



## **EMPLOYMENT AREAS**



### www.kympin.fi

Customer service 040 140 5900. Contact information: https://kympin.fi/yhteystiedot/



### www.tyolakeus.fi

Contact information: https://www.tyolakeus.fi/yhteystiedot



### suupohjantyollisyysalue.fi

Customer service 040 547 8375 Contact information: suupohjantyollisyysalue.fi/yhteystiedot

## For appointments and more information about entrepreneurship:

### www.neuvoa-antava.fi

### **Contact Information**

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# **START-UP GRANT**

www.neuvoa-antava.fi

### **STARTTIRAHA**

The objective of the start-up grant is to promote growth by supporting entrepreneurship and improving employment. The start-up grant is a discretionary subsidy awarded by the employment area. It aims to facilitate the entrepreneur's livelihood during the period required to establish and stabilize the business, for a maximum of 12 months.

### **Eligibility Criteria**

To qualify for the start-up grant, the applicant must meet the following conditions:

- The applicant has or acquires sufficient skills for the intended business activity.
- · The business must be a full-time activity.
- The business is expected to have sustainable profitability.
- The employment area may impose additional conditions in the grant decision.

### **Disqualifications**

The start-up grant cannot be awarded if:

- The business is expected to provide a reasonable livelihood without the grant.
- The grant would significantly distort competition among businesses offering the same products or services.
- The business has already been started before the grant decision, unless transitioning from part-time to full-time business.
- The applicant has tax debts or payment defaults.

### **Payment Restrictions**

The grant will not be paid if the recipient receives:

- Salary or compensation from unrelated work (e.g., vacation pay, severance pay, employer-provided financial benefits).
- · Other public subsidies for personal salary costs.
- Any other income or benefits that secure the applicant's livelihood, such as:
  - Unemployment benefits, sick leave compensation, pensions, caregiver's allowance.
  - Student allowance, maternity/paternity/parental benefits.
  - Employer-provided supplementary pension.
  - Compensation for loss of earnings under criminal injury laws.

### **How to Apply**

The application is submitted in two phases:

- 1. Apply online via <a href="www.työmarkkinatori.fi">www.työmarkkinatori.fi</a> (strong authentication required).
- 2. Submit the application to the employment area where you are a client.
- 3. Additional documents must be sent separately, including:
  - Tax debt certificate (available at www.vero.fi).
  - Business plan and profitability calculations.
  - Loan commitment, if external funding is required to start the business.

Discuss required attachments with the employment area in advance.

### **Grant Amount and Duration**

- Phase I: Maximum 6 months, €37.21 per day (approx. €800/month).
- Phase II: Maximum 6 months, €37.21 per day (approx. €800/month).
- Paid 5 days per week.
- Monthly payments in arrears against reporting.
- · Apply online at www.työmarkkinatori.fi.
- Tax withholding based on the applicant's tax card.

### **Before You Apply for the Start-Up Grant**

- 1. Do not register your business yet.
- 2. Allow enough time (1-2 months) for the application process.
- 3. Contact the employment area to discuss whether you qualify for the grant.
- 4. Schedule a business establishment consultation at Uusyrityskeskus Neuvoa-Antava (<a href="www.neuvoa-antava.fi">www.neuvoa-antava.fi</a> or phone: +358 40 6565 283) or at your local business development agency/municipal economic services.
- 5. Prepare a business plan and profitability calculations. The recommended template is Lissu Business Plan (available at <a href="www.neuvoa-antava.fi">www.neuvoa-antava.fi</a>).
- Submit your start-up grant application electronically (see instructions above).
- 7. Update your contact, work history, and education details before submitting the application.