



CfAS SUPPLIER POOL

Corporate finance-Automotive Suppliers®

....more than a mere valuation....

All future business models of enterprises need to be measured on future solvency and the probability of default.

Thus the analysis and assessment of the risk of insolvency of the supplier is a building block in the risk management of each company, in addition to the already customary reliability and quality reviews.

The optimized synthesis of the economic situation of the company to a third party becomes the competitive advantage.



TASKS – AIMS - BENEFITS

In the future, a company's solvency will be measured and expressed as the probability of default. Thus, the analysis and assessment of the risk of insolvency of the supplier is a building block in the risk management of every company. The optimized measurement of the economic situation of the supplier to third parties becomes a competitive advantage in addition to the already standard reliability and quality reviews.

With their creditworthiness suppliers not only score with banks and investors: A good credit standing expressed as an internal rating is now considered a competitive advantage in the struggle for contracts and business partners.

Höher Consulting GmbH® offers, together with their corporate division – Corporate finance - Automotive Suppliers (CfAS)®, suppliers of all industries the possibility to be included in the CfAS Supplier Pool. A previously conducted company-related credit assessment will decide on the admission to the pool.

The advantages of the pool, in addition to the statement of credit to third parties, are the optimization of company-based credit assessment, use of pool's funding programs at special conditions and additional contracts through inquiring clients.

The object and purpose of the supplier pool is to facilitate the search for financially sound, sustainable contracts and business partners.

The CfAS's own supplier database makes supplier research possible in both the domestic market and abroad.

Valuation models by Standard & Poor's IQ Credit Risk Tracker (CRT), FERI industry rating and mathematical valuation models (multivariate analyses) are essential building blocks in the assessment of suppliers for acceptance into the pool.

This valid market approach ultimately addresses a customer need: potential business partners. Investors and lenders increasingly demand current, verifiable data because this is integral to their insolvency risk management.

The results of the standardized assessment in the pool meet these requirements of the insolvency risk management systems.



Advantages CfAS[®] - SUPPLIER POOL

- Optimized representation of the economic situation of the pool companies (balance sheet optimization) to third parties
- Current analyses of creditworthiness (future probability of default) of the applicant company and / or its suppliers, customers
- Global pool orientation
- Admission to the pool already with rating score "BB" with letter of confirmation for third parties
- Possibility for the options procedure in the event of failure to meet target
- Own pool financing programmes
Finance-Pooling „Werkzeuge“⁴⁸ **For€nt**
Innovationsfinanzierung⁹
- Additional order generation through inquiries from third parties or by pool companies
- Very good price performance ratio through standardized processes
- The registration check to the pool is free of charge

A standardized application form, requesting the relevant company data, can be found on the internet under www.hoeher-consulting.de for those interested in the assessment and the CfAS supplier pool. The analysts of Höher Consulting GmbH[®] then conduct a free check to determine whether the applicant meets the general acceptance criteria of the CfAS- supplier pool.