

Self-employment

Would you like to work independently in Switzerland and start your own business?

The step from a secure job to self-employment is financially risky and involves some formalities. Nevertheless, it is worth it if you can make your dream of self-employment come true.

Working independently means:

- You work in your own name on your own account
- You are independent of an employer
- You bear your own economic risk

Your future business will be, for example:

- a trading company
- a manufacturing company
- a service provider
- any other trade

You are self-employed in a liberal profession, e.g. as:

- Doctor
- Lawyer
- Trustee
- Architect

How do you need to go about working independently and starting your own business?

EU/EFTA nationals

As a citizen of the EU/EFTA, it is sufficient to have a 5-year residence permit B. First of all, you have to register and prove your planned work at the Migration [Migrationsamt](#) ([Authority for Migration](#)) St.Gallen.

Examples include:

- a VAT number, if available (EU VAT identification number)
- entry in a professional register
- Registration with a social security system (AHV ([this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#))) for your self-employment
- a business plan or accounting figures
- Entry in the [Handelsregister](#) ([public source of economic information on companies](#))

The [Migrationsamt](#) ([Authority for Migration](#)) Office and the [Amt für Wirtschaft](#) ([Ministry of Economic Affairs](#)) of the Canton of St. Gallen will help you with any questions you may have about registration.

[Online Registration Self-Employment](#)

[Registration of self-employment with the AHV / SVA St.Gallen](#)

Documents that you will need to present depending on your profession:

[Apply for an extract from the debt collection register online](#)

[Apply for an extract from the criminal record online \(rarely needed\)](#)

Persons with a C permit (or married to a person with a C permit or Swiss passport)

Do you or your spouse have a **C permit** or are you **married to a Swiss national**? Then you can become self-employed, but first you have to register and prove your planned work at the St. Gallen [Migrationsamt](#) ([Authority for Migration](#)).

Examples include:

- entry in a professional register
- Registration with a social security system ([AHV](#) ([this insurance covers old-age pensions as well as widow's, widower's and orphans' pensions](#))) for your self-employment
- a business plan or accounting figures
- Entry in the [commercial register](#)

The [Migrationsamt](#) ([Authority for Migration](#)) Office and the [Amt für Wirtschaft](#) ([Ministry of Economic Affairs](#)) of the Canton of St. Gallen will help you with any questions you may have about registration.

[Online Registration Self-Employment](#)

[Registration of self-employment with the AHV / SVA St.Gallen](#)

Documents that you will need to present depending on your profession:

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Persons from other countries (third-country nationals)

All other persons must submit an application to the [Migrationsamt](#) ([Authority for Migration](#)) in St.Gallen. What you should document in your application:

- Your personal requirements for this professional activity
- the positive impact of your company on the labour market
- Your contribution to the expansion of the range of products and services in this industry
- Creating or maintaining jobs for locals
- Investments and orders

The [Migrationsamt](#) ([Authority for Migration](#)) examines the application and issues the permit.

[Information on the formation of a company by persons from third countries](#)

[Online Registration Self-Employment](#)

[Registration of self-employment with the AHV / SVA St.Gallen](#)

Documents that you will need to present depending on your profession:

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Paying social security contributions

[Registration at SVA St.Gallen](#)

[Online calculator SVA St.Gallen](#)

⇒ [Social security](#)

Take out accident insurance (mandatory)

In Switzerland, all people must be insured against accidents. Employers are obliged to register all employees with accident insurance.

If you are self-employed, you must take out accident insurance yourself. This is possible, for example, with your health insurance company as an add-on.

If you are registered as unemployed and receive unemployment benefit, you are automatically insured with [Suva](#) ([Switzerland's largest accident insurance company](#)). The insurance rate is deducted from the unemployment benefit.

⇒ [Health insurance](#)

[SUVA](#)

Family allowances

Employees and the self-employed can receive family allowances.

You must submit your application for family allowances to the following authorities:

- as an employee: via your employer at the employer's [Familienausgleichskasse](#) ([? this compensation fund regulates family allowances](#))
- as a self-employed person with the [Ausgleichskasse](#) ([? The compensation offices administer the Swiss social security system. You are responsible for paying for the benefits of these insurances](#)) to which you are affiliated

Family allowances for employed persons

[Information and forms of the SVA St.Gallen](#)

If you have any questions about the exact formalities of the permit (where exactly to apply, which form, how long does it take, etc.), please contact the competent authority at the Canton of St.Gallen.



SME Portal

Answers / Help for owners of small and medium-sized enterprises (SMEs)



Portal for Licences and Regulated Professions in Switzerland



Service and information for employers: arbeit.swiss

Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)