Portugal, AI, Finance (& a bit of me)

Not generic, personal and only insights

The way to *now* in a nutshell

- Why share
- Experience
- Environment
- Challenges
- Solutions
- Opportunities (and threats)
- "Futur immédiat"
- Finance, own view
- AI perspectives

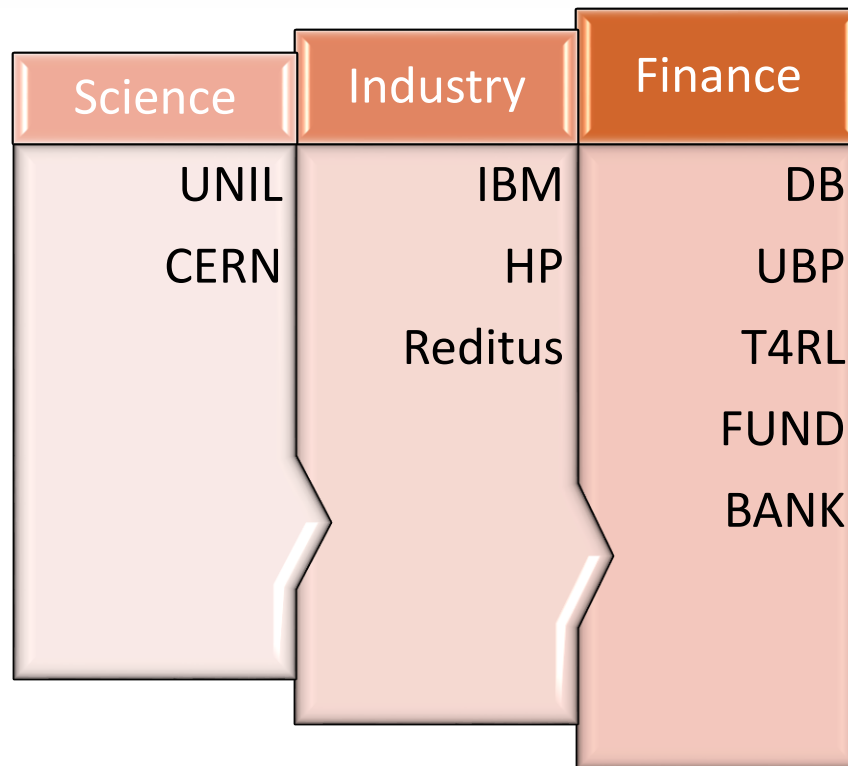# Counterpoint: guiding principles

Seeing paths, creating solutions and wealth

- Future is created by what you do today (not tomorrow)

- No *chat gpt* will show (yet) your reflection and path to solution or a presentation

- And the simplest solution is almost always the solution (Occam's razor)

- Experience is not to be relied on, keep new eyes (not believe you know it all)

Milestones experience:

It is all about building-up competencies, and always living with your time

Science	Industry	Finance
UNIL	IBM	DB
CERN	HP	UBP
	Reditus	T4RL
		FUND
		BANK

Counterpoint Experience :
Education. Exposure. Impact.

Re-starting. As assistant at *une banque d'affaires*
for business acumen.

Physics (CERN; Computing) → Consulting (Tech, Finance) → Exec MBA (wanna be CEO) → Tokens, NFT, M&A (Taurus & ICD Geneva, Lisbon) → Masters Finance (M&A) Reditus

Environment: Portugal dive-in

Being fully immersed in a new culture, and approach to business.

2008 financial crisis

Growth with a focus on service sectors

Tourism

Export-textiles, footwear, and automobiles

Government initiatives: infrastructure and foreign investment, leading to Reditus

Counterpoint: TECH environment

It is a path for country renewal.

- Originally near shoring option, back-office banks

- Tech-friendly destination in Europe

- Startup ecosystem with government / EU support

- Skills & low cost

- Software development, web design, and cyber

- Web Summit

Reditus: Challenges

Becoming CEO of a TECH company, in troubled waters. <u>Reditus</u>

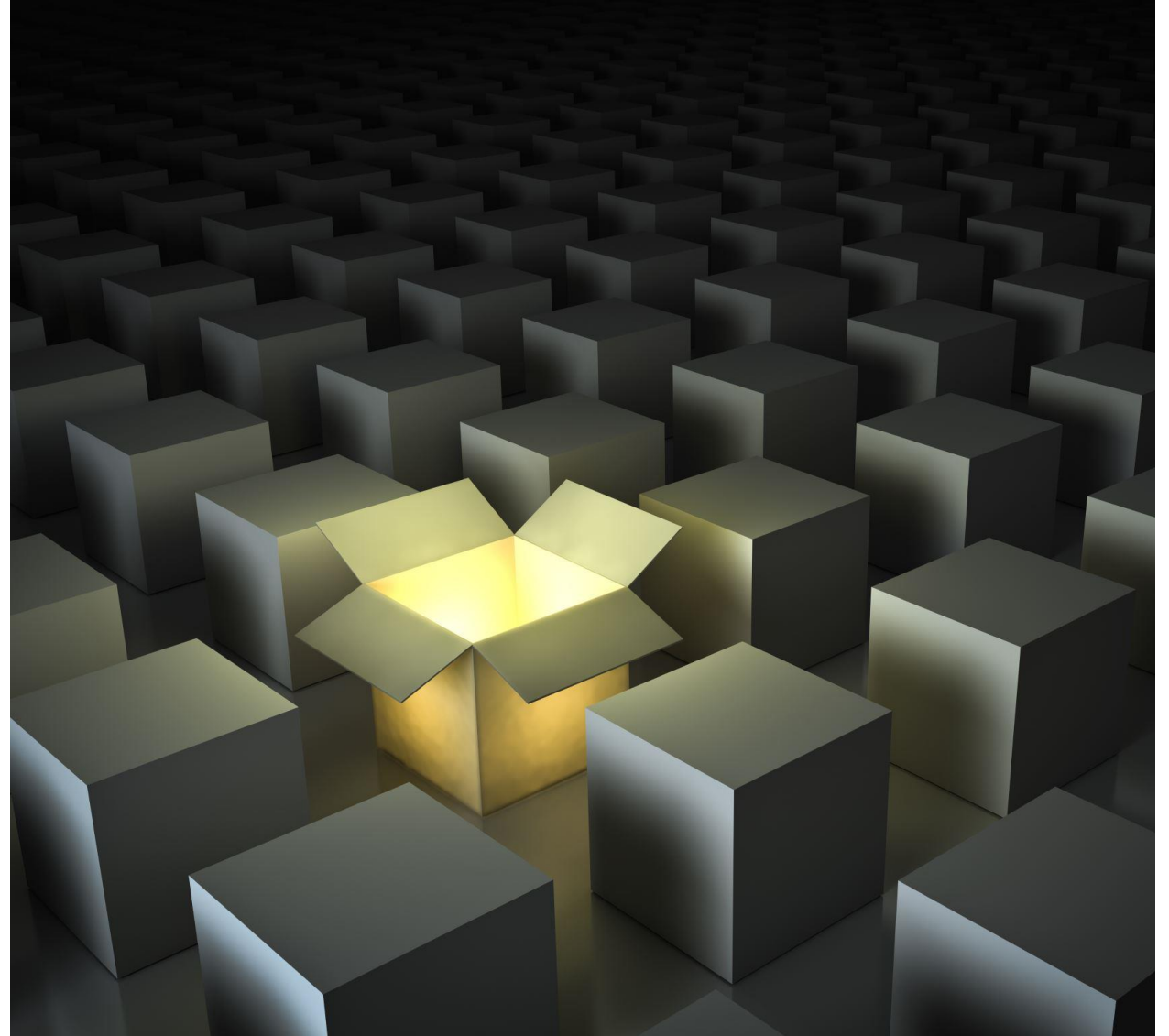|	
Transform and prepare	•Transform and prepare for tomorrow an IT behemoth with strong identity, but lost ways
Win and win	•Win and win, but improve margins
Conquer	•Conquer a one billion market in solutions and infrastructure
Serve	•Serve Public administration
Expand	•Expand finance and industry sectors
Leverage	•Leverage Africa or spin-off

Counterpoint: Reditus in 7 key facts

- BPO, IT Services, Managed Services, Solutions, Education

- More than 220 clients in Portugal

- 1200 + employees

- Listed since 2010

- Strategic presence in Lusophone Africa

- 30 m € revenue, struggling with the weight of history

- Full financial and societal restructuring plan on the way

Challenges: Call Centers

This Reditus team is bringing 15 m € yearly revenue and struggles with margin.

Optimizing Margins as an Initial Challenge

Enhancing Human Capabilities through AI

Impact on Societal Aspects and Risks

Shifting the Country Offering for Survival into High Tech and Related Infrastructure

New solutions : partners

Creating an advisory board for the future.

- **Bitsapiens** as digital assets and development partner Bitsapiens - Web3 & Digital Business Strategy Agency.

- **Automaise** Home | Automaise | AI Customer Support Platform as AI expert and solution provider for call centers

- **Funditec** Funditec: Fundación Tecnológica Advantx as specialized industrial lab for Economy and AI test center

- **Skillmind** Global Skillmind - Na vanguarda da transição digital for digital transformation of the administration and provider of agents (Alice)

Counterpoint: solutions.

Solution is based on new AI developments originating from real life customer experience

- Internal chatbot to assist agents in quickly accessing the knowledge base, policies, or solutions during customer interactions.

- Personalized Support via fine-tuned Large Language Models (e.g., GPT or BERT tuned on domain-specific data)

- Identification of improvement points via Predictive Analytics (e.g., clustering, classification). Classification can help identify relevant metrics leading to a desired outcome in already available data.

- Intelligent Call Routing and Agent Distribution via Reinforcement learning can dynamically optimize call routing by learning which agent-customer pairings yield the best outcomes based on historical data which is already available.

- Speech recognition technology can transcribe calls lowering post-call idle time.

Opportunities

Take aways. And consequences.

- ✓ Improve business
- ✓ Stabilize company
- ⌐ Enter social unrest
- ⌐ Political arbitrage
- ⌐ Let the space to new entrants with no legacy and local links

" *Futur immédiat* "

- Portugal impact
- Political impact
- Partnership
- Pace of change
- Plan for Reditus, 5 years Business plan, company valuation 80 m €

Finance products, own view

Our current projects

- Tokenisation, digital management of assets

- Image rights

- Talent search through Big data, AI personal tools (scouting), and profiling careers

- Creation of a RAIF fund

- Creation of a global transaction bank, with Tech at is core

AI perspective: Ethics, Resources and Society

The Need for a Balanced Approach

- Sustainable Development
- Ethical AI Frameworks
- Resource Governance
- International competition

Fierce change is coming.