

2015/2016 *Business Support Guide*

The guide for businesses and start-ups

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Cornelia Yzer

Senator for Economics,
Technology and Research
in Berlin

Foreword

Berlin's economy is marked by sound growth and continues to be dynamic despite a number of challenges. The business curve is rising steeply. Employment is also steadily on the rise. With more than 30,000 new jobs, Berlin was ahead of the rest of the country in 2014. The services sectors, from retail to tourism, and even industrial shared services, recorded a boom in jobs. Innovative future fields, i.e. information and communications, the health and energy management sector or mobility, are important drivers for the city's economy.

But the city has more impressive figures to report: Berlin is Germany's capital city for start-ups. With a self-employment rate of 14 percent and around 40,000 new companies being registered annually, Berlin is Germany's top city in this category. Berlin's technology companies are hidden champions and global leaders in their market segment and global players are once again investing in Berlin as a centre for industry. Privately owned companies with their incubators are putting their trust in young, innovative start-ups which are an important source of momentum. Berlin has also never been so attractive for private investors both domestic and foreign. More than half of all venture capital invested in Germany's digital sector ends up in Berlin. We are good at being a capital city. We are international, diverse, energetic, multi-cultural and offer plenty of room for new ideas and this attracts doers, creative minds, talent and skilled people from all over the world. One of the key advantages which the city has to offer are the close ties that exist between start-ups, established companies as well as research and science facilities.

The Federal Land of Berlin with IBB as its investment bank is working hard to support entrepreneurial ideas, concepts and projects. Our loan, investment and, most importantly, our grant programmes offer a wide portfolio that can help you as an entrepreneur to participate in the city's economy. Our business development programmes range from micro-loans for small companies to large-scale syndicated financing and investment, which includes research and development or projects to open up new markets. Thanks to such a diverse portfolio, it is possible to gear support to specific entrepreneurial issues.

The common task programme "improvement of regional economic structure" (GRW) alone offers considerable incentives to invest. Around half of all business development funds are channelled directly into supporting companies setting up or expanding in Berlin. More than EUR 130 million of these common task funds were used for investment in 2014, thus generating private investment in the order of one billion euro each year. Venture capital provided by IBB Beteiligungsgesellschaft is an important pillar for the dynamic development of the city's start-up scene. Around one billion euro in venture capital has already been invested in young companies in our city and around EUR 141 million of this came directly from IBB Bet.

This Business Support Guide is the first step to finding out which business development offers are right for you and your company. You can also contact staff at my administration and at Investitionsbank Berlin to discuss matters in person.

Foreword

In recent months, the economic climate has become somewhat rougher. That's why it is good when entrepreneurs have a good insight into the business development support on offer. That's precisely what this new 2015/2016 Business Support Guide does.

Just like in previous years, we have compiled the Business Support Guide in co-operation with the Senate Department for Economics, Technology and Research, the commercial banks active in Berlin as well as other organisations who bear responsibility for Berlin as a business location. We are certain that the Guide with its suggestions and information related to business support in our city is an important source of information for you.

But information is just one thing, finding the right partner is another. That's why Investitionsbank Berlin (IBB) is willing to assist you in all matters related to financing for start-ups and established companies. As part of the IBB Business Team, we also have numerous coaching and development offers for people starting up in business which are geared to their specific needs.

Generally speaking, IBB has the right financing product for all stages of a company's lifecycle. These products include loans and grants, as well as VC capital that is becoming increasingly important for financing technology companies. Through its VC Fund Technology Berlin and the VC Fund Creative Industries Berlin, IBB Beteiligungsgesellschaft is investing in young Berlin-based technology and creative companies that have the potential for growth.

In addition to developing modern financing products, we are continuously working on expanding our services and orientation. You can rest assured that the financing for your entrepreneurial endeavours is in the very best of hands at IBB.

Whether starting out in business or financing investments in an established company, our consultants will be pleased to assist you.



Dr. Jürgen Allerkamp

Chief Representative of
Investitionsbank Berlin (IBB)

A handwritten signature in blue ink, appearing to read 'C. Allerkamp'.

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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.

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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 Land of Berlin and the programmes on offer nationwide which can also be used in Berlin.

First orientation and a quick overview

On page 11, 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 12 to 16 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 133 and following),
- the comprehensive list of addresses contains many contact points (refer to pages 136 and following) for your issues, and
- the register contains an alphabetic list of key words and programme titles (refer to pages 144 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 subsidy programmes in the Federal Land of Berlin are co-financed by the European Union. In order to help you find your way, these programmes are marked with the letters EU 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 structure fund (ESF or ERDF, respectively, refer to page 130). 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 142). 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 2015/2016 Business Support Guide provides an overview of business development and promotion programmes as well as financial assistance 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.

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

Telephone: +49 (0) 30 / 2125-2900, fax: -2901

E-mail: foerderfibel@ibb.de

Internet: www.ibb.de

A PDF version of the 2015/2016 Business Support Guide is available on the Internet at: www.ibb.de/foerderfibel.



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 land of Berlin - be it a business start-up, growth, consolidation, innovation or rehabilitation project. Detailed information about the services offered by the institutions below as well as further institutions can be found on pages 108 and following.

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung
(Business Customer Centre)
Bundesallee 210, 10719 Berlin
Hotline: +49 (0) 30 / 2125-4747, fax: -4329
E-mail: kundenberatung.wirtschaft@ibb.de
Internet: www.ibb.de

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Martin-Luther-Straße 105, 10825 Berlin
Telephone: +49 (0) 30 / 90 13-0
E-mail: poststelle@senwtf.berlin.de
Internet: www.berlin.de/sen/wirtschaft

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

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

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

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

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt
Internet: 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.

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 113.

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

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

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 page 113.

Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus - Fasanenstraße 85, 10623 Berlin
Telephone: +49 (0) 30 / 4 63 02-5 00
E-mail: info@berlin-partner.de
Internet: www.berlin-partner.de
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 115.

IBB Business Team GmbH

Bundesallee 210, 10719 Berlin
Telephone: +49 (0) 30 / 2125-2351, fax: -4680
E-mail: info@ibb-business-team.de
Internet: www.ibb-business-team.de

Female founders and entrepreneurs

Berlin's Senate Department for Labour, Integration and Women will be pleased to assist in all matters related to support and consultancy offers specifically for women. More detailed information and other contact details can be found on page 118.

Senatsverwaltung für Arbeit, Integration und Frauen (Senate Department for Labour, Integration and Women)

- Dept. for Women and Gender Mainstreaming -
Oranienstraße 106, 10969 Berlin
Geschäftsstelle Expertinnen-Beratungsnetz-Berlin
(Office of the Berlin advisory network of female experts)
Telephone: +49 (0) 30 / 90 28-21 35, fax: -20 66
E-mail: expernet@senaif.berlin.de
Internet: www.berlin.de/sen/frauen/arbeit/berufliche-bildung/expertinnenberatungsnetz/artikel.15197.php

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
- ↳ Investment and equipment
- ↳ Technology, research and development
- ↳ Labour market policy measures
- ↳ Consultancy and in-house training

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 134) 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 120 to 128. Page 124 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

Page	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
18	BBB-Start! Coachingprogramm für Existenzgründer			G		•							•	Free for guarantee customers of BBB BÜRGSCHAFTS-BANK zu Berlin-Brandenburg GmbH within the first twelve months after starting up in business	•	
19	Berlin Start	EU		G	•	•	•	•		•			•	EUR 5,000 to EUR 250,000	•	•
20	Businessplan-Wettbewerb Berlin-Brandenburg			G										Free participation, prizes for selected business plans		
21	ERP-Gründerkredit - Startgeld			G		•	•	•		•				EUR 100,000 max.		•
22	ERP-Gründerkredit - Universell			G		•	•	•		•				EUR 25m max. per project	•	•
23	ERP-Kapital für Gründung			G		•	•	•		•				30% max. (Old Federal Laender) 40% (New Federal Laender and Berlin)	•	•
24	Gründungszuschuss			G					•		•			Equal at least to the unemployment pay I received last	•	
25	Meistergründungsprämie	EU		G			•	•	•		•			Basic subsidy: EUR 7,000 Job creation bonus: EUR 5,000	•	•

Important technical terms are explained in the glossary (refer to page 133 and following)

Investment and working capital

Page	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
28	BBB-Express!				●	●	●	●				●	EUR 100,000 max. guarantee, 70% max.	●	●	
29	Berlin Kapital	EU			●		●	●	●			●	Up to EUR 5m max.	●		
30	Berlin Kredit	EU			●	●	●	●		●			Up to EUR 10m	●	●	
31	Beteiligungen der MBG			G	●	●	●	●	●			●	Typically up to EUR 1.25m	●	●	
32	Bürgschaft ohne Bank (BoB)			G		●	●	●					● Max. guarantee of 80% also possible without applicant's bank	●	●	
33	Bürgschaften für Investitions- und Betriebsmittelkredite		●	G			●	●					● 80% max.	●	●	
34	Bürgschaften für Leasingfinanzierungen	EU		G	●	●	●						● Up to EUR 250,000 per project: max. guarantee of EUR 150,000; up to EUR 1m for several projects; max. guarantees of EUR 300,000	●		
35	ERP-Beteiligungsprogramm			G	●		●	●	●	●			EUR 1.25m max., in exceptional cases up to EUR 2.5m	●		
36	ERP-Regionalförderprogramm			G	●	●	●			●			EUR 3m max. per project	●		
37	Filmproduktion: Filmförderung und Standortmarketing				●			●	●	●	●		Project-dependent	●		
38	Filmproduktion: Zwischenfinanzierung				●			●	●	●		●	Project-dependent, minimum sum typically EUR 100,000 (guaranteed credits and loans)	●		
39	Garantien f. Arbeitnehmerbeteilig.				●		●	●				●	Maximum guarantee sum of EUR 1m	●	●	
40	GRW Gemeinschaftsaufgabe			G	●		●				●		C subsidy regions: 30% small, 20% medium-sized, 10% other enterprises; D subsidy regions: 20% small, 10% medium-sized, 7.5% other enterprises (EUR 200,000 max. in 3 years)	●		
41	Handwerker-Sofortkredit				●	●	●	●				●	EUR 100,000 max., max. guarantee of 80%	●	●	
42	IBB-Wachstumsprogramm				●		●	●		●			At least EUR 500,000, typically up to EUR 15m	●		
43	INVEST - Zuschuss für Wagniskapital			G	●	●	●				●		EUR 250,000 max. per calendar year			
44	KapitalPLUS				●	●	●	●	●			●	EUR 1.25m max.	●	●	
45	KfW-Energieeffizienzprogramm		●	G			●			●			EUR 25m max.	●	●	
46	KfW-Filmfinanzierung				●		●	●		●			EUR 3m max.; intermediate financing of EUR 5m max.	●		
47	KfW-Programm Erneuerbare Energien		●				●			●			"Standard" programme part: EUR 25m max.; "Premium" programme part: EUR 10m max.	●	●	
48	KfW-Umweltprogramm		●	G			●			●			EUR 10m max.	●	●	
49	KfW-Unternehmerkredit				●		●	●		●			EUR 25m max. per project; working capital: EUR 5m max. per project	●		
50	KMU-Fonds	EU		G	●	●	●	●		●			Up to EUR 10m; max. amount without applicant's bank: EUR 250,000; in exceptional cases also for non-SME	●	●	
51	KMU-Fonds - Mikrokredite b. 25 TEUR	EU		G	●	●	●	●		●			Up to EUR 25,000	●	●	
52	Konsolidierungsfonds				●	●	●			●			Typically up to EUR 1,022,000 max.			
53	Liquiditätsfonds				●	●	●			●			Typically up to EUR 1m max.			
54	Mikromezzaninfonds Deutschland	EU		G	●	●	●	●			●		EUR 10,000 to 50,000	●	●	
55	Programm für Internationalisierung:															
55	• Einzelmaßnahmen (KMU-Projekte)	EU			●	●	●	●		●			Up to 50%		●	
56	• Gemeinschaftsprojekte	EU					●	●		●			Up to 100% (for chambers, professional associations, industry networks)		●	
57	• Netzwerkbildung International	EU	●				●	●		●			Up to 80%		●	
58	Sofortkredit für Kaufleute				●	●	●	●				●	EUR 100,000 max., max. guarantee of 80%	●	●	
59	VC Fonds Kreativwirtschaft Berlin	EU		G	●	●	●	●			●		First-time investment of up to EUR 1m max.			

Technology, research and development

Page	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
62	Berlin Kredit Innovativ	EU	G	•	•	•	•	•	•				Up to EUR 1m	•	•
63	Design Transfer Bonus			•	•				•				Grant of EUR 15,000 max. per project in the standard variant	•	•
64	ERP-Innovationsprogramm			•	•	•	•	•	•				EUR 5m max. in the R&D phase	•	
65	ERP-Startfonds		G	•	•	•	•	•		•			EUR 5m max.		
66	EXIST-Forschungstransfer	EU	G	•		•	•	•	•				Depending on support phase and project		•
67	EXIST-Gründerstipendium	EU	G				•	•	•				Project-dependent	•	
68	Förderinitiative KMU-innovativ des BMBF			•	•			•	•				Project-dependent		
69	High-Tech Gründerfonds		G	•	•	•	•	•	•	•			Combination of open shareholding and junior loan of up to initially EUR 500,000 and a total of EUR 2m	•	
70	Horizont 2020	EU		•					•				Project-dependent: 70-100% of refundable costs as well as a flat sum of 25% of direct costs for indirect costs (overheads)		
72	INNO-KOM-Ost			•	•	•	•	•	•				Non-profit external industry research facilities receive EUR 375,000 max. for market-orientated projects, EUR 500,000 max. for preparatory research projects, and EUR 500,000 max. as an investment allowance		
73	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.	•	
75	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 EUR 1m max.	•	•
77	Programm Innovationsassistent/-in			•				•	•				Personnel-cost grant of up to EUR 20,000 for 12 months; up to 2 jobs can be subsidised at the same time.		•
78	Service für Technologietransfer und Cross-Innovation	EU	G	•									Complimentary service		
79	SIGNO KMU-Patentaktion		G	•	•				•				EUR 8.000 max.		•
80	Transfer BONUS		G	•	•				•				First-time variant: EUR 3,000 max., standard variant: EUR 15,000 max.	•	•
81	VC Fonds Technologie Berlin	EU	G	•	•	•	•	•		•			First-time investment of up to EUR 1m max.		
82	Zentrales Innovationsprogramm			•				•	•				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

Page	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
84	AFBG/Meister-BAföG									●	●			Costs of measures totalling up to a maximum of EUR 10,226 (of which 30.5% as a grant), maintenance (non-repayable grant and loan) depending on income and property, different loan release options		
86	Arbeits- und Ausbildungsplätze für Schwerbehinderte		●				●			●	●			EUR 15,000 max. as a grant, EUR 10,000 max. as a loan		
87	Ausbildungszuschuss		●						●	●				Integrated training: EUR 7,500 max., disadvantaged young people: EUR 10,000 max.; women: EUR 7,500 max.; trainees from bankrupt/shut-down companies: EUR 5,000 max.; single parents: EUR 7,500 max.; support for training in marginal occupations: EUR 12 per vocational school day		
88	Berliner Jobcoaching bei Unternehmen			●	●									Depending on the individual case: qualification costs 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	●	●
89	Eingliederungszuschuss nach §§ 88ff. SGB III		●						●	●				Depending on the individual case: 50% max. for a maximum of 12 months; higher support possible in the case of handicapped people		
90	Einstiegsqualifizierung nach § 54 a SGB III				●				●	●				Up to EUR 216 per month, plus EUR 107 per month as flat social contribution payment		
91	Landeszuschuss des Landes Berlin für KMU					●			●	●				EUR 12,000 per person; based on the gross employee wage and the term of the work contract	●	●
92	Lehrgangskosten der beruflichen Weiterbildung	●			●					●				Up to 100% of personnel and material costs		
93	WeGebAU nach §§ 81 ff. und § 131 a SGB III		●						●	●				Grant to further training costs and pro rata in relation to the wage (in the case of low-skilled workers)		

Consultancy and in-house training

Page	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
96	Beratungsförderung	EU		●	●					●		EUR 1,500 max. per individual measure; total of EUR 9,000 max. during the term of validity		●
97	BMWi-Innovationsgutscheine (go-Inno)			●						●		50 % of consultancy services	●	●
98	Coaching BONUS		G	●	●					●		Eligible daily rate for a coach: EUR 1,000 max.; grant of 70% or 50% for companies which have been existing for more than five years; grant of 100% for the first two days in the case of first-time use of the service		●
99	eBusiness Lotse Berlin		G	●	●							Free information meetings, information events and information material on all topics related to the professional use of IT solutions for SMEs	●	
100	Einfach Intuitiv – Usability für den Mittelstand		G	●	●							Free information on usability, information material and events, service for pilot companies	●	
101	Energieberatung Mittelstand				●					●		Companies with energy costs of more than EUR 10,000; max. grant of EUR 8,000; companies with energy costs of up to EUR 10,000: 80%, max. grant of EUR 800		●
102	Gründercoaching Deutschland		G	●	●					●		50% of the eligible daily rate of EUR 800 max. in the old Federal Laender and in Berlin	●	●
103	Potenzialberatung	EU			●					●		EUR 10,000 (basic consultancy: EUR 5,000, advanced consultancy: EUR 5,000)		●
104	Qualifizierungsberatung in Unternehmen				●							Free on-site consultancy and support at companies, independent of specific providers		
105	Schulungsförderung für Workshops und Veranstaltungen	EU	G	●	●					●		EUR 1,200 to EUR 1,800 max.		●
107	SIGNO Erfinderfachauskunft		G									First-time information meeting at no cost for up to four hours		

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

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.

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Dirk Borgmann

Telephone: +49 (0) 30 / 31 10 04-15

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de

Berlin Start

Aim

Founders and young companies in need of up to EUR 250,000 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 BÜRGERSCHAFTSBANK 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 250,000.
- ↳ 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.
- ↳ At the time of application, a handling fee (currently 1.5%) is charged for the loan sum, at least EUR 250. The guarantee commission current totals 0.75% p.a. of the loan sum. The guarantee fees must be paid to BBB.
- ↳ The standby commission totals 0.25% per month for the loan sum approved but not yet paid out, commencing two banking days and one month following the date of approval.
- ↳ 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. The documents can be downloaded from the IBB website at: www.ibb.de/berlinstart.

This programme is subject to de-minimis rules (refer to page 133).

Where

Applications must be submitted via your bank.

Consultancy services are also available from

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung
(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de



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

Aim

The Berlin-Brandenburg business plan competition (BPW) is designed to initiate business start-ups in Berlin and Brandenburg. The **practically oriented** support programme is **free of charge** and is designed to help participants develop their business ideas to form a tenable business concept and at the same time to set up networks. Prizes will be awarded to the best business plans.

Who

The BPW competition is open to all industries and is designed for anybody with a good idea and planning to implement this in Berlin or Brandenburg. For detailed participation information and requirements concerning contributions by participants, please refer to the BPW manual or the Internet.

What

- ↳ **Knowledge:** Seminars, webinars and forums offer participants the opportunity to develop and improve fundamental knowledge related to all subjects relevant for establishment.
- ↳ **Consultancy:** Seasoned experts support the participants in personal talks when it comes to concrete questions.
- ↳ **Network:** The business plan competition network offers an opportunity to establish contacts with prospective investors, founder partners as well as customers. Participants meet like-minded people and have the opportunity to round off their founder teams.
- ↳ **Competition:** The BPW network of banks, chambers, business consultancies and many others performs confidential checks of the business plans submitted and provide all applicants with tailor-made feedback for optimisation. Prize money amounting to EUR 50,000 will be awarded to 18 concepts within the scope of the competition.

Participation in the business plan competition, including all the services offered, is free. Participants are under no obligation whatsoever.

How

- ↳ Within the competition, participants can decide whether to draw up their business concept using a business plan (BPW Plan) or using the business model canvas method (BPW Canvas). The founders select the start-up tool they want to use for their business idea.
- ↳ **BPW Plan - three steps to a business plan**
BPW Plan involves drawing up a business plan in three steps each of which has its own specific focus. During each step, participants can clarify questions regarding their start-up project in a personal meeting, make contacts, attend seminars and make use of the feedback from our jury members.
- ↳ **BPW Canvas - one cycle to a business model canvas**
BPW Canvas includes the opportunity to draw up a canvas model in which ideas are put to paper without omitting important aspects. This tool provides nine components that enable quick visualisation of business concepts. During a cycle lasting three months, the business model can be modelled in through seminars, consultancy services and events, and optimised on the basis of feedback from the judges.

When

Participants can join at any time.

- ↳ **Start:** End of October of each year
- ↳ **End:** July of the following year

The BPW manual and the latest information about events can be found at: www.b-p-w.de.

Where

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

Office at Investitionsbank Berlin
Bundesallee 210 (entrance in Regensburger Straße)
10719 Berlin

Hotline: +49 (0) 30 / 2125-2121

Fax: +49 (0) 30 / 2125-2120

E-mail: info@b-p-w.de

Internet: www.b-p-w.de

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

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 three 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 three 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) which have been on the market for less than three 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 programme is subject to de-minimis rules (refer to page 133).

Where

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

KfW Bankengruppe

Palmengartenstraße 5-9

60325 Frankfurt

Internet: www.kfw.de/o67

for ERP start-up loan - StartMoney



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
- ↳ 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. As a precondition, at least one partner/shareholder must fulfil the application conditions for individuals.

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

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.

This programme is subject to de-minimis rules (refer to page 133).

Where

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

KfW Bankengruppe

Palmengartenstraße 5-9

60325 Frankfurt

Internet: www.kfw.de/073

for ERP start-up loan - Universal

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

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 Laender) or 40% (new Federal Laender and Berlin), respectively, of the investment sum eligible for support (precondition: mandatory contribution by the founder: 10% (new Federal Laender and Berlin) or 15% (old Federal Laender), 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.

Investment in working capital is subject to de-minimis rules (refer to page 133).

Where

Please submit your application via your bank to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9

60325 Frankfurt

Internet: www.kfw.de/058



Gründungszuschuss / Founder allowance

Founder allowance to promote self-employment pursuant to section 57 of Volume III of the German Social Security Code (§ 57 SGB III)

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
- Before commencing self-employed activities, the applicant must have been entitled to unemployment benefits I for a period of 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

- The founder allowance can be paid as discretionary support for a period of six months. An extension by another nine months is examined on request in which case applicants have no legal claims to benefits; founder allowances are paid for a period of six months to the amount of the unemployment benefits last paid to the employee, plus EUR 300 per month.
- A founder allowance of EUR 300 per month can be paid for another nine months if the applicant submits suitable documents as proof of his or her business activity.

Note: 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).

How

- Applications 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.

Where

- Applications must be submitted to the job centre (Agentur für Arbeit) in the district where the applicant is registered.
- Further information is available from Berlin-based job centres (refer to page 136) and on the Internet at www.arbeitsagentur.de.

Meistergründungsprämie / Start-up bonus for master craftsmen and women

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 section 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

1st stage: basic support

- ↳ Conditionally repayable financing.
- ↳ Once-off financing amounting to EUR 7,000.
- ↳ 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 income was generated from employed or other self-employed activities (exceptions subject to prior approval).

2nd 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. A training job for at least twelve months can be created and a trainee hired for this job as an alternative.

How

- ↳ Applications for basic support must be submitted to the Berlin Chamber of Skilled Crafts which then forwards them to the Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research).
- ↳ 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Handwerkskammer Berlin

(Chamber of Skilled Crafts and Small Businesses in Berlin)

Blücherstraße 68, 10961 Berlin

Telephone: +49 (0) 30 / 2 59 03-4 71

Fax: +49 (0) 30 / 2 59 03-4 68

For further information, please contact

Senatsverwaltung für Wirtschaft, Technologie und Forschung

(Senate Department for Economics, Technology and Research)

Referat (Division) VI D, 10820 Berlin

Telephone: +49 (0) 30 / 90 13-83 51 / -82 89

E-mail: alexander.masurtschik@senwtf.berlin.de



(EU) EUROPEAN UNION
European Regional
Development Fund
Investment in your future



Further subsidy offers which are also suitable for founders are marked by the letter **Ⓞ** in the following chapters.

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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.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Michael Wowra

Telephone: +49 (0) 30 / 31 10 04-21

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de

Berlin Kapital / Berlin capital

Aim

- Mezzanine and/or equity-near capital is granted in order to improve the capital structure especially of small or medium-sized enterprises (SMEs).
- Funds are made available for defined projects in Berlin.

Who

- Eligible applicants are medium-sized enterprises having the legal form of a corporation (companies with the legal form of GmbH & Co. KG [private limited company with a limited partner] are treated as corporations for the purposes of the rules) and their place of business or a facility in Berlin.
- Companies should, as a rule, have been in business for at least three years and must offer sufficient debt service capabilities or value increase potential. Furthermore, profitable operations must be ensured in the long term. Projects must be located in Berlin in order to be eligible.
- The offer is not tied to a particular industry (financing is not available to companies in the shipbuilding, coal, mining and steel, the agriculture, fisheries and fish farming sectors).
- Rescue projects and financing of companies in difficulty in the meaning of the EU Commission's definition are not eligible. Projects not eligible are mergers, management buyouts, management buyins or transfers between family members unless financing is provided solely to implement a plan to expand a company's business activities in which case financing of the company's takeover from the previous owner is ruled out.

What

- Equity-near funds are made available in the form of silent participations and junior loans up to EUR 5m.
- 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.

How

- The commitment per case is limited to a maximum sum of EUR 5m.
- Financing is normally contingent upon participation of further partners (for example, the applicant's bank, an equity fund, etc.) in financing the project (to at least the same amount).
- Financing type and amount as well as customary terms and conditions are subject to agreement from case to case.
- Customary collateral is generally required. There is no obligation to grant funds.
- Applications are to be submitted as informal written applications.
- The application must be accompanied by a plausible business plan as well as the following documents:
 - up-to-date extract from the commercial register
 - up-to-date partnership agreement
 - up-to-date list of shareholders
 - annual financial statements of the last three years (including affiliated companies, if any)
 - up-to-date managerial analysis, including a list of current totals and balances
 - revenue forecast for the current and the next two years
 - up-to-date information concerning orders on hand (including volume and time range)
 - liquidity planning for the current and the next two years as well as financing and investment plan
 - list of loan and leasing agreement for all current credits, including an overview of all current loans
 - data protection statement (form)
 - SME statement
 - voluntary disclosure form (made available by IBB) to be completed by all relevant shareholders of the company

Where

Investitionsbank Berlin

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your application and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit: www.ibb.de/eAntrag.aspx



Berlin Kredit / Berlin loan

Aim

Berlin loan is designed to promote long-term financing of investment and working capital for small and medium-sized enterprises.

Who

- ↳ Eligible applicants are:
 - small and medium-sized enterprises,
 - individuals renting or leasing commercial property.
- ↳ The place of investment must be in Berlin.
- ↳ Rescue projects and companies in difficulty in the meaning of the EU Commission's definition are not eligible.

What

- ↳ The Berlin loan is used to finance all investments which require medium-term funds and promise sustainable economic success, e.g.
 - Property and buildings,
 - Construction measures,
 - Purchase of machines, equipment and fittings,
 - Intangible assets,
 - Company acquisitions between independent investors.
- ↳ Berlin loan funds are also used to finance working capital in conjunction with expansion or company growth. Applicants must be generally competitive and have good prospects for the future.
- ↳ Debt rescheduling and/or follow-up financing of investment projects already completed as well as financing for business rescue projects are generally ruled out.
- ↳ Redeemable loans are granted for investment and working capital up to a maximum of EUR 10m.
- ↳ The financing share totals up to 100% of eligible investment costs or up to 100% in the case of working capital. Loans are paid out in full.
- ↳ The standby commission totals 0.25% per month for the loan sum approved but not yet paid out, commencing two banking days and one month following the date of approval.
- ↳ The term:
 - typically up to ten years with up to two redemption-free years for investment,
 - up to 20 years with up to 3 redemption-free years if at least two thirds of the eligible investment costs are used to acquire property, for commercial building costs or the acquisition of companies or participations,
 - up to five years with up to one redemption-free year for the working capital variant.

- ↳ The Berlin loan is granted on the grounds of the customer's creditworthiness and the security provided according to a risk-adjusted interest scheme.
- ↳ The current terms and conditions are available at: www.ibb.de/berlinkredit
- ↳ After expiration of the redemption-free years, redemption takes place in equal instalments payable four times a year. Premature repayment, in full or in part, is only possible subject to a prepayment penalty.
- ↳ The loan must be secured with the customary collateral to be agreed to with your bank. Moreover, a guarantee of up to 80% by BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH can be applied for in an integrated application process.
- ↳ This programme can be combined with other KfW programmes and government subsidies.

How

- ↳ Please submit your application via your bank before commencing with the project.
- ↳ The documents can be downloaded from the IBB website.
- ↳ A guarantee by BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH can be applied for via your bank pursuant to the usual terms and conditions of Bürgschaftsbank (integrated application procedure).

This programme is subject to de-minimis rules (refer to page 133).

Where

Applicant's bank

Consultancy services are also available from

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung
(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

This support programme will be revised. The latest state of programme information can be found at: www.ibb.de.

Beteiligungen der MBG / Investment by MBG

Investment by Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH (MBG)

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.
- ↳ An investment fee of between 9.5% and 12% p. a., depending on the rating, comprising a fixed fee and a profit-dependent 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH

Berlin office
Schillstraße 9, 10785 Berlin

Mr Michael Wowra

Telephone: +49 (0) 30 / 31 10 04-21

Fax: +49 (0) 30 / 31 10 04-55

E-mail: berlin@mbg-bb.de

Internet: www.mbg-bb.de



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 BÜRGSCHAFTSBANK 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 BÜRGSCHAFTSBANK zu Berlin-Brandenburg prior to the first loan application.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Michael Wowra

Telephone: +49 (0) 30 / 31 10 04-21

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de



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

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 takeover / 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 Land of Berlin via Investitionsbank Berlin, typically for 70% of a default.
- In the case of guarantees involving both federal government and the federal Laender 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Michael Wowra

Telephone: +49 (0) 30 / 31 10 04-21

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

PricewaterhouseCoopers AG

Lise-Meitner-Straße 1, 10589 Berlin (office address)

Postfach 12 08 08, 10598 Berlin (postal address)

Potsdamer Platz 11, 10785 Berlin (address for visitors)

Mr Bernd Papenstein, Mr Peter Koch

Telephone: +49 (0) 30 / 26 36-12 04

Fax: +49 (0) 30 / 26 36-12 21

E-mail: bernd.papenstein@de.pwc.com

koch.peter@de.pwc.com

Internet: www.pwc.de

If you have questions regarding guarantees, you may also contact:

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Martin-Luther-Straße 105, 10825 Berlin

Dr Michael Knieß

Telephone: +49 (0) 30 / 90 13-83 67



Bürgschaften für Leasingfinanzierungen / Guarantees for leasing finance projects

Aim

- To facilitate access to leasing financing through guarantees as additional security
- BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH issues guarantees to the leasing company in favour of its leasing customer and uses counter-guarantees of the European Investment Fund (EIF/CIP programme).

•

Who

- Start-ups as well as small and medium-sized companies in the commercial industries from Berlin with a workforce of less than 250 and annual sales of EUR 50m or a balance-sheet sum of EUR 43m.
- No pure freight transport companies according to the EU definition

What

- Leasing financing for leased assets with a term of twelve to 120 months
- 30% or 60% guarantee for leasing financing projects
- Up to EUR 250,000 per leasing project with a maximum guarantee of EUR 150,000 (maximum leasing volume of EUR 1m per group of companies with guarantees totalling EUR 300,000 maximum possible)
- No separate guarantee costs in addition to leasing payments
- No debt rescheduling
- No rescue financing

How

- Applications are filed by the leasing companies for their leasing customers via the website: www.leasing-buergschaft.de
- A purely computerised application procedure which ensures lean processes and quick decisions within two to five banking days
- Leasing guarantees can be combined with other programmes.

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Ms Stefanie Tonn

Telephone: +49 (0) 30 / 31 10 04-35

Mr Michael Wowra

Telephone: +49 (0) 30 / 31 10 04-21

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de



This financing is backed by a guarantee that was issued within the scope of the European Union's Competitiveness and Innovation Programme (CIP).

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

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 refinancing 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 Laender 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.

Where

- Investors: The equity fund submits the application to KfW via the applicant's bank.
- Investees: Applications are submitted directly to a private equity fund.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/100

Programme variant for the old Federal Laender

www.kfw.de/104

Programme variant for new Federal Laender and Berlin



ERP-Regionalförderprogramm / ERP regional development programme

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
- ↳ Founders who have the necessary technical and commercial qualifications for the business operation
- ↳ Individuals renting or leasing commercial property
- ↳ All applicants must have been in business for at least three 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.

Where

Please submit your application via your bank to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/o62

Programme variant for SMEs

www.kfw.de/o72

Programme variant for small enterprises

Filmproduktion: Filmförderung und Standortmarketing / Film production: Film financing and location marketing

Film production: Film financing and location marketing in the Berlin-Brandenburg region

Aim

- To develop the joint media region in order to secure and strengthen the media and cultural infrastructure from an artistic, economic and technical perspective
- To promote and support cinema and TV production as well as other audio-visual formats during all phases of production and exploitation
- Location marketing, presentation and representation of the media region in Germany and abroad

Who

- Producers living and working in Germany
- Applications for production support are usually contingent upon an existing film distribution agreement.

What

- Within the framework of the film promotion and support guidelines, support is available for the development and production as well as distribution of cinema features, documentaries and short films. Support can also be provided for the production of TV films and other audio-visual contents.
- Medienboard Berlin-Brandenburg GmbH provides support for the following categories: Script, idea and project development as well as support for productions and young talent, distribution and/or sale and other projects (such as presentations, events, professionalisation measures, etc.)
- Medienboard Berlin-Brandenburg GmbH also serves as a point of contact as well as a competence and advisory centre for the film and media industry in the region. Besides its activities in the fields of monetary support, location marketing and structural promotion, the Medienboard initiatives, such as the Berlin Brandenburg Film Commission (BBFC) and MEDIA Antenne Berlin-Brandenburg, are helping to modernise the media region.

How

- Applications must be generally submitted to Medienboard Berlin-Brandenburg GmbH before the project and/or measure begins.
- Funds from this and other support programmes can be combined.
- There is no legal obligation to provide support under this programme.
- Applicants must usually contribute a reasonable amount towards financing their projects.
- Medienboard Berlin-Brandenburg GmbH determines the amount of support to be granted on the merits of the particular project.
- Support is granted in the form of a loan with success-dependent redemption and, in the “Other projects” category, in the form of allowances.
- An amount corresponding to at least the sum of the funds approved in the Federal Laender of Berlin or Brandenburg is expected to be spent by the projects supported.
- The applicable version of the support guidelines is available on the Internet at www.medienboard.de.

Where

Medienboard Berlin-Brandenburg GmbH

August-Bebel-Straße 26-53, 14482 Potsdam-Babelsberg

Film support

Mr Christian Berg

Telephone: +49 (0) 331 / 7 43 87-23

Fax: +49 (0) 331 / 7 43 87-99

E-mail: info@medienboard.de

Other projects / location project support

Ms Ina Göring

Telephone: +49 (0) 331 / 7 43 87-85

Fax: +49 (0) 331 / 7 43 87-99

E-mail: info@medienboard.de

Berlin Brandenburg Film Commission (BBFC)

Ms Christiane Raab

Telephone: +49 (0) 331 / 7 43 87-31

Fax: +49 (0) 331 / 7 43 87-99

E-mail: c.raab@medienboard.de

MEDIA Antenne

Ms Susanne Schmitt

Telephone: +49 (0) 331 / 7 43 87-51

E-mail: s.schmidt@medienboard.de



Filmproduktion: Zwischenfinanzierung / Film production: Bridge financing

Promoting Berlin-Brandenburg as a media location

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.

Where

Investitionsbank des Landes Brandenburg

Steinstraße 104-106, 14480 Potsdam

Telephone: +49 (0) 3 31 / 6 60 16 02

E-mail: medien@ilb.de

Investitionsbank Berlin

Competence field customer support

Mr Leslie Jakstat

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4151

E-mail: leslie.jakstat@ibb.de

Medienboard Berlin-Brandenburg GmbH

August-Bebel-Straße 26-53, 14482 Potsdam-Babelsberg

Mr Christian Berg (promotion and financing)

Telephone: +49 (0) 331 / 7 43 87-23

Fax: +49 (0) 331 / 7 43 87-99

E-mail: info@medienboard.de

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 Land 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Hans Witkowski

Telephone: +49 (0) 30 / 31 10 04-43

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de



GRW Gemeinschaftsaufgabe / GRW common task

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

Aim

- ↳ To create and secure permanent jobs in all districts of Berlin by supporting investment in the commercial sector.
- ↳ Support by the Federal Land 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

Businesses with predominantly supra-regional sales unless otherwise non-eligible for support for particular industries/branches.

What

- ↳ Investment allowances are granted.
- ↳ 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 this facility
- ↳ Investment projects are only eligible for support, if their volume totals at least EUR 10,000 and if the investment sum, related to one year, exceeds the average depreciation earned over the past three years - disregarding special depreciation - 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 15%. Each newly created training position is counted as a permanent job.

- ↳ The following maximum support and funding rates are available in Berlin's class-C support regions (refer to www.businesslocationcenter.de/foerdergebietkarte): small enterprises: 30%, medium-sized enterprises: 20%, other 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” from 1 July 2014 onwards (printed matter 18/2200 of Deutscher Bundestag dated 24 July 2014) as well as Berlin's rules for support and funding measures from 1 July 2014 to 31 December 2020 (published on 5 September 2014).

How

- ↳ Applications must be submitted to Investitionsbank Berlin.
- ↳ Formal applications must be submitted before the investment project is underway as a precondition for commencing the project.
- ↳ 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 investment support hereunder. The same is applicable to the support rate amounts.

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your application and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit: www.ibb.de/eAntrag.aspx

Handwerker-Sofortkredit / Immediate loan for crafts

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 BÜRG-SCHAFTSBANK 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 BÜRG-SCHAFTSBANK zu Berlin-Brandenburg GmbH perform a parallel check. A decision is typically made within one week after submission of the complete documents.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRG-SCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Mr Thomas Schwiem

Telephone: +49 (0) 30 / 31 10 04-32

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de

Handwerkskammer Berlin

(Berlin Chamber of Skilled Crafts and Small Businesses)

Blücherstraße 68, 10961 Berlin

Mr Rüdiger Grübler

Telephone: +49 (0) 30 / 2 59 03-4 66

Fax: +49 (0) 30 / 2 59 03-2 35

E-mail: info@hwk-berlin.de

Internet: www.hwk-berlin.de



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.

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

INVEST – Zuschuss für Wagniskapital / INVEST - Venture capital grant

Aim

- To improve financing conditions for young, innovative businesses
- To reduce investment risks in order to create incentives for private investors, in particular, for business angels, to provide young, innovative enterprises with private venture capital

Who

- Support is provided for private investors (individuals) who acquire shares in young, innovative companies.
- Preconditions for support for the enterprise:
 - Small, innovative and independent enterprise younger than ten years
 - Fewer than 50 employees (full-time equivalents)
 - Annual sales or annual balance sheet sum not exceeding EUR 10m
 - Corporation entered in the commercial register and having its registered office in the EU and at least one branch establishment or office in Germany
 - According to the extract from the commercial register, the company must belong to an innovative industry or
 - the company holds a patent (not older than 15 years) which is directly related to the purpose of the business or
 - the company has received support from a public-law institution for a research or innovation project during the last two years.
- Preconditions for support for the investor:
 - Individual having his or her main place of residence in the EU and not connected to the enterprise
 - The investor may also acquire shares in the enterprise via a German GmbH (so-called Business Angel GmbH) having a maximum of four shareholders (only individuals of legal age), one of whom must hold at least 50% of the shares. The sole purpose of the GmbH must be to subscribe and hold shares (other permitted purposes being asset management and consultancy services).
 - The shares acquired must be the first participation in the enterprise (no increase in shareholding, no conversion of loans).
- The shares must participate fully in risks and opportunities.

What

- The private investor is refunded 20% of the price of the shares acquired. The investor remains the owner of all shares. The grant does not have to be repaid if the investor sells the shares after expiration of a minimum holding term of three years.
- The investor must contribute a minimum of EUR 10,000 to the enterprise.

- If payment of the purchase price is conditional upon the enterprise reaching certain milestones, every single payment by the investor must total at least EUR 10,000.
- Each investor can receive grants for share purchases of up to EUR 250,000 per annum.
- Shares worth up to EUR 1m are eligible for grants per annum for each enterprise.

How

- The enterprise submits an online application by the standard procedure to the **Federal Office of Economics and Export Control (BAFA)**. The support and funding rules underlying this programme as well as the electronic application forms can be found on the website of the Federal Office of Economics and Export Control (BAFA): www.bafa.de/bafa/de/wirtschaftsfoerderung/invest
- BAFA issues a certificate of eligibility to the enterprise. This certificate can be used to solicit investors in order to boost the enterprise's chances of obtaining venture capital for financing.
- The investor then also submits an online application to BAFA. BAFA performs a formal check of this application and issues a notice to the investor. After the investor has paid the shares, he or she then requests the 20% refund of the investment sum from BAFA. As a precondition for this, the partnership agreement must, amongst other things, be submitted showing the participation.
- An investor joining a start-up project first submits his or her application. The enterprise then files its application for eligibility after it has been established and entered in the commercial register.
- Enterprises which have already received official confirmation of eligibility and which are in search of investors can be registered in the list of eligible enterprises which is maintained by Business Angels Netzwerk Deutschland e.V. (BAND). This list is available at: www.band-ivz-verzeichnis.de. The valid eligibility notice must be uploaded as a precondition for registration.

Where

Bundesamt für Wirtschaft und Ausfuhrkontrolle (BAFA)

(Federal Office of Economics and Export Control - BAFA)

Referat 416

Frankfurter Straße 29-35, 65760 Eschborn

Telephone: +49 (0) 61 96 / 9 08-9 64

Fax: +49 (0) 61 96 / 9 08-4 42

E-mail: invest@bafa.bund.de

Internet: www.bafa.bund.de



KapitalPLUS

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, creditworthiness 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 strengthen a company's equity.
- Any financing demand for projects of SMEs KMU 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de

Mittelständische Beteiligungsgesellschaft

Berlin-Brandenburg GmbH

Berlin office, Schillstraße 9, 10785 Berlin

Mr Michael Wowra

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E-mail: berlin@mbg-bb.de

Internet: www.mbg-bb.de

KfW-Energieeffizienzprogramm / KfW energy efficiency programme

Aim

To finance energy efficiency measures by enterprises in the commercial sector in Germany, including the “Energy efficiency in medium-sized enterprises” initiative by the Federal Ministry for Economic Affairs and Energy and KfW (maximum consolidated turnover of EUR 2bn, or up to EUR 4bn in exceptional cases)

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

- All investment measures that generate substantial energy saving effects in the fields of technical systems (heating, cooling, lighting ventilation/air conditioning, hot-water generation), efficient energy generation, building envelope, machinery, process cold and heat, heat recovery, control and instrumentation systems, information and communication technology.
- Refurbishment (new building level according to the Energy Conservation Ordinance must be achieved) and new construction of buildings (20% above the standard for new buildings according to the Energy Conservation Ordinance).
- Costs for planning and implementation support as well as costs of energy management systems
- Replacement investments must lead to final energy savings of at least 20% compared to the average consumption of the past three years, savings from new investments must be at least 15% above the industry average. This must be demonstrated by a technical expert.
- 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.
- Particularly low interest rates are available for small and medium-sized enterprises (SMEs).

How

- Applications must be submitted prior to commencing the project.
- A loan under the KfW energy efficiency 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Please submit your application via your bank to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/242

Programme variant for large enterprises

www.kfw.de/243

Programme variant for SMEs

www.kfw.de/244

Programme variant for small enterprises



KfW-Filmfinanzierung / KfW film financing

Aim

To finance film productions and releases in Germany

Who

- German film production, film distribution and global distribution companies (including subsidiaries of foreign production companies) producing films and having their registered office in Germany with a private majority shareholding and annual turnover not exceeding EUR 500m
- Project companies which were established for film production purposes
- Applicants must have a relevant professional background.

What

Financing modules for different film production phases (such as film distribution financing, intermediate financing as well as gap, development, knock-on and bridge financing)

How

- Direct loans as single or syndicated loans
- The share is determined from case to case.
- Maximum KfW financing share of 50% as part of syndicated loans
- Maximum loan sum of EUR 3m (bridge financing: maximum of EUR 5m), minimum amount of EUR 300,000
- Provision of collateral, for instance, by way of assigning exploitation rights, existing receivables, future exploitation revenues or other rights in the product.
- Can be combined with other public grants.

Where

Informal application procedure after a first information meeting at KfW

KfW-Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt, Germany

Internet: www.kfw.de/o32

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

“Standard” and “Premium”

Aim

- To promote the use of renewable energies for electricity and/or electricity and heat in cogeneration in cogeneration plants (standard)
- To support larger renewable plants in the heat market (premium) deserving special support. Eligible applications 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 plants based on the dry hot rock principles for thermal use.

Who

Eligible applicants with the standard variants:

- German and foreign companies in the commercial industries with a private majority shareholding
- Freelance professionals
- Companies in which municipal administrations, churches or charitable organisations have a participating interest.
- Individuals and charitable organisations feeding the electricity generated into the public grid and/or selling the heat generated

Eligible applicants with the premium variants:

- Small and medium-sized enterprises in the private commercial sector which qualify as SMEs
- Freelance professionals
- Individuals using the electricity and/or the heat generated solely for their own purposes
- Not-for-profit organisations
- Companies in which municipalities hold more than 25% of shares and which remain below the SME threshold values for turnover and number of employees
- Large enterprises in the support areas of solar thermal energy, deep geothermal energy, heat storages and heat grids
- Other (large) enterprises acting as energy service providers
- Municipalities, basic municipal government units, legally dependent municipal enterprises and municipal special-purpose associations on condition that they effectively present the project to the general public including a reference to the support received

What

- Standard bank loan with collateral of up to 100% of the net investment costs eligible for support
- Redemption grants are additionally made available from government funds in the “premium” programme part
- Maximum loan under the “standard” programme part: EUR 25m per project
- Maximum loan under the “premium” programme part: typically EUR 10m max. per project

How

- Applications must be submitted prior to 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Please submit your application via your bank to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/270

Programme variant for renewable energies - standard

www.kfw.de/274

Programme variant for renewable energies - standard (photovoltaics)

www.kfw.de/271

Programme variant for renewable energies - premium

www.kfw.de/281

Programme variant for renewable energies - premium for small enterprises

www.kfw.de/272

Programme variant for renewable energies - premium - deep geothermal energy

www.kfw.de/282

Programme variant for renewable energies - premium - deep geothermal energy for small enterprises



KfW-Umweltprogramm / KfW environmental programme

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
- ↳ Co-operation and operator models for government and public administration tasks
- ↳ Projects outside Germany:
 - Subsidiaries of German companies based outside Germany
 - Joint ventures with a significant German share outside Germany

What

- ↳ All investment projects in Germany contributing towards a major improvement of the environmental situation. This includes measures in the fields of resource efficiency/material savings, avoidance/reduction of air pollution, odour emissions and noise (such as electromobility), waste avoidance, treatment and recycling, waste water treatment, avoidance and reduction, soil and groundwater protection as well as rehabilitation of historical pollution and contaminated sites. 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

- ↳ Applications must be submitted prior to 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Please submit your application via your bank to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/240

www.kfw.de/241

Programme variant for small enterprises

KfW-Unternehmerkredit / KfW corporate loan

Subordinate and external capital

Aim

To finance investment and equipment for medium-sized enterprises

Who

- Small and medium-sized enterprises (SMEs) as well as German and foreign companies in the commercial industries with a private majority shareholding who have been in business for at least five years and whose annual turnover (including affiliated companies) does not exceed EUR 500m
- Freelance professionals, such as physicians, tax advisors, and architects who have been active in business for at least three years
- Individuals renting or leasing commercial property

What

- Investment and equipment up to 100%
- For **investment financing**: loan of up to EUR 25m max. with customary collateral
- 50% liability exemption is granted for investment costs if the applicant has been in operation and/or active on the market for at least two years.

- For **operating equipment financing**: loan of up to EUR 5m max. with customary collateral
- 50% liability exemption for equipment financing is granted for SMEs only if these have been active on the market for at least three years,
- Customer-specific interest rate due to risk-compliant interest rate system and creditworthiness classes
- SME window with favourable interest terms

How

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

Where

Please submit your application via your bank to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/o37

Programme variant for small and medium-sized enterprises

www.kfw.de/o47



KMU-Fonds / SME fund

Aim

- The SME fund serves as long-term financing for investments and related operating equipment through founder and growth loans of up to EUR 10m.
- Founder and growth loans are generally granted together with a commercial bank (“applicant’s bank”) or another co-financing party.
- If financing in co-operation with the applicant’s bank is not possible, the latter’s participation can be waived in individual cases if the loan sum does not exceed EUR 250,000.
- Micro-loans up to EUR 25,000 in a simplified procedure at IBB (refer to page 51).

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 (requiring the long-term provision of funds within the scope of company acquisitions, new establishments, as well as relocation, expansion, rationalisation and reinvestment measures) and in operating equipment in conjunction with such investments
- Financing of operating equipment for the expansion and/or growth of small and medium-sized enterprises (for example, for pre-financing orders and for the development and launch of 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 generally ruled out.

How

- Applications for loans without participation of the applicant’s bank are submitted directly to the SME fund via Investitionsbank Berlin who will then also grant the loan. Applications for loans with participation of the applicant’s bank are submitted to the applicant’s bank which will then also grant the loan.
- The granting of the loan is contingent upon a sound business concept which promises the sustainable achievement and/or consolidation or improvement of the company’s competitiveness as well as interest payments and redemption of the loan according to the loan schedule.
- Another major 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.
- The loan must be secured with the customary collateral, if necessary, subject to agreement with the applicant’s bank.

This can be waived in the case of micro-loans of up to EUR 25,000 (refer to page 51).

- In the case of partnerships and 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.
- Loan of up to EUR 10m with joint financing by the applicant’s bank, for instance, in the form of syndicated loans, plus at least the same sum to be provided by the applicant’s bank or another private financing party
- Financing of newly founded companies is limited to EUR 250,000.
- Redemption periods of up to 20 years (up to five years for micro-loans of up to EUR 25,000). Redemption-free periods can be agreed upon.
- Interest rate is payable at market rates.
- The loan is redeemed in instalments. Premature repayment in part or in full is generally not foreseen. In the event of premature repayment of the loan, the final borrower can be charged a prepayment penalty. Final redemption terms for syndicated loans are agreed to via the applicant’s bank.
- Commitment interest is payable at a rate of 0.25% per month (including incomplete months), beginning one month after the commitment date, for any loan sums not yet paid out (not applicable to micro-loans of up to EUR 25,000).
- 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your application and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit: www.ibb.de/eAntrag.aspx



G 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 50).

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.

This programme is subject to de-minimis rules (see page 133).

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

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E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your application and all the relevant documents for this program. For a detailed description of the eApplication procedure, please visit www.ibb.de/eAntrag.aspx



Konsolidierungsfonds / Consolidation fund

Aim

Support for companies in difficulty (even within the scope of insolvency proceedings) in the processing industries, as well as supra-regional service companies with a branch or office in east Berlin which, although their prospects for the future are basically good, have an acute financial requirement for reorganisation which can be neither covered by commercial banks nor by other support instruments of the Federal or Laender governments.

Who

- Commercial businesses with a branch or office in east Berlin which fulfil the SME criteria (a maximum workforce of 250 and maximum annual sales of EUR 50m or a maximum balance-sheet sum of EUR 43m).
- The company's start-up phase (three years max.) has been completed.

What

- Loans are granted.
- Normally up to EUR 1,022,000 max. with a maximum term of five years (maximum of ten years) with up to two and half years redemption free.
- The once-off administrative fee totals 2% of the loan sum.
- The interest rate is adapted to the market situation.
- Co-financing is mandatory.

How

- Informal applications
- Reorganisation concept
- Documents to be submitted: refer to guidelines

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your application and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit: www.ibb.de/eAntrag.aspx

Further information:

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Mr Mario Pflücke

Telephone: +49 (0) 30 / 90 13-84 69

Liquiditätsfonds / Liquidity fund

Aim

Support for companies in difficulty (even within the scope of insolvency proceedings) with generally good prospects for the future, but which need liquidity and are planning to reorganise. This programme primarily aims to compensate for bad debts or a temporary decline in sales and to pre-finance orders.

Who

- ↳ Commercial businesses with a branch or office in Berlin which fulfil the SME criteria (a maximum workforce of 250 and maximum annual sales of EUR 50m or a maximum balance-sheet sum of EUR 43m).
- ↳ The company's start-up phase (three years max.) has been completed.

The following sectors are not eligible for support:

- ↳ Agriculture, forestry and fisheries
- ↳ Hotels and restaurants
- ↳ Retail businesses
- ↳ Businesses in the construction and related industries
- ↳ Residential building companies and developers
- ↳ Consumption-orientated service companies (excluding trades) and similar companies.

What

- ↳ Loans are granted.
- ↳ Normally up to EUR 1m max. with a typical term of five years with up to two years redemption free.
- ↳ The once-off administrative fee totals 2% of the loan sum.
- ↳ The interest rate is adapted to the market situation.
- ↳ Co-financing is mandatory.

How

- ↳ Informal applications
- ↳ Reorganisation concept
- ↳ Documents to be submitted: refer to guidelines

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your application and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit: www.ibb.de/eAntrag.aspx

Further information:

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Mr Mario Pflücke

Telephone: +49 (0) 30 / 90 13-84 69



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 to 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.

This programme is subject to de-minimis rules (refer to page 133)

Where

**Mittelständische Beteiligungsgesellschaft
Berlin-Brandenburg GmbH**

Berlin office
Schillstraße 9, 10785 Berlin

Mr Michael Wowra

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E-mail: berlin@mbg-bb.de

Internet: www.mbg-bb.de



EUROPÄISCHE UNION



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

Programm für Internationalisierung / Internationalisation programme

Programme parts: SME projects, joint projects, international 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 parts, i.e. individual measures (SME projects), joint projects and international networking projects, add up to modular and co-ordinated support measures, for instance, for trade show and conference participation, hiring of foreign trade assistants, participation in joint trade show booths, delegation visits and development of international networks.
- Each support programme must be applied for separately.

Individual measures (SME projects)

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 can be provided for internationalisation measures which are clearly different from the applicant's ongoing regular business activities.

Support is provided for the following modules:

- Participation in trade shows, exhibitions, exchanges, fashion shows and showrooms 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 expenditures, maximum of EUR 15,000 per individual measures at a minimum total expenditure level of EUR 3,000.
 - Support is provided for a maximum of three measures per calendar year.
- New employment of a foreign trade assistant to support the company in its efforts to open up new markets abroad.
 - Grant of up to 50% of the employee's gross remuneration, maximum of EUR 20,000 for every twelve months with total eligible expenditure of at least EUR 5,000.



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.

This programme element is subject to de-minimis rules (refer to page 133)

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

Joint projects

Who

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

What

Support can be provided for the following modules with up to 100% of total eligible expenditure and/or up to a maximum of EUR 150,000.

Support is provided for the following modules:

- 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 Land of Berlin.
- Trips by company delegations that particularly serve the economic interests of the Federal Land of Berlin.

The funds are made available depending on the type of final recipient and project:

- in the form of a grant or
- as an order.

Funds made available as a grant are non-redeemable, earmarked project subsidies.

How

- Applications must be submitted to Investitionsbank Berlin.
- The application form 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.

This programme element is subject to de-minimis rules (refer to page 133)

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

International networking

Who

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

What

Up to 80% of the eligible expenditures can be supported over a period of one to three years for

- ↳ 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 Land of Berlin.

The funds are made available depending on the type of final recipient and project:

- ↳ in the form of a grant or
- ↳ as an order.

Funds made available as a grant are non-redeemable, earmarked project subsidies.

How

- ↳ Two-stage application process (support request, support application) before Investitionsbank Berlin
- ↳ The application form 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.

This programme element is subject to de-minimis rules (refer to page 133)

Where

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de



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 BÜRG-SCHAFTSBANK 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 BÜRG-SCHAFTSBANK zu Berlin-Brandenburg GmbH perform a parallel check. A decision is typically made within one week after submission of the complete documents.

This programme is subject to de-minimis rules (refer to page 133).

Where

BBB BÜRG-SCHAFTSBANK zu Berlin-Brandenburg GmbH

Schillstraße 9, 10785 Berlin

Ms Stefanie Tonn

Telephone: +49 (0) 30 / 31 10 04-35

Fax: +49 (0) 30 / 31 10 04-55

E-mail: info@buergschaftsbank-berlin.de

Internet: www.buergschaftsbank-berlin.de

Handelsverband Berlin-Brandenburg e. V.

Mehringdamm 48, 10961 Berlin

Mr Klaus Fischer

Telephone: +49 (0) 30 / 8 81 77 38

Fax: +49 (0) 30 / 8 81 18 65

E-mail: info@hbb-ev.de

Internet: www.hbb-ev.de

VC Fonds Kreativwirtschaft Berlin / VC Fund Creative Industries Berlin

Investment capital for Berlin-based businesses in the creative sector

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 personal and professional competence
- 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.

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.

Where

IBB Beteiligungsgesellschaft mbH

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-3201

Fax: +49 (0) 30 / 2125-3202

E-mail: venture@IBB-Bet.de

Internet: www.IBB-Bet.de



The Business Support Programmes

Business start-ups
Pages 17 to 26



Investment and working capital
Pages 27 to 60



Technology, research and development
Pages 61 to 82



Subsidies within the scope
of labour-market policy
Pages 83 to 94



Consultancy and in-house training
Pages 95 to 118



Commercial property and space,
founder and innovation centres
Pages 119 to 128



Berlin Kredit Innovativ / Berlin Innovation Loan

Aim

- Berlin Innovation Loan provides financing for innovative projects in Berlin's future fields or for use in company activities geared towards gaining an international foothold.
- Financing is partially backed by a guarantee that was issued within the scope of the EU's Competitiveness and Innovation Programme (CIP).

Who

Founders as well as small and medium-sized enterprises (SMEs) as defined by the EU from Berlin's clusters

- Energy technology
- Health sector
- Transport, mobility and logistics
- Information and communication technology/creative sector
- Optics
- and/or for internationalisation activities.

What

- Loans for:
 - Investment, e.g. property, machines/equipment and material stocks
 - Pre-financing for orders
 - Operating equipment
 - Projects geared towards internationalisation
- Subject to the following terms and conditions:
 - Loan amount: typically EUR 100,000 to EUR 1m
 - Paid out in full
 - 60% redemption from liability through IBB
 - Flexible terms ranging from 3 to 10 years
 - Customary, risk-differentiated interest rate
 - Payments are effected each quarter and in arrears.
 - The standby commission totals 0.25% per month for the loan sum approved but not yet paid out, commencing two banking days and one month following the date of approval.
 - Premature repayment, in full or in part, is only possible subject to a prepayment penalty.
 - A guarantee corresponding to 20% of the loan amount can be additionally applied for at BBB BÜRGSCHAFTSBANK zu Berlin-Brandenburg GmbH.
- The current terms and conditions can be found at: www.ibb.de/berlinkreditinnovativ.

How

- Applications must be submitted prior to commencing the project (e.g. first binding contract, conclusion of a purchase agreement, etc.) because debt re-scheduling and refinancing are not possible.
- Applications must be submitted to the applicant's bank with reference to "Berlin Innovation Loan" of Investitionsbank Berlin (IBB). The required documents (refer to the IBB website) must be enclosed with the application.
- Using the checklist and the official application form makes the application procedure easier.
- The applicant's bank fully finances the project. The decision as to whether the loan is to be granted is made by the applicant's bank on the basis of a credit assessment and collateral check. If this check is positive, the bank approves the loan on the application form and passes the documents on to IBB.
- Due to the 60% redemption from liability for the applicant's bank, IBB also performs a credit assessment. If the result is positive, IBB can grant the loan and apply for partial backing from the European Union's Competitiveness and Innovation Programme (CIP).

This programme is subject to de-minimis rules (refer to page 133).

Where

Applications must be submitted via your bank.

Consultancy services are also available from

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de



Financing is supported by a guarantee under the European Union's Competitiveness and Innovation Programme (CIP).



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

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 the early and application-orientated involvement of the professional competence of the design industry and/or universities in the innovation process of SMEs. Co-operation between the design industry and SMEs is to strengthen regional competence and to initiate and support efforts to access international markets.

Who

- Support is offered to small and medium-sized enterprises having their registered office or a facility in Berlin and pursuing activities eligible for support according to the up-to-date requirements of the “Improvement of the regional economic structure (GRW)” common task programme (fulfilling the requirements of the primary effect) and whose project or service is highly innovation-related.
- Eligible applicants are technology-orientated, legally independent, profit-orientated small and medium-sized enterprises wishing to or actually developing and introducing their own products, processes or services on the market.

What

- Design know-how transfer projects from design firms and universities to SMEs are supported.
- Support is available exclusively for design projects and measures related to the development of new products and services and/or to improving the quality of existing products and services. The design projects and measures must be related to applied research and development.
- Support is only available for services by design firms which are legally independent of the applicant enterprise or for 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

- Aid is granted in the form of project support as a non-repayable subsidy. Support is available in the form of pro-rata financing of 70% of expenditure eligible for support, however, up to a maximum of EUR 15,000.
- 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.

This programme is subject to de-minimis rules (refer to page 133).

Where

Advice can be obtained regarding the formalities and application procedure from:

B.&S.U. mbH Beratungs- und

Service-Gesellschaft Umwelt mbH

Saarbrücker Straße 38 a, 10405 Berlin

Ms Jenny Dittner

Telephone: +49 (0) 30 / 3 90 42-72

Fax: +49 (0) 30 / 3 90 42-31

E-mail: info@designtransferbonus.de

Internet: www.designtransferbonus.de



ERP-Innovationsprogramm / ERP innovation programme

Aim

- Long-term financing of market-near research and development of new products, production processes or services.
- This includes projects to (further) develop technologies for saving, generating, storing and transmitting energy in the context of the *Energiewende*.

Who

- Established, small and medium-sized enterprises and freelance professionals who have been active on the market for more than two years and who pursue an innovative project or who essentially contribute towards such a project by an innovative concept.
- With consolidated turnover of up to and including EUR 125m, the project must be new for the company receiving support.
- With consolidated turnover of between EUR 125m and EUR 500m, the project must be particularly worth supporting.
- The company's annual sales may not exceed EUR 500m.

What

- A financing package comprising outside capital and a junior loan, the ratio between the financing components depends on the group's turnover.
- Up to EUR 5m for each project during the R&D phase (for instance personnel costs, overheads, investment costs for R&D projects, quality assurance measures). As part of Germany's *Energiewende*, the following conditions apply: EUR 25m max. per project and EUR 50m max. per company and calendar year.

How

- Applications must be submitted prior to commencing the project.
- This programme can be combined with other subsidy programmes.
- When applying for an integrated finance package consisting of investment capital and a junior loan, the investment capital part cannot be secured by guarantees issued by guarantee banks.
- Customary collateral is required for the outside capital share, no collateral is required for the junior component.

Where

Please submit your application via your bank directly to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/i80

Programme variant for the outside capital
www.kfw.de/i81

Programme variant for the junior loan
www.kfw.de/i84

Programme variant for purely outside capital financing
www.kfw.de/i90

Programme variant for the outside capital instalment for small companies
www.kfw.de/i91

Programme variant for the junior loan instalment for small companies
www.kfw.de/i94

Programme variant for purely outside capital financing for small companies

ERP-Startfonds / ERP start fund

Aim

- To finance the capital requirements of young innovative technology companies
- The company develops new or essentially enhanced products, processes and services and/or introduces these to the market.

Who

Small technology companies in the commercial sector (corporations) with their place of business in Germany and which meet with the EU's definition for small enterprises, i.e.

- companies employing a staff of less than 50 and either
- record annual sales of no more than EUR 10m or
- a balance sheet of no more than EUR 10m and
- which have not been in business for more than ten years.

The involvement of another investor (lead investor) is a precondition for financing under the ERP start fund.

What

- Investment capital
- Maximum amount: EUR 5m max. per company, EUR 2.5m max. in the first and every further possible round of financing
- KfW invests up to 50% of the total financing required, however, no more than the amount invested by the lead investor.
- KfW and the lead investor will invest without requiring collateral.
- Investment is only subject to the de-minimis rule if co-financing is provided by public lead investors or by investors whose investment has a grant nature.

How

KfW invests subject to the same terms and conditions as the respective lead investor ("pari passu").

Where

Technology companies and the lead investors should forward their applications for investment to KfW.

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/136



EXIST-Forschungstransfer / EXIST research transfer

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

- During the first phase, support is provided to researcher teams at universities and non-university research institutions (maximum of three scientists and technical assistants) and one team member with business expertise.
- During the second phase, support is provided for technology-orientated companies which were established as a result of the first support phase.

What

- During the first support phase, 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 a business plan and finally to establish the company.
- During the second development phase, further development work can be performed to achieve market maturity. The aim is to start business activities and to secure external follow-up financing for the company.

How

- During the first support phase, expenditure for a maximum of four jobs as well as material expenditure of up to EUR 250,000 can be supported. This includes, for instance, commodities, consumables, capital goods, property rights, market research as well as the awarding of contracts and coaching measures.
- The eligible project-related expenses serve as the calculation basis. Support can be provided for up to 100%. The Federal Ministry for Economic Affairs and Energy finances up to 90% of start-up projects by non-university research institutes. The first support phase has a term of up to 18 months. In individual cases, a term of up to 36 months can be applied for in the case of highly innovative development projects which can be demonstrated to be particularly time-consuming.

- During the second support phase, a non-redeemable grant of up to EUR 180,000, however, for no more than 75% of the specific costs of the project, can be granted. This support is relevant in terms of de-minimis rules.
- As a precondition for support, the company must contribute its own funds and, if applicable, venture capital at a ratio of 1:3 (EUR 60,000). The second support phase has a term of up to 18 months.
- Two stage support process: During the first phase, project briefs for support phase I from 1 to 31 January and from 1 to 31 July of a calendar year must be submitted to Projektträger Jülich (PtJ). Six months before the end of support phase I, the application for support during phase II can be submitted if the company establishment is to be pursued further.

Part of the support funds under this programme is subject to de-minimis rules (refer to page 133).

Where

Forschungszentrum Jülich GmbH

Projektträger Jülich (PtJ), Berlin office

Zimmerstraße 26-27, 10969 Berlin, Germany

Telephone: +49 (0) 30 / 2 01 99-31 27

E-mail: ptj-exist-forschungstransfer@fz-juelich.de

Internet: www.exist.de/exist-forschungstransfer

Editorial note:

The EXIST research transfer project of the Federal Ministry for Economic Affairs and Energy is co-financed by the European Social Fund. Amendments to be considered in conjunction with support can be found in the new attachments to the support notice and on the websites of the European Social Fund.

EXIST-Gründerstipendium / EXIST founder grant

Aim

With the EXIST founder grant, the Federal Ministry for Economic Affairs and Energy supports preparations by university students, graduates and scientists from universities and non-university institutions wishing to transpose their start-up concept to a business plan. The start-up project should be an innovative, technology-orientated or science-based (service) project with good economic prospects.

Who

- ↳ Scientists at public, non-profit
 - universities
 - non-university 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 also 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 start-up projects and innovative, science-based services based on scientific results for the following purposes:

- ↳ Securing personal subsistence through a grant:
 - founders with a doctoral degree: EUR 3,000 per month
 - university graduates: EUR 2,500 per month
 - university students: EUR 1,000 per month
 - children's allowance: EUR 100 per month per child
- ↳ Material expenditure: up to EUR 30,000 (EUR 10,000 for individuals)
- ↳ Coaching: EUR 5,000

Support is granted for a maximum term of one year.

How

- ↳ The university or non-university research institute
 - submits the application,
 - appoints a mentor,
 - is a member of a founder network,
 - provides a mentor and a workplace for the founder and warrants the free use of its infrastructure
 - manages the support funds.
- ↳ The founder
 - receives coaching services from the founder network
 - 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.
- ↳ Applications can be submitted at any time by the university or non-university research institute.
- ↳ The company can be founded during the support phase, however, not before support commences.

Where

Forschungszentrum Jülich GmbH

Projektträger Jülich (PTJ), Berlin office

Zimmerstraße 26-27, 10969 Berlin

Telephone: +49 (0) 30 / 2 01 99-4 61

E-mail: ptj-exist-gruenderstipendium@fz-juelich.de

Internet: www.exist.de/exist-gruenderstipendium



Förderinitiative KMU-innovativ des BMBF / SME innovative support initiative by the Federal Ministry of Education and Research (BMBF)

Aim

- Since 2007, the SME innovative support initiative by the Federal Ministry of Education and Research (BMBF) has been opening up access to research funding specifically for top research projects by small and medium-sized enterprises (SMEs). It also especially addresses young enterprises with limited 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 Germany in the following fields:
 - Biotechnology
 - Nanotechnology
 - Information and communication technologies
 - Production technology
 - Technologies for resource and energy efficiency
 - Medical technology
 - Civil security research
 - Photonics/optical technologies

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

What

Financing is available for high-risk, technology-spanning and application-orientated industrial research and pre-competition development projects. Support details are laid down in the respective public support notification.

How

- The financing procedure is divided into two phases. 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 evaluation, applications are then submitted on the project ideas selected for financing.

Where

The enterprise pilot service of the "research and innovation" support advisory service unit advises on all aspects of the research projects and establishes contacts with the appropriate office to which applications are to be sent:

Förderberatung "Forschung und Innovation" des Bundes ("Research and innovation" subsidy consultancy by the federal government)

Enterprise guidance service

Forschungszentrum Jülich GmbH, Project sponsor Jülich (PtJ)

Zimmerstraße 26-27, 10969 Berlin

Telephone: 08 00 / 2 62 30 09 (free of charge in Germany only)

E-mail: lotse@kmu-innovativ.de

Internet: www.kmu-innovativ.de

High-Tech Gründerfonds / High-tech founder fund

Aim

The high-tech founder fund invests venture capital in young, promising technology companies which commercially implement research results with very good prospects. With the help of seed finance, the start-ups are to develop the technology-based innovation up to the provision of a prototype or "proof of concept" or up to market introduction. The high-tech founder fund provides seed financing of EUR 500,000 max. and can invest up to EUR 2m per company in subsequent financing rounds. It also supports the company management through coaching and networking when necessary. The investors involved in these public-private partnership projects are the Federal Ministry for Economic Affairs and Energy, KfW Bankengruppe as well as 18 commercial enterprises: ALTANA, BASF, Bayer, B. Braun, Robert Bosch, CEWE, Daimler, Deutsche Post DHL, Deutsche Telekom, Evonik, Lanxess, media + more venture Beteiligungs GmbH & Co. KG, METRO, Qiagen, RWE Innogy, SAP, Tengemann and Carl Zeiss. The high-tech founder fund has a volume of around EUR 576m (Fund I with EUR 272m and Fund II with EUR 304m).

Who

- Small enterprises within the meaning of the EU definition (less than 50 employees, annual sales or an annual balance sheet total of a maximum of EUR 10m) with a registered office and facility in Germany.
- Operative business must have started no more than one year previous.
- Activities must focus on an R&D project.
- The technological know-how must be tied up in the company.
- Industrial and intellectual property rights should be available and/or contributed to the company on an unlimited and exclusive basis.

What

- Combination of open shareholding and junior loan of up to initially EUR 500,000 and a total of EUR 2m
- Applicants based in Berlin and the east German Federal Laender must contribute at least 10% (20% in the rest of Germany).
- Half of the applicant's own contribution can be made available by a so-called side investor.
- The high-tech founder fund acquires 15% of the company's share at nominal value (without company rating) and grants to the company a subordinated shareholder's loan with a conversion option.
- Term of the loan agreement: seven years
- Interest (10% per annum) respite is available during the first four participation years, and also includes a conversion option.
- It is welcomed when side investors (seed funds, business angels, institutional investors) invest financially in the company.
- In exceptional cases, if private investors contribute at least the same amount as the high-tech founder fund, the fund can accept the participation terms in a market-conforming manner.
- The high-tech founder fund supports the company's management through coaching and dedicated networks.

How

- More detailed information can be found on the website of the high-tech founder fund.
- Submission of the business plan
- A qualified statement and recommendation should be submitted by a coach or reference partner of the funds. However, this is no precondition (refer to website).
- Can be combined with other support measures.

Where

High-Tech Gründerfonds Management GmbH

Schlegelstraße 2, 53113 Bonn

Telephone: +49 (0) 2 28 / 82 30 01-00

Fax: +49 (0) 2 28 / 82 30 01-50

E-mail: info@htgf.de

Internet: www.high-tech-gruenderfonds.de



Horizont 2020 / Horizon 2020

EU framework programme for research and innovation

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. This is why the previous programmes, i.e. the 7th framework research programme (FP7), the competitiveness and innovation framework programme (CIP) and the European Institute of Innovation and Technology (EIT) have now been brought together under Horizon 2020. 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.
- ↳ Partners from third countries can take part in the application process as additional partners.

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 remaining amount of EUR 2bn from the overall budget of EUR 70bn will flow into research and administrative measures by Euratom.
- ↳ The three basic pillars are broken down into topic areas (challenges).
- ↳ The challenges reflect the structure of the work programme. The "Energy" challenge, for instance, contains the corresponding "Energy" work programme.
- ↳ The work programmes will be published on a two-year basis and contain the specific calls, arranged according to focus areas.
- ↳ The "Energy" work programme, for instance, contains the focus areas of "energy efficiency" and "competitive energy with a low carbon share".
- ↳ The individual calls are listed according to the focus areas.
- ↳ The so-called 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

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>
- Other details can be found in these calls.

Where

- Applications within the scope of Horizon 2020 can only be submitted in electronic form via the Internet-based SEP (Submission & Evaluation in the Participant Portal). Applicants require an ECAS account (European Commission Authentication Service) with a validated e-mail address. This account 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 2000 via the Enterprise Europe Network (EEN) with a total of ten experts in Berlin and Brussels. The Brussels office forwards the requests to the relevant EU organisations and offices.
- The EEN 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 the 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. The H2020 e-mail service provides up-to-date information about calls for tenders, contents and participation offerings as well as events and workshops in Brussels or in the region. Subscribers can subscribe to the service according to their specific industries and focal areas. Customers can also receive e-alerts for news on relevant events. Free subscription to the H2020 e-mail service is possible via the website of EEN Berlin-Brandenburg at: www.eu-service-bb.de. We also recommend regularly tracking news from the EEN at: www.eu-service-bb.de.

Information and advice:

Berlin Partner für Wirtschaft und Technologie GmbH

Fasanenstraße 85, 10623 Berlin

Ms Anke Wiegand

Project manager, EU and International Services

Co-ordinator, EEN Berlin-Brandenburg | Brussels office

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Internet: www.berlin-partner.de and
www.eu-service-bb.de



INNO-KOM-Ost/Innovationskompetenz-Ost / Innovation Competence East

R&D support for external, non-profit industry research facilities in east Germany

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 research facilities which are based in Berlin and the new Federal Laender and which do not receive institutional support.

What

- **VF module:** Preparatory research projects
Precondition: scientific approach and a wide range of potential applications
- **MF module:** Market-orientated R&D projects
Precondition: prospects for technological and economic success
- **IZ module:** Investment grant
Precondition: performance of projects under the VF or MF module

How

- **VF module:** Preparatory research projects
 - Financing rate of 90% max.
 - Maximum financing sum of EUR 500,000
 - Max. share of 10% of R&D personnel eligible for financing
- **MF module:** Market-orientated R&D projects
 - Financing rate of 70% max.
 - Maximum financing sum of EUR 375,000
 - Max. share of 50% of R&D personnel eligible for financing

The following items are eligible for financing:

- Personnel expenditure
- General expenditure
- Expenditure on material and small equipment
- Expenditure on individual devices
- Expenditure for other purposes (for instance, project-related research orders to third parties, expenditure on patents, licenses)
- **IZ module: Investment grant**
 - Financing rate of 90% max.
 - Maximum financing sum: per facility and budget year
 - < 50 employees: EUR 250,000 max.
 - < 250 employees: EUR 500,000 max.

The following items are eligible for financing:

- Expenditure on new machines, devices, instruments, equipment, intangible assets and
- Expenditure on construction measures to put the above into operation

Where

Internet: www.innovation-beratung-foerderung.de

The deadline for applications for this support programme was extended to 31 December 2015. This extension is accompanied by an invitation to tender for project sponsorship for the year 2015.

Since no decision regarding project sponsorship was made at the time this edition of the Business Support Guide went to press, please visit the above-mentioned website for information regarding the project sponsor for the INNO-KOM-Ost (Innovation Competence East) support measure of the Federal Ministry for Economic Affairs and Energy.

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-orientated 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 six months in order to receive financing from early phase 1, and no older than 18 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.

What

- During both early phases, financing is available for all of the newly established company's necessary expenses (personnel expenses, investment, as well as ongoing operating expenditure) which are neither 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 up to 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.



How

The project is usually examined in two stages:

1st stage: Project proposal

- In the first stage of the application proposal, applications must be submitted not just on a form but also along with a detailed business plan (with text and figures) as well as a description of the “anchor project”.
- If prototypes are already available, the technological innovation content and the USPs of the planned product must also be presented.
- The figures in the business plan must show, separate from other company expenses, 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.
- If the result of this assessment is positive, IBB will inform the applicant of the early phase financing possible under *Pro FIT* (type and amount of financing) which was determined on the basis of the expenditure found to be eligible for financing and will then recommend that the application be submitted.

2nd stage: Application

- In the second stage of application, the expenditure and plan adopted as part of the application recommendation must be supplemented by commercial documents regarding the applicant's economic situation.
- The major shareholders must submit suitable information (individuals, for instance, must submit a voluntary disclosure statement).
- Based on this, IBB then performs an overall economic assessment.
- Only when the application has been received by IBB can the early phase project begin at the applicant's own financial risk.

Where

The interactive, user-friendly forms and brochures, as well as legal information can be downloaded from IBB's website.

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

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Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your project proposal and all the relevant documents for this programme. For a detailed description of the **eApplication procedure**, please visit www.ibb.de/eAntrag.aspx

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, capital investment, non-personnel expenditure, registration of intellectual property rights, costs in conjunction with plant and equipment use, as well as expenditure related to market launch and market preparation.
- ↳ Support is granted, depending on the innovation phase, in the form of non-repayable 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 public basic financing resources can be obtained.
- ↳ 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 application procedure consists of two stages as follows.

1st stage: Project proposal

- First of all, the proposed project must be clearly described on the interactive “Project proposal” form and submitted to Investitionsbank Berlin’s *Pro FIT* finance planner using the electronically protected update procedure.
- In the case of group projects, separate forms must be completed by each project partner and then submitted by the group co-ordinator.
- 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 form (type and amount of subsidy) is determined, and the applicant is advised to file an official application.

2nd stage: Project application

- After the formal application documents have been submitted to Investitionsbank Berlin, applicants can start the project at their own risk.
- During the application phase, the examination focuses on whether the financial and economic preconditions for granting financial support are fulfilled.
- The subsidy committee decides at monthly meetings whether to grant allowances, as well as on the terms and conditions to which such allowances are subject from case to case.

This programme is subject to de-minimis rules if support is granted in the form of a loan (refer to page 133).

Where

The interactive, user-friendly forms and brochures, as well as legal information can be downloaded from IBB’s Website.

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung

(Business Customer Centre)

Bundesallee 210, 10719 Berlin

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E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your project proposal and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit www.ibb.de/eAntrag.aspx

Programm Innovationsassistent/-in / Innovation assistant programme

Aim

- To protect and strengthen the competitiveness of small and medium-sized enterprises, 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.
- To facilitate access to scientific results for newly established and existing businesses and hence to accelerate the commercial exploitation of these results.
- To create permanent jobs and to promote a high level of employment and economic growth in Berlin.
- These goals will be achieved by the new scientific insights and methods contributed by the innovation assistant to the company which enable the in-house innovation process on a project basis with a view to both technology and economics.

Who

- Eligible applicants are technology-orientated small and medium-sized enterprises wishing to or actually developing and introducing own products, processes or services on the market. The relevant development steps are performed by the company.
- SMEs other than technology-orientated businesses are eligible if the project in which the innovation assistant is to be involved and his or her activities have major technology links and also involve an in-house development component to a significant extent.
- Applicants must have at least one facility in Berlin.

What

- Support is 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 contribution to up to 50% of the innovation assistant's gross taxable salary for a period of twelve months.
- Since maximum salary costs of EUR 40,000 are considered, support is limited to EUR 20,000.
- No more than two innovation assistants can be supported at the same time.

How

- Formal applications for support must be submitted to IBB.
- Information and forms can be found on the IBB website.
- Please note that applications must be received by IBB before the employment contract is signed.
- Combination with personnel-cost grants under other job-centre programmes and measures is not permitted.

This programme is subject to de-minimis rules (refer to page 133).

Where

More information about this programme, as well as advice and support during the application process are available from:

Investitionsbank Berlin

Kundenberatung Wirtschaftsförderung
(Business Customer Centre)

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4747

Fax: +49 (0) 30 / 2125-4329

E-mail: kundenberatung.wirtschaft@ibb.de

Internet: www.ibb.de

You can use the **eApplication procedure** in order to submit your project proposal and all the relevant documents for this programme. For a detailed description of the eApplication procedure, please visit www.ibb.de/eAntrag.aspx



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

Service for technology transfer and cross innovation

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 prospective 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 cross innovation
- ↳ Establishment of contact with experts from science and business
- ↳ Examination of co-operation possibilities for product and process developments
- ↳ Information related to industrial property rights 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

Where

Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus

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Internet: www.berlin-partner.de

www.berlin-wtt.de

www.marktreif.berlin

SIGNO KMU-Patentaktion / SIGNO patent campaign for SMEs

A part of the SIGNO programme - protection of ideas for commercial use - sponsored by the German Federal Ministry for Economic Affairs and Energy

Aim

The SME patent campaign supports and assists small and medium-sized enterprises, skilled crafts and engineering firms and enables them to use and obtain first-time protection for their R&D results in the form of industrial property rights.

Who

- The SME patent campaign is explicitly 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 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

- The SME patent campaign is split into five **packages (P)** with a sequence that is orientated towards the company's development process.
- Depending on the particular focus of interest, the SIGNO partners offer not just process support, but also services within the scope of these package.
- The subsidy term totals 18 months.
- **P1** Research concerning the state of the art: EUR 800 max.
- **P2** Cost-to-benefit analysis: EUR 800 max.
- **P3** Patent application for Germany: EUR 2,100 max.
- **P4** Preparing to exploit an invention: EUR 1,600 max.
- **P5** Patent application for abroad: EUR 2,700

The maximum grant per company totals EUR 8,000.

How

- Applications for inclusion in the SME patent campaign can be directly submitted to the SIGNO partners.
- The SIGNO partner will assist you throughout the entire support period.
- The SIGNO partners in Germany can be found at: www.signo-deutschland.de.

This programme is subject to de-minimis rules (refer to page 133).

Where

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Transfer BONUS

Aim

- The aim of this programme is to support the transfer of technology and knowledge from scientific institutions to very small companies and SMEs in order to boost their innovative strength.
- By involving external research and development institutions in the innovation process in SMEs, new products and services are to be primarily developed, from the idea to market maturity, and the quality of existing products and processes is to be improved.

Who

- Applications can be submitted by very small, small and medium-sized technology-orientated enterprises or non-technology orientated companies whose project has a strong technological orientation. Applicants must have their registered office or at least one facility in Berlin.
- The applicant company must also belong to the commercial industries and pursue an activity which, according to the current rules of the common task “improvement of the regional economic structure” (GRW), is eligible for support.

What

The Transfer BONUS subsidises the use of services by scientific institutes in Berlin and Brandenburg to implement small projects in applied research and development.

How

Aid is granted in the form of project support as a non-repayable subsidy. Two variants are offered:

- **First-time variant:** Contract volume supported to 100%, however, no more than EUR 3,000. In the first-time variant, expenditure on external scientific activities is subsidised prior to the development of a new or modified product, a new or modified service or a process innovation in as far as this expenditure is incurred in conjunction with the first concrete co-operation of the applicant with a science institute.
- **Standard variant:** Contract volume supported to 70%, however, no more than EUR 15,000. In the standard variant, expenditure on external research and development 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 market or production maturity.

- Aid is generally only available for services that are related to the specific expertise of scientific 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.
- Detailed information regarding eligibility criteria and application procedures can be found on the Internet at www.transferbonus.de.

This programme is subject to de-minimis rules (refer to page 133).

Where

Advice can be obtained regarding the formalities and application procedure from:

IBB Business Team GmbH

Transfer BONUS

Bundesallee 210, 10719 Berlin

Telephone: +49 (0) 30 / 2125-4665

Fax: +49 (0) 30 / 2125-4680

E-mail: info@transferbonus.de

Internet: www.transferbonus.de

Assistance in the search for a suitable scientific co-operation partner can be obtained from:

Berlin Partner für Wirtschaft und Technologie GmbH

Fasanenstraße 85, 10623 Berlin

Mr Siegfried Helling

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Fax: +49 (0) 30 / 4 63 02-4 44

E-mail: siegfried.helling@berlin-partner.de

Internet: www.berlin-partner.de

VC Fonds Technologie Berlin / VC Fund Technology Berlin

Investment capital for Berlin-based technology 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 personal and professional competence
- 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.

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.

Where

IBB Beteiligungsgesellschaft mbH

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E-mail: venture@IBB-Bet.de

Internet: www.IBB-Bet.de



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

Aim

- ZIM is a national technology support programme for medium-size enterprises from all industries as well as for industry-near research institutes working with such SMEs.
- The programme aims to boost the innovative strength and competitiveness of enterprises, including the skilled crafts and freelance professionals, and hence to contribute towards company growth whilst at the same time creating and securing jobs.
- With the ZIM programme, the technology support measures of the German Federal Ministry for Economic Affairs and Energy are designed to:
 - motivate medium-sized enterprises to increase their efforts in the fields of market-orientated research, development and technological innovation,
 - reduce the technical and commercial risks of R&D projects,
 - quickly translate R&D results into marketable innovation,
 - promote collaboration between companies and research institutes, to expand the transfer of technology and to boost commitment to R&D 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 with a business in Germany, fewer than 250 employees, maximum annual turnover of EUR 50m or a maximum annual balance sheet total of EUR 43m (SME)
- Other medium-sized enterprises with a business in Germany, fewer than 500 employees and annual turnover of less than EUR 50m
- Public and private, non-profit orientated 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 in order to support the exploitation of results.
- **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 in order to support the exploitation of results.

- **Co-operation networks:** Management and organisation services to develop 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 KF 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.
- The maximum support totals EUR 380,000. However, the share for phase 1 (concept development and network establishment) is limited to EUR 160,000.
- 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.

Where

Internet: www.zim-bmwi.de

The new directive is expected to come into effect in May 2015 with the appointment of the project sponsors and publication in the Federal Gazette. New project applications can then be submitted.

Please visit the above-mentioned website with regard to new support terms and conditions as well as points of contact for the Central Innovation Programme by the Federal Ministry for Economic Affairs and Energy.

The Business Support Programmes

Business start-ups
Pages 17 to 26



Investment and working capital
Pages 27 to 60



Technology, research and development
Pages 61 to 82



**Subsidies within the scope
of labour-market policy**
Pages 83 to 94



Consultancy and in-house training
Pages 95 to 118



Commercial property and space,
founder and innovation centres
Pages 119 to 128



AFBG/Meister-BAföG / Career development act/master craftsmen grant

Career development act (AFBG) as amended and announced on 8 October 2012 (Federal Gazette I p. 2126)

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

Participants in vocational training programmes who:

- ↳ require qualifications acknowledged pursuant to the German vocational training act or by the trade board, or an equivalent examination pursuant to Federal or Federal Land laws,
- ↳ in the same general line of profession, serve as preparation for further training examinations pursuant to Federal or Federal Land or chamber laws and rules for qualifications beyond that of a skilled worker, specialist employee or technical college graduate. This includes further training in health care professions on the basis of regulations of the Federal Laender or pursuant to the vocational training regulations of Deutsche Krankenhausgesellschaft (German Hospital Society) or training on the basis of state-approved examination regulations at recognised supplementary schools.

All sectors are included: agriculture, industry, trades, commerce, freelance professionals, the services industry, medical and social professions. **One** vocational training course will be subsidised, not just the first one.

What

Government subsidies and loans by KfW Bankengruppe for full-time and part-time programmes, training courses and examination fees, child-care costs.

- ↳ **Maintenance:** Singles without children receive up to EUR 697 a month. This amount consists of a subsidy up to EUR 238 and the rest as a low-interest loan. The loan is increased to currently EUR 215 for married participants, and by another EUR 210 for each child (half of this sum is paid as a subsidy). Maintenance funding is dependent upon the applicant's income and property as well as his/her spouse's income. Parallel to funding, single parents additionally receive monthly children's care allowance for children up to the age of ten amounting to EUR 113.
- ↳ **Contribution to programmes:** In the case of full-time and part-time measures, a contribution payment for financing tuition and examination fees is foreseen, irrespective of the applicant's income or property, to the amount of the fees actually incurred, but in no case more than EUR 10,226. This comprises a grant of 30.5% and a low-interest bank loan.
- ↳ **Examination piece:** The costs for producing the examination piece (so-called craftsman's masterpiece or a similar examination work) will be financed by a loan of up to 50%, however, by no more than a total sum of EUR 1,534. There is no possibility for loan release.
- ↳ **Exam preparation phase:** For the time between the end of the measure and the last day of examination, eligible applicants who have demonstrably registered immediately to sit their exam can apply to have maintenance support, including the increase amounts and the contribution to childcare, extended in the form of a loan beyond the end of the measure until the end of the month in which the final examination takes place, however, for no longer than three months.
- ↳ **Interest rate and redemption:** Loans are interest free and redemption free for applicants during the training term and a subsequent redemption-free period of up to two years (six years maximum), and subsequently become low-interest loans through refinancing by KfW Bankengruppe. Following the interest-free period, a minimum monthly amount of EUR 128 must be paid towards principal and interest.

- ↳ **General loan release:** When the further training exam is passed successfully, 25% exemption from the training and examination fees not yet payable at this point in time
- ↳ **Loan release for start-ups:** If a company is founded or taken over, or if freelance activities are commended within three years after passing the exam, release from the training and examination fees as follows:
 - a) 33%, if an additional trainee/apprentice was hired or if their trainee/apprenticeship term is twelve months or longer,
 - b) 33% for an additional employee whose regular and permanent employment was at least six months old 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. The employment contracts must also still be in effect when the application for loan exemption is submitted.

How

- ↳ Formal application.
- ↳ Application forms are available from the district authority offices for vocational training listed below, or can be downloaded at: www.meister-bafoeg.info/, the website of the Federal Ministry for Education and Research.
- ↳ You can complete your application online at: www.afbg-berlin.de. The plausibility of the application is automatically checked and you can then save it and print it out. Beginning in the second quarter of 2015, it should be technically possible to electronically download the application and the appendices from the respective office for vocational training. The forms come with a special so-called “tele-number” for this purpose so that they can be clearly assigned. However, since the preconditions for use of a digital signature are still not yet in place, you will have to print out and sign the application and its appendices. At the office for vocational training, however, you will not have to enter the details in the system. This new procedure will hence speed up processing significantly.
- ↳ Education institutes other than public organisations or institutes supervised by the government are obliged to prove that they are applying a quality assurance system.

Where

Further information and application forms are available from the district authority offices for vocational training in the district where you live:

Charlottenburg-Wilmersdorf von Berlin district authorities

Abteilung Soziales und Gesundheit

(Dept. of Social Affairs and Health)

Amt für Ausbildungsförderung

(Office for vocational training)

Otto-Suhr-Allee 100, 10585 Berlin

Telephone: +49 (0) 30 / 9 02 91-0

Fax: +49 (0) 30 / 9 02 91-34 60

Responsible for the following districts: Mitte, Friedrichshain-Kreuzberg, Charlottenburg-Wilmersdorf, Spandau, Steglitz-Zehlendorf, Schöneberg-Tempelhof, Reinickendorf

Lichtenberg von Berlin district authorities

Amt für Ausbildungsförderung

(Office for vocational training)

Alt-Friedrichsfelde 60, Haus 2, 10315 Berlin

Telephone: +49 (0) 30 / 9 02 96-0

Fax: +49 (0) 30 / 9 02 96-39 09

Responsible for the following districts: Pankow, Treptow-Köpenick, Marzahn-Hellersdorf, Lichtenberg, Neukölln

Comprehensive information can be found on the Internet at:

www.meister-bafoeg.info



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

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
- ↳ For detailed information, please call the telephone number below (refer also to section 15 of the Ordinance on Compensation Payments for Employers of Severely Handicapped Persons [Schwerbehinderten-Ausgleichsabgabeverordnung]).

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.
- ↳ Furthermore, the costs for additional measures which may be necessary due to the employee's disability are also usually paid in full.

How

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.

Where

- ↳ Informal written applications should be submitted, prior to hiring the severely handicapped employee or trainee, to:

**Landesamt für Gesundheit und Soziales
(Federal-Land Agency for Health and Social Affairs)**

Integrationsamt (Integration office)
Turmstraße 21, 10559 Berlin

- ↳ For information regarding this and other support offerings by the Berlin Integration Office for the participation of severely handicapped persons in working life, please contact:
Telephone: +49 (0) 30 / 9 02 29-33 04
Fax: +49 (0) 30 / 9 02 29-33 99
E-mail: integrationsamt@lageso.berlin.de*
Internet: www.integrationsaemter.de
www.lageso.berlin.de

* Please do not use this e-mail address for electronically signed documents.

Ausbildungszuschuss / Training allowance

Aim

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

Who

Berlin-based businesses creating training positions

- ↳ Support is available for every training contract signed if the company is unable to provide all training contents from the curriculum, so that the training contract includes a clause under which such contents can be provided in co-operation with other companies, free organisers, schools or universities located in Berlin.
- ↳ Support is available for every training contract signed with a first-time trainee if:
 - companies provide training in a marginal occupation which is included in the list of recognised vocational training occupations for which vocational education is offered in curricula attended by students from several federal states
 - young people who have not finished school or who have only completed intermediate education or who were found to require special education at the time they left school are hired as vocational trainees and who do not receive benefits under the German Social Security Code,
 - young women are hired as trainees in a profession which is so far not typical for women,
 - training is offered for single parents with at least one child aged seven or younger,
 - trainees are given the opportunity to continue training after losing their training position because the company went bankrupt/became insolvent or because the organisation or company based in the Federal Land of Berlin was closed down.

What

- ↳ Allowances for integrated group training in marginal occupations and support for vocational training of certain target groups
- ↳ Support for integrated training for each demonstrated day of training at the integration partner totals EUR 37,50 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).
- ↳ 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.

How

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

Where

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

Telephone: +49 (0) 30 / 2 59 03-3 81

Mr Olav Maszull

Telephone: +49 (0) 30 / 2 59 03-3 82

Ms Kerstin Hanning

Telephone: +49 (0) 30 / 2 59 03-3 83

Fax: +49 (0) 30 / 2 59 03-3 80

E-mail: ffb@hwk-berlin.de

Internet: www.hwk-berlin.de/ffb

The programme is managed by

Senatsverwaltung für Arbeit, Integration und Frauen

(Senate Department for Labour, Integration and Women)

Oranienstraße 106, 10969 Berlin

Subject to these administrative regulations, the Federal Land of Berlin grants allowances for integrated training and - as part of first-time vocational training - for training in marginal occupations, for disadvantaged young people, for female trainees in occupations that are not typical for women, for single parents and for hiring trainees from bankrupt companies.

Support is not available if a third party is obliged by law or collective agreement to pay. The subsidies are granted on the basis of Commission Regulation (EC) No. 800/2008 by way of application of Articles 87 and 88 of the Treaty on European Union. These administrative regulations came into effect on 1 June 2013 and will expire on 31 March 2018. The administrative regulations and application forms can be downloaded at: www.berlin.de/sen/arbeit or www.hwk-berlin.de/ffb.



Berliner Jobcoaching bei Unternehmen / Berlin Job Coaching at companies

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

Berlin Job Coaching at companies is a co-operation project of **Goldnetz gGmbH** and **Die Wille gGmbH**. It is backed by the Senate Department for Labour, Integration and Women with funds from the European Social Fund and the Federal Land of Berlin and supported by 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 generally EUR 8.50 per hour is paid.

What

- ↳ Advisors accompany the new job, usually for six months. During this time, they are there to support both employees and employers with advice on all matters and issues related to the new job.
- ↳ In order to provide optimum support for the process of integration into the new job, employees can make use of additional individual coaching.
- ↳ Furthermore, depending on individual demand, financial support of up to EUR 1,440 is available for job stabilising training (including qualification advice and the choice of suitable education providers). Companies with a workforce of more than 50 bear at least 50% of the costs of training.
- ↳ When it comes to creating new jobs, support for wage costs is often a decisive criterion for small and medium-sized enterprises. This is where Berlin Job Coaching is a useful contact when it comes to selecting the most suitable support, submitting applications and the administration of applications in conjunction with the following instruments:
 - a) The job centre pays an integration allowance pursuant to sections 16 (1) in conjunction with sections 88 and following of Volume III of the German Social Security Code or Section 131 of Volume III of the German Social Security

Code, respectively, (§16 [1] SGB i. V. m. §§ 88 ff. SGB III bzw. § 131 SGB III [EGZ]), the amount of which varies from case to case. The maximum support term can total up to twelve months, the subsidy amount can total up to 50% of the gross wage paid by the employer. This financial support is granted to integrate recipients of unemployment pay into the new workplace.

- b) The "Gute Arbeit" wage allowance granted by the Federal Land of Berlin for SMEs differs in terms of amount and term according to wage and contract term from EUR 2,500 to EUR 12,000 for twelve to 30 months. The job supported must be for at least 35 hours a week and employees must receive a gross wage of at least EUR 1,300.
- c) In the case of non-recipients of unemployment pay, the Federal Land of Berlin can grant financial support of up to EUR 5,600 over a support period of six months.

How

- ↳ The number of coaching sessions is adapted to actual demand, i.e. ten coaching hours are planned at the company as a general framework. Furthermore, both the employer and employee can contact the coach by e-mail or phone for advice and to make appointments for joint or individual advice meetings.
- ↳ Berlin Job Coaching also offers a job pool for all sectors. This is free of charge, up to date and available online. Companies looking to hire can publish their vacancies here and people searching for jobs can apply for these jobs via Berlin Job Coaching. In a pre-selection process, Berlin Job Coaching brings suitable candidates and companies together.

This programme is subject to de-minimis rules (refer to page 133).

Where

Goldnetz gGmbH

Dircksenstraße 47, 10178 Berlin

Telephone: +49 (0) 30 / 28 88 37-0

Fax: +49 (0) 30 / 28 88 37-35

E-mail: berlinerjobcoaching@goldnetz-berlin.de

Die Wille gGmbH

Müllerstraße 56-58

13349 Berlin, Germany

Telephone: +49 (0) 30 / 26 47 62-0

Fax: +49 (0) 30 / 26 47 62-99

E-mail: jobcoaching@diewille.de

Internet: www.berliner-jobcoaching-unternehmen.de

Eingliederungszuschuss nach §§ 88 ff. SGB III / Integration allowance pursuant to Sections 88 and following of the German Social Security Code, Volume Three (SGB III)

Aim

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

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).

What

- ↳ A subsidy is granted for the regular wage/salary paid.
- ↳ The scope and sum of integration allowances are subject to the discretion of the job centre (Agentur für Arbeit) in each case and are orientated towards the scope of the employee's reduced performance and the respective integration requirements.
- ↳ An allowance equal to up to 50% of the employee's wage can be paid for up to twelve months (or up to 36 months for people aged 50 or older).
- ↳ The wage to be taken into consideration is calculated on the basis of the collectively agreed or customary pay at the place of work, as well as the employer's flat contribution to total social insurance payments.
- ↳ Support totalling up to 70% of the eligible work income are available for a maximum term of 24 months for severely handicapped people or handicapped people in general.

- ↳ 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 subsidy term, but does not exceed twelve months in any case.
- ↳ An integration allowance of 70% of pay for particularly affected, severely handicapped persons can be granted for up to 60 months.
- ↳ The integration allowance for particularly affected, severely handicapped persons aged 55 or older can be granted for up to 96 months.
- ↳ A reduction (degression) of at least 10% must be carried out after twelve months or 24 months, respectively, in the case of particularly affected, severely handicapped older persons.

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 prior to 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.

Where

Further information is available from the job centres (Agentur für Arbeit, refer to page 136) and on the Internet at: www.arbeitsagentur.de.



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)

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 been developed by BiBB)

Who

- ↳ Employers who provide entrance qualification are eligible for subsidies for their remuneration.
- ↳ Subsidies are available to:
 - 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;
 - trainees with learning difficulties and socially disadvantaged people in search of training.

What

- ↳ Introduction to and deepening of fundamentals for acquiring working skills
- ↳ Support term: minimum of six to twelve months max.
- ↳ Support for registered applicants for training jobs whose recruitment prospects are impaired due to personal reasons and who also failed to find a training job despite additional nation-wide job-finding efforts, as per 1 October at the earliest, 1 August in other cases and 1 March at the latest.

- ↳ This support usually ends at the time the training year starts.
- ↳ Support amount: A monthly wage allowance of up to EUR 216 plus a flat-rate share of the trainee's average total contribution to social insurance amounting to EUR 107.
- ↳ In addition, assistance during training can also be granted to socially disadvantaged youths and youths with impaired learning capabilities.

How

- ↳ Applications should be submitted to the job centre (Agentur für Arbeit) responsible for the district where the future trainee has his/her place of residence, before the entrance qualification measure begins.
- ↳ Conclusion of a qualification contract; this must be submitted to the office in charge.
- ↳ A certificate must be issued after completion of the entrance qualification measure.
- ↳ The company must be able to qualify the youth, however, the company does not have to be qualified as a training company.
- ↳ The trainee is required to attend a vocational school unless the school board has issued a release.

Where

Further information is available from the job centres (Agentur für Arbeit, refer to page 136) and on the Internet at: www.arbeitsagentur.de

Landeszuschuss des Landes Berlin für KMU / Allowance by the Federal Land of Berlin for SMEs

The Federal Land of Berlin is promoting new jobs in SMEs

Aim

Small and medium-size enterprises in Berlin can apply for job allowances when they hire people who:

- ↳ are employed in mini-jobs or self-employed and additionally receive unemployment pay II,
- ↳ are taking part in employment promotion measures such as the federal government's "Citizens' Work" programme, promotion of work (FAV) according to section 16e of the German Social Security Code (§ 16e SGB II) or other working issues according to section 16e of the German Social Security Code (§ 16e SGB II),
- ↳ have been out of work for at least six months, and
- ↳ are taking part in a subsidised vocational training measure.

Who

Non-affiliated small and medium-sized businesses based in Berlin with up to 250 employees.

What

A maximum allowance of up to EUR 12,000 max. for the gross wage costs per full-time employee per year on condition that a minimum wage of EUR 8.50 per hour is paid

How

- ↳ Formal application.
- ↳ To be commenced at the applicant's own risk as soon as the application is submitted.
- ↳ The minimum support term totals 12 months.

This programme is subject to de-minimis rules (refer to page 133).

Where

Further information can be found at:

www.landeszuschuss-kmu.de

Application forms and addresses for the different districts of Berlin:

For Marzahn-Hellersdorf, Lichtenberg, Treptow-Köpenick, Neukölln, Charlottenburg-Wilmersdorf, Steglitz-Zehlendorf:

ABG Arbeit in Berlin

Kronenstraße 6, 10117 Berlin

Ms Wilma Frank

Telephone: +49 (0) 30 / 2 84 09-2 59

Fax: +49 (0) 30 / 2 84 09-2 10

E-mail: wilma.frank@arbeit-in-berlin.eu

For Friedrichshain-Kreuzberg, Mitte, Pankow, Reinickendorf, Tempelhof-Schöneberg, Spandau:

ABG Arbeit in Berlin

Rungestraße 19, 10119 Berlin

Ms Antje Klages

Telephone: +49 (0) 30 / 27 87 33-57

Fax: +49 (0) 30 / 27 87 33-36

E-mail: antje.klages@arbeit-in-berlin.eu

Internet: www.arbeit-in-berlin.eu



Lehrgangskosten der beruflichen Weiterbildung / Training costs for vocational training programmes

Aim

- To promote vocational training in order to improve the professional skills of young unemployed Berliners with or without a school leaving examination in order to improve their employment prospects and opportunities for integration into the first labour market.
- To promote international vocational training measures for unemployed Berliners in industry-specific or industry-independent focal areas in order to develop and consolidate professional knowledge and skills for international intra-company co-operation and intercultural competence. The projects have a term of six to twelve months with three to six months of practical training. Practical training involves mandatory qualification internships at companies in the business sector.

Who

- For national projects: all accredited training centres
- For international projects: accredited training centres with international ties offering international further training

What

- The subsidy amount covers up to 100% of the costs of this type of measure.
- Subsidies are available for: training costs (personnel and material costs)
- Subsidies are not granted for investment costs.
- 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

Qualified training centres can submit formal applications to the service companies in charge at the Senate Department for Labour, Integration and Women.

Where

For adult participants in national qualification projects:

ABG Arbeit in Berlin

Kronenstraße 6, 10117 Berlin

Ms Iris Kramp

Telephone: +49 (0) 30 / 2 84 09-5 11

Fax: +49 (0) 30 / 2 84 09-2 10

E-mail: iris.kramp@arbeit-in-berlin.eu

ABG Arbeit in Berlin

Rungestraße 19, 10179 Berlin

Ms Katja Möhle

Telephone: +49 (0) 30 / 27 87 33-50

Fax: +49 (0) 30 / 27 87 33-36

E-mail: katja.moehle@arbeit-in-berlin.eu

Internet: www.arbeit-in-berlin.eu

For young participants up to the age of 25 and for international projects:

SPI Consult GmbH

Bernburger Straße

Bernburger Straße 27, 10963 Berlin

Mr Jens Ramlow

Telephone: +49 (0) 30 / 69 00 85-31

Fax: +49 (0) 30 / 69 00 85-85

E-mail: jens.ramlow@spiconsult.de

WeGebAU nach §§ 81 ff. und § 131 a SGB III / WeGebAU - Further qualification of people with limited skills and older employees at companies 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

Aim

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

Who

- ↳ Support is provided for employers employing or planning to employ people from the above-mentioned groups.
- ↳ Support is available for:
 - People with limited skills who have not completed vocational training or who have been working at helper level for at least four years in a job other than the one in which they were originally trained
 - Older employees (45 years and older) at companies with fewer than 250 employees if the employer pays at least 25% of the costs of the training course
 - Employees (45 years and younger) at companies with fewer than 250 employees if the employer pays at least 50% of the costs of the training course

What

- ↳ Employers can receive wage cost allowances plus a flat share of social insurance contributions for people with limited skills. Employees can receive the further training costs.
- ↳ Wage cost allowances can be refunded on a pro-rata basis corresponding to the working time lost as a result of further training.
- ↳ Support for further training costs is contingent upon approval of the sponsor and measure by a qualified body within the meaning of the accreditation and licensing regulations for labour promotion (Akkreditierungs- und Zulassungsverordnung Arbeitsförderung [AZAV]).

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 employer has his 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.

Where

Further information is available from the job centres (Agentur für Arbeit, refer to page 136) and on the Internet at: www.arbeitsagentur.de.



The Business Support Programmes

Business start-ups
Pages 17 to 26



Investment and working capital
Pages 27 to 60



Technology, research and development
Pages 61 to 82



Subsidies within the scope
of labour-market policy
Pages 83 to 94



Consultancy and in-house training
Pages 95 to 118



Commercial property and space,
founder and innovation centres
Pages 119 to 128



Beratungsförderung / Consultancy allowance

Directives on the promotion of entrepreneurial expertise for small and medium-sized enterprises as well as freelance professionals by business consultancy firms

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

- Commercial businesses and freelance professionals who have been in business for at least one year at the time of availing themselves of the consultancy services for the first time and who have their registered office and business or a branch office in the Federal Republic of Germany. During the last financial year before consultancy services were used, these applicants may not have employed more than 250 people or recorded an annual turnover of no more than EUR 50m or an annual balance sheet sum of no more than EUR 43m.
- The company, together with a partner or affiliated company, may not exceed the limits for staff and annual turnover or balance sheet sum.

What

- **General consultancy services** regarding all commercial, financial, personnel-related and organizational issues concerning company management, including quality management issues
- **Special consultancy services**, in particular, regarding technology and innovation issues; export business; co-operation projects; business administration issues related to employee participation in companies; expert recruitment, compliance, health and industrial safety, enterprise succession preparations
- **Special consultancy services:** consultancy in conjunction with environmental protection issues; consultancy services for companies managed by female entrepreneurs; consultancy services concerning the introduction of family-friendly measures in companies in order to improve the balance between family and job; consultancy services for companies managed by migrants, regarding all management-related issues in the field of business administration as well as consultancy services designed to improve the integration of employees with a migration background.

Required consultancy contents:

- Analysis of the company's situation as well as its weaknesses with a view to the consultancy request; suggested improvements; concrete recommendations for action; detailed guidance to implement these suggestions in practical work
- These contents of the consultancy service must be documented in the form of a consultancy report. Enterprises and freelance professionals can obtain allowances amounting to:
 - 50% of the net consultancy costs (EUR 1,500 max.) for enterprises in the old Federal Laender, including all of Berlin;

- 75% of the net consultancy costs (EUR 1,500 max.) for enterprises in the new Federal Laender, including the Lüneburg administrative district.
- Depending on the applicant, support is available during the term of validity of these directives (1 January 2012 to 31 December 2015) for multiple consultancy jobs/applications, up to EUR 1,500 per individual application, up to a total of EUR 9,000.

How

The consultancy services must be performed by independent consultants or consultancies who:

- generate most of their turnover (more than 50%) from professional business consultancy and/or training services,
- have the skills and reliability necessary for the consultancy project.
- The consultant must submit a corresponding qualification certificate to the approval authority (BAFA). A brochure with details can be downloaded at: www.beratungsforderung.info.
- The company receiving the consultancy service submits the application for consultancy support.
- Applications are submitted exclusively on the Internet at: www.beratungsforderung.info using the online application procedure provided there.
- The application must be additionally accompanied by the following electronic documents: a consultancy report; the consultant's invoice; a statement of account of the applicant as proof of payment as well as any de-minimis-certificates already received.
- Within three months after the end of the consultancy job, the application must be submitted to a co-ordination unit following completion of the consultancy job and complete payment of the consultancy invoice.

This programme is subject to de-minimis rules (refer to page 133).

Where

DIHK Service GmbH

Bearbeitungsstelle für Gewerbefördermittel des Bundes (Processing unit for business support from the Federal Government)

Breite Straße 29, 10178 Berlin

Telephone: +49 (0) 30 / 2 03 08-23 54, fax: -23 52

E-mail: foerderung@berlin.dihk.de

Internet: www.beratungsforderung.info and www.dihk.de

Support will be provided from funds of the federal government and the European Social Fund (ESF) according to the consultancy allowance directives of the Federal Ministry for Economic Affairs and Energy. The allowances are approved and paid by the Federal Office of Economics and Export Control (Bundesamt für Wirtschaft und Ausfuhrkontrolle [BAFA]).

BMW-Innovationsgutscheine (go-Inno) / BMW innovation vouchers (go-Inno)

BMW Innovation vouchers (go-Inno) with the “Innovation management” (go-innovativ) and “Resource and material efficiency” (go-effizient) modules

Aim

- **go-innovativ:** To increase innovative strength and competitiveness of the companies advised
- **go-effizient:** To improve resource and material efficiency of the companies advised

Who

- **go-innovativ:** Companies from the commercial and industrial sector including crafts with fewer than 100 employees, annual turnover or an annual balance sheet sum of EUR 20m max. and a registered office in Germany
- **go-effizient:** Companies from the producing sector with a production facility in Germany, a workforce (including all partner and affiliated companies) of less than 250 at the time of signing the contract as well as annual turnover of EUR 50m max. or an annual balance sheet sum of EUR 43m max. In individual, exceptional cases and in the case of particularly innovative and high-risk projects, support can also be provided for companies with fewer than 1,000 employees. Prior examination by the project sponsor is mandatory in such cases.

What

- **go-innovativ:**
 - 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 a 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 co-operation 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.

– go-effizient:

- Support is provided for consultancy services aimed to achieve a profitable increase in resource and material efficiency during the production or use of the products at customers.
- Consultancy services are offered in two phases: potential analysis (material flow analysis, determination of material losses, measures planning, material-efficient product design, economic assessment) and in-depth consultancy (detailed measures planning, implementation support, financing consultancy).

How

- Support is provided in the form of vouchers covering 50% of the (net) expenditure on consultancy services. The vouchers are thus equivalent to monetary support. The company advised only pays its own share.
- **go-innovativ:** Consultancy services and external management for product and technical process innovation projects; for details and support levels, refer to: www.bmwi-innovationsgutscheine.de.
- **go-effizient:** Consultancy services for reducing resource and material input; for details and support levels, refer to: www.bmwi-innovationsgutscheine.de.

This programme is subject to de-minimis rules (refer to page 133) if the applicant company employs a staff of more than 249.

Where

Projektträger im Deutschen Zentrum für Luft- und Raumfahrt e.V.

Heinrich-Konen-Straße 1, 53227 Bonn

Hotline: +49 (0) 0228 / 38 21-15 18

E-mail: info@bmwi-innovationsgutscheine.de

Internet: www.bmwi-innovationsgutscheine.de



Coaching BONUS

Aim

- The Coaching BONUS offers targeted coaching projects in order to enable enterprises and founders to master entrepreneurial challenges without external assistance. The contents can range from business idea elaboration to company organization as well as internationalization aspects.
- The selected coaches' concrete knowledge, experience and networks provide the necessary "self-aid" during the coaching process. The concrete solution must be developed by the enterprise or the founders themselves.
- The purpose of coaching is to enable applicants to master a concrete task or challenge with a view to a given aim. The support provided during the coaching process and the resultant qualification is designed to give a sustainable boost to the enterprise's competitiveness.

Who

- The Coaching BONUS supports young and established small and medium-sized enterprises (SMEs) as well as founders - in particular, those with a distinct technology orientation and/or from the creative sector - in commercial matters.
- Furthermore, SMEs already active on the market can avail themselves of customized support when it comes to going international in their field of business or organising the succession process. Applicant SMEs must have their registered office or a legally independent branch in Berlin.

What

- Support is available for coaching projects with concrete contents regarding the further qualification of the recipients, i.e. individuals and/or organizations, with a view to the successful handling of commercial tasks and issues.
- IBB Business Team GmbH proposes a qualified coach to the applicant company or founder in order to provide customized coaching services on the basis of a consultancy agreement to be entered into by the coach and the enterprise or founder.

- Support funds are available for the coach's fee up to a maximum daily rate of EUR 1,000.00. The funds are made available as a project-specific grant of 70% or, in the case of enterprises which 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 term of a project should generally not exceed four months.
- As a general rule, a maximum **aggregate** sum of 20 coaching days can be funded for an enterprise or founder.
- In addition to the Coaching BONUS, IBB Business Team GmbH offers further qualification schemes from a comprehensive portfolio of seminars and workshops in various areas including, for instance, business administration, organization and soft skills.

How

- Electronic applications for the Coaching BONUS must be submitted to IBB Business Team GmbH. Further details and information regarding the electronic application process can be found at www.coachingbonus.de.
- Preference must be given to financing options offered by programmes by the Federal Government. Project-related combination with funding under such programmes is not possible.
- Please note that support is only available for fees of selected coaches assigned by IBB Business Team GmbH to coaching projects on the basis of professional criteria.

This programme is subject to de-minimis rules (refer to page 133).

Where

IBB Business Team GmbH

Coaching BONUS

Bundesallee 210, 10719 Berlin

Ms Gabriele Gruber

Telephone: +49 (0) 30 / 2125-2351

Ms Ines Kretschmar

Telephone: +49 (0) 30 / 2125-2352

E-mail: info@coachingbonus.de

Internet: www.coachingbonus.de

eBusiness Lotse Berlin / eBusiness Pilot Berlin

A centre in the nation-wide eCompetency network for enterprises - sponsored by the Federal Ministry for Economic Affairs and Energy

Aim

To assist small and medium-sized enterprises, skilled crafts businesses as well as founders when it comes to the productive and systematic planning and use of IT systems and the Internet.

eBusiness Pilot Berlin is a competent, neutral and trustworthy point of contact for enterprises from all industries with questions related to information and web technologies. eBusiness Pilot acts as a pilot between users and service providers, for instance, with regard to the question of choosing concrete solutions.

eBusiness Pilot Berlin offers support in the various fields, ranging from cloud computing and software as a service right through to online marketing and social media. Information events and meetings serve to inform enterprises about the correct use of websites and search engines. IT security and the correct use of eGovernment applications are also part of the information portfolio of eBusiness Pilot Berlin. All activities are aimed to

- achieve information security in conjunction with the use of modern web technologies and
- boost competitiveness and innovative strength.

Who

Small and medium-sized enterprises from all industries, in particular, skilled crafts and business start-ups in the greater Berlin area

What

- Free and product-neutral information meetings at the applicants' premises
- Free information regarding the possibilities of IT applications and the use of the Internet for business processes
- Information events, workshops and seminars, from the teaching of basic skills to the clarification of specific questions
- Check-lists, guidelines and information material for downloading

How

Informal applications.

Where

Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus

Fasanenstraße 85, 10623 Berlin

Mr Michael Stamm

Telephone: +49 (0) 30 / 4 63 02-4 41

E-mail: michael.stamm@berlin-partner.de

Internet: www.ebusiness-lotse-berlin.de



Einfach Intuitiv - Usability für den Mittelstand / Simply Intuitive - usability for medium-sized enterprises

UseTree - Berlin-based competence centre for user-friendly software design - sponsored by the Federal Ministry for Economic Affairs and Energy

Aim

- The UseTree competence centre provides information as to how innovative design and intuitive operation can be considered as quality features of software and become a unique selling proposition.
- The competence centre's assistance is available to both ICT developers and users.
- UseTree considers different options for integrating usability measures into software development processes.
- UseTree informs buyers and users of ICT products about how the suitability of competing products for everyday use can be determined in order to select the optimum solution.
- UseTree focuses on commercial software in the field of mobile and Internet-based systems.

Who

Small and medium-sized enterprises, skilled crafts businesses as well as start-ups in the greater Berlin area wishing to develop, evaluate or buy mobile or Internet-based systems for commercial use.

What

- Product, manufacturer and company-independent information meetings free of charge regarding questions as to how usability can be improved or evaluated, especially against the background of limited manpower, time and financial resources.
- Free assistance for usability measures or evaluations in special applications, in particular, mobile systems
- Information events, workshops, pilot project support and information material
- Training of staff of selected pilot companies
- Contacts with university graduates and specialists

How

Informal applications.

Where

Berlin Partner für Wirtschaft und Technologie GmbH

Fasanenstraße 85, 10623 Berlin

Mr Manuel Friedrich

Telephone: +49 (0) 30 / 4 63 02-5 35

E-mail: manuel.friedrich@berlin-partner.de

Internet: www.berlin-partner.de

www.usetree.de

Energieberatung Mittelstand / Energy consulting services for medium-sized enterprises

Energy efficiency in medium-sized enterprises initiative

Aim

Qualified and independent 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 (within the meaning of Commission Recommendation 2003/361/EC of 6 May 2003) 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 which were originally designed and built as residential buildings or where currently more than 50% of the (useful) building space is used for residential purposes and which are owned by companies belonging to the property and housing sector;
- services focusing primarily on expert opinions and with no direct influence on energy consumption;
- services exclusively concerning the company and performed by an employee of this company;
- services that are financed with other public funds.

Allowance 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 allowance totals EUR 8,000 including the costs of any implementation consultancy services used.
- **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 allowance totals EUR 800 including the costs of any implementation consultancy services used.

How

Select a BAFA-licensed consultant. Licensed consultants can be found on the energy efficiency expert list of Deutsche Energie-Agentur GmbH (dena): www.energie-effizienz-experten.de.

The KfW consultant exchange (<https://beraterboerse.kfw.de>) is additionally available until October 2015.

Please note that the consultant who you wish to commission must be licensed for the "Energy consulting services for medium-sized enterprises" product.

This programme is subject to de-minimis rules (refer to page 133).

Where

Please enter the application data online via the BAFA website: http://www.bafa.de/bafa/de/energie/energieberatung_mittelstand/e_formulare/index.html

If you have granted power of attorney to your energy consultant authorising him or her to pass on data for the application process to BAFA, the energy consultant can handle the application process on your behalf.

Contact

**Bundesamt für Wirtschaft und Ausfuhrkontrolle (BAFA)
(Federal Office of Economics and Export Control)**

Referat (Department) 426 - Energieberatung Mittelstand,
Energieaudit - (Energy consultancy services for medium-sized enterprises, energy audit)

Frankfurter Straße 29-35, 65760 Eschborn

Telephone: +49 (0) 6196 / 908 240

E-mail: EBM@bafa.bund.de

Internet: www.bafa.de/bafa/de/energie/energieberatung_mittelstand/index.html



Gründercoaching Deutschland / Founder coaching Germany

Aim

The aim of the support programme is to give young self-employed people the opportunity to avail themselves of coaching services in order to successfully enter the market and to increase the prospects for success with their start-up project.

Who

- People starting up in business in the field of commercial enterprises (retail, skilled crafts, industry, hotels and tourism, sales reps, trade brokers, other services and the transport sector) and freelance professionals as well as social entrepreneurs (non-profit organisations) can apply for support if the company was newly founded or acquired during the two years prior to filing the application.
- Self-employed activities can be pursued as part-time or full-time work.
- Applicants must have their place of business and facility in the Federal Republic of Germany.

What

- In the first two years after starting up in business - during the start-up and consolidation phase - support is available for coaching measures related to all economic, financial and organisational matters and to increasing competitiveness.
- Support is provided in the form of a grant to cover a certain percentage of consultancy costs.

How

- Enterprises in the old Federal Laender, Berlin and the Leipzig region are entitled to a grant totalling 50% of the net fee.
- Enterprises in the new Federal Laender (excluding Berlin and the Leipzig region) are entitled to a grant totalling 75% of the net fee.
- A maximum consultancy fee of EUR 100 per hour will be considered when granting support. Consultancy services may be provided and charged for a maximum of eight hours per day. The maximum net consultancy fee is limited to EUR 4,000.
- The founder's own share, VAT on the total invoice amount, travel costs and other ancillary costs must be paid by the founder.
- Applications are to be submitted to regional partners accredited by KfW (Chamber of Industry and Commerce, Chamber of Skilled Crafts and Small Businesses, business support and promotion associations).

- The coaching agreement may not be signed and consultancy services commenced until KfW's commitment notice has been received.
- Applications are submitted online via the KfW application platform at: www.kfw.de/gcd.
- KfW decides, on the basis of the regional partner's recommendation, whether funding will be granted.

The programme is subject to de-minimis support rules (refer to page 133).

Where

KfW Bankengruppe

Palmengartenstraße 5-9, 60325 Frankfurt

Internet: www.kfw.de/gcd

Regional partner in Berlin

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

Fasanenstraße 85, 10623 Berlin

Ms Sabine Beaucaire

Telephone: +49 (0) 30 / 3 15 10-5 85

E-mail: sabine.beaucaire@berlin.ihk.de

Handwerkskammer Berlin

(Berlin Chamber of Skilled Crafts and Small Businesses)

Blücherstraße 68, 10961 Berlin

Ms Christine Karut

Telephone: +49 (0) 30 / 2 59 03-4 73

E-mail: karut@hwk-berlin.de

Mr Frank Wallraf

Telephone: +49 (0) 30 / 2 59 03-4 72

E-mail: wallraf@hwk-berlin.de

The guidelines published here come into effect on 1 May 2015. Please contact KfW's information centre in order to find out whether support under this programme will continue to be available after 1 January 2016.

Potenzialberatung / Potential development advice

Aim

To advise companies with regard to improving their competitiveness and prospects for the future

Who

Small and medium-sized enterprises in the manufacturing business and product-near services sector

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 5,000 per measure, i.e. maximum of EUR 10,000 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 der Elektroindustrie in Berlin und Brandenburg e.V. (association of the metal and electrical engineering industry in Berlin und Brandenburg) prior to commencing consultancy. Applications are checked there and subsequently passed on to Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research).

This programme is currently subject to de-minimis rules (refer to page 133).

Where

IG Metall, Verwaltungsstelle Berlin (Berlin administration office)

Alte Jakobstraße 149, 10969 Berlin
 Telephone: +49 (0) 30 / 2 53 87-1 01
 Fax: +49 (0) 30 / 2 53 87-27 20
 E-mail: anke.paul@igmetall.de
 Internet: www.igmetall-berlin.de

Verband der Metall- und Elektroindustrie in Berlin und Brandenburg e. V.

Am Schillertheater 2, 10625 Berlin
 Telephone: +49 (0) 30 / 3 10 05-1 27
 Fax: +49 (0) 30 / 3 10 05-2 40
 E-mail: jeske@uvb-online.de
 Internet: www.vme-net.de

For further information, please contact

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Referat (Division) IV D, 10820 Berlin
 Telephone: +49 (0) 30 / 90 13-84 44
 E-mail: ursula.mukhtar@senwtf.berlin.de



Qualifizierungsberatung in Unternehmen / Enterprise qualification guidance service

for Berlin-based enterprises and their staff

The enterprise qualification guidance service is available to companies based in the territory of "Arbeitsagentur Süd" to enhance their staff's qualifications. The service is supported by the Federal Land of Berlin, Senatsverwaltung für Arbeit, Integration und Frauen (Senate Department for Labour, Integration and Women).

Aim

Qualification guidance in enterprises and support for the further professional development of staff

Who

- Berlin-based enterprises and their staff
- Employees with qualification needs in enterprises

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
- Contacts with relevant counterparties in other enterprise-specific matters
- Raising awareness among enterprises with regard to staff with further qualification needs

How

Applications for participation in the "Enterprise qualification guidance service" can be submitted by telephone or on the Internet.

Where

gsub mbH

Kronenstraße 6, 10117 Berlin

Ms Susann Zibulski

Telephone: +49 (0) 30 / 9 02 39-33 66

Fax: +49 (0) 30 / 9 02 39-32 73

E-mail: susann.zibulski@gsub.de

Internet: www.gsub.de

Schulungsförderung für Workshops und Veranstaltungen / Training subsidies for workshops and events

Guidelines regarding the promotion of entrepreneurial expertise through information and training events as well as workshops

Aim

- To provide start-ups, entrepreneurs, freelance professionals as well as executives and experts with the possibility to attend workshops and events at a reasonable cost.
- The purpose is to strengthen willingness to start up in business as well as the performance and competitiveness of medium-sized enterprises and their flexibility in responding to changed economic conditions.

Who

- Independent consultants and/or consultancy firms who
 - generate most of their turnover (more than 50%) from professional business consultancy and/or training services,
 - have the qualification necessary for the project and who are reliable.
 - The consultant must submit a corresponding qualification certificate to the approval authority (BAFA). A brochure with details can be downloaded at: www.beratungsfoerderung.info.
- Business organizations, such as chambers, associations, etc., can perform training and submit support applications.

What

- **Workshops** during which a customised business plan is developed or updated for every participant
- Other requirements:
 - Minimum of four and maximum of six participants
 - Minimum attendance fee of EUR 150 per participant
 - Business plan according to guideline specifications
- **Events** (seminars, experience exchange meetings, in-house seminars) on all commercial, financial, technical, HR-related, organisational, legal and tax problems in company management
- Events for founders providing comprehensive information about certain or all aspects of starting up in business
- Support is additionally available for seminars on the following subjects:
 - Environmental protection
 - Measures designed to improve compatibility of family and work
 - Specifically for female founders and entrepreneurs concerning establishment and management issues
 - For migrants on questions related to starting up in businesses and/or management
 - Integration of staff with a migration background
 - Retaining skilled labour and owner succession issues
 - Compliance issues at companies
- Other requirements:
 - Minimum of seven and maximum of 20 participants
 - Minimum duration of an event: six hours
 - Attendance fee of at least EUR 10 per participant and six-hour block
 - Seminars on subjects of general education or individual professional development and further development are not eligible for support.
- The organizer is entitled to an allowance as follows:
 - For workshops: EUR 300 per participant per business plan
 - Support for a workshop totals EUR 1,800 max.
 - For events: EUR 50 per event hour
 - Support is available for a maximum of 24 hours of an event to the amount of EUR 1,200 if expenditure on the event is higher than revenues (cost recovery gap).



How

- Applications are submitted exclusively in electronic form on the Internet at: www.beratungsfoerderung.info.
- Applications for **workshops** must be additionally accompanied by the following electronic documents:
 - Invitation
 - For each participant, a complete business plan suitable for submission to a bank
 - An original participants' list (appendix 3)
 - An event cost list (appendix 4)
 - ESF participant data sheets (appendix 6)
- Applications for **events** must be additionally accompanied by the following electronic documents:
 - An invitation to and programme of the event
 - A report on aims, course and results of the event
 - An original participants' list (appendix 3)
 - An event cost list (appendix 4)
 - Measurement of results (appendix 5)
 - ESF participant data sheets (appendix 6)
- Appendices 3 to 6 can be downloaded from the BAFA homepage.
- During the term of validity of these guidelines (1 January 2012 to 31 December 2015), applications must be submitted electronically to a co-ordination unit within one month after the end of the workshop or event, respectively.

This programme is subject to de-minimis rules (see page 133).

Where

DIHK Service GmbH

Bearbeitungsstelle für Gewerbefördermittel des Bundes
(Processing unit for business support from the Federal Government)

Breite Straße 29, 10178 Berlin

Telephone: +49 (0) 30 / 2 03 08-23 54, fax: -23 52

E-mail: foerderung@berlin.dihk.de

Internet: www.beratungsfoerderung.info and
www.dihk.de

Support will be provided through funds of the Federal Government and the European Social Fund (ESF) according to the training allowance directives of the Federal Ministry for Economic Affairs and Energy. The allowances are approved and paid by the Federal Office of Economics and Export Control (Bundesamt für Wirtschaft und Ausfuhrkontrolle [BAFA]).

SIGNO Erfinderschaftskunft / SIGNO information for inventors

SIGNO information for inventors, supported by the Federal Ministry for Economic Affairs and Energy

Aim

Within the scope of the information for inventors programme, the SIGNO partners offer advice on all important innovation topics. The focus is on the inventor's specific questions and situation:

- How good is my idea?
- How can I protect my invention?
- What is my patent worth?
- Where can I find licensees?
- How can I conduct (license) negotiations?
- Where can I find further assistance?

Who

Every inventor

What

First-time information meeting at no cost lasting up to four hours with innovation experts concerning intellectual property rights, issues related to market, technology, co-operation and financing.

How

Contacts and applications are handled directly with a SIGNO partner in your region. The SIGNO partners in Germany can be found at: www.signo-deutschland.de.

Where

Berlin Partner für Wirtschaft und Technologie GmbH

Ludwig Erhard Haus
Fasanenstraße 85, 10623 Berlin

Mr Michael Schwedtke

Telephone: 49 (0) 30 / 4 63 02-4 36

E-mail: michael.schwedtke@berlin-partner.de

Internet: www.berlin-partner.de



Beratungsangebote der Bezirksämter / Consultancy services by the district authorities

<p>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 Telephone: +49 (0) 30 / 90 29-1 31 05 / -1 31 10, fax: -1 31 07 E-mail: wirtschaftsfoerderung@charlottenburg-wilmersdorf.de Internet: www.wirtschaftsfoerderung.charlottenburg-wilmersdorf.de</p> <p>Berlin Partner - business service for the Charlottenburg-Wilmersdorf district Mr J. Berewinkel Telephone: +49 (0) 30 / 90 29-1 31 11 E-mail: jan.berewinkel@berlin-partner.de</p>	<p>Consultancy and support services for small and medium-sized enterprises in the district: including, for example, umbrella work groups of owners of businesses located in shopping streets, round tables</p> <p>Business start-up consultancy Regional partner: Business start-up coaching services in Germany</p> <p>Charlottenburg-Wilmersdorf medium-sized business talks</p> <p>For more offers, information and dates, please visit: www.wirtschaftsfoerderung.charlottenburg-wilmersdorf.de</p>	<p>By appointment only</p>
<p>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, Ms K. Newy Telephone: +49 (0) 30 / 9 02 98-22 73 / -40 14 / -24 90, fax: -42 22 E-mail: wirtschaftsfoerderung@ba-fk.berlin.de Internet: www.berlin.de/ba-friedrichshain-kreuzberg/politik-und-verwaltung/service-und-organisationseinheiten/wirtschaftsfoerderung</p> <p>Berlin Partner GmbH - business service for the Friedrichshain-Kreuzberg district Mr J. Lauterbach Telephone: +49 (0) 30 / 9 02 98-41 17 E-mail: jens.lauterbach@berlin-partner.de</p>	<p>Central contact and co-ordination unit of the district administration for existing companies and founders</p> <p>Consultancy service for companies, investors and companies interested in moving to the district</p> <p>Business start-up consultancy</p> <p>Regional partner: Business start-up coaching services in Germany for the Friedrichshain-Kreuzberg district</p> <p>Regular meetings of entrepreneurs from the Friedrichshain-Kreuzberg district</p> <p>Initiation and implementation of EU projects</p> <p>Further information and opening hours can be found at: www.berlin.de/ba-friedrichshain-kreuzberg/politik-und-verwaltung/service-und-organisationseinheiten/wirtschaftsfoerderung</p>	<p>By appointment only</p> <p>Once a month</p>
<p>Lichtenberg von Berlin district authorities Abt. Wirtschaft, Personal und Finanzen - Büro für Wirtschaftsförderung - Möllendorffstraße 6, 10367 Berlin Ms M. Nüske, Ms A. Rothe, Ms P. Bock Telephone: +49 (0) 30 / 9 02 96-43 38 / -43 32 / -43 36, fax: -43 19 E-mail: anja.rothe@lichtenberg.berlin.de Internet: www.berlin.de/ba-lichtenberg/wirtschaft</p> <p>Berlin Partner - business service for the Lichtenberg district Mr T. Pawlowski Telephone: +49 (0) 30 / 9 02 96-43 34 E-mail: tomasz.pawlowski@berlin-partner.de</p>	<p>General advice for founders and companies interested in moving to the district</p> <p>Advice for businesses and investors, commercial property offers</p> <p>Regional partner: Business start-up coaching services in Germany for the Lichtenberg district</p> <p>Further offers, information and opening hours can be found at: www.berlin.de/ba-lichtenberg/wirtschaft</p>	<p>By appointment only</p>
<p>Marzahn-Hellersdorf von Berlin district authorities Abt. Wirtschaft und Stadtentwicklung - Leitstelle für Wirtschaftsförderung - ZAK Wolfener Straße 32-34, Haus K, 12591 Berlin Ms K. Rüdiger, Mr A. Tesch, Ms I. Kreie Telephone: +49 (0) 30 / 9 02 93-26 11 / -26 12 / -26 16, fax: -26 15 E-mail: kathrin.ruediger@ba-mh.verwalt-berlin.de ansgar.tesch@ba-mh.verwalt-berlin.de ines.kreie@ba-mh.verwalt-berlin.de</p> <p>Ms E. Weigel Telephone: +49 (0) 30 / 9 02 93-26 17, fax: -26 15 E-mail: eleonore.weigel@ba-mh.verwalt-berlin.de Internet: www.wirtschaftsfoerderung-mh.de, www.berlin-eastside.de</p> <p>Berlin Partner - business service for the Marzahn-Hellersdorf district Mr S. Schulze, Ms J. Tristam Telephone: +49 (0) 30 / 9 02 93-26 20 E-mail: stefan.schulze@berlin-partner.de, janine.tristam@berlin-partner.de</p>	<p>Central contact and co-ordination unit of the district administration for investors, existing companies and start-ups</p> <p>Regional partner: Business start-up coaching services in Germany for the Friedrichshain-Kreuzberg district</p> <p>Tourism issues</p>	<p>By appointment only</p>

<p>Mitte von Berlin district authorities Abt. Wirtschaft, Immobilien, Ordnungsamt - Wirtschaftsförderung/-beratung - 13341 Berlin (postal address) Mitte business service Ms B. Brüning Telephone: +49 (0) 30 / 90 18-3 43 72 E-mail: beate.bruening@ba-mitte.berlin.de Internet: www.berlin.de/ba-mitte/wirtschaftsfoerderung Berlin Partner - business service for the Mitte district Ms K. Waltemate Telephone: +49 (0) 30 / 92 12-28 28 E-mail: katrin.waltemate@berlin-partner.de</p>	<p>General and accompanying advice for start-ups and companies interested in moving to this district</p> <p>Business-near project initiation, project management</p> <p>Advice for businesses and investors</p>	<p>Tuesday 9 am to 12 am, Thursday 3 pm to 6 pm</p>
<p>Neukölln von Berlin district authorities - Business promotion / Business consulting unit - Karl-Marx-Straße 83, 12040 Berlin Mr C. Mücke, Ms J. Grinda Telephone: +49 (0) 30 / 9 02 39-23 90 / -34 49, fax: -32 73 E-mail: clemens.muecke@bezirksamt-neukoelln.de juliane.grinda@bezirksamt-neukoelln.de Internet: www.berlin.de/ba-neukoelln/wirtschaftsfoerderung Berlin Partner - business service for the Neukölln district Ms K. Cebulla Telephone: +49 (0) 30 / 9 02 39-34 38 E-mail: karla.cebulla@berlin-partner.de</p>	<p>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</p>	<p>Opening hours: Monday to Friday by appointment only</p>
<p>Pankow von Berlin district authorities - Büro für Wirtschaftsförderung - Business development office Fröbelstraße 17, 10405 Berlin, Haus 6 Mr A. Hansen - office manager (Consultancy services for the Prenzlauer Berg district) Telephone: +49 (0) 30 / 9 02 95-56 65, room 248 E-mail: axel.hansen@ba-pankow.berlin.de Ms S. Jarmakowitsch (consultancy services for the Weißensee district, street communities, subsidies) Telephone: +49 (0) 30 / 9 02 95-56 95, room 247 E-mail: sonja.jarmakowitsch@ba-pankow.berlin.de Mr J. Kleiber (consultancy services for the Pankow district, online-service business) Telephone: +49 (0) 30 / 9 02 95-64 04, room 246 E-mail: juergen.kleiber@ba-pankow.berlin.de Internet: www.berlin.de/pankow, www.pankow-wirtschaft.de Berlin Partner - business service for the Pankow district Ms N. Holbe Telephone: +49 (0) 30 / 9 02 95-56 64, room 250 E-mail: nadia.holbe@berlin-partner.de</p>	<p>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.</p>	<p>By appointment only</p>
<p>Bezirksamt Reinickendorf von Berlin district authorities - Wirtschaftsförderung - Business development Eichborndamm 215-239, 13437 Berlin Ms C. Münzberg Health sector management and department Telephone: +49 (0) 30 / 9 02 94-50 66, fax: -21 44 E-mail: christine.muenzberg@reinickendorf.berlin.de Mr C. George, Ms C. Kretlow Business promotion and tourism department Telephone: +49 (0) 30 / 9 02 94-56 70 / -22 82, fax: -21 44 E-mail: wirtschaftsberater@reinickendorf.berlin.de Internet: www.berlin.de/ba-reinickendorf/service/wirtschaft/wirtschaftsfoerderung Berlin Partner - business service for the Reinickendorf district Ms N. Busse Telephone: +49 (0) 30 / 9 02 94-22 73 E-mail: nina.busse@berlin-partner.de</p>	<p>Zentrale Anlauf- und Koordinierungsstelle (Central Contact and Co-ordination Office for Companies at district level) - ZAK - on district level</p> <p>General advice and support for: founders, existing companies and investors</p> <p>Support for all company-related projects in the district</p>	<p>Opening hours: Monday to Friday by appointment</p>



<p>Spandau von Berlin district authorities Abt. Bauen, Planen, Umweltschutz und Wirtschaftsförderung - Wirtschaftsförderung / Business development - Carl-Schurz-Straße 2/6, 13578 Berlin Mr Martin, Mr Jahn, Ms Hille Telephone: +49 (0) 30 / 9 02 79-22 66 / -22 72 / -31 01, fax: -22 21 E-mail: wirtschaftsfoerderung@ba-spandau.berlin.de Internet: www.spandauer-wirtschaft.de Berlin Partner - business service for the Spandau district Ms M. Illmer Telephone: +49 (0) 30 / 9 02 79-33 21 E-mail: michaela.illmer@berlin-partner.de</p>	<p>Contact and service office for businesses, investors and start-ups</p>	<p>Opening hours: Monday to Friday by appointment only</p>
<p>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 Telephone: +49 (0) 30 / 9 02 99-52 57 / -53 50, fax: -33 85 E-mail: wirtschaftsfoerderung@steglitz-zehlendorf.de Internet: www.steglitz-zehlendorf.de/wirtschaftsfoerderung Berlin Partner - business service for the Steglitz-Zehlendorf district Mr M. Pappert Telephone: +49 (0) 30 / 9 02 99-53 90 E-mail: marc.pappert@berlin-partner.de</p>	<p>General orientation advice service for founders as well as consultancy and pilot services for existing SMEs in Steglitz-Zehlendorf</p> <p>Network support</p> <p>Tourism development and promotion</p> <p>Project implementation</p>	<p>Opening hours: Monday to Friday, call for appointment</p>
<p>Tempelhof-Schöneberg von Berlin district authorities Wirtschaftsberatung und Europaangelegenheiten Business consultancy and European affairs John-F.-Kennedy-Platz, 10825 Berlin Ms M. Marijnissen, Ms G. Gut, Ms H. Marfilius, Ms A. Kraatz, Ms A. Sulewska, Ms N. Stahl, Ms M. Schuster Telephone: +49 (0) 30 / 9 02 77-42 42 / -36 44 / -42 51 / -28 35 / -42 31 / -30 19 / -27 81 Fax: +49 (0) 30 / 9 02 77-42 00 E-mail: wirtschaftsberatung@ba-ts.berlin.de Internet: www.berlin.de/ba-tempelhof-schoeneberg/wirtschaftsfoerderung Berlin Partner - business service for the Tempelhof-Schöneberg district Ms N. Kontos Telephone: +49 (0) 30 / 9 02 77-66 09 E-mail: natalia.kontos@berlin-partner.de</p>	<p>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</p> <p>Further information and opening hours can be found at: www.berlin.de/ba-tempelhof-schoeneberg/wirtschaftsfoerderung and www.berlin.de/ba-tempelhof-schoeneberg/beauftragte/europa</p>	<p>By appointment only</p>
<p>Treptow-Köpenick von Berlin district authorities Organisationseinheit Wirtschaftsförderung, Business development Organizational Unit Office building: Alt-Köpenick 21, 12555 Berlin Postal address: Postfach 91 02 40, 12414 Berlin E-mail: wirtschaftsfoerderung@ba-tk.berlin.de Head: Ms A. Engel: Telephone: +49 (0) 30 / 9 02 97-25 01 E-mail: andrea.engel@ba-tk.berlin.de Office: Ms C. Blei: Telephone: +49 (0) 30 / 9 02 97-25 00, fax: -25 25 E-mail: cornelia.blei@ba-tk.berlin.de Staff: Ms U. Reimann: Telephone: +49 (0) 30 / 9 02 97-25 03 E-mail: ursula.reimann@ba-tk.berlin.de Mr J. Steinhilb: Telephone: +49 (0) 30 / 9 02 97-25 28 E-mail: joerg.steinhilb@ba-tk.berlin.de Ms C. Körner: Telephone: +49 (0) 30 / 9 02 97-25 12 E-mail: christel.koerner@ba-tk.berlin.de Mr S. Schmohl Telephone: +49 (0) 30 / 9 02 97-25 36 E-mail: sven.schmohl@ba-tk.berlin.de Internet: www.berlin.de/wifoe-tk Berlin Partner - business service for the Treptow-Köpenick district Mr A. von Reden Telephone: +49 (0) 30 / 9 02 97-25 32 E-mail: alexander.vonreden@berlin-partner.de</p>	<p>ZAK Zentrale bezirkliche Anlauf- und Koordinierungsstelle für Unternehmen und Investoren (Central Contact and Co-ordination office for companies and investors)</p> <p>Tourism development and promotion</p> <p>Orientation advice and support for start-ups, businesses and investors</p> <p>Business service, crisis intervention, advice on relocation of companies</p> <p>Support in the search for commercial space and commercial facilities</p> <p>Initiation and implementation of EU projects (business support measures, WDM)</p> <p>Implementation of the Berlin Schöneeweide regional management project (GRW) as well as other common-task (GRW) projects</p> <p>Events: Business card meetings, training day south-east start-up day, business forums, other network meetings</p>	<p>Monday to Friday by appointment only</p>

Beratungsangebote der IBB sowie ihrer Einrichtungen und Initiativen / Consultancy offers by IBB along with its facilities and initiatives

<p>Investitionsbank Berlin Business Customer Centre Bundesallee 210, 10719 Berlin Hotline: +49 (0) 30 / 2125-4747 Fax: +49 (0) 30 / 2125-4329 E-mail: kundenberatung.wirtschaft@ibb.de Internet: www.ibb.de</p>	<p>Investitionsbank Berlin (IBB) is the central business development and support institute of the Federal Land of Berlin and primarily supports small and medium-sized enterprises as well as founders. Companies of the Berlin-based clusters are another focus. At its Business Customer Centre, IBB offers programme-independent and institute-independent finance consultancy and information related to the full range of business promotion in Berlin. These include the established seminar “We finance your start-up project” on the first Thursday of the month.</p> <p>In addition to finance consultancy, IBB offers, through its subsidiaries (such as IBB Business Team GmbH or IBB Beteiligungsgesellschaft mbH), assistance when it comes to preparing a sound business plan, coaching, workshops and seminars.</p> <p>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.</p> <p>With the eApplication procedure, IBB has been offering since early 2015 a customer portal for electronic application processing with the following options: encrypted access to your customer portal secured by 2-factor authentication, legally binding communication between you and your contact at IBB, filing of documents for each application with secure data transmission. For a detailed description of the eApplication procedure, please visit: www.ibb.de/eAntrag.aspx. Products which you can apply for using the eApplication procedure are marked accordingly on the programme pages.</p> <p>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.</p> <p>IBBnews Wirtschaft: The IBBnews Wirtschaft newsletter is distributed four times a year. Subscribe to our e-mail service and receive relevant information about economic developments in the online PDF edition with the latest business news.</p> <p>InnoNews by IBB: InnoNews brings transparency to Berlin’s high-tech landscape. Keep up to date with the latest information and subscribe to our complimentary InnoNews newsletter at: www.ibb.de.</p>
<p>Business Angels Club Berlin-Brandenburg e. V. (BACB) Alt-Moabit 91 d, 10559 Berlin Telephone: +49 (0) 30 / 39 49 18 85 Fax: +49 (0) 30 / 39 49 18 88 E-mail: berlin@bacb.de Internet: www.bacb.de</p>	<p>Business Angels Club Berlin-Brandenburg e. V. brings together young companies from the Berlin-Brandenburg region and seasoned business angels who help them to establish and secure a sound entrepreneurial basis. 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.</p> <p>BACB matching meetings are held almost every month in order to give up to five selected founders and young companies the opportunity to personally present their projects to a larger group of Business Angels and network partners of the club. 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 successor schemes.</p> <p>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.</p>
<p>IBB Beteiligungsgesellschaft mbH Bundesallee 210, 10719 Berlin Telephone: +49 (0) 30 / 2125-3201 Fax: +49 (0) 30 / 2125-3202 E-mail: venture@ibb-bet.de Internet: www.ibb-bet.de</p>	<p>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.</p> <p>IBB Beteiligungsgesellschaft mbH and its VC funds have so far supplied companies in Berlin in co-operation with partners more than EUR 1,006m. Of this figure, they invested EUR 141m as lead, co-lead or co-investor. A good 170 investments were made in companies working in the key technology fields of life sciences, industrial technologies, ICT and the creative industries.</p> <p>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.</p> <p>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.</p>



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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), 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 98) for young and established SMEs in Berlin as well as founders, especially for those with a strong technology orientation and/or 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 in their field of business 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.

The Transfer BONUS business promotion programme (refer to page 80) offers Berlin-based SMEs grants and support for co-operation projects between science and business in applied research and development.

BPW (see page 20) 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 one of the most important fairs related to starting up in business and entrepreneurship. It takes place in Berlin every year and is organised together with ILB.

Erste Anlaufstellen für Unternehmen und Existenzgründungen / First points of contact for companies and start-ups

<p>Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research) Martin-Luther-Straße 105, 10825 Berlin Telephone: +49 (0) 30 / 90 13-0 E-mail: poststelle@senwtf.berlin.de Internet: www.berlin.de/sen/wirtschaft</p> <p>Central contact partner Berlin Telephone: +49 (0) 30 / 9013-75 55, fax: -81 13 E-mail: ea@senwtf.berlin.de Internet: www.ea.berlin.de</p>	<p>The Senate Department for Economics, Technology and Research 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.</p> <p>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.</p> <p>Companies and freelance professionals can use the portal of "Einheitlicher Ansprechpartner Berlin" 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.</p>
<p>BBB BÜRGERSCHAFTSBANK zu Berlin-Brandenburg GmbH Schillstraße 9, 10785 Berlin Ms Sylvia Weber Telephone: +49 (0) 30 / 31 10 04-20 Mr Michael Wowra Telephone: +49 (0) 30 / 31 10 04-21, fax: -55 E-mail: info@buergerschaftsbank-berlin.de Internet: www.buergerschaftsbank-berlin.de</p>	<p>BBB BÜRGERSCHAFTSBANK zu Berlin-Brandenburg GmbH supports business start-ups, growth businesses as well as freelance professionals in order to make their ideas come true.</p> <p>BBB BÜRGERSCHAFTSBANK 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 BÜRGERSCHAFTSBANK can approve guarantees within five days (BBB-Express!).</p> <p>BBB BÜRGERSCHAFTSBANK issues guarantees to secure investment and working capital loans, guaranteed loans, leasing loans or also business takeovers. BBB BÜRGERSCHAFTSBANK 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 Land of Berlin.</p> <p>With BBB-Start!, a coaching programme for founders, BBB BÜRGERSCHAFTSBANK, along with IHK and HWK, accompanies those founders whose financing is secured by a BBB guarantee during the first twelve months.</p>
<p>Berlin Partner für Wirtschaft und Technologie GmbH Ludwig Erhard Haus Fasanenstraße 85, 10623 Berlin Telephone: +49 (0) 30 / 4 63 02-5 00 E-mail: info@berlin-partner.de Internet: www.berlin-partner.de www.businesslocationcenter.de www.eu-service-bb.de</p>	<p>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.</p> <p>As a unique public-private-partnership, Berlin Partner für Wirtschaft und Technologie GmbH is backed by the Senate of the Federal Land of Berlin as well as more than 200 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.</p> <p>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 facilitators in the fields of business, science, politics, culture and media.</p>



<p>Handwerkskammer Berlin (Chamber of Skilled Crafts and Small Businesses in Berlin) Blücherstraße 68, 10961 Berlin Telephone: +49 (0) 30 / 2 59 03-01 Fax: +49 (0) 30 / 2 59 03-2 35 E-mail: info@hwk-berlin.de Internet: www.hwk-berlin.de</p> <p>Bildungs- und Innovationszentrum der Handwerkskammer Berlin (BIZWA) Wandleritzer Chaussee 41, 16321 Bernau Telephone: +49 (0) 33 38 / 3 94 40 E-mail: bizwa@hwk-berlin.de</p> <p>Bildungs- und Technologiezentrum der Handwerkskammer Berlin (BTZ) Mehringdamm 14, 10961 Berlin Telephone: +49 (0) 30 / 2 59 03-4 13 / -4 05 E-mail: btz@hwk-berlin.de Internet: www.hwk-berlin.de</p>	<p>The business advice service of the Berlin Chamber of Skilled Crafts and Small Businesses provides advice services for business start-ups and for existing companies in the skilled crafts sector.</p> <p>These services focus on commercial, technical, ecological and technological matters. Advice services are provided free of charge and by appointment only by calling: +49 (0) 30 / 2 59 03-4 67.</p> <p>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</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>More detailed information on the courses currently on offer is available directly from the training centres.</p>
<p>Industrie- und Handelskammer zu Berlin (Chamber of Industry and Commerce) Ludwig Erhard Haus Fasanenstraße 85, 10623 Berlin Telephone: +49 (0) 30 / 3 15 10-6 00 E-mail: starter-center@berlin.ihk.de Internet: www.ihk-berlin.de</p>	<p>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.</p> <p>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.</p> <p>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 can, for instance, search online for possible financing and support offerings: https://smart.ihk-berlin.de/sc/finfin</p>
<p>KfW Bankengruppe Palmengartenstraße 5-9, 60325 Frankfurt am Main Telephone: +49 (0) 69 / 74 31-0 Internet: www.kfw.de</p> <p>For information and advice related to the financing programmes offered by KfW, call 08 00 / 5 39-90 01 (free of charge for calls from Germany) or send an e-mail to: info@kfw.de.</p>	<p>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. Besides financing, KfW also offers founders and young companies the possibility of hands-on, competent advice under the founder coaching scheme. Companies in difficulty can avail themselves of KfW support as part of the enterprise rescue schemes at the "round table" or within the scope of turnaround advisory services. Enterprises in the commercial sector can apply for consultancy support for energy efficiency improvement projects. For information, visit: beratungsfoerderung@kfw.de</p> <p>Avail yourself of the KfW Internet exchanges when searching for suitable consultants and business contacts.</p>

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

Telephone: +49 (0) 30 / 4 63 02-5 00

E-mail: info@berlin-partner.de

Internet: www.berlin-partner.de

Contact partner for technology services, support and financing

Mr Siegfried Helling

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Contact partner for the health sector

Mr Volker Erb

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Internet: www.berlin-partner.de

Contact partner for energy and environmental technologies

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Contact partner for information and communication technology

Mr Michael Stamm

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Internet: www.berlin-partner.de

Contact partner for optics and microsystems

Mr Gerrit Rössler

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Internet: www.berlin-partner.de

Contact partner for transport and mobility

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Contact partner for industrial production

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Internet: www.berlin-partner.de

Contact partner for Smart Cities

Mr Alexander Möller

Telephone: +49 (0) 30 / 4 63 02-3 83

E-mail: alexander.moeller@berlin-partner.de

Internet: www.berlin-partner.de

Contact partner for the Berlin Startup Unit

Mr Carl-Philipp Wackernagel

Telephone: +49 (0) 30 / 4 63 02-4 50

E-mail: carl-philipp.wackernagel@berlin-partner.de

Internet: www.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.



Weitere Beratungsangebote für technologieorientierte Unternehmen / Other consultancy services for technology-orientated businesses

<p>Beuth Hochschule für Technik Berlin - Technology transfer - Luxemburger Straße 10, 13353 Berlin Telephone: +49 (0) 30 / 45 04-24 83 / -41 22 / -27 57 Fax: +49 (0) 30 / 45 04-22 42 E-mail: ttrans@beuth-hochschule.de Internet: www.beuth-hochschule.de</p>	<ul style="list-style-type: none"> • 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 of the founders' workshop (Gründerwerkstatt) • Co-ordination, advice and applications concerning EXIST projects
<p>Existenzgründerzentrum Technische Dienstleistungen (Founder centre for technical services) at Hochschule für Technik und Wirtschaft Berlin Hönowener Straße 35, 10318 Berlin HTW contact: Dr Angela Höhle Telephone: +49 (0) 30 / 50 19-27 42 Fax: +49 (0) 30 / 50 19-27 44 E-mail: angela.hoehle@htw-berlin.de Internet: http://gruenden.htw-berlin.de</p>	<ul style="list-style-type: none"> • Low-cost office space (plus conference rooms) for founders and young companies (not only those founded at HTW), provision of laboratory infrastructure for shared use, project-related co-operation possibilities • Orientation support for university students, elementary and advanced courses for start-ups and young businesses by the start-up competence centre • Start-up related interdisciplinary lectures and information events, such as the start-up summer university • Support for the Berlin-Brandenburg business plan competition • Co-ordination, consultancy and application services for EXIST projects by the start-up competence centre
<p>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: 08 00 / 26 23 008 Enterprise guidance service: 08 00 / 26 23 009 Electric mobility guidance service: 08 00 / 26 23 008 E-mail: beratung@foerderinfo.bund.de Internet: www.foerderinfo.bund.de</p>	<ul style="list-style-type: none"> • 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 SMEs interested in finding out about support • Information about ways to obtain funding as well as the terms and conditions of subsidy programmes • Information about other support offered by the Federal Laender an the EU • Support during the initiation of co-operation between industry and research institutes
<p>Freie Universität Berlin Wissens- und Technologietransfer profund - start-up promotion programme by Freie Universität Berlin Kaiserswerther Straße 16-18, 14195 Berlin Telephone: +49 (0) 30 / 83 87 36-30 Fax: +49 (0) 30 / 83 87 36-66 E-mail: profund@fu-berlin.de Internet: www.transfer.fu-berlin.de www.profund.fu-berlin.de</p>	<p>Support for students, scientists and alumni with regard to starting up in business, from the idea right through to its successful implementation. The portfolio includes, for instance:</p> <ul style="list-style-type: none"> • Seminars and competitions with a focus on hands-on and practically orientated start-up qualification measures • Personal consultancy services and support for inventors at Freie Universität in all matters related to the protection and exploitation of inventions as well as the development of patenting and exploitation strategies • Consultancy services and support when it comes to applying for support and subsidies, for instance, for EXIST founder grants and EXIST research transfer as well as in the search for private investors • Network events • Establishing contacts with qualified experts and coaches in founder consultancy issues • Establishing contacts with scientists and entrepreneurs as mentors for founders • Free office space during the early phase • "profund XL" incubator programme for selected founder projects

<p>Technische Universität Berlin Gründungsservice/Gründungswerkstatt - Sekr. V A Centre for Entrepreneurship - Sekr. V A Hardenbergstraße 38, 10623 Berlin Telephone: +49 (0) 30 / 3 14-2 14 56 Fax: +49 (0) 30 / 3 14-2 40 87 E-mail: agnes.matuschka@tu-berlin.de Internet: www.entrepreneurship.tu-berlin.de www.facebook.com/Startup.TUB</p>	<ul style="list-style-type: none"> • Information, advice and support for university students, graduates and scientific assistants during each phase of their start-up project • 12 to 18 months of intensive support in the StarTUp Incubator • Workshops and seminars in the StarTUp School: Training in key qualifications and commercial topics. At the eSchool for students: "Entrepreneurship" interdisciplinary seminar (6 ECTS), Master Entrepreneurship and Innovation Management • For scientific staff: "Product propeller" technology screening workshop and innovation meetings • Team exchange to find start-up partners • Advice and support during applications for funding, e.g. for the EXIST founder scholarship and EXIST research transfer • Use of space and equipment for founders and companies: free use of space in the two StarTUP incubators at TU Berlin or, subject to payment, use of university facilities and resources for start-ups • Professional access-to-finance support: e.g. pitch coaching, access to business angels (TU Berlin Investors Club) and venture capital companies • Inclusion in the international start-up network of the BU Berlin founder university <p>The latest offers can be found on our website at: www.entrepreneurship.tu-berlin.de.</p>
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The technology-orientated founder centres (see pages 120 and following) also specialise in advisory services for technology-orientated companies.



Beratungsangebote für Unternehmerinnen und Gründerinnen / Consultancy services for female entrepreneurs and founders


<p>Senatsverwaltung für Arbeit, Integration und Frauen (Senate Department for Labour, Integration and Women) Oranienstraße 106, 10969 Berlin Geschäftsstelle Expertinnen-Beratungsnetz-Berlin (Office of the Berlin advisory network of female experts) Ms G. Fischer Telephone: +49 (0) 30 / 90 28-21 35 Ms B. Fleege Telephone: +49 (0) 30 / 90 28-21 36 Fax: +49 (0) 30 / 90 28-20 66 E-mail: expernet@senaif.berlin.de Internet: http://www.berlin.de/sen/frauen/arbeit/berufliche-bildung/expertinnenberatungsnetz/artikel.15197.php</p>	<p>Qualified female experts work on an honorary basis in the consultancy network and support women at a crossroads in their career.</p>
<p>Berliner Unternehmerintag Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research) Ms B. Leverenz Telephone: +49 (0) 30 / 90 13-82 04 E-mail: birgit.leverenz@senwtf.berlin.de Internet: www.berliner-unternehmerintag.de</p>	<p>“Berliner Unternehmerintag”, a one-day information, further training and network event for female entrepreneurs and founders, is held every two years. The “Berliner Unternehmerinnenpreis” award for female entrepreneurs is awarded during this event. The 8th Berliner Unternehmerintag is currently scheduled for 2016. More details will be published on the corresponding websites before the event.</p>
<p>Akelei e.V. Berufswegplanung mit Frauen (Career planning with women) Rhinstraße 84, 12681 Berlin Telephone: +49 (0) 30 / 54 70-30 48, fax: -19 98 E-mail: info@akelei-online.de Internet: www.akelei-online.de</p>	<p>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; Networking through forums on specific issues, event series: “Unternehmen sichern - selbst und ständig”, “Akelei e. V. bei Unternehmerinnen vor Ort”, “Gesundheitliche Balance von Existenzgründerinnen und Unternehmerinnen” as well as breakfast events for female entrepreneurs. Please call and make an appointment with us. More detailed information and dates can be found on our website.</p>
<p>economista e. V. Frauenbetriebe selber schaffen (Course for women starting up in business) Wartburgstraße 6, 10823 Berlin Telephone: +49 (0) 30 / 6 92 92 39, fax: +49 (0) 30 / 69 56 78 44 E-mail: info@economista.de Internet: www.economista.de</p>	<p>Consultancy and support service for women starting up in business. “Companies for women by women” course for women starting up in business. The female lecturers are themselves entrepreneurs who contribute their skills and practical experience to their courses.</p>
<p>Gründerinnenzentrale in der WeiberWirtschaft Navigation in die Selbstständigkeit (The way to self-employment) Anklamer Straße 39/40, 10115 Berlin Telephone: +49 (0) 30 / 44 02-23 45, fax: -23 66 E-mail: info@gruenderinnenzentrale.de Internet: www.gruenderinnenzentrale.de</p>	<p>First point of contact for women starting up in business at the Weiberwirtschaft eG founder centre. Provides contact details of women-friendly, recommendable advisory services in Berlin as well as the names of experts exploring the feasibility of business ideas. The founder centre plans, together with the founder, the steps on the way towards the latter’s own business and provides information concerning networking possibilities specifically for women.</p>
<p>ISI e. V. Initiative Selbständiger Immigrantinnen Efl education project - Business start-ups for female immigrants Kurfürstenstraße 126, 10785 Berlin Telephone: +49 (0) 30 / 6 11 33 36, fax: +49 (0) 30 / 6 12 12 56 E-mail: info@isi-ev.de Internet: www.isi-ev.de</p>	<p>Ten-month course “Learning about starting up in business” including practical experience; finding the business idea, drawing up a business concept; compact course on current topics, e.g.: “Start-up on the Internet”; teaching commercial and social skills.</p>

An overview of all points of contact relevant for “starting up in business” can also be found at: www.gruenden-in-berlin.de. You can search here directly for offers for women.

The services by Akelei e. V., economista e. V., Gründerinnenzentrale and ISI e. V. are supported by the Senate Department for Labour, Integration and Women as well as the European Social Fund (ESF); Berliner Unternehmerintag is organised by Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research) and co-financed with funds from the European Regional Development Fund (ERDF).

The centres for women starting up in business (see page 124) also specialise in consultancy services for female founders.



 These offers (pages 108-118) are particularly suitable for business start-ups and young companies.

The Business Support Programmes

Business start-ups
Pages 17 to 26



Investment and working capital
Pages 27 to 60



Technology, research and development
Pages 61 to 82



Subsidies within the scope
of labour-market policy
Pages 83 to 94



Consultancy and in-house training
Pages 95 to 118



Commercial property and space,
founder and innovation centres
Pages 119 to 128



Gründer- und Innovationszentren / Founder and innovation centres

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) offers adequate facilities for start-ups with corresponding service and advice offers. This includes, for instance, central services offers, such as reception, post and telephone services, including typing pool, conference and beverage services. Tenants can use community facilities, such as conference rooms and a copy centre.
- 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 general PR work and when it comes to establishing co-operation relations with national and 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 is five or a maximum of eight years if the centre is set up with funds from the common task “improvement of regional economic structure” (GRW). 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.

For further information, please contact:

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Martin-Luther-Straße 105, 10825 Berlin

Ms Ilona Mallon

Telephone: +49 (0) 30 / 90 13-84 52

E-mail: ilona.mallon@senwtf.berlin.de

1. Berliner Innovations- und Gründerzentrum (BIG) im Technologie- und Innovationspark Berlin (TIB)

Focus of attention: Microsystems technology, biotechnology, information and communication technology, environmental technology / solar technology, media production and satellite, telemarketing, generally innovative technology-orientated enterprises.

Rental:

ORCO Vermietungs- und Services GmbH

Franklinstraße 27, 10587 Berlin

Mr Axel Herrmann

Telephone: +49 (0) 30 / 3 90 93-1 14, fax: -1 96

E-mail: angebote@orco-gsg.de

Internet: www.orco-gsg.de

2. BiotechPark with Innovation and Founder Centre of the Berlin-Buch Campus

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 clinical special and maximum clinical care. Comprehensive service, infrastructure and network offers

Operation and rental:

BBB Management GmbH Campus Berlin-Buch

Robert-Rössle-Straße 10, 13125 Berlin

Dr Andreas Mätzold

Telephone: +49 (0) 30 / 94 89-26 96, fax: -38 12

E-mail: maetzold@bbb-berlin.de

Internet: www.bbb-berlin.de

3. 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.

Operation and rental:

Innovations-Zentrum Berlin Management GmbH (IZBM)

Rudower Chaussee 29, 12489 Berlin

Mr Roland Sillmann

Dr Gerhard Raetz

Telephone: +49 (0) 30 / 63 92-60 00, fax: -60 10

E-mail: izbm@izbm.de

Internet: www.izbm.de

Local contacts:

Marie-Elisabeth-Lüders-Straße 1, 10625 Berlin

Mr Rolf Friedrichsdorf (centre manager)

Ms Marita Koop (services)

Telephone: +49 (0) 30/59 00 83-0, fax: -1 10

E-mail: chic@izbm.de

Internet: www.izbm.de

4. European Telematics Factory (ETF)

GSG-Hof

Helmholtzstraße 2-9, 10587 Berlin

Focus of attention: Telematics, mobile IT and IT serving mobility, information and communication technology, telemarketing, telemedicine

Operation:

Gewerbesiedlungs-Gesellschaft mbH (ORCO-GSG)

Franklinstraße 27, 10587 Berlin

Telephone: +49 (0) 30/3 90 93-0, fax: -1 99

E-mail: info@orco-gsg.de

Internet: www.orco-gsg.de

Rental:

ORCO Vermietungs- und Services GmbH

Franklinstraße 27, 10587 Berlin

Mr Axel Herrmann

Telephone: +49 (0) 30/3 90 93-1 14, fax: -1 96

E-mail: angebote@orco-gsg.de

Internet: www.orco-gsg.de

5. 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

Operation and rental:

Hochschule für Technik und Wirtschaft (HTW) Berlin

- EGZ - (c/o Technologietransferstelle)

Hönower Straße 35, 10318 Berlin

Mr Ulrich Schneider

Telephone: +49 (0) 30 / 50 19-23 18, fax: -48 23 18

E-mail: ulrich.schneider@htw-berlin.de

Internet: www.htw-berlin.de/egz



6. Lichtenberg/Hohenschönhausen founder centre

Marzahner Straße 24 b, 13053 Berlin

Focus of attention: Crafts, production industry, service firms

Operation and rental:

DOBA Vermietung und Service GmbH

Allee der Kosmonauten 33 e, 12681 Berlin

Ms Beate Schulze, Mr Gerd Scheibe

Telephone: +49 (0) 30 / 54 98 89-12, fax: -11

E-mail: schulze_b@doba.de

scheibe_g@doba.de

Internet: www.doba.de

7. Marzahn-Hellersdorf founder centre

Rhinstraße 84-88, 12681 Berlin

Focus of attention: Crafts, production industry, service firms

Operation and rental:

DOBA Vermietung und Service GmbH

Allee der Kosmonauten 33 e, 12681 Berlin

Ms Beate Schulze**Mr Gerd Scheibe**

Telephone: +49 (0) 30 / 54 98 89-12, fax: -11

E-mail: schulze_b@doba.de

scheibe_g@doba.de

Internet: www.doba.de

8. Pankow founder centre

Holzhauser Straße 177, 13509 Berlin

Focus of attention: Crafts, production trades, technical sector, trade/distribution, call centre service, services, consulting, training, contacts with lessors

Operation and rental:

Gründerzentrum GO Panke GmbH

Holzhauser Straße 177, 13509 Berlin

Dr.-Ing. Karl Schmitt

Telephone: +49 (0) 30 / 4 74 94-1 00

E-mail: info@gzberlin.de

Internet: www.gzberlin.de

9. Innovations- und GründerZentrum Berlin-Adlershof (IGZ)

Focus of attention: Microelectronics, optoelectronics, laser technology, environmental technology, material research, computer science, electronics, and generally innovative, technology-orientated companies

Operation and rental:

Innovations-Zentrum Berlin Management GmbH (IZBM)

Rudower Chaussee 29, 12489 Berlin

Mr Roland Sillmann**Dr Gerhard Raetz**

Telephone: +49 (0) 30 / 63 92-60 00, fax: -60 10

E-mail: izbm@izbm.de

Internet: www.izbm.de

10. Innovation and Founder Centre in the BiotechPark of the Berlin-Buch Campus

Focus of attention: Biotechnology, biomedicine (development of molecular diagnostics and therapies, clinical developments, genetic engineering, bioinformatics), nanobiotechnology, medical technology

Operation and rental:

BBB Management GmbH Campus Berlin-Buch

Robert-Rössle-Straße 10, 13125 Berlin

Dr Andreas Mätzold

Telephone: +49 (0) 30 / 94 89-26 96, fax: -38 12

E-mail: maetzold@bbb-berlin.de

Internet: www.bbb-berlin.de

11. MEDIEN-TECHNOLOGIE-CENTRUM

Focus of attention: Media technology, media equipment, sound studios, technology companies, business start-ups

Special features: The MTC is already home to several training facilities. Furthermore, all necessary business-related services are available (cleaning company, tax advisors, accounting and payroll firm, temping firm)

Operation and rental:

MEDIACITY Adlershof Gesellschaft für Standortmarketing und Gebäudemanagement mbH

Ernst-Augustin-Straße 12, Gebäude R1, 12489 Berlin-Adlershof

Mr Joachim Ludwig

Telephone: +49 (0) 30 / 67 04-48 03, fax: -47 05

E-mail: info@mca-berlin.de

Internet: www.mca-berlin.de

12. OWZ – Internationales Gründerzentrum Berlin-Adlershof

Focus of attention: Computer science, appliance construction, optoelectronics, laser technology, biotechnology and environmental technology, material technology, import and export of technological goods, technical and company-near services.

Operation and rental:

Innovations-Zentrum Berlin Management GmbH (IZBM)

Rudower Chaussee 29, 12489 Berlin

Mr Lars Hansen

Telephone: +49 (0) 30 / 63 92-60 00, fax: -60 10

E-mail: izbm@izbm.de

Internet: www.owz.izbm.de

13. PHÖNIX Gründerzentrum Am Borsigturm

Focus of attention: Information and communication technology, multimedia, environmental technology, logistics, transport technology

Operation and rental:

Gewerbepark Am Borsigturm GmbH

Am Borsigturm 40, 13507 Berlin

Mr Rolf Friedrichsdorf

Telephone: +49 (0) 30 / 43 03-35 19, fax: -35 20

E-mail: info@phoenix-gruenderzentrum.de

Internet: www.phoenix-gruenderzentrum.de

14. 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:

IMG Innovationspark Wuhlheide Managementgesellschaft mbH

Köpenicker Straße 325, 12555 Berlin

Mr Klaus-Henry Koch

Telephone: +49 (0) 30 / 65 76-24 31, fax: -22 40

E-mail: img@ipw-berlin.de

Internet: www.ipw-berlin.de

15. Technologie- und Gründerzentrum Spreeknief (TGS)

Focus of attention: Environmental technology, information and communication technology, automation technology, laser technology

Operation and rental:

SEK Stadtentwicklungsgesellschaft für Berlin-Köpenick GmbH

Ostendstraße 25, 12459 Berlin

Dipl.-Ing. (FH) Carola Reiblich, MBA

Telephone: +49 (0) 30 / 53 04-10 00, fax: -10 10

E-mail: info.tgs@tgs-berlin.de

Internet: www.tgs-berlin.de

16. Technologie- und Innovationszentrum Wedding im Technologie- und Innovationspark Berlin (TIB)

GSG-Hof

Gustav-Meyer-Allee 25, 13355 Berlin

Focus of attention: Technologies of microperipherals, biotechnology and life science, services, information and communication technology, media production, telemarketing, microelectronics, environmental and solar technologies, civil engineering

Rental:

ORCO Vermietungs- und Services GmbH

Franklinstraße 27, 10587 Berlin

Mr Axel Herrmann

Telephone: +49 (0) 30 / 3 90 93-1 14, fax: -1 96

E-mail: angebote@orco-gsg.de

Internet: www.orco-gsg.de

17. BerlinAdlershof Science and Technology Park

Focus of attention: Photonics and optics, microsystems and materials, photovoltaics, biotechnology and environment, IT and media

Comprehensive services for enterprises: Flexible and technically perfectly equipped office/laboratory units, financing consultancy, project development, integration into specialist networks, communication services, internationalisation, trade show participation, job exchange, conference and event service

Operation and rental:

WISTA-MANAGEMENT GMBH

Bereich Technologiezentren (Technology Centres Unit)

Dr Peer Ambrée

Rudower Chaussee 17, 12489 Berlin

Telephone: +49 (0) 30 / 63 92-22 50, fax: -22 35

E-mail: ambree@wista.de

Internet: www.adlershof.de



Gründerinnenzentren / Centres for women starting up in business

1. Gründerinnen- und Unternehmerinnenzentrum

Female founder and entrepreneur centre

WeiberWirtschaft

Industry focus: Trade, services, skilled crafts, catering, health
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.

Owner:

WeiberWirtschaft eG

Anklamer Straße 38, 10115 Berlin

Dr Katja von der Bey

Telephone: +49 (0) 30 / 44 02 23-0, fax: -44

E-mail: infos@weiberwirtschaft.de

Internet: www.weiberwirtschaft.de

2. HAFEN-Gründerinnenzentrum in Berlin-Marzahn

(Female founders' centre)

Focus of attention: Co-operation between women founders and non-profit organisations with offers for women and girls in the active women's centre.

Modern office and studio space, women-friendly community structure

Operation and rental:

HAFEN - Zentrum für Frauen, Mädchen, Gründerinnen e. V.

Schwarzburger Straße 10, 12687 Berlin

Ms Karin Feige

Telephone: +49 (0) 30 / 9 32 81 32

Fax: +49 (0) 30 / 93 66 16 81

E-mail: kontakt@hafen-frauenzentrum.de

Internet: www.hafen-gruenderinnen.de

3. UCW – Unternehmerinnen- und Gründerinnenzentrum in Charlottenburg-Wilmersdorf

Industry focus:

Services, the creative industry, health, associations

40 female entrepreneurs are based at UCW. Members must be self-employed to rent space. The centre is centrally located, has a nearby atelier 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.

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.

Operation and rental:

UCW - Unternehmerinnen- und Gründerinnenzentrum in Charlottenburg-Wilmersdorf

Sigmaringer Straße 1, 10713 Berlin

Ms Natalie Grosa

Telephone: +49 (0) 30 / 86 31 31 83

(can be reached from 10 am to 2 pm)

E-mail: info@ucw-berlin.de

Internet: www.ucw-berlin.de

GSG Berlin

Gewerbesiedlungs-Gesellschaft mbH

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 for companies. Expansion possible at selected locations.

Who

Space is on offer for:

- ↳ People starting up in business
- ↳ IT firms
- ↳ Creative agencies
- ↳ Online 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
- ↳ Regular information for tenants on business promotion and financing
- ↳ Free information events for day-to-day business activities
- ↳ Regular information/newsletters for small and medium-sized enterprises at: www.gsg.de/de/aktuelles/hofkurier

Special services for people starting up in business

- ↳ Special terms and conditions for start-ups
- ↳ *econoparks Berlin* has selected space for newly established businesses with basic rent starting at EUR 1 per square meter.

This offer is open to young companies which have just been or are soon to be established:

To find out more, contact:

Ms Patricia Jaenisch

Telephone: +49 (0) 30 / 4 40 12 31 20 or

E-mail: patricia.jaenisch@wertpunkt-berlin.de

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.

Where

Gewerbesiedlungs-Gesellschaft mbH (GSG)

Franklinstraße 27, 10587 Berlin

Telephone: +49 (0) 30 / 3 90 93-0

Fax: +49 (0) 30 / 3 90 93-1 99

E-mail: info@gsg.de

Internet: www.gsg.de

Rental:

Wertpunkt Real Estate Experts GmbH

a GSG company

Franklinstraße 27, 10587 Berlin

Telephone: +49 (0) 30 / 4 40 12 30 22

Fax: +49 (0) 30 / 3 90 93-1 96

E-mail: angebote@wertpunkt-berlin.de

Internet: www.gsg.de

www.econoparks.de



Landeseigene Gewerbegrundstücke/Erbbaurechte / State-owned commercial properties/heritable building rights

Registration of heritable building rights for state-owned commercial and industrial properties

Aim

To support investment projects by commercial enterprises and freelance professionals by providing heritable building rights for state-owned commercial and industrial properties

Who

Enterprises in the manufacturing business and product-near services sector

What

- ↳ The Federal Land of Berlin supports the granting of heritable building rights as part of its new properties policy (sale no longer as a priority option).
- ↳ Provision of hereditary building rights through Liegenschaftsfonds for
 - investment projects in the processing industries particularly worthy of support at a reduced ground rent,
 - investment projects in the services sector particularly worthy of support at a ground rent customary for the location,
 - other investment projects by commercial enterprises particularly worthy of support at a ground rent customary for the location.
- ↳ The applicable fair market price forms the basis for assessing the ground rent.

How

Informal applications should be submitted to the Senate Department for Economics, Technology and Research (Senatsverwaltung für Wirtschaft, Technologie und Forschung) - IV A 2 - Property Management - with a short description of the desired property and a presentation of the planned investment project.

This programme is subject to de-minimis rules (refer to page 133).

Where

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

Division IV A - Property Management, Future Locations
Martin-Luther-Straße 105, 10825 Berlin

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Landeseigene Gewerbegrundstücke/Verkauf / State-owned commercial properties/sale

Aim

To attract companies and to promote the expansion of companies on state-owned commercial space

Who

Processing industries and production-orientated service companies interested in investing

What

Direct sale of state-owned properties through Liegenschaftsfonds

How

Informal applications should be submitted to the Senate Department for Economics, Technology and Research (Senatsverwaltung für Wirtschaft, Technologie und Forschung) - IV A 2 - Property Management - along with a short description of the desired property and a presentation of the planned investment project.

Where

Senatsverwaltung für Wirtschaft, Technologie und Forschung (Senate Department for Economics, Technology and Research)

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EU structural funds in Berlin

2014-2020 structural funds

The 2014 to 2020 programming period started on 1 January 2014. In this context, Berlin will receive around EUR 850m, including EUR 635.213m in funds from the European Regional Development Fund (ERDF) as well as EUR 215.089m from the European Social Fund (ESF). The volume of funds is smaller than in the last programming period because the economic and labour market situation in Germany has improved significantly compared to the rest of Europe.

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.



(EU) EUROPEAN UNION
European Regional
Development Fund
Investment in your future



...eine Chance durch Europa!

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 the federal land, Berlin-based companies will benefit from support for investments in energy-saving technologies, the use of renewable energy and the change in production processes.

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.



(EU) EUROPEAN UNION
European Social Fund
Investment in your future



...eine Chance durch Europa!

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.

Operational programmes 2014-2020

Detailed information concerning the operational programmes of the ERDF and ESF in Berlin during the 2014 to 2020 programming period as well as the selection criteria for measures supported by the two funds can be found at: www.berlin.de/strukturfonds.

European Territorial Co-operation / INTERREG 2014-2020

Berlin will additionally 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 European Union and from third countries.

↳ **Cross-border co-operation - INTERREG V A:**

This programme supports cross-border co-operation between neighbouring territories in order to permanently strengthen neighbouring regions on both economic and social level. As part of the 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 in cross-border INTERREG V A projects. However, project partners in Berlin can participate through support available under the “Investment in Growth and Employment” target as part of the ERDF “Internationalisation Programme” (refer to page 55) in 2014 to 2020.

↳ **Transnational co-operation - INTERREG V B:**

“Transnational co-operation” is based on the division of the EU into 14 transnational co-operation regions. These regions each include several EU countries which have a joint interest in the implementation of specific future tasks. Berlin (and Brandenburg) is represented in two of these INTERREG programme regions of transnational co-operation and is hence entitled to submit applications in Central Europe (CENTRAL area) and in the Baltic Sea Region (BSR).

The INTERREG programme for the **Baltic Sea Region (BSR)** is based on the following four support priorities:

- ↳ **Priority 1: Innovation** focusing on intelligent specialisation, co-operation between research and innovation centres, social innovation.

- ↳ **Priority 2: Efficient use of natural resources** with a focus on renewable energy, energy efficiency, combating pollution in the Baltic Sea and resource-efficient “blue growth”.
- ↳ **Priority 3: Sustainable transport**, for instance, focusing on improved linking of traffic hubs, environmentally friendly, safe and low-carbon transport systems, expansion of sustainable urban mobility, combating damage to the environment caused by shipping.
- ↳ **Priority 4: Institutional capacities for macro-regional co-operation** (especially in the EU-Baltic Sea region) with the continuation of seed money support for starting up projects as well as support for the Priority Area Coordinators and Horizontal Action Leaders (PACs and HALs)

ERDF funds amounting to around EUR 263m are earmarked for Baltic Sea programmes during the 2014 to 2020 programming period.

The INTERREG programme for **Central Europe (CENTRAL)** is focused on the following priorities:

- ↳ **Priority 1: Research, technological development and innovation**, especially support for company investment in research and innovation, creation of synergies between companies, R&D centres and universities
- ↳ **Priority 2: Low-carbon economy** with a focus on energy efficiency, renewable energy in public infrastructures, buildings, and the expansion of sustainable urban mobility.
- ↳ **Priority 3: Environmental protection and resource efficiency.** This includes the preservation, protection, promotion and development of cultural and natural heritage, improving the urban environment, as well as environmental management in urban areas and air pollution.
- ↳ **Priority 4: Sustainable transport** with support for regional mobility, environment-friendly and low-carbon transport systems (including rivers, lakes, ports and multi-modal connections)

ERDF funds amounting to around EUR 246m are earmarked for the central European programme region during the 2014 to 2020 EU programming period.

European interregional co-operation (INTERREG EUROPE, formerly INTERREG C) aims to help improve regional policies in the following areas:

- ↳ research, technological development and innovation,
- ↳ SME competitiveness,
- ↳ low-carbon economy,
- ↳ environment and resource efficiency

through co-operation projects (“Interregional Co-operation Projects”) and learning platforms (“Policy Learning Platforms”). This will particularly address the operational programmes of the “Investment in growth and employment” target as well as the European territorial co-operation programmes. Organisations from all EU regions, as well as Norway and Switzerland, which are involved in shaping and implementing policies in the four areas referred to above, can benefit from this programme (national, regional or local authorities, other public-sector institutes, e.g. universities, agencies for regional development, stakeholders who support business, etc.).

For the 2014 to 2020 period, the INTERREG EUROPE programme has an ERDF budget of around EUR 359m.

Applications for all kinds of INTERREG programmes are generally approved according to competition principles on the basis of regular calls for project proposals.

Further information can be found at: <http://www.berlin.de/sen/wirtschaft/wirtschaft-und-technologie/europa-und-internationales/europaeische-wirtschaftspolitik-und-regionale-zusammenarbeit/europaeische-territoriale-zusammenarbeit-etz-interreg/artikel.60717.php>

Further information and contact details can be found at:
www.berlin.de/strukturfonds

Contact partners

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Glossary

↳ Beihilfen / Allowances

Allowances are economic benefits paid from public budgets or budgets for which the government is responsible which are granted to certain enterprises or groups of enterprises, for instance, in the form of low-interest loans or subsidies for financing a project (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-Land 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 - Zinsverbilligte 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, all competition-distorting state aid/subsidies for certain businesses or production sectors are basically prohibited when such aid affects interstate trade within the European Union. The 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 its 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 individual 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 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. Subsidies and support for companies in difficulty are also ruled out. 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 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.

– 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.

– Kombinierbarkeit / Combination with other programmes

Combining funds from different programmes is generally possible and welcomed. However, the maximum subsidy sums defined by the EU 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 assess-

ing 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. 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 than 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 have 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 of the EBITDA to interest expenditures ratio is below 1.0.

– 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

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
 Telephone: 0 18 01 / 66 44 66 (employers only, Germany only)
 0 18 01 / 55 51 11 (employees only, Germany only)
 (Calls from the fixed net of Deutsche Telekom cost 3.9 cent per minute. Different prices apply for calls from mobile networks.)
 Internet: www.arbeitsagentur.de

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