

99148244017000

Heruntergeladen am 23.06.2025

<https://fimportal.de/xzufi-services/S1000020010000012425/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99148244017000
Leistungsbezeichnung I	
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	<div lang="en-x-mtfrom-de">Business start-up</div> , <div lang="en-x-mtfrom-de">microcredit</div> , <div lang="en-x-mtfrom-de">microfinance</div> , <div lang="en-x-mtfrom-de">Pre-financing of existing orders</div> , <div lang="en-x-mtfrom-de">growth financing</div> , <div lang="en-x-mtfrom-de">extension</div> , <div lang="en-x-mtfrom-de">takeover</div> , <div lang="en-x-mtfrom-de">fortress of existence</div> , <div lang="en-x-mtfrom-de">operating resources</div> , <div lang="en-x-mtfrom-de">investments</div>
Leistungstyp	

Modul	Sachverhalt
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	17.01.2023
Fachlich freigegeben durch	
Handlungsgrundlage	
Teaser	
Volltext	
Erforderliche Unterlagen	<ul style="list-style-type: none"> • Copy of the extract from the register or copy of the business registration or proof of freelance work in a suitable form • power of attorney for the authorized representative, if applicable • de minimis declaration • SME Statement • Annex I (self-assessment / planning figures) to the Hamburg credit micro application • Concept/business plan (please upload as a complete document) • Questionnaire for natural persons or legal entities • Schufa statement • Schufa information/Crefo information from the applicant, as well as the guarantor • Letter of confirmation from a credit institution that the financing of the proposed project will not be accompanied • Further attachments to the application (please upload as a complete document) • Identity card or passport (copy)
Voraussetzungen	<ul style="list-style-type: none"> • Small companies, the self-employed and members of the liberal professions are eligible to apply. • If your company employs fewer than 50 people and has annual sales or an annual balance sheet total of no

Modul

Sachverhalt

more than 10 million euros.

- Main acquisition with company headquarters or at least one permanent establishment is in Hamburg.
- You may not receive any financing from a bank for your project.

Kosten

Verfahrensablauf

- You can apply for the funding program via the e-application portal of the Hamburg Investment and Development Bank
- To apply for the funding program, you have to register once and can then log in with your username.
- Submit the application online via the portal.
- The application must be submitted before the start of the project (e.g. first binding order, conclusion of a purchase contract, etc.).
- Get in touch with a cooperation partner: Chamber of Commerce Chamber of Crafts Entrepreneurs Without Borders e. V Working group of self-employed migrants e. V
- After a consultation with a cooperation partner, the partner submits the additional loan application to the IFB Hamburg.
- The examination takes place only after all the necessary documents have been submitted.
- After a successful examination you will receive a permit.
- After receiving the permit, you can start with your project.

Bearbeitungsdauer

Frist

weiterführende Informationen

<https://www.ifbhh.de/foerderprogramm/hamburg-kredit-mikro>
<https://www.ifbhh.de/foerderprogramm/hamburg-kredit-mikro>

Hinweise

- The interest on the loan is currently 2.95% pa, is fixed for the term of the loan and also applies to the grace period.
- The loan amount is paid out 100% and in one lump sum.
- Beginning 3 months after the date of commitment, a

Modul

Sachverhalt

- commitment fee of 1.80% pa will be charged for the loan that has not yet been paid out.
- A processing fee is not charged.
 - Notarial acknowledgment of debt by the applicant (in the case of GbR also by the co-obligors).
 - In the case of legal entities, the shareholders provide a guarantee.
 - Funding of the same project with EU funds from other federal and state programs is excluded.
 - Chamber of Commerce (including for members of the IHK)
 - Chamber of Crafts (including for companies with affiliation to crafts)
 - Entrepreneurs Without Borders e. V
 - Working group of self-employed migrants e. V

Rechtsbehelf

Kurztext

- Hamburg loan micro
- The aim of the loan is to support companies that are eligible to apply by providing the loan funds and thus enabling investments and working capital financing for the Hamburg location.
- Funding requirements: small businesses, self-employed and, Members of the liberal professions who have fewer than 50 employees and annual sales or an annual balance sheet total of no more than 10 million euros, with their company headquarters or significant permanent establishments in Hamburg. Applicants must submit a letter of confirmation from a bank stating that the financing project cannot be supported
- Small companies up to the 5th fiscal year: €5,000-€25,000
- Small companies from the 5th financial year: €5,000 - €40,000
- Application online
- Responsible: Hamburg Investment and Development Bank

Ansprechpunkt

Modul	Sachverhalt
Zuständige Stelle	
Formulare	
Ursprungsportal	Hamburg Service, Hamburg Service (Currently this link is only available in german)