

The Oulu region welcomes you as an entrepreneur!

ENTREPRENEURSHIP
IS FOR EVERYONE.





WATCH THE VIDEO!

Everything a new entrepreneur needs to know

Oulun Seudun Uusyrityskeskus (Finnish Enterprise Agency of Oulu) offers free of charge and strictly confidential advisory services for start-ups and newly established companies. You can also contact us if you are just thinking about starting a business or want to discuss your business idea. We have all the necessary information to plan your business. We also provide

counselling and training for unemployed job seekers. Our operations are maintained by the municipalities and partner companies in the Oulu region.

Our services are requested by appointment. Book your time through our website and let our expert team help you!!



BOOK AN APPOINTMENT

AT THE OULUN SEUDUN UUSYRITYSKESKUS:

WWW.OULUNSEUDUNUUSYRITYSKESKUS.FI/YHTEYSTIEDOT



Our services include, for example:

- Evaluation of the business idea
- Choosing the company form
- Markets and competitive situations
- Personal qualities and skills
- Financing and start-up grants
- Profitability and sales calculations
- Insurance
- Laws, regulations and taxation
- Contacts with authorities and experts
- Practical questions of starting up an enterprise

The **GoZee** app makes the brochure come alive



GoZee: Get started in 30 seconds

1. Go to App Store or Google Play, enter "GoZee" in the search field and download the app to your smartphone or tablet.
2. Open the app and use it on pages with the GoZee icon.



Säästöpankki

www.saastopankki.fi/oulu

How the service process proceeds:

contacting the
Uusyritys-
keskus

consultation
meetings

expert visits
as needed



Business advice provides a support for entrepreneurship

During our business consultancy, we will review your business idea and business plan, and identify your needs for further expert services. Our business advisors and local network of experts help you evaluate the effectiveness of your business idea. You will get advice and get to talk about details concerning starting a business.

For unemployed job seekers, we design a service path that focuses on transitioning back to work or acting as a part-time entrepreneur. We provide employment promotion services in cooperation with BusinessOulu.

business
plan

summary and
statements

starting a business
or dropping the idea

follow-up and
possible
development

DOWNLOAD FREE ENTREPRENEUR'S GUIDE:



WWW.UUSYRITYSKESKUS.FI/TYOKALUPAKKI/
PERUSTAMISOPAS-ALKAVALLE-YRITTAJALLE

SERVICES FOR YOU AND YOUR BUSINESS

Are you considering starting a business?
Is your business growing? What are your
company's digital capabilities? Are you looking
for international markets? Do you need help
recruiting labor?

**Our expert services
are free for you!**

PS. Please also remember our online services

businessoulu.com | oulu.com

OULU | BusinessOulu

Oulu Capital
of Northern
Scandinavia



SEND US

a news bulletin or newsletter
media@businessoulu.com



CHAT



Would you like to be an entrepreneur?

Entrepreneurship is an opportunity for everyone. Entrepreneurship offers an opportunity to pursue self-employment and practise a profession without supervisory monitoring and control. For a part-time entrepreneur, it also offers the opportunity to earn extra income in addition to paid employment.

Entrepreneurship is based on a workable business idea. Once you have an idea, we can refine it with you with the help of our collaboration network. Anyone who wants to be an entrepreneur must have an appropriate capacity for risk-taking and also a good personal and financial situation in life.



WE COOPERATE WITH

BUSINESSOULU.

[HTTPS://WWW.BUSINESSOULU.COM/EN/COMPANY-SERVICES.HTML](https://www.businessoulu.com/en/company-services.html)

OULU | *BusinessOulu*



Functional
office space
with services
cost-effectively
in one contract.

technopolis.fi/oulu/en

TECHNOPOLIS
MORE THAN SQUARES

Choose the right form of business

It is worth paying attention when choosing the form of your business. In Finland, the possible forms of business include private entrepreneur (i.e. a private trader), general partnership, limited partnership and limited liability company, as well as cooperative and branch of a foreign company. In addition, alternative forms of entrepreneurship include, for example, working as a so-called light entrepreneur or as a franchisee.



Private entrepreneur

The simplest form of business is working as a private entrepreneur, i.e. as a private trader. As a form of business, private trader entrepreneurship is tied to the entrepreneur and the business cannot have more than one founder. No seed capital is needed. A private trader is personally liable for all the debts and obligations of their business.

General partnership and limited partnership

General partnership and limited partnership are also partnerships. They differ from a private trader by the fact that there can and must be at least two founders. As with the private trader, all the owners (except the silent owners in a limited partnership) are personally liable for the company's debts and obligations. The establishment of a general partnership and a limited partnership can be achieved by a paper notification, and there are no seed capital requirements.

Limited liability company

The ownership of a limited liability company is based on shares in the company. The ownership, decision-making power, responsibilities and financial risk of the company can be clearly determined by the shares. Debts and commitments may be taken in the name of a limited liability company and no one is personally liable for them. A limited liability company is a good form of business for companies with operations aimed at moderate growth. The establishment of a limited liability company requires a share capital of at least EUR 2,500.

Co-operative association

A co-operative association is a company owned by its members. Therefore, a co-operative is not a profit-making company in the traditional sense, but its purpose is to provide benefits to its members.



Things to consider when choosing the form of your business:

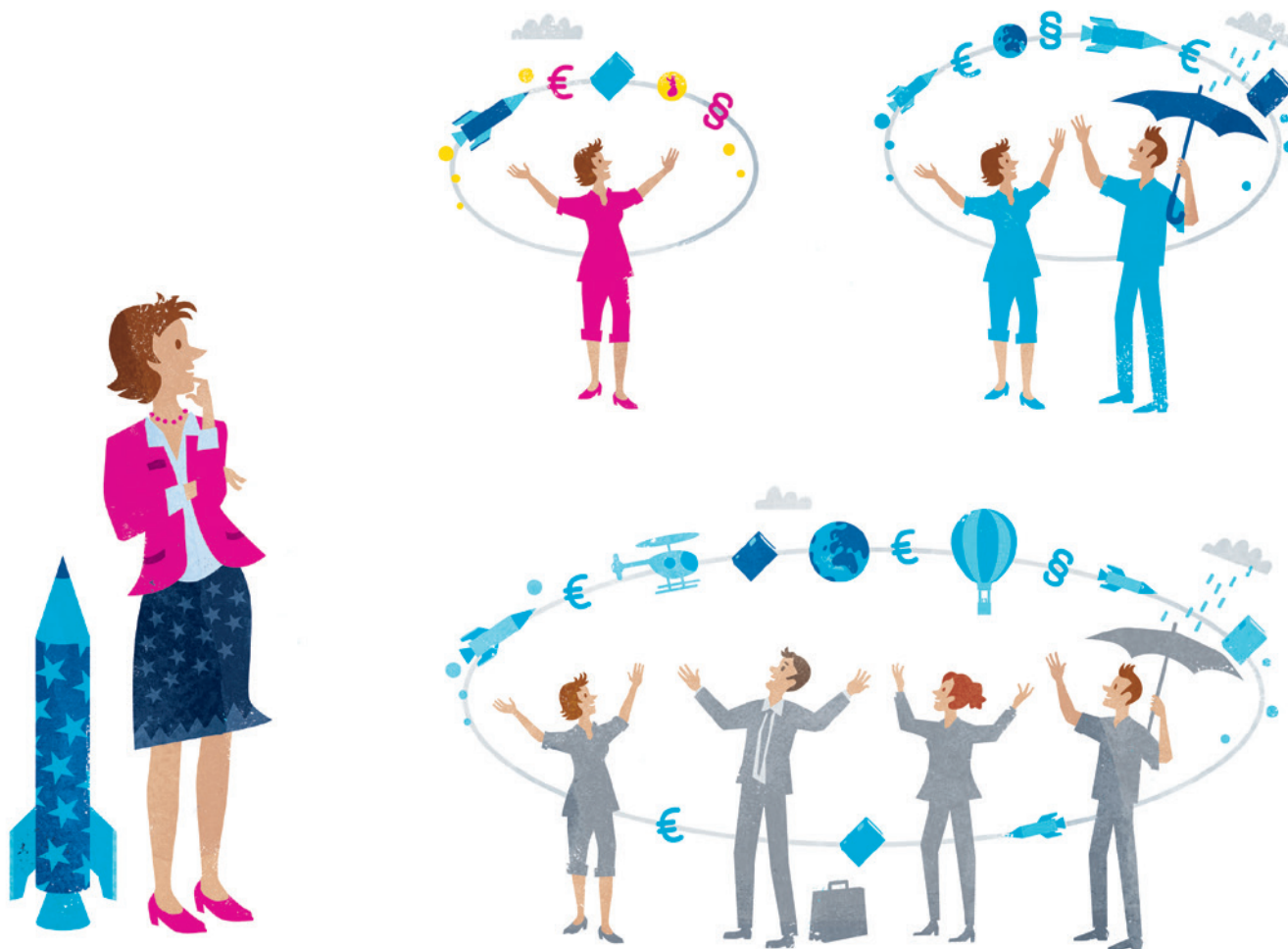
- number of founders
- capital requirements and availability
- responsibilities and decision making
- flexibility of the operations
- continuity of the operations
- investor attitudes
- distribution of profits and loss coverage
- taxation



**AN EMPLOYMENT
PENSION COMPANY
WITH A POSITIVE
SERVICE APPROACH.**

www.elo.fi





Our network of experts is at your service!

The expert network of Oulun Seudun Uusyrityskeskus is at your disposal, so you can focus on what you do best. Our advisors will guide you to meet experts in various fields within our cooperation network according to your needs. The service is completely confidential.



CHECK OUT OUR EXPERT NETWORK!

WWW.OWLUNSEUDUNUUSYRITYSKESKUS.FI/ASIAANTUNTIJAT

For example, our experts will advise you on:

- energy issues
- HR solutions
- public operators
- education
- legal services
- business development
- payment systems
- marketing and advertising
- financing and securities
- financial administration
- healthcare
- information technology
- facilities
- unemployment security

Quality brand sales and maintenance for 25 years



The advertisement features a collection of office equipment and IT hardware. On the left, there are several Sharp multifunction copiers. In the center, there are Brother printers and a Brother multifunction copier. On the right, there are several Fujitsu server racks. The background is dark, and the equipment is illuminated. The LAATUMIKRO logo is prominently displayed in the center-right. Below the logo, the text 'Ask about rental use!' is written. At the bottom, there is a row of logos for various brands: ZyXEL, FUJITSU, SHARP, brother, Microsoft, ibas, Ontrack, and F-Secure. The contact information for LAATUMIKRO is provided at the bottom right.

SHARP.

brother
at your side

FUJITSU

LAATUMIKRO

Isokatu 73, 90120 Oulu Tel +358 8811 211
email: myynti@laatumikro.fi www.laatumikro.fi
Open mon-fri 9-17

ZyXEL **FUJITSU** **SHARP** **brother** **Microsoft** **ibas** **Ontrack** **F-Secure**
at your side

How to get funding

Starting a business almost always requires money. The amount of initial investment depends on the business idea and varies widely across industries. The need for financing and sources of money will be determined in a financial statement when preparing the business plan.

Examples of sources of money include:

START-UP GRANT FROM THE TE OFFICE

A start-up grant secures the entrepreneur's livelihood for the time it takes to start and consolidate a business; however, it lasts for a maximum of 12 months. You can get a start-up grant: if you are an unemployed job seeker; if you are not unemployed, but you are setting up as a full-time entrepreneur after a period in paid employment, education or domestic work; or if you are a part-time entrepreneur and you are planning to become a full-time entrepreneur.

www.te-palvelut.fi

REGIONAL LEADER DEVELOPMENT AND INVESTMENT GRANT

Business grants may be granted to small start-ups and rural businesses extending their operations. The purpose of the grant is to provide new services and jobs in rural areas and to develop business in the area. Grants will not be granted for normal company operations. An investment grant is granted for the purchase of new machinery and equipment, for the construction of business facilities and for intangible investments.

www.oulunseudunleader.fi

REGIONAL NOUSEVA RANNIKKOSEUTU DEVELOPMENT AND INVESTMENT GRANT

Grants may be granted to a natural person, a partnership or a community-based company in which the eligible persons have control and ownership operating in the Nouseva Rannikkoseutu area, situated in the North-Ostrobothnia. The company must have sufficient education or work experience in the field of application and provide the main livelihood to at least one entrepreneur or employee.

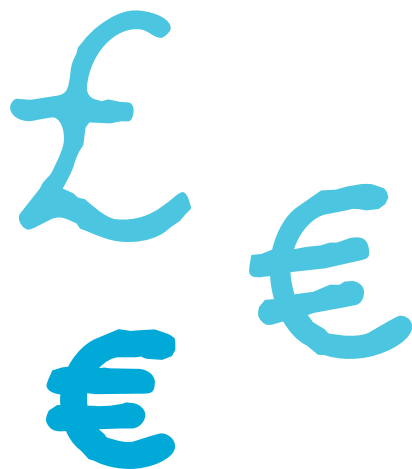
www.nousevarannikkoseutu.fi

FINNVERA'S LOAN FOR EARLY STAGE ACQUISITIONS, INVESTMENTS AND WORKING CAPITAL

Finnvera is a specialised financing company owned by the State of Finland, which provides securities and loan financing for starting a new company, buying an existing business and expanding and growth of an existing business. Finnvera cooperates with major banks.

www.finnvera.fi





ELY CENTER FUNDS FOR DEVELOPMENT PROJECTS

The ELY Center grants development assistance to SMEs' development measures and investments at the start-up stage, when a company wants to invest heavily in innovation or is aiming for growth. The focus is on the internationalisation of companies. The company finances at least half of the development project itself.

www.ely-keskus.fi

INTERNATIONALISATION SUPPORT BY BUSINESS FINLAND

Business Finland provides expert assistance and financing for internationalisation, product development and business development, especially for small- and medium-sized enterprises. Large companies and research organisations can obtain funding for joint projects with SMEs.

www.businessfinland.fi

BANK LOAN FINANCING

A business loan granted by a bank requires, among other things, creditworthiness and existing collateral from the company applying for the loan. The bank also explores possibilities for using Finnvera's guarantee products. The bank requires a business plan and a financial forecast to support its decisions. It is always a good idea to check the loan terms with your bank.



Develop your professional
competences
or study for a new profession



PSK
Aikuisopisto

Kansankatu 47 B, Oulu
www.psk.fi

Oulun Seudun Uusyrityskeskus ry



Jarmo Siipola
Business Advisor

Hallituskatu 36,
BusinessAsema, 90100 Oulu
Tel. +358 (0)44 977 2169

Service also available in English



Anneli Rinta-Paavola
Business Advisor

Hallituskatu 36,
BusinessAsema, 90100 Oulu
Tel. +358 (0)400 216 060

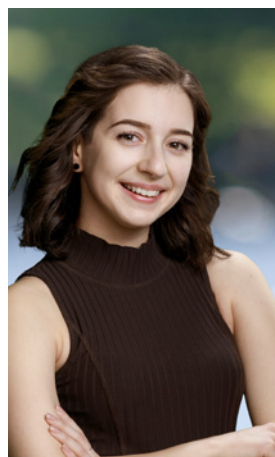
Service also available in English



Tuija Aitto-oja
CEO

Hallituskatu 36,
BusinessAsema, 90100 Oulu
Tel. +358 (0)40 510 6315

Administration and finance



Viera Karam
Business Advisor

Hallituskatu 36,
BusinessAsema, 90100 Oulu
Tel. +358 (0)40 674 7862

*Service available in English, Russian,
Ukrainian, Arabic and French*

Email addresses' are firstname.lastname@uusyrityskeskus.fi



BOOK AN APPOINTMENT

AND VISIT US!

WWW.OULUNSEUDUNUUSYRITYSKESKUS.FI/YHTEYSTIEDOT

BusinessAsema, open to all

The new BusinessAsema at Hallituskatu in Oulu is a meeting place that enables the development of one's own expertise and low-threshold networking. BusinessAsema brings together employers, businesses, students, experts and other active people from the city and beyond.



COME FOR LUNCH OR WORK. DO DIGITAL EXPERIMENTS.

ATTEND WORKSHOPS AND EVENTS!

A perfect combination

OP Oulu Corporate Services offers your company tailored cash management, financing, insurance and asset management services under the same roof.

To begin our partnership, make an appointment with your local specialist!

OP Oulu Corporate Services
Isokatu 14, 2nd floor, 90100 Oulu
Tel. 010 2535 320, oulun.yritys@op.fi

OP Financial Group's 010 business number: from land-line phones and Finnish mobile subscriptions €0.0835 per call + €0.167 per minute (VAT included).

OP Oulu 



Is your idea becoming a company?

Our expertise is at your disposal!



BOOK AN APPOINTMENT AND VISIT US!

WWW.oulunseudunuusyrityskeskus.fi/yhteystiedot

Try easier entrepreneurship. Safely.

The Omapaja Invoicing Service allows you to invoice your work or test your business idea **without setting up your own company** – easily and quickly as a light entrepreneur.

SIGN UP AND START!

→ **OMAPAJA.FI**

Ask me
about light
entrepreneur-
ship!

OMAPAJA Laskutuspalvelu



Matti Jääskeläinen
☎ +358 44 4100 500



Setting up a company?

We help you prepare plans,
calculations and documents and
choose the company type.

✓ Accounting services
at a fixed monthly rate

Ask for more information!



Kirsi Filppula
M.Sc. (Econ.), Accounting
☎ +358 44 719 8149

→ talouspalvelut.omapaja.fi

OMAPAJA
Talouspalvelut