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Invest Facts and *in Bavaria* Figures



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Invest Business *in Bavaria* development



Services available to investors in Bavaria



Attracting foreign businesses to locate in Bavaria is of utmost importance to the state. In order to further develop Bavaria as one of the most attractive business locations in Europe and to intensify business development activities, Bavaria's Minister for Economic Affairs, Infrastructure, Transport and Technology established the intra-ministry Invest in Bavaria. Companies looking to Invest in Bavaria are supported by this business development team.

Invest in Bavaria's responsibilities include

- marketing
- "pitching" the state of Bavaria to investors
- disseminating information
- providing investors setting up and expanding operations with all necessary services.

Comprised of the head of services and a team of experts, Invest in Bavaria serves as companies' guide to and through one of Europe's foremost bases of high-tech development. In doing so, Invest in Bavaria avails itself of the support supplied by its world-spanning network. It is comprised of representatives in New York, Québec, Bangalore, Tokyo and 14 other business bases.

Selecting a site for one's business activities has become an increasingly complex, demanding process. Today, this process involves extensive calculations, inspections, comparisons and deliberations. No matter who is making the decision—the planning departments of major, international companies, senior executives of small and medium-sized companies or management consultants—the requisites are always the same: reliable information materials, detailed technical documents and in-depth analyses of possible sites.

Invest in Bavaria supplies investors—both locally-based and those from abroad—with all information needed to select a site and plan business operations. These services are provided on a person-to-person-basis and are underpinned by the department's years of successful experience in helping businesses get started in the state, and by staff members' wide range of individual expertises. The services start with the provision of relevant data on various regions and individual sites —naturally on a free-of-charge basis. In a next step, investors can avail themselves of individualized consulting services addressing all aspects of public-sector financial assistance and plan approval processes. Finally, for investors wanting to inspect potential sites, the department organizes and carries out site inspection trips.

High-quality information—free of charge

A team of business development experts stands ready to inform companies which are interested in Bavaria as a business location on the state's basic characteristics and the operating advantages arising from them, qualities making Bavaria one of the most attractive places to do business in Europe. These characteristics include Bavaria's:

- highly-developed economic infrastructure
- large pool of highly qualified personnel and their great diversity of skills
- output-oriented labor costs
- high levels of productivity
- systems of higher, professional and vocational education, whose quality of instruction is recognized around the world
- incomparable network of research and technology development institutes and agencies
- high-capacity, high-speed transport arteries, integral links in the world's grids
- comprehensive portfolio of programs of public-sector investment support
- the unique and wonderful quality of life prevailing in the state.

These experts' experience is deployed on a one-to-one basis, in the advising of companies planning on setting up new facilities and of those relocating existing ones. The experts use the investor's highly individual requirements and interests as criteria in the location and evaluation of various sites. The investor receives a customized list of possible sites tailored to these individual requirements.

Detailed site descriptions and analyses—compiled on an individual basis

The compilation of briefings on these sites and their communities for potential investors is an important part of the department's location services. These briefings contain information relating directly to the site—its dimensions and physical characteristics—and to its area (including its labor market, transport links, energy supply, a profile of the local corporate area and of the area's educational systems). In addition, Invest in Bavaria's individualized consulting services include the arranging of contacts between investors and municipal and regional and specialized authorities. The latter include labor offices, environmental protection agencies, chambers of commerce, business associations and energy supply companies.

On-site consulting services

After evaluating these reports and selecting sites of potential suitability, investors can then avail themselves of another service provided by Invest in Bavaria: the organization of a trip to inspect these sites and their communities. These trips give investors the opportunity to get an impression of the sites' particular features, and of local authorities and their level of interest in promoting new business. During these trips, investors can ascertain whether or not their individual companies and the prospective areas form a good match. These trips extend beyond inspections of the particular sites themselves to the area as a whole, so as to give "the broad picture."

Further key information on the sites (purchase prices, building regulations, length of relevant approval processes) is also directly available from local mayors, district officers and other well-informed officials.

A high quality business location requires first class investor support.

The provision of consulting services does not cease once the investor has selected a site in Bavaria. Rather, this support enters a new, intensive phase. A range of experts assists the investing company in realizing its project. These experts answer all questions arising from the company's planning and construction activities. They also supply other kinds of necessary support. Investors find this intensive outreach to be of great assistance, with this especially holding true when the companies are securing requisite approvals from public-sector authorities. Invest in Bavaria's efforts ensure that these approvals are received quickly and without any problems.

To access Invest in Bavaria's services, please visit www.invest-in-bavaria.com. Its information is provided in six languages.

Business sites in Bavaria

By international standards, Bavaria has a large and diversified stock of sites developed for industrial and other commercial activities. This ample supply of development property forms one of the state's greatest assets.

Two of Bavaria's major assets are its expansiveness—Bavaria is the largest of Germany's states—and its diversity of highly-developed business areas. These levels of development and diversity result from Bavaria's being one of Europe's leading economic and technological regions. All of the state's various regions have a large supply of sites available for industrial and commercial activities. These sites display a wide diversity of plot size and of degree of improvement. Their total expanse amounts to more than 13,600 hectares, of which some 76% is available on an immediate or no-delay basis. This availability stems from the facts, that these properties have already been approved for industrial or commercial use by the relevant authorities, and that initial improvements have been carried out on the properties. These factors facilitate the configuring of the sites to meet investors' particular needs, thus expediting the sites' subsequent development. This supply of sites is especially broad, diverse and cost-advantageous in those areas whose economic growth derives from the impetus provided by the business development programs maintained by the EU, by Germany's federal government and by the state of Bavaria.

E-listings of commercial property and buildings in Bavaria

Bavaria's state of the art information systems permit investors to quickly and easily locate suitable, competitively-priced commercial properties or buildings.

The business location and advisory services provided by Invest in Bavaria and by Bavaria's chambers of commerce and industry are staffed by highly-capable experts. In rendering their services, these experts deploy their years of experience and state of the art information systems. These systems include "SISBY," the "Bavarian Site Information System," an on-line computerized catalogue developed especially for these services. One mouse click, and SISBY provides an instantaneous overview of more than 4,500 sites zoned for industrial and other forms of commercial use. These sites have a total area of more than 13,600 hectares and are located in some 1,800 communities in Bavaria. Individual investors can call up SISBY's information on a 24/7 basis. Each of the catalogue entries is individually accessible, and provides detailed information on the site's

- dimensions
- location
- current ownership
- infrastructure and level of improvements
- supply of utilities and location of waste disposal and
- treatment systems in the local community or area.

"Bavaria's commercial buildings exchange" forms part of SISBY. The exchange lists production and storage facilities, office buildings and other kinds of commercial properties currently available in Bavaria. New to SISBY is the GIS module. Its interface is a map of Bavaria. Clicking upon it reveals the rate at which trading tax is levied by the state's communities. These features make SISBY one of Europe's most innovative information provision systems.

SISBY's listings of plots and buildings are accessible in both German and English at <http://sisby.ihk.de>

Prices are negotiable

Property prices in Bavaria vary. One factor influencing these prices is site location. The location price gradient extends from the state's metropolitan areas to its rural regions. Actual prices are set through negotiations between the company seeking a site for its new investment and the property's owner, generally the local community. One consideration affecting this price is the impact this new investment will have on the community's economic structures and on the region as a whole.

Plan approval and other official procedures

Companies submitting their investment plans for official approval can count on the support of Bavaria's communities, district authorities and the state's business development team. Polls of companies have confirmed that the speed at which these approvals are secured constitutes one of the key components determining the attractiveness of a base to businesses. Carried out a few years ago, the revamping of Bavaria's building code has greatly speeded up these procedures. This speed joins with the security of planning long existing in Bavaria in making the undertaking of capital investments a swift and safe affair in our state.

Companies and corporate institutions: potential partners and sources of expertise

In Bavaria, you'll find experienced partners capable of helping you realize your plans and corporate objectives.

Invest in Bavaria provides investors with a wide variety of information, advice and project consulting services. These are further supported by the business expertise supplied by many of the state's companies and economic institutes.

This expertise extends over the following areas:

- conception and execution of market research and analyses
- coordination and facilitation of the purchase of existing companies
- planning and implementation of construction projects
- identification of companies interested in entering into cooperation agreements
- identification of supplies and of suppliers
- retrieval of technical information through searches of technical and other databanks
- monitoring of consumer trends and attitudes
- forecasting of economic developments
- location of research facilities capable of carrying out projects.

The business development team at the Bavarian Ministry of Economic Affairs, Infrastructure, Transport and Technology arranges all necessary contacts between investors and the above companies and institutes.

Incubation centers in Bavaria's communities

Community-supported incubation centers get startups off to a flying start.

Bavaria has set up a state-wide array of incubation centers. At these 22 centers, young entrepreneurs rent space for their startups. The centers also provide the services and information enabling the new companies to get off to a flying start.

Publicly-supported centers are to be found in

Upper Bavaria	Freilassing Ingolstadt Töging am Inn	Upper Franconia	Bamberg Hof Kronach
Lower Bavaria	Passau Straubing Waldkirchen	Central Franconia	Gunzenhausen Schwabach
Upper Palatinate	Grafenwöhr Maxhütte-Haidhof Roding/Furth i. Wald Sulzbach- Rosenberg Waldsassen	Lower Franconia	Bad Kissingen Großwallstadt Schweinfurt
		Swabia	Kempton Memmingen Neu-Ulm

Public-sector financial support

The costs of establishing a new product facility or relocating an existing one continue to rise. These cost increases are boosting the importance of the role played by public-sector financial assistance in facilitating the investment process. Companies investing in Bavaria can avail themselves of funding supplied by the EU, Germany's federal government, and by the state of Bavaria itself. Wage subsidies are provided in certain cases by Germany's Federal Office of Labor Affairs.

Below is an overview of the most important of these programs:

Bavaria's regional investment support programs

Eligibility for application

Companies which are active in the manufacturing, skilled trades and tourism and other service sectors, and which achieve more than 50% of their turnover outside their local area of operation.

Forms of and criteria for program support

Grants and/or interest-rate subsidies (used to lessen the costs of loans supplied by Bavaria's LfA—“Landesanstalt für Aufbaufinanzierung”—bank)

Eligible are “significant” investments, “significant” meaning that they will secure or create jobs in the region in question. As of January 1, 2007, the following maximum levels of support will be provided in so-called “C” areas. These form part of the “joint improvement of regional economies” scheme:

Maximum levels of support during 2007–2013

Region/community	Percentage of total**		
	Large companies	Medium companies	Small companies
Hof (city), Hof (district), Wunsiedel, Tirschenreuth	20%	30%	40%
Districts of Freyung-Grafenau, Regen, Cham*, Schwandorf*, Neustadt/Waldnaab*	16% (until Dec. 31, 2010)	26% (until Dec. 31, 2010)	36% (until Dec. 31, 2010)
	15% (as of Jan. 1, 2011)	25% (as of Jan. 1, 2011)	35% (as of Jan. 1, 2011)
Districts of Passau*, Kronach, Kulmbach	15%	25%	36%
District of Coburg*	10%	20%	30%
City of Weiden*	—	20%	30%

* Valid are only the eligible communities and parts thereof.

** The European Union defines small and medium-sized companies to be

- Small companies: less than 50 employees
- Medium-sized companies: less than 250 companies
- Small companies: annual sales of up to EUR 10 million or an annual balance sheet total of up to EUR 10 million
- Medium-sized companies: annual sales of up to EUR 50 million or an annual balance of up to EUR 43 million
- To be taken into consideration when categorizing SMEs are affiliations with other companies.

In communities not forming part of the joint federal scheme, up to 15% of the investments made by small-sized companies can be defrayed by grants. For medium-sized companies, the relevant figure is 7.5%.

The only kind of loans eligible for state-supplied interest-rate subsidies are those provided by LfA, the state's business development bank. The conditions accompanying these low-cost loans can, however, be set to meet the individual needs of companies. These conditions include the rate of interest, term and number of years before repayment begins. This method of securing finance can only be applied to subsidies forthcoming from regional-level programs of development initiated by the state of Bavaria.

Application process

Application forms

Available from Bavaria's regional authorities, from LfA—Förderbank Bayern, from all of the state's chambers of commerce and industry, from its skilled trades associations, banks and savings banks and at www.stmwivt.bayern.de/foerderprogramme.

The application is to be submitted to the state government's representative in the administrative district in which the project is to be carried out. Applications must be made **before** the project has been commenced. After evaluating the application, the administrative district decides whether to approve it or not.

Bavaria's credit facilities for small and medium-sized enterprises

Eligibility for application

SMEs active in

- manufacturing
- the skilled trades
- retailing, trading
- road haulage
- the hospitality industry—hotels and restaurants
- other service industries
- self-employed professionals.

Forms of and criteria for program support

Investments going to found SMEs, or to make sure that they stay in business, are eligible for consideration. This program is not subject to regional restrictions. Persons founding companies and investors in EU-designated areas of support are eligible for preferential treatment.

This support takes the form of credits supplied at relatively low rates of interest and/or on a long-term basis from the program of providing credits to SMEs. Coming under special consideration for inclusion are

- persons starting up companies
- projects involving the setting up of new facilities, or the acquisition of existing facilities or of participatory stakes
- those projects involving the upgrading, modernization or expansion of existing facilities.

Application process

Application forms

Available from the applicant's main bank (Hausbank), governments of Bavaria's administrative regions, LfA Förderbank Bayern, chambers of commerce and industry, skilled trades associations, the association of Bavaria's retailers and the association of Bavaria's wholesalers and exporters.

Application procedure

Applications are to be submitted exclusively to the applicant's main bank, which will relay it on to LfA Förderbank Bayern. This must occur **before** the investment project has been commenced.

Innovation development support programs

Eligibility for application

SMEs which

- develop new technologies, or develop ways to employ existing ones to create new, marketable products and processes
- incorporate new products into their product ranges
- introduce new manufacturing processes, or which
- undertake development projects with innate technological risks, projects associated with the founding of a high-tech company.

Forms of and criteria for program support

Eligible are projects which promise to be of significant economic benefit to their companies over the next few years, and which are of importance to the state's economy as a whole. In addition, the project in question must involve the creation of a new product or process, or its initial application.

Should these conditions be met, the company is eligible to receive a long-term, low-interest **loan**—or **grants**—from

- the state of Bavaria's Technology Introduction Program as well as
 - the Bavarian Program for Technology-Oriented Start-Ups, should it meet the program's special considerations
- and from other sources.

Application process

Application forms

Available from the Innovation Counseling Offices in southern and northern Bavaria.

Application procedure

Applications are to be submitted to the Innovation Counseling Agencies **before** the project has been commenced.

Participatory capital

Participatory capital is defined to be equity funds supplied by an investor to a company on a long-term basis and not accompanied by the securing of the usual bank-issued sureties. This capital is provided either on an active (in which the investor takes part in corporate decision-making processes) or non-active basis.

Participatory capital is provided to enable corporate seed or start-ups, growth (via the entering of new markets, or the development of new products, or the relocation of facilities), successions (via MBOs or MBIs) and turnarounds of companies facing difficult business conditions. In addition to capital, investors often supply counseling and other support services.

BayBG Bayerische Beteiligungsgesellschaft mbH

BayBG provides guarantee capital at conditions configured to the needs of SMEs active in all sectors.

Criteria for provision

BayBG provides financing to

- startups (via a special program: € 25,000 to € 125,000)
- fast-growing companies (those launching new products, entering new markets, or modernizing or relocating facilities)
- promote innovation (via the marketing of innovative products and services)
- secure corporate succession (via MBOs, MBIs, other changes in ownership and spin-offs)
- turnarounds.

Conditions of provision

As a rule, BayBG serves as a minority investor. Taking the forms of either non-active investments or the assumption of equity, the company's stakes range from € 250,000 to € 5 million (exception: startups, which are provided with € 25,000 to € 125,000) in size. The conditions at which SMEs are supplied these stakes are determined on an individual company, as needed basis.

Supplemental services

BayBG supplies counsel on financing, controlling, strategy formulation, management and other business administrative issues. Via its large-scale network, comprised of consultants, banks, support institutions and public sector entities, the company also provides briefings on markets and sectors.

For further information

BayBG Bayerische Beteiligungsgesellschaft mbH
Bruderstr. 7
D-80538 Munich
Tel. (+49 89) 2198-02
Fax (+49 89) 2198-25 55
E-mail: info@baybg.de
www.baybg.de

Bayern Kapital Risikokapitalbeteiligungs GmbH

Eligibility for application

Primarily young SMEs. Funding is given on the basis of there being another provider (venture capital company, corporation, private investor or bank) supplying the company with capital and technical and business administration expertise during the term of participation. This capital provider is responsible for assuring that this company makes proper use of the moneys entrusted to it.

Forms of and criteria for program support

The funds supplied defray the costs of procuring capital and operating supplies employed in the launching of innovations. The funds are to go to

- the planning and preparation of a research and development project, with the term of participation extending until the project is actually commenced
- the development of a new product or process (including the technical services associated with it), with the term of participation extending until the test prototypes have been manufactured
- the reconfiguration and preparation of production operations, with the term of participation extending until products, manufacturing processes and technical services featuring the new technologies have been launched on to their markets.

Application procedure

Along with a statement containing the assent of the other capital provider, applications are to be submitted to the venture capital company. The application is to contain a detailed overview of how the company meets the criteria for the securing of capital.

Contact

Bayern Kapital Risikokapitalbeteiligungs GmbH
Altstadt 72
D-84028 Landshut
Phone (+49 8 71) 9 23 25-0
Fax (+49 8 71) 9 23 25-55
E-mail: info@bayernkapital.de
www.bayernkapital.de

Eligibility for application

SMEs as well as self-employed professionals.

Before granting a loan, most banks and insurance companies generally insist on receiving an adequate amount of surety. Mutual credit guarantee programs were founded by SMEs to enable companies lacking this surety to secure loans, and to secure them at the requisite conditions. There are four such institutions in Bavaria. Along with LfA, they provide such sureties.

Forms of and criteria for program support

The surety provided cannot amount to more than 80% of the loan provided. The surety supplied has a term of up to 15 years. Sureties covering possible forfeitures of up to € 5 million are provided to LfA. For amounts greater than that, a state-supported surety has to be arranged.

Sureties are provided to loans taken out to finance **investments** (in the construction, expansion, revamping and modernization of facilities); and to purchase **operating supplies**, the **acquisition of businesses**, the **founding of new companies**, to fund measures designed to secure the **existence of companies** (with this excluding the rescheduling of existing bank loans), to **process orders** (guarantees of bills outstanding). Also partially eligible are projects leading **to the development of innovations and the forging of business relationships**.

Application process

Applications are to be made by submitting dedicated forms to the bank of the applicant's choosing. Should this bank be prepared to issue a loan once surety has been rendered, it then relays the finalized application form and complementary documents to LfA or to the mutual credit program responsible for handling it.

Application forms

Available from LfA and from the companies' main banks.

Application procedure

Applications are to be submitted to the applicant's main bank. They are then passed on to LfA or to the above-mentioned associations.

Subsidies available for personnel recruitment from Germany's Agency of Labor Affairs

In accordance with the precepts of Germany's third code of societal law, the following subsidies are provided. Taking the form of supplemental payment defraying personnel costs, these are supplied from the contributions made to Germany's unemployment insurance scheme by companies hiring staff members.

Subsidies available for personnel recruited to staff corporate start-ups

Objectives

To facilitate the hiring by corporate start-ups of unemployed persons.

Conditions of and criteria for support

Eligible for the receiving of wage subsidies are employers who embarked upon self-employment within the last two years, who have total workforces of five persons or less, and who are hiring someone requiring occupational support and who is unemployed. His or her job has to be of an unlimited term, and has to have been newly created. The subsidies are to provided concurrently for a maximum of two persons per company.

Amounts of subsidies

The wage subsidies paid to persons hired by start-up companies are supplied for a maximum of twelve months. The subsidies amount to 50% of the remuneration eligible for consideration.

Subsidies promoting the integration of persons into the workforce

Objectives

These subsidies go to persons whose disadvantages would otherwise preclude their being gainfully employed on a long-term basis.

Conditions of and criteria for support

Employers hiring persons requiring occupational support to offset their operating disadvantages are entitled to receive wage subsidies. These make up for the sub-par output of the workers.

Amounts of subsidies

The amount and term of support are determined by the cause and degree of the diminution of achievement displayed by the potential employee, and by the requirements of training. Determinations of such are made by public sector agencies charged with employment matters on the basis of the applicable legislation.

- Should there be no exceptional circumstances, the subsidy granted is paid for up to one year and amounts to 50% of the remuneration subject to consideration (this is the remuneration normally paid by the employer in compliance with collective bargaining agreements, or in accordance with locally-prevailing levels, plus a lump sum equivalent to the employer's per-employee payment into social care schemes).

- Should the person in question be handicapped, the subsidy can amount to up to 70% of the remuneration subject to consideration, and can be paid for up to 24 months. The subsidy paid is to be reduced by at least ten percentage points after twelve months. This is done to take into consideration the augmenting of achievement expected to be exhibited by the new employee, and the resultant diminishing of need of training.
- Should the persons in question be severely handicapped (as defined by §104 Para.1 Nr. 3 SGB IX), or should they be classified as such by the Labor Office due to their being handicapped and their being especially difficult to secure work for (with this resulting from reasons arising from personal conditions), the subsidy designed to facilitate the phase of work commencement can amount up to 70% of the remuneration subject to consideration, and can be paid up to 36 months. The subsidy paid is to be reduced by at least 10 percentage points a year, with this to start after 12 months have elapsed. The subsidy must always amount to at least 30%.
- Elderly (50 or older) severely handicapped persons may be granted a subsidy facilitating the commencement of work amounting up to 70% of the remuneration subject to consideration. This can be paid for up to 36 months. For especially severely handicapped persons between the ages of 50 and 55, the term of payment can be extended to 60 months; for those older than 55, to up to 96 months. Once 12 months have elapsed, the subsidy is to be reduced by at least 10 percentage points a year. The subsidy must always amount to at least 30%.

Application process

Application forms

Are available from local labor offices upon completion of a dedicated consultation.

Application procedure

Applications for subsidies are to be submitted to the labor office located in the district in which the employer's facility is operated.

Further information is available at www.arbeitsagentur.de

Promotion of sales outside Germany

Services provided by the state government of Bavaria to promote international trade

To help the state companies sell their products abroad, the Bavarian Ministry of Economic Affairs, Infrastructure, Transport and Technology works closely with them and with their representative bodies. The support provided is configured to meet the needs of the state's SMEs and other enterprises. The goal of the support is to compensate for size-caused disadvantages, to ensure that the companies can compete successfully—and hence survive—on international markets.

Bayern International

Founded in 1996, Bayern International—formally “Bayerische Gesellschaft für Internationale Wirtschaftsbeziehungen mbh”—was founded to implement the policies and programs promulgated by Bavaria's state government to promote the state's non-German business activities. Working closely with Bavaria's Ministry of Economic Affairs, Infrastructure, Transport and Technology, with business organizations and with other players in Bavaria's international trade promotion network, Bayern International has successfully handled these responsibilities. It has helped Bavarian companies enter into, expand in and sustain growth in new and challenging markets.

Bayern International has configured its services into packages designed to meet the needs of the state's SMEs (small and medium-sized enterprises). These services assist the companies in the forging of new business relationships and in the maintaining of existing ones.

Bayern International pursues

- the organization of the forms of participation by Bavaria's companies in trade fairs staged outside Germany
- the preparation of trips jointly undertaken by Bavaria's business and official communities
- the organization of trips undertaken by companies to B2B get-togethers
- the managing of “Bavaria—Fit for Partnership”: programs providing further training to specialists and managers active on the international level
- the database “Key Technologies in Bavaria”: comprising state companies
- the provision of information on non-German markets to Bavaria's business community
- “Invest in Bavaria”—the state's business development agency

Bayern International has set itself the goal of ensuring that the state's SMEs and other enterprises remain successful on international markets. To achieve that goal, the organization, using input from the business community and from the markets themselves, reconfigures its services on an as-needed basis.

Further, up-to-the-second information on and from Bayern International is available from www.bayern-international.de.

The state of Bavaria's program of trade-fair participation

The trade fair participation program of the Bavarian ministry for economic affairs, infrastructure, transport and technology (Bavaria's economics ministry) enables the state's companies to participate in more than 40 events via joint exhibitor stands.

The program is managed by Bayern International. In doing so, it works with the state's chambers of industry and commerce, and with trade associations. Bayern International's brief extends to the forging of business contacts and the securing of access to international business works. The agency also sets up turnkey trade fair stands, maintains facilities providing services on a free-of-charge basis, and undertakes measures showcasing the Bavarian business community. The agency also organizes trips to several trade fairs.

Cost-effective thanks to financial support

The participation by companies in joint exhibition stands is eligible for support by Bavaria's economics ministry. This support lowers the price of exhibition. The size of this reduction is indicated by the listing of the normal and reduced prices per square meter of stand space on the application form for the trade fair in question. This support does not have to be reported to the relevant authorities in cases in which it does not exceed € 100,000 over a three-year period.

A variety of exhibition spaces

Exhibitors participating in stands shared by Bavarian companies have the choice of an Infodesk (2 m²) and a stand-in-stand of at least 9 m² in size. There are also a number of other "mix and match" possibilities.

Documents of participation: valuable sources of information

Detailed informatory materials are prepared for all of the trade fairs in which Bayern International or its co-organizers organize participation. These materials include application forms and briefings on the trade fair, the land in which it will be held and the sector which it serves.

Other trade fair participation organizers are Bayern Handwerk International GmbH (skilled trades companies), the Bavarian Ministry for Agriculture and Forestry (agriculture) and IRC Bavaria/Bayern Innovativ (joint exhibition stands for trade fairs held in Europe).

Information on the state of Bavaria's trade fair program and on other international trade promotion services is available at

- www.bayern-international.de
- www.stmwivt.bayern.de
- www.auwi-bayern.de
- www.ixpos.de

Bavaria's high-tech campaign goes international

To further the internationalization of its **high-tech campaign**, the state government of Bavaria furnished € 7.67 million for the building and operation of the **International Business Center of Bavaria's Chambers of Commerce and Skilled Trades**. Located in Nuremberg, the center undertakes projects designed to help state companies **enter non-German markets**, and to **set up joint undertakings** in them. Information on these projects is available from the Nuremberg-based center and its chambers. It is also available from ***www.awz-bayern.de***.

Fit for international markets—Go International

An important component of this campaign is “**Fit for international markets—Go international!**”

This program serves SMEs and the self-employed based in Bavaria and hitherto primarily active in regions or in the national market. As its name suggests, the program helps these players enter and expand in, on a step-by-step basis, the international area.

These steps include the

- ascertaining of the marketability of corporate products on the international level
- formulation of a “go international” strategy
- development of a program of training of the personnel staffing the above division
- forging of international-level business contacts.

Eligible for support are

- coaches and other external service providers
- measures serving to provide personnel with skills needed to implement the strategy of internationalization
- first-time participation in international-level trade fairs (be they in Germany or abroad), provided that the fair in question is not already covered by the dedicated state participation program (see section on “participation in international fairs”)
- measures serving to launch corporate products and services on markets and conforming with the EU's relevant laws of competition.

Amount of support provided

- The total amount disbursed can not exceed 25% of expenditures or €10,000 a year
- Fees paid to external providers of services are not to exceed €400 a day
- Companies based in “phasing out” and “Objective 2” areas in Bavaria are eligible until the end of 2006 for a grant amounting to a maximum of 50% of expenditure and to €15,000 a year.

For further information on these special areas of EU support, please visit

www.stmwivt.bayern.de/EFRE/Dokumente/foerdergebiete.pdf (objective 2) and ***www.stmwivt.bayern.de/EFRE/Dokumente/phasing-out.pdf*** (phasing out).

- The disbursing of grants is done in accordance with the availability of budgetary funds.
- Grants are provided on a voluntary basis.

Method of application and of program participation

- Applications are to be submitted to the chamber responsible for doing such in your area. The chamber will then process the application.
- Using funds provided by Bavaria's High-Tech Campaign, "Fit for international markets—Go international" will run until December 31, 2007.

BAIKUM

Bavaria's government has furnished € 16 million to other components of the High-Tech Campaign. These innovative measures are designed to foster the international activities of the state's business community.

In addition to helping companies gain entry into and expand in non-German markets (often through common ventures), these measures are also intended to help Bavarian SMEs' procure orders from the **international development banks**.

BAIKUM is **Bavaria's initiative for innovation and cooperation in the area of environmental technologies**. Participating in this project are Bavaria's ministry for economic affairs, infrastructure, transport and technology, Bayern Innovativ GmbH, Bayern International GmbH and Bavaria's congress of industry and trade. BAIKUM (www.baikum.de) undertakes a wide variety of measures. They all have the goal of helping ET (environmental technology) SMEs establish themselves on markets, and to thus help them enhance their ability to compete on the international scale.

BAIKUM was given a new responsibility in 2006: the management of the newly-founded ET cluster. The founding forms part of the cluster-building campaign launched by Bavaria's state government. It enables BAIKUM to build upon the successes it has produced in its sector. These successes relied on funding from the state's high-tech campaign, which has come to an end.

The High-Tech Campaign's funds are also being deployed to finance **day-long consultancies and other events**. Facilitated by both non-German and German experts, these briefings provide success-critical information on operating conditions in individual markets and on doing business on the international level. One of these events is **Bavaria's International Business Day**. Featuring an event-specific focus, the Day is staged annually Bavaria's Ministry of Economic Affairs, Infrastructure, Transport and Technology.

For further **information** on Bavaria's international business activities, please contact the state's chambers of commerce and dedicated association, and visit

- www.bayern-international.de
- www.aussenwirtschaft.bayern.de
- www.ixpos.de
- www.bfai.de

Bayern International's website has a **database** providing immediate access to all of the events, in both Bavaria and elsewhere, staged by Bavaria's ministries, chambers of commerce and associations, available at ***www.bayern-international.de***.

Financial assistance available for sales made and operations set up outside Germany

LfA Förderbank Bayern is the business development bank of the state of Bavaria. LfA provides financial support to Bavarian companies which invest outside the country. This support takes the form of the provision of low-interest loans, sureties and guarantees.

Sureties guaranteeing credits used to procure operating supplies employed in the processing of orders placed for work carried out outside Germany

SMEs headquartered in Bavaria are eligible to receive sureties

- guaranteeing credits used to procure operating supplies employed in the processing of orders placed for work carried out outside Germany
- bearing with them a rate of coverage of up to 50%
- costing 2% p.a. of the surety amount.

Guarantees of payment rendered for indemnity bonds provided

SMEs and self-employed professionals headquartered in Bavaria can procure guarantees of payment. These

- are rendered for indemnity bonds required by the non-German companies placing an order with the company. These bonds are provided by the main bank of the company and cover the conditions of tendering, supply and other aspects of order fulfillment, and of methods of booking prepayments
- cover 60% of the total amount of indemnity
- cost a commission amounting to 1%–2% p.a. of the above amount, plus a processing fee coming to 0.5 percentage points of the total, with its ranging up to € 5,000.

Financial assistance available to investments made outside Germany

Bavaria's SMEs planning on making investments in facilities located outside Germany can avail themselves of loans and sureties provided by LfA Förderbank Bayern.

Loans going to finance investments made outside Germany

These low-interest loans can be used to finance the purchase of

- buildings and plots
- industrial equipment and structures used for business purposes
- fittings and furnishings for production and office facilities
- start-ups and equity stakes.

As a matter of general rule, these loans are not granted for

- consolidations of existing operations
- start-up and financing-related costs
- the purchase of operating supplies.

These loans are granted to projects

- undertaken to enhance the state-based company's ability to compete on a long-term basis (by, for instance, successfully entering new markets), and thus ensuring the long-term survival of corporate operations in Bavaria ("Bavarian effect").

The loans

- bear a term of 10 years; in cases in which structural measures predominate in the project, this term can be extended to 15 or 20 years.
- cover up to 100% of the sum being invested.

Sureties rendered for investments made outside Germany

These sureties can be rendered for purchases of

- buildings and plots
- industrial equipment and structures
- fittings and furnishings for production and office facilities
- start-ups and equity stakes.

As a matter of general rule, these loans are not granted for

- consolidations of existing operations
- start-up and financing-related costs
- the purchase of operating supplies.

These sureties are rendered for projects

- undertaken to enhance the company's ability to compete on a long-term basis (by, for instance, successfully entering new markets), and thus ensuring the long-term survival of corporate operations in Bavaria, thus being of benefit to the state ("Bavarian effect")
- in which the Bavarian company bears liability
- in which the Bavarian company has invested an appropriate amount of its own stockholders' capital.

The sureties rendered

- have terms up to 15 years
- cover up to 70%, of the total amount
- cost a 1% p.a. (of the total amount of coverage provided) commission.

For further information, please contact your local bank or visit www.lfa.de or contact LfA at:

Thomas Kraft	Helmut Kling	Ursula Sierla
Phone: (+49 89) 2124-22 25	Phone: (+49 89) 21 24-24 26	Phone: (+49 89) 21 24-22 20
Fax: (+49 89) 2124-25 27	Fax: (+49 89) 21 24-25 87	Fax: (+49 89) 21 24-25 87
E-mail: thomas.kraft@lfa.de	E-mail: helmut.kling@lfa.de	E-mail: ursula.sierla@lfa.de

Trips undertaken by business and official groups

With this especially holding true for SMEs, the state's business community often needs the help of Bavaria's public sector in cracking markets of great commercial promise. This help takes the form of the forging of contacts yielding business transactions. The forging often takes place during trips jointly undertaken by business and official groups. Forming a key component of the state government's policies to promote the growth of the international-level business done by Bavaria's companies, such trips are often organized and carried out by Bavaria's Ministry of Economic Affairs, Infrastructure, Transport and Technology, along with the state's business chambers and associations, and Bayern International. These trips are taken to key foreign markets, and serve to acquaint participating companies with business conditions there. Bayern International provides organizational assistance.

Visits by business and official groups to Bavaria

To help Bavaria's companies get to know and do business with their non-German counterparts, Bavaria's Ministry of Economic Affairs, Infrastructure, Transport and Technology, Bayern International GmbH and dedicated organizations stage receptions for and accompany non-German business and official groups visiting the state.

Representative offices outside Germany

Representative offices maintained in the following countries by Bavaria's ministry of economic affairs

Brazil

State of Bavaria – Brazil Office

c/o German-Brazilian Chamber
of Commerce and Industry
Mr. Martin Langewellpott
Rua Verbo Divino 1488
BR 04719-904 São Paulo, Brazil
Phone: +5511/5187-5100
Fax: +5511/5181-7013
E-mail: bayern@ahkbrasil.com
www.ahkbrasil.com/bayern

Bulgaria

State of Bavaria – Bulgaria Office

c/o German-Bulgarian Chamber
of Commerce and Industry
Dr. Mitko Vassilev
F. J.-Curie Str. 25 A
1113 Sofia, Bulgaria
Phone: +3592/816 3010
Fax: +3592/816 3019
E-mail: m.vassilev@ahk-bg.org
www.ahk-bg.org

China

State of Bavaria – Shandong Office

Dr. Christian Geltinger
Rm. 1124, Hisense Tower
17 Dong Hai Xi Road
Qingdao, 266071 Shandong Province
PR China
Phone: +86532/8667-1796
Fax: +86532/8667-1860
E-mail:
geltinger@bayern-shandong.com.cn
www.bayern-shandong.com.cn

India

State of Bavaria – India Office

Mr. John Kottayil
Prestige Meridian 2, 12th floor, unit 1201
30, MG Road
Bangalore 560 001, India
Phone: +9180/2509-5860
Fax: +9180/2509-5862
E-mail:
john.kottayil@invest-in-bavaria.com

Japan

State of Bavaria – Japan Office

Mr. Toshio Obata
AIG Bldg. 14F, Marunouchi 1-1-3
Chiyoda-Ku, Tokyo 100-0005, Japan
Phone: +813/3214-1264 oder -1246
Fax: +813/3287-0136
E-mail: bavariaj@cf.mbn.or.jp
www.invest-in-bavaria.jp

Canada – Quebec

**État de Bavière –
Représentation au Québec**

Mr. Axel Ströhlein, Director
Mr. Norbert Arsenault,
Senior Project Manager
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Montréal, Québec, Canada H3A 3M8
Phone: +1514/985-6520 Mr. Ströhlein
Phone: +1514/985-6522 Mr. Arsenault
Fax: +1514/985-2610
E-mail: info@baviere-quebec.org
www.baviere-quebec.org

Croatia

State of Bavaria – Croatia Office

c/o German-Croatian Chamber
of Commerce and Industry
Dr. Peter Presber
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10 000 Zagreb, Croatia
Tel: +3851/6311-600
Fax: +3851/6311-630
E-mail: info@ahk.hr

Mexico

State of Bavaria – Mexico Office

c/o German-Mexican Chamber
of Commerce and Industry
Dr. Wilhelm Boucsein
Centro Alemán – German Centre
Av. Santa Fé 170, Piso 1, Oficina 4-10
Col. Lomas de Santa Fé
01210 México D. F., México
Phone: +5255/15 00-59 00
Fax: +5255/15 00-59 10
E-mail: bayern@ahkmexiko.com.mx
www.camexa.com.mx

Poland

State of Bavaria – Poland Office

c/o German-Polish Chamber
of Commerce and Industry
Mr. Lars Bosse
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00-246 Warschau, Poland
Tel: +4822/5310-525
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E-mail: hgf@ihk.pl
www.ihk.pl

Romania

State of Bavaria – Romania Office

c/o German-Romanian Chamber
of Commerce and Industry
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713091 Bucaresti, Romania
Phone: +4021/223 15-31, or -35
Fax: +4021/223 15-38
E-mail: ruetze.dirk@ahkrumaenien.ro
www.ahkrumaenien.ro

Russia

State of Bavaria – Moscow Office

c/o Association of German Chambers
of Commerce and Industry
Dr. Michail Logwinow
1 Kasatschi per., 7
119017 Moscow, Russia
Mailing address:
c/o APK Worldwide Courier GmbH
Desenisstr. 54
22083 Hamburg
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Singapore

State of Bavaria – Asia Pacific Office

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www.bavaria-asia.com

Taiwan

State of Bavaria – Taiwan Office

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E-mail: mmi_tw@miasia.com.sg
www.bavaria-asia.com

Ukraine

State of Bavaria – Ukraine Office

c/o Association of German Chambers
of Commerce and Industry
Ms. Karin Rau
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Phone: +38044/234-5998
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www.dihk.com.ua

Hungary

State of Bavaria – Hungary Office

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Phone: +361/345-7637
Fax: +361/315-0744
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www.duihk.hu

USA

**State of Bavaria – United States Office
for Economic Development**

Ms. Dagmar A. Cassan
560 Lexington Avenue, 17th Floor
New York, NY 10022, USA
Phone: +1212/317-0588
Fax: +1212/317-0590
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USA – California

**State of Bavaria – California Office
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United Arab Emirates

State of Bavaria – Emirates Office

Mr. Dr. Jürgen Friedrich
c/o The German Industry & Commerce
Office Abu Dhabi
The Towers at Trade Center, East Tower
1st floor, Office 1st floor, Office No. 104
Abu Dhabi Mall
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Phone: +971/2-6455-200
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E-mail: bayern@ahkabudhabi.ae
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Important addresses for investors

Business development

Bavarian Ministry of Economic Affairs, Infrastructure, Transport and Technology

Dr. Markus Wittmann
Executive Director Foreign Investments
Prinzregentenstrasse 28
D-80538 München
Phone: (+49 89) 21 62-26 42
Fax: (+49 89) 21 62-28 03
E-mail: info@invest-in-bavaria.com
www.invest-in-bavaria.com

Economic departments at Bavaria's administrative regions

Administration of Upper Bavaria

Maximilianstrasse 39
D-80538 München
Phone: (+49 89) 2176-0
Fax: (+49 89) 2176-28 53
E-mail: poststelle@reg-ob.bayern.de
www.regierung.oberbayern.bayern.de

Administration of Lower Bavaria

Regierungsplatz 540
D-84028 Landshut
Phone: (+49 871) 8 08-01
Fax: (+49 871) 8 08-10 02
E-mail: poststelle@reg-nb.bayern.de
www.regierung.niederbayern.bayern.de

Administration of Upper Palatinate

Emmeramsplatz 8
D-93047 Regensburg
Phone: (+49 941) 56 80-0
Fax: (+49 941) 56 80-199
E-mail: poststelle@reg-opf.bayern.de
www.regierung.oberpfalz.bayern.de

Administration of Upper Franconia

Ludwigstrasse 20
D-95444 Bayreuth
Phone: (+49 921) 6 04-0
Fax: (+49 921) 6 04-12 58
E-mail: poststelle@reg-ofr.bayern.de
www.regierung.oberfranken.bayern.de

Administration of Central Franconia

Promenade 27 (Schloss)
D-91522 Ansbach
Phone: (+49 981) 53-0
Fax: (+49 981) 53-12 06
E-mail: poststelle@reg-mfr.bayern.de
www.regierung.mittelfranken.bayern.de

Administration of Lower Franconia

Peterplatz 9
D-97070 Würzburg
Phone: (+49 931) 3 80-00
Fax: (+49 931) 3 80-22 22
E-mail: poststelle@reg-ufr.bayern.de
www.regierung.unterfranken.bayern.de

Administration of Swabia

Fronhof 10
D-86152 Augsburg
Phone: (+49 821) 3 27-01
Fax: (+49 821) 3 27-22 89
E-mail: poststelle@reg-schw.bayern.de
www.regierung.schwaben.bayern.de

Labor

**Bavarian State Ministry
of Labor and Social Affairs,
Family Affairs and Women**

Winzererstrasse 9
D-80797 München
Phone: (+49 89) 12 61-01
Fax: (+49 89) 12 61-1122
E-mail: poststelle@stmas.bayern.de
www.stmas.bayern.de

Federal Office of Labor

Regensburger Strasse 104
D-90478 Nürnberg
Phone: (+49 911) 179-0
Fax: (+49 911) 179-2123
E-mail: zentrale@arbeitsagentur.de

State Office of Labor in Bavaria

Regensburger Strasse 100
D-90478 Nürnberg
Phone: (+49 911) 179-0
Fax: (+49 911) 179-42 02
E-mail: bayern@arbeitsamt.de

Contact point
for Key Accounts/Employers
Phone: (+49 911) 179-42 44
Fax: (+49 911) 179-45 86
E-mail: bayern.grosskundenbetreuung@arbeitsagentur.de

Environmental protection

**Bavarian State Ministry of the
Environment, Public Health and
Consumer Protection**

Rosenkavalierplatz 2
D-81925 München
Phone: (+49 89) 92 14-00
Fax: (+49 89) 92 14-22 66
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www.stmugv.bayern.de

**State Office for Environmental
Protection**

Bürgermeister-Ulrich-Strasse 160
D-86179 Augsburg
Phone: (+49 821) 90 71-0
Fax: (+49 821) 90 71-55 56
E-mail: poststelle@ifu.bayern.de
www.ifu.bayern.de

Skilled trades associations (Handwerkskammern)

**Central Franconian
Skilled Trades Association**
Sulzbacher Strasse 11–15
D-90489 Nürnberg
Phone: (+49 911) 53 09-0
Fax: (+49 911) 53 09-2 88
E-mail: info@hwk-mittelfranken.de
www.hwk-mittelfranken.de

**Skilled Trades Association
of Munich and Upper Bavaria**
Max-Joseph-Strasse 4
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Phone: (+49 89) 51 19-0
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E-mail: info@hwk-muenchen.de
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**Skilled Trades Association of Lower
Bavaria and the Upper Palatinate**
Nikolastrasse 10
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Lower Bavaria and the Upper Palatinate**
Ditthornstrasse 10
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E-mail: info@hwkno.de
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**Upper Franconian
Skilled Trades Association**
Kerschensteinerstrasse 7–10
D-95448 Bayreuth
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E-mail: info@hwk-oberfranken.de
www.hwk-oberfranken.de

Swabian Skilled Trades Association
Schmiedberg 4
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Fax: (+49 8 21) 32 59-12 71
E-mail: info@hwk-schwaben.de
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Fax: (+49 9 31) 3 09 08-53
E-mail: info@hwk-ufr.de
www.hwk-ufr.de

Chambers of Commerce and Industry (Industrie- und Handelskammern)

Chamber of Commerce and Industry in Aschaffenburg

Kerschensteinerstrasse 9
D-63741 Aschaffenburg
Phone: (+49 60 21) 8 80-0
Fax: (+49 60 21) 8 80-2 20 00
E-mail: info@aschaffenburg.ihk.de
www.aschaffenburg.ihk.de

Chamber of Commerce and Industry in Swabia

Stettenstrasse 1 and 3
D-86150 Augsburg
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www.augsburg.ihk.de

Chamber of Commerce and Industry in Coburg

Schlossplatz 5
D-96450 Coburg
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Fax: (+49 95 61) 74 26-50
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www.coburg.ihk.de

Chamber of Commerce and Industry in Munich and in Upper Bavaria

Max-Joseph-Strasse 2
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Fax: (+49 89) 51 16-3 06
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Chamber of Commerce and Industry in Lower Bavaria and in Passau

Nibelungenstrasse 15
D-94032 Passau
Phone: (+49 8 51) 5 07-0
Fax: (+49 8 51) 5 07-2 80
E-mail: ihk@passau.ihk.de
www.passau.ihk.de

Chamber of Commerce and Industry in Nuremberg and in Central Franconia

Hauptmarkt 25–27
D-90403 Nürnberg
Phone: (+49 9 11) 13 35-0
Fax: (+49 9 11) 13 35-2 00
E-mail: info@ihk-nuernberg.de
www.nuernberg.ihk.de

Chamber of Commerce and Industry in Upper Franconia and in Bayreuth

Bahnhofstrasse 25
D-95444 Bayreuth
Phone: (+49 9 21) 8 86-0
Fax: (+49 9 21) 8 86-92 99
E-mail: info@bayreuth.ihk.de
www.bayreuth.ihk.de

Chamber of Commerce and Industry in Regensburg

Dr.-Martin-Luther-Strasse 12
D-93047 Regensburg
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Fax: (+49 9 41) 56 94-2 79
E-mail: info@regensburg.ihk.de
www.ihk-regensburg.de

Chamber of Commerce and Industry in Würzburg and in Schweinfurt

Mainaustrasse 33
D-97082 Würzburg
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Fax: (+49 9 31) 41 94-1 00
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Karl-Götz-Strasse 7
D-97424 Schweinfurt
Phone: (+49 97 21) 78 48-0
Fax: (+49 97 21) 78 48-50
E-mail: info@wuerzburg.ihk.de
www.wuerzburg.ihk.de

Venture and participatory capital companies

**Bay BG Bayerische
Beteiligungsgesellschaft mbH**
Bruderstrasse 7
D-80538 München
Phone: (+49 89) 2198-02
Fax: (+49 89) 2198-2555
E-mail: info@baybg.de
www.baybg.de

**Bayern Kapital
Risikokapitalbeteiligungs GmbH**
Altstadt 72
D-84028 Landshut
Phone: (+49 8 71) 9 23 25-0
Fax: (+49 8 71) 9 23 25-55
E-mail: info@bayernkapital.de
www.bayernkapital.de

Mutual credit guarantee associations

**Kreditgarantiegemeinschaft des
bayerischen Handwerks GmbH**
Max-Joseph-Strasse 4
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**Kreditgarantiegemeinschaft
für den Handel in Bayern GmbH**
Brienner Strasse 45/II
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Phone: (+49 89) 55 11 81 37
Fax: (+49 89) 59 41 86
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Bavarian state ministries

**Bavarian State Ministry
for Internal Affairs**
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D-80539 München
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**Bavarian Ministry for Internal Affairs
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Franz-Josef-Strauß-Ring 4
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www.stmi.bayern.de

**Bavarian State Ministry for the Sciences,
Research and the Arts
Bavarian State Ministry for Education
and Culture**
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Bavarian State Ministry of Finance
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Other institutions

LfA Förderbank Bayern

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Northern Bavarian Center for Consulting on Innovation

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Southern Bavarian Center for Consulting on Innovation

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Bayern Innovativ Gesellschaft für Innovation und Wissenstransfer mbH

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*Invest in Bavaria—a joint project between the Bavarian
Ministry of Economic Affairs, Infrastructure, Transport
and Technology and Bayern International GmbH
2007 Edition*

Publisher: Bayern International GmbH, Print: Ortmannteam GmbH