

CEA-PME
European Entrepreneurs

Better access to finance for SMEs

Forum Launch Event

Bruxelles, July 22nd 2014

The German CEA-PME Chapter model, the InCaS[®] credit reliability evaluation scheme

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Intellectual Capital Statement

- Project InCaS on the basis of the 6th Framework Programme in the years 2006 to 2008
- Fraunhofer-Institut IPK developed the software basis in the time after the project
- The IBWF installed a working group to put the theory into practice.
- The Members of the working group are mainly business consultants

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Intellectual Capital Statement

Description of the complexity of the interdependencies



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Intellectual Capital Statement

- For everyday use the software engineering approaches of the Fraunhofer Institutes was too rigid and moreover also incorrect results were delivered in individual cases.
- The IBWF ordered a reprogramming of a new software base

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Intellectual Capital Statement

- New brand name too: Komp-A-S
(“Komplexität-Analyse-Systematik”)



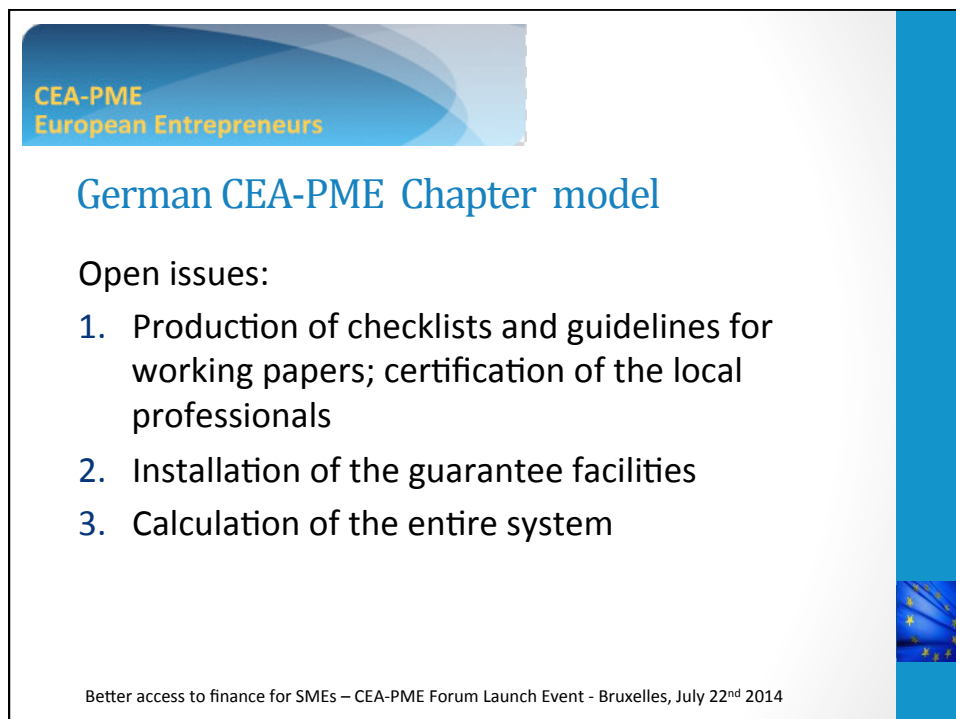
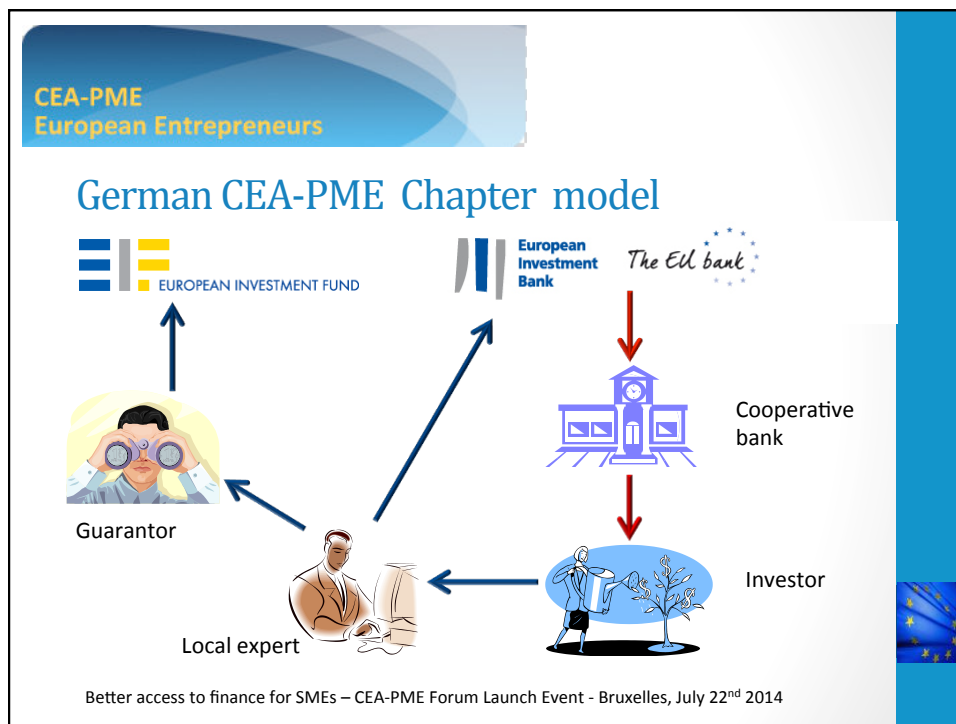
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German CEA-PME Chapter model

- Passive assets can be financed at a significantly lower interest rate than the active idea of an entrepreneur.
- The idea: The creditworthiness of a investment idea is checked by qualified persons outside the banks.
- A credit institution is only required for the processing of payment transactions.

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Thank you very much for
your kind attention!

Ullrich Hänchen
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