



## Trend Chart on Innovation in Europe

DE 56

### General presentation of the measure/scheme/action/regulation

#### Country

Germany

#### Geographical coverage, national or regional (state region)

(National)

#### Title of the measure

KfW-SME-Programme Employment and Qualification

#### Information Source/Reference

www.kfw.de/DE/Unsere%20Kreditprogramme/KreditprogrammederKfW/Gewerblich4/KfW-Mittel23/Inhalt.jsp

#### Overview (nature, main goals)

Promotion of human capital related activities by SMEs, especially concerning the creation of new jobs and the qualification of new employees. The programme shall contribute to expansion of employment and new and secure jobs at SMEs. The Kreditanstalt für Wiederaufbau (KfW) provides loans at favourable interest.

#### Action Plan objective addressed by measure

I.1. Education & Training  
I.2. Mobility Students/Researcher/Teachers  
II.5. Financing

#### Administering agency

Kreditanstalt für Wiederaufbau - KfW  
Palmengartenstraße 5-9, Germany  
Phone: 49 69 7431-0  
Fax: 49 69 7431-2944  
Web Site: <http://www.kfw.de>

#### Name of the manager(s) responsible for the implementation of this measure with address, fax, phone

Brandkamp  
Kreditanstalt für Wiederaufbau - KfW  
Palmengartenstraße 5-9, Germany  
Phone: +49-69-7431-3138  
Fax: +49-69-7431-2944

### Description of Scheme

#### General Information

#### Reference to legal basis (e.g. act, public document, ...)

Programme from own funds by the Kreditanstalt für Wiederaufbau (KfW), March 2001

#### Does the measure receive central funding or regional funding?

Central

#### Start date

2000

#### Expected date of completion

indefinite

#### Previous measure (name, date, links with the current measure)

no

#### Reasons for launching/modifying the new measure

There is still high unemployment in Germany. The programme shall motivate SMEs to create new jobs and promote a high qualification level of these jobs in order to increase competitiveness and make new job creation sustainable.

#### Have any of the main features of the measure/scheme/action/regulation changed during its implementation

no

#### What is the predominant role of the government?

financing source (the KfW being a public bank owned by the Federal Government)

### Target Group

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**Who are the target groups of the measure?**

SMEs/Industrial SMEs

**Organisation and Implementation****Organisation and Structure**

Firms can file an application together with their commercial bank at the KfW. The KfW grants loans only to other banks and not directly to firms. Loans need not be for investment. Maximum volume of loans are 5 mill. Euro, maximum credit period is ten years. For each new job created at a firm, a maximum volume of loan of 50,000 Euro is granted (25,000 Euro in the case of part-time jobs). Firms with not more than 50 mill. Euro annual turnover may exceed these limits.

**What are the criteria for eligibility?**

All firms with an annual turnover of not more than 500 mill. Euro may apply for support under this programme. Loans have to be used for measures by the firm aiming at creating new jobs and training the new employees.

**What is the mode of delivery of the measure?**

Favourable loans provided via commercial banks

**Financing : Overall budget allocated to the measure**

not fixed yet

**Financing : expenditure per year**

not available yet

**Financing : other budgetary sources (additional financing)**

at the level of Länder, there are programmes providing financial funds for employment-relevant measures by firms.

**Results****Result Measurement****What are the main indicators for the measurement of the results ?**

Number of newly created jobs. There are no quantitative indicators mentioned in the programme.

**Where an evaluation has taken place, what were the main results achieved?**

no evaluation yet

**If no official evaluation has been undertaken, have there been any indicators of success?**

not available yet

**Observations****Which mechanisms seem to function well in the measure?**

not available yet

**Which mechanisms seem to be less successful in the measure?**

not available yet

**Are there any other measures planned or in operation as a follow up to this measure? Direction of the planned measures? Objectives? Target groups?**

no

