

NBank – We believe in your success!
Working for Niedersachsen

NBank

We promote Niedersachsen



Welcome

... to NBank!

As a promotional bank we are here to provide information, advice, support and finance. We act on behalf of the state of Niedersachsen to support people, companies, businesses, local authorities, organisations and ideas. We believe in your success: We will therefore work with you to develop up-to-date projects for promoting growth and improving the quality of life in Niedersachsen. We will work to create transparency in terms of what your project has to offer. We will support you from the moment you make your proposal to the moment at which your funding is secured. Whether it is your business, your town, the environment, your living room or your professional qualifications that you are investing in, we will open the right doors for you to ensure your success and to boost your competitiveness. Let's talk!



Michael Kiesewetter, CEO



Dr. Sabine Johannsen, member of the Board



We are always thinking one step ahead and taking on the challenges the future has to offer

Our aim is to transform our state of Niedersachsen into one of the most prosperous regions in Europe. We at NBank are therefore getting involved wherever businesses, organisations, local authorities and private individuals are investing in the future – and creating and maintaining quality jobs.



NBank is the promotional bank agency for the state of Niedersachsen

We use the funds that are transferred to us responsibly for Niedersachsen, and we are your primary contact for relevant state and federal programmes as well as for European funding. The clear benefit for you is that we

can give you comprehensive advice and support on an independent and bespoke basis, which means that we can ensure a high degree of quality.

Success through innovation

Are you a medium-sized business in Niedersachsen? Congratulations! You are the economic backbone of Niedersachsen. Our aim is to boost your competitiveness. We will help you turn your innovative vision into reality. We will support you in the actual process of implementing your ideas and in the transfer of technology.

Training: The key to success

NBank promotes ideas and knowhow – Niedersachsen's diverse potential. We create professional career opportunities for you – whether you are young or old, male or female, seeking employment or have an immigrant background. Make the most of training and lifelong learning!

A challenge: The demographic transition

We focus on the professional development of professionals and highly qualified people. As a small and medium-sized business, you know that demographic trends are putting you under considerable pressure. There is a shortage of young talent. As a promotional bank, we will help to redress the balance and create structures that are targeted at the future.

Opening up international markets

Small and medium sized businesses from Niedersachsen have a global presence – in industries such as mobility, energy, health, materials and engineering. Technology knows no borders. NBank offers its Enterprise Europe Network to link you into a pan-European network, providing you with a range of promising business partnerships.

Climate-friendly investments

Niedersachsen has a diverse natural landscape stretching from the North Sea all the way to the Harz mountains, a landscape that entails environmental responsibilities. Climate change is one of the global challenges facing us over the coming decades. NBank is therefore supporting energy-focussed building renovations, the increase in energy efficiency in buildings and the use of renewable energies. We all benefit from this kind of groundbreaking innovation!

How we support you!

Creating added value!

1 + 1 = 3. What does that mean? Quite simply, our aim is to provide clear added value for Niedersachsen. On the one hand, there is (financial) backing from the state, the federal government and the EU. On the other hand, there is you – with your drive, energy and innovative ideas. NBank acts as a catalyst in this transaction. We will work with you to ensure that your ideas become reality!

Consultations

Are you looking for information about funding – or answers to any questions you may have regarding financing? Our advisers at NBank are your main point of contact. They offer you comprehensive and independent advice regarding all state, national and EU funding schemes. We help small and medium-sized businesses by providing a general check of company

records and preparing meetings with the house bank. We offer advice free of charge to companies to help them capitalise on their market opportunities abroad especially in Europe. We are your first port of call for any questions you may have when looking for partners to work with abroad and collaborative ventures.



Financing

As the founder of a small to medium-size company, you usually need the financial leeway to develop successful strategies and make financial investments. We will enable you to do this. No matter what stage of development you are at, NBank offers bespoke support with interrelated products. We also recommend grants, loans and venture capital depending on your particular circumstances.

Networks

We have a comprehensive presence throughout Niedersachsen. Our headquarter is in Hanover. We have other branches in Lüneburg, Oldenburg, Osnabrück and Braunschweig where our advisers look forward to seeing you! We also offer special consultancy days throughout Niedersachsen ensuring you easy access to our specialists. We open doors for you to banks and economic development agencies. Our close links with banks and savings banks are a key factor. We handle

significant finance transactions on the basis of the so-called “Hausbankenprinzip” (according to which lending business is conducted via the beneficiaries’ main local bank”). We also seek out regional, national and international partnerships. We are therefore firmly committed to building and maintaining networks to provide you with a wide range of expert contacts and collaborative partners!

Who can apply to NBank? You, for example – as we support

- Those who want to turn a good idea into reality and who need help in starting up
- Entrepreneurs who want to grow and remain competitive
- People in training who need financial help via the Meister BAföG

- (The Advanced Further Training Assistance Act) or a tuition fees loan
- Educational institutions that finance, organise and manage the promotion of their activities
- Towns, local authorities and communities that are willing to do

- what it takes to become more attractive places to live and work
- Stakeholders in the housing market such as house builders, housing associations, tenant associations and property owners.

Contacts

You can find further information on our web site (www.nbank.de).

You are always welcome to contact our advisers at our headquarter in Hanover and at our advice centres in Lüneburg, Braunschweig, Oldenburg and Osnabrück. We look forward to hearing from you – Please give us a call.

NBank Hannover

Günther-Wagner-Allee 12 – 16
30177 Hannover
Tel. 0511 30031-333
Fax 0511 30031-11-333
beratung@nbank.de

NBank Geschäftsstelle Oldenburg

Ammerländer Heerstraße 231
26129 Oldenburg
Tel. 0441 57041-333
Fax 0441 57041-303
beratung@nbank.de

NBank Geschäftsstelle Lüneburg

An der Münze 3
21335 Lüneburg
Tel. 04131 24443 - 333
Fax 04131 24443 - 302
beratung@nbank.de

NBank Geschäftsstelle Braunschweig

Frankfurter Straße 3 b
38122 Braunschweig
Tel. 0531 86667-333
Fax 0531 86667-304
beratung@nbank.de

NBank Repräsentanz Osnabrück

c/o IHK Osnabrück-Emsland
Neuer Graben 38
49074 Osnabrück
Tel. 0541 998 7937- 333
Fax 0541 998 7937- 303
beratung@nbank.de

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