



## Start-up grant - support for a new entrepreneur

A start-up grant is a form of service offered by the Employment and Economic Development Office (TE-office) to secure the livelihood of a person who becomes an entrepreneur at the beginning stage of his/her business-activity. You can apply for it if you are unemployed, working, studying or in some other activity and starting a continuous, full-time business activity. The decision to award a start-up grant is made by the TE-office.

### Prerequisites for receiving:

- The intended business-activity must be full-time and aim for continuity.
- The applicant should have sufficient capabilities for intended professional field: education, work experience.
- Sufficient abilities for the business-activity: experience or applicable educational background.
- Business plan and necessary calculations are ready and the intended business-activity is estimated as a potentially profitable
- You have all the prerequisites planned to start your business, such as funding, premises and permits.

### Start-up grant will not be granted if:

- A full-time business activity has started before the decision on the start-up grant has been made.
- The applicant is already a full-time entrepreneur or involved in a limited liability company's activity.
- The business provides with sufficient income: financial risks are extremely low.
- The applicant receives other income, eg. salary, student benefit, parental benefits, pensions.
- If there is a large amount of debts or a negative credit rating. We will check your credit information.

If you intend to expand your part-time business activity into a full-time, please contact the TE-office. While you are unemployed, you can be starting a business activity for 4 months with the support of the adjusted unemployment benefit (unemployment security's helpline: 0295 020 701).

You can find information about entrepreneurship in english from Suomi.fi -service ([www.oma.yrityssuomi.fi](http://www.oma.yrityssuomi.fi)). Also you can find more information about starting a business from [www.perustamisopas.fi](http://www.perustamisopas.fi) – in different languages!

### Granted period and amount

- Start-up grant is admitted in 6 months periods. The maximum duration is 12 months. The amount of the support is 33,78 €/day, about 700 €/ month. Start-up grant is a taxable income, which is paid for max. 5 days per week.

### To apply for a start-up grant:

1. *Do not register your company yet.* Leave enough time for planning. Read about starting a business from [suomi.fi](http://suomi.fi) – service.
2. Prepare a preliminary business plan (TLS) and profitability calculations using tools from [suomi.fi](http://suomi.fi)-service ([oma.yrityssuomi.fi](http://oma.yrityssuomi.fi)).
3. You can make an appointment with a business adviser from the Keski-Suomen Yritysidea, if you live in Hankasalmi, Joutsa, Jyväskylä, Laukaa, Toivakka or Uurainen. Otherwise, consult with local business development companies.
4. Finalize your TLS and calculations and complete your application with other enclosures. Order your tax debt report from [www.vero.fi](http://www.vero.fi) and request for a loan promise if needed. Start negotiating for your company's premises. Add CV to your application.
5. To improve your skills for entrepreneurship you can apply for an entrepreneur's labor market training in [www.te-palvelut.fi](http://www.te-palvelut.fi)
6. Submit your application form with enclosures electronically on [www.te-palvelut.fi/oma-asiointi](http://www.te-palvelut.fi/oma-asiointi)
7. The decision on your case will be made in 3-4 weeks.
8. We will contact you, when your application arrives.



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## Regional employer services in Central Finland

Central Finland TE Services  
P.O. box 400, FI-40101 Jyväskylä  
[www.te-palvelut.fi](http://www.te-palvelut.fi)

Company experts by region:

Jyväskylä region: Arja Rintanen, tel. 0295 046 144  
Jyväskylä region, Äänekoski region: Sirpa Kursula, tel. 0295 046 106  
Keuruu region, Jämsä region, Joutsa region: Teija Kunnari, tel. 0295 046 102  
Saarijärvi-Viitasaari region: Marko Piispanen, tel. 0295 046 154  
[firstname.familyname@te-toimisto.fi](mailto:firstname.familyname@te-toimisto.fi)

### **Keski-Suomen Yritysidea**

CrazyTown  
Kauppakatu 39, 40100 Jyväskylä  
tel. 014 248 4002 (daily klo 9–12)

<https://yritysidea.fi/becoming-entrepreneur-jyvaskyla>

### **The Startup Factory / Yritystehdas Oy**

Innova 1, 9<sup>th</sup> floor  
Piippukatu 11, 40100 Jyväskylä  
[www.yritystehdas.fi/en](http://www.yritystehdas.fi/en)

### **Jämsän kaupungin yrityspalvelut**

Seppolantie 5, 42100 Jämsä  
tel. 040 778 9512  
[www.jamsa.fi/en](http://www.jamsa.fi/en)

### **Kehittämisyhtiö Karstulanseutu Oy**

Aloha-Tietotalo  
Virastotie 4, 43500 Karstula  
tel. 044 4596 604  
[www.karstulanseutu.fi](http://www.karstulanseutu.fi)

### **Kehittämisyhtiö Keulink Oy**

eCenter, 3th floor  
Keskusaukio 3, 42700 Keuruu  
tel. 0400 342 915  
[www.keulink.fi](http://www.keulink.fi)

### **Kehittämisyhtiö Witas Oy**

Keskitie 4, 44500 Viitasaari  
tel. 014 577 6200  
[www.witas.fi](http://www.witas.fi)

### **Saarijärven yrityspalvelut**

Sivulantie 11, PL 13, 43101 Saarijärvi  
p. 044 4598 300 ja 014 4598 208  
[www.saarijarvenyrityspalvelut.fi](http://www.saarijarvenyrityspalvelut.fi)

### **Äänekosken kaupungin elinvoimayksikkö**

Hallintokatu 4, 44100 Äänekoski  
business advisory service tel. 040 668 1978 or  
040 156 2583  
[www.aanekoski.fi](http://www.aanekoski.fi)



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