

LEGACY BRIDGE



group 3

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THE PROBLEM:



In Italy there are 4 million + family - owned SMEs.

More than 30% have any formal succession plan!

More than €500B SME value changing hands in 10-15 years.

Only 13% of businesses reach the 3rd generation.

Owner

Personal wealth entangled with the business with no retirement plan, no exit clarity.

Successor

No financial literacy, no legal knowledge, no confidence to take over.

Business

Value destroyed during unplanned, chaotic transitions to the next generation.

THE SOLUTION



BusinessPass — Your Complete Succession Companion

An all-in-one platform

1

BusinessPass connects to a founder's bank accounts via open finance APIs and, for the first time, separates personal wealth from business assets. It generates a rolling cash flow forecast and defines the minimum transfer price needed to fund the owner's retirement — giving them a clear number before they walk into any negotiation.

Succession Academy

2

Structured education for both sides of the transfer. Owners learn how to prepare their business for handover — governance, documentation, valuation. Successors build financial literacy, legal knowledge, and business culture fluency. Completing the Academy earns the BusinessPass certification, which signals readiness to banks, suppliers, and partners.

Successor Marketplace

3

Once certified, successors and owners are matched not just on price or sector, but on values, culture, and vision for the business. The marketplace hosts vetted SME listings, supports MBO and MBI candidates, and integrates the legal document workflows — patto di famiglia, notarial steps, tax optimisation — directly into the platform.

BusinessPass is the only platform that combines open finance, legal structure, and certified education into a single end-to-end succession journey.

BUSINESS MODEL CANVAS



Key Partnerships

- (1) Wealth Manager: financial intermediary - Open finance APIs, AUM retention, acquisition loans.
- (2) Legal & Tax firm
Non Financial partner - patto di famiglia, tax optimisation, notarial workflows
- (3) Education Partner

Key activities

- Run the financial clarity dashboard and open finance data layer.
- Deliver and update Succession Academy curriculum.
- Operate the successor matching algorithm and marketplace.
- Manage legal doc workflows and partner integrations.

Value Proposition

- Financial clarity separating personal from business assets.
- Legal and tax transfer made simple: patto di famiglia, notarial workflows, tax optimisation.
- Certified successors that banks, suppliers, and partners trust from day one.

Customer Relationships

- Self-serve onboarding via dashboard
- Guided Academy journey with progress tracking
- Personalised successor matching by values
- Certification as a trust signal at every stage
- Support via partner network (legal, financial, education)

Customer segments

- SME owner (seller)
 - age 55-70, retiring founder
 - Business value 0.5 - €10M
- Buyer / Successor
 - Manager, family or MBI buyer
 - Needs financing and certification
 - Prioritises cultural fit over price

Cost structure

- Technology infrastructure - open finance APIs, platform hosting, data security
- Partner commissions - wealth managers, legal firms, education providers
- Academy content production and Business Pass certification maintenance
- Sales, marketing and community acquisition costs

Key Resources

- Open finance API access (FIDA-ready)
- Academy content library and Business Pass certification system
- Legal and notarial partner network
- Matching algorithm and behavioural compatibility data

Channels

- Camera di Commercio network
- Regional bank partnerships
- Confidi associations
- FIDA open finance regulation
- Italian tax incentives for transfers

Revenue Stream

- Deal Success fee - small percentage of each completed business transfer (owner + buyer both contribute)
- Academy subscriptions - monthly access to courses, certification tracks, and the marketplace



TRI-LATERAL STRUCTURE

Business Pass Platform

SME Owner

- Financial clarity dashboard.
- Personal wealth and retirement planning.
- Business valuation tools.
- Succession academy - owner track
- Legal and tax guidance.



Wealth manager (financial intermediary):

- Open finance APIs
- AUM retention
- Acquisition loans

Legal & Tax firm (non-financial player):

- patto di famiglia
- tax optimisation
- notarial workflows

Education partner (non-financial partner):

- Courses and curriculum
- Business Pass certification
- Financial literacy



Buyer / Successor

- Curated SME listings and matching.
- Filter by values, sector, and size.
- Business Pass certification track.
- Financial literacy courses.
- Acquisition financing referrals.



WHY NOW?

Demographic wave

The generation of retiring Italian SME founders is arriving now.

Regulation

FIDA is enabling the open finance infrastructure that makes this platform technically and legally possible.

Policy priority

SME business continuity is a stated priority in Italian industrial and economic policy.

NEXT STEPS

Integrate banks

Partner with regional banks and open finance ready institutions to power the financial clarity dashboard and deal financing layer.

Build credibility

Secure institutional partnerships, a business school or chamber of commerce, to give the BusinessPass certification real weight.

Activate marketplace

Once owners and certified successors are on the platform, launch the matching marketplace as the commercial engine.

THE VISION

Try Italy First

Demonstrate the model across Lombardia, Veneto, and Emilia Romagna before expanding!

EU Expansion

Full open finance API integration and expansion into Spain, Germany, and France, markets with the same ageing SME ownership crisis and no integrated solution

European Standard

BusinessPass becomes the recognised platform for structured business succession across Europe!

THANK YOU!



LEGACY BRIDGE