

Mikrokredit aus dem KMU-Fonds

Micro-loan from the SME fund

Fast loans in the case of micro-loans of up to EUR 25,000

Who is eligible for support?

Financing for start-ups

- Founders of small or medium-sized commercial businesses (SMEs)
- Founders of freelance businesses
- Commercial or freelance businesses that have been on the market for no more than 5 years and are opening or have an operating facility in Berlin.

Financing for growth

- Small and medium-sized enterprises (SMEs) in the commercial industries
- Freelance professionals with an operating facility in Berlin.

What is supported?

Co-financing for investments and the related operating equipment as part of the following measures:

- Start-ups and consolidation projects
- Company takeovers, however, not between first-degree family members
- Relocations
- Expansion projects
- Pre-financing of specific contracts for existing companies

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 and tobacco

What kind of support is available?

On behalf of the Senate Department in charge, IBB can grant micro-loans of up to EUR 25,000.

Terms and conditions

- The latest interest rates can be found in the Overview of terms and conditions at www.ibb.de/en/mikrokredit.
- Loans are usually limited to a term of 6 years, including one year redemption free.
- Repayments are made on a quarterly basis. Premature repayment in part or in full is generally not foreseen. In the event of premature repayment of the loan, the borrower will be charged a prepayment penalty

How to apply

- 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.).
- Please use our application form. Alternatively, you can also submit your application online at www.ibb.de/kundenportal.
- Please submit all the required documents in their entirety. If your application does not contain the fully completed and signed application form and voluntary disclosure form along with your CV, we will return your application without any further examination for formal reasons.
- In the case of existing companies and company takeovers, we also require the latest commercial analysis and, if applicable, the annual accounts or income statements for the past two years.
- Once your application is received, you will be sent confirmation of receipt. As soon as all the documents are complete, they will be examined.
- If your project is considered to have good prospects for success, we will invite you to a meeting. In addition to providing proof of your expertise, you should also demonstrate the personal skills required of an entrepreneur and show how the start-up or your growth project has been carefully prepared. After the meeting, you will be notified of the loan decision within a few working days.

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!

Please note: Applications are accepted in German only.

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