



non-profit,
fair,
consumer-friendly

» WHO WE ARE

We are a non-profit, independent research institute, which has been conducting research for various public clients, consumer associations and companies on a national and international level, since 1972. We fund ourselves exclusively from current projects.

» CONTACT

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OUR OBJECTIVE: INNOVATIVE INDIVIDUAL AND TRANSPARENT FINANCIAL SERVICES



»» OUR OBJECTIVES

We are advocating access to financial services, focusing particularly on the financially vulnerable, especially the self-employed individuals as well as the overindebted consumers. We strive for innovative and transparent financial services that are adaptable to the individual reality of each individual consumer that also takes account of economic, ecological and social aspects.

»» WHAT MAKES US STAND OUT

Our work is characterized by a practical and at the same time scientific based approach, its interdisciplinarity, the proximity to consumer associations along with an international perspective.

»» WHAT WE DO

We develop fundamentals and instruments for a socially and ecologically responsible monetary economy and support a socially equitable economic system. Building on product analysis, consulting surveys, scientific reports and studies, we offer our customers consulting, software creation and publications in journals. We bring our results to national and international committees, expert conferences, expert consultations and into the Media. In addition, we organize symposiums that serve as a platform for the exchange between different stakeholders and training purposes.

»» OUR SERVICE SPECTRUM

- Scientific and private research
- Empirical research
- Consulting
- Feasibility studies
- Software development
- Guidebooks
- Internet utilization concepts
- Product analysis and consultation survey implementation
- Organization of national and international expert conferences and seminars

WE ARE FOCUSING ON THE
FINANCIALLY VULNERABLE
CONSUMERS