

## **Business Plan (Cultural Consultant Company)**

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<p>The purpose of this research was to study the circumstances of immigrants in Finland with the intention of establishing a consultant company that would help the immigrants in their integration process in Finland. The primary data of this study were obtained from the results of the “survey on work and well-being among people of foreign origin” conducted between 2015 until 2016 by Statistic Finland.</p> <p>Additionally, the author did background research on the institutions of Finland and respective ministries responsible of immigration issues. The objective of the deskwork was to study the government of Finland’s immigration programme and the integration process of immigrants in Finland.</p> <p>Furthermore, the author conducted two interviews. The author interviewed the head of two associations representing two of the biggest immigrant communities residing in Finland. The purpose of the interviews was to find out the role of immigrant association in the integration process.</p> <p>On the basis of the results of the “survey on work and well-being among people of foreign origin” together with the deskwork the author did on government institutions to find out the immigration and integration policies of government of Finland. The author constructed a business plan for cultural consultant company following the business plan model of Alexander Osterwalder and Yves Pigneur.</p> <p>The results of the survey and the deskwork done by the author suggest that there are huge challenges facing, both the state institutions and the immigrants alike. And the primary reason and cause of these challenges are according to the author “One-way process of the integration programmes of the government.</p> <p>In order to combat these challenges the author suggests that other stake-holders should be included in government’s integration programmes. The author’s response to the immigration challenges is to establish a cultural consultant company that consults government of Finland and state institutions on the cultural issues of immigrants.</p>	
<b>Keywords</b> Immigration, Integration, Asylum seekers, Business plan	

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# 1 Introduction

The Idea for the subject of this thesis came from the two- year work experience from Statistic Finland. During the time, I was employed in statistic Finland I had the opportunity to take part in a “survey on work and well-being among people of foreign origin”. Previously there have been done surveys on people of foreign origins, but this survey was by far the most extensive one. The objective of the survey was to identify the general well-being of people of foreign origin. (Tilastokeskus, 2014)

The study was undertaken between January 2014 and december-2015 and it provided important data. The study was funded by European integration fund. It was also partly funded by Ministry of education and culture. Institutions responsible about the study where Statistic Finland and the National Institute for Health and Welfare. During the survey, interviewers from statistic Finland carried out computer-assisted face-to face interviews in 12 different languages. 6400 foreigners aged between 15 to 64 were randomly selected in to the survey. (Tilastokeskus, 2014)

My role in this survey was working as a survey interviewer. I interviewed 45 people of foreign origins and I had access to the data overall. My responsibilities were also analysing and editing the questionnaires thus giving me the opportunity to get a glimpse on the general wellbeing of the foreigners in Finland? (Tilastokeskus, 2014)

The author uses the data and the result from the survey mentioned to show the circumstances and the challenges the immigrants in Finland face. The result of the survey will also be used as an argumentation and proof for the need to establish cultural consultant company. The secondary data to be used in this business plan is the observation and analysis of current literature in immigrant integration and deskwork the author conducts to study the integration programme of the government of Finland. (Tilastokeskus, 2014)

The author will also interview NGO’s dealing with people of foreign origins. In addition, if the author gets the opportunity he will also interview state institutions, which will be potential customers of the business.

## **1.1 Objectives and aims**

The primary objective of this paper is to identify and analyse the needs of the immigrant and asylum seekers in Finland and develop a consultant business where the government of Finland, state institutions and other agencies dealing with immigrants can get information and consultation which is tailored for their specific needs. The second purpose of the thesis is that the author graduates and gets his bachelor's degree.

## **1.2 Research questions**

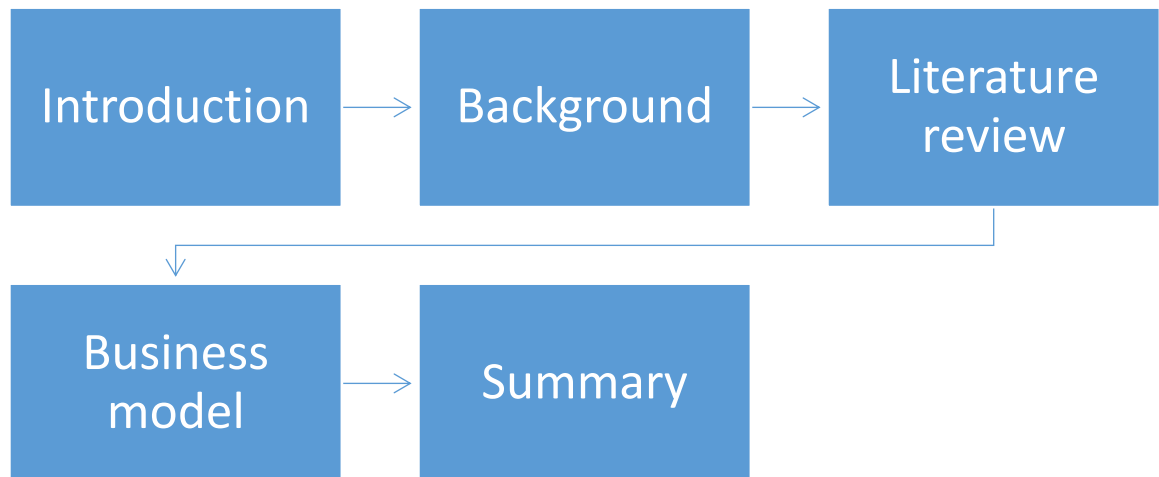
Formulating research questions that are relevant is essential in research. According to Bryman and Bell, the objective of the research question is to guide the overall process of the research and stop the researchers from going "unnecessary directions". The research questions are also meant to guide the author in the literature search. (Bryman, 2011, s. 7)

Research questions to be studied in this paper are as follows:

- 1) What is the current situation of the immigrants in Finland?
- 2) What kind of problems and challenges do immigrants face in their integration process in Finland?
- 3) What kinds of Services are missing in order to smoothen integration process of immigrants in Finland?
- 4) How is the consultant company being able to influence the state institutions and convince them to buy its services?

## **1.3 Structure of the thesis**

The structure of the thesis is outlined as follows. At the beginning, the author introduces the thesis and its process. Secondly, the author studies the current situation of immigrants in Finland and goes through the results of the "survey on work and well-being among people of foreign origins" and gives statistics related to immigrants and asylum-seekers in Finland, which he will later use as a supportive tool for his argumentation to start a cultural consultant business. The third part of thesis the author introduces tools to better integrate immigrants. Finally the author goes detail into the business plan of Osterwalder business plan model.



## 2 The general situation of immigrants in Finland

As explained in the previous chapter there are many challenges foreigners face in the process of their integration in to the finish society. Both the institutions that are working with foreigners and the immigrants alike are facing challenges.

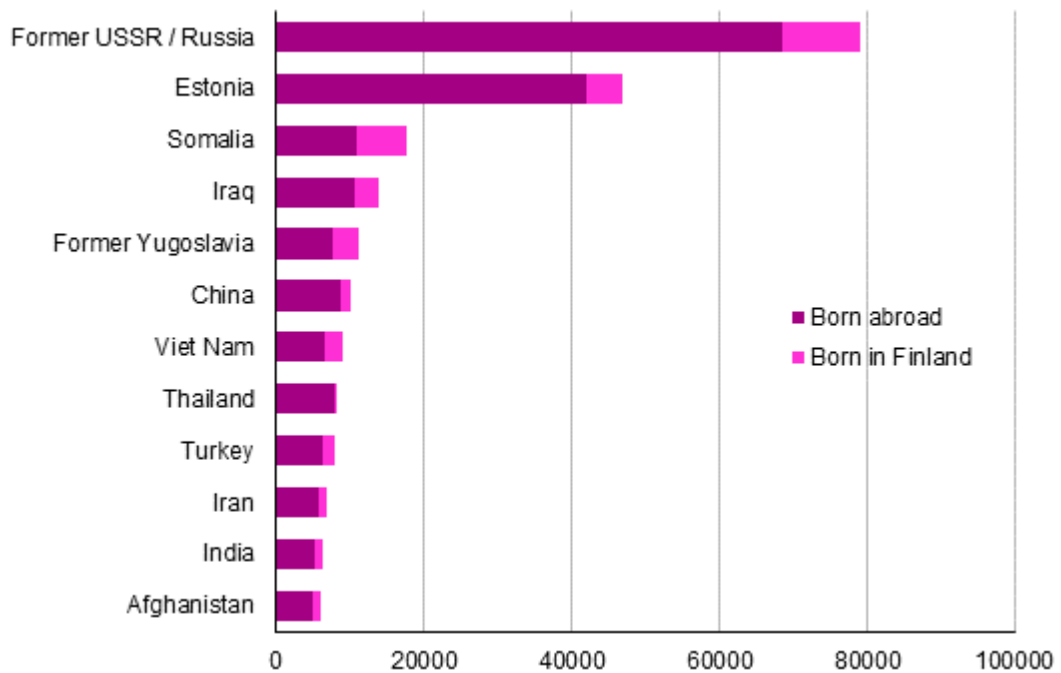
According to statistics of Finland, there were 229765 people of foreign origins in 2015 in Finland. Compared to the previous year there is 9% increase.

The number is increasing mainly through the recent dramatic increase of refugees and asylum-seekers in Europe. (Statistic Finland, 2015).

Figure one describes the largest groups of people of foreign origins in Finland. As can be seen from figure 1, the three largest groups in Finland are Russians, Estonians and Somalians.

(Figure 1)

*The largest group of people with foreign background in Finland.*



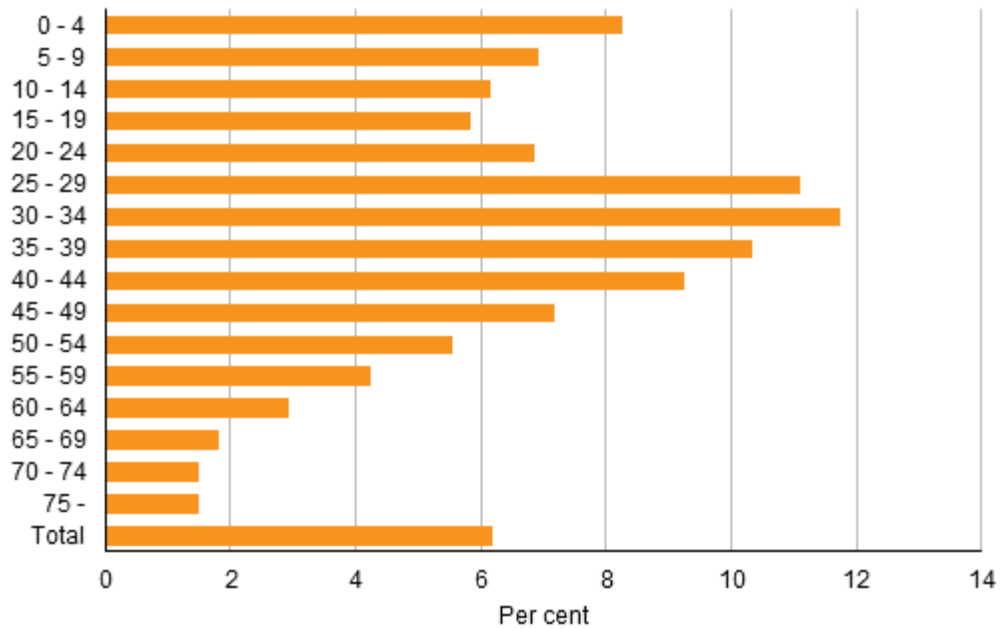
(Statistic, 2016)

According to statistic Finland's annual report of "population structure" 2015, one out of ten of the persons aged between 24 to 44 living in Finland were foreigners. In Helsinki, metropolitan area the figure is one out of five. This clearly shows that the demographic of the finish population has already changed due to immigration. The situation can clearly be observed in schools and kindergarten. (Statistic, 2016)

Figure 2, shows in more detail the proportions of populations with foreigner background with the entire population of Finland. Majority of the newcomers are younger generations as can be observed from figure two.



Figure 2. The proportion of population with foreign background with the entire population



(Statistic, 2016)

UNHCR describes the recent increase of asylum seekers to Europe a “world-wide displacement”. In 2015 there were 59.5 million people displaced around the world. The organization explains that the causes of the displacements are mainly due to the political situation in Middle East, Africa, and the war in Syria are factors contributing the increase of the asylum-seekers. (UNHCR, 2015)

The drastic increase of the asylum-seekers in the last few years affected many European countries. Since the asylum-seekers and refugees were war-torn areas who were fleeing from conflicts and persecutions from their native countries, it was challenge for most countries to grant them either negative decisions or return them back to their original country. Table 1, below shows more clearly the recent migrant flow to Finland. As can be observed from table 1. The increase of asylum-seekers from 2010 to 2015 is 800%.

Table 1. The number of asylum seekers in Finland

	2010	2011	2012	2013	2014	2015
Asylum-seekers	4 018	3 088	3 129	3 238	3 651	32 476
Decisions on asylum						

Asylum granted	181	169	553	556	501	1 112
Residence permit granted	1 603	1 102	1 048	1 271	845	767
No asylum or residence permit granted	3 428	1 890	1 738	1 903	2 050	1 307
Family reunification						
Positive decisions	423	495	611	875	1 094	986
Negative decisions	596	1 004	1 030	1 692	1 035	406
Quota	750	750	750	750	1 050	1 050
Received refugees	3 207	1 724	1 431	1 782	2 204	1 815

(Tilastokeskus, 2015)

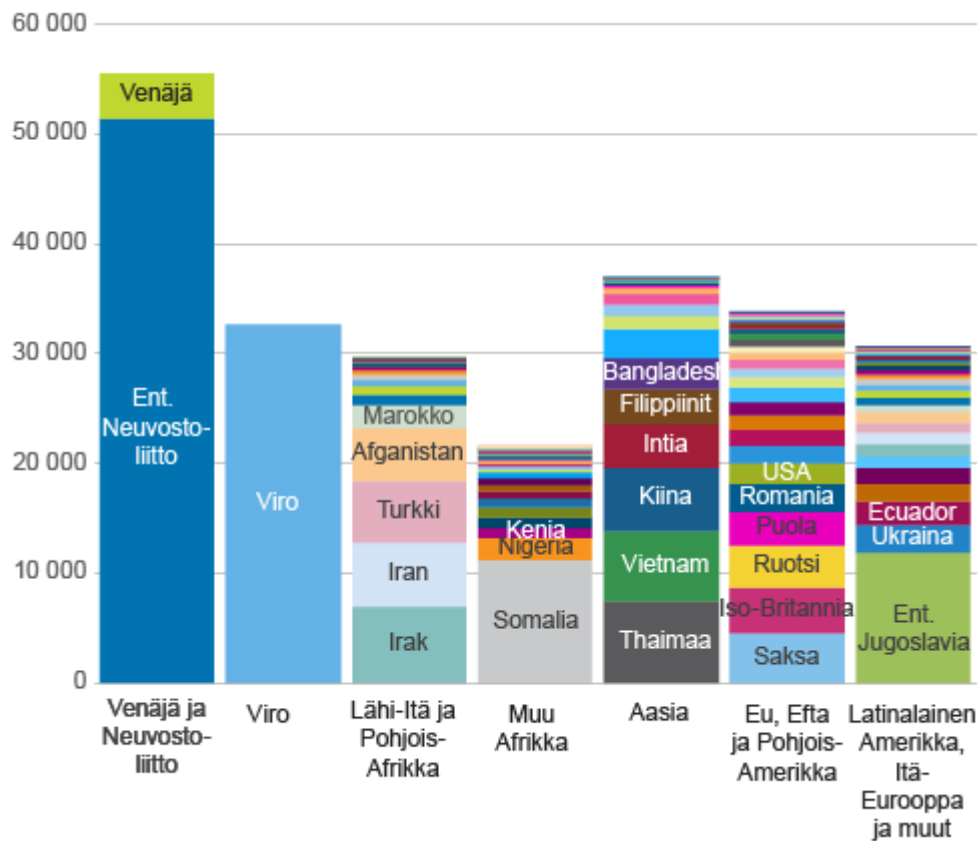
## 2.1 Problems and challenges of immigrants

According to the definition of Eurostat, migrant integration is measured in terms of education, employment, health, and social inclusion. (Eurostat, 2015)

In this chapter the author goes through some of the results of the “survey on work and well-being among people of foreign origins”. The survey produced information about the employment, work ability, functional capacity, health, and the discrimination of people of foreign origins in Finland. (THL, 2016)

Although the health and social inclusion are important factors in migrant integration, in this paper the author discusses the results of the survey and introduces statistics only on employment and educational challenges of the immigrant. Before the author indicates the results of the survey, a figure showing the immigrants that took part in the survey and the countries they were from will be shown in the next chapter.

Figure 3. Immigrants who took part in the survey and countries they were from



(Tilastokesku, 2014)

The above figure 3, illustrates the countries of the people who took part in the survey. The names of the countries are in Finnish language.

Generally, people of foreign origins are well integrated in to the Finnish society. But there were ones that had challenges in terms of education and employment. Language proficiency is key to integration. According to statistic Finland first generation foreigners, 86% knew at least basic of the Finnish language. However, 17% of the foreigners needed some assistance and more Finnish language course in order to improve their language. (Tilastokeskus, 2014)

The lack of sufficient language is a key challenge many immigrants and asylum seekers are facing in most European countries. This affects the newcomer's prospects of being employed or further their education in the long run. (Observatory, 2016)

Compared to native Finns the number of early leavers of education among foreigners is twice as high. Main reason why immigrant youth do not further their education is that majority of them wants to move in to the working life quickly. There are also numbers of youth

who do not have enough information about education possibilities of Finland or do not know what to study (Tilastokeskus, 2014)

The NEET rate (not in employment, education or training) among foreigners is 15%. By comparison the NEET rate of the native Finns is 4%. This indicator shows the inactivity and the percentage of the immigrants outside both from the education and employment sector of the country. (Tilastokeskus, 2014)

Ministry of employment and economy set a target in 2012 to level up immigrants educational and employment figures to the standard of national level. But that target of the ministry is not achieved yet. (Economy M. o., 2012)

Furthermore, a report published by ministry of education and culture of Finland identified many challenges immigrants student face in schools. Among the challenges the report identified were “cultural conflicts in educational institutions” between the newly arrived immigrant students and their teachers. This is because newcomers are not familiar with the educational system of Finland and the teachers lack the cultural competency. The report suggests that mutual understanding of both groups and the adaptation of the students in to the Finish educational institutions “must be supported by any possible means”. (Culture, 2016)

The study also showed that immigrants needed more assistance in the integration process. The state or the municipalities have general guidelines and approaches on how to deal with all immigrants and asylum seeker. However, we should take into consideration that these people are from a war-torn countries and even within one community, there are tensions and disagreement. Among the 32000 immigrants who entered in Finland 2015 the majority, 60% were form Iraq. Other major groups were from Afghanistan and Somalia. (Statistic, 2016)

This report and the statistics shown above suggest that people with immigrant background are poorly integrated in to the Finnish society in terms of education. One of the reasons is that the immigrants are lacking the support system. The governments of Finland and the state institutions can facilitate but cannot alone solve the problem. Therefore, it is essential that a multisector approach should be applied in the integration process where the government and state institutions consult different stakeholders in immigrant’s integration.

According to minister of justice and employment Jari Lindström “Employment is the most important factor contributing to the successful integration of asylum-seekers”

The minister emphasizes the importance of getting a job for the immigrants to be part of the society. Employment of the immigrant according to the minister increases the social cohesion of the individual and the immigrants feel part of the society. (Times, 2016)

Furthermore, a report published by European commission indicates many challenges immigrants face in terms of lack of employment in member states. Expert in more than 20 member states of the union compiled the report titled “challenges in the labour market integration of asylum seekers and refugees”. Among the challenges, the commission outlined where:

- “Lack of language skills and insufficient of education or problems of recognition of existing qualifications”.
- “Limited or restricted access to the labour market due to legal or administrative barriers”
- “Insufficient integration programs, discrimination or problems with cultural adjustment.
- “Lack of institutional support”.
- “Cultural differences between the newcomers and the host societies. In addition, the challenges they present”.

(Observatory, 2016)

Above are some of the challenges the European commission outlined. The report also indicates that in most part of the European member states immigrants and asylum seekers are facing similar challenges.

According to the report key obstacles in to labour market integration in most countries where “cultural differences”. This is because many newcomers have different social norms and religious background than in receiving countries. (Observatory, 2016)

## **2.2 The implications of the refugees to government of Finland**

According to the Interior ministry of Finland there is no migrant crisis in Finland yet although the country had its share and seen the dramatic increase of the asylum-seekers recently. (Ministry, 2016)

The governments of Finland proposed measures to tighten and control the recent flow of the asylum-seekers. The reason is mostly economic and security related. (Yle, 2015)

The governments of Finland developed “Action plan for asylum policy” The action plan has three objectives. The first objective is to stop “uncontrolled asylum-seekers” arriving to the country. This according to the Finnish governments can be done through cooperation with the European Union together with Finland’s neighbouring countries. The second objective of the action plan is to minimise and bring down cost resulting from the reception of asylum seekers. Likewise the third objective of the action plan is to effectively integrate those immigrants who are already granted asylum. (Office P. M., 2015)

The financial cost of the asylum seekers is also alarming. It is estimated that the refugee’s fees and asylum seekers cost to the Finnish governments hundreds of millions of euros. The maintenance of the reception centres and the processing of the applications of the asylum-seekers are areas where the government allocates the most resources. (Helsinki Times, 2015)

The above-mentioned details show the general situation of the immigrants in Europe and particularly in Finland.

### **2.2.1 Immigration and the integration process of Finland**

MPI (Migration policy institute defines successful integration as a “process where immigrants become accepted into society both as individual and as a group”

Similarly in the integration process the governments have bigger role due to the fact that governments legislate the laws and acts affecting the immigrants and have the final say in the outcome. (Institute, 2003).

Overall, we can say that successful integration of immigrants has failed in Finland. This is because the integration process has been one-way process where the government of Finland has been the only actor. Many reports published argue that Finland must change its course and develop its immigration and integration policies. A report published by Police University College argues that In Helsinki residential segregation is gradually taking place in some part of the city and it affects the social cohesion of the society. (Times, 2016)

The ministry of economic affairs and employment is the government institutions responsible for the integration of immigrants. The ministry legislates laws relating immigrant’s integration and promotes measures to enhance employment of the immigrants.

The ministry recognises the demographic change that the Finnish society is coping with and in addition to the official measures taken, recognises the need for good relations with other stake-holders. (Economy M. o., 2016)

Minister of justice and employment Jari Lindström acknowledges the current unemployment challenges immigrants face and introduced counter measures to tackle the challenge. The ministry created electronic tool to assess the skills and qualifications of immigrants at early stage. After the initial assessment immigrants are provided counselling and guidance in the employment opportunities of Finland. The purpose of the measure is to assist the immigrants in becoming active and productive members of the society. (Employment, 2015).

The most important official measure in the integration process of the immigrants is the “act on the promotion of immigrant integration” According to the act, particularly section 1 purpose of the act is to “support and promote the integration of immigrants”. The act also enhances non-discrimination and gender equality among immigrants. (Finlex).

This act is the foundation for achieving a successful integration of immigrants. Integration plan is official measure to help and promote the integration of newly arrived immigrants. Integration plan is personalised and individual depending on the need of the immigrants. The objective of the integration plan is to support immigrant’s access to the employment sector. The plan is joint agreement between the immigrants and the regional authorities and the respective parties that make the agreement. The immigrant is entitled integration assistance for a period of three years upon arriving in the country during which the individual should develop his human capital and further his/her education. (Seppelin, 2010)

Migrant integration policy index ranked over 20 European countries in their integration policy. The agency ranked the countries in terms of how effective and successful each country implemented its integration policy. Equal rights and opportunities compared to native citizen were also standard used in the ranking? Finland was ranked number 4 in 2014, Sweden topping the list. (Index, 2015)

### **2.2.2 The role of NGO’s and associations in immigrant’s integration**

In Finland There is freedom of associations that means anybody can form associations or join an existing one. It is one of the political rights of every individual residing in Finland. (office, 2016)

That is why the country got the nick nickname of the “land of promised associations”. This is evident because in country of 5.4 million inhabitants there are 138000 registered associations. Finnish association act guides and governs all the matter concerning associations. (Office F. P., 2016)

There are numerous NGO’s and association formed by minority groups. In most cases Immigrants associations and NGO’s are mono-ethnic societies usually representing their respective communities depending on the area the association’s works. In this paper, I am particularly interested in observing two ethnicities. People from east Africa and Middle East. My interest in these two ethnicities developed during the time “survey on work and well-being among people of foreign origin” was conducted.

The result of the published survey “survey on work and well-being among people of foreign origin” Indicates these two ethnicities are the ones that have the most challenge in integrating into the finish society. Primary reason why immigrants from Middle-East and East Africa have challenges integrating better compared to other immigrants is that immigrants from these communities are people from conflicts affected areas and they are escaping from persecutions. On the contrary immigrants from Asia or other European countries are in most cases economic immigrants.

In this section, I want to highlight my observation based on the finding of the survey and the discussion I had with the representative of the two associations. The associations in question are:

- Konsom Ry.(Somali association in Kontula)
- INY (Iraqi women’s associations)
- These two associations represent their communities and work as bridge builders between the government of Finland and their community. For instance, Konsom Ry, works mainly in the field of providing Somali youth sports and leisure activities.
- According to the chair of the organization, Konsom Ry the association organises football tournaments for the youth and in summer times they organise other outdoor activities, which according to the chair, promotes the wellbeing of immigrant youth through sports and social activities. (Ry, 2016)



- Kansom Ry arranges also seminars frequently in which they invite experts and well-known figures to give lectures on employments and education possibilities of Finland. Other activities the organization arranges include programmes for young children who need help in homework. (Ry, 2016)
- The other association I had interviewed and observed was INY (Iraqi women's associations). According to the spokesperson, the objective of the association is "empowering immigrant women in Finland". The activities INY provides for immigrant-women include "peer support group, Finnish language courses and individual support". The organization targets only immigrant women and during the activities, INY provides day-care for women with small children. (INY, 2016)

### **2.2.3 Relation between immigrant associations and the government of Finland.**

The government of Finland tries to battle marginalization and social exclusion of minorities.

So state institutions encourage immigrants to form associations of their own and participate in actively in their new country. Both the above-mentioned organizations mention in their websites the state institutions as partners who provide funds for the implementation of their projects. (Ry, 2016)

The Obvious relation between the governments and immigrant's associations is that the governments is the sole provider of funds to the immigrant's associations. Respectively associations provide free services and activities for their community. Among the many organizations and associations working with immigrants few or none, engage to politically influence the state institutions .Immigrants associations are receivers of funds, which in turn they provide as a services for their communities.

## **3 Strategic Tools to successfully integrate immigrants**

GCIR (Grant makers concerned with immigrants and refugees) defines immigrant integration as a "dynamic two-way process in which the newcomers and the receiving societies work together to build a secure and cohesive communities" (America, 1996) .

The definition of the GCIR immigrant integration catches the essence and importance of the immigrant's integration in to the receiving societies. It gives the idea that both the newcomers and the receiving societies have mutual understanding of the integration concept and have mutual benefits. (America, 1996)

The GCIR developed a toolkit and framework titled “Investing in our community’s strategies for immigrant integration”. The aim of the toolkit is to promote effective and successful integration of the immigrant in to the receiving societies.

The GCIR argues that to achieve these goals the policy makers and state institutions should have a broad approach in their integration policies. The GCIR’s illustrative toolkit is based on two core strategies. The first strategy is “multi-sector approach”. The second strategy is “multi-strategy” approach. GCIR developed these “toolkits” because it believes that a successful integration is beneficial for both the receiving countries and the immigrants alike. (America, 1996)

The ministry of economic affairs and employment in Finland echoes these concepts. The ministry emphasises in its website that a “broad-based” approach is required in the integration process of the immigrants arriving in Finland. (Economy M. o., 2016)

### 3.1 Multi-sector approach

A multisector approach is when all stakeholders of the immigrant’s integration are mobilised and engaged to work together to achieve a common goal. The targeted goal is a cohesive society where all members of the society work together and respect each other. This approach is effective because it is a two-way process and all parties are involved in the process from the beginning. (America, 1996)

Table 2. Stakeholders in the immigrant integration

Government	The government plays key role in the integration process of the immigrant. Governments legislate laws and provide the resource and the platform to integrate better the newcomers.
Community institutions	Institutions such as hospitals, schools and social service providers also play important role in the integration process. The services these institutions provide must be accessible by the growing number of immigrant population.
Ethnic communities and NGO’s	Already well-established and integrated ethnic communities are bridge builders between the newcomers and the receiving societies. Because they are the ones that understand the challenges and have the

	cultural understanding of the immigrant population.
Businesses	The business owners must understand that immigrants are a growing number in the workforce and potential customers in their products. Companies should also recognise and take advantage of the linguistic and cultural competence of the foreigners when doing business abroad. Business owners should discriminate the immigrants when employing people
Faith based institutions	Faith based institutions are the ones that understand the religious aspects of the immigrants. Specially in some countries where religious belief is a strong part of their identity

(America, 1996)

### 3.2 Multi-strategy approach

GCIR, also developed another toolkit in immigrant's integration in which they name a "multi strategy approach" In multi strategy approach the aim is to bring the immigrants and the community of the receptive country together by creating platforms and activities which facilitates the mutual understanding of the two groups. (America, 1996)

GCIR (Grant makers concerned with immigrants and refugees) created framework that focused on six point of what the organization call "Six strategic pathways" The aim of the strategy is to serve as a tool and facilitate the integration process according to GCIR. The pathways are as follows:

- "Community wide planning"
- "Language and education"
- "Health, wellbeing and economic mobility"
- "Equal treatment and opportunity"
- "Cultural and social interaction"
- "Civic participation and Citizenship"

In community, wide planning all stakeholders should be engaged. The government, the community of the receiving countries and immigrants as well should work together to identify challenges and find ways to facilitate the integration of the immigrants. The government plays a key role in this initiative and the benefit is that the outcome will be a vibrant and cohesive society. The objective is to have productive immigrant members in the society. (America, 1996)

The second pathway to achieve full integration is proficiency of the local language. The GCIR emphasises the importance for the immigrants to fully learn the local language. Without competency in the local language, newcomers are unable to access the employment sector or further their education. According to GCIR, proficiency of the host society's language is prior to successful integration. (America, 1996)

Health, wellbeing and economic mobility is also important factor in the integration process. The governments and state institutions should provide the resource and equal access to these services. On the other hand, the newcomers after getting a foothold in the host countries should become productive members by becoming self-sufficient and contributing to the economy by paying taxes and starting new businesses. (America, 1996)

Equal treatment and opportunity for all the citizens and member of the community is vital. It is not uncommon for people of foreign origin to face discrimination and unfair treatment in their new country. To achieve a successful integration, it is essential the governments of the respective country to promote equal treatment and legislate laws that prevents discriminations. (America, 1996)

Cultural and social interaction: This pathway is crucial partly because in many cases misunderstanding between the native members of the society and the newcomers are thing that create tensions between the two groups. So forming tandem groups and social activities where the society can come close to each other is important. (America, 1996)

Civic participation and citizenship is essential in successful integration. Immigrants should take the responsibility to learn the lifestyle and the history of the host country. The government can provide the venue and the platform for the immigrants and established residents to work together for the common good of their community. This is great opportunity for the society to develop and have close relationship, support, and learn from each other. (America, 1996)

### **3.3 Benefits of successful integration**

GCIR (Grant makers concerned with immigrants and refugees) argue that successful integration is beneficial for the society and immigrants alike in the long run. The organization outlines many points that indicate the benefit of successful integration of immigrants.

- “A cohesive society with common shared values”.
- “Revitalization of declining communities”.
- “Increased productivity through expanded base of workers, taxpayers and entrepreneurs”.
- “Global competitiveness through multi-lingual, multi-cultural workforce”.

(America, 1996).

The successful integration of the immigrants is beneficial for the receiving countries in the long run. In the initial phase when the immigrants arrive into new country, the reception of immigrants and the cost of the integration process is burden for the society. But eventually if integrated well immigrants can be productive members of their new country and can contribute significantly to the economy of the country.

## **4 The process of establishing business in Finland**

The World Bank ranked Finland 12 globally in the easiest place to start and do business 2016. (group, 2016)

Finland can be considered one of the safest and most secure place to establish a business. Finland has reliable infrastructure in terms of ICT networks, reliably electricity supply and highly professional and competitive workforce that make Finland an ideal place to start a business. (Finland, 2016)

The process of starting business begins of selecting appropriate and unique name for the company. After that, the business owner selects and decides the company form for the business. In Finland, the most commonly used company forms is Limited Liability. The cost of establishing limited liability company is 2500€ in which the business owners must deposit in bank account of the company. After registering the start-up in NBPR (national board of patent and registration), the owners should proceed to send notification to the trade register. (PRH, 2017)

The owners must register the company and file a start-up notification in the national board of patent and registration office in Finland. If the business requires certain licences, the owners must deal and contact the responsible agencies to get the required licences. In our case, the owners will register a limited liability company. After registering and selecting the company, from the owner will then proceed to secure the funding for the company. (PRH, 2017)

#### **4.1 Organizations assisting start-ups for the establishment process**

In Finland, there are various organization, which facilitate and provide information for start-ups in their process of establishing their business.

Enterprise Finland is among the organizations where anybody interested in establishing business in Finland can get assistance and information. Enterprise Finland works under the ministry of employment and economy. (Yrityssuomi, 2017)

Enterprise Finland provides checklist and even entrepreneurial test for anyone desiring to establish business can find and know if they got what it takes to become entrepreneurs. The organization provides also business plan templates and other useful links where people wanting to launch start-ups can get additional information. (Yrityssuomi, 2017)

In figure 4, below from Enterprise Finland it is described systematically the legal requirements and the steps of establishing business in Finland.

Figure 4. Stages of setting up a business



(Yrityssuomi, Stages of setting up business diagram, 2017)

#### 4.2 Entrepreneurship & Characteristics of entrepreneurs

According to the authors of “entrepreneurships successfully launching new ventures, there are many definition of the term entrepreneurship. The authors define the term as the “process by which individuals pursue opportunities without regard to resources they control for the purpose of exploiting future goods and services”. The authors continue to define the term more simply as the ability to “trying to identify opportunities and putting useful ideas into practice”. (Ireland, 2016, s. 28)

According to the authors of “entrepreneurships successfully launching new ventures”, most common reasons why some people decide to become entrepreneurs are to “be their own boss” this is because people who have entrepreneurial spirit have strong will and vision and implementing that will and vision is hard if they work for other people.

Another notable trait of entrepreneurs is “passion for business” Successful entrepreneurs usually are people who are very passionate about what they do and they want to make change and difference in what they do. “Pursuing one’s own idea” is also other notable trait successful entrepreneurs share. (Ireland, 2016, ss. 29-31)

## **5 Business Model of the cultural consultancy**

” A business model describes the rationale of how an organization creates, delivers and captures value” (Pigneur, 2010)

Oxford dictionary defines consultancy as “company that gives expert advice on a particular subject to other companies or organizations” (Hornby, 2005, s. 327)

Moreover, the definition of consultant according to oxford dictionary as “a person who knows a lot about a particular subject and is employed to give advice” (Hornby, 2005, s. 327)

The authors of the book consulting for real people have a broader approach on the definition of consultant. In the second edition of the book, the authors define consultant as “anyone who is in a role where the main emphasis is on helping individuals, departments or organizations to be more effective”. (Cockman, 1999, s. 5)

This latter definition of consultant is broader because the form of the consultancy and the field in which the consult operate vary depending always the type of the projects.

The most common business model for consultant companies is to employ professional consultants and sell their expertise to organizations requiring expert advices. This is widely used and common concept in consultancies. (Review, 1982)

An article published by Harvard Business Review goes beyond that. The articles suggest that “Consulting is more than giving advice and information”. The publication emphasizes that there must be change the way consultant companies traditionally did business. Before it was only providing information and advice on the requested matter. (Review, 1982)

The publication of the Harvard business review argues that additional value must be created for the customers in order to compete in a fierce business environment. The traditional way that consultant firms operated before which was providing information is not enough anymore.



The author's consultant company that will be established will try to diminish the gap between the state institutions and the immigrants. The customers of the company will be institutions such as Finnish Immigration service, Kela, Helsinki, Vantaa and Espoo cities. The services provided for these institutions would be consulting them on cultural and social issues of the immigrants.

The company would consult the institutions based on many aspects. The cultural consultancy would consider the cultural and religious background of the individuals before taking assignments. In addition, after studying the case and analyzing the projects the consulting company would provide detailed assessment and written advice for the institution at questions.

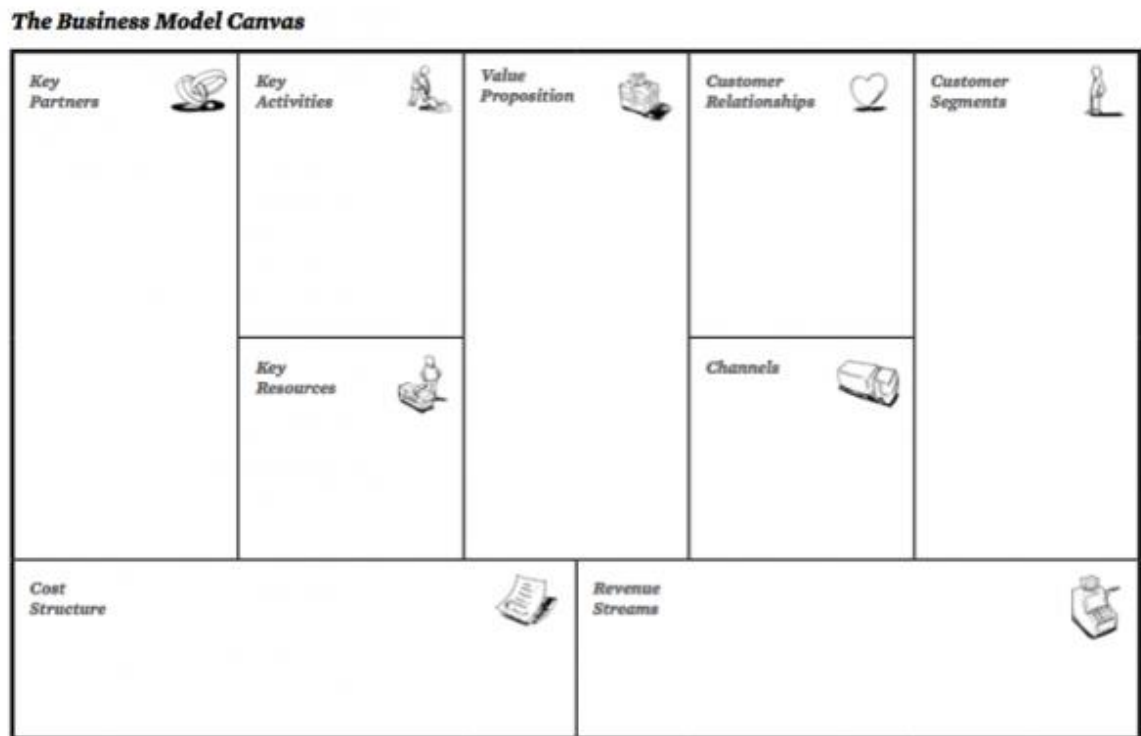
The services would always be tailored and specific. In terms of employees, the company has already four potential employees who have extensive experience in dealing with immigrants.

## **5.1 Osterwalders's business model canvass**

This paper follows Alexander Osterwalders business model generations design. The business model canvas of Osterwalder is globally accepted and used business model canvas. Many internationally well-known companies and enterprises use this business model canvas.

Due to this fact and the recommendation the author received from teachers he decided to use Osterwalders business model canvas. The business model of Osterwalder has nine building blocks linked together each representing its segments. The nine building blocks of Osterwalders business model canvasses are (customer segments, value proposition, channels, customer relationships, revenue streams, key resources, key activities, key partnerships and cost structure).

Figure 5. Osterwalder's business model canvas



Osterwalder's business model canvas. (Pigneur, 2010)

## 5.2 The offering

value proposition

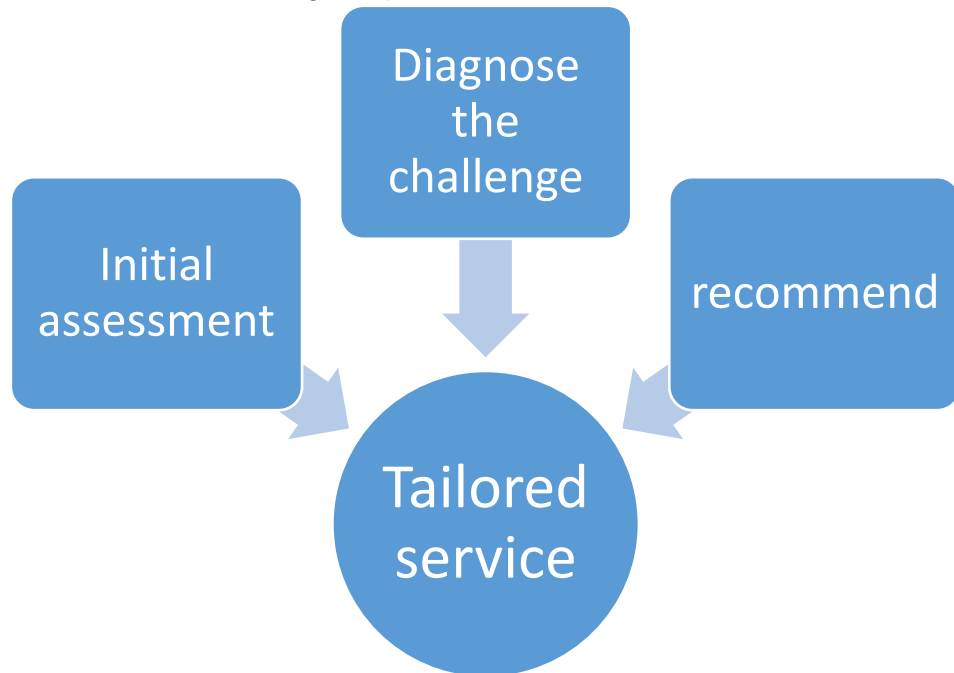
In this building block, the organization or the company defines what value it delivers to the customers. In another word, value proposition is creating value or solving problems to specific problems of the customers. Value creations can either be through producing products that satisfy customers' needs or creating new services to the customers.

According to the business model, canvass there, two types of value creations. Creating entirely new value or service that customers did not have before is one set of an example. Customization: Tailoring products and services to answer specific needs of individuals and customers is another type of value creation. (Pigneur, 2010, ss. 22-23)

Typically, consultant's firms are information providers or problem solvers the author intends to group and list pool of experts. The cultural consultancy specialises answering the challenges and consulting the government and state institutions on cultural issues of immigrants specially the two groups previously mentioned. The concept of the cultural consultancy is problem solving. We intend to minimize the "cultural conflicts" between state institutions and immigrants. We deliver value though the expertise and experiences of the consultants. The state institution will be consulted on cultural and the social issues of the

immigrants. Visual description of the mechanism the cultural consultancy utilizes is described below.

Figure 6. Mechanism of offering companies value



Furthermore it is described in detail the value proposition of the consultancy and how the company answers the needs of potential customers

- ❖ Minimising the cultural differences between state institutions and newcomers.
- ❖ Providing expert advice with cultural adjustment for private and public institution.
- ❖ Providing support systems and guidance for refugees and asylum-seekers on education and employment possibilities in Finland.

### 5.3 The Customer side

#### 5.3.1 Customer segments

In this building block, the company identifies its potential customers and place them in different types of customer segments. Traditionally for a profit seeking businesses, customers are the heart and vital part of any business. In addition, in order the business to thrive it must have a profitable customer base. People who are willing to pay for the services of the company in exchange for money.

The company must identify and understand its potential customers and create its business model around understanding and answering the specific needs of its customers. (Pigneur, 2010, ss. 20-21)

The cultural consultancy groups its customers into segments depending on the need of the customers. Our primary focus and potential customers are state institutions dealing with immigrants.

The potential customers of the consultancy are segmented into two groups.

- ❖ Public institutions, such as immigration office, Ministry of education and employment, Schools, Employment offices, Helsinki, Vantaa and Espoo cities.
- ❖ Private institutions, such as private companies operating reception centers, law firms providing legal services for immigrants.

### **5.3.2 Customer relationship**

For any company getting one-customer costs lot of money. In that sense customer retention and having good customer base is essential. Building positive customer relationship is an essential part of every company. In Osterwalder's, customer relationship building block he describes the types of relationship the organization wants to maintain with the customers. There many thing companies can do to keep its customer base. The organization must create more value and give the loyalty customers a bonus. (Pigneur, 2010, ss. 28-29)

Having strong and long-term relationship is ideal. The cultural consultancy will focus on developing its services in order to maintain long-term relationship.

The immigration issue is relatively new to Finnish authorities but it is an issue, which is not going anywhere and needs to be dealt correctly. By constantly designing and improving our service and updating the trainings and qualifications of our experts working for the company, we intend to have strong and continuous relation with state institution and other prospect customers.

### **5.3.3 Channels**

The channel building block describes the tools the company uses to deliver value and reach its customer. Types of channels companies use are websites. Some companies have professionally done websites where they can raise awareness about their company and customers can order and get information about the products of the company. Other

companies have Physical stores where customers can visit and buy their products. Therefore, in order any company to succeed they must carefully evaluate and study through which channels their customers should be reached. (Pigneur, 2010, ss. 26-27)

Figure 7. Channels of marketing



(Ebizroi, 2017)

Dave Evans communication expert and the author of the book “Social media marketing” Emphasises the increasing importance of social media in modern day of doing business (Evans, 2008, s. 33)

In this cultural consultation company, I am intending to focus on social media in our marketing. Building and designing effective and visual website will be crucial in the business. Beside the website and engaging and visual Facebook, pages will also be launched. The Facebook site will be kind of platform where individuals and organizations who are interested in the services we provide can drop feedback and likes in our pages.

The consultants and expert’s working for the company will also do direct marketing to representatives of state institutions and other potential customers. The referrals of the customers will also be crucial for the company.

## 5.4 The infrastructure

### 5.4.1 Key resources

The key resource of the company is the assets or the capital needed to keep the company operating successfully. The resource the company requires can be physical, financial, and

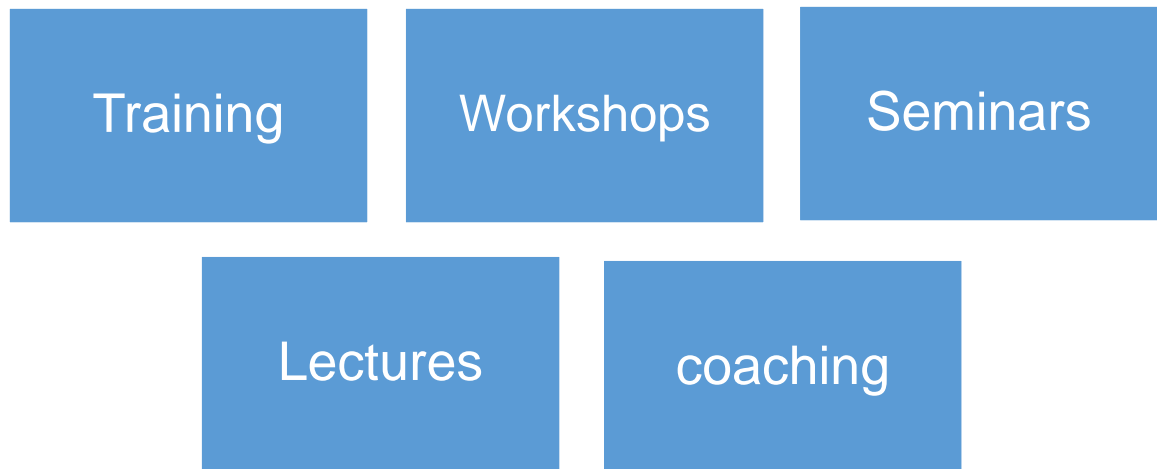
intellectual depending on the type of the company. When establishing a company, the entrepreneur must ask what kind resources the intended company requires and plan the business model of the company accordingly. (Pigneur, 2010, ss. 34-35)

In the author's consultancy company, the key resources that he will be using are human capital. The company will utilize human resources in the form of professional consultants. The owner will be employing experts who have deep understanding in the cultures of immigrants, specially the culture and experience of those immigrants from Middle East and Africa. The professional consultants will be working with the state institution to create understanding and come up solutions to the challenges arising in the integration process of the immigrants. The company will also need physical resources which will be in the form of an office where customers can visit and place their projects.

#### **5.4.2 Key activity**

Key activities of the building block describe the actions that companies take to operate successfully. The key activities are the tools the company uses to create value and potentially reach its customers. As in the consultancy company, the key activities of our business are problem solving and coming up with solutions to our customer's problems. The consultant company is dealing with state institutions so the services we are offering are based on the expertise of our employees on issues concerning the cultural aspects of immigrants. The activities or the tailored services we provide include training, workshops, seminars, and lectures depending always on the need of the institution at hand. Example of the service packages the consultancy provides is illustrated below. (Pigneur, 2010, ss. 36-37)

Figure 8. Tools of offering the services of the company



#### 5.4.3 Key partnerships

The partnership building block describes the relationship and the network companies form with other businesses. Forming a partnership is vital especially in the competitive environment of the businesses. There are four types of partnerships between companies according to the business model canvass. The first one is strategic alliances between businesses that are not competing in the same field. The second type of partnership is cooperation which is also a strategic partnership but between competitors. The third part of partnership is joint ventures and this is usually between companies who aim to develop entirely new business. The fourth type of partnership is buyer-supplier relationship. This type of partnership is meant to strengthen the continuous supply of the materials or the company. (Pigneur, 2010, ss. 38-39)

Partnership marketing is when two companies in similar market join forces in order to increase their awareness and sales. If the partnership is effectively designed and implemented the outcome will be great. The pros of partnership marketing is that a newly formed company can create more awareness with well-established business than in doing so alone. The objective of partnership marketing is to reach new customers or increase the existing ones. (Powerlinx, 2016)

Figure 9. importance of partnership



(Rightnowinc, 2016)

In the cultural consultancy, partnership marketing is marketing strategy the author is intending to employ in establishing partnership with well-known Ngo's and state agencies working with immigration issues.

We aim to cooperate with NGO's and associations working with issues related to immigration. Our key partners will be Helsinki, Vantaa and Espoo cities and their respective department of immigration. The partnering relationship will be long-term relationship that will focus on bringing change to the current situation of the immigration challenges in Finland.

## **5.5 Financials**

### **5.5.1 Revenue streams**

The revenue streams building block of Osterwalder represents the sources the company generates from its customers. Usually most of the revenues are generated from paying customers. The paying customers will be classified in to two groups' one-time customers and customers paying recurring payments, and usually these are long-time customers who are more valuable for the company. (Pigneur, 2010, ss. 30-31)

In the cultural consultancy, we focus on creating specific and tailored service packages to generate revenue from the customers. In the "key activity block", the author explained the service packages the consultancy company offers to its customers. The revenues of the



company will be generated from the offering of these package services. Table 3 below describes the amount the company charges from the service packages of the company.

**Table 3. Price of the service packages of the company**

<b>Trainings</b>		<b>Workshops</b>		<b>Seminars</b>		<b>Lectures</b>		<b>Coaching</b>	
1 day	1600€	1 day	1500€	1 day	1300€	1 day	1300€	1 day	1600€
2 days	3000€	2 days	3000€	2 days	2500€	2 days	2500€	2 days	3000€
3 days	4500€	3 days	4200€	3 days	3700€	3 days	3700€	3 days	4500€
1 week	7300€	1 week	7000€	1 week	6000€	1 week	6000€	1 week	7300€
+ VAT		+ VAT		+ VAT		+ VAT		+ VAT	

To open for instance one-day seminar packages includes 1-2 experts from the company addressing the challenges the respective institution face and give recommendations and consultations accordingly.

### **5.5.2 Cost structure**

The cost structure block describes all the costs resulting from operating a successful business.

Business models are categorised between two classes in terms of cost structures. In the first class falls cost driven business models. The cost driven business models aim always at minimising the overall cost of the company whenever it is possible. Then there is value driven businesses where the cost is not that essential. In these types of businesses, creating value that attract customers is the focus of the companies and in doing so businesses invest money to create more value. (Pigneur, 2010, ss. 40-41)

In the consultancy company, the cost structure consists of the cost occurring from the establishment of the company, and the projected running cost of the first six months of company. Table 4, below illustrates the one-time start-up cost and the total running cost of the business in the first six months of the company.

Table 4. Start-up cost and expenses in the first 6 months

<b>Startup Budget</b>				
Cultural consultancy 2.3.2017				
Cost Item	# of Months	Monthly Cost	One-Time Cost	Total Cost
<b>MONTHLY COSTS</b>				
Employee Salaries	6	\$ 4 500	\$ 27 000	\$ 4 300
Employee Payroll Taxes and Benefits	6	1 300	7 800	7 800
Consultant(s)	6	18 000	108 000	108 000
Rent/Lease Payments	6	1 500	9 000	9 000
Mortgage Payments				
Advertising/Promotion/Web Site	6	700	4 200	4 200
Postage/Shipping	6	50	300	300
Supplies	6	250	1 500	1 500
Communication/Telephone	6	100	600	600
Utilities	6	450	2 700	2 700
Other Taxes	6	600	3 600	3 600
Insurance	6	350	2 100	2 100
Interest Expense	6	200	1 200	1 200
Bank Service Charges	6	50	300	300
Repairs & Maintenance	6	100	600	600
Professional Services - Legal, Accounting	6	100	600	600
Travel & Entertainment	6	450	2 700	2 700
Miscellaneous	6	500	3 000	3 000
<b>Total Monthly cost in the first 6 Months</b>				<b>\$ 152 500</b>
<b>ONE-TIME COSTS</b>				
Land				
Building(s)				
Machinery & Equipment				1 750
Furniture & Fixtures				4 500
Computer Equipment				6 000
Computer Software				2 500
Leasehold Improvements				1 000
Security Deposit(s)				500
Business Licenses/Permits/Fees				3 000
Consultant(s)				
Advertising/Promotion/Web Site				2 000
Inventory				600
Supplies				1 800
Professional Services - Legal, Accounting				2 000
Cash-On-Hand (Working Capital)				15 000
Miscellaneous				1 500
<b>Total One-Time</b>				<b>\$ 42 150</b>
<b>Total Startup Costs in the first 6 month</b>				<b>\$ 194 650</b>

Table 5. Source of funding of the company

Sources of Funding	Percentage	Totals
Owner's Equity	20%	4215€
Outside Investors	30%	12645€
Additional Loans or Debt	10%	4215€
Start up grant & Funding	40 %	16860€
Commercial Mortgage	0,00%	
Credit Card Debt	0,00%	
Vehicle Loans	0,00%	
Other Bank Debt	00%	
<b>Total Sources of Funding</b>	<b>100 %</b>	<b>42150€</b>
<b>Total Funding Needed</b>		<b>42150€</b>

Table 5, describes sources of funding of the company. As can be observed from table 4, the authors defined the cost of the company into two categories. One-time start-up cost which accounts 42150€ and the estimation of the cost occurring in the first six months of the company which will be 152500€

The author is seeking funding only for the start-up cost of the company. The company is expecting funding from several sources. The company is projecting funding from start-up grant up to 40% of the initial cost. The owner is also investing own money in the company. Other private investors will also invest money in the company. Table 5 above illustrates more of the sources of the funding of the one-time cost.

## 6 Summary

Based on the results of the survey on “work and well-being among people of foreign origin” and the background information gathered during the period the author was writing this thesis, the author come to conclusion that there is great need for a privately owned cultural consultant company. The government of Finland doesn't have long history in accommodating large numbers of refugees and asylum-seekers. And the recent immigration flow of the past two years had already impact both to the state institutions and immigrants alike The author firmly believes that an independent privately owned Consultant Company, which consults the state institution and the government of Finland in general on the cultural and social aspects of the immigrants would bring the needed change on the immigration and the integration challenges in Finland.

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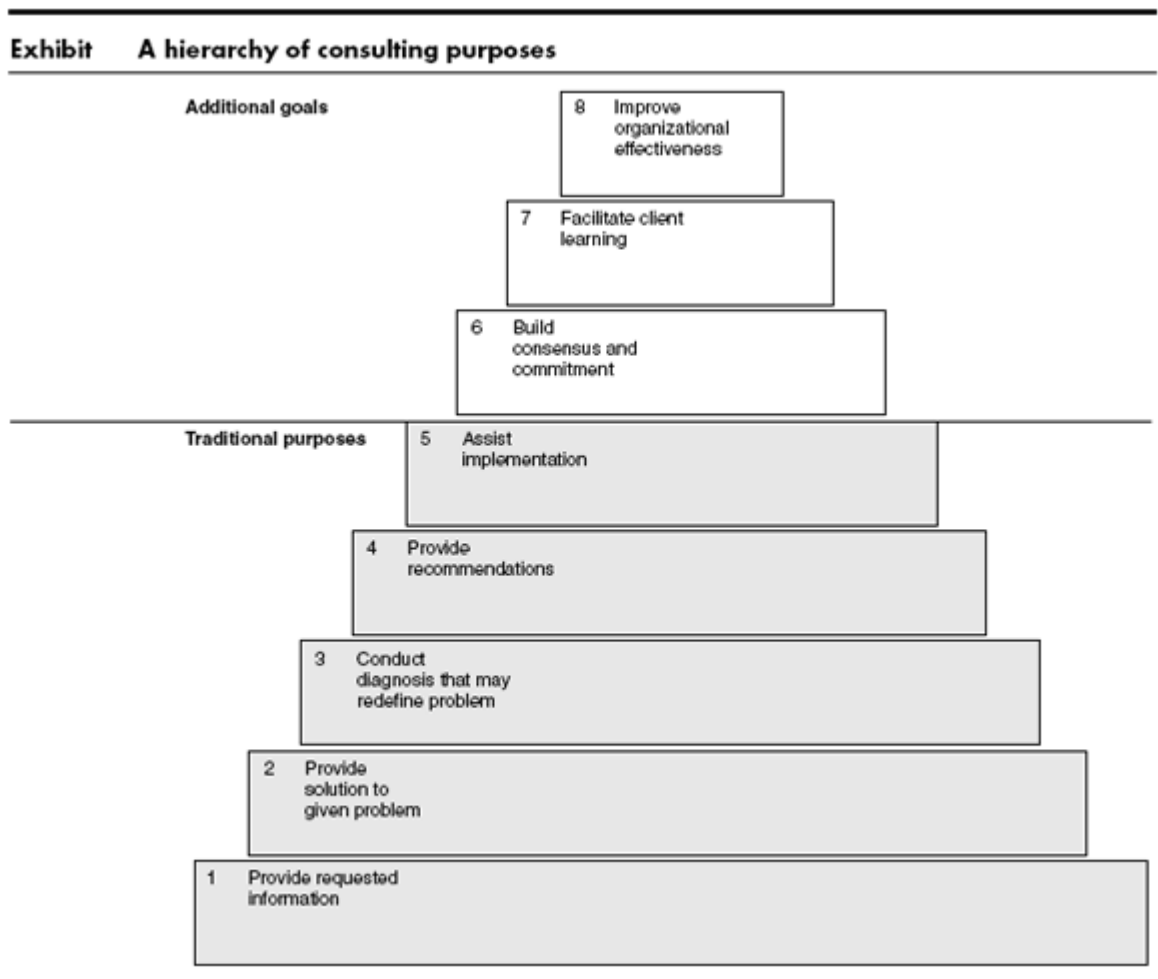
[http://yle.fi/uutiset/osasto/news/govt\\_suggests\\_drastic\\_changes\\_to\\_immigration\\_policy\\_experts\\_say\\_proposals\\_unconstitutional/8300860](http://yle.fi/uutiset/osasto/news/govt_suggests_drastic_changes_to_immigration_policy_experts_say_proposals_unconstitutional/8300860)

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## 8 Appendices

### Appendix 1

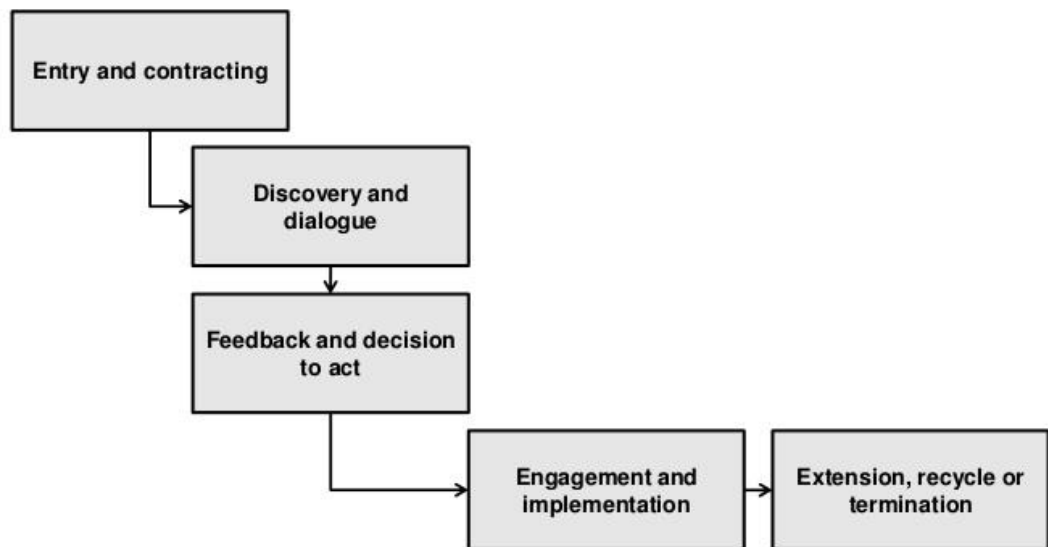


(Review, 1982)

## Appendix 2

### Typical phases of any consulting project

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Peter Block *'Flawless Consulting'* Jossey Bass Pfeiffer 1981

(linkedin, 2016)







