



TE-palvelut
tjänster | services

Services for New Entrepreneurs

Planning to Start a Business
The Start-up Grant
Running a business



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Planning to start a business

Work environment is evolving

- Entrepreneurship is becoming more common in many fields and there is increasing interest in becoming an entrepreneur.
- Self-employment or starting a business is a suitable option for some – but not everyone?
 - *Are you interested in becoming an entrepreneur?*
- TE Services will help you explore your motivation and competence needed to become an entrepreneur



Services for planning to start a business

1. Planning a business wizard
2. Vocational guidance and career planning
3. A work trial at a small enterprise
4. Entrepreneur training
5. Suomi.fi for companies
6. My Enterprise Finland
7. Personal business advisory
8. Starting a business as an unemployed person

These are free services!

You do not need to be unemployed to use services 1-7.



Could I become an entrepreneur?

- Find out about planning business activities at Suomi.fi for companies
- Receive information on
 - The starting points for entrepreneurship
 - Personal characteristics of an entrepreneur
 - Entrepreneur's skills
- ➔ Use the 'Planning a business' wizard
<https://www.suomi.fi/company/planning-of-company>



Vocational guidance and career planning

- Find solutions to questions related to entrepreneurship as a career choice
- Free personal guidance; unemployment not required.

How to participate

- A. National Help Line (in Finnish only)
www.te-palvelut.fi -> search for "*uraohjaus*"
- B. Personal guidance in Uusimaa
Book an appointment:
tel. 02950 41400, mon-thu 12 pm–14 pm



Work trial

- Clarify or confirm your ideas of self-employment by a work trial – it's comparable to an internship.
- Gain experience of running a business
- Those unemployed retain the right to unemployment benefits (+ upkeep compensation)

Participation

- Look for a small business or an entrepreneur and ask for an opportunity to do a work trial. Then contact the TE Office.

- Trained entrepreneurs succeed!
- Apply for free training programmes when:
 - You know you want to start a business and you have at least a raw idea for a business.
 - You have no previous training in entrepreneurship or experience as an entrepreneur.

How to apply

- www.te-palvelut.fi/koulutushaku
- Search for "Yrittäjä" at "Uusimaa"

Information, Services and Tools

- Starting a business
- Running a business
- Growth and internationalisation
- Being an employer

Website and guidance available at

- www.suomi.fi/company

'Starting a business' wizard

- <https://www.suomi.fi/company/establishment-of-company>



- My Enterprise Finland helps you plan your new business. Create a workspace to:
 - Get tailored information for your business' needs
 - Draw up a business plan with economic calculations (!)
- (!) Required when applying for a Start-up grant.
- Sign in with bank access codes at <https://oma.yritys-suomi.fi/en>



Personal business advisory

- Local Enterprise Agencies offer support in establishing, developing and growing businesses.

- Based on your business plan the following topics are discussed in personal sessions
 - The viability of your business idea
 - Target markets and competition
 - Marketing plans
 - Economic calculations and funding
 - Personal capabilities and development options



Participation in business advisory

- Prepare a preliminary business plan in your online workspace *at My Enterprise Finland*
- Book an appointment in your local Enterprise Agency:

Helsinki:

www.newcohelsinki.fi

Espoo:

www.yritysespoo.fi

Vantaa:

www.yritysvantaa.fi

Karkkila

www.keuke.fi

Hyvinkää:

www.yritysvoimala.fi

Mäntsälä:

www.yrityskehitys.net

Porvoo:

www.posintra.fi

Lohja

www.novago.fi

Vihti

www.yritysvihti.fi

Starting a business as an unemployed person

- Jobseekers may receive unemployment benefit for four months after starting a business.
 - Receiving benefits requires that the business activity began during unemployment
 - Possible income will be taken into account when determining the amount of unemployment benefit
- No changes to start-up grant → when starting a business activity, you can choose to apply for a Start-up Grant or unemployment benefit as a means of financial support
 - If a business activity is part-time you can apply for a Start-up Grant when expanding the activity to full time.

The Uusimaa Entrepreneurship Brochure



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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 on running a business  Suomi.fi
Suomi.fi has comprehensive information about starting and running a business under 'For Companies or Organisations'. The service provides information on how to set up a business, finance, responsibilities when running a business, and how to develop a business. More info at www.suomi.fi/yrittajaksi

Career guidance  TE-palvelut
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  TE-palvelut
When you already have a business idea in mind, you should 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/koulutusohjelma

Starting a business whilst unemployed  TE-palvelut
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
Local start-up and business advisory services offer free advice on how to set up a business, as well as how to evaluate the feasibility and profitability of a business idea, how to identify financing options, and how to select a business model. Contact details:

Planning for a business  Suomi.fi
More information on planning for and starting a business can be found on Suomi.fi, under 'For Companies and Organisations', and you can create your own workspace in the My Enterprise Finland service. In the workspace, you can create a business plan (LTS), which you can use for evaluating the profitability of your idea, or entrepreneurship in general. You can also use it when applying for business training, for finance or start-up funding. <https://oma.yritys suomi.fi>
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, Tel: 0295 020 500.
More info on entrepreneurship can also be found at www.puustamipopas.fi
Information is available in multiple languages!

Work try-outs  TE-palvelut
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.

Local start-up and business advisory services
Book an appointment to see your local business advisor:
Helsinki www.newohelsinki.fi
Espoo www.yritysespooli.fi
Vantaa www.yritysvantaa.fi
Helsinki www.yritysvolmaa.fi
Lohja, Raasepori / Länsi-Uusimaa www.novago.fi
Keski-Uusimaa, Karkkila www.keute.fi
Mäntsälä www.yritysketitys.net
Porvoo / Itä-Uusimaa www.positra.fi
Vint / Länsi-Uusimaa www.yritysvih.fi

More info at www.te-palvelut.fi/tyydyntamajalla/yrittajaksi/te-palvelut/index.html

toimistot.te-palvelut.fi/uusimaa/starttiraha



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Start-Up Grant

Start-Up Grant basics

- A form of assistance intended to safeguard the basic livelihood of a new entrepreneur.
- Available for people who are:
 - Unemployed
 - Leaving paid work
 - Leaving studies
 - Leaving housework (taking care of children)
 - Part-time entrepreneur that expands to full-time
- The business has to be registered in Finland.
- A necessary work or residence permit is required: a right to practise a full-time business.



The intended business has to

- require a full-time work effort
- be a permanent venture and
- be assessed as economically viable
- All forms and fields of business are eligible.
 - All joint company founders can separately apply for the Start-up Grant.
- The decision to award the Start-up grant is subject to the discretion of the TE Office.



The applicant needs

- Sufficient skills in the field of business, e.g. education and/or work experience
- Previous experience as an entrepreneur or the necessary training for the venture.
- Training can be acquired while receiving the subsidy.



Preparations before applying

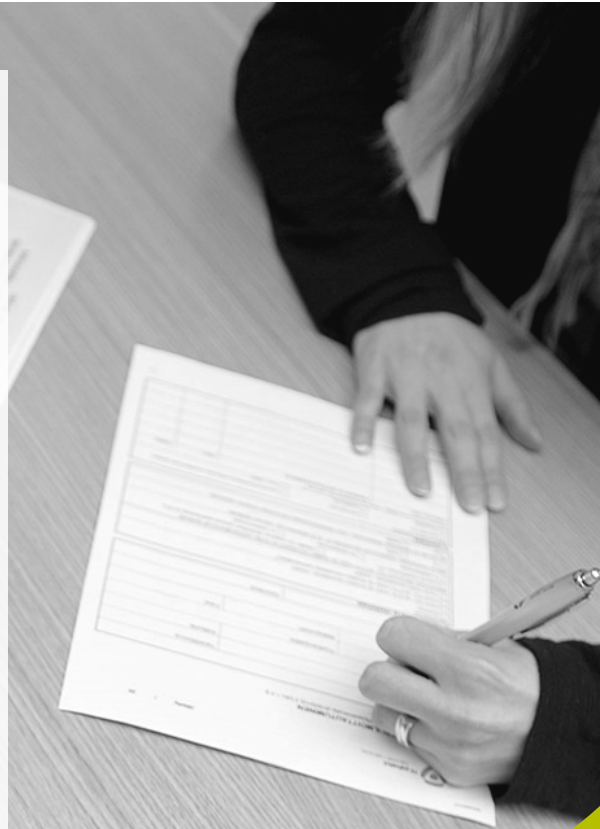
➤ Draw up realistic plans:

MY**ENTERPRISE FINLAND**

- ▶ A business Plan
- ▶ Economic calculations

➤ Make sure you're set to start, e.g.:

- ▶ Negotiate funding
- ▶ Look for a business space
- ▶ Apply for necessary permits
- ▶ Consult a personal business advisor



The grant will not be awarded if

➤ The enterprise or business activity has already commenced. Do not:

- Begin any production of products or services
- Make sales or do marketing activities (incl. publishing webpages)
- Register the business in the VAT-, prepayment- or employer registers.

You can however search for necessary premises and conduct market surveys.

- ✗ The applicant can already be considered an entrepreneur
- ✗ The business can immediately provide a decent living. Financial risks are minimal.
- ✗ The applicant has a negative credit rating or a record of tax evasion. We will check your records.

The grant will not be awarded if

- ✘ The applicant has an income from an alternate source, e.g.:
 - ✘ A salary from a another job
 - ✘ State grants or pension
 - ✘ Parental grant or allowance (KELA)
 - ✘ Study grant



Start-up Grant duration and amount in Uusimaa 2019

- ▶ Start-up grants are applied for in 6 month periods
 - 1-2 periods are granted

Grant amount

- 32,40 €/ day, approximately 700 €/ month
- The Start-up grant is taxable income and can be claimed for a maximum of five days per week.

1. Don't register the business yet.

- Login to My Enterprise Finland at oma.yrityssuomi.fi/en
- Telephone guidance in English is available by sending a service request via www.suomi.fi/company/business-advisory-contact-form

2. In your own workspace, prepare a preliminary

- *Business plan* and
- *Economic calculations*

You can also use a business plan you have already prepared somewhere else.

Applying for the Start-up Grant: Personal business advisory

3. Attend an information seminar (if available) at your local Enterprise Agency after which you can make an appointment with a business consultant.

Helsinki:

www.newcohelsinki.fi

Espoo:

www.yritysespoo.fi

Vantaa:

www.yritysvantaa.fi

Karkkila

www.keuke.fi

Hyvinkää:

www.yritysvoimala.fi

Mäntsälä:

www.yrityskehitys.net

Porvoo:

www.posintra.fi

Lohja

www.novago.fi

Vihti

www.yritysvihti.fi

Applying for the Start-up Grant: The application

4. Prepare other attachments for your Grant application:
 - Proof of identity and a residential permit
 - A recent Certificate of paid taxes/tax debts
www.vero.fi/verovelkatodistus
 - A pledge for funding
 - Also, if required, a lease/ (pre-) rental contract or agreement
 - Curriculum vitae
5. Contact a start-up expert at the TE Office:
starttiraha.uusimaa@te-toimisto.fi
6. Complete the electronic application form for the Start-up grant at
www.te-palvelut.fi → *Oma asiointi* or send a written application to the TE Office.
7. The TE Office will process your application in about 2 weeks from the receipt of all the required documents

The Start-up Grant brochure



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Uusimaa Employment and Economic Development Office
te-palvelut.fi

Start-up grant

Start-up grant is a discretionary TE funding model, which guarantees a full-time income for an entrepreneur in the early stages of entrepreneurship. You can apply for the grant if you are an unemployed job seeker, or if you are setting up as a full-time entrepreneur, or a student. All types of businesses and industries are included.

Conditions for a start-up grant

- ✓ The future business is expected to be permanent and continuous in nature.
- ✓ The applicant has sufficient skills, training and work experience in the field.
- ✓ The applicant has sufficient entrepreneurial skills; entrepreneurial experience or suitable entrepreneurial training.
- ✓ The business plan and the calculations are ready, and they have been estimated to be profitable, for example, by a start-up and business advisory service.
- ✓ Prerequisites for starting a business are in place: finance, business premises, permits, etc.

Barriers to a start-up grant

- 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 income straight away. The financial risks are very low.
- You have other income, incl. salary, student allowance, parental allowance, pensions.
- You have large tax debt or payment defaults. We will check your credit information.

Duration and amounts for 2019

Start-up grants are awarded for 6 months at a time, usually in 1-2 stages. 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 max. 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.yritysuomi.fi. Get help by phone, Tel: 0296 020 600.
2. Create an initial business plan (LTS) and profitability calculations in My Enterprise Finland.
3. Book an appointment for personal business advice at the nearest start-up service, see previous page.
4. Complete your initial business plan and calculations and other attachments for your application.
 - o Order your certificate of paid taxes or certificate of tax debts www.vero.fi/verovelikatolitus, and
 - o if necessary, ask for a loan in principle for funding needs.
 - o Negotiate a (pre) contract for business premises.
 - o Update your CV
5. If necessary, ask for more information from the TE office starttiraha.uusimaa@te-palvelut.fi.
6. Submit your start-up grant application electronically, with attachments at the TE Services website at www.te-palvelut.fi → E-Services.
7. We will contact you when your application has been received, and you will receive the final decision in approx. 2 weeks from when we have received all the necessary attachments and further information.
8. After starting a business, you can apply to take part in a free coaching service [Start Up Plus 2.0](https://www.te-palvelut.fi) to develop your sales and marketing skills.

toimistot.te-palvelut.fi/uusimaa/starttiraha



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Working as an entrepreneur



Services for a new entrepreneur and an existing company

1. Start-Up Plus 2.0 service
 2. Suomi.fi for companies
 3. Entrepreneur training
 4. Recruitment services
 5. Development services
- A business consultant at a local Enterprise Agency can assist a start-up grant entrepreneur during the first couple of years.



Start-Up Plus 2.0

- New start-up grant entrepreneurs will receive help with sales and marketing
- Start-Up Plus 2.0 service helps you create a concrete plan about sales development together with an expert
- Service is provided by eight co-operation partners in Uusimaa
- More information is available online:
<http://toimistot.te-palvelut.fi/start-up-plus-2.0-in-english>

Information, Services and Tools

- Running a business
- Development & internationalisation
- Employing
- Permits and environmental information
- Terminating a business

Free-of-charge online and telephone service

- www.suomi.fi/company

- Free-of-charge online service for searching information and services.
- *Own business profile* helps find public business services easily.
- Search for private experts
- Assistance for systematic business operations:
 - Maintaining a business plan
 - Test and plan for internationalisation
- <https://oma.yrityys-suomi.fi>



- Competent entrepreneurs are more successful!
- Entrepreneurs with existing businesses can also apply to TE Office's free-of-charge entrepreneur training
 - Open entrepreneur training is organised as evening classes, for example
- Applications www.te-palvelut.fi/koulutushaku
 - Search for "Yrittäjä" at "Uusimaa"

Free-of-charge help for recruitment

- Job vacancies: www.te-palvelut.fi
- Search for candidates
 - Tell us about vacancies and requirements tel. 0295 040 002 (at 9.00 am – 4.15 pm) or rekrytointi.uusimaa@te-toimisto.fi

Pay subsidy for hiring an unemployed applicant

- Savings of at least 30% in salary costs
- More information:
www.te-palvelut.fi/palkkatuki



- Start developing a business on the basis of a free-of-charge development survey that outlines the following:
 - Current status and future goals
 - Development of the number of personnel
 - Business areas that require development.
- Report – suggestions for further measures with the help of an expert in business services.
- Survey the development needs of your company:
<https://oma.yrityssuomi.fi/yrityksen-kehittamiskartoitus>

- Subsidised services that are subject to a fee for businesses that have operated at least a full financial year.

Analysis – A concrete development plan

- Duration 1-2 days, 220 € + VAT/day.

Consultation – select an area

1. Growth
 2. Reform
 3. Productivity and economy
 4. Marketing and customer relationships
 5. Leadership and personnel
 6. Commercialisation of innovations
- Duration 2-15 days (in three years), 300 € + VAT/day.

Training – Management and key persons of SMEs.

- Growth management 14+3 days, 2,130 € + VAT
- Management of economy and productivity 10+2 days, 1,470 € + VAT
- Management of marketing and customer relations 10+2 days, 1,470 € + VAT

Applications: www.yritystenkehittämispalvelut.fi