for transport stakeholders
Nextome	Nextome - Indoor positioning and navigation system
Pedius	Pedius provides phone services for the deaf and hard of hearing
Quantimetrika	Bring devices to life through voice wifi independently and in any language
Saora Industries	A company that looks into smart portable green water purification
Sentetic	Deep learning for Industrial IoT
SHARE Microtransit	Preparing Employers, Seniors, and Schools for Shared Autonomous Vehicles
Siba	Reliable, reactive sensor boxes for air quality and energy-efficiency.
Sphebotics	Boosting the Sun in the cities!
The Energy Audit	Machine learning algorithms to analyze energy related data
vilisto	vilisto - The AI Solution to Europe's Office Energy Consumption Problem
Yotta Green	Yotta has built an End to End IoT analytics platform to understand homes.

AppsCo Inc.

Smart City, Infrastructure & Mobility

Connect people and things simply and securely.

Executive Summary

Easily manage users, devices, and apps from one portal, enabling employees to work from anywhere, on any device, with one-click access to all the apps they need. We Also

Problem/Solution

Today its very hard to manage password and access control in the cloud without a solution like we can provide with. Usually its in Excel or manual work from It or password managers that help out on keeping users passwords. Its inefficient, making you in secure and without proper control and governance. It will also be very important for manitaining GDPR and incident reporting.



Website

<http://www.appsco.com>

Email

gck@appsco.com

Sector

IoT

Current Stage

Paying Users

Location

Oslo, Norway

Operating from

St Louis, USA and Sarpsborg, Norway

Founded

February 2017

Funding Stage

Series A

Raising?

Yes

If YES, how much

4'000'000 USD

Capte

Smart City, Infrastructure & Mobility

Leveraging vehicle's connectivity

Executive Summary

Capte is an IOT platform with inhouse developed hardware, software and connectivity

Problem/Solution

We are solving the problem of extracting the data from assets to make use of it. There are many different ways to use it, but mostly we do it for costs optimization or generating extra revenue.



Website

<http://capte.co>

Email

Sergey@capte.co

Sector

IoT

Current Stage

Paying Users

Location

Amsterdam, Netherlands

Operating from

Amsterdam and Paris

Founded

May 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

350'000 EUR

Cleo

Smart City, Infrastructure & Mobility

AI Based Customer Intelligence Platform

Executive Summary

AI based Customer Intelligence Platform. We automate support operations and provide deep insight into agent effectiveness.

Problem/Solution

People currently read email transcripts and listen to calls by random sampling to understand performance. We do this at scale by using AI to transcribe and NLP to provide context into customer interactions. Agents use a variety of one off tools to generate text, Cleo does this using AI for context-specific smart responses in text and voice.



Website

<https://www.trycleo.com/>

Email

rohit@cleoapp.io

Sector

AI/ML

Current Stage

Paying Users

Location

San Francisco, United States

Operating from

San Francisco, CA

Founded

January 2016

Funding Stage

Seed

Raising?

No

DadShed

Smart City, Infrastructure & Mobility

Property Management Marketplace

Executive Summary

DadShed is making property contents 'easily' accessible.

There is no comparative 'Platform as a Service' for the property sector where assets can be shared with existing real estate software or Apps.

DadShed's mission is to bring the management of property onto a user-generated platform and foster collaborative working practises globally.

DadShed networks people, property and products. The platform will move to blockchain and will use Artificial Intelligence to aid property maintenance. DadShed is a distributed ledger that brings transparency, crowd intelligence and community knowledge to property management.

Problem/Solution

DadShed is about property data. It is being leaked, lost, misplaced, forgotten or simply thrown away! The consequence is that property management is chaotic, time consuming, labour intensive and usually requires somebody involved to traveling a location; this is more than about digitising. This issue is the same for property professionals and homeowners alike, because there is no decentralised ledger of assets that can be shared easily then saved permanently for future use.

Owner occupiers currently do not have any cloud based systems to manage their properties online, typically they have folder of house documents or warranty details placed in a shed to refer to at a future date (Hence the name DadShed)

Typically property is managed in an adhoc manner using Telephone, Text, Email, Mobile, Excel, Word Documents, word of mouth, individual trade websites, Facebook groups, Whatsapp groups etc...there is not one network to manage property online which can be shared with permissions.

In the B2B space, there are single task apps, workflow solutions and end-to-end software.



Website

<http://roomagree.com>

Email

team@dadshed.com

Sector

Blockchain

Current Stage

Paying Users

Location

Manchester, United Kingdom

Operating from

Manchester, United Kingdom
head office and some
development in Vilnius,
Lithuania.

Founded

October 2013

Funding Stage

Seed

Raising?

Yes

Dialog Technologies AB

Smart City, Infrastructure & Mobility

Dialog: a service replacing surveys questions by user input aggregation

Executive Summary

For all modern organisations wanting to truly involve users, Dialog provides instant engagement and quantified results. Unlike surveys and social media, Dialog is constantly aggregating user inputs, allowing real-time mutual understanding and benefits.

Problem/Solution

When it comes to getting feedback, from customers, employees – Surveys are often the tool used. But the surveys are not working anymore. Response rates are falling at high speed, the static nature of the surveys gives responses only at the surface and the root cause can't be found. Everyone is looking for a solution, more and more investments are being made in order to get reliable data. On a regular basis, respondents are now being paid to take surveys. Inflation and bias add up to low response rate. The market is broken. Where are people? They used to be flattered to be asked their opinion in surveys. Not anymore. People are on social media. They get likes, responses, interaction, in real time. They get entertained, constantly, and get feedback. The gap is wide open between management wanting to know what people want and people who expect their voices to be heard.

Dialog is a dynamic survey tool that is used to run campaigns and get real time feedback, engaging users into a centralised feedback loop that is quicker and cheaper. Unlike surveys and social media, Dialog constantly aggregates user inputs for mutual understanding and benefit.



Website

<http://www.dialog.tech>

Email

jfw@dialog.tech

Sector

AI/ML

Current Stage

Paying Users

Location

Paris, France

Operating from

Stockholm, Sweden, and Paris, France

Founded

November 2017

Funding Stage

Seed

Raising?

Yes

Instanteaser

Smart City, Infrastructure & Mobility

We produce short commercial videos in scale with high engagement rates

Executive Summary

Instanteaser produces 6, 15 and 30 seconds personalised videos in scale, with high engagement potential and in an agile way. Our clients include Google, Facebook, L'Oréal, NBA, Visa, Colgate and many others.

Problem/Solution

In the digital environment there are hundreds of different medias, all producing and distributing huge amounts of content, and as a result content loses relevance quickly and it's reach is segmented. A brand or company needs to communicate with clients, acquire new clients and sell products or services, and the only way to do this in this cenário is to produce personalised content in scale and in an agile way, and still have high engagement potential. Video is the form of content which delivers the highest engagement rates, but the offer for its production doesn't meet this demand. On one end there are the traditional production companies, which are expensive and not agile, impeding scale, and on the other end are the sites which produce videos off templates, but as they are not very personalised and have aesthetic limitations, they do not engage their audience.



Website

<http://instanteaser.com>

Email

douglas@instanteaser.com

Sector

AI/ML

Current Stage

Paying Users

Location

Rio de Janeiro, Brazil

Operating from

Rio de Janeiro, Brazil, but we have clients in Argentina, Chile, Mexico and Australia

Founded

July 2016

Funding Stage

Seed/Series A

Raising?

No

kwik.me

Smart City, Infrastructure & Mobility

IoT platform for re-ordering

Executive Summary

kwik brings seamless commerce solutions to brands and retailers, enabling strong direct to consumer relationships.

Problem/Solution

Direct connection between brand/retailers and users using IOT.



Website

<https://www.kwik.me/>

Email

atias.shlomi@gmail.com

Sector

IoT

Current Stage

Paying Users

Location

Tel Aviv, Israel

Operating from

Binyamina, Israel

Founded

January 2016

Funding Stage

Series A

Raising?

Yes

If YES, how much

5'000'000 USD

LÜLA

Smart City, Infrastructure & Mobility

LÜLA is Mobility-as-a-Service platform for transport stakeholders

Executive Summary

LÜLA is a Mobility-as-a-Service platform that connects stakeholders to improve mobility by providing transport that is convenient, safe and accessible. □□ We do this through mobile ticketing, big data, and shared infrastructure to enable the community to make better decisions in getting you from A to B conveniently.

Problem/Solution

We're addressing the issue of fragmented transport services that affect the cost, reliance, accessibility and safety of transport for users of public & private transport; Lack of integrated transport, leakages of revenue and the shortage of meaningful data to enable passengers and operators to make better decisions. In Africa, passengers can't go from A to B easily

Website

<http://www.lulaloop.co.za>

Email

Velani@lulaloop.co.za

Sector

Others

Current Stage

Users

Location

Johannesburg, South Africa

Operating from

Main activities in
Johannesburg, South Africa -
technical support in Delhi, India

Founded

August 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

550'000 USD

Nextome

Smart City, Infrastructure & Mobility

Nextome - Indoor positioning and navigation system

Executive Summary

Nextome is leader in indoor positioning. It localizes, guides and tracks users and asset with a simple to install, ready-to-use and low cost solution.

Problem/Solution

We created a real-time tracking system for employees and asset. We provide control panel with the maps of the area for controlling the employee's position. An app calculates the employee position using GPS (if outdoor) or Nextome Technology (if indoor) and send it to the server. In that way managers can check the position of employees and can send a direct message to each of them. Managers can select different areas of the venue that need intervention, our algorithms will compute the shortest path to optimize time to reach each of them. We also provide analytics for computing Key Performance Indicators of employee with their speed. Also we provide asset localization, by attaching a beacon to them and analytics such as heat maps and real-time tracking of asset, but also time spent by the shopper cart waiting near the cash register.

Nextome technology has over 4 years of research in order to achieve high accuracy location of the user's smartphone. The system catches the signal of bluetooth beacons spread inside the environment and, thanks to proprietary artificial intelligence algorithms, it calculates the position of the user with an accuracy of about 1.5 meters. The system is patented with international PCT (ID: WO2015/049660) and all the calculation is performed inside the smartphone, so Nextome doesn't need a powerful infrastructure or a continuous internet connection to perform the localization. Most of indoor positioning systems are expensive or need configuration phases to be used. With Nextome you need only to install the beacons on suggested positions and the system works. We are based in Italy and Berlin. We have a membership in GTEC Lab (<http://gtec.berlin>) and we want to move to Germany



Website

<http://www.nextome.net/>

Email

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Sector

IoT

Current Stage

Paying Users

Location

Conversano, Italy

Operating from

Main activities in Bari and Milan, Italy / Commercial Office in Berlin, Germany

Founded

December 2013

Funding Stage

Seed

Raising?

No

Pedius

Smart City, Infrastructure & Mobility

Pedius provides phone services for the deaf and hard of hearing

Executive Summary

Pedius provides phone services for the deaf and hard of hearing using text to speech and voice recognition technologies

Problem/Solution

Many services are generally only reachable by phone, hence they are not available at all to Deaf and Hard of Hearing people. Swiss government is enforcing Telcos to provide an alternative service for the deaf



Website

<http://www.pedius.org>

Email

dici.lorenzo@gmail.com

Sector

Conversational Interfaces

Current Stage

Paying Users

Location

Roma, Italy

Operating from

Main activities in Rome,
Business development in Brazil
and China

Founded

October 2013

Funding Stage

Series A

Raising?

Yes

If YES, how much

3'000'000 EUR

Quantimetrica

Smart City, Infrastructure & Mobility

Bring devices to life through voice wifi independently and in any language

Executive Summary

Quantimetrica provides streamlined voice control for any device with maximum efficiency, without need for internet connectivity and in any language. It can provide alternative software or hardware solutions when internet is expensive, unavailable or patchy with products that are low power and cost effective to deploy. Our solutions can easily be retrofitted in existing systems, are easy and fun to use. Applications in home and office automation, the hospitality and cybersecurity industry etc.

Problem/Solution

Current voice control solutions, require internet-based infrastructure and million dollar server-side investments like the new Apple Siri plant in Nevada which cost \$850m. Voice is forwarded to these plants over the internet, processed by supercomputer-type equipment and the recognized voice is sent back as text. If internet is down, non-existent or expensive, such solutions cannot be used. Furthermore, internet connectivity to just control a light bulb increases the associated user cost.



Website

<http://www.quantimetrica.com>

Email

yd@quantimetrica.com

Sector

Conversational Interfaces

Current Stage

Users

Location

London, United Kingdom

Operating from

Based in London, development in Athens and footprints also in Austin (TX) and California

Founded

July 2013

Funding Stage

Seed

Raising?

Yes

If YES, how much

1'400'000 USD

Saora Industries

Smart City, Infrastructure & Mobility

A company that provides smart, portable, solar-powered water purification system

Executive Summary

Saora industries is a solar company in Malaysia that focuses on green energy as well as water purification. Our automated and also smart systems are currently been deployed in various sites in Malaysia serving the tens of thousands of Malaysians and now branching out to Indonesia and Philippines.

Problem/Solution

Saora Industries looks into helping homes to get access to clean water and solar energy easier and more efficient.

The traditional way of delivering basic necessities is through building huge water treatment plants with extended pipelines. This approach would cost significant amount of money and resource to be executed. Alongside, the huge environmental impact significantly damages the ecosystem.

Saora Industries has devised a decentralised approach of delivering safe drinking water for communities by purifying neighbouring existing water source through solar power. We have also built an internal IOT monitoring system that will be able to continuously give us information on the usage and condition of the system. Through this, we are able to do predictive maintenance. Our system is portable making it easier for transportation and suited for other application such as emergency water supply during disaster.



Website

<http://www.saoraindustries.com>

Email

m.ganesh91@gmail.com

Sector

IoT

Current Stage

Users

Location

Kuala Lumpur, Malaysia

Operating from

Kuala Lumpur

Founded

January 2016

Funding Stage

Seed

Raising?

No

Sentetic

Smart City, Infrastructure & Mobility

Deep learning for Industrial IoT

Executive Summary

Sentetic's goal is to develop vertical, end-to-end predictive maintenance solutions based on effective and simple to use artificial intelligence algorithms, and make it accessible to as many companies as possible.

The solution that Sentetic has developed allows to quickly implement a data analysis pipeline, with a complete solution that includes specialized acquisition and monitoring hardware, a modular platform for data ingestion and storage, their analysis in real time and/or in batch, and the display of notifications and the operating status of the equipments.

The SenteticSense modular solution for Predictive Maintenance is based on three main components:

1. SenteticSynapse - DATA ACQUISITION HARDWARE

It is a line of innovative Smart gateways, specialized for the acquisition, pre-analysis and data transmission operations to the platform's cloud algorithms. Specifically designed for industrial applications, they are compatible with the most widespread industrial protocols, (ModBus, MQTT, grpc, Profibus, etc.) and can be integrated with the most popular cloud platforms (Azure, AWS, Google cloud)

2. SenteticCortex - CLOUD BASED PREDICTIVE ENGINE

A predictive engine, which uses artificial intelligence algorithms, detects, notifies and classifies in an automatic manner and in real time the anomalies on monitored equipments. We have developed a library of algorithms optimized for data coming from industrial devices, which cover the most common needs of analysis (Anomaly detection, event classification, pattern recognition, time series modeling, etc.) and that allow easily the construction of predictive correlation models between operating parameters and efficiency targets. Furthermore, a sophisticated system for optimizing the hyperparameters of the models, based on genetic algorithms, automatically searches for the most effective models, significantly reducing the time required to implement the system.

3. SenteticSignal - INGESTION PLATFORM, DATA STORAGE AND DEVICE MANAGEMENT

SaaS solution based on Docker and Kubernetes containers, able to run on any cloud platform or customer datacenter, which allows integration with third-party software (eg MES, ERP, CMMS, database) through API rest or systems pub / sub type



Website

<http://www.sentetic.com>

Email

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Sector

AI/ML

Current Stage

Paying Users

Location

Perugia, Italy

Operating from

Main activities are carried on in Perugia, Italy. Sales Representative in Milan and Caserta.

Founded

December 2016

Funding Stage

Series A

Raising?

No

(eg MQTT, Coap, Redis Server, Apache Kafka).

The services orchestration system allows rapid scalability, both horizontal and vertical, managing up to a million events per second per instance. All communication with external systems and gateways takes place on TLS encrypted connections, and the gateway firmware is individually signed using ChipDNA technology to avoid problems of physical tampering (tampering and firmware hijacking), preventing the execution of unauthorized software on field devices

Problem/Solution

In addition to applications related to the manufacturing industry for predictive maintenance, Sentetic has developed specific solutions for the continuous monitoring of road infrastructures.

Sentetic "SmartBridge" is end-to-end monitoring solution based on IoT sensors and machine learning algorithms to determine the reliability of viaducts and bridges, using a network of accelerometric and environmental sensors, able to accurately model the relationship between the vibrational behavior of the infrastructure and the external conditions (climate and traffic).

It is able to detect significant changes in the static and dynamic response of the road infrastructure monitored (viaducts, bridges and overpasses), without the need for Structural Models.

Compared to the monitoring solutions currently in use, the Sentetic solution is less expensive (1/10 of the cost of a traditional monitoring system), simple to install (the sensors are positioned at street level and do not require the use of bay-bridges for installation) and is independent of the characteristics of the monitored infrastructure, being based on machine learning algorithms.

SHARE Microtransit

Smart City, Infrastructure & Mobility

Preparing Employers, Seniors, and Schools for Shared Autonomous Vehicles

Executive Summary

A transportation-as-a-service platform, SHARE utilizes a proprietary software platform to provide rides to commuters, senior citizens, and students. This company is providing door-to-door service for regularly-scheduled trips, lowering transit costs and freeing up time for passengers. The company operates mixed fleet of owned and shared vehicles with professional drivers. Dynamic routes are created to increase the number of passengers per vehicle and to eliminate unnecessary stops that are associated with fixed route microtransit.

SHARE differentiates itself from other ride-sharing companies by its focus (scheduled rides), customer base (employers, seniors, schools), and fleet (shared vehicle marketplace). Its software batches riders into groups to optimize the travel time and handles scheduling and driver management as well. It has active operations in Columbus, OH.

Problem/Solution

Americans spend an average of \$3,000 per year to go to work, or about \$300B annually. This total addressable market does not consider the opportunity cost of the unproductive hour the average worker spends commuting each day. In addition, many commuters and other drivers would like to switch to public transportation, but lack options that are convenient, affordable, or both. Even in cities with built-out mass transit networks, the first and last mile of a commute may not be traversable via bus or train. As a result, many Americans are stuck driving when they would prefer not to—and employers and institutions are recognizing that it pays to subsidize or offer this service.

SOLUTION

By combining software for scheduling with a fleet of shared vehicles, SHARE improves mobility for underserved customers via scheduled and recurring rides. It can shuttle customers to and from work, a healthcare facility, school, or events in vehicles that can accommodate 4 to 14 riders. Riders save time, money, and hassle—and could even take advantage of a \$260 tax credit for transportation services or Medicaid eligible reimbursement.



Website

<https://www.ridewithshare.com>

Email

ryan@ridewithshare.com

Sector

Big Data

Current Stage

Paying Users

Location

Columbus, United States

Operating from

Based and operating in Columbus, OH.

Founded

June 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

2'000'000 USD

Siba

Smart City, Infrastructure & Mobility

Reliable, reactive sensor boxes for air quality and energy-efficiency.

Executive Summary

Siba develops and promotes to the market, a novel, certified, standard-compliant air sensor box for IOT, embedded software and cloud analytics for both indoor and outdoor Environmental Quality (EQ) measurements of temperature, humidity, particles VOCs, CO₂, CO, NO_x for comfortable and energy-efficient living in Smart Buildings. Key value propositions: reliable, continuous measurement of the total set of EQ parameters, novel personal comfort models and IEQ indexes, machine learning and automatic control of actuators. Using indoor air quality as a "smart thermostat" Siba's products balance comfort and energy efficiency in Technical Building Systems operations, such as mechanical ventilation, air-conditioning, shading, promoting EU legislation.

Problem/Solution

A recent EU legislation mandates energy savings of up to 70% in European buildings. Siba's products provide the necessary "smart readiness" in order to promote energy-efficiency in building operations, such as mechanical ventilation, shading and lightning, saving energy, while at the same time guaranteeing a standard-compliant healthy and comfortable living at low-cost. Siba's approach is to use indoor air quality as a "smart thermostat", in order to increase the flexibility in managing Technical Building Systems (TBS) operations, such as mechanical ventilation, shading and lightning, saving energy. Siba products comply with emerging standards in low-cost sensing technologies, in allowed concentrations of air pollutants, and existing standards in thermal comfort. As the link between exposure to air pollution and disease has been proven beyond doubt for certain pollutants and others are added constantly, Siba has significant impact in reducing hospitalisation costs, as people do not fall ill or feel unwell so often. At the same time, studies have shown that bad air quality is linked to reduced productivity. Siba has therefore an impact of increasing productivity in office spaces. Fitness centers are expected to retain their customers and real-estate is expected to be able to rent/sell buildings at a better price.

Without Siba 's product people cannot solve the above problem. Available options are using devices in the market that take one-off measurements of one or two IEQ parameters, however this not sufficient for controlling automatically air quality, which underpins energy savings. Or they can use



Website

<http://innosense.gr/siba>

Email

dkatsiris@gmail.com

Sector

IoT

Current Stage

Users

Location

Athens, Greece

Operating from

Main activities in Athens
Greece/ Programming jointly in
Athens and in Xanthi, Greece

Founded

January 2017

Funding Stage

Seed

Raising?

Yes

If YES, how much

130'000 EUR

devices in the market with unproven reliability, in most cases, getting useless data, without achieving the above benefits.

Sphebotics

Smart City, Infrastructure & Mobility

Boosting the Sun in the cities!

Executive Summary

Under the name "solar-city-ZEN", sphebotics' transactive energy platform allows any inhabitant to produce and to consume its own solar energy starting from 1 panel at his/her own pace. At the other end, it allows the energy to be directly injected into energy infrastructures (grid, energy storage, building power system, charging station, etc.). Sphebotics creates and operates solar plants in urban areas (like rooftops or carports) by combining highly efficient installations with innovative solar trackers and IoT sensors. Sphebotics virtual plant platform offers the unique flexibility required to manage swarm of solar panels starting from a single solar panel.

Problem/Solution

Most of city-dwellers don't have a roof to install solar panels. Even if they could, they find that energy availability, technical skills or affordability would be challenging.



Website

<http://www.sphebotics.com>

Email

xavier@sphebotics.com

Sector

Others

Current Stage

Prototype

Location

Tallinn, Estonia

Operating from

Tallinn, Estonia

Founded

March 2017

Funding Stage

Seed

Raising?

Yes

If YES, how much

300'000 EUR

The Energy Audit

Smart City, Infrastructure & Mobility



Machine learning algorithms to analyze energy related data

Executive Summary

We developed a powerful AI-based software platform to analyze energy related data and improve operation efficiency of assets and systems.

Problem/Solution

We are in the era of Big Data. Lately, many companies and smart cities have installed data acquisition systems to visualize their real-time consumption. But what can be done with these data? Most of the time, we have no idea about how to use them effectively and wisely at people's own advantage. This is a pity, because data can tell us a lot of things about how a system should/will behave. Therefore, we need to make them "talk" and tell us only the information which are useful for us.

In the era of Big Data, Artificial Intelligence can help a lot and The Energy Audit's innovation goes in this direction. We developed powerful machine learning algorithms to help users forecast the energy consumption/production of complex systems. Thanks to our tools, users can predict the electricity/water demand of a house, mall or city; they can manage the energy supply in the most efficient way; they can spot malfunctioning in advance and therefore ensure people's safety and standards of living.

Website

<http://www.the-energyaudit.com>

Email

giulia.rinchetti@mipu.eu

Sector

Big Data

Current Stage

Paying Users

Location

Salò, Italy

Operating from

Main activities in Salò and Milan, Italy; distribution partners in Japan and Korea; prospective customers in Switzerland

Founded

September 2015

Funding Stage

Seed

Raising?

No

vilisto

Smart City, Infrastructure & Mobility

vilisto - The AI Solution to Europe's Office Energy Consumption Problem

Executive Summary

vilisto offers an energy saving solution for radiator heated office buildings enabling savings of up to 40% off heating costs. The AI-based proprietary technology uses self-learning algorithms and integrated presence detection to turn off heating when users are not detected and reduces energy use by anticipating user behavior based on past room occupancy. vilisto additionally utilizes collected data to offer services providing added value for building management.

Problem/Solution

PROBLEM: Inefficient energy consumption has become a major issue for companies. Employees often use energy inefficiently as the cost is borne by the company creating a classic "free-rider problem". This issue creates a huge potential for energy and cost savings as offices are being continuously heated even when they are not being used up to 80% of the time.

SOLUTION AND USP: Fully automated self-learning heating technology offers a new solution. vilisto allows companies to effortlessly achieve the highest energy consumption savings available on the market without requiring a change in user behavior or manual programming. This is achieved using an AI-based radiator thermostat with integrated presence detection which learns and anticipates user behavior to control heating usage automatically.

COMPETITION: The consumer smart home market is crowded with programmable and app-based thermostats which are not applicable in the commercial space because of the mandatory manual input of the user. In the commercial space there is currently only vilisto and en:key. vilisto outperforms its competition with respect to energy savings due to the implementation of weather forecast data and digital services which allow for savings on operational costs based on collected data.

vilisto

einfach Wohlfühlklima

Website

<http://www.vilisto.de>

Email

berger@vilisto.de

Sector

IoT

Current Stage

Paying Users

Location

Hamburg, Germany

Operating from

Hamburg, Germany. Currently only active in Germany.

Planning to expand to Switzerland in the winter of 2018/2019.

Founded

April 2016

Funding Stage

Seed

Raising?

No

Yotta Green

Smart City, Infrastructure & Mobility

Yotta has built an End to End IoT analytics platform to understand homes.

Executive Summary

Yotta is a platform to provide services based on learning, understanding and reacting to the home electrical patterns of appliances, and the people using them. The data comes from IoT switches and outlets that our partners can manufacture themselves utilizing Yotty's support, reference design and firmware.

Problem/Solution

The home electrical system is inefficient, not visible to customers, and is the source of more than 50% of home fire events. People are paying too much for electricity, with the environmental effects of it. People can seek for electrical problems or switch off unused devices, but most of the problems are not visible to them. People also can know of a wiring problem in the walls.



Website

<http://www.yottagreen.com>

Email

ZVIKA@YOTTAGREEN.COM

Sector

IoT

Current Stage

Paying Users

Location

Or Yehuda, Israel

Operating from

We located and operate from Israel

Founded

May 2014

Funding Stage

Series A

Raising?

Yes

If YES, how much

3'000'000 USD

EDTECH & LEARNING

EDTECH & LEARNING

Startup	Brief Description
CodeAll	CodeAll teaches programming using IoT devices
connect	connect is a data protected, device independent "Digital Life Network" (software) that integrates other social networks, all types of media, games, VR-shopping, etc. in the intuitive design of a customizable, expandable virtual world (2D/3D/VR/AR).
skillfinity.io	Helping you to build a long and lasting learning habit
Your Tutor	The school of the Future - a virtual school

CodeAll

EdTech & Learning

CodeAll teaches programming using IoT devices

Executive Summary

Expansio (www.expansio.io) was founded in 2016 and consists of researchers, computer scientists, technology experts and business managers. The vision of the company is to become one of the most innovative companies in the world in terms of global progress and development. The mission is to deliver unique, high-quality products that have a positive impact on people's lives. The company currently focuses on the development of its own product: CodeAll, which has won the eduLAB contest as the best educational startup in Poland. Expansio won the distinction award in the Poznań Leader of Entrepreneurship 2018 competition, was selected to acceleration programmes: • Google Launchpad Start • StartupSpark • and MIT Enterprise Forum Poland

Problem/Solution

CodeAll allows one to gain programming knowledge at the level of Junior Developer. CodeAll may be used by people without any previous coding experience. At the same time it may be used by people with extensive programming experience – the wireless sensors are very versatile.

CodeAll teaches real code and the learning material is divided into the following modules: variables, types, operators, conditional code, functions, arguments, loops, classes, objects and bug fixing. All of them are woven into more than 90 different scenarios for making an intelligent environment.

The learner has a lot of fun and does not even notice that he learns programming. It not only teaches the syntax, but also develops algorithmic thinking through more complex problems, like finding the correct number with a binary search algorithm. The programming language used in CodeAll is similar to C++ but the knowledge is universal enough to be used in any other object-oriented programming language.

There exist online platform to learn coding (like Codecademy) but they are used by people motivated to find a job as a programmer. These platforms offer learning paths in specific technologies to become a professional. CodeAll is different – it is for people putting the first steps in programming and offers people the possibility to master the basics of programming and algorithmic thinking that may be later used in other languages, regardless of the technology.

There are also platforms for children like Scratch. However, in



Website

<http://www.codeall.fun/> and www.expansio.io/codeall-startup/

Email

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Sector

IoT

Current Stage

Users

Location

Poznan, Poland

Operating from

Poznań, Poland

Founded

April 2016

Funding Stage

Seed

Raising?

No

these platforms are for younger people: 8+ years old. "Real" code is replaced by simplified version of puzzles or blocks. There are also STEM products, like Little Bits or Kano: they are targeted at younger people (6+) and do not teach "real" programming.

connect

EdTech & Learning

connect is a data protected, device independent "Digital Life Network" (software) that integrates other social networks, all types of media, games, VR-shopping, etc. in the intuitive design of a customizable, expandable virtual world (2D/3D/VR/AR).

Executive Summary

connect is your digital home. You can carry it around in your pocket (Smartphone), or experience it all around you in Virtual Reality.

It can be accessed from any device and offers all the facilities that a real home offers – only even better – because you can decorate this home to your own personal taste for free! It is the starting point for many different VR experiences, VR shopping and worldwide media sources. As well as that you can also reach all your friends via connect.

With connect, we have solved the main problems that our competitors face:

VR should (for the perfect illusion) be as photo realistic as possible.

It should be interactive rather than limited to 360° photos.

I want to access it from any device (Smartphone, PC, Gaming Console, Tablet, VR).

I want to design it myself so that it suits my needs and taste.

Most importantly: I want to meet all my friends there, rather than just strangers.

Because VR technology is still limited, connect can also be used either in 2D (move between hotspots), or 3D (free movement like in a PC game.)

Problem/Solution

There are many solved problems:

- 1.) The VR market is very fragmented, there is nothing like a "VR-browser", similar to the internet, to reach all VR content with one "store"/search engine. "connect" offers a intuitive way (looks like a virtual world) to reach all this VR content and already existing digital, non-VR content like media, social network etc. too. It is device-independent (instead of restricted to e.g. one hardware provider), free of charge, data protected and customizable / expandable. connect can also be used in 2D or 3D as well, so it will offer VR content for non-VR users too.
- 2.) Many small and medium companys can design a VR shop



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Email

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Sector

Others

Current Stage

Users

Location

Graz, Austria

Operating from

Graz, Austria

Founded

May 2015

Funding Stage

Seed

Raising?

Yes

If YES, how much

500'000 EUR

with our template without costs and effort. Within some hours, they will be able to sell their products without caring about payment solutions, device-independencies or publishing their own solutions.

3.) With the multi-messenger connects user will be able to reach all of their contacts within the connect app. They can send/receive mails, SMS, FB messages and much more in the near future, so that they have all of their communication and contacts in just one intuitive app.

4.) The same with media: Within connect, users will be able to enjoy all kinds of media: print, video, audio and internet media. E.g. they will be able to watch TV-channels, YouTube, PayTV, video calls, videos from their friends send via other networks like FB or SnapChat etc. Media partner get this interface for free (for reporting about us) and will reach more people and get big data information about media consumption.

skillfinitio

EdTech & Learning

Helping you to build a long and lasting learning habit

Executive Summary

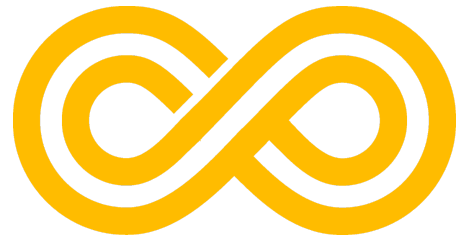
Skillfinitio tackles an omnipresent problem in the EdTech space: The bridge between convenient, but passive Youtube learning and time/money intensive MOOC learning. While Youtube doesn't offer learners interactivity. MOOCs are too time intensive for most learners.

Skillfinitio revolutionises online-learning with short, motivating "Skills". Through "casual micro-learning" the user can conveniently acquire new knowledge in less than an hour - anywhere, anytime. New Skills can be playfully discovered with our Swipe-UI. By this we want accomplish our vision to help every person to learn something new everyday.

Problem/Solution

Learning on a daily basis is difficult. Nearly everyone understands the value of learning and wants to build a learning habit. Nearly no one is able to build it. This is not a problem of motivation, but a problem of ability. Current solutions for learning are either too time intensive for most learners (MOOCs), or too unstructured and passive (Youtube, Medium etc.).

Skillfinitio solve this by organizing the best learning content of the Internet for you, in short easy skills - short enough to do on the subway or on the toilet. Our recommendation engine suggests the perfect skills based on your interests, on what your friends like and on what influencers say. Additionally we use Gamification and continuous education about learning itself to help users build a long lasting learning habit.



Website

<http://www.skillfinitio.io>

Email

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Sector

Big Data

Current Stage

Users

Location

Berlin, Germany

Operating from

Berlin, Germany

Founded

November 2017

Funding Stage

Seed

Raising?

Yes

If YES, how much

300'000 USD

Your Tutor

EdTech & Learning

The school of the Future - a virtual school

Executive Summary

SaaS online tutoring marketplace which uses a proprietary sophisticated virtual classroom (similar to Webex) built on WebRTC. The platform can be used also as a white label to schools, companies, and universities

Problem/Solution

people need access to the best teachers nevertheless location and time constraints. They are trying to do it with tools like skype and google hangouts but they are not designed for teaching. Our special virtual classroom is specifically designed for that and because of that the teacher can teach the same way as he does offline. Plus he can also create content and give test and homework. A complete virtual school



Website

<http://www.yourtutor.us>

Email

kirilov@yourtutor.us

Sector

Others

Current Stage

Users

Location

Sofia, Bulgaria

Operating from

Sofia, Bulgaria, but we also have a subsidiary in Germany, and in Kazakhstan, and registered company in Delaware

Founded

January 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

250'000 USD

LIFE SCIENCE & FOOD

LIFE SCIENCE & FOOD

Startup	Brief Description
CogZum	ZeroFoodWaste household grocery management system
FruitsApp	Bidirectional B2B Marketplace for Fresh Produce Industry
goodbag	goodbag is the world's first smart shopping bag that plants trees
Hexagro Urban Farming	Urban Farming solutions to allow anybody, anywhere access healthy food.
Innovative Blending	The World's First Customizable "Smoothie Vending Machine"
Taste.li	Our platform generates automatized and personalized nutrition plans, which meet not only a customer's nutritional needs, allergies or intolerances but also their taste.
Yarok Microbio	New fast test for food bacteria (Listeria, etc). Results: 45 min., not days

CogZum

Life Science & Food

ZeroFoodWaste household grocery management system

Executive Summary

Supermarket-to-home grocery management system for households. Next-gen mobile, web and IoT technology for rational food use. Ad platform, data analytics.

Problem/Solution

Inefficient organization of shopping and usage of foods in households. Buying more than needed leads to food which is spoiled as it can't be consumed in its shelf life period. Wasted food results in money loss for consumers, economic loss due to inefficient use of resources and environmental problems caused by greenhouse emissions.

CogZum is a multifunctional shopping list+pantry catalogue system that helps in avoiding food spoilage by tracking what you have and when it expires. We have created a unique product management design on the basis of hundreds of simulations and real-world situations that lead to over/under buying and food waste.

Different ways of handling the excess food (composting, animal feed) are available for households that can take advantage of those techniques.



Website

<https://cogzum.com>

Email

ivo.dimitrov@cogzum.com

Sector

Others

Current Stage

Users

Location

Sofia, Bulgaria

Operating from

We're based in Sofia, Bulgaria, but we also operate from London, UK

Founded

April 2017

Funding Stage

Seed

Raising?

No

FruitsApp

Life Science & Food

Bidirectional B2B Marketplace for Fresh Produce Industry

Executive Summary

FruitsApp is an Intelligent B2B Marketplace adapted for Fresh Produce Industry. Thanks to our bots and algorithms, we connect the companies of this sector based on their needs and interests.

The basic distribution circuit of these products is the so-called "long channel": 1.producer 2.wholesaler in origin 3.wholesaler in destination 4.retailer 5.consumer, in which a large number of intermediaries participate. This basic configuration of the distribution channel corresponds to a previous situation derived from the old requirement that all perishable food products be marketed through the "central markets". The evolution suffered both in the production environment and in that of the distribution itself has made this scheme more complex, and together with the traditional circuit, other shorter circuits have been developed and new agents of intermediation have appeared. they replace the old ones and in some cases the length of the distribution channel is being shortened. Our goal is to do it as short as possible, avoiding all unnecessary intermediaries between all actors.

We give visibility to all companies, even if they are small. We connect the suppliers directly with the right demand, streamlining the trading process avoiding intermediaries and helping companies to reduce their waste.

Problem/Solution

We have started this company after notice how this sector is still working for their daily trading operations (our CEO was working for more than 10 years in the biggest multinationals of the sector in Europe): phone calls, emails, faxes... being costly and inefficient: sellers can't find the right demand, because they can't reach all potential customers on the market; and on the other side, buyers can't access to all offers of the market, unknowing the real prices of the commodities, and making mistakes in their trading decisions.

That's why we have created this intelligent tool that is breaking the rules of the common marketplace: in a common marketplace, sellers publish the offers and need to wait till someone ask for buying. We are talking about perishables! In this sector, sellers can't stay waiting till someone ask for buying, and we have created a bidirectional marketplace that allow sellers to be proactive, they can see in real time and globally, which companies are looking for their products, and they can send offers to all this companies with a simple click through the



Website

<https://fruitsapp.com/>

Email

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Sector

Others

Current Stage

Paying Users

Location

Rome, Italy

Operating from

Rome, Italy

Founded

November 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

500'000 EUR

marketplace, offers that are sent to a target of potential customers willing to buy their goods, increasing the odds of success.

Once two companies are dealing, they can get an agreement about quantities and prices. Once the deal is closed, logistics are integrated automatically and in a scalable way, so they can select with one click the logistic option that better fit their needs each time.

We also provide selling prices in real time (Stock Market mode) on wholesale markets, showing tendencies that help these companies to optimize their trading decisions.

We have put on the table a tool that will democratize this sector. The lowest steps of the chain suffer the unfair results of the intermediaries, being them who get the more benefits on the chain.

Thanks to our approach that protect and help the seller side, we will disrupt the way of doing business on this sector.

goodbag

Life Science & Food

goodbag ist the worlds first smart shopping bag that plants trees

Executive Summary

goodbag is a smart and reusable shopping bag with an NFC/RFID chip that rewards its users for bringing their own bag and plants trees. Users can contactlessly scan their bag in stores to receive exclusive discounts or coupons as rewards. In addition, we plant trees against climate change for every goodbag that we sell and for every scan. On their smartphone users see in real time what discounts are available to them, how many plastic bags they have saved and how many trees they, and all other goodbag users, have planted together.

Problem/Solution

One trillion plastic bags are used every year for an average of only 20 minutes before they end up in the garbage or, even worse, our environment.

Almost 90 percent of the companies are competing mostly on basis of customer experience. What customer feel, see and experience while they shops now matters more than ever. To win and keep their customers retailers must deliver a positive experience across every customer touch point.

We at goodbag know that doing good together with your customers is a great if not the best way to build a good relationship!

goodbag enables retailers to take customers on a journey after they leave the store by protecting the environment TOGETHER with them. Beside that goodbag is also an attractive product that provides valuable data on users shopping behavior to retarget them later.



goodbag

Website

<http://www.goodbag.io>

Email

ch@goodbag.io

Sector

IoT

Current Stage

Paying Users

Location

Vienna, Austria

Operating from

goodbag operates from Vienna, Austria where our main activities are. Beside Austria we are also active in Germany, UK and Sweden.

Founded

August 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

250'000 EUR

Hexagro Urban Farming

Life Science & Food

Urban Farming solutions to allow anybody, anywhere access healthy food.

Executive Summary

Hexagro Urban Farming is composed of an international and multidisciplinary team of designers, engineers, gastronomes, and agronomists that develop solutions to increase the accessibility of healthy food in urban areas through biomimicry-inspired soilless-indoor gardens, IoT-driven services, and blockchain-empowered crowdsourcing communities. Our vision is to create the ever first food-smart-grid where local people can grow, harvest and buy healthy pesticide-free food.

Our headquarters are in Milan, Italy and additionally operate in Switzerland and California, thanks to the support from international partners such as Singularity University Ventures, Biomimicry Institute, and Kickstart Accelerator.

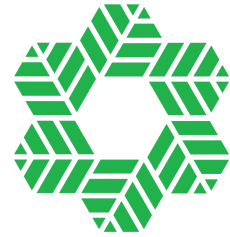
Our first product is the Living Farming Tree, a plug&play, modular and customizable indoor garden that currently is being piloted in eco-hotels, innovative offices, and healthy restaurants to offer a green design element while growing premium-herbs efficiently all-year round for employees and customers; these pilots allow us to improve the product prior to industrial production (mid-2019).

It uses Aeroponics, responsive LED lights for horticulture and add-on sensors to adapt the system to its environment and enhance the growth of different kinds of crops by individually controlling the farming platforms, hence decreasing the time for harvest by 3 times compared to traditional agriculture and using 40% less water compared to conventional hydroponics.

This lego-like garden adapts to any urban space and increases wellness by bringing Nature where you spend 90% of your life, in indoor environments, anybody anywhere can grow and access healthy food.

Problem/Solution

Healthy fresh food is a luxury a few people can afford. Hexagro Urban Farming offers products and services to empower companies and individuals to grow healthy food locally. We are initially targeting the market of CSR companies that want to increase the wellness of their employees and customers by installing the Living Farming Tree as a green design element that is able to produce healthy edible produce while bringing Nature where people are.



hexagro
URBAN FARMING

Website

<http://www.hexagrouurbanfarming.com/>

Email

felipe.hernandez@hexagrouurbanfarming.com

Sector

Others

Current Stage

Paying Users

Location

Milan, Italy

Operating from

Main activities Milan and Zurich, tech team also in Eastern Europe.

Founded

December 2016

Funding Stage

Seed

Raising?

Yes

If YES, how much

500'000 EUR

We offer this product as a service, hence, the users don't need to worry about the efficient running of the installations. We charge a monthly fee depending on the service acquired and provide the resources, maintenance, and support to empower our customers to grow delicious greens and herbs efficiently. We also support these companies in their marketing efforts by creating experiences and customizing our system appearance to match their interior design and space requirements.

Today companies spend enormous budgets on furniture and employees wellness programs even though very few companies are the ones achieving success because most of the others do not consider biophilic design as part of the reasons a workplace wellbeing factor. Moreover, any business that decides to install plants indoor is obliged to spend a high amount of money for the gardening and maintenance, and they still do have to worry about providing fresh healthy food to employees. Hexagro brings modular, maintenance-free biophilic design systems that reconnect people to nature, produce healthy food and increase air quality.

Innovative Blending

Life Science & Food

The World's First Customizable "Smoothie Vending Machine"

Executive Summary

"Innovative Blending" is a Smoothie Delivery Vending System, a device that will allow customers to pick their own ingredients (Pureed fruits or vegetables, proteins, vitamins and already mixed smoothies) Basically, it's a nutritious, custom vending machine for smoothies.

The front includes a touchscreen, where you can see and pick your own ingredients; the inside contains control circuitry and replaceable Canisters/Cartridges of the pureed fruits, veggies, proteins etc. The Nozzles of the canisters are pointing downwards towards the cup in a cone shaped cylinder (Think of inverted canisters of whip cream in a cone shaped circular drum).

How it works: a plastic cup drops and your ingredients follow, mixed together naturally as dispensed simultaneously like a swirl. The whole process would take no more than 5 seconds. Instant gratification and custom made natural drinks (not pre-made, nor one size fits all!). You pick the cup and walk away. No mixing, blending, cleaning, or dripping (Non of that). Several prototypes are operational in Alexandria, Egypt providing healthy ingredients to more than 6000 children.

Problem/Solution

Solving the issue of Healthy Nutrition and the daily intake of natural ingredients and the healthiest foods available to mankind. Currently people are making their own healthy beverages OR going to brick and mortar smoothie bars. No direct competition since there is nothing like it. Having the healthiest ingredients at your fingertips is not only cool it's Amazing.



Website

<https://ramyelmery.wixsite.com/innovativeblending>

Email

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Sector

Others

Current Stage

Users

Location

Washington, D. C., United States

Operating from

U.S.A. Company Headquarters but the operations currently are taking place in Alexandria, Egypt due to funding and manufacturing.

Founded

January 2018

Funding Stage

Seed

Raising?

Yes

If YES, how much

1'000'000 USD

Taste.li

Life Science & Food

Our platform generates automatized and personalized nutrition plans, which meet not only a customer's nutritional needs, allergies or intolerances but also their taste.

Executive Summary

During my work in the pharmaceutical industry, I've realized how little patients focus on their diet while taking medication, even if the right choices could drastically improve the effectiveness of their treatment. However, there is no limitation to watch your diet even if you feel healthy since it has the biggest influence on our wellbeing. To reach your health goals with nutrition, currently, the best way is to track your calories, or even better, to track your macros. However, that is time-consuming and very stressful. Further, most of the people don't know their caloric needs, and even fewer their needed macros. Allergies or food intolerances, together with preferences makes it even harder, and people tend to stick with a few food items to nourish themselves, what can lead to further intolerances or even symptoms of deficiency.

Our platform generates automatized personalized nutrition plans, which meet not only a customer's nutritional needs, allergies or intolerances but also their taste. Starting from people with bodyweight weight issues, to sports enthusiast or even professionals, patients or just people who want to start living healthier, we can analyze them for their nutrient and further in real time for their caloric needs and even their taste. This thanks to our unique taste-mapping, we can adapt our meal plans to the customer's preferences and help them to reach their goals by creating a healthy and sustainable lifestyle. Therefore, we can create value for our customers from day one! Primarily due to the fact, that we can give scientific correct nutrition plans, we can help people who suffer from a wide range of disease, allergies, and intolerances. We can improve their health with real food and even increase the effectiveness of medications. We want to reach our customers at the place where they are expecting correct and complete information about their nutrition, therefore from personal trainers, gyms and their healthcare professionals. We want to create a channel where these professionals have a new and comfortable tool to inform, communicate and give advice on special diets tailor-made for their customers. Even nutritionists, which on the first sight are our biggest competitors, could use our platform as a tool to work more effectively with their clients. After getting amazing and a lot of constructive feedback from the market with our MVP, we need now funding to get the platform and apps developed to start improving lives!



Website

www.taste.li

Email

info@taste.li

Sector

Others

Current Stage

Prototype

Location

Vaduz, Liechtenstein

Operating from

Vaduz, Liechtenstein

Founded

2018

Funding Stage

Seed

Raising?

Yes

If YES, how much

50'000 CHF

Problem/Solution

Our platform generates automatized personalized nutrition plans, which meet not only a customer's nutritional needs, allergies or intolerances but also their taste.

Yarok Microbio

Life Science & Food

New fast test for food bacteria (Listeria, etc).

Results: 45 min., not days

Executive Summary

Yarok Microbio, Ltd. is an Israeli innovation-based start-up with a disruptive new testing technology for the food industry to avoid product recalls, save production costs and protect consumers. Yarok entered the microbiological testing arena to provide a solution for a major problem of the Fresh Food Industry worldwide.

Yarok maintains an R&D laboratory in Jerusalem, Israel and a testing and demonstration laboratory in Bergamo, Northern Italy.

Problem/Solution

The possible presence of pathogenic bacteria (E.coli, Listeria, Salmonella, etc.) in food products is a major threat to consumer health and the food industry. Today's testing methods are TOO SLOW: results are ready after products are marketed or consumed, a cause for product recalls, lawsuits, and health hazards.

Based on "Detection of Intracellular Metabolism of the Specific Target Bacterium" -a radically new multidisciplinary approach in diagnostics- Yarok has developed a new fast testing technology, giving accurate results in 45 minutes instead of days. Uses include fast testing of agri-food raw materials, finished products and/or the production environment. Yarok system uses proprietary reagents & AI-informed bio-analytical software to be used with affordable off-the-shelf laboratory equipment.



Website

<http://www.yarokmicrobio.com>

Email

j.sierra@yarok.biz

Sector

Others

Current Stage

Paying Users

Location

Jerusalem, Israel

Operating from

Headquarters and R&D

Laboratory: Jerusalem, Israel. _

Testing and demonstration
laboratory: Bergamo, Italy.

Founded

August 2017

Funding Stage

Seed

Raising?

No

People only have back-end system/partial solution, are based on obsolete technology, do not provide automated and integrated solution like ours. We have designed an A to Z system, with rich functionalities, high level of integration, based on latest technologies, and with very affordable SaaS pricing, even for the smallest brokers.