

Customer Information



CfAS **SERVICE PROFILE**
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.

CfAS® - Services for your enterprise

- Rating optimization before balance sheet preparation for presentation of the economic situation to third parties
- Performing the Indicatives leading to the investment grade
- Supplier research by CfAS own supplier database
- Business model orientation, future financing strategies
- Raising equity from outside financing value-acquisitions
- CfAS® SUPPLIER POOL

CfAS® -SUPPLIER POOL

Höher Consulting GmbH® offers, together with their corporate division – Corporate finance - Automotive Suppliers (CfAS)®, the possibility for suppliers of all industries to be included in the CfAS Supplier Pool. A previously conducted credit rating determines admission to the pool. The assessment in the pool meets the requirements of international insolvency risk management systems, through the use of valuation models by Standard & Poor's IQ Credit Risk Tracker (CRT), FERI industry rating and mathematical valuation models, among others.

The advantages of the pool in addition to the identification of a good credit rating to third parties are: optimizing the credit rating leading to the investment grade; use of the pool's funding programs at special rates and additional contracts through client inquiries.

Advantages CfAS® -SUPPLIER POOL

- Optimized representation of the economic situation of the pool companies (balance sheet optimization) to third parties
- Current credit-standing analyses (future probability of default) of the applicant company and / or its suppliers, customers (Appendix Sheet)
- 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 at special conditions and without collateral provision - *Finance-Pooling „Werkzeuge“*®
- Additional order generation through inquiries from third parties or by Pool companies
- Excellent price performance ratio through standardized processes
- The registration check to the pool is free of charge

ForEnt
Innovationsfinanzierung®



The object and purpose of the Supplier Pool is to facilitate the search for financially sound, sustainable working contracts and partners.

Corporate finance-Automotive Suppliers(CfAS)[®]
Business division of Höher Consulting GmbH[®]
70180 Stuttgart 06766 Bitterfeld-Wolfen
Germany Germany
Tel +49 (0)711 3417474 +49 (0)3494 33122
Fax +49 (0)711 2207930 +49 (0)3494 33123
Video conference +49 (0)3494 368321/368327
mailto: office@hoeher-consulting.de
www.hoeher-consulting.de

Attachment for customer information



Terms of Reference

Data sheet for supplier risk management

Intake assessment procedure CfAS Supplier Pool -

Basis: Current annual and infra-annual values (documents come directly from the supplier, across all industries, no database time losses)

- Current and prompt statements regarding the probability of default after immediate assessment and timely provision of the results by dedicated in-house analysts for each client
- Sub-annual monitoring of selected supplier according to customer requirements (e.g. single sourcing / double sourcing risks)
- Assessment results automated (conversion) easily depicted
- Assessment also for Small and Medium Enterprises - Suppliers
- Simple procedure, low one-off administrative costs to the customer (supplier concerned only needs to be selected and informed)
- Benefits for the supplier (use of pool services automatically available)
- Integration of the option procedure to improve the credit rating of the supplier
- Free of charge for the customer

The permanent results of supplier evaluation can be set as a stand-alone solution with the customer in the context of his supplier risk-management system, or as a supplementary solution to the customer's already existing automated credit evaluation system.