

We enable diversity in Berlin's economy.



## Goals:

- Securing financing despite a temporary residence permit
- Facilitate access to finance for entrepreneurial ventures by refugees and non-EU nationals
- Future viability of an inclusive business location
- Increasing the competitiveness and diversity of Berlin's economy

## For whom?

- Self-employed
- Members of liberal professions
- Small and medium-sized enterprises

## In which:

- Refugees or non-EU nationals are the main partner

## With:

- An operating site and/ or financing project in Berlin

## Funding purposes:

- Financing of working capital, machinery, production lines, vehicle fleet, etc.
- Foundations/ Start-ups
- Business acquisitions
- Modernisation, expansion and replacement investments
- Expansion into new markets

Reconstruction and restructuring financing are excluded.

## Your way to BBBwelcome

- Submit the guarantee application together with your bank or Sparkasse or
- Request a financing inquiry free of charge and without obligation in the financing portal of the guarantees banks

Submit your application:



## Overview of conditions

Max. guarantee amount	maximum 2,0 million €
Guarantee quota	up to 70 % (exceptionally 80 %) of the loan amount
Duration	up to 8 years for working capital up to 15 years for investments up to 23 years for investments in real estate
Processing fee	one-time 1.5 % on the loan amount
Guarantee commission	1.75 % p. a. on the value-dated loan amount

## About BürgschaftsBank Berlin

BürgschaftsBank Berlin (BBB) has established itself as a permanent institution for the support of small and medium-sized companies in Berlin that promote sustainable economic success. Our vision is to ensure that a profitable venture, driven by a compelling entrepreneurial personality, does not fail due to a lack of financial collateral. For more than 60 years the BBB has been providing guarantees for business start-ups, takeovers, investments and working capital loans.

More information  
about BBBwelcome:



[be.ermoeglicher.de](https://be.ermoeglicher.de)



Do you need support with your financing or do you have any questions?  
Contact the BBB at any time.