



## 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. You can find the contact information on the other side of the paper.
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](http://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](http://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](http://www.te-palvelut.fi)
7. Submit your application form with enclosures electronically on [www.te-palvelut.fi/oma-asiointi](http://www.te-palvelut.fi/oma-asiointi)
8. The decision on your case will be made in 1 - 4 weeks.



**TE-palvelut**  
tjänster | services

Central Finland Employment and Economic Development Services

**te-palvelut.fi**

## 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:** Sirpa Kursula, tel. 0295 046 106

**Jyväskylä region:** Arja Rintanen, tel. 0295 046 144

**Jyväskylä region:** Tiina Tikkakoski, tel. 0295 046 048

**Keuruu region, Jämsä region and Joutsa region:** Teija Kunnari, tel. 0295 046 102

**Saarijärvi-Viitasaari region, Äänekoski region:** Marko Piispanen, tel. 0295 046 154

[firstname.familyname@te-toimisto.fi](mailto:firstname.familyname@te-toimisto.fi)

### Keski-Suomen Uusyrityskeskus ry.

Voimala Business Park,  
Sepänkatu 4, 40100 Jyväskylä  
tel. 010 2740 230

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

### The Startup Factory / Yritystehdas

Innova 1  
Piippukatu 11, 40100 Jyväskylä  
tel. 040 585 5238, 044 301 4177,  
050 572 1121 ja 040 767 0376

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

### Business Jyväskylä

Vapaudenkatu 46 B, 2 krs., 40100 Jyväskylä  
tel. 014 266 0138

[www.businessjyvaskyla.fi/en](http://www.businessjyvaskyla.fi/en)

### Jämsek Oy

Seppolantie 5, 42100 Jämsä  
tel. 040 712 2645

[www.jamsek.fi/en](http://www.jamsek.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

Keskusaukio 3, 42700 Keuruu  
tel. 0400 342 915

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

### SSYP Kehitys Oy

Sivulantie 11, P.O. box 13, 43101 Saarijärvi  
tel. 044 459 8217

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

### Kehittämisyhtiö Witas Oy

Haapaniementie 16, 44500 Viitasaari  
tel. 014 577 6200

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

### Äänekosken kaupungin elinvoimayksikkö

Hallintokatu 4, 44100 Äänekoski  
business advisory service 050 440 0813 ja  
040 1562 583

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

Suomi.fi

YRITYSPALVELUT YHDESTÄ PAIKASTA

[Suomi.fi/yritykselle](http://Suomi.fi/yritykselle)

Talusta tästä

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