



TE-palvelut
tjänster | services

TE services for new entrepreneurs

18.8.2020 Online event

Startup grant & guidance

- Supports new entrepreneur and encourages new businesses.
- The grant provides an entrepreneur with a secure income during the time that getting the business up and running is estimated to take.
- Maximum period of time is 12 months. Due to the coronavirus pandemic, startup grants can temporarily be granted for up to 18 months. TE Office may grant extension until 31.12.2021.
- The startup grant consists of a basic grant, which amounts to EUR 33.66 a day.
- TE Office offers personal guidance, training and coaching concerning applying startup grant and setting up business etc. For example in October in Vaasa starts 40-day entrepreneur training, which is intended for immigrants who are planning or have already started business. Participants should master Finnish at least moderately.

Startup grant

- **You may be eligible for a startup grant if**
 - you are an unemployed jobseeker
 - you are not unemployed, but you are setting up as a full-time entrepreneur after a period in paid employment, education or domestic work
 - you are part-time entrepreneur and you are planning to become full-time entrepreneur.
- The startup grant will only be granted by the TE Office once it has been established that entrepreneurship is a suitable option for the applicant to employ him/herself.
- Submit your application for a startup grant to the TE Office using **the online services** or the form on which you provide information about your enterprise's business and financial plan and other details.

Startup grant

- **Preconditions for receiving the grant include**
 - The future business activities are, by nature, full-time and permanent.
 - The applicant has sufficient capabilities for the industry in question: training, work experience.
 - Sufficient capabilities for being an entrepreneur: experience or suitable training for entrepreneurship.
 - The business plan and various calculations are complete, and they have been deemed profitable (by the nearest Enterprise Agency, for instance).
 - Financing, business premises, permits and the equivalent are already known; the applicant must have all the prerequisites for setting up the company and launching business operations being a full-time entrepreneur.
 - The business is only started after the grant has been awarded.
- Such factors as the competitive situation of companies in the relevant sector and the need for new business in the area are taken into consideration when making the decision.

Recruitment services

- Find a new employee through our online services www.te-palvelut.fi/te/en. You can read introductions of job seekers in Työmarkkinatori service kokeile.tyomarkkinatori.fi, or leave a job notice at www.te-palvelut.fi.
- Our experts also provide customised assistance with candidate searches or recruitment events. All of our recruitment services are free of charge.
- You can reach the recruitment services of the TE Office Pohjanmaa via e-mail at yrityspalvelut.pohjanmaa@te-toimisto.fi, or by calling 0295 056 001 (9 am - 4.15 pm).

The entrepreneur and unemployment security

- **Working as an entrepreneur or finding work through self-employment affects your unemployment benefits.** Find out how your personal situation affects your unemployment security.
- The TE Office will determine whether you are an entrepreneur as referred to under the Unemployment Security Act. This assessment may not be consistent with solutions made in connection with taxation, for instance.
- Issues such as the following are significant for the unemployment security system
 - an entrepreneur's pension insurance (YEL) or farmer's pension insurance (MYEL)
 - Finding employment as an entrepreneur or a private trader
 - a share of ownership in a company.
 - The share of ownership applies to both the shares of family members as well as ownership through a so-called intermediary company.

The entrepreneur and unemployment security

- **You are not entitled to unemployment benefits if you are fully employed as an entrepreneur or through self-employment.**
- Your employment is considered full-time if the amount of work required by your business activities or your personal work input is so substantial that you cannot take on a full-time job. **Only the amount of work required by the activities is crucial for determining whether you are seen as a full-time entrepreneur;** the amount of income or profit obtained from the business or personal work input is insignificant.
- If you are a part-time entrepreneur, the benefactor takes into account the income received from your business activities and adjusts the unemployment benefits accordingly.

The entrepreneur and unemployment security

- **Short-term employment as an entrepreneur and through self-employment**
 - If you find employment under a commission contract with the maximum duration of two weeks, you will in principle retain your right to receive unemployment benefits. The unemployment benefit is adjusted based on the income you receive from the business activities.

The entrepreneur and unemployment security

Starting business activities during unemployment

- **If you begin business activities during your unemployment, the assessment for whether you are a full-time or part-time entrepreneur will not take place within the first four months since you have launched your business.** As an unemployed jobseeker, you will be granted unemployment benefits during this time. If you receive income for your business activities during the four-month period, you will be paid an adjusted unemployment benefit. For more information, contact the payers of unemployment benefits: Kela (kela.fi), Unemployment funds (tyj.fi).
- **The assessment for whether you are a full-time or part-time entrepreneur will take place after the first four months since the start of your business activities as is the case at present. If the business activities are considered full-time, you will lose your entitlement to unemployment benefits.** If the business activities are part-time, you may continue to receive unemployment benefits. This solution is only concerned with the time after the four-month period and has no retroactive effects. The assessment utilises information about the true workload of your business activities within the first four months. If no other evidence is available of the extent of work required by your business, the decision may be based on your personal report of the workload.

The entrepreneur and unemployment security

Starting business activities during unemployment

- **If you receive unemployment benefits during your business activities, you must seek full time employment.** In this case, your business is not a valid reason for, for instance, refusing a job offer or services promoting employment. Refusing a job offer or a service promoting employment may result in an unpaid time period or imposing an obligation to work.