

99148244017000

# Hamburg loan micro

Heruntergeladen am 31.05.2025

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

Modul	Sachverhalt
Leistungsschlüssel	99148244017000
Leistungsbezeichnung I	Hamburg loan micro
Leistungsbezeichnung II	Apply for loans for investments and working capital
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	

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Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	17.01.2023
Fachlich freigegeben durch	
Handlungsgrundlage	<p>Designation: Funding guidelines for granting a loan for small businesses (KU), the self-employed and freelancers</p> <p>URL:  <a href="https://www.ifbhh.de/api/services/document/2936">https://www.ifbhh.de/api/services/document/2936</a> </p>
Teaser	The funding program aims to cover the liquidity needs of companies eligible to apply with small-volume loans/microloans.
Volltext	<p>The Hamburg Investment and Development Bank provides a small-volume loan/micro-loan for investments and working capital to small companies, the self-employed and members of the liberal professions.</p> <p>Up to 100 percent of the eligible investment and operating costs can be financed with these loans. The amount of funding depends on the number of financial years and applies in particular to business start-ups and consolidations, business takeovers, expansions, growth financing, investments, working capital and pre-financing of specific orders.</p>
Erforderliche Unterlagen	<ul style="list-style-type: none"> <li>• Copy of the extract from the register or copy of the business registration or proof of freelance work in a suitable form               <ul style="list-style-type: none"> <li>• power of attorney for the authorized representative, if applicable</li> <li>• de minimis declaration</li> <li>• SME Statement</li> <li>• Annex I (self-assessment / planning figures) to the</li> </ul> </li> </ul>

## Modul

## Sachverhalt

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

- 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 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

Note: There are no costs, the agreed interest rate is to be paid for the loan amount.  
Beginning 3 months after the date of commitment, a commitment fee of 1.80% pa will be charged for the loan that has not yet been paid out.

## 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

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	<p>partner submits the additional loan application to the IFB Hamburg.</p> <ul style="list-style-type: none"> <li>• The examination takes place only after all the necessary documents have been submitted.</li> <li>• After a successful examination you will receive a permit.</li> <li>• After receiving the permit, you can start with your project.</li> </ul>
Bearbeitungsdauer	Remark for further information on the processing time: There is no statutory processing period.
Frist	Comment (for more information on the deadline): The program ends on April 30, 2024.
weiterführende Informationen	<a href="https://www.ifbhh.de/foerderprogramm/hamburg-kredit-mikro">https://www.ifbhh.de/foerderprogramm/hamburg-kredit-mikro</a> <a href="https://www.ifbhh.de/foerderprogramm/hamburg-kredit-mikro">https://www.ifbhh.de/foerderprogramm/hamburg-kredit-mikro</a>
Hinweise	<p>There are the following hints:</p> <p>Conditions:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The loan amount is paid out 100% and in one lump sum.</li> <li>• Beginning 3 months after the date of commitment, a commitment fee of 1.80% pa will be charged for the loan that has not yet been paid out.</li> <li>• A processing fee is not charged.</li> </ul> <p>Collateral:</p> <ul style="list-style-type: none"> <li>• Notarial acknowledgment of debt by the applicant (in the case of GbR also by the co-obligors).</li> <li>• In the case of legal entities, the shareholders provide a guarantee.</li> </ul> <p>accumulation:</p> <ul style="list-style-type: none"> <li>• Funding of the same project with EU funds from other federal and state programs is excluded.</li> </ul> <p>Please contact one of the following cooperation partners</p> <ul style="list-style-type: none"> <li>• Chamber of Commerce (including for members of</li> </ul>

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	<p>the IHK)</p> <ul style="list-style-type: none"> <li>• Chamber of Crafts (including for companies with affiliation to crafts)</li> <li>• Entrepreneurs Without Borders e. V</li> <li>• Working group of self-employed migrants e. V</li> </ul> <p>The borrower must prove within 6 months after disbursement that the loan funds have been used appropriately. This can be in the form of invoices or receipts, for example.</p>
Rechtsbehelf	There is no entitlement to the granting of funding.
Kurztext	<ul style="list-style-type: none"> <li>• Hamburg loan micro               <ul style="list-style-type: none"> <li>• 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.</li> <li>• Funding requirements:                   <ul style="list-style-type: none"> <li>• small businesses,</li> <li>• self-employed and,</li> <li>• 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.</li> </ul> </li> <li>• Applicants must submit a letter of confirmation from a bank stating that the financing project cannot be supported</li> </ul> </li> </ul> <p>Loan Amounts:</p> <ul style="list-style-type: none"> <li>• Small companies up to the 5th fiscal year: €5,000-€25,000</li> <li>• Small companies from the 5th financial year: €5,000 - €40,000</li> <li>• Application online</li> <li>• Responsible: Hamburg Investment and Development Bank</li> </ul>
Ansprechpunkt	
Zuständige Stelle	Authority for Economy and Innovation
Formulare	
Ursprungsportal	Behördenfinder Hamburg, Authority finder Hamburg

**Modul**

**Sachverhalt**

(Currently this link is only available in german)