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# Hamburg-credit founding and succession

Heruntergeladen am 31.05.2025

<https://fimportal.de/xzufi-services/S1000020010000012433/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99148245017000
Leistungsbezeichnung I	Hamburg-credit founding and succession
Leistungsbezeichnung II	Apply for loans for business start-ups and company successions
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">apprenticeship</div>, <div lang="en-x-mtfrom-de">financing</div>, <div lang="en-x-mtfrom-de">extension</div>, <div lang="en-x-mtfrom-de">operating resources</div>, <div lang="en-x-mtfrom-de">investments</div>, <div lang="en-x-mtfrom-de">founder</div>, <div lang="en-x-mtfrom-de">corporate succession</div>
Leistungstyp	

Modul	Sachverhalt
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	12.09.2022
Fachlich freigegeben durch	
Handlungsgrundlage	Designation: Funding guideline for Hamburg credit foundation and succession URL: <a href="https://www.ifbhh.de/api/services/document/425">https://www.ifbhh.de/api/services/document/425</a>
Teaser	The Hamburg Investment and Development Bank (IFB Hamburg), in cooperation with the Bürgschaftsbank Hamburg GmbH (Bürgschaftsbank), grants investment and working capital loans for start-ups and successors at favorable and risk-appropriate conditions.
Volltext	<p>The Hamburg loan for foundation and succession is used for the long-term financing of investments in Hamburg and the financing of working capital. This means that in the case of investments, the place of investment and, in the case of operating resources, the company's registered office must be in Hamburg. The loans are refinanced with funds from the IFB Hamburg, secured by default guarantees from the Bürgschaftsbank and reduced by an interest rate subsidy from the Free and Hanseatic City of Hamburg (FHH).</p> <p>Various measures are funded with this funding program:</p> <ul style="list-style-type: none"> <li>• Investments are promoted that require a long-term provision of funds and promise sustainable economic success.</li> <li>• In addition, funding is provided for working capital, including warehouses, to compensate for growth-related, appropriate liquidity requirements, to expand company activities and to compensate for</li> </ul>

Modul	Sachverhalt
	temporary liquidity bottlenecks (based on the existing business plan) in the first 5 years after founding.
Erforderliche Unterlagen	<ul style="list-style-type: none"> <li>• General provisions house bank</li> <li>• General Provisions End Borrower</li> <li>• General Guarantee Provisions</li> <li>• "De minimis" declaration</li> <li>• Schufa statement</li> <li>• Self-disclosure / statement of assets (house bank form)</li> <li>• Statistical Supplement</li> <li>• Self-declaration SME of the applicant</li> </ul>
Voraussetzungen	<ul style="list-style-type: none"> <li>• You must submit your application to your house bank before the start of the project.</li> <li>• You must then submit the application in writing to the Hamburgische Investitions- und Förderbank or the Bürgschaftsbank within a reasonable time, no later than 3 months after the start of the project.</li> </ul> <p>Applications received after December 31, 2024 will not be considered submitted on time.</p>
Kosten	<p>Type of cost: free</p> <p>Note: There are no costs.</p>
Verfahrensablauf	<p>Analog process:</p> <ul style="list-style-type: none"> <li>• The first step is to contact your bank advisor.</li> <li>• You then apply for the loan at a bank of your choice in Germany, including a default guarantee from the Bürgschaftsbank.</li> <li>• The Bürgschaftsbank checks your guarantee application and informs you, your bank and the Hamburgische Investitions- und Förderbank of the result.</li> <li>• The Hamburg Investment and Development Bank will examine your application and inform your bank.</li> <li>• You can then conclude the contract with your bank.</li> </ul> <p>Online process:</p> <ul style="list-style-type: none"> <li>• The first step is to contact your bank advisor and then apply for the loan.</li> <li>• The house bank submits the application online via an interface at the IFB Hamburg (currently only possible for the Hamburger Sparkasse).</li> </ul>

Modul	Sachverhalt
Bearbeitungsdauer	Remark for further information on the processing time: There is no legal processing time for the funding program.
Frist	Comment (for more information on the deadline): There is no deadline.
weiterführende Informationen	<a href="https://www.ifbhh.de/foerderprogramm/hamburg-kredit-gruendung-und-nachfolge">https://www.ifbhh.de/foerderprogramm/hamburg-kredit-gruendung-und-nachfolge</a> <a href="https://www.ifbhh.de/foerderprogramm/hamburg-kredit-gruendung-und-nachfolge">https://www.ifbhh.de/foerderprogramm/hamburg-kredit-gruendung-und-nachfolge</a>
Hinweise	There are the following indications: The loan is not granted directly to the final borrower, but exclusively via credit institutions, which assume liability for this loan towards IFB Hamburg. The loan is for founders and companies/freelancers who have not been active on the market for more than 5 years.
Rechtsbehelf	For crafting companies for the crafting component: <ul style="list-style-type: none"> <li>• contradiction</li> </ul> Otherwise there is no legal remedy.
Kurztext	<ul style="list-style-type: none"> <li>• Hamburg-credit founding and succession</li> <li>• The funding applies to the long-term financing of investments in Hamburg and the financing of operating resources</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 (Currently this link is only available in german)