



Strong for entrepreneurs

FOOD INDUSTRY

UNDERSTAND The market for food products is constantly on the move because of changing consumer behaviour, vigorous innovation and fierce competition.

RECOGNISE Brands, white labels, production or trading: we know the challenges and opportunities of the business models and will do our bit to help you achieve your objectives.

SHAPE No matter where the market is heading: our sector experts feed you with fresh ideas so that you can realise yours.



*Richard Hartinger,
Managing Director riha WeserGold*

*Oliver Wohlfeil,
Client Relationship Manager
Food Industry
HSH Nordbank*

The **FOOD INDUSTRY** is multifaceted, with the wide variety of products and careful handling of the food-stuffs requiring a specific type of knowledge. Our Client Relationship Manager have a profound understanding of the agricultural and food markets and they know which step in the retail chain harbours which opportunities and risks. This results in individualised and sector-specific

solutions for our clients. We have a wide network of good contacts in the coffee and tea industries and also enjoy an excellent position in the meat and agricultural sectors. Moreover, a large number of food retailers feature among our clients – many of them dating back to the time when the Bank was established.

**OUR FOOD INDUSTRY TEAM
CURRENTLY ASSISTS**

170

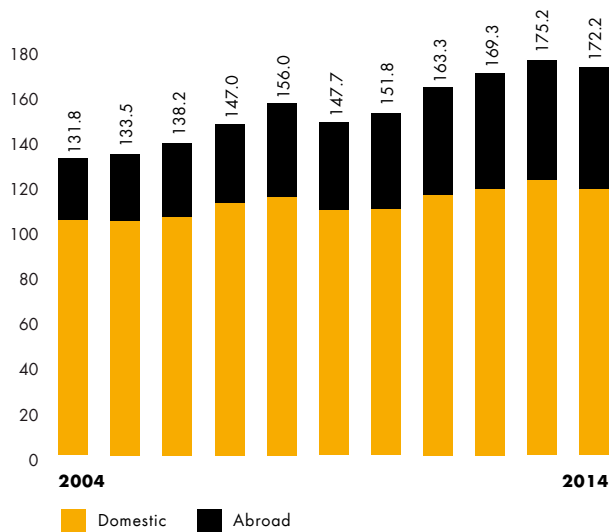
**CLIENTS WITH A TOTAL LENDING
VOLUME OF ABOUT**

€ 2 BILLION


FOCUS ON NEW SALES MARKETS AND HIGH-QUALITY PRODUCTS

The food industry is the third-largest industrial sector in Germany, employing just under 600,000 people in more than 5,800 companies. The sector, whose business is becoming increasingly international with companies now selling around one third of their products abroad, is virtually immune to economic fluctuations, meaning that it shows stable development in general. Nevertheless, food manufacturers are under huge margin pressure due to excess capacity and the high level of concentration in the German food retail sector. The only companies who will be able to withstand this intensive competition are those that can successfully tap into new sales markets, focus on innovative products and cut manufacturing costs at the same time. In response to the intense competition from the own-brand ranges launched by retail chains, food manufacturers are now also focusing more on positioning themselves as brand and high-quality manufacturers. The focus is primarily on trends such as nutritional awareness, sustainability and fresh produce. This strategy can be applied to a large number of products, particularly meat, fish and milk. According to the Federation of German Food and Drink Industries (BVE), 2015 was a difficult year characterised by a drop in sales. This trend is attributable both to a decline in the volume sold and to lower prices.

**REVENUE GENERATED BY THE GERMAN
FOOD INDUSTRY
BVE SECTOR OVERVIEW 2004 – 2014**
in € bn



Source: German Federal Statistics Office, BVE



“Continuity and trust – these two foundations of a good business relationship also support our long-standing collaboration with HSH Nordbank.”

*Richard Hartinger,
CEO riha WeserGold*

RIHA WESERGOLD GETRÄNKE GMBH & CO. KG

riha WeserGold Getränke GmbH & Co. KG, headquartered in Rinteln, is one of Europe's leading producers of alcohol-free drinks. In 2014, the company sold more than 1,100 million litres worldwide, of which 718 million in Germany. Glass blower Richard Hartinger established a family-run business to make apple juice in 1934. Since 1970 riha WeserGold has also been offering carbonated drinks. The company generates annual sales of € 567 million (2014) and employs a staff of around 2,000.