

Niklas Tober

Crowdinvesting als Finanzierungsinstrument für den Mittelstand

Akademische Arbeit

Crowdinvesting Als Finanzierungsinstrument F R Mittelstand

**Linda Ulrich, Ludwig Hilmer, Jörg
Schoch**



Crowdfunding Als Finanzierungsinstrument F R Mittelstand:

Crowdfunding als Finanzierungsinstrument für den Mittelstand Niklas Tober, 2015-02-04 Akademische Arbeit aus dem Jahr 2013 im Fachbereich BWL Investition und Finanzierung Note 1,3 Sprache Deutsch Abstract Im deutschen Crowdfunding Markt findet vorrangig das patriarchische Nachrangdarlehen Anwendung Zur Eignungsprüfung für mittelständische Finanzierungszwecke wird vorab ein Verständnis vom deutschen Mittelstand als Untersuchungsobjekt geschaffen Dies erfolgt zum einen über die begriffliche Abgrenzung auf quantitativer und qualitativer Ebene Zum anderen erlaubt eine Darstellung der aktuellen Herausforderungen der Mittelstandsfinanzierung im finanztheoretischen Kontext Prämissen in der Finanzierungspolitik zu bestimmen Die anschließende Bewertung des patriarchischen Nachrangdarlehens wird anhand eines finanzwirtschaftlichen Zielsystems mittelständischer Unternehmen im Vergleich zu einem klassischen Bankdarlehen durchgeführt Der deutsche Mittelstand ist ein über viele Grenzen hinweg beachtetes wirtschaftliches Phänomen Verwendung findet der Begriff auf vielfältige Art und Weise was ihm neben ökonomischen auch gesellschaftliche und psychologische Aspekte verleiht Die definitorische Eingrenzung seitens öffentlicher Institutionen über quantitative und oder qualitative Merkmale ist daher unterschiedlich Ein internationaler Vergleich der Eigenschaften von mittelständischen Weltmarktführern verdeutlicht dass insbesondere deutsche inhabergeführte Unternehmen im Umsatzbereich von 20 Mio bis 1 Mrd dominant sind und den im allgemeinen Sprachgebrauch verwendeten Mittelstandsbegriff am ehesten repräsentieren Der Großteil dieser Unternehmen ist seit mehreren Generationen in Familienbesitz was sich u.a. in der Finanzierungsstrategie widerspiegelt Nahezu 80 % der Finanzierungsquellen betrifft Eigenmittel und Bankkredite die im Sinne einer langfristig ausgerichteten Finanzierungsstrategie vor allem zur Wachstumsfinanzierung eingesetzt werden Bemerkenswerterweise sind nicht etwa nur rationale Aspekte wie die Kosten oder Risikostruktur für die Wahl der Finanzierungsinstrumente ausschlaggebend sondern auch der Einklang mit den Wertvorstellungen und Präferenzen der Eigentümer Diese Besonderheiten müssen bei der Prüfung neuer Finanzierungsinstrumente berücksichtigt werden Ein Vergleich der Finanzinnovation Crowdfunding und dem klassischen Bankdarlehen anhand des finanzwirtschaftlichen Zielsystems mittelständischer Unternehmen zeigt dass kein Instrument sämtliche Zieldimensionen vollends zu erfüllen vermag *Crowdfunding als alternatives*

Finanzierungsinstrument für den deutschen Mittelstand Jan-Philip Kraut, 2017-10-17 Bachelorarbeit aus dem Jahr 2017 im Fachbereich BWL Investition und Finanzierung Note 1,5 FOM Hochschule für Ökonomie Management gemeinnützige GmbH Stuttgart Sprache Deutsch Abstract Die vorliegende Arbeit befasst sich mit den Möglichkeiten des Crowdfunding als alternatives Finanzierungsinstrument zum Bankkredit für deutsche mittelständische Unternehmen Ziel der Ausführungen ist es auf Basis der relevanten und aktuellen wissenschaftlichen Literatur die derzeitige Finanzierungsstruktur des deutschen Mittelstandes darzustellen und darauf aufbauend die Möglichkeiten der Finanzierung via Crowdfunding zu evaluieren Zielsetzung und Problemstellung werden dabei ausführlich dargelegt Zur Beantwortung der zentralen Forschungsfrage der

Thesis warum sich deutsche Mittelständler weiterhin bei Bankkrediten finanzieren, obgleich eine Abhängigkeit von Kreditinstituten keinesfalls erwünscht ist, werden vom Autor Handlungsempfehlungen abgeleitet und im Fazit explizit beantwortet.

Crowdinvesting. Eine Finanzierungsmöglichkeit für kleine und mittlere Unternehmen? Johanna Nast, 2022-10-17 Studienarbeit aus dem Jahr 2020 im Fachbereich BWL Investition und Finanzierung, Note 1,0, FOM Hochschule für Ökonomie Management gemeinnützige GmbH Bremen, für die Fachhochschule Sprache Deutsch.

Abstract: Ziel dieser Hausarbeit ist es festzustellen, welche Rolle Crowdinvesting als Finanzierungsinstrument für kleine und mittelständische Unternehmen spielt. Die kleinen und mittelständischen Unternehmen (KMU) gelten als Motor für den Wirtschaftsstandort Deutschland. Im Jahr 2018 machten sie 99,5% aller deutschen Unternehmen aus und beschäftigten bei 58% aller sozialversicherungspflichtigen Arbeitnehmer. Außerdem stellen sie fast 82% aller Ausbildungsstellen. Problematisch ist allerdings deren Finanzierungssituation. Die Grundlage der Unternehmensfinanzierung ist in Deutschland die Kreditfinanzierung bei Banken. Die Kultur der Außenfinanzierung hat sich in Deutschland nach der Finanzkrise im Jahr 2008 und mit Basel II bzw. seit 2014 mit Basel III jedoch einen Wandel unterzogen. Als direkte Folge der Krise und der Einführung der Basel-Regulierungen haben sich die Restriktionen in den Kreditaufnahmemöglichkeiten für KMU verschärft. Banken verlangen bestimmte Sicherheiten von Unternehmen. Alternative Kapitalquellen wie Venture Capital Gesellschaften (VC) oder wohlhabende Einzelpersonen (sogenannte Business Angels (BA)) gehen ebenfalls selektiv vor bzw. investieren eher in sichere und größere Projekte. In der Gesamtsicht betrachtet ist das Volumen an finanziellen Mitteln durch BA und VC oben hin sehr gering in Deutschland. Somit wird ersichtlich, dass KMU eine starke Nachfrage nach Kapitalquellen für eine erfolgreiche Finanzierung haben. Mit der Hilfe des Web 2.0 entsteht die Möglichkeit einer neuen Form der Finanzierung: das Crowdinvesting.

Crowdinvesting als neues Finanzierungsinstrument in der Vor- und Gründungsphase von jungen Start-Up-Unternehmen Linda Ulrich, Ludwig Hilmer, Jörg Schoch, 2013

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