

# Digital Finance

# SOWISE



**STARTUP CREATION: SOWISE (FRANCE)**  
**PARTNERS:** University of Rennes 1 (France),  
GFT Italia (Italy), Degetel (France)



## The market-place for unlisted companies

In response to the lack of liquidity in the unlisted companies' shares, Sowise develops a digital platform enabling, as a first step, managers to offer their employee shareholders the opportunity to buy or sell their shares.

Developed in a SaaS mode, SOWISE is an "individual stock exchange" system, fully customizable according to different criteria, set by its managers. It allows the acquisition or sale of unlisted company shares. The V1 will be accessible to employee shareholders and the V2 will be open to the large public (2021). Sowise operates based on one-off "liquidity events" via a digitized OTC trading process.

It boosts employee shareholding, facilitates the transfer of family businesses and stimulates individual shareholding in a simple and secure environment.

## Competitive Advantages

- Sowise provides a liquidity solution for companies which cannot or do not want to go public.
- Sowise creates for each client an individual electronic platform, exclusively dedicated to the trading of securities issued by Sowise's corporate clients ; each CEO defines his own criteria
- The Sowise solution is much cheaper than being listed on a stock exchange
- This kind of private market rules out any market risk, compared to worldwide stock exchanges
- The fully digitized solution is very easy to use for the company's CEO as well as for the investor

## Target Markets

- Direct Employee Share Ownership in European SMEs
- European family-owned SMEs which face a liquidity or a transmission topic
- SMEs which need to solve a minority shareholder's exit or to reorganize their capital

## Status/ Traction

- MVP completed in June, beta test campaign until October and product launch in November
- EIT Consortium partners : DEGETEL and GFT Italia

## Road Map

### November 2020

- V1 launch to employee shareholders

### October 2021

- V2 launch to public shareholders

### 2023

- early international development

## Leveraged Technologies

Unlike usual stock markets, Sowise provides customized markets. Sowise is composed of three major trading algorithms: one dedicated to compute a market price indicator, another to match buy and sell orders and the last one to establish the final price for the transaction. These innovating algorithms let Sowise provide a full customisable private market exchange for each company. The settlement & delivery will hold on blockchain (share register) and smart contracts (shareholders agreements).

## Contact



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