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Financing conditions

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

Who is eligible?

- Small and medium-sized commercial enterprises (manufacturing sector, handicrafts, trade, other service industries) that are mainly privately owned.
The group turnover may not exceed EUR 500 million. The turnover of associated companies in which a majority stake is held is counted as well.
- Self-employed professionals

You have been in the market for at least 5 years. Your investments will create new jobs, or safeguard existing jobs.

What may be financed?

Investments in Germany and in other countries that require long-term financing, e.g.

- Property and buildings
- Construction measures
- Machines, plant and equipment, and furnishings and fittings
- Takeover of an existing business
- Working capital up to 20% of the investment amount that is financed under Capital for Work and Investments

Financing share

up to 100%

The loan is granted to 50% as a debt capital tranche and to 50% as a subordinated tranche.

Maximum amount

EUR 4 million per project

Collateral

No collateral is required for the subordinated tranche. KfW Mittelstandsbank releases the on-lending bank from its liability in full.

The debt capital tranche is to be secured by customary collateral. Guaranties from guaranty banks are not accepted.

Combination with other programmes

A combination with loans granted by KfW Mittelstandsbank under other programmes is possible.

Further Information

- [Information sheet](#)