

KMU Fonds Gründung und Wachstum

Financing for small and medium-sized enterprises (SMEs)

Who is eligible for support?

- Small and medium-sized enterprises (SMEs) in the commercial industries (as currently defined by the EU)
- Freelance companies
- Founders

with an operating facility in Berlin.

What is supported?

Under the SME Fund, investment and the related operating equipment can be co-financed within the scope of the following measures:

- Start-up and consolidation projects
- Company takeovers, however, not between first-degree family members
- Relocations
- Investments, such as property, machines/equipment and material warehouses, also in the case of reorganisation, such as rationalisation, relocation or expansion.
- Pre-financing of specific contracts (including the related operating equipment) for existing companies
- Operating equipment within the scope a company expansion

The project to be financed must be carried out at a Berlin-based operating facility.

What is not eligible for support?

- Re-financing and follow-up financing of projects that have already begun or have been completed
- Investments in companies in difficulty
- Investments in companies operating in the following sectors: agriculture, fisheries, aquaculture, coal, mining, nuclear power and tobacco

What kind of support is available?

With co-financing under the ERDF, the SME Fund offers the following:

- Growth loan of up to EUR 10m together with the applicant's bank or another private co-financer:
- Start-up and growth loan of up to EUR 250,000, also as a direct loan (can also be financed beyond this amount via the Berlin Start programme).

Terms and conditions

- The loans have a maximum term of 20 years, grace periods (years) can be agreed to.
- Financing for up to 100%.
- Interest is payable at market rates.
- The terms and conditions of syndicated loans are agreed to with the applicant's bank.
- Commitment interest is agreed to at the customary rate, beginning three months after the date of approval, for loan amounts not yet paid out.

How to apply

As a rule, applications must be submitted prior to commencing the project (for example, first binding order, conclusion of a purchase agreement, commencement of the innovation project, etc.).

Financing without the involvement of the applicant's bank (loans of up to EUR 250,000)

- In order to apply, submit the completed application form along with the supporting documents. You can apply online using the application process provided on IBB's customer portal. Alternatively, you can download your completed application form and send this by post or submit it in person.
- Once your application is received, you will be sent confirmation of receipt. As soon as all the documents are complete, they will be examined.

Financing with the involvement of the applicant's bank (syndicated financing) or via the applicant's bank (refinancing)

- You should submit your (informal) application to your own bank with reference to Investitionsbank Berlin's 'SME Fund'.
- You should then contact your bank regarding any other documents and information that may be needed. These should generally be the same documents and information referred to in the application form for direct loans.
- If your bank is willing to approve the loan, it will apply to us for syndicated financing or co-financing under the 'SME Fund'.
- IBB will check whether all the preconditions for support are fulfilled. If we too approve your application, you will receive a loan agreement from your bank.
- Under certain circumstances, you can also apply for a guarantee via BBB Bürgschaftsbank zu Berlin Brandenburg GmbH.

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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