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Financing conditions

Who is eligible? What may be financed? Financing share and maximum amount, collateral

Who is eligible?

- Start-ups in the commercial enterprise sector and the liberal professions
- Self-employed professionals
- Domestic and foreign commercial enterprises and leasing companies that are mainly privately owned

The group turnover may not exceed EUR 500 million.

Who is not eligible?

Companies experiencing financial difficulties or undergoing restructuring

What may be financed?

Financing is available for investments in Germany that require long-term funding and hold prospects of sustainable economic success, such as

- Property and buildings
- Construction measures
- Machines, plant and equipment, furnishings and fittings
- Takeover of an existing enterprise or purchase of an active stake
- Procurement and enlargement of stocks of materials, supplies and spare parts,
- Construction and purchase of buildings for the purpose of renting; the renters must also fulfill the application criteria. In addition, purchased property has to be fully rehabilitated, renovated or modified.
- Investments by small and medium-sized leasing companies in fixed assets that they will use themselves and in leasing goods (products and buildings)
Leasing goods may only be financed if the lessee fulfills the application criteria.
Sale/lease-back schemes are not accepted.

For the working capital variant:

- Working capital apart from the investment
- Compensation for temporary liquidity bottlenecks

Investments by German companies in foreign countries are supported under the programme Unternehmerkredit - Outside Germany.

Financing share

100% of the eligible expenses

For investments by leasing companies in leasing goods, the eligible expenses are measured against the total investment cost (TIC) less the residual book value agreed in the leasing contract for tax purposes.

Maximum amount

EUR 10 million

Minimum loan amount

There is no minimum loan amount

Working capital variant

Financing share is generally 100%

The maximum amount is also EUR 10 million

Collateral

Customary collateral; you will agree on the type and amount of the collateral together with your regular business bank.

Combination with other programmes

May be combined with other KfW programmes and public promotional funds

Further Information

[Information sheet](#)