Some of the most important support measures for businesses provided by the Federal Government

**MEASURES AIMED AT STARTUPS AND SMALL SMES**

<table>
<thead>
<tr>
<th>(RE-)CAPITALISATION</th>
<th>ECONOMIC STABILISATION FUND</th>
<th>KFW INSTANT LOAN AND KFW SPECIAL PROGRAMME</th>
<th>EXPORT CREDIT GUARANTEES</th>
<th>SHORT-TIME WORK ALLOWANCE</th>
<th>TAX-BASED MEASURES</th>
<th>GRANTS</th>
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<tr>
<td>KfW provides the promotional institutes of the Länder with global loans, which are exempted from liability. This is done by way of co-financing their existing and new promotional programmes (a max. of €2.3 million of public money per company group (previously €1.8 million).</td>
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<tr>
<td>Extended until 30 June 2022</td>
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<td><a href="http://www.kfw.de">www.kfw.de</a></td>
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<td>Additionally, the equity services provided by SME venture capital companies have been improved (counter-guarantees from the federation and the Länder). Applications can be submitted up until 30 April 2022</td>
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<td><a href="http://www.vdb.ermoeglicher.de">www.vdb.ermoeglicher.de</a></td>
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**KfW Instant Loan**
- Loan volume of up to €2.3 million (up to €1.8 million).
- 100% release from liability.
- A uniform interest rate applies (currently 3%) guided by overall developments on the loan market and set on the day of the loan approval.

Extended until 30 April 2022
- [www.kfw.de](http://www.kfw.de)

**KfW Special Programme**
- Expanded special conditions, e.g., lower interest rates, simplified vetting for risks, higher rates of release from liability (up to 90%)
- Limited until 30 June 2022 (applications until 30 April 2022)

Extended until 30 April 2022
- [www.kfw.de](http://www.kfw.de)
- [www.bmwi.de](http://www.bmwi.de)

**Export credit guarantees** Offering short-term payment terms (up to 24 months) for state export guarantees, the federation is hedging exports, including within the European Union and some OECD countries.

- Extended until 31 March 2022
- [www.bmwi.de](http://www.bmwi.de)

**Guarantees** covering up to 90% of the loan risk; a minimum of 10% of the risk must be borne by the highstreet bank.

For large-scale guarantees (more than €20 million or €50 million respectively), the risk is shared by the federation and the Land.

For large-scale guarantees for up to €2.5 million, the risk is shared between the federation, the Land and the guarantee bank.

Applications can be submitted up until 30 April 2022
- [www.vdb.info.de](http://www.vdb.info.de)
- [www.foerderdaten-bank.de](http://www.foerderdaten-bank.de)

**Short-time work allowances**
- Special provisions, e.g., on the length of the period of entitlement, simplified access, access for temporary agency workers, disbursements in three tiers going up to 87% of net remuneration from the 7th month of the claim.

- Full reimbursement for social security contributions limited until 31 December 2021, after that: 50% reimbursement until 31 March 2022
- [www.arbeitstagung.de](http://www.arbeitstagung.de)

**Tax-based measures**
- Reimbursement of advance tax payments
- Adjustments of the rules on advance payments of taxes extended until 30 June 2022
- Tax deferral extended until 31 March 2022 (for taxes due before or by 31 January 2022 and only if applied for before that deadline); simplified procedures for tax deferrals beyond that deadline, combined with instalment payment agreements possible up until 30 June 2022
- Payments to top up short-time work allowance exempted from tax
- Enforcement measures have been suspended until 31 March 2022 (for tax due by before or by 31 January 2022)
- For 2020 and 2021, up to €30 million/€20 million in losses can be carried back for tax purposes (joint assessment). There are plans to extend this possibility to 2022.

**Bridging Assistance III/IV**
- Companies whose monthly turnover is down by at least 30% can receive grants towards their fixed costs for specific months:
  - for July to December 2021 under Bridging Assistance III Plus and for
  - January to March 2022 under Bridging Assistance IV

Applications for Bridging Assistance III Plus can be made until 31 March 2022 for Bridging Assistance IV until 30 April 2022
- [www.ueberbrueckungsunternehmen.de](http://www.ueberbrueckungsunternehmen.de)

**NEW START FOR CULTURE, SPECIAL FUND, PROFESSIONAL SPORTS**

**New Start for Culture**
- Investments related to the pandemic
- Enabling cultural activities in all branches: cultural production and expression
- Additional budgetary needs of cultural events receiving federal funding
  - Funding period: until 31 December 2022

- [www.kulturstaatsministerin.de](http://www.kulturstaatsministerin.de)

**Special Federal Fund for Cultural Events**
- Additional safety net for cultural event organisers
- Assistance to make small-scale events economically viable (and provide an integrated safety net against cancellations)
- Cancellation safety net for large events (minimum of 2,000 persons)

Funding period: for now until 31 March 2022 and 31 December 2021 (?) respectively, to be extended
- [www.sonderfonds-kulturveranstaltungen.de](http://www.sonderfonds-kulturveranstaltungen.de)

**New Start Assistance Plus/New Start Assistance 2022**
- For own-account workers, small incorporated firms and cooperatives having suffered COVID-related losses in turnover between July and December 2021 (New Start Assistance Plus) or January and March (New Start Assistance 2022).

Applications for New Start Assistance Plus can be made until 31 March 2022/New Start Assistance 2022: from mid-January until 30 April 2022
- [www.ueberbrueckungsunternehmen.de](http://www.ueberbrueckungsunternehmen.de)
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<th>🇩🇪 <a href="http://www.bundesfinanzministerium.de">www.bundesfinanzministerium.de</a> 🇩🇪 <a href="http://www.haertefallhilfen.de">www.haertefallhilfen.de</a></th>
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<tbody>
<tr>
<td>COVID-19 Bridging Assistance for professional sports</td>
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<td>For professional sports clubs and companies that are members</td>
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<td>of the upper three leagues (except men’s 1st Bundesliga</td>
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<td>football) that have suffered losses of income from tickets.</td>
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<td>Funding period: until 31 December 2021, to be extended</td>
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<td>🇩🇪 <a href="http://www.sonderfondsmesse.de">www.sonderfondsmesse.de</a></td>
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Current as of: 29 December 2021