



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 (TE-office might request a statement from the Enterprise Agency – Uusyrityskeskus).
- You have all the prerequisites planned to start your business, such as funding, premises and permits.
- 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).

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.

Granted period and amount

- Start-up grant is admitted in 6 month periods, The maximum duration is 12 months. The amount of the support is 32,40 €/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 (1-2 months). Read about starting a business from suomi.fi – service.
2. Contact the TE-Office to inquire your eligibility for the start-up grant:
Kari Lintunen, 0295 046 120 (Mon-Thu 9am – 11am) in Jyväskylä and Joutsa region;
Juhani Lehtonen, 0295 046 114 (Mon-Thu, 9am - 11am) other Central Finland regions.
3. Prepare a preliminary business plan (TLS) and profitability calculations using tools from suomi.fi-service (oma.yrityssuomi.fi). Yritys-Suomi phone service provides you with guidance 0295 020 500. Also, you can find more information from www.perustamisopas.fi – in different languages!
4. Make an appointment with a business adviser from the Enterprise Agency (Uusyrityskeskus), 010 2740 230 (9am -2pm) if you live in Jyväskylä, Muurame, Laukaa, Petäjävesi, Uurainen, Konnevesi, Hankasalmi, Toivakka or Joutsa. Otherwise, consult with local business development companies.
5. Finalize your TLS and calculations and complete your application with other enclosures. Order your tax debt report from www.vero.fi and request for a loan promise if needed. Start negotiating for your company's premises. Add CV to your application.
6. To improve your skills for entrepreneurship you can apply for an entrepreneur's labor market training in www.te-palvelut.fi
7. Submit your application form with enclosures electronically on www.te-palvelut.fi/oma-asiointi
8. The decision on your case will be made in 1 - 4 weeks.