



CENTRO EUROPEO DE EMPRESAS E INNOVACIÓN DE BURGOS (CEEI-BURGOS)

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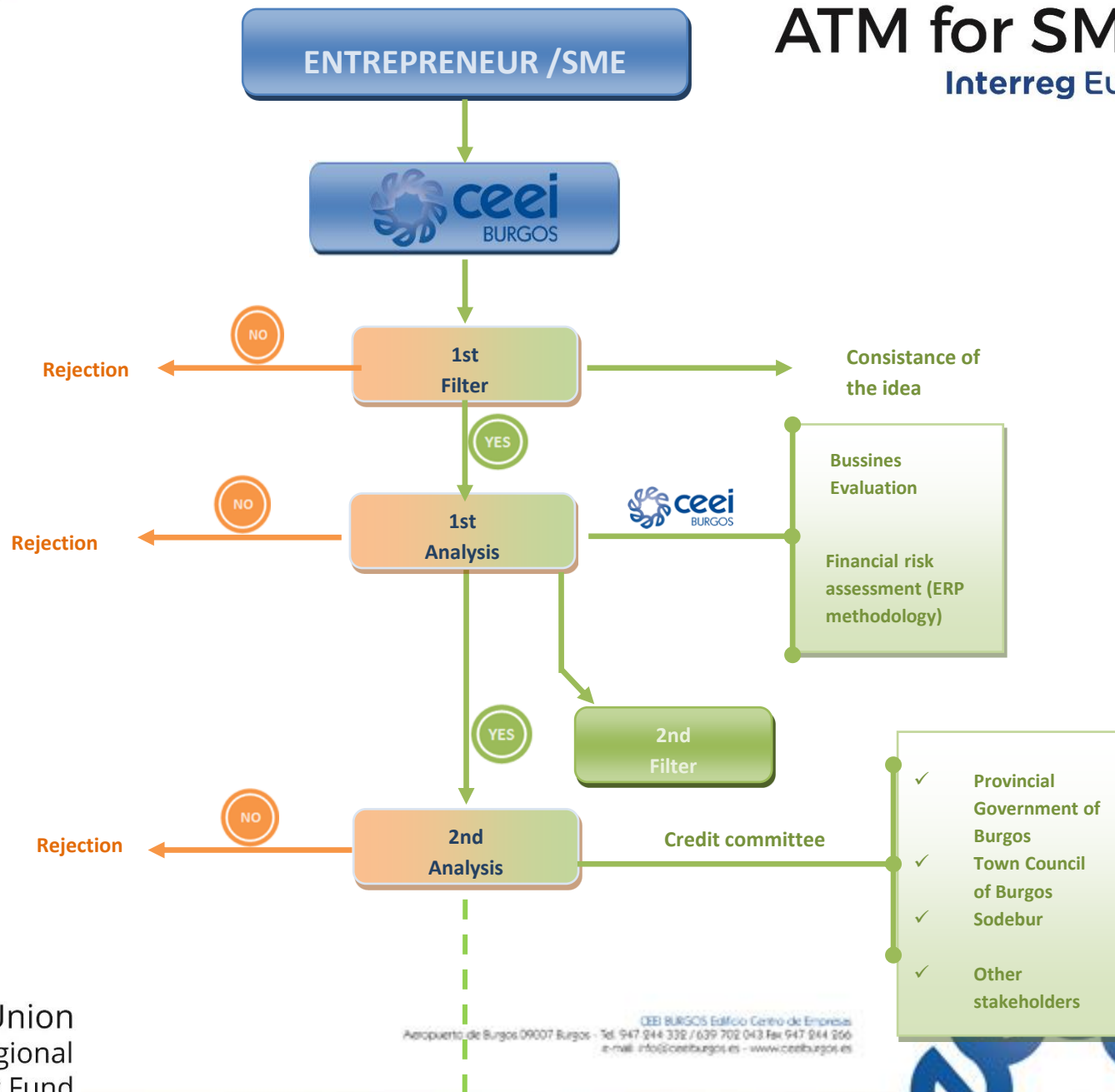
MICRO FINANCE TOOL STRUCTURE





ATM for SMEs

Interreg Europe



European Union
European Regional
Development Fund

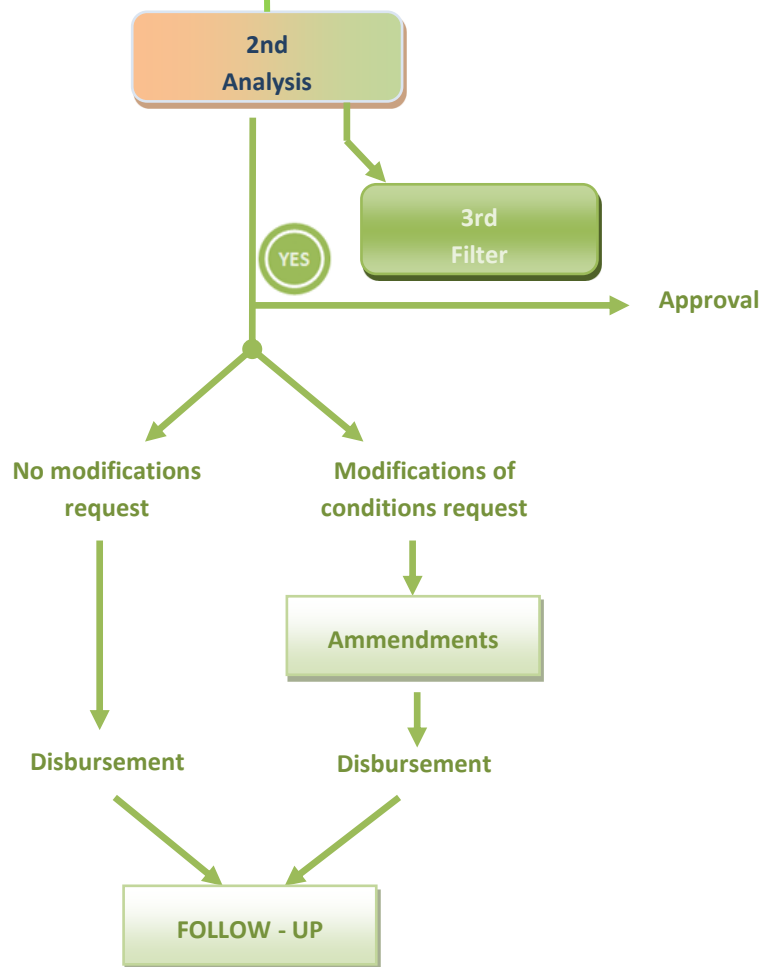
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ATM for SMEs

Interreg Europe





ASSESSMENT OF FINANCIAL RISK IN UNCERTAINTY ENVIRONMENTS METHODOLOGY UP-DATING





CONCEPT

ESTIMATED RECOVERY PROBABILITY (ERP)





ESTIMATED RECOVERY PROBABILITY

Correct Index

Negative Credit Record

$$ERP = CI \left[\alpha (RR) + \beta (SOA) + \gamma (COA) \right] - [NCR]$$

$\alpha, \beta, \gamma =$
Weighting
coefficients

Risk
Ratio

Structural
Operational
Analysis

Credit
Officer
Assessment





ERP UPDATING



Introduction of a “Experience based corrector index (CI)”:

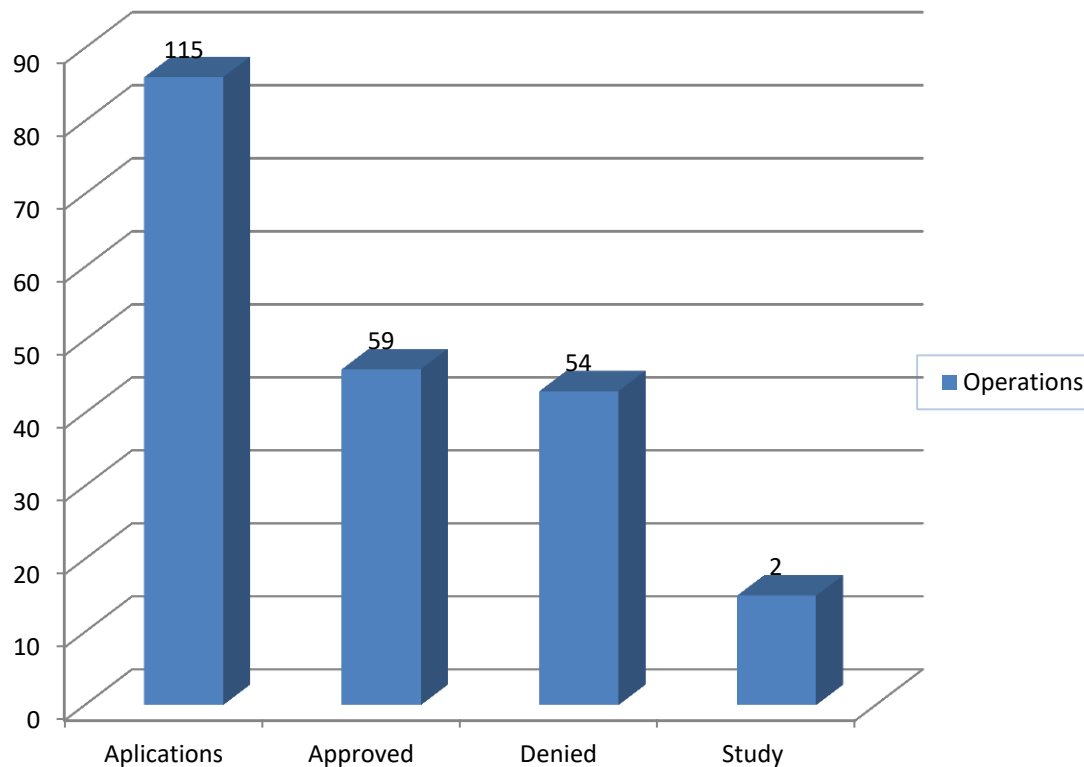
$$ERP = \alpha(RR) + \beta(SOA) + \gamma(COA) - [NCR] - [CI]$$





INDICATORS OF PERFORMANCE

Period: 01/01/2013 – 03/03/2017





INDICATORS OF PERFORMANCE

INDICATORS OF PERFORMANCE		
Total budget (Microfinance fund)		825.000,00 €
Fully repaid		412.645.99 €
Total leveraged investment (approved applications)		3.652.563,99 €
Total loans granted		1.097.354,88 €
Jobs created		69
PAR (NPL 30)		1,21 %
LAR 30		2,12 %
Write-off ratio		0 %
Survival projects/companies ratio		98,31%



ERP UPDATING



Introduction of a “Experience based corrector index (CI)”:

$$ERP = \alpha(RR) + \beta(SOA) + \gamma(COA) - [NCR] - [CI]$$



FUTURE DEVELOPMENTS



Similar microfinance facility for the City Council of Burgos within the framework of ATM for SMEs





ATM for SMEs

Interreg Europe



OBJETIVOS DEL PROYECTO

- Fomentar el acceso a la microfinanciación en las regiones participantes a través de mejoras e implementación de políticas locales relevantes.
- Evitar la falta de acceso al crédito y la exclusión financiera promoviendo el emprendimiento.
- Mejorar el alcance social de las instituciones microfinancieras.
- Compartir e intercambiar el conocimiento local sobre soluciones innovadoras a nivel global.



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