



NEWSLETTER #7

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ABOUT THE PROJECT

DIFASS facilitates access to finance for SMEs by exchanging innovative business support measures. The focus will be on the development and implementation of non-grant based financial support instruments, such as revolving funds, trans regional funds and venture capital funds.

NEWS

SHARING TOOLS

CEEI-Burgos from Spain has developed an operational indicator to evaluate the recovery probability of an entrepreneur/SME micro credit in uncertainty environments (no request of collaterals), in order to assess the feasibility of the operation from the Microfinance Institution perspective.

This indicator has been named “Estimated Recovery Probability”, and includes the following main components: Risk Ratio (RR), Structural Operational Analysis (SOA), Credit Officer Assessment (COA) and Negative Credit Record (NCR). More details and the exact working of this tool can be found in this [pdf document](#). If you like to get in touch, contact [Juan Carlos Martínez](#) of CEEI Burgos.

ASTURIAS MEETING SUMMARY: BACK TO THE START!

DIFASS partners discussed the best ways to provide access to finance to start-ups, spin-offs and early stage enterprises on 28-29 November. Hosted by IDEPA and CEEI Asturias in Gijón and Llanera (Spain), five new successful regional initiatives were shared by project partners. These five so-called Good Practices originate from several European partner regions.

WORKSHOP DAY 1

The first day in Gijón offered a fine selection of good practises: the ‘Access to Early Stage Finance’ presented by local Cristina Fanjul Alonso of CEEI Asturias, followed by Acceleracelife.com presented by Külle Tärnov of Tallinn Science Park Tehnopol. Third in line was a video presentation about the Academic Incubator in Rzeszow, Poland by Joanna Wdowik and the program was concluded in the afternoon by Alenka Mubi Zalaznik of Spirit Slovenia on their Support Programme of Mentorship and by Alan Scrase of the Business Incubation Centre of the University of Southampton on their SETsquared Partnership.

RESULTS AND DAY 2

The audience voted the Nordic-Baltic cooperation Acceleracelife.com as the best initiative. Their approach to offer workshops, labs, internationalisation and investment strongly reduces risk and increases start-up survival rate.

On the second day the group visited the IDEPA premises in Llanera and paid a study visit to the CEEI Asturias facilities and attended the CEEI Entrepreneurs Awards.

The outcomes of the meeting are available in the [download section](#) of the DIFASS website.

2014: WHAT CAN YOU EXPECT FROM DIFASS?

The project will enter its third and final year soon. The year 2014 will feature two more workshops: in Bratislava, Slovakia on Creative Industries and Crowd Funding (March 25-26)

and the second one in Borlänge, Sweden on Jeremie, Mezzanine and Venture Capital (June 3-4).

The final conference of DIFASS is planned for September in Budapest, Hungary and will feature the presentation of all results of 3 years of DIFASS cooperation.

SPOTLIGHT

Every newsletter we will introduce a DIFASS project partner to you. This time it is Tehnopol from Estonia. They already presented various Good Practices at DIFASS workshops like [Prototron](#) and [Acceleracelife.com](#), which were both voted Best 'Good Practice' of the respective meeting.

Tallinn Science Park Tehnopol is a science and business environment for knowledge based companies. Today there are more than 150 companies, Tallinn University of Technology and IT College in Tehnopol.

Tehnopol provides a unique set of value adding business development services, convenient infrastructure and international cooperation opportunities for companies. Their Startup Incubator helps to boost new and innovative business ideas.

Learn more on the English website of [Tehnopol](#)



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