

**Wirtschafts- und Infrastrukturbank
Hessen**

Kreditförderung OA 537100
Strahlenberger Straße 11
63067 Offenbach am Main

Cooperation Partner

Name of Consultant

E-Mail

Telephone/Fax

I have already applied for a Hessen-Mikrodarlehen (Micro Loan):

- Yes (if yes, to which cooperation partner _____ ; when _____)
 No

Application for a Hessen-Mikrodarlehen amounting to EUR _____ EUR

Last Name, First Name

Date of Birth

Place of Birth

Private Address
(Street, Post Code, Place)

Telephone

E-Mail

Future Place of Business
(Street, Post Code, Place)

Planned legal Form

Sector of Industry

Date of Formation

"Applicant" is always the individual or exclusively sole proprietorships. If a company (partner-ship or corporation) is formed for conducting a commercial business or the free-lance activity, the Hessen-Mikrodarlehen may be used by one of the partners for contributing capital to this company.

Existing jobs

New jobs
(incl. Borrower)Bank Relationship:

Here, only a current account of a company or business has to be indicated. No private current account! If no current account of the company or business has been opened yet, these fields are not to be completed.

IBAN

Institute

Please describe your Business Concept:

Please explain the purpose for which the loan funds that are applied for will be needed. Please also provide reasons for the necessity of the investments and/or the working capital requirements.

Summary of Financing Requirements and of the planned Financing Structure

Value added tax amounts can included in the financing only, when you are not entitled to reclaim input tax.

I am entitled to reclaim input tax: YES NO

If yes, the following costs have to be exclusively states excluding VAT (net). This results from the German VAT Act; inter alia, section 19 has to be observed:

Link: http://www.gesetze-im-internet.de/ustg_1980/_19.html

Financing Requirements	EUR	Financing Structure	EUR
Operating and business equipment		Own funds (e.g. money, tangible property)	
Working capital requirements (Liquidity)		Hessen-Micro Loan	
Total		Total	

The total amount of financing requirements (costs) and financing structure (financing funds) must be identical!

Which prerequisites do you fulfil for the management of a company? Please specify in particular your commercial and your professional qualifications and experience.

Who are your customers?

Please describe the market and competitive situation in your business area/sector of industry:

for info only

Why do customers buy your product and/or your service?

Which marketing activities (advertising and sales activities) are you planning?

for info only

Why is the location or the catchment area suitable for a positive development of your company?

Planned Business Development (Profitability Planning):

Please explain the composition of the planned turnover (Which prices are you planning? Which sales volumes do you assume? How many billable hours are you planning? Please provide information per product/service)

Note:

Please also describe the planned turnover for the year in which the Application is submitted and for the next two calendar years in figures in the table on page 8. In the case of existing companies, the planned turnover in the year in which the Application is submitted, is composed of the already achieved actual figures and the target figures until the end of the year. We assume that you have also established a plausible liquidity planning for the first year after the establishment of your business and discussed it with your cooperation partner and that the liquidity of your project is always assured in this planning.

Continued: Explanations concerning planned Business Development:

for info only

Profitability Planning

**1st year or year
of Application**

2nd Year

3rd year

Figures in EUR (net)

Please adapt according to the month of formation of the company!

Planned turnover

- Cost of sales / External services

= Gross profit

- Personnel costs

- Premises

- Insurance

- Vehicles

- Advertising/Sales

- Interest on comm.loans

- Depreciation

- Other expenses

= Operating Result

- Repayment of Hessen-Mikrodarlehen

- Repayment of other commercial loans

- planned withdrawals

= Result

Voluntary Self-Disclosure

Personal Information of the Applicant

Last Name			
First Name			
Date of Birth		Marital status, property regime	
Nationality			
Dependent children	Number		Age
Present Employer (Company Name and Address)			

Personal Information of Spouse/Partner

Each partner who lives with the Applicant in a Community of Dependence or who is a member of the household!

Last Name			
First Name			
Address/Place of Residence Street, Post Code, Place			
Date of Birth		Marital status, property regime	
Nationality			
Dependent children *	Number		Age
Present Employer (Company Name and Address)			

* if different from Applicant

Allowance to set up a Business No. 1 (in EUR)

Do you/will you (presumably) receive an allowance to set up business?

Yes

No

If yes: Which one?

In which amount (monthly)?

EUR

For which period?

from

to

Allowance to set up a Business No. 2 (in EUR)

Do you/will you (presumably) receive an allowance to set up business?

Yes

No

If yes: Which one?

In which amount (monthly)?

EUR

For which period?

from

to

from

Other future monthly net income of the household (in EUR)

If you still receive wage or salary payments during the initial period of self-employment (from part-time work), these may be entered under Other Income

Each partner who lives with the Applicant in a Community of Dependence or who is a member of the household!

Please provide evidence	Applicant	Spouse/Partner
Wage/Salary (net)	- kein Eintrag -	
Pensions		
Other income, e.g. child allowance, alimonies		
Renting and letting		
Total		

Do you or your spouse/partner receive ALG II payments?

Yes No

If yes: In which amount (monthly)?

EUR

For which period?

from

to

Monthly expenses of the household (in EUR)

When certain costs are incurred only at a later date, their respective amount and the time from which they will be incurred have to be indicated in this column. These can e.g. by health insurance contributions, income tax payments, alimony/support payments, higher cost of living.

It is mandatory to deal with all expense positions that are indicated. When no customary costs are incurred (e.g. vehicle costs, future income tax, health insurance contributions, insurance contributions, etc.) a 0 has to be entered in these positions and an explanation has to be provided as to why these costs are not incurred. This may e.g. be documented by means of an Annex (WORD document) to the Application for which no specific form is required.	Monthly, from date of Application	Monthly from (date)*
Rent for private apartment		
Instalments for private residential loan		
Incidental rental costs/gas/power/water		
Regular costs for car (excl. leasing rentals)		
Car leasing rental		
Alimonies		
Future income tax (e.g. accord. to planned withdrawals)		
Contributions to health/nursing care insurance		
Life insurance/retirement insurance		
Other insurance premiums <small>Liability insurance/Accident insurance/Disability insurance Legal expense insurance/Household insurance/Supplementary dental insurance/Supplementary health insurance</small>		
Regular cost of living (food, clothing, leisure, etc.)		
Instalments for private loans		
Other		
Total		

* in the case of major changes (e.g. future income tax, future health insurance contributions, et al.)

List of Assets

Assets

Owner / Policyholder	Type of investment (cash, savings account, custody account, endowment insurance)	Bank / Insurance Company	Current credit balance/ surrender value in EUR	In the case of assignment as collateral for a loan: assigned to whom

Real Estate

Owner	Ownership share in per cent	Type of real estate (e.g. single family home, semi-detached house, terraced house, condominium, commercial property, undeveloped land)	Fair market value in EUR	Land Register of / Page	Address

Liabilities *(Please check conformity with the SCHUFA credit information!)*

Borrower	Lender (Name of bank, insurance Type (e.g. real estate financing, private loans)	Type (e.g. real estate financing, private loans) <i>The purpose of the loan must be indicated!</i>	Original loan amount in EUR	Current loan amount in EUR	Monthly instalment in EUR

Equity Interests

Owner	Equity interest held in	Share in %	Share in EUR	Call liability, if any

Suretyship/Guarantee

Surety/Guarantor	Suretyship/guarantee provided for	To whom?	Amount in EUR	Reason

All of the following documents have to be submitted:

- Fully completed und signed Application Form
- De-minimis-Declaration (WIBank -Form) ¹
- Curriculum vitae in table form
- Trade registration
- Complete SCHUFA credit information (at: www.meineschufa.de „Datenübersicht nach § 34 BDSG“) incl. basic score and schedule of accounts (**not older than 4 weeks!**)
- When equity capital is used, evidence is required (e.g. copy of statement of account)
 - Evidence of other income – also of the spouse/partner - (e.g. start-up subsidy, ALG II, wage/salary, pensions, alimonies, rental and leasing income, et al.)
- For existing enterprises/takeovers:
 - Annual statements of account of the past two years
 - Current management analyses ²
 - Description of purchase price calculation
 - Purchase Agreement (draft, when appropriate)
 - latest extract from the Commercial Register (plus list of shareholders/partners, if any) ²

The trade registration - when required in accordance with section 14 Commerce and Industry Regulation Act (Gewerbeordnung) - must be available at the time the applicant is submitted, at the latest however when the promised development funds are utilised! In the case of freelancers the registration has to be submitted to the tax office!

It is mandatory to provide evidence of any amounts of ALG I and II (unemployment benefits and social welfare payments) received as well as any start-up allowance/subsidy (e.g. notice of granting of the aid).

Each partner who lives with the Applicant in a Community of Dependence or who is a member of the household!

If self-employment has lasted for more than half a year, at least an overview of the figures generated so far has to be provided.

¹ available as a download at: www.wibank.de/wibank/hessen-mikrodarlehen

² not older than 3 months

Other attached documentation:

To be confirmed below by Applicant:

I confirm that

- within the past 5 years, no affirmation in lieu of an oath in accordance with section 807 ZPO (German Code of Civil Procedure) (formerly: "oath of disclosure") has been provided nor have any debt enforcement measures been levied against me, including any arrest warrant,
- at the present time, no information on financial status in accordance with section 802c ZPO (formerly: affirmation in lieu of an oath) has been provided,
- at the present time, there are no non-remedied negative characteristics in der SCHUFA credit information,
- at the present time, no corporate insolvency and/or no private insolvency procedure exists or has been instigated.

I confirm that the information provided above is correct and complete. I undertake to submit appropriate evidence to WIBank Hessen upon request. I agree to WIBank Hessen obtaining bank information and information from public registers and files (e.g. land registry, commercial register, matrimonial property register, residents' registration office).

I am aware of the fact that the information listed below in this Application and in the Annexes, if any, are subsidy-relevant in accordance with the provisions of section 264 StGB (German Penal Code) and that subsidy fraud is punishable in accordance with this provision:

- information on the applicant, sector of industry, type of commercial activity
- legal form and situation under fiscal and commercial law, shareholder situation
- prior support/aid/subsidy, information on other public-sector financing aids
- information on the subsidy/the investment project that has been applied for, insofar as these are already established facts
- place of investment and commencement of the project

In addition, I am aware of section 4 of the Subsidies Act of 29 July 1976, according to which in particular fictitious transactions and fictitious acts are irrelevant for the approval, granting or reclaim and maintenance or continuation of a subsidy or of the advantages of subsidisation. This means that the actually intended facts of the matter are authoritative for the assessment.

I am aware of the obligations to provide information in accordance with section 3 of the Subsidies Act; I will in particular notify any deviation from the information provided above immediately to Wirtschafts- und Infrastrukturbank Hessen.

Place/Date

Applicant

Data Protection/Data Privacy Clause (Declaration of Consent)

I agree that Wirtschafts- und Infrastrukturbank Hessen and the cooperation partner indicated on page 1 store the personal and material information resulting from this Application and the documentation submitted or remaining to be submitted in this connection, in files (Data Collection and Data Processing) and that they rely on this data in connection with the contractual relationship (Use of Data).

I agree that Wirtschafts- und Infrastrukturbank Hessen passes on – insofar as necessary – my data that is associated with the granting and handling of the loan that is being applied for, to the competent ministry of the State of Hesse and, in the event of refinancing by the Reconstruction Loan Corporation (Kreditanstalt für Wiederaufbau - KfW), also to the latter.

Wirtschafts- und Infrastrukturbank Hessen is entitled to obtain information from insurance companies, public authorities and other agencies, in particular credit institutions, which it considers necessary to assess this Application. Moreover, Wirtschafts- und Infrastrukturbank Hessen and its cooperation partners are entitled to mutually exchange information without restrictions about this Application and the documentation submitted in this connection and to disclose the data. **In this regard, I release all of the units mentioned above from their obligation to observe confidentiality.**

In this connection, I herewith release Wirtschafts- und Infrastrukturbank Hessen from observing the banker's duty of secrecy.

I am aware of the fact that the above declarations of consent – irrespective of my right of revocation with effect for the future – are the prerequisite for the granting and maintenance of the loan that is being applied for.

Place/Date

Applicant