

Addendums to the Start-up Subsidy (as of 2021)

Ending unemployment: During the transition to subsidised self-employment, one day of unemployment suffices and you may start up your business from the second day onward. A blackout period is no reason for refusal of the start-up subsidy to be paid.

Expert opinion: The Gründerinnenzentrale recommends suitable contact people to you who can explain all the personal and technical aspects of founding your own business. The business start-up consultants we recommend pay special attention to the aspects that are specific to women when starting a business.

Health insurance and long-term care insurance: The contribution for the self-employed is calculated from income, whereby a minimum income is assumed. In this case, the monthly premium (without an additional premium) is around €167. The monthly minimum for long-term care insurance is around €36. If higher income is achieved, the premium increases. The basis for calculating the premium in the statutory health insurance system includes not only your income from full-time self-employment, but also your other types of income, including for instance any income from renting or leasing, or interest income. If receiving the start-up subsidy: The start-up subsidy itself as well as other revenues are considered income, the monthly lump sum of €300 is not taken into account. For additional information, please contact your statutory health insurance provider directly.

Unemployment insurance: Monthly contribution: €78.96 (West) or €74.76 (East). In the first year, this contribution is reduced by 50 per cent.

Tips for dealing with the Agentur für Arbeit

Don't be deterred from submitting an application for the start-up subsidy. Insist on being given the application form. Ask to be given information and reasoning in writing, especially for negative responses. Any previously existing part-time self-employment isn't an obstacle because it increases the chances of your business being successful over the long term. The following paragraphs can support your application:

Social Code Book III, Promoting Employment

§1 Goals of Promoting Employment

(1) Employment promotion benefits shall contribute to [...] preventing unemployment from occurring or shortening the duration of unemployment. Equality between women and men is to be pursued as a universal principle. The benefits must be used in such a way that they correspond to the employment policy objectives of the Federal Government's social, economic and financial policies.

§8 Promoting Women

(1) To improve the professional situation for women, the benefits of actively promoting employment must be used to eliminate existing disadvantages and to overcome the gender-specific disadvantages of the apprenticeship and labour markets.

(2) Women are to be supported at least in accordance to their share of the unemployed and the relative impact of their unemployment.

§8a The Compatibility of Family and Career

The benefits of active employment promotion should take into account the life conditions of women and men who are caring for and raising children in need of supervision or who are caring for relatives in need of care or who want to return to work after such periods in terms of time, content and organisation.

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