

# Money for bikes: Showcasing five European cities with innovative purchase incentive schemes that support the purchase of bicycles and cargo bikes



June 2026

Jaume Estellers Moreno, Holger Haubold



Mobility matters for every one of us, every day. It provides access to workplaces, to venues of social and cultural exchange, to friends and family, to everyday logistics and deliveries, and much more. However, it also comes with costs: At the individual level, e.g. through time lost in traffic or exposure to road crashes, and at the level of society, e.g. through greenhouse gas emissions or air and noise pollution. According to the European Commission's Smart and Sustainable Mobility Strategy, the most serious challenge facing the transport sector by far is to significantly reduce its emissions and become more sustainable<sup>1</sup>

While this transformation offers great opportunities for a better quality of life, it will require far-reaching changes in current mobility systems. Amongst others, the strategy calls for decisive action to shift more activity towards more sustainable transport modes, including active mobility. In the European Declaration on Cycling,<sup>2</sup> the EU institutions recognise that cycling can play a key role in this shift as a zero-emission form of transport that also brings multiple other benefits, such as better health through increased physical activity and more liveable public spaces. Cycling can also provide an affordable alternative for inner-city mobility in case of urban vehicle access restrictions like low emission zones or congestion charges. This is true both for private mobility, like commuting to work, but also for last-mile logistics, where (electric) cargo bikes can make deliveries faster and more flexible especially in urban areas.

All across Europe, governments are therefore allocating part of their budgets to promote cycling, combining different approaches. Besides investments in high quality infrastructure or the expansion of urban bike-sharing systems, another way of promoting cycling has become increasingly popular during the last years: purchase incentives for bicycles and cargo-bikes. Given the higher initial acquisition costs, these incentives can

---

<sup>1</sup> [\(COM\(2020\) 789 final\)](#)

<sup>2</sup> [\(C/2024/2377\)](#)

make a decisive difference for improving universal access to bikes, especially when it comes to electric bikes and/or cargo bikes.

The incentives are often provided by municipalities, regional governments and in some cases, national governments. They not only target individual citizens that seek financial help to purchase a bicycle, but also private companies, public entities, associations, freelancers and NGOs, offering grants that usually cover a portion of the total price of the bicycle with a price cap. The incentives can cover all types of bicycles: from a conventional mechanical bicycle to pedelecs-25 and speed pedelecs, (e-) cargo bikes and even accessories as batteries or trailers.

Around Europe, the landscape of incentives varies. Countries like France and Austria stand out for the provision of local incentives in their main cities, while others as Greece, Germany, Portugal and Slovenia count with (additional) national schemes. Interestingly, countries such as Denmark, Sweden and the Netherlands, where an advanced cycling culture is well established, generally do not offer purchase incentives to their respective populations even though there might be groups of the population benefitting from them, while schemes have only been developed more recently in Central and Eastern Europe.




To illustrate integrated and targeted solutions that cities have come up with to offer financial grants to support the purchase of bicycles and promote cycling in their streets, we have selected the following five cities as case studies: Nantes (France), Mainz (Germany), Varaždin (Croatia), Graz (Austria), Valletta (Malta).



## Nantes Métropole, France

Nantes Métropole, member of ECF's network Cities and Regions for Cyclists, stands out as an example of how a city can redefine its mobility policy. After hosting ECF's flagship conference Velo-city in 2015, Nantes has continued an ambitious cycling policy with initiatives as its *Grandes Voies Vélo* or introducing speed limits of 30 km/h or less to 90% of its roads.

As part of this policy, Nantes Métropole has been offering a generous purchase incentive programme to its residents already since 2012 and the first cycling strategy. Today, the incentive is provided to professionals using bikes for their trips and to individual households, with the amount of the incentive for households being based on the French '*Quotient Familial*', an indicator used to categorise households according to income and family size. Conventional bicycles, e-bikes and cargo-bikes are supported according to this indicator, following a staggered approach common in other French cities and formerly at a national level with '*Bonus vélo*'. This way, Nantes provides a targeted incentive geared towards tackling transport poverty, providing the opportunity to acquire a bicycle to those who need it most.

Type de vélos	POURCENTAGE DE RÉDUCTION VÉLOS NEUFS OU OCCASION SELON TRANCHE DU QUOTIEN FAMILIAL (QF)			
	QF ≤ 350	351 ≤ QF ≤ 500	501 ≤ QF ≤ 750	751 ≤ QF ≤ 900
	90 %	70 %	50 %	30 %
Montant maximum de la subvention TTC (Vélo + antivol + marquage)				
Classique 	150 €	120 €	100,00 €	50,00 €
VAE et kit électrification 	800 €	500,00 €	250,00 €	150,00 €
Catégorie Cargo / triporteur / spécial * 	1 500 €	1 000 €	600 €	300 €

According to the data made available to ECF by the administration, during the last years, Nantes Métropole has provided an annual budget between €500,000 and €600,000 for the incentive (professionals and households combined), enabling the purchase of more than 1,000 bikes per year on average. In the seven years between 2018 and 2025, around 10,000 purchases were supported by the incentive scheme, making it possible for example for single-parent households to purchase (electric) cargo bikes. In addition, there is a long-term rental scheme supported by the metropolitan area, which enables citizens to try out an electric bike or cargo bike for one year maximum for an attractive price. 80% of the beneficiaries of this scheme indicated that they went on to purchase a bike after the rental.

## Mainz, Germany

The city of Mainz is the capital of the German state of Rheinland-Pfalz and home to a population that makes almost a third of its journeys in the city by bicycle. Since 2023, the development of the so-called ‘cycling consensus’ (*Radkonsens Mainz*) began, developing standards and the cycling network of the city through a participatory approach between the municipality, citizens and cycling specialists, ensuring high-quality for its residents and aiming to increase even more its cycling figures.<sup>3</sup>

On top of the ambitious policies regarding cycling networks and infrastructure, Mainz residents count with a special incentive scheme for the purchase of electrical cargo bikes: grants are given to citizens who are clients of the region’s municipal utilities company, *Mainzer Stadtwerke*. The company provides electricity, water and gas, and as part of the city’s ‘Master Plan 100% Climate Protection’, the company offers attractive incentives to citizens who possess an energy contract with them, with the objective to promote e-mobility in the city, including electric cargo bikes.<sup>4</sup>

As the energy subsidiary of *Mainzer Stadtwerke*, *Mainzer Erneuerbare Energien GmbH* (MEE) aims to operate entirely on sustainable energy while supplying nearly 30% of Mainz’s total electricity consumption from renewable sources. In line with this vision, the system highlights a compelling synergy between the city’s commitment to sustainable mobility and locally generated clean energy. By offering financial incentives for citizens to purchase electric cargo bikes, Mainz encourages residents to adopt eco-friendly transportation options that are directly supported by renewable energy production, reinforcing a circular model of urban sustainability.<sup>5</sup>

---

<sup>3</sup> <https://jahresbericht.mainz.de/schwerpunktthemen/zukunftsorientiertes-mainz>

<sup>4</sup> [Mainzer Stadtwerke: Electromobility funding program](#)

<sup>5</sup> [Mainz Renewable Energies – Environmentally Friendly, Sustainable, Future-Proof](#)

## Varaždin, Croatia

The city of Varaždin, with only 44,000 residents, stands out as one of the foremost cycling cities in Croatia and a regional reference model in cycling culture and investment in infrastructure and bicycles. Cycling has long been embedded in everyday life, and the city, which is a member of ECF's network Cities and Regions for Cyclists, has built on this tradition by integrating it into its Sustainable Urban Mobility Plan. Continuous improvements to cycling infrastructure, supportive traffic regulations such as contraflow cycling, and a strong emphasis on citizen participation have further strengthened its position.<sup>6</sup>

As part of the overarching strategies for promoting cycling and active mobility, Varaždin provides financial incentives aimed at residents. The city has implemented a yearly programme of around €50,000 to co-finance the purchase of new bicycles and support the maintenance of existing ones, making cycling more accessible and safer for citizens. These subsidies are complemented by participatory budgeting initiatives where residents can propose cycling-related improvements like bike parking, further reinforcing engagement and uptake.<sup>7</sup>

Varaždin therefore provides an example of how small-scale initiatives can create a bigger impact and serve as an example of scalable best practice for cycling promotion in small and medium-sized European cities, being as well a role model for the entire region on cycling promotion.

---

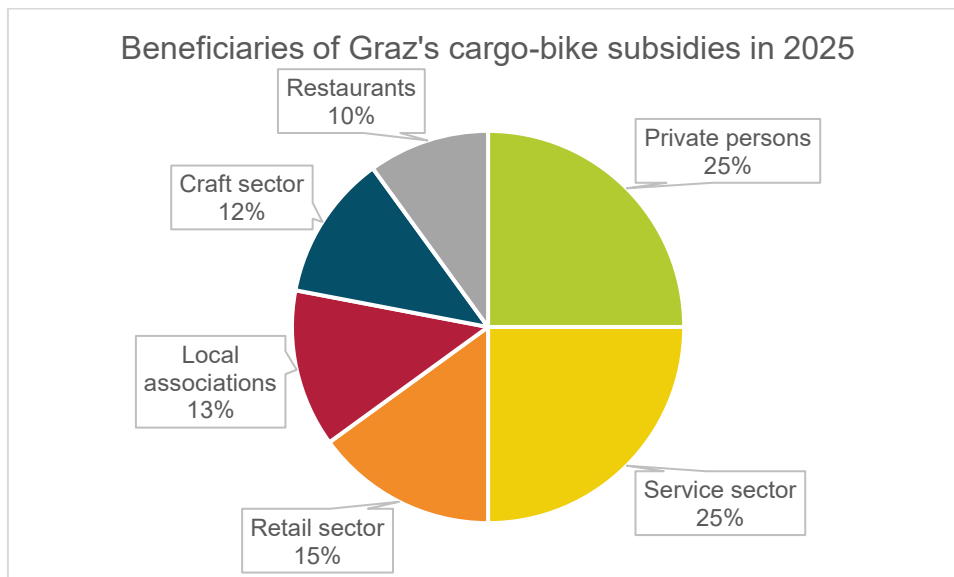
<sup>6</sup> [Varaždin: A City Tailored to People - ECF](#)

<sup>7</sup> [Varaždin: A City Tailored to People - ECF](#)

## Graz, Austria

Graz is the second largest city of Austria and capital of the region of Styria and is one of the strongest cycling cities in Austria. With a cycling modal share of 20% among its residents, the city has shown a real commitment to develop cycling even further through its Masterplan *Radoffensive*. Since conceived in 2019, this plan outlines a 10-years plan to boost the share of cyclists to 30% by 2030 through an allocated budget of €100 million to implement a pack of infrastructure projects that will support the development of the planned routes through more and better-quality cycling infrastructure.<sup>8</sup>

Although not funded by the *Radoffensive* plan but by the city's Environmental funding schemes, Graz counts with a very generous scheme of incentives for cargo-bikes that, combined with Austria's national subsidy scheme program, allows residents to finance a substantial share of the purchase costs for cargo-bikes. Notably, Graz has led the way since 2011, when it became the first city in Europe to offer purchase incentives for cargo-bikes. While the program gave access to private individuals in 2024, last year the city covered half of the price of the purchase of a cargo-bike with an annual budget of €230,000, while the national government provides up to a €1000 to individuals who purchase an electric cargo-bike and €800 to those who opt for a mechanical one, providing residents of Graz with one of the most generous schemes in Europe.



When it comes to freight and logistics mobility, according to Thomas Lampesberger, who works at the city's Department of Environment, the purchase incentives are requested and given to freelancers, while bigger courier companies do not request them. Roland Kloss, head of unit for Sustainable Development at the Environment Agency of Graz adds that the density of cargo bikes in Graz is exceptionally high relative to the city's size, with municipal officials estimating that at least 2,000 cargo

<sup>8</sup> <https://rad.graz.at/>

bikes are currently in circulation in a city of roughly 300,000 inhabitants. This suggests that Graz has not only pioneered subsidy policy, but has also achieved one of the strongest levels of cargo-bike penetration per capita among Austrian cities.

According to Lampesberger, the scheme has supported more than 1,400 cargo bikes since its launch and currently subsidises around 200 new cargo bikes annually. Originally designed to support companies and urban logistics operators, the programme's expansion to private individuals in 2024 has significantly increased demand, with private households now representing a major share of new applicants. This broadening of eligibility marks an important policy shift, extending cargo-bike adoption beyond commercial logistics into family mobility and daily urban transport.

Looking ahead, Graz may be entering a new policy phase. Rather than focusing exclusively on purchase subsidies, city officials are increasingly exploring how policy can incentivise actual cargo-bike use. As Lampesberger emphasised, "in the past years we supported buying bikes, now we need to support using them," indicating a possible transition from ownership-based incentives towards usage-based mobility strategies. This evolution may prove particularly relevant for other European cities seeking not only to increase cargo-bike ownership, but also to maximise modal shift and long-term behavioural change.

## Valletta, Malta

Valletta, the capital of the Malta and Europe's southernmost capital, has started taking its first steps into developing cycling and sustainable mobility with actions such as the introduction of an e-bike share system (Tallinja bike)<sup>9</sup>, including cycling in the region's Sustainable Urban Mobility Plan (SUMP)<sup>10</sup> and the recently started construction of the Grand Harbour cycling network, lead by the central government's agency Infrastructure Malta.<sup>11</sup>

However, as the municipality does not control metropolitan transport planning, it does not provide direct incentives, with most initiatives driven at the central government level. Transport Malta, as the national authority responsible for transport policy and regulation, counts with a grant scheme that include pedelecs, providing a flat rate of 650 EUR per unit. Notably, the incentive scheme is funded by the European Union's NextGenerationEU program, providing an example of how Member States can make use of EU funds to further develop sustainable mobility through funding access to e-bikes and e-cargo bikes, which are considered a powerful sustainable mobility solution in Mediterranean nations, where the summer months are generally perceived as too warm to cycle.

Both Valletta and Malta are taking the right steps towards the promotion of sustainable mobility, and the country is becoming an example to its Mediterranean neighbours on the promotion of cycling as a wide-spread mode of transport. E-bikes can provide a legitimate solution in countries with higher summer temperatures, helping to overcome barriers related to heat and challenging topography while making cycling accessible to a broader share of the population. Combined with investments in cycling infrastructure, public bike-sharing systems, and targeted financial incentives, these measures have the potential to gradually shift travel behaviour towards cleaner, healthier, and more sustainable forms of urban mobility.

---

<sup>9</sup> [https://urban-mobility-observatory.transport.ec.europa.eu/news-events/news/e-bike-share-service-launched-valletta-2018-08-28\\_en](https://urban-mobility-observatory.transport.ec.europa.eu/news-events/news/e-bike-share-service-launched-valletta-2018-08-28_en)

<sup>10</sup> [https://reforms-investments.ec.europa.eu/projects/sustainable-urban-mobility-plan-valletta-region\\_en](https://reforms-investments.ec.europa.eu/projects/sustainable-urban-mobility-plan-valletta-region_en)

<sup>11</sup> [https://urban-mobility-observatory.transport.ec.europa.eu/news-events/news/work-starts-maltas-grand-harbour-cycling-network-2025-08-14\\_en](https://urban-mobility-observatory.transport.ec.europa.eu/news-events/news/work-starts-maltas-grand-harbour-cycling-network-2025-08-14_en)



Mundo Madou  
Avenue des Arts 7-8  
B-1210 Brussels  
+32 2 329 03 80  
[office@ecf.com](mailto:office@ecf.com)

[ecf.com](http://ecf.com)



ECF gratefully acknowledges financial support from the LIFE programme of the European Union.



ECF gratefully acknowledges financial support from the cycling industry via European Cycling Industries.