

18.10.2019 – 07:30 Uhr

SME study: Companies wish for new financing models

Frankfurt (ots) -

Nine out of ten medium-sized industrial companies would find a financing model attractive in which the loan conditions are not primarily determined by historical financial ratios and available collateral, but by data that substantiates the performance of the investment and makes it verifiable at any time. The willingness to make the corresponding data available to lenders is high. These are the results of the third consecutive study "Industrial SMEs and Financing 4.0", for which creditshelf, the designer of digital SME financing, together with TU Darmstadt, surveyed more than 250 board members and managing directors.

"More and more business leaders recognize the advantages in granting insight into current production numbers, in order to receive better credit conditions", says Dr. Daniel Bartsch, board member and founding partner of creditshelf. While two years ago 15 percent of the decision-makers had spoken out against disclosure of the data, in 2019 only 9 percent were against it. "Medium-sized companies in particular are benefiting from increasingly networked production facilities that provide precise real-time data on capacity utilization and profitability," explains Bartsch.

"In recent years, SMEs have had to demonstrate enormous adaptability and face rapid changing market conditions," explains Prof. Dr. Dirk Schiereck, who accompanied the study scientifically. According to the head of the Department of Corporate Finance at the TU Darmstadt, companies now expect greater flexibility from banks and financial service providers as well: "Digitization is progressing inexorably, and lenders must also face up to this reality. In many cases, traditional calculation methods and key figure analyses are no longer up to date." Thus the financing expert advises to separate from the rigid set of rules in the credit business and to introduce mobile models instead.

This flexibility, in which credit conditions are determined by the performance of the investment and made verifiable, is considered attractive or rather attractive by 93 percent of the surveyed board members and managing directors. "Industry 4.0 is no longer a slogan, but a living reality in many companies," says creditshelf board member Bartsch. "The banking industry must respond to this and offer the possibilities of modern financing". With flexible credit models one can react faster to different market situations, for example, if the order situation becomes weaker at short notice. Especially in view of the impending economic downturn, it is important to ensure that the backbone of the German economy remains competitive in the long term.

About the study "Industrial SMEs and financing 4.0"

The study "Industrial SMEs and Financing 4.0" is based on a survey conducted in mid-2019 by the digital SME financier creditshelf (www.creditshelf.com). A total of 259 financial decision-makers from medium-sized industrial companies took part in the online survey conducted by a market research institute. The study was scientifically accompanied by Prof. Dr. Dirk Schiereck, Head of Department of Corporate Finance at the TU Darmstadt.

About creditshelf - www.creditshelf.com

creditshelf has been designing financing for SMEs for years - simply, quickly, innovatively. Credit decisions are made on the basis of a technology-based analysis developed by creditshelf itself. The creditshelf team consists of experienced experts with many years of experience in financing medium-sized companies. The pioneer of digital SME financing in Germany was founded in 2014 and has been listed in the Prime Standard of the Frankfurt Stock Exchange since 2018.

creditshelf news posted daily at

Facebook <https://www.facebook.com/creditshelf/>

Twitter <https://twitter.com/creditshelf>

LinkedIn <https://www.linkedin.com/company/5317762/> und

Xing <https://www.xing.com/xbp/pages/creditshelf-ag>

Further informationen:

creditshelf Aktiengesellschaft

Birgit Hass

Head of Marketing and Kommunikation

Mainzer Landstraße 33a

60329 Frankfurt

Phone.: +49 (69) 348 77 24-13

birgit.hass@creditshelf.com

www.creditshelf.com

Press and Public Relations:

Thöring & Stuhr Kommunikationsberatung GmbH
Arne Stuhr
Mittelweg 142
20148 Hamburg
Phone: +49 (40) 207 6969 83
Cell: +49 (177) 3055 194
arne.stuhr@corpnewsmedia.de

Investor Relations:
creditsheff Aktiengesellschaft
Fabian Brügmann
CFO
Mainzer Landstraße 33a
60329 Frankfurt
Phone.: +49 (69) 348 772 427
ir@creditsheff.com
www.creditsheff.com

cometis AG
Maximilian Franz
Unter den Eichen 7
65195 Wiesbaden
Phone: +49 (611) 20 58 55 22
franz@cometis.de
www.cometis.de

Original content of: creditsheff, transmitted by news aktuell
Diese Meldung kann unter <https://www.presseportal.de/en/pm/118656/4404508> abgerufen werden.