



 CAMERA DI
COMMERCIO
MILANO
MONZABRIANZA
LODI

24th XBRL EUROPE DAY in Milan

XBRL | EUROPE

INTRODUCE

**Blockchain IFRS via “Xbrl Data Analytics engine”:
what are extensive benefits for domestic and
international stakeholders ?**





Andrea Lupini

Dott. Commercialista

Studio Lupini SRL

Member of XBRL EUROPE

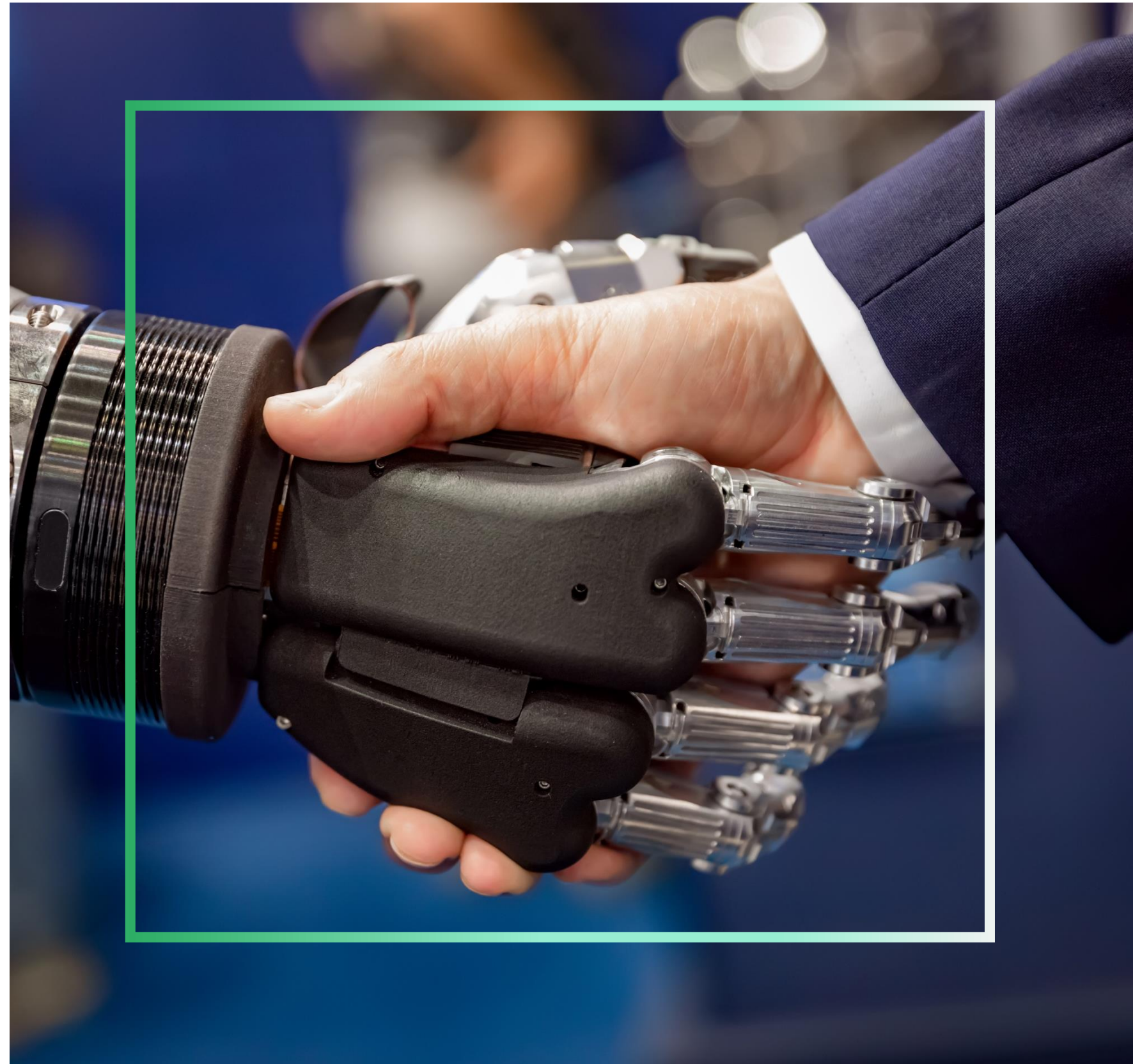
Founder Unigiro



uniGiro

i-XBRL Data Analytics Engine





Advanced Technology with IFRS XBRL Data Analytics Engine

1

Blockchain is a “**general purpose technology**” for XBRL Financial reporting across European chamber of commerce (transparency, efficiency, sustainability)

2

Artificial Intelligence to predict “crises” and “insolvency” risks and not only (enterprises are different in many ways)

3

Double effect on **transparency (trust)** and **economic growth** (the ecosystem of enterprises' creditors can easily detect credit risk to any client or potential new client).

Advantages for Authorities

XBRL Data Analytics engine

1

monitoring enterprises **credit risks** and **doing benchmarking**

2

monitoring enterprises **effective tax rate** and **ATAD**

3

disintermediation (increasing efficiency in credit recovery and reducing costs)



Advantage for Lenders/Banks and Investors

XBRL Data Analytics engine

1

customization of Rating based on an extensive number of indicators

- *Efficiency to measure credit risk or entity loan to value*

2

measuring financial risks:

- *Efficiency to prevent enterprise risks and to understand measures to mitigate those risks*

3

connecting “advisor” - “clients”

- *Efficiency to understand measures to mitigate financial risks*



Advantages for Professionals

XBRL Data Analytics engine

1

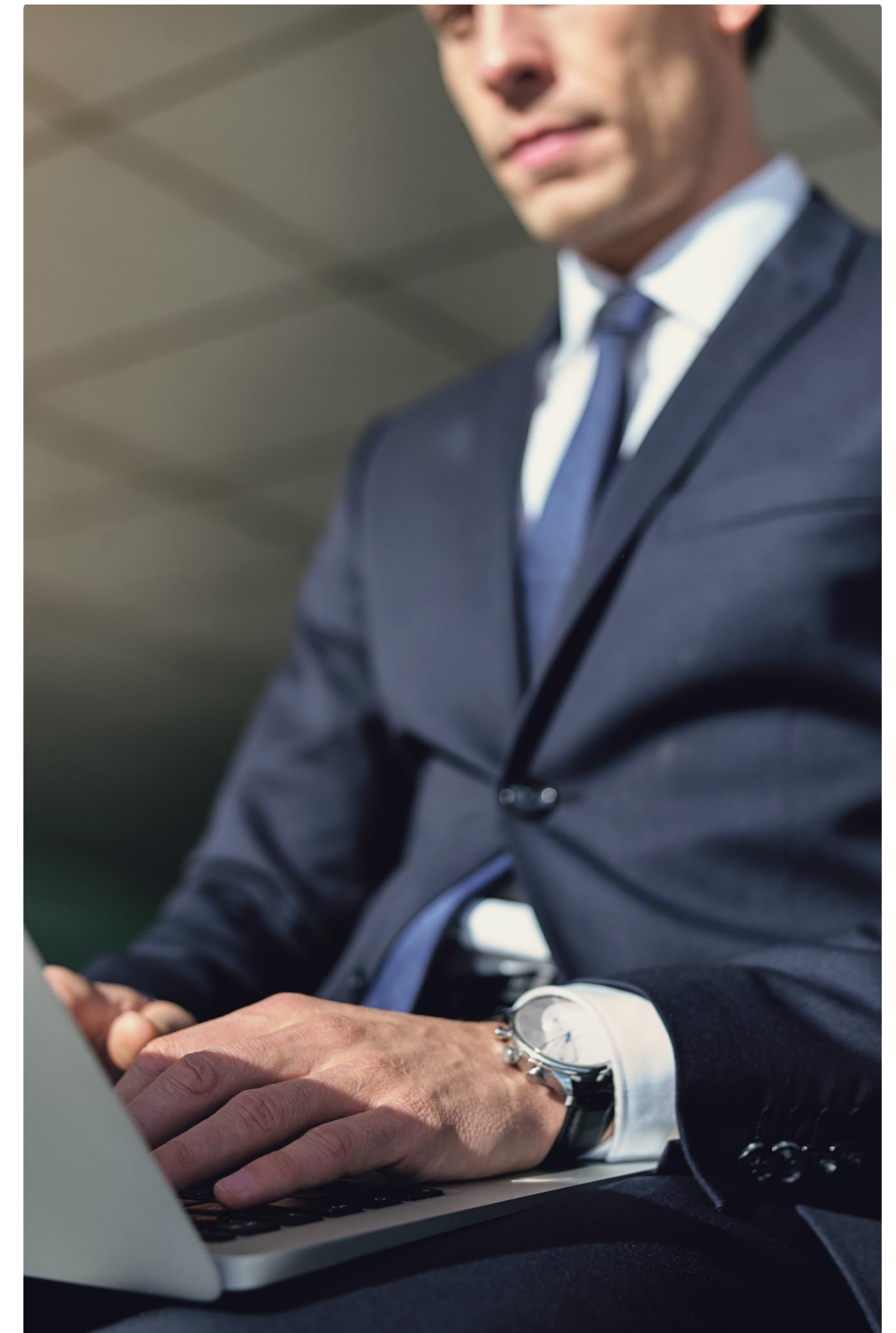
Compliance: Accountants, Auditors, Tax consultants, Financial Advisors can use **guaranteed information** without possibilities of mistaken financial data information

2

Monitoring and measuring risks to prevent crises and to find new solution

3

zero transaction costs for the entire ecosystem of Enterprises in valuation, credit risk management and benchmarking



INDUSTRY	Capital Adequacy	Sustainability of Financial charges	Liquidity ratio	Profitability ratio	Tax and Pension Debt ratio
AGRICOLTURA, SILVICOLTURA E PESCA	9,40%	2,80%	92,10%	0,30%	5,60%
ESTRAZIONE DI MINERALI DA CAVE E MINIERE	7,60%	3,0%	93,70%	0,50%	4,90%
PRODUZIONE DI ENERGIA ELETTRICA, GAS, VAPORE E ARIA CONDIZIONATA					
ATTIVITÀ MANIFATTURIERE					
FORNITURA DI ACQUA; RETI FOGNARIE, ATTIVITÀ DI GESTIONE DEI RIFIUTI E RISANAMENTO	6,70%	2,60%	84,20%	1,90%	6,50%
TRASFORMAZIONE DI ENERGIA ELETTRICA, GAS, VAPORE E ARIA CONDIZIONATA					
COSTRUZIONE DI EDIFICI	4,90%	3,80%	108,00%	0,40%	3,80%
INGEGNERIA CIVILE	5,30%	2,80%	101,10%	1,40%	5,30%
LAVORI DI COSTRUZIONE SPECIALIZZATI					
COMMERCIO ALL'INGROSSO E RIPARAZIONE DI AUTOVEICOLI E MOTOCICLI	6,30%	2,10%	101,40%	0,60%	2,90%
COMMERCIO ALL'INGROSSO (ESCLUSO QUELLO DI AUTOVEICOLI E DI MOTOCICLI)					
DISTRIBUZIONE DI ENERGIA ELETTRICA, GAS, VAPORE E ARIA CONDIZIONATA					
COMMERCIO AL DETTAGLIO (ESCLUSO QUELLO DI AUTOVEICOLI E DI MOTOCICLI)	4,20%	1,50%	89,80%	1,00%	7,80%
ATTIVITÀ DEI SERVIZI DI ALLOGGIO E DI RISTORAZIONE ATTIVITÀ DEI SERVIZI DI RISTORAZIONE					
TRASPORTO E MAGAZZINAGGIO	4,10%	1,50%	86,00%	1,40%	10,20%
HOTEL - ATTIVITÀ DEI SERVIZI DI ALLOGGIO E DI RISTORAZIONE					
SERVIZI ALLE IMPRESE:	5,20%	1,80%	95,40%	1,70%	11,90%
SERVIZI DI INFORMAZIONE E COMUNICAZIONE					
ATTIVITÀ PROFESSIONALI, SCIENTIFICHE E TECNICHE					
NOLEGGIO, AGENZIE DI VIAGGIO, SERVIZI DI SUPPORTO ALLE IMPRESE					
SERVIZI ALLE PERSONE:	2,30%	2,70%	69,80%	0,50%	14,60%
ISTRUZIONE					
SANITA' E ASSISTENZA SOCIALE					
ATTIVITÀ ARTISTICHE, SPORTIVE, DI INTRATTENIMENTO E DIVERTIMENTO					
ALTRE ATTIVITÀ DI SERVIZI					

The Italian landscape on warning indicators of Crises

A quick look-through new 5 ratios according with new Code on Bunkruptcy



How to prevent Enterprise Crises Risk ?

A quick look-through **new ratios**

1

Capital adequacy ratio vs **Effective Leverage ratio** ?

2

Sustainability of financial charges (Financial charges/Turnover) vs **financial charges/Ebitda** ?

3

Liquidity ratio (current assets/current liabilities) vs
Capitale di giro (commercial net cycle) +
Net liquidity (cash + equivalents - financial debt short terms) ?

4

Cash Flow/Total Assets vs
Cash Flow/Net Invested Capital (or **Net Working capital to Asset ratio**) ?







THANK YOU

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ENDING



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i-XBRL Data Analytics Engine

FOR MORE INFORMATION
<https://www.unigiro.org>