**Transcript Claudia Decher - F-50**

April 7, 2025, 12:00PM

**Brandon Ching** 0:05

OK. First question, can you briefly describe your background and what led you to start your company?

**Claudia Decher** 0:12

I used to be a social scientist for political science. Then I studied informatics, and I was a software developer before I started the startup.

**Brandon Ching** 0:27

OK. And how did your previous experience shape your approach to entrepreneurship?

**Claudia Decher** 0:33

How did my previous approach... what?

**Brandon Ching** 0:37

How does your previous experience shape your approach to entrepreneurship?

**Claudia Decher** 0:43

To be honest, I never wanted to be a founder. The reason why I started the company is because — well, what we do is we help people with eating disorders. I used to have an eating disorder, and when I came into this recovery area where I thought, "OK, what options do I have?" I saw that there were no options except clinics, group therapy, and more therapy — which is what I had already been doing. And I thought, "OK, that can't be right. I want to — I'm going to do something in that area." So it was more like frustration. I never thought, "Oh, one day I want to become a founder."

**Brandon Ching** 1:25

Yeah, yeah. And what is the core mission of your startup?

**Claudia Decher** 1:28

To support people with eating disorders.

**Brandon Ching** 1:35

OK. And now getting into the more political conversation. How did the political climate surrounding the German general elections in 2025 influence your business decisions?

**Claudia Decher** 1:53

That — like not at all. Like, I mean, we're — I'm saying we're a tiny startup. We're not making a lot of money, so I mean, I read that they were maybe going to stop any help that was given to startups in the years before, which is why I signed up for this interview. Because I wanted to tell you guys that this was what made us do the startup. What gave us the opportunity to even work on this — because there was this money. So I'm very sorry for any startup that wants to do anything because they're probably not going to get that money.

**Brandon Ching** 2:32

Yeah. And have you had — I mean, I’ll just ask the questions — I know that some of these answers might be similar, but have you had to pivot or adjust your business model due to any anticipated or actual political shift?

**Claudia Decher** 2:52

Yeah. Well, no. I mean, we’re tiny, right? We’re like in the very beginning. I’m not sure if I’m the right person you should be talking to, but I can. Well, I’ll just share. Well, we never founded the company because it’s too expensive to actually build a GmbH. So we’re still a GbR, with good AGBs hoping that nobody will sue us and we don’t go to jail. Yeah. So we just kept it very small because there’s not a lot of investment happening in this area. And everybody’s like, "Oh, you’re doing social impact — great — I’m going to share this on LinkedIn, but I’m not going to give you any money."

**3:34**

And well, the health system is super complicated, so to work with health insurance you need a lot of money to get to all the standards. And then you develop a product that helps the health insurance but not the actual patients. So I think we kind of always drove with — like we were not very forward. We were very scared of taking too many risks because we knew that it was going to be very, very difficult to get into this area with a business that would actually make enough money — like reading everything about how all the businesses fail and how they make absolutely no money because the health insurance companies have so much power.

**4:21**

Yeah, once we learned all about that, we were sort of trying not to go into that direction — trying to find other ways — which is super difficult because everyone in Germany expects their health insurance to pay everything, me included. So yeah, that just makes it very difficult. Sorry, I don’t know if I answered your question.

**Brandon Ching** 4:45

No, definitely. No, that’s good input. And does uncertainty play a role — or what role does uncertainty play — in your decision-making? So uncertainty in political developments in that area.

**Claudia Decher** 5:07

Umm... I mean, to be honest, I’m very skeptical. Like, they say, "OK, we’re gonna do XYZ," and I’m thinking, "Oh great, but this is probably gonna happen in four years." So how am I gonna survive four years? I feel like things are very slow. Nothing’s happening fast. And they’re making life so difficult for anyone who wants to build a startup. There’s no money. You can’t survive. You basically don’t even exist. You’re living off so little money. In the end, you are a sozialfall because you don’t earn money.

**5:43**

It was super hard for us to get people to come into our startup and work for us because they said, "On this money I can’t survive." Or they said, "OK, I want to work on this project, but I can only do part-time because I need to work somewhere else," which wasn’t allowed. So there’s a lot that made it super difficult. Like, you had to hire very junior people. And with very junior people, obviously you move a lot slower than if you have people with a lot of experience. Sorry, what was the question again?

**Brandon Ching** 6:20

Just about uncertainty of political developments — if that plays a role.

**Claudia Decher** 6:30

Yeah. I mean, a lot of people told us — we were applying for more funding — and then they told us, "You have to be quick because once the government changes, this money might be gone. We don’t even know if you apply if you’re still gonna get the money." So I didn’t apply. Basically, we just skipped a lot of things. Every time you apply for government funding, it just takes forever, and you write hundreds of pages of crap. I don’t think anybody reads that. And then you get rejected — unless you know the right people, who know what to write and know what the other person wants to see — then you get the funding. That happened to us as well.

**7:08**

But yeah, to be honest, in the end, we kind of gave up — well, not on the project — but on the dream to make this thing bigger. Because we were super scared — where’s this money gonna come from? Are we going to fail? And then I won’t be able to sign a phone contract because I’ll have this insolvency thing on my records. Am I ever gonna make enough money to pay my rent?

**7:39**

Because of all the restraints — you have to pay X, you have to pay Y, you have to work with the health insurance. They want so many things. How are we ever gonna get to work with health insurance if I have to get a medical product, which is gonna cost me €100,000? Where am I gonna get €100,000? If I get €100,000 from investors, they only pay for the medical product — they don’t include me. This all didn’t make a lot of sense.

**Brandon Ching** 8:14

And have you actively engaged with policymakers or advocacy groups regarding startup-related policies?

**Claudia Decher** 8:21

No. No, I never... Well, I went to events, but I didn’t really — to be honest — I don’t feel like I have any influence. Like, what? I’m a tiny person with a tiny project that apparently nobody cares about. So I didn’t feel like I had any power. I mean, I know there’s Incar Ventures, and they talk to politics, and I went to the events. And they have all these big plans — "get more women to be investors," blah blah blah — but in the end, it doesn’t happen.

**8:57**

It doesn’t happen. Then they get exist. Women exist. Women — it’s like a joke. And then I hear people complaining to me. "Oh, why do women get special programs? Why don’t they have to compete with men?" And yeah, so no, in the end, I didn’t really directly interact with anyone. No.

**Brandon Ching** 9:22

Yeah. And do you think — or I guess — how do you perceive the role of entrepreneurs in shaping political discourse and influencing policy? Do you believe startups should actively engage in politics or more remain neutral?

**Claudia Decher** 9:37

I mean, how can politicians learn how we work if they don’t speak to us? So I think it’s super important for startups to speak to politicians. But on the other hand... I don’t see that anything is changing. Like, I mean, if the UK was still part of the European Union, I would have probably founded a limited with €150. Now I can’t do a lot of things because I’m not an UG, but if I form an UG, I have so many costs that I can’t cover.

**10:17**

So I’m trying to have this business on a very — like — everything is very cheap, everything works, but it’s not... yeah. I don’t know. It could be so much easier. Why do I have to go to the notary to build a €1 company and pay €2000 that I don’t have? And then you get the money from EXIST and you can only spend it on this, this, and that.

**10:47**

Oh no, that can’t — you can’t spend the money on this. But yeah, I mean, there’s some attorneys who already know, so they kind of write something else in the invoice and then it works. But it’s so complicated. I spend so much time filling out all these papers instead of working on the startup project. And then I’m thinking, OK — they gave us €150,000 or €140,000, which in the end is ridiculous. If you pay four people — you pay four people €140,000 over a year. And then now they’re making it more complicated because the money — now you have to put it in your tax declaration.

**11:31**

So it’s even less if you get EXIST in a very... Well, we got it from June to June. So that was perfect because I made so little money that it didn’t go into my tax declaration. But if you get it from January to December, then you get this very little money and you have to pay taxes on it. What? Yeah, that made it super, super frustrating, super difficult, and I don’t understand why things have to be so difficult. In the end, it’s €140,000. They talk about millions and billions going into XYZ. But like, if you really want startups to do stuff, don’t make their life so difficult. They have to learn so many things. Why do I also have to fight for five euros? Sorry, I’m very angry.

**Brandon Ching** 12:26

No, that’s great for the study then. I mean, this will all be in the results then. And then looking back, do you think or do you believe the elections have had or will have a lasting impact on your business strategy?

**Claudia Decher** 12:45

To be honest, I think our business — if nobody comes around and is like, "OK, I'll give you half a million euros" — our business is going to stay that small. We're not going to take the leap and found a proper company because it's too expensive. It's too much hassle. The chances of success are so slim, and all the risks you take — if you fail, your life is even more difficult. Like, I've made almost no money in four years.

**13:20**

I had a "Wohnberechtigungsschein," I applied for "Bürgergeld" [special support], and I tried to build a startup. My only luck was living in a shared flat. I don’t have a car. I don’t have children. I have no money I desperately need to spend. And that was necessary. Otherwise, the past four years would have been impossible. It's impossible if you have any obligations.

**14:00**

That money needs to go somewhere. It's impossible, in my opinion, if you don't come from big money, to build a company. I don't think you can. It's impossible unless you know the right people. Yeah, because if at some point someone in my family had said, "Well, here you go, €250,000," I would probably be somewhere else now.

**Brandon Ching** 14:33

So, if you could propose a specific policy change to benefit startups in Germany, what would it be?

**Claudia Decher** 14:40

Yeah. OK. What I thought was super complicated was founding a company. Why do I need a notary? Why do I need €1,500 to sign a stupid slip of paper for a company that — I mean — 90% of startups fail? Why does it have to be so complicated? That led us to not found the company, which probably slowed us down in other areas. Why can’t I click a few buttons and have, I don't know, maybe a preliminary company that needs to go to the notary once they pass certain thresholds?

**15:16**

I mean, I’m not an expert. I’m just talking about what’s really frustrating. I thought it was super, super difficult to get any money. I’m not going to go to the bank and ask for a loan of half a million euros — even though they say, "Oh yeah, we are the startup-friendly bank." Sure, you can borrow half a million — but I have to pay it back with interest. Where am I going to get that money from?

**15:48**

Getting money... I mean, the grants are great — I love the grants — but it's very little money. It’s ridiculous. We had the Berlin startup grant, so I had to move to Berlin. I was living in Munich before. I don’t think any other city gives this kind of money. That’s what started this journey, so that was great. I would have given up on the startup idea after half a year had Berlin not had this money — but that meant I had to move to Berlin. They were paying me very little money. I had to pay insurance — which is super expensive because you’re basically voluntarily insured, so I paid so much insurance.

**16:31**

After that, we got "Exist" [startup grant], but we also paid a lot of insurance. We got a bit more money every month, but by then I was already living like a monk. And then you’re supposed to make investments — but they give you €30,000. What am I going to invest in? We have a digital business, so that was easy. We just didn’t do much. We used the cheapest version of everything possible. That also helped us build a very lean product. I’m a techie person, so I just organized everything to be super cheap. But yeah, money was a big issue.

**17:15**

There are so many rules and regulations that make it super difficult. Once you understand how difficult it all is, you're already so far advanced that you're like, "OK, I’m not going to give up now." But I think if I hadn’t spent that much time understanding all these complicated things — and knowing that if you do this wrong, you could go to jail — that scared me. I'm like, what am I doing? I'm a software developer. I could make, I don’t know, €150,000 had I not tried to build a startup. Basically, if you start a startup, you lose. I feel like you don’t win — because in the end, when you apply for jobs, nobody cares. They also don’t understand what you’ve been doing.

**18:07**

I think access to money needs to be less complicated. I also don’t understand why "Exist" has to be tied to a university degree. Why do I need a university degree to be able to build a startup? That's stupid. I didn’t learn anything about building a company in my informatics degree. I think that's super unfair. There are clever people who are probably better at business who haven’t gone to university. And that’s the only funding you can actually access. And then — that’s also stupid — you can only apply if you haven’t been out of university for longer than five years.

**18:56**

Why? Why? Why?

So you need super junior people willing to work for very little money. They come out of university and they're like, "What? That’s all I can make? €30,000 a year?" And have to pay taxes. If they want companies to grow — because I think people who can build companies are not 20, they're probably 39 or 45. They have experience. They know how to write a business plan. They understand business. They know the right people and they would get a lot farther than someone like me or some of my colleagues who just finished their university degree and have no idea about anything.

**19:43**

And just like, Okay, I can work for €30,000 for a year, but then I want more. And if I don't build this company on €30,000 that I can spend, then that's it. Or I find more state investment where I have to fill out some forms and wait for half a year. But until they give me €50,000, where am I going to get the €50,000 from? I don't have them. That's why I need more funding.

**20:12**

And yeah, and then it's also difficult in this space to find investors. It's like I don't know. Oh yeah, I remember. There's this one. I think they also cut this funding, where if you invest in a company, you get half of the money back. I don't remember what that was, but that also made investors hesitant if they wanted to invest in us because the money that the state gave back to them was canceled. I don't remember what it was, but yeah, business angels. Something like that.

**Brandon Ching** 20:56

Yeah, yeah. And what barriers do you see in implementing such changes?

**Claudia Decher** 21:00

Yeah, well, I always have the impression that a lot of the money is spent on stupid things. Like, I feel like, yes, I understand there's a lot of important topics to spend money on. But I also feel like they want to have so many rules and regulations. I feel like there should be fewer regulations. I mean, it's not that much money — €140,000. I don’t understand. That's not a lot of startup funding. How can you build anything on €140,000 over a year? It's impossible.

**21:44**

And yeah, I think they want too much — too many sheets of paper, too many things. You don’t have time to work on your startup. I’m not answering your question, sorry. I’m very bad at listening and using my brain today. Yeah, I think they want to make sure they don’t spend the money on something stupid, but that makes it so difficult that the money basically goes to waste. Like I say, it was less... I'm gonna say the bad word: bureaucracy.

**22:18**

It would probably be a lot easier because, in my head, €140,000 per startup — okay. I understand that you have to apply, and I also understand that there should be a few hurdles so that not everybody just fills out three pieces of paper and gets €140,000. I get that. That makes sense. Put in hurdles, yes, if you really want this.

But then you will get it. Although, I don't think that's true. You have to use the right words and put in the right sentences.

**22:50**

Yeah, so yeah, I think fewer hurdles, more money if you want actual... Like, if you want good talent working on this, you also have to give them a chance to survive.

**Brandon Ching** 23:11

And then do you have any final thoughts on how politics and entrepreneurship intersect? Is there anything that we haven't covered that you think is important to include?

**Claudia Decher** 23:25

Yeah, I think what I’m always thinking about is there are so many cities — for example, my family’s from Hagen — and Hagen has 10% of the flats sitting empty. Why does everybody who wants to found a startup have to go to Berlin? Berlin is already full. If, for example, you offered people: Okay, you can live for free or your office rent is free for the first five years if you move your company here — if you have your people living in, for example, Hagen, and they only pay €5 rent — that would have motivated me. I would have moved to Hagen because it’s super well connected.

**24:10**

And if I can spend very little on my cost of living and have time to build my startup, that’s great. Whereas here in Berlin, everything is super expensive, and I have to worry about what I can afford. I think that would be another idea — aren't there more creative ways of supporting startups? Because in the end, what do I need money for? Health insurance, cost of living.

**24:43**

If they told me Okay, we’ll pay your health insurance, and you move to that city, and your rent is €10 a month — I’m going. And I don’t need that much money. And that would also help this area because, in the end, what does Berlin want? Why do they give us the startup grant? Because they want us to create jobs. But these areas also need jobs — and they have all the living space.