

Get started!

Your checklist

1. Preparing to found your business

Your potential for entrepreneurship	Use the „ Maker's Self-Check “ to confirm whether you fulfill the personal requirements for self-employment and whether the time is right for you to found your business.
Create a concept and business plan	Create a rough concept illustrating your business idea. Popular among startups is the planning tool „ Business Model Canvas “, which helps you develop both your idea and your business model on a single page. This can serve as a basis for discussing your startup plans.
Define the legal form of your business	Learn about the advantages and disadvantages, as well as the rights and obligations associated with the different legal forms (for example: sole proprietorship, stock company (AG), limited liability company (GmbH)).
Secure permits or licenses as needed	Clarify if you need a permit or license to practice your intended business activity or if additional legal documents are required. For more information: www.kmu.admin.ch/kmu/en/home/concrete-know-how/setting-up-sme/starting-business/first-step/self-employment-guidelines.html
Define business name and activities	<p>Decide on a name for your business. Confirm the availability of the intended on www.zefix.ch, and evaluate whether there could be any confusion with businesses who have similar names. For sole proprietorships, your surname must be included in the business name.</p> <p>Business names and logos can be protected. For more information: https://www.kmu.admin.ch/kmu/en/home/concrete-know-how/sme-management/intellectual-property/trademarks-patents-designs-copyright/trademarks.html</p> <p>For the entry in the commercial register (Handelsregister or HR), a short description of the business activities is required. This description should be well-thought-through and not overly general or vague.</p>
Securing financing	Estimate and budget for your founding costs. List one-time and ongoing costs, and check whether these expenditures can be covered with your own resources or whether you will need financial support from a third party. Note that potential investors usually require a business plan, in order to get a sense of your project and its chances of success. Once you have secured financing, you can open a business account with the bank of your choice. You will find several banks in Schaffhausen that will assist you.
Recognition of self-employment	Clarify with your compensation office (Ausgleichskasse) whether your intended business activity is recognized as self-employment by the AHV. The Schaffhausen Ausgleichskasse can be contacted at www.svash.ch (german only). Some professions and industries are recognized only through SUVA; for more information, see www.suva.ch (german only).

Required insurances	Clarify your insurance needs and identify the required insurances for your business, including those that cover your business (e.g. fire, water damage, liability), compulsory insurances (eg. AHV, accident insurance, and recommended insurances (e.g. Illness benefit coverage).
Occupational Benefits for Employees	If you are going to employ staff, you are obligated to carry accident insurance and to register your employees with the AHV (www.svash.ch/ german only). Pension insurance is required for employees earning a salary of CHF 22,680 a year or more as of 2025. Sick leave insurance is not legally required, but it is both common and recommended to take out a policy.

2. Founding your business

Registration with the commercial register (Handelsregister)	<p>Prepare your application for the commercial register (Handelsregister or HR). Information about the application requirements can be found on the cantonal HR website sh.ch/CMS/Webseite/Kanton-Schaffhausen/Beh-rde/Verwaltung/Volkswirtschafts-departement/Handelsregisteramt-3872-DE.html (german only).</p> <p>The HR application must be submitted with notarized signatures of the applicant and of any people with signing authority for the business. Notarization of signatures can be done at the HR office counter or at the cantonal notary's office sh.ch/CMS/Webseite/Kanton-Schaffhausen/Beh-rde/Verwaltung/Volkswirtschafts-departement/Grundbuchamt--Notariat-3856-DE.html (german only)</p> <p>Submit the HR application to the cantonal HR office at the registered office of the company. This can be done in person or by mail. The HR excerpt (a record of the registry of your business) is usually available approximately a week after registration (an excerpt can also be ordered before the SOGC publication, which is available 24 to 48 hours after registration).</p> <p>Contact: Commercial Register Office of the Canton of Schaffhausen, Mühlenentalstrasse 105, 8200 Schaffhausen, Phone +41 52 632 72 22</p>
Statutes	When founding a stock corporation (AG) or a limited liability company (GmbH), statutes must be established. In the case of an AG, organizational regulations must also be drafted.
Authorized signatories	Persons who are granted signatory authority for the newly founded company must have their signatures certified. Documents and signatures can be certified at the cantonal land registry office/notary's office or at some municipal offices. sh.ch/CMS/Webseite/Kanton-Schaffhausen/Beh-rde/Verwaltung/Volkswirtschafts-departement/Grundbuchamt--Notariat-3856-DE.html (german only)
Banking relationship	Choose a bank and select the products you will need to get your business off to a successful start. E.g. a business account, bank card, or e-banking.
Capital deposit	A capital deposit is required when founding a stock company (AG) or a limited liability company. This can be done directly with your bank.
Label mailbox	Be sure to label the mailbox/letterbox with the name of the registered company to ensure that mail from the commercial register office can successfully reach you.

3. After founding your business

Ausgleichskasse (compensation fund / social insurance)	Contact the cantonal compensation office (Ausgleichskasse) regarding the registration of your self-employment as well as the AHV contribution obligation and family allowances for any employees you may have: www.svash.ch
Private retirement saving	If you are self-employed, the majority of private pension provision (2 nd and 3 rd pillar) is your sole responsibility. Be sure you are well-informed and, if necessary, seek advice about saving and investing from your bank or financial institution.
Value-added tax / Mehrwertsteuer (VAT / MWST)	For businesses with annual revenue exceeding CHF 100,000, VAT must be paid in Switzerland and a VAT number must be acquired from the Federal Tax Administration (ESTV). Registration with the ESTV can be done at www.estv.admin.ch
Bookkeeping	Depending on your business annual revenue and legal form, bookkeeping and accounting may be mandatory. Businesses who are not subject to these obligations are still advised to comply with the relevant provisions in their own interest. For more information on accounting requirements, see https://www.kmu.admin.ch/kmu/en/home/concrete-know-how/finances/accounting-and-auditing.html . Decide whether you wish to outsource your bookkeeping to a trustee or do it yourself using accounting software.
Website	An online presence is essential in today's world. Secure your preferred URL with a provider and create a website. Create a company entry on Google and, if necessary, open a company profile on social media platforms. Take inspiration from other websites and profiles and be sure to add your own personal touch.
Marketing	Think about how and where you want to address your future customers and which channels (online and offline) you will use to find them. Consider whether you will need the support of a marketing agency, and don't forget to plan an appropriate budget.

we are
delighted
to help
you

Want to learn more or discuss your plans?



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