

HES

Kit Lean Technologies automates SME credit assessment

Kit Lean Technologies success story

Kit Lean Technologies SRL is a Milan-based consultancy that helps Italian SMEs improve their credit ratings to gain better access to loans, grants, and other third-party financing. GiniMachine is integrated with Kit Lean's CfoRobot application through the GiniMachine API.

Founded in	Markets	Type	Website
2019	Italy	SME credit advisory	alzarating.com

15%

portfolio growth

20%

increase in re-engagement rate

12x

faster decision making

Challenge

Manual KPI collection for a patented rating method

Kit Lean's own AlzaRating method, patented in 2019, measures how ready an SME is for outside financing. Kit Lean reports that clients who adopted it grew turnover by 88% on average within a year.

Each assessment started with accountants collecting business KPIs from the SME via chat and entering them into Excel. The work was slow and error-prone. Kit Lean set out to automate SME onboarding and the assessment itself.

> “We struggled to manually analyze all the indicators and calculate the scoring for our SME clients. With GiniMachine, we can automate the scoring process and provide inclusive SME assessment to increase their credit rating with our application CfoRobot. This has allowed us to tailor our services to each client's specific needs and provide them with the support they need to grow their business.”



Davide Spitale
Founder at Kit Lean Technologies SRL

Approach

Onboarding a team new to machine learning

Kit Lean had no prior experience with ML software. The GiniMachine team therefore began with training delivered through video tutorials, product documentation, regular demos, and AI and ML consulting. Kit Lean then built its first predictive model in the SaaS version, using its own historical data.

For each SME assessed, the model returns a financial score and an interpretation of the business's strengths and weaknesses. Consultants use the interpretation to draw up a tailored plan for raising the client's credit rating.

Result

Explainable SME scoring replaces manual entry

The SME score accountants used to put together from chats and Excel now takes seconds to produce, so each assessment takes less staff time and costs less.

Consultants focus their recommendations on the weaknesses the interpretation identifies. SME clients receive the assessment through Kit Lean's CfoRobot application.

Thank you for your attention!

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