

Yrittäjät

A man with a long, full, reddish-brown beard and a blue denim shirt is shown from the chest up, looking down at a green plant. He is holding a pair of orange-handled scissors, suggesting he is pruning or tending to the plant. The background is slightly blurred, showing more greenery and a window. The overall tone is natural and focused.

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

Promoting enterprise.

Dear member business,

We're delighted to welcome you to Suomen Yrittäjät!

As a member of the Suomen Yrittäjät family, you are among your own. This brochure contains reasons you should be a member of Suomen Yrittäjät and ways you can get the most out of your membership every day. 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. Log on to the member pages and get all the up-to-date benefits and benefit codes yrittajat.fi/en/member-benefits. 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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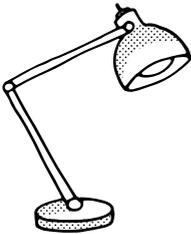
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1 Together, we are more

We are an organization of **115,000** members that serves all entrepreneurs. We serve and work on behalf of small and medium-sized enterprises. This benefits us: 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.

290 000

There are approximately **290,000** companies in Finland.



93%

93 percent of all companies are micro-enterprises employing less than 10 people.

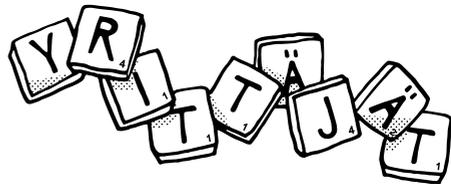
1,5

In total, enterprises in Finland employ the full-time equivalent nearly **1.5 million** people.

2

One for all

No single business-owner can lobby for his or her interests when legislation is being developed. That is why we do it for all entrepreneurs. 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 an entrepreneur in Finland a little better every year.



3

A friend in need is a friend indeed

The global COVID-19 pandemic has put entrepreneurs in an unprecedented situation and an entrepreneurs' association is now needed more than ever. We, too, are responding to this challenge. In the coronavirus spring of 2020, for example, we were the interest group that Parliament listened to the most. We left no stone unturned to find the best advice and support for entrepreneurs. The result was webpages, information, nationwide coronavirus assistance, the forms of support we had lobbied for and social media networking groups. All of these give business owners help, advice and peer support.

4

We are the bridge between decision-makers and entrepreneurs

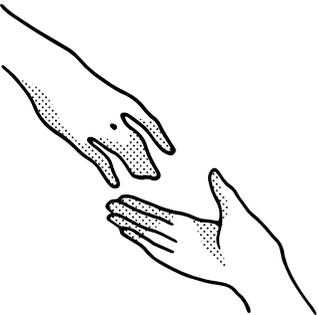
During the COVID-19 pandemic we have worked around the clock, but even in normal times we keep a close eye on what happens in Parliament. When reforms are made to entrepreneurs' pensions, social security, labour legislation, corporate taxation or other matters that are important to entrepreneurs. "We make sure that politicians and officeholders know how to ensure business owners can succeed, now and in the future." We guide you on how new laws will affect businesses' operations. When we know, you know too.

5

We work for better contracts

Imagine a small company that is not part of an employers' association. A long-term employee would like to work long hours during the high season and then go on a longer trip. This would be fine by the business owner, but the law or collective bargaining agreement does not allow them to make such a mutual agreement.

We believe that if people in a workplace are on the same page about things, the regulations of collective bargaining agreements should not present an obstacle. This is the message that we spread among policy-makers, whether it be working hours, salaries or compensation of various kinds.



6

We call for incentivizing taxation

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're calling for this to be corrected for the sake of equal treatment and entrepreneurs' welfare. Our message about the needs for improving the incomes register was heard and our proposal for delaying sanctions for notifications to the income register by a year was approved.

7

Making Finland's voice heard in Brussels

The EU is perceived only as a source of excessive regulation, but in reality, SMEs frequently need the protection of EU legislation. The EU makes regulation 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.

8

Entrepreneurs' local champion

Our regional associations and local societies operate close to municipal policy-makers, regional councils and joint municipal authorities. They are familiar with the local councillors with a business background and advocate the interests of local entrepreneurs when the municipality makes decisions that affect their lives.

9

Business from public procurement

Public procurements in Finland offer at least €47 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

When you need help with public procurements, contact our local procurement advisers, whose contact details you can find at yrittajat.fi.

10

We help you succeed outside Finland

We want to give Finnish SMEs good opportunities to expand outside Finland and to increase international trade. To drive international expansion, we are members of the Team Finland steering group, Finnish Customs customer committee, Viexpo board of directors, the board of the Finnish-Russian Chamber of Commerce, working groups of the Ministry for Foreign Affairs and the Ministry of Economic Affairs and Employment, and we are active in Finnvera. We advocate to ensure that the services and supports provided by Business Finland and the Team Finland network match the needs of small businesses.

11

We are a true path for influencing

Finland is in 11th place in the Global Entrepreneur Index, which ranks countries as places to do business. We aim to get Finland to at least 8th place. We do this through our work and our advocacy. When Finland is a better country for entrepreneurs, it is a better country for our members! We want to be truly on the side of entrepreneurs.

Call us or send us a message and tell us what problem you have that needs solving. We'll take your matter forward.

12

Always one step ahead

We **study and monitor** the development of the enterprise sector using methods like SME barometers and surveys.

We are familiar with the field, so we are always one step ahead when important decisions concerning entrepreneurs are made.

yrittajat.fi/tutkimukset



13

The future of enterprise is bright

In 2011 **Global Entrepreneurship Monitor** said that about 7% of Finnish people aged 18–64 thought they would set up their own business within three years.

A 2019 study by **Suomen Yrittäjät** and the Otus educational research foundation found that 34% of students were willing to run their own business as an entrepreneur in the future.

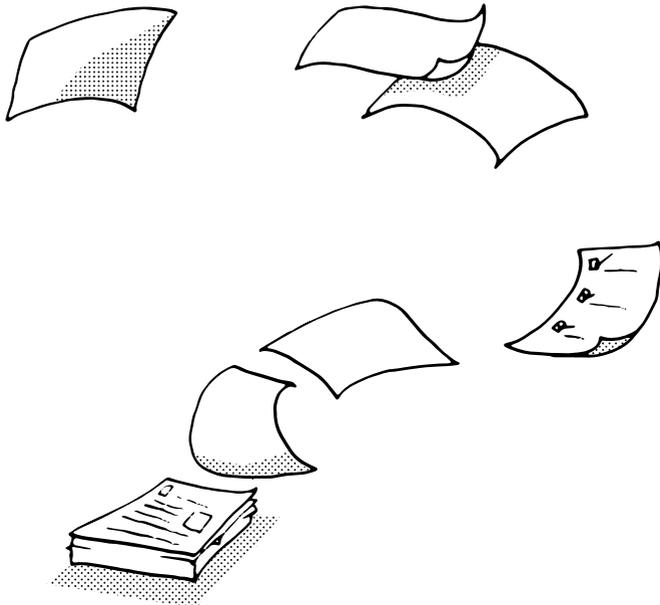
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Digitalization is the key to success

Studies show that digital tools are significantly linked to the success of SMEs. Digital tools are most effectively used by successful, growth-oriented companies that have already established a strong market position. It also seems that companies engaging in digital business have a much stronger growth drive than others. An entrepreneur often has the itch to take even more advantage of digital opportunities, but it can feel unfamiliar or even a little scary.

We advocate to ensure that the number of digitally oriented companies grows and that these companies can bolster their opportunities to grow and expand internationally.

yrittajat.fi/digitalisaatio



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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. Our legal advice experts can answer your calls at 09 229 222. You can find up-to-date service hours at yrittajat.fi/en/services-and-benefits/

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

16

Free templates 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 a total of 70 document and contract templates which you can modify as needed, saving you time and nerves.

yrittajat.fi/asiakirjapankki

17

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

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Online tools for easier decision-making

The online tools on Yrittäjät.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 an online tool for wages at: yrittajat.fi/palkkalaskuri



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Our tax experts guide you in tax affairs

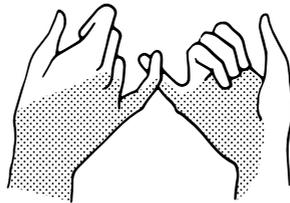
When can you deduct the VAT on a new company car? Are the kilometre allowances for business trips deductible? Our clear instructions save time and nerves in the tax jungle..

yrittajat.fi/en/information-bank/tax-and-finance/

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Improving entrepreneurs' social security

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 entrepreneurs. We do this with an ear to our member entrepreneurs.



21

Ownership changes and family contracts

A change in ownership becomes relevant for all business owners sooner or later, if winding down the business is also considered a special case of ownership change. 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

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

22

Clarity for employment contracts

What are the minimum requirements for an employment contract? What about an employee's probation period? How is salary calculated? Fixed-term, agency work, outsourcing? With Suomen Yrittäjät advice you can draw up employment contracts that are right from the start, avoid common pitfalls and minimize your risks as an employer.

See our guide to hiring your first employee, for example: yrittajat.fi/en/guides

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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 entrepreneurs can find a lot of useful information about setting up a company on yrittajat.fi.

Have a look at the guides which support many aspects of your business: yrittajat.fi/en/guides



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We bring entrepreneurship into the classroom

We strengthen teachers' familiarity with entrepreneurship. More and more people are building a career as an entrepreneur or in a small company. That is why it is important for students to gain entrepreneurial skills and for them to see entrepreneurship as a career option. We organize training sessions for teachers to give them the tools and passion they need to teach their students about entrepreneurship. The Sakari Alhopuro Foundation finances training.

25

Wide 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 an entrepreneur'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 entrepreneur colleagues working in the same field or want to speak to decision-makers in your municipality, we will help you find the right person.

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We connect entrepreneurs online

You can use our online service to network from the comfort of your own home. Our service is a valuable source of contact with other member businesses and other members personally.

yrittajat.fi/synergia

27

A powerful network of single-person businesses

With us, single-person businesses are never alone. The Suomen Yrittäjät website has a data bank that we have made specifically for single-person businesses. Single-person business owners also receive a dedicated newsletter. Containing advice on topics from welfare to developing your skills. Single-person business owners receive a dedicated newsletter five times a year.

yrittajat.fi/yksinyrittajat

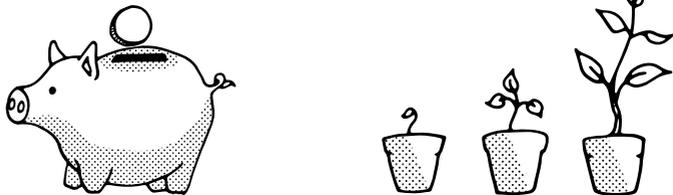
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Growth-focused entrepreneurs

The Growth Entrepreneurs network

(Kasvuyrittäjäverkosto) serves the needs of growth-focused entrepreneurs by organizing events on a relevant theme, being sparring partners to those seeking growth and putting growth-focused entrepreneurs in contact with the right people and each other.

yrittajat.fi/kasvuyrittajaverkosto



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Service in English



Finland is becoming more and more international, and is now home to entrepreneurs now from all over the world, all sharing one thing in common – a drive for success.

yrittajat.fi/en

30

Young entrepreneurs

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. Get involved to widen your networks and learn new things, for example about seeking finance and making an impact on business owners' position in society.

We also support students who are considering entrepreneurship by offering them free student membership. The membership package, tailored to students' needs and offering dedicated student benefits, gives wings to your dreams. Student membership is intended for full-time students.

yrittajat.fi/nuoret

31 Have you moved to Finland from elsewhere?

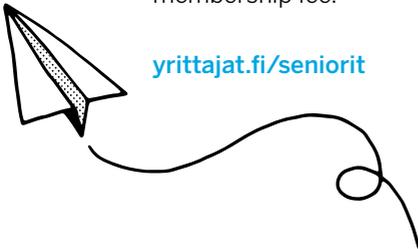
Suomen Yrittäjät is a voice for a diverse field of small and medium entrepreneurs. That is why we have set up a network for immigrant entrepreneurs to support entrepreneurs moving to Finland from abroad. The organization is responding to the growing trend and the needs that it has created. It supports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

yrittajat.fi/en

32 Ex-entrepreneurs and senior supporters

Senior membership for a low price. 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 reduced membership fee.

yrittajat.fi/seniorit



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Time to relax, too

Entrepreneurs need to relax and spend time in good company, too. At Suomen Yrittäjät events you can meet other entrepreneurs, potential partners and clients, and decision-makers who are important for your local municipality and business. We arrange almost 4,000 events all over Finland a year, making for a broad and diverse events calendar. The legendary entrepreneur cruises and amazing local events have to be tried at least once!

Largest Suomen Yrittäjät events:

Municipal leadership seminar
Education management forum
Valtakunnalliset Yrittäjäpäivät
Entrepreneur cruise

yrittajat.fi/en/events/

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Local training sessions, tailored to you

Our regional associations and local societies listen carefully to their own municipalities' entrepreneurs 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/

35 Find webinars

An entrepreneur's time is limited, so we organize dozens of webinars every year on topics that are important for entrepreneurs. In practice this means that you can learn new things when and where it suits you.

yrittajat.fi/en/events/

36 We have the best mentors

Entrepreneurs support each other. Those with some experience guide those who do not yet have any. As a member, you get to use the free Suomen Yrittäjät mentor service, where you can find a mentor to help spar your business to success in various areas. Good advice is very valuable for every entrepreneur!

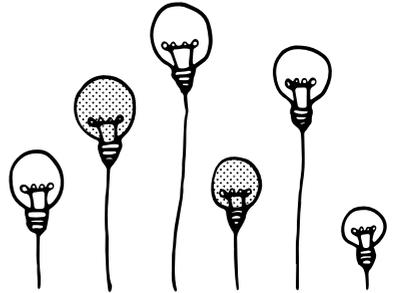
For members aged under 40, we have developed a specific mentor programme with the Boardman network, in which 40 young entrepreneurs from all over Finland get to learn from an experienced board member for a year.

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We award entrepreneurs

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

Will you be one of the winners next year?



38

Awards for successful people

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

39

Read news right on the web

Yrittäjät.fi gives you the most talked about entrepreneurial topics, deep reporting on entrepreneurs' everyday work, useful everyday tips, and clear explanations of legal amendments that will affect your business.



40

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 an entrepreneur, such as taxation, digitalization, marketing and management.

The Yrittäjä Plus magazine, which you can order separately, is full of inspirational entrepreneurs, equipment reviews and ideas and inspiration for both work and leisure.

Order the **Yrittäjät Plus** magazine here:
yrittajat.fi/yrittajaplus

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The latest information direct to your inbox

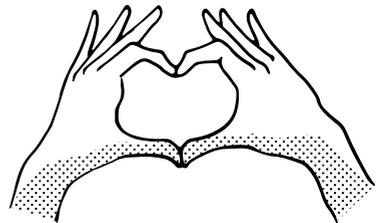
Our fortnightly newsletter saves you time. In a single email, we tell you what you need to know about running your own business right now: the most important changes, useful tips and inspirational people, all directly to your inbox.

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All you need to know about entrepreneurship

We have compiled our most important information packages online at yrittajat.fi. You can find detailed background information on all sorts of questions and situations that entrepreneurs encounter.

yrittajat.fi



43 Follow us easily on social media

We'd love to chat to you on Facebook! We have a 30,000+ strong entrepreneurial community that is ready to exchange thoughts and spar you on. Join us!

facebook.com/suomenyrittajat

facebook.com/nuoretyrittajat

In the Suomen Yrittäjät #ostapieneltä (#buySME) group, you can tell other entrepreneurs about your offers, or share the ups and downs of running a business, with over 16,000 other entrepreneurs. The group offers you peer support and other entrepreneurs' robust experience. Join us!

facebook.com/groups/ostapienelta/

If you want to be a part of our English-language community, join the Finnish International Entrepreneurs Facebook group.

facebook.com/groups/finnishinternationalentrepreneurs

What are we advocating right now? What are our experts talking about? What entrepreneurial topics are getting people talking in society? Our Twitter accounts give you perspectives on our day-to-day advocacy work.

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

[@nyrittajat](https://twitter.com/nyrittajat)

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

[@suomenyrittajat](https://www.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 there and find the best tips for your everyday work.

linkedin.com/company/suomen-yrittaj-t-ry/

Videos about the ups and downs of running a business that will not leave you cold – straight from entrepreneurs themselves. Videos with tips and the best advice for fulfilling the obligations and tasks of an entrepreneur as painlessly as possible.

youtube.com/user/yrittajat

44–68 Member benefits

Our partners featured on the next few pages offer members of Suomen Yrittäjät a broad range of benefits. Make the most of your membership and save money. Remember that most benefits apply to your staff as well. Visit yrittajat.fi/membership-benefits for all perks and benefits.

You can always find up-to-date offers on our website:
yrittajat.fi/en/member-benefits

fennia

elisa

elo

MANDATUM

Scandic



ARVAL
BNP PARIBAS GROUP

NESTE

TEBOIL

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ma TALENT

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 **FINNVERA**

fundu

GREENSTAR HOTEL*

Holiday  *Club*



Part of the ePassi Group



 **JURINET**
LAKIASIANTOIMISTO

 **TALLINK** | **SILJA LINE** 



BY NORDIC CHOICE

nets: 

Metro

s a n o m a

VENI Energia

VIKING LINE



Yrityspörssi.fi

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Regional contact details

Etelä-Karjalan Yrittäjät

(South Karelia)

yrittajat.fi/etelakarjala

tel: 010 470 1100

Etelä-Pohjanmaan Yrittäjät

(South Ostrobothnia)

yrittajat.fi/etelapohjanmaa

tel: 06 420 5000

Etelä-Savon Yrittäjät (South Savo)

yrittajat.fi/etelasavo

tel: 050 065 1312

Helsingin Yrittäjät (Helsinki)

yrittajat.fi/helsinki

tel: 050 575 2353

Hämeen Yrittäjät (Häme)

yrittajat.fi/hame

tel: 010 229 0390

Kainuun Yrittäjät (Kainuu)

yrittajat.fi/kainuu

tel: 010 387 7870

Keski-Pohjanmaan Yrittäjät

(Central Ostrobothnia)

yrittajat.fi/keskipohjanmaa

tel.: 06 831 5292

Keski-Suomen Yrittäjät

(Central Finland)

yrittajat.fi/keskisuomi

tel: 010 425 9200

Kymen Yrittäjät (Kymi)

yrittajat.fi/kymi

tel: 044 012 4190

Lapin Yrittäjät (Lapland)

yrittajat.fi/lappi

tel: 040 089 8200

Pirkanmaan Yrittäjät (Pirkanmaa)

yrittajat.fi/pirkanmaa

tel: 03 251 6500

Pohjois-Karjalan Yrittäjät

(North Karelia)

yrittajat.fi/pohjoiskarjala

tel: 050 367 5194

Pohjois-Pohjanmaan Yrittäjät

(North Ostrobothnia)

yrittajat.fi/pohjoispohjanmaa

tel: 010 322 1980

Päijät-Hämeen Yrittäjät

(Päijät-Häme)

yrittajat.fi/paijathame

tel: 050 566 0343

**Pääkaupunkiseudun Yrittäjät
(Capital Region)**

yrittajat.fi/paakaupunkiseutu

tel: **010 422 1400**

**Espoon Yrittäjät
(Espoo)**

yrittajat.fi/espoo

tel: **010 422 1400**

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

yrittajat.fi/kauniainen

e-mail: toimisto@kauniaistenyrittajat.fi

Vantaan Yrittäjät (Vantaa)

yrittajat.fi/vantaa

tel: **010 322 1722**

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

yrittajat.fi/rannikkopohjanmaa

tel: **050 463 2370**

Satakunnan Yrittäjät (Satakunta)

yrittajat.fi/satakunta

tel: **050 312 9301**

Savon Yrittäjät (Savo)

yrittajat.fi/savo

tel: **044 368 0507**

Uudenmaan Yrittäjät (Uusimaa)

yrittajat.fi/uusimaa

tel: **010 231 3050**

Varsinais-Suomen Yrittäjät

(Finland Proper, Southwest Finland)

yrittajat.fi/varsinaissuomi

tel: **02 275 7100**

Keskusjärjestön yhteystiedot:

Suomen Yrittäjät

PL 999, 00101 Helsinki

tel: **09 229 221**

e-mail: toimisto@yrittajat.fi

yrittajat.fi

The Suomen Yrittäjät organization consists of 20 regional associations, about 380 local societies and about 60 trade associations.

You can find all current contact details for Suomen Yrittäjät, regional associations, local societies and trade associations at: yrittajat.fi

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Affordable membership fees

As a Suomen Yrittäjät member, you get to enjoy all the services and benefits described in this guide. The membership fee, which depends on the number of staff in your company, will quickly pay for itself when you take advantage of the benefits. And naturally, the membership fee is tax deductible.

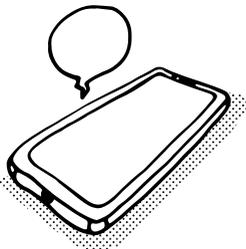
You can find up-to-date membership fees at: yrittajat.fi/liity

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/jasentiedot

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

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Yrittäjät member benefits in the palm of your hand!



The membership card on your smartphone is always with you and you can take advantage of national and regional benefits.

Read more yrittajat.fi/mobiilikortti

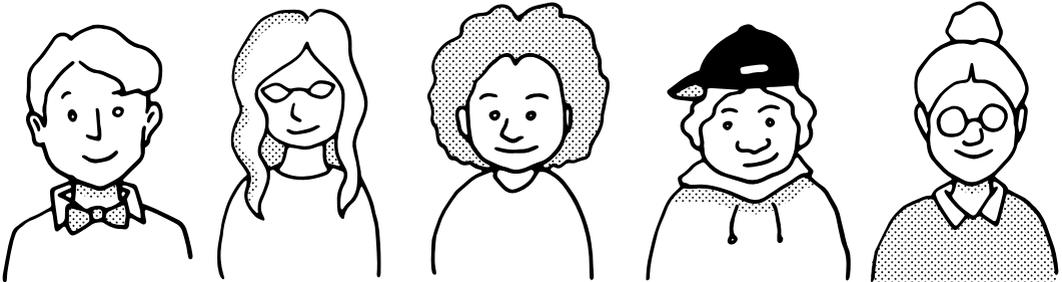
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Membership is always worth it

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/en/yrittajat-organization/become-a-member

You're warmly welcome to join!



WE STRENGTHEN

WE INFLUENCE

WE NETWORK

One for all.

Yrittäjät

Promoting enterprise.