

99148017080000

# Förderdarlehen der KfW

## "Unternehmerkredit" - Nr. 037, 047

### Gewährung

Heruntergeladen am 05.07.2025

<https://fimportal.de/xzufi-services/647117/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99148017080000
Leistungsbezeichnung I	Förderdarlehen der KfW "Unternehmerkredit" - Nr. 037, 047 Gewährung
Leistungsbezeichnung II	Apply for a favourable loan for investments by companies and freelancers
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	10.12.2020
Fachlich freigegeben 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/6000000188_M_037_047_Unternehmerkredit.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000188_M_037_047_Unternehmerkredit.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>
Teaser	If you need financing for investments or working capital for your commercial enterprise, you can apply for a favourable loan with repayment-free periods under certain conditions.
Volltext	<p>The Federal Ministry for Economic Affairs and Energy (BMWi) is helping companies to cushion the economic impact of the Corona crisis. They can receive funding of up to EUR 100 million for:</p> <ul style="list-style-type: none"> <li>• all investments that are expected to lead to sustainable economic success,</li> <li>• for working capital / running costs, such as rent, salaries and stock,</li> <li>• the purchase of other companies or a stake in them,</li> <li>• the purchase of assets from other companies (e.g. production facilities),</li> </ul> <p>You will not receive any subsidy</p> <ul style="list-style-type: none"> <li>• If your business was already in economic trouble before 12/31/2019 (before the Corona Crisis),</li> <li>• if you distribute profits or dividends during the term of your loan...</li> <li>• For debt restructurings or extensions of existing loans,</li> </ul>

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- if you want to pay off the draw on your line of credit with your primary bank,
- for follow-up financing of projects already started or completed,
- if you are a start-up or your company has existed for less than 5 years,
- for trust constructions and silent partnerships,
- for so-called in-itself transactions, such as the purchase of your own company shares,
- for residential, non-profit and municipal use in the case of renting and leasing,
- if your company is excluded from subsidies under state aid law,
- if you have already started the measure before submitting the application.

You can receive a maximum of EUR 100 million in credit. The maximum amount of your credit is limited to.

- 25 percent of your annual turnover in 2019 or
- twice your wage costs in 2019, or
- the liquidity requirements for 18 months in the case of small and medium-sized enterprises (with fewer than 250 employees and a turnover not exceeding EUR 50 million a year), for 12 months for large companies (with more than 250 employees regardless of annual turnover).

For loans over EUR 25 million, you cannot receive more than 50 percent of your company's total debt or 30 percent of its total assets as a loan.

You can finance up to 100 percent of eligible costs through the loan. Eligible measures are:

- Investments
- Working capital
- Stock of goods
- Acquisition of assets from other companies and active participations

You pay a reduced interest rate of between 1.00 to 2.12 per cent per annum for the loan. Your individual interest rate depends on

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

Small and medium-sized enterprises (SMEs) receive particularly favourable interest conditions.

You can initially only pay 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:

- for the loans in excess of EUR 800,000: Up to 6 years term with a maximum of 2 repayment-free years and a fixed interest rate for the entire term of the loan.
- for the loans up to EUR 800.000: up to 10 years term with a maximum of 2 repayment-free years and a fixed interest rate for the entire term of the loan.
- if you finance only current costs (working capital and inventory): up to 2 years term with a fixed interest rate for the entire term of the loan and Repayment in one sum at the end of the term.

If you have completed investment, you must prove that you have spent all the money from the loan on your measure. You must keep all documents related to the eligible costs. You can repay all or part of the loan early. If you do, you will have to pay an extra fee (early repayment penalty).

Applications for funding are processed by the Kreditanstalt für Wiederaufbau (KfW).

You have no claim to the approval of the subsidy.

Notice: You can combine the funding from this programme with other funding from the Kreditanstalt für Wiederaufbau (KfW).

## Erforderliche Unterlagen

You must submit with your application:

- supplementary information Special measure Corona

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	<p>aid</p> <ul style="list-style-type: none"> <li>• Cumulative declaration of small grants and low-interest loans or</li> <li>• Cumulation declaration of the final borrower/participant</li> <li>• for small and medium-sized enterprises (SMEs): Simplified SME self-declaration (if your company is independent and not interlinked with other companies) or SME self-declaration (Annexes 3-5) with SME definitions fact sheet (if your company is not independent and is interlinked with other companies)</li> <li>• Consent for information requests (e.g. for SCHUFA information)</li> <li>• for non-accounting applicants: declaration of consent</li> </ul> <p>You may have to submit further documents</p>
Voraussetzungen	<p>Applications may be submitted by</p> <ul style="list-style-type: none"> <li>• Companies in the commercial sector with their registered office in Germany with their registered office abroad, who submit applications for subsidiaries in Germany which have been in existence for at least 5 years which are majority privately owned</li> <li>• Sole trader or freelancer with their registered office in Germany with registered offices abroad, which submit applications for subsidiaries in Germany which have existed for at least 5 years or are self-employed</li> <li>• commercial social enterprises with the intention of making a profit that have existed for at least 5 years</li> </ul> <p>Further requirements:</p> <ul style="list-style-type: none"> <li>• You must be creditworthy</li> <li>• Your measure must be expected to be a sustainable economic success</li> <li>• Your company must not pay out any profits or dividends during the term of the loan (standard market distributions or withdrawals for business owners are possible)</li> <li>• the term of the loan must be at least 2 years</li> </ul>
Kosten	Not applicable
Verfahrensablauf	Your application for funding is submitted in writing to

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the Kreditanstalt für Wiederaufbau (KfW) via your house bank/financing partner.

- You first need a financing partner through whom you then submit your application to KfW. A financing partner can be a bank, savings bank or financial intermediary.
- 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.
- Before the appointment with the financing partner, prepare your application using the online-based KfW Funding Assistant. To do this, go to the KfW website and enter the information requested by the KfW Funding Assistant. When you have finished, you will automatically receive a summary of the information you have entered. Print out the summary and take it with you to the consultation with your bank/financing partner.
- During the consultation, your financing partner will check whether your planned measure meets all the requirements and whether you are creditworthy.
- You complete the loan application together with your financing partner. Your financing partner informs you which further documents you need for your application.
- Your financing partner submits the completed loan application to KfW. KfW reviews your application and decides on the funding.
- You will then be informed by KfW via your bank/financing partner whether your loan has been approved.
- Conclude the loan agreement with your financing partner and start the measure. KfW will pay you the loan amount on demand.
- 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.
- Your financing partner checks and confirms your proof and forwards it to KfW.

## Bearbeitungsdauer

KfW usually needs 2 to 4 weeks/ to process your application. Notice: Once you have submitted your

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	application, you can start the measure at your own financial risk.
Frist	<ul style="list-style-type: none"> <li>• Application under the KfW Special Programme until 31.12.2020, thereafter regular conditions before the start of the measure</li> <li>• Call deadline for the loan: within 12 months of loan approval, in one sum or in instalments</li> <li>• Proof of use of the funds via your house bank/financial partner after full disbursement of the loan</li> </ul>
weiterführende Informationen	<a href="https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000188_M_037_047_Unternehmerkredit.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000188_M_037_047_Unternehmerkredit.pdf</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/BDO/6000004519_Risikopr%C3%BCfung_037-47_75-76_Unterlagen.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/BDO/6000004519_Risikopr%C3%BCfung_037-47_75-76_Unterlagen.pdf</a> <a href="https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000196_M_F_KMU-Definition.pdf">https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000000196_M_F_KMU-Definition.pdf</a> <a href="https://corona.kfw.de/">https://corona.kfw.de/</a> <a href="https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/">https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/</a> <a href="https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/">https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/</a> <a href="https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/">https://www.kfw.de/inlandsfoerderung/Unternehmen/Unternehmen-erweitern-festigen/Finanzierungsangebote/KfW-Unternehmerkredit-Fremdkapital-(037-047)/</a>
Hinweise	
Rechtsbehelf	none
Kurztext	<ul style="list-style-type: none"> <li>• KfW "Entrepreneur Loan" promotional loan - No. 037, 047 Granting</li> <li>• favourable loan with grace period: pay only interest at the beginning for up to 2 years</li> <li>• reduced interest rate between 1.00 to 2.12 percent per year</li> <li>• are promoted: Investments: Acquisitions such as</li> </ul>

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machinery and equipment Working capital: all running costs such as rent, salaries and stock of materials  
 Purchase of other businesses or an investment in them  
 Purchase of assets from other companies (e.g. production equipment)  
 • Applications for funding can be made: Commercial enterprises of any size at home and abroad which have existed for at least 5 years Sole proprietors and freelancers in Germany abroad, which have subsidiaries in Germany  
 • Amount of funding: up to EUR 100 million loan up to 100 percent of the costs are subsidized Particularly favourable interest conditions for small and medium-sized enterprises (SMEs) less than 250 employees and no more than EUR 50 million turnover per year  
 • there is no legal claim to funding  
 • Information by: Service number of the Kreditanstalt für Wiederaufbau (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: You will receive the original forms from your financing partner. You fill out the forms together.

**Ursprungsportal**

Förderdarlehen der KfW "Unternehmerkredit" - Nr. 037, 047 Gewährung, Förderdarlehen der KfW "Unternehmerkredit" - Nr. 037, 047 Gewährung