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# *2018/2019 Business Support Guide*

The guide for businesses and start-ups



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## Foreword



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### Ramona Pop

Mayor and Senator for Economics,  
Energy and Public Enterprises  
of the Federal State of Berlin

In just a few years, Berlin has developed at an extraordinary pace as a centre for business. Today, the city is known for its lively cultural scene and innovative start-ups and is regarded as a magnet for international talent.

At the same time, Berlin offers the best-possible foundation for innovation and growth. For some time now, Berlin's economic growth rates have surpassed those of the rest of the country. Around 45,000 more people find jobs here each year. This huge success is largely down to entrepreneurs in Berlin.

The high density of excellent universities and research institutes and the related wealth of highly qualified employees is one of the city's outstanding strengths that benefits innovative companies in particular. It is, after all, the innovative capacity of companies that determines whether a centre for business surpasses others in terms of quality. Innovation drives economic development, it shapes the competitiveness of entire regions and plays a major role in structural change.

In recent years, Berlin has advanced to become one of the world's leading start-up hubs. For years now, Berlin has recorded around 40,000 start-ups each year, including around 9,000 newly founded companies. Although Berlin is still a comparatively young start-up hub, Germany's capital city is now already being mentioned in the same breath as New York, Tel Aviv and London. The city's openness is the secret to its special climate, a climate that enables Berlin's start-up ecosystem to thrive to such an outstanding degree.

This new culture of self-employment covers the entire range of economic activity, from retail and services to crafts, technology companies and the creative sector. Ultimately, however, it is the special mix of companies, i.e. their legal form, size and ideas, that goes into shaping Berlin's flair as a centre for business.

This diversity of business ideas and boundary conditions calls for flexible and differentiated offers of support by the Federal State of Berlin. These range from small micro-loans of up to EUR 25,000, which are granted within the scope of the SME fund, to large-scale loans or grants as well as the provision of venture capital within the scope of investments in the millions.

This edition of the Business Support Guide will provide you with a good overview and will show how you can make use of the support offered by the Federal State of Berlin. It also highlights new programmes, such as the opening of the micro-loan for refugees, the simplification of the application procedure for the "Pro FIT" innovation support programme or the new Start-upBonus that is designed to support start-ups during the initial phase.

It goes without saying that staff at Investitionsbank Berlin and at my department will be pleased to meet you in person.

I hope you enjoy reading this Guide and I would like to wish you every success in your business endeavours.

A handwritten signature in blue ink that reads "Ramona Pop". The signature is fluid and cursive.

## Foreword

Berlin's economy now stands on a much broader basis than one year ago. The economy continues to develop at a rapid pace and this expansion is not only down to consumer spending but also to investments by companies in Berlin. Together with the plump investment coffers of the public sector, this provided the required economic tailwind for the current year.

In other words, a good environment for entrepreneurs, start-ups and new companies. That being said, however, it is important to provide the right information. Which support products are available, what kind of coaching is on offer, where can the right advice be found, for instance, when it comes to starting up your own business? That's where the 2018/2019 Business Support Guide can help. It is the Guide for companies and start-ups in Berlin. For years now, we have compiled the Guide in co-operation with the Senate Department for Economics, Energy and Public Enterprises, the commercial banks active in Berlin as well as other organisations who bear responsibility for our city as a centre for business.

One particular topic currently on the minds of entrepreneurs and founders is digitalisation which is transforming the economy and society at breath-taking speed. The federal state and IBB have responded to this development with new support programmes and services for businesses. IBB, for instance, now accepts applications for a host of its products, such as the GRW programme or micro-loans, both on paper or using the online application service.

A number of weeks ago, we also began working with Compeon GmbH, a web-based financing service provider for medium-sized companies. The Compeon web platform offers a new digital access channel for IBB customers who are planning a project in Berlin or with Berlin reference. They can show the requested commercial banks that they wish to make use of support products from IBB and that this should be included in the offer by the respective bank.

Crowd funding is another important source of financing in the digital age. That's why we have expanded our "Micro-loans from the SME fund" programme to include this. Start-ups and founders can now apply for micro-loans of up to EUR 25,000 also in combination with a supplementary crowd-funding campaign. "IBB MicroCrowd" is the name of the new product which we are offering with the Startnext crowd funding platform.

These examples already show that, in addition to developing modern financing products, we are also increasing our service orientation. You can rest assured that the financing for your entrepreneurial endeavours is in the very best of hands at IBB.

I would like to wish you good luck and every success in all your business endeavours. This 2018/2019 Business Support Guide will definitely help you to make your entrepreneurial aims come true.



**Dr. Jürgen Allerkamp**

Chairman of the Board of Management  
of Investitionsbank Berlin (IBB)

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 This programme is co-financed by the EU.

 This programme is particularly suitable for people starting up in business and for young companies.

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 This programme is co-financed by the EU.

 This programme is particularly suitable for people starting up in business and for young companies.

## THE BUSINESS SUPPORT PROGRAMMES

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# Hints and tips on how to use this Business Support Guide

The Business Support Guide is primarily designed to point the way for you. It gives you comprehensive information about the business subsidy programmes in the Federal State of Berlin and the programmes on offer nationwide which can also be used in Berlin.

## FIRST ORIENTATION AND A QUICK OVERVIEW

On page 12, you will find first points of contact for:

- ↳ General consultancy services in matters related to business start-up, growth, consolidation, innovation and rehabilitation
- ↳ Special consultancy services for founders
- ↳ Special consultancy services for guarantees
- ↳ Special consultancy services for companies
- ↳ Special consultancy services for technology-orientated companies
- ↳ Special consultancy services for female founders and entrepreneurs

Whilst this introduction contains addresses for quick and simple initial contacts, the chapter on “Consultancy and in-house training” provides detailed information about the institutions listed in this document as well as further advisory services. The range of support and assistance programmes on offer is broken down into chapters which reflect the different contents. The overview pages 13 to 18 present the most important criteria of all the offerings and provide an overview as to whether these can apply to your company and your project.

The editorial team of the Business Support Guide is determined to present the information in an easy-to-understand form. The Business Support Guide hence presents a concise overview of the services related to the respective offerings. Whether the programme is suitable for you and your products, which combinations and alternatives are available to you, and whether you are eligible for special variants should be clarified in personal talks. This is a vital aspect! The Business Support Guide shows you the relevant points of contact for every programme. Staff there will be delighted to assist you. The appendix provides you with more information and explanations:

- ↳ Important technical terms are explained in the glossary (refer to pages 138 and following),
- ↳ the comprehensive list of addresses contains many contact points (refer to pages 142 and following) for your issues, and
- ↳ the register contains an alphabetic list of key words and programme titles (refer to pages 150 and following).

Despite careful annual revisions of the Business Support Guide, the editors cannot rule out changes in support guidelines and programmes during the period of this Business Support Guide. Please note that this Business Support Guide does not claim to be exhaustive nor is the information published here legally binding. Please visit the relevant websites where you will find the guidelines in their latest applicable versions, you can download applications and find additional information.

## PLEASE NOTE THE FOLLOWING:

**Your application must be received prior to commencing your project.**

Early planning and acceptance of consultancy offers improve your application's prospects for success. In most cases, your application must be submitted prior to commencing your project. Retroactive subsidising is not possible. Furthermore, subsidy funds for the individual programmes are limited and may be exhausted before the programme year is out.

## EU SUBSIDY PROGRAMMES IN BERLIN

Numerous business promotion and support programmes in the Federal State of Berlin are co-financed by the European Union under the European Structural and Investment Funds (ESIF). In order to help you find your way, these programmes are marked with a  in the table of contents and in the overview tables. This is also indicated on the programme pages by the EU flag alone or additionally by the logo of the European Structural Fund (ERDF or ESF, respectively, refer to page 136). If you have any questions specifically related to programmes which are directly managed by the EU Commission, please contact the Enterprise Europe Network at Berlin Partner für Wirtschaft und Technologie GmbH (address on page 148). This is also where you can obtain information concerning EU support for innovative projects and technology transfer.

## BUSINESS SUPPORT AND PROMOTION PROGRAMMES OF THE FEDERAL GOVERNMENT

The 2018/2019 Business Support Guide provides an overview of business support and promotion programmes as well as financial assistance measures which can be relevant for enterprises from all industries located in Berlin. Furthermore, the Federal Ministry for Economic Affairs and Energy (BMWi) and the Federal Ministry of Education and Research (BMBF) as well as the European Union offer a host of business financing and promotion programmes specifically for developments, for example, in the export sector or technology-orientated industries. It is not possible to include all these programmes in this Business Support Guide. For an overview as well as detailed information concerning financial assistance by the federal government, federal-state governments and the European Union, please refer to the Internet offering of the Federal Ministry for Economic Affairs and Energy: [www.foerderdatenbank.de](http://www.foerderdatenbank.de).

## FOR YOUR COPY IN GERMAN, PLEASE CONTACT:

Free copies of the Business Support Guide in German are available from:

**Investitionsbank Berlin**

Bundesallee 210, 10719 Berlin

Tel. +49 (0) 30 / 2125-0

E-mail [foerderfibel@ibb.de](mailto:foerderfibel@ibb.de)

Internet [www.ibb.de](http://www.ibb.de)



The Business Support Guide is also available in PDF format (abbreviation for Portable Document Format) in German or English. You can read this digital Business Support Guide using suitable software for PDF files, e.g. Acrobat Reader from Adobe.

To access all the functions of this interactive PDF file, simply go to [www.ibb.de/foerderfibel](http://www.ibb.de/foerderfibel) and download the Business Support Guide to your device (computer, laptop, tablet or smart phone) or to a cloud.

## FUNCTIONS AFTER DOWNLOADING

The interactive PDF file features a host of practical features:

### Bookmarks:

Bookmarks are displayed on the left on the “Bookmark” tab. Each bookmark refers to a page or text passage in the PDF file stored on your device or in the cloud.

### Internal links:

Internal links, also called cross references, will take you from one position in the PDF file to another. If you come across the term “de-minimis” while reading about a support programme and would like to know what it means, then click the word and you will be taken to the explanation in the glossary. When you have finished reading, you can return to the programme page by clicking the circle in the navigation bar with the arrow pointing left. Internal links in this Guide are underlined in blue.

### External links:

External links, also called hyperlinks, will take you to websites or online documents. If, for instance, you wish to download an application form, click the mouse to get to the Internet page containing the required form. External links (Internet addresses as well as terms linked to websites) are shown in **blue letters** in this Guide.

### Notes:

You can attach your own notes to the PDF file downloaded. If, for instance, when preparing for a consultancy appointment, you make a note of your questions in the PDF file you will not have to take any printouts with you to the meeting. All you have to do is open the PDF on your smart phone and type the answers you receive on the page where you need information or where you had questions. You can then look at your notes on a large screen and edit them or even make your PDF file available to others.

### Page transitions:

When you read the PDF file in full screen mode, you can swipe to turn the page.

The other functions available to you when using the interactive PDF file depend on your software. The related details can be found in the information about the software, e.g. in the Help section.

# Initial points of contact

## GENERAL ADVISORY AND CONSULTANCY SERVICES

The following institutions will be pleased to assist and accompany you in your project in the federal State of Berlin - be it a business start-up, growth, consolidation, innovation or rehabilitation project. [Detailed information](#) about the consultancy services offered by the institutions below as well as further institutions can be found on pages 115 and following.

### Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
E-mail [wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
Internet [www.ibb.de](http://www.ibb.de)

### Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics, Energy and Public Enterprises)  
Martin-Luther-Straße 105, 10825 Berlin  
Tel. +49 (0) 30 / 90 13-0  
E-mail [post@senweb.berlin.de](mailto:post@senweb.berlin.de)  
Internet [www.berlin.de/sen/wirtschaft](http://www.berlin.de/sen/wirtschaft)

### Industrie- und Handelskammer Berlin (IHK Berlin) (Chamber of Industry and Commerce)

Service Center - Ludwig Erhard Haus  
Fasanenstraße 85, 10623 Berlin  
Tel. +49 (0) 30 / 3 15 10-0, fax -1 66  
E-mail [service@berlin-ihk.de](mailto:service@berlin-ihk.de)  
Internet [www.ihk-berlin.de](http://www.ihk-berlin.de)

### Handwerkskammer Berlin

#### (Chamber of Skilled Crafts and Small Businesses in Berlin)

Blücherstraße 68, 10961 Berlin  
Tel. +49 (0) 30 / 2 59 03-01, fax -2 35  
E-mail [info@hwk-berlin.de](mailto:info@hwk-berlin.de)  
Internet [www.hwk-berlin.de](http://www.hwk-berlin.de)

### KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt  
Internet [www.kfw.de](http://www.kfw.de)

## BUSINESS START-UPS

The Business Support Guide contains extensive information for your start-up project. The Internet portal of the Berlin Founder Network is another helpful source of information.  
Internet: [www.gruenden-in-berlin.de](http://www.gruenden-in-berlin.de)

## GUARANTEES

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH provides guarantees for profitable and future-promising projects as long as the companies/freelancers in question can provide sufficient collateral themselves to secure financing. [Detailed information](#) can be found on page 120.

## BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin  
Tel. +49 (0) 30 / 31 10 04-0, fax -55  
E-mail [info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
Internet [www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)

## SUPPORT FOR BUSINESS AND TECHNOLOGY

Berlin Partner für Wirtschaft und Technologie GmbH offers business and technology support for companies, investors and scientific institutions in Berlin. With tailored services and an excellent network with the world of science, the many experts working here have created an optimum offering that allows them to successfully accompany innovation, relocation, expansion and site-securing projects. [Detailed information](#) can be found on pages 120 and 122.

### Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus - Fasanenstraße 85, 10623 Berlin  
Tel. +49 (0) 30 / 4 63 02-5 00  
E-mail [info@berlin-partner.de](mailto:info@berlin-partner.de)  
Internet [www.berlin-partner.de](http://www.berlin-partner.de)  
[www.businesslocationcenter.de](http://www.businesslocationcenter.de)

The following IBB institution can also provide support for technology-orientated companies and start-up projects. [Detailed information](#) can be found on page 119.

### IBB Business Team GmbH

Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-2352, fax -4680  
E-mail [info@ibb-business-team.de](mailto:info@ibb-business-team.de)  
Internet [www.ibb-business-team.de](http://www.ibb-business-team.de)

## FEMALE FOUNDERS AND ENTREPRENEURS

Berlin's Senate Department for Health, Care and Equality will be pleased to assist in all matters related to support and consultancy offers specifically for women.

Internet [www.berlin.de/sen/frauen/arbeit/selbststaendigkeit/](http://www.berlin.de/sen/frauen/arbeit/selbststaendigkeit/)

[Detailed information](#) and other offers can be found on page 125.

## Initial point of contact for women starting up or about to start up in business

Gründerinnenzentrale e. V.  
Navigation in die Selbstständigkeit  
Anklamer Straße 39/40, 10115 Berlin  
Tel. 030 / 44 02 23-45, fax -66  
E-Mail [info@gruenderinnenzentrale.de](mailto:info@gruenderinnenzentrale.de)  
Internet [www.gruenderinnenzentrale.de](http://www.gruenderinnenzentrale.de)

## Overview Tables

The tables below provide an overview of the support, financing and consultancy offers which are presented in the following chapters of this Business Support Guide:

- ↳ [Business start-ups](#) (see page 14)
- ↳ [Investment and working capital](#) (see page 15)
- ↳ [Technology, research and development](#) (see page 16)
- ↳ [Subsidies within the scope of Labour market policy](#) (see page 17)
- ↳ [Consultancy and in-house training](#) (see page 18)

First find the right target group for you. Are you about to start up in business? Offers which are relevant for you are marked with the letter **G** in the table of contents and on the programme pages. This letter is also used in the overview tables in the fifth column (from the left). These programmes are compiled in the “Business start-ups” table for a first overview. Please also note that certain programmes are exclusively available to applicants prior to starting up in business whilst other programmes are also available to small, young companies during the first two to three years of establishment. Since certain programmes are also available for both existing companies and start-ups, you will find the letter **G** also in other tables.

Are you searching for support programmes for your existing company? The red dots in the sixth column mark those offerings which are relevant for you. Programmes available solely to so-called small and medium-sized enterprises (SMEs) according to the EU’s definition (refer to page 140) are marked in the seventh column. Offers with a red dot in the fourth column are not subject to any restrictions.

The tables present the key features of the programmes. The page number in the first column (from the left) guides you to detailed information about the respective programme page. Please always check the detailed information on the programme pages first in order to find out whether an offer is suitable for your company’s specific situation.

There is no overview table for the chapter titled “[Support programmes: commercial property and space, founder and innovation centres](#)”. You can find the programmes on pages 128 to 134. Page 131 lists centres for [women starting up in business](#). In the same manner as for the support programmes, contact details and Internet addresses are shown where you can find more in-depth information.

# BUSINESS START-UPS

P.	PROGRAMME	EU	WHO				FOR WHAT			WHAT				HOW MUCH	MISC.	
			Financed / co-financed All, without restriction	Founders	Existing Companies	SMEs only	Investment	Operating equipment	Wage costs	Loans	Grant	Investment	Guarantee		Combination possible	De-minimis
20	BBB-Start! Coachingprogramm für Existenzgründer		G		•									Free for guarantee customers of BBB BÜRG-SCHAFTSBANK zu Berlin-Brandenburg GmbH within the first twelve months after starting up in business	•	
21	Berlin Start	EU	G	•	•	•	•		•				•	EUR 5,000 to EUR 500,000	•	•
22	Businessplan-Wettbewerb Berlin-Brandenburg		G											Free participation, prizes for selected business plans	•	
23	Coachingleistungen in der Vorgründungsphase		G											Orientation meeting, four day assessment, up to 30 coaching hours, participation free of charge	•	
24	ERP-Gründerkredit - StartGeld	EU	G		•	•	•		•					EUR 100,000 max.		•
25	ERP-Gründerkredit - Universell		G		•	•	•		•					EUR 25m max. per project	•	•
26	ERP-Kapital für Gründung		G		•	•	•		•					30% max. (Old Federal Laender) 40% max. (New Federal Laender and Berlin)	•	•
27	Förderung innovativer Gründungen	EU	G					•	•					Grant of up to EUR 2,000 per person per month	•	•
28	GründungsBONUS		G		•	•	•	•	•					Earmarked grant for 50% of the total costs eligible for support, EUR 50,000 max.	•	•
29	Gründungszuschuss		G					•	•					Equal at least to the unemployment pay I received last	•	
30	Meistergründungsprämie	EU	G			•	•	•	•					Basic subsidy: EUR 7,000 Job creation bonus: EUR 5,000	•	•

## INVESTMENT AND WORKING CAPITAL

P.	PROGRAMME	EU	WHO				FOR WHAT			WHAT				HOW MUCH	MISC.	
			Financed / co-financed	All, without restriction	Founders	Existing Companies	SMEs only	Investment	Operating equipment	Wage costs	Loans	Grant	Investment		Guarantee	Combination possible
32	Agrar-Bürgschaft	EU		G										70% max., guarantee of EUR 750,000 max.		
33	BBB-Express!													EUR 100,000 max. guarantee, 70% max.		
34	BENE - Nachhaltigkeitsprogramm	EU												30% to 80% for investment projects		
35	Berlin Kapital	EU												Up to EUR 5m max.		
36	Berlin Kredit	EU												Up to EUR 10m		
37	Berlin Mittelstand 4.0			G										EUR 2m min., EUR 6m max.		
38	Beteiligungen der MBG			G										Typically up to EUR 1.25m		
39	Bürgschaft ohne Bank (BoB)			G										Max. guarantee of 80%, also possible without applicant's bank		
40	Bürgschaften für Investitions- und Betriebsmittelkredite			G										80% max.		
41	ERP-Beteiligungsprogramm			G										EUR 1.25m max., in exceptional cases up to EUR 2.5m		
42	ERP-Regionalförderprogramm													EUR 3m max. per projekt		
43	Filmproduktion: Filmförderung													Project-dependent		
44	Filmproduktion: Zwischenfinanzierung													Project-dependent, minimum sum typically EUR 100,000 (guaranteed credits and loans)		
45	Garantien f. Arbeitnehmerbeteilig.													Maximum guarantee sum of EUR 1m		
46	GRW Gemeinschaftsaufgabe			G										Depending on the subsidy region and company size		
48	Handwerker-Sofortkredit													EUR 100,000 max., max. guarantee of 80%		
49	IBB-Wachstumsprogramm													At least EUR 500,000, typically up to EUR 15m		
50	Invest - Zuschuss für Wagniskapital			G										EUR 500,000 max. per calendar year		
51	KapitalPLUS													EUR 1,25m max.		
52	KfW-Energieeffizienzprogramm - Energieeffizient Bauen und Sanieren													EUR 25m max. per project		
53	KfW-Energieeffizienzprogramm - Produktionsanlagen/-prozesse													EUR 25m max. per project		
54	KfW-Programm Erneuerbare Energien													"Standard" programme part: EUR 50m max.; "Premium" programme part: EUR 25m max.		
55	KfW-Umweltprogramm			G										EUR 10m max.		
56	KfW-Unternehmerkredit													EUR 25m max. per project; working capital: EUR 5m max. per project		
57	KMU-Fonds	EU		G										Up to EUR 10m max.; amount without applicant's bank EUR 250,000		
58	KMU-Fonds - Mikrokredite b. 25 TEUR	EU		G										Up to EUR 25,000		
59	Liquiditätshilfen BERLIN													Typically up to EUR 1m max.		
60	Mein Mikrokredit			G										EUR 1,000 to EUR 25,000 max.		
61	Mikromezzaninfonds Deutschland	EU		G										EUR 10,000 to EUR 50,000		
62	Programm für Internationalisierung	EU														
62	• KMU-Projekte - Pfi-KMU	EU												Up to 50%		
63	• Gemeinschaftsprojekte - Pfi-GEM	EU												Up to 100%		
64	• Netzwirkbildung Pfi-NETZ	EU												Up to 80%		
65	Sofortkredit für Kaufleute													EUR 100,000 max.; max. guarantee of 80%		
66	VC Fonds Kreativwirtschaft Berlin	EU		G										First-time investment of up to EUR 1m max.		

# TECHNOLOGY, RESEARCH AND DEVELOPMENT

P.	PROGRAMME	EU	WHO					FOR WHAT			WHAT			HOW MUCH	MISC.	
			Financed / co-financed	All, without restriction	Founders	Existing Companies	SMEs only	Investment	Operating equipment	Wage costs	Loans	Grant	Investment		Guarantee	Combination possible
68	Berlin Innovativ	EU		G										Up to EUR 2m		
69	Design Transfer Bonus													Grant of EUR 15,000 max. per project in the standard variant		
70	ERP Digitalisierungs- und Innovationskredit	EU												EUR 25m max.		
71	ERP Mezzanine für Innovation													EUR 5m max.		
72	EXIST-Forschungstransfer	EU		G										Depending on support phase and project		
73	EXIST-Gründerstipendium	EU		G										Project-dependent		
74	Horizont 2020	EU												Project-dependent: 70-100% of refundable costs as well as a flat sum of 25% of direct for indirect costs (overheads)		
76	Innovationsforen Mittelstand													EUR 100,000 max.		
77	INNO-KOM Innovationskompetenz													Market-orientated projects: EUR 400,000 max., for preparatory research projects: EUR 550,000 max.; as an investment allowance: EUR 500,000 max.		
78	KMU-innovativ: Vorfahrt für Spitzenforschung im Mittelstand													Project-dependent		
79	Pro FIT-Frühphasenfinanzierung			G										Up to 100% of the costs eligible for financing; grant and interest free loan for early phase 1 (each 50%, EUR 200,000 max.); low interest loan for early phase 2; total support for both phases: EUR 500,000 max.		
81	Pro FIT-Projektfinanzierung	EU												Financing of EUR 400,000 max. per project or in the case of group projects, for each partner; loans of up to 1m max.		
83	Programm Innovationsassistent/-in													Personnel-cost grant up to EUR 20,000 fortwelve months; up to two jobs can be subsidised at the same time		
84	Service für Technologietransfer und Cross-Innovation	EU		G										Complimentary service		
85	Transfer BONUS			G										First-time variant: EUR 3,000 max.; standard variant: EUR 15,000 max./ EUR 45,000 max. (digitisation)		
86	VC Fonds Technologie Berlin	EU		G										First-time investment of up to 1m max.		
87	WIPANO - Förderung von Patentierung und Verwertung			G										50% grant (EUR 16,575 max.) for focus on companies - patents		
88	Zentrales Innovationsprogramm Mittelstand (ZIM)													Depending on the applicant and project: up to 55% of the eligible costs for R&D projects; up to 100% of the eligible costs for collaborating research institutes; in the case of network management beginning with 90% in the first year to 30% in the fourth year		

## SUBSIDIES WITHIN THE SCOPE OF LABOUR-MARKET POLICY

P.	PROGRAMME	EU	WHO				FOR WHAT			WHAT			HOW MUCH	MISC.		
			Financed / co-financed	All, without restriction	Founders	Existing Companies	SMEs only	Investment	Operating equipment	Wage costs	Loans	Grant		Investment	Guarantee	Combination possible
92	AFBG/Aufstiegs-BAföG									•	•			Costs of measures (unrelated to income and assets) up to a maximum of EUR 15,000 (of which 40% as a grant), maintenance (non-repayable grant and loan) depending on income and assets, different loan release options		
94	Arbeits- und Ausbildungsplätze für Schwerbehinderte		•				•			•	•			EUR 15,000 max., as a grant, EUR 10,000 max., as a loan		
95	Ausbildungszuschuss		•					•		•				Integrated training: EUR 7,500 max., disadvantaged young people: EUR 10,000 max.; women: EUR 7,500 max.; Refugees EUR 5,500 max.; trainees from bankrupt/shutdown companies: EUR 5,000 max.; single parents: EUR 7,500 max.; support for training in marginal occupations: EUR 12 per vocational school day		
96	Berliner Jobcoaching bei Unternehmen				•									Depending on the individual case: qualification cost of up to EUR 1,440 for the newly unemployed worker; in the case of companies with a maximum workforce of 50 employees: 50% of costs	•	•
97	Eingliederungszuschuss nach den § 88 ff. SGB III		•					•		•				Depending on the individual case: 50% max. for a maximum of 12 month; higher support possible in the case of handicapped people		
98	Einstiegsqualifizierung nach § 54a				•			•		•				Up to EUR 231 per month, plus a monthly flat social contribution payment		
99	Landesprogramm Mentoring				•									For companies: free mentoring for their trainees	•	
100	Landeszuschuss für kleine und mittlere Unternehmen					•		•		•				EUR 12,000 per person; based on the gross employee wage and the term of the work contract	•	•
101	Lehrgangskosten der beruflichen Weiterbildung	EU			•					•				Up to 100% of personnel and material costs		
102	WeGebAU		•					•		•				Grant for further training costs		

# CONSULTANCY AND IN-HOUSE TRAINING

P.	PROGRAMME	EU	WHO					FOR WHAT			WHAT			HOW MUCH	MISC.	
			Financed / co-financed	All, without restriction	Founders	Existing Companies	SMEs only	Investment	Operating equipment	Wage costs	Loans	Grant	Investment		Guarantee	Combination possible
104	Beratungsförderung	EU		G	•	•						•		Eligible costs for young companies: EUR 4,000, for existing companies and companies in difficulty: EUR 3,000, of which a grant of 50, 60 or 80% depending on location (companies in difficulty depending on location: 90%)		•
106	BMWi-Innovationsgutscheine (go-inno)				•	•						•		Up to 50% of the consultancy services		•
107	Coaching BONUS			G	•	•						•		Eligible daily rate for coach: EUR 1,000 max.; grant of 80% or 50% for companies which have been existing for more than five years; grant of 100% for the firsttime use of the service		•
108	Energieberatung Mittelstand					•						•		Companies with energy costs of more than EUR 10,000; max. grant of EUR 6,000; companies with energy costs of up to EUR 10,000: 80%, max. grant of EUR 1,200		•
109	go-digital				•	•						•		Up to 50%, EUR 16,500 max.		•
110	Innovative Qualifizierung	EU			•							•		50 - 70% of total costs		•
111	Potenzialberatung					•						•		EUR 16,000 (basic consultancy: EUR 8,000, advanced consultancy: EUR 8,000)		•
112	Projektförderung zur Beratung von Existenzgründerinnen und Unternehmerinnen	EU												Project-dependent		•
113	Qualifizierungsberatung in Unternehmen					•								Free on-site consultancy and support at companies, independent of specific providers		
114	unternehmensWert:Mensch	EU			•	•						•		Grant to cover 50 - 80% of the process consultancy costs		•

# *Business Start-ups*

THE BUSINESS SUPPORT PROGRAMMES



BUSINESS SUPPORT PROGRAMMES  
BUSINESS START-UPS



Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# BBB-Start! Coachingprogramm für Existenzgründer / BBB-Start! Coaching programme for founders



## **BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH**

Schillstraße 9, 10785 Berlin

Mr Dirk Borgmann

Tel. +49 (0) 30 / 31 10 04-15, fax -55

[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)

[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)



Forms for the quick-check  
and company check at

[www.buergschaftsbank.berlin/Start](http://www.buergschaftsbank.berlin/Start)



This offer is particularly suitable  
for business start-ups and  
young companies.

## **AIM**

- ↳ Early detection of risks and problems in order to offer quick and competent assistance

## **WHO**

- ↳ BBB-Start! is available free of charge to all customers of BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH during the first twelve months after guarantee issuance.

## **WHAT**

- ↳ During the first year in business, practice-orientated checks are offered to founders in addition to the guarantee.
- ↳ Complete self-assessment is carried out at defined points in time:
  - After six months: quick check
  - After twelve months: company check
- ↳ If the checks show signs of first problems or a deviation from the plan, the founders can check and, when necessary, optimise their measures in co-operation with the Chamber of Skilled Crafts and Small Businesses and the Chamber of Industry and Commerce.

## **HOW**

- ↳ Applications in conjunction with guarantees should be submitted to BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH.



## Berlin Start

### AIM

- Founders and young companies in need of financing up to EUR 500,000 are supported when setting up their business activities.

### WHO

- Founders in the commercial sector (production industry, crafts, trade and other services) as well as freelance professionals who have the required technical and commercial qualifications for the entrepreneurial activity;
- commercial businesses as well as free-lance professionals who have been in business for no more than five years prior to submitting the application. Applicants must be small and medium-sized enterprises (SMEs) as defined by the EU Commission. The place of investment must be in Berlin.

### WHAT

- Low-interest loans are granted in conjunction with an up to 80% guarantee by BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH (BBB) when:
  - a new company is established,
  - an existing company is taken over,
  - projects are carried out up to five years after establishment (consolidation) via the applicant's bank.
- Financing is available for the following:
  - investment costs,
  - costs of initial inventories,
  - acquisition price unless the transaction is made between first-degree relatives,
  - operating equipment.
- The maximum financing share totals 100%.
- The minimum loan sum totals EUR 5,000, the maximum sum EUR 500,000.
- The term totals between six and ten years with up to two redemption-free initial years, fixed interest over the entire term. After expiration of the redemption-free years, redemption takes place in equal instalments payable four times a year.
- 100% payout.
- Nominal and effective interest rates are fixed by IBB and shown in IBB's terms and conditions which are available at [www.ibb.de/berlinstart](http://www.ibb.de/berlinstart).
- At the time of application, a handling fee (currently 1.5%) is charged for the loan sum applied for, at least EUR 250. The guarantee commission currently totals 0.75% p.a. of the loan sum. The guarantee fees must be paid to BBB.
- In addition to the BBB guarantee, customary collateral is expected in as far as possible.
- Non-scheduled redemption is possible.

### HOW

- Applications - including applications for a BBB guarantee - must be submitted via the applicant's bank. Consulting is also possible at IBB.



### Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Important additional information at  
[www.ibb.de/berlinstart](http://www.ibb.de/berlinstart)



Video on this programme at [youtube.com/c/InvestitionsbankBerlinIBB](https://www.youtube.com/c/InvestitionsbankBerlinIBB)



Terms and conditions, application form and checklist at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# Businessplan-Wettbewerb Berlin-Brandenburg (BPW) / Berlin-Brandenburg business plan competition (BPW)



## Businessplan-Wettbewerb Berlin-Brandenburg

Office at Investitionsbank Berlin  
Bundesallee 210 (Entrance on  
Regensburger Straße), 10719 Berlin  
Tel. +49 (0) 30 / 2125-2121, fax -2120  
[info@b-p-w.de](mailto:info@b-p-w.de)  
[www.b-p-w.de](http://www.b-p-w.de)



Participation information and  
requirements concerning  
contributions by participants at

[www.b-p-w.de](http://www.b-p-w.de)

Manual:

[www.b-p-w.de/service/handbuch](http://www.b-p-w.de/service/handbuch)

Events:

[www.b-p-w.de/termine](http://www.b-p-w.de/termine)



Video on this programme at  
[www.b-p-w.de/mediathek/filme/item/  
title/bpw-2018-erklaerfilm](http://www.b-p-w.de/mediathek/filme/item/title/bpw-2018-erklaerfilm)



Electronic applications and/  
or document upload at  
[www.b-p-w.de/registrierung](http://www.b-p-w.de/registrierung)



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

- BPW can help you to draw up your business plan. Have you got a good idea? We have a host of free services that can help take you from the idea to the concept. Networking events can help you to build up your own networks and any questions you might have can be discussed in consulting. You can also submit your concept in three phases, receive feedback and win prize money.

## WHO

- The BPW competition is open to all industries and is designed for anybody with a good idea planning to implement this in Berlin or Brandenburg.

## WHAT

- All offers and services are free of charge.
- Participants can join at any time.
  - Start: End of October each year
  - End: July of the following year
- Open to all sectors
- Prize money totals more than EUR 50,000
- Two paths to your goal: Business Plan or Business Model Canvas
- More than 130 seminars, workshops, webinars and forums related to starting out in business and all based on the sections of the business plan or on the modules of the canvas model
- Clarification of open issues with the 300 consultants
- Establishment and expansion of the applicant's own network during numerous events, contact evenings with other founders as well as award events
- Participants are under no obligation whatsoever

## HOW

- Founders can submit their business concept as a business plan or business model canvas in three competition phases (January, March and May) for assessment and in order to receive feedback from the experts as well as useful tips.
- In each competition phase, prize money is awarded to three business concepts in the BPW Plan and one concept in the BPW Canvas. In the three phases, prize money of more than EUR 50,000 can be won.
- Online registration and online appointments
- You decide if you want to sign up for all of the offers available or you can select the specific offers that you believe can help you and your start-up.



## Coachingleistungen in der Vorgründungsphase / Coaching services during the pre-establishment phase

### AIM

- The aim is to achieve lasting integration of unemployed people in the first labour market by helping them to become self-employed. Support will be given during the development of a market entry strategy in order to minimise the risks of starting out in business.

### WHO

- Individuals having their place of residence in Berlin and planning to start up a business either on a full-time basis or in addition to employment or self-employment.

### WHAT

- Support for the establishment of a business as full-time self-employment.
- Support for the establishment of self-employment in addition to employment.

### HOW

- Before submitting an application, people intent on starting out in business should make an appointment with zgs consult GmbH. They can then present their start-up project with a view to its business purpose, target customer group and financing aspects.
- Applicants then attend a four-day assessment.
- Once they receive a coaching recommendation, coaching of up to 30 hours can be commissioned.
- Coaching services can only be performed by coaches who have been selected within the scope of an expression of interest procedure and are listed with zgs consult GmbH.
- Coaching services include, above all, the development and implementation of start-up concepts prior to going into business. The topics addressed include:
  - Product development
  - Identification of the customer group
  - Business plan
  - Development of marketing and price strategies
  - Additional skills development for the entrepreneurial personality
- The same business as the intended start-up may not already be registered with the respective authorities; in the case of freelance activities, tax registration should not already have taken place.



### zgs consult GmbH

Rungestraße 19, 10179 Berlin  
Ms Seher Gül  
Tel. +49 (0) 30 / 27 87 33-24, fax -36  
[s.guel@zgs-consult.de](mailto:s.guel@zgs-consult.de)  
Mr Hans-Hermann Kläs  
Tel. +49 (0) 30 / 27 87 33-34, fax -36  
[h.klaes@zgs-consult.de](mailto:h.klaes@zgs-consult.de)  
[www.zgs-consult.de](http://www.zgs-consult.de)



Important additional information at  
[www.zgs-consult.de/arbeit/coaching/](http://www.zgs-consult.de/arbeit/coaching/)



This offer is particularly suitable for business start-ups and young companies.



# ERP-Gründerkredit - StartGeld / ERP start-up loan - StartMoney



## KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Please submit your application to KfW via your bank or via another bank.



Guidelines, application forms and further information at [www.kfw.de/o67](http://www.kfw.de/o67)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.

## AIM

- ↳ To finance all forms of start-ups, i.e. establishment or acquisition of a business as well as acquisition of an investment in Germany
- ↳ Secondary occupation designed to become a full-time occupation in the medium term
- ↳ Consolidation measures within five years after commencing business
- ↳ Support for repeated business set-up projects can be granted if no past liabilities exist from earlier self-employed activities.

## WHO

- ↳ Individuals setting up a business or freelance activities or performing consolidation measures in this respect if the project commences within five years after the date of starting up in business
- ↳ Individuals acquiring a business as part of a succession scheme
- ↳ Small enterprises in the commercial sector (within the meaning of the EU's definition) that have been on the market for less than five years. As a precondition, at least one partner/shareholder must fulfil the application conditions for individuals.

## WHAT

- ↳ Up to 100% of the total debt financing demand, maximum of EUR 100,000 including operating equipment up to a maximum of EUR 30,000
- ↳ KfW does not impose any specific guarantee/collateral requirements
- ↳ 80% liability exemption for the applicant's bank
- ↳ Fixed market rate for the entire term
- ↳ Cannot be combined with other KfW and ERP programmes

## HOW

- ↳ Applications must be submitted prior to commencing the project.
- ↳ Premature repayment of the loan as a whole or in part is possible against payment of a prepayment penalty.
- ↳ A second application can be submitted as long as the loan sum of EUR 100,000 is not exhausted.



This financing is made possible by the counter-guarantee provided by COSME and the European Fund for Strategic Investments (EFSI) which was set up in conjunction with the Investment Plan for Europe. The purpose of the EFSI is to provide support for financing and implementing productive investments in the European Union and to secure better access to financing.

## ERP-Gründerkredit - Universell / ERP start-up loan - Universal

### AIM

- Low-interest financing of projects in Germany and abroad for founders, freelance professionals as well as small and medium-sized enterprises who have been in business for less than five years

### WHO

- Individuals setting up a business or freelance activities or performing consolidation measures in this respect if the project commences within five years after the date of starting up in business
- Individuals who take over a company in the commercial sector or who, as part of company succession schemes, actively invest in or increase the capital of a company, even if they have been self-employed for more than five years.
- Small enterprises in the commercial sector (within the meaning of the EU's definition) which have been on the market for less than five years.

### WHAT

- Up to 100% of the eligible investment costs and/or working capital
- Maximum sum: EUR 25m per project
- Customary collateral
- The interest rate is determined by the applicant's bank with a view to the borrower's economic situation and the collateral provided.
- 50% liability redemption possible

### HOW

- Applications must be submitted prior to commencing the project.
- Premature repayment of the loan as a whole or in part is possible against payment of a prepayment penalty.



#### KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Please submit your application to KfW via your bank or via another bank.



Guidelines, application forms and further information at [www.kfw.de/o73](http://www.kfw.de/o73)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# ERP-Kapital für Gründung / ERP capital for start-ups



## KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Please submit your application to KfW via your bank.



Guidelines, application forms and further information at [www.kfw.de/os8](http://www.kfw.de/os8)



Investment in business capital is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.

## AIM

- Low-interest financing of start-ups and projects in Germany for founders, freelance professionals as well as medium-sized enterprises which have been in business for less than three years.
- The banks transmitting the loans are protected by a guarantee by the German government. Furthermore, the interest rate during the first ten years of the term is subsidised from ERP special funds.

## WHO

- The programme is designed for individuals with a share of at least 10% in the company, who have the necessary professional and commercial qualification and who are establishing a business or starting up as freelance professionals as their main professional activity in Germany or performing consolidation measures in this respect with the relevant project commencing within three years after starting up in business. The company must fulfil the SME criterion within the meaning of the definition by the EU.

## WHAT

- All forms of start-ups, i.e. establishment or acquisition of a business as well as acquisition of an investment
- Consolidation measures within three years after commencing business
- ERP capital for start-ups is available for co-financing investments in fixed assets and business capital as well as market development expenditure customary in the respective industry
- Support for repeated business set-up projects can be granted if no past liabilities exist from earlier self-employed activities
- ERP capital for start-ups is granted to each applicant up to a maximum loan sum of EUR 500,000.
- The transmitting bank is released from liability.

## HOW

- Up to 30% (old Federal States) or 40% (new Federal States and Berlin), respectively, of the investment sum eligible for support (precondition: mandatory contribution by the founder: 10% (new Federal States and Berlin) or 15% (old Federal States), respectively, of the investment sum eligible for support
- The term totals 15 years. The loan is to be paid back after seven redemption-free years. The interest rate is reduced in the first ten years using ERP funds.
- The waiving of security and junior liability warrant the equity nature of these funds.
- 100% liability release for the transmitting bank
- This programme can be combined with other subsidy programmes within the scope of the EU's limits for grants.



# Förderung innovativer Gründungen / Support for innovative start-ups

## ESF Instrument 5

### AIM

- To support innovative, technology-based start-ups with coaching, qualification and scholarships, especially within the context of information and communication technology, digitalisation and internationalisation.

### WHO

- Project sponsors include start-up centres or incubators, for instance, at universities, in research facilities and at companies that focus on R&D.

### WHAT

- Within the scope of the Federal State of Berlin's Operational Programme for the European Social Fund (ESF-OP) in the 2014-2020 funding period, Instrument 5 "Support for innovative start-ups" offers specific support for innovative start-ups within the scope of "founder workshops" and similar formats.
- This support addresses new skills requirements in conjunction with innovation processes in business, the technological transformation (above all, regarding state-of-the-art information and communication technology or the spread of digitalisation) as well as ecological goals (e.g. climate protection, energy efficiency and the use of renewable energy).

### HOW

- This programme is open to founders who have developed a business plan, a prototype or prototype-like methods.
- Participants are selected within the scope of the sponsors' competition procedure and are supported over a period of six months to one year.
- The founder teams (typically two to four people) are provided with the required technical infrastructure, e.g. PC workplaces or labs.
- A scholarship of up to EUR 2,000 per month is paid for each founder.
- The teams are usually made up of university graduates.
- The aim is to develop the relevant products and services to market maturity.
- The founders' skills and expertise are strengthened.
- Place of performance: typically Berlin, in certain cases also outside the city as long as this does not lead to unreasonably high expenditure.



### Europäisches Fördermanagement GmbH (EFG)

Bernburger Straße 27, 10963 Berlin  
Tel. +49 (0) 30 / 31 86 50 65  
[efg@efg-berlin.eu](mailto:efg@efg-berlin.eu)

### Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics, Energy and Public Enterprises)

Mr Mathias Kuhlmann  
Tel. +49 (0) 30 / 90 13-81 45  
[mathias.kuhlmann@senweb.berlin.de](mailto:mathias.kuhlmann@senweb.berlin.de)



Important additional information at  
[www.berlin.de/sen/wirtschaft/stipend](http://www.berlin.de/sen/wirtschaft/stipend)



Electronic applications and/  
or document upload at  
[www.efg-berlin.eu/?p=1559](http://www.efg-berlin.eu/?p=1559)



This programme is subject  
to de-minimis rules  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.



# GründungsBONUS / Start-upBONUS

Support during the early start-up phase



## IBB Business Team GmbH

Bundesallee 210  
10719 Berlin  
Tel. +49 (0) 30 / 2125-2354  
[info@ibb-business-team.de](mailto:info@ibb-business-team.de)  
[www.ibb-business-team.de](http://www.ibb-business-team.de)  
When the programme starts:  
[gruendungsbonus@ibb-business-team.de](mailto:gruendungsbonus@ibb-business-team.de)  
[www.gruendungsbonus.de](http://www.gruendungsbonus.de)



The programme is scheduled to start in mid-2018. When the programme starts, applications can be submitted online. Up until that time, informal applications can be submitted in advance.



Once the programme starts, directives, guidelines and other downloads at:  
[www.gruendungsbonus.de/service/download](http://www.gruendungsbonus.de/service/download)



Once the programme starts, applications can be submitted online or documents uploaded at:  
[www.gruendungsbonus.de/foerderung/antrag-stellen](http://www.gruendungsbonus.de/foerderung/antrag-stellen)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.

## AIM

Initial start-up financing is provided to support start-ups during the development, implementation and market establishment of innovative products and services.

## WHO

- Founders or micro-enterprises registered in Berlin who, at the time of application, were not in business for more than 12 months (beginning with the signing of the partnership agreement).
- In the case of partnerships and corporations, the founders must hold the majority of the shares in the applicant company and exercise the main management functions at the company.
- This programme focuses on start-ups based on technological, digital, creative or particularly sustainable business models even if they do not have a very high degree of technological innovation.
- The programme is generally not open to the construction industry, the catering, hotel and retail sectors, with the exception of mail order businesses, as well as areas that are already ruled out under de-minimis rules.

## WHAT

- An earmarked grant in the form of partial financing for 50% of the total costs eligible for support, however, limited to a maximum of EUR 50,000. The costs eligible for support must be incurred within two years.
- Support is provided to establish companies that are planning to develop, manufacture and introduce applications, products, services, methods or processes that are innovative or not yet established on the market.
- Funding is available to cover expenditure, such as material and investment costs, operating expenses, personnel costs (max. of 50% of the total grant), third-party services, measures to secure and protect rights and patent applications.
- Funding can only be granted for measures that have not yet commenced at the time the application is submitted.
- The main office and the company facilities supported must remain in operation in Berlin for at least three years after the final payment to the funding recipient. In the case of funding for a freelance activity, the activity must be pursued for at least three more years after the measure has been completed.

## HOW

- Applications must be submitted online by the company. Funding is paid out in five tranches following submission of proof of use.



## Gründungszuschuss / Founder allowance

Founder allowance to promote self-employment pursuant to section 93 of Volume III of the German Social Security Code

### AIM

- Applicants commencing self-employment in order to terminate unemployment can receive a founder allowance during the start-up phase in order to secure their subsistence and social welfare.

### WHO

- Employees
  - commencing self-employment as their principal professional activity and
  - who at the time of commencing self-employment are still entitled to unemployment benefits I for at least 150 days.
- The feasibility of the venture must be demonstrated.
- Proof of the knowledge and skills required to perform the professional activity must be furnished. In order to prove the feasibility of self-employment, a statement by a suitable body must be presented to the job centre (Agentur für Arbeit); such bodies are chambers of industry and commerce, chambers of skilled crafts, professional chambers, professional associations and banks.
- Repeated support is not available if less than 24 months have expired since the termination of a previous support programme for self-employed activities.
- Further support is also excluded if the applicant has reached the statutory retirement age applicable in Germany.

### WHAT

- An allowance for six months (discretionary benefit) equal to the unemployment benefits last received plus EUR 300 per month
- A sum of EUR 300 per month can be paid for another nine months (discretionary benefit) if the applicant submits suitable documents as proof of his or her business activity.

### HOW

- The application must be submitted prior to commencing self-employment or before the seminar or programme begins.
- Proof of commencement of self-employment must be furnished, for example, by submitting a business registration document for trading companies, or by submitting confirmation of registration with the tax office for freelance professionals.
- There is no legal obligation to grant investment founder allowance hereunder.
- Prior to starting up in business, applicants may be required to attend a programme designed to verify their eligibility or to prepare them for starting up in business. This may be subject to a prior advisory meeting at the job centre (Agentur für Arbeit).



The addresses of the [jobs centres](#) can be found on page 142 [www.arbeitsagentur.de](http://www.arbeitsagentur.de)



Important additional information at [www.arbeitsagentur.de/existenzgruendung](http://www.arbeitsagentur.de/existenzgruendung)



This offer is particularly suitable for business start-ups and young companies.



# Meistergründungsprämie / Start-up bonus for master craftsmen and women



## Handwerkskammer Berlin

Abteilung Betriebsberatung  
(Business advice service)  
Blücherstraße 68, 10961 Berlin  
Tel. +49 (0) 30 / 2 59 03-4 71, fax -4 68  
[www.hwk-berlin.de](http://www.hwk-berlin.de)



## Further information at Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics,  
Energy and Public Enterprises)  
Referat (Division) IV D  
Martin-Luther-Straße 105, 10825 Berlin  
Tel. +49 (0) 30 / 90 13-83 51 / -82 89  
[alexander.masurtschik@senweb.berlin.de](mailto:alexander.masurtschik@senweb.berlin.de)  
[www.berlin.de/sen/wirtschaft/](http://www.berlin.de/sen/wirtschaft/)



Directive and application forms at  
[www.hwk-berlin.de/existenzgruendung/foerderung-finanzierung/meistergruendungspraemie/](http://www.hwk-berlin.de/existenzgruendung/foerderung-finanzierung/meistergruendungspraemie/)



This programme is subject  
to de-minimis rules  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

↳ To support business start-ups by craftsmen and women in Berlin.

## WHO

↳ Master craftsmen and women in Berlin starting up in business within three years after passing the German master craftsmen's examination in their trade or, having received exceptional approval pursuant to sections 7b and 8 of the German Vocational Training Act, submit proof of their successful master craftsmen's examination by the date set by the Chamber of Skilled Crafts and Small Businesses.

## WHAT

Two-stage subsidy:

1<sup>st</sup> stage: basic support

- ↳ Conditionally repayable financing.
- ↳ Once-off financing amounting to EUR 8,000.
- ↳ Three years after starting up, the recipient is obliged to prove that he or she is still self-employed.
- ↳ Furthermore, proof must be furnished that no significant income was generated from employed or other self-employed activity.

2<sup>nd</sup> stage: job creation support

- ↳ An additional bonus of EUR 5,000 is paid if the founder proves that he or she has hired at least one employee registered under the statutory social insurance scheme (full time or an equivalent number of part-time employees, each with at least 50% of a full-time position) for a period of at least twelve months. In the event that training position is created for or occupied by a woman in an occupation with few female trainees, financing in the 2<sup>nd</sup> stage totals EUR 7,000.

## HOW

- ↳ Applications for basic support must be submitted to the Berlin Chamber of Skilled Crafts which then forwards them to Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Energy and Public Enterprises).
- ↳ The application for the job creation bonus can be submitted to the Chamber of Skilled Crafts within three years after starting up in business.
- ↳ Combination with other programmes, such as Berlin Start, is possible.



# *Investment and working capital*

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THE BUSINESS SUPPORT PROGRAMMES



BUSINESS SUPPORT PROGRAMMES  
INVESTMENT AND WORKING CAPITAL



Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# Agrar-Bürgschaft / Agricultural guarantee



## **BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH**

Schillstraße 9, 10785 Berlin  
Mr Dirk Borgmann  
Tel. +49 (0) 30 / 31 10 04-15, fax -55  
[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)



Detailed information at  
[www.buergschaftsbank.berlin/Agrar](http://www.buergschaftsbank.berlin/Agrar)



Electronic applications and/  
or document upload at  
[www.buergschaftsbank.berlin/  
Online-Antrag](http://www.buergschaftsbank.berlin/Online-Antrag)



This offer is particularly suitable  
for business start-ups and  
young companies.

## **AIM**

- To promote businesses working in farming, aquaculture and fisheries, agriculture and the food industry, renewable energy, rural development and non-commercial horticulture.
- BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH issues guarantees to banks for their customers working in the above fields and uses counter-guarantees issued by the European Investment Fund (EIF/ COSME).

## **WHO**

- Start-ups and companies in Berlin working in the above areas with a workforce of less than 250 and maximum annual sales of EUR 50m or a maximum balance sheet total of EUR 43m.

## **WHAT**

- Default guarantees for a maximum of 50% or 70% for investment loans and working capital refinanced by Landwirtschaftliche Rentenbank (Germany's development agency for agribusiness)
- Maximum guarantee of EUR 750,000 as well as a loan term of up to 10 years
- The costs of the guarantee are calculated on the basis of the loan percentage and the applicant's creditworthiness.
- No fee charged for examining the application
- No debt rescheduling
- No rescue financing

## **HOW**

- Applications are submitted online by the customer's bank.
- The agricultural guarantee can be combined with other programmes.



This financing is made possible by the counter-guarantee provided by COSME and the European Fund for Strategic Investments (EFSI) which was set up in conjunction with the Investment Plan for Europe. The purpose of the EFSI is to provide support for financing and implementing productive investments in the European Union and to secure better access to financing.

## BBB-Express!

### AIM

- Entrepreneurs may have good ideas, but not always the necessary collateral. BBB provides guarantees for Berlin's commercial sector in order to secure loans. BBB-Express! features an electronic application procedure and thereby enables guarantees for secure bank loans to be issued within five working days.

### WHO

- Small and medium-sized enterprises as well as freelance professionals who have been in business for at least three years and whose balance sheet or income statement (not older than 15 months) shows a positive operating result and positive equity.

### WHAT

- Guarantees of up to 70% for investment loans, working-capital and guaranteed loans (such as KfW and IBB loans) as well as leasing loans, maximum guarantee sum: EUR 100,000; depending on the level of security required, loans between EUR 142,000 (70%) and EUR 200,000 (50%) can be enabled in this way.

### HOW

- The application is filed via the bank.
- The bank can submit an online application on the web directly to BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH in order to obtain a guarantee to secure your loan to the company.



#### BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Michael Wowra

Tel. +49 (0) 30 / 31 10 04-21, fax -55

[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)

[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)



Important additional information at [www.buergschaftsbank.berlin/Express](http://www.buergschaftsbank.berlin/Express)



Required documents at [www.buergschaftsbank.berlin/FAQ\\_Express](http://www.buergschaftsbank.berlin/FAQ_Express)



Electronic applications and/or document upload at [www.buergschaftsbank.berlin/Online-Antrag](http://www.buergschaftsbank.berlin/Online-Antrag)



This programme is subject to de-minimis rules (refer to page 139).



# BENE – Berliner Programm für Nachhaltige Entwicklung / BENE - Berlin's programme for sustainable development



**B.&S.U. Beratungs- und Service-Gesellschaft Umwelt mbH**  
Alexanderstraße 7, 10178 Berlin  
Tel. +49 (0) 30 / 3 90 42-46, fax -31  
[info@bene-berlin.de](mailto:info@bene-berlin.de)  
[www.berlin.de/bene](http://www.berlin.de/bene)



Checklist, guidelines and further documents at  
[www.berlin.de/bene](http://www.berlin.de/bene)



This programme is subject to de-minimis rules (refer to page 139).

## AIM

- Berlin's programme for sustainable development provides funding for innovative measures, projects and initiatives that help to achieve a climate-neutral, environmentally friendly Berlin.
- In order to boost competitive strength, companies are supported in their efforts to reduce carbon emissions on a lasting basis and to invest in the introduction of climate protection measures as well as environmental and energy management systems.
- The BENE programme is managed by the Senate Department for the Environment, Transport and Climate Protection and is co-financed by the European Regional Development Fund (ERDF).

## WHO

- Legally independent companies of any size with a site or operating facility in Berlin

## WHAT

- Funding for climate relevant investments, e.g. for:
  - Building refurbishment
  - Energy-related optimisation of production processes
  - Replacement/optimisation of lighting, cooling/air-conditioning systems, pumps, drives, motors
  - Introduction of cogeneration
  - Use of renewable energy to generate heat using geothermal energy, biomass and solar energy
- Funding for the first-time introduction of an environmental and energy management system, such as DIN EN ISO 50001, DIN EN ISO 14001 or EMAS

## HOW

- Applications are submitted in a two-phase procedure: Please first submit a project outline to the project sponsor B.&S.U. mbH.
- Following successful examination, you will be requested to submit your application.
- The contents and economic efficiency of the project determine the level of funding which is examined in each individual case.
- The BENE share in investment projects can total between 30% and 80% max. and in the case of management systems 80% max. or EUR 75,000, respectively.
- There is no obligation to provide funding.



## Berlin Kapital / Berlin capital

### AIM

- Mezzanine capital is granted in order to improve the capital structure of small and medium-sized enterprises (SMEs).
- The mezzanine character is designed to improve the company's credit rating and to make it easier to borrow money in order to finance growth and innovation.

### WHO

- Eligible applicants are small and medium-sized enterprises who have the legal form of a corporation (e.g. UG [German limited liability company], GmbH [private limited company], GmbH & Co. KG [private limited company with a limited partner], KGaA [partnership limited by shares], AG [public limited company], including mixed forms) with their place of business or a facility in Berlin.
- The companies should have sufficient debt service capabilities or value increase potential and should be profitable in the long-term. Projects must be located in Berlin in order to be eligible.
- Rescue projects and financing of companies in difficulty within the meaning of the European Commission's definition are not eligible.

### WHAT

- Mezzanine and outside capital-type funds are made available in the form of silent participations and junior loans of up to EUR 5m. Financing is available for defined projects within the scope of a business start-up or company expansion project or to strengthen a company's general operations. The cost of transferring ownership rights to companies can be financed as long as such transfer takes place between two independent contract partners.
- Silent participations and junior loans are subject to subordination and thereby develop equity character. A 50% co-financing share by further partners (applicant's bank, equity fund, etc.) is usually required for your project. In the case of financing of up to EUR 1m, co-financing by an investment company is required.

### HOW

- Applications under this programme for funds from the SME fund are submitted as information applications to IBB either in writing or online. A plausible business plan along with the documents shown in the checklist on the programme page must also be enclosed.



#### Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Detailed information as well as up-to-date terms and conditions at [www.ibb.de/berlinkapital](http://www.ibb.de/berlinkapital)



Checklist, guidelines and further documents at [www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or document upload at [www.ibb.de/eantrag](http://www.ibb.de/eantrag)



# Berlin Kredit / Berlin loan



## Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Detailed information and current terms and conditions at [www.ibb.de/berlinkredit](http://www.ibb.de/berlinkredit)



Checklists, guidelines, application and other documents at [www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or document upload at [www.ibb.de/eantrag](http://www.ibb.de/eantrag)



This programme is subject to de-minimis rules (refer to page 139).

## AIM

- ↳ Berlin loan is designed to promote long-term financing of investment and working capital for small and medium-sized enterprises.
- ↳ Replacement and expansion investments geared to achieve significant energy savings are granted additional low interest (“environmental window”).

## WHO

- ↳ Eligible applicants are:
  - Small and medium-sized enterprises
  - Individuals renting or leasing commercial property
  - Large companies as well as freelance professionals exclusively within the scope of the environmental window
- ↳ The place of investment must be in Berlin.

## WHAT

- ↳ Investments
- ↳ Company acquisitions between independent business partners.
- ↳ Working capital within the scope of a company expansion
- ↳ Debt rescheduling and/or follow-up financing of investment projects already or completed as well as financing for business rescue projects are generally ruled out.
- ↳ Support with particularly favourable terms is available for (partial) investment measures that achieve a significant reduction in end energy through replacement investment (at least 20% compared to the average consumption of the past three years) and through new investment (at least 15% compared to the average for the industry), such as:
  - Machinery
  - Technical systems
  - Single measures on the building envelope
  - Information and communication technology
  - Energy/heat generation
- ↳ The acquisition of properties and buildings as well as the construction and energy-related refurbishment of buildings do not qualify for funding within the scope of the environmental window.
- ↳ Support is subject to the following conditions:
  - Redeemable loans of up to EUR 10m max.
  - Financing of up to 100%
  - Attractive, customer-specific fixed interest rates
  - Variable loan terms with an initial grace period
  - Premature and partial repayment possible against payment of an early repayment penalty.
- ↳ Moreover, a guarantee of up to 80% by BBB Bürgschaftsbank zu Berlin-Brandenburg GmbH can be applied for in an integrated application process.

## HOW

- ↳ Please submit your application via your bank before commencing with the project.



**AIM**

- Financing for investments by medium-sized enterprises that generate growth and create or secure jobs, open up new business fields beyond Berlin and Germany and promote the application and development of innovative technologies.
- Support under this programme focuses particularly on the application of Industry 4.0 solutions and investments in digitalisation.
- Loans are granted at low, risk-adjusted rates via the borrower's bank with 60% liability redemption for the borrower's banks.

**WHO**

- Applications for support under this programme can be submitted by:
  - Founders and business start-ups
  - SMEs
  - Larger medium-sized businesses (midcaps with fewer than 3,000 employees) in the manufacturing, IT and services sectors.
- The companies must have their registered office or at least one organisationally independent operating facility within the meaning of section 12 of the German fiscal code (AO) in Berlin and must invest in Berlin.
- 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). Rescue projects and companies in difficulty are not eligible for support.

**WHAT**

- Support is available for all forms of investment and the related working capital in projects that are innovative or of economic importance for the region. This includes, in addition to investments in establishment and expansion, also pro-rata wage costs, especially in projects to use IT solutions and digital connectivity in production and services (Industry 4.0).
- Support is subject to the following conditions:
  - Loan amount: EUR 2m to EUR 5m
  - Paid out in full
  - IBB grants the borrower's bank 60% liability redemption
  - Flexible terms ranging from three to ten years
  - Favourable, risk-differentiated interest rates
  - Payments are effected each quarter and in arrears.

**HOW**

- The application documents are available online (see column in the margin).
- Following a positive credit assessment and collateral check, the applicant's bank approves the loan application and passes the documents on to IBB. Due to redemption from liability for the applicant's bank, IBB also performs a credit assessment.

**Investitionsbank Berlin**

Kundenberatung Wirtschaftsförderung  
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[www.ibb.de](http://www.ibb.de)



Detailed information as well as up-to-date terms and conditions at [www.ibb.de/berlinmittelstand](http://www.ibb.de/berlinmittelstand)



Checklist, guidelines, application form and other documents at [www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or document upload at [www.ibb.de/eantrag](http://www.ibb.de/eantrag)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# Beteiligungen der MBG / Investment by MBG

Investment by Mittelständischen Beteiligungsgesellschaft Berlin-Brandenburg GmbH (MBG)



## Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH

Berlin Office  
Schillstraße 9, 10785 Berlin  
Mr Michael Wowra  
Tel. +49 (0) 30 / 31 10 04-21, fax -55  
[berlin@mbg-bb.de](mailto:berlin@mbg-bb.de)  
[www.mbg-bb.de](http://www.mbg-bb.de)



Detailed information at  
[www.mbg-bb.de/beteiligungskapital](http://www.mbg-bb.de/beteiligungskapital)



The checklist for the query to MBG at  
[www.mbg-bb.de/anfrage](http://www.mbg-bb.de/anfrage)



This programme is subject  
to de-minimis rules  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

- The purpose of the investment is to create or to secure a lasting and competitive existence by way of expanding the equity basis and can be used in the following areas:
  - co-operation
  - innovation
  - establishment, expansion, reorganisation or fundamental streamlining of businesses
  - business start-ups
  - estate settlements
  - resigning of partners or shareholders (in exceptional cases)
- Pro-rata co-financing is available for inventories, start-up costs and market development measures. Debt re-scheduling, re-financing or rescue projects are not eligible for investment.

## WHO

- Business start-ups and commercial companies in Berlin and Brandenburg, usually with annual sales - including that of affiliated companies - of no more than EUR 50m and with a workforce of less than 250.

## WHAT

- Open and silent investment.
- The investment sum typically totals up to EUR 1.25m.
- The investment fee depends on the applicant's rating and comprises a fixed fee and a profit-related component.
- A once-off administration fee of 1% is payable on application, as well as a liability fund contribution of another 1% on payout.

## HOW

- Investment applications must be supported by a description of the investment concept.
- The project may not already be completed.
- Investment can be combined with other programmes.



## Bürgschaft ohne Bank (BoB) / Guarantee without a bank (BoB)

### AIM

- Entrepreneurs who do not yet have a bank account, can directly apply for a guarantee as security for loans at BBB BÜRGCHAFTSBANK zu Berlin-Brandenburg GmbH. The guarantee pledge makes it much easier to find a financing bank.

### WHO

- Primarily business start-ups and small companies, as well as freelance professionals

### WHAT

- Provision of guarantees of up to 80% for capital investment, working-capital and guaranteed loans as well as public loans (such as KfW loans) and leasing loans, maximum guarantee sum of EUR 1.25m.

### HOW

- Applications must be submitted to BBB BÜRGCHAFTSBANK zu Berlin-Brandenburg prior to the first loan application.



### BBB BÜRGCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin  
Mr Michael Wowra  
Tel. +49 (0) 30 / 31 10 04-21, fax -55  
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[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)



Detailed information at  
[www.buergschaftsbank.berlin/BoB](http://www.buergschaftsbank.berlin/BoB)



Application form at  
[www.buergschaftsbank.berlin/Antrag](http://www.buergschaftsbank.berlin/Antrag)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# Bürgschaften für Investitions- und Betriebsmittelkredite / Guarantees for investment and working-capital loans



## **BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH**

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## **Investitionsbank Berlin**

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[www.ibb.de](http://www.ibb.de)

## **PricewaterhouseCoopers AG**

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[www.pwc.de](http://www.pwc.de)



## Questions regarding guarantees **Senatsverwaltung für Wirtschaft, Energie und Betriebe**

(Senate Department for Economics,  
Energy and Public Enterprises)  
Martin-Luther-Straße 105, 10825 Berlin  
Mr Dr Michael Knieß  
Tel. +49 (0) 30 / 90 13-83 67



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[www.buergschaftsbank.berlin/  
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This programme is subject  
to de-minimis rules  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.

## **AIM**

↳ Collateral for external funds to the extent to which no sufficient customary collateral can be furnished by the borrower

## **WHO**

- ↳ Small and medium-sized commercial businesses and freelance professionals
- ↳ Start-ups in Berlin planning to establish a business or to work as freelance professionals
- ↳ Individuals using the guaranteed loan to invest in a shareholding in businesses in which they are currently working, or will work in future, in an executive function (business take-over / MBO).
- ↳ Large corporations

## **WHAT**

- ↳ Guarantees are provided in order to protect the applicant's bank (lender) against the risk of default.
- ↳ Depending on the amount required, applicants should distinguish between the following options or processes and contact partners:
  - Up to EUR 1.25m from BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH for a maximum of 80% of a loan.
  - From EUR 1.25m to EUR 10m from the Federal State of Berlin via Investitionsbank Berlin, typically for 70% of a default.
  - In the case of guarantees involving both federal government and the federal states and exceeding EUR 10m, the contact partner for these guarantees is the auditing firm of PricewaterhouseCoopers AG (PwC) (special restrictions).

## **HOW**

- ↳ Application forms must be submitted via the applicant's bank.
- ↳ Applications must be supported by full, relevant documentation concerning the project/concept and shareholders/management (including proposed collateral).
- ↳ Applications must be submitted prior to commencing the project.
- ↳ Application fees are charged at different rates. Please contact the relevant lender for more details.



## ERP-Beteiligungsprogramm / ERP investment programme

### AIM

- ↳ To expand the equity basis of small and medium-sized enterprises by providing capital through venture capital companies who receive re-financing loans for this purpose under the ERP investment programme.

### WHO

- ↳ Investors: private equity investment firms in Germany
- ↳ Investees: Small and medium-sized enterprises in the commercial sector in Germany with group sales of up to EUR 50m or up to EUR 75m in exceptional cases

### WHAT

- ↳ Re-financing loans for the capital invested
- ↳ A guarantee issued by a guarantee bank is required.
- ↳ Maximum sum: EUR 1.25m
- ↳ Repeated ERP-subsidised investment is permitted on condition that the applicable maximum sum is not exceeded.
- ↳ Investment can total up to EUR 2.5m in exceptional cases.
- ↳ Term of the refinancing loan: Ten years in the new Federal States and 13 years in Berlin
- ↳ Any form of participation is acceptable (exception: exclusion from losses in the case of composition or insolvency proceedings).
- ↳ The fee can be freely agreed upon.

### HOW

- ↳ Applications must be submitted prior to commencing the project.
- ↳ This programme can be combined with other support programmes.
- ↳ Up to 100% of the sum invested.



#### KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Investors: The equity fund submits the application to KfW via the applicant's bank.

Investees: Applications are submitted directly to a private equity fund.



Guidelines, application forms and other information for the old federal states at [www.kfw.de/100](http://www.kfw.de/100)

Guidelines, application forms and other information for the new federal states and Berlin at [www.kfw.de/104](http://www.kfw.de/104)



This offer is particularly suitable for business start-ups and young companies.



# ERP-Regionalförderprogramm / ERP regional development programme



## KfW Bankengruppe

Palmengartenstraße 5-9

60325 Frankfurt

[www.kfw.de](http://www.kfw.de)



Please submit your application  
via your bank to KfW.



Guidelines, application forms and  
other information for SMEs at  
[www.kfw.de/o62](http://www.kfw.de/o62)

Guidelines, application forms and  
other information for small  
enterprises at [www.kfw.de/o72](http://www.kfw.de/o72)

## AIM

- To finance investments by small and medium-sized companies in the commercial sector in Germany's regional support areas.

## WHO

- Small and medium-sized foreign enterprises (SMEs)
- Freelance professionals
- Individuals renting or leasing commercial property as long as there is a clear orientation to generate a profit
- All applicants must have been active on the market for at least five years

## WHAT

- Standard bank loan with collateral
- Maximum amount: EUR 3m max. per project
- Risk-based interest rate
- Support window for small enterprises with additionally more favourable interest rates
- Up to 100% of eligible costs

## HOW

- Applications must be submitted prior to commencing the project.
- This programme can be combined with other support programmes.



## Filmproduktion: Filmförderung und Standortentwicklung / Film production: Film promotion and location development

Film production: Film promotion and location development in the Berlin-Brandenburg region

### AIM

- ↳ To strengthen the media region from an artistic, economic and technical perspective
- ↳ To promote audio-visual film and media productions in all phases of their creation and exploitation, including their showing
- ↳ To promote audio-visual content
- ↳ Other measures to strengthen the media industry
- ↳ To present and represent the media region in Germany and abroad

### WHO

- ↳ Producers with their place of business, a branch or at least a production facility in Berlin-Brandenburg

### WHAT

- ↳ Within the framework of the film promotion and support guidelines, support is available for the development, production as well as distribution and sale of cinema features, TV films and series, as well as cinemas themselves. Support is also available for innovative audio-visual content for non-linear distribution channels as well as innovative and interactive audio-visual content.
- ↳ Support categories: Script, idea and project development, support for productions and young talent, distribution and/or sale and other projects (such as presentations, events, professionalisation measures, etc.)
- ↳ Success-based redeemable loan; allowance in the case of "other projects"
- ↳ Furthermore, Medienboard Berlin-Brandenburg GmbH acts as a point of contact and competence and consulting centre for the region's film and media industry. Besides its activities in the fields of monetary support, location marketing and structural promotion, the services of the Medienboard initiatives, such as the Berlin Brandenburg Film Commission (BBFC) and Creative Europe Desk Berlin-Brandenburg, are helping to modernise the media region.

### HOW

- ↳ Applications must be submitted to Medienboard Berlin-Brandenburg GmbH before the project and/or measure begins.
- ↳ Applicants for production subsidies must usually furnish a distribution agreement.
- ↳ This programme can be combined with other support.
- ↳ There is no obligation to provide support.
- ↳ Applicants should usually bear 50% of the German share of financing. In the case of cross-border or difficult audio-visual productions, the applicant's share can be reduced.
- ↳ Medienboard Berlin-Brandenburg GmbH decides on the amount of support to be granted.
- ↳ At least the funds granted by Medienboard must be used in Berlin-Brandenburg (regional effect).



### Medienboard Berlin- Brandenburg GmbH

August-Bebel-Straße 26-53  
14482 Potsdam-Babelsberg  
[www.medienboard.de](http://www.medienboard.de)

### Filmförderung

Mr Christian Berg  
Tel. +49 (0) 3 31 / 7 43 87-23, fax -99  
[info@medienboard.de](mailto:info@medienboard.de)

### Standortentwicklung/ Standortförderung

Ms Anna-Sarah Vielhaber  
Tel. +49 (0) 3 31 / 7 43 87-83, fax -99  
[info@medienboard.de](mailto:info@medienboard.de)

### Berlin Brandenburg Film Commission (BBFC)

Ms Christiane Raab  
Tel. +49 (0) 3 31 / 7 43 87-31, fax -99  
[c.raab@medienboard.de](mailto:c.raab@medienboard.de)

### Creative Europe Desk Berlin-Brandenburg

Ms Susanne Schmitt  
Tel. +49 (0) 3 31 / 7 43 87-51  
[s.schmitt@ced-bb.eu](mailto:s.schmitt@ced-bb.eu)



Detailed information at  
[www.medienboard.de/foerderung](http://www.medienboard.de/foerderung)  
and  
[www.creative-europe-desk.de/  
media.php](http://www.creative-europe-desk.de/media.php)



This offer is particularly suitable  
for business start-ups and  
young companies.



# Filmproduktion: Zwischenfinanzierung / Film production: Bridge financing

Promoting Berlin-Brandenburg as a media location



## **Investitionsbank des Landes Brandenburg**

Steinstraße 104-106, 14480 Potsdam  
Tel. +49 (0) 3 31 / 6 60 16 02  
[medien@ilb.de](mailto:medien@ilb.de)  
[www.ilb.de](http://www.ilb.de)

## **Investitionsbank Berlin**

WF Wirtschaftsförderung  
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[www.ibb.de](http://www.ibb.de)

## **Medienboard Berlin- Brandenburg GmbH**

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Mr Christian Berg (Förderbereich)  
Tel. +49 (0) 3 31 / 7 43 87-23, fax -99  
[info@medienboard.de](mailto:info@medienboard.de)  
[www.medienboard.de](http://www.medienboard.de)



Detailed information at  
[www.ibb.de/filmproduktion](http://www.ibb.de/filmproduktion)



Guideline and checklist at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)

## **AIM**

- ↳ To strengthen the Berlin-Brandenburg media location

## **WHO**

- ↳ Production companies based in Brandenburg and Berlin or German production companies (also as part of an international co-production venture) performing a large part of their service production in the Berlin-Brandenburg media region.

## **WHAT**

- ↳ Project-related loans and guarantees are made available for bridge financing of film productions.
- ↳ Both fiction and non-fiction TV formats as well as series are financed.
- ↳ A commitment by the co-financing TV station is a precondition.
- ↳ We also offer bridge financing for service productions in other media sectors (such as games) if the customer's creditworthiness permits this.
- ↳ The minimum sum for guarantees and other loans totals EUR 100,000.
- ↳ The terms and conditions are determined on the basis of the assessment of the specific risk.

## **HOW**

- ↳ Informal applications can be submitted to Investitionsbank Berlin (IBB) or Investitionsbank des Landes Brandenburg (ILB).
- ↳ Medienboard Berlin-Brandenburg GmbH forwards the applications to the investment banks. Applications are checked and processed by ILB.
- ↳ Documentation concerning the company and the project must be additionally submitted with information typically requested by banks.



## Garantien für Arbeitnehmerbeteiligungen / Guarantees for employee investment

### AIM

- ↳ Guarantees for investments by employees in companies in Berlin with the following primary aims:
  - to increase the employees' identification with their employer and
  - to increase the willingness on the part of employees to invest in their company.

### WHO

- ↳ Any employee within the scope of the definition of the German capital formation act ("Vermögensbildungsgesetz") can apply for participation in this programme, together with the company in which the employee wishes to invest.
- ↳ Investment in the following types of companies is eligible for guarantees under this programme:
  - companies with typically no more than 500 employees and maximum annual sales of EUR 50m
  - companies having their registered office and production facility in Berlin and
  - companies under one quarter ownership or less of companies which do not satisfy these criteria.

### WHAT

- ↳ The Federal State of Berlin furnishes a guarantee in order to cover a case in which the company becomes insolvent and unable to repay the investment.
- ↳ Guarantees are issued:
  - to the amount of 80% of the investment, as well as
  - to the amount of 80% of the contractually agreed return on investment.
  - Guarantees cover a maximum return of 12% p. a., taking result-independent returns of up to the amount of the net yield of fixed-interest bonds into consideration (the time of subscribing the investment being the relevant date for determining this amount).
- ↳ The maximum guarantee per company is limited to EUR 1m.
- ↳ Term: ten years max.
- ↳ A once-off administrative fee amounting to 1% and an annual commission of up to 2% of the guarantee sum. This fee is paid by the company in which the employee invests his or her money.

### HOW

- ↳ Formal application
- ↳ Applications must be submitted prior to signing the investment agreement.
- ↳ Guarantees for employee investment can be combined with other programmes.



**BBB BÜRGSCHAFTSBANK zu  
Berlin-Brandenburg GmbH**  
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[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)



Detailed information at  
[www.buergschaftsbank.berlin/AN](http://www.buergschaftsbank.berlin/AN)



Documents can be downloaded at  
[www.buergschaftsbank.berlin/  
Antrag-AN](http://www.buergschaftsbank.berlin/Antrag-AN)



This programme is subject  
to de-minimis rules  
(refer to page 139).



# GRW Gemeinschaftsaufgabe / GRW common task

Common task "improvement of regional economic structure" (GRW) - promoting commercial investment in Berlin



## Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Detailed information at  
[www.ibb.de/grw](http://www.ibb.de/grw)



Video on this programme at [youtube.com/c/InvestitionsbankBerlinIBB](https://www.youtube.com/c/InvestitionsbankBerlinIBB)



Required documents at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or  
document upload at  
[www.ibb.de/eantrag](http://www.ibb.de/eantrag)



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

- ↳ To create and secure permanent jobs in all districts of Berlin by supporting investment in the commercial sector.
- ↳ Support by the Federal State of Berlin focuses on investment projects at small and medium-sized enterprises (SMEs) as well as investment in the health sector, energy technology, transport/mobility and logistics, optical technologies, ICT/media and the creative industry.
- ↳ Projects from other sectors can also be supported on condition that the corresponding structural effects exist.

## WHO

- ↳ Start-ups and companies in the commercial industries with predominantly supra-regional sales unless otherwise non-eligible for support for particular industries/branches.
- ↳ Support is generally not provided for investments in relocations from Brandenburg to Berlin.

## WHAT

- ↳ A pro-rata allowance is granted for investments.
- ↳ Support and funds are available for the acquisition or manufacture of assets forming part of the investment project. This does not include, for instance, motor vehicles, aircraft, trains, ships or replacement investments. Capitalised acquisition costs of certain intangible assets are also generally eligible for support. Support and funds are available for projects of the following types:
  - In the case of small and medium-sized enterprises:
    - Investment in new assets
    - Investment in expansion projects
    - Production portfolio diversification into products not yet manufactured there
    - Fundamental change in the entire production process
    - Acquisition of assets of a facility under certain conditions
  - In the case of large enterprises:
    - First-time investment in new business activities:
      - > Investment in the establishment of a new facility
      - > Investment in the diversification of the activities of a facility under certain conditions
      - > Acquisition of assets of a facility under certain conditions and further on condition that another activity is being pursued at the facility
    - First-time investment in the diversification of an existing facility by adding new products or process innovations (in class-C support regions and under certain conditions)
    - Investment projects that enable the company to go beyond national and EU standards for environmental protection or to improve environmental protection in areas where standards are lacking (environmental protection assistance)
- ↳ One of the preconditions for support is that investment projects must have a volume of at least EUR 10,000.



- ↳ Investment projects are only eligible for support if the investment sum, related to one year, exceeds the average depreciation accrued over the past three years - disregarding special depreciation and amortization - by at least 50%, or if the number of permanent jobs at the facility to be supported at the time the investment project starts is increased by at least 10% (= special effort). Each newly created training position is counted as a permanent job. The preconditions are considered to be fulfilled in the case of investments by a company not previously established in the municipality (= district) or if an established company invests in a new business activity and acquires a facility that has been shut-down or is threatened by closure.
- ↳ The following maximum support and funding rates are permitted in Berlin's class-C support regions (refer to [www.businesslocationcenter.de/foerdergebietkarte](http://www.businesslocationcenter.de/foerdergebietkarte)): small enterprises: 30%, medium-sized enterprises: 20%, other operating facilities: 10%. Some areas of Berlin are classified as class-D support regions where 20% can be granted to small enterprises, 10% to medium-sized enterprises, and 7.5% to other companies, limited to a sum of EUR 200,000 within three years.
- ↳ If newly created, highly qualified permanent jobs are given to women, special support of EUR 5,000 can be granted. The maximum support rate may not be exceeded as a result of this.
- ↳ The basis is part II - commercial sector - of the co-ordination framework of the common task "improvement of regional economic structure" beginning 25 August 2017 (published on 5 October 2017) as well as Berlin's rules for support and funding measures from 1 July 2014 to 31 December 2020 (published on 16 September 2016).

#### HOW

- ↳ Applications must be submitted to Investitionsbank Berlin using the official application form.
- ↳ Applications must be submitted to IBB before the investment project is underway. Only then should the project be commenced.
- ↳ We urgently recommend contacting Investitionsbank Berlin at an early point in time, especially in cases where real property is to be acquired as part of the investment project.
- ↳ Retroactive support is not permitted.
- ↳ There is no legal obligation to grant an investment allowance under this programme. The same is applicable to the rates granted.



# Handwerker-Sofortkredit / Immediate loan for crafts



## **BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH**

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Mr Thomas Schwiem  
Tel. +49 (0) 30 / 31 10 04-32, fax -55  
[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)

## **Handwerkskammer Berlin**

Blücherstraße 68, 10961 Berlin  
Mr Georg Klasmann  
Tel. +49 (0) 30 / 2 59 03-4 74, fax -4 68  
[info@hwk-berlin.de](mailto:info@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)



Detailed information at  
[www.buergschaftsbank.berlin/Handwerker](http://www.buergschaftsbank.berlin/Handwerker)



Required documents at  
[www.buergschaftsbank.berlin/Flyer\\_Handwerker](http://www.buergschaftsbank.berlin/Flyer_Handwerker)



This programme is subject to de-minimis rules (refer to page 139).

## **AIM**

- ↳ Quick loan decisions for financing projects of Berlin-based crafts businesses in order to provide loans at short notice for operating equipment or investment purposes with support from the Chamber of Skilled Crafts and Small Businesses in Berlin when it comes to compiling the documents necessary for the meeting with the bank.

## **WHO**

- ↳ Crafts business based in the district of the Berlin Chamber of Skilled Crafts and Small Businesses in Berlin.
- ↳ The company must be an SME according to the EU's definition, i.e., less than 250 employees, maximum annual sales of EUR 50m or a maximum annual balance-sheet sum of EUR 43m.

## **WHAT**

- ↳ Indemnity bonds are granted for a maximum of 80% of a bank loan.
- ↳ The company is planning a future-orientated project with a sound concept.
- ↳ Maximum loan sum of EUR 100,000.

## **HOW**

- ↳ Applications must be submitted to a bank, BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH or the Berlin Chamber of Skilled Crafts and Small Businesses in Berlin (Handwerkskammer Berlin).
- ↳ The business consultants of the Berlin Chamber of Skilled Crafts and Small Businesses in Berlin provide support when it comes to compiling the necessary documents and check the project.
- ↳ The project must be supported by a positive statement from the Berlin Chamber of Skilled Crafts and Small Businesses in Berlin.
- ↳ Applications must be supported by full, relevant documentation concerning the project/concept and shareholders/management (including proposed collateral).
- ↳ The applicant's bank and BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH perform a parallel check. A decision is typically made within one week after submission of the complete documents.



## IBB-Wachstumsprogramm / IBB growth programme

### Co-operation loan for medium-sized companies

#### AIM

- To finance investment in the growth of commercial and industrial enterprises with a commercial bank (consortium leader) in order to strengthen Berlin as a business location

#### WHO

- Applications can be submitted by companies from the commercial and industrial sector with a private majority shareholding and a facility or registered office in Berlin. The company should usually have been established three years prior to the date of submitting the application.

#### WHAT

- Financing of investment in fixed assets requiring the medium and long-term provision of funds as well as financing of investment in operating equipment in this context
- Re-financing and follow-up financing of existing loans
- Base financing for operating equipment with a fixed term
- Pre-financing of receivables, inventories or orders
- Rescue financing is not eligible
- Redemption loans, guaranteed loans and, in the case of loans for operating equipment, fixed loans with an IBB share of EUR 500,000 up to typically EUR 15m, or up to EUR 5m in the case of loans for operating equipment
- IBB finances a maximum of 50% of the total volume.
- The loan is paid out in full (100%) and subject to market rates as agreed to with the applicant's bank.
- Term: generally ten years maximum. The loan is redeemed in equal instalments. Premature repayment in part or in full is generally not foreseen. Final details are subject to agreement with the applicant's bank.
- The loan must be secured with the customary collateral to be agreed to with the applicant's bank.
- Market rates/fees as agreed to with the applicant's bank

#### HOW

- Following examination of the specific case, the loan is granted jointly by the applicant's bank and IBB.



#### Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
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[www.ibb.de](http://www.ibb.de)



Detailed information at  
[www.ibb.de/wachstumsprogramm](http://www.ibb.de/wachstumsprogramm)



Required documents at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



# INVEST - Zuschuss für Wagniskapital / INVEST - Venture capital grant



## Bundesamt für Wirtschaft und Ausfuhrkontrolle (BAFA)

Referat 411  
Frankfurter Straße 29-35  
65760 Eschborn  
Tel. +49 (0) 61 96 / 9 08-19 64, fax -14 42  
[invest@bafa.bund.de](mailto:invest@bafa.bund.de)  
[www.bafa.de](http://www.bafa.de)



Detailed information at  
[www.bafa.de/invest](http://www.bafa.de/invest)  
and  
[www.invest-wagniskapital.de](http://www.invest-wagniskapital.de)



Video on this programme at  
[www.invest-wagniskapital.de](http://www.invest-wagniskapital.de)



Guidelines, legal information  
and forms at [www.bafa.de/invest](http://www.bafa.de/invest)



Electronic applications and/or  
document upload at  
[www.bafa.de/invest](http://www.bafa.de/invest)



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

↳ To improve financing conditions for young, innovative companies by reducing the risk for private investors (Business Angels) who provide venture capital

## WHO

- ↳ Private investors who acquire shares in young, innovative companies
- ↳ Support conditions for companies:
  - Small companies, less than seven years in business, fewer than 50 full-time employees, annual sales or annual balance sheet sum of EUR 10m max.
  - Corporation with its registered office in the EEA and at least one branch or facility in Germany
  - The company must operate in an innovative industry or hold a patent (not older than 15 years) directly related to the business purpose, or have received in the past two years public funding for a research/innovation project, or a brief report issued by an appointed, independent expert and ordered by BAFA confirms innovativeness.
- ↳ Preconditions for support for the investor:
  - An individual who is not be affiliated to the company and whose main place of residence is in the EEA.
  - Shares can be acquired through an investment company (GmbH or UG haftungsbeschränkt [German limited liability companies]) the sole purpose of such company being to subscribe and hold shares as well as asset management and consultancy services.
  - The investment must be a first-time investment in the company.
  - In the case of shares supported under INVEST, follow-up investment is also possible.
  - Support is available for the acquisition of shares via a convertible loan.
- ↳ The shares must participate fully in risks and opportunities.

## WHAT

- ↳ The private investor is refunded 20% of the price of the shares acquired (acquisition allowance) which does not have to be paid back when the shares are held for a minimum period of three years.
- ↳ Minimum investment of EUR 10,000
- ↳ If the acquisition of shares is linked to milestones, each individual payment must total at least EUR 10,000.
- ↳ The annual allowance that can be approved per investor for the acquisition of shares totals up to EUR 500,000.
- ↳ Shares of up to EUR 3m p.a. per company can qualify for support.

## HOW

- ↳ Companies must submit their applications online to BAFA.
- ↳ BAFA then issues the company with a certificate of eligibility which boosts the company's chances of obtaining capital.
- ↳ The investor also submits its application to BAFA (after the company has submitted its application). BAFA performs a check and issues a notice to the investor. After the shares have been paid and the investor furnishes the required proof of investment, the allowance is then paid out.
- ↳ In the case of a start-up project, the investor submits its application first. The company can only apply for eligibility after it has been established and entered in the commercial register.



**AIM**

- To finance projects in the form of a variable combination of guaranteed loans and investment from a single source. A guarantee serves to secure financing, whilst the dormant partnership strengthens the equity base. This generates positive effects for the company's balance sheet, credit-worthiness and rating, as well as an improved position in negotiations with the company's bank.

**WHO**

- The company must be an SME according to the EU's definition, i.e., less than 250 employees, maximum annual sales of EUR 50m or a maximum annual balance-sheet sum of EUR 43m.

**WHAT**

- In addition to an indemnity bond issued by BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH in favour of a bank, Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH provides investment serving to strength a company's equity.
- Any financing demand for projects of SMEs in Berlin; precondition: a future-orientated project and a sound concept.

**HOW**

- Applications should be submitted either to BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH or Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH.

**BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH**

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[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
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**Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH**

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[www.mbg-bb.de/beteiligungskapital](http://www.mbg-bb.de/beteiligungskapital)



Required documents at  
[www.mbg-bb.de/anfrage](http://www.mbg-bb.de/anfrage)



This programme is subject to de-minimis rules (refer to page 139).



# KfW-Energieeffizienzprogramm - Energieeffizient Bauen und Sanieren / KfW energy efficiency programme - energy-efficient building and refurbishment



## KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Programme variant for new buildings at [www.kfw.de/276](http://www.kfw.de/276)

Programme variant for refurbishment at [www.kfw.de/277](http://www.kfw.de/277)

Programme variant for single measures at [www.kfw.de/278](http://www.kfw.de/278)



This programme is subject to de-minimis rules (refer to page 139).

## AIM

- Financing for new buildings, first-time acquisition and refurbishment of commercially used non-residential buildings in order to save energy and reduce carbon emissions.

## WHO

- German and foreign, privately owned companies in the commercial industries
- Freelance professionals, such as physicians, tax advisors and architects
- Companies acquiring existing commercial buildings (first-time acquisition)
- Companies performing (energy-related) services for third parties within the scope of a contracting agreement

## WHAT

- Energy-saving refurbishment of commercial used non-residential buildings to one of the following standards: KfW efficiency house 70, 100 or listed building
- Individual measures to improve energy efficiency, for instance,
  - thermal insulation,
  - windows, curtain facade, exterior doors and gates, loading bays,
  - summer heat protection,
  - ventilation and air-conditioning, including heat and cold recovery, utilisation of waste heat,
  - heat and cold generation, distribution and storage, CHP or CHCP systems,
  - lighting,
  - control and instrumentation systems, building services.
- Construction of new energy-efficient commercially used buildings according to the KfW efficiency house 55 or 70 standard
- Measures for preparation, implementation and commissioning, e.g. ancillary work, planning costs and energy management systems
- Typical maximum sum of EUR 25m per project for energy efficiency measures.
- Redemption grant. The better the energy efficiency level, the higher the grant.
- Up to 100% of the investment costs eligible for support can be financed.
- The interest rate is determined by the applicant's bank in a risk-related manner on the basis of the debtor's economic situation (credit-worthiness) and the value of the collateral provided for the loan.
- The loans must be secured with customary collateral.
- Support is subject to subsidy regulations which must be adhered to by KfW and the applicant.

## HOW

- Please submit your application to KfW via your bank before commencing the project.
- This programme can be combined with other public funding within the scope of the EU's limits for grants. For single measures, it is not possible to combine a KfW loan and a grant by the Federal Office of Economics and Export Control (BAFA) for the same measure.



## KfW-Energieeffizienzprogramm - Produktionsanlagen/-prozesse / KfW energy efficiency programme - production systems/processes

### AIM

- Financing of energy efficiency measures in conjunction with production systems and processes at commercial companies in Germany and abroad.

### WHO

- German and foreign, privately owned companies in the commercial industries
- Freelance professionals, such as physicians, tax advisors, architects
- Companies performing (energy-related) services for third parties within the scope of a contracting agreement

### WHAT

- Investment measures that achieve energy savings of at least 10% (basic standard). In the case of 30% savings, this is supported as a premium standard.
- Some examples of measures:
  - Machines, systems and process equipment
  - Compressed air, vacuum and suction equipment
  - Electric drives and pumps
  - Process cold and heat
  - Heat recovery and utilisation of waste heat for production processes
  - Control and instrumentation systems
  - Information and communication technology
  - CHP systems
- Investment in modernisation that leads to specific energy savings of at least 10% (basic standard) measured on the basis of average consumption of the past three years. In the case of 30% savings, this is supported as a premium standard.
- In the case of new investments, energy savings are based on average consumption in the industry.
- Typical maximum sum of EUR 25m per project for energy efficiency measures.
- Up to 100% of the investment costs eligible for support can be financed.
- The interest rate is determined by the applicant's bank in a risk-related manner on the basis of the debtor's economic situation (credit-worthiness) and the value of the collateral provided for the loan.
- The loans must be secured with customary collateral.
- Support is subject to subsidy regulations which must be adhered to by KfW and the applicant.

### HOW

- Please submit your application to KfW via your bank before commencing the project.
- This programme can be combined with other public funding within the scope of the EU's limits for grants.



### KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Programme variant for the basic standard at [www.kfw.de/292](http://www.kfw.de/292)

Programme variant for the premium standard at [www.kfw.de/293](http://www.kfw.de/293)



This programme is subject to de-minimis rules (refer to page 139).



# KfW-Programm Erneuerbare Energien / KfW “renewable energies” programme

“Standard” and “Premium”



## KfW Bankengruppe

Palmengartenstraße 5-9

60325 Frankfurt

[www.kfw.de](http://www.kfw.de)



Programme variant for  
renewable energies - standard at  
[www.kfw.de/270](http://www.kfw.de/270)

Programme variant for  
renewable energies - premium at  
[www.kfw.de/271](http://www.kfw.de/271)

Programme variant for  
renewable energies - premium  
for small enterprises at  
[www.kfw.de/281](http://www.kfw.de/281)

Programme variant for  
renewable energies - premium -  
deep geothermal energy at  
[www.kfw.de/272](http://www.kfw.de/272)

Programme variant for  
renewable energies - premium -  
deep geothermal energy for  
small enterprises at  
[www.kfw.de/282](http://www.kfw.de/282)



This programme is subject  
to de-minimis rules  
(refer to page 139).

## AIM

- To promote the use of renewable energy for electricity generation, power and heat cogeneration in cogeneration plants, as well as measures to integrate renewable energy into the energy system (standard)
- To support larger renewables plants in the heat market (premium) deserving special support. Eligible projects are solar panel installations, biomass plants incinerating solid biomass for thermal use, strictly heat-controlled CHP biomass plants, heat grids, large thermal storages, large efficient heat pumps, biogas pipes for untreated biogas, plants for exploring and applying the dry hot rock principles for thermal use.

## WHO

- Eligible applicants with the standard variants:
  - German and foreign private and public companies, public corporations, municipal special-purpose associations, public corporations as independent legal entities
  - Freelance professionals
  - Farmers
  - Individuals, associations, co-operatives, private-law foundations which feed in part of the electricity generated and/or sell the heat generated
- Eligible applicants with the premium variants:
  - Freelance professionals
  - Farmers
  - Individuals using the electricity and/or the heat generated solely for their own purposes
  - Non-profit applicants and co-operatives
  - Companies
  - Municipalities, municipal regional authorities and municipalities associations

## WHAT

- Standard bank loan with collateral of up to 100% of the net investment costs eligible for support. In the case of turnkey plants, the entire net purchase price is eligible for support.
- Redemption grants are additionally made available from government funds in the “premium” programme part.
- Maximum loan amount for the standard programme part: EUR 50m max. per project
- Maximum loan under the “premium” programme part: EUR 25m per project

## HOW

- Please submit your application to KfW via your bank before commencing the project.
- Co-financing of the subsidised plant under other KfW or ERP programmes is not possible.
- Aggregation of loans with other support funds from public budgets is generally possible on condition that EU aid ceilings are observed.



**AIM**

- ↳ To support environmental protection measures by enterprises in the commercial sector in Germany with a private majority shareholding

**WHO**

- ↳ German and foreign companies in the commercial industries.
- ↳ Freelance professionals, such as physicians, tax advisors, architects
- ↳ Companies performing services for third parties within the scope of a contracting agreement
- ↳ For projects outside Germany:
  - German companies in the commercial sector and freelance professionals in Germany, as well as
  - subsidiaries of German companies based outside Germany
  - Joint ventures with a significant German share outside Germany

**WHAT**

- ↳ All investments that help to significantly improve the environmental situation. This includes:
  - Measures to boost resource efficiency/save materials
  - Air purification/noise protection/climate protection
  - Waste avoidance, treatment and recycling
  - Sewage avoidance, sewage treatment and fresh water savings
  - Environmentally friendly transport
  - Other environmental protection measures (e.g. soil and groundwater protection as well as rehabilitation of historical pollution and contaminated sites, landfill remediation)

In conjunction with the measures described above, the costs for planning and implementation support can also be funded.

- ↳ Maximum sum typically of EUR 10m per project (or higher subject to approval by the Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety)
- ↳ Up to 100% of the investment costs eligible for support can be financed.
- ↳ The interest rate is determined by the applicant's bank in a risk-related manner on the basis of the debtor's economic situation (credit-worthiness) and the value of the collateral provided for the loan.
- ↳ The loans must be secured with customary collateral.
- ↳ Support is subject to subsidy regulations which must be adhered to by KfW and the applicant.
- ↳ Particularly low interest rates are available for small enterprises.

**HOW**

- ↳ Please submit your application to KfW via your bank before commencing the project.
- ↳ A loan under the KfW environmental programme can be generally combined with other support instruments (loans or grants/allowances) up to the maximum sums of the relevant EU subsidy limits on condition that the total sum consisting of loans, allowances or grants does not exceed the total expenditure sum.

**KfW Bankengruppe**

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



Programme variants for large and medium-sized enterprises at [www.kfw.de/240](http://www.kfw.de/240)

Programme variants for small companies at [www.kfw.de/241](http://www.kfw.de/241)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# KfW-Unternehmerkredit / KfW corporate loan

## Subordinate and external capital



### KfW Bankengruppe

Palmengartenstraße 5-9

60325 Frankfurt

[www.kfw.de](http://www.kfw.de)



Programme variants for larger and medium-sized enterprises at

[www.kfw.de/o37](http://www.kfw.de/o37)

Programme variants for small and medium-sized enterprises at

[www.kfw.de/o47](http://www.kfw.de/o47)



This programme is subject to de-minimis rules (refer to page 139).

### AIM

– To finance investment and working capital for medium-sized enterprises and freelance professionals

### WHO

– German and foreign companies in the commercial sector (production industry, crafts, trade, leasing companies and other services) as well as freelance professionals who have been active on the market for at least five years.

– Projects in Germany:

- Small and medium-sized enterprises (SMEs) with annual sales of no more than EUR 50m (including affiliated companies)
- Larger medium-sized enterprises with a private majority shareholding and with consolidated sales of no more than EUR 500m
- Freelance professionals, such as physicians, tax advisors, architects
- Individuals renting or leasing commercial property on condition that the tenant also fulfils the application criteria

– Projects outside Germany:

- German companies in the commercial industries and their subsidiaries
- Subsidiaries of the aforementioned German companies with their place of business abroad
- Joint ventures with a significant German share outside Germany

### WHAT

- Investment and working capital up to 100%
- Standard bank loan with collateral up to a maximum sum of EUR 25m per project
- In the case of investment costs, company takeovers or investments, 50% liability redemption is granted.
- In the case of financing for working capital and inventories, 50% liability redemption is granted for SMEs only. The maximum loan amount in this case totals EUR 5m. Customer-specific interest rate due to risk-compliant interest rate system and creditworthiness classes
- SME window with favourable interest terms

### HOW

- Please submit your application to KfW via your bank before commencing the project.
- This programme can be combined with other support programmes. However, the KfW corporate loan with liability redemption cannot be combined with other KfW support loans with liability redemption.



## KMU-Fonds / SME fund

### AIM

- ↳ The SME fund provides long-term financing for investments and related plant and equipment from start-up and growth loans of up to EUR 10m.

### WHO

- ↳ Small and medium-sized commercial enterprises and freelance professionals as well as founders having a facility in Berlin are eligible. The project to be financed must be carried out in Berlin.

### WHAT

- ↳ Co-financing of investment in fixed assets within the scope of company acquisitions, new establishments, relocation, expansion, rationalisation and reinvestment measures as well as in operating equipment in conjunction with such investments.
- ↳ Financing of operating equipment for the expansion and/or growth of SMEs, for example, to pre-finance orders and to develop and launch new products
- ↳ Founder and early-phase financing during the first three years up to EUR 250,000
- ↳ Debt rescheduling and/or follow-up financing of projects already underway or completed, as well as financing for business rescue projects are ruled out.

### HOW

- ↳ Loans from the SME fund are generally granted jointly with the applicant's bank or another private financing party. In this case, applications for loans are submitted to the applicant's bank which will then also grant the loan.
- ↳ In the case of loans of up to EUR 250,000, applications can be submitted directly to the SME fund via Investitionsbank Berlin who will then also grant the loan.
- ↳ The granting of the loan is contingent upon a sound business concept that aims to achieve sustainable consolidation or improvement of the company's competitiveness and the promise of scheduled interest payments and redemption of the loan.
- ↳ An important criterion for granting the loan is sufficient commercial expertise (that can be supplemented through coaching).
- ↳ There is no obligation to provide financing.
- ↳ The loan must be secured with the customary collateral, if necessary, subject to agreement with the applicant's bank. In the case of partnerships and corporations, the managing shareholders or main investors are expected to furnish absolute guarantees; in the case of limited partnerships, this is required of the limited partners.
- ↳ Loan of up to EUR 10m with the applicant's bank or a private financing party providing at least the same amount.
- ↳ Financing of start-ups is limited to EUR 250,000.
- ↳ Redemption periods of up to 20 years. Redemption-free periods can be agreed upon.
- ↳ Customary interest rate.
- ↳ Repayment is effected in instalments. In the event of premature repayment, the final borrower can be charged a prepayment penalty. In the case of syndicated loans, the redemption agreement with the applicant's bank is decisive.
- ↳ It is possible to combine this funding with funding from the federal government, the federal state and the European Union.



### Investitionsbank Berlin

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[www.ibb.de](http://www.ibb.de)



Detailed information at  
[www.ibb.de/kmu-fonds](http://www.ibb.de/kmu-fonds)

SME fund micro-loans of up to  
EUR 25,000, refer to page 58



Required documents at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or  
document upload at  
[www.ibb.de/eantrag](http://www.ibb.de/eantrag)



This programme is subject  
to de-minimis rules  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.



# KMU-Fonds - Mikrokredite bis 25 TEUR / SME fund - micro-loans of up to EUR 25,000

Loans of more than EUR 25,000 from the SME fund are granted in a different procedure (refer to [SME fund](#), page 57).



## Investitionsbank Berlin

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[www.ibb.de](http://www.ibb.de)



Detailed information at  
[www.ibb.de/mikrokredit](http://www.ibb.de/mikrokredit)



Video on this programme at  
[youtube.com/c/Investitionsbank  
BerlinIBB](https://youtube.com/c/InvestitionsbankBerlinIBB)



Guidelines, forms and  
other documents at  
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This programme is subject  
to [de-minimis rules](#)  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

– To finance expenditure for establishment, acquisition and expansion by founders as well as small and medium-sized commercial firms or freelance professionals in a simplified procedure in the form of micro-loans of up to EUR 25,000.

## WHO

– Founders as well as small and medium-sized commercial enterprises and freelance professionals having their place of business or a facility in Berlin are eligible.

## WHAT

- To finance:
  - Start-ups and consolidation projects
  - Acquisitions
  - Relocations
  - Expansion projects
  - New projects and concrete orders
- Debt rescheduling and/or follow-up financing of projects already underway or completed, as well as financing for business rescue projects are generally ruled out.

## HOW

- The granting of a loan is contingent upon submission of complete application documents prior to commencing the project and, under certain conditions, a convincing oral presentation of the project during an interview at Investitionsbank Berlin.
- The project to be financed must be carried out in Berlin. Presentation of a business plan is usually not required.
- A key criterion for the granting of a loan is the guarantee of sufficient business expertise. This can also be supplemented by coaching.
- There is no obligation to provide financing.
- In the case of partnerships/corporations, the shareholders and/or managing directors of the borrower company who, due to their position have a major influence on the company, must issue an absolute guarantee. This may also be demanded of limited partners in the case of limited partnerships. Other forms of collateral are not required.
- Typical term of six years. Redemption-free periods can be agreed upon (typically one year).
- Interest rate is payable at market rates.
- The loan is usually redeemed in quarterly instalments. Premature repayment in part or in full is generally not foreseen. In the event of premature repayment of the loan in exceptional cases, the borrower can be charged a prepayment penalty.
- It is possible to combine a loan from the SME fund with business development measures by the federal government, the federal state and the European Union.



## Liquiditätshilfen BERLIN / BERLIN liquidity assistance

### AIM

- Support for commercial companies in difficulty (even within the scope of insolvency proceedings) who need liquidity and are planning to restructure. Jobs are to be secured, especially through restructuring.

### WHO

- Small and medium-sized enterprises according to the EU's definition of SMEs with a facility in Berlin and who have completed the start-up phase (three years).
- The following sectors are not eligible for support:
  - Companies in the coal mining and steel industries
  - Companies subject to specific rules for banks
  - Companies in agriculture, forestry and fisheries
  - Companies working in hospitality
  - Retail companies
  - Businesses in the construction and related industries
  - Residential building companies and developers
  - Consumption-orientated service companies (excluding trades) and similar companies.

### WHAT

- Co-financing of non-cash expenditure in conjunction with the restructuring and adaptation of the company to the market.

### HOW

- Rescue and restructuring loans are granted.
- Short to medium-term loans (typically five years) of up to EUR 1m
- Up to two years redemption free possible
- The interest rate is based on the capital market interest rate.
- Investitionsbank Berlin charges refinancing interest plus a margin.
- Co-financing required

Funding under "Berlin liquidity assistance" is only granted if

- a tenable rescue concept is submitted showing that the company has the ability to achieve lasting returns,
- aspects of labour-market and development policy justify a positive decision,
- other financing parties (e.g. the shareholders or a commercial bank) bear a much higher share in the financing required, and
- non-scheduled repayments of loans with the applicant's bank are not made using funds under this programme.



### Investitionsbank Berlin

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Further information:

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(Senate Department for Economics,  
Energy and Public Enterprises)  
Mr Mario Pflücke  
Tel. +49 (0) 30 / 90 13-84 69



Detailed information at  
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Required documents at  
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# Mein Mikrokredit / My micro-loan

German micro-loan fund



## Mikrofinanzinstitut GOLDRAUSCH e. V.

Anklamer Straße 38, 10115 Berlin  
Ms Ines Hecker  
Tel. +49 (0) 30 / 28 47 88-80, fax -81  
[hecker@goldrausch-ev.de](mailto:hecker@goldrausch-ev.de)  
[www.goldrausch-ev.de](http://www.goldrausch-ev.de)

Other micro-financing institutes at  
[www.mein-mikrokredit.de](http://www.mein-mikrokredit.de)



My micro-loan is a nationwide offer for all start-ups and small companies. The terms and conditions are always the same. Detailed information at  
[www.mein-mikrokredit.de](http://www.mein-mikrokredit.de)

Please note that the offer by Goldrausch e. V. is only available to female founders and entrepreneurs.



Video on this programme at  
[www.mein-mikrokredit.de](http://www.mein-mikrokredit.de)



This offer is particularly suitable for business start-ups and young companies.

## AIM

My micro-loan is offered under the German micro-loan fund. This fund was set up by the Federal Government to provide a nation-wide system for granting micro-loans of up to EUR 250,000 in order to cover the financing needs of small companies who have no access to loan-based financing from banks. Accredited micro-financing institutes establish contacts with and assist borrowers.

## WHO

- Nation-wide: founders as well as small companies
- With this offer by the Berlin-based micro-financing institute Goldrausch e. V.: female founders and entrepreneurs in freelance professions and trades, as well as creative self-employed people who live and have their place of business in Berlin
- As a rule, applicants should not be able to cover their borrowing requirements from their own funds. Applicants should present a convincing business idea and should have a tenable business concept.

## WHAT

- Financing of investments and working capital, stabilisation of the company, order pre-financing, training, apprenticeships, liquidity bottlenecks

## HOW

- Loans can be taken out in small steps. Depending on the situation, the first loan can total between EUR 1,000 and EUR 10,000 max. If the first loan is redeemed over six months without any disruptions, another loan can be applied for. The loan sum may not exceed EUR 25,000.
- Applications are submitted in person together with a description of the project and financial budgeting.
- Term of one to four years
- Interest rate of 7.9% plus an upfront fee of EUR 100
- No redemption-free period
- Special and premature repayment possible
- Can be combined with other funds from the federal state and the federal government
- Personal support by the micro-financing institute, from application to repayment
- References or small guarantees from private individuals or from business partners



## Mikromezzaninfonds Deutschland / Micro-mezzanine funds Germany

Investment by Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH (MBG) for small and micro-enterprises from the ERP special funds of the European Social Fund (ESF)

### AIM

- To strengthen the equity basis
- To boost the risk-bearing capacity of the company
- To improve the rating and hence borrowing options and lower interest rates
- To finance capital investment and working capital (no debt rescheduling, no rescue financing)

### WHO

- Small and young companies as well as start-ups (SMEs)
- Special target groups:
  - Companies who provide vocational training
  - Start-ups by previously unemployed people
  - Companies managed by women or people with a migration background
  - Commercially orientated social and environmental companies

### WHAT

- Silent partnership by MBG (no voting rights and no control)
- Investments amounting from EUR 10,000 to EUR 50,000
- Term: up to ten years
- Fixed handling fee of 8.0% p.a. plus
- Variable share in profits of 1.5% p.a.
- Once-off handling fee of 3.5% of the investment amount
- No physical collateral

### HOW

- Investment applications must be supported by a description of the investment concept.
- Investment can be combined with other programmes.



### Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH

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Detailed information at  
[www.mbg-bb.de/beteiligungskapital](http://www.mbg-bb.de/beteiligungskapital)



Application form at  
[www.mbg-bb.de/anfrage](http://www.mbg-bb.de/anfrage)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# Programm für Internationalisierung / Internationalisation programme

Programme parts: SME projects, joint projects, networking

## AIM

- To strengthen the international competitiveness of Berlin's business sector and to support, in particular, small and medium-sized enterprises in developing new markets abroad. The programme is specifically designed to drive internationalisation and the initiation of supra-regional and cross-border co-operation projects in order to boost the companies' growth potential and generate strong employment effects.
- The individual programme elements, i. e. SME projects, joint projects and networking projects, add up to modular and co-ordinated support, for instance, for trade show and conference participation abroad, participation in shared trade show booths, delegation visits and development of international networks.
- Each support programme must be applied for separately.

## SME projects (Pfl-KMU)

### WHO

- SMEs in the manufacturing sector, production-related service companies and commercial firms as well as SMEs from the clusters having their registered office and/or a facility in Berlin.

### WHAT

- Support is provided for the following modules:
  - Participation in trade shows, exhibitions, exchanges, fashion shows and showrooms abroad of a mostly international and professional/technical nature unless such events primarily serve as direct sales tools.
  - Grant of up to 50% of the eligible total expenditure, maximum of EUR 12,000 per individual measure and a minimum total expenditure level of EUR 6,000.
  - Support is provided for a maximum of three measures per calendar year.

### HOW

- Applications must be submitted to Investitionsbank Berlin.
- The application form must be submitted to IBB no later than six weeks before the measure begins.
- Measures may not be started, at the applicant's own risk, until IBB has received the application.
- Retroactive support is not permitted.



### Investitionsbank Berlin

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Bundesallee 210, 10719 Berlin  
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[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



An amendment to the Directive came into effect on 1 April 2018 introducing improved support conditions for SMEs. The latest information can be found at [www.ibb.de/internationalisierung](http://www.ibb.de/internationalisierung)



Required documents at [www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or document upload at [www.ibb.de/eantrag](http://www.ibb.de/eantrag)



This programme is subject to de-minimis rules (refer to page 139).



## Gemeinschaftsprojekte (Pfl-GEM) / Joint projects

### WHO

- Business-near institutions based in Berlin. These include, first and foremost, chambers, associations and industry networks.

### WHAT

- Support is available for the following modules with a grant for up to 100% of total eligible expenditure and/or up to a maximum of EUR 150,000:
  - Joint and industry information booths at fairs and exhibitions of trans-regional relevance in Germany and abroad, primarily such fairs and exhibitions that are recorded in the Berlin-Brandenburg trade fair schedule. The Berlin-Brandenburg trade fair schedule is adopted by the senate department in charge of economic affairs following consultation with the “internationalisation programme” advisory board.
  - Location presentations as well as contact and co-operation exchanges, conferences, workshops and information events in Germany and abroad that particularly serve the economic interests of the Federal State of Berlin.
  - Trips by company delegations that particularly serve the economic interests of the Federal State of Berlin.

### HOW

- Applications must be submitted to Investitionsbank Berlin.
- Applications must be submitted to IBB before the measure begins.
- In this context,
  - applications for support for joint projects and industry information booths at trade fairs and exhibitions should be submitted no later than twelve weeks after the federal land trade fair schedule has been issued and
  - applications for the other modules must be submitted to IBB at least six weeks before the measure begins.
- Measures may not be started at the applicant’s own risk until IBB has received the application.
- Retroactive support is not permitted.



#### Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Important additional information at  
[www.ibb.de/internationalisierung](http://www.ibb.de/internationalisierung)



Required documents at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or  
document upload at  
[www.ibb.de/eantrag](http://www.ibb.de/eantrag)





#### **Investitionsbank Berlin**

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Important additional  
information at  
[www.ibb.de/internationalisierung](http://www.ibb.de/internationalisierung)



Required documents at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



Electronic applications and/or  
document upload at  
[www.ibb.de/eantrag](http://www.ibb.de/eantrag)

## Netzwerkbildung (Pfl-NETZ) / Networking

### WHO

- Business-near institutions and industry networks with an international orientation and their own legal personality, with economic aims and a registered office and/or facility in Berlin

### WHAT

- The following modules are supported with a grant for up to 80% of the expenditure eligible for support over a period of one to three years:
  - Networking projects of business players and science institutions in the region and beyond which specifically support small and medium-sized enterprises (SMEs) in Berlin in overcoming internationalisation barriers and which thereby support the establishment and development of sustainable international co-operation projects.
  - The network projects must particularly serve the economic interests of the Federal State of Berlin.

### HOW

- Two-stage application process (support request, support application) before Investitionsbank Berlin
- Applications must be submitted to IBB no later than six weeks before the measure begins.
- IBB checks the application and forwards it to the senate department in charge of economic affairs for its comments, for identifying the economic interest and for assessing the application from a subsidy law perspective.
- Measures may not be started at the applicant's own risk until IBB has received the application.
- Retroactive support is not permitted.



## Sofortkredit für Kaufleute / Immediate loan for trading businesses

### AIM

- Quick loan decisions for financing projects of Berlin-based trade businesses in order to provide loans at short notice for operating equipment or investment purposes with support from Handelsverband Berlin-Brandenburg e. V. (HBB) when it comes to compiling the documents necessary for the meeting with the bank.

### WHO

- Trading businesses based in the Berlin trading board district.
- The company must be an SME according to the EU's definition, i.e., less than 250 employees, maximum annual sales of EUR 50m or a maximum annual balance-sheet sum of EUR 43m.

### WHAT

- Indemnity bonds are granted for a maximum of 80% of a bank loan.
- The company is planning a future-orientated project with a sound concept.
- Maximum loan sum of EUR 100,000.

### HOW

- Applications must be submitted to a bank, BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH or Handelsverband Berlin-Brandenburg e. V.
- A business consultant commissioned by HBB and to be paid by the applicant provides support when it comes to compiling the required documents (allowances for up to 50% are possible).
- The project must be supported by a positive statement from the business consultant acting on behalf of HBB.
- Applications must be supported by full, relevant documentation concerning the project/concept and shareholders/management (including proposed collateral).
- The applicant's bank and BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH perform a parallel check. A decision is typically made within one week after submission of the complete documents.



#### **BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH**

Schillstraße 9, 10785 Berlin  
Ms Stefanie Tonn  
Tel. +49 (0) 30 / 31 10 04-35, fax -55  
[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)

#### **Handelsverband Berlin-Brandenburg e. V.**

Mehringdamm 48, 10961 Berlin  
Mr Philip Haverkamp  
Tel. +49 (0) 30 / 8 81-77 38, fax -18 65  
[info@hbb-ev.de](mailto:info@hbb-ev.de)  
[www.hbb-ev.de](http://www.hbb-ev.de)



Terms and conditions at  
[www.buergschaftsbank.berlin/Kaufleute](http://www.buergschaftsbank.berlin/Kaufleute)



Flyer at  
[www.buergschaftsbank.berlin/Flyer\\_Kaufleute](http://www.buergschaftsbank.berlin/Flyer_Kaufleute)



This programme is subject to de-minimis rules (refer to page 139).



# VC Fonds Kreativwirtschaft Berlin / VC Fund Creative Industries Berlin

Investment capital for Berlin-based businesses in the creative sector



## IBB Beteiligungsgesellschaft mbH

Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-3201, fax -3202  
[venture@IBB-Bet.de](mailto:venture@IBB-Bet.de)  
[www.IBB-Bet.de](http://www.IBB-Bet.de)



Video on this programme at [youtube.com/c/InvestitionsbankBerlinIBB](https://www.youtube.com/c/InvestitionsbankBerlinIBB)



This offer is particularly suitable for business start-ups and young companies.

## AIM

– With the VC Fund Creative Industries Berlin, IBB Beteiligungsgesellschaft invests venture capital in growth companies in different sectors of the creative industry, thereby strengthening their equity basis. The funds are primarily provided in order to finance the development and launch of innovative, scalable products or services in order to achieve quick company growth.

## WHO

– VC Fund Creative Industries Berlin invests in companies which fulfil the following investment criteria:

- Innovative business models
- High scaling and value increase potential
- Part of the focal areas of the creative industry
- Companies with innovative unique selling propositions
- Founder and management teams with high levels of personal and professional competence
- Companies that are still in the early phase; financing for growth is only possible in subsequent financing rounds.
- Good medium-term exit prospects

– The company should be owned primarily by shareholders who are actively involved, it should have its place of business in Berlin and fulfil the EU's criteria for small and medium-sized enterprises, and it must be a corporation. Furthermore, pursuant to the Community guidelines for state aid for rescuing and restructuring firms, the company in question may not be in difficulty.

## WHAT

– Minority shares in equity

– Initial investments: typically between EUR 200,000 and EUR 1m

– In subsequent rounds with existing and/or new investors, the commitment can be increased to a total investment of up to EUR 4m, depending on the equity demand.

## HOW

– Applicants should contact IBB Beteiligungsgesellschaft mbH directly.

– A brief description and/or a presentation form the basis for a first meeting. Strictly confidential handling is warranted.

– Participation by VC Fund Creative Industries Berlin is generally contingent upon other partners, such as venture capital companies, industrial enterprises or Business Angels, participating in the company to at least the same degree as VC Fund Creative Industries Berlin.



# *Technology, research and development*

THE BUSINESS SUPPORT PROGRAMMES



BUSINESS SUPPORT PROGRAMMES  
TECHNOLOGY, RESEARCH  
AND DEVELOPMENT



Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# Berlin Innovativ / Berlin Innovation



## Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



The latest terms and conditions at  
[www.ibb.de/berlininnovativ](http://www.ibb.de/berlininnovativ)



Checklist, guideline, forms  
and other documents at  
[www.ibb.de/downloads](http://www.ibb.de/downloads)



This programme is subject  
to de-minimis rules  
(refer to page 139).



This offer is particularly suitable  
for business start-ups and  
young companies.

## AIM

- To achieve better access to financing for productive investments, Berlin Innovation offers low-interest financing for innovative medium-sized enterprises with 70% risk relief for the banks transmitting the loans.
- Financing is made possible via the InnovFin SME guarantee, a facility backed under the Horizon 2020 Programme of the European Union (Framework Programme for Research and Innovation, refer to page 74), with funds from the European Fund for Strategic Investments (“EFSI”).

## WHO

- Small and medium-sized enterprises (SMEs) as well as medium-sized companies with fewer than 500 employees fulfilling at least one of the following criteria at the time of application:
  - Production, development or the introduction of innovative products, processes or services where a technology or marketed-related risk of failure exists.
  - The company has been on the market for less than 12 years and over the past three years has grown by more than 20% p.a. (turnover or workforce; at least ten full-time employees at the beginning of the period under observation).
  - Expenditure on research, development and innovation is at least as high as one of the threshold values specified (see [www.ibb.de/berlin-innovativ](http://www.ibb.de/berlin-innovativ)).
  - At least 80% of the loan sum will be used to finance expenditure on research, development and innovation.
  - In the past three years, funding was received at least once under a public innovation programme.
  - Over the past two years, a VC investor/business angel invested in the company or holds a stake in the company at the time the application is submitted.
  - Over the past two years, the company received an innovation award from an EU institution.
  - Over the past two years, an intellectual property right was registered and the loan is intended to enable the exploitation of this right.
  - Financing the new market entry totals more than 50% of the average turnover over the past five years.

## WHAT

- Financing is to be provided for all forms of start-ups, investments, increase in stocks, as well as general working capital requirements.
- Support is subject to the following conditions: Loan amount: typically EUR 100,000 to EUR 2m; Paid out in full; IBB grants the applicant's bank 70% liability redemption; Flexible terms ranging from three to ten years; Favourable, risk-differentiated interest rate; Payments are effected each quarter and in arrears.

## HOW

- Applications must be submitted via the applicant's bank.
- Application documents available for downloading (see link)
- Following a positive credit assessment and collateral check, the applicant's bank approves the loan application and passes the documents on to IBB.
- Due to redemption from liability for the applicant's bank, IBB also performs a credit assessment.



## Design Transfer Bonus

### AIM

- Small and medium-sized enterprises are to be given better access to design services in order to strengthen the competitiveness of their products and services.
- The aim is to involve the design competence of the design industry and/or universities in the innovation process of SMEs at an early point in time and in an application-orientated manner.
- Co-operation is designed to strengthen regional competence and to initiate and support access to international markets.

### WHO

- Small and medium-sized commercial enterprises with a registered office or facility in Berlin, which pursue eligible activities according to the current rules of the common task "improvement of regional economic structure" (GRW, see page 46) (fulfilment of the conditions of the primary effect) and whose project or service is of a clearly innovative nature.
- Technology-orientated, legally independent and profit-orientated SMEs who (wish to or) develop and introduce their own products, processes or services on the market.

### WHAT

- Transfer of design know-how of companies in the design industry and universities to SMEs
- Design projects and measures with a reference to the applied research and development within the scope of developing new products and services and/or improving the quality of existing products and services.
- Services by design companies who are legally independent from the company submitting the application or services by universities.
- The service provider must have proven design competence and his registered office in Berlin or Brandenburg. The companies commissioned, including individual companies, must be experienced and competent. This must be proven by at least one credential from a comparable field.
- Expenditure on external measures and activities related to planning, development and implementation is subsidised when such activities are geared towards designing new or modified products, services and production processes to market or production maturity. This includes interface and interaction design for new software-based products and processes as well as service design.

### HOW

- Earmarked project funding as a non-repayable grant
- Pro-rata financing amounting to 70% of the expenditure eligible for support (EUR 640 max.)
- The allowance cannot be combined with other federal or federal-state programmes is not possible.
- The term of a project should not exceed six months.
- Support can be approved several times, however, generally for a maximum of three, clearly distinct projects (which can be based on each other). Exceptions are subject to approval by the senate department in charge of business.



**B.&S.U. mbH Beratungs- und Service-Gesellschaft Umwelt mbH**  
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Ms Jenny Dittner  
Tel. +49 (0) 30 / 3 90 42-72, fax -31  
[info@designtransferbonus.de](mailto:info@designtransferbonus.de)  
[www.bsu-berlin.de/de](http://www.bsu-berlin.de/de)



Detailed information at  
[www.designtransferbonus.de](http://www.designtransferbonus.de)  
and  
[www.designtransferbonus.de/faq/](http://www.designtransferbonus.de/faq/)



Checklist, guideline, forms  
and other documents at  
[www.designtransferbonus.de/downloads](http://www.designtransferbonus.de/downloads)



This programme is subject  
to de-minimis rules  
(refer to page 139).



# ERP-Digitalisierungs- und Innovationskredit / ERP digitalisation and innovation loan

for innovative projects and companies



## KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



There are three loan variants  
under this programme:  
380, 390 and 391



Information about the different  
types of loans, application forms  
and leaflets available at  
[www.kfw.de/380](http://www.kfw.de/380)

## AIM

Low-interest financing for digitalisation and innovation projects in Germany as well as for projects by innovative companies

## WHO

- Established small and medium-sized enterprises in the commercial industries,
  - who have been active on the market for at least two years,
  - who have less than 250 employees and record annual sales of EUR 50m max. or a balance sheet sum of no more than EUR 43m
- Larger medium-sized enterprises with a private majority shareholding and with consolidated sales of no more than EUR 500m
- Freelance professionals

## WHAT

- Digitalisation projects (max. of 24 months after the project started)
- Innovation projects (max. of 24 months after the project started)
- Projects by innovative companies
- Financing is provided for up to 100% of the investment and working capital eligible for funding.
- Minimum loan of EUR 25,000, maximum loan of EUR 25m (per project)

## HOW

- Please submit your application to KfW via your bank before commencing the project.
- This support can be combined with other support programmes within the scope of the relevant EU aid ceilings as long as this does not lead to over-financing. The aid cumulation provisions must be observed.



## ERP-Mezzanine für Innovation / ERP mezzanine for innovation

for developing new products and processes

### AIM

- ↳ Long-term, low-interest financing for market-near research and development of new products, processes or services, as well as their large-scale further development in Germany
- ↳ The research and development phase can be accompanied up until commercial use begins.

### WHO

- ↳ Established medium-sized enterprises in the commercial sector
  - who have been active on the market for at least two years,
  - who are mostly privately owned and
  - whose group sales do not exceed EUR 500m.
- ↳ Freelance professionals

### WHAT

- ↳ Projects are supported that go beyond the state of the art in Europe as well as projects that are new for applicant companies. In both variants, the applicant companies must perform the innovative projects themselves or participate to a large extent in the project with their own innovative contribution (i.e. the core of the innovation comes from the company).
- ↳ Projects eligible for support
  - include experimental development activities,
  - aim to perform a clearly defined, inseparable task with clearly defined goals,
  - can comprise several work packages, activities or services.
- ↳ If two or more research and development projects cannot be clearly separated from each other, and if each of them has no prospect of technological success on their own, they will be regarded as a single project.
- ↳ A financing package made up of a loan (borrowed capital tranche) and subordinate loans (subordinate tranche, depending on group sales)
- ↳ Financing is provided for up to 100% of the costs eligible for support (e.g. personnel costs, overheads, investments for R&D projects, measures to secure quality).
- ↳ Minimum loan of EUR 25,000, maximum loan of EUR 5m (per project)

### HOW

- ↳ Please submit your application to KfW via your bank before commencing the project.
- ↳ Cannot be combined with other KfW support projects with liability redemption.
- ↳ This support can be combined with other support programmes within the scope of the relevant EU aid ceilings as long as this does not lead to over-financing. The aid cumulation provisions must be observed.
- ↳ Customary collateral is required for the outside capital share, no collateral is required for the junior component.



### KfW Bankengruppe

Palmengartenstraße 5-9  
60325 Frankfurt  
Tel. +49 (0) 8 00 / 5 39 90 01  
(free of charge)  
[www.kfw.de](http://www.kfw.de)



There are three loan variants under this programme: 360, 361 and 364.



Information about the different types of loans, application forms and leaflets available at [www.kfw.de/360](http://www.kfw.de/360)



This programme is subject to de-minimis rules (refer to page 139).



# EXIST-Forschungstransfer / EXIST research transfer

as part of the “start-ups from academia” programme



## Forschungszentrum Jülich GmbH

Projektträger Jülich (PtJ)  
Berlin Office  
Zimmerstraße 26-27, 10969 Berlin  
Tel. +49 (0) 30 / 2 01 99-31 27  
[ptj-exist-forschungstransfer@fz-juelich.de](mailto:ptj-exist-forschungstransfer@fz-juelich.de)  
[www.exist.de](http://www.exist.de)



Detailed information at  
[www.exist.de/DE/Programm/Exist-Forschungstransfer/inhalt.html](http://www.exist.de/DE/Programm/Exist-Forschungstransfer/inhalt.html)



The programme for the second phase of support (seed) is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.

## AIM

With the EXIST research transfer programme, the Federal Ministry for Economic Affairs and Energy provides support in two phases for outstanding research-based start-up projects which require complex and high-risk development work.

## WHO

- In the first phase of support (“pre-seed”), support is available to research teams at universities and research institutes.
- In the second phase of support (“seed”), support is available to the technology-orientated companies that were established as a result of the pre-seed.

## WHAT

- During the first phase of support, research results which have the potential to become the basis for establishing a company are to be developed further. The aim is to perform development work in order to demonstrate technical feasibility, develop prototypes and prepare a business plan and finally to establish the company. Support includes advisory services provided by a start-up supporting network.
- The second phase of support involves development work to achieve market maturity. The aim is to start business activities and to secure external follow-up financing.

## HOW

- During the first phase of support, support amounting to EUR 250,000 max. is available to cover expenses for a maximum of four employees (three scientific or technical in addition to one with business administration skills) as well as material expenditure on investment goods, working capital, market research, intellectual property rights or coaching.
- Up to 100% of eligible project-related expenditure can be financed. Start-up projects by the research institutes basically financed by the federal government and the federal states (FhG, HGF, Max-Planck-Gesellschaft, Leibniz-Gemeinschaft) are financed up to 90%. The pre-seed phase lasts up to 18 months and in certain cases can be extended to up to 36 months for highly innovative projects that can be proven to require more time.
- In the second phase of support (18 months), a non-redeemable grant of up to EUR 180,000 can be made available.
- As a precondition for support, the company must contribute its own funds and, if applicable, venture capital at a ratio of 1:3.
- Personnel costs, depreciation on project-specific assets, contracts with third parties, material costs and the costs of filing intellectual property rights are eligible for support.
- Two-stage support process: During the first stage, project briefs for the first stage of support from 1 to 31 January and from 1 to 31 July of a calendar year must be submitted. Six months before the end of the pre-seed phase, the application for support in support phase II can be submitted if establishment of the company is to be pursued further.



## EXIST-Gründerstipendium / EXIST founder grant

as part of the “start-ups from academia” programme

### AIM

- With the EXIST founder grant, the Federal Ministry for Economic Affairs and Energy (BMWi) supports preparations for start-up projects from universities and research institutes. The project should be an innovative, technology-orientated or science-based (service) project with good economic prospects.

### WHO

- Scientists at public, not profit-orientated universities and research institutes
- University graduates and former scientific staff (up to five years after graduation or leaving)
- University students who have completed at least half of the term of their studies at the time the application is submitted
- Founder teams with up to three members where the majority of members are university students are supported in exceptional cases only.
- One of the up to three team members can be supported on condition that this member has completed qualified vocational training as a technical employee. The final examination of one team member may be more than five years ago.

### WHAT

- Support is provided for innovative, technology-orientated projects and services that are based on scientific results and aim to:
  - secure the applicant's subsistence in the form of a grant:
    - Founders with a doctoral degree: EUR 3,000 per month
    - University graduates: EUR 2,500 per month
    - Technical assistant: EUR 2,000 per month
    - University students: EUR 1,000 per month
    - Children's allowance: EUR 150 per month and child
  - Material expenditure: up to EUR 30,000 (teams of up to three people), up to EUR 10,000 (for a one person start-up)
  - Coaching: EUR 5,000
- Support is granted for a maximum term of one year.

### HOW

- The university or research institute in Germany
  - submits the application. Applications can be submitted at any time,
  - appoints and provides a mentor,
  - is a member of a founder network,
  - provides the workplace and guarantees free use of the infrastructure,
  - manages the support funds.
- The founder
  - receives coaching services from the founder network,
  - draws up with the consultant and/or mentor a coaching/assistance timetable,
  - visits a one-day “founder personality” seminar,
  - presents first results for the business plan after five months,
  - submits the business plan after ten months,
  - is responsible for paying taxes and social insurance contributions.
- Start-up only after support has commenced.



#### Forschungszentrum Jülich GmbH

Projektträger Jülich (PtJ)  
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 Zimmerstraße 26-27, 10969 Berlin  
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Detailed information at  
[www.exist.de/DE/Programm/Exist-Gruenderstipendium/inhalt.html](http://www.exist.de/DE/Programm/Exist-Gruenderstipendium/inhalt.html)



Video on this programme at  
[www.exist.de/DE/Programm/Exist-Gruenderstipendium/inhalt.html](http://www.exist.de/DE/Programm/Exist-Gruenderstipendium/inhalt.html)



This offer is particularly suitable for business start-ups and young companies.



# Horizont 2020 / Horizon 2020

## EU framework programme for research and innovation



### **Berlin Partner für Wirtschaft und Technologie GmbH**

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[www.eu-service-bb.de](http://www.eu-service-bb.de)



Detailed and up-to-date  
information at  
[eu-service-bb.de/horizont\\_2020](http://eu-service-bb.de/horizont_2020)

### AIM

- Horizon 2020 is the central instrument implementing the Innovation Union and is geared to achieving the goals of the Europe 2020 strategy. The programme promotes research and innovation activities along the entire value chain: from the idea right through to the development of prototypes.
- The aim is to close the gap that exists between research and market launch. Fast market establishment of new technologies and non-technological developments, services and processes is aimed at securing Europe's competitiveness.

### WHO

- Companies, universities, public and private research institutes, municipalities, associations in co-operation with partners.
- A minimum of three independent institutions from three different countries (member states or associated countries) must participate in a project.
- This newly developed SME instrument expressly addresses small and medium-sized enterprises. They do not necessarily need a consortium partner for successful application as long as "added value for Europe" can be demonstrated and justified.
- The involvement of additional participants from third countries is possible.

### WHAT

- Horizon 2020 is based on three key pillars: "Societal challenges", "Industrial leadership" and "Excellent science". Each of these priorities will have funding of EUR 27bn, EUR 16bn and EUR 26bn, respectively, up to 2020.
- The three pillars are broken down into theme areas (challenges) according to the structure of the work programme.
- The work programmes will be published on a two-year basis and contain the specific project calls, arranged according to focus areas.
- The individual calls are listed according to the focus areas.
- The official "participants portal" (<http://ec.europa.eu/research/participants/portal/desktop/en>) can be used to search for the respective call using topic-relevant search words.
- Societal challenges
  - Health, demographic change and wellbeing
  - Food security, sustainable agriculture, marine and maritime research and the bioeconomy
  - Secure, clean and efficient energy
  - Smart, green and integrated transport
  - Climate protection, environment, resource efficiency and raw materials
  - Europe in a changing world
  - Secure societies



- ↳ Industrial leadership
  - Leadership in industry and key technologies
  - Information and communication technologies
  - Nanotechnologies
  - Materials
  - Biotechnology
  - Manufacturing and processing
  - Space
  - Access to risk finance
  - Innovation in SMEs
- ↳ Excellent science
  - Future and emerging technologies (FETs)
  - Marie Skłodowska Curie measures
  - European research infrastructures
- ↳ EU eligibility criteria
  - Horizon 2020 awards project-specific grants from 70% to 100% of direct refundable costs as well as a flat share of up to 25% of overhead costs.
  - The quality and excellence required for applications can be found in the respective calls.
  - Apart from a few exceptions, all applications must be submitted in co-operation with European partners.

## HOW

- ↳ Formal application as part of regular calls for proposals which are published in the EU's Official Journal C as well as at: <http://ec.europa.eu/research/participants/portal/desktop/en>
- ↳ All details and the specific terms of tender can be found in the calls.
- ↳ Applications within the scope of Horizon 2020 are accepted online only via the "Online Submission Service". Applicants require an EU login with a validated e-mail address which is easy to set up.
- ↳ Berlin Partner für Wirtschaft und Technologie supports companies and research institutes during the application process within the framework of Horizon 2020 via the Enterprise Europe Network Berlin-Brandenburg (EEN BB).
- ↳ EEN BB informs companies and research institutes about innovation-orientated developments, initiatives and programmes of the European Union and supports them in their search for business and technology partners. It serves as a local guide by providing comprehensive information from Brussels. Berlin Partner für Wirtschaft und Technologie is the co-ordinator of Berlin-Brandenburg EEN in the capital city region.
- ↳ Via the EEN, Berlin Partner für Wirtschaft und Technologie offers companies and research institutes focused, industry-specific information about Horizon 2020 with an H2020 e-mail service. You can subscribe to the H2020 e-mail service via the website of EEN Berlin-Brandenburg at: [www.eu-service-bb.de](http://www.eu-service-bb.de).



# Innovationsforen Mittelstand / Innovation forums for medium-sized businesses



## Deutsches Zentrum für Luft- und Raumfahrt e.V., DLR Projektträger

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Detailed and up-to-date information at  
[www.bmbf.de/de/innovationsforen-mittelstand-3064.html](http://www.bmbf.de/de/innovationsforen-mittelstand-3064.html)



Video on this programme at  
[www.bmbf.de/de/media-video-1106.html](http://www.bmbf.de/de/media-video-1106.html)

## AIM

- The Federal Ministry of Education and Research (BMBF) supports the establishment and expansion of interdisciplinary, regional and trans-regional networks between partners from research, development, production as well as users.
- Networks enable the quick emergence and implementation of innovation. Small and medium-sized enterprises (SMEs) especially benefit from the research results of the network partners which improve their preconditions for innovative activities and enable them to develop new business models.

## WHO

- Eligible applicants are:
  - Small and medium-sized enterprises as well as medium-sized businesses with up to 500 employees and their place of business in Germany
  - Public and private universities
  - Non-university research and educational institutes
  - Associations, clubs and other organisations committed to research and development
- Applications for support are submitted by one of the network partners on behalf of the other partners.

## WHAT

- Support is available for individual projects to design and implement a two-day innovation forum, similar to a technical conference with interdisciplinary topics, that serves the positioning in trans-regional competition, strategy development, the transfer of knowledge and the search for potential partners. This programme focuses on supporting new, profile-forming networks. Support is available to existing networks if they intend to form new stakeholder constellations or to co-operate with other networks (cross-clustering).
- Specific support areas can include: work and services to develop the concept further, organisation and analysis of the project supported, business travel, expenditure on business activities and communication, hosting of events, parallel PR work as well as information material.
- The innovation forums must generate clear added value for the participating SMEs, they must be open for new stakeholders and they must be geared to the economic exploitation of ideas.
- Projects are supported with a non-redeemable grant of up to EUR 100,000. The maximum support period totals nine months.

## HOW

- Multi-stage selection procedure: In the first stage, project outlines can be submitted at any time that are then evaluated in selection rounds that are held several times a year.
- If the project outline is successful, a selection meeting is held at BMBF.
- In the final step, a formal application for support is submitted to the project sponsor.



## INNO-KOM/Innovationskompetenz / INNO-KOM/Innovation competence

R&D support for external non-profit industrial research institutes - INNO-KOM/Innovation competence

### AIM

- ↳ To support industrial research in order to maintain and strengthen its innovation competence and to develop new, market-orientated products and processes

### WHO

- ↳ Support is available to legally independent non-profit industrial research institutes as part of their non-economic work. The institutes must be based in an economically disadvantaged region in Germany within the meaning of the assisted areas of the common task "improvement of the regional economic structure" ([GRW](#)). Furthermore, the institutes may not be part of a university nor belong to a (co-funded) knowledge community or receive any other institutional support of more than 20%.

### WHAT

- ↳ VF module: Preparatory research projects  
Projects of a scientific nature with diverse options for application
- ↳ MF module: Market-orientated R&D projects  
Projects with prospects for technological and economic success of transfer, especially in SMEs
- ↳ IZ module: Investment grant  
Investment projects to improve the academic and technical infrastructure

### HOW

- ↳ VF module: Preparatory research projects
  - Financing rate of 90% max.
  - Funding amount: EUR 550,000 max.
  - Max. share of 10% of R&D personnel eligible for financing
- ↳ MF module: Market-orientated R&D projects
  - Financing rate of 70% max.
  - Funding amount: EUR 400,000 max.
  - Max. share of 50% of R&D personnel eligible for financing
- ↳ The following items are eligible for financing:
  - Direct personnel costs
  - General costs
  - Other direct project costs
  - Depreciation on project-specific equipment and devices
  - Costs for other purposes (for instance, project-related research orders to third parties, expenditure on intellectual property rights, licenses)
- ↳ IZ module: Investment grant
  - Financing rate of 90% max.
  - Maximum financing sum: per facility and budget year
    - Fewer than 50 employees: EUR 250,000 max.
    - More than 50 employees: EUR 500,000 max.
- ↳ The following individual items are eligible for funding:
  - Expenditure on machines, devices, instruments, equipment, intangible assets
  - Expenditure on construction measures to put the above into operation



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Detailed information at  
[www.innovation-beratung-foerderung.de](http://www.innovation-beratung-foerderung.de)



Forms for submitting applications, certificates and invoices as well as other information at  
[www.innovation-beratung-foerderung.de/INNO-KOM-Dokumente](http://www.innovation-beratung-foerderung.de/INNO-KOM-Dokumente)



# KMU-innovativ / Innovative SME

Paving the way for cutting-edge research by medium-sized companies



## Förderberatung „Forschung und Innovation“ des Bundes

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Detailed information at  
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Electronic applications and/or  
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## AIM

- With the Innovative SME initiative, the Federal Ministry of Education and Research is supporting cutting-edge research by medium-sized companies in Germany. It also specifically addresses young enterprises with no experience in the field of research support so that they can implement demanding research projects faster.
- The criteria for financing are excellence and innovation level of the project as well as good exploitation prospects.
- Financing is available for industrial research and pre-competition development projects in order to strengthen the innovative capabilities of SMEs in the following fields:
  - Biotechnology
  - Electronics; autonomous electric driving
  - Information and communication technologies (data science, information technologies, Industry 4.0 (DII); communication systems, IT security (CIS)
  - Material research
  - Medical technology
  - Human-machine interaction
  - Photonics
  - Production research
  - Technologies for resource efficiency and climate protection
- Support is still available through an introductory module for single projects by SMEs to prepare their own research and development projects. The projects to be prepared should have a high degree of scientific/technical risk and involve collaboration with other partners.

## WHO

- Research-intensive enterprises and enterprise-near service providers fulfilling the criteria of SMEs defined by the European Commission
- Research facilities and large enterprises co-operating with the companies
- Through the introductory module: Companies who up to now have little or no experience with funding for research.

## WHAT

- Financing is available for high-risk, technology-spanning and application-orientated industrial research and pre-competition development projects. The details can be found in the respective public support notification.

## HOW

- Two-phase support process (one-phase introductory module)
  - During the first phase, project outlines can be submitted at any time.
  - Project proposals submitted compete with each other.
  - Uniform deadlines for evaluating the project outlines submitted: 15 April and 15 October.
  - On the basis of the assessment, applications are then submitted in the second phase for the project ideas selected for support.
  - The introductory module is a one-phase, simplified procedure. The assessment deadlines for applications are 15 July 2018 and 15 January 2019.



## Pro FIT-Frühphasenfinanzierung / Pro FIT early phase financing

Programme to promote research, innovation and technologies

### AIM

- The aim of *Pro FIT* early phase financing is to improve financing possibilities for technology companies in the early phase of their establishment.
- *Pro FIT* early phase financing will make it easier for technology-oriented founders to set up their business infrastructure and personnel capacities and to make use of the necessary services.

### WHO

- Applications will be accepted from newly established technology-oriented small firms with their place of business in Berlin who are attempting to perform an innovation project (anchor project).
- The companies should be no older than twelve months in order to receive financing from early phase 1, and no older than 24 months if applying for financing from early phase 2.
- In order to receive *Pro FIT* early phase financing, a mentor (motivator, networker, sparring partner) is also required who is committed to the newly established company, has the necessary entrepreneurial experience and has at least a small stake in the company's financing (equal to at least 5% of the funding provided).

### WHAT

- During both early phases, financing is available for all of the newly established company's necessary personnel, investment and operating expenses that are needed to establish and operate the company's initial infrastructure and used to prepare the anchor project in early phase 1. Support is available for personnel expenses (above all, for the CEO), investment expenditure and current operating costs. The expenses may not be directly linked to the "anchor project" nor incurred in conjunction with sales-related customer orders.
- Financing is provided, depending on the respective early phase, in the form of non-repayable grants and/or low-interest loans. In both early phases, financing is available to cover 100% of expenses eligible for support.
- Early phase 1:
  - Up to 50% of expenses in early phase 1 are financed with a non-repayable grant and a loan.
  - Early phase 1 can last for a maximum of one year.
  - The innovation project (anchor project) must begin during this time and no later than at the end of early phase 1.
- Early phase 2:
  - Expenses in early phase 2 are financed with a loan.
  - Early phase 2 ends at the latest when then anchor project ends.
- Total financing for both phases can amount to a maximum sum of EUR 500,000 with financing in early phase 1 limited to EUR 200,000.
- Loans in early phase 1 are usually granted as interest-free loans.
- Loans in early phase 2 are low-interest loans.
- The loans have a term of up to ten years.
- It is possible to agree to final-maturity payment and a declaration of subordination.
- The loans are granted without the need to provide collateral.



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Detailed information at  
[www.ibb.de/profit-fruehphase](http://www.ibb.de/profit-fruehphase)



Checklist, guideline, forms  
and other documents at  
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Electronic applications and/or  
document upload at  
[www.ibb.de/eantrag](http://www.ibb.de/eantrag)



This offer is particularly suitable  
for business start-ups and  
young companies.





## HOW

- In addition to the application form, a detailed business plan (with text and figures) must be submitted online to IBB along with a description of the planned anchor project and details of the mentor for the early phase.
- What's more, the required "early-phase finance planner" must also contain the expenditure expected for the "anchor project", for other planned financed projects as well as for business included in the profit and loss account.
- The key budget items must be explained.
- Based on the documents submitted and a personal presentation by the founders, an external expert will assess the matter on the basis of the following aspects: technology, market environment, market launch strategy, budget consistency and team, in order to determine whether the planned business concept is generally suitable for and worth financing. The company's legal situation will also be examined on the basis of the partnership agreement as well as the SME declaration to be submitted.
- If the outcome of this examination is positive, IBB will request additional documents from the applicant company in order to perform its commercial examination. The prospective early phase financing that results from the technical examination may differ from the application in terms of type and amount.
- In the next step, the company's commercial documents as well as the economic standing of the applicant company will be assessed.
- The major shareholders must submit suitable information (individuals, for instance, must submit a voluntary disclosure statement).
- Based on this, IBB will perform an overall economic assessment, checking whether or not the shareholders have made a reasonable contribution towards the company's financing.
- Only when the application has been received by IBB and after its approval can the early phase project begin at the applicant's own financial risk (premature commencement). IBB's approval for premature commencement of the project is typically granted when the outcome of the technical assessment of the business concept was positive.

## Pro FIT-Projektfinanzierung / Pro FIT project financing

Programme to promote research, innovation and technologies

### AIM

- Pro FIT can be used to finance technology-orientated projects during all phases of the innovation process, from research to market introduction.

### WHO

- Applications can be submitted by businesses and research institutes with their place of business or an independently organised facility in Berlin:
  - Companies
    - SMEs: alone or together with companies or research institutes
    - Non-SMEs: only in conjunction with SMEs and research institutes
  - Research facilities:
    - only in conjunction with at least one company

### WHAT

- 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 available for project-related personnel expenditure, external costs, material expenditure, filing of intellectual property rights, expenditure related to market launch and market preparation, as well as indirect project costs.
- Subsidies are granted, depending on the innovation phase, in the form of non-redeemable grants and/or low-interest loans.
- Non-repayable grants of up to EUR 400,000 (per project or, in the case of collaboration projects, per project partner) can be made available for research and development projects by businesses and research institutions. Maximum support percentages for project expenditure eligible for support total up to:
  - Industrial research phase:
    - 80% (including the SME and collaboration bonus)
  - Experimental development phase:
    - 40% only in the case of research institutes collaborating with other parties
    - 25% only in the case of large enterprises collaborating with other parties
- In the case of allowance-free financing and support programmes for research and development projects by research institutes, the support rate totals up to 75% or up to 100%, respectively, of the project-related expenditure in as far as financing from basic public financing resources can be obtained. The recipient's own share must total at least 25% of the total project expenditure eligible for support.



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This programme is subject to de-minimis rules (refer to page 139).





- In order to finance projects during the phase of experimental development as well as production development, market preparation and market launch undertaken by small and medium-sized enterprises, support is granted in the form of low-interest loans of up to EUR 1m or a maximum of 80% of the costs eligible for support per project. The following terms and conditions apply to low-interest loans:
  - The loans have a term of up to eight years.
  - The interest rates on loans are below market conditions. Small enterprises additionally benefit from an interest bonus of 0.25%.
  - 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. This may result in a limit to the loan amount.

#### HOW

- The proposed project must be clearly described and together with the interactive “Project application” form, the *Pro FIT* finance planner as well as documents related to the applicant’s legal situation must be submitted to IBB using the secure eAntrag (online) procedure.
- In the case of group projects, application documents must be completed by each project partner. The project description must be drawn up jointly by all of the project partners.
- As soon as the application has been received by IBB, 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.
- Based on the documents submitted, two external experts analyse the proposed project in technical terms and assess its market relevance shortly after submission.
- 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. The prospective *Pro FIT* financing that results from the technical examination may differ from the application in terms of type and amount.
- In the next step, the company’s commercial documents as well as the applicant’s economic standing will be assessed.
- The major shareholders must submit suitable information (individuals, for instance, must submit a voluntary disclosure statement).
- Based on this, IBB will perform an overall economic assessment, checking whether or not the shareholders have made a reasonable contribution towards the company’s financing.
- In the event of approval, only the project-related expenditure incurred after the application was received will qualify for support.
- The approval committee decides at monthly meetings whether to grant funding, as well as on the terms and conditions to which such funding is subject from case to case.

## AIM

- To protect and strengthen the competitiveness of small and medium-sized enterprises (SMEs), especially in the clusters defined within the scope of the joint Berlin-Brandenburg innovation strategy which are of paramount importance for structural change in the region.
- Supporting innovation assistants at SMEs will facilitate access to scientific results for newly established and existing businesses and hence enable and accelerate the commercial exploitation of these results in project-related innovation processes.

## WHO

- Technology-orientated SMEs who develop and introduce their own products, processes or services on the market
- SMEs that are not technology-orientated are eligible if the project and the activity to be performed by the innovation assistant have major technology links and also involve in-house development work to a significant extent.
- The company must have at least one facility in Berlin.

## WHAT

- Subsidies are available for innovative projects which are implemented within the scope of qualified, new employment contracts to be entered into with graduates from universities, universities of applied sciences or institutions offering similar, state-recognised degrees.
- At the time the employment contract is signed, the prospective employee may not have graduated more than 24 months ago.
- The employee to be financed should not replace any other employee in the company. The job created must be for a newly created position or in a new sphere of responsibility.
- The jobs to be financed for graduates with project/task-specific qualifications must:
  - focus on the development, production and/or marketing of technologically innovative products, methods or services with good market prospects, or
  - involve activities which are based on in-house innovative technical and/or commercial tasks.
- Support will be granted as a project-related grant to cover up to 50% of the innovation assistant's gross taxable salary (EUR 40,000 max.) for a period of twelve months.
- No more than two innovation assistants can be supported at the same time.

## HOW

- Formal applications to IBB
- Formal applications must be submitted to IBB before employment contract is signed.
- Combination with personnel-cost grants under other job-centre programmes and measures is not permitted.



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This programme is subject  
to de-minimis rules  
(refer to page 139).



# Service für Technologietransfer und Cross-Innovation / Service for technology transfer and cross innovation



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and  
[www.marktreif.berlin](http://www.marktreif.berlin)



This offer is particularly suitable  
for business start-ups and  
young companies.

## **AIM**

- ↳ To increase the innovative strength and competitiveness of companies, in particular, of SMEs of the cluster and industry sectors in Berlin through sector-spanning support for the initiation of technology transfer and group projects in co-operation with universities and science institutes in the capital city region.

## **WHO**

- ↳ The services supported are available to SMEs, universities and science institutes. One of the project partners must be based in Berlin.

## **WHAT**

- ↳ The free services include:
  - Information regarding formats and instruments for knowledge and technology transfer as well as innovation management
  - Establishment of contact with experts from science and business
  - Examination of co-operation possibilities for product and process developments
  - Information related to protection strategies and licensing
  - Pilotage for initiating co-operation and transfer projects
  - Information related to financing and support offerings
  - Organisation and implementation of technology-orientated co-operation forums

## **HOW**

- ↳ Informal application



## Transfer BONUS

### AIM

- Support for the transfer of technology and knowledge from scientific institutions to small and medium-sized enterprises (SMEs) in order to boost their innovative strength and strengthen their ability to master the challenges of digital change.
- By involving external research and development institutes in the innovation process at SMEs, new products and services are to be developed, from the idea to market maturity, and the quality of existing products and processes is to be improved. What's more, digitalisation solutions are to be introduced into business models and work organisation.

### WHO

- Technology-orientated SMEs or SMEs with a project that has a strong technological orientation. Companies must have their registered office or at least one legally independent facility in Berlin.
- The company, which operates in the commercial sector, must pursue an activity that qualifies for support under the rules of the common task "improvement of regional economic structure" (GRW, see page 46).

### WHAT

- Support is available to cover part of the costs of services by scientific and/or research institutes in Berlin and Brandenburg to implement projects in applied research and development.
- The following are eligible for support:
  - First-time variant: Support is available to cover expenditure which is spent on external scientific activities prior to the development of a new or modified product, service or process innovation and which is incurred during concrete, first-time collaboration between the company and a scientific institute.
  - Standard variant: Expenditure on external R&D activities related to planning, development and implementation is funded when such activities are geared towards designing new or modified products, services and production processes to reach market or production maturity or towards developing products (suppliers) in the field of digitalisation and/or to implement such products internally (users).

### HOW

- Aid is granted in the form of project support as a non-repayable subsidy.
- Two variants are offered:
  - First-time variant: Financing rate of up 100% of the order volume, however, a maximum of EUR 3,000
  - Standard variant: Financing rate of 70% of the order volume, however, a maximum of EUR 15,000 or a once-off sum of EUR 45,000 in the field of digitalisation.
- Support is generally only available for services that are related to the specific expertise of scientific and research institutes in Berlin and Brandenburg and which cannot be generally performed by commercial service providers and consultancy firms.
- Within a defined project, the Transfer BONUS cannot be combined with other project-related R&D support by the federal government or the Federal Land. If projects are clearly distinguishable, several support measures can be used parallel.



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This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# VC Fonds Technologie Berlin / VC Fund Technology Berlin

Investment capital for Berlin-based technology companies



## IBB Beteiligungsgesellschaft mbH

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Video on this programme at [youtube.com/c/InvestitionsbankBerlinIBB](https://www.youtube.com/c/InvestitionsbankBerlinIBB)



This offer is particularly suitable for business start-ups and young companies.

## AIM

– With the VC Fund Technology Berlin, IBB Beteiligungsgesellschaft invests venture capital in growth companies in different technology sectors, thereby strengthening their equity basis. The funds are primarily provided in order to finance the development and launch of innovative, scalable products or services in order to achieve quick company growth.

## WHO

- VC fund technology Berlin invests in companies which fulfil the following investment criteria:
- Technological innovation or innovative business models
  - High scaling and value increase potential
  - In one of the following industries: life science, industrial technologies or ICT
  - Companies with a technological unique selling proposition of a development lead of several years
  - Founder and management teams with high levels of personal and professional competence
  - Companies that are still in the early phase; financing for growth is only possible in subsequent financing rounds.
  - Good medium-term exit possibility
- The company should be owned primarily by shareholders who are actively involved, it should have its place of business in Berlin and fulfil the EU's criteria for small and medium-sized enterprises, and it must be a corporation. Furthermore, the company may not be in difficulty within the meaning of the guideline of the European Community for state aid for company rescue and restructuring measures.

## WHAT

- Minority shares in equity
- Initial investments: typically between EUR 200,000 and EUR 1m, or higher in the case of a significantly higher capital demand
- In subsequent rounds with existing and/or new investors, the commitment can be increased to a total investment of up to EUR 4m, depending on the equity demand.

## HOW

- Applicants should contact IBB Beteiligungsgesellschaft mbH directly.
- A brief description and/or a presentation form the basis for a first meeting. Strictly confidential handling is warranted.
- Participation by VC Fund Technology Berlin is generally contingent upon other partners, such as venture capital companies, industrial companies or business angels, participating in the company to at least the same degree as VC Fund Technology Berlin.



## WIPANO - Förderung von Patentierung und Verwertung / WIPANO - Patenting and exploitation promotion

Part of the WIPANO programme - Knowledge and technology transfer via patents and standards with a focus on companies - supported by the Federal Ministry for Economic Affairs and Energy

### AIM

- The “patenting and exploitation promotion” functionality under the WIPANO programme is a continuation of the previous “SME sponsor campaign” of the SIGNO programme sponsored by the Federal Ministry for Economic Affairs and Energy (BMWi).
- Small and medium-sized enterprises, skilled crafts businesses and engineering firms are supported in obtaining initial protection for their research and development results through intellectual property rights and their exploitation and guided when it comes to striving for additional options in the field of development and application of norms and standards.

### WHO

- “Patenting and exploitation promotion” is specifically designed for new players who have not yet filed a patent application or whose last patent application is older than five years.
- Applications can be filed by businesses, including skilled crafts and engineering firms which have their place of business and a production facility in Germany, with up to 250 employees and either a maximum annual turnover of EUR 50m or a maximum annual balance-sheet sum of EUR 43m, and which have not filed a patent or utility model application during the past five years.

### WHAT

- “Patenting and exploitation promotion” is split up into five packages (P) with grants of up to 50%:
  - P 1 First general examination of the invention: EUR 375 max.
  - P 2 Detailed examination of the invention: EUR 1,200 max.
  - P 3 (Strategy) advice and co-ordination of the patent application: EUR 2,000 max.
  - P 4 Patent application (official and patent attorney’s fees): EUR 10,000 max.
  - P 5 Patent exploitation activities: EUR 3,000 max.
- The maximum grant per company totals EUR 16,575.
- The support term totals 24 months.

### HOW

- Applications for participation in the “patenting and exploitation promotion” programme as part of WIPANO are submitted using the “easy-online” portal at Forschungszentrum Jülich (project sponsor).



#### Forschungszentrum Jülich GmbH

Projektträger Jülich (PtJ)  
Berlin Office  
Zimmerstraße 26-27, 10969 Berlin  
Ms Anke Hoffmann  
Tel. +49 (0) 30 / 2 01 99-5 35, fax -4 70  
[wipano-ptj@fz-juelich.de](mailto:wipano-ptj@fz-juelich.de)  
[www.ptj.de/wipano](http://www.ptj.de/wipano)

#### Berlin Partner für Wirtschaft und Technologie GmbH

Fasanenstraße 85, 10623 Berlin  
Mr Michael Schwedtke  
Tel. +49 (0) 30 / 4 63 02-4 36  
[michael.schwedtke@berlin-partner.de](mailto:michael.schwedtke@berlin-partner.de)  
[www.berlin-partner.de](http://www.berlin-partner.de)



Part of the WIPANO programme - Knowledge and technology transfer via patents and standards with a focus on companies - is supported by the Federal Ministry for Economic Affairs and Energy.



Required documents at  
[www.wipano.de](http://www.wipano.de)



Electronic applications and/or document upload at  
[foerderportal.bund.de/easyonline/](http://foerderportal.bund.de/easyonline/)



This offer is particularly suitable for business start-ups and young companies.



# Zentrales Innovationsprogramm Mittelstand (ZIM) / Central innovation programme for medium-sized enterprises



Contact details for ZIM single projects, ZIM collaboration projects and ZIM co-operation networks at [www.zim-bmwi.de/kontakt](http://www.zim-bmwi.de/kontakt)



Detailed information at [www.zim-bmwi.de](http://www.zim-bmwi.de)



Brochures, guidelines and ancillary provisions, application and billing forms as well as other documents at [www.zim-bmwi.de/download](http://www.zim-bmwi.de/download)



Support for the network management of the “co-operation networks” variant is subject to de-minimis rules (refer to page 139).

## AIM

- ZIM is a nation-wide technology support programme for medium-sized enterprises from all industries as well as for industry-near research institutes working with such SMEs.
- The innovative strength and competitiveness of medium-sized enterprises, of skilled crafts companies and professional freelancers are to be improved on a lasting basis. This is designed to help company growth and to create and secure jobs.
- This support by the Federal Ministry for Economic Affairs and Energy aims to:
  - motivate medium-sized enterprises to step up their market-orientated research, development and innovation,
  - reduce the technical and commercial risks of R&D projects,
  - quickly transpose R&D results into marketable innovation,
  - promote collaboration between companies and research institutes, expand the transfer of technology, boost commitment to R&D and collaboration and involvement in innovation networks,
  - improve innovation, co-operation and network management at small and medium-sized enterprises.

## WHO

- Small and medium-sized enterprises (SMEs) with an operating facility in Germany who together with their affiliated or partner companies employ at the time of application a workforce of less than 250 and which record annual turnover of no more than EUR 50m or a balance-sheet sum of no more than EUR 43m.
- Medium-sized enterprises with an operating facility in Germany who together with their affiliated or partner companies employ at the time of application a workforce of less than 500 and which record annual turnover of no more than EUR 50m or a balance-sheet sum of no more than EUR 43m.
- Public and private, non-commercial German research facilities co-operating with one of the companies receiving support

## WHAT

- Promotional funds are available for:
  - Individual projects: R&D activities by a single company to develop innovative products, processes or technical services without any restriction to certain technologies or industries. Funding is also available for innovation-supporting and consultancy services.



- Co-operation projects: R&D co-operation projects by companies or companies and research institutes to develop innovative products, processes or technical services without any restriction to certain technologies or industries. They should be carried out in a balanced partnership in which all of the partners contribute innovative services. Funding is also available for innovation-supporting and consultancy services.
- Co-operation networks: Management and organisation services for innovative networks as well as the development projects initiated by the network. Networks comprise at least six SMEs. Research facilities, universities, other companies and institutes, such as associations and basic municipal government units may also be involved.
- Funding is granted as a non-repayable grant in the form of partial financing based on the costs eligible for funding.
- In the case of single and co-operation ZIM projects, costs eligible for funding of up to EUR 380,000 can be financed for a company with support rates of between 25% and 55% depending on the type of project, company size and place of business.
- Financing is available to research institutes to cover 100% of the costs eligible for funding. In the case of R&D projects, a maximum grant of EUR 190,000 is available. In the case of co-operation networks, financing for network management is reduced from year to year, beginning with 90% in the first year to 30% in the fourth year. In the case of international networks, 90% of the eligible costs are supported in phase 1 (18 months max.), 95% in phase 2: 80% in the first year, 60% in the second year and 40% in the third year.
- The maximum support totals EUR 380,000 and EUR 450,000 for international co-operation networks, however, phase 1 (development and establishment of the network) should not exceed EUR 160,000 or EUR 190,000 for international co-operation networks.
- The financing rate for innovation-facilitating consultancy and other services totals 50% of the costs eligible for support which are limited to EUR 50,000.

#### HOW

- ↳ Applications must be submitted before the project starts and before contracts are signed by the project partners involved.
- ↳ Formal applications should be submitted to the local project sponsor.
- ↳ The decisions regarding the applications are made on the basis of the quality and completeness of the documentation as well as subsidy priorities which are assigned under competitive aspects.
- ↳ Applications can be submitted at any time.





TECHNOLOGY, RESEARCH AND DEVELOPMENT  
BUSINESS SUPPORT PROGRAMMES

# *Subsidies within the scope of labour-market policy*

THE BUSINESS SUPPORT PROGRAMMES



BUSINESS SUPPORT PROGRAMMES  
SUBSIDIES WITHIN THE SCOPE  
OF LABOUR-MARKET POLICY



Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# AFBG/Aufstiegs-BAföG / AFBG/Career development grant

Career Development Act (AFBG) as amended and pro-mulgated on 15 June 2016  
(Federal Gazette I p. 1450)



## Bezirksamt Charlottenburg-Wilmersdorf von Berlin

Abteilung Soziales und Gesundheit  
Amt für Ausbildungsförderung  
(Dept. of Social Affairs and Health)  
Otto-Suhr-Allee 100, 10585 Berlin  
Tel. +49 (0) 30 / 9 02 91-0, fax -34 60  
Responsible for the following districts: Mitte, Friedrichshain-Kreuzberg, Charlottenburg-Wilmersdorf, Spandau, Steglitz-Zehlendorf, Schöneberg-Tempelhof, Reinickendorf

## Bezirksamt Lichtenberg von Berlin Abteilung Bildung, Kultur, Soziales und Sport

Amt für Ausbildungsförderung  
(Office for vocational training)  
Alt-Friedrichsfelde 60  
Haus 2, 10315 Berlin  
Tel. +49 (0) 30 / 9 02 96-0, fax -39 09  
Responsible for the following districts: Pankow, Treptow-Köpenick, Marzahn-Hellersdorf, Lichtenberg, Neukölln



Detailed information at  
[www.aufstiegs-bafoeg.de](http://www.aufstiegs-bafoeg.de)



Video on this programme at  
[www.aufstiegs-bafoeg.de/de/aufstiegs geschichten-1705.html](http://www.aufstiegs-bafoeg.de/de/aufstiegs geschichten-1705.html)



Application forms at  
[www.aufstiegs-bafoeg.de/de/antragsformulare-1702.html](http://www.aufstiegs-bafoeg.de/de/antragsformulare-1702.html)



Electronic applications and/or document upload at  
[www.afbg-berlin.de](http://www.afbg-berlin.de)

## AIM

Government funding for career development beyond the level of examination as a skilled worker, journeyman or specialist employee, or beyond the leaving certificate of a technical college.

## WHO

- Support is available to participants in vocational training programmes who:
  - are preparing to train as a master craftsman/woman or industrial foreman/forewoman, educator, technician, commercial clerk, economist or to obtain one of more than 700 comparable qualifications and
  - meet with the requirements of the respective training regulations for exam admission or who qualify for the vocational training pursued (pre-qualification).
- Student drop-outs or school leavers without any other vocational training qualification but who have the work experience required under the training regulations for further training are eligible for support under this programme. As a precondition, this must be foreseen in the related training regulations.
- This also applies to Bachelor graduates who are striving for advanced qualification and who meet the applicable requirements.
- There is no age limit.

## WHAT

- Grants that do not have to be paid back; the grant shares vary depending on what is being supported (the costs of measures, maintenance requirements, etc.).
- A low-interest loan with Kreditanstalt für Wiederaufbau (KfW) to cover the difference between the grant share and the maximum support amount.
- In order to finance teaching and examination fees, a sum amounting to the fees actually incurred of up to EUR 15,000 can be granted independent of income or assets. 40% of the support is paid as a grant and KfW issues an offer for a low-interest bank loan to cover the remaining amount.
- The material costs of a master craftsman's examination project can be supported up to half the amount of the necessary costs with up to EUR 2,000. 40% of this support is paid as a grant. KfW issues an offer for a low-interest bank loan to cover the remaining amount.
- Single parents with children under the age of ten or children with a disability living in their household are eligible for an additional flat-rate childcare allowance of EUR 130 as a grant during the programme, irrespective of income and assets.
- When participating in full-time measures, a contribution to living costs can also be approved. This contribution to living costs is irrespective of the income and assets of the participant and of his/her spouse or life partner, as applicable. Support under this programme comprises a grant and the offer of a low-interest loan from KfW.



- ↳ The maximum monthly contribution to living costs for a single person currently totals EUR 768. This is made up of basic and housing need as well as an increase amount and allowances for health and nursing care insurance, if applicable.
- ↳ If applicants are married or live in a registered life partnership and are not permanently separated, this amount increases by a maximum monthly sum of EUR 235.
- ↳ If there are children entitled to children's allowance, the maximum monthly amount increases by EUR 235 per child.
- ↳ After deduction of a flat-rate amount of EUR 103, the contribution to living costs, including the increase amount for married or partnered couples, 50% of the support is paid as a grant. A grant of 55% is paid for the increase amount per child. KfW issues an offer for a low-interest bank loan to cover the remaining amount.
- ↳ If children under the age of ten or children with a disability are being reared by a single parent, a flat-rate monthly childcare allowance of EUR 130 per child is also granted for full-time measures. This allowance is independent of income or assets.

Loan release for successful examination and start-up:

- ↳ If the examination is successfully passed, an application can be submitted for release from 40% of the loan to cover teaching and examination fees still payable at this point in time.
- ↳ If a company is founded or taken over, or if freelance activities are commenced within three years after passing the exam, KfW can release the borrower (subject to application and proof) from the loan not yet due for repayment at this time to cover training and examination fees subject to the following terms:
  - a) 33% if an additional trainee/apprentice was hired with a trainee/apprenticeship term of twelve months or longer,
  - b) 33% for an additional employee whose term of regular and permanent employment totalled at least six months at the time of application,
  - c) 66% for one additional trainee/apprentice and one additional employee or for two additional employees as long as their employment meets with the employment requirements laid down in a) and b) above.

It is crucial for the company to be in operation for at least one year and that the new jobs or apprenticeship/trainee positions are permanent and have not been terminated.

#### HOW

- ↳ Formal application.
- ↳ Education institutes other than public organisations or institutes supervised by the government are obliged to prove that they are applying a quality assurance system.



# Arbeits- und Ausbildungsplätze für Schwerbehinderte / Jobs and training positions for the severely handicapped

Investment support for creating new jobs and training positions for the severely handicapped



## Landesamt für Gesundheit und Soziales

(Regional Office for Health  
and Social Affairs)

LAGeSo - Integrationsamt  
(Integration office)

Darwinstraße 15, 10589 Berlin

Tel. +49 (0) 30 / 9 02 29-33 04, fax -33 99

[integrationsamt@lageso.berlin.de](mailto:integrationsamt@lageso.berlin.de)

[www.integrationsaemter.de](http://www.integrationsaemter.de)

and

[www.berlin.de/lageso](http://www.berlin.de/lageso)



Detailed information and  
application forms at

[www.berlin.de/lageso](http://www.berlin.de/lageso)

### AIM

- ↳ To create new jobs on the general labour market, in particular, for the long-term unemployed and particularly affected, severely handicapped persons

### WHO

- ↳ Employers creating a new job or training position for a severely handicapped person in the Federal Land of Berlin.

### WHAT

- ↳ Maximum grant of EUR 15,000 for each newly created job or training position with an employer contribution of at least 20% related to the disability-independent capital investment for this particular job or training position.
- ↳ An interest-free loan of up to EUR 10,000 can be granted in individual cases.
- ↳ The costs for any additional measures which may be necessary due to the employee's disability are also usually paid in full by the rehab sponsor in charge.
- ↳ The jobs or training positions to be supported must be reserved for severely handicapped persons over an extended period of time depending on the conditions of the specific case.

### HOW

- ↳ Informal written applications prior to hiring the severely handicapped employee or trainee.



## Ausbildungszuschuss / Training allowance

### AIM

- ↳ To increase the number of training positions and to boost training quality

### WHO

- ↳ Support is designed for companies that create training jobs:
  - within the scope of integrated training
  - in a profession where vocational training is located outside Berlin (marginal occupations)
  - for young people with disadvantages on the training market
  - for female trainees
  - for single parents
  - by taking over trainees from companies that have gone bankrupt or have shut down
  - for refugees
- ↳ Under this programme, allowances are within the scope of first-time vocational training with the exception of integrated training and support for refugees.

### WHAT

- ↳ Allowances
- ↳ Support for integrated training for each demonstrated day of training at the integration partner totals EUR 40 for each training contract, up to EUR 6,500 max. for a three-year training period or EUR 7,500 for a 3.5-year training period, up to EUR 2,500 max. for a two-year training period (exception). Integrated training in preparation of examination can be supported for up to 10 days.
- ↳ Support for vocational training in marginal occupations totals EUR 12 for every demonstrated day of vocational school training.
- ↳ Support for disadvantaged young people totals:
  - 30% of the trainee's pay during the first year of training,
  - 30% of the trainee's pay during the second year of training,
  - 70% of the trainee's pay during the third year of training up to EUR 10,000 max.
- ↳ Support for women in a profession not typical for women totals 75% of the trainee's pay, however, no more than EUR 7,500.
- ↳ Support for single parents with at least one child seven or under totals 75% of the trainee's pay, however, no more than EUR 7,500.
- ↳ Support for trainees from bankrupt companies/closed-down companies totals 75% of the trainee's pay, however, no more than EUR 5,000.
- ↳ The support for refugees amounts to EUR 2,000 for the first and third year of training and EUR 1,000 for the second year. Support for language courses in the first year of training totals EUR 500.

### HOW

- ↳ Formal applications to be submitted to Handwerkskammer Berlin (Chamber of Skilled Crafts and Small Businesses in Berlin).



### Handwerkskammer Berlin

(Chamber of Skilled Crafts and Small Businesses in Berlin)  
 Förderung der Berufsausbildung  
 im Land Berlin (FBB)  
 Blücherstraße 68, 10961 Berlin  
 Mr Norman Popp  
 Tel. +49 (0) 30 / 2 59 03-3 81  
 Mr Olav Maszull  
 Tel. +49 (0) 30 / 2 59 03-3 82  
 Ms Corinna Lehmann  
 Tel. +49 (0) 30 / 2 59 03-3 83, fax -3 80  
[fbf@hwk-berlin.de](mailto:fbf@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)

Programme by **Senatsverwaltung für Integration, Arbeit und Soziales** (Senate Department for Integration, Labour and Social Affairs)  
 Oranienstraße 106, 10969 Berlin



Please note the administrative regulations at  
[www.berlin.de/sen/arbeit/berlin-arbeit-ziel-3/ausbildung/richtlinien-foerderung/](http://www.berlin.de/sen/arbeit/berlin-arbeit-ziel-3/ausbildung/richtlinien-foerderung/)



Application forms and important information at  
[www.hwk-berlin.de/fbf](http://www.hwk-berlin.de/fbf)



# Berliner Jobcoaching bei Unternehmen / Berlin Job Coaching at companies

Coaching programme for Berlin-based companies and for long-term unemployed people living in Berlin



## Goldnetz gGmbH

Am Köllnischen Park 1, 10179 Berlin  
Tel. +49 (0) 30 / 28 88 37-0, fax -35  
[berlinerjobcoaching@  
goldnetz-berlin.de](mailto:berlinerjobcoaching@goldnetz-berlin.de)  
[www.goldnetz-berlin.org](http://www.goldnetz-berlin.org)



Detailed information as well as forms and the job pool at [www.berliner-jobcoaching-unternehmen.de/formulare/](http://www.berliner-jobcoaching-unternehmen.de/formulare/)



Application forms at [www.berliner-jobcoaching-unternehmen.de/formulare/](http://www.berliner-jobcoaching-unternehmen.de/formulare/)

This programme is subject to de-minimis rules (refer to page 139).

Berlin Jobcoaching is a project by Goldnetz gGmbH and is backed by the Senate Department for Integration, Labour and Social Affairs with financing from the Federal State of Berlin and from all job centres in Berlin and the Federal Labour Office.

## AIM

- ↳ To re-integrate unemployed persons in Berlin into the regular labour market
- ↳ To help companies in Berlin (including start-ups) to create a job for an unemployed person in Berlin
- ↳ To consolidate the new job in the interest of sustainable integration of unemployed persons in Berlin into the labour market

## WHO

- ↳ Berlin-based companies
  - who hire recipients of unemployment pay II or non-recipients of benefits living in Berlin in a regular job and who pay the customary or collectively agreed wage,
  - who hire long-term unemployed persons receiving unemployment pay II and having multiple job-finding difficulties in a job for which social insurance contributions are paid (except for unemployment insurance contributions) and for which gross pay of EUR 9 per hour is paid.

## WHAT

- ↳ Support and advice usually during the first six months
- ↳ If necessary, individual coaching for the employee
- ↳ Allowance of up to EUR 1,440 max. for job-stabilising training; companies with more than 50 employees bear at least 50% of the training costs.
- ↳ Advice and support for selecting and applying for support offers from Berlin's jobs centres and/or the Federal State of Berlin
- ↳ Free job pool

## HOW

- ↳ Informal applications or by getting in contact



## Eingliederungszuschuss nach §§ 88ff. SGB III / Integration allowance

Pursuant to Sections 88 and following of the German Social Security Code, Volume Three (SGB III) - Financial support for new recruitments

### AIM

- Financial compensation for employers if an employee does not (yet) meet the respective requirements of the job when employment commences.



Contact at  
[www.arbeitsagentur.de](http://www.arbeitsagentur.de)

### WHO

- Companies offering regular jobs to workers in need of help. Workers in need of help are all persons who:
  - find it particularly difficult to find a new job for personal reasons and
  - underperform in the job to be filled, or
  - are recognised as being severely handicapped, or who have an equivalent status, and who are particularly affected within the scope of section 104 (1), Nos. 3 a-d of the Volume IX of the Social Security Code (§ 104 Abs. 1 Nr. 3 a-d SGB IX).



Detailed information at  
[www.arbeitsagentur.de/unternehmen/foerderung-arbeitsaufnahme](http://www.arbeitsagentur.de/unternehmen/foerderung-arbeitsaufnahme)



Electronic applications and/or document upload at  
<https://anmeldung.arbeitsagentur.de/portal>

### WHAT

- Allowance in addition to the regularly paid wage
- The allowance scope and sum is decided by the job centre (Agentur für Arbeit) in each case and is orientated towards the scope of the employee's reduced performance and the respective integration requirements.
- The share of total social insurance contribution payments is considered on a flat-rate basis.
- Support period: 12 months
- Additional options:
  - up to 36 months for people over the age of 50,
  - 70% max. up to 24 months for disabled or severely disabled people,
  - 70% max. up to 60 months for particularly affected severely disabled people, and up to 96 months for people over the age of 55,
- After 12 months, the allowance is reduced by 10%; in the case of older, particularly affected severely disabled people, after 24 months.
- The integration allowance must be paid back if employment is terminated during a subsidy term or during the subsequent term of employment (this does not apply to particularly seriously affected people with a severe handicap).
- The subsequent term of employment corresponds to the relevant support term, 12 months max.

### HOW

- Applications should be submitted to the job centre (Agentur für Arbeit) responsible for the district where the employer has his registered place of business.
- Applications must be submitted by the employer at the latest before signing the employment contract, and in any case prior to the employee commencing work.
- There is no legal obligation to grant relief hereunder. Allowances can only be granted within the scope of the budgeted volume.



# Einstiegsqualifizierung nach § 54 a SGB III / Entrance qualification pursuant to section 54 a of Volume III of the German Social Security Code (§ 54 a SGB III)



Contact at  
[www.arbeitsagentur.de](http://www.arbeitsagentur.de)



Detailed information at  
[www.arbeitsagentur.de/unternehmen/ausbildungsbetrieb/einstiegsqualifizierung-arbeitgeber](http://www.arbeitsagentur.de/unternehmen/ausbildungsbetrieb/einstiegsqualifizierung-arbeitgeber)



Electronic applications and/or document upload at  
<https://anmeldung.arbeitsagentur.de/portal>

## AIM

- Preparation and first steps towards vocational training
- Introduction to and deepening of fundamentals for acquiring working skills
- Acquisition of a chamber certificate for successful participation
- If applicable, introduction to vocational training modules for recognised vocational professions (in as far as such modules have already been developed by German Vocational Training Act [BBiG])

## WHO

- Employers who provide entrance qualification
- The following people qualify for support:
  - applicants for training jobs registered with the job centre (Agentur für Arbeit) whose recruitment prospects are impaired due to personal reasons and who also failed to find vocational training despite additional nation-wide job-finding efforts;
  - people looking for training who are not yet fully qualified for training, and
  - trainees with learning difficulties and socially disadvantaged people in search of training.

## WHAT

- A monthly allowance of up to EUR 231 plus a flat-rate share of the trainee's average total contribution to social insurance which is recalculated each year but which remains constant for the duration of the individual support period.
- The support period corresponds to the duration of the long-term internship (at least six months, and no more than 12 months).
- Assistance during training can also be granted to socially disadvantaged youths and youths with impaired learning capabilities.
- This support usually ends at the time the training year starts.

## HOW

- Applications should be submitted to the job centre (Agentur für Arbeit) responsible for the district where the employer has his registered place of business.
- Applications should be submitted before the entrance qualification measure begins
- Conclusion of a qualification contract with a remuneration obligation pursuant to section 26 of the Federal Vocational Training Act (BBiG)
- The company issues a certificate after completion of the entrance qualification measure.
- The company must be able to qualify the participant, but it must not necessarily be qualified as a training facility.
- The entrance qualification participant is required to attend a vocational school unless the school board has issued a waiver. This support is also paid during the vocational school teaching period.



## Landesprogramm Mentoring / Mentoring programme by the Federal State

### Securing training success - avoiding dropouts

#### AIM

- Early and preventive support for projects that help to stabilise training and that strengthen young people so they can successfully complete their training.

#### WHO

- Training companies who are looking for mentoring for a trainee
- Young people who have signed a training contract in an occupation recognised under the German Vocational Training Act or the Skilled Crafts Code and who are training in an occupation in one of the following industries/vocational sectors:
  - Hotel/catering/tourism
  - Construction industry
  - Safety and security
  - Health
  - Services

#### WHAT

- A voluntary mentor is assigned to the trainee who will work with the trainee and address the situation in a personal and trust-based manner.
- In a 1:1 situation, trainees will learn to meet the requirements of the company in the same way as those of the vocational school. They also learn to develop their own skills and pursue the goals set.
- Even in difficult personal situations in the trainee's private life, the mentor can provide stability and help the trainee to successfully complete training.

#### HOW

- The projects offered by various sponsors are presented for selection on the website of the programme.
- Choose a project that focuses on the sector in which the company operates.
- Send an e-mail or call.



#### zgs consult

Bernburger Straße 27, 10963 Berlin  
Ms Anja Rakowski  
Tel. +49 (0) 30 / 69 00 85-46, fax -15  
[a.rakowski@zgs-consult.de](mailto:a.rakowski@zgs-consult.de)  
[www.zgs-consult.de](http://www.zgs-consult.de)



Important additional information at  
[www.berlin.de/sen/arbeit/](http://www.berlin.de/sen/arbeit/)  
and  
[www.zgs-consult.de](http://www.zgs-consult.de)



Required documents at  
[www.berlin.de/sen/arbeit/](http://www.berlin.de/sen/arbeit/)  
and  
[www.zgs-consult.de](http://www.zgs-consult.de)



# Landeszuspruch des Landes Berlin für KMU / Federal-state allowance for small and medium-sized enterprises

supported by Berlin's Senate Department for Integration, Labour and Social Affairs



## zgs consult

Kronenstraße 6, 10117 Berlin  
Mr Volker Hiller  
Tel. +49 (0) 30 / 2 84 09-5 28, fax -2 10  
[v.hiller@zgs-consult.de](mailto:v.hiller@zgs-consult.de)

Ms Petra Kammigan  
Tel. +49 (0) 30 / 2 84 09-2 59, fax -2 10  
[p.kammigan@zgs-consult.de](mailto:p.kammigan@zgs-consult.de)

[www.zgs-consult.de](http://www.zgs-consult.de)



Detailed information at  
[www.landeszuschuss-kmu.de](http://www.landeszuschuss-kmu.de)



Application, guidelines and  
other documents at  
[www.landeszuschuss-kmu.de](http://www.landeszuschuss-kmu.de)



This programme is subject  
to de-minimis rules  
(refer to page 139).

## AIM

- Financial support to strengthen small and medium-sized enterprises (SMEs) in Berlin and to create more good, i.e. regular, jobs for people with a minimum wage and full-time employment.

## WHO

- Allowances are available to non-affiliated small and medium-sized enterprises based in Berlin with up to 250 employees if they hire people who live in Berlin and fulfil the following requirements:
  - Unemployed people who have been out of work for at least six months
  - Employees in job promotion measures according to section 16e of the German Social Security Code (§ 16e SGB II) as well as participants in other measures according to section 16d of the above code.
  - Participants taking part in a supported vocational training measure.
  - Salaried employees, people in mini jobs and self-employed people if they receive supplemental unemployment pay II.

## WHAT

- A maximum annual allowance of up to EUR 12,000 for the gross monthly wage costs of EUR 1,901 per full-time (at least 35 hours per week) employee on condition that a minimum wage of EUR 9 per hour is paid.
- The support period totals 30 months for permanent work contracts.

## HOW

- Formal application
- The work contract can commence before approval at the company's own risk.
- The minimum support term totals twelve months.



## Lehrgangskosten der beruflichen Weiterbildung / Training costs for vocational training programmes

### AIM

- ↳ To promote vocational training in order to improve the professional skills of unemployed Berliners who are recipients of unemployment pay II in order to improve their employment prospects and opportunities for integration into the first labour market.
- ↳ Young people up to the age of 27: Promotion of qualification measures for young people who do not qualify for training, especially those with a migrant background. These measures support young people transitioning from general education to vocational training.

### WHO

- ↳ Suitable training centres

### WHAT

- ↳ Support amount: 100% of the costs of the measure
- ↳ Eligible for support: qualification costs as standard unit costs
- ↳ Not eligible for support: investment costs
- ↳ Term: up to eight months
- ↳ Mandatory qualification internship at companies in the private sector for at least eight weeks and up to 50% of the project term
- ↳ The measures rank below measures by the Federal Labour Office (BA), the federal government and special programmes by the European Union.
- ↳ Co-financing must be possible for all training measures on the basis of the operational programmes by the European Social Fund (ESF).

### HOW

- ↳ Following participation in an expression of interest procedure in the autumn of each budget year, qualified training centres can submit formal applications to the service companies in charge at the Senate Department for Integration, Labour and Social Affairs.



Adults:

**zgs consult GmbH**

Kronenstraße 6, 10117 Berlin

Ms Iris Kramp

Tel. +49 (0) 30 / 2 84 09-5 11, fax -2 10

[i.kramp@zgs-consult.de](mailto:i.kramp@zgs-consult.de)

Young people up to the age of 27:

**zgs consult GmbH**

Bernburger Straße 27, 10963 Berlin

Mr Andreas Klose

Tel. +49 (0) 30 / 69 00 85-30, fax -85

[a.klose@zgs-consult.de](mailto:a.klose@zgs-consult.de)

[www.zgs-consult.de](http://www.zgs-consult.de)



Application, guidelines and other documents at

[www.zgs-consult.de/weiterbildung/qualifizierung-vor-beschaeftigung](http://www.zgs-consult.de/weiterbildung/qualifizierung-vor-beschaeftigung)

and

[www.zgs-consult.de/berufliche-bildung/ausbildung-in-sicht-ais](http://www.zgs-consult.de/berufliche-bildung/ausbildung-in-sicht-ais)



Electronic applications and/or document upload at

<https://eurekaplus.berlin.de/EurekaPlus20/login.xhtml>



# WeGebAU nach §§ 81 ff. und § 131 a SGB III / WeGebAU - pursuant to Sections 81 and following as well as Sections 131 a and following of the German Social Security Code III (SGB III)

Further qualification of people with limited skills and older employees at companies



Contact at  
[www.arbeitsagentur.de](http://www.arbeitsagentur.de)



Detailed information at  
[www.arbeitsagentur.de/unternehmen/foerderung-weiterbildung](http://www.arbeitsagentur.de/unternehmen/foerderung-weiterbildung)



Electronic applications and/or document upload at  
<https://anmeldung.arbeitsagentur.de/portal>

## AIM

- To secure and improve the competitiveness of companies by supporting vocational qualification of employees with limited skills or of older employees

## WHO

- Companies investing in the vocational training of their low-skilled or older employees

## WHAT

- Promote training for employees while wages continue to be paid
- The training measures must teach skills that can be used on the general labour market and they must be approved for training support.
- This does not include qualification measures which the employer is required to provide by law.
- Three support columns geared to different groups and with different support terms:
  - Column 1: Qualification of employees in small and medium-sized enterprises (SMEs) with fewer than 250 employees
  - Column 2: Qualification-based training for employees with few qualifications
  - Column 3: Qualification-orientated vocational training
- Please contact the job centre (Agentur für Arbeit) about the support that is possible for your company.

## HOW

- Applications for wage cost allowances and further training cost refunds should be submitted to the job centre (Agentur für Arbeit) responsible for the district where the company has its registered place of business.
- Applications must be submitted prior to commencement of the training measure.
- There is no legal obligation to grant support or allowances which can only be paid in as far as the budget permits.



# *Consultancy and in-house training*

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THE BUSINESS SUPPORT PROGRAMMES



BUSINESS SUPPORT PROGRAMMES  
CONSULTANCY AND IN-HOUSE TRAINING



Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# Beratungsförderung / Consultancy allowance

Framework directive of the Federal Ministry for Economic Affairs and Energy for the promotion of entrepreneurial expertise



## Bundesamt für Wirtschaft und Ausfuhrkontrolle

Referat 413  
Frankfurter Straße 29-35  
65760 Eschborn  
Tel. +49 (0) 61 96 / 9 08-15 70,  
fax -18 00  
[foerderung@bafa.bund.de](mailto:foerderung@bafa.bund.de)  
[www.bafa.de](http://www.bafa.de)



Support according to the Framework Directive of the Federal Ministry for Economic Affairs and Energy; approval and payment of grants by the Federal Office of Economics and Export Control (BAFA)



Publications, legal information, forms, events calendar and other documents at [www.bafa.de](http://www.bafa.de)



Electronic applications and/or document upload at [www.bafa.de/unb](http://www.bafa.de/unb)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.

## AIM

↳ A cost allowance for consultancy fees is to entice enterprises and freelance professionals to avail themselves of external expertise in order to increase their performance and competitiveness and to assist them in adapting to changed economic conditions.

## WHO

- ↳ The support programme for entrepreneurial expertise is designed for
  - young companies which have not been on the market for more than two years
  - existing companies from the third year of existence
  - companies in economic difficulty - irrespective of company age
- ↳ The companies must have their registered office and place of operation or a branch office in the Federal Republic of Germany and, during the last financial year before consultancy services were used, may not have employed more than 250 people or recorded annual turnover of more than EUR 50m or an annual balance sheet sum of more than EUR 43m.
- ↳ The company or the company together with a partner or affiliated company may not exceed the limits for staff and annual turnover or balance sheet sum.

## WHAT

- ↳ Consultancy and advisory services for young and existing companies can be supported within the scope of the following focal areas:
  - General consultancy services: regarding all commercial, financial, personnel-related and organisational issues concerning company management
  - Special consultancy services: In order to counter structural imbalances, further consultancy services can be supported in addition to general issues.
  - Enterprise rescue: Consultancy services are supported for companies in difficulty regarding all questions regarding the restoration of their performance and competitiveness. Additional follow-up consultancy services can be supported in order to reinforce the measures.
- ↳ Existing companies are not entitled to more than five days per focal area. The consultancy days do not have to be consecutive. The time for preparing the report as well as travel times can be outside this time window. This limitation does not apply to young companies or companies in difficulty; here, the measure can be extended and billed over the entire support period (maximum of six months).
- ↳ Until the maximum relevant consultancy costs are exhausted in each case (eligible costs), all companies can submit several applications for support per focal area.



- Each support measure must be carried out as an individual consultancy services, seminars or workshops alone are not considered. The consultancy service must be documented by the consultant in a written report.
- The support amount is orientated towards the maximum relevant consultancy costs (eligible costs) and the company's location.

	Eligible costs	Support rate <sup>1</sup>	max. support
<b>Young companies</b> up to 2 years on the market	4,000 EUR	80%	3,200 EUR
		60%	2,400 EUR
		50%	2,000 EUR
<b>Existing companies</b> up to 2 years on the market	3,000 EUR	80%	2,400 EUR
		60%	1,800 EUR
		50%	1,500 EUR
<b>Companies in difficulty</b>	3,000 EUR	90%	2,700 EUR

1) Support rate: 80% new federal states (without Berlin and without the Leipzig region); 60% Lüneburg region, otherwise 50%; 90% companies in difficulty independent of age and location

## HOW

- Applications are submitted online using BAFA's application platform
- Applications are pre-examined by a liaison office and the result is communicated to the applicant(s)
- After this, a consultancy agreement can be signed and/or consultancy services commenced. Retroactive support is not possible.
- Prior to submitting their application, young companies and companies in difficulty are obliged to attend a free information meeting with a regional contact partner of their choice. No more than three months may expire between the meeting and submission of the application. Existing companies can hold such a meeting.
- After consultancy services have been provided, evidence of use must be submitted online within six months via BAFA's application platform.
- The liaison office checks the documents and passes these on to BAFA.
- The grant is approved and paid following final examination by BAFA.



# BMW-Innovationsgutscheine (go-Inno) / BMW Innovation vouchers (go-Inno)



## Deutsches Zentrum für Luft- und Raumfahrt e. V.

Projektträger

Heinrich-Konen-Straße 1, 53227 Bonn

Tel. +49 (0) 2 28 / 38 21-15 18

[go-inno@dlr.de](mailto:go-inno@dlr.de)

[www.bmwi-innovationsgutscheine.de](http://www.bmwi-innovationsgutscheine.de)



Detailed information as  
well as a list of authorised  
consultancy firms at

[www.bmwi-innovationsgutscheine.de](http://www.bmwi-innovationsgutscheine.de)



Electronic applications and/or  
document upload at

[www.proton-bund.de/proton/](http://www.proton-bund.de/proton/)

### AIM

- To increase the innovative strength and competitiveness of the companies advised by professionalising innovation management

### WHO

- Companies from the commercial and industrial sector including skilled crafts with fewer than 100 employees, annual turnover or an annual balance sheet sum of EUR 20m max. and a facility or branch office in Germany

### WHAT

- Support is available for external consultancy services by authorised consultancy firms in order to prepare and implement product and technical process innovation projects at companies with technological potential in order to minimise technical and commercial risks, create or improve the internal preconditions necessary for the successful implementation of innovation projects and reduce transaction costs in technology cooperation ventures.
- Consultancy services are offered in two phases: potential analysis (including profile of strengths and weaknesses, marketability, time needed, financing plan) and in-depth consultancy in the form of an implementation concept and/or external project management.

### HOW

- Only consultancy firms authorised by the Federal Ministry for Economic Affairs and Energy are authorised to provide services under the BMWi innovation voucher (go-Inno) programme. If you are interested, enter into a consultancy agreement with an authorised consultancy firm. You can then redeem the BMWi innovation voucher and receive consultancy and management services. You can then redeem the BMWi innovation voucher and receive consultancy and management services. The consultancy firm completes the invoicing for the innovation project for you.
- Support is provided in the form of vouchers to cover up to 50% of the (net) expenditure on consultancy services. The vouchers are hence equivalent to money. The company advised only pays its own share.



## Coaching BONUS

### AIM

- The Coaching BONUS offers targeted coaching projects for companies or start-ups in order to enable them to master entrepreneurial challenges, ranging from the business idea to the corporate strategy and growth, from aspects of internationalisation and succession.
- The selected coaches' concrete knowledge, experience and networks provide the necessary "self-aid" in an interactive work approach.
- Support through the Coaching BONUS is designed to provide a sustainable boost to the company's competitiveness.

### WHO

- The Coaching BONUS supports founders, as well as established small and medium-sized enterprises (SMEs) with a distinct technology orientation or companies in the creative sector. Internationalisation and succession are accompanied in all sectors.
- Applicants or applicant SMEs must have their registered office or a legally independent branch in Berlin.

### WHAT

- Support is available for specifically defined coaching projects that are designed to qualify the people working at the company to successfully master entrepreneurial challenges and commercial tasks.
- IBB Business Team GmbH proposes a qualified coach who can provide tailor-made coaching services on the basis of a consultancy agreement with the company.
- The coach's fee eligible for support is limited to a up to a maximum daily rate of EUR 1,000.
- The funds are made available as a project-specific grant of 80% or, in the case of companies that have been in business for more than five years, 50% of the daily rate eligible for support. First-time recipients of the Coaching BONUS receive a 100% grant for the first two days to the amount of the eligible daily rate.
- The accumulated maximum number of coaching days eligible for support is 20 for a company or start-up.
- In addition to the Coaching BONUS, IBB Business Team GmbH offers a comprehensive portfolio of seminars and workshops in various areas including, for instance, business administration, organization and soft skills.

### HOW

- Preference must be given to financing options offered under programmes by the Federal Government. Project-related combination with funding under such programmes is not possible.



#### IBB Business Team GmbH Coaching BONUS

Bundesallee 210, 10719 Berlin  
Ms Ines Kretschmar  
Tel. +49 (0) 30 / 2125-2352  
[coachingbonus@ibb-business-team.de](mailto:coachingbonus@ibb-business-team.de)  
[www.coachingbonus.de](http://www.coachingbonus.de)



Directives, guidelines and other downloads at  
[www.coachingbonus.de/service/download/](http://www.coachingbonus.de/service/download/)



Electronic applications and/or document upload at  
[www.coachingbonus.de/foerderung/antrag-stellen](http://www.coachingbonus.de/foerderung/antrag-stellen)



This programme is subject to de-minimis rules (refer to page 139).



This offer is particularly suitable for business start-ups and young companies.



# Energieberatung Mittelstand / Energy consulting services for medium-sized enterprises

## Energy efficiency in medium-sized enterprises initiative



### **Bundesamt für Wirtschaft und Ausfuhrkontrolle**

Referat (Division) 152 -  
Vor-Ort-Beratung  
(On-site consultancy)  
Energieberatung Mittelstand  
Frankfurter Straße 29-35  
65760 Eschborn  
Tel. +49 (0) 61 96 / 9 08 12 40  
[EBM@bafa.bund.de](mailto:EBM@bafa.bund.de)  
[www.bafa.de](http://www.bafa.de)



Detailed information at  
[www.bafa.de/ebm](http://www.bafa.de/ebm)  
Approved consultants listed at  
[www.energie-effizienz-experten.de](http://www.energie-effizienz-experten.de)



Publications, legal information,  
forms and other documents at:  
[www.bafa.de/ebm](http://www.bafa.de/ebm)



Electronic applications and/or  
document upload at  
[https://fms.bafa.de/BafaFrame/  
energieberatung](https://fms.bafa.de/BafaFrame/energieberatung)



This programme is subject  
to de-minimis rules  
(refer to page 139).

### **AIM**

↳ Qualified energy efficiency consultancy services aim to reduce information deficits, identify energy saving potential and implement energy savings at small and medium-sized enterprises.

### **WHO**

↳ Small and medium-sized enterprises (SMEs) in the commercial, industrial and other services sectors as well as freelance professionals having their registered office and business in Germany

### **WHAT**

↳ Support can be provided for one energy consultancy measure including subsequent implementation support for each applicant. Only one energy consultancy measure per applicant can be supported within 24 months.

↳ The following consultancy services are not eligible for support:

- services concerning buildings that are mostly used as residential buildings;
- services focusing primarily on expert opinions and with no direct influence on energy consumption;
- services exclusively referring to the company itself, affiliated or partner companies and performed by an employee of this company.

↳ Funding amount:

- Companies spending more than EUR 10,000 on energy: An allowance amounting to 80% of consultancy costs qualifying for support (net consultant's fee) is made available. The maximum sum totals EUR 6,000.
- Companies spending up to EUR 10,000 on energy: An allowance amounting to 80% of consultancy costs qualifying for support (net consultant's fee) is made available. The maximum sum totals EUR 1,200.

### **HOW**

↳ Application details and documents as well as a list of energy-saving coaches approved by BAFA can be found in the column in the margin. Applications can also be submitted by the coach if the required authorisation is submitted.



**AIM**

- ↳ The go-digital programme supports small and medium-sized enterprises (SMEs) and skilled crafts businesses on the road to digitalisation in the following areas: digital business processes, digital market development and IT security.
- ↳ Consultancy companies approved for the support programme advise and accompany SMEs in the implementation of their measures.

**WHO**

- ↳ Small and medium-sized, non-affiliated companies in the commercial industry or the crafts sector with:
  - a workforce of less than 100 at the time the contract is signed (including all partner companies and affiliated companies),
  - annual sales or an annual balance-sheet amount of no more than EUR 20m,
  - a registered office or operating facility in Germany,
  - eligibility for support subject to de-minimis rules.

**WHAT**

- ↳ The consultancy services and the specific implementation of the co-ordinated measures can be carried out in the following modules: digital business processes, digital market development and IT security.
- ↳ A support rate of 50% is granted for a maximum daily consultant rate of EUR 1,100 for consultancy services in a selected main module and the necessary ancillary modules, if any.
- ↳ The companies that qualify for support pay only their own share to the consultancy company.
- ↳ Support is provided for a maximum of 30 consultant days over a period of six months

**HOW**

- ↳ To get in contact with a consultancy company, interested companies can go to [www.bmwi-go-digital.de](http://www.bmwi-go-digital.de) where a current list of authorised consultancy firms can be found in the “Beratungsunternehmen suchen” section.
- ↳ The consultancy companies have been authorised by BMWi and will look after all formalities for the SME, from applications for funding to proof of use. This means that the authorised consultancy firm submits the application for support.
- ↳ Consultancy companies interested in participating can go to the “Beratungsunternehmen werden” section and submit an application for authorisation if they fulfil the necessary requirements.

**EuroNorm GmbH**

Stralauer Platz 34, 10243 Berlin  
 Tel. +49 (0) 30 / 9 70 03-3 33, fax -0 44  
[go-digital@euronorm.de](mailto:go-digital@euronorm.de)  
[www.bmwi-go-digital.de](http://www.bmwi-go-digital.de)



This programme is subject to de-minimis rules (refer to page 139).



# Innovative Qualifizierung / Innovative qualification

## ESF-Instrument 3



### Europäisches Fördermanagement GmbH (EFG)

Bernburger Straße 27, 10963 Berlin  
Tel. +49 (0) 30 / 31 86 50 65  
[efg@efg-berlin.eu](mailto:efg@efg-berlin.eu)

Further information at:

### Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics, Energy and Public Enterprises)  
Mr Mathias Kuhlmann  
Tel. +49 (0) 30 / 90 13-81 45  
[mathias.kuhlmann@senweb.berlin.de](mailto:mathias.kuhlmann@senweb.berlin.de)



A high share of public funding by the Federal State of Berlin combined with a low share to be borne by the companies means that the de-minimis support rules must be applied here.



Required documents at  
[www.berlin.de/sen/wirtschaft/quali](http://www.berlin.de/sen/wirtschaft/quali)



Electronic applications and/or document upload at  
[www.efg-berlin.eu/?p=1707](http://www.efg-berlin.eu/?p=1707)



This programme is subject to de-minimis rules (refer to page 139).

### AIM

↳ Innovative, technology-based training for employees at companies in Berlin, especially within the context of ICT, digitalisation and internationalisation.

### WHO

↳ Companies (SMEs and large companies) with an operating facility in Berlin and employees who live in Berlin (exceptions, especially for employees living in Brandenburg, are possible but require approval by the awarding authority)

### WHAT

- ↳ Within the scope of the Federal State of Berlin's Operational Programme for the European Social Fund (ESF-OP) in the 2014 - 2020 funding period, Instrument 3 "Innovative qualification" offers specific support for company employees.
- ↳ This support addresses adaptation processes in conjunction with innovation processes in business, the technological transformation (above all, regarding the use of state-of-the-art information and communication technology or the spread of digitalisation) as well as ecological goals (e.g. climate protection, energy efficiency and the use of renewable energy).
- ↳ The programme is part of the "Joint Innovation Strategy of the Federal States of Berlin and Brandenburg" (see [www.innoBB.de](http://www.innoBB.de)) as well as industry-related strategies for skilled workers (e.g. in the field of skilled crafts, the energy sector, the housing sector and aviation).

### HOW

- ↳ Based on precise needs assessments and the potential for development derived from these, support is provided for innovative, technology-based training measures for employees at small, medium-sized and large companies.
- ↳ Total costs per employee average EUR 7,600.
- ↳ The companies themselves typically pay 30% to 50% of the total costs (cash or by setting off wages costs incurred due to releasing employees for qualification).
- ↳ The project sponsor and the company select the qualification organisation according to the employees' qualification needs.
- ↳ Additionality: This support is designed for training measures which would not be possible for companies without the support granted under this programme. It should not replace any existing or planned customary activities by the company to train its employees.



## AIM

- To advise companies with regard to improving their competitiveness and prospects for the future

## WHO

- Small and medium-sized enterprises in the manufacturing sector and product-near services sector, skilled crafts businesses and companies in the digital economy

## WHAT

- Allowance for external consultancy services (basic and advanced consultancy)
- The allowance for companies totals 50% of the consultancy costs charged (excluding VAT, travel/ancillary costs), however, limited to a maximum of EUR 8,000 per measure, i.e. maximum of EUR 16,000 per applicant for basic and advanced consultancy services.

## HOW

- The application must be submitted jointly by management and the employees' representative.
- Applications must be submitted to the IG Metall union or Verband der Metall- und Elektroindustrie in Berlin-Brandenburg e. V. (association of the metal and electrical engineering industry in Berlin-Brandenburg) prior to commencing consultancy.
- Skilled crafts businesses must always submit their applications to the Chamber of Skilled Crafts.
- Applications are checked there and subsequently passed on to Senatsverwaltung für Wirtschaft, Energie und Betriebe (Senate Department for Economics, Energy and Public Enterprises).



### IG Metall

#### Verwaltungsstelle Berlin

Alte Jakobstraße 149, 10969 Berlin  
Tel. +49 (0) 30 / 2 53 87-1 01, fax -2 00  
[anke.paul@igmetall.de](mailto:anke.paul@igmetall.de)  
[www.igmetall-berlin.de](http://www.igmetall-berlin.de)

#### Verband der Metall- und Elektroindustrie Berlin-Brandenburg e. V.

Am Schillertheater 2, 10625 Berlin  
Tel. +49 (0) 30 / 3 10 05-1 27, fax -2 40  
[jeske@vme-net.de](mailto:jeske@vme-net.de)  
[www.vme-net.de](http://www.vme-net.de)

#### Handwerkskammer Berlin

Blücherstraße 68, 10961 Berlin  
Tel. +49 (0) 30 / 2 59 03-4 74  
[klasmann@hwk-berlin.de](mailto:klasmann@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)

#### Further information at Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics, Energy and Public Enterprises)  
Referat IV D  
Martin-Luther-Straße 105, 10825 Berlin  
Tel. +49 (0) 30 / 90 13-84 44  
[ursula.mukhtar@senweb.berlin.de](mailto:ursula.mukhtar@senweb.berlin.de)  
[www.berlin.de/sen/wirtschaft/](http://www.berlin.de/sen/wirtschaft/)



Detailed information at  
[www.igmetall-berlin.de/potenzialberatung](http://www.igmetall-berlin.de/potenzialberatung) and  
[www.vme-net.de/foerderung/potenzialberatung](http://www.vme-net.de/foerderung/potenzialberatung) and  
[www.berlin.de/sen/wirtschaft/potenzialberatung](http://www.berlin.de/sen/wirtschaft/potenzialberatung)



Directive, application forms and other documents at  
[www.berlin.de/sen/wirtschaft/potenzialberatung](http://www.berlin.de/sen/wirtschaft/potenzialberatung)



This programme is subject to de-minimis rules (refer to page 139).



# Projektförderung zur Beratung von Existenzgründerinnen und Unternehmerinnen / Project support to advise women starting up in business and women entrepreneurs

Support for women-specific projects for vocational qualification and advice



## **zgs consult GmbH**

Rungestraße 19, 10179 Berlin  
Ms Eva Grohmann  
Tel. +49 (0) 30 / 27 87 33-46, fax -36  
[e.grohmann@zgs-consult.de](mailto:e.grohmann@zgs-consult.de)  
[www.zgs-consult.de](http://www.zgs-consult.de)



Detailed information at  
[www.zgs-consult.de/arbeit/](http://www.zgs-consult.de/arbeit/)



Electronic applications and/or document upload at  
<https://eurekaplus.berlin.de/EurekaPlus20>

## **AIM**

- To prepare women for their decision to go into business and to implement this decision

## **WHO**

- Companies that advise and support women interested in going into business with suitable measures

## **WHAT**

- Promotional funds are available for:
  - Courses and seminars on starting up a business
  - Courses and seminars, as well as consultancy and coaching services for women migrants interested in going into business
  - Development of special event offers
  - Coaching modules and courses to improve professionalism for the self-employed
  - First-time consultancy services and referral of women interested in going into business.
- The measures must serve gender mainstreaming and labour policy purposes and must be tailored to the participants' personal skills and qualifications.

## **HOW**

- As part of an annual competition, interested companies can submit concepts for projects to implement the programme.
- zgs consult GmbH examines the concepts submitted with a view to their suitability for support and draws up an evaluation for the unit in charge at the Senate Department for Health, Care and Equality (Senatsverwaltung für Gesundheit, Pflege und Gleichstellung).
- The Senate Department for Health, Care and Equality decides which concepts are to be implemented and supported.



## Qualifizierungsberatung in Unternehmen / Enterprise qualification guidance service

supported by Berlin's Senate Department for Integration, Labour and Social Affairs

### AIM

- Maintain and improve competitiveness
- Boost the company's image as a company that provides training
- Ongoing HR development
- Stabilise, maintain and expand Berlin as a centre for business

### WHO

- Companies in Berlin, primarily SMEs and their employees, especially older employees and low-skilled employees

### WHAT

- Companies are offered free on-site consultancy services related to further professional qualification issues independent of specific providers.
- Support for Berlin-based enterprises in analysing their demand
- Support in the search for suitable training providers
- Support in applying for funding
- Referral of relevant contacts in other enterprise-specific matters
- Raising awareness among enterprises with regard to staff with further qualification needs

### HOW

- Queries handled by phone or e-mail



### GesBiT - Gesellschaft für Bildung und Teilhabe mbH

Karl-Marx-Straße 122, 12043 Berlin

Ms Susann Zibulski

Tel. +49 (0) 30 / 9 02 39-33 66, fax -32 73

[susann.zibulski@gesbit.de](mailto:susann.zibulski@gesbit.de)

[www.gesbit.de](http://www.gesbit.de)



# unternehmensWert:Mensch / Leveraging the human factor



## Forschungsinstitut Betriebliche Bildung (f-bb) gGmbH

Ms Dana Manthey  
Stresemannstraße 121, 10963 Berlin  
Tel. +49 (0) 30 / 4 17 49 86 32  
[dana.manthey@f-bb.de](mailto:dana.manthey@f-bb.de)

## Arbeit und Leben Berlin e. V. Landesarbeitsgemeinschaft Berlin (DGB/VHS)

Ms Diana Woltersdorf  
Kapweg 4, 13405 Berlin  
Tel. +49 (0) 30 / 51 30 19 2-60  
[woltersdorf@berlin.arbeitundleben.de](mailto:woltersdorf@berlin.arbeitundleben.de)



Important additional information at  
[www.unternehmens-wert-mensch.de](http://www.unternehmens-wert-mensch.de)

### AIM

- ↳ The “unternehmensWert:Mensch (uWM)” programme is made up of two programme sections that provide small and medium-sized companies with access to participative consulting services in matters related to HR policy and labour organisation.
- ↳ The uWM programme aims to offer tailored support for companies during the development and implementation of an employee-orientated HR policy.
- ↳ The programme section “unternehmensWert:Mensch plus (uWM plus)” that was set up in 2017 helps companies to try out innovative concepts for work in the digital transformation arena so that they can design made-to-measure solutions.

### WHO

- ↳ Companies in both programme sections that fulfil the following criteria are eligible for support:
  - Headquarters and an operating facility in Germany
  - Annual sales of less than EUR 50m or an annual balance sheet sum of less than EUR 43m
  - At least two years in business
  - Less than 250 employees
  - At least one full-time employee in a regular job, this is calculated according to annual standard work units. Part-time employees can be considered on a pro-rata basis.

### WHAT

- ↳ Support is provided under the “uWM” programme section for process consulting services in the following fields: personnel management, equal opportunities and diversity, health as well as knowledge and skills.
- ↳ A grant is provided to cover the costs of process consulting:
  - Companies with fewer than 10 employees receive a grant for up to 80% of costs.
  - Companies with between 10 and 249 employees receive a grant for up to 50% of costs.
- ↳ Consulting is limited to a maximum period of ten days and should not cost more than EUR 1,000 (net) per consulting day.
- ↳ In the “uWM plus” programme section, support is provided for process consulting services that help companies to launch participative learning and development processes for innovative shaping of the digital transformation.
- ↳ Companies with fewer than 249 employees receive a grant to cover 80% of the process consulting costs.
- ↳ Consulting is limited to a maximum period of twelve days and should not cost more than EUR 1,000 (net) per consulting day.

### HOW

- ↳ Free initial consulting at an initial consulting office. Addresses can be found at [www.unternehmens-wert-mensch.de](http://www.unternehmens-wert-mensch.de).
- ↳ If after checking eligibility for support a voucher is issued during this meeting, financial support will then be provided the subsequent process consulting.



## Beratungsangebote der Bezirksämter / Consultancy services by the district authorities



### Charlottenburg-Wilmersdorf von Berlin district authorities

The District Mayor  
- Wirtschaftsförderung / Business development -  
Otto-Suhr-Allee 100, 10585 Berlin  
Mr K. Albat, Ms J. Saleh Zaki  
Tel. +49 (0) 30 / 90 29-1 31 05 / -1 31 10, fax -1 31 07  
[wirtschaftsfoerderung@charlottenburg-wilmersdorf.de](mailto:wirtschaftsfoerderung@charlottenburg-wilmersdorf.de)

#### Berlin Partner - business service for the Charlottenburg-Wilmersdorf district

Mr J. Berewinkel, Tel. +49 (0) 30 / 90 29-1 31 11  
[jan.berewinkel@berlin-partner.de](mailto:jan.berewinkel@berlin-partner.de)

- ↳ General, basic advisory service for founders as well as consulting and pilot services for existing small and medium-sized enterprises in the district.
- ↳ Business start-up consultancy
- ↳ Events, networks and round tables (including, for instance, Charlottenburg-Wilmersdorf medium-sized business talks and umbrella work groups of owners of businesses located in shopping streets)
- ↳ Network support (including, for instance, City West regional management)

For more offers, information and appointments, go to:  
[www.wirtschaftsfoerderung.charlottenburg-wilmersdorf.de](http://www.wirtschaftsfoerderung.charlottenburg-wilmersdorf.de)



### Friedrichshain-Kreuzberg von Berlin district authorities

Abt. Wirtschaft, Ordnung, Schule und Sport  
- Wirtschaftsförderung / Business development -  
Frankfurter Allee 35/37, 10247 Berlin  
Ms M. Nowak, Ms K. Klisch, Mr S. Paul  
Tel. +49 (0) 30 / 9 02 98-22 73 / -40 14 / -24 90,  
fax -71 85 05  
[wifoe@ba-fk.berlin.de](mailto:wifoe@ba-fk.berlin.de)

#### Berlin Partner - business service for the Friedrichshain-Kreuzberg district

Mr J. Lauterbach, Tel. +49 (0) 30 / 9 02 98-41 17  
[jens.lauterbach@berlin-partner.de](mailto:jens.lauterbach@berlin-partner.de)

- ↳ Central contact and co-ordination unit of the district administration for existing companies and founders
- ↳ Advice and support for companies, investors and others interested in moving to the district
- ↳ Advice and support for starting up in business
- ↳ Accompanying business-relevant projects in the district
- ↳ Support for networks
- ↳ Regular meetings for companies in the district
- ↳ Initiation and implementation of EU projects

For more offers, information and appointments, go to:  
[www.berlin.de/ba-friedrichshain-kreuzberg/politik-und-verwaltung/service-und-organisationseinheiten/wirtschaftsfoerderung](http://www.berlin.de/ba-friedrichshain-kreuzberg/politik-und-verwaltung/service-und-organisationseinheiten/wirtschaftsfoerderung)



### Lichtenberg von Berlin district authorities

Abt. Stadtentwicklung, Soziales, Wirtschaft und Arbeit  
- Büro für Wirtschaftsförderung -  
Möllendorffstraße 6, 10367 Berlin  
Ms M. Nüske, Ms A. Rothe, Ms P. Bock,  
Ms K. Röseler-Soult  
Tel. +49 (0) 30 / 9 02 96-43 38 / -43 32 / -43 36 / -43 30,  
fax -43 19  
[anja.rothe@lichtenberg.berlin.de](mailto:anja.rothe@lichtenberg.berlin.de)

#### Berlin Partner - business service for the Lichtenberg district

Mr T. Pawlowski, Tel. +49 (0) 30 / 9 02 96-43 34  
[tomasz.pawlowski@berlin-partner.de](mailto:tomasz.pawlowski@berlin-partner.de)

- ↳ General advice for founders and companies interested in moving to the district
- ↳ Advice for enterprises, investors and on training matters
- ↳ Commercial property offers

For more offers, information and appointments, go to:  
[www.berlin.de/ba-lichtenberg/wirtschaft](http://www.berlin.de/ba-lichtenberg/wirtschaft)



### Marzahn-Hellersdorf von Berlin district authorities

Abt. Wirtschaft, Straßen und Grünflächen  
- Leitstelle für Wirtschaftsförderung - ZAK  
Wolfener Straße 32-34, Haus K, 12681 Berlin  
Ms K. Rüdiger, Mr A. Tesch, Ms I. Kreie,  
Ms M. Fischer  
Tel. +49 (0) 30 / 9 02 93-26 11 / -26 12 / -26 16 / -26 13,  
fax -26 15  
[kathrin.ruediger@ba-mh.berlin.de](mailto:kathrin.ruediger@ba-mh.berlin.de)  
[ansgar.tesch@ba-mh.berlin.de](mailto:ansgar.tesch@ba-mh.berlin.de)  
[ines.kreie@ba-mh.berlin.de](mailto:ines.kreie@ba-mh.berlin.de)  
Ms E. Weigel  
Tel. +49 (0) 30 / 9 02 93-26 17, fax -26 15  
[leonore.weigel@ba-mh.berlin.de](mailto:leonore.weigel@ba-mh.berlin.de)

#### Berlin Partner - business service for the Marzahn-Hellersdorf district

Ms J. Tristram, Ms C. Keller  
Tel. +49 (0) 30 / 9 02 93-26 20  
[janine.tristram@berlin-partner.de](mailto:janine.tristram@berlin-partner.de)  
[christine.keller@berlin-partner.de](mailto:christine.keller@berlin-partner.de)

- ↳ Central contact and co-ordination unit of the district administration for investors, existing companies and start-up
- ↳ Location advice and help in the search for commercial properties as well as for securing locations for business
- ↳ Answers to questions related to financial support and financing
- ↳ Support in finding and qualifying skilled staff
- ↳ Contacts with partners, companies and organisations
- ↳ Management of public authority and approval procedures
- ↳ Referral within public authorities

For more offers, information and appointments, go to:  
[www.wirtschaftsfoerderung-mh.eu](http://www.wirtschaftsfoerderung-mh.eu)



**Mitte von Berlin district authorities**

Abt. Wirtschaft, Immobilien, Ordnungsamt  
 - Business promotion / Business consulting unit -  
 Mathilde-Jacob-Platz 1, 10551 Berlin  
 Mitte business service  
 Ms B. Brüning, Tel. +49 (0) 30 / 90 18-3 43 72  
[beate.bruening@ba-mitte.berlin.de](mailto:beate.bruening@ba-mitte.berlin.de)

- ↳ General and accompanying advice for start-ups and companies interested in moving to this district
- ↳ Business-near project initiation, project management
- ↳ Advice for businesses and investors

For more offers, information and appointments, go to:  
[www.berlin.de/ba-mitte/wirtschaftsfoerderung](http://www.berlin.de/ba-mitte/wirtschaftsfoerderung)

**Berlin Partner - business service for the Mitte district**

Mr S. Schulze, Tel. +49 (0) 30 / 92 12-28 28  
[stefan.schulze@berlin-partner.de](mailto:stefan.schulze@berlin-partner.de)

**Neukölln von Berlin district authorities**

- Business promotion / Business consulting unit -  
 Karl-Marx-Straße 83, 12040 Berlin  
 Mr C. Mücke, Ms J. Grinda  
 Tel. +49 (0) 30 / 9 02 39-23 90 / -34 39  
[clemens.muecke@bezirksamt-neukoelln.de](mailto:clemens.muecke@bezirksamt-neukoelln.de)  
[juliane.grinda@bezirksamt-neukoelln.de](mailto:juliane.grinda@bezirksamt-neukoelln.de)

- ↳ General consultancy services for enterprises and investors
- ↳ Consultancy services for start-ups
- ↳ Qualification advice for enterprises
- ↳ Support of projects in the district with relevance for the economy

For more offers, information and appointments, go to:  
[www.wirtschaftsfoerderungneukoelln.de](http://www.wirtschaftsfoerderungneukoelln.de)

**Berlin Partner - business service for the Neukölln district**

Ms K. Cebulla, T. 030 / 9 02 39-34 38  
[karla.cebulla@berlin-partner.de](mailto:karla.cebulla@berlin-partner.de)

**Pankow von Berlin district authorities**

- Business development office -  
 Fröbelstraße 17, 10405 Berlin, Haus 6  
 Ms N. Holbe - office manager  
 (Consultancy services for the Prenzlauer Berg district)  
 Tel. +49 (0) 30 / 9 02 95-56 65, Room 248  
[nadia.holbe@ba-pankow.berlin.de](mailto:nadia.holbe@ba-pankow.berlin.de)  
 Ms S. Stephan  
 (Consultancy services for the Weißensee district,  
 street communities, funding)  
 Tel. +49 (0) 30 / 9 02 95-56 94, Room 247  
[sandra.stephan@ba-pankow.berlin.de](mailto:sandra.stephan@ba-pankow.berlin.de)  
 Mr J. Kleiber  
 (Consultancy services for the Pankow district,  
 online-service business)  
 Tel. +49 (0) 30 / 9 02 95-64 04, Room 246  
[juergen.kleiber@ba-pankow.berlin.de](mailto:juergen.kleiber@ba-pankow.berlin.de)

- ↳ Issues related to commercial business and the business location
- ↳ Detailed questions concerning starting up in business and management
- ↳ Commercial law, business relocation, analyses,
- ↳ Subsidy guidelines and programmes,
- ↳ Addresses and contacts in other public agencies, etc.

For more offers, information and appointments, go to:  
[www.berlin.de/pankow](http://www.berlin.de/pankow) and [www.pankow-wirtschaft.de](http://www.pankow-wirtschaft.de)

**Berlin Partner - business service for the Pankow district**

Mr J.-M. Zwitter  
 Tel. +49 (0) 30 / 9 02 95-56 64, Room 250  
[jan-martin.zwitter@berlin-partner.de](mailto:jan-martin.zwitter@berlin-partner.de)

**Bezirksamt Reinickendorf von Berlin district authorities**

- Business development -  
 Eichborndamm 215, 13437 Berlin  
 Ms C. Münzberg  
 Health sector management and department  
 Tel. +49 (0) 30 / 9 02 94-50 66, fax -21 44  
[christine.muenzberg@reinickendorf.berlin.de](mailto:christine.muenzberg@reinickendorf.berlin.de)  
 Mr C. George  
 Business promotion and tourism department  
 Tel. +49 (0) 30 / 9 02 94-56 70 / -22 82, fax -21 44  
[wirtschaftsberater@reinickendorf.berlin.de](mailto:wirtschaftsberater@reinickendorf.berlin.de)

- ↳ Zentrale Anlauf- und Koordinierungsstelle (Central Contact and Co-ordination Office for Companies at district level)  
 - ZAK - on district level
- ↳ General advice and support for: founders, existing companies and investors
- ↳ Support for all company-related projects in the district

For more offers, information and appointments, go to:  
[www.wirtschaft.reinickendorf.de](http://www.wirtschaft.reinickendorf.de)

**Berlin Partner - business service for the Reinickendorf district**

Ms N. Tiede, Tel. +49 (0) 30 / 9 02 94-22 73  
[nina.tiede@berlin-partner.de](mailto:nina.tiede@berlin-partner.de)



**Spandau von Berlin district authorities**

- Wirtschaftsförderung / Business development -  
Carl-Schurz-Straße 2/6, 13597 Berlin  
Mr P. Sellerie, Mr R. Jahn, Ms P. Hille  
Tel. +49 (0) 30 / 9 02 79-22 66 / -22 72 / -31 01, fax -22 21  
[wirtschaftsfoerderung@ba-spandau.berlin.de](mailto:wirtschaftsfoerderung@ba-spandau.berlin.de)

**Berlin Partner - business service for the Spandau district**

Ms M. Illmer, Ms M. Schwausch  
Tel. +49 (0) 30 / 9 02 79-33 21  
[michaela.illmer@berlin-partner.de](mailto:michaela.illmer@berlin-partner.de)  
[mandy.schwausch@berlin-partner.de](mailto:mandy.schwausch@berlin-partner.de)

- ↳ Contact and service office for businesses, investors and start-ups

For more offers, information and appointments, go to:  
[www.spandauer-wirtschaft.de](http://www.spandauer-wirtschaft.de)

**Steglitz-Zehlendorf von Berlin district authorities**

- Wirtschaftsförderung / Business development -,  
14160 Berlin (postal address)  
Martin-Buber-Straße 2, 14163 Berlin (office)  
Mr M. Pawlik, Mr H. Wiesmann  
Tel. +49 (0) 30 / 9 02 99-52 57 / -53 50, fax -33 85  
[wirtschaftsfoerderung@steglitz-zehlendorf.de](mailto:wirtschaftsfoerderung@steglitz-zehlendorf.de)

**Berlin Partner - business service for the Steglitz-Zehlendorf district**

Ms S. Sommer, Tel. +49 (0) 30 / 9 02 99-53 90  
[stefanie.sommer@berlin-partner.de](mailto:stefanie.sommer@berlin-partner.de)

- ↳ General orientation advice service for founders as well as consultancy and pilot services for existing SMEs in Steglitz-Zehlendorf
- ↳ Advice and pilot service for existing small and medium-sized enterprises
- ↳ Business-near project initiation, project management
- ↳ support of projects in the district with relevance for the economy
- ↳ Network support, business talks for the southwestern part of Berlin
- ↳ Tourism development and promotion
- ↳ Project implementation
- ↳ Enterprise service: Support for local companies, for instance, in expansion and relocation projects

For more offers, information and appointments, go to:  
[www.steglitz-zehlendorf.de/wirtschaftsfoerderung](http://www.steglitz-zehlendorf.de/wirtschaftsfoerderung)

**Tempelhof-Schöneberg von Berlin district authorities**

Business consultancy and European affairs  
John-F.-Kennedy-Platz, 10825 Berlin  
Ms M. Marijnissen, Ms A. Kraatz, Ms H. Marfilus,  
Ms N. Stahl, Ms T. Hilbert, Ms M. Schuster  
Tel. +49 (0) 30 / 9 02 77-42 42 / -28 35 / -42 51 / -30 19 /  
-36 44 / -27 81, fax -42 00  
[wirtschaftsberatung@ba-ts.berlin.de](mailto:wirtschaftsberatung@ba-ts.berlin.de)

**Berlin Partner - business service for the Tempelhof-Schöneberg district**

Ms N. Kontos, Tel. +49 (0) 30 / 9 02 77-66 09  
[natalia.kontos@berlin-partner.de](mailto:natalia.kontos@berlin-partner.de)

- ↳ Central contact and co-ordination unit of the district administration for existing companies, investors and start-ups as well as for matters related to Europe, city partnerships and tourism

For more offers, information and appointments, go to:  
[www.berlin.de/ba-tempelhof-schoeneberg/politik-und-verwaltung/service-und-organisationseinheiten/wirtschaftsfoerderung/](http://www.berlin.de/ba-tempelhof-schoeneberg/politik-und-verwaltung/service-und-organisationseinheiten/wirtschaftsfoerderung/)

**Treptow-Köpenick von Berlin district authorities**

Business development Organizational Unit  
Office building: Alt-Köpenick 21, 12555 Berlin  
Postal address: Postfach 91 02 40, 12414 Berlin  
[wirtschaftsfoerderung@ba-tk.berlin.de](mailto:wirtschaftsfoerderung@ba-tk.berlin.de)  
Facebook: [www.facebook.com/wifoetk](http://www.facebook.com/wifoetk)  
Head: Ms A. Engel, Tel. +49 (0) 30 / 9 02 97-25 01  
[andrea.engel@ba-tk.berlin.de](mailto:andrea.engel@ba-tk.berlin.de)  
Office: Ms C. Blei, Tel. +49 (0) 30 / 9 02 97-25 00,  
fax -25 25  
[cornelia.blei@ba-tk.berlin.de](mailto:cornelia.blei@ba-tk.berlin.de)  
Staff: Ms C. Körner, Tel. +49 (0) 30 / 9 02 97-25 12  
[christel.koerner@ba-tk.berlin.de](mailto:christel.koerner@ba-tk.berlin.de)  
Mr S. Schmohl, Tel. +49 (0) 30 / 9 02 97-25 36  
[sven.schmohl@ba-tk.berlin.de](mailto:sven.schmohl@ba-tk.berlin.de)  
Mr J. Steinhilb, Tel. +49 (0) 30 / 9 02 97-25 28  
[joerg.steinhilb@ba-tk.berlin.de](mailto:joerg.steinhilb@ba-tk.berlin.de)

**Berlin Partner - business service for the Treptow-Köpenick district**

Mr A. von Reden, Tel. +49 (0) 30 / 9 02 97-25 32  
[alexander.von.reden@berlin-partner.de](mailto:alexander.von.reden@berlin-partner.de)

- ↳ "Zentrale bezirkliche Anlauf- und Koordinierungsstelle(ZAK)" für Unternehmen und Investoren (Central Contact and Co-ordination office for companies and investors)
- ↳ City marketing and tourism promotion
- ↳ Orientation advice and support for start-ups, businesses and investors
- ↳ Business service, crisis intervention, advice on relocation of companies
- ↳ Support in the search for commercial space and commercial facilities
- ↳ Initiation and implementation of EU projects (business support measures, WDM), common task "improvement of regional economic structure", projects (e.g. Berlin south-east regional management, Wuhlheide park management), as well as other economically relevant projects
- ↳ Event organisation: Business card meetings, training day south-east start-up day, business forums, network meetings

For more offers, information and appointments, go to:  
[www.berlin.de/wifoe-tk](http://www.berlin.de/wifoe-tk)



This offer is particularly suitable for business start-ups and young companies.



# Beratungsangebote der IBB sowie ihrer Einrichtungen und Initiativen / Consultancy offers by IBB along with its facilities and initiatives



**Investitionsbank Berlin**  
Kundenberatung Wirtschaftsförderung  
(Business Customer Centre)  
Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-4747  
[wirtschaft@ibb.de](mailto:wirtschaft@ibb.de)  
[www.ibb.de](http://www.ibb.de)



Detailed information regarding the 'eAntrag' procedure is available at [www.ibb.de/eantrag](http://www.ibb.de/eantrag)

- Investitionsbank Berlin (IBB) is the business development and promotion bank of the Federal State of Berlin. It supports, in particular, small and medium-sized enterprises in all cycles of their lifetime. Companies of the Berlin-based clusters are another focus. IBB's Business Customer Centre provides them with advice on the support and financing programmes and informs them of the entire range of business support available in Berlin. This includes the established seminar "We finance your start-up project" on the first Thursday of the month.
- The financing offers by IBB comprising allowances, low-interest loans and investments, support start-up and investment projects; they promote modern technologies and offer liquidity assistance.
- Applications for support can be submitted and processed electronically using IBB's "eAntrag" procedure. You can use the IBB customer portal in various ways:
  - To process applications for support under selected programmes
  - To communicate directly and in a legally binding manner with your IBB contact person
  - To conveniently file documents for your application in the customer portal
- Detailed information regarding the 'eAntrag' procedure is available at [www.ibb.de/eantrag](http://www.ibb.de/eantrag). Products that you can apply for using the "eAntrag" procedure are marked accordingly on the programme pages.
- As a network partner, IBB's Business Customer Centre helps you to find just the right point of contact, institute and initiative and is also available when it comes to establishing contact with the respective general or specific advisory centres.



**Business Angels Club  
Berlin-Brandenburg e. V.**  
Rudower Chaussee 29 (IGZ), 12489 Berlin  
Tel. +49 (0) 30 / 5 65 90 85 91  
[berlin@bacb.de](mailto:berlin@bacb.de)  
[www.bacb.de](http://www.bacb.de)

- The Business Angels of Business Angels Club Berlin-Brandenburg e. V. (BACB) help the companies of tomorrow get off the ground and they focus on start-ups from the Berlin-Brandenburg region. They promote entrepreneurial activities and accompany founders on the road to self-employment.
- Business Angels are specialists in different technological fields, product groups and industries. They are independent, maintain good - even international - contacts and invest in new and scalable business ideas.
- At the BACB match-making meetings, selected teams and young companies are given the opportunity to personally present their projects to a larger group of Business Angels and the club's network partners. If a project is accepted, a project group comprising several Business Angels will support the company and, if necessary, prepare and implement financial investment. Furthermore, the club has formed working groups who can offer assistance in critical situations and for success schemes.
- Relevant information from the business plan is required at the time of contacting the club. The document should not be longer than four DIN A4 pages.





#### IBB Beteiligungsgesellschaft mbH

Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-3201, fax -3202  
[venture@ibb-bet.de](mailto:venture@ibb-bet.de)  
[www.ibb-bet.de](http://www.ibb-bet.de)

- ↳ Adequate equity levels, in particular, in the form of venture capital, have become a decisive factor for the success of innovative companies. Since it was set up in 1997, IBB Beteiligungsgesellschaft mbH has become one of the leading sources of venture capital for innovative companies in Berlin.
- ↳ IBB Beteiligungsgesellschaft mbH and its VC funds have extended syndicated loans of so far more than EUR 1.25bn, including EUR 173m provided by IBB Beteiligungsgesellschaft mbH itself as a lead, co-lead or co-investor. Investments were made in close to 185 companies from the clusters defined within the scope of the joint Berlin-Brandenburg innovation strategy in the fields of life science, industrial technologies, ICT and creative industries.
- ↳ In addition to a plausible business concept and a unique selling proposition, high growth and value increase potential as well as a good medium-term exit perspective are preconditions for investment.
- ↳ The support concept of IBB Beteiligungsgesellschaft includes active consultancy and support for its portfolio companies. Seasoned investment professionals are there to support companies in all operative and strategic matters.



#### IBB Business Team GmbH

Bundesallee 210, 10719 Berlin  
Tel. +49 (0) 30 / 2125-2352, fax -4680  
[info@ibb-business-team.de](mailto:info@ibb-business-team.de)  
[www.ibb-business-team.de](http://www.ibb-business-team.de)

- ↳ IBB Business Team GmbH is a wholly owned subsidiary of Investitionsbank Berlin. Under one roof, it bundles the Coaching BONUS and Transfer BONUS business development programmes as well as the Berlin-Brandenburg Business Plan Competition (BPW) (see page 22), the Messe Deutsche Gründer- und Unternehmertage (deGUT) (German Founders' and Entrepreneurs' Days) and the ENEO project.
- ↳ Grants for business administration coaching services by selected external, highly qualified coaches are available under the Coaching BONUS programme (see page 107) for young and established SMEs in Berlin as well as founders, especially for those with a strong technology orientation or for companies from the creative sector. Furthermore, Berlin-based SMEs already active on the market can avail themselves of customised support when it comes to going international or organising the succession process.
- ↳ In addition to its coaching programmes, IBB Business Team GmbH offers a range of seminars and workshops as a basis for further professional qualification in business administration and soft skills.
- ↳ The Transfer BONUS (see page 85) programme benefits technology-orientated SMEs or companies in Berlin with a technology-orientated project. Funding is provided for specific projects that are conducted with a scientific or research institution based in Berlin or Brandenburg.
- ↳ BPW (see page 22) is Germany's largest regional founder competition, offering people interested in starting up in business a host of free support measures in order to develop a sound business concept. BPW is organised jointly by Investitionsbank des Landes Brandenburg (ILB) and Vereinigung der Unternehmensverbände in Berlin und Brandenburg e. V.
- ↳ deGUT is the leading trade fair for start-ups and entrepreneurs in Germany and takes place every year in Berlin. It offers information, consultancy services and inspiration for people taking the leap into self-employment and managing their own business.



These offers are particularly suitable for business start-ups and young companies.

# Erste Anlaufstellen für Unternehmen und Existenzgründungen / First points of contact for companies and start-ups



## Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics,  
Energy and Public Enterprises)  
Martin-Luther-Straße 105, 10825 Berlin  
Tel. +49 (0) 30 / 90 13-0  
[post@senweb.berlin.de](mailto:post@senweb.berlin.de)  
[www.berlin.de/sen/wirtschaft](http://www.berlin.de/sen/wirtschaft)

### Central contact partner Berlin

Tel. +49 (0) 30 / 90 13-75 55, fax -81 13  
[ea@senwtf.berlin.de](mailto:ea@senwtf.berlin.de)  
[www.berlin.de/ea](http://www.berlin.de/ea)

- The Senate Department for Economics, Energy and Public Enterprises together with the business development organisations in the city is shaping structural change, improving the parameters for entrepreneurial endeavours and strengthening the innovative capability and export strength of Berlin-based companies. Together with the partners of Berlin's Founder Network, it operates the Berlin Internet portal for regional start-up information: [www.gruenden-in-berlin.de](http://www.gruenden-in-berlin.de).
- For start-ups and commercial businesses, the Senate Department has set up a general point of contact which provides information regarding formal procedures and requirements for commencing and exercising commercial or freelance activities as well as information regarding public authorities in charge. It also provides information within the scope of procedures for the recognition of professional qualifications for EU citizens.
- Companies and freelance professionals can use the portal of "Einheitlicher Ansprechpartner Berlin" [www.ea.berlin.de](http://www.ea.berlin.de) (general point of contact) in order to handle administrative commercial procedures, such as company registration and changes in registration details online and without having to switch between different media. Applications for recognition of foreign professional qualifications can also be submitted via the portal.



## BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin  
Mr Michael Wowra  
Tel. +49 (0) 30 / 31 10 04-21, fax -55  
[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)

- BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH supports business start-ups, growth businesses as well as freelance professionals in order to make their ideas come true.
- BBB BÜRGSCHAFTSBANK supports companies searching for financing but which do not have sufficient customary collateral. The principle is that no profitable project should fail due to a lack of collateral. In addition to assessing the profitability of a project, the focus is also on entrepreneurial competence. Once all the documents have been submitted, BBB BÜRGSCHAFTSBANK can approve guarantees within five days (BBB-Express!).
- BBB BÜRGSCHAFTSBANK issues guarantees to secure investment and working capital loans, guaranteed loans, leasing loans or also business takeovers. BBB BÜRGSCHAFTSBANK also operates in Berlin as a service provider for Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH (MBG) and hence as a point of contact for companies wishing to make use of an investment by MBG. BBB additionally manages business for employee investments guaranteed by the Federal State of Berlin.
- With BBB-Start!, a coaching programme for founders, BBB BÜRGSCHAFTSBANK, along with IHK and HWK, accompanies those founders whose financing is secured by a BBB guarantee during the first twelve months.



## Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus  
Fasanenstraße 85, 10623 Berlin  
Tel. +49 (0) 30 / 4 63 02-5 00  
[info@berlin-partner.de](mailto:info@berlin-partner.de)  
[www.berlin-partner.de](http://www.berlin-partner.de)  
[www.businesslocationcenter.de](http://www.businesslocationcenter.de)  
[www.eu-service-bb.de](http://www.eu-service-bb.de)

- Berlin Partner für Wirtschaft und Technologie, as a business support body, promotes growth and innovation in Berlin. Berlin Partner supports companies and investors relocating to Berlin and during their development on site. The experts from Berlin Partner provide information about support, assist in the search for a suitable location or qualified staff and network with co-operation partners from academia.
- As a unique public-private-partnership, Berlin Partner für Wirtschaft und Technologie is backed by both the Federal State of Berlin and more than 280 companies who are all committed to their city. Berlin Partner is also responsible for the global marketing of Germany's capital city, for instance, with the successful "be Berlin" campaign.
- Berlin Partner für Wirtschaft und Technologie GmbH is a central and cross-sector contact partner when it comes to consultancy, the provision of networks, networking stakeholders in business, science and the administration, right through to searching for locations. The company communicates growth



fields and future-orientated industries, positioning Berlin as an attractive location for business, technology and science, a creative capital, a culture and sports city as well as a good place to live. Its activities are designed for investors as well as decision makers and multipliers in the fields of business, science, politics, culture and media.



**Handwerkskammer Berlin  
(Chamber of Skilled Crafts and  
Small Businesses in Berlin)**

Blücherstraße 68, 10961 Berlin  
Tel. +49 (0) 30 / 2 59 03-01, fax -2 35  
[info@hwk-berlin.de](mailto:info@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)

**Bildungs- und Innovationszentrum  
der Handwerkskammer Berlin (BIZWA)**

Wandlitzer Chaussee 41, 16321 Bernau  
Tel. +49 (0) 33 38 / 3 94 40  
[bizwa@hwk-berlin.de](mailto:bizwa@hwk-berlin.de)

**Bildungs- und Technologiezentrum  
der Handwerkskammer Berlin (BTZ)**

Mehringdamm 14, 10961 Berlin  
Tel. +49 (0) 30 / 2 59 03-4 13 / -4 05  
[btz@hwk-berlin.de](mailto:btz@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)

- The business advice service of the Berlin Chamber of Skilled Crafts provides advice services for business start-ups and for existing companies in the skilled crafts sector. These services focus on commercial, technical, ecological and innovation-based matters. Advice services are provided free of charge and by appointment only by calling: +49 (0) 30 / 2 59 03-4 67.
- The trainee advice service of the Berlin Chamber of Skilled Crafts and Small Businesses offers companies employing trainees and trainees themselves information related to all training matters. Telephone: +49 (0) 30 / 2 59 03-3 47
- Information on support for vocational training is available from FBB - Förderung der Berufsausbildung im Land Berlin, telephone: +49 (0) 30 / 2 59 03-3 81.
- Information on further training in the crafts, telephone: +49 (0) 30 / 2 59 03-3 43, and on support possibilities for further training in the crafts sector by calling: +49 (0) 30 / 2 59 03-3 56.
- Besides preparatory courses for master craftsmen and women, numerous seminars, training courses, consultancy services and information events are offered on all matters related to starting up in business and management.
- More detailed information on the courses currently on offer is available directly from the training centres.



**Industrie- und Handelskammer Berlin  
(Chamber of Industry and Commerce)**

Ludwig Erhard Haus  
Fasanenstraße 85, 10623 Berlin  
Tel. +49 (0) 30 / 3 15 10-6 00  
[starter-center@berlin.ihk.de](mailto:starter-center@berlin.ihk.de)  
[www.ihk-berlin.de](http://www.ihk-berlin.de)

- Berlin's Chamber of Industry and Commerce (IHK) offers a host of advisory services, publications and seminars for entrepreneurs related to all matters relevant for starting up in business and company management.
- An overview of the many different information and service offers can also be found on the IHK website along with the contact details of your contact partner.
- Furthermore, is committed to becoming the hub & navigator for start-ups as a network of Berlin's business community. IHK provides support in the form of information specific for different target groups and shorter processes and additionally provides information regarding contact persons. This results in close co-operation with all stakeholders in the start-up ecosystem. Founders and young companies, for instance, can search online for possible financing and support offerings: [www.ihk-berlin.de/finfin](http://www.ihk-berlin.de/finfin)



**KfW Bankengruppe**

Palmengartenstraße 5-9, 60325 Frankfurt am Main  
Tel. +49 (0) 69 / 74 31-0  
[www.kfw.de](http://www.kfw.de)

- KfW is Germany's largest provider of financing for medium-sized enterprises. It provides companies with long-term investment loans as well as loans to finance working capital.

For information and advice related to the financing programmes offered by KfW, call +49 (0) 8 00 / 5 39-90 01 (free of charge for calls from Germany) or send an e-mail to: [info@kfw.de](mailto:info@kfw.de).



These offers are particularly suitable for business start-ups and young companies.



# Erste Anlaufstellen für technologieorientierte Unternehmen / First points of contact for technology-orientated companies



**Berlin Partner für Wirtschaft und Technologie GmbH**  
Ludwig Erhard Haus, Fasanenstraße 85, 10623 Berlin  
Tel. +49 (0) 30 / 4 63 02-5 00  
[info@berlin-partner.de](mailto:info@berlin-partner.de)  
[www.berlin-partner.de](http://www.berlin-partner.de)

**Contact partner for innovation services,  
support and financing**

Ms Anke Wiegand, Tel. +49 (0) 30 / 4 63 02-5 91  
[anke.wiegand@berlin-partner.de](mailto:anke.wiegand@berlin-partner.de)

**Contact partners for the enterprise service  
in the 12 districts**

Dr Christian Herzog, Tel. +49 (0) 30 / 4 63 02-3 94  
[christian.herzog@berlin-partner.de](mailto:christian.herzog@berlin-partner.de)

**Contact for Enterprise Europe Network  
Berlin-Brandenburg**

Ms Anke Wiegand, Tel. +49 (0) 30 / 4 63 02-5 91  
[anke.wiegand@berlin-partner.de](mailto:anke.wiegand@berlin-partner.de)

**Contact partner for the services sector**

Ms Justina Siegmund-Born, Tel. +49 (0) 30 / 4 63 02-3 98  
[justina.siegmund-born@berlin-partner.de](mailto:justina.siegmund-born@berlin-partner.de)

**Contact partner for the health sector**

Mr Volker Erb, Tel. +49 (0) 30 / 4 63 02-5 15  
[volker.erb@berlin-partner.de](mailto:volker.erb@berlin-partner.de)

**Contact partner for energy and  
environmental technologies**

Mr Wolfgang Korek, Tel. +49 (0) 30 / 4 63 02-5 77  
[wolfgang.korek@berlin-partner.de](mailto:wolfgang.korek@berlin-partner.de)

**Contact partner for information and  
communication technology**

Mr Michael Stamm, Tel. +49 (0) 30 / 4 63 02-4 14  
[michael.stamm@berlin-partner.de](mailto:michael.stamm@berlin-partner.de)

**Contact partner for optics and photonics**

Mr Gerrit Rössler, Tel. +49 (0) 30 / 4 63 02-4 56  
[gerrit.roessler@berlin-partner.de](mailto:gerrit.roessler@berlin-partner.de)

**Contact partner for transport and mobility**

Mr Sascha Tiede, Tel. +49 (0) 30 / 4 63 02-4 08  
[sascha.tiede@berlin-partner.de](mailto:sascha.tiede@berlin-partner.de)

**Contact partner for industrial production**

Mr David Hampel, Tel. +49 (0) 30 / 4 63 02-4 22  
[david.hampel@berlin-partner.de](mailto:david.hampel@berlin-partner.de)

**Contact partner for Smart Cities**

Dr Christian Herzog, Tel. +49 (0) 30 / 4 63 02-3 94  
[christian.herzog@berlin-partner.de](mailto:christian.herzog@berlin-partner.de)

**Contact partner for the Berlin Startup Unit**

Mr Carl-Philipp Wackernagel, Tel. +49 (0) 30 / 4 63 02-4 50  
[carl-philipp.wackernagel@berlin-partner.de](mailto:carl-philipp.wackernagel@berlin-partner.de)

Is your company in technology? Then there is an important contact for you in Berlin: Berlin Partner für Wirtschaft und Technologie GmbH.

Numerous experts offer bespoke services and excellent networking with academia in order to provide an optimum offering that will contribute towards the success of innovation, relocation, expansion and location consolidation projects.

For detailed information about Berlin Partner, please visit:  
[www.berlin-partner.de](http://www.berlin-partner.de).



This offer is particularly suitable for business start-ups and young companies.

## Weitere Beratungsangebote für technologieorientierte Unternehmen / Other consultancy services for technology-orientated businesses



### Beuth Hochschule für Technik Berlin

- TechnologyTransfer -

Luxemburger Straße 10, 13353 Berlin

Tel. +49 (0) 30 / 45 04-20 43, fax -66 20 43

[ttrans@beuth-hochschule.de](mailto:ttrans@beuth-hochschule.de)

[www.beuth-hochschule.de](http://www.beuth-hochschule.de)

- ↳ Orientation support for university students
- ↳ Regular consultancy hours for start-ups
- ↳ Elementary and advanced courses for start-ups and young entrepreneurs
- ↳ Interdisciplinary lectures and information events, information and advice concerning founder scholarships
- ↳ Co-ordination, advice and applications concerning EXIST projects
- ↳ Advice regarding the Berlin-Brandenburg Business Plan Competition
- ↳ Bootcamp for people interested in starting up in business



### Existenzgründerzentrum Technische Dienstleistungen (Founder centre for technical services)

at Hochschule für Technik und Wirtschaft Berlin

Hönower Straße 35, 10318 Berlin

Dr Angela Höhle

Tel. +49 (0) 30 / 50 19-27 42, fax -27 44

[angela.hoehle@htw-berlin.de](mailto:angela.hoehle@htw-berlin.de)

[www.htw-berlin.de/gruenden](http://www.htw-berlin.de/gruenden)

[www.htw-berlin.de/campus/existenzgruenderzentrum-egz/](http://www.htw-berlin.de/campus/existenzgruenderzentrum-egz/)

- ↳ Low-cost office space (plus conference rooms) for founders and young companies (not limited to those founded at HTW Berlin), provision of laboratory infrastructure for shared use, project-related co-operation possibilities
- ↳ Orientation advice provided by the start-up competence centre
- ↳ Information events, start-up summer university
- ↳ Support for the Berlin-Brandenburg Business Plan Competition
- ↳ Co-ordination, consultancy and application services for the EXIST founder scholarship by the start-up competence centre



### Förderberatung „Forschung und Innovation“ des Bundes (“Research and innovation” subsidy consultancy by the federal government)

- Forschungszentrum Jülich GmbH

Jülich project sponsor

Zimmerstraße 26-27, 10969 Berlin

Toll-free hotlines:

Research promotion: +49 (0) 8 00 / 26 23 008

Enterprise guidance service: +49 (0) 8 00 / 26 23 009

[beratung@foerderinfo.bund.de](mailto:beratung@foerderinfo.bund.de)

[www.foerderinfo.bund.de](http://www.foerderinfo.bund.de)

- ↳ First point of contact for all issues related to research and innovation support by the federal government
- ↳ Free advice service for research institutes, universities, especially for small and medium-sized enterprises (SMEs) interested in finding out about support
- ↳ Information about ways to obtain funding as well as the terms and conditions of support programmes
- ↳ Information about other support programmes (especially for technology development) offered by the federal states and the EU
- ↳ Support during the initiation of co-operation between industry and research institutes





### Freie Universität Berlin

Wissens- und Technologietransfer

*Profund Innovation*

Haderslebener Straße 9, 12163 Berlin

Tel. +49 (0) 30 / 83 87 36 30, fax 8 38 47 36 30

[profund@fu-berlin.de](mailto:profund@fu-berlin.de)

[www.profund.fu-berlin.de](http://www.profund.fu-berlin.de)

- ↳ *Profund Innovation* is the central service facility for knowledge and technology transfer at the research department of Freie Universität Berlin. Staff support students, scientists and alumni in exploiting research results and in implementing innovation. The *Profund Innovation* offering includes the following:
  - Support for innovation: Advice on the exploitation of research results, events and competition with a focus on exploitation perspectives
  - Support for start-ups: Advice on start-up matters, free laboratory and office workplaces during the early phase
  - Promotion of industrial co-operation
  - Support for applications for funding under public support programmes (VIP+, EXIST, Berlin start-up scholarship, ZIM, ProFIT, SME innovative, etc.) and in the search for private investors
  - Network events
  - Establishing contacts with mentors



### Technische Universität Berlin

Centre for Entrepreneurship - Sekr. V A

Hardenbergstraße 38, 10623 Berlin

Tel. +49 (0) 30 / 3 14-7 85 80

[katrin.kricheldorf@tu-berlin.de](mailto:katrin.kricheldorf@tu-berlin.de)

[www.entrepreneurship.tu-berlin.de](http://www.entrepreneurship.tu-berlin.de)

[www.facebook.com/Startup.TUB](https://www.facebook.com/Startup.TUB)

[www.twitter.com/startup\\_tub](https://www.twitter.com/startup_tub)

- ↳ Advice and support for university students, alumni as well as scientific assistants during each phase of their start-up project
- ↳ Application advice, for instance, for the EXIST founder scholarship and EXIST research transfer programme, Berlin start-up scholarship
- ↳ StarTUp incubation process: 12 to 18 months of intensive support in the StarTUp Incubator for selected teams
- ↳ StarTUp School: Workshops on entrepreneurial skills as well as an international Master Class
- ↳ Interdisciplinary Business Model Canvas seminar (3 ECTS) in the winter semester for all semesters and studies
- ↳ Use of rooms in the two StarTUp incubators at TU Berlin, or the TUB prototype workshop
- ↳ Team exchange to search for team members
- ↳ Professional access-to-finance support: e.g. pitch coaching, access to business angels (TU Berlin Investors Club) and venture capital companies
- ↳ Support for access by first-time pilot customers from industry
- ↳ "StarTUp Monday" and "StarTUp Day" networking events



These offers are particularly suitable for business start-ups and young companies.

The technology-orientated founder centres (see pages 128 and following) also specialise in advisory services for technology-orientated companies.

## Beratungsangebote für Unternehmerinnen und Gründerinnen / Consultancy services for female entrepreneurs and founders



### Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics,  
Energy and Public Enterprises)

#### Berliner Unternehmerinnentag

Ms B. Leverenz, Tel. +49 (0) 30 / 90 13-82 04

[birgit.leverenz@senweb.berlin.de](mailto:birgit.leverenz@senweb.berlin.de)

[www.berliner-unternehmerinnentag.de](http://www.berliner-unternehmerinnentag.de)

Points of contact and offers for female founders  
can also be found at

[www.gruenden-in-berlin.de](http://www.gruenden-in-berlin.de).

- ↳ „Berliner Unternehmerinnentag“, a one-day information, further training and network event for female entrepreneurs and women interested in starting up in business, is held every two years. The „Berliner Unternehmerinnenpreis“ award for female entrepreneurs is awarded during this event.
- ↳ The 9<sup>th</sup> Berliner Unternehmerinnentag is currently scheduled for 2018. More details will be published on the corresponding website before the event.



### Akelei e. V.

Berufswegplanung mit Frauen

(Career planning with women)

Rhinstraße 84, 12681 Berlin

Tel. +49 (0) 30 / 54 70-30 48, fax -19 98

[info@akelei-online.de](mailto:info@akelei-online.de)

[www.akelei-online.de](http://www.akelei-online.de)

- ↳ Further training for female founders and entrepreneurs in start-up courses and special seminars
- ↳ Consultancy and advisory services for women on fundamental questions related to starting up in business, as well as support for female entrepreneurs in securing and developing their businesses
- ↳ “Akelei e. V. bei Unternehmerinnen vor Ort” (Akelei e. V. at female entrepreneurs on site), “Akelei e.V. Netzwerken für selbständige Frauen aus anderen Kulturen” (Akelei e. V. networking for self-employed women from other cultures) as well as female entrepreneur breakfast meetings



### economista e. V.

Frauenbetriebe selber schaffen

(Course for women starting up in business)

Wartburgstraße 6, 10823 Berlin

Tel. +49 (0) 30 / 6 92 92 39

[info@economista.de](mailto:info@economista.de)

[www.economista.de](http://www.economista.de)

- ↳ Consultancy and support service for women starting up in business.
- ↳ Seminars and start-up courses for women “Frauenbetriebe selber schaffen - weiblich wirtschaften” (women starting up in business - female management)
- ↳ The female lecturers are themselves entrepreneurs who contribute their skills and practical experience to their courses.



### Gründerinnenzentrale e. V.

Navigation in die Selbstständigkeit

(The way to self-employment)

Anklamer Straße 39/40, 10115 Berlin

Tel. +49 (0) 30 / 44 02 23-45, fax -66

[info@gruenderinnenzentrale.de](mailto:info@gruenderinnenzentrale.de)

For more information and appointments, go to

[www.gruenderinnenzentrale.de](http://www.gruenderinnenzentrale.de)

- ↳ First point of contact for women planning to start up in business at the Weiberwirtschaft eG founder centre
- ↳ Information for women planning to start up in business through a hotline, special-topic evenings and free materials to take away
- ↳ Orientation support for founders in face-to-face meetings and recommendations by consultancy offices and experts specifically for women
- ↳ Networking of female founders and entrepreneurs in different event formats, such as success teams, network meetings, regular meetings and breakfasts



### ISI e. V. Initiative Selbständiger

Immigrantinnen e. V.

Efl education project -

Business start-ups for female immigrants

Kurfürstenstraße 126, 10785 Berlin

Tel. +49 (0) 30 / 6 11 33 36, Fax +49 (0) 30 / 6 12 12 56

[info@isi-ev.de](mailto:info@isi-ev.de)

[www.isi-ev.de](http://www.isi-ev.de)

- ↳ Six-month course on “Preparing for starting up in business” including a practical term as well as courses in commercial knowledge and social skills, finding the business idea and preparing a start-up concept;
- ↳ Six-month course on “Business on the web”, including a practical term;
- ↳ Compact seminars for entering the world of work



These offers are particularly suitable for female  
founders and young companies set up by women.

The services by Akelei e. V., economista e. V., Gründerinnenzentrale and ISI e. V. are supported by Senatsverwaltung für Gesundheit, Pflege und Gleichstellung (Senate Department for Health, Care and Equality) as well as the European Social Fund (ESF). The [centres for women starting up in business](#) (see page 131) are also in important point of contact for women founders.





**CONSULTANCY AND IN-HOUSE TRAINING**  
BUSINESS SUPPORT PROGRAMMES

# *Commercial property and space, founder and innovation centres*

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THE BUSINESS SUPPORT PROGRAMMES



BUSINESS SUPPORT PROGRAMMES  
COMMERCIAL PROPERTY AND SPACE,  
FOUNDER AND INNOVATION CENTRES



Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# Gründer- und Innovationszentren / Founder and innovation centres



For further information,  
please contact:

**Senatsverwaltung für Wirtschaft,  
Energie und Betriebe**

(Senate Department for Economics,  
Energy and Public Enterprises)  
Martin-Luther-Straße 105, 10825 Berlin  
Ms Ilona Mallon  
Tel. +49 (0) 30 / 90 13-84 52  
[ilona.mallon@senweb.berlin.de](mailto:ilona.mallon@senweb.berlin.de)

## AIM

- The provision of requirement-orientated, purpose-centred and favourably priced business facilities should enable the formation of operating location communities for those starting up in business or young entrepreneurs in the trades, services and in the production sectors as well as in technology-orientated industries.
- The advisory and other services on offer in some centres mean that companies can develop in line with their direct aims.

## WHO

- Individuals or legal entities whose main business activities are based in Berlin and who are suitable both in terms of person and qualifications.
- Subsidiaries of large corporations are not eligible.
- Preconditions for this include a tenable business concept, ecologically compatible services or products as well as prospects for economic success and growth.
- The company should not have been established more than three years previous.

## WHAT

- The centre management of the “founder centres” (GZ) offer facilities for start-ups with service and support offers, such as reception, post and telephone services, typing pool, conference and beverage services, conference rooms and copy centres.
- The technology-orientated founder centres additionally offer communication and co-operation on site, in particular, with universities and/or application-orientated research institutes, as well as community activities. The centre management offers support in economic and technical matters, in PR work or when it comes to establishing co-operation relations with national and, in some cases, international partners.
- These offerings are bundled at the innovation centres/parks which were established primarily for the development of future-orientated technology bases.

## HOW

- The rent terms are always determined on the basis of the location in question.
- The subsidies result from favourable rents (particularly with a view to the development standard and the infrastructure provided) as well as the specifically designed environment.
- The occupation period in a founder centre is usually unlimited.
- The regular occupation period in a technology centre set up with funds from the common task “improvement of regional economic structure” (GRW) is eight years max. Just like with the founder centres, a rent contract for an indefinite term can be entered into at the overall location.
- Services can be used individually.
- The costs of those services that cannot be directly allocated to individual companies will be included in a general levy or in the ground rent, respectively.

## WHERE

- Queries and applications should be submitted to the centre operators listed in the following.



The offers here and up to page 130  
are particularly suitable for business  
start-ups and young companies.



### Charlottenburger Innovations-Centrum (CHIC)

Focus of attention: The offer is designed primarily for founders as well as young, innovative and/or creative businesses with a focus on research activities.

### European TelematicsFactory (ETF)

GSG-Hof, Helmholtzstraße 2-9, 10587 Berlin

Focus of attention: Telematics, mobile IT and IT serving mobility, information and communication technology, telemarketing, telemedicine

### Existenzgründerzentrum Technische Dienstleistungen an der HTW Berlin

Focus of attention: Technical services / engineering services, computer science, Internet services and design, company-near services, business consultancy / consulting

### Gründerzentrum GO Panke GmbH

Focus of attention: Crafts, production trades, technical sector, trade/distribution, call centre service, services, consulting, training, contacts with lessors

### Innovations- und Gründerzentrum des Campus Berlin-Buch

Focus of attention: Biotechnology, biomedicine (development of molecular diagnostics and therapies, clinical developments, genetic engineering, bioinformatics), nanobiotechnology, medical technology  
Services: Industry-specific rental space - laboratories, offices - at favourable terms and conditions with a high degree of flexibility. Located close to fundamental and clinical research institutions as well as institutions for special and maximum clinical care. Comprehensive service, infrastructure and network offers



Operation and rental:

#### WISTA-MANAGEMENT GMBH

Rudower Chaussee 17, 12489 Berlin

Local contacts:

Marie-Elisabeth-Lüders-Straße 1

10625 Berlin

Mr Lars Hansen

Tel. +49 (0) 30 / 59 00 83-0, fax -1 10

[hansen@wista.de](mailto:hansen@wista.de)

[www.wista.de/chic](http://www.wista.de/chic)



Operation and rental:

#### ORCO Vermietungs- und Services GmbH

Franklinstraße 27, 10587 Berlin

Tel. +49 (0) 30 / 3 90 93-1 14, fax -1 96

[info@orco-gsg.de](mailto:info@orco-gsg.de)

[www.orco-gsg.de](http://www.orco-gsg.de)



Operation and rental:

#### Hochschule für Technik und Wirtschaft (HTW) Berlin

EGZ - (c/o Technologietransferstelle)

Hönowe Straße 35, 10318 Berlin

Ms Dorothea Beyer

Tel. +49 (0) 30 / 50 19-46 04, fax -48 46 04

[Dorothea.Beyer@HTW-Berlin.de](mailto:Dorothea.Beyer@HTW-Berlin.de)

[www.htw-berlin.de](http://www.htw-berlin.de)



Operation and rental:

#### Gründerzentrum GO Panke GmbH

Eichborndamm 167 G55, 13403 Berlin

Tel. +49 (0) 30 / 4 74 94-0, fax -1 99

[info@gzberlin.de](mailto:info@gzberlin.de)

[www.gzberlin.de](http://www.gzberlin.de)



Operation and rental:

#### BBB Management GmbH

##### Campus Berlin-Buch

Robert-Rössle-Straße 10, 13125 Berlin

Dr Christina Quensel

Dr Ulrich Scheller

Tel. +49 (0) 30 / 94 89-25 11, fax -38 12

[info@bbb-berlin.de](mailto:info@bbb-berlin.de)

[www.bbb-berlin.de](http://www.bbb-berlin.de)





Operation and rental:

**Gewerbepark Am Borsigturm GmbH**

Am Borsigturm 40, 13507 Berlin  
Tel. +49 (0) 30 / 43 03-35 19, fax -35 20  
[info@phoenix-gruenderzentrum.de](mailto:info@phoenix-gruenderzentrum.de)  
[www.phoenix-gruenderzentrum.de](http://www.phoenix-gruenderzentrum.de)

**PHÖNIX Gründerzentrum Am Borsigturm**

Focus of attention: Information and communication technology, multimedia, environmental technology, logistics, transport technology



Operation and rental:

**IMG Innovationspark Wuhlheide Managementgesellschaft mbH**

Köpenicker Straße 325, 12555 Berlin  
Ms Carola Reiblich  
Tel. +49 (0) 30 / 65 76-22 00  
[verwaltung@innovationspark.berlin](mailto:verwaltung@innovationspark.berlin)  
[www.ipw-berlin.de](http://www.ipw-berlin.de)

**Technologie- und GründerZentrum im Innovationspark Wuhlheide (IPW)**

Industries of current companies: Materials technology, information and communications technologies, biotechnology / medical technology, environmental systems and technologies, optoelectronics / microsystems technology, renewable energies, measuring and precision-instrument technology, construction and rehabilitation technologies



Operation and rental:

**SEK Stadtentwicklungsgesellschaft für Berlin-Köpenick GmbH**

Ostendstraße 25, 12459 Berlin  
Mr Andreas Wilhelm  
Tel. +49 (0) 30 / 65 76-22 22  
[info.tgs@tgs-berlin.de](mailto:info.tgs@tgs-berlin.de)  
[www.tgs-berlin.de](http://www.tgs-berlin.de)

**Technologie- und Gründerzentrum Spreekie (TGS)**

Focus of attention: Environmental technology, information and communication technology, automation technology, laser technology



Operation and rental:

**WISTA-MANAGEMENT GMBH**

Bereich Technologiezentren  
Dr Peer Ambrée  
Rudower Chaussee 17, 12489 Berlin  
Tel. +49 (0) 30 / 63 92-22 00, fax -22 01  
[ambree@wista.de](mailto:ambree@wista.de)  
[www.adlershof.de](http://www.adlershof.de)

**Wissenschafts- und Technologiepark Berlin-Adlershof (WISTA)**

Focus of attention: Photonics and optics, microsystems and materials, photovoltaics and renewable energy, biotechnology and environment, IT and media

Comprehensive services for enterprises: Flexible and technically perfectly equipped office/laboratory units, start-up and support consultancy, special services for foreign companies, project development, integration into specialist networks, communication services, internationalisation, trade show participation, job exchange, conference and event service

**Gründerinnen- und Unternehmerinnenzentrum WeiberWirtschaft**

This centre facilitates companies from different sectors as well as women's clubs and associations. This ecologically managed centre includes a conference area, a cafeteria and a kindergarten and is home to more than 60 businesses owned/managed by women.

This diversity promotes the development of cross-sector ties and business relations and provides an opportunity to build bridges between commercial and non-commercial facilities. This creates the ideal foundation for improved quality of work and life.

**UCW - Unternehmerinnen-Centrum West**

Industry focus: Services, the creative industry, health, associations

Around 40 female entrepreneurs are working in co-operation, supporting each other across sectors and using shared service facilities. This mix is supplemented by women's initiatives and associations that support the centre's agenda.

A district-level advisory board gives the centre its ideological, expert and political support. The UCW e. V. friends' association comprises female entrepreneurs from the centre and represents the interests of the people working there.

The centre is centrally located, has a nearby studio building for international artists and offers approx. 5,000 sqm. of space for small, medium-size and large offices, along with a conference room and a gym which are available for rent.



Owner:

**WeiberWirtschaft eG**

Anklamer Straße 38, 10115 Berlin

Dr Katja von der Bey

Tel. +49 (0) 30 / 44 02 23-0, fax -44

[infos@weiberwirtschaft.de](mailto:infos@weiberwirtschaft.de)

[www.weiberwirtschaft.de](http://www.weiberwirtschaft.de)



Operation and rental:

**UCW - Unternehmerinnen-Centrum West**

Sigmaringer Straße 1, 10713 Berlin

Office 4<sup>th</sup> floor, room 414

Co-ordinator: Ms Solveig Schuster

Tel. (answering machine) and

fax +49 (0) 30 / 86 31 31 83

[info@ucw-berlin.de](mailto:info@ucw-berlin.de)

[www.ucw-berlin.de](http://www.ucw-berlin.de)



These offers are particularly suitable for female founders and young companies set up by women.

# GSG Berlin

Gewerbesiedlungs-Gesellschaft mbH



## Gewerbesiedlungs-Gesellschaft mbH (GSG Berlin)

Geneststraße 5, 10829 Berlin  
Entrance: Reichartstraße 2, Aufg. G  
Tel. +49 (0) 30 / 3 90 93-0, fax -1 99  
[info@gsg.de](mailto:info@gsg.de)  
[www.gsg.de](http://www.gsg.de)

Rental:

## Wertpunkt Real Estate Experts GmbH

a GSG company  
Geneststraße 5, 10829 Berlin  
Entrance: Reichartstraße 2, Aufg. G  
Tel. +49 (0) 30 / 4 40 12 30 22  
Fax +49 (0) 30 / 3 90 93-1 96  
[angebote@wertpunkt-berlin.de](mailto:angebote@wertpunkt-berlin.de)  
[www.gsg.de](http://www.gsg.de)  
[www.econoparks.de](http://www.econoparks.de)

For more information,  
founders can contact  
Mr Sebastian Blecke  
Tel. +49 (0) 30 / 3 90 93-1 71  
[sebastian.blecke@gsg.de](mailto:sebastian.blecke@gsg.de)



This offer is particularly suitable  
for business start-ups and  
young companies.

### AIM

- ↳ To offer high-quality, reasonably priced small office and commercial space including flexible multi-functional space up to 10,000 square metres, throughout Berlin, rounded off by a host of services and fiber optic Internet. Expansion possible at many locations.

### WHO

- ↳ GSG Berlin offers space for:
  - People starting up in business
  - IT firms
  - Creative agencies
  - Online agencies
  - Marketing and communication agencies
  - Skilled crafts businesses
  - Classical service companies
  - Trading companies
  - High-tech companies, engineering firms
  - Industrial/producing enterprises

### WHAT

- ↳ The benefits:
  - Reasonably priced, modern office and commercial space throughout Berlin
  - Factory floors, studios and lofts
  - Flexible production space
  - High-quality multi-functional space
  - Spacious warehouses and halls
  - User-specific room layout possible
  - Sites are quick to reach thanks to good location
  - GSG building supervisor on site
  - No real-estate agent fees
- ↳ These framework conditions are supplemented by:
  - The optical fibre yard network of GSG, i.e. high-speed Internet, high bandwidth as well as further services at favourable terms and conditions, even for young companies
  - Rooms for events and conferences
  - Service centre with office services
  - GSG bonus card (key customer discounts and attractive terms and conditions for services and office supplies)
  - Support and involvement in contact networks
  - Free information events for day-to-day business activities
  - Regular information/newsletters for small and medium-sized enterprises at: [www.gsg.de/de/aktuelles/blog](http://www.gsg.de/de/aktuelles/blog)
- ↳ Special services for people starting up in business
  - Special terms and conditions for start-ups
  - *econoparks Berlin* has selected space at particularly attractive rates for newly established businesses
- ↳ These offers are designed for young companies that have just been set up.

### HOW

- ↳ Contact GSG Berlin by phone or send your queries by e-mail. In addition to this, the GSG Berlin websites contain the latest offers and permit search requests to be sent to the rentals management department.



## Landeseigene Gewerbegrundstücke - Erbbaurecht / State-owned commercial properties - heritable building rights

### AIM

- ↳ To attract companies and to promote the expansion of companies on state-owned commercial and industrial properties

### WHO

- ↳ Companies in the producing and processing industry as well as production-orientated service companies with demand for space for investment projects that are of economic relevance

### WHAT

- ↳ Direct allocation of state-owned properties, preferably by way of a leasehold, by BIM Berliner Immobilienmanagement GmbH or by the respective district administration after examination of the individual case.

### HOW

- ↳ Informal applications should be submitted to the Senate Department for Economics, Energy and Public Enterprises (Senatsverwaltung für Wirtschaft, Energie und Betriebe) - IV A 2 - Property Management - along with a short description of the property and a presentation of the planned investment project.



### Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics,  
Energy and Public Enterprises)  
Division IV A - Property Management,  
Future Locations  
Martin-Luther-Straße 105, 10825 Berlin  
Ms Monika Kochanski  
Tel. +49 (0) 30 / 90 13-74 97, fax -82 53  
[monika.kochanski@senweb.berlin.de](mailto:monika.kochanski@senweb.berlin.de)  
[www.berlin.de/sen/wirtschaft/](http://www.berlin.de/sen/wirtschaft/)



Detailed information at  
[www.berlin.de/sen/wirtschaft](http://www.berlin.de/sen/wirtschaft)



COMMERCIAL PROPERTY AND SPACE,  
FOUNDER AND INNOVATION CENTRES  
BUSINESS SUPPORT PROGRAMMES



# Appendix

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Important technical terms are explained in the [Glossary](#) (refer to page 138 and following).

# Support under the European Structural and Investment Funds in Berlin



## 2014-2020 STRUCTURAL FUNDS

In the 2014 to 2020 programming period, the Federal State of Berlin will receive around EUR 635m in funds from the [European Regional Development Fund \(ERDF\)](#) as well as EUR 215m from the [European Social Fund \(ESF\)](#).

## AREAS WHERE SUPPORT IS APPLIED

The ERDF is the most important EU regional financing instrument. This fund contributes to measures that are strengthening economic and social cohesion in the European Community by compensating for regional imbalances.

The ERDF funds are used in Berlin to a large extent to promote innovation. Almost 50% of ERDF funds is earmarked for research, development and the market launch of new products and solutions and in order to strengthen highly innovative companies. Investment activities by small and medium-sized companies as well as founders are also supported. In order to achieve the ambitious energy and climate policy goals of Berlin, Berlin-based companies can benefit from support for investments in energy-saving technologies, from the use of renewable energy and the change in production processes.

This will be implemented within the scope of the [2014-2020 Operational Programme](#). Information regarding the main focus of the programme, selection criteria and contacts as well as a funding guide can be found on the website of the Senate Department for Economics, Energy and Public Enterprises.



The ESF is the most important instrument of the European Union for promoting employment in Europe. It improves access to better jobs, offers qualification programmes and supports social integration.

The funds from the ESF are largely used to facilitate access to employment for those looking for jobs and for the unemployed and to improve the mobility of labour. These funds will be used in Berlin in order to consolidate and improve the labour market successes achieved. In light of demographic developments, the aim here is to fully exploit the potential to attract skilled people.

This will be implemented within the scope of the [2014-2020 Operational Programme](#). Information regarding the main focus of ESF funding, selection criteria and contacts as well as a comprehensive collection of documents can be found on the website of the Senate Department for Economics, Energy and Public Enterprises.

Support programmes that are backed by funding from the ERDF and the ESF are always marked with the corresponding logo.

### EUROPEAN TERRITORIAL CO-OPERATION / INTERREG 2014-2020

Berlin will benefit from support under the “European Territorial Co-operation” (INTERREG) programme, i.e. from ERDF-financed co-operation between partners from different countries of the EU and from third countries. INTERREG is implemented in three main focus areas:

#### Cross-border co-operation - INTERREG V A:

Regions near the German-Polish border in Brandenburg, Mecklenburg-Vorpommern and Saxony are supported as well as the west-Polish partner regions. Stakeholders in Berlin cannot participate directly, however, they can benefit from the so-called 20% flexibility option of the Brandenburg-Poland programme. This enables financing for a partner involved in a project but outside the co-operation area with a total of up to 20% of the ERDF project budget. Support is also available under the “Investment in Growth and Employment” target as part of the ERDF “Internationalisation Programme” (refer to page 62).

#### Transnational co-operation - INTERREG V B:

Berlin and Brandenburg are represented in two of the 14 transnational co-operation areas and are hence entitled to submit applications in [Central Europe \(CENTRAL area\)](#) and in the [Baltic Sea Region \(BSR\)](#).

#### Interregional co-operation - INTERREG EUROPE (formerly INTERREG IV C):

In order to improve regional policies, support is provided to promote interregional co-operation and exchange between partners from several member states regarding “research, technological development and innovation”, “competitiveness of SMEs”, “low-carbon business” as well as “environment and resource efficiency”. At present, however, it is not possible to apply for project funding within the scope of INTERREG EUROPE.



#### Senatsverwaltung für Wirtschaft, Energie und Betriebe

(Senate Department for Economics, Energy and Public Enterprises)  
Europäische Struktur fondsförderung  
(European structural fund financing programme)

Mr Pierre Triantaphyllides

Tel. +49 (0) 30 / 90 13-83 34

[pierre.triantaphyllides@senweb.berlin.de](mailto:pierre.triantaphyllides@senweb.berlin.de)

#### Senatsverwaltung für Wirtschaft, Energie und Betriebe

EFRE-Verwaltungsbehörde  
(ERDF administrative authority)

Ms Helga Abendroth

Tel. +49 (0) 30 / 90 13-81 61

[helga.abendroth@senweb.berlin.de](mailto:helga.abendroth@senweb.berlin.de)

#### Senatsverwaltung für Wirtschaft, Energie und Betriebe

ESF-Verwaltungsbehörde  
(ESF administrative authority)

Dr Klaus-Peter Schmidt

Tel. +49 (0) 30 / 90 13-83 22

[klaus-peter.schmidt@senweb.berlin.de](mailto:klaus-peter.schmidt@senweb.berlin.de)

#### Senatsverwaltung für Wirtschaft, Energie und Betriebe

Europäische Territoriale  
Zusammenarbeit/INTERREG IV C -  
Interregionale Zusammenarbeit  
(European Territorial Co-operation/  
INTERREG IV C - Interregional co-operation)

Mr Rainer Seider

Tel. +49 (0) 30 / 90 13-82 70

[rainer.seider@senweb.berlin.de](mailto:rainer.seider@senweb.berlin.de)

[www.berlin.de/strukturfonds](http://www.berlin.de/strukturfonds)



Information related to the operational programmes of the ERDF and ESF as well as to the criteria for funding at [www.berlin.de/strukturfonds](http://www.berlin.de/strukturfonds)

Information related to support for territorial co-operation (INTERREG) at [www.interreg.de](http://www.interreg.de)

Information about other support and funding portals as well as providers of training courses at [www.berlin.de/sen/europa/europa-in-berlin/eu-foerderung/](http://www.berlin.de/sen/europa/europa-in-berlin/eu-foerderung/)



# Glossary

## **BEIHILFEN / ALLOWANCES**

Allowances are economic benefits paid from public budgets or budgets for which the government is responsible and which are granted to certain enterprises, for instance, in the form of low-interest loans or subsidies for financing a project. Since these allowances can influence competition between companies and/or trade within the EU, such allowances may only be granted in exceptional cases (look at “De-minimis”). The share of allowances as a percentage of total financing is usually capped (maximum allowance intensity).

## **BETEILIGUNG - STILLE BETEILIGUNG / PARTNERSHIP - DORMANT PARTNERSHIP**

An investment company, a company or an individual holds shares which are recorded in the commercial register. The investment capital counts as equity. The articles of association determine the extent of profit sharing, as well as voting and control rights. A dormant partnership is based on a contribution to equity by an investor who, however, waives all or most voting or control rights. Irrespective of the company's success, the investor usually receives a fixed return to be paid at regular intervals. These investments are often made for a limited term. The conditions for termination - i.e. redemption or sale of the investment to third parties - are laid down in the contract.

## **BÜRGSCHAFT - LANDESBÜRGSCHAFT / GUARANTEE - FEDERAL-STATE GUARANTEE**

A guarantee is a contract for a unilateral obligation in which the guarantor undertakes to the creditor to ensure fulfilment of the debtor's obligation. The guarantee programmes are designed to help founders and companies lacking sufficient collateral to obtain bank loans for their projects. However, the debtor, the founder or the managing shareholder is usually expected to furnish an absolute guarantee for the entire loan sum. Guarantee banks usually issue so-called default guarantees which do not become payable until all collateral has been realised and, if applicable, until forced execution of the debtor's assets has failed.

## **DARLEHEN - ZINSVERGÜNSTIGTE DARLEHEN / LOANS - LOW-INTEREST LOANS**

A loan is a contract for an obligation where the borrower receives money for the medium to long-term financing of his or her projects in one or more instalments and undertakes to repay interest and principal when these fall due. Loans under the support programmes are usually linked to subsidised interest rates and often include a longer, redemption-free period.



### DE-MINIMIS

Government support for companies can distort competition (look at “Allowances”). In the European Union, however, there is a general ban on any kind of competition-distorting government support for companies. The general de-minimis rule (refer to Regulation (EC) No. 1407/2013, Official Journal L 352 of 24 December 2013) is a very common exception to the general ban on subsidies. Under this exception rule, subsidies are permitted if their value is below a certain threshold value which, however, is not just applicable to the applicant company but also to all of its affiliates. In this context, the European Commission assumes that such subsidies, which are granted in the form of “de-minimis subsidies”, have no perceivable impact on trade and competition between the member states. On this basis, governments and/or government agencies can grant financial support to a company or a group of companies without an obligation to notify the European Commission in advance of this subsidy or without the need to obtain the European Commission’s approval on condition that such subsidies do not exceed a threshold value of EUR 200,000 within the current and the two preceding years. This limit is EUR 100,000 for companies in the commercial road freight transport sector, however, these companies are not permitted to receive any de-minimis aid for the acquisition of road-freight vehicles. In the case of grants, the full amount is counted in calculating the above-stated threshold value. In the case of other financing instruments (such as low-interest loans, guarantees), the benefit (subsidy value) is determined by calculation. In order to apply for de-minimis support, the company may not be in insolvency proceedings, nor should it meet the requirements for opening of insolvency proceedings when requested by its creditors. If de-minimis funds are granted as a loan or a guarantee, large companies (look at “SMEs”) also require a minimum rating of B–.

In addition to these rules for general de-minimis aid, there are also specific rules for the agricultural sector, the fishing industry and so-called services of general economic interest which are, however, of little practical relevance for Berlin. In addition to de-minimis rules, there are also other principles which can be used as a basis for granting support. The respective principle of state-aid law is referred to in the relevant programme guidelines or brochures.

### ERP

The European Recovery Program was called the “Marshall Plan” for reconstruction after World War II. Today, the ERP special funds are primarily used to re-finance low-interest loans.

### FREIE BERUFE / FREELANCE PROFESSIONALS

Freelance professions are defined as self-employment in science, the arts and writing, teaching and education. Freelance professions also include higher-level personal services requiring a higher level of education (college or university degree). Freelance professionals are not obliged to have their trades registered. However, certain freelance professionals who provide a personal service, e.g. architects, tax advisors, must obtain the respective license to practice.



### **KMU / SMES**

On 1 January 2005, the European Commission introduced a new definition for small and medium-sized enterprises. Compliance with this so-called SME criterion is an important precondition for many subsidy programmes. Micro-enterprises are businesses that employ less than ten employees and which record annual sales or a balance sheet total of no more than EUR 2m. Small enterprises are businesses that employ less than 50 employees and which record annual sales or a balance sheet total of no more than EUR 10m. Medium-sized enterprises are businesses that employ less than 250 employees and which record annual sales of EUR 50m max. or a balance sheet total of no more than EUR 43m. The precise approach when determining SME status depends on whether the company is completely independent or part of a group of companies. In such cases, both participation by the company submitting an application as well as participation by other companies in the company submitting the application must be considered. Since SME status typically brings with it special benefits, European law not only requires a de jure examination of whether companies are related to each other but also of whether de facto a so-called “single economic unit” exists that meets the SME criteria.

### **KOMBINIERBARKEIT / COMBINATION WITH OTHER PROGRAMMES**

Combining funds from different programmes is generally possible and welcomed. However, the maximum subsidy sums defined by the EU (“subsidies”) may not be exceeded. However, certain subsidy programmes cannot be combined with each other (non-combination rule).

### **MEZZANINE-KAPITAL / MEZZANINE CAPITAL**

Mezzanine capital or mezzanine financing instruments are financing forms which can have a position between equity (so-called equity mezzanine) and external capital (debt mezzanine). Equity mezzanine can be issued, for example, in the form of profit participation rights, participation certificates or dormant partnerships. Other conceivable forms are convertible and warrant bonds. Debt mezzanine must be usually carried as a liability in the balance sheet. The equity character arises when the loan or dormant partnership is subject to subordination. However, the form of financing depends on the design of the agreement from case to case. It ultimately determines whether the capital is to be treated as debt or at least as economic equity. In general, however, mezzanine capital as “hybrid capital” is to contribute towards improving a company’s financing and balance sheet structure and hence to expand the classical loan availability or permit complex project financing. The stronger the equity nature of the mezzanine product or at least the higher the risk of the mezzanine capital source compared to a real lender, the higher the interest rate and hence the return claim of the mezzanine lender. And the more the mezzanine investor will demand rights equivalent to those of the equity investors (rights of involvement and co-determination under company law). Although mezzanine capital was initially mostly supplied by private equity companies, special mezzanine funds or even banks themselves have become increasingly common today. The requirements for assessing a mezzanine capital recipient are generally comparable to the requirements which every equity investor expects a company to fulfil. A business plan, a convincing business model, above-average growth opportunities and sufficient cash-flows are just some of the important aspects. Mezzanine financing schemes can be designed in a very flexible manner with regard to maturities and other terms and conditions. Anything which is economically sensible and desired can, in principle, be expressed in agreements. The statutory requirements are significantly less restrictive than, for instance, in the case of open partnerships. On a contract level, it is primarily termination provisions, interest rates,



profit and loss rules or redemption procedures which decide whether the capital invested is to be considered as equity or debt with a view to liability and taxation. In international accounting according to International Financial Reporting Standards (IFRS), mezzanine capital is classified as equity or debt on the basis of the actual agreement. There is, however, a trend towards treating mezzanine capital as debt. There is, however, a trend towards treating mezzanine capital as debt. Furthermore, securities evidenced by certificates which can be traded on the stock exchange, such as participation certificates, are subject to approval by the Federal Financial Supervisory Authority (BaFin).

#### **SUBVENTIONSWERT / SUBSIDY VALUE**

The subsidy value is the monetary sum of all grants and subsidies which a company receives during a defined period on the basis of different subsidy and grant programmes (look at “De-minimis”). In the case of a grant, the subsidy value corresponds to the amount of the grant. If a low-interest loan is granted, the subsidy value is the difference between the standard market interest rate (reference rate published by the European Commission) and the effective rate of the loan granted.

#### **UNTERNEHMEN IN SCHWIERIGKEITEN / COMPANIES IN DIFFICULTY**

Public support (look at “Allowances”) for companies in financial difficulty causes considerably greater distortion of competition that support for healthy businesses. Support or subsidies for companies in difficulty are hence normally ruled out. SMEs and large enterprises must always be qualified as “companies in difficulty” if the conditions for opening insolvency proceedings are fulfilled or if more than half the book equity in the case of partnerships or of the capital stock of corporations has been used up. Special rules apply to young SMEs for a period of up to three years after starting out in business, i.e. during the initial period where financial problems cannot be ruled out. In such cases, companies are hence not classified as being in difficulty unless the preconditions for opening insolvency proceedings are fulfilled. Furthermore, large enterprises are additionally deemed to be in difficulty if their indebtedness based on book value exceeded 7.5 percent during the last two years and if the EBITDA to interest expenditure ratio is below 1.0. Companies in difficulty in Berlin can only apply for support within the scope of support for consultancy services offered by the Federal Office of Economics and Export Control (BAFA) and the [BERLIN liquidity assistance programme](#) and subject to strict preconditions. As long as a measure granted in this context is still in effect, the company benefiting from the measure is considered to be in difficulty so that it cannot receive support under any other programme during this time.

#### **ZUSCHUSS, BEDINGT RÜCKZAHLBARER / GRANT, CONDITIONALLY REPAYABLE**

The financing of certain projects particularly worth subsidising can be partly subsidised by a grant that is directly linked to the project, i.e. to the investment or equipment / labour costs applied for. In contrast to a loan, a grant is interest-free and does not have to be repaid. This is conditional upon proof that the funds applied for were used for the agreed purposes, and that the conditions stated in conjunction with the pledge of funds were adhered to. A conditionally repayable grant can be awarded for projects where an insufficient return is to be expected in the case of an average or below-average success of the project. If, however, a higher return is achieved, the grant or a respective share of the grant must be repaid.



## Public institutions and district authorities

A

### Agenturen für Arbeit (Job Centres)

Berlin-Mitte, Charlottenstraße 87-90, 10969 Berlin  
Berlin-Nord, Königin-Elisabeth-Straße 49, 14059 Berlin  
Berlin-Süd, Sonnenallee 282, 12057 Berlin  
Tel. +49 (0) 800 4 5555 20 (Employers only)  
Tel. +49 (0) 800 4 5555 00 (Employees only)  
Calls are free of charge  
[www.arbeitsagentur.de](http://www.arbeitsagentur.de)

B

### Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus, Fasanenstraße 85, 10623 Berlin  
Tel. +49 (0) 30 / 4 63 02-5 00  
[info@berlin-partner.de](mailto:info@berlin-partner.de)  
[www.berlin-partner.de](http://www.berlin-partner.de)  
[www.businesslocationcenter.de](http://www.businesslocationcenter.de)

### Bezirksämter / District authorities

#### Charlottenburg-Wilmersdorf von Berlin district authorities

Otto-Suhr-Allee 100, 10585 Berlin  
Tel. +49 (0) 30 / 9 02 91-0 (call centre)  
[wirtschaftsfoerderung@charlottenburg-wilmersdorf.de](mailto:wirtschaftsfoerderung@charlottenburg-wilmersdorf.de)  
[www.wirtschaftsfoerderung.charlottenburg-wilmersdorf.de](http://www.wirtschaftsfoerderung.charlottenburg-wilmersdorf.de)

#### Friedrichshain-Kreuzberg von Berlin district authorities

Frankfurter Allee 35/37, 10247 Berlin  
Tel. +49 (0) 30 / 9 02 98-0  
[wifoe@ba-fk.berlin.de](mailto:wifoe@ba-fk.berlin.de)  
[www.wirtschaftsfoerderung-friedrichshain-kreuzberg.de](http://www.wirtschaftsfoerderung-friedrichshain-kreuzberg.de)

#### Lichtenberg von Berlin district authorities

Möllendorffstraße 6, 10367 Berlin  
Tel. +49 (0) 30 / 9 02 96-0  
[wifoe@lichtenberg.berlin.de](mailto:wifoe@lichtenberg.berlin.de)  
[www.berlin.de/ba-lichtenberg/wirtschaft](http://www.berlin.de/ba-lichtenberg/wirtschaft)

#### Marzahn-Hellersdorf von Berlin district authorities

Wolfener Straße 32-34, Haus K, 12681 Berlin  
Tel. +49 (0) 30 / 9 02 93-0  
[wirtschaftsfoerderung@ba-mh.berlin.de](mailto:wirtschaftsfoerderung@ba-mh.berlin.de)  
[www.wirtschaftsfoerderung-mh.eu](http://www.wirtschaftsfoerderung-mh.eu)  
[www.berlin-eastside.de](http://www.berlin-eastside.de)

#### Mitte von Berlin district authorities

Mathilde-Jacob-Platz 1, 10551 Berlin  
Tel. +49 (0) 30 / 90 18-3 43 72  
[beate.brueening@ba-mitte.berlin.de](mailto:beate.brueening@ba-mitte.berlin.de)  
[www.berlin.de/ba-mitte/wirtschaftsfoerderung](http://www.berlin.de/ba-mitte/wirtschaftsfoerderung)

#### Neukölln von Berlin district authorities

Karl-Marx-Straße 83, 12040 Berlin  
Tel. +49 (0) 30 / 9 02 39-0  
[info@bezirksamt-neukoelln.de](mailto:info@bezirksamt-neukoelln.de)  
[www.wirtschaftsfoerderungneukoelln.de](http://www.wirtschaftsfoerderungneukoelln.de)

#### Pankow von Berlin district authorities

Fröbelstraße 17, 10405 Berlin, Haus 6  
Tel. +49 (0) 30 / 9 02 95-56 65  
[poststelle@ba-pankow.berlin.de](mailto:poststelle@ba-pankow.berlin.de)  
[www.berlin.de/pankow](http://www.berlin.de/pankow)  
[www.pankow-wirtschaft.de](http://www.pankow-wirtschaft.de)

#### Reinickendorf von Berlin district authorities

Eichborndamm 215, 13437 Berlin  
Tel. +49 (0) 30 / 9 02 94-56 70  
[wirtschaftsberater@reinickendorf-berlin.de](mailto:wirtschaftsberater@reinickendorf-berlin.de)  
[www.wirtschaft.reinickendorf.de](http://www.wirtschaft.reinickendorf.de)

#### Spandau von Berlin district authorities

Carl-Schurz-Straße 2/6, 13578 Berlin  
Tel. +49 (0) 30 / 9 02 79-0  
[wirtschaftsfoerderung@ba-spandau.berlin.de](mailto:wirtschaftsfoerderung@ba-spandau.berlin.de)  
[www.spandauer-wirtschaft.de](http://www.spandauer-wirtschaft.de)

#### Steglitz-Zehlendorf von Berlin district authorities

14160 Berlin (Postal address)  
Martin-Buber-Straße 2, 14163 Berlin (Office)  
Tel. +49 (0) 30 / 9 02 99-0  
[wirtschaftsfoerderung@steglitz-zehlendorf.de](mailto:wirtschaftsfoerderung@steglitz-zehlendorf.de)  
[www.steglitz-zehlendorf.de/wirtschaftsfoerderung](http://www.steglitz-zehlendorf.de/wirtschaftsfoerderung)

#### Tempelhof-Schöneberg von Berlin district authorities

John-F.-Kennedy-Platz, 10825 Berlin  
Tel. +49 (0) 30 / 9 02 77-0  
[wirtschaftsberatung@ba-ts.berlin.de](mailto:wirtschaftsberatung@ba-ts.berlin.de)  
[www.berlin.de/ba-tempelhof-schoeneberg/](http://www.berlin.de/ba-tempelhof-schoeneberg/)

#### Treptow-Köpenick von Berlin district authorities

Rathaus Köpenick, Alt-Köpenick 21, 12555 Berlin  
Tel. +49 (0) 30 / 9 02 97-0  
[wirtschaftsfoerderung@ba-tk.berlin.de](mailto:wirtschaftsfoerderung@ba-tk.berlin.de)  
[www.berlin.de/wifoe-tk](http://www.berlin.de/wifoe-tk)



**Bundesministerium für Bildung und  
Forschung (BMBF)**

(German Federal Ministry  
of Education and Research)  
Kapelle-Ufer 1, 10117 Berlin  
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[information@bmbf.bund.de](mailto:information@bmbf.bund.de)  
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**Bundesministerium für Wirtschaft und  
Energie (BMWi)**

(German Federal Ministry  
of Economics and Technology)  
Scharnhorststraße 34-37, 10115 Berlin  
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[www.eu-service-bb.de](http://www.eu-service-bb.de)  
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**H Handwerkskammer Berlin**  
(Chamber of Skilled Crafts and  
Small Businesses in Berlin)

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[info@hwk-berlin.de](mailto:info@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)

**I Industrie- und Handelskammer Berlin**  
(Chamber of Industry and Commerce)

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Fasanenstraße 85, 10623 Berlin  
IHK Service Center  
Tel. +49 (0) 30 / 3 15 10-0  
[service@berlin.ihk.de](mailto:service@berlin.ihk.de)  
[www.ihk-berlin.de](http://www.ihk-berlin.de)

**L Landesamt für Gesundheit und Soziales**  
(Regional Office for Health and Social Affairs)

Integrationsamt (Integration office)  
Turmstraße 21, 10559 Berlin  
Tel. +49 (0) 30 / 9 02 29-00  
[integrationsamt@lageso.berlin.de](mailto:integrationsamt@lageso.berlin.de)  
[www.integrationsaemter.de](http://www.integrationsaemter.de)  
[www.lageso.berlin.de](http://www.lageso.berlin.de)

**S Senatsverwaltung für Gesundheit,  
Pflege und Gleichstellung**

(Senate Department for Health,  
Care and Equality)  
Oranienstraße 106, 10969 Berlin  
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[poststelle@sengpg.berlin.de](mailto:poststelle@sengpg.berlin.de)  
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**Senatsverwaltung für Integration,  
Arbeit und Soziales**

(Senate Department for Integration,  
Labour and Social Affairs)  
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[poststelle@senias.berlin.de](mailto:poststelle@senias.berlin.de)  
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**Senatsverwaltung für Stadtentwicklung  
und Wohnen**

(Senate Department for Urban  
Development and Housing)  
Württembergische Straße 6, 10707 Berlin  
Tel. +49 (0) 30 / 9 01 39-30 00  
[post@sensw.berlin.de](mailto:post@sensw.berlin.de)  
[www.stadtentwicklung.berlin.de](http://www.stadtentwicklung.berlin.de)

**Senatsverwaltung für Wirtschaft,  
Energie und Betriebe**

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Energy and Public Enterprises)  
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[post@senweb.berlin.de](mailto:post@senweb.berlin.de)  
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A

### General advice centres

#### Arbeit und Leben e. V.

Landesarbeitsgemeinschaft Berlin (DGB/VHS)  
Kapweg 4, 13405 Berlin  
Tel. +49 (0) 30 / 5 13 01 92-11  
[bildung@berlin.arbeitundleben.de](mailto:bildung@berlin.arbeitundleben.de)  
[www.arbeitundleben.de/berlin](http://www.arbeitundleben.de/berlin)

B

#### BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin  
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[info@buergschaftsbank.berlin](mailto:info@buergschaftsbank.berlin)  
[www.buergschaftsbank.berlin](http://www.buergschaftsbank.berlin)

#### bbw Bildungswerk der Wirtschaft in Berlin und Brandenburg e. V.

Am Schillertheater 2, 10625 Berlin  
Advice for start-ups  
Tel. +49 (0) 30 / 3 10 05-0  
[info@bbwev-berlin.de](mailto:info@bbwev-berlin.de)  
[www.bbwev-gruppe.de](http://www.bbwev-gruppe.de)

#### Beratungs- und Service-Gesellschaft Umwelt mbH (B.&S.U.)

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#### Berliner Beratungsdienst e. V. (bbd)

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#### Bildungs- und Innovationszentrum der Handwerkskammer Berlin (BIZWA)

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of Skilled Crafts and Small Businesses in Berlin)  
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Tel. +49 (0) 33 38 / 3 94 40  
[bizwa@hwk-berlin.de](mailto:bizwa@hwk-berlin.de)  
[www.hwk-berlin.de](http://www.hwk-berlin.de)

#### Bildungs- und Technologiezentrum der Handwerkskammer Berlin (BTZ)

(Training and Technology Centre of the Chamber  
of Skilled Crafts and Small Businesses in Berlin)  
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#### Bund der Selbständigen – Deutscher Gewerbeverband

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[info@bdsberlin.de](mailto:info@bdsberlin.de)  
[www.bdsberlin.de](http://www.bdsberlin.de)

#### Bundesverband der Deutschen Industrie e. V. (BDI)

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[info@bdi.eu](mailto:info@bdi.eu)  
[www.bdi.eu](http://www.bdi.eu)

#### Bundesverband Deutscher Innovations-, Technologie- und Gründerzentren e. V. (BVIZ)

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[www.innovationszentren.de](http://www.innovationszentren.de)

#### Bundesverband deutscher Kapitalbeteiligungs- Gesellschaften e. V. (BVK)

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[bvk@bvkap.de](mailto:bvk@bvkap.de)  
[www.bvkap.de](http://www.bvkap.de)

**Bundesverband mittelständische Wirtschaft,  
Unternehmerverband Deutschlands e. V.**

Potsdamer Straße 7, 10785 Berlin  
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[info@bvmw.de](mailto:info@bvmw.de)  
[www.bvmw.de](http://www.bvmw.de)

**Business Angels Club Berlin-Brandenburg e. V.**

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Tel. +49 (0) 30 / 5 65 90 85 90  
[info@bacb.de](mailto:info@bacb.de)  
[www.bacb.de](http://www.bacb.de)

**Businessplan-Wettbewerb**

**Berlin-Brandenburg (BPW)**

(Berlin-Brandenburg business  
plan competition [BPW])  
Office at Investitionsbank des Landes Berlin  
Bundesallee 210, 10719 Berlin  
(Entrance: Regensburger Straße)  
Hotline: +49 (0) 30 / 2125-2121  
[info@b-p-w.de](mailto:info@b-p-w.de)  
[www.b-p-w.de](http://www.b-p-w.de)

**D Deutsches Zentrum für Luft- und Raumfahrt e. V.**

Heinrich-Kronen-Straße 1, 53227 Bonn  
Hotline: +49 (0) 228 / 38 21-15 18  
[pt@dlr.de](mailto:pt@dlr.de)  
[www.pt-dlr.de](http://www.pt-dlr.de)

**E enterability Berlin**

Integrationsfachdienst Selbstständigkeit  
(Integration service for self-employed activities)  
Social Impact gGmbH  
Glogauer Straße 21, 10999 Berlin  
Tel. +49 (0) 30 / 6 11 34 29  
[info@ifd-enterability.de](mailto:info@ifd-enterability.de)  
[www.enterability.de](http://www.enterability.de)

**EuroNorm GmbH**

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[info@euronorm.de](mailto:info@euronorm.de)  
[www.euronorm.de](http://www.euronorm.de)

**Europäisches Fördermanagement GmbH (EFG)**

Bernburger Straße 27, 10963 Berlin  
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**Existenzgründer-Institut Berlin e. V.**

**APRIL foundation to promote  
entrepreneurial ideas**

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Tel. +49 (0) 30 / 4 40 98 00  
[beate.westphal@aprilstiftung.de](mailto:beate.westphal@aprilstiftung.de)  
<http://blog.aprilstiftung.de>

**Existenzgründerzentrum Technische  
Dienstleistungen an der Hochschule für  
Technik und Wirtschaft Berlin**

(Founder centre for technical services)  
Hönower Straße 35, 10318 Berlin  
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[www.htw-berlin.de/gruenden](http://www.htw-berlin.de/gruenden)

**F**

**Förderberatung „Forschung und  
Innovation“ des Bundes**

(“Research and innovation” subsidy  
consultancy by the federal government)  
Forschungszentrum Jülich GmbH,  
Projektträger Jülich (PtJ)  
Zimmerstraße 26-27, 10969 Berlin  
Toll-free hotlines:  
Research promotion:  
Tel. +49 (0) 8 00 / 26 23-0 08 (Germany only)  
Enterprise guidance service:  
Tel. +49 (0) 8 00 / 26 23-0 09 (Germany only)  
Electromobility guidance service:  
Tel. +49 (0) 8 00 26 23-0 09 (Germany only)  
[beratung@foerderinfo.bund.de](mailto:beratung@foerderinfo.bund.de)  
[www.foerderinfo.bund.de](http://www.foerderinfo.bund.de)

**Forschungsinstitut**

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[www.f-bb.de](http://www.f-bb.de)

**Freie Universität Berlin**

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Profund Innovation  
Haderslebener Straße 9, 12163 Berlin  
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[profund@fu-berlin.de](mailto:profund@fu-berlin.de)  
[www.profund.fu-berlin.de](http://www.profund.fu-berlin.de)





**Gewerbesiedlungs-Gesellschaft mbH (GSG)**

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[info@gsg.de](mailto:info@gsg.de)  
[www.gsg.de](http://www.gsg.de)

**Gsub mbH**

**Gesellschaft für soziale Unternehmensberatung mbH**

Kronenstraße 6, 10177 Berlin  
Tel. +49 (0) 30 / 2 84 09-0  
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[www.gsub.de](http://www.gsub.de)

**Goldnetz gGmbH**

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**Investitionsbank Berlin**

Business Customer Centre  
Bundesallee 210, 10719 Berlin  
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**itw Institut für Aus- und Weiterbildung gGmbH**

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**KfW Bankengruppe**

Palmengartenstraße 5-9, 60325 Frankfurt  
[www.kfw.de](http://www.kfw.de)



**LOK.a.Motion**

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Entwicklungspotentiale mbH  
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**Mikrofinanzinstitut GOLDRAUSCH e. V.**

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**Mittelständische Beteiligungsgesellschaft  
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[www.mbg-bb.de](http://www.mbg-bb.de)



**PricewaterhouseCoopers AG**

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[www.pwc.de](http://www.pwc.de)

**S** **Senior Experten Service (SES)**  
**Stiftung der Deutschen Wirtschaft für internationale Zusammenarbeit GmbH**  
 Berlin office c/o Industrie-Förderung GmbH (IFG)  
 Gertraudenstraße 20, 10178 Berlin  
 Tel. +49 (0) 30 / 20 64 82 67  
[ses@ses-buero-berlin.de](mailto:ses@ses-buero-berlin.de)  
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**SPI Consult GmbH**  
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[info@spiconsult.de](mailto:info@spiconsult.de)  
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 Founder service  
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[info@gruendung.tu-berlin.de](mailto:info@gruendung.tu-berlin.de)  
[www.entrepreneurship.tu-berlin.de](http://www.entrepreneurship.tu-berlin.de)

**Technologiestiftung Berlin**  
 Ludwig Erhard Haus  
 Fasanenstraße 85, 10623 Berlin  
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**TimeKontor AG**  
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[www.timekontor.de](http://www.timekontor.de)

**Türkisch-Deutsche Unternehmervereinigung Berlin-Brandenburg e. V. (TDU)**  
 Kurfürstendamm 175, 10707 Berlin  
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**Türkische Unternehmer und Handwerker e. V. Berlin (TUH)**  
 Rollbergstraße 70, 12053 Berlin  
 (Neukölln headquarters)  
 Tel. +49 (0) 30 / 62 72 12-31  
[info@tuh-berlin.de](mailto:info@tuh-berlin.de)  
[www.tuh-berlin.de](http://www.tuh-berlin.de)

**V** **Verband der Metall- und Elektroindustrie Berlin-Brandenburg (VME)**  
 Am Schillertheater 2, 10625 Berlin  
 Tel. +49 (0) 30 / 3 10 05-0  
[vme@vme-net.de](mailto:vme@vme-net.de)  
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**Vereinigung der Unternehmensverbände in Berlin und Brandenburg e. V. (UVB)**  
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 Tel. +49 (0) 30 / 3 10 05-0  
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**VDI/VDE Innovation + Technik GmbH**  
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[www.vdivde-it.de](http://www.vdivde-it.de)

**W** **Weiterbildungsdatenbank Berlin**  
 (Berlin further qualification database)  
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**Wirtschaftsförderung Land Brandenburg GmbH (WFBB)**  
 Babelsberger Straße 21, 14473 Potsdam  
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[www.wfbb.de](http://www.wfbb.de)  
[www.brandenburg-business-guide.de](http://www.brandenburg-business-guide.de)

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### Enterprise Europe Network Berlin-Brandenburg Consortium partners in Berlin:

**B** **Berlin Partner für Wirtschaft und  
Technologie GmbH (co-ordinator)**

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[eu-beratung@berlin-partner.de](mailto:eu-beratung@berlin-partner.de)  
[www.eu-service-bb.de](http://www.eu-service-bb.de)  
[www.berlin-partner.de](http://www.berlin-partner.de)

### BAFA subsidies

Agency in charge of granting allowances and  
subsidies to promote entrepreneurial know-how:

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as the joint office of the Federal Association of  
the German Industry (BDI), the Confederation  
of German Employers' Associations (BDA) and  
the German Conference of Chambers of Industry  
and Commerce (DIHK).

**F** **Förderungsgesellschaft des BDS-DGV mbH für  
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**I** **INTERHOGA - Gesellschaft zur Förderung des  
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**Z** **Zentralverband des Deutschen Handwerks**  
(Central association of German crafts)

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**S** **Contacts for women  
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**B** **Bundesverband der Frau in Business  
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- S** **Schöne Aussichten –  
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- V** **Verband deutscher Unternehmerinnen e. V. (VdU)**  
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More addresses and links can be found at:

[www.berlin.de/sen/frauen/arbeit/  
selbststaendigkeit](http://www.berlin.de/sen/frauen/arbeit/selbststaendigkeit)

## Banks

- B** **Berliner Sparkasse**  
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- C** **Commerzbank AG**  
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startups.html](http://www.deutsche-bank.de/pfb/content/lp-startups.html)



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# Imprint

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