

# »» Financial Support by KfW: Optimize your Opportunities!

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Bank aus Verantwortung

**KFW**

## »» You have

a very good project idea  
+ technical know-how  
+ advanced management skills  
+ a sustainable business plan

## »» You need

Funds usable for:  
Research and Development  
equipment  
production  
marketing

»» You'd like to have

Funds with good conditions:  
without collateral  
fixed  
long term  
low interest rate  
a suitable amount

»» **The best would be**

a reliable finance partner  
with excellent reputation

## »» First Question

“What happens, if I don’t get the desired loan conditions?”

## »» My project

might end up unfin...

»» or

c o m p l e t i n g   m i g h t   n e e d

s o m e   m o r e

d a y s ,

m o n t h s

o r

y e a r s



## »» **Second Question**

Who is that partner?



## »» **KfW – A Bank of Responsibility**

**KfW is the promotional Bank of the Federal Republic of Germany.**

**We promote for example**

**Start-ups**

**small and medium enterprises - SME**

**Environment projects**

**in Germany or German companies abroad.**

## »» KfW Funding in 2012

73,400,000,000,000

»» **KfW** got the best rating

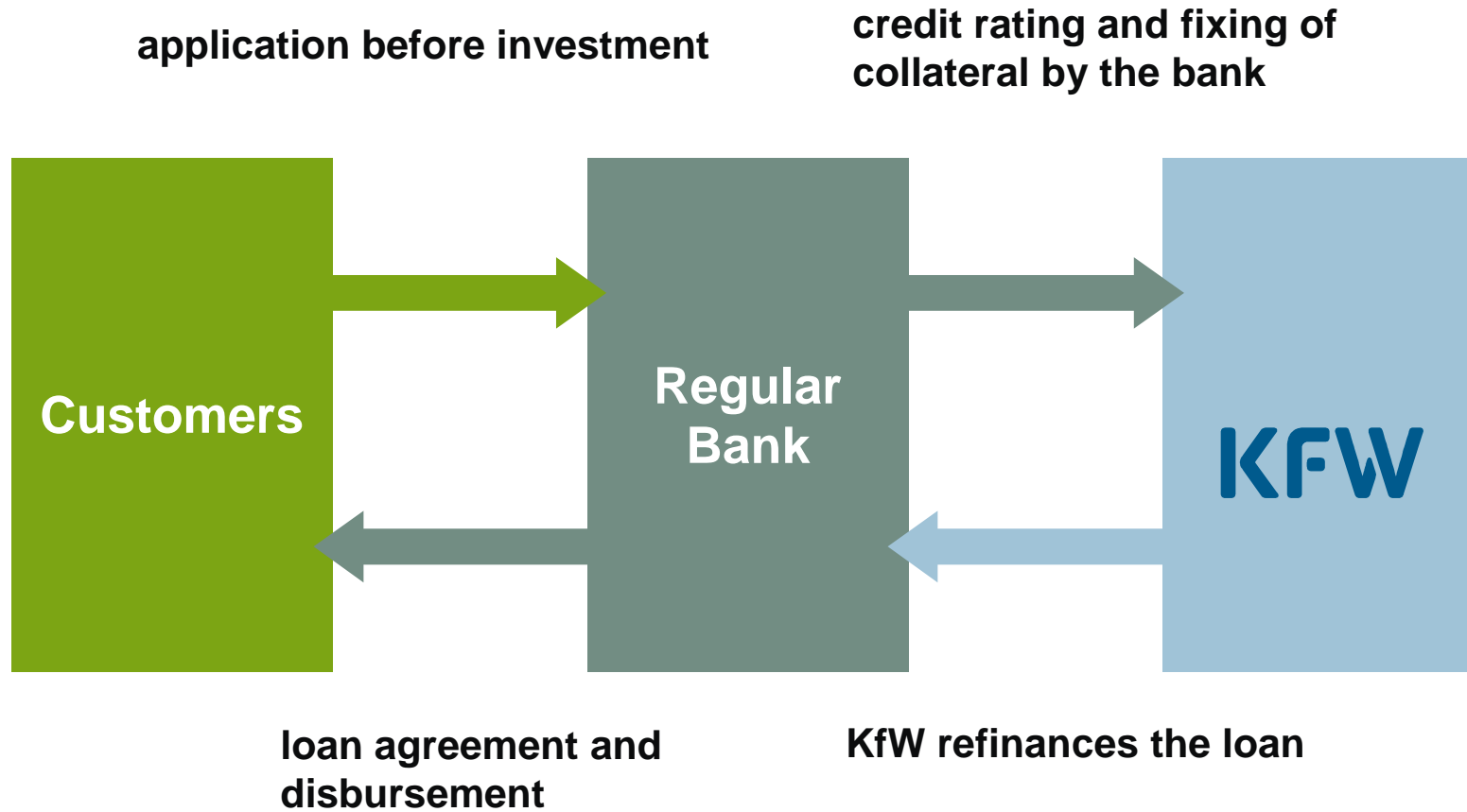
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## »» Promotional products from KfW

Four times favourable conditions

- ERP Start-up Loan – StartGeld
- KfW-Entrepreneur Loan (Unternehmerkredit)
- ERP-Innovation Programme
- ERP-Start-up Fund

## »» Applying for a Loan



## »» ERP Start-up Loan - StartGeld

- For start-ups and young enterprises up to three years
- Maximum loan of EUR 100,000 per entrepreneur
  - up to EUR 30,000 for working capital
- Equity is good but not obligatory
- Collateral is not obligatory
- Favourable interest rate of 3.71% eff. fixed for 10 years



## »» KfW Entrepreneur Loan (Unternehmerkredit)

- For established enterprises with at least 3 years experience
- Maximum loan of EUR 25 m.
- For investments or working capital
  - in and outside Germany
- Risk adequate interest rate
  - from 1.1% to 8.08% eff.
  - fixed for 2 to 20 years

## »» ERP-Innovation Programm

Excellent conditions and high requirements

For established innovative companies

Phase I  
Research and  
development



- Project costs of two years
- Personell
  - Material
  - Derivation
  - Overhead

Phase II  
Market introduction



- Investments for the new product
- equipment
  - consulting
  - education
  - marketing concept

## »» ERP-Innovation Programme

Excellent conditions and high requirements

### Requirements

- at least two years experience in your market
- good rating history
- excellent cash-flow

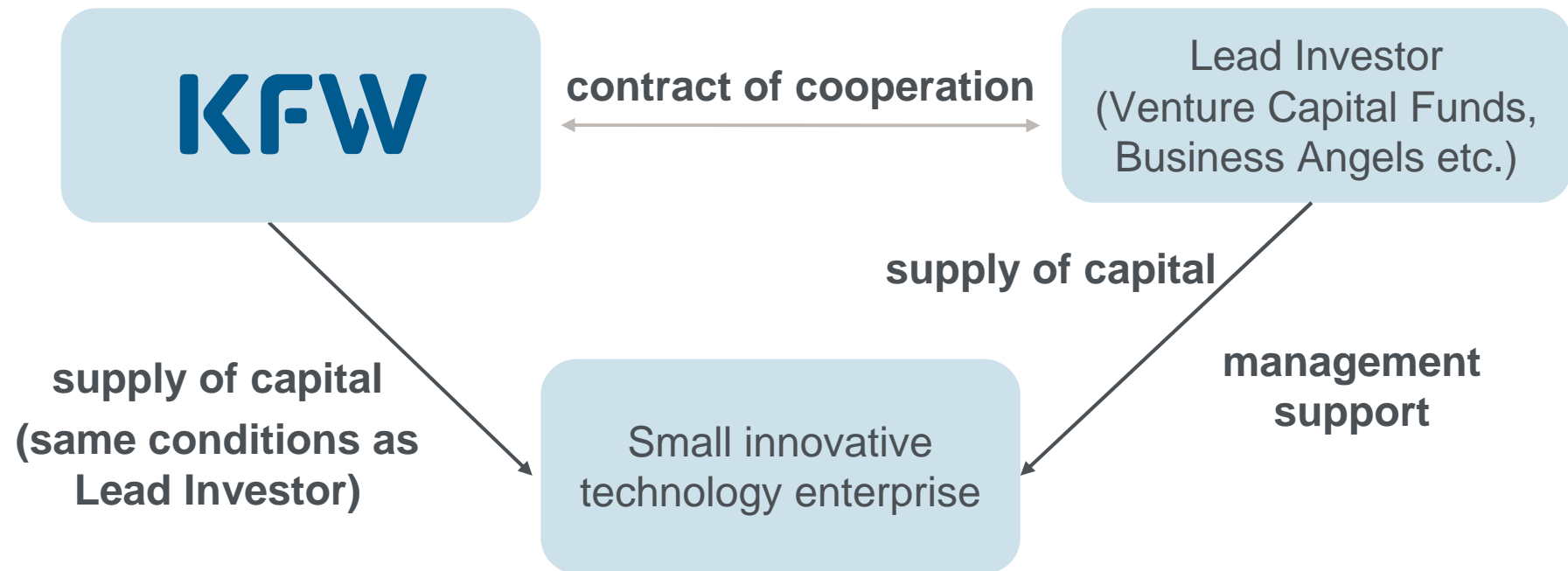
### Conditions

- R&D: 100% finance up to 5 m.
- market introd.: up to 80% and 2.5m.
- for 60% of considered project costs
  - no collateral
  - 7 years grace period
  - interest rate:  
1.15% to 7.08%  
fixed for 10 years

## »» ERP-Start-up Fund

### Equity for innovative technology enterprises

Co-investment model:



## »» ERP-Start-up Fund

### Key Points

- Innovative enterprises up to 10 years after founding
- Lead Investor obligatory
- Pari-passu approach
- Up to 50% up to EUR 5 m. participation

## »» Financial support by KfW

### Optimize your opportunities

- ERP Start-up Loan – StartGeld
- KfW-Entrepreneur Loan (Unternehmerkredit)
- ERP-Innovation Programme
- ERP-Start-up Fund

## »» We're there for you!

### Contact data

#### KfW Infocenter

- Monday to Friday from 8.00 – 17.30
- 0800 539 9001 (founders and SME)
- [infocenter@kfw.de](mailto:infocenter@kfw.de)



[www.kfw.de](http://www.kfw.de)

- Programme finder
- Repayment calculator

[www.kfw-beraterforum.de](http://www.kfw-beraterforum.de)

- exclusive information for business partners

