

A photograph of a lighthouse on a rocky island at dusk. The lighthouse is white with a red band and a red top. A small red building is next to it. The scene is reflected in the water. The word "STARTIA" is overlaid in white text.

STARTIA

# Vaasa Region Enterprise Agency Startia

- One of 30 Enterprise Agencies in Finland
- Part of the Vaasa Region Development Company VASEK
- Offers guidance and advice for new entrepreneurs in seven municipalities
- VASEK's expertise and cooperation networks also available to new entrepreneurs

...other Agencies:

- Firmaxi (Kokkola) and Concordia (Pietarsaari)
- CONFIDENTIAL & FREE OF CHARGE



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**Inspecta**  
ISO 9001

# It all begins with a business idea

**What?**

Products/Services

**To whom?**

Customers

**How?**

Operations model

**When?**

Schedule: short-term & long-term

**Why?**

Image and success factors, competitive edge

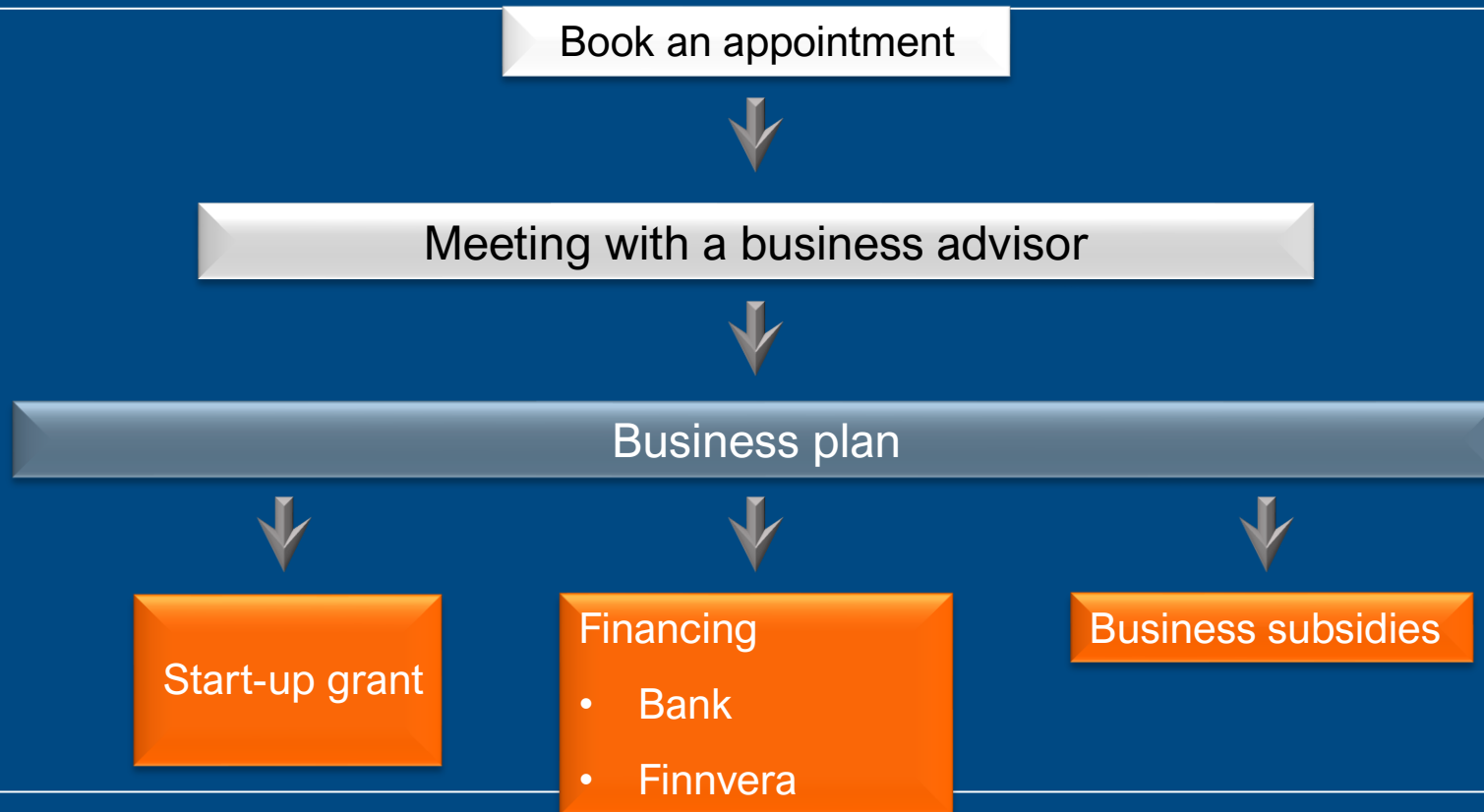
**Is there a demand? Do I add value for my customers?**



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# Starting a business

Process



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# Topics covered with a business advisor



- Taxation
  - progressive tax (except ltd), prepayment of tax, value added tax
- Financing
  - banks, Finnvera, other financing
- Legal matters
  - agreements/contracts, permissions/authorisations
- Insurances
  - entrepreneurs pension insurance, YEL, and other insurances
- Legal form of enterprise
  - private trader, general partnership, limited partnership, limited company, co-operative
- Startup-grant and conditions for receiving it
- Accounting
  - you are responsible for your accounting
  - focus on your business
- Marketing, branding & selling
- Capital & Profitability
  - need for capital (investments) & profitability calculation (3 year budget)
- Registration of your company ([www.ytj.fi](http://www.ytj.fi))
- Buying a business
  - buying a business as a way of starting as an entrepreneur
- Own competence
  - skills and personal characteristics

# Light entrepreneurship / Kevyt Yrittäjyys ([www.ukko.fi](http://www.ukko.fi))

- Easy invoicing
- No bureaucracy or paperwork
- Free registration and no obligations – come and go as you wish
- Choose your own work and prices
- No fixed costs
- You need a taxcard, bankaccount and residence & working permit ([www.migri.fi](http://www.migri.fi))
- Light entrepreneurship is suitable if you are offering services

# Strong businesses

- 90% of new businesses are still in business after 2 years.
- Over 80% of new businesses are in business after 5 years.
- (About 50% of all new businesses in Finland are not in business after 3 years.)

**Healthy businesses – steady jobs**



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