

# Creditreform

Das Unternehmergezin aus der Handelsblatt Media Group

Media information

# 2019

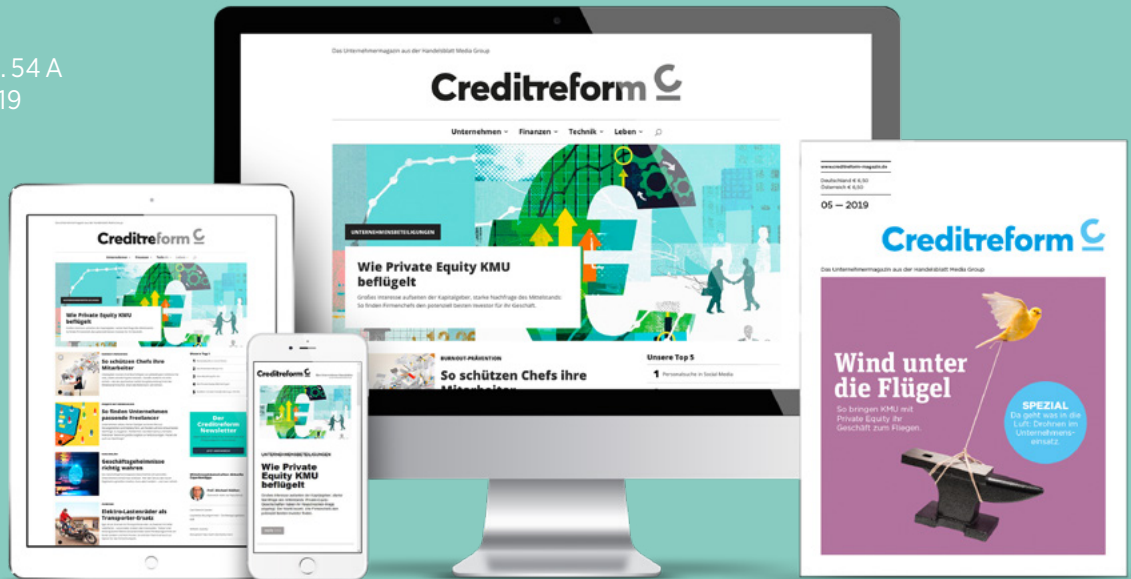
Advertising price list no. 54 A  
Valid from 1 January 2019

## CORE TARGET:

Entrepreneurs and  
managers in SMEs

## MEMBER OF THE LAE

Leseranalyse  
Entscheidungsträger  
(readership analysis  
decision-makers)



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## YOUR MEDIA TEAM



### **Overall Head of Advertising/Crossmedia**

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### **Advertising scheduling**

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## PUBLISHER DETAILS

**Organ:** Official members' magazine  
of the Creditreform Group

**Publisher:** Verband der Vereine Creditreform e.V,  
Hellersbergstraße 12, D-41460 Neuss,  
PO Box 1015 53, D-41415 Neuss

**Publisher:** planet c GmbH  
Postal address: PO Box 101102,  
D-40002 Düsseldorf  
Toulouser Allee 27, D-40211 Düsseldorf  
Telephone: +49 (0)221/ 54 227-671  
Fax: +49 (0)211 / 54 227-871  
e-mail: media@planetc.co

**Editorial:** Christian Raschke (Editor-in-Chief)

**Issue / Year** 134th issue 2019

**Publication dates:** monthly

**Print run:** IVW-tested  
(1st quarter 2019), 122.567 copies 

**Internet address:** [www.creditreform-magazin.de](http://www.creditreform-magazin.de)

**Publication/  
editorial schedule:** see pages 5 and 6

**Distribution:** Kathleen Donat  
Telephone: +49 (0)221/ 54 227-665  
Fax: +49 (0)211 / 54 227-865  
e-mail: k.donat@planetc.co

**Subscription price:** Annual subscription 69,00 (inland) Annual  
subscription 69,00 (abroad) plus 25,00 postage  
Individual sale price 6,50

**Bank details:** Commerzbank AG, Sort Code 30080000,  
Account no, 202411100  
IBAN DE58 3008 0000 0202 4111 00  
BIC DRES DE FF 300

**Payment terms:** 8 days 2% discount or 14 days  
after invoice date net,  
All prices plus VAT  
VAT ID: DE205443097

**Agency commission:** 15%

**Terms and Conditions:** The General Terms and Conditions for advertising  
in newspapers and magazines shall apply.

## MAGAZINE PROFILE

### Creditreform-Magazin – Das Unternehmermagazin für Entscheider im Mittelstand



The SME sector is the backbone of the German economy – but what information, what specialist knowledge do the doers in the sector need to keep things that way? Creditreform, the magazine for entrepreneurs, offers precisely that: strategic background knowledge, practical examples, concrete implementation tips – across the media as a monthly print magazine, as an app and as a wide-reaching online portal with a weekly newsletter and 50,000 subscribers.

Readers and users of this product family include proprietors, directors and managers, both technical and commercial, in SMEs. They represent high investment potential and a relevant target group for your business-to-business communication.

The Creditreform Magazine appears in a publishing partnership with the Creditreform Group. As a result of the connection with this organisation, which is traditionally committed to the entrepreneur, the Creditreform Magazine has exclusive access to reliable market analyses of cyclical developments and economic perspectives, straight from the horse's

mouth. The following sections – both offline and online – are highly valued and actively used by decision-makers, for both the operational business and the strategic development of their companies.

**COMPANIES:** This section provides readers with important food for thought and tips on all aspects of strategic corporate management – from succession issues to personnel and management issues to the success factors of sustainable management. Also included: interesting facts from the fields of marketing and business travel.

**FINANCIAL:** This column helps with the next bank discussion, offers orientation in the jungle of the promotion programs and informs about alternative financing forms such as leasing, middle class loans or Factoring. A second important pillar is the topic of taxes: with calculation examples, current court rulings and monthly news updates.

**TECHNOLOGY:** Whether cloud computing, social media or mobile business: our reporting breaks down hypes and mega trends into the real requirements of small and medium-sized businesses and shows what needs to be considered when implementing and applying them in small and medium-sized businesses. Also in this section: Everything about the vehicle fleet and its management via IT and telematics.

**LIFE:** This section offers tips against stress and burnout and for a healthy and balanced life. This also includes interesting trips and timelessly elegant products that delight entrepreneurs and their families after work. Because work and business are not finally everything.

## TIMETABLE AND TOPIC OVERVIEW

Issue no.	Dates *	Topics	Topics	Trade fair
<b>01</b>	PD: 04.01.2019 AD: 10.12.2018 CD: 12.12.2018	<b>Finance / Banking survey</b>	<b>Telecommunication</b>	
<b>02</b>	PD: 04.02.2019 AD: 10.01.2019 CD: 15.01.2019	<b>E-Mobility</b>	<b>Commercial Property</b>	
<b>03</b>	PD: 04.03.2019 AD: 11.02.2019 CD: 14.02.2019	<b>Business trips</b>	<b>Lifestyle buildings</b>	<b>ITB, Berlin</b> 6th – 10th March 2019
<b>04</b>	PD: 02.04.2019 AD: 11.03.2019 CD: 13.03.2019	<b>Finance</b>	<b>Employer Branding</b>	<b>Hannover Messe, Hannover</b> 1st – 5th April 2019
<b>05</b>	PD: 02.05.2019 AD: 11.04.2019 CD: 15.04.2019	<b>Fleet Management</b>	<b>Jubilee 140 Years Creditreform</b>	
<b>06</b>	PD: 03.06.2019 AD: 09.05.2019 CD: 14.05.2019	<b>Technology Trends</b>	<b>Transport / Logistics</b>	
<b>07</b>	PD: 02.07.2019 AD: 11.06.2019 CD: 13.06.2019	<b>Commercial Insurance</b>	<b>Green Business</b>	
<b>08</b>	PD: 02.08.2019 AD: 10.07.2019 CD: 12.07.2019	<b>Sucession Finance</b>	<b>Lifestyle: Travel</b>	

Issue no.	Dates *	Topics	Topics	Trade fair
<b>09</b>	PD: 02.09.2019 AD: 12.08.2019 DU: 14.08.2019	<b>HR Management</b>	<b>Fleet Management</b>	<b>Zukunft Personal</b> , Köln 17th - 19th September 2019 <b>IAA</b> , Hannover 12th - 22th September 2019
<b>10</b>	PD: 04.10.2019 AS: 11.09.2019 CD: 13.09.2019	<b>Finance: Leasing</b>	<b>Lifestyle: Wine</b>	
<b>11</b>	PD: 01.11.2019 AD: 10.10.2019 CD: 15.10.2019	<b>Internationlization</b>	<b>Busienss Office</b>	
<b>12</b>	PD: 02.12.2019 AD: 11.11.2019 CD: 13.11.2019	<b>Startups</b>	<b>Finance</b>	

PD = Publication date AD = Advertising deadline CD = Copy deadline

\* Subject to change

## PRICES AND FORMATS

### Basic formats in the editorial section

Format	Type area width × height	Bleed* area width × height	Price in EUR, 4c
1/1	185 × 245	210 × 280	12.940,00
2/3 portrait	122 × 245	133 × 280	9.940,00
1/2 landscape	185 × 116	210 × 136	8.485,00
1/2 portrait	92 × 245	104 × 280	8.485,00
1/3 portrait	61 × 245	75 × 280	6.930,00
1/3 landscape	185 × 80	210 × 96	6.930,00
1/4 landscape	185 × 58	210 × 75	6.080,00
1/6 portrait	76 × 116	91 × 136	5.045,00

Other formats on request.

### Formats across the gutter in the editorial section

Format	Bleed* area width × height	Price in EUR, 4c
2/1	420 × 280	25.880,00
1 2/3 (1/1 + 2/3 portrait)	346 × 280	22.880,00
1 1/3 (1/1 + 1/3 portrait)	287 × 280	19.870,00
2 x 2/3 portrait	272 × 280	19.870,00
2 x 1/2 landscape	420 × 136	16.089,00
2 x 1/3 landscape	420 × 96	13.875,00

Format	Type area (w × h)	Price in EUR, 4c
2 x 1/2 (Tunnel)	280 × 160	17.245,00

### Special placements

Format	Type area width × height	Bleed* area width × height	Price in EUR, 4c
Inside front cover	-	210 × 280	13.250,00
Outside back cover	-	210 × 280	13.250,00
1/3 next to editorial	-	75 × 280	7.350,00
1/3 portrait in list of contents	-	75 × 280	7.510,00
Island ads	49 × 72	-	6.260,00
Juniorpage	130 × 142	145 × 162	9.150,00

### The following discounts apply for ads in the editorial section

Quantity scale		Frequency scale	
3 pages or more	5%	3 mal	3%
6 pages or more	10%	6 mal	5%
12 pages or more	15%	12 mal	10%
24 pages or more	20%		

\* Bleed formats: plus 5mm bleed margin all around in each case  
All prices plus statutory VAT.

## LOOSE INSERTS. BOUND INSERTS. TIP-ONS

	Loose inserts	Bound inserts	Tip-ons
Prices in EUR (plus VAT)	up to 25 g <b>168.00 per th.</b> each additional 5 g <b>22.00 per th.</b> plus postage  additional charge if not inserted in the full print run	4 pages <b>15,860.00</b> 8 pages <b>23,200.00</b> 16 pages <b>30,850.00</b>  (more prices on request) plus postage	a) postcards or other rectangular. unfolded printed matter. empty envelopes (flap closed) <b>68.00 per th.*</b>  b) filled envelopes (flap closed). folded printed matter. CD-ROM <b>88.00 per th.*</b>  c) free sample etc. (on request with specimen)
Discounts	none	4 BI pages – 2 pages acc. to quantity scale	carrier add acc. to quantity scale
Formats	minimum format: 60 mm wide x 75 mm high maximum format: 200 mm wide x 270 mm high different formats on request.	210 mm wide x 280 mm high bleed margin: 5 mm at the top, bottom and outside, and 10 mm at the fold	minimum format: 60 mm wide x 75 mm high maximum format: 160 mm wide x 220 mm high other formats on request with specimen.
Weight	Please enquire!	Please enquire!	paper weight for postcards. 150g/m <sup>2</sup> maximum weight for filled envelopes. 20 g
Allocation options	full circulation, postcode areas on request minimum circulation 10,000 copies	full circulation	basic ad in the full circulation
Placement		in the middle of the magazine (other placement options on request)	on request
Order and cancellation deadline	4 weeks before publication date		
Specimens	ask for 5 copies in advance from the advertising		
Mailing address	Postage paid to Evers-Druck GmbH, Mr Peters, Ernst-Günter-Albers-Straße, D-25704 Meldorf		
Other notes	<p>Loose inserts: These are inserted by machine into the magazine and for that reason they have to fulfil certain requirements. In the case of loose inserts with more than one page, the folded side is always parallel to the spine of the magazine. Concertina-folded loose inserts or loose inserts with a postcard stapled to them can only be processed manually (for an additional charge). If loose inserts contain a stuck-on postcard, this must be stuck on with a strip of glue parallel to the closed spine of the insert, so that it cannot come loose in the automated insertion process. An advertiser's loose inserts can only differ in their format within the same issue with the special agreement of the publisher.</p> <p>Bound inserts must be provided ready for processing.</p> <p>Tip-ons: The placement of the advertisement and the position of the tip-on on the advertisement require coordination with the advertising department. The tip-on can be placed within 30 to 35 mm from the spine and at least 20 mm away from the from the trimming edges. When designing the advertisement it is important to observe adhesive tolerances of ± 5-10 mm in each direction and deviations of ± 5 degrees from the parallel.</p>		

\* additional 1/1 advertising page (see price list on page 7)



## PRINTING MATERIAL. PROCESSING

**Format:** 210 mm wide × 280 mm high  
**Type area:** 185 mm wide × 245 mm high  
**Printing process:** Web offset  
**Processing:** Saddle stitching  
**Printing material:** Digital on CD-ROM + proof in the common file formats for MAC.  
Four-colour submissions must be colour-proof.  
Increases in tonal values for colour ads according to the “Technical Guidelines” of the BVD-FOGRA standard.  
Profile data: ISO coated v2 300% – for cover pages  
PSO LWC Standard – for inner pages

### Mailing address for printing material:

planet c GmbH  
Simone Orlich  
Toulouser Allee 27, D-40211 Düsseldorf

**by e-mail:** druckunterlagen@planetc.co  
**via Cloud Service** Please call +49 (0)211/54 227-672 for details

### Advertising, copy and cancellation deadlines:

According to the applicable timetable in each case. Cancellation deadlines are identical with the advertising deadlines in each case. As a result of extremely tightly calculated advertising and copy deadlines, the late delivery of printing material can adversely affect the print result. Any complaints are excluded in such cases.

**Files:** PDF/X4 or X3 print-optimised  
InDesign (please also provide fonts)  
Illustrator (please also provide fonts)  
Specific programs on request.

An original proof of the images must be sent to the printers at the same time, as otherwise it is not possible to guarantee the accuracy of the colours. In addition, you are requested to send the image of the advertisement to the publisher by fax or as a PDF file:

**Printers:** Evers-Druck GmbH  
Michael Peters  
Ernst-Günter-Albers-Straße, D-25704 Meldorf

Phone +49 4832 608-154  
Fax +49 4832 608-954  
e-mail: michael.peters@eversfrank.com

### Colour ads, summary of formats:

If the formats are printed using the gutter spread method and the additional colours are not used on both pages, the costs for each magazine page are calculated separately at the prices applicable for the format sections.

Any special colours or shades which cannot be achieved by the combination printing of colours from the scale being used, require special agreement. Details on request.

The combination of different ad formats to create large rectangular formats is possible by special agreement.

Bleeding, exceeding the type area or printing across the gutter will not be charged.

## ONLINE ADVERTISING AT CREDITREFORM-MAGAZIN.DE

**creditreform-magazin.de** is a daily updated portal of practical benefit and utility for entrepreneurs, managers and specialists in the SME sector.

An online service offering real recommendations for action, tips for everyday company life, expert interviews and practical examples, so that SMEs can learn from one another. The **topics** range from company management, HR, marketing and vehicle fleets, finance, taxes and investment, to high-tech issues such as cloud computing, big data, Industry 4.0 or mobile business.

And because work is not everything in life, **creditreform-magazin.de** also provides its users with health tips and lifestyle ideas for after work.

### Traffic\*:

Page impressions:	38.570
Visits:	27.871
Unique users:	25.360
Newsletter subscribers:	55.000

\*as of 05/2019, average in the first quarter of 2019

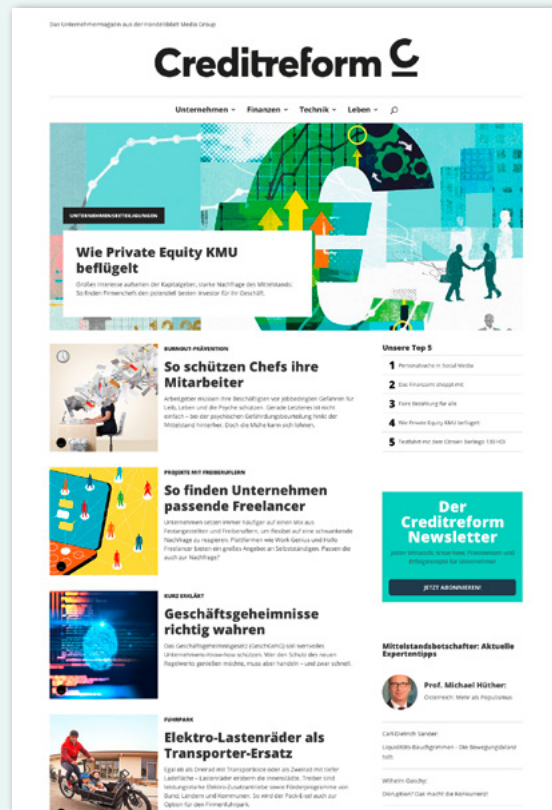
### Target group:

- Directors and decision-makers in the SME sector
- The self-employed- Selbständige








### Contact:

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e-mail: n.bragoner@planetc.co



## Standard advertising forms and prices online

Advertising form	Size in pixels	max. KB	Cost per thousand	Cost per week
 Fullsize	468 × 60	90 KB	60,00 €	1.200,00 €
 Super banner	728 × 90	90 KB	70,00 €	1.400,00 €
 Medium rectangle	300 × 250	90 KB	90,00 €	1.800,00 €
 Skyscraper	160 × 600	90 KB	75,00 €	1.500,00 €
 Wallpaper	728 × 90 + 160 × 600	130 KB	110,00 €	2.200,00 €
 Billboard	820 × 250	100 KB	115,00 €	2.300,00 €
 Half page ad	300 × 600	100 KB	110,00 €	2.200,00 €

All prices plus the statutory VAT applicable in each case.  
Special advertising forms such as video etc, on request.

### Discounts within a financial year:

From € 5,000 5%  
From € 10,000 10%  
From € 20,000 15%  
From € 30,000 20%

### Minimum booking value per booking:

€ 1,000.00 (net)

### Data delivery:

At least three days before start of placement to  
s.sorlich@planetec.co

### Technical specifications:

Please request our information sheet containing  
the detailed specifications.

## YOUR MEDIA TEAM

### Overall Head of Advertising/Crossmedia

Tatjana Moos

Telephone: +49 (0)211/54 227-671

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e-mail: [t.moos@planetc.co](mailto:t.moos@planetc.co)

### Head of Advertising/Crossmedia

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### Advertising scheduling

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Fax: +49 (0)211/54 227-872

e-mail: [s.orlich@planetc.co](mailto:s.orlich@planetc.co)



**planet** 

planet c GmbH

Toulouser Allee 27, 40211 Düsseldorf

Postfach 10 11 02 · 40002 Düsseldorf

[www.planetc.co](http://www.planetc.co)