

# **Suomen Yrittäjät Style Guide**

A guide for creating  
content in English



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## Introduction: how and why to use this style guide

This style guide is intended as a tool to help anyone who needs to create, update or manage English-language content for Suomen Yrittäjät. It is divided into two parts: a more general overview of the fabric of Suomen Yrittäjät style in English; and a Directory of specific linguistic terms and matters which are commonly used in Suomen Yrittäjät materials in English.

The intended user group of this style guide is broad. It may be used by translators, editors, proof readers, and people in other roles, both employed by Suomen Yrittäjät and not, both professional and otherwise – in short, by anyone who needs to work with the organization's content in English. Thus, I hope that this guide will be used widely and shared between people in very different roles. The guide is most certainly not the preserve of language professionals alone. For Suomen Yrittäjät to maintain a consistent brand in English, everyone who works with the organization's English-language presence should know of this guide's existence and be at least passingly acquainted with it.

This style guide is a practical resource for busy people, which is why I have tried to organize it as simply as possible. Use Part 1, The Fabric of Style, before you start writing or modifying content. It will help focus your mind on general principles that will keep the material clear and in line with the Suomen Yrittäjät brand. You do not need to read all of it at once; instead, you can choose an entry that is about an aspect you know needs attention in the content you are working with. Part 2, The Directory, is a dictionary-style list of words, terms and concepts. Use this Part when you need, for example, to know which quotation marks to use, how to refer to a certain Finnish public body, or how to spell a word which has several spellings.

This guide does not concern itself with layout, typesetting, colours, or any other visual design aspects. These are coordinated on an organizational level by Suomen Yrittäjät and are uniform in content in all languages.

Ian Mac Eochagáin, Helsinki, September 2018

## Johdanto: Tyylioppaan käyttäjälle

Tämä tyyliopas on tarkoitettu tueksi Suomen Yrittäjien englanninkielisen sisällön luomiseen, päivittämiseen ja hallintaan. Opas on kaksiosainen: ensimmäinen osa sisältää Suomen Yrittäjien englanninkielisen viestinnän tyylin peruseriaatteen ja toinen Suomen Yrittäjien materiaaleissa yleisimmin käytettyjen termien ja asiasanojen hakemiston.

Tyylioppaan käyttäjäkunta on laaja, ja opas on tarkoitettu kaikkien niiden henkilöiden käyttöön, jotka työstävät Suomen Yrittäjien englanninkielistä sisältöä (esimerkiksi kääntäjät, kielentarkistajat ja oikolukijat) riippumatta siitä, ovatko he Suomen Yrittäjien palveluksessa. Toivonkin, että opasta käyttävät ja jakavat toisilleen monissa eri rooleissa toimivat ihmiset. Opasta ei ole tarkoitettu vain kielen asiantuntijoiden käyttöön, vaan kaikkien Suomen Yrittäjien englanninkielisen aineiston parissa työskentelevien tulisi olla tietoisia oppaan olemassaolosta ja vähintään tutustua pintapuolisesti sen sisältöön. Näin taataan, että Suomen Yrittäjien brändi näyttäytyy yhdenmukaisena englannin kielellä.

Tyyliopas on käytännön apuväline kiireisille ihmisille, ja olenkin pyrkinyt pitämään sen rakenteen mahdollisimman yksinkertaisena. Ennen kuin alat laatia tai muokata sisältöä, tutustu oppaan ensimmäiseen osaan (Part 1, The Fabric of Style). Se sisältää Suomen Yrittäjien brändin mukaisen selkeän tyylin peruseriaatteen. Koko opasta ei tarvitse lukea kerralla, vaan siitä voi valita kulloiseenkin tarpeeseen soveltuvia kohtia. Tyylioppaan toinen osa (Part 2, The Directory) sisältää sanakirjamuotoisen asiasana-, termi- ja käsitehakemiston. Käytä sitä, kun tarvitset tietoa esimerkiksi siitä, millaisia lainausmerkkejä tulee käyttää, mikä minkäkin Suomen julkishallinnon toimijan englanninkielinen nimi on tai mitä kirjoitusasua pitäisi käyttää sanoista, jotka voidaan kirjoittaa monella eri tavalla.

Tämä opas ei sisällä asiakirjojen ulkoasuun (graafinen suunnittelu, kirjasimet tai värit) liittyviä ohjeita. Suomen Yrittäjillä on erillinen graafinen ohjeisto, joka koskee kaikkia kieliä.

Ian Mac Eochagáin, Helsinki, syyskuu 2018  
Suomennos: Mili Viita



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## Part 1: The Fabric of Style

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### Who Suomen Yrittäjät are in English: naming

Use **Suomen Yrittäjät**, **Yrittäjät** or **SY**, or, in international contexts, **Entrepreneurs in Finland** in English instead of 'Federation of Finnish Enterprises'. Do not use 'Federation of Finnish Enterprises' or 'FFE' at all. Sometimes, an additional explanation may be useful:

- Suomen Yrittäjät (SY), the Finnish entrepreneurial organization, has members in every municipality in Finland.

When referring to regional associations and local societies, use the Finnish or Swedish title, too, retaining the Finnish place name in the genitive. As with the name of the national organization, an additional explanation may be useful:

- Lapin Yrittäjät, the regional association of entrepreneurs in Lapland
- Iisalmen Yrittäjät, the local society of entrepreneurs in Iisalmi
- Vörs Företagare, the local society of entrepreneurs in Vörs

For local societies in municipalities in which the majority language is Swedish, use the Swedish name of the municipality and 'Företagare' or 'Företagarna'. Such places include Ingå, Raseborg and Korsholm.

### How Suomen Yrittäjät sound in English: register

#### We the organization; you the members – pronouns and forms of address

In content aimed at members and potential members, refer to Suomen Yrittäjät as **we** and **us**, and to the members using **you**. Speak to members directly and let SY as an organization sound human.

- If **you** need legal advice, **our** experts are here to help. In addition to **our** in-house experts, **you** have access to a network of a hundred other professionals and regional advisers whom **you** can reach via **your** regional organisation. **Our** free advice service responds to almost 55,000 requests for advice every year.

#### Authority and expertise – simple language with a powerful message

The English used by SY is simple, plain and with a powerful message. It is also warm and approachable.

Some ways to achieve this are:

- avoid the passive voice
  - The following company details are displayed in the Yrityshaku search service:
  - The Yrityshaku search service displays the following company details:

- Your call will be connected to an expert who can help with your problem.
- We will connect your call to an expert who can help with your problem.
- use shorter constructions instead of long ones
  - The discounts are available on all Teboil service stations and unmanned stations with the exception of unmanned net price-based Teboil Express stations.
  - The discounts are available on all Teboil service stations and unmanned stations, except for unmanned net price-based Teboil Express stations.
  - Their organisation is similar to ours both in terms of structure and services offered to members.
  - Their organisation is like ours both in terms of structure and services offered to members.
- Use shorter, more everyday words instead of long ones
  - Entrepreneurs with multiple offices can utilise the benefit on all their premises.
  - Entrepreneurs with multiple offices can use the benefit on all their premises.
- Use shorter sentences:
  - Our online services provide support in issues related to business operations and the latest information every day: news for entrepreneurs, forms, pay schedules, counters and a wide range of useful information on various topics relating to entrepreneurship. (38 words.)
  - Our online services support you in your business every day by giving you the latest information. This includes news for entrepreneurs, salary advice, ready reckoners and a lot more useful business information. (17 words and 16 words.)
    - one sentence broken into two
    - 'you' added to the first sentence, making it more personal
    - 'provide support' changed to 'support'
    - 'wide range of' and 'various' removed – the verb 'includes' indicates a part of something larger
    - formal-sounding 'relating to' removed

## How English is not Finnish

Sentence structure: subject, verb, object

Maahanmuuttajat perustavat suurissa kaupungeissa yhä suuremman osan uusista yrityksistä, kertoo Suomen Yrittäjät.

Suomen Yrittäjät says that immigrants are starting a larger proportion of new businesses in cities.

OR

Immigrants are starting a larger proportion of new businesses in cities, Suomen Yrittäjät says.

In English, the order is often subject-verb-object, whereas in Finnish the order is free, depending on what the author wishes to emphasize.

Also, note how the “kertoo Suomen Yrittäjät” is “Suomen Yrittäjät says” in both cases (regardless of position before or after the indirect quotation). Even though there is no object, the order is subject-verb.

## Word order

Automaattisten valvontalaitteiden avulla pystytään esimerkiksi toteamaan, olisiko autoilijan ollut mahdollista pysähtyä valoihin ajoissa ja sakottamaan hyvin lieivistäkin liikennerikkeistä.

Automatic surveillance equipment can be used to determine whether a motorist could have stopped at the traffic lights on time, and to fine motorists for very slight traffic infractions, for example.

## OR

Some of the things that automatic surveillance equipment can be used for are determining whether a motorist could have stopped at the traffic lights on time, and fining motorists for very slight traffic infractions.

## NOT

Automatic surveillance equipment can be used for example to determine...

The “for example” cannot go in the same place in the sentence as Finnish because it would break up the flow of the sentence and the logical connection of “used” and “to determine”.

There are many more ways in which English is not Finnish, but the most important thing to remember is not to mechanically copy the Finnish word order in English. If in doubt, have someone else look over your text.

## The linguistic environment

Finland is changing rapidly, with more people from all over the world coming to live here. When you choose to use English to communicate with your audience, remember that not all of them are native English speakers. Even among native English speakers, there are large differences in vocabulary and grammar. Thus, even though this Style Guide recommends British English spelling, remember:

- not to use words that are too specific to one dialect of English, such as:
  - *ring*, which is a British and Irish English word for the more widely used *call*
  - *solicitor*, which is a term in some common law countries for a type of *lawyer*
- to keep your reader informed by using both the local term and an explanation that could benefit them, where appropriate:
  - *TE offices (TE-toimistot, unemployment offices)*
- not to be afraid to simplify text if you know it is going to be read by people with very different levels of English – this could mean dividing sentences into shorter ones and using shorter and simpler words.

## Part 2: The Directory

### Suomenkielinen hakemisto

aihetunniste	<a href="#">hashtag</a>
ajan tasalla, ajantasainen	<a href="#">up to date</a>
alennus	<a href="#">discount</a>
alihankkija	<a href="#">entrepreneur</a>
aluejärjestö	<a href="#">regional association</a>
aluejärjestö	<a href="#">Suomen Yrittäjät</a>
ammatinharjoittaja	<a href="#">entrepreneur</a>
ammattiyhdistys, ammattiliitto	<a href="#">trade union</a>
ansiosidonnainen päiväraha	<a href="#">unemployment</a>
arvonlisävero alv	<a href="#">value-added tax (VAT)</a>
asiakas	<a href="#">client, customer</a>
asiakkuus	<a href="#">client, customer</a>
asiakkuusjohtaja	<a href="#">director</a>
asiantuntija	<a href="#">expert</a>
avoin yhtiö	<a href="#">company</a>
Baltia	<a href="#">Baltic</a>
digitalisaatio	<a href="#">digitalization, digitization</a>
eduskunta	<a href="#">parliament</a>
eduskuntavaalit	<a href="#">elections</a>
elinkeinoelämän tutkimuslaitos ETLA	<a href="#">Research Institute of the Finnish Economy</a> <a href="#">ETLA</a>
elinkeinonharjoittaja	<a href="#">company</a>
elinkeinonharjoittaja	<a href="#">entrepreneur</a>
elinkeinopolitiikka	<a href="#">competition</a>
elinkeinopolitiikan valiokunta	<a href="#">committee</a>
energia- ja ympäristövaliokunta	<a href="#">committee</a>
eräpäivä	<a href="#">payment</a>
etu	<a href="#">benefits</a>
EU-edustuksen johtaja	<a href="#">director</a>
Euroopan komissio	<a href="#">European Union (EU)</a>
Euroopan parlamentti	<a href="#">European Union (EU)</a>
Euroopan unioni (EU)	<a href="#">European Union (EU)</a>
Euroopan unionin neuvosto	<a href="#">European Union (EU)</a>
europarlamenttivaalit	<a href="#">elections</a>
firma	<a href="#">company</a>
freelancer	<a href="#">entrepreneur</a>
haku	<a href="#">search</a>
hallintojohtaja	<a href="#">vice president</a>

hallituksen työvaliokunta	<a href="#">committee</a>
hallitus	<a href="#">board of directors</a>
hallitus	<a href="#">government, cabinet, PMO</a>
hankinta	<a href="#">procurement</a>
henkilöstön edustaja johtoryhmässä	Employee representative to management team
henkilötiedot	<a href="#">data protection</a>
henkilötietojen käsittelijä	<a href="#">data protection</a>
henkilötietojen oikaiseminen	<a href="#">data protection</a>
henkilötietojen poistaminen	<a href="#">data protection</a>
henkilötietojen siirtäminen järjestelmästä toiseen	<a href="#">data protection</a>
henkilötunnus	<a href="#">personal ID number</a>
hintaa	<a href="#">price</a>
hyvinvointi	<a href="#">welfare, wellbeing</a>
hyvinvointipalveluiden valiokunta	<a href="#">committee</a>
ilmoittautua	<a href="#">register</a>
innovaatio	<a href="#">innovation</a>
internet	<a href="#">internet</a>
irtisanoa sopimus	<a href="#">contract</a>
Itämeri	<a href="#">Baltic</a>
itsensätyöllistäjä	<a href="#">entrepreneur</a>
järjestöjohtaja	<a href="#">director</a>
järjestövaliokunta	<a href="#">committee</a>
jäsen, jäsenyys	<a href="#">member, membership</a>
jäsenkortti	<a href="#">membership card</a>
johtaja	<a href="#">director</a>
johto, johtaminen	<a href="#">leadership, management</a>
johtoryhmä	<a href="#">management team</a>
johtoryhmän sihteeri	Management team secretary
joka, jokainen	<a href="#">every</a>
julkinen osakeyhtiö	<a href="#">company</a>
kansainvälistyminen	<a href="#">internationalization</a>
kansaivälisyysvaliokunta	<a href="#">committee</a>
kansalainen	<a href="#">national</a>
kansallinen	<a href="#">national</a>
kansanedustaja	<a href="#">parliament</a>
kasvuyrittäjäverkoston johtoryhmä	<a href="#">management team</a>
kasvuyritys	<a href="#">start-up</a>
kattojärjestö	<a href="#">Suomen Yrittäjät</a>
kattoliitto	<a href="#">trade union</a>
kaupan ja palveluiden valiokunta	<a href="#">committee</a>
kaupunki, kaupunginvaltuusto, kaupunginvaltuutettu, kaupunginhallitus	<a href="#">municipality</a>
kehityspäällikkö	<a href="#">manager</a>
kenttäjohtaja	<a href="#">vice president</a>

keskus, keskusta	<a href="#">centre</a>
keskusliitto	<a href="#">trade union</a>
kevytyrittäjä	<a href="#">entrepreneur</a>
kilpailu	<a href="#">competition</a>
kommandiittiyhtiö	<a href="#">company</a>
kumppani	<a href="#">cooperation</a>
kunta, kunnanvaltuusto, kunnanvaltuutettu, kunnanhallitus	<a href="#">municipality</a>
kuntavaalit, kunnallisvaalit	<a href="#">elections</a>
lähimaksu	<a href="#">payment</a>
lainausmerkit	<a href="#">quotation marks</a>
lainsäädäntö	<a href="#">legislation</a>
laki	<a href="#">law, act, bill</a>
lakiehdotus	<a href="#">law, act, bill</a>
lasku	<a href="#">bill</a>
lasku	<a href="#">invoice</a>
liikenteen valiokunta	<a href="#">committee</a>
liittokokous	<a href="#">Suomen Yrittäjät</a>
liittyen, liittyvä	<a href="#">related</a>
liittymä	<a href="#">subscription</a>
linja, linjaus	<a href="#">line</a>
lobbaus, lobbaaminen	<a href="#">lobbying</a>
maahanmuuttaja	<a href="#">immigrant</a>
maahanmuuttajayrittäjien verkoston johtoryhmä	<a href="#">management team</a>
maakunta	<a href="#">province</a>
maakuntauudistus	<a href="#">social and healthcare reform</a>
maakuntavaalit	<a href="#">elections</a>
maksu	<a href="#">payment</a>
maksuehto	<a href="#">payment</a>
maksut	<a href="#">fee, fees</a>
markkinointi	<a href="#">marketing</a>
me, meidän	<a href="#">we, us, our</a>
ministeriö	<a href="#">ministry</a>
myös	<a href="#">also</a>
neuvonta	<a href="#">advice</a>
niin sanottu, niin kutsuttu	<a href="#">so-called</a>
niin, että	<a href="#">so, in such a way</a>
normaalisitova	<a href="#">collective bargaining agreement</a>
nuorten yrittäjien verkoston johtoryhmä	<a href="#">management team</a>
ohjelma	<a href="#">programme</a>
omistusohjaus	<a href="#">ownership</a>
osaamisen valiokunta	<a href="#">committee</a>
osakas, osakkeenomistaja	<a href="#">ownership</a>
osakeyhtiö	<a href="#">company</a>

osuuskunta	<a href="#">company</a>
pääsy henkilötietoihin	<a href="#">data protection</a>
paikallisyhdistys	<a href="#">local society</a>
paikallisyhdistys	<a href="#">Suomen Yrittäjät</a>
paikkakunta	<a href="#">municipality</a>
palvelu	<a href="#">service, services</a>
pätevyys	<a href="#">qualification</a>
peruspäiväraha	<a href="#">unemployment</a>
peruutta tilaus	<a href="#">subscription</a>
pieni ja keskisuuri yritys, pk-yritys	<a href="#">small and medium-sized enterprises (SMEs)</a>
Pohjoismaat, Pohjola, pohjoismainen	<a href="#">Nordic</a>
politiikka	<a href="#">policy</a>
postinumero	<a href="#">postcode</a>
presidentinvaalit	<a href="#">elections</a>
puheenjohtaja	<a href="#">board of directors</a>
pääekonomisti	<a href="#">vice president</a>
raha	<a href="#">money</a>
rahoitus	<a href="#">funding</a>
rahoitus- ja verovaliokunta	<a href="#">committee</a>
rahoitus, talous	<a href="#">finance</a>
rakentamisen valiokunta	<a href="#">committee</a>
rekisterinpitäjä	<a href="#">data protection</a>
rekisteröity	<a href="#">data protection</a>
rekisteröityä	<a href="#">register</a>
ruotsinkielisen verkoston johtoryhmä	<a href="#">management team</a>
saada	<a href="#">receive</a>
sekä	<a href="#">as well as</a>
senioriverkoston johtoryhmä	<a href="#">management team</a>
sinä, sinun, te, teidän	<a href="#">you, your</a>
Sitra, Suomen itsenäisyyden juhlarahasto	<a href="#">Sitra, Finnish Innovation Fund</a>
sopimus	<a href="#">contract</a>
sosiaali- ja terveydenhuollon uudistus, sote-uudistus	<a href="#">social and healthcare reform</a>
sosiaalinen media, some	<a href="#">social media</a>
sosiaaliturva	<a href="#">social security</a>
sponsorointi	<a href="#">sponsorship</a>
sukupolvenvaihdos	<a href="#">change</a>
suomen pankki	<a href="#">Bank of Finland</a>
Suomen standardisoimisliitto ry	<a href="#">Finnish Standards Association SFS</a>
Suomen Yrittäjät	<a href="#">Suomen Yrittäjät</a>
Suomi, suomalainen	<a href="#">Finland, Finnish, Finn</a>
Synergia	<a href="#">search</a>
talous	<a href="#">economy</a>
tarjonta	<a href="#">offering (n.)</a>

tarjota	<a href="#">provide</a>
tarjous	<a href="#">offer</a>
tarkastusvaliokunta	<a href="#">committee</a>
tarvita	<a href="#">require</a>
teollisuus	<a href="#">industry</a>
tietosuoja	<a href="#">data protection</a>
tietosuojavastaava	<a href="#">data protection</a>
tietoturva	<a href="#">data protection</a>
tilastokeskus	<a href="#">Statistics Finland</a>
tilaus, tilata	<a href="#">subscription</a>
toimeksisaaja	<a href="#">entrepreneur</a>
toimiala	<a href="#">industry</a>
toiminimi	<a href="#">company</a>
toiminimiyrittäjä	<a href="#">entrepreneur</a>
toimitusjohtaja	<a href="#">chief executive officer (CEO), Suomen Yrittäjät</a>
Tutkimustietovaranto	<a href="#">National Research Information Hub</a>
tutkinto	<a href="#">qualification</a>
työehtosopimus	<a href="#">collective bargaining agreement</a>
työllisyys, työsuhde	<a href="#">employment</a>
työmarkkinajohtaja	<a href="#">vice president</a>
työmarkkinat	<a href="#">labour market</a>
työmarkkinavaltuuskunta	<a href="#">Suomen Yrittäjät</a>
työntekijä, palkansaaja	<a href="#">employee</a>
työttömyys	<a href="#">unemployment</a>
työttömyysetuus	<a href="#">unemployment</a>
työvaliokunta	<a href="#">board of directors</a>
ulkoistaa	<a href="#">contract</a>
urakoitsija	<a href="#">entrepreneur</a>
vaalit	<a href="#">elections</a>
vaalit Suomen Yrittäjissä	<a href="#">elections</a>
vaikuttaminen	<a href="#">influence</a>
vakuutus	<a href="#">insurance</a>
valiokunta	<a href="#">committee</a>
väliiivat	<a href="#">hyphens</a>
valtakunnallinen	<a href="#">national</a>
Valtakunnalliset yrittäjäpäivät	<a href="#">Entrepreneur Days</a>
valtioneuvosto, valtioneuvoston kanslia	<a href="#">government, cabinet, PMO</a>
valuutta	<a href="#">currency</a>
varajäsen	<a href="#">board of directors</a>
varsinainen jäsen	<a href="#">board of directors</a>
verkosto	<a href="#">network</a>
verkostopäällikkö	<a href="#">manager</a>
vero, verotus	<a href="#">tax, taxation</a>
veroasioiden päällikkö	<a href="#">manager</a>



Verohallinto	<a href="#">Tax Administration</a>
viestintäjohtaja	<a href="#">vice president</a>
VTT, Teknologian Tutkimuskeskus VTT oy	<a href="#">VTT Technical Research Centre of Finland</a>
yhteistyö	<a href="#">cooperation</a>
yhtiö	<a href="#">company</a>
yksinyrittäjä	<a href="#">entrepreneur</a>
yksinyrittäjäverkoston johtoryhmä	<a href="#">management team</a>
yksityisyys	<a href="#">privacy</a>
yleissitova	<a href="#">collective bargaining agreement</a>
yrittäjä	<a href="#">entrepreneur</a>
yrittäjäeläkelaki	<a href="#">YEL</a>
yrittäjäristeily	<a href="#">Entrepreneur Cruise</a>
Yrittäjät	<a href="#">Suomen Yrittäjät</a>
yrittäjyys	<a href="#">entrepreneurship</a>
yritys	<a href="#">company</a>
Yritys-Suomi	<a href="#">Enterprise Finland</a>
yriyten yhteiskuntavastuu	<a href="#">Corporate Social Responsibility</a>
Y-tunnus	<a href="#">business ID</a>

## act

See [law](#)

## advice

(Fin. neuvonta.) Talk about *advice* rather than ‘counselling’, which can sound like therapy.

- Our free advice service responds to almost 55,000 requests for advice every year.

See also: [counselling](#)

## advocacy

See [influence](#) and [lobbying](#)

## agreement

See [collective bargaining agreement](#), [contract](#)

## also

(Fin.: myös.) The English *also* and the Finnish ‘myös’ do not work in the same way. Often, *also* is unnecessary if there is already an ‘and’ in the sentence:

- The Order of Merit for an employee is a great way for an entrepreneur to award long-serving employees. It is a lasting memory of the work that has been done and ~~also~~ an incentive to continue in the future.

## association

A group of people who come together for a shared purpose. In Suomen Yrittäjät, there are [regional associations](#).

## as much as

See [up to](#)

## as well as

(Fin.: sekä.) Do not use this the same way as the Finnish 'sekä'. Very often, *and* is enough, and especially so in this example, which begins with 'in addition to':

- In addition to our in-house experts, you have access to a network of a hundred other professionals ~~as well as~~ *and* regional advisers through your regional association.

*As well as* is sometimes justified, as in this example, where there are two categories, the 'regional powers' of Japan and India, and the other countries, which are not regional powers:

- Australia is deepening its political and military relationships with regional powers Japan and India, *as well as* Asean countries such as Singapore, the Philippines and Indonesia, to act as a bulwark against China's growing economic and military power. ([Financial Times, 26 August 2018](#).)

## Baltic

(Fin.: Itämeri.) The sea in Northern Europe between Sweden, Finland, etc., is *the Baltic Sea*.

(Fin.: Baltia.) Estonia, Latvia and Lithuania are collectively *the Baltic countries*.

## Bank of Finland

(Fin.: Suomen Pankki.) Finland's central bank. Along with the European Central Bank and other national central banks, it forms part of the Eurosystem, the monetary system of the Eurozone.

## benefits

(Fin.: etu.) This is often used as an equivalent to the Finnish 'etu', which it generally is, but not always. Consider words such as *perk*, *service*, and *discount*, too.

- Asiakastieto offers Suomen Yrittäjät members a GDPR service and a Value Report at a special member's price, a free number search, a customer contract without an annual fee and other ~~benefits~~ *perks*.
- You can access most of our membership benefits via the [yrittajat.fi](http://yrittajat.fi) members' extranet. Some benefits offered by our partner companies require a separate contract with the ~~benefit provider~~ *service provider*.

## bill

(Fin.: lasku.) *Bill* and *invoice* are largely synonymous. *Invoice* is more frequent in business-to-business contexts than other ones. Generally, companies issue *invoices* to other companies, whereas establishments such as restaurants issue *bills* to their consumer customers.

See also [invoice](#)

## board of directors

(Fin.: hallitus.) A group of people who form the decision-making body for an organization. It is often referred to just as the *board*. The leader of a *board* is a *chairman*, *chairwoman*, *chairperson* or, commonly nowadays, a *chair*. This person chairs meetings. *Boards* have *full members* (Fin.: varsinainen jäsen; sometimes: voting members) and *vice-members* (Fin.: varajäsen; sometimes: non-voting members).

Full members have voting rights the right to vote at meetings, whereas vice-members have the right to be present and speak. In Suomen Yrittäjät, the practice is as follows: vice-members have the right to vote when they are substitutes for full members who cannot attend the meeting. When both the full member and his or her vice-member attend the meeting, both have the right to speak, but only the full member has the right to vote.

Suomen Yrittäjät has the following boards:

- The board of Suomen Yrittäjät, members of which are elected annually for two-year terms by the Suomen Yrittäjät general assembly. It has a chair and (currently) four vice-chairs. This board has a *working committee* (Fin.: työvaliokunta).
- The boards of each *regional association* (for example, Uusimaa).

## business, business ownership

*Business* can mean:

- (countable) a company that operates for profit:
  - I run a small dry-cleaning *business*.
- (uncountable) commercial activity:
  - *Business* is good this year.
  - The company went out of *business* because of poor sales.

Business owner can often be a good alternative to entrepreneur, and business ownership to entrepreneurship:

- Payment terms of 30 days have been a great help to small *business owners*.

- As a member, you'll receive information on important issues affecting business and *business ownership*.

A person who does business is a *businessperson* (pl.: *businesspeople*). Do not refer to a group of people as *businessmen* or *businesswomen* unless they are all men or women.

See also [entrepreneurship: business](#)

## business ID

(Fin.: Y-tunnus.) Not 'business ID code': *business ID* is enough. The code given to entrepreneurs, companies and other organizations when they register with the Finnish Patent and Registration Office (PRH). It consists of seven digits, a hyphen and a digit. It is not a VAT number: it can be made into a VAT number by removing the hyphen and adding the prefix FI.

- Log in with your membership number and *business ID*.

## centre

Use this spelling in Suomen Yrittäjät contexts, rather than 'center'. However, when the other spelling is used as part of a building or place name, retain that spelling: *World Trade Center*.

*Centre* is also part of the name of several Finnish organizations and a political party:

- the Centre Party (Fin.: keskusta, keskustapuolue)
- VTT Technical Research Centre of Finland

However, some organizations use 'keskus' or equivalent as part of their Finnish and Swedish names, but not their English ones:

- Fin.: Tilastokeskus. Sw.: Statistikcentralen. Eng.: Statistics Finland.

## chair, chairman, chairwoman

See [board of directors](#).

## change

When a business is passed on from one generation to the next, this is called *business inheritance* (Fin.: sukupolvenvaihdos).

- The payment term for inheritance and gift tax has been extended from five to seven years for *business inheritance*.

You can also refer to this change in ownership as a *transition*:

- In an ideal situation, you've had plenty of exposure to the business and the transition has been in the works for three to five years, with fully developed plans, discussions and analysis that have helped you identify and rectify any potential issues. ([under30ceo.com](http://under30ceo.com))

See also [ownership: ownership transfer, change in ownership](#)

## chief executive officer (CEO)

The highest-ranking executive in an organization, with responsibility for major decisions. In Suomen Yrittäjät, this office is held by a *CEO and President*.

## client, customer

(Fin.: asiakas.) *Client* is usually used in business-to-business contexts, whereas *customer* is usually used in business-to-consumer contexts. Thus, business who buy products or services are *clients*, whereas consumers who do so are *customers*. However, many businesses, such as legal firms, accountants, beauty salons, etc., refer to their consumer customers as *clients*.

The relationship between a business and its customer or client is often best referred to as an *account*, *business relationship* or *client/customer relationship* rather than a 'customership' (Fin.: asiakkuus). This relationship may be managed by an Account Manager or Key Account Manager.

*Customer service* is the established phrase, not 'client service', both in business-to-business and business-to-consumer contexts.

## collaboration

This is usually a synonym of cooperation. It is often used in literary, other creative, and project-work contexts.

- Furthermore, open source innovation and *collaboration* models are increasingly playing a role in business development of some newer creative industries [...]. ([www.bloomsburyacademic.com](http://www.bloomsburyacademic.com))

## collective bargaining agreement

(Fin.: työehtosopimus, TES.) An agreement between one or more employer or registered employer organization and one or more registered employee organization on working conditions ([TEPA term bank](#)). It may also be referred to as a *collective agreement*; however, *collective bargaining agreement* is often clearer. In Finland, a *collective bargaining agreement* may be *normally binding* (Fin.: normaalisitova), meaning its conditions are obligatory for the signatory parties, or *generally binding* (Fin.: yleissitova), meaning it applies to all companies in a certain sector.

## commandite company

(Fin.: kommandiittiyhtiö.) Use *limited partnership* instead.

See also [company: types of Finnish companies](#)

## commercial partnership

### committee

(Fin.: valiokunta.) Suomen Yrittäjät has *committees* such as:

- working committee (of the board of Suomen Yrittäjät) (Fin.: hallituksen työvaliokunta)
- business policy committee (Fin.: elinkeinopolitiikan valiokunta)
- energy and environment committee (Fin.: energia- ja ympäristövaliokunta)
- health and social care services committee (Fin.: hyvinvointipalveluiden valiokunta)
- organizational committee (Fin.: järjestövaliokunta)
- international committee (Fin.: kansainvälisyysvaliokunta)
- trade and services committee (Fin.: kaupan ja palveluiden valiokunta)
- transport committee (Fin.: liikenteen valiokunta)
- skills committee (Fin.: osaamisen valiokunta)
- finance and taxation committee (Fin.: rahoitus- ja verovaliokunta)
- construction committee (Fin.: rakentamisen valiokunta)
- audit committee (Fin.: tarkastusvaliokunta)

### company

(Fin.: yritys, yhtiö.) A very general word for a commercial business. Business forms vary from country to country, so avoid being too specific about business forms when writing for a very general audience.

Sole traders and the self-employed generally run their own *businesses*, although some of them may run them in the form of *companies* too.

### firm

In English, *firm* is associated with the legal and accounting professions (*law firms*, *legal firms*, *accounting firms*), but it can also be used as a general term for a company. If in doubt, use *company*, as it is more general than 'firm'.

### types of Finnish companies

The following types of companies, or business entities, exist in Finland:

- sole trader (Fin.: elinkeinonharjoittaja, toiminimi)
- partnership (Fin.: avoin yhtiö (Ay))
- limited partnership (Fin.: kommandiittiyhtiö (Ky))
- limited liability company (Fin.: osakeyhtiö (Oy))
- public limited company (Fin.: julkinen osakeyhtiö (Oyj))
- cooperative, cooperative society (Fin.: osuuskunta)

For a *limited liability company*, write the full company name, with Oy or Ab at the end, at least the first time it is mentioned. This is particularly important on invoices and other such documents. Do not write Ltd (short for 'limited') unless it is part of the company's official name in English.

## competition

(Fin.: kilpailu.) As an abstract noun, this means the contest between businesses for customers, market share, etc. We speak about *fair competition* and *promoting competition*. Suomen Yrittäjät has a business and competition policy (Fin.: elinkeino- ja kilpailupolitiikka).

## contract

(Fin.: sopimus, ulkoistaa.)

noun: a written or spoken agreement, often about employment or the provision of goods and services

verb: *to contract out*: to hire another company on a contractual basis to provide goods or services

*Parties* to a contract *sign* or *conclude* the contract. One or both parties may *terminate a contract* (Fin.: irtisanoa sopimus).

*Contract* and *agreement* are often synonyms, but not always: we speak about *employment contracts*, *sales contracts*, *insurance contracts*, *sales contracts*, *government contracts*, and *rental contracts*, but *trade agreements* (particularly between countries), *partnership agreements*, *framework agreements* and *collective bargaining agreements*.

## contractor

See [entrepreneur: contractor](#)

## cooperation

(Fin.: yhteistyö.) Spell it this way, without a hyphen. When two people or organizations cooperate with each other, each of them is a *partner* for the other. There is no need to say 'cooperation partner' when the context makes it clear that the context is cooperation.

See also: [collaboration](#)

## cooperative, cooperative society

See [company: types of Finnish companies](#)

## Corporate Social Responsibility (CSR)

(Fin.: yritysten yhteiskuntavastuu.) A form of business regulation in which companies, either on their own initiative or obligated by law, take actions to make companies more socially accountable and to do good in the communities in which they operate.

Companies can *start*, *launch*, *run* and *implement Corporate Social Responsibility (CSR) programmes* and *initiatives*.

## counselling

This usually means a form of therapy. However, there is the phrase *legal counsel* in a formal context. In the Suomen Yrittäjät context, *advice* is usually meant:

- The most important reasons to belong to the entrepreneur organisation are lobbying and ~~counselling~~ *advice* services.

## currency

(Fin.: valuutta.) The *currency* of Finland and the rest of the Eurozone is the euro (€). One euro is equal to one hundred cents (c). The plural of euro is both *euro* and *euros*, and the plural of cent is both *cent* and *cents*.

In English, the decimal separator is the full stop (.). The thousand separator is the comma (,). The euro sign (€) goes immediately before the amount, with no space. The same rule applies to other currency symbols such as the pound (£) and dollar (\$) signs.

- €23,516.99 (twenty-three thousand five hundred and sixteen euro(s) and ninety-nine cent(s))
- €0.34 *or* 34 cent *or* 34 cents *or* 34 c

## customer

See [client](#)

## data protection

(Fin.: tietosuoja.) The protection of digital data from unwanted destruction and unauthorized access. It is often a synonym of *data security* (Fin.: tietoturva). Since 25 May 2018, the General Data Protection Regulation (GDPR) has governed data protection in the European Union. Some key concepts in the Regulation are:

- controller (Fin.: rekisterinpitäjä) – the natural or legal person who decides for what purposes and how personal data will be processed
- processor (Fin.: henkilötietojen käsittelijä) – the natural or legal person who processes personal data on behalf of the controller
- data subject (Fin.: rekisteröity) – an identified or identifiable natural person
- personal data (Fin.: henkilötiedot) – any information relating to a data subject
- data protection officer (Fin.: tietosuojavastaava) – an officer appointed to inform and advise the controller or processor on their obligations under the GDPR, and to monitor compliance, and to act as a contact person for the authorities

Under the GDPR, data subjects have the rights:

- to access their personal data (Fin.: pääsy henkilötietoihin)
- to ask for rectification of their personal data (Fin.: henkilötietojen oikaiseminen)



- to transfer personal data from one provider to another, that is, to data portability (Fin.: henkilötietojen siirtäminen järjestelmästä toiseen)
- and the right to erasure of their personal data (Fin.: henkilötietojen poistaminen).

## details

People use both contact information and contact details.

People use both more details and further details. 'Information' is also possible in this context. Before a person's name, writing "For further information, please contact" feels friendlier than simply "Further information".

## digitalization, digitization

(Fin: digitalisaatio.) Broadly speaking, *digitization* means converting analogue information into digital information that computers can process. An example is scanning a paper document and saving it as a PDF. *Digitalization* means the conversion of analogue interactions and processes into digital ones. An example is a company automating its process for ordering mobile phones for new employees.

## director

(Fin.: *johtaja*.) In a business or organization, a *director* is in charge of a department or division. In Suomen Yrittäjät, the following *director* positions exist:

- Customer Relations Director (Fin.: asiakkuusjohtaja)
- Director of the Representation to the EU in Brussels (Fin.: EU-edustuksen johtaja)

See also: [Suomen Yrittäjät](#), [vice president](#)

## discount

(Fin.: alennus.) A deduction from the usual price. *Discounts* can be *good*, *deep*, *substantial* or *significant*, for example. People and organizations may *offer*, *give*, *provide* or *apply* a *discount*.

## each

See [every](#)

## economy

(Fin.: talous.) (Usually preceded by an article.) The state of production and consumption of goods and services, and the money supply, in a country or region. In an organization, we speak about *finances*.

There are two adjectives derived from this word: *economic* and *economical*:

- *Economic* means ‘related to the economy’: ‘economic reform’, ‘economic concerns’.
- *Economical* means ‘related to saving money’: ‘an economical person’.

## education

(Fin.: koulutus.) The giving and receiving of systematic instruction, particularly in a school or university.

It is not correct to speak about individual ‘educations’. They are *training sessions, seminars, lectures, workshops*, etc.

## elections

### types of elections in Finland

- municipal elections (Fin.: kuntavaalit, kunnallisvaalit)
- provincial elections (Fin.: maakuntavaalit)
- parliamentary elections (Fin.: eduskuntavaalit)
- European elections (Fin.: europarlamenttivaalit)
- presidential elections (Fin.: presidentinvaalit)

### elections in Suomen Yrittäjät

The general assembly of Suomen Yrittäjät, the organization’s highest decision-making body at the national level, elects the chairperson and four vice-chairpersons. The board of Suomen Yrittäjät elects the working committee (Fin.: työvaliokunta).

See also: [committee](#)

## employee

(Fin.: työntekijä, palkansaaja.) Someone who is employed and paid wages or salary. All the *employees* in an organization may be called the *staff* or *personnel*, particularly in clerical positions. The number of employees may be referred to as *employee headcount* or *employee numbers* (not ‘employee count’).

## employment

(Fin.: työllisyys, työsuhde.) The state of being in paid work. The action of employing someone.

- The long-term goal of Suomen Yrittäjät of reducing barriers to *employment* is starting to bring results.

An *employment rate* (Fin.: työllisyysaste) is defined [by the OECD](#) as “a measure of the extent to which available labour resources (people available to work) are being used”.

## enterprise

See [entrepreneurship: enterprise](#)

## Enterprise Finland

Fin.: [Yritys-Suomi](#).

## entrepreneur

(Fin.: yrittäjä, ammatinharjoittaja, elinkeinonharjoittaja.) According to the [OED](#), “a person who sets up a business or businesses, taking on financial risks in the hope of profit”. The Finnish ‘yrittäjä’ is not used in the same way as the English *entrepreneur*. *Entrepreneur* tends to highlight the risk-taking aspect, whereas ‘yrittäjä’ is more neutral and does not exclusively focus on the risk-taking aspect. In many cases, it is more appropriate and sounds less formal to speak about *businesspeople* and *business owners*. In English, we also often speak of *self-employed people* (Fin.: itsensätyöllistäjät). *Self-employed* is an adjective, not a noun, so we say *a self-employed person*, not ‘a self-employed’. The collective plural can be *the self-employed*.

- The most important reasons to belong to an entrepreneurs’ organization are advocacy and advice services, as well as a desire to be a part of the ~~entrepreneur~~ *business* community and meet other ~~entrepreneurs~~ *businesspeople*.

The following types of entrepreneur exist:

### contractor

(Fin.: urakoitsija, alihankkija, toimeksisaaja.) A person or company that signs a contract with a client to provide goods or services. *Contractors* are very common in the building and IT sectors, for example.

### freelancer

(Fin.: freelance, free.) A person who works for several different clients and is not dependent on assignments from a single client. In other words, this is someone who *works freelance*. In Finland, a *freelancer* may be paid like a salaried employee, using his or her tax card, or he or she may invoice clients. *Freelance* work is very common among journalists and writers.

### light entrepreneur

(Fin.: kevytyrittäjä.) In Finland, a *light entrepreneur* is generally one who does not have a business ID and who pays another company, such as an invoicing service provider, to issue his or her clients invoices. Companies that provide services to light entrepreneurs sometimes provide a business ID in addition to invoicing.

### sole trader

(Fin.: yksinyrittäjä, toiminimiyrittäjä.) An entrepreneur who works for himself or herself and does not have any employees. Use this term rather than ‘single

entrepreneur'. Use this term with care, as it does not mean exactly the same thing as *yksinyrittäjä*. In Finnish, an *yksinyrittäjä* may run a limited share company, for example, while in English a sole trader generally uses a simpler business form, closer to the Finnish *toiminimiyrittäjä*. It is also possible to speak of *one-person* or *single-person companies* or *businesses*.

See also: [entrepreneurship](#), [company: types of Finnish companies](#)

## Entrepreneur Cruise

(Fin. : Yrittäjäristeily.) A cruise organized by Suomen Yrittäjät.

## Entrepreneur Days

(Fin.: valtakunnalliset yrittäjäpäivät.) A two-day national gathering of entrepreneurs organized by Suomen Yrittäjät.

## Entrepreneurs in Finland

See [Suomen Yrittäjät](#)

## entrepreneurship

(Fin.: yrittäjiys) The activity of setting up a business or businesses and taking financial risks. This word can sound quite formal in English, so can often be replaced with the simpler *business* or *doing business*:

- The task of Suomen Yrittäjät is to improve the position of entrepreneurs and the conditions for ~~entrepreneurship~~ *doing business*, and to make Finland an entrepreneurial society.

## business

As a countable noun, this means 'a company' or 'an undertaking'. As a non-countable noun, this means 'business activities' or 'the world of commerce'. Both uses are very general.

- Matchmaker is an operating model aimed at helping enterprises with ownership changes, after an initial plan for the sale of the *business* has been drawn up between the buyer and seller.
- The experts at Suomen Yrittäjät know the legislation affecting *business* and can give advice where it's needed.

## business ownership

This term is often a good alternative to the more complex *entrepreneurship*:

- As a member, you'll receive information on important issues affecting business and ~~entrepreneurship~~ *business ownership*.

## enterprise

As a countable noun, this means ‘a project’, ‘an undertaking’ or ‘a company’, although it is better and plainer to call a company a company, if that is what is meant. As a non-countable noun, this means ‘initiative, risk-taking’. Therefore, the slogan of Suomen Yrittäjät is *Promoting enterprise*. (Compare Fin. Yrittäjyyden puolesta and Swe. För företagande.)

## euro

See [currency](#)

## ETLA

See [Research Institute of the Finnish Economy ETLA](#)

## European Union (EU)

(Fin.: Euroopan unioni.) Can almost always be abbreviated as *EU* with no loss of clarity. Do not confuse it with the European Economic Area, which includes Norway, Iceland and Lichtenstein, in addition to the EU member states. Suomen Yrittäjät maintains a *representation to the EU* (Fin.: EU-edustus) in Brussels.

## European Commission

(Fin.: Euroopan komissio.) Capitalize both words. The Commission has a President, Vice-Presidents, and commissioners.

## Council of the European Union

A body representing the executive governments of the EU members states. Do not confuse this with the European Council (whose President, at time of writing, was Donald Tusk) or the Council of Europe (which is not an EU body). The presidency of the Council of the European Union is often referred to colloquially as the presidency of the European Union, although this is strictly speaking incorrect. Finland will hold the presidency of the Council from July to December 2019.

## European Parliament

The legislature of the EU. Its members are known as *Members of the European Parliament* or *MEPs*.

## every

This is synonymous with ‘each’. Avoid ‘each and every’ in plain writing.

## expert

(Fin.: asiantuntija.) Someone with a lot of knowledge or skill in a particular area. In job titles, use *specialist* rather than *expert*.

## Federation of Finnish Enterprises

See [Suomen Yrittäjät](#)

### fee, fees

For the annual payment to be a member of Suomen Yrittäjät, use the singular:

- We will send you our new member's letter around a week after receiving your message, and shortly after that you will receive an invoice for your membership fee invoice and your membership card.

### finance

(Fin.: rahoitus, talous.) Non-countable noun. It has two-meanings: 'management of large amounts of money', and 'monetary support for a business', such as a loan. In the plural, *finances*, it means 'a person's or organization's monetary resources or affairs'.

- Banks are important sources of business finance.
- We recommend hiring an account to help manage your business's finances.

## Finland, Finnish, Finn

When writing about results of surveys, etc., that were conducted in Finland, do not say, for example, that "34% of Finns thought that..." You do not know that everyone who responded to survey identifies as a Finn. Instead, write "34% of Finnish residents" or "34% of respondents in Finland".

## Finnish Standards Association SFS

Fin.: Suomen Standardisoimisliitto SFS ry.

### firm

See [company: firm](#)

### freelancer

See [entrepreneur: freelancer](#)

### funding

(Fin. rahoitus.) A non-countable noun. In contrast with finance, *funding* is often from and for public bodies. Also, *funding* can often be in the form of investment, rather than a loan.

- Start-up *funding* can seem hard to come by, and indeed the *funding* landscape is not as favourable as it was a few years ago. However, this doesn't mean that money isn't available. Great ideas still get *funded*, but you

need to think carefully about the kind of investment you're going to take, and the terms on which you'll take it. ([simplybusiness.co.uk](https://www.simplybusiness.co.uk))

## General Data Protection Regulation (GDPR)

See [data protection](#)

## generation

See [change](#) and [ownership: ownership transfer, change in ownership](#)

## government, cabinet, PMO

The *government* of Finland (Fin. hallitus) consists of the Prime Minister and the *cabinet* of ministers (Fin.: valtioneuvosto). *Government* can also refer to the parties that form a ruling coalition in the Finnish parliament. Do not use 'state council' in English. The English for 'valtioneuvoston asetus' is *government decree*. The English for 'valtioneuvoston kanslia' is *the Prime Minister's Office*. This is the ministry which assists the Prime Minister and the cabinet.

In American English, *government* can refer to the whole executive branch of government and the civil service. In Europe, *government* is more commonly understood as the head of government and political parties in power at any given time. Thus, it may be clearer to speak about *state funding* or *public funding* rather than 'government funding' and *public servants* or *civil servants* rather than 'government employees'.

Further guidance on the correct word choices for the Finnish government and public sector can be found on the online [Valter term bank service](#).

## hashtag

(Fin.: aihe tunniste.) Hashtags (#) are used on social media to create links to posts on a certain topic. They are written without spaces and the hash symbol is called *hashtag*, not 'hash' or 'pound'. Thus, #MeToo is pronounced 'hashtag me too'.

## hyphens

(Fin.: väliviivat.) There is no firm rule for hyphens. Consult the [Oxford English Dictionary](#) for the correct hyphenation. Here are some general rules:

### fractions and numbers

Hyphenate fractions in this way:

one-third

three-tenths

However, do not hyphenate *a half*, *a fifth*, *a sixth*, etc.

Hyphenate numbers that consist of two words:

twenty-five

seventy-nine

### words that begin with certain words

agri-  
anti-  
counter-  
extra-  
half-  
infra-  
inter-

mid-  
multi-  
non-  
post-  
pre-  
semi-  
ultra-

There are exceptions to all of these, however, so consult the dictionary if you are unsure.

### adjectives formed from two or more words

a 35-year-old entrepreneur  
public-sector employees

value-added tax

### in order to

Avoid this phrase where possible. Use *to* alone instead.

- My company took out a business loan ~~in order~~ *to* invest in product development.

### immigrant

(Fin. maahanmuuttaja.) This is not an ideal word, but when used sensibly, it need not cause offence. Suomen Yrittäjät has an *immigrant entrepreneur network*, for example.

Do not call people ‘immigrants’ or people with an ‘immigrant’ or ‘foreign’ background when addressing them directly. Remember, your audience consists of your members or potential members, and you want to highlight what you have in common, not what divides you.

- Hello all entrepreneurs with a foreign background!
- Calling all entrepreneurs originally from outside Finland!

### industry

(Fin.: teollisuus.) This word has at least two meanings: ‘economic activity involving processing of raw materials’ and ‘a sector of the economy’. Nowadays *industry* is used a lot to refer to sectors of the economy that do not involve any traditional manufacturing: *the music industry, the film industry, the tourism industry, the entertainment industry*. *Sector* is more specific than *industry*.



See also: [sector](#)

## influence

(Fin.: vaikuttaminen.) Instead of talking about ‘influencing’ a government, it is more natural, and less sinister-sounding, to talk about *advocating* or *lobbying*:

- Suomen Yrittäjät aims to promote entrepreneurship in the EU and other international bodies primarily by influencing the actions of the Finnish government in the EU.
- Suomen Yrittäjät aims to promote entrepreneurship in the EU and other international bodies primarily through advocacy aimed at the Finnish government at the EU level.

See also: [lobbying](#)

## information

See [details](#)

## innovation

(Fin.: innovaatio.) This word is much overused in certain contexts, such as technology. Only call something an *innovation* or *innovative* if it is truly new. Never use ‘a new innovation’: an innovation is by definition ‘new’.

## insurance

(Fin.: vakuutus.) Only use this word in the singular; do not use ‘insurances’. You may mean *insurance policies* instead.

## internationalization

(Fin.: kansainvälistyminen.) This word is often vague. When a company starts trading in other countries, talk about *international expansion* or *global expansion* rather than ‘internationalization’.

## internet

This word used to be capitalized, ‘Internet’, but this is no longer necessary. *The internet* sounds more neutral and less of an attempt to be ‘cool’ than *the net* or *the web*. Information is found *on the internet*, not ‘in’ or ‘from’ it.

## invoice

*Invoice* and *bill* are almost synonyms. Both are written statements of the cost of goods or services that include payment details. Both *invoice* and *bill* are verbs. However, *invoice* is more appropriate for professional services and for transactions between businesses. Suomen Yrittäjät members receive *membership fee invoices*.

## -ise, -ize

Suomen Yrittäjät uses British English spelling and, like Oxford University Press and Penguin, uses -ize rather than -ise spelling. Consequently, the nouns formed from these verbs end in -ization, not -isation. Some examples:

commercialize	commercialization
digitalize	digitalization
internationalize	internationalization
localize	localization
modernize	modernization

Always spell the following words, however, with -ise at the end:

advertise	excise
advise	exercise
apprise	franchise
arise	improvise
chastise	incise
comprise	merchandise
compromise	premise
demise	prise
despise	revise
devise	supervise
disenfranchise	surmise
disguise	surprise
enfranchise	televisé

Also, spell the following words with -se at the end, not -ze:

analyse	paralyse
---------	----------

## issue

A much overused word. Good alternatives are *matter*, *question* or *affairs*. Do not say 'issues around': say *matters concerning* or simply say what the subject matter is, without extra words.

## joint stock company

(Fin.: osakeyhtiö.) Use *limited liability company* instead.

See [company: types of Finnish companies](#)

## labour market

(Fin.: työmarkkinat.) 'The availability of employment and labour, in terms of supply and demand' (OED). In Finland, *labour-market policies* is a phrase that is not always easily understood to outside readers. Consider *employment policies* instead.

## law, act, bill

(Fin.: laki.) *Law* is a general word for a rule which everyone in society must follow. Before a law has been enacted by a legislature, it is referred to as a *bill* (Fin.: lakiehdotus). After it has been enacted, it is an *act*. Thus, all acts of the Finnish parliament, which have -laki at the end of their Finnish titles, have Act as the last word of their unofficial English translations:

- Occupational Safety and Health Act

You can search Finlex for the unofficial English translation of Finnish acts and decrees. Use these versions, as they are most likely to be used by others.

## leadership, management

In business, *leadership* (Fin.: johtaminen) is an abstract noun that means ‘the ability to lead’ or ‘the act of leading’. Thus, we speak about *effective leadership* or *inspiring leadership*. The *management* (Fin.: johto) of a company is the CEO, other senior executives, and the board of management. Of course, it is also possible to use *management* as an abstract noun, like *leadership*, but this sounds less active and more reactive.

See also [chief executive officer \(CEO\)](#).

## legislation

(Fin.: lainsäädäntö.) A collective noun for all the laws in a country or area. While in Finnish it is common to speak of ‘tax legislation’ (Fin.: verotuslainsäädäntö), for example, in English this sounds more like ‘making laws about tax’ than ‘the collection of laws about tax’. Thus, for the general reader, speaking about *tax law* is clearer.

See also [law, act](#)

## limited company

(Fin.: osakeyhtiö.) Use *limited liability company*.

See also [company: types of Finnish companies](#)

## limited partnership

(Fin.: kommandiittiyhtiö.) See [company: types of Finnish companies](#)

## line

(Fin.: linja, linjaus.) Avoid this word when you really mean ‘position’ or ‘stance’.

See also [policy](#)

## lobbying

(Fin.: lobbaus, lobbaaminen.) *Lobbying* is a form of legitimate advocacy for someone's interests to decision-makers, usually legislators such as MPs. All *lobbying* is a form of advocacy, but not all advocacy is *lobbying*. Thus, consider replacing *lobbying* with 'advocacy'. Suomen Yrittäjät can *advocate* for a more business-friendly economy, but it can *lobby* legislators and the government for changes to a bill that is being debated in Parliament. The word *lobbying* can also be used slightly more generally when it is still clear that it is aimed at changes to legislation.

- The entire organizational chain of Suomen Yrittäjät is involved in *lobbying*. The local societies play an important role in economic policies at the municipal and district levels.
- The most important reasons to belong to an entrepreneurs' organization are *lobbying* advocacy and advice services, as well as a desire to be a part of the business community and meet other businesspeople.

## local society

(Fin.: paikallisyhdistys.) The lowest-level division of Suomen Yrittäjät, often at the municipal level. When writing about them in English, use the full Finnish or Swedish name, even if it contains a Finnish place-name in the genitive case: *Alahärmän Yrittäjät ry*. If an explanation is needed, write something like 'the local entrepreneurial society, and part of Suomen Yrittäjät' afterwards.

See also: [regional association](#)

## located

Avoid saying something is 'located' somewhere. Say something 'is' somewhere:

- The headquarters of Suomen Yrittäjät are ~~located~~ in Helsinki.

## management team

(Fin.: johtoryhmä.) Suomen Yrittäjät has management teams, generally with the function of leading networks, such as:

- immigrant entrepreneur network management team (Fin.: maahanmuuttajayrittäjien verkoston johtoryhmä)
- growth entrepreneur network management team (Fin.: kasvuyrittäjäverkoston johtoryhmä)
- Young Entrepreneurs' network management team (Fin.: nuorten yrittäjien verkoston johtoryhmä)
- Swedish-language network management team (Swe.: ledningsgrupp för svenskspråkiga nätverket; Fin.: ruotsinkielisen verkoston johtoryhmä)
- retiree network management team (Fin.: senioriverkoston johtoryhmä)
- one-person enterprise network management team (Fin.: yksinyrittäjäverkoston johtoryhmä)

In Suomen Yrittäjät, a management team has a management team secretary and an employee representative to the management team.

## manager

A person who manages a team, department or other section of an organization. Suomen Yrittäjät has the following *manager* (Fin.: päällikkö) positions:

- Development Manager (Fin.: kehityspäällikkö)
- Network Manager (Fin.: verkostopäällikkö)
- Tax Affairs Manager (Fin.: veroasioiden päällikkö)

## marketing

(Fin. markkinointi.) This means both ‘promoting the sale of products and services’ and ‘the marketing industry and profession’. Often, *advertising* or *promoting* is appropriate when Finnish uses *markkinointi*.

## member, membership

(Fin.: jäsen, jäsenyys.) Suomen Yrittäjät has *members* who are collectively the *membership* of the organization. They pay *membership fees* (not ‘member fees’). *Membership* of the organization has both obligations and benefits.

## membership card

(Fin.: jäsenkortti.) Not ‘member card’ or ‘member’s card’. It is also available as a *mobile membership card*.

## ministry

(Fin.: ministeriö.) Finnish government ministries are ministries *of* something, not *for*. Thus, there is the Ministry of Economic Affairs and Employment of Finland. Adding ‘of Finland’ is not necessary if the context makes it clear it is a Finnish ministry.

## money

(Fin. raha.) The plural form, *monies*, is only used in formal, legislative contexts. See also [currency](#), [economy](#) and [finance](#)

## municipality

(Fin. kunta, paikkakunta, kaupunki.) The unit of self-governance in Finland, which has around 300 *municipalities*. The adjective is *municipal*. Some of them, such as Helsinki, Turku, Tampere, etc., are also officially cities. In full titles, ‘City’ may be capitalized, whereas ‘municipality’ is not:

- the City of Tampere
- the municipality of Ranua

In municipalities, the legislative body is called the *council* (or *municipal council* or *city council*, Fin.: kunnanvaltuusto, kaupunginvaltuusto) and its members *councillors* (Fin.: kunnanvaltuutettu, kaupunginvaltuutettu). Municipalities also have a *board* (municipal board or city board; Fin.: kunnanhallitus, kaupunginhallitus), which is subordinate to the council and is responsible for municipal administration and finances.

See also: [elections: types of elections in Finland](#)

## names

In interviews and articles that try to be warm and approachable, once you have mentioned someone's name the first time, you can refer to him or her all subsequent times using his or her first name. This is different to Finnish practice, which uses the surname throughout.

In press releases, you can refer to people, after the first mention, using their surnames alone. Honorifics such as Mr and Ms are not necessary.

## national

(Fin.: valtakunnallinen, kansallinen; kansalainen.) Adj.: 'at the national level', 'relating to the nation'. Some Finnish bodies use this word in their English titles:

- Finnish National Agency for Education (Fin.: Opetushallitus)
- National Board of Antiquities (Fin.: Museovirasto)

Noun: 'a citizen'. Use *citizen* instead of 'national' and *citizenship* instead of 'nationality' where possible.

## National Research Information Hub

Fin.: Tutkimustietovaranto.

## network

(Fin.: verkosto.) Suomen Yrittäjät has *networks* such as:

- *immigrant entrepreneur network* (Fin.: maahanmuuttajayrittäjien verkosto)

See [committee](#) for the titles of the networks in English and Finnish.  
Use *internet connection* instead of 'network connection'.

## Nordic

(Fin.: Pohjoismaat, Pohjola, pohjoismainen.) The *Nordic countries* (not 'the Nordics') are Finland, Sweden, Denmark, Norway and Iceland. They are not the same as Scandinavia, which consists of Sweden, Norway and (in some definitions) Denmark.

## number, numbers

Spell out all numbers up to and including ten, except when they are:

- the first word in a sentence:
  - Twenty new businesses have started trading.
- percentages:
  - 4%
- page numbers:
  - Page 2
- before units of measurement:
  - 4 metres
- part of a set of numbers that includes a number greater than ten:
  - The companies employ 6, 12 and 23 people, respectively.

Write all numbers above ten as numbers, except when they are an approximate or rhetorical figure:

- Around a thousand self-employed people will qualify for the tax relief.

Separate thousands with a comma, not a space or a full stop:

- 3,000

Separate decimals with a full stop, not a comma:

- 2.458

Do not place a space between a number and the percentage sign:

- 45%

## offer

(Fin.: tarjous.) This can mean either 'discount', such as in *special offer*, 'the price a person is willing to pay', or 'a quotation'. In the 'quotation' sense, when the body asking for a quotation is a public body or large private company, it is called a *proposal* and the request is called a *request for proposal*, often capitalized as *Request for Proposal*.

## offering (n.)

Use *offering* for *public offering* (Fin.: julkinen emissio, liikkeeseenlasku) of company shares.

(Fin.: tarjonta.) When you mean 'the goods or services a company offers', say that: *the company's services* instead of *the company's offering*.

## online

This is both an adjective and an adverb. As an adjective, use it instead of 'web' or 'net': *online services*, not 'web services'. As an adverb, it is a useful alternative to 'on the internet': *to bank online*, not 'to do your banking on the internet'.

## organization

Suomen Yrittäjät has *regional associations*, not ‘regional organizations’ (Fin.: aluejärjestö).

Note the -ization spelling.

See also: [Suomen Yrittäjät: regional associations and local societies](#) and [-ise, -ize](#)

## ownership

The owners of a limited liability company are the *shareholders* or *stockholders* (Fin.: osakas, osakkeenomistaja).

*Ownership* of a company can *change* or *be transferred* from one owner to another.

- If the *ownership* of your business *changes*, the first thing you should do is notify your staff and shareholders. ([FSB.co.uk](#))

Suomen Yrittäjät also uses the term *restartup* for a special programme for the purchase of existing businesses, with a change in ownership.

When a municipality or other public body owns companies or other assets, the way in which it manages these assets is called *ownership management* (Fin.: omistusohjaus).

## parliament

(Fin.: eduskunta.) The legislature of a country. In Finland, *Parliament* or *the Finnish Parliament* has 200 *Members of Parliament* or *MPs* (Fin.: kansanedustaja). Capitalize *Parliament* when you mean a specific parliament.

## partner

(Fin.: kumppani.) See [cooperation](#)

## partnership

See [company: types of Finnish companies](#)

## payment

(Fin.: maksu.) In Finland, invoices have a range of *payment terms* (Fin.: maksuehto) and *due dates* (Fin.: eräpäivä) on which a *payment falls due*. Retailers accept payment by card (including contactless card payment, Fin.: lähimaksu) and payment in cash.

## percentages

See [number, numbers](#)



## personal ID number

(Fin.: henkilötunnus.) Use this rather than ‘social security number’, as it is not exclusively linked to the provision of social security services.

## pension

See [YEL](#)

## persons

See [people](#)

## people

Use *people* instead of ‘persons’.

## policy

(Fin.: politiikka.) This is a position on a question, such as the government’s *policy on small business*, or a set of rules for acting in certain situations, such as an entrepreneur’s *late payment policy*. It is not a ‘line’.

## postcode

Spell it this way, as one word, not ‘post code’.

## privacy

(Fin.: yksityisyys.) Since the entry into force of the EU GDPR, companies have started paying more attention to *privacy* and putting *privacy statements*, *privacy notices* or *privacy policies* (Fin.: rekisteriseloste, yksityisyysilmoitus, yksityisyyspolitiikka) on their websites.

See also [data security](#)

## procurement

(Fin.: hankinta, hankinnat.) The act of buying goods or services, usually in large quantities by a corporate or public-sector buyer. When a government or other public body carries this out, we speak of *public procurement* (Fin.: julkinen hankinta, julkiset hankinnat). A government or organization may have a *procurement policy* (Fin.: hankintapolitiikka). Suomen Yrittäjät provides *procurement advice* or *procurement advice services* (Fin.: hankintaneuvonta) to its members.

## programme

The verb and noun are spelt this way to mean ‘a plan, an agenda, a scheme, etc.’ and ‘to arrange, plan’, but the noun and verb in the computing sense are spelt *program*.

## price

Use *membership fee* instead of ‘member price’ for ‘the cost of being a member’. If you mean a special *price* for members, consider *member-only price* or *member rate* (if a service rather than goods is being sold).

*Prices* are ‘high’ or ‘low’, not ‘expensive’ or ‘cheap’.

## provide

(Fin.: *tarjota*.) Often an unnecessarily formal word for *give*:

- We ~~provide~~ give problem-solving advice over the phone.
- *Offer* would also work in this context.

## province

(Fin.: *maakunta*.) One of the 19 (as of 2018) territorial divisions of Finland, above the municipal but below the national level. When their names include a compass point, use *North* rather than ‘northern’, etc.:

- North Ostrobothnia
- South Karelia

Use *Finland Proper* (Fin.: *Varsinais-Suomi*) to refer to the province using its official title, but *Southwest Finland* when referring to the region in a more general way.

## provincial reform

See [social and healthcare reform](#)

## public limited company

See [company: types of Finnish companies](#)

## qualification

(Fin.: *tutkinto*.) In the singular, a *qualification* is proof of formal education and the passing of tests or examinations.

(Fin.: *pätevyys*.) In the plural, *qualifications* are the merits that an applicant has for a position.

## quotation marks

(Fin.: lainausmerkit.) Use single quotation marks for individual words and very short phrases:

- The word ‘often’ came up in the style guide a lot.

Also use them for quotations within quotations:

- “I heard the CEO call the investment ‘significant’.”

Use double quotation marks when quoting direct speech, and put a comma before the direct speech:

- I heard the CEO say, “the investment is significant”.

When a quotation is split over several paragraphs, put quotation marks at the start of every paragraph, but only at the end of the final one:

- “This is the first quoted paragraph.
- “The is the second paragraph of the quotation.
- “And this is the final one.”

## receive

(Fin.: saada.) Often a needlessly formal alternative to ‘get’:

- As a member, you will ~~receive~~ get the Yrittäjäsanomien newspaper for members 6 times a year.

## regional association

(Fin.: aluejärjestö.) A provincial-level division of Suomen Yrittäjät. Take care to use *regional association* and not ‘regional organization’.

See also: [Suomen Yrittäjät: regional associations and local societies](#)

## register

(Fin.: ilmoittautua, rekisteröityä.) In English, people *register for* an event or *with* an organization, but not *to*.

## related

(Fin.: liittyvä, liittyen.) This is often an unnecessary adjective. Try to find a simpler way to say it:

- **Employment law *related* matters are the most frequently sought category of advice.**
- **Employment law is the most requested advice category.**

## require

(Fin.: tarvita.) This is often an unnecessarily formal alternative to *need*:

- If you ~~require~~ need advice in English, please say so when you ring the switchboard.

## Research Institute of the Finnish Economy ETLA

Fin.: Elinkeinoelämän tutkimuslaitos.

## search

(Fin.: haku.) Suomen Yrittäjät has a *business search service*, Synergia. It used to be known as Yrityshaku. Members can use it to *search for* businesses.

## sector

Fin.: toimiala.

See [industry](#)

## service, services

(Fin.: palvelu.) Suomen Yrittäjät provides *member services* to its members, such as a *legal advice service*. Like other organizations, Suomen Yrittäjät is thus a *service provider*.

## Sitra, Finnish Innovation Fund

(Fin.: Suomen itsenäisyyden juhlarahasto Sitra) *The Finnish Innovation Fund Sitra* is the order of words the organization uses.

## small and medium-sized enterprises (SMEs)

(Fin.: pieni ja keskisuuri yritys, pk-yritys.) The [European recommendation 2003/361](#) defines a small or medium-sized enterprise as one with fewer than 250 staff and turnover under €50 million a year. Use *SME* or *SMEs* when are you sure your audience will understand the meaning. Otherwise, first write *small and medium-sized enterprises (SMEs)* and only after that *SMEs* alone.

Note that although this acronym contains the word ‘enterprise’, it is not common to speak about ‘companies’ as ‘enterprises’ in plain English. Use *companies* or *businesses*.

## so, in such a way

‘So that’ and ‘in such a way that’ are often calques (loan translations) from the Finnish ‘niin, että’ and often unnatural in English. Try to find another way to express the idea:

- Pedagogical practices will change so that children no longer need to sit down quietly in one place, but can instead choose where and how they study.
- Pedagogical practices will change: children will no longer need to sit down quietly in one place, but can instead choose where and how they study. ([Finland.fi](http://Finland.fi))
- A work must not be altered in such a way that it insults the author's literary or artistic value or originality.
- A work must not be altered to insult the author's literary or artistic value or originality. ([minedu.fi](http://minedu.fi))

## so-called

(Fin.: niin sanottu, niin kutsuttu.) Avoid this term, as it can sound mocking or pejorative in English, unless the term after *so-called* is at odds with the reality.

- By means of Statistics Finland's origin classification, you can easily break down persons born abroad (~~so-called~~ first generation) and persons born in Finland (~~so-called~~ second generation) with foreign background.

The people born abroad are first-generation immigrants. 'So-called first generation' sounds as if the author thinks the people are lying about where they were born.

## social and healthcare reform

(Fin.: sosiaali- ja terveydenhuollon uudistus, sote-uudistus.) A part of a Finnish government programme, the provincial and social and healthcare reform, aimed at transferring responsibility for social care and healthcare services from the municipalities to 18 new provinces.

## social media

(Fin.: sosiaalinen media, some.) People interact *on social media*, not 'in'.

## social security

(Fin. sosiaaliturva.) See [welfare, wellbeing](#)

## social security number

See [personal ID number](#)

## sole trader

See [company: types of Finnish companies](#) and [entrepreneur: sole trader, single entrepreneur](#)

## specialist

See [expert](#)

## sponsorship

(Fin.: sponsorointi.) *Sponsors* are people who *sponsor* other people or businesses to achieve a goal. A *sponsor* can also *sponsor* someone for *citizenship* or for *permanent residency* in some countries.

## start-up

(Fin.: kasvuyritys.) Use this spelling, with a hyphen, per the OED.

## Statistics Finland

Fin.: Tilastokeskus.

## stock corporation

Use limited liability company instead.

See [company: types of Finnish companies](#)

## Suomen Yrittäjät

In Finland, when communicating with members in Finland, use the Finnish name rather than ‘the Federation of Finnish Enterprises’, ‘the Federation’ or ‘FFE’. Sometimes the abbreviation SY might be appropriate.

- The experts at ~~the Federation of Finnish Enterprises~~ *Suomen Yrittäjät* know the legislation affecting business and can give advice where it’s needed.

In international communication, when context is needed, use *Entrepreneurs in Finland*. Do not use ‘the Federation of Finnish Enterprises’, ‘the Federation’ or ‘FFE’ any longer.

Suomen Yrittäjät at the national level is sometimes referred to as the *national organization* (Fin.: kattojärjestö).

The highest-ranking official in Suomen Yrittäjät is the [CEO and President](#). His or her deputy is the *deputy CEO*. Suomen Yrittäjät has a [board](#) with a [chair](#) and *vice chairs*.

## general assembly

(Fin.: liittokokous.) The meeting of Suomen Yrittäjät members at the Entrepreneur Days which elects the chairperson and four vice-chairpersons for a two-year term.

## regional associations and local societies

Suomen Yrittäjät has *regional associations* (Fin.: aluejärjestö) and *local societies* (Fin.: paikallisyhdistys). The former is generally on a provincial level and the latter on a municipal level. Use the full Finnish or Swedish name of the regional association or local society, adding an explanation if necessary:

- Pohjois-Karjalan Yrittäjät, the regional association of Suomen Yrittäjät in North Karelia
- Korsholms Företagare, the local society of Suomen Yrittäjät in Korsholm

## other bodies

Suomen Yrittäjät also has a *labour market delegation* (Fin.: työmarkkinavaltuuskunta).

## subscription

(Fin.: tilaus.) Nowadays, a *subscription* is generally for newspapers, telephone services, broadband and streaming services. However, *contract* (Fin.: liittymä) is also commonly used for telephone and internet. A person who *takes out a subscription* is a *subscriber*.

A subscriber may *subscribe to* (Fin.: tilata) and *unsubscribe from* (Fin.: peruuttaa tilaus) a subscription, such as a newsletter.

## tax, taxation

(Fin. vero, verotus.) In Finland, employees and entrepreneurs pay *income tax* (Fin.: tulovero, ansiotulovero). In addition, entrepreneurs and others pay *capital gains tax* (Fin.: pääomatulovero). Companies pay *corporation tax* (Fin.: yhteisövero). All of these taxes are paid at different *tax rates* (Fin.: verokanta, veroprosentti).

See also [value added tax \(VAT, alv\)](#)

## Tax Administration

(Fin.: Verohallinto.) Capitalize both words.

## time

Use the twenty-four hour clock, and put colons, not full stops, between the hours and minutes. Use four digits in all times, including times before 10:00.

- 09:45
- 16:30

Refer to the time zone of Finland as Eastern European Time (EET) in the winter and Eastern European Summer Time (EEST) in the summer.

## together

Avoid 'together with': just say 'with'.

- After joining you will receive our new member's letter within a week. Shortly after that, you will be sent a membership fee invoice ~~together~~ with your membership card.

## trade union

(Fin.: ammattiyhdistys, ammattiliitto.) In Finland, many *trade unions* (Fin.: ammattiyhdistykset, jäsenyhdistykset) are part of a larger organization, an *umbrella union* (Fin.: kattoliitto), and it is this which corresponds to the English-speaking concept of *trade union*. In addition, these *trade unions* form *trade union federations* (Fin.: keskusliitto).

## training

See [education](#)

## unemployment

(Fin.: työttömyys.) The state of not being employed. The proportion of unemployed people is the *unemployment rate*. In Finland, the unemployed receive *unemployment allowance* (Fin.: työttömyysetuus), which may be *basic unemployment allowance* (Fin.: peruspäiväraha) or *earnings-related unemployment allowance* (Fin.: ansiosidonnainen päiväraha). A person may join an *unemployment fund* (Fin.: työttömyyskassa).

## union

See [European Union](#) and [trade union](#)

## up to

When using this phrase to describe discounts, place it just before the amount or proportion:

- Viking Line offers Suomen Yrittäjät members discounts of *up to* 20%

## up to date

(Fin.: ajan tasalla, ajantasainen.) Write this without hyphens when it is not followed by a noun, and with hyphens when it is.

- The member publications and online services of Suomen Yrittäjät keep member entrepreneurs *up to date*.
- Yrityshaku provides *up-to-date* information on over 90,000 reliable, service-oriented Finnish companies in all fields of business from every part of Finland and every sector of the Finnish economy.

Also consider using *informed* and *current* as alternatives.



## use

For the noun, prefer *use* to ‘usage’. For the verb, prefer *use* to ‘utilize’.

## value-added tax (VAT)

(Fin.: arvonlisävero, alv.) Hyphenate it this way. Abbreviate it as VAT, as your readers may not know the Finnish abbreviation alv. At the time of writing, the *VAT rates* in Finland were 24% for services, 14% for foodstuffs and 10% for certain goods and services. Businesses on the *VAT register* are *VAT registered* or *VAT liable*. Thus, they are eligible to *reclaim VAT* on business purchases. When writing out the price of goods or services, be clear about whether VAT is included by using the word *including* and the preposition *at*:

- Course fee: €124 (including VAT at 24%)

## vice president

An official who ranks below president in an organization. In Suomen Yrittäjät, the following *vice president* (Fin.: *johtaja*.) positions exist:

- Vice President Labour Market and Legal Affairs (Fin.: työmarkkinajohtaja)
- Vice President Field Operations (Fin.: kenttäjohtaja)
- Vice President Communications (Fin.: viestintäjohtaja)
- Vice President Administration and Chief Financial Officer (CFO) (Fin.: hallintojohtaja)
- Vice President Economics and Chief Economist (Fin.: pääekonomisti)

## VTT Technical Research Centre of Finland

Fin.: Teknologian tutkimuskeskus VTT Oy.

## we, us, our

(Fin.: me, meidän.) Be careful when using this pronoun. It could be read exclusively as ‘Finns’.

*We* is often better than ‘Suomen Yrittäjät’ when you want the text to sound approachable and accessible:

- Are you looking for business partners or like-minded entrepreneurs?  
~~Suomen Yrittäjät~~ *We* offer a ready-made network for collaboration and cooperation.

## web

See [internet](#)

## welfare, wellbeing

(Fin.: hyvinvointi.) These are not the same thing.

*Welfare* is the state of being healthy, happy and well. It can also mean *social welfare*, which is also known as *social security*: legislation and policies aimed at, and funded to, assure a minimum living standard for those who need it.

*Wellbeing* refers more to feeling physically and well.

## whole

‘As a whole’ is often unnecessary. Ask yourself whether this phrase adds anything to the sentence:

- Our membership structure is a good reflection of the structure of Finnish business ~~as a whole~~.

## within

Use *in* instead of ‘within’:

- Suomen Yrittäjät appoints prominent people from each business sector to follow international developments ~~within~~ *in* their field of responsibility.

Sometimes *within* is justified, however, when it refers to a time period:

- After joining you will receive our new member’s letter *within* a week.

## world, worldwide

*Worldwide* and *global* or *globally* are good alternatives to ‘around the world’:

## world wide web

See [internet](#)

## YEL

(Fin.: yrittäjäläkelaki.) The Self-Employed Persons’ Pension Act, and, by extension, the pension it provides to the self-employed. In Finland, self-employed people whose business operations exceed a certain turnover must pay *YEL contributions* (Fin.: YEL-maksut) based on an *earnings income* (Fin.: työtulo) that they set. *Insurers* and *pension funds* provide pension savings services and pay the pensions.

## you, your

(Fin.: sinä, sinun, te, teidän.) Use *you* and *your* in texts that are aimed at Suomen Yrittäjät members. This is inclusive and personal.

- After you log in, *you* can explore the valuable membership benefits that our partner organizations offer.

## Yrittäjät

See [\*Suomen Yrittäjät\*](#)