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TE-palvelut
tjänster | services

START-UP GRANT APPLICATION

Only fill in the printable form if you are unable to use TE Office's E-services https://asiointi.mol.fi/omaasiointi/

Applying for a start-up grant (or an extension and payment) online will help us to deal with your case faster.

The decision on the start-up grant is made by the Employment and Economic Development Office (TE Office). Please contact the TE Office before submitting your application for a start-up grant. Please read the instructions for completing the form (pp 8/10).
You may not start full-time entrepreneurship before the TE Office has made a decision on awarding the start-up grant.

1. Applicant information

Applicant's employment status

☐ Unemployed jobseeker ☐ In paid employment ☐ Student
☐ Homekeeper
☐ Other, specify

Name	Personal identity code
Street address	
Postal code	City
Telephone number	Email
Municipality of residence	Professional title and qualifications
The start-up grant period. The start-up grant is applied for the period (dd.mm.yyyy - dd.mm.yyyy)	
Significant work and entrepreneurial experience from the perspective of planned business activities. State the professional title, name of employer, functions and period (began, ended, dates)	
Business training. State the qualification, course title, main subject/programme, educational institute and period (began, ended: dates). Include details of the entrepreneurship training programmes, their duration and main content.	

2. Information on business activities (can be replaced by a separate business plan) [1]

Name of enterprise to be set up	
Address	
Postal code	City
Telephone number	
Company type, shareholders and share of ownership. State the company type, shareholders, name, Personal or Business ID and share of ownership.	
Is someone else applying for a start-up grant for the enterprise concerned? Names and addresses.	
Industry	
Business idea; its strengths and weaknesses? What is your product/the service you offer?	
Activity. Describe how the activities would be organised (facilities, labour, etc.).	
Production. What are to be your means of production?	

[1] Help with preparing a business plan from My Enterprise Finland online service (https://oma.yrityssuomi.fi/)

Production. From where will you obtain raw materials/products?
Customers and market area. Who will your customers be? How many potential customers do you estimate the company has?
Customers and market area. Where are the customers located? What are their buying habits?
Marketing. How will you market your company?
Marketing. What will market costs consist of?
Distribution of products/services. How will the distribution of products/services be organised?
Strengths and weaknesses in relation to competitors. Competing companies and their offices?
Strengths and weaknesses in relation to competitors. Competing products/services?
Strengths and weaknesses in relation to competitors. How to you intend to deal with the competition and in what areas are your biggest risks? How will you prepare for risks?
Measures to start operations. What have you done so far to launch business operations?

3. Financing plan (may be replaced by a separate business plan) [2]

Planned funding	
Need for capital	**Euros**
Investments (buildings, machinery, equipment, furnishings and fittings)	
Working capital (costs for 1-2 months + cash)	
Contingency reserve	
Total	
Financing	**Euros**
Own share	
Other investments in the business	
Loans, lender:	
Grants and aid	**Euros**
☐ ELY Centre; mention area of responsibility and name of the support type:	
☐ Other, specify:	

4. Profitability analysis (may be replaced with a separate profitability analysis) [3]

	EUR/year	
PROJECTED RESULT (net)		+
Amortization		+
REVENUE AFTER TAX		=
Taxes		+
Need for financing (gross revenue)		=
Interest on corporate loans		+
Need for operating margin		=
FIXED COSTS (exclusive of VAT)	**EUR/year**	
Entrepreneur's pension insurance		+
Other insurance policies		+
Employees' salaries		+
Employer's contributions (social security costs) (approx. 23 %)		+
Rent		+
Electricity, water, heating		+

[2] Help with preparing a business plan from My Enterprise Finland online service (https://oma.yrityssuomi.fi/)
[3] Help with preparing a business plan from My Enterprise Finland online service (https://oma.yrityssuomi.fi/)

Tools		+
Accounting		+
Telephone, mail		+
Office expenses		+
Travel expenses		+
Marketing		+
Education and training		+
Journals, literature, etc.		+
Other possible costs (if necessary, itemised on a separate attachment)		+
FIXED COSTS TOTAL 2		=
	EUR/year	
NEED FOR SALES MARGIN (GROSS PROFIT) 1+2		=
Purchases (exclusive of VAT)		+
TURNOVER		=
VAT (24% on previous)		+
TOTAL SALES/INVOICES		=

Bookkeeping and financial planning. How do you intend to organise the bookkeeping?

Bookkeeping and financial planning. Do you need advice on planning your financial statements, budgeting or something else?

Bookkeeping and financial planning. Additional information

Payments, aid and benefits preventing payment of a start-up grant

Are you receiving any of the following payments, aid or benefits?

☐ Yes ☐ No

1. Salary or compensation for work related to your business activities, except for salary earned from your own company The salary for the period of the annual leave and pay during the period of notice are also considered to be salary, as well as a financial benefit which must be considered to secure a reasonable income as referred to in Chapter 3, section 6, subsection 1 of the Unemployment Security Act (1290/2002). *

☐ Yes ☐ No

2. government support to cover salary costs*

☐ Yes ☐ No

3. unemployment benefit under the Unemployment Security Act

☐ Yes ☐ No

4. a sickness or partial sickness allowance under the Health Insurance Act (1224/2004) or a disability pension or a rehabilitation allowance under the National Pensions Act (568/2007), or a benefit paid on the grounds of full disability under another Act.

☐ Yes ☐ No

5. a state pension or early retirement pension under the National Pensions Act or under laws on employment pensions.

☐ Yes ☐ No

6. an unemployment pension.

☐ Yes ☐ No

7. years-of-service pension in accordance with the National Pensions Act.

☐ Yes ☐ No

8. adjustment allowance for representatives of the Parliament under the Act on Pensions and Adjustment Allowance (329/1967).

☐ Yes ☐ No

9. a maternity, special maternity, paternity or parental allowance or special care allowance under the Heath Insurance Act.

☐ Yes ☐ No

10. relinquishment allowance under the Act on the Relinquishment Allowance awarded to Agricultural Entrepreneurs (1293/1994) or the Act on the Allowance granted for the Discontinuation of the Practice of Agriculture(612/2006).

☐ Yes ☐ No

11. A rehabilitation allowance or compensation for loss of earnings under the Act on the Social Insurance Institution of Finland's Rehabilitation Benefits and Rehabilitation Allowance Benefits (566/2005) or the laws or pension guidelines or regulations referred to in Chapter 1, section 3 of the Employees Pensions Act (395/2006) on the basis of provisions on rehabilitation specified in accident insurance policies, motor insurance policies or the Military Injuries Act (404/1948). *

☐ Yes ☐ No

12. student financial aid under the Act on Student Financial Aid (65/1994).

☐ Yes ☐ No

13. other benefits that are considered to amount to a reasonable income. *

☐ Yes ☐ No

5. De minimis aid

The start-up grant is awarded as de minimis aid. Have you or the business in question been granted de minimis aid in the current or the previous two tax years? (See Filling instructions)

☐ No ☐ Yes; please provide more details in the table

Accounting period used in operations (dd.mm. - dd.mm)

Aid granted by	Form of aid (e.g. grant or interest subsidy)	Commission Regulation according to which the aid was granted (information on the aid decision)	Amount of aid, EUR	Date of granting the aid
		☐ General de minimis aid (Commission Regulation (EU) No 1407/2013)		
		☐ De minimis aid in the fisheries and aquaculture sector (Commission Regulation (EU) No 717/2014)		
		☐ De minimis aid in the agricultural sector (Commission Regulation (EU) No 2019/316)		
		☐ De minimis aid to companies involved in the carriage of goods by road for the benefit of others (Commission Regulation (EU) No 1407/2013)		

6. Signature

I confirm that the information I have given in this application and its attachments is correct. I furthermore agree that the TE Office may request an external expert to give a statement or opinion on my application for a start-up grant. I agree that the Development and Administration Centre may check income information in the Incomes Register during the payment phase.

Place and date	Signature Clarification of signature

Attachments to the application (see the Filling instructions)

- a business plan and profitability analysis, if the information is being provided in a separate attachment
- a tax debt certificate, which may not be more than three months old
- the promise of a loan from a bank or other creditor, if receipt of external financing is a prerequisite for commencement of operations

INSTRUCTIONS FOR COMPLETING THE FORM

Form TEM 3.25: Application for start-up grant (first start-up grant period)

Work and entrepreneurial experience

Please provide more details about your professional title and your work experience Enter your employer's name, your duties and when you were employed. If you have been an entrepreneur previously, state the name of the enterprise, the industry and the length of time the company was operational. Dates should be written in the format dd.mm.yy.

If the necessary employment and school certificates have not previously been presented to the TE Office, they must be submitted as agreed separately with the municipality.

Business training

Please provide more details about your qualifications. State the qualification/course title, main subject(s), the name of the educational institute and when the course was taken. Include details of the entrepreneurship training programmes, their duration and main content.

Name of enterprise to be set up

State the name of the enterprise to be set up (obligatory) and the contact details (if known). If you are buying a company or continuing with a business, for example in the case of generational change or a change of owner, also enter the Business ID in the name box.

Company type, shareholders and share of ownership

Enter the type of company the enterprise represents. If the company has other shareholders, partners or members, enter their names, personal or business ID numbers and their share of ownership.

Is someone else applying for a start-up grant for the enterprise concerned?

If (an)other person(s) is/are applying for a start-up grant for the commencement of operations in respect of the same enterprise, enter their personal details.

Business idea

Describe your business idea and business operations; evaluate their strengths and weaknesses.

Describe your product(s)/the service you offer

Bookkeeping and financial planning

State how you have planned to organise your company's bookkeeping arrangements and financial administration. If necessary, you may use the additional information section.

Payments, aid and benefits preventing payment of a start-up grant

Enter whether you are receiving the payments, aid or benefits in the list for the same period for which your are applying for a start-up grant.

Also state any earned income for the same period, from work both related to and not related to entrepreneurial activities.

* 1) Salary is also considered to be an economic benefit referred to in Chapter 3, section 6, subsection 1 of the Unemployment Security Act (= an economic benefit received from the employer based on an employment termination contract or other similar arrangement) that must be considered to secure a reasonable income.
* 2) Public subsidies received by a person for their own salary costs may include company subsidies from the administrative branch of the Ministry of Economic Affairs and Employment or the Ministry of Agriculture and Forestry.
* 11) The laws referred to in Chapter 1, section 3 of the Employees Pensions Act based on which rehabilitation allowance can be paid are:
    1) Seafarer's Pensions Act (1290/2006);

2) Self-Employed Workers' Pensions Act (1272/2006);
3) Farmers' Pensions Act (1280/2006).

Pensions acts involving employees in the public sector include:

1) Public Sector Pensions Act (81/2016);
2) Act on the Orthodox Church (985/2006);
4) the Provincial Administration Act (AFS 54/2007) given in the province of Aland for the purpose of applying certain current state rules to state pensions.

* 13) These benefits may include additional pension provided by the employer or compensation for loss of earnings referred to in the Criminal Damages Act (1204/2005).

However, the preferred income referred to in Chapter 4, section 7 of the Unemployment Security Act is not taken into account as a benefit. This income includes:

- survivors' pensions;
- care allowance for a person receiving a pension in accordance with the Disability Benefits Act (570/2007);
- compensation for functional limitation under the Workers' Compensation Act (459/2015) and the Occupational Accidents and Disease Act for Farmers (873/2015);
- annuity and supplementary index under the Compensation for Military Injuries Act (1211/1990);
- disability allowance in accordance with the Disability Benefits Act;
- housing allowance in accordance with the Act on Housing Allowance for Pensioners (571/2007);
- housing allowance in accordance with the Act on General Housing Allowance (938/2014);
- child benefit in accordance with the Child Benefit Act (796/1992);
- social assistance in accordance with the Act on Social Assistance (1412/1997);
- military benefits under the Act on Military Benefits (781/1993);
- compensation for costs under the Workers' Compensation Act, Accident and Disease Act for Farmers and the Military Injuries Act;
- partial early old-age pension in accordance with the Employment Pensions Act

De minimis aid

The start-up grant is awarded as de minimis aid under Chapter 8, section 1 of the Act on Public Employment and Business Services (916/2012). De minimis aid refers to aid within the meaning of Commission Regulation (EU) No. 1407/2013 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to de minimis aid. An employer engaged in business activities may receive de minimis aid of up to EUR 200,000 over a period of three tax years (the current and two previous tax years). The maximum amount mentioned above shall take into account the financing granted by all the different authorities as de minimis aid for the period concerned. In principle, the aid may be intended for any costs incurred by the company, provided that all de minimis aid received by the company from different sources over a period of three tax years does not exceed the limit of EUR 200,000.

As an exception to the general rule, de minimis aid may only be granted in a limited manner to the following sectors:

- the maximum amount for the fishing and aquaculture sector is EUR 30,000 (Commission Regulation (EU) No. 717/2014)
- the maximum amount for primary agricultural production is EUR 20,000 (Commission Regulation (EU) No. 2019/316)
- in the sector of road passenger transport, the maximum amount of de minimis aid is EUR 200,000 (Commission Regulation (EU) No. 1407/2013), but EUR 100,000 per three tax years for companies transporting goods by road on behalf of others (Commission Regulation (EU) No. 1407/2013)

De minimis aid cannot be granted at all for 1) subsidies intended for or related to promoting export or export volume, 2) for activities favouring domestic products at the expense of imported products and 3) for the purchase of vehicles for the carriage of goods by road for the benefit of others (Commission Regulation (EU) No. 1407/2013). The beneficiary is responsible for ensuring that the total amount of de minimis aid granted by various parties (e.g. ministries, the authorities under them, Finnvera Oyj, municipalities, Regional Councils) does not exceed the above-mentioned maximum amounts. The de minimis aid is mentioned in the aid decision.

The tax year is a calendar year or, if the accounting period referred to in the Accounting Act (1336/1997) is not a calendar year, the accounting period(s) that have ended during the calendar year. The accounting period is usually 12 months. In the case of double-entry accounting, the accounting period may consist of a 12-month period other than the calendar year. The accounting period of companies and entrepreneurs using single-entry accounting is always the calendar year. The first accounting period starts from the date on which the company is established. When the operations start, the length of the accounting period may be longer or shorter than 12 months. However, the maximum length of the accounting period is 18 months. In the case of single-entry accounting, however,

the maximum length of the accounting period is 12 months.

Click on the link for more information on de minimis aid https://tem.fi/vahamerkityksinen-tuki-eli-de-minimis-tuki

If you are applying for a start-up grant for a company that has already been established, please indicate whether you or the company that has already been established has been granted de minimis aid during the current or two separate tax years (e.g. in connection with change of generation or ownership)

Consents

Consent to the use of external expert services
Please indicate if expert services outside the TE Office may be utilised, if necessary, while your application for a start-up grant is business plan being processed to acquire an opinion on your application and business plan.

Consent to use of Incomes Register information.
The Incomes Register concerns everyone: both the parties paying and receiving salary and benefits. The Incomes Register maintained by the Tax Administration contains citizens' income and benefit information as required by the Tax Administration, the employee pension institutions, Kela and other key parties using the information. The information on Incomes Register can only be disclosed to a party if they have the right to receive the information on the basis of the legislation applicable to its operation. Further information: https://www.vero.fi/en/incomes-register/

Application attachments

The application must be accompanied by a certificate confirming payment of taxes no more than three months old. Separate attachments to the application may also include the following: a business plan, profitability analyses, the promise of a loan from a bank or other creditor, a (pre)tenancy agreement, if the business operation is located on rented premises; a (draft) bill of sale, if it is a case of change of ownership, etc. Please note that a decision to award a start-up grant can only be given if all necessary attachments are submitted to the TE Office. Please discuss the attachments needed with the TE Office beforehand. Always agree with the TE Office in advance on whether you will submit the business plan and profitability calculation as separate appendices or whether you will fill in the information on the business plan and profitability calculation on the form.