Enabling Access to Finance: Support Programs by IBB

www.ibb.de

Investitionsbank Berlin

Access to Finance

Category	Type of Support	Description	Target Group	Annual Figures (in Mio. EUR)	Link
Financial Education Initiatives	Frauenspezifische Orientierungs- und Qualifizierungs angebote (Women-specific orientation and qualification offers)	Training, qualification and coaching to support labor market (re-)entry, self-employment readiness, and entrepreneurial orientation.	Women facing barriers to employment or entrepreneurship – including migrants, career returners and prospective female founders.	2025: 2.8 2024: 6.6 2023: 0.0	Frauenspezifische Orientierungs- und Qualifizierungsangebote – ESF – Investitionsbank Berlin
	Grundbildung gering literalisierter Erwachsener	Basic education across essential life domains – such as family/parent work, health, finance and household management, work, digital literacy, political participation and civic education, as well as gender equality and equal opportunity.	Low-literate German-speaking adults, including both native speakers and individuals of migrant origin with limited German literacy, who face multiple disadvantages such as unemployment, low skills, or social exclusion.	2025: 1.6 2024: 0.0 2023: 2.9	Grundbildung für Erwachsene – ESF – Investitionsbank Berlin
	Lokal-Sozial-Innovativ (LSI)	Support for the local social innovations to combat poverty and promote social inclusion through micro-projects, development projects, and model projects, each with a distinct scope, focus, and level of funding.	Unemployed and jobseekers, low-skilled individuals, precariously employed persons, migrants and refugees, single parents, and households with multiple children.	2025: 1.2 2024: 2.0 2023: 0,5	Lokale Förderung sozialer Integration – ESF+ – Investitionsbank Berlin
	Berliner Startup-Stipendium	Support to establish innovative, technology-based startups by providing monthly stipends, access to research infrastructure, and coaching to assist in developing market-ready prototypes.	Graduates with a university degree and individuals without a university degree but possessing technical expertise or applicable procedural knowledge relevant to the startup project.	2025: 9.3 2024: 2.4 2023: 20.5	Berliner Startup-Stipendium – Investitionsbank Berlin
	Gründungsförderung an Hochschulen	Promotion of entrepreneurship and innovation by providing funding.	Students, university staff, and alumni (up to five years after graduation) of state universities as defined by the Berlin Higher Education Act (BerlHG).	2025: 0.2 2024: 0.0 2023: 1.2	Gründungförderung an Hochschulen – Investitionsbank Berlin

Category	Type of Support	Description	Target Group	Annual Figures (in Mio. EUR)	Link
	Mietzuschuss in Sozial-wohnungen (rent subsidies)	Monthly rent subsidy for low-income tenants to manage housing cost and maintain afforda-bility.	Berlin tenant households living in social housing (first subsidized route) and whose rent burden from the gross warm rent in relation to the allowable income according to the income limits for the Berlin WBS (housing entitlement certificate) is higher than 30%.	2025: 3.1 2024: 3.5 2023: 4.4	Mietzuschuss in Sozial-wohnungen – Investitions-bank Berlin
	IBB Genossenschafts-förderung – Anteilserwerb (promotion of the acquisition of cooperative shares)	Interest-free loan to support low-income house-holds in acquiring cooperative shares, enabling access to secure and affordable cooperative housing.	Berlin low and middle income households with a housing entitlement certificate (WBS).	2025: 0.04 2024: 0.14 2023: 0.20	IBB Genossenschafts-förderung – Anteilserwerb – Investitionsbank Berlin
Retail and Households	IBB Wohnungsneubaufonds – publicly subsidized (social) housing	Financing of owner-occupied housing for low and middle-income earners. Starting from the date of average occupancy readiness, rent and occupancy restrictions are established for the subsidized units.	Berlin low and middle income households with a housing entitlement certificate (WBS).	2025: 616.9 2024: 591.1 2023: 144.9	IBB Wohnungsneubaufonds – Investitionsbank Berlin
	IBB Junges Wohnen (IBB Young living)	Affordable housing for students and apprentices in Berlin by providing interest-free loans and grants for the construction or conversion of housing units.	Trainees and students in the State of Berlin.	2025: 40.3	IBB Junges Wohnen – Inves-titionsbank Berlin
	IBB Soziale Wohnraummo-dernisierung (IBB Social Housing Modernisation)	Comprehensive renovations of rental prop-erties to achieve energy-efficient standards, enhancing living quality and reducing energy consumption. Starting from the date of average occupancy readiness, rent and occupancy restrictions are established for the subsidized units.	Berlin low and middle income households with a housing entitlement certificate (WBS).	2025: 20.93	IBB Soziale Wohnraummo-dernisierung – Investitions-bank Berlin

Investitionsbank Berlin
Bundesallee 210
10719 Berlin

Phone: +49 (0) 30 / 2125-0

www.ibb.de

Investitionsbank Berlin

Version: 11 August 2026