



Goldrausch e.V.

"All great things begin with a vision. A dream. "

(Estee Lauder)

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Requirements

- the applicant has to live in Berlin
- women are promoted, *preferable* women above 45 and female migrants, who create and preserve jobs
- loans are exclusively issued to managing directors
- company must not be connected to misogynic, racist or environmentally dangerous topics
- loans are issued to women, working in the field of production, distribution or business services
- **New!** loans **without** collaterals for the health and social sector (**Ge**sundheit und **So**ziales)
- formation of companies on regular/sideline basis is funded

Characteristics

- *strong risk-aversion*
- borrowing / dept position ist „evil/bad
- distinct need for communication
(up to 3h hours prior to signing the contract)
- Collaterals are a problem, better: references
- handicaps: children/family, single parents
- confident business knowledge, finding/realising market niches, customer orientation, realistic risk evaluation, competence in planing and focused in getting the job done

Decision on loan application

- account statement
- information from General Credit Protection Agency
- asymmetrical provision of information (references)
- presentation of business
- evaluation of personality
- business registration

- decision made by advisory board

Terms and Conditions

- loans are used for investments, resources/assets, marketing or advance financing of jobs/contracts (conversion of debts excluded)
- maximum loan size: at the moment **3.000 €**, duration: maximum 24 months or final maturity after 6 months
- **GeSo**- credit: max. loan size **1.000 €**
- duration 12 month
- interest rate 8,9% p.a.
- no amortisation and interest free period of time
- steplending possible
- participation in Monitoring process mandatory

Thank you!

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