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# Förderdarlehen der KfW für kleine und mittlere Unternehmen der gewerblichen Wirtschaft in deutschen Regionalfördergebieten- Nr. 062, 072 Gewährung

Heruntergeladen am 19.06.2025

<https://fimportal.de/xzufi-services/645368/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99148014080000
Leistungsbezeichnung I	Förderdarlehen der KfW für kleine und mittlere Unternehmen der gewerblichen Wirtschaft in deutschen Regionalfördergebieten- Nr. 062, 072 Gewährung
Leistungsbezeichnung II	Apply for a favourable loan for investments by companies and freelancers in structurally weak regions
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	

Modul	Sachverhalt
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Gewährung (80)
SDG-Informationsbereich	nicht SDG-relevant
Lagen Portalverbund	Weitere Förderbereiche (2060990)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	10.12.2020
Fachlich freigegen durch	Federal Ministry for Economic Affairs and Energy (BMWi)
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/bho/index.html#BJNR012840969BJNE003200319">https://www.gesetze-im-internet.de/bho/index.html#BJNR012840969BJNE003200319</a> <a href="https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000186_M_062_072_ERP-Regional.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000186_M_062_072_ERP-Regional.pdf</a> <a href="https://www.kfw.de/PDF/Download-Center/KfW-Gesetz/KfW_Satzung-der-KfW-2020-DE-EN.pdf">https://www.kfw.de/PDF/Download-Center/KfW-Gesetz/KfW_Satzung-der-KfW-2020-DE-EN.pdf</a> <a href="https://ec.europa.eu/competition/consumers/government_aid_de.html">https://ec.europa.eu/competition/consumers/government_aid_de.html</a> <a href="https://www.bmwi.de/Redaktion/DE/Downloads/J-L/koordinierungsrahmen-gemeinschaftsaufgabe-verbesserung-regionale-wirtschaftsstruktur.pdf?__blob=publicationFile&amp;v=15">https://www.bmwi.de/Redaktion/DE/Downloads/J-L/koordinierungsrahmen-gemeinschaftsaufgabe-verbesserung-regionale-wirtschaftsstruktur.pdf?__blob=publicationFile&amp;v=15</a>
Teaser	If you invest in production and services in structurally weak regions in Germany, you can apply for a favourable loan with a grace period under certain conditions.
Volltext	<p>The Federal Ministry for Economic Affairs and Energy (BMWi) provides funding for small and medium-sized commercial enterprises and freelancers for investments in assisted areas.</p> <p>You can receive funding of up to EUR 3 million for all investments for which medium to long-term financing is required:</p> <ul style="list-style-type: none"> <li>• - for the purchase of other businesses or an equity stake in them,</li> </ul>

## Modul

## Sachverhalt

- - for the purchase of assets from other companies (e.g. production equipment),
  - - for working capital (all running costs such as rent and salaries),
  - - for stocks of goods,
    - o the purchase of land and buildings,
    - o commercial construction costs,
    - o the purchase of machinery, plant, vehicles and equipment,
    - o fixtures and fittings, and
    - o the purchase of know-how, licences and patents to enable you to use new technology.
  - - for new and expansion investments as well as the restructuring of production processes or service procedures, for example for
- You will not receive funding:

- - if you do not invest in a regionally assisted area;
- - if your company has more than 250 employees (regardless of annual turnover),
- - for construction measures in the area of "assisted living",
- - for trust constructions,
- - for so-called "in-itself" transactions, such as the purchase of your own company shares,
- - for debt rescheduling or extensions of existing loans,
- - for follow-up financing of projects already started or completed,
- - if you are a start-up or your business has been in existence for less than 5 years,
- - if you buy assets from third parties who have a legal or economic relationship with you, for example the purchase of previously leased land
- - if you have already started the measure before submitting the application.

If you purchase capital goods (e.g. plant, vehicles, machinery) under leasing contracts, the total cost of the investment less the residual values agreed in the leasing contracts is eligible. This rule also applies to real estate leasing.

You can finance up to 100 percent of the eligible costs through the loan.

Eligible measures are:

- - Investments
- - operating equipment

## Modul

## Sachverhalt

- - stock of goods

Your individual interest rate depends on

- - your location,
- - your economic circumstances (creditworthiness) and
- - the quality of your collateral.

You will receive particularly favourable interest conditions,

- - if your company has fewer than 50 employees and annual sales of no more than EUR 10 million,
- - if you invest in the regional development areas in the federal states.

You can initially pay only interest for up to 3 years after the loan has been disbursed (grace period). This gives you greater financial leeway in the initial period after the investment.

You can choose the following loan term variants for your measure:

- o up to 5 years term with a maximum of 1 repayment-free start-up year and a fixed interest rate for the entire loan term.
- - for the financing of working capital:
  - o Up to 5 years term with a maximum of 1 repayment-free start-up year and a fixed interest rate for the entire term of the loan,
  - o up to 10 years with a maximum of 2 grace years and a fixed interest rate for the entire term of the loan.
- - for the financing of warehouses:
  - o up to 5 years term with a maximum of 1 repayment-free start-up year and a fixed interest rate for the entire term of the loan,
  - o up to 10 years with a maximum of 2 grace years and a fixed interest rate for the entire duration of the loan,
  - o up to 20 years term with a maximum of 3 grace years and a fixed interest rate for the first 10 years.
- - for the acquisition of companies or a stake in them:
  - o Up to 5 years term with a maximum of 1 repayment-free start-up year and a fixed interest rate for the entire loan term,
  - o up to 10 years with a maximum of 2 grace years and a fixed interest rate for the entire term of the loan,
  - o up to 20 years term with a maximum of 3 grace years and a fixed interest rate for the first 10 years.
- - for the financing of investments:

When you have completed investment, you must prove

## Modul

## Sachverhalt

that you have spent all the money from the loan on your measure.  
 Applications for funding are processed by the Kreditanstalt für Wiederaufbau (KfW).  
 You have no legal claim to the approval of the subsidy.

## Erforderliche Unterlagen

When applying, you must submit the following documents to the house bank/financing partner:

- Simplified Self-Declaration SME (if your business is stand-alone and not intertwined with other businesses) or.
- Self-declaration SME (Annexes 3-5) with information sheet on SME definitions (if your company is not independent and is interlinked with other companies)
- for small and medium-sized enterprises (SMEs):
  - "De minimis" declaration
- in the case of de minimis aid:
  - Investment aid for small and medium-sized enterprises (SMEs)
- in the case of support under the General Block Exemption Regulation (GBER):

## Voraussetzungen

Applications may be submitted by

- with less than 250 employees and a maximum annual turnover of EUR 50 million
- with headquarters in Germany or abroad
- which have been in existence for at least 5 years
- which are majority privately owned
- Small and medium-sized commercial enterprises (SMEs)
  - in Germany or abroad
  - which have been in business for at least 5 years
- Sole proprietors or freelancers
  - which rent or lease commercial real estate and/or commercial/freelance movables
  - for which the main purpose of the letting and/or leasing is the generation of profits
- Companies, sole traders and freelancers

Further requirements:

- the location of your investment measure must be in a regional development area
- You must be creditworthy
- Your measure must be expected to be a sustainable economic success
- The term of the loan must be at least 2 years.

Modul	Sachverhalt
Kosten	Not applicable
Verfahrensablauf	<p>Your application for funding is submitted in writing to the Kreditanstalt für Wiederaufbau (KfW) via your house bank/financial partner.</p> <ul style="list-style-type: none"> <li>• First check the map of assisted areas to see whether the location of your investment measure is in a structurally weak region. The map of assisted areas can be found in the information sheet on the KfW funding programme website.</li> <li>• Your measure must be located in a region marked in colour.</li> <li>• You will need a financing partner through whom you will then submit your application to KfW. A financing partner can be a bank, savings bank or financial intermediary.</li> <li>• Select your financing partner and make an appointment for a consultation. If you are looking for a financing partner, you can use the online consultation request on KfW's website.</li> <li>• At the consultation appointment, your financing partner will check whether your planned measure meets all the requirements and whether you are creditworthy.</li> <li>• You complete the loan application together with your financing partner. Your financing partner will inform you which other documents you need for your application.</li> <li>• Your financing partner submits the completed loan application to KfW. KfW reviews your application and decides on the funding.</li> <li>• You will then be informed by KfW via your bank/financing partner whether your loan has been approved.</li> <li>• Conclude the loan agreement with your financing partner and start with the measure. KfW will pay you the loan amount on demand.</li> <li>• When you have completed the measure, you must prove to your financing partner that you have spent all the money from the loan on the measure. You submit this proof to your financing partner.</li> <li>• Your financing partner checks and confirms your proof and forwards it to KfW.</li> </ul>
Bearbeitungsdauer	KfW usually needs 2to 3 weeks to process your

Modul	Sachverhalt
	application. Note:
<b>Frist</b>	<ul style="list-style-type: none"> <li>• unlimited • before the start of the measure •</li> </ul> Application: • Loan call deadline: within 12 months of loan approval, in one sum or in instalments • Proof of use of the funds via your house bank/financial partner after full disbursement of the loan
<b>weiterführende Informationen</b>	<a href="https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000186_M_062_072_ERP-Regional.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000186_M_062_072_ERP-Regional.pdf</a> <a href="https://www.bmwi.de/Redaktion/DE/Downloads/foerde-gebietskarte-ab-08-2017.pdf?__blob=publicationFile&amp;v=9">https://www.bmwi.de/Redaktion/DE/Downloads/foerde-gebietskarte-ab-08-2017.pdf?__blob=publicationFile&amp;v=9</a> <a href="https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/ERP-Regionalf%C3%B6rderprogramm-(062-072)/">https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/ERP-Regionalf%C3%B6rderprogramm-(062-072)/</a> <a href="https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000065_M_Beihilfen.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000065_M_Beihilfen.pdf</a> <a href="https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000038_M_RGZS_Anlage_EKN.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000038_M_RGZS_Anlage_EKN.pdf</a> <a href="https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/ERP-Regionalf%C3%B6rderprogramm-(062-072)/">https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/ERP-Regionalf%C3%B6rderprogramm-(062-072)/</a>
<b>Hinweise</b>	
<b>Rechtsbehelf</b>	none
<b>Kurztext</b>	<ul style="list-style-type: none"> <li>• KfW promotional loan for small and medium-sized commercial enterprises in German regional development areas - No. 062, 072 granted</li> <li>• favourable loan with grace period: pay only interest at the beginning for up to 3 years               <ul style="list-style-type: none"> <li>• Purchase of other companies or a stake in them</li> <li>• Purchase of assets from other companies (e.g. production facilities)</li> <li>• Working capital: all running costs such as rent and salaries</li> <li>• Stock of goods                   <ul style="list-style-type: none"> <li>• purchase of land and buildings</li> <li>• commercial construction costs</li> <li>• purchase of machinery, equipment, vehicles and fixtures</li> </ul> </li> </ul> </li> </ul>

## Modul

## Sachverhalt

- factory and office equipment
- purchase of know-how, licences and patents
- New and expansion investments as well as the restructuring of production processes or service procedures, for example
- are promoted:
  - with fewer than 250 employees
  - with an annual turnover not exceeding EUR 50 million
  - which have been in existence for at least 5 years
  - small and medium-sized commercial enterprises (SMEs) from Germany and abroad
  - freelancers who have been active for at least 5 years
  - in the case of renting and leasing commercial real estate: private individuals, freelancers and SMEs, irrespective of the duration of the business activity
- Applications for funding can be made:
  - up to EUR 3 million loan
  - up to 100 percent of the costs are subsidised
    - for small businesses with fewer than 50 employees and a maximum annual turnover of EUR 10 million
    - for investments in regional federal states
  - Particularly favourable interest conditions
- Amount of funding:
  - there is no legal entitlement to funding
- Information by: Service number of the Reconstruction Loan Corporation (KfW)
- Application via: Application must be made through a financing partner (e.g. bank, savings bank or financial intermediary)
- responsible: Kreditanstalt für Wiederaufbau (KfW)

## Ansprechpunkt

## Zuständige Stelle

## Formulare

- Forms: yes
- Online procedure possible: no
- Written form required: yes
- Personal appearance required: yes (at the financing partner)
- Notice:

## Ursprungsportal

Förderdarlehen der KfW für kleine und mittlere Unternehmen der gewerblichen Wirtschaft in deutschen Regionalfördergebieten- Nr. 062, 072



## Modul

## Sachverhalt

Gewährung, Förderdarlehen der KfW für kleine und mittlere Unternehmen der gewerblichen Wirtschaft in deutschen Regionalfördergebieten- Nr. 062, 072  
Gewährung