

99148018080000

Förderdarlehen der KfW

"Unternehmerkredit Plus" - Nr. 044, 046 Gewährung

Heruntergeladen am 30.06.2025

<https://fimportal.de/xzufi-services/647144/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99148018080000
Leistungsbezeichnung I	Förderdarlehen der KfW "Unternehmerkredit Plus" - Nr. 044, 046 Gewährung
Leistungsbezeichnung II	
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Gewährung (80)
SDG-Informationsbereich	

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Lagen Portalverbund	Wirtschaftsförderung (2060500)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	01.06.2016
Fachlich freigegeben durch	Federal Ministry for Economic Affairs and Energy
Handlungsgrundlage	https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000002388_AB_Investitionskredite_EKN.pdf https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000003330_M_044_046_Unternehmerkredit_Plus.pdf
Teaser	
Volltext	Funding objective The funding loan will be used to develop or produce new or substantially improved products, processes or services that are innovative. Who is eligible for funding? Eligible applicants are: • Small and medium-sized enterprises (SMEs) with less than 250 employees and an annual turnover of no more than 50 million euros or an annual balance sheet total of no more than 43 million euros. • larger medium-sized enterprises with less than 500 employees and majority privately owned and a group turnover not exceeding 500 million euros. • freelance professionals, e.g. doctors, tax consultants, architects The companies or freelancers must be able to present at least two annual financial statements. Not eligible are: • restructuring cases and companies in difficulty • applicant enterprises in which KfW holds a direct

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interest of at least 10%.

- enterprises whose activities do not meet the requirements of the InnovFin guarantee
- facilities for the use of renewable energies
- Debt rescheduling and follow-up financing of projects already completed as well as follow-up financing and prolongations or
- Acquisition of companies/shareholdings

What is supported?

- Investments - capitalizable in fixed assets (e.g. purchase of machinery, equipment, vehicles and facilities; commercial construction costs, etc.)
- Working capital (e.g. running costs, purchase of current assets, etc.)
- Inventory

How is funding provided and what conditions apply to the KfW Entrepreneur Loan Plus:

Type of support

- low-interest loan

Interest rate for the loan

- The interest rate is fixed for the entire term of the loan.
- The programme interest rates are based on the development of the capital market and the creditworthiness of the borrower. Particularly favourable interest rates apply in the SME window.
- The loan is committed with a customer-specific interest rate within the framework of the maximum interest rate of the respective price class applicable on the day of commitment.
- The interest rate is determined by the borrower's bank, taking into account the borrower's financial circumstances (creditworthiness) and the value of the collateral provided for the loan.

The loan is classified in the creditworthiness and collateral classes specified by KfW.

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Amount of the promotion

- The maximum loan amount is: up to EUR 7.5 million per project
- up to EUR 15 million per group of companies
- The minimum loan amount is: EUR 25,000

Disbursement of the subsidy

- 100 % of the loan amount

Term of the subsidy

- working capital and inventory financing Up to 5 years with a maximum of 1 grace year (5/1).
- Investment financing Up to 10 years with a maximum of 2 grace years (10/2).

Repayment of the loan amount

- after the grace period in equal quarterly instalments.

Collateral for the loan

- Standard bank collateral for the loan (agreement with the principal bank).
- KfW grants the on-lending credit institution a 50 percent indemnity against liability.

Erforderliche Unterlagen

The KfW portal provides the necessary application forms, evidence and documents.
[https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-\(Inlandsf%C3%B6rderung\)/PDF-Dokumente/6000003330_M_044_046_Unternehmerkredit_Plus.pdf](https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000003330_M_044_046_Unternehmerkredit_Plus.pdf)

Voraussetzungen

The company must be innovative. If a company fulfils at least one criterion from the following catalogue of criteria of the InnovFin SME Credit Guarantee Facility at the time of application, it is classified as innovative:

The company

- has grown by an average of more than 20% per annum over the last three years,

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	• has used at least 80% of the loan amount to finance research and development costs, • has used the loan amount for new or substantially improved products, processes or services, • has contributed a specified portion of the research and development expenses, • has received grants, loans or guarantees from European or national research and/or innovation programmes in the last 36 months, • received an innovation award in the last 24 months • obtained an industrial property right in the last 24 months, • needs financing to enter a new market.
Kosten	• There are no fees or costs for you to apply for the loan. • You will be charged interest on the loan. • You may have to pay a commitment fee of 0.25 percent per month on amounts not yet drawn down, starting two banking days and one month after KfW's loan commitment.
Verfahrensablauf	Get advice from your house bank as early as possible, which will guide you through the loan process. • Your bank will complete the loan application with you and forward it • forwards your application and the other required documents to KfW Bankengruppe. KfW will check whether you meet the requirements for funding. If the loan is approved, you can draw down the amount via your bank and start with your project.
Bearbeitungsdauer	
Frist	Submit your application to a credit institution of your choice before the start of the project to be financed. Do not start your project before concluding the loan agreement.
weiterführende Informationen	You can find detailed information and documents on the programme on the KfW Bankengruppe website. If you require further advice, please contact the KfW Infocenter. https://www.kfw-formularsammlung.de/Konditionen

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<https://www.kfw.de/KfW-Konzern/Service/Service.html>
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Hinweise

There is no legal entitlement to the promotional loan.

Combination with other KfW programmes and public funding is possible (except with other liability-exempt KfW promotional loans).

Rechtsbehelf
Kurztext

Objective of aid

Low-interest financing of investments and operating resources of innovative medium-sized enterprises and self-employed professionals. Small and medium-sized enterprises (SMEs) as defined by the EU SME definition can obtain particularly favourable conditions.

Who is eligible for funding?

Domestic members of the liberal professions and non-listed commercial enterprises, the majority of which are privately owned and whose group turnover does not exceed EUR 500 million, and which have generally been in existence or active on the market for three years.

What is supported?

- Investments - capitalizable in fixed assets (e.g. purchase of machinery, equipment, vehicles and facilities; commercial construction costs, etc.).
- Working capital (e.g. running costs, purchase of current assets, etc.)
- Inventory

Ansprechpunkt
Zuständige Stelle

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Formulare	https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/
Ursprungsportal	Förderdarlehen der KfW "Unternehmerkredit Plus" - Nr. 044, 046 Gewährung, Förderdarlehen der KfW "Unternehmerkredit Plus" - Nr. 044, 046 Gewährung