



**INSPIRING REVOLUTIONARY  
EDUCATIONAL CREDENTIALS**

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# **Module 3 - Sweden**





1506  
UNIVERSITÀ  
DEGLI STUDI  
DI URBINO  
CARLO BO



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## ABOUT THE PROJECT

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OBEC (2020-1-SE01-KA204-077803) is a KA2 Strategic Partnership co-funded by the Erasmus+ of the European Union. Led by Swideas in Sweden, the project gathers partners in Croatia (Regional Development Agency of Sisak-Moslavina County - SIMORA), Italy (LAI-MOMO Società Cooperativa Sociale & Università degli studi di Urbino Carlo Bo), Belgium (EURADA - Association Européenne Des Agences Développement).

OBEC is an innovative project that aims to explore the potentials of Blockchain technology to promote competency development and recognition of skills and qualifications by creating an innovative system to issue and validate learning credentials on a trial basis. Through this effort, the project's goal is to encourage the professional and academic integration of migrants, exchange students, and individuals with informal and non-formal learning backgrounds.

By contributing to the educational and economic integration of these targeted groups, OBEC envisions to benefit individuals with migrant background, students, teachers, education institutions, and employers. Focusing on the key issue of lack of uniformity and transparency in systems of validation of credentials, it is expected that this effort will result in positive effects in the working context, promoting employability, empowerment, and accessibility to the labour market.



## Project Partners

Swide*s*



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CARLO BO

Lai-momo



SIMORA

RAZVOJNA AGENCIJA  
SISAČKO MOSLAVAČKE ŽUPANIJE



# HOW TO START A BUSINESS IN SWEDEN

# About Swideas



## ***Who are we?***

Swideas is an entrepreneurial multi-cultural organization bridging and partner in collaboration with Small scale enterprises and NGO's within start-up, trade, international development, social development and advisory services.

## ***What do we do?***

- Community development projects
- implement training courses & mentorship programs
- development services.
- Develop project proposals
- Project management.

**Our projects have explored:** Migration & Mobility Matters ; Intercultural communication; Sociocultural aspects of integration ; Circular economy/Zero Waste ; Female leadership and economic participation; Youth leadership in social/environmental matters.

# About the OBEC project

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- The OBEC project is a KA2 Strategic Partnership co-founded by the Erasmus + programme of the European Union.
- OBEC is a transnational and European collaboration among partner organizations in Sweden, Italy, Croatia and Belgium.
- The overall goal of OBEC is to explore the potentials of Blockchain technology to promote competency development and recognition of skills and qualifications by creating an innovative system to issue and validate learning credentials.
- The project's goal is to encourage the professional and academic integration of migrants, exchange students, and individuals with informal and non-formal learning backgrounds.



Co-funded by the  
Erasmus+ Programme  
of the European Union

# MODULE CONTENT

OBEC - One Block for Educational Credentials

## SESSION 1

### **INTRODUCTION: BASICS OF ENTREPRENEURSHIP**

- What is Entrepreneurship?
- Some facts about entrepreneurship in Sweden

## SESSION 2

### **BUSINESS MANAGEMENT AND SELF-EMPLOYMENT - STEPS FOR STARTING A BUSINESS IN SWEDEN**

- How to start your own company?
- Support structures for entrepreneurship (sources of funding, incubators, accelerators, etc.).
- Service apps for entrepreneurs

# MODULE CONTENT

OBEC - One Block for Educational Credentials

## SESSION 3

### LEGAL ASPECTS OF ENTREPRENEURSHIP

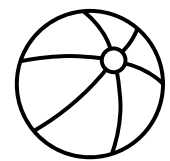
- Required documentation for registration and startup
- Necessary conditions for registration of companies of various activities.
- Pro and cons for various types of companies
- Taxation system in Sweden

## SESSION 4

### ENTREPRENEURIAL SKILLS

- Skills and competencies that entrepreneurs and business owners should have

# Let's get to know each other!



Get a small ball or something that can perform like a ball!





# The Virtual Ball! - Instructions

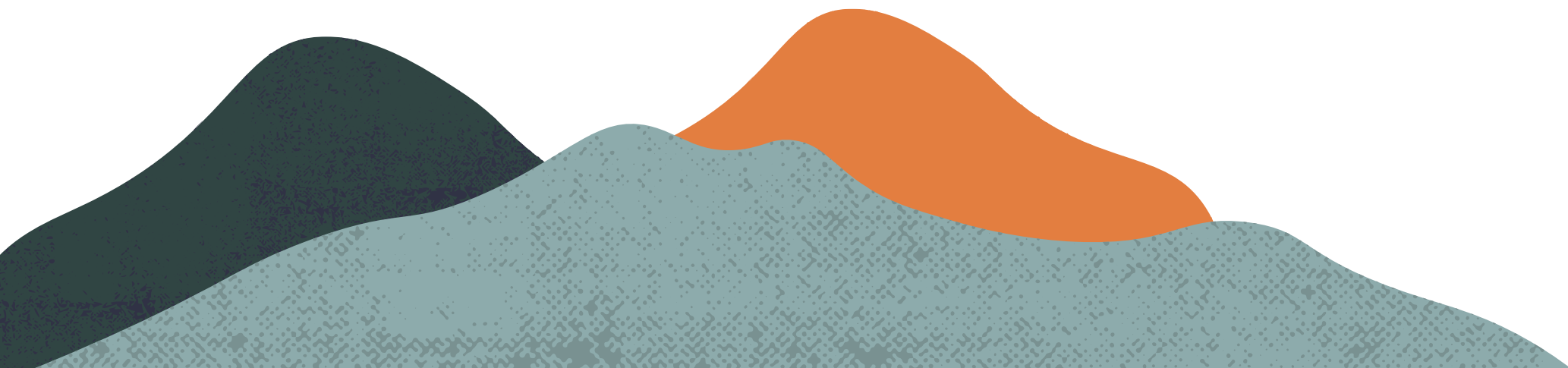


When it's your turn, stand up!

We are going to present ourselves by stating the following:

- **Name**
- **Where do you come from?**
- **Where do you live?**
- **Why did you decide to join this course?**

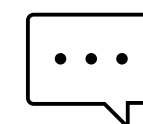
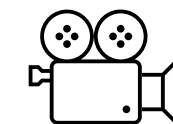
When you are done, pass your virtual ball to another person who has not spoken yet!



# Some guidelines before we start...



- Make sure that your **mic** is muted when you are not talking to avoid noise and distractions
- Have your **camera** on so we can meet in a more humane way
- Use the **chat** wisely - we will use it as a tool to communicate, so please keep it as clean as possible
- If you want to speak during the session, use the chat and type **q** for question, **r** for reply and **t** for technical issue - ex. bad connection, can't hear etc
- As always, we expect your participation and contribution! Training is a learning experience focusing on **you**.
- We do not recommend attending the session from a mobile phone as it will affect your experience. Use your **laptop** or **computer** so that you can take part in all the activities.



# Introduction: Basics of Entrepreneurship

SESSION 1



# 01

What is your idea  
of entrepreneurship?

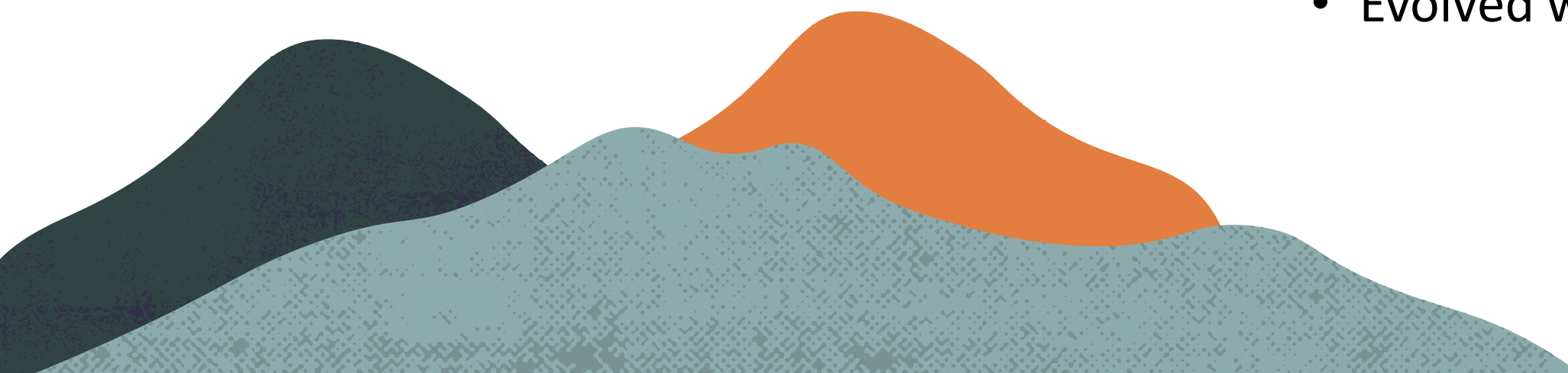


# What is Entrepreneurship?



Entrepreneurship is defined as the phenomenon associated with entrepreneurial activity, which is the enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets. Entrepreneurship is a phenomenon that manifests itself throughout the economy and in many different forms with many different outcomes, not always related to the creation of financial wealth; for example, they may be related to increasing employment, tackling inequalities or environmental issues.” (OECD 2015)

- Economic activity with social value/meaning as well
- Evolved with time and social changes



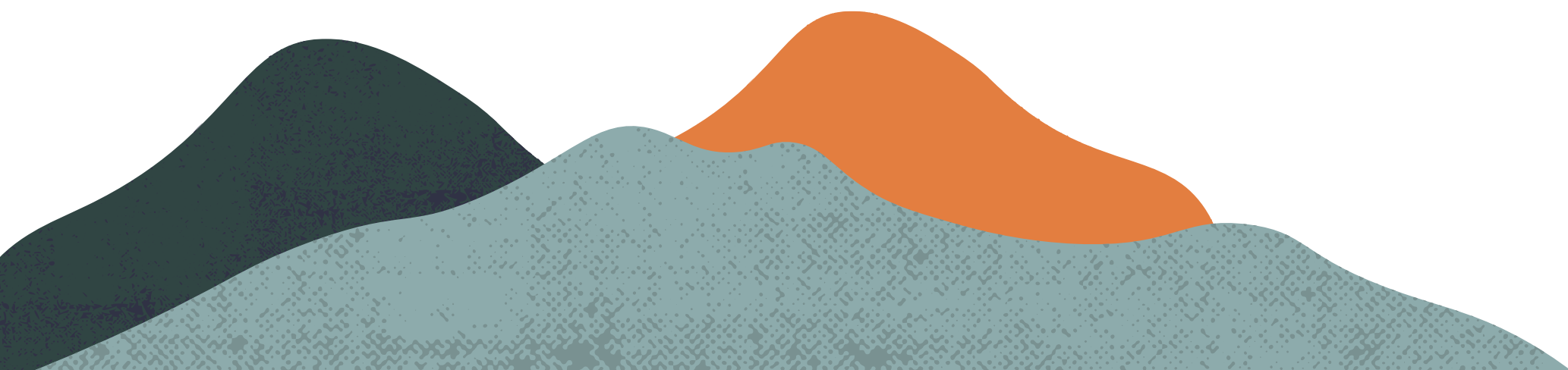
# Definitions in Sweden



Different terms such as "entreprenörskap", "företagande" and "egenföretagande".

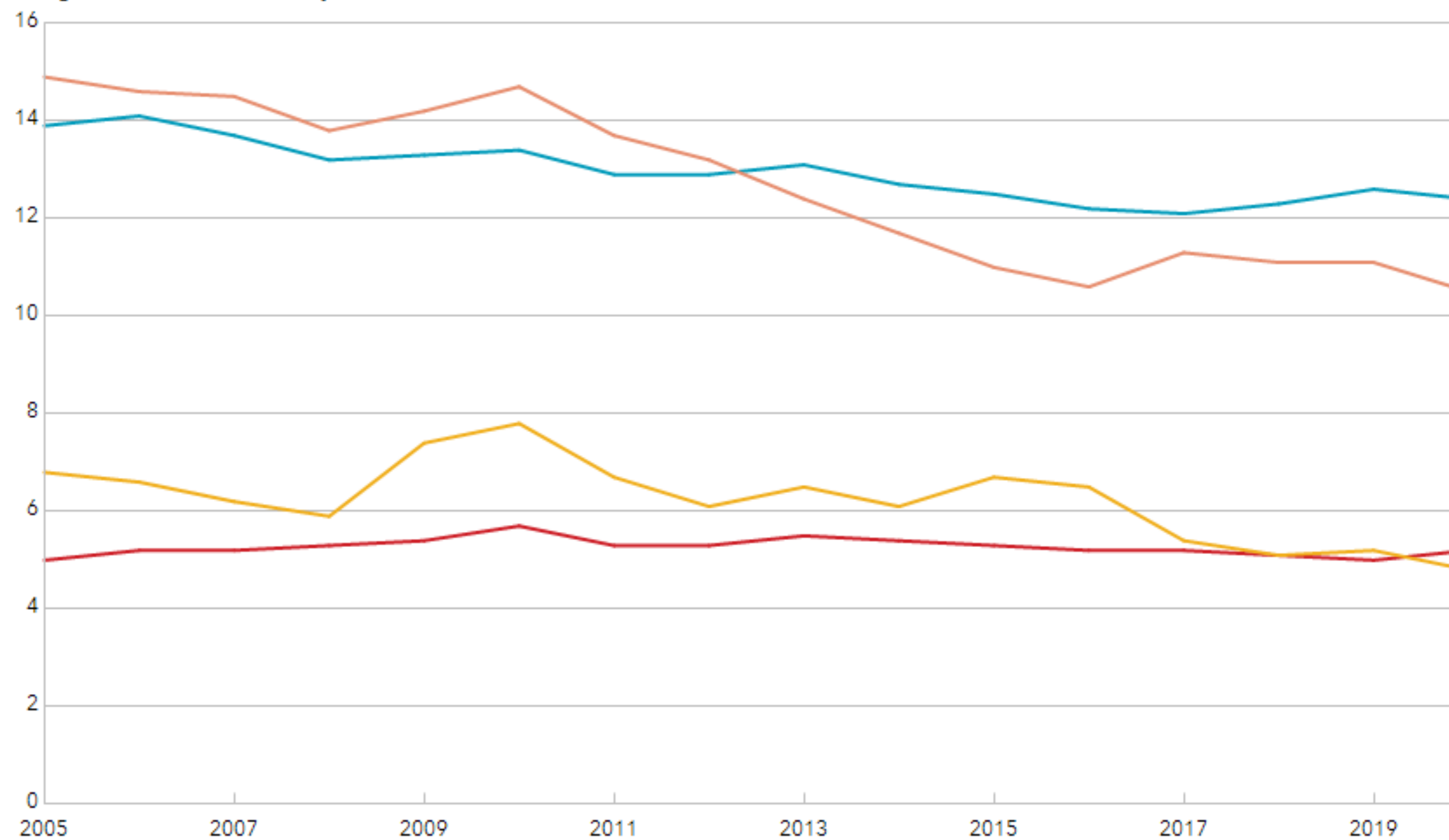
The Swedish Agency for Economic and Regional Growth's definition of entrepreneurship reads:

*"Entrepreneurship is a dynamic and social process, where individuals, individually or in collaboration, identify opportunities and do something with them to transform ideas into practical and goal-oriented activities in social, cultural and economic contexts." (Tillväxtverket 2021)*



## Företagare

Företagare som procent av sysselsatta 16-64 år



Källa: SCB (AKU)


Not: Till gruppen företagare räknas även medhjälpare hushållsmedlemmar.

Hämtat: 2021-08-10 11:18




# Some facts about entrepreneurship

1) IN NOVEMBER 2020, THERE WERE 493,700 ENTREPRENEURS AND BUSINESS OWNERS IN SWEDEN, ACCORDING TO A MARKET RESEARCH (EKONOMIFAKTA 2020): THIS FIGURE CORRESPONDS TO 8.9% OF THE TOTAL NUMBER OF PEOPLE ACTIVELY EMPLOYED IN THE SWEDISH LABOUR MARKET.



2) 15% OF IMMIGRANTS/FOREIGN-BORN RESIDENTS IN SWEDEN ARE ENTREPRENEURS (COMPARED TO 9% OF THE OVERALL POPULATION). HOWEVER, FOREIGN-BORN AND SWEDISH-BORN RUN THEIR OWN BUSINESSES TO AN EQUAL EXTENT. IT IS MORE COMMON THOUGH THAT MEN RUN BUSINESSES COMPARED TO WOMEN.







# STEPS TO START UP A BUSINESS IN SWEDEN

SESSION 2

# 02

## **Steps to start your business:**

- STEP 1: Choosing a form of business
- STEP 2: Registering your business
- STEP 3: Support structures for entrepreneurs
- STEP 4: Funding options/opportunities
- STEP 5: Networking & partnering
- STEP 6: Checklist for starting a business

*Group Activity/Exercise*

Simulation game:

How to start your  
business step by  
step!



## ***Instructions:***

You will be divided in groups of 3 to 4 people. Each group will have its own scenario. This is how the activity works:

- I will present you two steps at a time (full explanation).
- Then, you will have 8/10 minutes in your breakout rooms to discuss those steps and decide what to do according to your scenario.
- We will follow this dynamic until we go through the 6 steps. For the last step, I will give you additional 5min to prepare a final presentation to the whole group.

***How to start your own company?***

***– imaginary business scenario***

# STEP 1: CHOOSE A FORM OF BUSINESS



*How to start your own company?*



## Types of business enterprises (Verksamst.se, 2019):

Type of business	Description	Number of owners	Capital requirement	Where to register it	Form of taxation
<b>Sole trader (enskild firma)</b>	<ul style="list-style-type: none"><li>• A sole trader runs and is responsible for the business as a private person;</li><li>• The business will be identified by your personal identity number;</li><li>• It is possible, but it is not needed, to register the business with the Swedish Companies Registration Office. By doing so, the business name will be protected in the county in which you are registered.</li></ul>	Only one individual	No	With the Swedish Tax Agency and, possibly, the Swedish Companies Registration Office	F or FA tax (FA tax for income from both the business and employment)
<b>Trading partnership</b>	<ul style="list-style-type: none"><li>• The registration number and business name of the business are obtained through the registration at the the Swedish Companies Registration Office;</li><li>• The name of a trading partnership is protected in the county in which it is registered;</li><li>• A “<b>partnership agreement</b>” or “<b>articles of partnership</b>” needs to be established before registering the business with the Swedish Companies Registration Office;</li><li>• This type of written agreement establishes the agreement of both the partners to operate a trading partnership and sets aspects such as, e.g., the division of labour, the distribution of profits or losses, what happens if a partner wants to leave etc.</li></ul>	At least two individuals or enterprises	No	With the Swedish Companies Registration Office and the Swedish Tax Agency	The partnership: F tax Partners: SA tax (special debited A tax)



## Types of business enterprises (Verksamt.se, 2019):

Type of business	Description	Number of owners	Capital requirement	Where to register it	Form of taxation
<b>Limited partnership</b>	<ul style="list-style-type: none"> <li>A limited partnership is similar to a trading partnership;</li> <li>What differs is that in a limited partnership, there are two different kinds of partners: <b>general partners</b> (responsible for all the debts of the partnership) and <b>limited partners</b> (responsible only for the capital that they invested in the company).</li> </ul>	At least two individuals or enterprises	Not for a general partner; at least SEK 1 for limited partners	With the Swedish Companies Registration Office and the Swedish Tax Agency	The partnership: F tax Partners: SA tax (special debited A tax)
<b>Limited company (Aktiebolag)</b>	<ul style="list-style-type: none"> <li>Before registering the company, a document called "<b>memorandum of association</b>" is necessary to start the company;</li> <li>This document contains a draft of the articles of association and the shares of the company; <ul style="list-style-type: none"> <li>Once registered, the limited company will receive a registration number;</li> </ul> </li> <li>Moreover, the registration provides nationwide protection of the company name.</li> </ul>	At least one individual or enterprise	Minimum of SEK 25,000	With the Swedish Companies Registration Office and the Swedish Tax Agency	The company: F tax The owners: A tax (employees)
<b>Economic association</b>	<ul style="list-style-type: none"> <li>It is started by the members of the association, who also write the regulations; <ul style="list-style-type: none"> <li>It based on democracy, commitment and responsibility. An association "is created to enable members to benefit financially from the association's operations" (Verksamt.se, 2019);</li> </ul> </li> <li>Normally, every member gets to have a vote at the general meetings of the association;</li> <li>Once registered with the Swedish Companies Registration Office, economic association will receive a registration number. Moreover, the registration provides nationwide protection of the company name.</li> </ul>	At least three individuals or enterprises	In the form of a cash or work investment	With the Swedish Companies Registration Office and the Swedish Tax Agency	The association: F tax The members: A tax (employees)

## STEP 2: REGISTER YOUR BUSINESS



*How to start your own company?*



# Starting a business in Sweden



## Introduction

In spite of its high taxes and living costs, Sweden has:

- The highest survival rate for new companies (74%);
- A considerable number of start-ups (companies that have exited for over 3 years), amounting for 20 start-ups per 1,000 employees (The Atlantic, 2017);
- “Stockholm produces the second-highest number of billion-dollar tech companies per capita, after Silicon Valley” (ibid).

*What makes Sweden a fertile ground for business’ establishment?*

- Several **deregulation processes** in place since the 1990s → the processes culminated in significant tax breaks for starting and owning a business and reduced corporate taxes, for instance;
- The country’s collaborative **culture** and **welfare system**.

# SWEDEN



*<https://www.verksamt.se/>*

- Have a clear business idea, budget, and plan for your operations
- Decide what kind of company you want to start
- Register your company at <https://www.verksamt.se/>

Other important steps and procedures:

- Open a bank account
- Obtain an insurance
- Set up a bookkeeping system and learn about the system of taxation

***How to start your own company?***

**Any questions/comments?**



***How to start your own company?***

# BREAK-OUT ROOMS!

## 8/10 MINUTES GROUP EXERCISE



*Simulation/Group  
exercise*



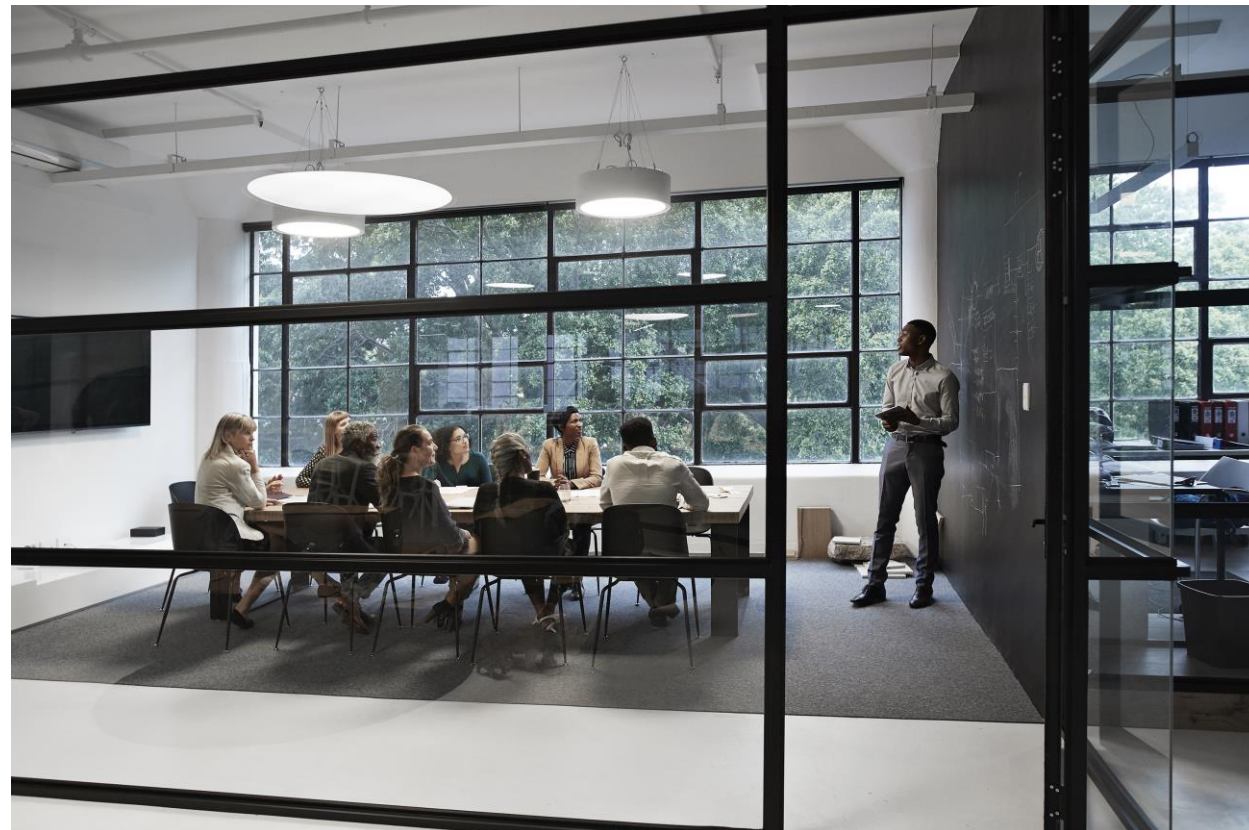
## STEP 3: FIND SUPPORT!



*How to start your own company?*

## ***Business support institutions:***

Business support organizations can be non-profit, public and for-profit resource organizations that serve local businesses and support their growth and success. They connect businesses to talent, find co-working spaces, and test and validate business ideas.



***Support  
structures for  
entrepreneurship***

**BUSINESS INCUBATORS  
TECHNOLOGY PARKS  
ACCELERATORS  
CHAMBERS OF COMMERCE  
LOCAL/REGIONAL/NATIONAL  
GOVERNMENT**



***Support  
structures for  
entrepreneurship***




# Business Support Organizations in Sweden:

- **NYFÖRETAGARCENTRUM** - FREE ADVICE & SUPPORT TO ALL ENTREPRENEURS, WITH SPECIFIC PROGRAMMES FOR FOREIGN-BORN ENTREPRENEURS IN SWEDEN  
[HTTPS://WWW.NYFORETAGARCENTRUM.COM/](https://www.nyforetagarcentrum.com/)
  - **ALMI** - SUPPORT FOR ALL ENTREPRENEURS, WITH FREE BUSINESS ADVICE. SPECIFIC PROJECTS FOR WOMEN (ALMI INTENT & EQUAL BUSINESS GROWTH).  
[HTTPS://WWW.ALMI.SE/SKANE/EQUAL-BUSINESS-GROWTH/](https://www.almi.se/skane/equal-business-growth/)
  - **NYFÖRETAGAR HJÄLPEN** - SUPPORTING ALL ENTREPRENEURS IN SWEDEN WITH SEMINARS, WORKSHOPS & BUSINESS ADVICE.  
[HTTPS://WWW.NYFORETAGARHJALPEN.SE/START](https://www.nyforetagarhjelpen.se/start)
  - **COOMPANION** - ENTREPRENEURIAL SUPPORT.  
[HTTPS://COOMPANION.SE/COOMPANION/COOMPANION-IN-ENGLISH/](https://coompanion.se/coompanion/coompanion-in-english/)
- 





# Business Support Organizations in Sweden:

- **NYFÖRETAGARCENTER SYD** - NON-PROFIT FOUNDATION IN MALMÖ/SKÅNE PROVIDING SUPPORT TO ENTREPRENEURS. [HTTPS://WWW.NYFORETAGARCENTERSYD.SE/](https://www.nyforetagarcentersyd.se/)
  - **FÖRETAGSLOTSAR** AROUND SWEDEN (USUALLY IN EVERY KOMMUN)- HELPING ENTREPRENEURS WITH RULES & BUSINESS REGULATIONS/LAWS. [HTTPS://MALMO.SE/NARINGSLIV/STARTA-NYTT-OCH-UTVECKLA/FORETAGSLOTSEN.HTML](https://malmo.se/naringsliv/starta-nytt-och-utveckla/foretagslotsen.html)
  - **BUSINESS INCUBATORS** - SUCH AS MINC (MALMÖ), IDEON INNOVATION (LUND). SPECIFIC PROGRAMS, ADVICE, CO-WORKING & NETWORKING SPACES FOR ENTREPRENEURS & STARTUPS.
  - **OTHER ORGANISATIONS** - STIFTELSEN ESTER ([HTTPS://STIFTELSENESTER.SE/](https://stiftelsenester.se/)) NON-PROFIT SUPPORTING WOMEN ENTREPRENEURS; DRIVHUSET ([HTTPS://DRIVHUSET.SE/EN/](https://drivhuset.se/en/)) SUPPORT FOR STUDENTS & YOUNG ENTREPRENEURS IN DEVELOPING A BUSINESS IDEA; SKÅNE STARTUPS, ETC...
- 

## **Support Centres for Business Coaching and Advice in Sweden**

- **Skatteverket** organizes webinars and face-to-face courses about how the Swedish tax system works: <https://skatteverket.se/foretagochorganisationer/drivaforetag/informationstraffarochwebbseminarier.4.18e1b10334ebe8bc80001513.html>
- **Nyföretagarcentrum** offers business counseling and seminars. <https://www.nyforetagarcentrum.com/>
- **Drivhuset**: Business coaching and seminars- <https://drivhuset.se/en/>
- **Almi**: Business counseling, seminars, and providing loans- <https://www.almi.se/>

## **Examples of Local Support Centres (around Malmö)**

- Almi Företagspartner Malmö <https://www.almi.se/>
- Coompanion Skåne Malmö <https://skane.coompanion.se/>
- Nyföretagarcentrum Östersund <https://www.nyforetagarcentrum.se/>
- Drivhuset <https://malmo.drivhuset.se/en/>
- Ideon Innovation Lund <https://www.ideoninnovation.se/>
- Malmö Stads Företagslots at the Kontaktcentrum (<https://www.malmo-business.com/malmo-stads-foretagslots/>)
- International Women's Organisation Malmö: <https://www.ikf.se/>
- Medeon incubator <https://www.medeon.se/sv-se/Om-Medeon/Om-Medeon>
- Tillväxt Malmö (<https://tillvaxtmalmo.se/>)
- STPLN <https://stpln.org/>
- MINC <https://www.minc.se>

## **Websites with Business Advice Information**

- Verksamt: [www.verksamt.se](http://www.verksamt.se)
- Driva Eget: <https://driva-eget.se/>
- Företagande: [www.foretagande.se](http://www.foretagande.se)

# STEP 4: FUNDING OPTIONS – HOW TO FINANCE YOUR BUSINESS?



*How to start your own company?*



# How to set up a business - Funding

## **Common ways of Finding Funding:**

There are no general contributions to start a business. however, according to Verksamt.se, the most common ways to raise funds are:

- Own funds / Internal financing
- Bank Loan
- ALMI Loan
- Suppliers' Credit
- Advance Customers Payment
- Bank Business credit

## **Other Possibilities:**

- Vinnova: Vinnova funds research and innovation projects that may not become a reality without government support. This includes everything from climate-smart meat alternatives to investigating how robots can help the elderly. [www.vinnova.se](http://www.vinnova.se)
- The Start-Your-Own Business Grant from Arbetsförmedlingen (if you are unemployed or might be).
- Apply for stipends
- Crowdfunding
- Investment Companies
- Investment from individuals. Check: <https://connectsverige.se/>

More advice can be found here: <https://www.verksamt.se/starta/finansiera-starten/hitta-offentlig-finansiering>

# Funding Opportunities

- TILLVÄXTVERKET (Swedish Agency for Economic and Regional Growth) receives funding from the Swedish government, and subsequently provides funding to different organisations (public and private) in Sweden for supporting entrepreneurs and business development, also implementing projects.

ALL PROJECTS FUNDED BY TILLVÄXTVERKET IN 2020:  
[HTTPS://TILLVAXTVERKET.SE/AMNESOMRADEN/KOMPETENSFORSORJNING/UTRIKES-FODDA-OCH-FORETAGANDE/UTRIKES-FODDA-KVINNORS-FORETAGANDE.HTML](https://tillvaxtverket.se/amnesomraden/kompetensforsorjning/utrikes-fodda-och-foretagande/utrikes-fodda-kvinnors-foretagande.html)



# Funding Opportunities

1) **ALMI** ([WWW.ALMI.SE](http://WWW.ALMI.SE)) - ADVICE ON BUSINESS DEVELOPMENT.  
[HTTPS://WWW.ALMI.SE/VARA-TJANSTER/TJANSTER/LAN-OCH-OVRIG-FINANSIERING/DIFFERENT TYPES OF LOANS](https://WWW.ALMI.SE/VARA-TJANSTER/TJANSTER/LAN-OCH-OVRIG-FINANSIERING/DIFFERENT TYPES OF LOANS):



- *BUSINESS LOANS* - FOR STARTING AND HELPING NEW COMPANIES TO GROW.
- *MICROLOANS* - FOR YOUNG BUSINESSES & COMPANIES WITH LOW START-UP CAPITAL.
- *INNOVATION LOANS* - FOR INNOVATION PROJECTS & PRODUCTS.
- *EXPORT LOAN* - FOR BUSINESSES THAT INVEST ON INTERNATIONAL MARKETS.
- *"UTVECKLINGSMEDEL"*: PUBLIC DEVELOPMENT FUNDS TO HELP SMALL & MEDIUM SIZED BUSINESSES TO DEVELOP AN IDEA/PRODUCT, ETC...
- *"GREEN LOAN"* - FOR BUSINESSES WHO WORK ON ENVIRONMENTAL SUSTAINABILITY AS THEIR MAIN GOAL.

# Funding Opportunities

2) **VINNOVA** - FUNDS INNOVATION PROJECTS IN SWEDEN

[HTTPS://WWW.VINNOVA.SE/EN/](https://www.vinnova.se/en/)

3) **ARBETSFÖRMEDLING** (SWEDISH EMPLOYMENT AGENCY) - STARTA EGET  
BIDRAG/START YOUR OWN BUSINESS GRANT:

[HTTPS://ARBETSFÖRMEDLINGEN.SE/OTHER-LANGUAGES/ENGLISH-  
ENGELSKA/EXTRA-STOD/STOD-A-O/KATEGORIER/STARTA-EGET](https://arbetsformedlingen.se/other-languages/english-engelska/extra-stod/stod-a-o/kategorier/starta- eget)

4) **SWEDISH PRIVATY EQUITY & VENTURE CAPITAL ASSOCIATION:**

[HTTPS://WWW.SVCA.SE/OM-SVCA/](https://www.svca.se/om-svca/)



# BREAK-OUT ROOMS!

## 8/10 MINUTES GROUP EXERCISE



*Simulation/Group  
exercise*





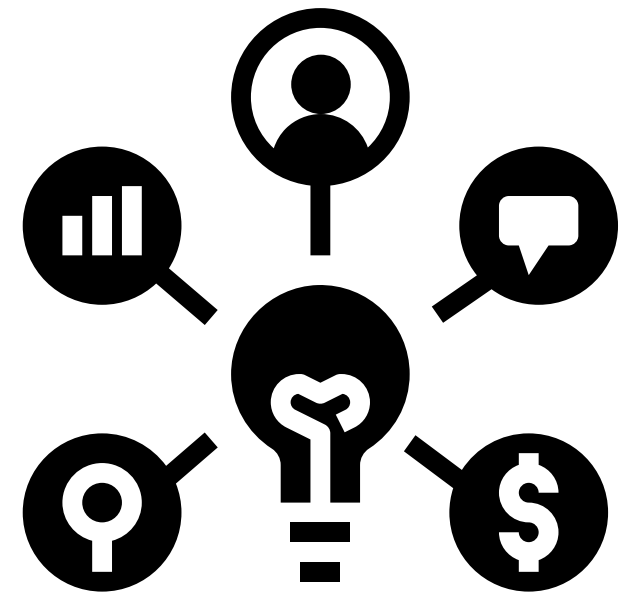
## STEP 5: NETWORKING & PARTNERING



*How to start your own company?*

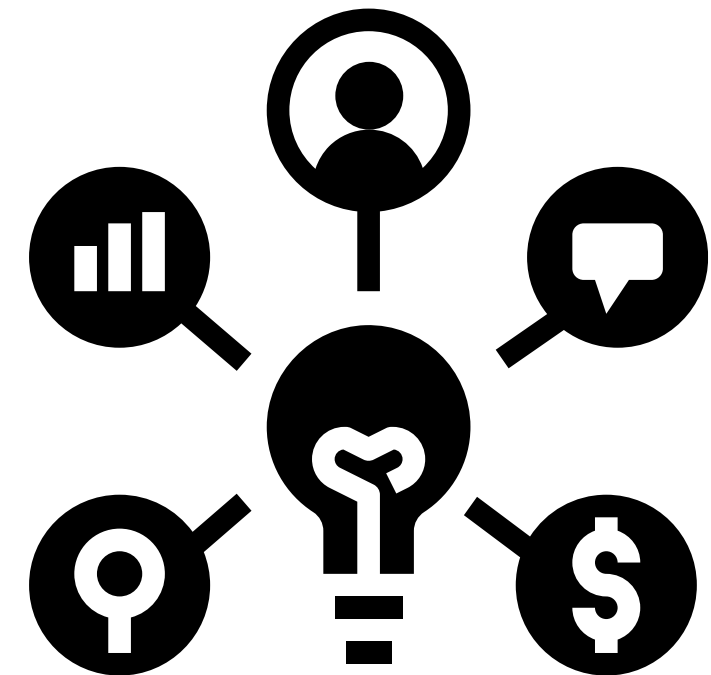
# Business Support - Information & Networking

- BUSINESS SWEDEN - [HTTPS://WWW.BUSINESS-SWEDEN.COM/](https://www.business-sweden.com/)
- VERKSAMT - WEBSITE WITH BUSINESS INFORMATION.  
[HTTPS://WWW.VERKSAMT.SE/EN/WEB/INTERNATIONAL](https://www.verksamt.se/en/web/international)
- FÖRETAGARNA - NETWORKING ORGANISATION & SUPPORT PROVIDER.  
[HTTPS://WWW.FORETAGARNA.SE/](https://www.foretagarna.se/)
- BNI - BUSINESS NETWORK INTERNATIONAL: LOCAL NETWORK GROUPS IN SWEDEN  
[HTTPS://BNI.NU/SV/INDEX](https://bni.nu/sv/index)
- MINC & OTHER INCUBATORS/STARTUP CENTRES
- EVENTS BY VINNOVA, FÖRETAGARNA.
- MEDIA EVOLUTION MALMÖ - NON-PROFIT WORKING FOR INNOVATION/NETWORKING. [HTTPS://WWW.MEDIAEVOLUTION.SE/ABOUT-US/](https://www.mediaevolution.se/about-us/)

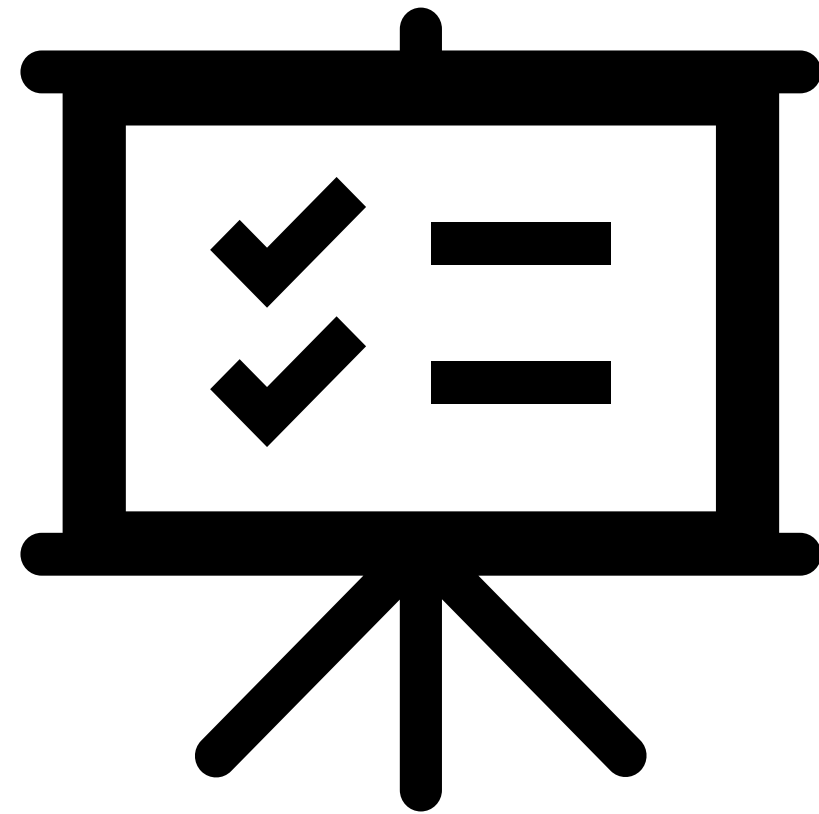


# Business Support - Information

- BOLAGSVERKET - SWEDISH COMPANIES REGISTRATION OFFICE:  
FOR REGISTERING YOUR BUSINESS, THE COMPANY NAME & TYPE,  
TECHNICAL DETAILS.  
[HTTPS://BOLAGSVERKET.SE/](https://bolagsverket.se/)
- SKATTEVERKET - SWEDISH TAX AGENCY: FOR TAX DECLARATION,  
BUSINESS INFORMATION, SUPPORT, INFORMATIONAL WEBINARS,  
SERVICES, BOOKKEEPING, PUBLIC SUPPORT.  
ETC...[HTTPS://WWW.SKATTEVERKET.SE/FORETAG](https://www.skatteverket.se/foretag)



## STEP 6: CHECKLIST

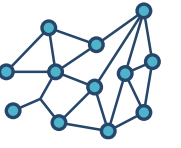


*How to start your own company?*

# Checklist- setting up a business

## GATHER INFORMATION

- Learn more about legal steps & requirements, regulations.
- Network with other entrepreneurs!



## BUSINESS IDEA

- Decide company type
- Budget plan
- Market analysis
- Funding opportunities



## COACHING & SUPPORT

- Start-up centres
- Incubation programs
- Business coaching
- Support centres
- Explore national & local networking opportunities!

## FUNDING OPTIONS!

- Own funds
- Crowdfunding
- Bank loans & credits
- External investments
- Business grants from Employment Agency

## BUSINESS PLAN

- Organizational structure
- Service or product analysis
- Marketing & Sales
- Financial projections



## TAKE ACTION!

- Register your company
- Open a bank account
- Check the taxation system
- Insurance & bookkeeping system



Breakout  
rooms:  
15 minutes  
presentation



# Assessment questions (10 minutes max)



# Short coffee break (10 minutes)





# LEGAL ASPECTS OF ENTREPRENEURSHIP



03



**Required documentation for registration and startup own company**

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**Taxation system**

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## Requirements for starting a business in Sweden:

- To be a citizen, to have a temporary or permanent residency, or to be in the process to obtain asylum (coordination number needed);
- To have a reliable financial history and current situation;
- To not be accounted for commercial prohibitions (näringsförbud);
- To be 16 years-old or older.



The taxation rate in Sweden is one of the highest in the world. It goes to funding the social welfare state and making sure that Sweden's inhabitants have access to free education, health care and a variety of social services..

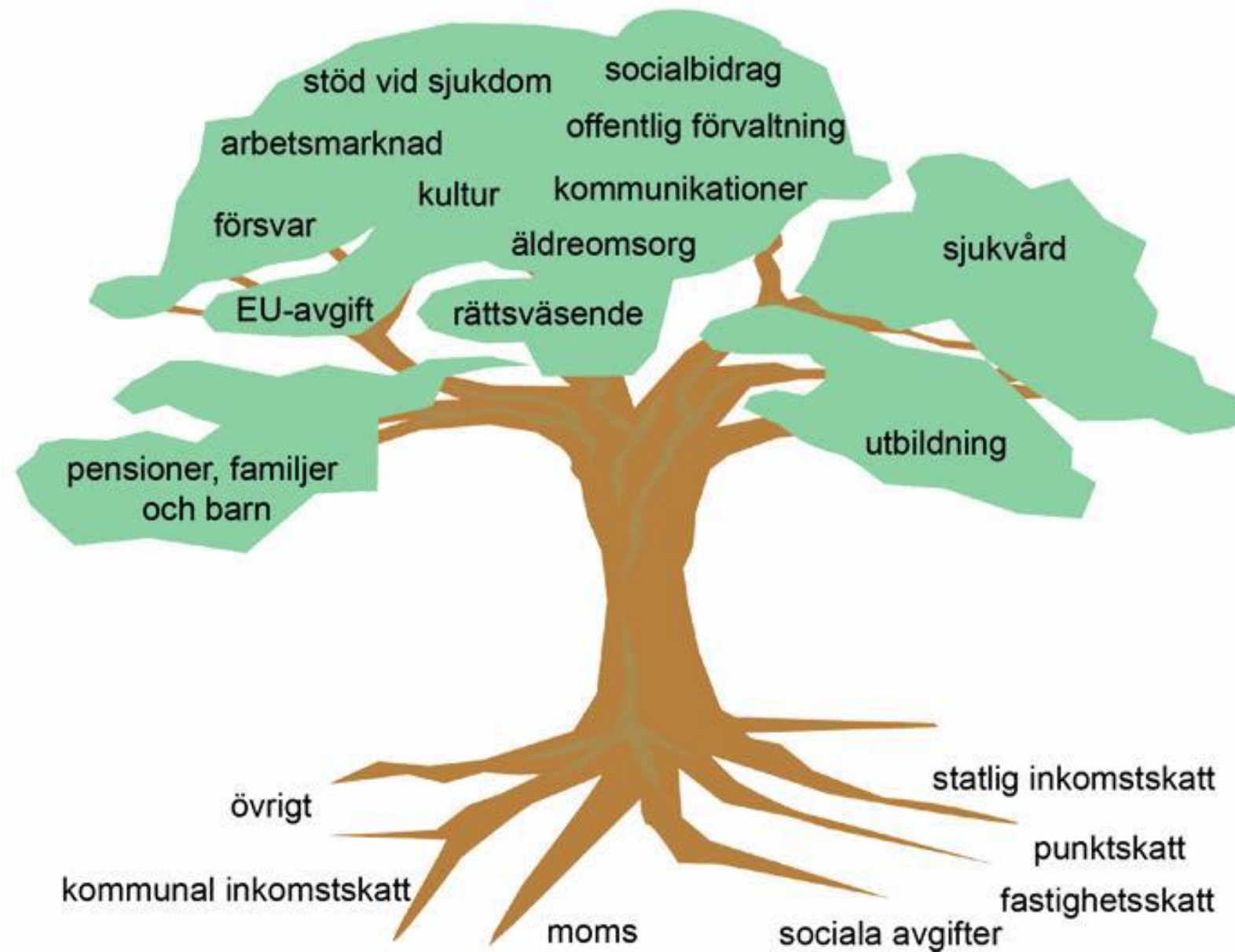


Bild: Skatteverket

### Swedish tax rates

**Local taxes** in Sweden range from around 29.2% (Österåker municipality) to almost 35.2% (Dorotea municipality).

#### National income taxes

None on yearly income up to SEK 490,700  
20% on 490,700 to 689,300  
25% on income over 689,300

#### Income from capital

30% (state tax, the rate varies)

#### Corporate income tax

21.4%

**Inheritance tax** was abolished in 2005.

Sources: [Statistics Sweden](#), [Swedish Tax Agency](#) (link in Swedish)

## *Taxation system for entrepreneurs in Sweden*

## Tax declaration in Sweden

- **A-tax** (in Swedish, *A-skatt*): paid by individuals who have a taxable earned income;
- **F-tax** (*F-skatt*): paid by companies/business owners who have income from business activities;
- **Value-added tax, VAT** (*Moms*):
  - All business owners dealing domestically in goods or services in a professional business activity are liable to pay VAT;
  - However, entrepreneurs are entitled to deducted VAT, paying the difference between the VAT charged on your sales that payed on your purchases.
- **Personal contributions** (*Egenavgifter*):
  - Paid by a sole trader or partner in a trading partnership, i.e. a person with income from active business activity;
  - The fee is based on the profit of the company and is used to finance social security system such as sickness benefit, unemployment benefit, pension and health care, but their design and size vary.
- **Employer contribution** (*Arbetsgivaravgifter*): when you pay wages and remuneration, you as an employer are obliged to report and pay employer contributions and deducted tax to the Swedish Tax Agency.

Source: Verksamst.se (2019).





## Existing service apps in Sweden

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Visma eEkonomi: Accounting software for sole proprietorships  
Bolagsverket – håll koll på ditt företag: the app from the Swedish Companies Registration Office  
Skatteverket: app from the Swedish Tax Agency  
Websites with Business Advice Information:  
Verksamt: [www.verksamt.se](http://www.verksamt.se)  
Driva Eget: <https://driva-eget.se/>  
Företagande: [www.foretagande.se](http://www.foretagande.se)

More apps for Entrepreneurs can be found here:  
<https://adarasblogazine.com/best-productivity-apps-for-entrepreneurs/>

***Existing service  
apps in Sweden***

Short break (5 minutes)





# ENTREPRENEURIAL SKILLS

SESSION 4



04

# EVALUATE YOURSELVES

Assess your abilities, knowledge and skills, your own pros and cons: which skills are most necessary? Which ones need to be developed further?



Problem solving



Listening and speaking  
(communication)



Creativity



Critical and  
analytical thinking



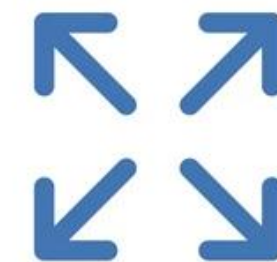
Leadership



Teamwork



Staying positive  
(resilience)



Adaptability

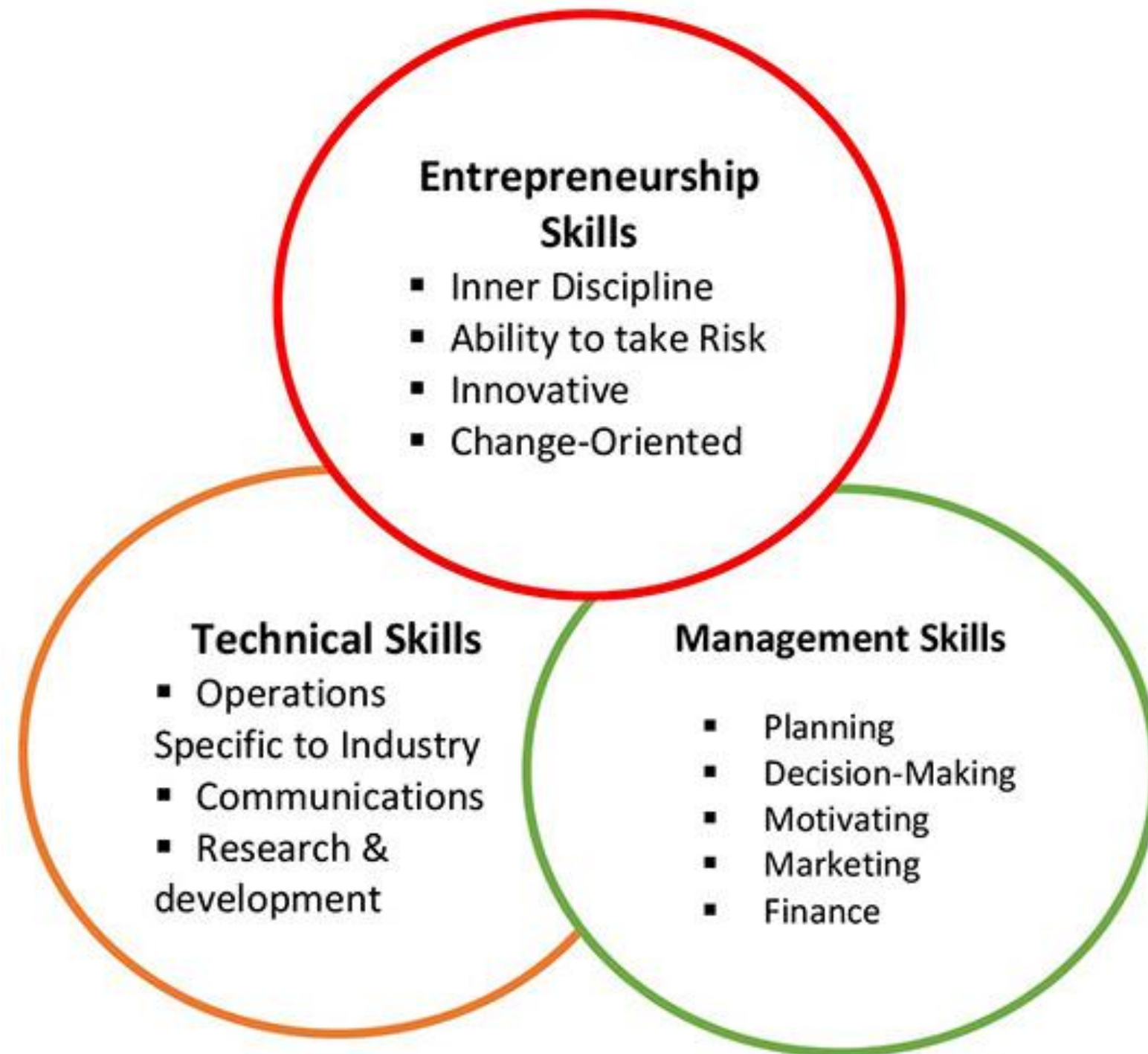
# ***WHAT IS NEEDED TO BE AN ENTREPRENEUR?***

- DEDICATION TO WORK
  - MOTIVATION
  - RISK TAKING
  - DECISION MAKING
- FAMILY & FRIENDS SUPPORT



***Assess your abilities,  
knowledge and skills,  
your own pros and  
cons.***

# ***WHAT IS NEEDED TO BE AN ENTREPRENEUR?***



***Assess your abilities, knowledge and skills, your own pros and cons.***

# ***WHAT IS NEEDED TO BE AN ENTREPRENEUR?***

## RECOMMENDATIONS:

- Talk about your idea with friends, family members,
- Observe other entrepreneurs and learn from them
  - Educate your selves



***Assess your abilities,  
knowledge and skills,  
your own pros and  
cons.***

# Create your own Skills Compass!

## INSTRUCTIONS

- Draw your own circle and write each skill on the outside. One per line.
- The middle of the circle is 0 and the outside is 10.
- Rank your skills and place a spot on the line from 0 to 10. Being 0 “not developed” and 10 “proficient”.
- Finally, put all the dots together to reveal the shape of your Skills Compass!

## REFLECTION

- Which areas are the most developed?
- Which areas would you like to improve? What can you do to improve them?



***Assess your abilities, knowledge and skills, your own pros and cons.***

**Assessment questions:**  
**What have you learnt in this module?**  
**(10 minutes)**



# Give us your feedback!

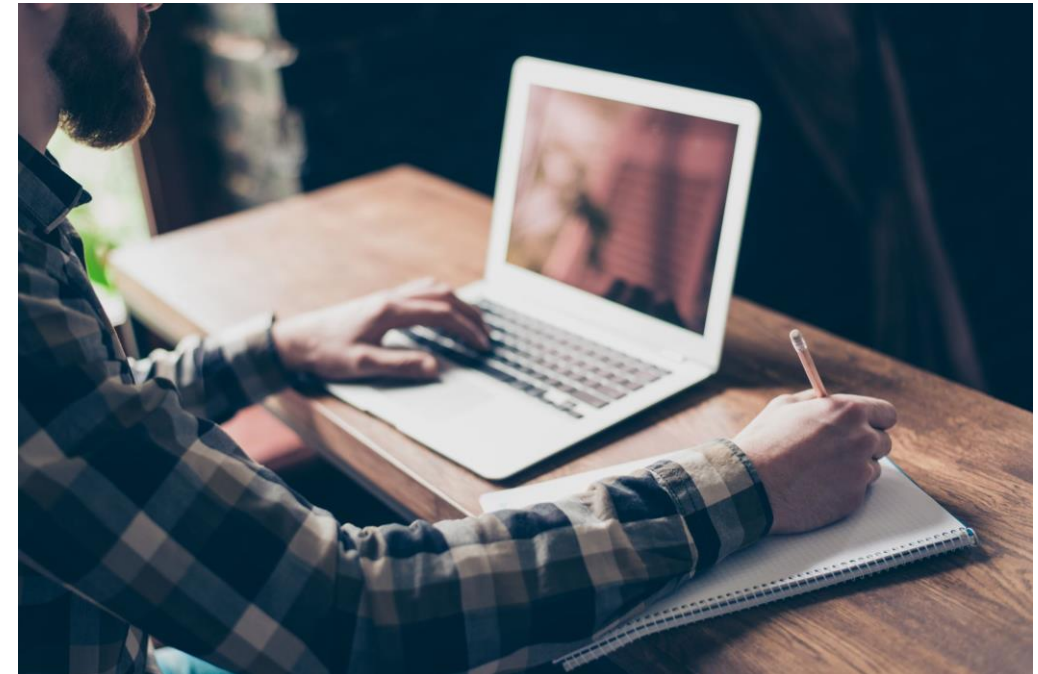


Link to the feedback form: <https://forms.gle/3ipyycC3heiahxHz6>



# **Next steps:**

- 1. We will collect and evaluated your assessment questions.**
- 2. We will issue certificates of participation in the training course  
(as well as only in specific training sessions).**
- 3. These certificates will also describe the general skills that you acquired  
By attending this training session, or the entire course.**
- 4. We will get back to you with more details soon :)**



# Next training sessions:

## 1. "Soft Skills for Responsible Entrepreneurial Mindset"

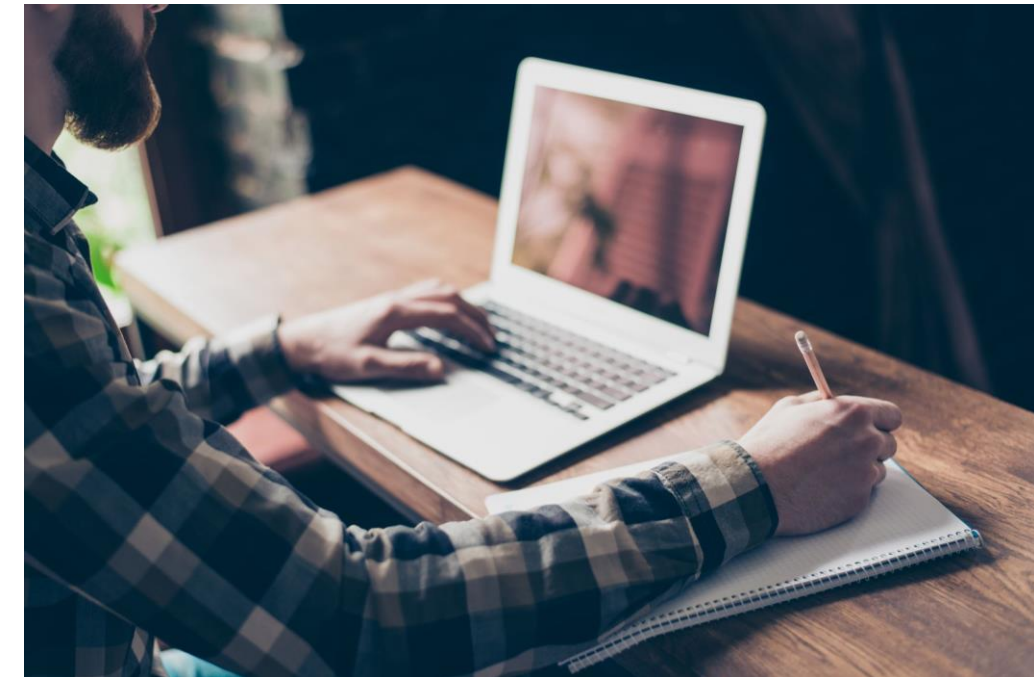
- 25<sup>th</sup> and 26<sup>th</sup> of January; 9:30am – 1pm

## 2. "How to develop a business plan!"

- 27<sup>th</sup> of January; 10am – 1pm

## 3. "Working in a Circular Economy Context – Upskilling your business and CV!"

- February 8th at 10am-1pm: Why is there a need for a Circular Economy?
- February 9th at 10am-1pm: What is the Circular Economy and how can we achieve it?
- February 15th at 10am-1pm: Upskilling your CV ?
- February 16th at 10am-1pm: Upskilling your Business ?



# THANK YOU!

## Social media

<https://www.facebook.com/swideasab>

## Website

[www.swideas.se](http://www.swideas.se)

## Email Address

[Info@swideas.se](mailto:Info@swideas.se)

# References

- <https://www.ekonomifakta.se/Fakta/Arbetsmarknad/Integration/Foretagare---utrikes-fodda/>
- <https://www.oecd.org/sdd/business-stats/39651330.pdf>
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