



Policy for start-ups by unemployed people

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Barbara Gruhl

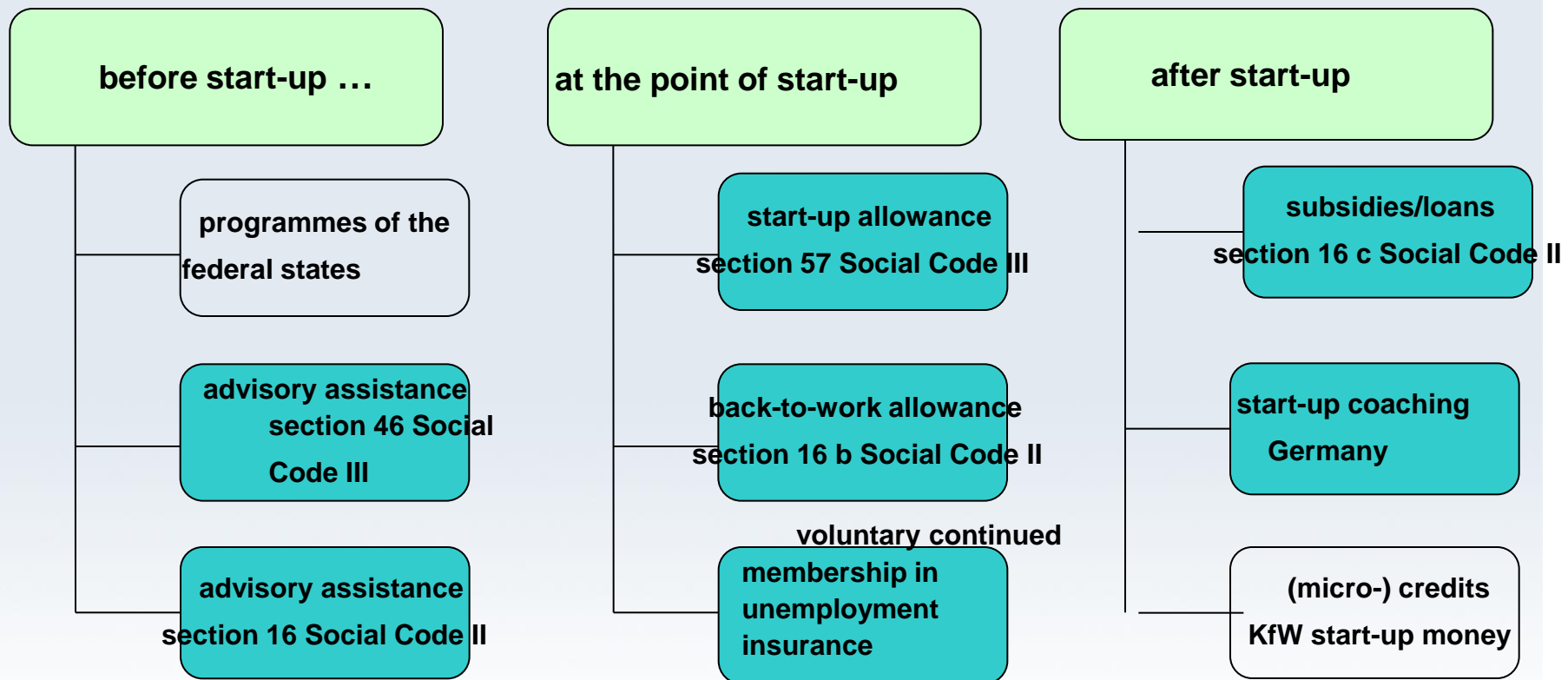


Support of start-ups out of unemployment

- **Support philosophy: Support is no end in itself**
 - Self-employment as a useful alternative to put an end to unemployment and need for assistance
 - Not every unemployed person is able to take up dependent employment
- **Difficult framework conditions for unemployed persons**
 - Low household income
 - Loss of skills through unemployment
 - Risk of lower creditworthiness

Aim: ensure equal starting opportunities

Support of start-ups out of unemployment





Start-up promotion under Social Code III

- **Introduction to self-employment (section 46 Social Code III)**
- **Start-up allowance (section 57 Social Code III)**
- **Coverage by unemployment insurance (section 28a Social Code III)**



Start-up promotion under Social Code II

- **Introduction to self-employment**
- **Back-to-work allowance**
- **Benefits for the integration of self-employed persons
(= loans and subsidies)**
- **Securing persons' livelihood through (top-up)
unemployment benefit II in the case of continued need for
assistance**



Start-up coaching Germany – Start-ups out of unemployment –

- **Subject of support**
 - Coaching and consulting in the first year following start-up

- **Target group**
 - Persons starting new businesses out of unemployment

- **Subsidy**
 - 90 percent of consulting costs
 - Maximum of 3,600 EUR

- **Support is provided by the regional partners of the KfW**



Thank you for your attention!

Barbara Gruhl

Federal Ministry of Labour and Social Affairs
Division IIb4
Promotion of Employment and Self-Employment