**Pro FIT – Projektfinanzierung**

**Pro FIT project financing**

Grants and loans for technological innovation projects

**Who is eligible for support?**

- SMEs: alone or together with companies or research institutes
- Non-SMEs: only in conjunction with SMEs and research institutes
- Research institutes: only in conjunction with at least one company

with their place of business or at least an independently organised facility in Berlin.

**What is supported?**

Support is available for single and combined projects in the phases of industrial research, experimental development as well as production development, market preparation and market launch.

Support is provided specifically for:
- Project-related personnel expenditure
- Third-party services
- Material expenditure
- Registration of intellectual property rights
- Expenditure related to market launch and market preparation
- Indirect project expenditure

**What kind of support is available?**

Depending on the innovation phase, financing is granted in the form of non-repayable grants and/or low-interest loans.
- Loan of up to EUR 1 million
- Grants of up to EUR 400,000

Maximum support percentages for project expenditure eligible for support total up to:

**Industrial research phase**
- 80% (including the SME and collaboration bonus) as a grant

**Experimental development phase**
- 40% as a grant only in the case of research institutes collaborating with other parties
- 25% as a grant only in the case of large enterprises collaborating with other parties
- 80% max. as a loan only in the case of SMEs

**Production development, market preparation and market launch phase**
- 80% max. as a loan only in the case of SMEs

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**Idea** (high risk)  
**Research**  
**Development**  
**Market launch**  
**Product** (low risk)

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**Terms and conditions**

- Loans have a term of up to 8 years.
- The interest rates are based on KfW’s terms for innovation financing and take into account project and company-related risks as well as collateral. An additional interest reduction of 0.25% is also available to small companies.
- The loan is normally secured by pro-rata absolute guarantees by the relevant shareholders. Guarantees can be waived if the shareholders contribute a reasonable share towards project and/or company financing.
- Loans for establishing production, market preparation and market launch are granted as de-minimis assistance. The subsidy value is calculated on the basis of the interest reduction for the approved loan. This may result in a limit to the loan amount.

**How to apply**

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 print out your completed application form and send it by post or submit it in person.

- As soon as the application has been received, the project can commence at the applicant’s own financial risk. The main risk in this case is that the project may not qualify for support or may not be seen to be worthy of support. Furthermore, the ProFIT financing offered may differ in terms of type and amount from what was stated in the application.
- Based on the documents submitted, a technical and market-related evaluation is carried out by two external experts. Given a positive outcome of the examination, the possible project financing (type and amount) is determined, and the applicant is requested to submit further documents for the commercial assessment to be carried out by IBB.
- The approval committee decides at monthly meetings whether to grant support, as well as on the terms and conditions for each specific case.
- IBB also provides an advisory service for applications. IBB commissions external experts and specialist project sponsors for the purpose of confidential evaluation, qualification and supervision. The completeness and quality of the documents submitted strongly influence the time it takes to process and decide on the application.
- In the case of group projects, application documents must be completed by all the project partners. The project description must also be drawn up jointly by all the project partners.

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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