



MEHR · COSSA

TREUHAND

**EINZELFIRMA / SELF-EMPLOYMENT / SOLE
PROPRIETORSHIP**

CHECK-LIST 2026

Switzerland
2026



Checklist Einzelfirma

To proceed with the registration of your self-employed activity with the competent AHV/AVS Compensation Office, please provide the following documents and information.

The AHV will assess whether your activity qualifies as genuine self-employment. Therefore, it is essential to demonstrate independence, entrepreneurial risk, multiple clients, and market presence.

1. Personal Information of the Sole Proprietor

- Copy of valid passport or ID card
- Copy of Swiss residence permit (if applicable)
- Swiss home address
- Date of birth
- AHV number (13-digit social security number)
- Marital status
- Contact details (email and phone number)
- Bank account details (IBAN in your name)

2. Business Identification Details

- Proposed business name (if different from personal name – note: must include family name)
 - Business address (office / domicile / home office)
 - Date of start of activity
 - Description of business activity (detailed and precise)
 - Main place of activity (canton)
 - Confirmation whether employees are foreseen (yes/no)
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3. Evidence of Independent Economic Activity

(Critical for AHV qualification as self-employed)

Please provide as many of the following as available:

Market Presence

- Website (active or draft version – link required)
- Business cards (PDF or print sample)
- Marketing materials (brochures, flyers, LinkedIn page, etc.)
- Logo (if available)

Client Base & Contracts

- Copies of signed contracts with clients
- At least **3 offers issued to different potential clients**
- Correspondence with prospective clients (if no contracts yet)
- Invoices already issued (if available)

Infrastructure & Operational Setup

- Office lease agreement or proof of workspace
- Equipment purchase invoices (laptop, tools, software, etc.)
- Professional insurance policy (if applicable)
- Proof of professional memberships (if relevant)

In Switzerland, it is necessary to first demonstrate that you have already issued invoices, prepared offers, and concluded contracts.

For further details, please consult the official website as well as Annex 1 below, page 4 of this document.

Link (sections 4 and 5, and regarding employment – section 16):

<https://www.kmu.admin.ch/kmu/en/home/concrete-know-how/setting-up-sme/starting-business/first-step/self-employment-guidelines.html>



4. Financial Information

- Estimated turnover for the first year (CHF)
- Estimated expenses for the first year (CHF)
- Expected net profit (CHF)
- Confirmation whether VAT registration will be required (mandatory if expected turnover exceeds CHF 100,000 per year)

If available: Business plan (recommended but not mandatory)

5. VAT (If Applicable)

- Expected annual turnover above CHF 100,000? (Yes/No)
- Type of services or goods supplied
- Cross-border services? (Yes/No)
- Imports/exports? (Yes/No)

Optional Support

If required, we can also assist you with:

- Website creation (basic professional business website)
- Business card design
- Logo creation
- Marketing materials
- Domiciliation services
- VAT registration
- Accounting setup
- Insurance advisory coordination

If you require support with website creation, business cards, branding, or other marketing materials necessary for AHV qualification, please let us know.



IMPORTANT NOTE

The AHV Compensation Office will review all submitted documentation to determine whether your activity qualifies as genuine self-employment under Swiss social security law.

The quality and consistency of the documentation provided significantly influence the outcome.


Incomplete or insufficient evidence may result in a possible refusal of self-employed status.

We therefore strongly recommend providing complete and consistent documentation.

Please send us the documents and information to:

 office@mehr-cossa.ch

Or contact us by phone at:

 **+41 767 139 700**

Kind regards.



ANNEX

ADDITIONAL INFORMATION AND LEGAL BASIS REGARDING EINZELFIRMA

Based on the legal and administrative requirements in Switzerland, an **Einzelfirma (sole proprietorship)** is defined by the following five key criteria, particularly with regard to its recognition as self-employment by the AHV (Swiss social security authorities):

1. Independence

The owner acts independently and makes decisions regarding the organization of the business, working methods, and may engage or employ third parties. The activity is not carried out under the instructions of an employer.

2. Financial Risk

The owner bears the full economic risk of the business activity. This means using their own infrastructure and capital and, in the event of insolvency, being liable with their entire personal and business assets.

3. Market Presence and Business Name

The business operates in its own name. The legal business name must mandatorily include the surname of the owner, for example: "Müller Schreinerei".

4. Multiple Clients

To be recognized as self-employed (and to avoid so-called "pseudo self-employment" /Scheinselbständigkeit), the owner should work for more than one client.

5. Invoicing and Structure

The owner issues invoices in their own name and bears the collection risk personally. Opening a separate business bank account is recommended.

An Einzelfirma can be established without minimum share capital and without notarization. However, once the annual turnover reaches CHF 100,000, registration in the Commercial Register becomes mandatory.

Further official information:

<https://www.kmu.admin.ch/kmu/en/home/concrete-know-how/setting-up-sme/starting-business/choosing-legal-structure/sole-proprietorship/advantages-and-disadvantages.html>
