



# Understanding the **Invisible**, mastering the unexpected

A POWERFUL ALLIANCE  
BETWEEN ARTIFICIAL INTELLIGENCE  
& HUMAN INTELLIGENCES



## OUR DNA

*SC & Associés supports private equity players in understanding, securing, and strategically activating technology assets.*

*We operate at the intersection of two worlds: the investment sphere and the realm of complex systems (IT, Digital, Data, Cybersecurity).*

## OUR MISSION

TURNING TECHNOLOGY ASSETS INTO DRIVERS OF  
SUSTAINABLE GROWTH, COMBINING PERFORMANCE  
AND ENVIRONMENTAL RESPONSIBILITY  
TO MAXIMIZE VALUE

# The Maturity Digital Navigator®

## Our *Exclusive Approach*

It is to uncover what others fail to see that SC & Associés has developed an exclusive methodology based on two core pillars:



### OUR SPECIALIZED AI

Trained on 1897 criteria and critical benchmarks (technical, regulatory, ESG), our AI detects weak signals, hidden vulnerabilities, and optimization opportunities.

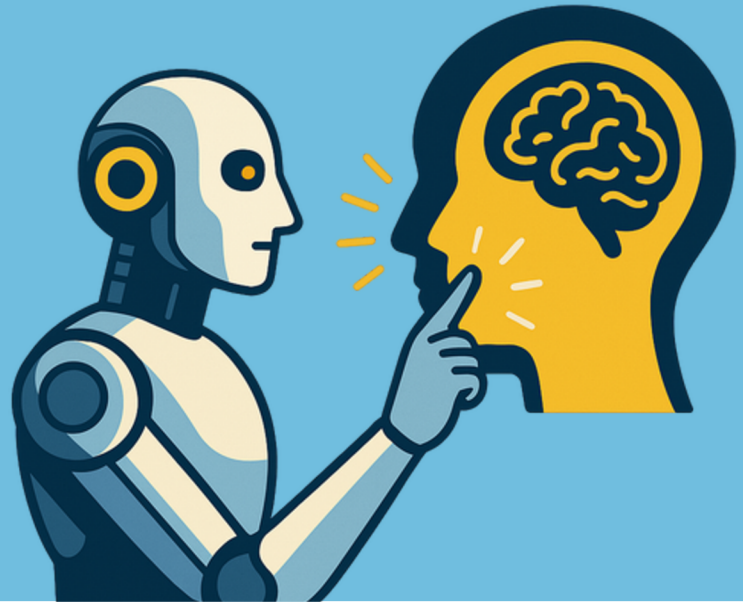
### OUR BOARD OF INTERNATIONAL EXPERTS

27 experts under a special NDA, from complementary fields, review, interpret, and fine-tune our AI's analyses.

This human oversight ensures that decisions are aligned with real-world operational realities.



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AN EXTENDED VERSION FEATURING  
ILLUSTRATIVE CASES AND ANALYTICAL  
FRAMEWORKS IS AVAILABLE UPON REQUEST





## SPECIALIZED AI

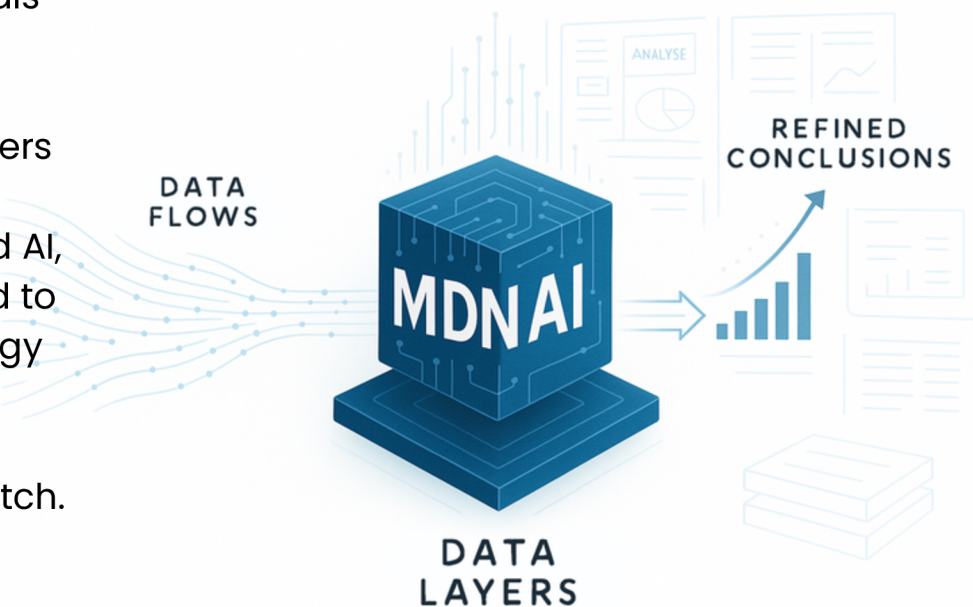
*What the AI sees that the human eye cannot perceive*

Most pre-acquisition analyses still rely on visible, declarative, or static criteria.

Yet, the truly decisive signals are often hidden within technical complexity, operational volatility, or layers of untapped data.

This is where our specialized AI, **MDN\_AI**, comes indesigned to analyse complex technology assets with a level of granularity that manual methods simply cannot match.

*Detecting the unpredictable, substantiating decisions*



**Trained on precise business-specific corpora and cross-referenced with industry standards, MDN\_AI enables the following:**

- Identify silent technical vulnerabilities
- Map critical interdependencies
- Reveal inconsistencies invisible to the human eye
- Project ESG or regulatory evolution scenarios



*« A well-trained specialized AI can detect technical failures or governance biases even before they become visible in conventional metrics. »*

**R.B. – Chief Data Scientist, member of The Strategic Loop**



# THE FOUR TECHNOLOGICAL PILLARS

*IT, Digital, Data and Cyber*

*Why an AI is only as powerful  
as the signals it's fed*

A high-performing AI can only deliver value if it relies on a deep understanding of **4 critical dimensions**: IT, digital, data, and cybersecurity. It is through their interaction that key strategic signals emerge.



Outdated servers, technical debt, undocumented practices... AI reveals high-impact operational weak spots.



User journeys, acquisition channels, platform stability: digital insights reveal both the commercial and technical maturity of the asset.



A specialized AI assesses the quality, freshness, compliance, and consistency of data against standards such as GDPR, ESG, and SFDR.



**CYBER-  
SECURITY**

Ransomware, shadow IT, and poor foundational practices, as accumulated vulnerabilities can evolve into deep systemic risks.

## OUR 4 ANGLES OF TECHNOLOGICAL ANALYSIS



*« It is rarely complex attacks that cause the most damage, but rather the accumulation of invisible oversights. »*

**I.C. – Chief of Cybersecurity, member of The Strategic Loop**

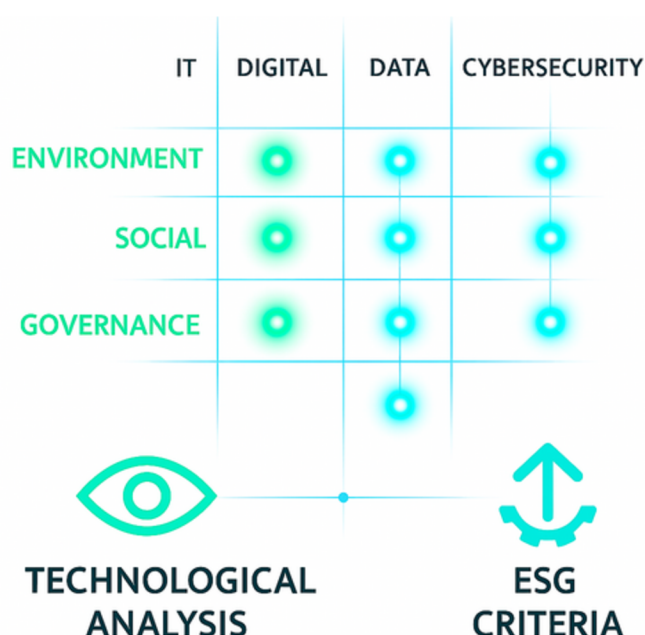


## ESG & RATINGS

*Applying a non-financial framework to tech assets*

Investors today seek to align performance, compliance, and sustainability.

*Applying sustainability frameworks to IT, digital, data, and cyber assets*



ESG criteria are no longer peripheral. They have become central to asset analysis, influencing valuation, regulatory compliance (SFDR), and long-term attractiveness.

Yet, they are often assessed in isolation from technological assets. SC & Associés reintegrates them into the analysis of the 4 pillars (IT, Digital, Data, Cyber) through the Maturity Digital Navigator®, tailoring each assessment to the specific criteria of each fund.

### What the Maturity Digital Navigator® approach enables when applied to ESG

- Align technological analysis with the fund's ESG objectives
- Translate non-financial criteria into concrete technical indicators
- Assess the impact of IT debt or cybersecurity weaknesses on governance
- Cross-check SFDR, GDPR and MSCI ratings with operational realities



*« Applying an ESG framework without understanding the technological foundation risks ticking boxes while overlooking the real risks. »*

**R.V. – ESG Expert, member of The Strategic Loop**



## HUMAN INTELLIGENCES

*Expertise in the service of interpretation*



*Without expert oversight,  
AI remains blind*

AI does not understand : it calculates.  
It is human experts who provide  
meaning, prioritize signals, and arbitrate  
areas of uncertainty.

### Role of Human Intelligence in the Maturity Digital Navigator®

- Interpreting weak signals within a strategic context
- Identifying inconsistencies between data and operations
- Correcting algorithmic biases
- Prioritising post-acquisition actions
- Guiding action plans based on the reality of internal teams

*It is at this stage that SC & Associés' **board of 27 experts** supplements MDN\_AI's analysis with a human, strategic, and confidential review*

### The Maturity Digital Navigator® extends into the post-acquisition phase to:

- Validate initial diagnostics
- Prioritise quick wins
- Align ambitions with actual capabilities
- Structure project teams
- Measure progress through clear KPIs
- Ensure confidential analyses by our experts under NDA



*« AI reveals the tensions, but only humans know whether they should raise concern. The real issue isn't the data, it's the decision. »*

**A.K. – Ethical AI Specialist, member of The Strategic Loop**

*« The Maturity Digital Navigator® is not an assessment tool.  
It is a method for augmented growth. »*

**E.S. – Director of Digital Transformation, The Strategic Loop**





# Creating a strategic advantage through augmented AI

In a world where uncertainty has become the norm, weak signals are the new levers of performance.

Those who can detect, interpret, and transform them into agile decisions gain a decisive edge.



VISION



DECISION



TRANSFORMATION

After the acquisition, the difference no longer lies in the analysis, but in strategic execution.

This is where our exclusive method, the **Maturity Digital Navigator®**, comes fully into play, creating sustainable value by activating **3 key dimensions**:

1

**SEEING WHAT OTHERS DO NOT SEE**

Thanks to our specialised AI, **MDN\_AI**, trained on critical data sets

2

**DECIDING WITH PRECISION**

Through the contextualised interpretation of our NDA bound **board of experts**

3

**DRIVING LASTING TRANSFORMATION**

By acting as **the fund's liaison** with the asset's teams and partners, to drive transformation with full independence

**THOSE WHO SEE MORE CLEARLY,  
DECIDE MORE EFFECTIVELY**

**WOULD YOU LIKE TO TAKE IT FURTHER?**



**REQUEST ACCESS TO THE EXPERT VERSION**  
(case studies, analytical frameworks, exclusive matrices)

**Get in touch with SC & Associés**  
for a confidential strategic discussion





**CONTACT US**

**BOOK AN APPOINTMENT**

**Sylvain CAPODANNO**

*CEO & Founder*

*This white paper is not intended as financial advice.  
It is provided as a confidential strategic analysis  
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exclusive matrices)