




**So many reasons  
to fall in love with  
Suomen Yrittäjät:  
Advantages  
and benefits**

# Dear member business,

**We're delighted to welcome you to Suomen Yrittäjät!**

Here, you are among your own. This brochure presents some good reasons for you to join Suomen Yrittäjät and tells you how we make your voice heard. We tell you how your membership gets you the most impact and use for your daily work. We present benefits and opportunities we're sure you don't want to miss. The more you use your membership, the more you save and gain. With the Yrittäjät app, your membership is now with you wherever you go. Just download it from the app store on your phone. You log on to the app using the same username and password as for the Suomen Yrittäjät website. If you have any questions or comments for us, don't hesitate to get in touch. We're here for you!



Mikael Pentikäinen, CEO and President, Suomen Yrittäjät

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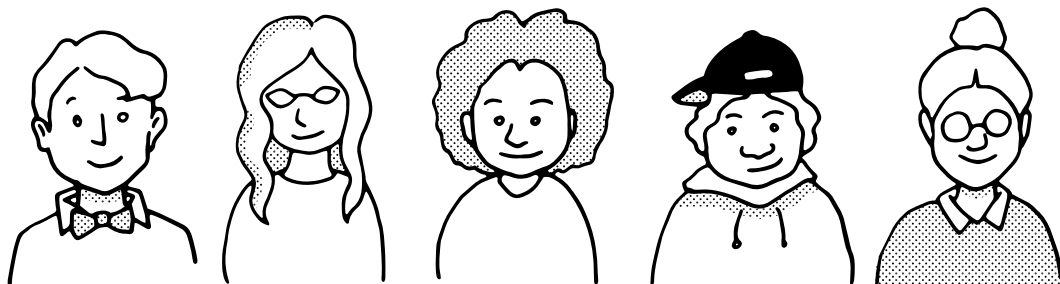
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# Together, we are more

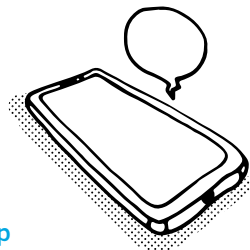
## **Suomen Yrittäjät is Finland's largest association**

working on behalf of small and medium-sized enterprises (SMEs) and serving all business owners. This benefits everyone: the more of us there are, the stronger we are. A strong organization can make an impact on legislation on your behalf and, in this way, helps ensure your company operates as well as possible.



## Your membership is now mobile

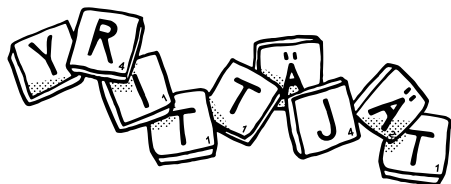
**Download our app, Yrittäjät,** conveniently in your app store. The app contains your membership card, useful member benefits, recent news and events for business owners, and allows you to update your member details.



**Read more <http://yrittajat.fi/member-app>**

# One for all

**No single business-owner** can lobby for their interests when legislation is being developed. That is why we do it for all business owners. Making an impact requires dedication: drafting opinion pieces, writing statements, sitting in legislative working groups, replying to questions from parliamentary committees. We do this to make being a business owner in Finland a little better every year.



## Change is the only constant

**Business owners have long lived** in a time of a constantly changing business environment and uncertainty. It challenges and forces all of us to think and act differently. We cannot as an association of business owners stop the forces of change. However, we promise to keep you up to date on everything happening in the world of business ownership and to help you prepare for changes. With us, you're among the first to know how various issues make an impact on business owners in particular. Together, we are stronger.

# We are the bridge between decision-makers and business owners

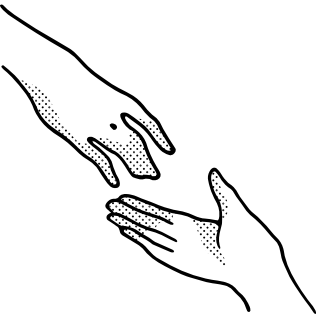
**We follow events in Parliament** closely. That could be reforms to entrepreneurs' pension insurance, social security, labour legislation, corporate taxation or something else important to business owners. We make sure politicians know how to ensure business owners are successful now and in the future. We guide you on how new laws will affect businesses' operations. When we know, you know too.

## We stand for easier bargaining

**Suomen Yrittäjät** has long sought changes to local bargaining, and our work paid off when a historic reform came into force on January 1, 2025. The prohibitions on contracting were abolished, and flexibility can also be built into company-specific collective agreements. Great! The long lobbying work of Suomen Yrittäjät reached an important stage.

**There is still work** to be done, and we will continue to do so.

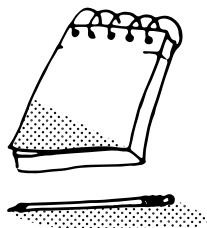
**Imagine**, for example, a small company where a long-term employee would like to work extra hours during the busiest season and then go on a longer trip. This would be fine for the business owner, but the collective agreement does not allow them to agree on such things between themselves. We believe that if there is a common will to act in the workplace, the rules of collective agreements should not be an obstacle. We are therefore aiming for a situation where workers and employers could also agree to deviate from the collective agreement if they so wish. This is the message we are taking to decision-makers.



# We demand taxation that incentivizes

**Taxation should encourage** entrepreneurship, regardless of the size and form of the business. The corporate tax rate must be kept competitive and dividend tax should take account of the risks entrepreneurs take. Consideration must also be given to tax equity, that is, the differences between different business entities.

**A goal we have yet** to achieve is making exercise and cultural benefits tax deductible for sole traders: at present, this tax incentive is only available to limited liability companies and partnerships, and we are calling for this to be corrected for the sake of equal treatment and business owners' welfare.

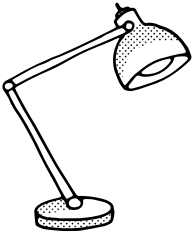


## Making Finland's voice heard in Brussels

**The EU is perceived** as just a source of excessive regulation, but in reality, SMEs frequently need the protection of EU legislation. The EU regulates to create an equal playing field for all businesses operating in our single market. EU legislation affects every European SME's daily work, including Finnish ones. We monitor matters together to make sure that Finnish SMEs' views are also considered.

# Championing business owners in municipal

**Our regional associations** and local societies operate close to municipal policymakers, regional councils, wellbeing service counties and joint municipal authorities. They know the local councillors with a business background and advocate the interests of local business owners when the municipality makes decisions that affect their lives.



## Business from public procurement

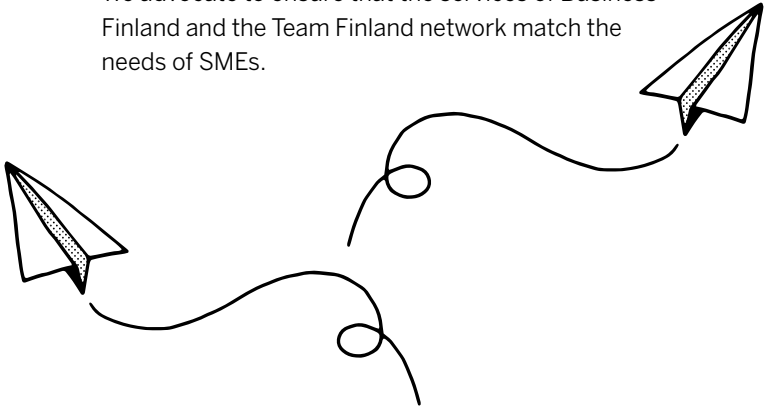
**Public procurements** in Finland offer at nearly €40 billion in business every year. The public sector is generally a reliable, stable partner for a company. A public-sector client is also a valuable reference client for a company, both at home and especially when expanding abroad.

Download the Suomen Yrittäjät procurement guide:  
[yrittajat.fi/hankintaopas](https://yrittajat.fi/hankintaopas)

When you need help with public procurements, contact our local procurement advisers. Get their contact details at [yrittajat.fi](https://yrittajat.fi).

# Letting you spread your wings

**We want to give** Finnish SMEs good opportunities to expand internationally and to increase international trade. To promote international expansion, we are part of the Team Finland steering group, the Finnish Customs' Advisory Committee, the board of EastCham Finland, in working groups of the Ministry of Foreign Affairs and the Ministry of Employment and the Economy, and we are involved with Finnvera. We advocate to ensure that the services of Business Finland and the Team Finland network match the needs of SMEs.



# We are a true path for influencing

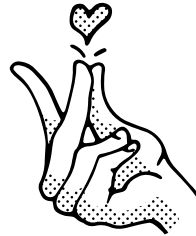
**We want to be truly** on the side of business owners. Call us or send us a message and tell us what problem you have that needs solving. We'll take your matter forward.



# Always one step ahead

**We study and monitor** the development of the enterprise sector using methods like SME barometers and surveys. Because we know the field, we are always one step ahead when important decisions concerning business owners are made.

[yrittajat.fi/tutkimukset](https://yrittajat.fi/tutkimukset)



## A digitally capable business succeeds

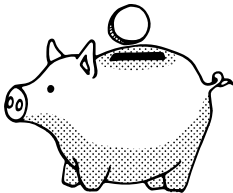
**There is a significant** connection between digitalization and an SME's success. For example, companies that focus on digital business are often more driven to expand. Technological development and new innovations, such as AI agents, are transforming the business operations and administration of small and medium-sized enterprises. Digitalization must be at the centre of national policy and promote businesses' growth and international expansion opportunities. Administering and distilling business owners' data, and digitalizing interactions with government, are some of the key areas of digital development of doing business where Suomen Yrittäjät makes an impact.

# Free legal advice and expert assistance

**We have a large number** of our own legal experts, and we cooperate with dozens of law firms. So whether you need a tax guru or a GDPR specialist, we will direct your question to the right person, who will be able to listen and advise. Our telephone service is free for members.

**If you run** a business by yourself, we serve you on 09 2292 2400. If you employ people, you can call us for advice on 09 229 222. You can find up-to-date service hours at [yrittajat.fi/legal-counselling](https://yrittajat.fi/legal-counselling)

**Please note** that the advice line cannot handle legal commissions or draw up or verify contracts or other documents.



## Document templates free for you to use

**Compiling contracts** is hard work. We tell you how to hone a service contract with a client or a property contract offered to your company to avoid any unpleasant surprises later. If you need someone to check your drafts, we will put you in touch with reliable contract lawyers. The document bank on our website offers you around 80 document and contract templates which you can modify as needed, saving you time and nerves.

[www.yrittajat.fi/document-bank](https://www.yrittajat.fi/document-bank)

# We warn you about frauds

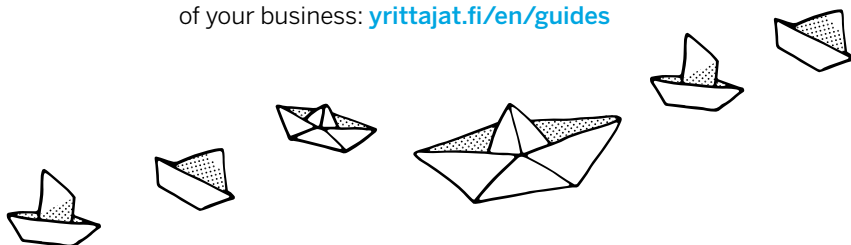
**Even the best of us** run into bogus invoices, phishing, telesales fraud, ransomware and requests for money transfers “from the CEO”. We warn you about frauds so you’re not left on the hook. We tell you how to avoid problems and advise you how to act if the damage has already occurred. If you suspect something, call us before you pay!

**Read more** in the guide to identifying and avoiding scams: [yrittajat.fi/en/guides](https://yrittajat.fi/en/guides)

# We help you when you set up your business

**We cannot register** your company for you, but we can give advice on the best form of business for you, where you can apply for financing and how to deal with bureaucracy so you can get started in no time. Aspiring business owners can find a lot of useful information about setting up a company on [yrittajat.fi](https://yrittajat.fi).

**Have a look** at the guides which support many aspects of your business: [yrittajat.fi/en/guides](https://yrittajat.fi/en/guides)

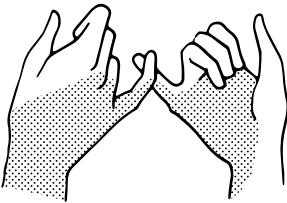


# Our tax experts provide guidance

**When can you deduct** the VAT on a new company car? Are the kilometre allowances for business trips deductible? Our clear instructions save time and nerves in the tax jungle.

[yrittajat.fi/taxes](http://yrittajat.fi/taxes)

# We help you get your social security in order



**We advise** you on the insurance you need and how you can guarantee a sufficient pension for yourself. We also tell you how to act to avoid grey hairs when you need to take time off work because of illness, unemployment or the birth of a new family member. We constantly advocate for better social security for business owners. We do this with an ear to our member business owners.

# Calculators that make decision-making easier

**The calculators** on [yrittajat.fi](http://yrittajat.fi) allow you to calculate things like how much hiring a new employee would cost and how much more sales you need to make discounts profitable. You can find a calculator for wages at:

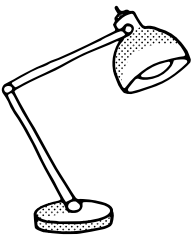
[yrittajat.fi/wage-calculator](http://yrittajat.fi/wage-calculator)

# Ownership changes and family contracts

**Passing on the business** to someone else becomes a topical question for many business owners sooner or later. We understand the diversity of ownership changes and give tips on how to prepare for it and make progress. We are familiar with the expert networks in every region. The shortcut to owning a business is often buying an existing one.

[yrittajat.fi/omistajanvaihdos](https://yrittajat.fi/omistajanvaihdos)

**We're also there** for better and for worse. We can tell you what kinds of agreements spouses should make to avoid any problems becoming the spouse's responsibility and to prevent divorce from harming the company. Our document bank also offers documents related to family law.



## Clarity for employment contracts

**We help you be a good employer:** We inform you on issues such as the minimum requirements for an employment contract. What about an employee's probation period? How is salary calculated? Suomen Yrittäjät advice helps you draw up employment contracts that are accurate from the start, **avoid common pitfalls and minimize your risks as an employer.**

**See our guide** to hiring your first employee, or example: [yrittajat.fi/en/guides](https://yrittajat.fi/en/guides)

# Extensive networks for you to join

**When we ask** our members what they find most useful about membership, the most common answer is the networks. Networks are a business owner's social capital, and there can never be too much of that.

**Suomen Yrittäjät is the largest** business federation in Finland and we have accumulated an impressive number of contacts along the way. We offer them all for our members to use. Whether you have a specific problem, need to find fellow business owners working in the same field or want to speak to decision-makers in your municipality, we will help you find the right person.



## Find other members' services verkossa

**Our website is a valuable** source of member business-to-business contact and personal contact with other members. This is worth taking advantage of!

[yrittajat.fi/yrityshakemisto](http://yrittajat.fi/yrityshakemisto)

# Strength in the solo entrepreneurs' network

With us, single-person businesses are never alone. Our solo entrepreneurs' committee ensures that your voice is heard when we advocate on your behalf. We now also offer a dedicated telephone counselling service that is tailored to single-person businesses' needs. Call us on 09 2292 2400 — no issue is too small! The Suomen Yrittäjät website has a toolkit that we have prepared specifically for single-person businesses. Single-person business owners also get their own dedicated newsletter.

[yrittajat.fi/single-person-businesses](http://yrittajat.fi/single-person-businesses)

09 2292 2400



# Service in English



**Finland is becoming** more and more international with entrepreneurs now from all over the world, all sharing one thing in common – a drive to success. Don't miss out on our English materials and remember to check out our webinars and events in English.

[yrittajat.fi/en](http://yrittajat.fi/en)

## Young entrepreneurs and students

**It's never too early** to become an entrepreneur. The Young Entrepreneurs (Nuoret Yrittäjät) network brings together the younger generation of entrepreneurs and those interested in entrepreneurship and organizes various events, such as national Get Together events and local networking parties. Join us to expand your networks, learn new things and make an impact on the position of entrepreneurs. We also support students considering entrepreneurship by offering them free student membership. This membership package tailored to students' needs, with student benefits, gives wings to dreams. Student membership is intended for full-time students and includes its own membership benefits.

[yrittajat.fi/young-entrepreneurs](http://yrittajat.fi/young-entrepreneurs)



# Have you moved to Finland from abroad?

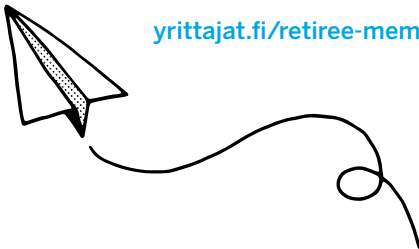
**Suomen Yrittäjät is a voice** for a diverse field of small and medium-sized businesses. That is why we have set up a committee for migrant entrepreneurs to support business owners moving to Finland from abroad. The organization is responding to the growing trend and the needs that it has created. It supports business owners in starting and running a business and focuses on the difficulties faced by business owners of non-Finnish origin.

[yrittajat.fi/en](http://yrittajat.fi/en)

## Ex-entrepreneurs and senior supporters

**Senior citizens** who no longer run their own businesses, but want to stay involved in entrepreneur advocacy, can be members of Suomen Yrittäjät. Seniors can become members for a low membership fee.

[yrittajat.fi/retiree-membership](http://yrittajat.fi/retiree-membership)



# Learn and develop with the Yrittäjät Academy

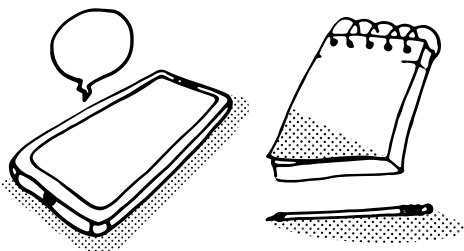
**When your goal** is to boost your business's competitiveness and your skills, as well as to expand your network, the Yrittäjät Academy is the perfect option! Learn something new on an agile online course or join a national event — whatever suits you best.

[yrittajat.fi/academy](https://yrittajat.fi/academy)

## Targeted events near you

**Our regional associations** and local societies listen carefully to their own municipalities' business owners and arrange training sessions and seminars on topics that are important to them. Keep yourself and your staff up to date, as a changing world requires you to constantly develop your skills and learn new things.

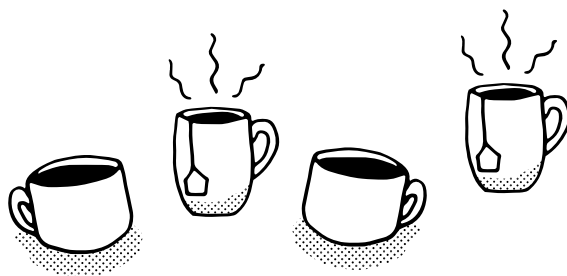
[yrittajat.fi/en/events/](https://yrittajat.fi/en/events/)



# Time to relax, too

**At Yrittäjät events**, you can meet other business owners, potential partners and clients, and decision-makers who are important for your local municipality and business. We arrange almost 4,000 events each year all over Finland, making for a broad and diverse events calendar.

[yrittajat.fi/en/events/](http://yrittajat.fi/en/events/)



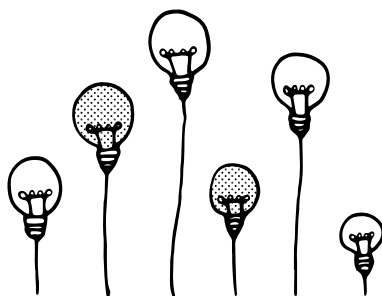
## We have the best mentors

**With the Boardman network**, we have developed a mentoring programme for our members aged under 36 in which young entrepreneurs from all over Finland can be mentored by an experienced professional board member for a year. Good advice is very valuable for every business owner!

# We recognize entrepreneurs in many

**We recognize entrepreneurs** with awards at the local, regional and national levels. The purpose of our awards is not only to thank entrepreneurs for the great work they do, but also to let everyone know about the wonderful entrepreneurs and businesses that exist in Finland. We have cooperated with Fennia to present the National Entrepreneur Awards since 1968. We also present awards to single-person businesses, young entrepreneurs and migrant entrepreneurs.

Will you be one of the winners next year?



## Award products for successful entrepreneurs

**You can award** one of our entrepreneurial crosses to someone who has been an entrepreneur for decades or who has worked tirelessly on behalf of entrepreneurs. We also provide crosses of merit to give to employees with a long or otherwise distinguished career.

[yrittajat.fi/palkitseminen](http://yrittajat.fi/palkitseminen)

# Read news right on the web

**Yrittäjät.fi** keeps you up to date with the hottest entrepreneurial topics, reports on business owners' work, offers useful everyday tips and clear explanations of legal amendments that will affect your business.



## Or have the news home delivered

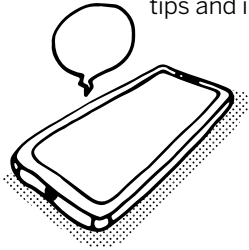
**Our print magazine, Yrittäjä**, a member benefit, is mailed to you at home and features the most interesting people and themes that concern the life of a business owner, such as taxation, digitalization, marketing and management.

**The Yrittäjä Plus magazine**, which you can subscribe to separately, is full of inspirational business owners, entrepreneurial stories, and ideas and inspiration for both work and leisure.

**Subscribe** to Yrittäjä Plus here:  
[yrittajat.fi/yrittajaplus](https://yrittajat.fi/yrittajaplus)

# The latest information direct to your inbox

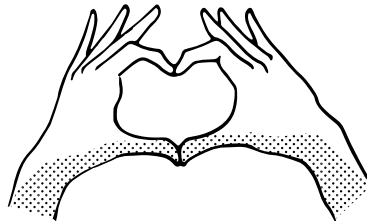
**Our newsletter** saves you time. In a single email, we tell you what you need to know about running your own business right now: the most important changes, useful tips and inspirational people, all directly to your inbox.



## All you need to know about entrepreneurship

**On the Suomen Yrittäjät website**, you'll find detailed background information on all sorts of questions and situations that business owners encounter. When you need help, you'll find it in our information bank at [yrittajat.fi](http://yrittajat.fi).

[yrittajat.fi](http://yrittajat.fi)



# Follow us easily on social media

**We'd love to chat to you on Facebook!** We have an entrepreneurial community of around 40,000 people that is ready to exchange thoughts and spar you on. Join us!

[facebook.com/suomenyrittajat](https://facebook.com/suomenyrittajat)

[facebook.com/nuoretyrittajat](https://facebook.com/nuoretyrittajat)

**The Suomen Yrittäjät #ostapieneltä (#buySME)** group is a place where you can tell other business owners about your offers, or share the ups and downs of running a business, with around 17,000 other business owners. The group offers you peer support and other business owners' robust experience. Join us!

[facebook.com/groups/ostapienelta/](https://facebook.com/groups/ostapienelta/)

**To be a part of our English-speaking community,** join our Finnish International Entrepreneurs Facebook group.

[facebook.com/groups/finnishinternationalentrepreneurs](https://facebook.com/groups/finnishinternationalentrepreneurs)

**On Instagram,** you can get inspiration from touching entrepreneur stories and snapshots of business owners' everyday life. Get some encouragement, images and energy every day!

[@suomenyrittajat](https://instagram.com/suomenyrittajat)

**How would you like to develop yourself?** How can you keep up with the rapidly changing world of work? Where can you get advice for managing employees and time? We grapple with these topics on LinkedIn. Follow us and pick up useful tips for your daily work.

[linkedin.com/company/suomen-yritt-j-t-ry/](https://linkedin.com/company/suomen-yritt-j-t-ry/)

**You can also get tips,** peer support and entertainment for the everyday running of your business by following Suomen Yrittäjät on TikTok.

[@suomenyrittajat](https://tiktok.com/@suomenyrittajat)

# Regional contact details

**Etelä-Karjalan Yrittäjät**  
(South Karelia)

[yrittajat.fi/etelakarjala](http://yrittajat.fi/etelakarjala)

tel: 050 325 7518

**Etelä-Pohjanmaan Yrittäjät**  
(South Ostrobothnia)

[yrittajat.fi/etelapohjanmaa](http://yrittajat.fi/etelapohjanmaa)

tel: 06 420 5000

**Etelä-Savon Yrittäjät (South Savo)**

[yrittajat.fi/etelasavo](http://yrittajat.fi/etelasavo)

tel: 050 468 5011

**Helsingin Yrittäjät (Helsinki)**

[yrittajat.fi/helsinki](http://yrittajat.fi/helsinki)

tel: 050 575 2353

**Hämeen Yrittäjät (Häme)**

[yrittajat.fi/hame](http://yrittajat.fi/hame)

tel: 010 229 0390

**Kainuun Yrittäjät (Kainuu)**

[yrittajat.fi/kainuu](http://yrittajat.fi/kainuu)

tel: 044 2183 133

**Keski-Pohjanmaan Yrittäjät**  
(Central Ostrobothnia)

[yrittajat.fi/keskipohjanmaa](http://yrittajat.fi/keskipohjanmaa)

tel: 050 338 8029

**Keski-Suomen Yrittäjät**  
(Central Finland)

[yrittajat.fi/keskisuomi](http://yrittajat.fi/keskisuomi)

tel: 010 425 9200

**Kymen Yrittäjät (Kymi)**

[yrittajat.fi/kymi](http://yrittajat.fi/kymi)

tel: 044 012 4190

**Lapin Yrittäjät (Lapland)**

[yrittajat.fi/lappi](http://yrittajat.fi/lappi)

tel: 040 089 8200

**Pirkanmaan Yrittäjät (Pirkanmaa)**

[yrittajat.fi/pirkanmaa](http://yrittajat.fi/pirkanmaa)

tel: 03 251 6500

**Pohjois-Karjalan Yrittäjät**  
(North Karelia)

[yrittajat.fi/pohjoiskarjala](http://yrittajat.fi/pohjoiskarjala)

tel: 050 367 5194

**Pohjois-Pohjanmaan Yrittäjät**  
(North Ostrobothnia)

[yrittajat.fi/pohjoispohjanmaa](http://yrittajat.fi/pohjoispohjanmaa)

tel: 010 322 1980

**Päijät-Hämeen Yrittäjät**  
(Päijät-Häme)

[yrittajat.fi/paijathame](http://yrittajat.fi/paijathame)

tel: 050 566 0343



**Espoon seudun Yrittäjät  
(Espoo Region)**

**Espoon Yrittäjät (Espoo)**

[yrittajat.fi/espoo](http://yrittajat.fi/espoo)

tel: **010 422 1400**

**Kauniaisten Yrittäjät,  
Grankulla Företagare (Kauniainen)**

[yrittajat.fi/kauniainen](http://yrittajat.fi/kauniainen)

e-mail: [toimisto.kauniainen@yrittajat.fi](mailto:toimisto.kauniainen@yrittajat.fi)

**Rannikko-Pohjanmaan Yrittäjät  
(Coastal Ostrobothnia)**

[yrittajat.fi/rannikkopohjanmaa](http://yrittajat.fi/rannikkopohjanmaa)

tel: **050 374 0727**

**Satakunnan Yrittäjät (Satakunta)**

[yrittajat.fi/satakunta](http://yrittajat.fi/satakunta)

tel: **050 312 9301**

**Savon Yrittäjät (Savo)**

[yrittajat.fi/savo](http://yrittajat.fi/savo)

tel: **044 368 0505**

**Uudenmaan Yrittäjät (Uusimaa)**

[yrittajat.fi/uusimaa](http://yrittajat.fi/uusimaa)

tel: **010 231 3050**

**Vantaan Yrittäjät (Vantaa)**

[yrittajat.fi/vantaa](http://yrittajat.fi/vantaa)

tel: **010 322 1722**

**Varsinais-Suomen Yrittäjät  
(Finland Proper, Southwest Finland)**

[yrittajat.fi/varsinaissuomi](http://yrittajat.fi/varsinaissuomi)

tel: **02 275 7100**

**Keskusjärjestön yhteystiedot:**

**Suomen Yrittäjät**

PB 999, 00101 Helsinki

tel: **09 229 221**

e-mail: [toimisto@yrittajat.fi](mailto:toimisto@yrittajat.fi)

[yrittajat.fi](http://yrittajat.fi)

The Suomen Yrittäjät organization consists of 21 regional associations, around 380 local societies and about 50 trade associations.

You can find all current contact details for Suomen Yrittäjät, regional associations, local societies and trade associations on our website:

[yrittajat.fi](http://yrittajat.fi)

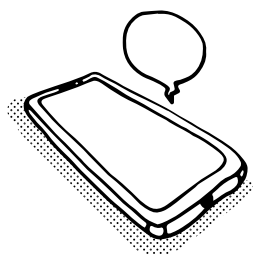
# Affordable membership fees

**As a Suomen Yrittäjät member**, you get to enjoy all the services and benefits described in this guide. The membership fee will quickly pay for itself when you take advantage of the benefits.

**You can find up-to-date** membership fees at:  
[yrittajat.fi/becomeamember](https://yrittajat.fi/becomeamember)

**Choose how you'd like to be invoiced!** You decide what messages we send you and the form your membership invoice comes in. Update your details at:  
[yrittajat.fi/kirjaudu](https://yrittajat.fi/kirjaudu)

**Keep your member details up to date.** That way you ensure you receive all the information about our events and training.



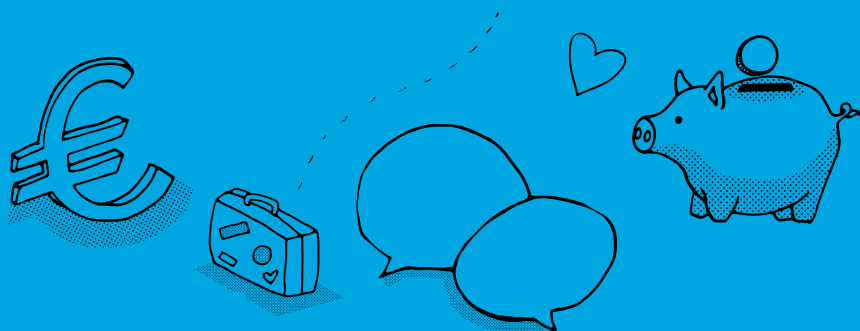
## Yrittäjät member benefits in the palm of your hand

**Your membership is** with you wherever you are when you download the Yrittäjät app from the app store on your phone. The app contains your membership card, useful member benefits, recent news and events for business owners, and allows you to update your member details. Read more [yrittajat.fi/member-app](https://yrittajat.fi/member-app)

# Partner benefits

We've selected around twenty top national partners who offer you an extensive range of money-saving benefits. With their discount codes and packages, you'll save money on insurance, phone contracts, hotel stays, train journeys, ferries, electricity, fuel and magazine subscriptions.

You can find all your current member benefits on our website, [yrittajat.fi/en/member-benefits](https://yrittajat.fi/en/member-benefits) or in the Yrittäjät app. Remember that your employees can also avail themselves of member benefits!



## We've selected around twenty top national



There are more than enough benefits, reasons and advantages for membership: This is a group people are proud to be part of. If you are not yet a member, join today!

[yrittajat.fi/becomeamember](https://yrittajat.fi/becomeamember)

You're warmly welcome to join!



**Yrittäjät**

# Together, we are bigger.

