

## Greeting from the patron

Stephan Schwarz, Senator for Economy, Energy and Enterprises

Berlin is the city of freedom and a place of attraction for people across the globe. Our city's intercultural society and high level of diversity hold great potential also for its economic prosperity. We want this diversity to be reflected even more in our companies and the economic landscape of our city at large. However, especially entrepreneurs who have come or fled to Berlin from abroad and plan to start a business often face difficulties accessing the necessary financial resources for their entrepreneurial venture. This is why we teamed up with the BürgschaftsBank Berlin to launch the "BBBwelcome" guarantee program which aims at facilitating access to viable financing concepts. We want business ideas with great potential to become reality and thrive. They must not be lost due to a lack of funding and a gap in accessing financing sources. We strongly believe that entrepreneurial diversity is an asset for Berlin and its people.

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Pilot program  
of the federal  
capital

### BBBwelcome – Goals

- Facilitate access to finance for entrepreneurial ventures by refugees and non-EU nationals
- Promoting the integration of refugees and non-EU nationals
- Increasing the competitiveness and diversity of Berlin's economy
- Future viability of an inclusive business location

### BBBwelcome – funding purposes

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

Reconstruction and restructuring financing are excluded.

### BBBwelcome – for whom?

- Self-employed
- Members of liberal professions
- Small and medium-sized enterprises in which refugees or non-EU nationals are the main partners
- Each with an operating site and/or financing project in Berlin.

Housing construction companies are excluded.



## BBBwelcome – 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 BBBwelcome?

### 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 "BBBwelcome"

2. **Request financing inquiry free of charge and without obligation in the financing portal of the guarantee banks:** [finanzierungportal.ermoeglicher.de](https://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 modernization 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