



TE-palvelut
AN-tjänster | TE services

Entrepreneurship

The TE Office, municipalities participating in the local government pilots on employment and local business advice organizations offer several services that support entrepreneurship, whether you are interested in entrepreneurship, starting a business, or already run your own business.

Planning for a business

On Suomi.fi website you can obtain information on starting a business, financing, responsibilities, obligations and developing a business. You can access the portal at www.suomi.fi/company.

The Enterprise Finland telephone service offers advice to start-ups and existing businesses and offers guidance on starting up your own business. Telephone service is open Mon-Fri, from 9am to 4.15 pm, tel. 0295 020 502. For more information:

<https://www.suomi.fi/instructions-and-support/support-and-assistance/enterprise-finland-telephone-service>

More info on entrepreneurship and Entrepreneur Guide can also be found at Finnish Enterprise Agencies website. Information is available in multiple languages: www.uusyrittyskeskus.fi/en/help-for-entrepreneurs/guide-to-entrepreneurship/

Vocational guidance and career planning

TE Services offer free career guidance (AVO) that helps to assess career choices and your suitability for entrepreneurship. You can make an appointment for career guidance on our website <https://toimistot.te-palvelut.fi/uusimaa/ammatinvalinta-ja-urasuunnittelupalvelut>. In addition, you can test your suitability for entrepreneurship with a work try-out. Find an entrepreneur who can act as your mentor and then contact the TE office.

If you are a customer of local government pilots on employment, please contact your municipality of residence in matters concerning vocational guidance and career planning. You will find more information on local government pilots on employment at the end of this brochure and on our web site: www.toimistot.te-palvelut.fi/uusimaa/kuntakokeilut/english

Entrepreneur training

When you already have a business idea in mind, you can seek training to develop your own entrepreneurial skills. You can find free entrepreneurship training courses on the Jobmarket Vocational labour market training open for applications (in Finnish). Use the search words "Yrittäjä" and "Uusimaa". A good level of Finnish language skills is often required for participation: www.tyomarkkinatori.fi/en/personal-customers/

Personal business advice

Finnish Enterprise Agencies and development companies provide free advice on how to found a company. They can help you, for example, with the assessment of the profitability of your business idea and in finding out financing options. In addition, they can help you in choosing the company type. Contact details:

Askola ja Myrskylä: www.proagria.fi/
Espoo, Kauniainen and Kirkkonummi:

www.yritysespoo.fi

Helsinki: <https://www.hel.fi/en/business-and-work/businesses-and-entrepreneurs>

Hyvinkää: www.yritysvoimala.fi

Järvenpää, Karkkila, Kerava, Nurmijärvi, Pornainen, Sipoo, Tuusula: www.keuke.fi

Lohja, Raasepori, Siuntio, Hanko and Inkoo: www.novago.fi

Loviisa: www.cursor.fi

Mäntsälä: www.yrityskehitys.net

Porvoo, Lapinjärvi: www.posintra.fi

Vantaa: www.yritysvantaa.fi

Vihti: www.vihtibusiness.fi/yhteys/

tyomarkkinatori.fi



Start-up grant

The start-up grant is a service that provides financial support for covering personal livelihood of a new entrepreneur aiming to engage in full-time entrepreneurship. The service is provided by the TE-office together with municipalities participating in the local government pilots on employment.

Applications for start-up grant can be submitted by unemployed people, people planning to leave paid employment to start a business, or students, for example. If you intend to expand your previous part-time business into a full-time entrepreneurial activity, the start-up grant must be applied for and a decision must be made on it before the activity becomes full-time. All company types and industries are eligible.

Start-up grants are awarded for 6 months at a time, usually in one to two periods. The start-up grant is equal to Kela's basic unemployment allowance and is paid for a maximum of five days in a calendar week. The grant amount is about 750 euros per month and it is personal, taxable income.

Conditions for a start-up grant

- The future business activities are, by nature, full-time, permanent and profitable.
- The applicant has sufficient skills, training and work experience in the field and capabilities for becoming an entrepreneur.
- Financing, business premises, permits and the equivalent are already known; the applicant must fulfill all of the prerequisites for setting up a company and launching business operations.
- The financial support is necessary to ensure the new entrepreneur's livelihood.
- The company has to operate in Finland.

The Start-up grant will not be granted if

- The applicant's full-time entrepreneurship has started before the decision on the start up grant has been made.
- You have other income, incl. salary, student allowance, parental allowance, pensions.
- Non-trivial tax debts or payment defaults. We will check your credit history.
- The entrepreneurship provides a reasonable livelihood straight away. The financial risks are very low.

How to apply for a start-up grant

1. Draw up a preliminary business plan (LTS) and profitability calculations for example in: <https://oma.yrityssuomi.fi/>
2. Book an appointment for personal business advice at the nearest Enterprise Agency. You will get relevant information on starting your business and also feedback, guidance and new ideas on developing your business plan further.
3. Finalize your business plan after your appointment at the Enterprise Agency and acquire other attachments for your application.
 - Order your tax debt certificate at <https://www.vero.fi/en/About-us/contact-us/efil/order-a-tax-debt-certificate-or-a-certificate-of-paid-taxes/>
 - If necessary, request a promise for a loan for financing needs.
 - Negotiate a (pre) contract for business premises.
 - Update your CV
4. Please check on the following page if you belong in the target group of the local government pilots on employment which started on 1 March 2021. Customers of local government pilots on employment: ask for more information from your municipality of residence where necessary. TE-office customers: ask for more information from the TE office where necessary, email: starttiraha.uusimaa@te-toimisto.fi
5. Submit your start-up grant application electronically, with attachments at the Jobmarket website using E-Services: <https://tyomarkkinatori.fi/en> Please note that you should submit your application four weeks before the planned start of your business. You can receive support for sending the start-up grant application from: <https://www.suomi.fi/instructions-and-support/support-and-assistance/information-on-enterprise-finland-telephone-service>, tel. 0295 020 502 (local/mobile network fee, on weekdays 9.00–16.15).
6. We will contact you after receiving your application if we need further information to process your application. You will receive a decision approximately two weeks after submitting the application and all of the requested enclosures.



Local government pilots on employment

Local government pilots on employment have an effect on where you can find more information on the processing of a start-up grant application, and whether your application will be processed in the TE Office or in your municipality of residence. Pilot regions may also offer entrepreneurs their own services. The local employment pilots started on 1 March 2021.

For more information go to: www.toimistot.te-palvelut.fi/uusimaa/kuntakokeilut/english

Who is a customer of the local government pilots on employment?

You are a customer of the local government pilots on employment, if your municipality of residence is part of the local government pilots, you have registered as a job seeker and you are unemployed, laid off temporarily, employed or enrolled in a service promoting employment and belong to one of the following groups:

- you are entitled to unemployment benefit from Kela
- your native language is other than Finnish, Swedish or Sami, or your nationality is other than Finnish
- you are under 30 years of age.

If you have registered as a job seeker before the local government pilots on employments, you will be notified of your customership's transfer to a local pilot either by mail or in the E-service. Likewise, if you register as an unemployed jobseeker during the pilot or notify the TE Office that you have become unemployed, you will be informed of the transfer in the E-Service.

Pilot regions in Uusimaa and contact information in start-up grant matters

- Espoo: starttiraha@espoo.fi
- Hanko: starttiraha.raaseporihanko@raasepori.fi
- Helsinki: starttiraha@hel.fi
- Kerava: starttiraha.vantaa-kerava@vantaa.fi
- Porvoo: starttiraha@porvoo.fi
- Raasepori: starttiraha.raaseporihanko@raasepori.fi
- Vantaa: starttiraha.vantaa-kerava@vantaa.fi

If you are a customer of the local employment pilots, please contact our municipality of residence if you have any questions (contact information above), before sending your start-up grant application.