



Combining ESIF financial instruments and crowdfunding

Irene Schucht, Head of Strategy and Products, Investitionsbank Berlin, Germany



 #ficompass



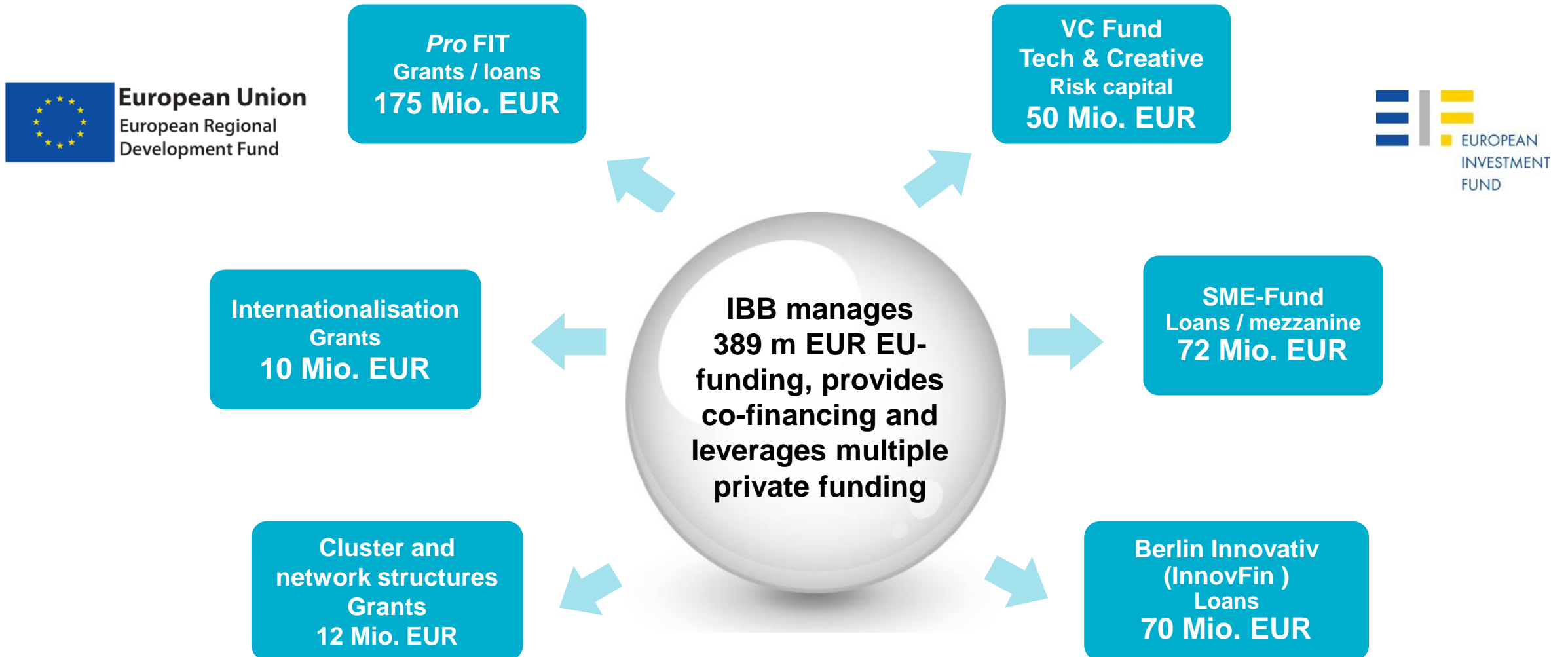
Berlin's Public Regional Development Bank Overview



- IBB is the **business development bank** of the Federal State of Berlin, an independent institution incorporated under public law and under the control of the Federal Financial Supervisory Authority (BaFin)
- **Balance-sheet** sum: EUR 17.7bn
- **630 employees**
- IBB provides **financial instruments** for business development, housing, climate protection and infrastructure
- IBB focuses on supporting **start-ups, SMEs and social housing companies** with loans and venture capital but also by offering grant programmes and advisory services
- IBB **refinances** itself on the money and capital markets (“AAA” by Fitch) and employs funds from regional, national and EU public budgets

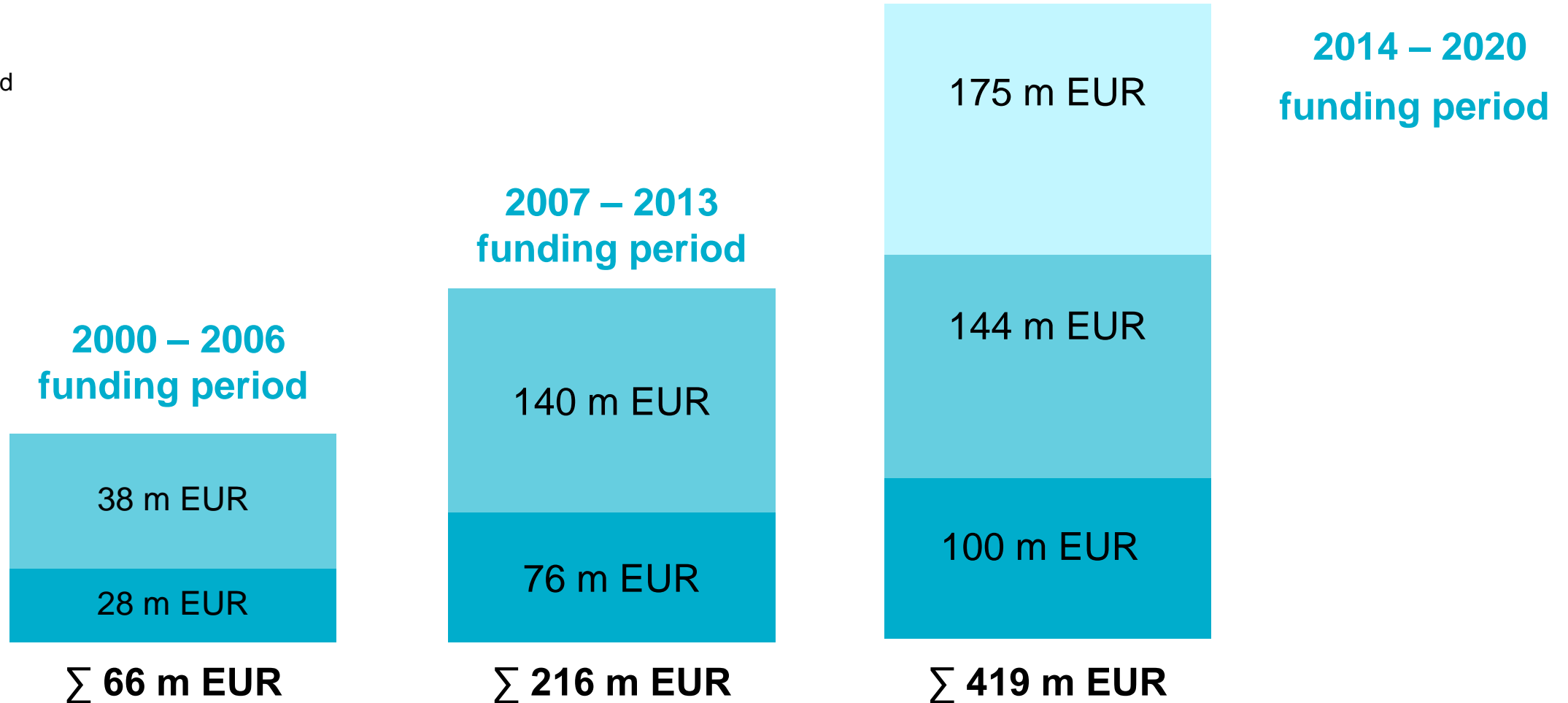


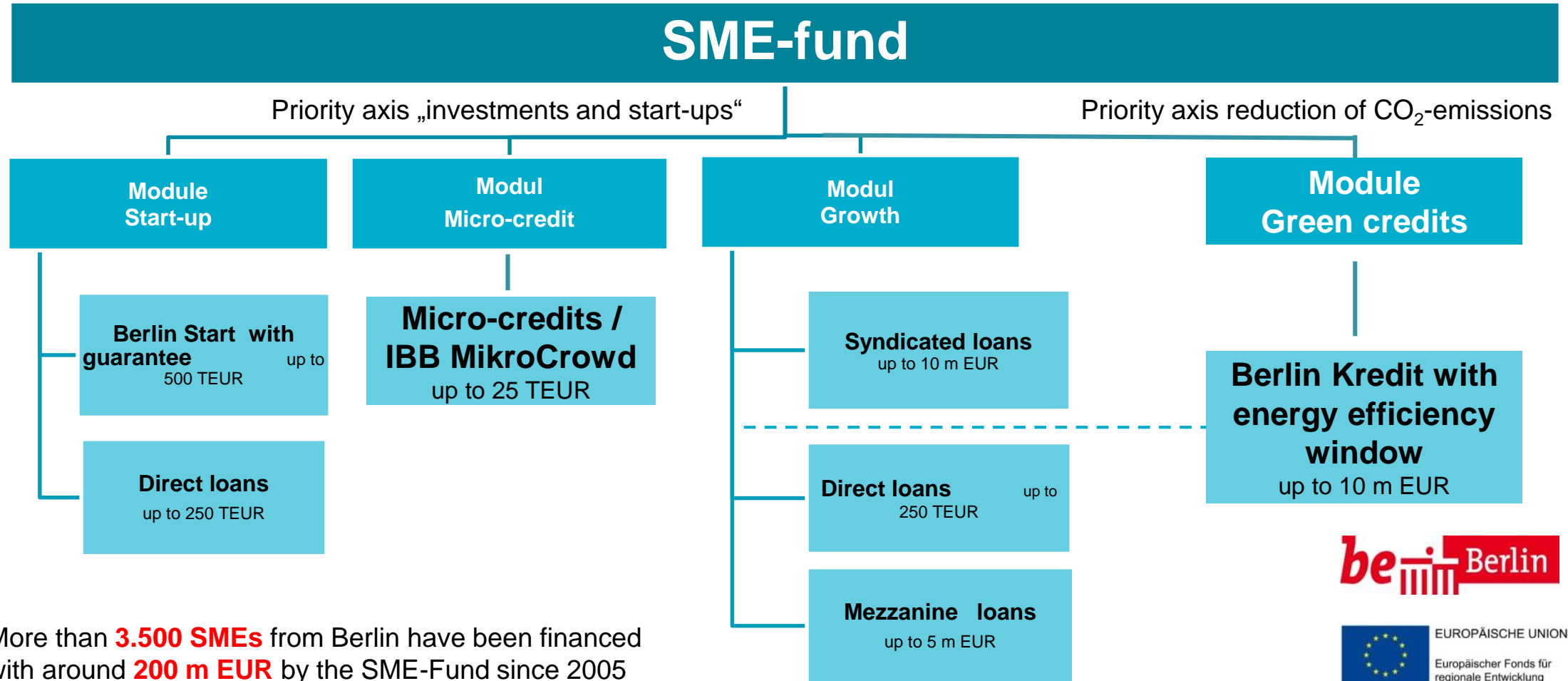
IBB is major actor implementing EU structural and innovation policy in Berlin



IBB as pioneer of ERDF-FI among public banks

- Pro FIT
- SME-fund
- VC-fund

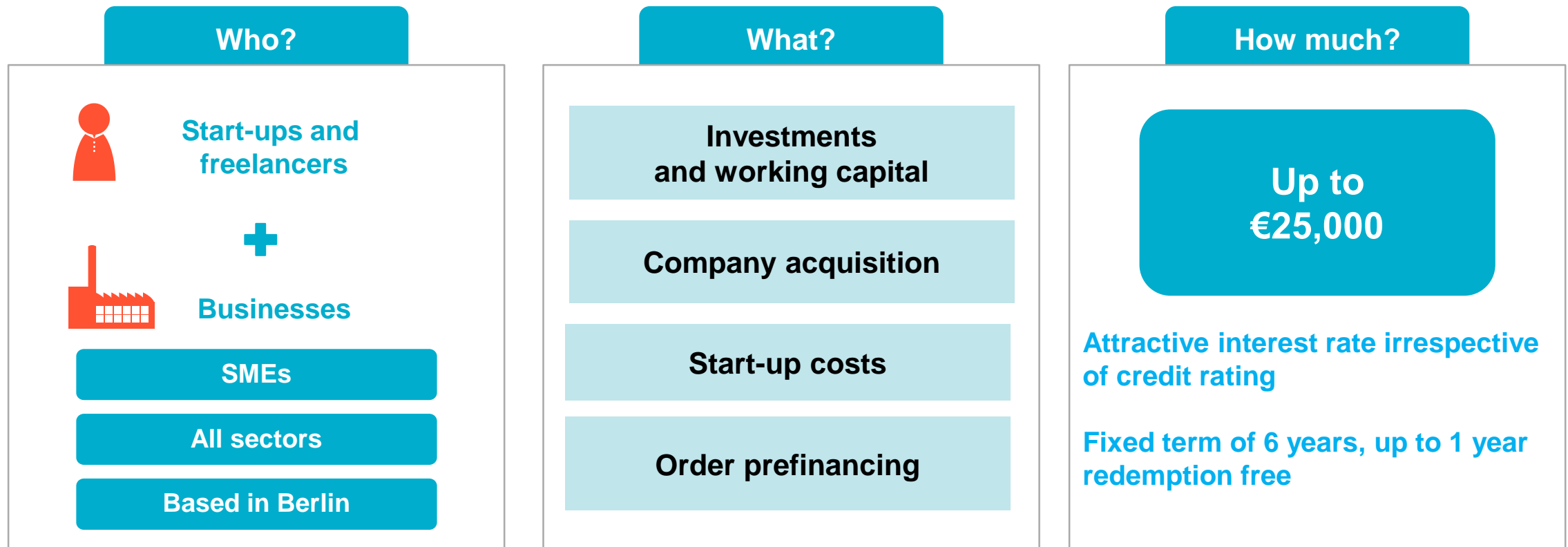




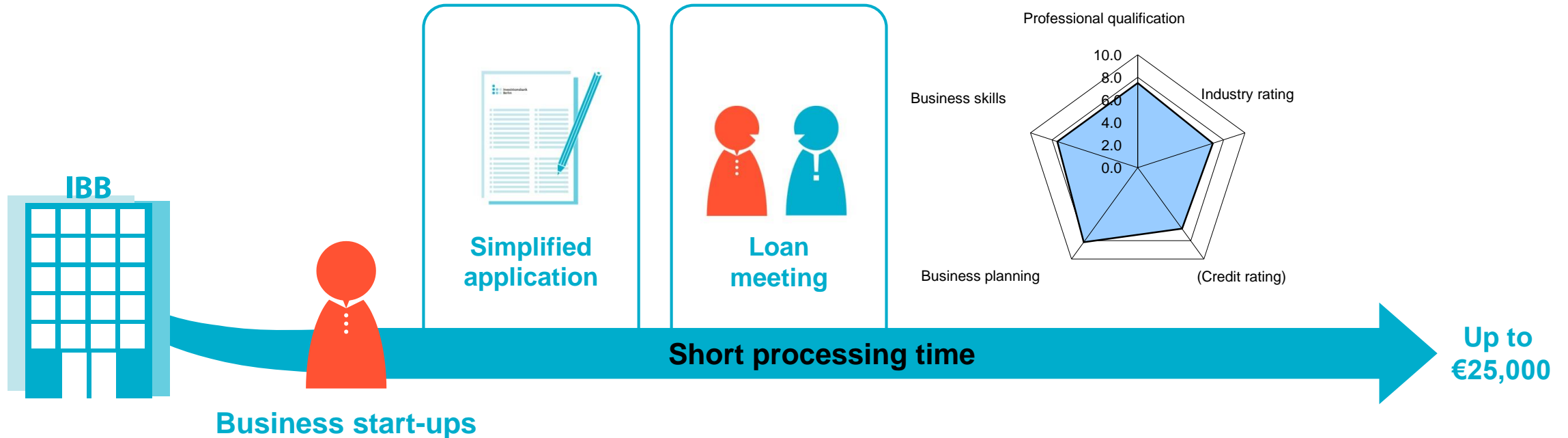
➤ More than **3.500 SMEs** from Berlin have been financed with around **200 m EUR** by the SME-Fund since 2005

Micro-credits from the SME-fund

- IBB pioneer in developing micro-credits as part of public support schemes
- Long-standing experience, since 1999 ca. 3.000 micro-credits up to 25 TEUR



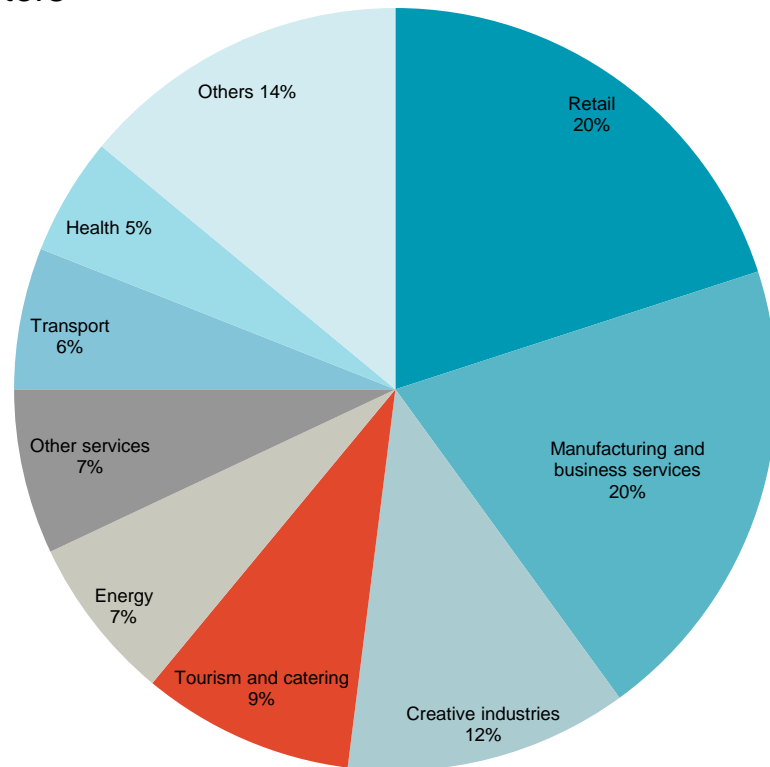
Micro-credits – simplified procedure



- Lean, un-bureaucratic application process (no business plan or liquidity planning necessary)
- Fast financing decisions based on quick-check-tool, focus: personal interview, entrepreneurship
- No equity or collateral needed

Micro-credits – breakdown

Sectors



Others

- 75 % Start-ups
- 55 % Businesses by women
- 19 % Businesses by people with a migrant background
- 1,5 % Defaults (share of loan volume) despite a cancellation rate of around 15 %

IBB MikroCrowd



<https://www.startnext.com/pages/ibbmikrocrowd>

PARTNER PAGE

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IBB MikroCrowd

Du benötigst Kapital für deine Gründung oder für dein Start-up? Dann ist der Mikrokredit aus dem KMU-Fonds genau das Richtige für dich. Schnell und unbürokratisch stellt dir die Investitionsbank Berlin Darlehen bis zu 25.000 EUR bereit. Solltest du weitere Mittel für eine geschlossene... [Show more](#)



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About Startnext

- First German crowdfunding platform 2010
- Focus: Culture, Creative Industries, Food, Social Business
- Crowdfunding: Donation, Reward
- Starters from DACH region
- B-Corp-certified

73.000.000 Euro

7.900 successful projects /startups

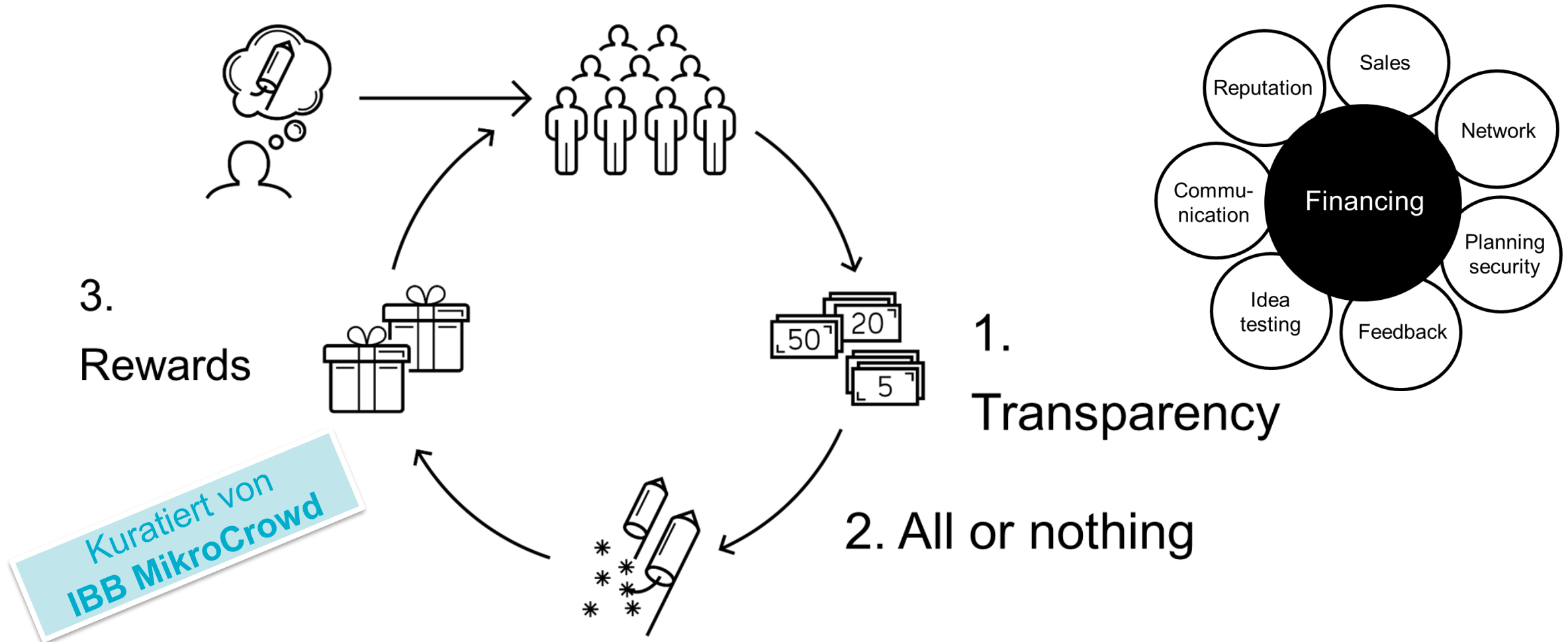
1,3 Mio. users

Ø 55-60% success rate

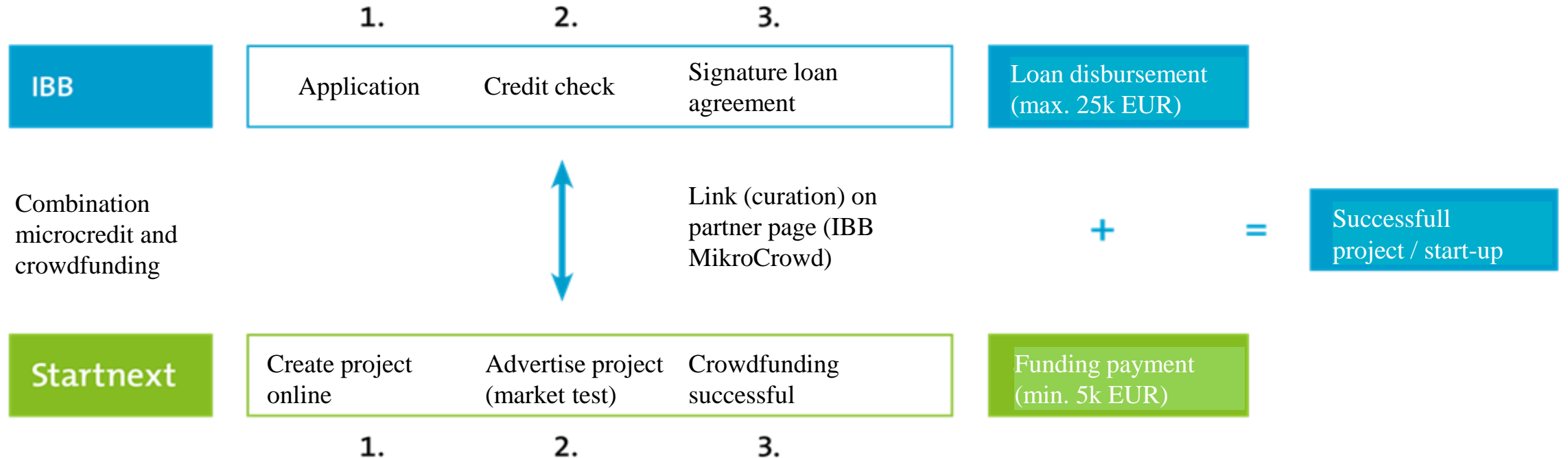
Ø 250-300 active projects



(Reward-based) Crowdfunding Principles







Combination of microcredits and crowdfunding



- Start-up and innovation projects are tested in advance for their relevance on the market
- (Partial) financing through upfront revenues
- Marketing through dissemination via social media

Help Blog Participating projects Search

 **116,708€**
funded
  **1,207**
Supporters
  **351**
days to go




ENVIRONMENT DE

UNVERPACKT UMGEDACHT

Wir wollen verpackungsfreies Einkaufen unabhängig von deinem Wohnort machen! Mit gängigen Mehrweggläsern: Einfach, ohne Plastik und mit viel Liebe :-)

🕒 27,768 € (73%) ⏱ 6 days




ENVIRONMENT DE

KarmaTea - Mach die Welt ein Schlückchen besser...

Der erste 100% ökologische Mate-Erfrischungstee ohne Zucker & Zusatzstoffe mit Kreislaufwirtschaft, aus dem wieder neue Pflanzen entstehen!

🕒 14,189 € (133%) 🏆 successful




COMMUNITY DE

FragNoah: Segeltrips für Alle!

Verbringe mehr Zeit in der Natur und lerne die Kraft des Windes kennen, die Menschen und Boote bewegt! Für dich & der Umwelt zuliebe!


🕒 11,801 € (236%) 🏆 successful



ENVIRONMENT DE


NEUE REPUBLIK REGER

Vegan Bar & Kitchen



ENVIRONMENT DE

BLUE BAR



ENVIRONMENT DE

CHOCOLATE

Projects Start Pages Help Blog Search



Partner campaigns

Discover campaigns and contests for projects and startups.



IBB MikroCrowd: example

- Powdy & Snatch (wb daily care GmbH) is 2nd winner of IBB-contest for social enterprises
- Powdy & Snatch offers innovative dental care for children without preservatives, without artificially produced ingredients, with plastic-free packaging and would like to support sustainable projects with part of the income



Powdy Snatch
Probiotisches Kinderzahnpulver
"Orange und grüne Mandarine"

In unserem Kinderzahnpulver verwenden wir nur bio ätherischen Öle von grüner Mandarine und süße Orange. Lass dich verführen von dem cremigen Charakter des Zahnpulvers und spüre die Kraft der Natur.

Enthält keine: Parabene, SLS, antiseptische Mittel (Triklosan), Titaniumdioxid, Fluorid, künstliche Farbstoffe, Konservierungsmittel.

Ingredients: Calcium Carbonate, Bentonite, Xylitol, Inulin, Limonene, Oryza Sativa Powder, Magnesium Carbonate, Bifida Ferment Lysate, Lactobacillus Ferment, Streptococcus Thermophilus Ferment, Bio Citrus Aurantium Dulcis (Orange) Peel Oil, Bio Citrus Reticulata (Tangerine) Peel Oil, Citral, Linalool.

Nachhaltigkeit

Unser Zahnpulver ist in einer wiederverwendbaren Dose verpackt. Unsere Rezeptur beinhaltet kein Wasser, daher brauchen wir keine Konservierungsstoffe. Das Herzstück von Powdy & Snatch ist die aktive Teilnahme am Umweltschutz und deswegen wollen wir einen Teil von unserem Umsatz für die Beseitigung von Plastikmüll in den Weltmeeren spenden.

Thank you!

Irene Schucht
Head of Strategy & Products
Investitionsbank Berlin
Bundesallee 210
10719 Berlin

Tel: 030 2125-4730
E-Mail: irene.schucht@ibb.de
www.ibb.de



EUROPEAN UNION
European Regional Development Fund



Leistung für Berlin.



financial instruments
 revolving capacity building
 added value **ERDF** funding agreement **ESF** EU guidance
 governance ex-ante assessment
 technical support seminars leverage financial intermediaries microfinance
 co-financing case studies
 investments **ESIF** fi-compass final recipients
 business plan thematic objectives
 advisory services **Thank you**
 guarantees loans **CF** equity
 banks life cycle combination of support
 private investors factsheets
 conferences **EMFF** investment strategy
 fund of funds manuals
 managing authorities



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