

Mittelständische Beteiligungsgesellschaft Niedersachsen (MBG) mbH

MBG in a nutshell

The Mittelständische Beteiligungsgesellschaft Niedersachsen (MBG) mbH is an organisation that supports the economy of Lower Saxony. Small and medium-sized enterprises (SMEs) based in Lower Saxony are eligible for silent participations to strengthen their capital base and thereby finance growth and innovation.

Investment and advice go hand-in-hand at MBG. Recipients of investment are given both financial support and advice to help stabilise and promote all aspects of their economic development. Mezzanine capital (a temporary capital contribution) helps to finance investment in fixed assets and, to some extent, current assets, as well as in the development and implementation of innovation.

Forward-thinking companies with projects involving investment and innovation can rely on MBG as a strong partner for Lower Saxony.

NBeteiligung - investment capital fund for companies from Lower Saxony

With a total volume of €70 million, the NBeteiligung investment fund is aimed at growth-oriented companies in the medium-sized sector in its broadest sense. The Kapitalbeteiligungsgesellschaft Niedersachsen mbH (NKB), a 100 percent subsidiary of NBank, invests maximum amounts of €2.5 million per company.

MBG acts as the management company in this context and provides comprehensive support to companies submitting applications.

It is possible to combine the products of MBG and NKB.

Investment

Small and medium-sized enterprises (SMEs) from Lower Saxony with fewer than 250 employees and a maximum annual turnover of €50 million or total assets of €43 million receive support from MBG in the form of silent participations. The business model and the quality of the management must suggest that the investment will develop successfully.

Investment is provided to companies with projects involving investment and innovation:

Investment activities

- » Strengthening of competitiveness by investment in fixed and current assets
- » Cooperation agreements
- » Establishment of branches and company takeovers
- » Rationalisation and succession arrangements

Innovation activities

- » Financing of research and development projects
- » Financing of investment in market launches of products, machines and conversions
- » Introductory advertising and staff training

The maximum investment amount is €1.2 million per company, while the minimum amount is €50,000. The public funding means that the conditions of investment are particularly attractive for medium-sized companies.

The investment period is between five and ten years. However, early repayment is possible

The only **forms of security** required are shareholder guarantees and, where appropriate, term life insurance policies. No safeguard is required from the company.

There is no interference in the day-to-day management of the company.

New and small companies are eligible for silent participations of up to €250,000 at particularly favourable terms.

During personal consultations, the various investment options and the application formalities are discussed.

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