

»» Financial Support by KfW: Optimize your Opportunities!

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Bank aus Verantwortung

The logo for KfW, consisting of the letters 'KFW' in a bold, blue, sans-serif font.

»» 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

»» **KfW** got the best rating

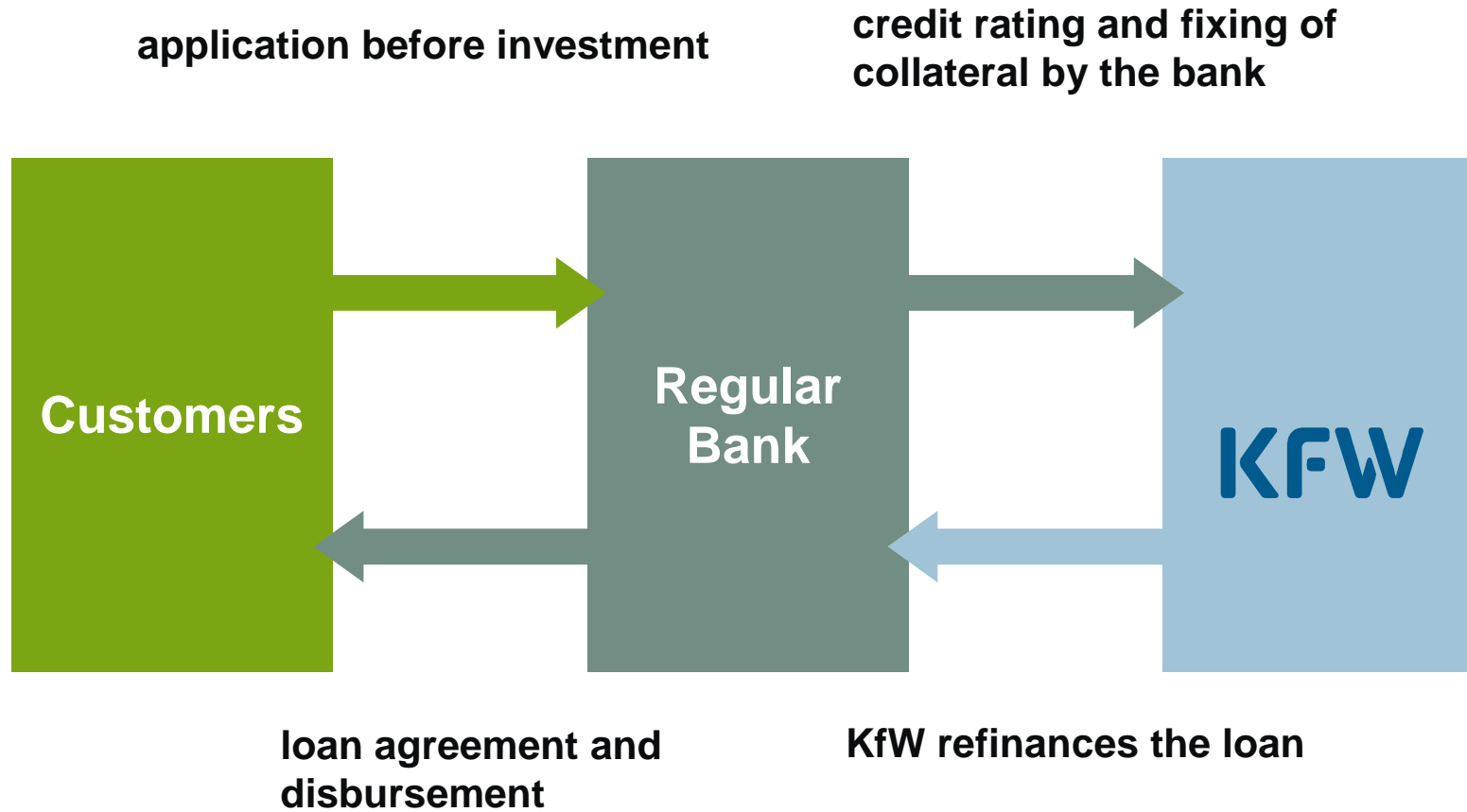
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»» Promotional products from KfW

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

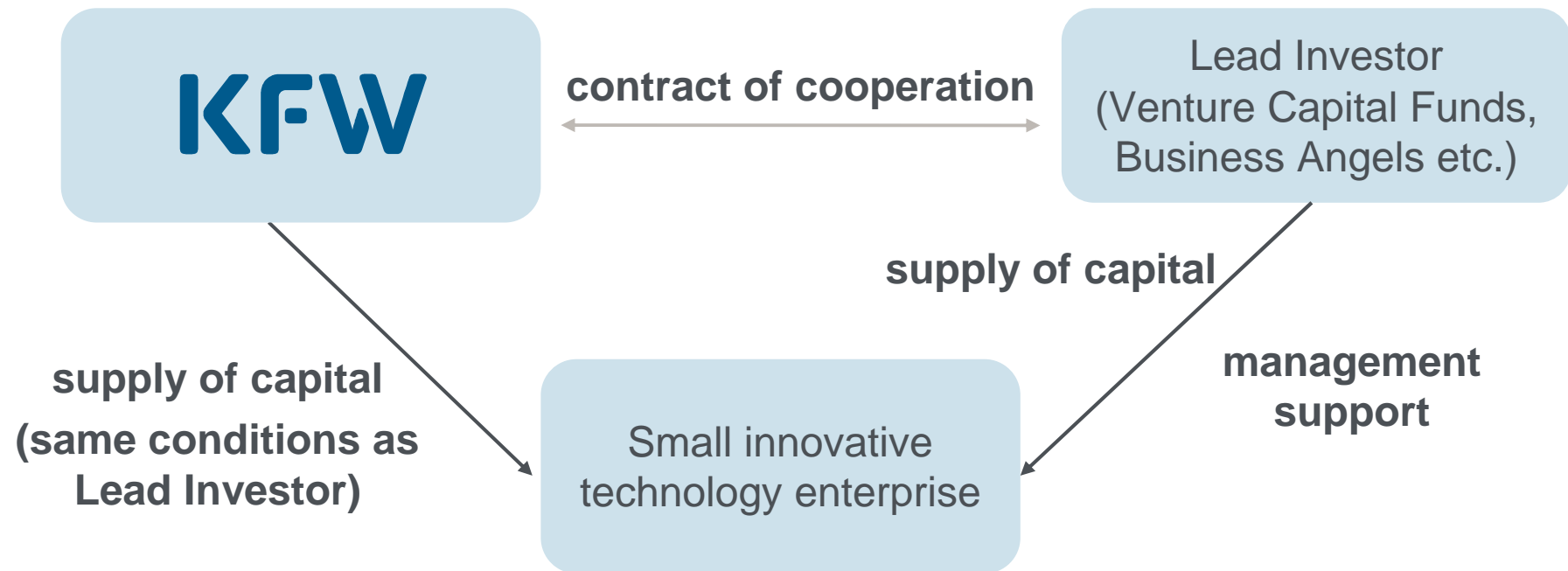
Conditions

- 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

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»» We're there for you!

Contact data

KfW Infocenter

- Monday to Friday from 8.00 – 17.30
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- infocenter@kfw.de



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- Programme finder
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www.kfw-beraterforum.de

- exclusive information for business partners

