



Press Release - 205/03/2020

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## **NRW 2020 Immediate Assistance Scheme for small businesses, freelancers, sole traders and start-ups begins this week**

State Chancellery Press  
Office, 40213 Düsseldorf  
Telephone 0211 837-1134  
0211 837-1405  
or 0211 837-1151

[presse@stk.nrw.de](mailto:presse@stk.nrw.de)  
[www.land.nrw](http://www.land.nrw)

**Minister Pinkwart: So that the funds arrive quickly, we have made the 100% digital application process simple and non-bureaucratic**

**The Ministry for Economic Affairs, Innovation, Digitalisation and Energy says:**

By providing unprecedented immediate help in this coronavirus crisis, the national and state governments are supporting small and medium-sized companies from all areas of business, sole traders, freelancers and start-ups. The national government's Immediate Coronavirus Aid Programme provides for direct grants of 9,000 / 15,000 euros for small businesses. The state government is supplementing that programme and via the NRW 2020 Immediate Assistance Scheme supporting companies with 10 to 50 employees with 25,000 euros. So that the money starts to flow as soon as possible, affected companies and individuals will from this Friday (27 March) be able to find electronic application forms online, including at [www.wirtschaft.nrw/corona](http://www.wirtschaft.nrw/corona). The applications will be promptly processed by district government staff, including over the weekend.

Economic and Digital Affairs Minister Prof. Dr. Andreas Pinkwart: "Many small businesses and sole traders are currently suffering from huge drops in turnover and order cancellations. They don't know how they are going to pay ongoing running costs such as rent, leasing instalments or loan instalments. Along with the national government, we are therefore extending our comprehensive range of support by adding immediate assistance packages for small businesses and sole traders so that they can overcome financial shortfalls and preserve jobs. So that the urgently needed funds arrive quickly, we have made the 100% digital application process as simple, streamlined and non-bureaucratic as possible."

Small businesses, members of the freelance professions, founders of start-ups and sole traders are being provided with the following support to avoid financial shortfalls over the next three months:

- 9,000 euros: up to five employees (national funds)
- 15,000 euros: up to ten employees (national funds)
- 25,000 euros: up to fifty employees (NRW state funds)

The following conditions must be fulfilled:

The business must have been financially healthy prior to the crisis. As a result of the coronavirus crisis

- turnover has more than halved compared to the same month last year,
- or the available funds are not sufficient to cover the business's short-term payment obligations (for example rent, loans for business premises, leasing instalments),
- or the business has been closed by official decree.

The state government is also making an extensive range of other services available to businesses. These include:

- Loan guarantees: In North Rhine-Westphalia the NRW Guarantor Bank (up to 2.5 million euros per business) and the State Loan Guarantee Scheme (above 2.5 million euros) stand ready to guarantee loans. The Guarantor Bank (Bürgschaftsbank) can facilitate a 72-hour express guarantee.
- Guarantor Bank: For current account lines of credit of up to 100,000 euros we will be offering 90% guarantees via the NRW Guarantor Bank as soon as we get approval for this from the Federal Finance Ministry. This will be done with quick, one-day processing.
- KfW loans Lower interest rates and a simplified risk assessment process from the KfW (development loan bank) for loans of up to 3 million euros create a further relief for business. A higher level of indemnity from the KfW of up to 90% in the case of working funds and capital expenditure of small and medium-sized companies make it easier for banks and savings banks to grant loans.
- Tax deferrals: For businesses affected by the crisis the tax office is on request making concessions with interest-free tax deferrals (income, corporation and sales tax) and with a lowering of payments in advance (income, corporation-

and business tax) and is making maximum use of its scope for discretion to assist those required to pay tax. A greatly simplified application form is now available for making applications.

- Compensation for quarantine: Should a ban on working, e.g. a quarantine order, be issued due to coronavirus, businesses can apply to the regional authorities of Rhineland and Westphalia-Lippe for compensation for the continued payment of wages and salaries.
- Equity capital for small businesses: The 'German Micro-Mezzanine Fund' is able to enter into silent shareholdings (max. 75,000 euros) without any securities or involvement of the business's own bank. This is aimed at small businesses, start-ups and special target groups (including companies that provide training and start-ups begun by individuals who were previously unemployed).

You will find an overview of the financing tools for all businesses and the people to contact on our regularly updated information portal:

<https://www.wirtschaft.nrw/corona>

**Press contact:**

[Matthias.Kietzmann@mwide.nrw.de](mailto:Matthias.Kietzmann@mwide.nrw.de), 0211-61772-204

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## **List of fines relating to the implementation of the contact ban issued**

State Chancellery Press  
Office, 40213 Düsseldorf  
Telepho 0211 837-1134  
0211 837-1405  
or 0211 837-1151

### **State government announcement:**

[presse@stk.nrw.de](mailto:presse@stk.nrw.de)  
[www.land.nrw](http://www.land.nrw)

The state government has published a list of fines relating to the implementation of the contact ban. This is based on the Infection Protection Act. Its purpose is to avoid infections and slow down the spread of the coronavirus.

Minister President Armin Laschet: “The situation is serious. It's a matter of life or death. The strict contact ban will certainly help to quickly reduce the risk of infection. I'm pleased to say that the vast majority of people are sticking to the rules and demonstrating a sense of solidarity. We do not need to monitor the reasonable people, but we do need to punish the unreasonable ones. And to do so systematically and firmly. The message must hit home! Zero-tolerance for people who break the law applies in the battle against coronavirus too.”

The list contains an overview of which violations will be punished as criminal acts and which as misdemeanours. Anyone, for example, returning from a high-risk region who wilfully or negligently breaches any ban on entering certain premises, e.g. old people's homes, is liable to prosecution. Also listed as crimes are gatherings in public places at which more than ten people assemble. Anyone wilfully or negligently breaching the ban on running public events or gatherings likewise renders themselves liable to criminal prosecution. Also listed are misdemeanours and the associated fines.

Internal Affairs Minister Herbert Reul: “They are tough penalties. But people who won't listen, must pay up or get taken out of circulation. What we're dealing with here is, after all, not a trifling matter, but the health and lives of millions of people. The offices for public order and

the police will enforce these measures with a sense of proportion, but also with all necessary rigour.”

The misdemeanours listed include, for example, picnics and barbecues in public spaces. They will incur a fine of 250 euros. In the event of public gatherings of more than two but less than ten people, each person must pay a fine of 200 euros. Anyone breaching the ban on visiting other people, e.g. in an old people's home or hospital, must likewise pay a fine of 200 euros. These amounts are for a first offence. In particularly serious cases they will be doubled. In repeat cases a fine of up to 25,000 euros can be imposed.

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## **State parliament passes NRW Rescue Fund Scheme and supplementary budget to cushion impact of coronavirus crisis**

State Chancellery Press  
Office, 40213 Düsseldorf  
Telephon 0211 837-1134  
0211 837-1405  
or 0211 837-1151

[presse@stk.nrw.de](mailto:presse@stk.nrw.de)  
[www.land.nrw](http://www.land.nrw)

**Legislative package passed with cross-party support / Minister Lienenkämper: The NRW Rescue Fund Scheme enables us in this current situation to offer precisely tailored, bespoke and above all non-bureaucratic solutions for those affected in our state**

### **Finance Ministry announcement:**

With votes from all parties, the North Rhine-Westphalia State Parliament today passed the law for setting up a special fund. This so-called NRW Rescue Fund Act is being supported by a supplementary budget for 2020. Up to 25 billion euros are thus now available in order to cushion the direct and indirect consequences of the coronavirus crisis.

The plans for the NRW Rescue Fund were presented last Thursday by Minister President Armin Laschet, Finance Minister Lutz Lienenkämper and Minister for Economic Affairs Prof. Dr. Andreas Pinkwart at the North Rhine Westphalia State Government's first coronavirus economic summit. Having been passed in cabinet on Sunday, the legislative package had its first, second and third readings with the involvement of the budget and finance committee today and was passed by the state parliament.

"I am grateful that at this fateful time, including in relation to budgetary and financial policy, every political grouping present voted in support of the legislative package", said Lienenkämper. "The NRW Rescue Fund Scheme enables us in this current situation to offer precisely tailored, bespoke and above all non-bureaucratic solutions for those affected in our state. We are seeing here the benefit of having achieved a budget turnaround over the past few years in North Rhine-Westphalia, as this is now significantly increasing our flexibility in the current situation."

The legislative package covers the following immediate measures:

- Help for the economy through relief on borrowings (NRW Rescue Fund Act): the ceiling for total guarantees for loans to boost the economy is being raised by 4.1 billion euros to 5 billion euros. The ceiling for warranties and counter securities is being raised by 900 million euros to one billion euros.
- The Finance Ministry is being authorised to take on vis-à-vis the NRW.BANK a global, indemnity (usable once) from any liability arising from the NRW.BANK universal loan programme up to a level of 5 billion euros.
- Help for small and micro businesses and sole traders (NRW Rescue Fund Act): The granting of immediate assistance in addition to any federal schemes is being made possible for the affected groups from budgetary funds. Small businesses with 10 to 50 employees will receive grants of 25,000 euros. Alongside that, North Rhine-Westphalia will pass on the Federal Government's immediate coronavirus aid for micro businesses and sole traders as quickly as possible.
- Borrowing and spending the funds (2020 supplementary budget) The borrowing for the special fund will take place in tranches dependent on the required expenditure. The departments responsible in respect of the individual measures will spend the funds via their individual budgets. The expenditures provided for by the state government require the consent of the state parliament's budgetary and finance committee, unless in view of their urgency this cannot be achieved in time.

Application forms for tax relief due to the impact of coronavirus can be accessed at [www.finanzverwaltung.nrw.de](http://www.finanzverwaltung.nrw.de).

Information for affected businesses and details of who to contact can be accessed at [www.wirtschaft.nrw.de](http://www.wirtschaft.nrw.de).

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***If you have any questions, please contact the Finance Ministry press office on 0211 4972-2784.***

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