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Funding: Apply for a microloan for business start-ups and business successions

Heruntergeladen am 21.06.2025

<https://fimportal.de/xzufi-services/110526122/L100027>

Modul	Sachverhalt
Leistungsschlüssel	99400063017000, 99400063017000
Leistungsbezeichnung I	Funding: Apply for a microloan for business start-ups and business successions
Leistungsbezeichnung II	Apply for funding from the ESF Plus state program "Microloans for business start-ups and business succession"
Typisierung	4a - Land: Regelung und Vollzug
Quellredaktion	Mecklenburg-Vorpommern
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Förderprogramme (400)
Verrichtungskennung	Bewilligung (017)

Modul	Sachverhalt
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	10.04.2024
Fachlich freigegeben durch	Ministry of Economic Affairs, Infrastructure, Tourism and Labor Mecklenburg-Vorpommern
Handlungsgrundlage	https://www.gsa-schwerin.de/leistungen/existenzgruendung-und-uebernahme/mikrodarlehen.html https://www.gsa-schwerin.de/fileadmin/user_upload/ESF_Plus/Mikrodarlehen_Pd04/2023-12-07_Erste_Verwaltungsvorschrift_von_M_gezeichnet.pdf https://www.gsa-schwerin.de/fileadmin/user_upload/ESF_Plus/Mikrodarlehen_Pd04/2024-04-03_Pd04_2-VV_Amtsbl_MV_14_2024_13032024.pdf https://www.gsa-schwerin.de/leistungen/existenzgruendung-und-uebernahme/mikrodarlehen.html https://www.gsa-schwerin.de/fileadmin/user_upload/ESF_Plus/Mikrodarlehen_Pd04/2023-12-07_Erste_Verwaltungsvorschrift_von_M_gezeichnet.pdf https://www.gsa-schwerin.de/fileadmin/user_upload/ESF_Plus/Mikrodarlehen_Pd04/2024-04-03_Pd04_2-VV_Amtsbl_MV_14_2024_13032024.pdf
Teaser	If you need financial support for your start-up project, you can obtain a microloan here.
Volltext	Who is supported? Natural persons who are not partners in partnerships or corporations and who wish to set up or expand a company in Mecklenburg-Vorpommern. What is supported? Business founders can receive interest-bearing loans to finance deductible operating expenses (investments and operating resources) before starting business activities and in the first 36 months after starting business activities in the context of a start-up or business succession.

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The grants are used to establish and expand economically sustainable self-employed businesses.

How is funding provided?

Before and in the first 36 months after the start of business operations:

- Interest-bearing repayable installment loan of up to EUR 25,000 per business start-up in the event of a proven financing shortfall.

The term of the loan can be up to 6 years and is repayment-free for up to 12 months. The interest rate is fixed and amounts to 4 percent per year on the remaining debt for the entire term of the loan.

There is no legal entitlement to the granting of a loan.

Erforderliche Unterlagen

- Proof of required knowledge and skills in the field of expertise and business management
- meaningful business concept
- Professional statement from the relevant chambers or a suitable institution
- Business registration/confirmation from the tax office to apply for freelance work

Voraussetzungen

- Main residence and future place of business in M-V
- Self-employment as a full-time existence and personally independent without direct employee-like ties to a client

Kosten

none

Verfahrensablauf

A formal application must be submitted to the GSA - Gesellschaft für Struktur- und Arbeitsmarktentwicklung mbH.

Bearbeitungsdauer

Once all documents relevant to the grant have been submitted, the microloan is granted by means of a grant notification.

Frist

28.12.2023 - 31.12.2028
none

Modul	Sachverhalt
weiterführende Informationen	Applications must always be submitted in writing and signed to GSA - Gesellschaft für Struktur- und Arbeitsmarktentwicklung mbH.
Hinweise	
Rechtsbehelf	• Objection • Administrative court action
Kurztext	• Microloans for the purpose of establishing and expanding economically sustainable self-employed businesses • Residence and place of business must be in M-V • Applicants are not companies, but natural persons • Interest-bearing microloan to finance deductible operating expenses prior to establishment or in the first 36 months after establishment • Application to be submitted in writing and signed to GSA - Gesellschaft für Struktur- und Arbeitsmarktentwicklung mbH, application form at www.gsa-schwerin.de made available • Business concept required, self-employment as full-time existence • Up to EUR 25,000 per business start-up with proven financing gap • Loan term of up to 6 years, of which up to 12 months are repayment-free • Fixed interest rate of 4 percent per year on the remaining debt for the entire term of the loan
Ansprechpunkt	Advice from the Chambers of Industry and Commerce and Chambers of Crafts in Mecklenburg-Vorpommern
Zuständige Stelle	GSA - Society for Structural and Labor Market Development mbH
Formulare	The application form is published by the granting authority on its website at www.gsa-schwerin.de . https://www.gsa-schwerin.de/richtlinienauswahl/antragformular-anfordern.html?tx_gsaantraege_main%5Baction%5D=new&tx_gsaantraege_main%5Brichtlinie%5D=50&cHash=653689efbb84699fd358f076ef83d8b2 https://www.gsa-schwerin.de/richtlinienauswahl/antragformular-anfordern.html?tx_gsaantraege_main%5Baction%5D=new&tx_gsaantraege_main%5Brichtlinie%5D=50&cHash=653689efbb84699fd358f076ef83d8b2

Modul

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=51&cHash=3eb97b1655d0fa64c0212aa6482e408f
<https://www.gsa-schwerin.de/leistungen/existenzgruendung-und-uebernahme/mikrodarlehen.html>
https://www.gsa-schwerin.de/richtlinienauswahl/antragsformular-anfordern.html?tx_gsaantraege_main%5Baction%5D=new&tx_gsaantraege_main%5Brichtlinie%5D=50&cHash=653689efbb84699fd358f076ef83d8b2
https://www.gsa-schwerin.de/richtlinienauswahl/antragsformular-anfordern.html?tx_gsaantraege_main%5Baction%5D=new&tx_gsaantraege_main%5Brichtlinie%5D=51&cHash=3eb97b1655d0fa64c0212aa6482e408f
<https://www.gsa-schwerin.de/leistungen/existenzgruendung-und-uebernahme/mikrodarlehen.html>

Ursprungsportal

Funding: Apply for a microloan for business start-ups and business successions, Förderung: Mikrodarlehen für Existenzgründung und Unternehmensnachfolgen beantragen