

SME-related policy measures adopted, implemented or announced in 2021

GERMANY

Title of the measure (national language)	Title of the measure (English translation)	Implementing body	Adopted / implemented / announced as part of the 'National Recovery and Resilience Plan' (Yes / No)	Status (Adopted or implemented or announced)	Date of adoption / implementation or announcement (DD/MM/YYYY)	General description (objectives / key features / budget - if applicable, and weblink to online source)
ENVIRONMENTAL ASPECTS OF SUSTAINABILITY						
„Bundesförderung für Energie- und Ressourceneffizienz in der Wirtschaft – Zuschuss und Kredit“	Federal funding for energy and resource efficiency in the economy - grant and loan	Federal Ministry for Economic Affairs and Climate Action	No	Adopted	01 November 2021	<p>The current "Federal Funding for Energy and Resource Efficiency in the Economy" (EEW for short) is the BMWK's central funding programme for increasing energy efficiency in industry. With now over 12,000 applications per year, the EEW has established itself as a successful funding programme for energy efficiency and renewable process heat since its introduction in 2019. Due to the increased level of ambition, especially in the context of the Climate Protection Act, the EEW was amended and expanded. For the first time, measures in the area of resource efficiency are funded. Moreover, the funding conditions were improved, especially for SMEs.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/10/20211011-</p>

						bundeswirtschaftsministerium-erweitert-effizienzforderung-fuer-die-wirtschaft.html
„Bundesförderung für Energie- und Ressourceneffizienz – Förderwettbewerb“	Federal funding for energy and resource efficiency - funding competition	Federal Ministry for Economic Affairs and Climate Action	No	Adopted	01 November 2021	<p>The funding guideline "Federal Funding for Energy and Resource Efficiency in the Economy- funding competition" will be significantly expanded. The maximum funding rate will be raised from 50% to 60% and the round budget will also be significantly increased. Further improvements, such as easier access to funding in the area of digitalisation, energy and resource efficiency and better funding conditions for projects to reduce electricity consumption, will enable additional CO2 savings. Moreover, the funding conditions were improved, especially for SMEs.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/10/20211011-bundeswirtschaftsministerium-erweitert-effizienzforderung-fuer-die-wirtschaft.html</p>
"Nachhaltige Mobilität durch kreislauffähige Wertschöpfung – MobilKreis"	Sustainable mobility through circular value creation - MobilKreis	Federal Ministry of Education and Research	No	Announced	13 October 2021	<p>The funding guideline "Sustainable mobility through circular value creation" aims to support companies in the automotive and mobility sector in the development, design and introduction of innovative system solutions. Existing but also new systems, structures, business models and forms of cooperation are to be optimally oriented towards the circular economy in the long term with the help of a systematic, strategic and holistic approach. The research programme covers the whole value creation and aims to promote application-oriented new solutions across the areas of production, services and work. Research in and with SMEs is particularly promoted. The grants are awarded by way of project funding as a non-repayable subsidy. The funding period is usually three years.</p> <p>https://www.bmbf.de/bmbf/shareddocs/bekanntmachungen/de/2021/12/2021-12-09-Bekanntmachung-MobilKreis.html</p>

„IKT für Elektromobilität: wirtschaftliche E-Nutzfahrzeug-Anwendungen und Infrastrukturen“	ICT for electromobility: economic e-utility vehicle applications and infrastructures	Federal Ministry for Economic Affairs and Climate Action	No	Announced	18 November 2021	<p>The implementation of this measure is intended to contribute to the overarching goals of climate protection and the necessary changes towards environmentally and user-friendly networked mobility and further development of transport and logistics systems with the help of ICT. The measure promotes the development and testing of grid-compatible charging options, especially for heavy e-commercial vehicles, among others. Special emphasis is placed on the participation of SMEs. Their participation will be positively considered in the project assessment. Project funding is provided in the form of a non-repayable share of the funding in the form of a grant.</p> <p>https://www.bundesanzeiger.de/pub/publication/9ki3A1gTlkqDaO6bo1Z?0&0+</p>
„Bundeszuschuss zur Senkung der EEG-Umlage“	Federal subsidy to reduce the EEG levy	Federal Government	No	Announced	15 October 2021	<p>Energy costs in Germany are among the highest in the world and represent a clear competitive disadvantage for domestic SMEs. Against the backdrop of the COVID-19 crisis, the Federal Government has announced a reduction in the EEG levy and electricity tax in 2022 to provide sustainable relief for affected SMEs.</p> <p>The EEG levy will be reduced from the current 6.5 ct/kWh to 3.723 ct/kWh as of January 2022. This will mainly be achieved thanks to a federal subsidy of 3.25 billion euros.</p> <p>The term EEG levy is a state levy for the promotion of energy production from renewable energies according to the Renewable Energy Sources Act. The law and the levy based on it have been in existence since 2000 with the core objective of promoting the expansion of renewable energies in electricity production. To this end, the law guarantees operators of green electricity plants not only the purchase of the electricity they produce, but also a fixed payment for each kilowatt hour produced.</p>

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SOCIAL ASPECTS OF SUSTAINABILITY						
„Zukunft Region“	Future Region	Federal Ministry for Economic Affairs and Climate Action	No	Announced	24 November 2021	<p>The model competition "Zukunft Region" aims to strengthen the economic power of structurally weak regions in Germany. The programme supports alliances of regional actors with grants for personnel expenses, material resources and investments. Equal living conditions and economic strength in the regions are closely related: a strong and resilient, sustainable regional economy offers people good income opportunities, attractive jobs, an intact environment and an associated higher quality of life. Following the publication of a competition call, regional alliances can apply with a draft proposal to receive funding for the creation of a regional thematic future concept including an implementation plan within the framework of a two-year development phase. After two years, the consortia that best address the regional challenges and the region's potential by means of concrete projects will be selected and proceed to a three-year implementation phase. During the implementation phase, funds are granted primarily for individual investment projects. SMEs are invited to participate in this project as part of the regional consortia.</p> <p>https://www.bundesanzeiger.de/pub/publication/6q42O2Oj9U8MhnVZGFq?0</p>

Unternehmen Revier	Coal Regions in Transition	Federal Ministry for Economic Affairs and Climate Action	No	Announced	16 August 2021	<p>The "Unternehmen Revier" initiative provides funding for model projects in the German lignite mining regions. The aim is to support structural change after the phase-out of coal energy production. The total volume is 8 million euros annual. Single projects can receive up to 200.000 euros, co-operations of up to four partners can receive up to 800.000 euros. The program is administered by the coal regions themselves, which announce calls for applications and carry out the selection process.</p> <p>The funding guidelines have been prolonged and adapted in 2021. In the future, there shall be a stronger focus on funding projects initiated by enterprises. Due to the limited amount of funding per project, the program is particularly attractive for SMEs.</p>
DIGITALISATION (e.g. Digital Innovation Hubs, training, vouchers, grants or loans for digitalisation and to invest in new digital equipment, etc.)						
„Digital jetzt – Investitionsförderung für KMU“	Digital now - investment support for SMEs	Federal Ministry for Economic Affairs and Climate Action	No	Announced	19 August 2021	<p>The Federal Ministry for Economic Affairs and Climate Action (BMWK) has significantly increased the budget of "Digital Now", it doubled from 57 million euros to 114 million euros in 2021. A total of almost 250 million euros will be available through the economic stimulus package until 2024. This means that significantly more SMEs will benefit from funding to invest in digital technologies and digital skills of their employees. Grants are available for investments in digital technologies (software and/or hardware) and investments in the qualification of employees on digital topics. The aim is to enable SMEs to access new digital business models in order to sustainably strengthen their competitiveness and innovative capacity. When applying for funding, SMEs must present a digitalisation plan by answering specific questions related to their overall digitisation strategy, the type and number of qualification measures envisaged, the current status of digitisation in the company and the goals to be achieved with the investment (for example how the</p>

						<p>organisation in the company will be made more efficient, how the company will open up new business fields, how it will develop a new business model and/or how its market position will be strengthened). The funding amount per company can be up to 50,000 euros. On average, a good 50 per cent of project costs are reimbursed by the funding. The funding is paid out when the project has been successfully implemented and the necessary proof of funds - for example, for the purchase of software or the training course for employees - is submitted. The funding rate for investment costs is applied according to the size of the SME. For SMEs with up to 50 employees, the subsidy rate is up to 50 percent, for SMEs with up to 250 employees it is up to 45 percent and for SMEs with up to 499 employees it is up to 40 percent. Accordingly, the high funding rates are intended to cushion the challenges of the Corona crisis. From January 2022, the funding rates will be reduced by ten percentage points.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/06/20210625-fast-250-millionen-euro-zusaetzlich-fuer-den-deutschen-mittelstand.html</p> <p>https://www.bmwi.de/Redaktion/DE/Dossier/digital-jetzt.html</p> <p>https://www.handelsblatt.com/politik/deutschland/programm-digital-jetzt-digitalisierungshilfen-fuer-den-mittelstand-viele-antraege-aber-bisher-keine-auszahlung/27007502.html?ticket=ST-1796482-3jx2ncMGiuKKextfcluw-ap4</p>
Förderrichtlinie „go-digital“	Funding guideline “go digital”	Federal Ministry of Economic Affairs and Climate Action	No	Announced	27 December 2021	<p>The new guideline improves the proven funding programme and introduces two new modules:</p> <ol style="list-style-type: none"> 1. The module "Digitisation Strategy" supports SMEs in developing a

						<p>comprehensive individual digitisation strategy.</p> <p>2. The module "Data Competence" ("go-data") supports SMEs in actively participating in the developing data economy. This still young economic sector is associated with great potential but also risks. The module is intended to support small SMEs in taking their first steps and to reduce obstacles.</p> <p>The new funding guideline comes into force on 01 January 2022 and replaces the previous version, which will expire on 31 December 2021. It will be valid until 31 December 2024. In total, the BMWK will provide funding of 72 million euros for this purpose for the years 2022 to 2024.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/12/20211228-wir-muessen-den-deutschen-mittelstand-besser-bei-der-digitalisierung-unterstuetzen-go-digital-wird-bis-2024-verlaengert.html</p>
„Richtlinie zur Förderung zum Aufbau von KI-Servicezentren“	Guideline on funding for the establishment of AI service centres	Federal Ministry of Education and Research	No	Announced	03 September 2021	<p>The strategic goal of the directive is to make AI accessible, to increase the breadth of applications and to secure the innovation location and technological sovereignty. To this end, AI service centres are to be established to further advance research in the field of AI in Germany in business and science using outstanding computing infrastructure.</p> <p>The AI service centres should continue to enable research institutions and companies, especially SMEs, not only to use AI applications, but also to understand them, develop them further and incorporate them into their processes. Through close exchange, the needs of AI users will flow into research. To this end, qualified personnel are also to be recruited for the German innovation system and further promoted</p>

						(among other things, by creating new career paths in the field of application-oriented AI research). https://www.bmbf.de/bmbf/shareddocs/bekanntmachungen/de/2021/10/2021-10-01-Bekanntmachung-KI.html
INNOVATION (e.g. vouchers, grants or loans for R&D and innovation, support to encourage SMEs to commercialise RTD results and to acquire patents, etc.)						
Verlängerung der Richtlinien der beiden Förderprogramme „Industrielle Gemeinschaftsforschung (IGF)“ und „FuE-Förderung gemeinnütziger externer Industrieforschungseinrichtungen - Innovationskompetenz (INNO-KOM)“	Guideline extensions for the two funding programmes „Industrial Collective Research“ and “Promotion of non-profit external industrial research institutions - Innovation competence”	Federal Ministry of Economic Affairs and Climate Action	No	Announced	17 September 2021	The Federal Ministry of Economic Affairs and Climate Action is extending the important and successful research and innovation funding for SMEs. Specifically, the guidelines for the two successful funding programmes "Industrial Collective Research (IGF)" and "Promotion of non-profit external industrial research institutions - Innovation competence (INNO-KOM)" are being extended by one year until the end of 2022. Both funding programmes have been running successfully for years and contribute to securing Germany as a location for research and innovation. In the IGF, around 560 projects with an average funding amount of around 364,000 euros are newly approved each year. With INNO-KOM, around 240 projects are approved annually with an average funding amount of around 320,000 euros/project. https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/09/20210917-erfolgreiche-forschungs-und-innovationsforderung-fur-den-mittelstand-wird-verlangert.html
„Innovative Arbeitswelten im Mittelstand“	"Innovative Working Environments in Small and Medium-Sized Businesses"	Federal Ministry of Education and Research	No	Announced	06 December 2021	The funding measure is embedded in the specialist programme "Future of Value Creation - Research on Production, Services and Work" of the Federal Ministry of Education and Research (BMBF). Funding is provided for SME projects that focus on new types of cooperation and work between people using digital tools with the goal of making the working environments in SMEs) future-proof. Based on concrete operational

						<p>use cases, "best practice" examples are to be established and prepared for utilisation in other SMEs in the same sector or other parts of the SME landscape. Technological and organisational innovations should contribute equally to a new quality of cooperation, the development of competencies among employees and the emergence of sustainable value creation systems, for example with regard to the expansion of a circular economy. Grants are awarded by way of project funding as a non-repayable subsidy. Companies can generally be reimbursed up to 50% of project-related costs, with a 10% increase for SMEs.</p> <p>https://www.bundesanzeiger.de/pub/de/suc/hergebnis?10</p> <p>https://www.bmbf.de/bmbf/shareddocs/bekanntmachungen/de/2021/12/2021-12-13-Bekanntmachung-Arbeitswelten.html</p>
Richtlinie zur Förderung von Projekten im Programm „KMU-innovativ: Produktionsforschung“	Guideline for the promotion of projects on the topic of "SME-innovative: Research on Production"	Federal Ministry of Education and Research	No	Announced	12 August 2021	<p>The funding measure focuses on pre-competitive industrial R&D projects to strengthen the innovative capacity of SMEs in Germany. In particular, SMEs are to be encouraged to make more efforts in research and development and to be put in a better position to react quickly to changes and to actively shape the necessary change. Funding is provided for R&D projects in the field of production research whose solutions are geared to the application fields or the sectors of mechanical and plant engineering, vehicle construction, electrical engineering and information technology, medical, measurement and control technology, optics or the automotive industry, control technology, optics or other areas of the manufacturing sector.</p> <p>https://www.bmbf.de/bmbf/de/forschung/innovativer-mittelstand/kmu-innovativ/kmu-</p>

						innovativ-produktionsforschung/kmu-innovativ-produktionsforschung_node.html
„Richtlinie zur Förderung von Projekten zum Thema „KMU-innovativ: Informations- und Kommunikationstechnologie (IKT)“	Guideline for the promotion of projects on the topic of "SME-innovative: Information and Communication Technology (ICT)	Federal Ministry of Education and Research	No	Announced	15 November 2021	<p>With this funding measure, the Federal Ministry of Education and Research (BMBF) is pursuing the goal of strengthening the innovation potential of SMEs in the area of cutting-edge research and making research funding more attractive, especially for SMEs submitting their first application. To this end, the BMBF has simplified and accelerated the application and approval procedure, expanded the advisory services for SMEs and made the funding measure open to all topics. The funding measure is part of the Federal Government's High-Tech Strategy 2025 "Research and Innovation for People" (www.hightech-strategie.de) and the BMBF's ten-point programme for more innovation in SMEs "Right of Way for SMEs". It strengthens the position of SMEs in Germany in the field of information and communication technologies (ICT) and contributes to the broad use of these key technologies through SME-driven innovations.</p> <p>As key and cross-cutting technologies with their broad range of applications, ICT opens up new and disruptive innovation potential for a large number of fields of application. To achieve the goal of strengthening our economy in international competition, it is essential to tap the current and future potential of these technologies in the respective industry and for the individual application in order to achieve greater overall prosperity, quality of life and sustainability. The grants are awarded by way of project funding as a non-repayable subsidy.</p> <p>https://www.bmbf.de/bmbf/de/forschung/innovativer-mittelstand/kmu-innovativ/kmu-innovativ-ikt/kmu-innovativ-informations-und-kommunikationstechnologien.html</p>

SKILLS (e.g. vocational education and training, forecasting skill needs, measures to adapt the vocational training systems to the requirements of the labour market, etc.).

"unternehmensWert :Mensch"	enterpriseValue : Extension of existing funding guideline on customised advisory services for SMEs by two new branches: "Women in Tech" and Stronger through the crisis"	Federal Ministry of Labour and Social Affairs	part of REACT EU	Announced	7 October 2021	<p>Through customised advisory services, the consultancy programme <i>unternehmensWert:Mensch (uWM)</i> supports SMEs in developing modern, employee-oriented human resources strategies. After a successful pilot phase, in 2015 the programme has been extended to reach SMEs nationwide. In reaction to the COVID-19 pandemic, two new branches were introduced into the programme: "Strengthened through the crisis" and "Women in Tech". In this way, the Federal Ministry of Labour and Social Affairs (BMAS) supports SMEs in overcoming two key challenges: positioning themselves in a crisis-proof manner and strengthening women in IT and tech professions. The two new branches are funded by REACT-EU (Recovery Assistance for Cohesion and the Territories of Europe) as part of Next Generation EU.</p> <p>https://www.unternehmens-wert-mensch.de/das-programm/uebersicht/</p>
Förderrichtlinie zum "Aufbau von Weiterbildungsverbänden zur Transformation der Fahrzeugindustrie"	Funding guideline on "establishment of continuing education networks for the transformation of the automotive industry	Federal Ministry of Labour and Social Affairs	No	Adopted	09 August 2021	<p>The aim of the federal programme is to establish binding cooperation and networking structures between companies, educational and counselling institutions and other important continuing education and training (CET) stakeholders with the help of regional coordination offices. In particular, employees of small and SMEs should be given the opportunity to participate in customised continuing training. For this purpose, the focus lies on surveying CET needs and advising SMEs as well as designing new CET formats in line with their needs. The aim is to give employees the opportunity to participate more frequently in continuing education and to learn future-oriented skills. In addition, a central coordination centre will be established. As an innovative platform, it will organise an exchange of best-practice examples between</p>

						<p>the collaborative projects and communicate collected findings to all interested parties. The coordination centre will also take on an advisory role to support organisations in setting up the network structures. With the first funding guideline of 1 July 2020, the Federal Ministry of Labour and Social Affairs (BMAS) is already supporting around 40 CET networks nationwide. In total, the BMAS is investing over 100 million euros in the establishment of CET networks throughout Germany with both funding guidelines.</p> <p>https://www.bmas.de/DE/Service/Presse/Pressemitteilungen/2021/zweite-foerderrichtlinie-weiterbildungsverbuende-transformation-fahrzeug.html</p>
Bundesprogramm „Ausbildungsplätze sichern“	Federal programme "Securing apprenticeship places"	Federal Ministry of Education and Research / Federal Ministry of Labour and Social Affairs	Yes	Implemented	31 December 2021 / 28 January 2022	<p>The federal programme "Securing apprenticeship places" aims to support training companies (SMEs) that are particularly affected by the COVID-19 crisis , motivate them to maintain or increase in the current difficult economic situation, the number of apprenticeship places they offer and enable young people to continue and successfully complete their apprenticeships. In particular, the measure aims to safeguard training capacities (1 and 2), avoid short-time work for apprentices (3), promote contracts and collaborative training (4), and generate incentives for take over in the event of insolvency (5). Points 1 to 4 are specifically aimed at SMEs. The programme now includes the 2021/2022 apprenticeship year in order to reduce the long-term effects of the COVID-19 crisis and further strengthen the apprenticeship market. In addition, the programme has been made accessible to a larger group of companies (up to 499 employees). In 2021 500 million euros were available for this purpose, and 200 million euros have been reserved for 2022.</p>

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ADMINISTRATIVE BURDEN						
22-Punkte-Paket für Bürokratierleichterungen	22-point package for reducing bureaucracy	Federal Government	No	Announced/partially implemented	13 April 2021	In April 2021, the Federal Cabinet approved a comprehensive package of measures to reduce bureaucracy. With this, the Federal Government is implementing a mandate from the coalition committee of 25 August 2020. The bureaucracy relief package contains 22 concrete measures to relieve companies, government agencies and citizens of bureaucracy. The central point of the package of measures is the establishment of a basic register for business master data in connection with a uniform national business number. The basic register will not only noticeably relieve the burden on SMEs, but also on the administration. The package of measures also includes faster binding information on tax issues and improvements in planning and approval procedures. Other measures included are aimed at shortening existing procedures and making them more transparent - for example, by speeding up and digitising status determination procedures for self-employed persons, but also making it easier

"Überbrückungshilfe IV"	Bridging Aid IV	Federal Ministry of Economic Affairs and Climate Actionn & Federal Ministry of Finance	Yes	Implemented	24 November 2021	<p>For companies, the proven instrument of Bridging Aid III Plus (applicable until the end of December 2021) is continued as Bridging Aid IV for the months of January 2022 to the end of March 2022. Businesses must continue to prove a drop in turnover of at least 30 % compared to the reference month in 2019 and will be comprehensively reimbursed for their operating costs. On the recommendation of the Federal Court of Auditors, companies in Bridging Aid IV will be reimbursed up to 90% of their fixed costs in the event of a drop in turnover of 70% or more. To ensure that the aid reaches those affected quickly, all initial applications for Bridging Aid IV are granted advance payments of 50 % of the funding requested, up to 100,000 euros per month. Additionally, it has been decided that companies deciding to close on a voluntary basis during the month of January 2022 because keeping the business open would be rendered uneconomical due to restrictions related to the fight against the corona pandemic are also eligible for Bridging Aid IV (in case a drop in turnover of at least 30 % applies). Companies can also receive financial support for covering the costs related to the staff and equipment needed to enforce the rules regulating access to shops/restaurants etc. based on vaccination status/recovery from a corona infection (2G/2G+). Moreover, equity grants are more generous under the new aid scheme. Companies with a drop in turnover of on average at least 50 % in December 2021 and January 2022 receive equity grants worth 30 % of the operating costs reimbursed each month. Companies that were affected by the cancellation of Christmas markets and demonstrate a drop in turnover of at least 50 % in December 2021 receive equity subsidies worth 50 % of the reimbursed operating costs. These companies are also entitled to account for</p>
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„Überbrückungshilfe III Plus“	Bridging Aid III Plus	Federal Ministry of Economic Affairs and Climate Action & Federal Ministry of Finance	Yes	Implemented	9 June 2021 & 9 September 2021	<p>With the Bridging Aid III Plus, the Federal Government continues to support companies, solo self-employed persons and freelancers in all sectors with an annual turnover of up to 750 million euros in 2020. The conditions correspond to those of Bridging Aid III. The amount of aid is based on the loss in turnover. The higher the sales shortfall compared to the same period in 2019, the higher the bridging aid. The bridging aid compensates for the eligible fixed costs as follows: 100 % of the fixed costs in the event of a drop in turnover of 70 % or higher, 60 % of the fixed costs in the case of a decline in turnover of 50 % to 70 %, 40 % of the fixed costs in the event of a 30 % to 50 % drop in turnover. A novelty compared to the Bridging Aid III is a "restart premium" for the months of July to September 2021, which offers personnel cost assistance to those companies that more quickly bring back personnel from short-time work, hire new personnel or otherwise increase employment in the course of the reopening. On September 9, 2021, the Federal Government extended the Bridging Aid III Plus beyond 30 September until 31 December 2021.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemilungen/2021/10/20211006-unternehmen-konnen-ab-heute-uberbruckungshilfe-iii-plus-den-zeitraum-oktober-bis-dezember-2021-beantragen.html</p>

„KfW-o 2020Sonderprogr mm“	KfW Special Programme 2020	Federal government & KfW	Yes	Announced	03 December 2021	<p>In view of the current pandemic situation, the Federal Government and KfW are prolonging the KfW Special Programme, including the KfW Fast Loan (KfW-Schnellkredit), until 30 June 2022 (application deadline: 30 April 2022) in order to continue to provide businesses with reliable liquidity. Furthermore, the loan ceilings are again increased in line with the Fourth Amended Federal Small Grants Regulation (cf next point). The KfW Special Programme was launched on 23 March 2020 and has enabled corporate financing with a total volume of EUR 53 billion up to the end of 2021 to cushion the impact of the Corona crisis. SMEs were the main beneficiaries. KfW assumes a share of the credit risks of the financed company. The financing structures are tailored to the individual needs of the borrower.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/12/20211203-antragstellung-im-kfw-sonderprogramm-bis-30-april-2022-verlangert-kredithochstbetrage-werden-erneut-angehoben.</p>
"Kurzarbeitergeldve rlängerungsverordn ung – Kugver IV"	Short-Time Workers' Allowance Extension Ordinance	Federal Government	Yes	Implemented	30 November 2021	<p>The period of entitlement to short-time allowance for employees whose entitlement to short-time allowance has arisen by the end of 31 March 2021 will be extended beyond the period of entitlement to up to 24 months, at the longest until the end of 31 March 2022.</p> <p>https://www.bgbl.de/xaver/bgbl/start.xav?sartbk=Bundesanzeiger_BGBI&start=//*[@attr_id=%27bgbl121s5042.pdf%27]#_bgbl_%2F%2F*%5B%40attr_id%3D%27bgbl121s5042.pdf%27%5D_1639646780118</p>
„Härtefallhilfen“	Hardship aid	Federal and state governments	Yes	Implemented	Announced: 19 March 2021	<p>The hardship aids are intended to enable the "Länder" (federal states) to support enterprises which, due to special case, are not considered under any of the other</p>

					Implemented: 01 April 2021	<p>existing comprehensive aid programmes of the Federation and the Länder, but whose economic existence is threatened as a result of the COVID-19 pandemic. As a rule, the hardship grant should not exceed 100,000 euros. The funding period is 1 March 2020 to 30 June 2021.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/03/20210319-bund-und-laender-bringen-haertefallhilfen-auf-den-weg-wichtige-ergaenzung-der-umfassenden-unternehmenshilfen.html</p>
LATE PAYMENTS <i>(measures aimed at addressing late payments)</i>						
"Drittes Corona-Steuerhilfegesetz"	Third Corona Tax Relief Act	Federal Ministry of Finance	Yes	Implemented	17 March 2021	<p>On 26 February 2021, the Bundestag passed the Third Corona Tax Assistance Act with Amendments by the Finance Committee. It outlines financial and fiscal support for families, low-income earners, businesses and the catering industry, among others. In order to better absorb turnover losses and the losses due to closure periods, the maximum amount of the so-called tax loss carry back for companies will be increased to 10 million euros or 20 million euros (in the case of joint assessment) for 2020 and 2021. It allows affected companies to offset current losses against previous profits for tax purposes to a greater extent than before.</p> <p>https://www.bundesfinanzministerium.de/Web/DE/Themen/Oeffentliche_Finanzen/Konjunkturpaket/Konjunkturprogramm-fuer-alle/zusammen-durch-starten.html#t-unternehmen</p> <p>https://www.bundesfinanzministerium.de/Content/DE/Gesetzestexte/Gesetze_Gesetzesvorhaben/Abteilungen/Abteilung_IV/19_Legislaturperiode/Gesetze_Verordnungen/2021-03-17-Drittes-Corona-Steuerhilfegesetz/4-Verkuendetes-Gesetz.pdf?__blob=publicationFile&v=2</p>

ACCESS TO MARKETS (e.g. market-specific support and business training activities, export credit insurance, missions – covering both the Single market and third countries)						
"5-Punkte Maßnahmenpaket"	5-point package of measures	Federal Government	Yes	Announced	15 December 2021	<p>The German government has extended the 5-point package of measures to strengthen the German export industry during the COVID-19 pandemic until 30 June 2022. Some of the measures adopted in July 2020 were originally scheduled to expire at the end of June 2021 and then extended until 31 December 2021. In the area of export credit guarantees (so-called Hermes Cover), the 5-point package of measures aims to improve the liquidity situation of exporters and importers, to expand the refinancing possibilities of banks in connection with export transactions and to facilitate the financing of foreign transactions, e.g. by easing the payment of fees for existing export credit guarantees.</p> <p>The Federal Government has also announced that the application fee for a special digital offer for small-volume export transactions ("Click & Cover Export") will remain suspended until 30 June 2022, benefiting mainly SMEs.</p> <p>https://www.agaportal.de/news/beitraege/5pmassnahmen-20211215</p> <p>https://www.agaportal.de/Resources/Persistent/fc6b41a2eeb149d68f048acb4f4d3b553ace2363/hjb_2021.pdf</p> <p>https://www.ihk-nuernberg.de/de/Newsletter/newsletter-aussenwirtschaft-aktuell-awi-17-2020/</p>
„Beratungsgutscheine Afrika im Rahmen des Wirtschaftsnetzwerks Afrika“	Consulting Vouchers Africa in the framework of the Business Network Africa	Federal Ministry of Economic Affairs and Climate Action	No	Implemented	01 December 2021	<p>Since 01 December 2021, SMEs can benefit from the funding programme for consulting services to prepare their entry into African markets.</p> <p>The grant amounts to 75 per cent of the costs for consulting services for a maximum of 15 consulting days per annum.</p>

						<p>This new programme aims at facilitating the successful market entry of SMEs in Africa by providing them with tailored business consulting services for their particular endeavour, minimising risks and helping SMEs succeed against the backdrop of fierce international competition. SMEs may choose their preferred consultancy from a range of pre-approved companies listed at the German Federal Office for Economic Affairs and Export Control (BAFA). In principle, consultancy services for projects in all sectors in all African countries are eligible.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/12/20211201-beratungsgutscheine-afrika-bundeswirtschaftsministerium-startet-ein-neues-angebot-fur-kmu-zur-forderung-wirtschaftlichen-engagements-auf-afrikanischen-markten.html</p>
START-UP ENVIRONMENT						
"ERP-Gründerkredit"	ERP Start-Up Loan	Federal Ministry of Economic Affairs and Climate Action	Yes	Announced	03 December 2021	<p>As part of the extension of the KfW Special Programme, the Federal Ministry of Economic Affairs and Climate Action has announced that it will increase the loan ceiling of the ERP Start-Up Loan Universal with terms of more than six years from currently EUR 1.8 million to EUR 2.3 million as of 01 January 2022.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/12/20211203-antragstellung-im-kfw-sonderprogramm-bis-30-april-2022-verlangert-kredithochstbetrage-werden-erneut-angehoben.html</p> <p>https://www.kfw.de/PDF/Download-Center/F%C3%B6rderprogramme-(Inlandsf%C3%B6rderung)/PDF-Dokumente/6000004523_M_75-76_Universell.pdf</p>

"KfW-Unternehmerkredit"	KfW Entrepreneur Loan	Federal Ministry of Economic Affairs and Climate Action	Yes	Announced	03 December 2021	<p>As part of the extension of the KfW Special Programme, the Federal Ministry of Economic Affairs and Climate Action has announced that it will increase the loan ceiling of the KfW Entrepreneur Loan with terms of more than six years from currently EUR 1.8 million to EUR 2.3 million as of 01 January 2022. The KfW Entrepreneur Loan promotes companies and freelancers that have been active in the market for at least 5 years.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/12/20211203-antragstellung-im-kfw-sonderprogramm-bis-30-april-2022-verlangert-kredithochstbetrage-werden-erneut-angehoben.html</p> <p>https://www.kfw.de/inlandsfoerderung/Unternehmen/Erweitern-und-Festigen/F%C3%B6rderprodukte/KfW-Unternehmerkredit-(037-047)/</p>
ERP-Förderkredit KMU	ERP-Start-Up-Loan SME	Federal Ministry of Economic Affairs and Climate Action and KfW	No	Announced	06.10.2021	<p>The Federal Ministry for Economic Affairs and Climate Action and KfW are reorganising the promotional programmes for small and medium-sized enterprises as of the beginning of 2022: Small and medium-sized enterprises and larger SMEs will each have their own promotional programme for low-interest financing of projects, as well as for start-ups and corporate succession:</p> <p>The new ERP Start-Up-Loan SME offers all SMEs with attractive conditions from the ERP Special Fund. For young companies that have been on the market for less than 5 years and for SME projects in regional development areas, even better conditions apply. The maximum loan amount is EUR 25 million per project.</p> <p>Depending on the purpose of the financing, a term of up to 20 years can be agreed.</p>

						<p>For the on-lending banks the programme provides for an optional assumption of the credit risk (release from liability) of 50 % by KfW for loans to companies that have been on the market for at least 3 years to facilitate a positive loan decision.</p> <p>https://www.kfw.de/%C3%9Cber-die-KfW/Newsroom/Aktuelles/Pressemitteilungen-Details_687936.html</p> <p>https://www.kfw.de/inlandsfoerderung/Unternehmen/Gr%C3%BCndung-und-Nachfolge/F%C3%B6rderprodukte/ERP-F%C3%B6rderkredit-KMU-(365-366)/</p>
KfW-Förderkredit Großer Mittelstand	KfW-Start Up Loan Large SMEs	Federal Ministry of Economic Affairs and Climate Action and KfW	No	Announced	06.10.2021	<p>The Federal Ministry for Economic Affairs and Climate Action and KfW are reorganising the promotional programmes for small and medium-sized enterprises as of the beginning of 2022: Small and medium-sized enterprises and larger SMEs will each have their own promotional programme for low-interest financing of projects in Germany and abroad, as well as for start-ups and company takeovers:</p> <p>The new KfW Start-Up-Loan Large SMEs offers low-interest, but aid-free conditions for larger enterprises with an annual turnover of up to EUR 500 million. The maximum loan amount is EUR 25 million per project.</p> <p>Depending on the purpose of the financing, a term of up to 20 years can be agreed. KfW offers the on-lending banks the option of partial assumption of the credit risk (release from liability) of 50 % for companies that have been on the market for at least 3 years to facilitate a positive loan decision.</p> <p>https://www.kfw.de/%C3%9Cber-die-KfW/Newsroom/Aktuelles/Pressemitteilungen-Details_687936.html</p>

						https://www.kfw.de/inlandsfoerderung/Unternehmen/Gr%C3%BCndung-und-Nachfolge/F%C3%B6rderprodukte/KfW-F%C3%B6rderkredit-gro%C3%9Fer-Mittelstand-(375-376)/
SCALE-UP ENVIRONMENT						
Scale-Up.NRW	Scale-Up.NRW	Federal Ministry of Economic Affairs and Climate Action of the state North Rhine-Westphalia	No	Announced	11 October 2021	<p>The new Scale-up programme of the North Rhine-Westphalia state is aimed at founders and their management teams that are about to enter or are already in a phase of rapid growth and change. These are late-stage start-ups that have already reached an advanced stage of development with a marketable product as well as a customer base and an initial base of growth capital. The first application phase for interested start-ups from North Rhine-Westphalia is currently underway. The first cohort of the scaling programme will start in March 2022 with initially up to 14 participating start-ups. Based on individualised scaling paths, they will be supported in an 18-month programme to expand into international markets. The programme will consist of top mentoring, peer-2-peer learning, international soft-landing pads, investor formats, events and workshops. The programme comes as a contribution to NRW's goal of becoming a European TOP-10 start-up region by 2025.</p> <p>https://www.wirtschaft.nrw/scale-programm-fuer-nordrhein-westfalen</p> <p>https://www.scale-up.nrw/</p>
Zukunftsfonds	Future Fund	Federal Ministry for Economic Affairs and Climate Action, Federal Ministry of Finance, KfW and KfW Capital	No	Announced/ partly implemented	22 June 2021	<p>The aim of the Future Fund is to strengthen financing options in the capital-intensive scaling phase of start-ups through a quantitative and qualitative expansion of the federal government's funding architecture. As of 2021, the federal government is providing EUR 10 billion in new funding for this modular investment fund for forward-looking technologies with an investment period until the end of 2030. Various</p>

						<p>measures ("building blocks") for the promotion of future technologies are to be bundled under the Future Fund.</p> <p>The building blocks of the Future Fund will sustainably expand the established funding architecture, which has so far been financed mainly by the ERP Special Fund. Several building blocks are already operational; the remaining building blocks are currently under development.</p> <p>https://www.bmwk.de/Redaktion/DE/Artikel/Wirtschaft/zukunftsfonds.html</p> <p>https://www.bundesfinanzministerium.de/Content/DE/Standardartikel/Themen/Internationales_Finanzmarkt/zukunftsfonds.html</p>
NATIONAL INDUSTRIAL ECOSYSTEMS						
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OTHER RELEVANT TOPICS (e.g. second chance for honest bankrupt entrepreneurs, bankruptcy prevention, entrepreneurship education, public procurement)						
„Neustarthilfe Plus“	Restart Aid Plus	Federal Ministry of Economic Affairs and Climate Action & Federal Ministry of Finance	Yes	Implemented	14 June 2021 & 2 December 2021	<p>The Restart Aid Plus is granted as part of the funding phase of the federal programme Bridging Aid III Plus and covers the funding periods 1 July to 30 September 2021 (third quarter 2021) and/or 1 October to 31 December 2021 (fourth quarter 2021). Per funding period, the Restart Aid Plus comprises a one-time grant of up to 4,500 euros for solo self-employed persons and corporations with one partner and up to 18,000 euros for corporations with several partners and cooperatives. On December 2, 2021, the Federal Government announced the extension of the Restart Aid Plus until the end of March 2022.</p> <p>https://www.bmwi.de/Redaktion/DE/Pressemitteilungen/2021/10/20211014-selbstaendige-koennen-ab-heute-neustarthilfe-lus-fur-den-zeitraum-oktober-bis-dezember-2021-beantragen.html</p>