







Elinkeino-, liikenne- ja ympäristökeskus



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Preface

Starting a job in a new country may be challenging and raise many questions: how am I expected to behave at the workplace, what are my rights and responsibilities and how will I adjust to the work community?

This guide offers you information about Finnish work life. Among other things, it provides advice on how to find a job, the induction process, the role of a supervisor, the Finnish work culture, and health and well-being at work. It also suggests other useful information sources.

Infopankki – Finland in your language www.infopankki.fi

Working in Finland – Information about living and working in Finland www.te-services.fi > Materials

Public services in Finland www.suomi.fi

Lisätietoa suomeksi

Infopankki – Suomi sinun kielelläsi www.infopankki.fi

Suomeen työhön: Tietoa Suomeen muuttajalle www.te-palvelut.fi > Esitteet

Julkiset palvelut kootusti www.suomi.fi

Mer information på svenska

Infopankki – Finland på ditt språk www.infopankki.fi

Jobba i Finland – Att leva och jobba i Finland www.te-tjanster.fi > Material

Medborgartjänster www.suomi.fi



1. Looking for work

Information about job opportunities can be found through job search websites, organisations' own websites, and newspapers. Some jobs are not advertised publicly. You can find information about unpublished jobs through your own contact networks or by contacting employers directly. It is important to be active, get in touch directly with employers and to ask about job opportunities.

First think about what kind of work interests you and find out what requirements such jobs have. Finding employment normally requires suitable education, sufficient language skills and previous work experience. However, there are jobs that may not demand specific education or language skills. Motivation and interest in the job you are applying for are very important.

- TE services, your integration contact person and your municipality's immigration authorities can help you in matters related to job searching and career counselling.
- TE services provide information about jobseekers' rights and responsibilities. The Non-Discrimination Act and the Act on Equality between Women and Men protect against discrimination in recruitment, for example.
- Contact The Finnish Immigration Services for information about residence permits and asylum-seekers' right to work.

Information about **job opportunities** can be found on job search websites, on employers' own websites and in newspapers. You may also have people in your own networks who know about job opportunities; be active and ask around.

A good way to search for a job is to be directly in touch with employers that interest you. If you are interested in a particular organisation or a company, see if it is possible to submit an **open application** on their website even if they are not advertising any open positions. You can also email or call employers that interest you and ask about job opportunities.

You can contact employers by

- filling in a job application form on their website
- emailing
- sending a cover letter and a CV
- calling

Remember to agree with the employer beforehand if you plan to visit the workplace. Adhere to the employer's instructions on how to apply for work.

Recruitment agencies store job seekers' details. You can also leave a notice on the **TE services CV-Net service** stating that you are looking for work with details of your experience and the type of job you are looking for. Your chances of finding employment improve if you use different methods in your job search.

More information in English

Public employment and business services www.te-services.fi

CV-Net service for jobseekers www.te-services.fi > For jobseekers > Finding a job > The CV-netti

Work in Finland www.workinfinland.fi

The Finnish Immigration Service

www.migri.fi

Lisätietoa suomeksi

Julkiset työ- ja elinkeinopalvelut www.te-palvelut.fi

Avoimia työpaikkoja www.te-palvelut.fi > Työpaikat

CV-netti työnhakijalle www.te-palvelut.fi > Työnhakijalle > Löydä töitä > Vinkkejä työnhakuun > Cv-netti

Työhön Suomeen www.te-palvelut.fi > Työnhakijalle > Löydä töitä > Työhön Suomeen

Maahanmuuttovirasto www.migri.fi

Vuokratyö www.tyosuojelu.fi > Työsuhdeasiat > Vuokratyö

Mer information på svenska

Offentliga arbets- och näringstjänster www.te-tjanster.fi

Lediga jobb www.te-tjanster.fi > Lediga jobb

CV-netti för arbetssökande www.te-tjanster.fi > För arbetssökande > Hitta jobb > Tips för jobbsökning > CV-netti

Hitta jobb i Finland www.te-tjanster.fi > För arbetssökande > Hitta jobb > Hitta jobb i Finland

Migrationsverket www.migri.fi

Hyrd arbetskraft www.tyosuojelu.fi > Anställningsfrågor / Hyrd arbetskraft

Job application and job interview

Applying for a job usually involves writing a job application and a CV. On the basis of your application you may be invited for a job interview and sometimes also for an aptitude test. These will help the employer find the right candidate for the job.

A good job application is well structured and makes it clear that you have everything the job requires, e.g. education, work experience or language skills. The application must be written for the particular job in mind and show your skills and motivation, and clearly state why you should be chosen for the job. You are sometimes asked to include a salary requirement in your application. Write the application preferably in the language of the job advertisement.

A good CV is thematically structured and to the point. It includes information about your education, work experience, language skills and other things that highlight your abilities as a job seeker. You can also give the names and contact details of potential referees in your CV, but always ask for their permission first.

You must arrive promptly at the **job interview**, at the agreed time. Take with you your diplomas and work references. Information about the recognition of foreign degrees and qualifications can be obtained from the National Board of Education. The purpose of the job interview is to find out how suitable you are for the job. You will be asked questions that aim to determine your abilities, motivation and interest in the job and in the organisation in question. Answer clearly and express your interest in the job. Eye contact with the interviewer is appreciated in job interviews in Finland. There may be one or more interviewers.

When you prepare for the interview, think about your strengths that are relevant to the job you are applying for, and which areas you would need to develop. During a job interview you are often given the opportunity to ask questions. Prepare some possible questions beforehand. It is important, however, that you come to the interview prepared and have found out as much information about the job and the organisation as possible. This shows your interest.

The employer will contact the successful candidate and offer them the job. If you are offered the job, you need to let the employer know as soon as possible whether or not you accept it.

If finding a job is difficult for you, you might benefit from enhancing your abilities and competitiveness as a job seeker. You can, for example, look for a work experience position or an internship, update your education or get a new degree, or improve your language skills. Rekry-training arranged by TE services and apprenticeships can also be a good way to find employment. In some instances you may be entitled to a wage subsidy, which your employer can apply for when hiring you. If you are entitled to a wage subsidy, you should mention it in your job application or when otherwise applying for a job. Contact TE services for more information about apprenticeships and wage subsidies.

How to write a job application and a CV www.te-services.fi > For jobseekers > Finding a job > Tips for finding a job

Recognition and international comparability of qualifications www.oph.fi > Services

National Supervisory Authority for Welfare and Health www.valvira.fi/en

Lisätietoa suomeksi

Kirjoita työhakemus ja CV www.te-palvelut.fi > Työnhakijalle > Löydä töitä > Vinkkejä työnhakuun

Tutkintojen tunnustaminen ja kansainvälinen vertailu www.oph.fi > Koulutus ja tutkinnot > Tutkintojen tunnustaminen

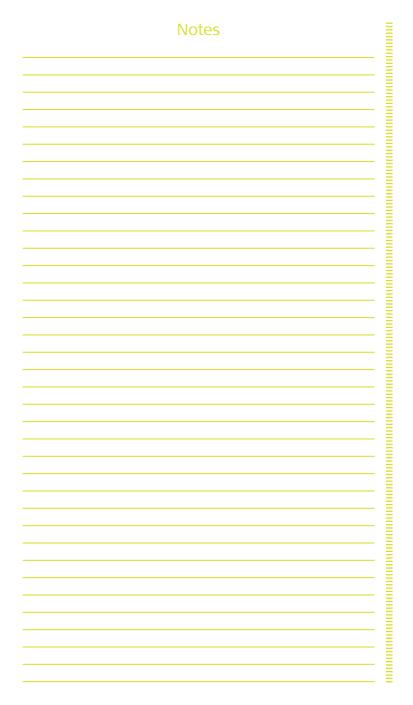
Sosiaali- ja terveysalan lupa- ja valvontavirasto www.valvira.fi

Mer information på svenska

Skriv jobbansökan och CV www.te-tjanster.fi > För arbetssökande > Hitta jobb > Tips för jobbsökning

Erkännande och internationell jämförelse av examina www.oph.fi > Utbildning och examina > Erkännande av examina

Tillstånds- och tillsynverket för social- och hälsovården www.valvira.fi





2. Starting work

Different types of employment

Your employment begins, and you start working under the management and supervision of your employer, on the date on which you have agreed with the employer. There are different types of employment contracts. The most typical are permanent, fixed term and part time.

As an employee, you do not necessarily have to work at the workplace. You can, for example, work at home. Being employed entails that your employer pays you a salary. Your employer must also pay pension and other statutory fees on your behalf, and organise occupational health services for you.

The most common type of employment contract is an **open-ended full-time contract**, also called a **per-manent contract**. If you have not agreed otherwise with your employer, you are employed for an indefinite period of time. You cannot be dismissed without a reason. You can also be employed for a **fixed term**, but such contracts will always need a legal reason, for example if you are hired to temporarily substitute a person or if the work is seasonal in nature.

Seasonal jobs only provide work for part of the year, for example during berry-picking or snow removal season. The employment law also applies to seasonal workers.

You can agree with your employer that you will work only part of the day or week; this means that you are employed on a **part-time basis**. Workers are considered to be part-time if they commonly work less than 30 or 35 hours per week. Part-time salary is proportional to your working time. If you have been hired through a recruitment agency and are therefore a **hired worker**, you have an employment contract with the recruitment agency even when you work for other organisations. The recruitment agency pays your salary, holiday compensation and overtime. As a hired worker you are obligated to work under the management and supervision of the company that has hired you. You are normally entitled to services that the company that has hired you offers to its employees, for example subsidized meals. If the company that hires you is foreign, you are a **posted worker**. A number of terms and conditions of the Finnish labour agreements apply to posted workers, for example those regarding minimum wage, over- and extra time pay and annual leave. These are regulated by the Posted Workers Act.

More information in English

Contracts of employment and

employment relationships

www.tem.fi > Work > Labour legislation > Contracts of employment and employment relationships

Posted Workers Act

www.finlex.fi/en

Lisätietoja suomeksi

Työsopimus ja työsuhde

www.tem.fi > Työ > Työlainsäädäntö > Työsopimus ja työsuhde

Laki lähetetyistä työntekijöistä www.finlex.fi

Mer information på svenska

Arbetsavtal och anställningsförhållande www.tem.fi > Arbete > Arbetslagstiftning > Arbetsavtal och anställningsförhållande

Lag om utstationerade arbetstagare www.finlex.fi/sv

Contract of employment and payment of salary

The same laws and labour agreements apply to both Finnish and foreign employees when the work is done in Finland. An employment contract can be made orally, but a written employment contract is always recommended.

Two copies of the employment contract are normally written: one for the employer and one for you as the employee. Make sure that you understand the contract's terms and conditions. Trade unions and trade union representatives can help with interpreting the conditions (see this guide's chapter about trade unions, p. 22). If a written employment contract has not been made, and you are employed for over a month, you have the right to receive a **written specification of the terms and conditions of your work**.

At least the following should be specified in the employment contract:

- your duties
- start date and duration of your employment
- the reason for a fixed-term contract, if you are employed for a fixed-term
- place of work
- salary, benefits and pay period
- working hours and breaks
- holidays
- collective labour agreement that your employment contract complies with
- possible probationary period
- notice period

Your employment contract may mention a probationary period. During a probationary period, both you and your employer can terminate the contract without a notice period. The maximum probationary period is four months. If you are employed for less than eight months, the probationary period cannot be longer than half of the duration of your employment.

When your salary is paid you should be given a pay slip that must show your basic salary, paid compensations and deductions from your salary. A pay slip has to be given to an employee if they ask for it. Refusal to supply a pay slip is a punishable act. Make sure that your salary is paid correctly and that all evening, overtime and other compensations have been paid. According to the Employment Contracts Act, your salary must be paid to the bank account you have stated. Your salary payment can only be made in cash due to a compelling reason.

Your employer deducts **taxes** from your salary every month. You can obtain more information on taxation from the Finnish Tax Administration.

In To Finland www.intofinland.fi/en

Employment contract www.tyosuojelu.fi > Working in Finland > Employment contract

Tax Administration www.vero.fi/en-US

Lisätietoa suomeksi

In to Finland www.intofinland.fi

Työsopimus www.tyosuojelu.fi > Työsuhdeasiat > Työsopimus

Verohallinto www.vero.fi

Työehtosopimukset www.yrittajat.fi > Työnantajan ABC > Työehtosopimukset

Mer information på svenska

In To Finland www.intofinland.fi/sv

Arbetsavtal www.tyosuojelu.fi/sv > Anställningsfrågor > Arbetsavtal

Skatteförvaltningen www.vero.fi/sv-Fl 19

Induction training

It is your employer's duty to provide you with induction training. Always ask for induction when you start in a new job if it is not provided for you. The purpose of induction training is to give you a good start at your new workplace.

You will become familiar with your work, workplace and the organisation's work culture during the induction period. It is important that you learn the vocabulary and special terminology needed in your job, and learn to use any tools and instruments you may possibly work with. As part of your induction training you will be instructed on, for example, matters related to health and safety, skills development and maintaining work ability and well-being at work. You will also be given information about occupational health and safety.

During induction you are introduced to your co-workers, supervisor, potential customers and business partners. Get to know your co-workers. This will help you feel more at home at the workplace and adjust to the work community. Also find out how you are expected to behave when dealing with customers.

The person providing the induction training may be, for example, your supervisor or a co-worker. Often a number of people from the work community are involved in the induction process. It is important that you know whom you can turn to if you have questions regarding your work, or if something is not clear to you. Always ask if you are uncertain about what to do!

Be active and use your initiative to find out information that helps you get started in your job. **Make sure that you know what your responsibilities are**. Good induction training will help you succeed in your job.

Induction training

www.ttl.fi/en > Topics > Changing work life > Immigrants and work > Integration into work and at the workplace

Lisätietoa suomeksi

Perehdyttäminen www.ttl.fi > Aihealueet > Työyhteisö ja esimiestyö > Johtaminen > Perehdyttäminen

Työnopastus ja perehdyttäminen

www.tyosuojelu.fi/fi/opastus

Mer information på svenska

Introduktionsguide www1.vaasa.fi/henkilostopalvelut/julkaisut /pdf/perehdyttamisopas.pdf

Trade Unions

Most employees in Finland belong to a trade union. Trade unions provide members with advice in employment issues and look after the interests of their members. As a trade union member you also belong to an unemployment fund.

Trade union members pay a membership subscription, which is generally between 1 and 2 per cent of an employee's gross pay.

Trade unions negotiate collective labour agreements with the employer representatives. Collective agreements establish rates of pay, working hours, overtime and sickness pay, holidays, and other terms of employment. As a trade union member you receive assistance in employment disputes. As a union member you also belong to an **unemployment fund**. In the event of involuntary unemployment, you are eligible to earnings-related unemployment benefit if you have been a member of the unemployment fund for at least 26 weeks (as per August 2014). The amount of the benefit is dependent on your salary. If you are eligible for earnings-related unemployment benefit, you will not receive the unemployment daily allowance from the Social Insurance Institution (known as KELA).

You are eligible for earnings-related unemployment benefit, but not entitled to trade unions' other services if you only belong to an unemployment fund. You can join either the Assured Unemployment Fund or some trade union's unemployment fund. The membership subscription of the Assured Unemployment Fund is less than a trade union's membership fee. Contact the Assured Unemployment Fund for other terms and conditions of their membership. Your job and partly also your education determine the trade union you should join. Contact the central trade unions for more information. Nearly all trade unions in Finland belong to one of the three central unions:

- The Central Organisation of Finnish Trade Unions SAK
- Finnish Confederation of Salaried Employees STTK
- Confederation of Unions for Professional and Managerial Staff in Finland AKAVA

Locally elected **union representatives** represent trade unions at your workplace, and liaise between the employees and the employer. Union representatives ensure that labour agreements and employment laws are adhered to at the workplace and intervene if any problems arise.

The Central Organisation of Finnish Trade Unions SAK www.sak.fi/english

The confederation of Unions for Professional and Managerial Staff in Finland www.akava.fi/en

The Assured Unemployment Fund YTK en.ytk.fi

The Finnish Trade Union Movement
- What Every Employee Should Know
www.akava.fi > Julkaisut > Esitteet ja oppaat
> Ammattijärjestöjen toiminta

Lisätietoa suomeksi

Suomen ammattiliittojen keskusjärjestö SAK www.sak.fi

Toimihenkilökeskusjärjestö STTK www.sttk.fi

Korkeakoulutettujen työmarkkinajärjestö AKAVA www.akava.fi

Yleinen työttömyyskassa YTK www.ytk.fi

Ammattiyhdistysliikkeen ABC www.akava.fi > Julkaisut > Esitteet ja oppaat > Ammattijärjestöjen toiminta

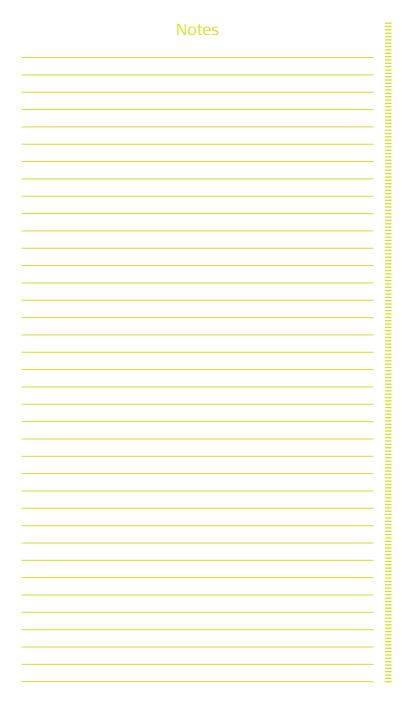
Mer information på svenska

Finlands Fackförbunds Centralorganisation FFC www.sak.fi/svenska

Tjänstemannacentralorganisationen STTK www.sttk.fi/sv

Centralorganisationen för högutbildade i Finland www.akava.fi/sv

Den försäkrande arbetslöshetskassan YTK se.ytk.fi





3. Skills and learning on the job

Language skills in Finnish work life

Knowing Finnish or Swedish is often a requirement for employment in Finland, so it pays to learn the language. Language skills help you to succeed at work and feel at home in Finland. The workplace is a good environment to improve your language skills.

Finnish is spoken as the first language by about 90% and Swedish by about 5% of Finns. Different jobs demand a different level of language skills. A good standard of Finnish or Swedish is essential in some fields and occupations, but in others it is possible to get by with less fluent language. For example, customer service and patient work often require quite advanced Finnish or Swedish.

Find out what level of language skills are required for the job you are applying for. Remember, however, that it is always possible to improve your language skills at work. The more you use the language at the workplace and elsewhere, the more you learn. Interacting with your co-workers in a foreign language is a good way to learn, so it pays to speak Finnish or Swedish at the workplace even if you would feel more fluent in, for example, English.

Language courses are often included in immigrant integration training. Workers' institutes, adult education centres, senior secondary schools for adults, and open universities offer courses in Finnish and Swedish. You can also learn languages independently. For example, there is study material on the internet that supports the learning of Finnish, English and Swedish, which is needed in different jobs.

Finnish and Swedish

www.infopankki.fi/en > Living in Finland > Finnish and Swedish

Lisätietoa suomeksi

Suomen ja ruotsin kieli

www.infopankki.fi/fi > Elämä Suomessa > Suomen ja ruotsin kieli

Koti Suomessa -verkkopalvelu www.kotisuomessa.fi

Mer information på svenska

Finnish and Swedish

www.infopankki.fi/sv > Livet i Finland > Finska och svenska språket

Skills development

When you start a job, make sure you know what is expected of you and your work. Talk to your supervisor and confirm that you share the same understanding of your job's requirements. It is important to continuously develop the skills needed for your work.

Skills development refers to learning that takes place on the job, and the development of skills and professional expertise that occurs throughout work life. Skills development can mean updating, widening or totally re-diverting your skill set. It is also important when your role or duties change. Your employer can support your skills development by offering you a chance to take part in **personnel training**. The training may take place either during or outside working hours, and may be either partially or fully paid by the employer.

The development of work skills is aided, for example, by

- assessing your work afterwards either alone or in a group
- analysing situations that have gone either really well or badly
- target-orientated studies during your work career
- reading professional literature.

Identifying and utilising your own way of learning will help you develop your skills. Is reading, listening or doing the best way for you to learn? Learning from your co-workers' experiences is also a great way to develop work skills.

You can talk to your supervisor about any issues related to your work; for example coping with your workload, changes that have taken place at the workplace or working practices. Also ask for feedback on your work. It is worth expressing how you would like to develop and direct your skills. Many workplaces have annual performance appraisals, during which the employee and supervisor discuss these matters.

More information in English

Opintoluotsi.fi - One-stop access to education information in Finland www.opintoluotsi.fi/en-GB

Adult education system in Finland www.minedu.fi/OPM > In English > Education > Adult Education

Lisätietoa suomeksi

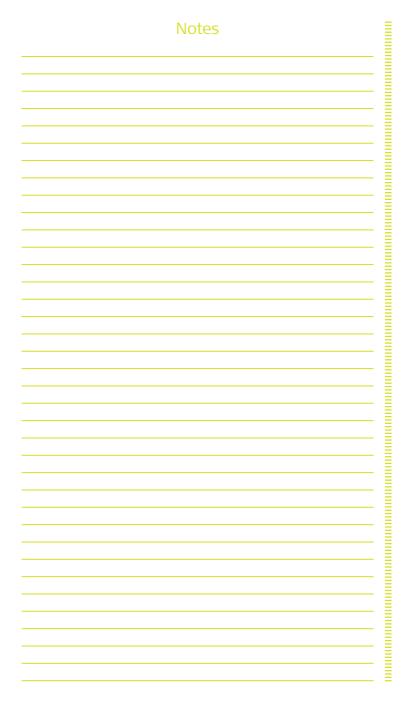
Opintoluotsi.fi – Kaikki koulutustieto yhdestä osoitteesta www.opintoluotsi.fi

Tietoa Suomen aikuiskoulutusjärjestelmästä www.minedu.fi/OPM > Koulutus > Aikuiskoulutus

Mer information på svenska

Opintoluotsi.fi – Allt om utbildning på en adress www.opintoluotsi.fi/sv-Fl

Vuxenutbildningssystemet i Finland www.minedu.fi/OPM > På svenska > Utbildning > Vuxenutbildning





4. Health and safety

Occupational health and safety

Your employer is responsible for ensuring occupational health and safety at the workplace, and for adhering to relevant health and safety regulations. Ask for advice from your supervisor or other employer's representative in health and safety matters, and report any shortcomings immediately.

The employer must identify potential risks and dangers at the workplace and assess their significance as regards employees' health and safety. The employer must acquire and provide employees with appropriate personal protective equipment that meets regulations. Your employer must make sure, for example, that all machinery meets safety standards and that noise does not exceed permissible levels.

As an employee you must:

- follow instructions and work in an orderly, clean manner
- be careful and cautious in your work
- use appropriate safety equipment (e.g. hearing protectors, safety helmets, respiratory protectors or eye protectors)
- look after your own safety and that of others
- inform your supervisor or the industrial safety official if you notice any dangers in the work environment
- let your employer know if you do not understand instructions or occupational safety procedures

Every workplace has an **occupational safety officer** who represents the employer in occupational safety matters. The employer can also act as an occupational safety officer. According to the law, larger workplaces must have an occupational safety official or an occupational safety committee. The law requires all employers, regardless of their size, to establish an occupational safety action plan. If there are shortcomings with regard to occupational safety in your workplace and your employer does not attend to them, contact your local occupational safety official.

Safety at work www.ttl.fi/en > Topics > Safety at work

Occupational Safety and Health Administration www.tyosuojelu.fi/fi/workingfinland

Occupational Safety and Health Act www.finlex.fi/en

Regional State Administrative Agencies (AVI): Occupational Safety and Health www.avi.fi/en > Index > Occupational safety and health

Centre for Occupational Safety (TTK) www.ttk.fi/en

Lisätietoa suomeksi

Työturvallisuus ja riskien hallinta www.ttl.fi > Aihealueet > Työturvallisuus ja riskien hallinta

Työsuojeluhallinto www.tyosuojelu.fi

Työturvallisuuslaki www.finlex.fi

Aluehallintovirasto (AVI): työsuojelu www.avi.fi > Aiheet > Työsuojelu

Työturvallisuuskeskus (TTK) www.ttk.fi

Mer information på svenska

Arbetssäkerhet www.ttl.fi/sv > Temaområden > Arbetssäkerhet

Arbetarskyddsförvaltningen www.tyosuojelu.fi/se

Arbetarskyddslag www.finlex.fi/sv

Regionförvaltningsverket (AVI): arbetarskydd www.avi.fi/sv > Temasidor > Arbetarskydd

Arbetarskyddcentralen (TTK) www.ttk.fi/sv

Occupational health services

According to the Finnish law, the employer must organise occupational health services for all employees, even if there is only one employee at the workplace. Those who are employed on a fixedterm or part-time basis are also entitled to occupational health services. The scale of the services varies between workplaces and can also include, in addition to the services required by law, medical care and other health services.

Occupational health services are intended to prevent health problems caused by work or the work environment, and to promote work ability and well-being at work. Occupational health service providers instruct you and your employer in matters relating to health, the safety of the work environment and working practices.

Occupational health services include employees' health examinations and advising in first aid matters at the workplace. These services are required by law and are always free for employees. Your employer is obliged to tell you where your workplace's occupational health services are located and what they consist of.

At the beginning of employment, or during the probationary period, an employee often undergoes a health inspection or an occupational health examination. The purpose of this is to find out whether you are physically and mentally fit to do your job. The scope of the examination, and the frequency of later examinations, depend on the nature of your job, the work environment and the possible special requirements your work may have. Health inspections are not normally carried out in cases of short contracts, unless the nature of the work demands it. An obligatory health card is required in certain fields that pose a particular risk to health (e.g. welders and firemen). An occupational health card may be an additional requirement in the construction industry.

In addition to the services that the law requires, occupational health services may include medical care (e.g. when you have the flu) and other health care services (e.g. seeing a specialist, vaccinations). Find out beforehand which services are free and which you need to pay for. Also find out which health care providers (e.g. a GP/ dentist) you are allowed to see during working hours.

Good to know about occupational health care:

- Always book health inspections and other health care appointments beforehand. Your supervisor or the person carrying out your induction training will let you know how you can book the appointment (by phone, online or through your supervisor).
- Always arrive on time for appointments.
- Take all documents regarding your health, such as information about vaccinations and medication, with you to the occupational health examination.
- Occupational health care personnel, such as doctors, nurses, physiotherapists and psychologists are bound by professional confidentiality. This means that they are not allowed to share information regarding your health or any other information about you with anyone without your permission.

FIOH: Occupational health services www.ttl.fi/en > Topics > Occupational Health Services

Ministry: Occupational Health Care www.stm.fi/en > Social and health services > Health services > Occupational health care

Occupational Health Care Act www.finlex.fi/en

Lisätietoa suomeksi

TTL: Työterveyshuolto www.ttl.fi > Aihealueet > Työterveyshuolto

STM: Työterveyshuolto www.stm.fi > Sosiaali- ja terveyspalvelut > Terveyspalvelut > Työterveyshuolto

Työterveyshuoltolaki www.finlex.fi

Työterveyshuolto www.tyosuojelu.fi > Työsuojelutoiminta työpaikalla > Työterveyshuolto

Mer information på svenska

TTL: Företagshälsovård www.ttl.fi/sv > Temaområden > Företagshälsovård

SHM: Företagshälsovården www.stm.fi > Social- och hälsotjänster > Hälsotjänster > Företagshälsovård

Lag om företagshälsovård www.finlex.fi/sv

Sickness and work ability

If you have problems with your health and find it difficult to cope with work, talk to your supervisor or occupational health service personnel. Your work can be planned so that it does not compromise your health. Many workplaces have procedures in place for early interventions to support work ability. Find out whether your workplace has such procedures and if it does, act in accordance with them.

You can take sick leave if you fall ill and cannot do your job. You must always notify your employer if you are absent from work. The employer has the right to know the reason for your absence. When you are ill, you will need, depending on the employer and the duration of your absence, a doctor's or a nurse's certificate. Often the certificate is obtained from occupational health service providers.

If the reason for your absence entitles it, **you will be paid during the sick leave**.

- If you have been employed for at least one month at the start of the sick leave, you are entitled to a full salary
- If your employment has lasted less than a month, you are entitled to half of your full salary

You do not always get paid during sick leave even if you have a doctor's certificate. For example if you have deliberately caused yourself an injury, your employer does not need to pay you. Sometimes you may need to be absent from work due to difficulties in your personal life or because of stress symptoms. In these cases your employer will decide on a case by case basis whether or not you are entitled to payment during your sick leave. If you are absent from work due to sickness for longer than nine days and your employer does not have to pay you, you may be entitled to sickness allowance paid by KELA. Your employer can, however, pay for a longer sick leave period if this is agreed in the employment contract.

Your employer has accident insurance in case of injuries at the workplace or on a work trip. So if, for example, you slip and fall at the workplace, the insurance will cover sickness expenses.

If your sick leave is extended, it is worth assessing the situation with your supervisor and occupational health service providers. If your sick leave lasts longer than a year, you can apply for disability pension from a work pension provider. If it is assessed that you can still return to your work, the pension will be paid as a fixedterm rehabilitation subsidy. If your sickness does not allow you to continue in your job, you may be entitled to occupational rehabilitation which can help you learn the skills needed for a different occupation or to start a business.

KELA: Sickness www.kela.fi/web/en > Sickness

Rehabilitation www.tyoelake.fi/en > Pension benefits > Rehabilitation

Security in the Event of Disability www.tyoelake.fi > Pension benefits > Disability pension

Lisätietoa suomeksi

KELA: Sairausajan tuet www.kela.fi > Sairastaminen

Kuntoutus www.tyoelake.fi > Erilaisia eläkkeitä > Kuntoutus

Työkyvyttömyyseläke www.tyoelake.fi > Erilaisia eläkkeitä > Työkyvyttömyyseläke

Mer information på svenska

KELA: Stöd när du blir sjuk www.kela.fi/web/sv > Sjuk

Rehabilitering www.tyoelake.fi/sv > Pensionsförmåner > Rehabilitering

Invalidpension

www.tyoelake.fi/sv > Pensionsförmåner > Invalidpension



5. Part of the work community

Characteristics of Finnish work culture

In recent years, Finnish work communities have become increasingly multicultural as the number of employees with foreign origin has grown. However, the Finnish work culture has some special characteristics, and it is good to be familiar with them. For example, honesty, punctuality and using your own initiative are valued traits in Finnish work life. Furthermore, all employees are treated equally and it is very common to be on a first name basis with your supervisor.

The ways of doing work differ between cultures. In Finland:

- Employees are considered equal and receive equal treatment. This can be seen, for example, in the fact that regardless of their position, all employees are on a first name basis with each other, and the opinions of employees are normally taken into account when planning work.
- Employees are expected to use initiative, be responsible and trustworthy. Supervisors do not oversee their subordinates' work all the time, and expect that it is carried out independently. The emphasis placed on initiative in Finnish work life also includes the active development of one's own work and ways of working. Not only supervisors but also co-workers can ask you to perform a task.
- When something is agreed on, it is followed through.
- Keeping to timetables is important: come to work and arrive at meetings on time.
- Interaction between people is direct. In meetings, for example, it is normal to go straight to the point after greetings.

Finnish working culture

www.infopankki.fi/en > Living in Finland > Work and enterprise > Finnish working culture

Lisätietoa suomeksi

Suomalainen työkulttuuri

www.infopankki.fi/fi/ > Elämä Suomessa > Työ ja yrittäjyys > Suomalainen työkulttuuri

Mer information på svenska

Den finländska arbetskulturen

www.infopankki.fi/sv > Livet i Finland > Arbete och entreprenörskap > Den finländska arbetskulturen

Supervisorial work and social relationships at the workplace

In a good work community, targets are achieved through collaboration. Finnish work communities have a low hierarchy. This is shown, for example, by supervisors' and their subordinates' interaction: supervisors are normally easy to approach. It is also common in Finland for women and young people to have supervisorial roles. Your supervisor oversees your work and you can tell him/her about any problems you have encountered in your work and share possible development ideas.

Your **supervisor** represents the employer and supervises your work. You agree on your duties with your supervisor, and they have the right and obligation to manage and oversee your work. Your supervisor oversees how you do your work and can ask you to change your working practices. If an employee neglects their work, is constantly late or absent without permission, the supervisor has a duty to intervene. Your supervisor is also expected to help and support you in your role.

Open communication at the workplace, good relationships between co-workers and social support from the work community and supervisor support well-being at work.

In a good work community

- targets are achieved through collaboration
- common rules for good practices and behaviour are established
- misunderstandings are cleared up and disagreements solved
- there are systems for dealing with problems
- work is developed together: how to improve working practices, how to share work and what tools and instruments to use
- the well-being of employees is looked after

Remember that you can raise any problems that you have experienced in your work or in the work community, as well share ideas on how to develop your own work or how the work community could function better.

More information in English

Forum for well-being at work www.ttl.fi/partner/thf/eng/

Leadership development network www.ttl.fi/partner/johtamisverkosto/in_english

Lisätietoa suomeksi

Työhyvinvointifoorumi www.tyohyvinvointifoorumi.fi

Johtamisen kehittämisverkosto www.johtamisverkosto.fi

Työyhteisön kehittäminen www.ttl.fi > Aihealueet > Työyhteisö ja esimiestyö > Työyhteisön kehittäminen

Mer information på svenska

Forumet för välbefinnande i arbetet www.ttl.fi/partner/thf/sv/

Nätverket för ledarskapsutveckling www.ttl.fi/partner/johtamisverkosto/pa_svenska

Harassment and inappropriate conduct at the workplace

People have different opinions, and disagreements and minor conflicts are not unusual at workplaces. They should, however, be solved as soon as possible. The law requires the employer to intervene in cases of harassment or inappropriate conduct at the workplace. Sexual harassment is always forbidden.

Inappropriate conduct and workplace bullying

refer to systematic and repeated unpleasant and unacceptable treatment to which one or more people at the workplace may be objected.

The following are examples of inappropriate conduct and bullying:

- spreading false information
- socially isolating someone, not talking or listening to them, treating them like air
- ridiculing or humiliating someone
- badmouthing or yelling
- insulting someone's character or personal life
- withdrawing or not disclosing information about work, not inviting someone to meetings
- taking tasks away from someone without a reason
- threatening behaviour

The Occupational Safety and Health Act requires the employer to protect employees from inappropriate behaviour and bullying at work. The employer is obliged to intervene in cases of bullying and inappropriate behaviour by an employee, supervisor or a customer.

If you feel subjected to continuous inappropriate behaviour or bullying:

- Talk to the person who is behaving inappropriately. Tell them what kind of behaviour you feel is unacceptable and ask them to stop.
- Keep a diary of what has happened; when, where and who were present at the time
- Talk to your supervisor
- If you think that your supervisor is behaving inappropriately, talk to his/her superior
- Ask for advice and support from the occupational safety official and occupational health services.

If your supervisor does not take action to solve the matter and there are no other employer's representatives at your workplace, you can contact your Regional State Administrative Agency's occupational safety official.

Sexual harassment is one-sided, unwelcome, verbal or physical sexually-orientated behaviour by a co-worker, supervisor or another employer's representative or customer.

Sexual harassment can be for example

- sexually suggestive gestures or looks
- sexually suggestive talk
- sexually suggestive jokes
- remarks or questions about someone's body or the way they dress
- sexually suggestive emails or text messages
- touching
- suggestions of intercourse or other sexual behaviour
- rape or its attempt.

Sexual harassment is always forbidden and illegal. Employers are required by law to take steps to prevent and deal with harassment at the workplace.

If you feel you have been subjected to sexual harassment

- let the person harassing you know immediately that you do not accept their behaviour and ask them to stop
- if the harassment continues, notify your supervisor immediately
- if you do not know what to do, ask for advice from an occupational safety official or union representative

More information in English

Regional State Administrative Agencies (AVI): Occupational Safety and Health www.avi.fi/en > Occupational safety and health

Sexual harrassment and harrassment on the basis of gender www.tasa-arvo.fi/en > Discrimination > Harassment

Lisätietoa suomeksi

Aluehallintovirasto (AVI): työsuojelu www.avi.fi > Työsuojelu

Seksuaalinen ja sukupuoleen perustuva häirintä www.tasa-arvo.fi > Syrjintä > Häirintä

Työyhteisön ristiriidat ja ratkaisut www.ttl.fi > Työyhteisö ja esimiestyö > Ristiriidat ja ratkaisut

Mer information på svenska

Regionförvaltningsverket (AVI): arbetarskydd www.avi.fi/sv > Arbetarskydd

Sexuella trakasserier och trakasserier på grund av kön www.tasa-arvo.fi/sv > Diskriminering > Trakasseri

Equality and equal opportunities

All employees must be treated equally. Equality in work life means that people have the same opportunities to work and earn a livelihood regardless of their nationality, ethnic origin, religion, gender, or other qualities.

The equality of job seekers and employees is protected by law in Finland.

- **The Non-Discrimination Act** prohibits discrimination on the basis of age, ethnic or national origin, nationality, language, religion, conviction, opinions, health, disability, sexual orientation or any other personal quality.
- **The Act on Equality between Women and Men** prohibits discrimination on the basis of sex. According to the law, all employers must promote equality between women and men in work life and ensure that both sexes have the same opportunities for career progression.

According to the law, the **prevention of discrimination** is the employer's responsibility.

Direct discrimination in work life refers to, for example, a situation in which employees from different backgrounds are not paid equally. **Indirect discrimination** occurs when a certain practice places employees in an unequal position on the basis of their background, for example, nationality. Indirect discrimination also takes place when, for example, jobseekers are expected to have perfect language skills for a position which does not require particularly fluent language. However, differing treatment on the basis of a quality that is essential for the satisfactory performance of a job, is not discrimination. Some positions, for example, require the candidate to be a Finnish citizen, and foreign nationals therefore cannot be considered.

What to do if you face discrimination at the workplace:

- If possible, talk with the person who has subjected you to discriminatory behaviour.
- Write down what happened and where, who was there, and other relevant information about the incident.
- Seek help from your employer's representatives. For example a union representative, an occupational work safety official or other employer's representative can help. Go together to talk to the supervisor closest to you.
- If you think that your supervisor treats you inappropriately, get in touch with their superior.
- If the situation is not resolved at the workplace, get in touch with your trade union or ask an employer's representative to contact the trade union. You can also contact an occupational safety official. If the issue concerns equality between men and women, you can contact the ombudsman for equality. If the case is not resolved, it can be taken to court or the police could be asked to investigate the matter.
- You can also contact the ombudsman for minorities if needed.

Equality and non-discrimination www.equality.fi

Act on Equality between Women and Men www.finlex.fi

The Ombudsman for Equality www.tasa-arvo.fi/en

Ombudsman for Minorities www.ofm.fi

Lisätietoja suomeksi

Yhdenvertaisuus ja syrjimättömyys www.yhdenvertaisuus.fi

Tasa-arvolaki www.finlex.fi

Tasa-arvovaltuutettu www.tasa-arvo.fi

Vähemmistövaltuutettu www.ofm.fi

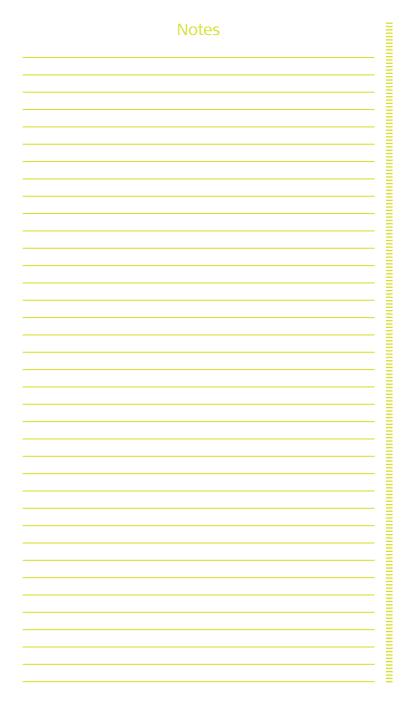
Mer information på svenska

Likaberättigande och icke-diskriminering www.equality.fi

Lag om jämställdhet mellan kvinnor och män www.finlex.fi/sv

Jämställdhetsombudsmannen www.tasa-arvo.fi/sv

Minoritetsombudsmannen www.ofm.fi





6. Work as a part of life

Working time and holidays

Working time is regulated by the Working Hours Act and collective labour agreement. Sometimes your supervisor or your duties may, however, require you to be flexible with your working hours. You may also be allowed adjustments to your working time based on your own needs. Agree on these with your employer. Employers must obtain employees' consent for overtime work.

Working time is normally fixed and agreed on in the employment contract. **The maximum working time** in the collective labour agreement is regulated by law and is approximately 8 hours per day or 40 hours per week. Often the maximum working time for full time work is 7.5 hours per day or 37.5 hours per week.

Well-functioning working times are achieved when they are discussed by the supervisor and employee. Sometimes you may be expected to be flexible with your working time, for example to fulfil orders or if seasonal variations mean longer opening hours. According to the Working Hours Act, employers need consent from the employee to **work overtime**. Overtime must always be compensated as either pay or paid leave. In periodic and shift work, **working time rotas** must be clearly visible for at least a week before the work period begins.

Working time includes **breaks**, the length and frequency of which depend on the nature of the work and the length of the working time. You cannot take breaks without your employer's permission. Find out what kind of breaks you are entitled to and whether you can, for example, have a meal during your working hours or leave the workplace during your breaks. The Annual Holidays Act regulates the amount of **holidays** accrued while working. When you take your holiday must be agreed upon with your employer. You do not have to come to work during your holiday, even if your employer asks you to. If, however, you want to discontinue your holiday, this must be agreed upon in writing. Accrued holidays can be compensated in pay when employment ends. If you fall ill during your holiday, your holiday can be transferred to a later date. Unpaid leave and other days off must always be agreed upon with the employer well in advance.

What to do if you feel your working hours are problematic:

- Write your working hours down for at least two weeks: start time, breaks and the time you finished work.
- Talk to your supervisor and let them know how you would like the hours to be changed.
- If the matter cannot be solved with your supervisor, contact a union representative or work safety official and discuss the matter with them.
- Talk to your co-workers to find out if they have problems with working hours and if their problems are similar to yours.
- Propose a meeting to plan well-functioning working hour arrangements.
- Contact your trade union if the matter cannot be solved at the workplace.

Working time records www.tyosuojelu.fi > Working in Finland > Working time records

Working Hours Act www.finlex.fi

Annual holidays www.tyosuojelu.fi > Working in Finland > Annual holidays

Lisätietoa suomeksi

Työajat www.tyosuojelu.fi > Aihealueet > Työsuhdeasiat > Työaikakirjanpito

TTL: Työaika www.ttl.fi > Työhyvinvointi > Työaika

Työaikalaki www.finlex.fi

Lomat www.tyosuojelu.fi > Työsuhdeasiat > Vuosiloma

Mer information på svenska

Arbetstid www.tyosuojelu.fi > Anställningsfrågor > Arbetstidsbokföring

Arbertstidslag www.finlex.fi/sv

Semester www.tyosuojelu.fi/se > Anställningsfrågor > Semester 57

Work and family

There are many different statutory benefits in Finland which aim to ease the integration of work and family life. Your employer has a duty to support this integration through, for example, flexible working time arrangements.

In Finland, society offers many statutory benefits and services, such as parental leave, that support the integration of work and family life. The benefits and services below are described as per the situation in August 2014. Contact KELA for up-to-date information.

Maternity and parental leave are intended for the care of a child under 10 months of age. Maternity leave lasts until the baby is about three months old. Parental leave is meant for the care of a three- to nine-month old baby, and can be taken by either the mother or the father. Parents can also alternate the leave, but cannot take it at the same time. **Paternal leave** is meant for fathers and has to be taken in its entirety before the child turns two. If the mother works in hazardous working conditions that endanger her own or her foetus' health, she is entitled to **special maternity leave**.

After parental leave, both parents of a child who is under three years of age have an equal right to child care leave while remaining employed. Parents cannot, however, take this leave at the same time.

If employment has lasted over six months, parents are entitled to **partial child care leave**, which may be taken in order to care for a child until the end of the child's second year of comprehensive school. Partial child care leave involves working shorter hours, with pay being proportional to the hours worked. Partial child care arrangements are agreed upon with the employer. If your child is under 10 years of age suddenly falls ill, you can take **temporary care leave** to stay at home and look after them or to organise child care. This leave may last a maximum of 4 working days. The collective labour agreement regulates whether or not you will be paid for the duration of the temporary care leave. Always let your supervisor know if you need to stay at home to look after a sick child.

An employee also has the right to **temporary leave due to a compelling family reason**, i.e. when a family member suddenly falls sick or has had an accident. You can also ask for **leave if a family member or other person close to you needs special care** due to, for example, illness or as the result of an accident. These leaves are normally unpaid and need to be agreed on with the employer, and clarification needs to be given to the employer if it is asked for.

Work and family can both be great sources of joy and energy. The goal is to achieve a situation in which the demands of both your work and family life are balanced. This enables you to take proper care of your duties at work and also look after your family's needs.

Integrating work and family can be challenging especially if

- you have a large family
- your work is particularly demanding
- your family and extended family live in another country
- you have limited social networks
- you have no help with caring for your children or the household

If you feel like you have problems with integrating work and family life, talk to your employer. Your employer has a statutory duty to ease the situation with the help of, for example, flexible working time arrangements. However, the employer has to treat all employees equally, and a family situation does not automatically entitle adjustments.

More information in English

KELA: Benefits for families with children www.kela.fi/en > Families

STM: Harmonising family life and work www.stm.fi /en > Working life > Family life and work

FIOH: Work-family balance www.ttl.fi > Topics > Working career > Work-family balance

Lisätietoa suomeksi

KELA: Lapsiperheet www.kela.fi > Lapsiperheet

STM: Perhe-elämän ja työn yhteensovittaminen www.stm.fi > Työelämä > Perhe-elämä ja työ

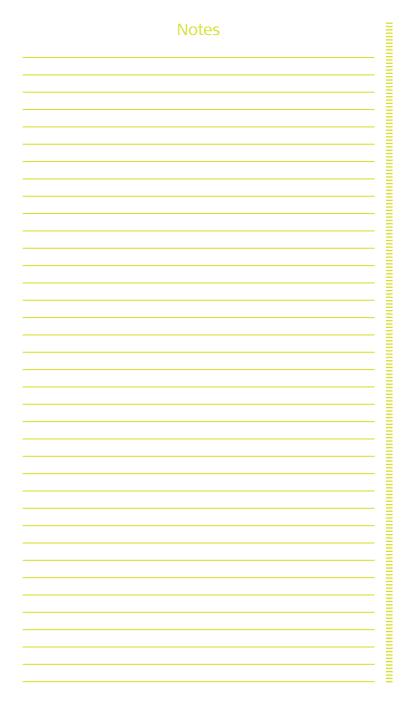
TTL: Työn ja perheen yhteensovittaminen www.ttl.fi > Aihealueet > Työura > Työn ja perheen yhteensovittaminen

Mer information på svenska

KELA: Förälder www.kela.fi/sv > Förälder

SHM: Att kombinera familjeliv och arbete www.stm.fi/sv > Arbetslivet > Familjeliv och arbete

TTL: Kombinering av arbete och familjeliv www.ttl.fi > Temaområden > Arbetskarriär > Kombineringen av arbete och familjeliv





7. Terminating employment

If you want to terminate your employment, you need to resign. Your employment ends after a notice period. The employer can also terminate employment on grounds set out in the law; a notice period is also applicable in this case. On especially pressing grounds, the employer can terminate employment with immediate effect. It is always important to request a certificate of employment.

Resignation

If you want to terminate your employment because you have, for example, found a new job, you need to resign from your current job, thus terminating your employment contract. If your employment contract is for an indefinite period you can legally resign at any time, but you must adhere to a notice period. Unless otherwise stipulated in a collective agreement or individual employment contract, the employee must observe the following periods (as per August 2014) of notice when resigning from employment:

- 14 days if employment has continued for no longer than five years, and
- one month if employment has continued for over five years.

When you resign, your employment ends after the notice period. The rights and responsibilities set out in the employment contract still apply during the notice period. You will be paid for the duration of the notice period. If you resign without a valid reason and become unemployed, you are not eligible for unemployment allowance for a 1–3-month waiting period. A fixed-term employment contract cannot, in principle, be terminated before the term has ended. It is, however, possible to include a notice period in a fixedterm contract.

Dismissal

An employer may only terminate the employment contract of a regular employee on pressing grounds. The Employment Contracts Act regulates when the employer has the right to terminate employment. In normal circumstances, only an employment contract set out for an indefinite period can be terminated. A fixed-term employment contract cannot be terminated unless a provision for terminating the contract before the term ends is written in the contract.

An employer may terminate the employment contract of a regular employee either on substantial and pressing grounds concerning the individual employee, or on the grounds of redundancy.

A dismissal may be due to a weakened financial situation or operational restructuring. These may lead to a situation in which the employer no longer has work to offer. If the amount of your work decreases, your employer has a duty to try to find you other work or offer training for a new role. An employee can be dismissed only if the employer cannot offer other work or training that would prepare them for a new position.

The employer also has the right to terminate a permanent contract on especially pressing grounds concerning the individual employee. Violating or not adhering to obligations set out in the employment contract or the law can lead to dismissal. The employer may, for example, have the right to dismiss an employee if they are constantly late for work despite being given warnings.

An employee cannot be dismissed before being given an opportunity to correct their behaviour by way of a warning.

The employer must adhere to notice periods set out in the law, unless otherwise agreed.

Cancellation of employment contract An employment contract may be cancelled by the employer with immediate effect. **This can only happen on exceptionally pressing grounds, such as a serious breach or neglect of a fundamental duty of employment or obligation set out in the law**; for example, stealing the employer's property or endangering the safety of others. Cancelling an employment contract during a probationary period also needs to have very solid grounds.

Before cancelling an employment contract, the employer must give the employee a warning, unless the offence is particularly serious. The employee may also cancel an employment contract with immediate effect if the employer infringes or neglects a fundamental duty of employment. If an employee has been absent from work for at least seven working days without giving the emplover a valid reason for the absence, the employment contract may be considered dissolved as of the start of the absence. Similarly, if the employer has been absent from work for at least seven working days without giving the employee a valid reason, the employee can consider the employment contract cancelled. The cancellation of a contract is annulled if it can be shown that there was a valid reason for not being able to notify the other party about the reason for the absence.

When employment ends

You have the right to a **written certificate of employment** from the employer when your employment ends. The certificate contains a description of your duties and the duration of the employment. If you request it, an assessment of your performance and/or behaviour as well as a reason for why employment ended must be included. The certificate is important when you apply for a new job, and this is why you should always request it. You will also need an employment certificate when applying for unemployment allowance in the event of unemployment. In these cases, always ask for a certificate that states the reason why employment was terminated.

Good things to know about the termination of employment:

- You can use, and turn to, occupational health services during the notice period, particularly if your workplace has occupational health services that extend further than the statutory services.
- If you are being dismissed, always clarify that there is a legal reason for terminating your employment. Ask for a written certificate of employment and a salary certificate for at least the past 26 weeks.
- If you have not secured a new job after your employment ends, register as a job seeker with the TE services.
- If you belong to a trade union or an unemployment fund, you are eligible for earnings-related unemployment allowance if you have been employed for long enough. Contact your trade union or unemployment fund for more information.
- If you do not belong to a union or a fund, KELA will pay you unemployment allowance if you meet certain conditions.
- Further information on unemployment allowance can be found on KELA's website
- The retirement age in Finland is normally between 63 and 68.

KELA: Unemployment www.kela.fi/en > Unemployment

Termination of an employment contract www.tyosuojelu.fi > Working in Finland > Employment contract

Lisätietoa suomeksi

KELA: Työttömyysturva www.kela.fi > Työttömät

Työsuhteen päättäminen www.tyosuojelu.fi > Työsuhdeasiat > Työsuhteen päättäminen

Mer information på svenska

KELA: Utan arbete www.kela.fi/sv > Utan arbete

Att avsluta ett anstallningsförhållande

www.tyosuojelu.fi > Anställningsfrågor > Att avsluta ett anstäl-Iningsförhållande



8. Becoming an entrepreneur in Finland

Finnish Enterprise Agencies, the Centres for Economic Development, Transport and Environment, TE services, and Enterprise Finland offer free information about setting up a business in Finland. If you are considering setting up your own business, they will help you with the following:

- 1. Turning the business idea into a business plan
- 2. Selecting the type of business
- **3.** Organising financing
- **4.** Registering the company
- 5. Counting profitability
- 6. Finding out about tax and accounting obligations
- 7. Insurance matters
- **8.** Finding out whether there is a need to acquire permissions from authorities (sector dependent)
- 9. Matters relating to possible recruited staff
- 10. Occupational health and safety issues

Note that all contracts regarding your business should be made in writing. It is worth considering networking with other business owners and joining organisations for entrepreneurs at an early stage.

Becoming an entrepreneur in Finland www.uusyrityskeskus.fi > Entrepreneur guides

Enterprise Finland www.yrityssuomi.fi/en

The Centres for Economic Development, Transport and the Environment (ELY Centres) www.ely-keskus.fi/en

TE-services: Services for new entrepreneurs www.te-services.fi > Employers and entrepreneurs

Federation of Finnish Enterprises www.yrittajat.fi/en

Finncham www.kauppakamari.fi/en

Lisätietoa suomeksi

Yrittäjäksi Suomeen www.uusyrityskeskus.fi > Entrepreneur guides

Yrityssuomi www.yrityssuomi.fi

Elinkeino-, liikenne- ja ympäristökeskus (ELY-keskus) www.ely-keskus.fi

TE-hallinto: Aloittavan yrittäjän palvelut www.te-palvelut.fi > Työnantajalle > Yrittäjälle

Suomen yrittäjät www.yrittajat.fi

Kauppakamari www.kauppakamari.fi

Pienyrittäjät www.pienyrittajat.fi

Mer information på svenska

Bli företagare i Finland www.uusyrityskeskus.fi > Entrepreneur guides

Företagsfinland www.yrityssuomi.fi/sv

Närings-, trafik- och miljöcentralen (NTM-centralen) www.ely-keskus.fi/sv

TE-tjänster: Tjänster för blivande företagare www.te-tjanster.fi > För arbetsgivare > För företagare

Företagarna I Finland www.yrittajat.fi/sv

Handelskammaren www.kauppakamari.fi/sv



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