

Berlin Mittelstand 4.0

Berlin's medium-sized businesses in Industry 4.0

Programme to support innovative technology and digitalisation

Who is eligible for support?

- Start-ups
- Small and medium-sized enterprises
- Larger medium-sized enterprises (with fewer than 3,000 employees)
- Freelancers

The support programme is designed for companies working in manufacturing, IT and in the services sector with an operating facility or registered office in Berlin.

Who is not eligible for support?

Financing is not available for the following sectors: agriculture and forestry, aquaculture, fisheries, the iron and steel-making industry, the construction, hospitality, hotel sectors, as well as retail (except mail order).

What is supported?

- Investments in establishment and expansion
- Related operating equipment and pro-rata wage costs
- Other projects related to the use of IT solutions and digitalisation of production and service (Industry 4.0).

What kind of support is available?

- Loans of between EUR 2 million and EUR 6 million
- IBB grants the borrower's bank 60% liability exemption.

Terms and conditions

- Favourable, risk-based interest rates
- The latest interest rates can be found in the overview of terms and conditions at: www.ibb.de/en/berlinmittelstand.
- Flexible terms ranging from three to ten years
- Payments are effected each quarter and in arrears.
- 100% paid out

Other important details

- A project financed under this programme cannot also receive funding under the common task 'improvement of the regional economic structure' (GRW) programme or a Federal-state guarantee.
- The form and extent of collateral are agreed upon between the borrower and his/her bank.

How to apply

- Applications must be submitted to the applicant's bank with reference to IBB's 'Berlin's medium-sized businesses in Industry 4.0' programme. Your application should include the required documents. Please use our checklist and the application form to complete your application.
- Your bank will finance your project up to 100%. The decision as to whether the loan will be granted is made by the applicant's bank on the basis of a credit assessment and collateral check. If this check is positive, the bank approves the loan on the application form and passes the documents on to IBB.
- Due to the 60% redemption from liability for the applicant's bank, IBB also performs a credit assessment. If the result is positive, IBB can approve the loan.

Please contact us at the earliest possible date. Our Customer Centre will be pleased to answer detailed questions regarding the programme and assist you with your application.

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