

Greeting from the patron

Stephan Schwarz, Senator for Economics, Energy and Public Enterprises

In recent times, Berlin has positioned itself as a hotspot for social entrepreneurs and impact startups and is gaining increasing attention throughout Germany. These positive developments are strongly supported by the state of Berlin through improvements of the general conditions for the social economy. Since August 2020, the Senate Department for Economics, Energy and Public Enterprises has been funding the “Social Economy Berlin” project. This involves organizing networking meetings and providing advisory and support structures for very different social enterprises. With the new guarantee programme of the BürgschaftsBank Berlin which was launched in June 2022 we increase the economic support for social enterprises. Thus we are getting closer to our goal of establishing and developing Berlin as the “capital of social economy”.

Pilot program
of the federal
capital

With BBBsocial we are getting closer to our goal of establishing and developing Berlin as the “capital of social economy”



BBBsocial – Goals

- Promoting the social economy in Berlin by facilitating access to financing
- Integration of social enterprises into classical financing structures (banks)
- Future viability of a social, inclusive and ecologically sustainable business location

BBBsocial – funding purposes

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

Reconstruction and restructuring financing are excluded.

BBBsocial – for whom?

- Small and medium-sized social enterprises and start-ups with a social impact
- Founders, self-employed entrepreneurs and members of liberal professions with social orientation
- Non-profit legal forms, provided they are active on the market (e.g. gGmbH)
- Market-based revenues > 30 %
- Each with an operating site and/or financing project in Berlin

Public companies and housing construction companies are excluded.



BBBsocial – At what conditions?

We vouch for your project with your bank or savings bank by providing loan collateral in the form of default guarantees. In this way, we make financing possible that would be too risky for the bank or savings bank on its own or would not meet the “standard”. BürgschaftsBank Berlin acts as a kind of credit manufactory. We structure the financing and then implement it together with the bank or savings bank.

Overview of conditions	
Maximum guarantee amount	max. 1.25 million
Guarantee quota	max. 80 % of the loan amount
Amount of financing (Financing examples)	2.0 million € with a guarantee ratio of 62.5 % = guarantee in the amount of € 1.25 million
	1.562 million € with guarantee quota of 80 % = guarantee in the amount of € 1.25 million
	1.0 million € with guarantee quota of 80 % = guarantee in the amount of € 800,000
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



How do I get BBBsocial?

Two possibilities:

1. **Via the bank/savings bank:** The bank or savings bank submits the guarantee application to BürgschaftsBank Berlin together with you.

Form under: <https://be.ermoeglicher.de/ueber-uns/service-downloads/dokumente/> → In the application, place the cross next to “BBBsocial”

2. **Request financing inquiry free of charge and without obligation in the financing portal of the guarantee banks:** finanzierungportal.ermoeglicher.de

Download
“Request” Form



Financing portal



Who or what is BürgschaftsBank Berlin?

BürgschaftsBank Berlin (BBB) is a self-help institution for commercial SMEs in Berlin. As a non-competitive development institution, BBB supports entrepreneurial projects that promise sustainable economic success but for which there is insufficient financial collateral. For more than 60 years, BBB has been providing guarantees to small and medium-sized enterprises, freelancers, start-ups and business successors. A guarantee can cover up to 80 % of the financing amount - regardless of the type of loan and the credit institution. The BBB provides guarantees for investment and working capital loans up to a maximum guarantee amount of € 1.25 million, which are re-guaranteed up to 70 % by the state of Berlin and the federal government. Guarantees are provided for start-ups, business takeovers and modernisation and expansion investments. As the business agent of Mittelständische Beteiligungsgesellschaft Berlin-Brandenburg GmbH (MBG), BBB can also provide equity capital in the form of a silent or open investment of up to € 1.25 million,

which is counter-guaranteed up to 54 % by the state of Berlin and the federal government. An MBG investment strengthens the company's equity base, creating the conditions for investment and growth. Another advantage is the entrepreneurial independence that is maintained during the commitment.



BürgschaftsBank
Berlin