Froda expands to France with Shine to bring fast and fair financing to small businesses

PARIS, FRANCE, September 29, 2026 /EINPresswire.com/ -- Froda, the Swedish embedded financing platform serving Europe's smallest businesses, today announced its launch in France in partnership with Shine. The launch marks Froda's eighth European market and will make its fully digital financing solution available directly within the Shine app to 200,000 self-employed people and small businesses.



France registered 1,165,800 new businesses in 2025, the overwhelming majority of them, sole traders, micro-entrepreneurs and small businesses with a handful of employees. While small businesses make up 99% of French companies and employ 6.9 million people, their financing needs are not always well served by traditional lending models: the cost of assessing a small loan can be close to that of a much larger one, making small-ticket lending less economical for banks.

Founded in Sweden in 2015, Froda has provided more than €2 billion in financing to 30,000 small businesses and financed more than 160,000 loans across Europe. Its embedded financing model is designed to address the economics of small business lending by automating credit assessment using real banking data and integrating financing directly into the banking, accounting and payment platforms businesses already use.

Financing inside the tools the businesses already use

Froda's embedded model places financing directly inside the banking, accounting and payment platforms small businesses already use to run their business. Credit assessment is automated using real banking data rather than manual review, reducing the operational cost of assessing smaller loans and making small-ticket financing economically viable on fair terms. French businesses will access Froda's financing inside the Shine app they already use to run their business. Applications are completed and approved in real time, and loans are paid out the same

day, often within an hour. Froda lends in France as a Swedish credit institution supervised by the Swedish FSA (Finansinspektionen), and is operating across the EU under passporting rules.

“France is creating more businesses than ever, but the financing hasn’t followed,” said Olle Lundin, CEO and co-founder of Froda. “A €5,000 investment can be just as decisive for a small business as a €500,000 investment is for a larger company. The difference is that the economics of traditional lending make those smaller amounts harder to serve. With Shine, we can put financing where entrepreneurs already run their business, so they can act while the opportunity is still there.”

Building on an existing partnership with Shine

The launch in France builds on an existing relationship between Froda and the Shine group. Kontist in Germany and Billy in Denmark already offer business loans through Froda’s embedded platform, making France the third and largest market in which the two are working together.
The launch follows a pilot conducted over the summer with a controlled group of Shine customers, with the full rollout to its customer base beginning earlier this month.

“We've already seen what Froda's financing means for small businesses in Germany and Denmark, and we're seeing the same demand in France,” said Rico Adlor-Andersen, CEO and co-founder of Shine. “Our ambition has always been to give entrepreneurs everything they need to manage their business in one place, and fast, fair financing is a key part of that. Froda shares that approach, which makes them the right partner as we bring this to our largest market.”

InvestEU expanding access for small businesses

The French offering is supported by a microfinancing guarantee from the European Investment Fund under the EU's InvestEU programme. The EIF, part of the European Investment Bank group, works through licensed financial partners such as Froda, in order to extend financing to entrepreneurs who otherwise have limited access to funding. For Shine's customers, that translates into better access to financing and more advantageous pricing.

Froda plans to add further partners in France. The announcement follows a year of strong growth for the company, including its first partnership with a traditional bank, SpareBank 1 Østlandet. The company's partner base spans fintechs, platforms, and established banking institutions across the Nordics, the UK, Ireland, Germany and now France.

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