



**Press release – 555/07/2020**

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## **State commences NRW Überbrückungshilfe Plus and ensures funding for independent workers, freelancers and small businesses**

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**Minister Pinkwart: Applying is simple, unbureaucratic and secure so that companies can get through the coming months**

**The Ministry for the Economy, Innovation, Digitisation and Energy has issued the following statement:**

In order to further support small and mid-sized companies that have been heavily impacted by the pandemic, the federal government and state of North Rhine-Westphalia have enacted the Überbrückungshilfe (transitional aid). Proprietors whose profits in April and May 2020 were less at least 60 per cent below April and May 2019 are eligible to apply. For the months June to August they will receive compensation for lost profit to balance out drops in turnover and cover fixed operating expenses. The state is supplementing the federal aid with an additional programme for the business loan: with NRW Überbrückungshilfe Plus, independent workers and freelancers receive a one-time payment of 1,000 euros per month for a maximum of three months. The state government expects 100,000 applicants for the additional programme, and has provided 300 million euros for it.

"It is good that the federal and state Überbrückungshilfe programmes are starting now," says Minister Andreas Pinkwart. "The state government wants to do more for independent workers, freelancers and small businesses in North Rhine-Westphalia who have been impacted by the crisis than the federal programme provides. That is why we are supplementing the aid with our own additional programme from state funds so that the companies can get through the coming months. Applying is simple, unbureaucratic and purely digital so that the aid arrives quickly."

The application for the Überbrückungshilfe and the supplementary programme NRW Überbrückungshilfe Plus is filed by the applicant's tax consultant, auditor or certified accounting auditor. The federal government has provided a nationwide application portal for this purpose. The consultants can register here and start filing applications as of 10 July 2020. You can find more information on the programmes at: [www.wirtschaft.nrw/ueberbrueckungshilfe](http://www.wirtschaft.nrw/ueberbrueckungshilfe).

The federal and state governments have established a network of aid programmes due to the crisis:

**Guarantees up to 2.5 million euros:** The Bürgschaftsbank NRW can pledge up to 90 per cent of a bank loan. With help from the express guarantee, companies can receive approvals of up to 250,000 euros within 72 hours. Furthermore, the SchnellBürgschaft 100 has been in place since June and it allows companies with up to ten employees to obtain 100 per cent asset backing for loans up to 250,000 euros. Since the year began the Bürgschaftsbank has accepted around 400 guarantee and pledge requests, securing 5,000 jobs in the process.

**Guarantees starting at 2.5 million euros:** Larger mid-sized companies can apply for a state guarantee. Coronavirus-induced operating fund loans can be vouched up to 90 per cent. Since the pandemic broke out, the state has issued approvals of over 28 state guarantees worth a total of approximately 470 million euros.

**Short-time work money:** No other state support instrument is as important during this crisis: even after the lockdown, hundreds of thousands of workers are working short-time. This means that companies can draw back on a reliable workforce when the situation improves, and signs are pointing in that direction.

**Entrepreneur aid from NRW.BANK, Start-up Akut:** The coronavirus crisis is an immense challenge, especially for young companies. The funding programme NRW.Start-up akut helps them by providing convertible loans of up to 200,000 euros to strengthen equity.

**KfW-Corona-Hilfe:** Companies from NRW have thus far received more than 17,000 KfW loans from the coronavirus programme. They come with indemnification of up to 100 per cent so that banks can quickly provide the companies with liquidity.

*Please send any questions to the press office of the Ministry for the Economy, Innovation, Digitisation and Energy, telephone 0211 61772-204 (Matthias Kietzmann).*

*This press text is also available on the state government website at [www.land.nrw](http://www.land.nrw)*

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