

INVOICING GUIDE

A comprehensive guide to using the invoicing service
and your professional everyday life

2026

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Symple handles the bureaucracy – you do the work.
Register for free: symple.fi

WHAT IS SYMPLE INVOICING SERVICE?

Service description and operating principles

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In brief

Symple is an invoicing service that lets you bill for your work without your own company or business ID. You work independently on your own terms – Symple handles all the bureaucracy. When you invoice through Symple, we act as the legal invoicing party towards your client. You receive the payment to your account after taxes and insurance have been deducted.

Legal status

Using the invoicing service does not create an employment relationship between Symple and you. You work as an independent professional under a commission agreement.

What does Symple do for you?

- + Sending invoices by email or e-invoice
- + Withholding tax deduction and remittance to the tax authority
- + Statutory pension insurance payments
- + Accident and liability insurance (Symple Turva)
- + VAT handling for every invoice
- + Incomes register reports to authorities
- + Tax-free travel expense reimbursements
- + Sending payment reminders when needed
- + Payment transfer to your account within 1–3 business days

Symple / FoundryWorks Finland Oy acts as the invoicing party and employer towards authorities. You receive the payment – without the hassle of setting up your own company.

Works well when:

Entrepreneurship interests you but setting up a company feels complex · You want to test your business idea without risk · You do gig or project work alongside your main job · You are a student or retiree · You work occasionally.

But also when:

You are tired of running your own company · You want to invoice multiple clients without administration · You are on parental leave and working flexibly · You want to minimise administrative costs.

What work CANNOT be invoiced without a business ID?

Healthcare services – require a business ID.
Food sales – selling food is not possible.
Real estate brokerage – requires a registered agency.
Meeting fees – personal lecture fees are not suitable.
Electrical installation work for private individuals – without licence.
Heavy vehicle transport over 3 500 kg – requires business ID.

In unclear situations, ask our team before you start: support@symple.fi – we help determine if your work suits the service.

HOW DOES THE SERVICE WORK?

Seven steps – from your first invoice to payment

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1 Register for free

Go to symple.fi and create an account. Takes less than 2 minutes. No credit card, no commitment.

2 Submit your tax card

Upload your tax card in the Tax profile section. Without it, the maximum withholding rate will be applied.

3 Agree on work with your client

Agree on the work, price and timeline. Always make a written agreement — this is between you and your client.

4 Add the client to the system

Open the Clients page and add a new client. Company details can be retrieved using the business ID.

5 Create an invoice

Open the Invoices page, add a new invoice, select the client and set the details: VAT class, description, amount. Add travel expenses if agreed.

6 Send the invoice

Send the invoice to the client by email or e-invoice. Symple sends a payment reminder automatically after the due date.

7 Receive payment

When the client pays, the transfer arrives in your account within 1–3 business days. The service fee is not charged until payment is received.

Service	Price	Includes
Invoicing service	4.9%	Invoicing, taxes, insurance, transfer
Symple Turva	+ 2.9%	Accident and liability insurance
Business ID (add-on)	+ €4.90/mo	Your own business ID
Symple Start	€29.90/mo + VAT	Max €600/mo, bookkeeping
Symple Full	€89/mo + VAT	No revenue limit, bookkeeping
Team / Company	Custom	Request a quote

What does the 4.9% service fee include?

- + Invoice sending and tracking
 - + Tax withholding and remittance
 - + Statutory pension insurance
 - + Automatic VAT handling
- + Incomes register reports
 - + International invoicing
 - + Travel expense processing
 - + Customer service Mon–Fri 11:00–14:00

No registration fee, no monthly fee. You pay the service fee only when your client has paid the invoice.

PRICING YOUR OWN WORK

Example calculation – invoice €3,000, withholding 25%

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Item	Amount	Note
Invoice amount (VAT 0%)	€3,000.00	
Service fee (4.9%)	– €147.00	Symple service fee
Symple Turva (2.9%)	– €83.52	Optional insurance package
Tax withholding (25%)	– €642.74	Remitted to tax authority
YEL contribution *	– separate	Paid directly to pension company
TRANSFER TO YOUR ACCOUNT		€2,126.74

* YEL contribution (24.4% of work income) is paid separately to your chosen pension company – not to Symple.

Pricing checklist

- ⊕ Don't underprice: a price that is too low creates an impression of poor quality.
- ⊕ Include all costs: travel, equipment, training, marketing and waiting time.
- ⊕ Business clients: quote price excluding VAT and add tax on the invoice.
- ⊕ Private clients: always quote price including VAT (e.g. €100 + 24% VAT = €124).
- ⊕ YEL: if the insurance applies to you, your pricing must cover those payments too.

Use the salary calculator at symple.fi to see the exact transfer for any invoice amount and withholding rate.

What should a contract include?

1. Names and contact details of both parties
2. Exact description of the work
3. Price and what is (and is not) included
4. Timeline and delivery dates
5. Contract validity
6. Payment terms and invoicing schedule
7. Cancellation terms
8. Change management: how many revision rounds?
9. Usage rights in creative fields

Prepare for cancellations

Seasonal work (events, shoots) should be protected with a deposit fee that is non-refundable on cancellation. Define cancellation policy clearly in the contract.

Change management

Always define exactly what is included in the price. This one thing saves the most time and headaches – especially in creative and project-based work.

Payment terms

For private clients the payment term is at least 14 days. For businesses 14–30 days is standard. Symple sends payment reminders automatically.

A contract is like a lifejacket: you notice you need it only when things don't go as planned. Always agree in writing.

Taxation in the invoicing service

Symple deducts withholding tax according to your tax card automatically and forwards the information directly to the tax authority. You do not need to file an entrepreneur's tax return, keep bookkeeping or file VAT returns. You receive an annual summary of all payments for your tax return.

YEL pension insurance 2026

Light entrepreneurs insure their activity under YEL (self-employed persons' pension act), not TyEL. YEL is compulsory when annual income exceeds €9,423.09 (2026) and activity lasts more than 4 months. The contribution rate is 24.4% of YEL work income. Symple advises on assessing your obligation.

Symple Turva – insurance package

Accident insurance: accidents at work for the entire duration of invoiced work.

Liability insurance: damages caused to third parties for the entire duration of invoiced work.

Symple Turva costs 2.9% of invoiced amount. You pay only when you invoice.

YEL contributions are tax-deductible

YEL contributions are fully tax-deductible in personal taxation. The YEL work income you set also affects your sick pay and housing benefit. Set it at a realistic level to protect yourself.

You do not need to do bookkeeping, file VAT returns or submit an entrepreneur's tax return. Symple handles all of this for you.

Tax-free travel reimbursements 2026 (Finnish Tax Administration)

Type	Rate 2026	Condition
Mileage reimbursement (car)	€0.55/km	Over 5,000 km: €0.49/km
Full daily allowance	€54/day	Trip over 10 hours
Partial daily allowance	€25/day	Trip over 6 hours
Meal allowance	€13.50	When no daily allowance applies
Accommodation	Actual	With receipt
Public transport	Actual	With receipt

Tax-deductible expenses

- + Service fee and employer's health insurance contribution
 - + YEL contributions (fully deductible)
 - + Travel costs not already reimbursed via invoice
 - + Home office deduction
- + Professional literature, courses and training
 - + Tool purchases and maintenance
 - + Computer and peripherals (work portion)
 - + Internet connection (work portion)

Mileage rate dropped from 2025: €0.59 €0.55/km (2026). Keep all receipts – they are proof of your right to deductions.

1 Open Invoices

Tap Invoices from the menu.

2 Add new invoice

Press 'Add new invoice' from the bottom right.

3 Select client

Choose an existing client or create a new one.

4 Set details

VAT class, billing period, description. The system remembers previous entries.

5 Add expenses

Add travel or other expenses if agreed with the client.

6 Send invoice

Choose channel: email or e-invoice.

What if the client doesn't pay?

Symple sends a payment reminder automatically after the due date. We also recommend contacting the client directly. Debt collection service is available as an add-on. The service fee is not charged until payment is received.

Invoice details

The invoice automatically includes: invoicing party and client details, invoice date and due date, VAT breakdown, reference number and account number. International invoicing includes IBAN and SWIFT details.

In the invoicing service, the transfer arrives in your account within 1–3 business days after the client pays.

Feature	Invoicing service	Sole trader
Business ID	Not needed	Own business ID
Bookkeeping obligation	No	Symple handles it
VAT returns	Symple handles it	Symple handles it
Entrepreneur deduction 5%	No	Yes
Business costs deductible	Limited	Yes
Price	4.9% + 2.9% Turva	€29.90 or €89/mo
Best for	Occasional invoicing	Ongoing activity

Invoicing service suits when:

You don't need a business ID · You want to test your idea safely · You invoice occasionally · You want to start immediately.

Sole trader suits when:

You need a business ID · You invoice regularly over €1,290/mo · You want to deduct all business costs · You are considering setting up a limited company.

You can start with the invoicing service and switch to sole trader at any time. All client data and history transfer with you. Symple registers your sole trader status for free.

Feature	Symple Start	Symple Full
Price	€29.90/mo + VAT	€89/mo + VAT
Revenue	Max €600/mo	No limit
Business ID	Registered for you	Registered for you
Bookkeeping	Yes	Yes
VAT and tax returns	Yes	Yes
Entrepreneur deduction 5%	Yes	Yes
International invoicing	No	Yes

When does Symple Full make sense?

Symple Full is more cost-effective when you invoice over €1,290/mo. Below that, Symple Start is the better choice. In both options, Symple registers the sole trader and handles all bookkeeping, VAT returns and annual tax filing.

What does registration cost?

Symple registers your sole trader status with the Finnish Patent and Registration Office (PRH) for free. Registration normally takes 1–3 weeks. You can start invoicing as a sole trader as soon as registration is complete.

As a sole trader you get a 5% entrepreneur deduction and can deduct all business-related costs in taxation.

Start with your own network

Your first client usually comes from your own circle. Tell friends, former colleagues and family what you do and what kind of assignments you take.

Be visible online

Website – no business ID needed.
Google Business Profile – free visibility in local searches.
LinkedIn – especially for B2B clients.
Instagram / TikTok – for visual industries.
Portfolio – show concrete examples of your work.

Price correctly from the start

Avoid: Underpricing creates an impression of poor quality. Raising prices later is difficult.

Do this: Explain your price to the client openly. Highlight what is included. Offer added value instead of discounts.

A satisfied client is your best salesperson

Ask satisfied clients for a referral or Google review. References are the most effective marketing tool – especially in expert and creative fields.

The best marketing action is to do your work well. A satisfied client returns and recommends – that is free marketing.

Is registration free?

Yes – completely free. No credit card, no commitment. You pay the service fee only when your client has paid the invoice.

Can the service be cancelled at any time?

Yes. No minimum term, no notice period, no extra fees.

When do I receive the transfer?

In the invoicing service, within 1–3 business days after the client pays.

What if the client doesn't pay?

We send a payment reminder automatically. Debt collection service is available as an add-on. The service fee is not charged until payment is received.

Can I invoice private individuals?

Yes. The payment term must be at least 14 days.

Can the client get a household tax credit?

Yes, if the work qualifies. Symple itemises the invoice correctly.

Do I need to take YEL insurance?

YEL is compulsory if your estimated annual income exceeds €9,423.09 (2026) and your activity is ongoing. Symple advises on the assessment.

In which languages is customer service available?

Finnish, Swedish, English, Estonian and Russian. Support Mon–Fri 11:00–14:00.

How do I contact customer service?

Via the Messages menu in the system or by email at support@symple.fi. We serve you Mon–Fri 11:00–14:00.



Simply done.

Register for free at symple.fi
Send your first invoice in minutes.

support@symple.fi

Customer service Mon–Fri 11:00–14:00