

Founding checklist: finances and pensions

From the idea to day-to-day business, with a focus on money, insurance and your own cover.

HOW TO USE THIS LIST

The steps follow the typical order of a company formation. Not every point applies to every legal form; where there are differences, they are noted. Figures refer to Swiss federal law as of 2025. Tick off what is done and note open questions for your fiduciary, bank or pension adviser.

1 BEFORE FOUNDING

- ☐ Draw up a business plan with turnover, cost and liquidity planning for at least twelve months.
- ☐ Work out your private needs: how much do you need each month, and how long can you manage without income from the business?
- ☐ Choose the legal form (sole proprietorship, GmbH, AG), looking at liability, tax and pensions together.
- ☐ Clarify financing: own funds, loans, bank credit, guarantees.
- ☐ Check the company name, for example in the central business name index [zefix.ch](https://www.zefix.ch) and the trademark register.
- ☐ Leaving employment: risk cover from your previous pension fund ends one month after you leave. Arrange daily benefits, disability and death cover before then.

2 FORMATION

- ☐ GmbH, AG: open a capital deposit account with a bank and pay in the nominal or share capital.
- ☐ GmbH, AG: have the articles of association and founding deed notarised.
- ☐ Entry in the commercial register. Mandatory for a sole proprietorship from CHF 100,000 turnover a year.
- ☐ Open a business account and keep business and private finances separate from the start.
- ☐ Set up bookkeeping or appoint a fiduciary.

3 REGISTRATIONS

- ☐ Compensation office (AHV): register as self-employed (sole proprietorship) or as an employer (GmbH, AG, or as soon as you have staff). Family allowances usually run through the same office.
- ☐ VAT: register with the Federal Tax Administration (ESTV) within 30 days once turnover reaches CHF 100,000 a year. Voluntary registration is possible.
- ☐ Take out accident insurance (UVG) as soon as anyone is employed. In a GmbH or AG this also applies to you.
- ☐ Join a pension fund (BVG) as soon as an annual salary above CHF 22,680 (2025) is paid, in a GmbH or AG also for your own salary.

4 COVER

- ☐ Review business liability insurance and, depending on your sector, professional indemnity insurance.
- ☐ Property insurance for equipment, devices and goods; cyber insurance as needed.
- ☐ Daily sickness benefits for you and your staff. Without insurance, the company bears continued salary payments during illness itself (Art. 324a OR).
- ☐ Calculate your own risks for disability and death, especially with a sole proprietorship without a pension fund.
- ☐ With several founders: a partners' or shareholders' agreement with rules for death, disability and exit.

5 ONGOING BUSINESS

- ☐ Set aside provisions for tax and AHV contributions. For the self-employed, the final AHV assessment only follows the tax assessment.
- ☐ GmbH, AG: set your own salary and weigh it against dividends. The compensation office expects an appropriate salary.
- ☐ Keep liquidity reserves for the business and the household separate.
- ☐ Plan retirement savings: large pillar 3a (sole proprietorship without a pension fund, up to CHF 36,288 in 2025) or small pillar 3a (CHF 7,258) and buy-ins into the pension fund.
- ☐ Once a year, review insurance, pensions and the mix of salary and dividends.

HOW WE CAN HELP

We support founders in choosing a legal form, setting up finances and pensions and selecting a pension fund. We work for a fee, without commissions.

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