



Start-up grant

The start-up grant is a form of assistance intended to safeguard the basic livelihood of a person who is establishing a business, during the initial stages of the venture. The decision to award the Start-up grant is subject to the discretion of the Employment and Economic Development Office (TE-Office).

Start-up grants will not be issued if the enterprise has already commenced. Start-up grants are applied for in six month intervals, each with a separate application. The duration is 6 to 12 months. The amount issued for the Start-up grant is 32,40 € / day. The Start-up grant is taxable income and can be claimed for a maximum of five days per week.

Eligibility

- ✓ The applicant has sufficient preparation in the following areas; education, work experience and a satisfactory understanding of Finnish business culture.
- ✓ The business plan is considered to be viable.
- ✓ The applicant has previous experience as an entrepreneur, the necessary training for the venture or can acquire these while receiving the subsidy.
- ✓ Business activity has not commenced before the decision to grant the subsidy.

The Start-up grant will not be granted if:

- ✗ The enterprise has already commenced.
- ✗ The applicant has an income from an alternate source (wages, study grant, state grant, maternity support, pension).
- ✗ The applicant has a negative credit rating or a record of tax evasion.

Steps required before applying for the Start-up grant

1. Explore business planning tool at www.suomi.fi/yriykselle and if necessary

contact Uusyrittäjäkeskus Kuopion seutu to make an appointment with the business consultant. The service is free of charge.

2. Prepare in advance a preliminary business plan for the meeting with the business consultant. It is recommended to use oma.yrityssuomi.fi/en or www.liiketoimintasuunnitelma.com as a tool to assist in the preparation of the business plan.
3. Register to attend information seminar “How to start up a business?” at <http://toimistot.te-palvelut.fi/pohjois-savo/aloittavayrittaja>
4. When the business plan is finalized with the business consultant at Verso, contact the TE-Office Start-up Advisor.
5. Complete the electronic application form for the Start-up grant at www.te-palvelut.fi or send a written application to the TE-Office.

Attachments for start-up application:

- Business plan and the profitability calculations
- Certificate of tax liability, less than 3 months old www.vero.fi/verovelkatodistus
- The lease/ (pre-) rental contract or agreement if the company needs its own premises
- Proof of identity
- Residential permit
- Potential business loan offer from a bank or other creditor, if funding for the business in question is needed
- Other attachments requested by the TE-office consultant

The TE-Office will process your application within 3 weeks from the receipt of all the required documents.



TE-palvelut
tjänster | services

**North Savo Employment and Economic Development Office
Services for Start-up Entrepreneurs**

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TE Services Online www.te-palvelut.fi

Seminars´ “How to start up a business” events are informed at the TE–Office´s calendar
www.te-palvelut.fi/pohjois-savo and on our [Facebook](#) as well as on [Twitter](#) or broadcasted directly by www.messilive.fi.

**Local partners in the field of business service consultancy: www.te-palvelut.fi/pohjois-savo ->
Asioi meillä -> Aloittava yrittäjä**

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Keski-Savon Uusyrittäjäkeskus Wäläkky	020 7425 870	www.walakky.fi
Kehitysyhtiö SavoGrow Oy (Sisä-Savo)	020 7464 600	www.savogrow.fi
Kuopion kaupunki	040 0802 084	www.kuopio.fi/yrittäjäpalvelu
Iisalmi, Lapinlahti, Sonkajärvi ja Vieremä	040 635 3506	www.iisalmi.fi/yrittäjäille
Kiuruvesi	040 630 3748	www.kiuruvesi.fi
Keitele	020 7464 655	www.savogrow.fi
Pielavesi	020 7464 660	www.savogrow.fi
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