Federation of Finnish Enterprises
Migrant entrepreneurship
Finland’s largest business association

- A unique popular movement, entrepreneurial movement and business association
- Satisfied and engaged membership
- National, regional and local advocacy for small and medium entrepreneurs

Strong interaction between different parts

- International operations at the EU level
- Operations throughout Finland
- Local operations
- Regional and trade-specific operations
An organization founded by entrepreneurs

- Member businesses: 115,000
- Local societies: 383
- Regional associations: 20
- Trade associations: 58
- Jobs: 660,000 (incl. business owners)
- Members on municipal councils: 2,100
- Over 4,000 holders of positions of trust
Why do we exist?
We advocate for entrepreneurs

Suomen Yrittäjät represents business owner led businesses. 93% of Finnish companies employ fewer than 10 employees.

We improve the position of entrepreneurs and their conditions for doing business. Our goal is to make Finland a better country to do business in.

Entrepreneurs and entrepreneurship take Finnish society as a whole towards a better future.
This is Finnish entrepreneurship.
Finland is a country of small businesses. There are 286,042 companies in Finland.*

- 93% of companies have fewer than 10 employees.
- Only 0.2% of Finnish companies are large enterprises.
- Single-person businesses account for 71% of business owners.
- Women account for 35% of business owners.
- 1.4 million people work in Finnish businesses.

*Businesses without primary production.
Source: Statistics Finland 2018.
Excl. agriculture, forestry and fishing.
The number of business has grown strongly in the 21st century.

For these reasons it’s worth being a member of Suomen Yrittäjät

We make an impact on decision-making. We advocate for businesses and entrepreneurs.

We offer entrepreneurs a network for meeting and cooperating with each other.

We offer our members free advice, both online and over the phone, on the challenges of running a business.

A wide variety of free training sessions to keep entrepreneurial skills current. A broad range of local and national events.

Money-saving member benefits: discounts on insurance, phone contracts, fuel, accommodation and travel.

Information, help and tips for running your business. We offer a document bank, the Yrittäjä magazine, an electronic newsletter and social media channels.

» MORE REASONS: 65 reasons to fall in love with Suomen Yrittäjät
Online tips for the most common challenges entrepreneurs face: yrittajat.fi.

Free **personal telephone advice** on weekdays from 08:00 to 18:00.

Tell us your member number and your call will be connected to a specialist.

Topics include:
- insolvency
- training
- changes of ownership
- environmental issues
- market and competition law
- corporate jurisprudence
- contract law
- taxation
- social security
- work life jurisprudence
Migrants play a huge role in entrepreneurship

• The Atlantic: 40% of Fortune 500 companies founded by immigrants.
• Immigrants have a big role in certain areas. California best example.
• Google, Tesla, Yahoo, Intel, Ebay…
• Finland has great potential.
Immigrant owned businesses employ 30,000 in Finland.
Where are the new entrepreneurs coming from?

- ETLAn raportissa analysoitiin taustamaittain työllistymistä ja yrittäjyyttä

- Taustamaittain suuria eroja sekä yrittäjyydessä että työttömyydessä.
- Yrittäjyyys näyttää toimivan vaihtoehtona työllistymiselle

Lähde: Fornaro (2018)
Capital region: 40%
Vaasa: 20%
Nationwide: 5%

15% of all companies founded are by migrants.

New clients with migrant background at

*% of new clients at Finnish Enterprise Agencies 2019
Services for migrant entrepreneurs in particular

- Webinars in English
- Specific training program
- Monthly business workshops
- Facebook group: Finnish International Entrepreneurs
  - Immigrant Entrepreneur’s Network
  - English newsletter on current topics
- Migrant Entrepreneur of the Year -award
  - Business Unplugged
    - Yrittajat.fi/en
- Co-operation with different projects and stakeholders
  - Societal influencing
CHANGES TO ENTREPRENEURSHIP
Changes to entrepreneurship

- More single-person enterprises
- Ageing entrepreneurs
- Accelerated urbanization
- Emphasis on start-up entrepreneurship
- Employer enterprises getting smaller
- Widespread labour shortage
- More SMEs expanding internationally
- Blurring of the boundary between entrepreneur and employee
- Young people significantly more excited about entrepreneurship
- More immigrant entrepreneurs
WHAT WE HAVE ACHIEVED
In unemployment protection, the position of a non-owning family member has been changed from entrepreneur to employee. This means that he or she will not face unfair losses of rights due to being insured in the wrong unemployment fund, nor by ending his or her employment in a family business which keeps operating.

“The unemployment fund rejected my application, because according to the unemployment office I primarily employed myself as an entrepreneur. At the same time, I’m no longer being paid adjusted unemployment benefit, so I have no more benefits. I absolutely do not consider myself an entrepreneur.”

Tiina Starcke

>> This is how we made an impact in 2018
The waiting period for entrepreneurs to receive sick pay was reduced from four days to one. Suomen Yrittäjät lobbied for this change for a long time and submitted an initiative on the matter to the Ministry of Health and Social care in 2015.

“I have been off work sick for single days and even then I have done office work at home. Your flu gets longer and worse when you don’t have the time or opportunity to get sick.”

Sanni Kaikkonen

>> This is how we made an impact in 2018
Key political aims

1. An incentivizing tax system
2. Brave structural reforms
3. Support for entrepreneurs’ well-being
4. Less red tape on business
5. More international expansion
6. Skilled labour
7. A new opportunity for entrepreneurs
8. Climate change must be halted
9. Help for immigrant entrepreneurs
Why should you join us?

1. We influence decision-making
   We work for the interests of single-person, small and medium enterprises

2. A ready network
   Co-operation and shared activities with other entrepreneurs

3. Free telephone advice service for members
   Help with business problems

4. Varied membership benefits
   See the benefit in your finances instantly
INFORMATION ABOUT OUR MEMBERS
Owner age and gender breakdown of member businesses 2020

Women 27%

Men 73%

Source: Suomen Yrittäjät member register 2020
## Size of member businesses’ companies 2020

<table>
<thead>
<tr>
<th>Size</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>100-</td>
<td>0.2 %</td>
</tr>
<tr>
<td>50-99</td>
<td>0.5 %</td>
</tr>
<tr>
<td>20-49</td>
<td>2.4 %</td>
</tr>
<tr>
<td>10-19</td>
<td>4.6 %</td>
</tr>
<tr>
<td>8-9</td>
<td>2.6 %</td>
</tr>
<tr>
<td>6-7</td>
<td>4.4 %</td>
</tr>
<tr>
<td>4-5</td>
<td>8.1 %</td>
</tr>
<tr>
<td>2-3</td>
<td>20.5 %</td>
</tr>
<tr>
<td>Single-person business</td>
<td>56.7 %</td>
</tr>
</tbody>
</table>

*Source: Suomen Yrittäjät member register 2020*
Sectors of operations of member businesses 2020

- Construction: 17.9%
- Trade: 16.6%
- Industry: 9.3%
- Other: 4.7%
- Services: 51.5%

Source: Suomen Yrittäjät member register 2020
Company types of member businesses 2020

- Limited liability company: 60.0%
- Sole trader: 28.4%
- Partnership: 3.6%
- Limited partnership: 6.5%
- Other: 1.5%

Source: Suomen Yrittäjät member register 2020
<table>
<thead>
<tr>
<th>Professional qualification</th>
<th>31,0 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intermediate professional qualification</td>
<td>25,3 %</td>
</tr>
<tr>
<td>Master's degree</td>
<td>15,4 %</td>
</tr>
<tr>
<td>University of applied sciences (UAS) degree</td>
<td>13,9 %</td>
</tr>
<tr>
<td>Primary school</td>
<td>7,2 %</td>
</tr>
<tr>
<td>Upper secondary school</td>
<td>4,2 %</td>
</tr>
<tr>
<td>Master's degree (UAS)</td>
<td>1,7 %</td>
</tr>
<tr>
<td>Licentiate</td>
<td>0,6 %</td>
</tr>
<tr>
<td>Doctorate</td>
<td>0,6 %</td>
</tr>
</tbody>
</table>

**Educational background of member business owners in 2020**

*Source: Suomen Yrittäjät member register 2020*
PROMOTING
ENTREPRENEURSHIP