

Good to know 2021

For those who wish to start a company

For more information, we recommend that you also read:
"Good to know – For longer stays!" or "Good to know:
– For you who are on a temporary visit!"



*Useful information from
Skellefteå Älvdal*

A warm welcome to Skellefteå Älvdal!

Skellefteå Älvdal consists of Skellefteå, Norsjö, Malå, Arvidsjaur, Sorsele and Arjeplog's municipalities, an area with unique possibilities.

This brochure is for those who are interested in starting a company here. Here you will find valuable information about possibilities obligations as entrepreneurs in Sweden and what applies specifically in this part of the country.

Please, do not hesitate to contact the local trade and industry office or the new business counselling office in the municipality in which you wish to become established. They are there for you.

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Counselling



Arjeplog

Argentis Business Company

Tel: +46 (0)70-280 29 79

Street address: Bagarstugan, Storgatan 20

[Read more on Argentis' website](#)

Arvidsjaur

Arvidsjaur Municipality

Tel: +46 (0)960-65 45 85

Street address: C/o Redok Stationsgatan 2

[Read more on Arvidsjaur's website](#)

Malå

Malå Municipality

Tel: +46 (0)953-140 76

Street address: Kommunhuset,
Storgatan 13

[Read more on Malå's website](#)

Norsjö

Norsjö Municipality

Tel: +46 (0)918-141 67

Street address: Kommunhuset,
Storgatan 67

[Read more on Norsjö's website](#)

Skellefteå

New Business Centre

Tel: +46 (0)910-77 95 15

Street address: The Great Northern,
Storgatan 53

[Read more at the New Business Centre](#)

[Skellefteå's website](#)

Sorsele

Sorsele Municipality

Tel: +46 (0)952-140 00

Street address: Kommunhuset,
Burevägen 4

[Read more on Sorsele Municipality's website](#)

Good links

[Driva-eget.se](#)

[Egetforetag.se](#)

Starting a company

[Sweden.se](#)

Swedish F-tax

[Skatteverket.se](#)

[Verksamt.se](#)

Business support

[Region Västerbotten](#)

Business support

[Region Norrbotten](#)

Business support

[Swedish Board of Agriculture](#)

Business support

Personal identity and coordination number

If you are coming to Sweden to live and work here for at least one year you must normally be registered with the national population register and you will then receive a personal identity number. If you are going to live and work here but do not fulfil the requirements for registration with the national population register, you will receive a coordination number instead when you are registered for taxation. A personal identity and coordination number is a way for the authorities to identify you. You may not request a coordination number yourself; instead, this is done by the authority that you have contact with.

It is normal that not only authorities but also other actors will ask for your personal identity number or coordination number. You will use your personal identity number when contacting such entities as the healthcare service and bank.

Read more about the population registry, personal identity numbers and coordination numbers at [The Swedish Tax Agency](#). If you have recently moved here or are thinking about moving here, we recommend you also familiarise yourself with "Good to know – for longer stays!"



Starting your own company

The start-up phase for companies can look slightly different depending on whether you are going to start a sole proprietorship, a limited liability company, an economic association or a partnership. However, there are a lot of things that are relevant for all types of company; be sure to read up on your type of company to make sure you do not forget anything significant.

Informative websites

If you are thinking about starting a company, you may be able to receive help and support from the growth department or equivalent entity in your municipality. Contact information can be found at top of this chapter. In addition to this, there are lots of facts and valuable tips on the Internet; for example, see:

Verksamst

Verksamst.se is a company site where several authorities have joined together to provide simple and comprehensive information for anyone running or wishing to start a company. You can also find templates here as well as other tools that can be good to have. An initial stage can be to visit the digital brochure where you can find comprehensive information on how to start or run a company.

[Here you can read the brochure.](#)

Swedish Agency for Economic and Regional Growth

The Swedish Agency for Economic and Regional Growth works with creating better conditions for companies and entrepreneurs. You can order publications pertinent to starting a new company from them. If you are a foreign citizen and are contemplating starting a company in Sweden, you can read more in [Starting a company.](#)

The Swedish Tax Agency

If you have questions about preliminary tax, tax returns or similar, please address these to the Swedish Tax Agency. You can book a private meeting or attend any of the information meetings they arrange. Read more on [the Swedish Tax Agency website.](#)

The Swedish Public Employment Service

In some cases, the Swedish Public Employment Service can grant a so-called Start-Your-Own subsidy to individuals starting their own company. In order to apply for the subsidy, you must be registered as unemployed with the public employment service. When talking with an administrator from the Swedish Public Employment Service, you will later be asked to submit your business plan, start-up budget, budget of profit and loss

and liquidity calculation. It is important that there are no transactions within the company before you may be granted a start-your-own subsidy. If you live within a support area in a sparsely populated municipality, you do not have to be unemployed in order to apply to start-your-own subsidy, rather it will be regarded as an adaptation instead. Sparsely populated municipalities include all

municipalities in Västerbotten except Umeå. In Norrbotten, almost all municipalities are counted as sparsely populated, even Arvidsjaur and Arjeplog. Individuals with coordination numbers cannot apply for a start-your-own subsidy.

Read more about [Start-your-own subsidy here.](#)



Company registration



Apply for Swedish F-tax

Apply to the Swedish Tax Agency to be approved for Swedish F-tax when you start your company. If you do not have a personal identification number, enter your coordination number in the box for personal identification number on this form: corporate registration (SKV 4620). If you have a Swedish personal identification number you can, if you obtain a mobile bank ID or other e-identification, apply to

be approved for Swedish F-tax via the e-services at www.verksamt.se.

If you are employed in addition to running your company and plan to continue to do so, you should apply to be approved for Swedish FA-tax instead. (Swedish F-tax with conditions).

If you apply for F-tax with a coordination number, you will receive a letter with supplemental questions regarding your business plan, residency and way of living. The Swedish Tax Agency will also request an approved copy of your passport. Everyone applying for Swedish F-tax with a coordination number will be asked these questions. You can e-mail your answers directly to the administrator.

VAT registration

If you are going to conduct VAT-liable business, you must apply for VAT registration at the same time as you apply for Swedish F-tax. Most business operations are subject to VAT, except, for example, certain cultural and care activities. If you sell for no more than SEK 30,000 a year, in most cases you will be exempt from paying VAT.

Read more on the [Swedish Tax Agency website](#).

Extracts from register

When registration is complete, you will receive a register extract showing that you are approved for F or FA-tax as well as a decision with information about what preliminary tax you will pay into your tax account every month.

Registering company name

Registering the name of your company is not mandatory, but it does protect the name of the company and cannot be used by anyone in the same province or country, depending on type of company. Name registration is performed at the Swedish Companies Registration Office for a fee.

Read more about [Registering company name](#).

Business plan

It is always a good idea to write a business plan in order to clarify what you are offering, your potential customers, competitors and vision of the future. You will also need a business plan if you are intending to apply for a loan, a start-your-own subsidy or attract investors.

Read more about [Creating a business plan](#).

Economy

Financing

Sometimes, your own funds are not enough to start a company. The most common method is to seek external financing via the bank and a bank loan. When you apply for a loan with a bank, you must be able to present the company's business plan and budget. This is required in order for the bank to be able to assess what risk the loan entails for the bank.

Other external lenders are [Almi](#) and [The Norrland Fund](#).

As an entrepreneur you can also apply for financial support at [Region Västerbotten](#) or [Region Norrbotten](#). The support you can apply for is everything from start-up help to large investments amounting to millions of SEK.

Capital management and identification

For a person with a Swedish personal identification number there is nothing preventing seeking a bank account, a bank loan, a Bank-ID and e-identification. More than often it also requires a visit to a bank where you fill out an application and obtain an account and bank box on the same day.

For a person with a coordination number in Sweden, the process is not the same.

There is hardly ever a problem opening an account for private use since it facilitates the payment of wages etc. If you have a coordination number with a Swedish registered company, you will need a bank account and a bank box. When applying, it can be a good idea to show your Swedish F-tax and VAT registration as well as bank certificate from your home country. An entrepreneur with a coordination number cannot obtain a Bank-ID but will get a bank box instead. You will need this in order to be able to log onto the bank's website and make deposits and withdrawals.

A Bank-ID is used to digitally identify oneself. Sweden is a digitalised country where contact with authorities, e.g. the Swedish Social Insurance Agency, the Swedish Tax Agency and the Swedish Public Employment Service is normally performed digitally.

A person with a coordination number cannot obtain a Bank-ID and must either visit the authority of use forms.

Accounting and financial statements

Everyone who has registered a company, irrespective of type of company, is obliged to keep accounts. This means that all business transactions must be booked on



an ongoing basis. There must be verification of each accounting entry. This may be in the form of a receipt of an invoice. Accounting is concluded with a compilation, also called a financial statement. The financial statement includes a profit and loss account statement and a balance sheet. All accounting materials must be saved for at least seven years. The financial statement forms the basis for how the company is taxed.

We recommend that you, at the start-up of an economic activity, take contact and enlist the help of an accounting firm.

Read more about [Accounting and financial statements](#).

Control of business customers

As a new entrepreneur in Sweden it can be difficult to know what the market looks like. At [allabolag.se](#) you can read more about all of the companies in Sweden and their finances, i.e. annual reports, business descriptions, financial statements and key ratios. This service is free of charge. At [allabolag.se](#) you can see in what boards of directors an individual is engaged.

If you want to carry out additional controls, you can purchase credit information from UC via [allabolag.se](#).

You can read more at [www.allabolag.se](#).

Types of insurance

Important forms about your social benefits when moving within the EU

If you are a citizen of the EU and wish to live and work in Sweden, you will need to make sure that you can take utilise your social benefits such as health care and unemployment benefits, if the need should arise. For this reason, it is important that you prepare the correct forms in your home country and take them with you to Sweden.

Read more about [Standard forms for social benefits.](#)

Corporate insurance

When you start a company, it is important that you go over which types of insurance you will need for your company, your employees and yourself. There are several insurance companies so it can be a good thing to compare different options to see which type of insurance suits your company.

A corporate insurance is an insurance package that can be valid for property, liability, legal protection and stoppages. It is important that you fulfil the conditions and requirements required for the insurance, otherwise the deductible can be high in the event of damage/injury. Examples of conditions and requirements can be

approved locks, fire extinguishers, First-Aid equipment and evacuation routes. Your home insurance does not cover business operations, it only covers damage to such things that are used for private purposes.

If your employees are affiliated to collective agreements, you must sign the contractual insurance agreements that are part of the collective agreement. If there is no collective agreement, you may voluntarily take out contractual insurance agreements, which we recommend.

Your own insurance

You should also make sure that you personally have good insurance coverage. Below is a list of the most common types of insurance you should take out as an entrepreneur.

- Unemployment insurance. Become a member of in unemployment insurance scheme. This will provide with some coverage it the company does not develop according to plan.
- Pension insurance or private retirement savings that compensate for loss of occupational insurance.
- Accident insurance.
- Sick leave insurance. In the event of illness you can receive compensation for fixed costs.

- Insurance that increases sick pay, and other insurance that covers costs for medical care and temporary employees.

In Sweden, entrepreneurs have the same rights as employees to the social insurance system. Social insurance is based on sickness benefit generating income, also termed SGI. SGI can be calculated in

different ways, depending on the type of company. Thus, the choice of type of company can affect the size of your compensation during illness or parental leave.

Read more about [Important types of insurance](#) in your company.



Trade organisations

Being a member of a trade organisation can make it easier for your company to utilise important rules and regulations. As a new entrepreneur in Sweden, you can utilise valuable information in a trade organisation. For example, it could be a question of advice in legal issues, but also important information regarding standards for goods and services that apply for the very trade sector within which you are working.

Read more about [Trade organisations in Sweden](#).



Personnel

Employed personnel

The first time you employ anyone, you must register as an employer. This you do via [the Swedish Tax Agency](#).

Employment Protection Act

If your business requires that personnel are employed, you should read about what obligations you have as employer. Swedish working environment rules apply to everyone working in Sweden. If you are planning on employing personnel from another country than Sweden, these must meet a number of criteria.

Read more at [Working and running a company in Sweden](#).

Read more about [the Employment Protection Act](#).



When customers are going to pay

Report cash registers

If you are selling goods or services where you need to accept cash payments, in most cases, you must have a certified cash register. You must also report the cash register to the Swedish Tax Agency.

Receipt must show the means of payment

The cash register must be able to record different means of payments. Examples of means of payment are cash, debit or credit cards and other electronic payment services such as Swish¹. One must also be able to register gift cards, coupons and similar as means of payment of these are offered at your company. The Swedish Tax Agency has lists of manufacture declared cash registers and certified control units.

Always offer the customer a receipt

You are obliged to offer the customer a receipt regardless of which means of payment the customer uses. The receipt must clearly state which means of payment has been used. For this reason, remember to program the cash register according to the means of payment you receive. A cash receipt can be in a paper format or in a digital form.

Read more about [Report cash register](#).



¹ Swish is a digital payment method that is ordered via the Internet Bank and Bank-ID. This service is only available to people with a Swedish personal identification number.

Selling services to other countries

The EU, Norway, Iceland and Liechtenstein

Services that are permitted to sell in Sweden are in most cases permitted to be sold freely, without customs duties, to other EU countries or to Norway, Iceland and Liechtenstein, which also are affiliated to the EU Internal Market. However, you should ascertain whether a permit is required to offer the service within the EU, or if there is any other limitation before selling such services. If you are going to sell services to another company within the EU, normally you will not have to pay Swedish VAT on the invoice. Please note that there may be exceptions; find out what applies for the service you are selling.

Read more about [Selling services to other EU-countries](#).

Non-EU countries

Find out whether the country of countries you are planning to sell services to have laws that discriminate against, or in other ways prevent, foreign service companies and what you need to do to sell services there.

Read more about [VAT when selling services outside the EU](#).



Permits and regulations

Regulations for hotel and guest house services

You must apply for a permit to the police if you are planning to conduct an activity that has capacity for more than nine guests or that has more than five guest rooms. If you purchase a business, sell a business or changes managers of that business, even this must be reported to the police.

You will not need a special permit from the police if you have no more than four room to let or have room for a total of eight guests in your home environment. On the other hand, other permits may be needed, for example:

- The serving of food
- Registering drinking water (if you are not connected to the municipal drinking water supply network)
- Individual sewage system (Sewage system not connected to the municipal sewage network)

Read more about [Application for permit to run a hotel or guest house business on a professional basis](#).

Registration of foreign guests

You must register foreign guests (not citizens and not permanently resident in Sweden) who live in your establishment. You are also required to check the identification documents. This even applies if you lease out a site for a tent, trailer or motor home.

Read more about [Police authority regulations and general advice on registration cards for hotel guests](#).

Building regulations and building permits

There are special laws on how to arrange such things as common outdoor areas, kitchens, guest rooms, ventilation and evacuation routes with respect to safety, accessibility and fire. You will also need a permit to change how a building is used. For this reason, please contact your municipality before starting your business in order to [apply for a building permit or building application](#). You must do this regardless of whether you are planning to use a building that already exists, or if you are planning to build something new, extend or renovate.

Read more at [the Swedish National Board of Housing, Building and Planning](#).

Environmental and health protection rules

You must report your hotel business to the municipality before beginning operations. This is, among other things, because there are special environmental and health protection rules that apply for hotel activities. Contact your municipality at an early stage to find out more about what applies for your business and in your particular case.

Fire protection and chimney-sweeping

You must submit a written report to the municipality on how you are working with fire protection in your property. This applies to properties where fire protection requires close monitoring since the risk of fire or the consequences of a fire are great.

If you intend to handle flammable goods such as a combustible gas or liquid etc., you may require a permit from the Civil Protection Service. If you are planning to use a fireplace indoors, you must make sure that fire protection inspections and chimney sweeping services are implemented. You are responsible for making sure that have equipment for fire extinguishing and life-saving for different types of accidents available on your property. You

must also prevent the occurrence of fire and have an established systematic fire protection system.

Read more at [Obligation to provide fire protection](#).

Read more at [Agency for Social Protection and Preparedness](#).

Accessibility for the disabled

In certain cases, your premises must be adapted for people with functional disabilities. For example, it may be possible to create universal access for wheelchair users by adapting the toilet, or by marking stairways for visually impaired individuals. Contact your municipality for more information about accessibility.

Read more about [Accessibility](#).

Serving of food and beverages

You are required to inform the Building and Environment Committee or equivalent in your municipality if you intend to serve food as well as for which food facilities you are responsible. Information about which facilities have to be approved and which must be registered can be found at [the National Food Agency - Food establishments](#). You can contact your municipality to get help with any assessment.

The serving of alcohol

It may be a good thing to familiarise yourself with the Alcohol Act if you are planning on serving alcohol on your premises. In order to serve alcohol, you must first possess a serving permit which you apply to your municipality for. In order to obtain a serving permit, you must, among other things, have a reported food establishment. The serving permit is personal and cannot be taken over from or transferred to anyone else. Also, if you intend to sell tobacco or light beer on your premises, you must report this to your municipality.

Read more about [the Alcohol Act](#).

Read more about [Serving Permit](#).

Sound system

According to the Copyright Act for Literary Works (URL), artists and musicians have the right to compensation when their music is used in public. This means that everyone who plays music for employees, customers or guests (more than 40) must pay for a music license from STIM (Swedish Performing Rights Society) and SAMI (Association of Swedish Artists and Musicians).

Read more about [STIM-Music License](#).

Read more about [SAMI-Legislation](#).

Package Travel Act

A package travel offer means that at least two different travel services are sold together, e.g. transport and accommodation, activity and accommodation or similar. In Sweden, a travel guarantee must be provided if you offer package travel consisting of at least two different travel services. Remember that the travel conditions should be clearly stated in your sales material and on your website. If you have a foreign company that is temporarily operational in Sweden, Swedish travel guarantee will not be necessary. Instead, the legislation for the area in the country of dispatch shall apply.

Read more about [the Package Travel Act](#) and Travel guarantee.

The Taxi Traffic Act – transport of people

According to the Taxi Act, if you are planning to offer customers rides in your own vehicle for a fee, you must have a permit.

Read more about [the Taxi Act](#).

Read more about [Taxi Traffic Permit](#).

Guided tours with snowmobiles

There are exceptions from the regulations in Chapter 2, Section 3 for the Driving

License Act (1998:488) for tourist activities where guided tours with a snowmobile are included. Anybody over the age of 18 or who has a driver's license or tractor license may drive a snowmobile and an ATV within the tourist industry, if the trip takes place:

- a) In a group of no more than ten drivers.
- b) Under the leadership of a person who has a driver's license for the vehicle.
- c) Along a section decided by this person before the trip.

The Swedish Consumer Agency has drawn up guidelines for anyone who is planning to operate activities that include guided snowmobile tours. This is to prevent personal injuries.

Read more about [the Swedish Consumer Agency guidelines](#).

Read more from [the National Snowmobile Council](#).

Animal husbandry

If you are operating a business where animals are involved, you must well-read about which rules apply. In Sweden, all animals are under the Animal Welfare Act that exists to prevent animals from getting hurts.

Dogs must have an ID marking and be

registered with the Swedish Board of Agriculture and as owner, are under the Supervision Act entailing that you are obliged to make sure that the animal does not pose problems for other animals, nature or people.

Animal life is sensitive between 1 March to 20 August and dogs are not allowed to run loose during this period. Even during other periods of the year you must have your dog under such supervision that it does not disturb or injure animal life and other people. In some parts of the country there is a requirement to have dogs on a leash.

Read more about [the Animal Welfare Act](#).

Read more at [the Swedish Board of Agriculture - animals](#).

Read more at [the Swedish Kennel Club](#).

Animals in business – Permits

If you operate a business with dogs, horses, pets or fur-bearing animals, you must have a permit from the County Administration. Even non-economic activities can sometimes require a permit, e.g. if you have a large number of animals at home, are engaging in breeding or similar.

Read more about [County Administration - animals in business](#).

Preventing cross-infection

All animal owners have an obligation to prevent cross-infection of diseases in the best way possible. You do this by keeping the areas where the animals are kept clean and observing good hand hygiene. For people operating visiting activities, it must be possible for guests to wash their hands with soap and water before interacting with the animals.

Guided tours

Thanks to [the Right of Public Access](#), there are good opportunities for anyone who wants to operate guided tours by horse or with dog-sledding. However, please bear in mind that not all sites are included in the Right of Public Access; for instance, this applies to private land. Also, please take into account others who are out enjoying nature. Prepared ski tracks and public illuminated tracks should be avoided as they can easily be destroyed. Also make sure that you take reindeer husbandry that is conducted in many places in our area into consideration.

Reindeer husbandry

Reindeer, despite the fact that they roam freely in nature, are considered to be tame animals as they all have an owner. Only the Sámi (a Swedish indigenous population)

may conduct reindeer husbandry and it can be a very challenging industry. Reindeer need to be moved to different grazing lands at regular intervals and it is important that they are not disturbed during the move. Thus, if you are conducting activities with tourists it is a good thing to have contact with the Sámi village in the area in which you are planning to carry out your activities. If you are unsure, contact your closet municipal office.

For more information and contact information, read more at [the Sámi Parliament](#).

Work on sea/lake ice

According to the Environmental Assessment Regulation, if you are planning to make an ice rink, you must report this to the municipality. The report must be submitted several months before the activity is planned to start. As affected impacted parties, e.g. the County Administration, Sámi villages and others affected must be heard regarding the matter, this can take a long time. After this, the municipal committee will make a decision as to whether or not an ice rink may be built.

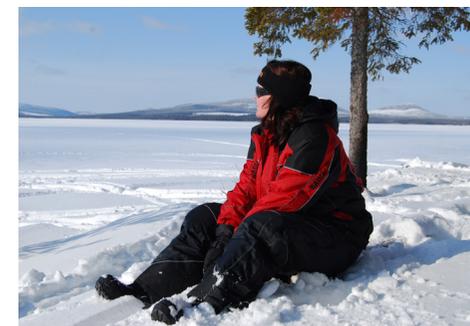
Read more about [Ice sense and safety](#).

The Right of Public Access

Everyone has access to nature, but this involves rights and obligations. It implies taking responsibility for nature and animal life and showing respect to landowners and other visitors. There are some things you should think about and be responsible of following when you make visits to forests and countryside.

You can read more information at [the Swedish Environmental Protection Agency](#). There you will be able to read what applies for:

- Bathing, boat, ice
- Cycling
- Lighting of fires
- Private road
- Home sanctity zone
- Dogs in nature
- Hunting and fishing
- Climbing
- Organised outdoor life
- Orienting and geocaching
- Picking flowers, berries and mushrooms
- In the mountains
- Riding
- Protected areas
- Fences and signs
- Tenting
- Nature close to urban areas
- Hiking and skiing



Carrying on activities on other people's land

The Right of Public Access is targeted toward the individual and not groups. If you wish to conduct organised activities with a group of people, this implies increased responsibility for nature and animal life.

If you are planning to carry on a commercial enterprise, e.g. an enterprise within tourism on another person's land, you must always contact the land owner first. Misunderstandings can be avoided if there is a good dialogue between you and the land owner. If you and the land owner are in agreement about the use of the land, you should sign a land lease agreement.

Read more at [the Right of Public Access and Commercial Activities](#).