

SWISS ENTREPRENEUR RESIDENCE PERMIT

The Swiss Entrepreneur Work and Residence Permit - sometimes referred to as the Swiss Entrepreneur Visa, Swiss Entrepreneur Work Permit or Swiss Self-Employed Permit - offers a pathway to residency in Switzerland for individuals who wish to establish, acquire and/or actively manage a Swiss business. It is aimed at existing overseas business owners, start-up founders and independent professionals who can demonstrate that their venture will deliver long-term economic value to Switzerland.

EU/EFTA nationals benefit from the Agreement on the Free Movement of Persons (AFMP), which provides for a legal pathway that allows them to relocate and register as self-employed, provided they can show that their activity is viable, genuinely independent and not a form of disguised employment (this is usually evidenced by having at least 2 existing or prospective clients). Applicants must also have sufficient financial means to support themselves and the business without recourse to Swiss public funds.

The permit process for non-EU/EFTA entrepreneurs is lengthier and more complex. They must apply for a quota-based Swiss work and residence permit, meet strict requirements that we outline in detail below and prove that their business is in the interests of the Swiss economy through innovation, investment and job creation. The process for setting up a Swiss entity, which may be required depending on the entrepreneur's business, is similar for both EU/EFTA and non-EU/EFTA nationals.

Business founders and entrepreneurs considering residence in Switzerland may also wish to consider the **Swiss Investment Residence Permit** or, for those who are open to keeping their business activities outside of Switzerland, the [Swiss Lump-Sum Taxation Residence Permit](#) as alternative Swiss residence permit options.

Key Benefits of the Swiss Business Residence Permit for Entrepreneurs

- Swiss residency through business creation, expansion, acquisition or independent professional activity.
- Access to Switzerland's stable, innovation-driven economy and high standard of living.
- Right to actively manage, operate, or provide specialised services through a Swiss-registered business.
- No fixed minimum investment threshold.

- Pathway to permanent residence (C Permit) and eventual Swiss citizenship.
- Family reunification rights for spouse and dependent children.

Requirements for Entrepreneurs, Start-Up Founders, Overseas Business Owners and Independent Professionals

The requirements for a Swiss Entrepreneur Residence Permit differ depending on whether the applicant is an EU/EFTA national or a non-EU/EFTA national.

- **EU/EFTA nationals** can generally obtain a Swiss Work and Residence Permit on the basis of self-employment, provided they:
 - register with the social security authorities as self-employed;
 - register their arrival in Switzerland with the communal authority and:
 - present a viable business plan which demonstrates that their business activity is economically sustainable;
 - prove that they have sufficient financial means to support themselves and the business;
 - prove that they have adequate housing and obtain valid Swiss health and accident insurance.

Although the evidential threshold is lower than for non-EU nationals, authorities still review each case to ensure the business is genuine and financially viable.

- **Non-EU/EFTA nationals** must satisfy the stricter criteria set out below:
 - **Personal qualifications:** Be able to prove via diplomas, certificates and a resumé that they are highly skilled and demonstrate that those skills are necessary for the set-up of the business in Switzerland;
 - **Business Plan:** Present a comprehensive and viable business plan outlining the development of the business over the next 5 years;
 - **Economic Impact:** The proposed business must contribute meaningfully to both the Swiss and cantonal economy - through job creation for Swiss citizens or settled residents, the introduction of innovation, diversification of the regional economic landscape, new investments or new mandates for existing Swiss businesses. Businesses operating in, or supporting, priority economic sectors will be viewed more favourably;
 - **Financial Means:** Demonstrate access to sufficient financial resources to establish and capitalise the business (in addition to personal maintenance funds);

- **Active Involvement:** Play an ongoing and direct role in managing, overseeing, or strategically guiding the business. Passive investment alone does not qualify;
- **Compliance:** Operate the business in full accordance with the relevant Swiss legal requirements, including tax, social security, immigration, as well as corporate and employment law, if applicable;
- **Main Home in Switzerland:** Maintain suitable accommodation and reside in Switzerland more than six months per year;
- **Clean Criminal Record:** Have no serious criminal convictions;
- **Integration:** Show a willingness, over time, to integrate into Swiss society, which may include acquiring language skills, participating in community life, and demonstrating knowledge of Swiss customs and institutions.

A distinctive feature of the Swiss immigration system is that there is no legal entitlement to a Swiss work and residence permit, and cantonal immigration authorities apply federal law under their own authority. As a result, they have a degree of discretion in applying the law, although this is constrained by case law. When processing applications, authorities may take into consideration various factors, such as Switzerland's national and the local cantonal economic interests, the labour market situation, sustainable economic development, and the potential of the foreign national to integrate into Swiss society.

The exact requirements you will need to satisfy in order to qualify for a Swiss Work and Residence permit as an entrepreneur, start-up founder, overseas business owner or independent professional may vary depending on your business idea, personal circumstances and cantonal practice. We recommend consulting an immigration lawyer specialising in Swiss immigration law for expert advice.

To discuss your application for Swiss residence as a business founder or entrepreneur, contact our immigration lawyers in Switzerland on +41 21 588 07 70 or complete an enquiry form.

Qualifying Business Activities (Non-EU/EFTA Nationals)

To be eligible for a Swiss residence permit as a business founder or entrepreneur, the applicant must undertake a business activity that delivers a clear and measurable economic benefit to Switzerland. Qualifying activities include:

- **Launching an Innovative Swiss Start-up:** Establishing a business with strong innovation potential and a scalable business model in a priority sector such as technology, life sciences, renewable energy, or other research-driven industries.
- **Expanding an Overseas Business:** Establishing a Swiss branch, subsidiary, or operational hub as part of an international business expansion strategy. The Swiss operation must offer a meaningful local presence, contribute to the domestic market, and result in job creation or knowledge transfer.
- **Acquiring or Investing in an Existing Business:** Acquiring or making a substantial investment in a Swiss business of a certain economic or innovative importance with a view to playing an active role in its management or strategic direction. The investment or acquisition must support economic continuity and demonstrate a commitment to maintaining or increasing employment opportunities in Switzerland. Passive investments do not qualify and the applicant must have the necessary skills to be directly involved in the business's operations or governance.
- **Operating as an Independent Professional or Consultant:** Establishing a solo professional practice in a specialised field - such as IT consulting, legal or financial advisory, engineering, or design - may also qualify, provided the activity generates sustainable income, supports the Swiss market, and offers demonstrable added value. The strongest applications will demonstrate existing or prospective Swiss clients, clear evidence of market demand, and professional expertise or skills in a sector experiencing labour shortages.

In all cases, the business must be economically viable, aligned with cantonal development priorities, and capable of delivering long-term value to the Swiss labour market and economy.

Business Activity "In the Interests of the Economy as a Whole" (Non-EU/EFTA Nationals)

Non-EU nationals may be admitted to Switzerland to pursue self-employment or entrepreneurial activity only if their business is considered to be "*in the interests of the economy as a whole*." This phrase sets a high threshold for non-EU entrepreneur permit applications and reflects the core policy objective of ensuring that any foreign entrepreneurial activity offers a demonstrable and lasting benefit to the Swiss economy.

In practice, satisfying this requirement involves a multi-faceted assessment of the proposed business's potential to contribute positively at a regional and/or national economic level. The key factors considered by cantonal authorities and the State Secretariat for Migration (SEM) typically include:

- **Job Creation:** Whether the business will create new employment opportunities for Swiss or settled residents.
- **Economic Diversification:** The extent to which the venture supports the development of a Swiss ecosystem (i.e. life science businesses around EPFL/Lausanne or Basel/Zurich, trading businesses in Geneva, IT-hubs around Zurich/Zug area etc.) or diversification of the regional economy, particularly in underrepresented or strategic sectors.
- **Innovation and Technology Transfer:** The business's potential to introduce innovative products, services or technologies that have commercial scalability.
- **Market Demand and Viability:** A credible market analysis demonstrating sustained demand for the business's products or services in Switzerland.
- **Investment and Financial Commitment:** Evidence of sufficient initial capital investment and a realistic financing structure that supports long-term business viability.
- **Wider Economic Impact:** The potential for the business to generate indirect economic benefits, such as stimulating local suppliers, subcontractors or partnerships with Swiss institutions.

Authorities will expect the applicant to provide a comprehensive business plan detailing projected revenues, workforce development, financial planning, and expected economic outcomes.

As outlined above, “in the interests of the economy as a whole” requires more than private profit; the business must serve a broader economic purpose by aligning with Switzerland’s and/or the canton’s long-term economic and labour market goals.

Minimum Investment Threshold (Non-EU/EFTA Nationals)

Unlike in some other jurisdictions, Switzerland does not set a statutory financial threshold for entrepreneurial applicants. This means that there is no fixed or legally prescribed minimum investment amount required to qualify for a Swiss Entrepreneur Permit. Instead, the authorities assess each application on its own merits, focusing on the quality and economic value of the proposed business rather than the capital amount alone

While CHF 100,000 is sometimes cited as a benchmark for capital investment when establishing a new Swiss business, this is in fact the minimum share capital requirement for establishment of a Swiss Public Limited Company (SA (Société Anonyme) / AG (Aktiengesellschaft)). Of the CHF 100,000, at least CHF 50,000 must

be paid in before, or at the time of, registration. Meanwhile the minimum share capital requirement for a Swiss Limited Liability Company (GmbH (Gesellschaft mit beschränkter Haftung) / Sàrl (Société à Responsabilité Limitée)) is CHF 20,000, of which the full amount must be paid in before the company is registered.

However, for the purpose of obtaining a Swiss entrepreneur permit, there is no fixed minimum investment amount under Swiss law. In practice, the required level of investment must be proportionate to the nature and scale of the business. The venture must be adequately funded to operate sustainably, meet its financial and operational commitments, and generate clear, positive economic benefits. Larger commercial ventures may require a significantly higher level of capital to meet expectations around job creation and economic impact, while a well-structured small-scale consultancy or professional practice may qualify with a lower level of investment, provided it demonstrates a clear economic need, financial sustainability and delivers clear value over the longer-term to the Swiss market.

A comprehensive and well-supported business plan is required, which should include:

- Forecasted budget, revenues and financial projections;
- Workforce development plans over the next 3 to 5 years, including job creation;
- Capital requirements;
- Market analysis and commercial strategy;
- Anticipated economic and regional impact;
- In the case of companies, an organisational chart.

While there is no set investment threshold, applicants should be prepared to make a level of financial commitment that is necessary to ensure the business is viable, in line with its objectives, and to demonstrate that they can cover both the business's operating needs and their personal living expenses in Switzerland. Applicants should be mindful that Switzerland has a well-developed and highly performing economy with costly business operations and high living standards, which typically necessitates substantial investment capital.

Requirement to be Actively Involved in the Swiss Business

Applicants must take an active role in the management or strategic oversight of the business. Swiss immigration law expressly distinguishes between passive investors and entrepreneurs. The business founder / entrepreneur residence route is not available to individuals seeking to obtain a permit through passive shareholding, real estate investment, or limited financial contributions with no operational engagement.

Active involvement means that the applicant must demonstrate:

- **Qualifications and Experience:** Relevant to the nature and requirements of the business operation;
- **Operational Responsibility:** A central role in the day-to-day operations and strategic key decision-making processes of the business (e.g. as managing director, CEO, board member etc.);
- **Necessity of Presence:** That their physical presence in Switzerland is essential to the business, and that their role and responsibilities cannot be delegated to another individual or conducted remotely from abroad.

The above conditions apply mainly to Non-EU/EFTA nationals, but an EU/EFTA applicant's role must, in principle, also be central and ongoing, and not merely symbolic or limited to periodic oversight. Where multiple owners or investors are involved, only those with demonstrable executive or managerial responsibilities will be eligible under this route.

This requirement ensures that only genuine entrepreneurs whose presence in Switzerland is essential to the business's development and contribution to the Swiss economy obtain a work and residence permit.

Can High-Net-Worth Investors Obtain Swiss Residency by Investing in a Swiss Business?

Unlike the 'Investor Visa' programmes available in some other jurisdictions, Switzerland does not offer residence permits in exchange for passive investment alone. Simply acquiring shares in a company, buying real estate, or injecting capital into a Swiss business - without further involvement - will not qualify for a residence permit under Swiss immigration law.

However, high-net-worth entrepreneurial investors may qualify for a **Swiss Investor Residence Permit** if they establish their own Swiss-based investment company and actively manage it as a business in its own right. In such cases, the investment company must not merely hold passive assets; it must be operational, managed from Switzerland, and generate measurable economic benefits.

The Position of Independent Professionals and Consultants

It is also possible - though often more challenging - for independent professionals and consultants to qualify for a Swiss residence permit.

Applications from self-employed professionals (such as legal advisors, medical professionals, IT consultants, financial experts, engineers, or creatives) are evaluated against the same legal framework as other entrepreneurial ventures. However, the threshold for approval is generally higher due to a well-covered economic market in Switzerland and the more limited economic footprint associated with solo consultancy or freelance activity.

Authorities will carefully examine whether the proposed self-employment:

- Offers specialised expertise or added value not readily available in the local labour market;
- Leads to new mandates or partnerships within the Swiss economy or other important indirect economic benefit;
- Generates sustainable income for the applicant.

While success is possible, the approval rate for independent professionals and consultants is lower than for entrepreneurs establishing larger ventures with more job-creation. Swiss authorities are generally cautious when assessing applications that do not clearly demonstrate a broad economic or innovative contribution - or fill a position for which there is a serious shortage on the Swiss labour market.

Approval is more likely where the applicant offers highly specialised or in-demand skills, there is a clear, documented existing or prospective client base within Switzerland, the activity supports or integrates into local economic clusters (e.g. tech hubs, financial centres, creative industries) and the business model is scalable or has potential to grow into a larger enterprise over time.

To enhance the prospects of success, non-EU/EFTA independent professionals and consultants should take the following steps:

- **Present a Strong Business Plan:** Demonstrate strong market demand, financial self-sufficiency, and clear local economic benefits.
- **Demonstrate Sectoral Relevance:** Position the activity within a broader economic narrative (e.g., contributing to digitalisation, sustainability, or financial innovation).
- **Provide Proof of Qualifications:** Include professional credentials, licences, or memberships that confirm expertise.
- **Secure Appropriate Infrastructure:** Establish a business address, register the activity, and comply with Swiss tax and social insurance obligations.

- **Show Swiss Market Integration, if possible:** Provide letters of intent or contracts from existing or prospective Swiss clients or companies (useful, but not mandatory).

In some cantons, being part of a recognised business incubator or innovation cluster may also lend credibility to the application.

Swiss Entrepreneur Permit Application Process

Securing a non-EU/EFTA Swiss work and residence permit as a business founder, investor or entrepreneur is a structured, multi-stage process that requires careful planning. Each application is assessed on its individual merits, with a focus on the proposed business's potential contribution to the Swiss economy.

The application process involves the following stages:

Stage 1: Initial Consultation & Strategic Assessment

The process should begin with a thorough market analysis and assessment of the applicant's objectives, business concept, and personal circumstances. This includes identifying the most appropriate Swiss canton for the proposed business based on sectoral strengths, market opportunities, and cantonal policy priorities. Advice from a Swiss immigration lawyer specialising in Switzerland's Business Residency Permit should confirm eligibility and outline the requirements for a successful application.

Stage 2: Business Plan Development

A professionally drafted business or investment plan is a critical component of any Swiss Self-Employed Entrepreneur Visa application. The plan must clearly demonstrate the economic viability of the proposed venture and outline its anticipated contribution to the Swiss labour market and regional economy. Key elements typically include:

- Executive summary and business model
- Market analysis and competitive positioning
- Organisational structure and operational strategy
- Financial forecasts and capital requirements
- Job creation and economic impact projections over the next 3 to 5 years
- Innovation or technology component, where applicable

For start-ups, emphasis will be placed on the degree of innovation, scalability, and commercialisation of research or intellectual property.

Stage 3: Company Formation or Business Acquisition

Unless applying as an independent consultant, applicants should establish a Swiss legal entity - typically a limited liability company (in German: GmbH, in French: SARL) or a public limited company (in German: AG, in French SA) - or formally acquire an existing Swiss company. This includes:

- Registering with the Swiss Commercial Register
- Appointing directors and fulfilling corporate governance requirements
- Securing an office space
- Complying with cantonal business registration and tax obligations

Company formation or acquisition and securing an office space should ideally be completed prior to filing the residence permit application. Applicants should keep in mind, however, that business establishment alone will not guarantee permit approval.

Stage 4: Submission to Competent Cantonal Authority

The complete application, including the business plan, financial documentation, corporate registration details, a detailed cover letter and application form is submitted to the relevant cantonal labour authority in the canton where the business is/will be located. The cantonal labour authorities play a central role in assessing the local economic value of the business and they issue the initial pre-approval.

The authorities will assess:

- The sustainability and credibility of the business
- The financial plan
- The profile of the entrepreneur
- The number and quality of jobs to be created
- The broader regional and sectoral economic benefits
- The necessity/benefits of having the new entrepreneur / business for local economical development

Stage 5: Federal Review and Approval

Once endorsed at the cantonal level, the application is forwarded to the State Secretariat for Migration (SEM) for federal review and approval. SEM evaluates

whether the business aligns with national economic interests and whether the applicant and the business satisfy the broader requirements of Switzerland's immigration rules.

Stage 6: Issuance of a Swiss Entry Visa

Most non-EU nationals require a Type D visa to take up residence in Switzerland. They must obtain this entry visa after receiving the final cantonal permit approval. Only with the visa stamp in their passport can they travel to Switzerland to commence work and take up residence.

Stage 7: Work and Residence Permit

Upon successful approval, the applicant is granted either an L or a B Work and Residence Permit, initially valid for six months or one year (as a general rule). The permit is renewable on an annual or bi-annual basis, provided the business continues to meet the stated objectives and remains compliant with Swiss law.

At each permit renewal, authorities will verify whether the business has delivered the economic outcomes outlined in the business plan.

Permit Type and Duration

- **EU/EFTA nationals:** Entrepreneurs and self-employed professionals who relocate under the AFMP free movement rules are usually granted a B Residence Permit (typically valid for five years) if they can demonstrate viable self-employment, sufficient financial resources, adequate housing and health and accident insurance. In some cases, an L Permit (valid for one year) may be issued instead, particularly if the business activity is initially short-term or the supporting documentation is more limited. A 5-year EU B Permit can also be downgraded to an L Permit if viability is in doubt.
- **Non-EU/EFTA nationals:** Successful applicants under the entrepreneur or self-employment route are typically issued a quota-based L or B Work and Residence Permit, most often valid for one year and renewable if all legal and economic requirements continue to be met.

For both EU and non-EU nationals, residence permits can lead to a C Permit (permanent residence) after five or ten years, depending on nationality and integration into Swiss society.

Accompanying Family Members

- **EU/EFTA nationals:** Under the Agreement on the Free Movement of Persons, EU/EFTA entrepreneurs and self-employed individuals may be accompanied by their spouse or registered partner, as well as dependent children up to the age of 21 (or older if still in education). Family members are granted a residence permit of the same type and duration as the main applicant.
- **Non-EU/EFTA nationals:** Entrepreneurs may be accompanied by their spouse or registered partner and dependent children under the age of 18. Family members are generally issued permits corresponding to the main applicant's permit.

For detailed information on Swiss family reunion permit applications, see our pages on **Swiss Family Reunification**.

Frequently Asked Questions (FAQ)

Who is eligible for a Swiss Business Founder Residence Permit?

- **EU/EFTA nationals:** Thanks to free movement rights, EU/EFTA nationals can relocate to Switzerland more easily as self-employed or to establish a business. They must still demonstrate that their business is economically viable and that they have sufficient means to support themselves, but the evidential threshold is lower than for non-EU nationals.
- **Non-EU/EFTA nationals:** Applicants must apply for a quota-based work and residence permit and meet higher thresholds, showing that their business activity is in the interests of the Swiss economy through innovation, investment, and job creation.

Can I bring my family with me to Switzerland?

Yes. EU/EFTA nationals benefit from broad family reunification rights, allowing spouses/partners and dependent children (normally up to age 21) to join them with relative ease. Non-EU/EFTA nationals may also sponsor a spouse/partner and children under 18.

Do I need to speak a Swiss language?

There is no formal language requirement at the initial B Permit stage. However, language proficiency (in German, French, or Italian, depending on the canton) may strengthen your application and is required for the extension of non-EU/EFTA dependent permits, permanent residence (C Permit) and citizenship.

How much money do I need to invest?

There is no legally fixed minimum investment. The required amount depends on the nature and scale of your business. The key consideration for non-EU/EFTA nationals is whether the business is sufficiently funded to operate sustainably and deliver a measurable benefit to the Swiss economy, such as through job creation or innovation.

Do I need to live in Switzerland full-time?

You must establish your main residence in Switzerland and reside in Switzerland more than 6 months per year. You must remain registered with the communal authority and maintain a suitable address throughout the validity of your permit.

What kind of businesses are eligible for a non-EU/EFTA Swiss Business Founder Visa?

Eligible business activities include launching a Swiss start-up, acquiring or expanding a company, acquiring or investing in a Swiss enterprise with active involvement, or operating as a self-employed professional (e.g. consultant, engineer, or advisor). The key requirement is that there is an economic need for the business in Switzerland and the business delivers economic value - such as job creation, innovation, or sectoral development.

Can I obtain Swiss residence by investing in a Swiss business?

Passive investment - such as the purchase of shares, real estate, or the injection of capital without active involvement - does not qualify for Swiss residence. However, it may be possible to obtain a **Swiss Investor Residence Permit** by establishing and actively managing a Swiss-based investment company. This company must operate as a genuine commercial enterprise, with a clear investment strategy. It must generate economic value - such as through job creation, innovation, or contributing to regional development - and be effectively managed from within the country.

Swiss authorities will evaluate whether your involvement is entrepreneurial and hands-on. Passive investors will not qualify. However, applicants who demonstrate

strategic control and active participation in the investment company's operations may be eligible.

Can I apply if I'm a freelancer or consultant?

Possibly. Independent professionals may qualify if they can show that there is a clear economic need for their profession on the Swiss market and they can generate sustainable income and economic benefits for the Swiss economy. Approval is discretionary and subject to cantonal assessment.

What happens if my business fails?

If your business ceases to operate or fails to meet its stated economic objectives, your business residence permit will likely not be renewed. EU/EFTA nationals may remain in Switzerland if they prove that they have sufficient financial means. Non-EU/EFTA nationals will need to leave Switzerland within the deadline specified by the authorities. It is therefore essential to maintain compliance and viability. We advise all clients to build contingency planning into their business models.

How long does the application process for a Swiss Entrepreneur Visa take?

The timeline varies depending on the authorities' workload and the complexity of the application. From business plan preparation to permit issuance, most non-EU/EFTA applications take between 3 to 6 months. Delays may occur if additional documentation or expert review is required.

When can I apply for a C Permit or Swiss citizenship?

You may become eligible for a C Permit after 10 years of residence in Switzerland, or after just 5 years if you are a national of certain countries with bilateral settlement agreements (including many EU/EFTA states, the USA, Canada and the UK), subject to integration. Naturalisation requires 10 years of lawful residence and fulfilment of integration criteria.

How Richmond Chambers Switzerland Can Help

Securing a Swiss work and residence permit as a business founder, entrepreneur, or self-employed professional requires more than a strong business idea - it demands detailed planning, regulatory knowledge, and strategic execution.

At Richmond Chambers Switzerland, we offer end-to-end legal and immigration support tailored to entrepreneurs and investors at every stage of the process:

- **Eligibility Assessment & Strategic Advice:** We will begin with a thorough assessment of your profile, commercial objectives, and the nature of your proposed business to determine the most appropriate structure and strategy.
- **Business Plan Development:** Our team will then work closely with you to develop a robust, persuasive business or investment plan aligned with cantonal economic development priorities and Swiss immigration requirements.
- **Company Formation & Corporate Structuring:** We can assist with establishing an appropriate Swiss legal entity (typically a GmbH/SARL or AG/SA), ensuring full compliance with commercial registry, tax registration, and governance obligations.
- **Residence Permit Application Management:** From preparing your residence application to liaising with cantonal authorities and the State Secretariat for Migration (SEM), we will manage the entire submission process with precision and efficiency.
- **Post-Approval Support & Renewal Guidance:** Our support does not end at approval. We can continue to advise on compliance matters, permit renewals, Permit eligibility, and long-term settlement planning in Switzerland.

Whether you are expanding an overseas business, launching a start-up, acquiring a Swiss company or offering professional services as an independent specialist, our multi-disciplinary team can ensure your entrepreneurial journey in Switzerland is legally sound, commercially viable, and strategically positioned for success.

Contact Our Immigration Lawyers in Switzerland

To arrange an initial consultation with one of our Swiss business immigration lawyers, call +41 21 588 07 70, email info@richmondchambers.ch or submit an online enquiry form.