



**TE-palvelut**  
tjänster | services

Uusimaa Employment and Economic Development Office

**te-palvelut.fi**

# Entrepreneurship

The TE Office offers several services that support entrepreneurship; whether you are interested in entrepreneurship, starting a business, or already run your own business.

## Information about business operations



Suomi.fi for companies is the most comprehensive service for both potential and current entrepreneurs. You can obtain information on starting a business, financing, responsibilities, obligations and developing a business.

The online portal is at your disposal at [www.suomi.fi/company](http://www.suomi.fi/company).

## Planning for a business



See the 'Planning and starting a business' wizard at Suomi.fi and create your own workspace at My Enterprise Finland to obtain information tailored to your needs. The workspace is the best place to draw up a business plan, which you will often need when applying for training events, funding or start-up grants. <https://oma.yrityssuomi.fi/en>

The Enterprise Finland telephone service offers advice to start-ups and existing businesses and offers guidance on starting up your own business. Mon-Fri, from 9 -16.15, Tel: 0295 020 500.

More info on entrepreneurship can also be found at [www.perustamisopas.fi](http://www.perustamisopas.fi).



Information is available in multiple languages!

## Work try-outs

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. You can get an expense allowance for the duration of your work try-out.



## Vocational guidance and career planning



TE Services offers free career guidance (AVO) that helps to assess career choices and your suitability for entrepreneurship. You can make an appointment for career guidance by phone, Mon-Thurs from 12-14, Tel: 02950 41400.

## 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 by searching on the TE Services website. Use the search words "Entrepreneur" and "Uusimaa". [www.te-palvelut.fi/koulutushaku](http://www.te-palvelut.fi/koulutushaku) A good level of Finnish language skills is often required for participation.



## Starting a business whilst unemployed

As a job seeker, you can get unemployment benefit for four months even if you start a business. Receiving the benefit requires that the business was started whilst you were unemployed. For more information, contact the TE office's unemployment benefit advice service by phone Mon to Fri from 9-16 Tel: 02950 20701.



## Personal business advice

Finnish Enterprise Agencies and development companies provide free advice on how to found a company. Contact details:

## Local start-up and business advisory services

Book an appointment to see your local business advisor:

Helsinki [www.newcohelsinki.fi](http://www.newcohelsinki.fi)

Espoo [www.yritysespoo.fi](http://www.yritysespoo.fi)

Vantaa [www.yritysvantaa.fi](http://www.yritysvantaa.fi)

Hyvinkää [www.yritysvoimala.fi](http://www.yritysvoimala.fi)

Lohja, Raasepori / Länsi-Uusimaa [www.novago.fi](http://www.novago.fi)

Keski-Uusimaa, Karkkila

Mäntsälä

Porvoo / Itä-Uusimaa

Vihti / Länsi-Uusimaa

[www.keuke.fi](http://www.keuke.fi)

[www.yrityskehitys.net](http://www.yrityskehitys.net)

[www.posintra.fi](http://www.posintra.fi)

[www.yritysvihti.fi](http://www.yritysvihti.fi)





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## Start-up grant

The start-up grant is a TE service that provides financial support for new entrepreneurs aiming to engage in full-time entrepreneurship. 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. All company types and industries are eligible.

### Conditions for a start-up grant

- ✓ The future business activities are, by nature, full-time and permanent.
- ✓ The applicant has sufficient skills, training and work experience in the field.
- ✓ Sufficient capabilities for becoming an entrepreneur: experience or suitable training for entrepreneurship.
- ✓ The business plan and the calculations are ready, and they have been estimated to be profitable (by the nearest Enterprise Agency, for instance)
- ✓ Financing, business premises, permits and the equivalent are already known; the applicant must have all of the prerequisites for setting up a company and launching business operations.

### 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.  
A business is considered to have started when the following activities have begun; production, sales, marketing (including publishing a website), or the business is registered for VAT, preliminary tax, or is in the employers register. Securing business premises or conducting market research are not considered as starting activities.  
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.
- ✗ The entrepreneurship provides a reasonable livelihood straight away. The financial risks are very low.
- ✗ You have other income, incl. salary, student allowance, parental allowance, pensions.
- ✗ Non-trivial tax debts or payment defaults. We will check your credit history.

### Duration and amounts for 2019

Start-up grants are awarded for 6 months at a time, usually in 1-2 periods. The grant amount is:

€32.40 per day, or about **€700 per month**

A start-up grant is personal, taxable income that is paid for maximum 5 days per week.

### When you apply for a start-up grant

1. Don't register your business yet.  Create your *own workspace* in the My Enterprise Finland online service [oma.yrityssuomi.fi](http://oma.yrityssuomi.fi). Get help by phone, Tel: **0295 020 500**.
2. Draw up a preliminary business plan (LTS) and profitability calculations in My Enterprise Finland.
3. Book an appointment for personal business advice at the nearest Enterprise Agency, see previous  page.
4. Finalise your business plan and acquire other attachments for your application.
  - Order your tax debt certificate [www.vero.fi/verovelkatodistus](http://www.vero.fi/verovelkatodistus) and
  - if necessary, request a *promise for a loan* for financing needs.
  - Negotiate a *(pre) contract* for business premises.
  - Update your CV
5. If necessary, ask for more information from the TE office [startiraha.uusimaa@te-toimisto.fi](mailto:startiraha.uusimaa@te-toimisto.fi)
6. Submit your **start-up grant application electronically, with attachments** at the TE Services website at [www.te-palvelut.fi](http://www.te-palvelut.fi) → E-Services.
7. You will receive a decision approximately two weeks after submitting the application and all of the requested enclosures.
8. After starting a business, you can apply to take part in a free coaching service [Start Up Plus 2.0](#) to improve your sales and marketing skills.

