

# Alternative Finance 2019

Key figures about alternative financing in The Netherlands



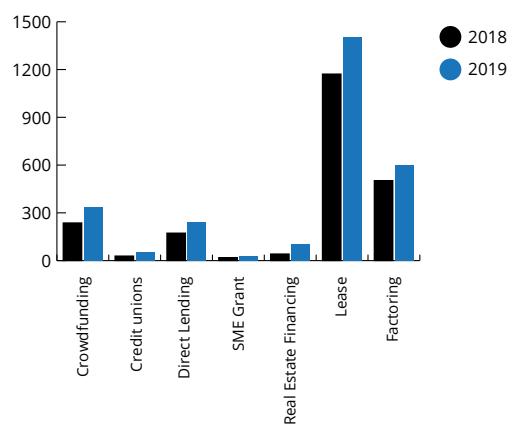
## Highlights on alternative financing for 2019

- 49,120 companies used alternative financing in 2019 (41% growth)
- Alternative financing grew to € 2.7 billion in 2019
- Small business financing (< € 1 million) grew to 22% of all SME financing
- Real estate financing more than doubled in 2019
- Lease and factoring accounted for 74% of alternative financing

## Total alternative financing (x million)

Category	2018	2019	Growth
Crowdfunding	273	336	42%
Credit unions	3	5	79%
Direct Lending	173	243	40%
SME Grant	19	26	35%
Real Estate Financing	43	101	136%
Lease	1.172	1.402	20%
Factoring	503	597	19%
<b>Total</b>	<b>2.151</b>	<b>€ 2.711</b>	<b>26%</b>

## Scope (x million)



## Financing landscape for small companies < 1 million

**Financed by banks**  
(x € billion)

2018	2019	% Δ
9,74	8,14	- 16%

**Alternatively financed**  
(x € billion)

2018	2019	% Δ
1,91	2,25	18%

Source: DNB Deposits and loans by MFIs to non-financial companies, volumes, corrected for fractions.

## Number of fundings < €1 million

Jaar	< € 50k	€ 50k - € 250k	€ 250k- € 1 m	Total
2018	25.193	8.725	795	34.713
2019	35.986	11.890	1.008	48.884
Growth	43%	36%	27%	41%

## Fundings < €1 million

