NAVI

NEW ENTREPRENEUR'S NAVIGATOR

Navigate Start Choose Move Forward

South Karelia Entrepreneurs
yrittajat.fi/aluejarjestot/etela-karjalan-yrittajat

For the Reader

You are holding NAVI — the New Entrepreneur's Navigator. It is a practical guide made for you: someone who is thinking about starting a business, or has just started one, and does not want to search through a dozen websites to find out what to do next.

NAVI is a project by South Karelia Entrepreneurs, funded by the South Karelia Regional Council. The guide is based on work done together with local entrepreneurship experts and new entrepreneurs.

The guide is aimed especially at: young entrepreneurs, unemployed people and career changers, women entrepreneurs, immigrant entrepreneurs, and small business owners and part-time entrepreneurs. The content is intentionally written in plain, concrete language.

Do not try to read everything at once. First find the section that answers your most pressing question right now. Come back to the others when their time comes.

> **TIP**
> You are not alone. NAVI brings together the organisations, sources and links that offer free coaching and advisory services in South Karelia. Contact the service providers directly — they are there for you.

Contents

1 How Do I Get Started?

From idea to a registered business

Getting started is rarely as complicated as it first feels — but the right order and the right choices at the beginning save a lot of money and stress. This section covers the path that most people starting their first business in South Karelia follow: from idea to business concept, choosing a business form, writing a business plan, weighing up part-time versus full-time, and applying for a start-up grant.

1.1 From Idea to Business Concept

A good business concept answers three questions: what you sell, who you sell to, and why your solution is better than the alternatives. Most new entrepreneurs are not stopped by a lack of an idea, but by the fact that the idea has not yet been defined clearly enough.

Ask yourself four questions:

- Whose problem are you solving? Think of one specific person or company, not 'everyone'.
- What does the customer get for their money? Try to describe it in one sentence.
- Why you? What background, skills or network makes you credible?
- Is there similar supply in South Karelia? If so, what makes you different?

A good way to test an idea is to talk about it with five potential customers before you start the business. You are not selling to them — you are just asking whether your idea solves a real problem for them and what they would be willing to pay. This one step has saved many people thousands of euros and a year of extra work.

> **TIP**
> Lappeenranta Business Services, BusinessMill and Kehy offer free coaching for testing a business idea — even before the business is started.

1.2 Choosing a Business Form

Choosing a business form is essentially choosing between four common options. Here is a description of each and a comparison table. Do not spend more than a week on this decision — a sole trader business can be converted to a limited company later, and many entrepreneurs have started exactly this way.

Sole Trader (private entrepreneur / trade name)

The easiest to start, the lightest to manage. No capital requirement. You are personally responsible for debts. Works well for a one-person service business, freelancer, or part-time entrepreneur whose turnover stays modest (under about €30,000–50,000 per year).

Limited Company (Oy)

The company is responsible for its own debts — not you personally. Requires slightly more administration and an annual financial statement. No longer requires minimum share capital. Worth considering if turnover grows quickly, you take on business risk, hire employees, seek external financing, or plan to sell the business one day.

Light entrepreneurship (invoicing services)

You do not start a business at all, but use a service provider (e.g. UKKO, Eezy, OP Kevytyrittäjä) that handles invoicing, taxes and insurance. Good for initial testing and side work, but not the most long-term or affordable solution once the business is established.

Cooperative

A cooperative with as few as one member is possible, but is typically set up to be shared among several members. Combines independent entrepreneurship and collaboration — common in creative industries and care work.

	Sole trader	Limited company	Light entrepreneur	Cooperative
Start-up cost	~€60	~€280 (online)	€0	~€380
Starting capital	No requirement	No requirement	—	Member's fee
Administration	Light	Moderate	Provider handles it	Light–moderate

Liability for debts	Personal	Company	Provider	Cooperative
Taxation	As earned income	Corp. tax + dividends	As earned income	As earned income
Best for	1 person, services, part-time	Growth, ext. funding, sale	Initial testing, side work	Several members, creative fields

1.3 Business Plan

A business plan is not a required document, but it is asked for almost every time you apply for a start-up grant, a bank loan, Leader funding, or enter a competition. Above all, it is your own tool: writing it forces you to think through things that are too easy to skip.

A good, compact business plan contains:

- Summary — what you do, for whom, and why this works (half a page is enough).
- Business concept and value proposition.
- Customers and market — who buys, how big is the market in South Karelia?
- Competition and differentiation — why will the customer choose you?
- Pricing and sales forecast for the first year.
- Costs — fixed (rent, insurance) and variable (materials).
- Financing — how much do you need to start and where does the money come from?
- Timeline and next steps.

> **TIP**
> Lappeenranta Business Services, BusinessMill, Kehy and the New Business Centre help with business plans free of charge. Book a meeting and bring a draft — you will get concrete feedback.

The New Business Centre also offers a free downloadable Start-up Guide with ready-made templates for clarifying your business concept and writing a business plan. Download at: uusyrityskeskus.fi/perustamisopas

1.4 Part-Time or Full-Time Entrepreneurship?

Start part-time if: you have a permanent job or studies you are not yet ready to leave; you want to test whether your idea holds up before risking your livelihood; or you only have a few customers at the start.

Start full-time if: you are unemployed or resigning and have the opportunity to get a start-up grant; the idea requires full-time presence (e.g. a premises or service with opening hours); or you have enough financial reserves for 6–12 months ahead.

A part-time entrepreneur is not generally eligible for a start-up grant. If you are planning on a start-up grant, check the South Karelia Employment Area guidelines before you register the business.

1.5 New Entrepreneur's Checklist

✓ Checklist — Getting Started as an Entrepreneur

☐ Write a business plan (at least a summary).

☐ Choose a business form.

☐ Apply for a start-up grant if relevant — BEFORE registering the business.

☐ Register the business in the Business Information System (ytj.fi).

☐ Register for the Prepayment Register, VAT Register and Employer Register as needed.

☐ Get YEL insurance when earned income exceeds the lower limit (2026: ~€9,200/year).

☐ Agree on an accounting firm or decide to handle bookkeeping yourself (only sensible as a sole trader).

☐ Open a separate bank account for the business.

☐ Get the necessary insurance (see Section 4).

☐ Join a network: local entrepreneurs' association, South Karelia Women Entrepreneurs, etc.

1.6 Coaching and Help in South Karelia

You do not need to figure any of this out alone — coaching is mostly free for new entrepreneurs. Here are the key organisations:

- **Lappeenranta Business Services** — business advice and start-up guidance from the city.
- **BusinessMill** — Lappeenranta and LUT University entrepreneurship centre, coaching and accelerator programmes.
- **Kehy** — Imatra region development company, coaching and development services.
- **New Business Centre** — free start-up advice and business plan coaching.
- **South Karelia Entrepreneurs and local associations** — peer support, training, events.
- **LUT University and LAB University of Applied Sciences** — campus entrepreneurship services for students.

1.7 Start-up Grant

The start-up grant is support given by employment services to secure the entrepreneur's livelihood at the start. In South Karelia, the decision is made by the South Karelia Employment Area. You apply for it before starting the business.

Main Requirements

- You are starting full-time entrepreneurial activity.
- You have entrepreneurial skills (work experience, training, or an entrepreneurship course).
- The business is assessed as viable.
- You have not yet registered the business.

Duration and Amount

Support can be received for up to 12 months. Amount in 2026: basic daily allowance + possible supplement, approximately €39–45/day (check the current amount at suomi.fi).

How to Apply

The application is made at suomi.fi under 'Application for start-up grant'. You need to attach a business plan and viability and financing calculation. The decision is made by the South Karelia Employment Area (City of Lappeenranta).

TIP

Before submitting the application, visit Lappeenranta Business Services, BusinessMill or the New Business Centre. They help with writing the business plan and viability calculations so that the application goes through the first time.

Useful links

→ Starting a business — suomi.fi
→ Choosing a business form — Finnish Entrepreneurs
→ New Business Centre — Free Start-up Guide
→ Lappeenranta Business Services
→ BusinessMill
→ Kehy — Imatra region development company
→ Start-up grant — South Karelia Employment Area (suomi.fi)

2 Where Do I Find My Customers?

Marketing, sales and making a quote

The only way a business survives is if someone buys something from it. This section covers how to find your customers, how to stand out from the competition, and how to make sure talk turns into sales.

2.1 Who Is Your Customer?

Most new entrepreneurs answer this question with 'everyone'. That is the worst answer. The more precisely you can define your customer, the easier it is to reach them and get sales.

A customer profile (persona) answers at least these questions:

- Who is this person or company? Age, profession, industry, location.
- What is their problem that you solve?
- Where are they currently looking for a solution?
- Who makes the buying decision?
- How much are they willing to pay?

B2B vs. B2C: Business customers need more time to decide and more documentation, but buy in larger amounts. Consumer customers decide faster but need more emotional communication.

TIP

The South Karelia market is tight. If you work on the B2B side, you can personally meet most of your potential customers in a short time. Use this advantage — do not hide behind email.

2.2 Brand and Standing Out

A brand is not a logo. A brand is what your customer says about you when you are not in the room. It is built on three levels:

- **What you believe in** — what principle you work by, what promises you keep.
- **What you promise** — a concrete promise to the customer (e.g. 'we respond within 24 hours').
- **How you look** — visual identity (logo, colours, style) and your language.

Questions to think about: What do you do differently from your competitors? Why would someone choose you, even if a competitor is cheaper or faster? What does your customer say about you to their friends?

2.3 Marketing Basics for a New Entrepreneur

Marketing is not 'paid ads'. It is all the ways you make yourself known. The recommended marketing mix for a new entrepreneur:

- **Networks and referrals (50% initially)** — friends, former customers, local association.
- **Online visibility (30%)** — website, Google, social media.
- **Direct sales (20%)** — cold outreach, events, trade fairs.

Cost-effective methods:

- **Google Business Profile** — essential if customers search for you on the map. Free.
- **LinkedIn profile** for B2B; Instagram or Facebook for B2C.
- **Local newspaper interviews and articles** about a new business.
- **South Karelia Entrepreneurs events and member meetings** — free networking.

2.4 Online Visibility: Website, Google and Social Media

A website does not need to be perfect. A one-page site with who you are, what you do, example work and contact details is enough to start. Use Squarespace, Wix or WordPress for example.

Google Business Profile is essential if you have a premises or serve a geographically limited area. Add opening hours, photos, service descriptions and collect reviews — they directly affect search engine findability.

Social media: do not try to be everywhere. Choose 1–2 channels where your customers spend time and focus on those. Consistency is more important than perfection.

2.5 Sales — When You Need to Close a Deal

Sales is a combination of four things: the right customer, the right time, the right solution, the right price. A simple sales process:

- **1. Contact** — you know the customer or you reach out to them.
- **2. Needs assessment** — you ask more than you talk. What is the customer's problem?
- **3. Proposal** — you present the solution and the price.
- **4. Closing** — you ask for the order. This step is forgotten too often.

- **5. Delivery + follow-up** — you keep your promise, ask for feedback and referrals.

TIP

What if the customer says no? Then you learn. A good salesperson gets 'no' answers 60–70% of the time. That is part of the work — not a sign that your idea is bad.

2.6 Making a Quote

A good quote contains: the subject and date of the quote; a description of the solution (what you deliver, when and how); price + VAT separately; what is NOT included in the price; payment terms (e.g. 14 days net); and the validity period of the quote.

TIP

If the customer asks for a discount, respond with a question: 'What should we leave out to bring the price down?' Do not lower the price — reduce the scope.

Useful links

→ Finnish Entrepreneurs — Guide to Starting a Business
→ Lappeenranta Business Services
→ BusinessMill

3 How Do I Manage My Money?

Pricing, bookkeeping, tax, YEL and financing

The financial side scares many people — and for good reason, as it is one of the most common reasons why businesses fail early. The good news is that you do not need a finance degree to survive. You need a routine and a few tools. This section covers the seven pillars of business finance.

3.1 Pricing — What Does Your Work Cost?

Pricing is the most common and most expensive mistake made by new entrepreneurs: the price is set too low. The reason is human — people are afraid that a higher price will not be accepted. The result is that the hours fill up but nothing shows in the account.

Target net income + taxes + YEL payments + business costs + holidays + sick days = minimum annual sales Example: If you want €30,000 in your pocket per year as a sole trader, you need about €50,000–55,000 in turnover when you factor in YEL payments, taxes and business costs. If you work 1,200 billable hours per year, your hourly rate is about €42–46.

Three ways to price:

- **Cost + margin** — calculate costs, add the desired margin percentage. Safe, but may undervalue the work.
- **Market price** — a similar competitor charges €X, you set yourself near that. Works if market data is available.
- **Value-based** — based on how much your customer saves or earns with your solution. Often the highest price.

> **TIP**
> Do not forget to ask the customer what they are willing to pay. Asking does not commit you to anything, but it gives real information as a basis for pricing.

3.2 Bookkeeping and Accounting Firm

Bookkeeping is required by law — it must be maintained regardless of business form. The question is whether you handle it yourself or use an accounting firm.

Do it yourself if: you are a sole trader; you have fewer than ten receipts per month; you have time and confidence to learn the basics. Use Holvi, Procountor Solo, Heeros or Netvisor for example.

Use an accounting firm if: the business is a limited company (stricter bookkeeping obligations); you have many receipts; you use many different VAT rates; or your time is worth more than the accounting firm costs.

When choosing an accounting firm, it is worth asking: Is pricing a monthly fee or receipt-based? What reports will you receive? Do they use the same software as you? Is a named contact person assigned?

> **TIP**
> For a sole trader, the simplest solution is often invoicing software + accounting firm for the annual financial statements. Costs a few hundred euros a year.

3.3 Taxation — A Beginner's View

Sole Trader

- Business profit is taxed as your earned income (and partly as capital income).
- Apply for an advance tax card at vero.fi — tax is paid in advance monthly or quarterly.
- The accounting period is the calendar year.

Limited Company

- Corporate tax of 20% on company profit.
- You pay yourself salary (personal income tax applies) or dividends.
- The accounting period can be a calendar year or another 12-month period.

> Do not spend all your turnover — always set aside about 25–30% for taxes and YEL payments. A separate 'tax account' at the bank is a simple and effective approach.

3.4 VAT in Practice

VAT is an amount you add to your selling price and pay to the tax authority. Key points:

- VAT rates 2026: standard 25.5%, reduced 14% (e.g. restaurant food, foodstuffs), reduced 10% (e.g. books, passenger transport, accommodation). Check the current rate at vero.fi.
- Small business threshold: if your turnover is under about €20,000/year (check vero.fi), VAT registration is not compulsory. You can register voluntarily, in which case you can deduct VAT on your purchases.
- VAT filing: usually quarterly for a small company, monthly for large ones.
- Reverse VAT: in construction, the buyer pays the VAT — ask your accounting firm if you work in construction.

3.5 YEL — Entrepreneur's Pension Insurance

YEL is compulsory for an entrepreneur if you operate as an entrepreneur continuously for at least four months, your earned income exceeds the lower limit (2026: ~€9,200/year — check with your pension company), and you are aged 18–67.

YEL income is an estimate of what your work input would be worth if someone else were doing the same job as an employee. It is NOT the same as your turnover or profit.

The most important advice: do not set your YEL income too low. It directly affects:

- How your pension builds up.
- Sick pay, if you fall ill.
- Parental allowance.
- Unemployment benefit, if you stop the business.

A pension company (Ilmarinen, Varma, Elo, Veritas) will help you estimate your income for free. Call and ask — most new entrepreneurs set YEL income too low and only notice when sick days come.

> **TIP**
> A new entrepreneur usually gets a 22% discount on YEL payments for the first 48 months. Confirm the discount percentage with your pension company.

3.6 Financing Options

Most new entrepreneurs are financed by a combination of own funds, a start-up grant and a bank loan. Options briefly:

- **Own financing** — savings. Usually 20–30% of initial investment is own money.
- **Bank loan** — contact your own bank with the business plan.
- **Finnvera** — the state's special financing company; small loan and entrepreneur loan. Can be part of loan collateral if your own collateral is insufficient.
- **Leader funding** — Leader Länsi-Saimaa (Lappeenranta region) and Kärki-Leader (Imatra region) grant rural funding.
- **ELY Centre** — company development grant, investment grant.

- **Business Finland Sprint** — for new growth-oriented companies (max €100,000).

3.7 Financial Monitoring and Tools

A monthly routine keeps your finances under control:

- Review cash flow — how much came in, how much went out.
- Check open sales invoices — any unpaid ones?
- Compare the month's sales against the forecast.
- Save the agreed share for taxes.
- Update the financial forecast for the next quarter.

This guide comes with two Excel tools:

- **Pricing calculator** — calculates an hourly or product price based on costs and margin.
- **Budget template** — annual forecast of income, expenses and financing.

Useful links

→ Tax Administration — businesses
→ Suomi.fi — YEL insurance
→ Finnvera — financing services
→ Leader Länsi-Saimaa
→ Kärki-Leader

4 What Do I Need to Agree and Protect?

Contracts, insurance, GDPR and permits

Contracts and law seem boring — until you actually need them. Then they are what either saves you or sinks you. The good news: you do not need a lawyer for every small contract. You need to learn the basics and know when something is big enough to bring in a professional.

4.1 Contracts and Contract Templates

Contracts happen every day, often without you realising. Work promised in an email is a contract. A verbal promise is a contract. The most important job of contracts is to write down what was agreed, so that in a dispute both parties can return to the same document.

A good, compact entrepreneur contract contains:

- Parties (the official company name, Business ID, responsible person).
- What is delivered (scope — also what is NOT being done).
- Timeline.
- Price + VAT and payment terms.
- Complaint conditions.
- Termination of the contract.
- Applicable law and dispute resolution.

Free contract templates: as a member benefit at Finnish Entrepreneurs (yrittajat.fi) or Sopimustieto.fi (some services are free).

4.2 The Most Important Insurance for an Entrepreneur

An entrepreneur's insurance package is not large, but it is important:

- **YEL** — compulsory (see Section 3.5).
- **Liability insurance** — covers damage you cause to your customer. Important for anyone who does physical work at a customer's premises or gives advice.
- **Property insurance** — machinery, equipment, inventory. Necessary if you have a premises.
- **Legal expenses insurance** — covers a lawyer's fee if you end up in a dispute with a customer or authority.
- **Entrepreneur's medical expenses insurance** — supplements YEL sick pay.
- **Business interruption insurance** — compensates for lost turnover if your operations are interrupted, e.g. by fire or illness.

> **TIP**
> Request quotes from at least two insurance companies. Prices and cover vary significantly. As a member of Finnish Entrepreneurs you usually get discounts.

4.3 GDPR and Handling Customer Data

GDPR (the EU's General Data Protection Regulation) applies to every entrepreneur who handles personal data — including contact details in email, a customer card, or an appointment booking.

GDPR checklist for a new entrepreneur:

- Write a privacy notice for your website — example templates are available at tietosuoja.fi.
- Ask for consent when you collect contact details for marketing purposes (e.g. newsletter).
- Keep customer data only as long as necessary — accounting law requires 6 years.
- Encrypt or protect data — do not leave it in an open Excel file on the desktop.
- A customer can request deletion or transfer of their data — be ready to respond.

4.4 Industry-Specific Permits and Notifications

Depending on your industry, you may need permits or notifications:

- **Food sector** — notification to the Finnish Food Authority, municipal food control.
- **Social and health care** — Regional State Administrative Agency (AVI) or Valvira.
- **Transport** — transport licence from the Finnish Transport and Communications Agency (Traficom).
- **Alcohol service** — alcohol licence from AVI.
- **Cosmetics, tattoos** — municipal health inspectorate.
- **Construction** — Tilaajavastuu.fi obligations, electrical and HVAC licences.

Check your own permits at suomi.fi/yritykselle/luvat-ja-velvoitteet or with a local business advisor.

4.5 Intellectual Property Rights

- **Your own material (texts, images, logos)** — you have copyright automatically.
- **Material sold to a customer** — the contract must state who has the right to use it. Do not transfer copyright entirely without separate compensation.
- **Images and music** — only use material you have the right to use. Free options: Unsplash, Pexels, Pixabay.
- **Trademark** — you can protect a company name or logo at PRH (about €240). Recommended if the brand is central to your business.

Useful links

→ Sopimustieto.fi — contract templates
→ Suomi.fi — industry-specific permits
→ Tietosuoja.fi — privacy notice
→ PRH — trademarks
→ Finnish Entrepreneurs — contract templates (member benefit)

5 How Do I Cope as an Entrepreneur?

Wellbeing, holidays, social security and networks

Entrepreneurship rarely involves many sick days — quite the opposite. Most entrepreneurs work longer days than in employment, carry more responsibility and feel more loneliness. This section covers things that few entrepreneurship guides discuss, but on which it depends whether you are still going in year two.

5.1 Entrepreneur's Mental Health and Wellbeing

Mental health problems among entrepreneurs are common, and they are talked about too little. The most common causes: working alone, constant financial uncertainty, difficulty separating work and free time, and the pressure to carry everything yourself.

Concrete measures in everyday life:

- Set clear boundaries for the working day. Decide when it starts and ends. Close the email.
- Sleep 7–9 hours. Sleep debt kills creativity and decision-making before anything else.
- Exercise daily — even 20 minutes of walking.
- Talk to someone — a fellow entrepreneur, mentor or therapist.
- Accept that bad days are part of the deal. You should not make decisions about the whole business on those days.

Help is available from:

- Entrepreneurs' Mental Support Service (mielentuki.fi)
- Finnish Entrepreneurs' member psychologist service.
- Mieli ry crisis line: 09 2525 0111
- Your own health centre or occupational health service.

5.2 Holidays, Recovery and Time Off

An entrepreneur is not paid holiday pay, holidays or sick days — those must be arranged yourself. The most important advice: plan them in the calendar in advance, otherwise they will not happen.

A realistic goal for the first year: 3 weeks' summer holiday + 1 week at Christmas + occasional days off. Let your customers know about holiday times in advance and arrange cover if your industry requires it.

5.3 Social Security as an Entrepreneur

An entrepreneur's social security is determined by YEL income. That is why the right YEL income level is the entire safety net of your entrepreneurship (see Section 3.5).

- **Sick pay:** the waiting period is the first day + 9 working days, after which Kela pays sick allowance based on YEL income.
- **Parental allowances:** based on YEL income, on the same principle as for employees.
- **Unemployment benefit:** entrepreneur unemployment funds include Yrittäjäkassa SYT and AYT. Join as soon as you become an entrepreneur — the benefit only starts accumulating from the start of membership.
- **Kela benefits:** kela.fi/yrittajat has its own section for entrepreneurs.

5.4 Networks and Peer Support

You do not need to do entrepreneurship alone. South Karelia has an active entrepreneurial community:

- **South Karelia Entrepreneurs and local associations** — monthly meetings, training and peer support.
- **South Karelia Women Entrepreneurs** — local network for women entrepreneurs.
- **Junior Chamber International (JCI)** — for leaders and entrepreneurs under 40 (jci.fi).
- **Yrityskummit** — volunteer advisory network of experienced entrepreneurs (yrityskummit.fi).
- **Finnish Entrepreneurs Mentoring Programme** — new and experienced entrepreneurs together.

Useful links

→ Mielentuki.fi — entrepreneur mental support
→ Mieli ry — crisis line and support
→ Kela — entrepreneur social security
→ Yrittäjäkassa SYT — unemployment benefit
→ JCI Finland
→ Yrityskummit

6 Where Do I Get Help and Advice?

Local organisations and authorities in South Karelia

The range of business advice in South Karelia is surprisingly broad. A large part of the services are free for new entrepreneurs, and many things can be sorted out in one meeting. Below each organisation is described briefly: who they are, what they do, who they are right for and how to contact them.

Organisation	Website	What you get
Lappeenranta Business Services	lappeenranta.fi/yrityspalvelut	Business advice, start-up guidance, coaching — free
BusinessMill (LUT)	businessmill.fi	Coaching, campus entrepreneurship, accelerator programmes — free for new entrepreneurs
Kehy — Imatra region	kehy.fi	Imatra region business advice and development services — free
South Karelia Entrepreneurs	yrittajat.fi/aluejarjestot/...	Advocacy, training, events, member benefits
New Business Centre	uusyrityskeskus.fi	Free start-up advice and business plan coaching
LUT University	lut.fi	Entrepreneurship training, campus services, R&D contacts
LAB University of Applied Sciences	lab.fi	Entrepreneurship services for LAB students
South Karelia Employment Area	lappeenranta.fi	Start-up grant, employment services

ELY Centre South Karelia	ely-keskus.fi/etela-karjala	Development grants, investment grants
Finnvera	finnvera.fi	Entrepreneur loan, small loan, guarantees
Leader Länsi-Saimaa	leaderlansisaimaa.fi	Rural funding — Lpr, Lemi, Luumäki, Savitaipale, Taipalsaari
Kärki-Leader	karkileader.fi	Rural funding — Imatra, Parikkala, Rautjärvi, Ruokolahti

6.1 Lappeenranta Business Services

For whom: businesses registering or operating in Lappeenranta. You get business advice, start-up guidance, coaching and information on plots, premises and local opportunities offered by the city. The service is free.

6.2 BusinessMill

For whom: new businesses starting in Lappeenranta and connected to LUT University, and student entrepreneurs. You get business advice, coaching, contacts to the campus ecosystem and the opportunity to participate in accelerator programmes. Mostly free for new entrepreneurs.

6.3 Kehy — Imatra Region Development Company

For whom: businesses and new entrepreneurs in the Imatra region (Imatra, Parikkala, Rautjärvi, Ruokolahti). You get business advice, start-up guidance, coaching and development project and location advice. Free for new entrepreneurs.

6.4 South Karelia Entrepreneurs and Local Associations

For whom: all entrepreneurs — including new ones. Membership opens doors to advocacy, training and member benefits. Local associations operate in Lappeenranta, Imatra, Lemi, Luumäki, Parikkala, Rautjärvi, Ruokolahti, Savitaipale and Taipalsaari.

6.5 New Business Centre South Karelia

For whom: people about to start a business. Free start-up advice — covers business plan, viability, business form and other start-up questions.

6.6 LUT University and LAB UAS — Campus Entrepreneurship

For whom: LUT and LAB students, recent graduates, researchers and staff with business ideas. You get entrepreneurship training, accelerator programmes, contacts to R&D activities and research funding.

6.7 ELY Centre and South Karelia Employment Area

The ELY Centre grants company development grants, investment grants and export promotion services. The South Karelia Employment Area (City of Lappeenranta as the responsible municipality) handles employment and entrepreneurship services and start-up grant decisions.

6.8 Finnvera

For whom: new and growing companies that need a loan or guarantee. You get an entrepreneur loan (start-up financing), small loan, guarantees for a bank loan and export loans in the growth phase. The Lappeenranta office serves all of South Karelia.

6.9 Leader Funding

Leader funding is rural funding for starting, developing and investing in businesses. Ask the Leader office first whether your idea is eligible for funding — before you make the actual application in the Hyrrä system.

6.10 Tax Administration, PRH, YTJ, Kela, Customs — Authority Map

- **Tax Administration (vero.fi)** — taxes, accounting partners, Prepayment Register.
- **PRH (prh.fi)** — company register, trade register notifications, trademarks.
- **YTJ (ytj.fi)** — joint registration service for companies and organisations (PRH + Tax Administration).
- **Kela (kela.fi/yrittajat)** — social security, sick pay, parental benefits.
- **Customs (tulli.fi)** — imports, exports, excise taxes.

Useful links

→ Lappeenranta Business Services
→ BusinessMill
→ Kehy
→ South Karelia Entrepreneurs
→ New Business Centre
→ ELY Centre South Karelia
→ Finnvera
→ Tax Administration
→ PRH — company register
→ YTJ — company registration
→ Kela — entrepreneurs
→ International House South Karelia

7 How Do I Take My Business to the Next Level?

First employee, internationalisation, grants and mentoring

The first year as an entrepreneur is a survival year. The second year is a stabilisation year. From the third year onwards, growth begins if you have built a good foundation. This section explains what the next step means in practice.

7.1 Hiring Your First Employee

The first employee is a big step — both financially and mentally. Checklist:

- Do you need an employee or a subcontractor? A subcontractor is another entrepreneur from whom you buy work — a lighter model, but only if the other person is genuinely an entrepreneur and not a disguised employee.
- Write a written employment contract. You can find templates at Finnish Entrepreneurs or tyosuojelu.fi.
- Register as an employer at vero.fi.
- Get compulsory insurance: TYEL (employee pension), accident insurance, unemployment insurance payments, group life insurance.
- Agree on wages, working hours and collective agreement. Most industries have a generally binding collective agreement.
- Calculate total costs: wages plus about 25–30% in overhead costs.

7.2 Internationalisation and Export

South Karelia's location is both an opportunity and a distinctive feature for an export entrepreneur. Practical internationalisation support:

- **Business Finland** — developing export capabilities, international markets, funding.
- **ELY Centre** — local internationalisation services.
- **South Karelia Entrepreneurs' internationalisation networks.**
- **Team Finland** — Finland's export network.

> **TIP**
> Start small: one neighbouring country, one customer, one product. Internationalisation does not mean scaling globally straight away.

7.3 Company Development Grants

When you have been an entrepreneur for a year, you can apply for development funding:

- **ELY Centre company development grant** — for developing new products, services or processes. Support amount 35–50%.
- **Leader business grants** — investment and development support in rural areas.
- **Business Finland Sprint** — for new growth-oriented companies.
- **Employment services: apprenticeship contract, wage subsidy** — when you hire an employee.

7.4 Mentoring and Peer Activity

A mentor is a more experienced entrepreneur who shares their time with you for free or for a small fee. The Finnish Entrepreneurs Mentoring Programme brings together new and experienced entrepreneurs — ask your local association for more information.

All coaching services mentioned above are free for new entrepreneurs — get in touch and book a meeting.

> **Useful links**
> → Tyosuojelu.fi — employment contracts
> → Business Finland — internationalisation
> → ELY Centre — business financing
> → Finnish Entrepreneurs — Mentoring Programme

Appendices

Glossary and Abbreviations

AVI — Regional State Administrative Agency (Aluehallintovirasto).

BIS / YTJ — Business Information System — joint registration service for companies (PRH + Tax Administration).

Business ID / Y-tunnus — A unique identifier for your company, given when you register.

ELY Centre — Centre for Economic Development, Transport and the Environment (Elinkeino-, liikenne- ja ympäristökeskus).

Kela — Social Insurance Institution of Finland.

Business plan / LTS — A document describing the business concept, customers, competition, finances and timetable.

PRH — Finnish Patent and Registration Office (Patentti- ja rekisterihallitus).

TE Services — Employment services (paikallisesti: työ- ja elinkeino, unemployment area).

TYEL — Employee Pension Act / employee pension insurance.

VAT / ALV — Value added tax (arvonlisävero). Standard rate 25.5% (2026).

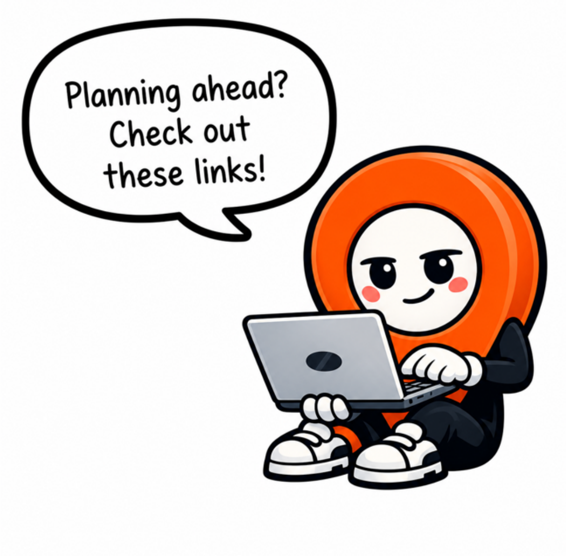
YEL — Entrepreneur's Pension Act / entrepreneur's pension insurance.

YEL income — Estimated value of your work input if someone else did the same job as an employee. NOT the same as turnover or profit.

Compact Contact Card — Key Organisations for South Karelia Entrepreneurs

Organisation	Website	What you get
Lappeenranta Business Services	lappeenranta.fi/yrityspalvelut	Business advice, start-up guidance
BusinessMill	businessmill.fi	Coaching, campus entrepreneurship
Kehy (Imatra region)	kehy.fi	Imatra region business advice
South Karelia Entrepreneurs	yrittajat.fi/aluejarjestot/...	Advocacy, training, peer support
New Business Centre	uusyrityskeskus.fi	Free start-up advice
South Karelia Employment Area	lappeenranta.fi	Start-up grant, employment services
Finnvera	finnvera.fi	Entrepreneur loan, guarantees
Leader Länsi-Saimaa	leaderlansisaimaa.fi	Rural funding (Lpr region)
Kärki-Leader	karkileader.fi	Rural funding (Imatra region)
Tax Administration	vero.fi	Taxes, advance tax
YTJ	ytj.fi	Company registration
PRH	prh.fi	Company register, trademarks

Kela	kela.fi/yrittajat	Social security, daily allowances
Mieli ry	mieli.fi	Mental health support, crisis line 09 2525 0111
International House South Karelia	lappeenranta.fi/kansainvalinen	Free advice — Finnish, English, Russian



References

All guide sources and links are collected below by topic. Links were checked in June 2026 — verify currency before use.

Section 1 — Starting a Business

→ Starting a business — suomi.fi
→ Choosing a business form — Finnish Entrepreneurs
→ Starting a sole trader business
→ Starting a limited company
→ New Business Centre — Free Start-up Guide
→ Business plan — Tyomarkkinatori

Section 2 — Customers and Sales

→ Finnish Entrepreneurs — Guide to Starting a Business
→ Lappeenranta Business Services
→ BusinessMill

Section 3 — Finances

→ Tax Administration — businesses
→ Suomi.fi — YEL insurance
→ Finnvera — financing services
→ Leader Länsi-Saimaa
→ Kärki-Leader

Section 4 — Contracts and Protection

→ Sopimustieto.fi — contract templates
→ Suomi.fi — industry-specific permits
→ Tietosuoja.fi — privacy notice
→ PRH — trademarks

Section 5 — Wellbeing

→ Mielentuki.fi — entrepreneur mental support
→ Mieli ry — crisis line and support
→ Kela — entrepreneurs
→ Yrittäjäkassa SYT — unemployment benefit

Section 7 — Growth

→ Tyosuojelu.fi — employment contracts
→ Business Finland — internationalisation
→ ELY Centre — business financing
→ Finnish Entrepreneurs — Mentoring Programme