



Satakunnan ammattikorkeakoulu
Satakunta University of Applied Sciences

ESSI HELLSTEN

From Business Plan to Physiotherapy Entrepreneurship

Thesis

PHYSIOTHERAPY 2022

Author(s) Essi Hellsten	Type of Publication Bachelor's thesis	Date Month Year November 2022
	Number of pages 29	Language of publication: English
Title of publication From Business Plan to Physiotherapy Entrepreneurship		
Physiotherapy		
<p>Aim for this thesis is to offer information about physiotherapy entrepreneurship. It describes the starting process of a business and a business plan. It summarizes the laws, insurances, and permissions needed in the start of opening a physiotherapy business.</p> <p>The theoretical framework consists of different business forms, statistics, laws, regulations and introduces tools that are used in business plan. It includes three semi-structured thematic interviews from physiotherapy entrepreneurs.</p> <p>Physiotherapy entrepreneurship offers freedom, flexibility, and the ability to implement own ideas into action. In contrast discomfort and uncertainty needs to be tolerated. Basic knowledge is not enough, and additional training is emphasized. Good customer-service skills are essential working with people. Most important skills are listening, creating connection and trust in client situations. Competition is growing and standing out from the crowd is inevitable. Substantial expenses might come as a surprise for novice physiotherapy entrepreneurs and more profitable option in the start, could be working as a sole trader inside another company. Keeping phone on silent and restricting the amount of client flow, reduces the risk of burnout and exhaustion. In conclusion, loving what you do is important as the working hours might be long and it requires a lot of work in the start. Starting a business should feel good as enthusiasm shows to the clients.</p> <p>The key result of this thesis shows that it is possible to start entrepreneurship right after graduation. Additional training and specialization reduce the amount of competition and risk of failing. Determination, passion for your work and believing in your abilities to start a physiotherapy business are qualities that are needed.</p>		
Keywords Physiotherapy Entrepreneurship, sole trader, business, physiotherapy self-employment, business plan, business model canvas		

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1 INTRODUCTION

The topic of this thesis is about starting a physiotherapy business as sole trader in Finland. It will guide you through the entrepreneurship jungle and give you better understanding of what you need to know before starting your physiotherapy entrepreneurship journey.

In Finland private physiotherapy field is leading the industry. Almost 80% of the physiotherapy services offered are from the private sector. There are different ways how the clients pay for the private services, either way they are self-paying clients or outsourced from public and private organisations. (Laitinen & Pyöriä 2015, 64)

The problem is that social- and healthcare entrepreneurship is not so popular amongst young people, even though there has been research done indicating that more than half of the physiotherapy students intended to start entrepreneurship after graduation. (Laitinen & Pyöriä 2015, 63–64)

Starting a physiotherapy business can feel overwhelming without any experience from the field, but when you have all the necessary information about the laws, regulations and permits you can focus on building your business structure. Gaining more knowledge about physiotherapy in form of short courses is beneficial to boost your competence in a field after graduation.

My plan is to start up my own physiotherapy business after graduation and gain more knowledge about the topic during the thesis writing process. It will include SWOT-analysis and the BMC canvas model, where I open up my business's key activities, key resources, value proposition, customer relationships, channels, customer segments, cost structure and revenue streams. To deepen my understanding about physiotherapy entrepreneurship, I will include three semi-structured interviews from real life physiotherapists.

2 AIMS AND OBJECTIVES

The aim of this thesis is to increase awareness about physiotherapy entrepreneurship. The objectives are to describe the starting process of a business and a business plan. This thesis explains what laws, insurances, and permissions needed in the start of opening a physiotherapy business. It includes three semi-structured interviews from physiotherapy entrepreneurs. My research question is: What physiotherapist must know before starting a physiotherapy entrepreneurship career?

3 ENTREPRENEURSHIP IN FINLAND

The amount of health service companies has dropped since 2017 with 190 in total. In 2018 health service companies were 18 196 altogether. Reduction is seen in all of the social-and health care branches. In physiotherapy the reduction in one year has been -76 companies. Explanation for the reductions in physiotherapy is merging small companies into bigger ones due to corporate acquisitions. Table 1. explains the change between the years 2017 and 2018. (Tevameri 2020, 27-28)

Table 1. Changes in health services companies in different branches years 2017-2018. (Tevameri 2020, 27-28)

Alatoimiala	Yritysten lukumäärä, yritykset		
	2017	2018	Muutos
86 Terveyspalvelut	15 202	15 057	-145
861 Terveysthuollon laitospalvelut	38	39	1
8610 Terveysthuollon laitospalvelut	38	39	1
86101 Varsinaiset sairaalapaalvelut	14	13	-1
86102 Kuntoutuslaitokset ja sairaskodit	24	26	2
862 Lääkäri- ja hammaslääkäripalvelut	6 237	6 056	-181
8621 Terveystakeskus- ja vastaavat yleislääkäripalvelut	23	30	7
86210 Terveystakeskus- ja vastaavat yleislääkäripalvelut	23	30	7
8622 Lääkäriasemat, yksityislääkärit ja vastaavat erikoislääkäripalvelut	4 665	4 532	-133
86220 Lääkäriasemat, yksityislääkärit ja vastaavat erikoislääkäripalvelut	4 665	4 532	-133
8623 Hammaslääkäripalvelut	1 549	1 494	-55
86230 Hammaslääkäripalvelut	1 549	1 494	-55
869 Muut terveydenhuoltopalvelut	8 927	8 962	35
8690 Muut terveydenhuoltopalvelut	8 927	8 962	35
86901 Fysioterapia	2 508	2 432	-76
86902 Laboratoriotutkimukset	52	50	-2
86903 Kuvantamistutkimukset	33	30	-3
86904 Sairaankuljetuspalvelut	73	66	-7
86909 Muu terveyspalvelu	6 261	6 384	123

There were 13 122 social- and healthcare entrepreneurs in 2016. Compared to 2015, the number of entrepreneurs grew with 186 people and almost 70 percent were women. In table 2, it is described how social- and healthcare entrepreneurs age were divided. (Tevameri 2018, 22)

Table 2. Divided age-groups in social-and healthcare entrepreneurs (Tevameri, 2018, 22)

			Entrepreneurs		
			Genders in total		
			2014	2015	2016
Whole country	Q Health- and social services	All age-groups	13 092	12 936	13 122
		18-24	56	44	48
		25-34	981	984	957
		35-44	2836	2711	2779
		45-54	4830	4650	4698
		55-64	4248	4412	4481
		65-74	141	135	159

Physiotherapy field is growing and changing rapidly, and it requires flexibility, adaptability, critical thinking, and good problem- solving skills. Adaptability is needed and you must make changes in order to keep your business successful. Remote rehabilitation and new technology inventions such as robotics are now part of the physiotherapy field. As the Finnish population is getting older and socioeconomic differences are growing, physiotherapists are required to change and develop their way of working. Home visits and remote rehabilitation is becoming part of the job description. There are more and more people, that have health problems due to immobility. Nowadays the internet is full of new information, and it is challenging to know how to filtrate the credibility and how to understand it. People are conscious about their own health and start to self-diagnose themselves based on the information flow on the internet. More and more people operate from smart devices and have accurate knowledge and different measurement tools about their health. This can cause

challenges to physiotherapists job to convince and generate trust in client's symptoms or creating a diagnosis. (Website of Suomen fysioterapeutit 2022)

Statistics tell that most of the sole traders in Finland are men. Most of 15-64 years old entrepreneurs are sole traders, and in 2013 they were calculated to be around 111 600 of the Finnish population. Entrepreneurs work longer than normal employee and one fourth of 55-64 years are self-employed. When we look at the younger population, its more popular to start as a freelancer and gradually transfer working as a full-time entrepreneur. Interestingly, freelancers and people who received business grants are more educated compared to other groups. More than half of them possess a higher education. In summary there are three different types of entrepreneurs. One type is usually around 40–50-year-old man, who has a secondary education. Second type is a middle-aged practitioner, man or a woman who has a secondary education. Third type is a younger person who has a higher education but works as a freelancer or as a practitioner. Table 3 explaining the distribution between sole traders, practitioners, freelancers, grantees, and self-employment. (Website of Statistics Finland 2014)

Table 3. Distribution between sole traders, practitioners, freelancers, grantees, and self-employed entrepreneurs. (Website of Statistics Finland 2014)

	Sole traders	Practitioners	Freelancers and Grantees	All self-employed
Gender				
Men	64	50	50	60
Women	36	50	50	40
Age				
15-24	3	4	6	4
25-34	17	17	37	19
35-44	24	22	25	23
45-54	30	33	21	30
55-64	26	25	11	24
Education				
Basic Education	16	16	11	15
Secondary School	52	48	36	50
Higher Education	33	37	53	35

4 SPECIFIC FEATURES OF PHYSIOTHERAPY ENTREPRENEURSHIP

In the start of a physiotherapy business, there are some bureaucratic obstacles to conquer. First you must decide which business form to choose from, then have knowledge about the laws, regulations, and permissions that a physiotherapy business owner in Finland has to obey. There are permissions to apply to be able to operate the business and insurances to be aware of to ensure the safety in your working environment.

4.1 Business Forms

There are many different business forms and each of them serves a different purpose. Sole proprietorship is owned and run by one individual who is entitled to all profits, but also carries all the responsibilities for all business's debts, losses, and liabilities. In Finland there are few possibilities to operate as a sole trader. You could work alone or inside another company e.g., in a private hospital. When the business is growing you might want to think about other business forms such as limited company, partnership, limited partnership, or cooperative association. (Website of Yrittäjät 2021)

4.1.1 Sole proprietorship

Sole proprietorship is meant for someone who wants to operate the business by themselves, without any business partners. You are in charge and responsible for all commitments and the property. It is a good stage of advancement when you are starting your entrepreneurial career. It is easy to run and comes with light administration work. You don't need to take huge business loans to get started and it is a low-cost, small risk kind of option for new businesses. (Website of Yrittäjät 2021)

4.1.2 Limited partnership

Limited partnership is good if you want another person to be involved. In limited partnership you can put legal documents on its own name when you are dealing with

authorities. Benefits for limited partnership are that it has light administration and it is easy to register. You need at least two partners to register, where the first is the general partner and the second one is a limited partner. It is enough that the general partner's only input is their own work, whereas a limited partner is the one who will make financial contributions to the business. Ideal form for a limited partnership is that your business is small, and a family member is your investor. The downfall for a general partner is that they are responsible for the limited partners debts with all their property, whereas their responsibility is only the money that they invested into your company. The question you should ask yourself before starting a limited partnership is whether you really need more than one partner in your business. (Website of Yrittäjät 2021)

4.1.3 Partnership

Partnership consists of minimum 2 partners and they both have the rights to be in charge in the business. Both partners also share the responsibilities for any commitments made under the company's name, however it is possible that one of the partners will take care of the company's debts in full. The most important thing to take into consideration when starting a partnership is that you trust your business partner completely and all the actions you operate are discussed openly. It is possible that the other partner's rights are limited and then you have more power to make decisions and take responsibility. This form suits a person who wants to share the responsibilities and lessen the risks with a partner. (Website of Yrittäjät 2021)

4.1.4 Limited liability company

Limited liability company can be registered for only one person, but you need a vice-member of the board of directors. There can be several shareholders and each one is liable for the amount they invested in the company. This company form is a good option if large amounts of money need to be invested towards the company or if the company will have several owners. You might start with another business form first, but after your cash flow is getting larger you might have to change your company form to a limited liability company. It doesn't mean that your company must be huge to be

able to register limited liability company, it is also suitable for smaller businesses. The downfall for this business form is that there are annual administrative meetings with the board. When starting a limited liability company, you should hire a good accountant who can help you with additional administration work. This will take some of the burden and stress away as when starting a new company, there is so much to learn. A limited company is suitable for someone who wants to keep their options open and keep operations clear. It has more options to choose from and it is more flexible to run. (Website of Yrittäjät 2021)

4.2 Business ID and Trade register

The business ID stands for Business Identity Code and is issued to businesses by the Finnish Tax Administration or the Patent and Registration Office (PRH). The 7-digit number code identifies the business. You need it in your invoices, business documentation, trade register, VAT register and Prepayment register. (Website of YTJ)

Business ID is free of charge, but in order to get it, you need to join the trade register that is chargeable. The Finnish Patent and Registration Office (PRH) is in charge of the Trade Register. It is public for everyone, and you can find information about companies that operate in Finland. Table 4 demonstrates the registration costs for different business forms. (Website of Yrittäjät 2021)

Table 4. Registration costs for different business forms. (Website of Yrittäjät 2021)

SOLE TRADER	€60	(electronic registration) or €115 (paper form)
PARTNERSHIP	€240	(for the moment, registration is only possible on a paper form)
LIMITED PARTNERSHIP	€240	(for the moment, registration is only possible on a paper form)
LIMITED LIABILITY COMPANY	€275	(electronic registration) If your share capital is €0, you can use the Business Information System (YTJ) service to register and establish a limited liability company.

4.3 Laws and permissions

In this chapter there are three examples of social- and health care laws that apply for physiotherapy entrepreneurs.

Act on the Private Health Care (152/1990) Is a law that applies physiotherapeutic activities or other therapy methods that improves health performance. Health care providers must have adequate premises and equipment where services are held. Service providers must have a license to operate and appropriate education. Patient safety must be taken into consideration and operation must be relevant. (Act on the Private Health Care 152/1990)

Health Care Professionals Act, No. 559/1994 is a law that assists the safety of patients and promotes the quality of the services provided. It certifies that the health care professional maintains the education needed to practise and it ensures organising supervision of the health care professionals inside health and medical care. (Act on the Health Care Professionals 559/1994)

Act on the status and rights of patients, No. 785/1992 is a law about the rights of providing good health care for every person who permanently lives in Finland without any discrimination and without violating their privacy or cultural background. It is stated in law that physiotherapists must have their therapy session documented. It protects you as a professional in case of a problem in the future. In Finland there is a central health database called Kanta, where all patient's health data is kept and available for multidisciplinary use. If you possess client data electronically, registration in Kanta services is mandatory. (Act on the status and rights of patients 785/1992)

Valvira grants on the grounds of the application right to practice healthcare profession for both healthcare professionals educated in Finland and abroad. After graduation, you must apply for protected title registration, and it will take approximately 30 days for Valvira to process the application. After the permission is granted, you have the right to practise as a physiotherapist in the nationwide register called Terhikki. The public information service of the central registers of social and health care

professionals (julkiterhikki) is maintained by Valvira. It is based on laws and regulations issued for social and health care professionals. (Website of Valvira 2022)

However, there are slightly different regulations for people who completed their studies overseas. You need a copy of the Finnish National Certificate of Language Proficiency or the State Administration language Examination to apply. This copy is not needed if you have completed your vocational education in Finnish or Swedish. If you are unable to prove a copy of your language skills, Valvira might only grant you for the professional qualification and therefore you are not able to be part of the central register of healthcare professionals. (Website of Valvira 2022)

You will need a copy of your passport or other similar document that shows your citizenship and a copy of the original degree certificate. If you have changed your name recently, an official document of the changes must be provided. Additionally, a copy of the transcript of records is required. Without the grant from Valvira, it is illegal to work as a physiotherapist. If the training has been completed outside the EU, the processing time could take around four months. Good news is that protected title registration is only applied once, in a three months' time frame from graduation. (Website of Suomi)

The Regional State Administrative Agency (AVI) requires a licence to provide physiotherapy services. After the licence is granted, businesses can legally start offering services. All other business forms must apply for a license to operate, but sole traders are excluded from this criterion. However, sole traders on the contrary must register through the Regional State Administrative Agency before providing services. (Website of Regional State Administrative Agency)

4.4 Insurances

There are few mandatory insurances for physiotherapy entrepreneurs such as pension insurance (YEL), patient insurance, legal expense insurance and liability insurance. According to Finnish law, it is compulsory to take entrepreneur's pension insurance (YEL) if you are between 18- and 67-year-old, your YEL work income is at least

8,063.57 euros, you live in Finland and have worked as an entrepreneur for at least four months. It is still possible to choose how much YEL you pay, depending on the income level. The amount is 24,1-25,6% of YEL income and it is the same in every pension insurance company. (Website of Yrittäjät 2022)

Patient insurance compensates any damages from the treatment procedure, and it is mandatory for all physiotherapy entrepreneurs. The patient Insurance Centre (PVK) takes care of all the compensations that might occur. If a patient injury occurs, it must be reported immediately to PVK by doing a patient injury report. Patient advocates offer assistance creating the report. Finnish Association of Physiotherapists offers free advocate services for their members. Liability insurance covers any personal or property damages at the company. Legal expense insurance compensates all legal costs such as lawyer or court expenses that have occurred during the employment. Pension insurance (TyEL), accident insurance and unemployment insurance are mandatory, if the business has other employees. (Suomen fysioterapeutit yrittäjän opas 2020,14)

4.5 Finnish tax system for sole traders

There are two different ways to pay taxes as a sole trader in Finland. First is the earned income taxes (prepayment) and second is value-added tax called VAT. (Website of Ukko)

If the business income is limited, and earnings are 15 000 euro or less, paying VAT tax is not needed. If the turnover is less than 30.000 € for that accounting period, entitlement for VAT relief is possible. In order to do these reductions, the business must be registered for VAT tax. Usually VAT is paid every month, but for some small businesses it might be a quarter of a year. (Website of Vero)

Paying taxes as an entrepreneur might turn into a headache. Luckily the Finnish taxation office offers an online tax service called MyTax (OmaVero), where the company's tax matters can be solved without visiting a tax-office or waiting long times in a phone cue. (Website of Ukko)

After the business is registered for VAT tax, VAT can be added to the services or goods sold in the business and deducted from the goods or services bought for the company. Even if the company does not have any sales, a tax return must be filed regardless of tax period. (Website of Vero)

Sole trader is fully responsible for the business's taxation. An estimated amount of the annual income is given, and tax prepayments are paid. If the amount will change due increased revenue streams, adjustments need to be done in MyTax service. If an excessive amount of money has been paid, a refund will be knocking on your door. It is smart to pay extra attention when it comes to taxes, as if an incompetent amount of taxes are paid, an interest fee might be added on top of the taxes. Tax returns are filed online at the end of every year. (Website of Ukko)

4.6 Accounting

The main purpose for accounting is to clarify a business's yearly income. Accountant monitors the business's money, receivables, and debts. Financial year (12 months) is where your accounting result is calculated. It includes all financial transactions which are income, expenditure, funding transactions and its retractions and transactional expenses. Expenditures consist of the acquisition of inputs. They can be goods that have been re-sold, purchasing equipment, hiring employers, renting the premises and machinery, advertising, marketing, and telecommunication services. Therefore, income is generated from the goods and services that the business sells. (Tomperi 2018, 108)

5 STARTING A BUSINESS

Starting a new business requires strong background work and correct timing. Are you able to start working as a full-time entrepreneur straight away or is there a possibility to work part-time before gaining enough clients? Strong knowledge of leadership, sales, marketing, administration, and expertise of physiotherapy are vital attributes for

physiotherapy entrepreneur. When the revenue grows and the business is expanding, outsourcing services such as an accountant, advertising company or cleaning might come handy. There are plenty of beneficial courses and information online about entrepreneurship and it is free of charge. (Website of Uusyrityskeskus 2022)

5.1 Start-up grant

As a new physiotherapy entrepreneur, applying for a start-up grant could ease up the financial worries. It offers financial support at the start of your entrepreneur career when the aim is for full-time entrepreneurship. This service is offered by the Finnish TE-office (The Employment and Economic Development Office) in cooperation with municipalities who work for the local government on entrepreneurial employment. The application process for the start-up grant can be started already while studying, unemployment or wanting to change your current job for pursuing entrepreneurship. Start-up grant must be applied before working full-time as an entrepreneur and it is possible to receive it twice a year, six months at one time. The amount of the grant is approximately 800 euros per month minus the taxes and it can be used for personal matters. The only conditions to receive this grant are that the business is full-time, permanent, and continuous profit is flowing. Acceptable skills to becoming an entrepreneur is a must and having all needed permits to start a business. Lastly, the business activity must be located in Finland, otherwise you are not eligible for the grant. The reason for denial for the grant could be receiving student allowances or payments such as salary from another employers. Other requirements are crafting a preliminary business plan, profitability calculation and booking an appointment for personal business advisor in your municipality. These business advisors can help with any concerns or questions and offer new ideas and feedback. After the first meeting with the business advisor, make sure to conclude the business plan and double-check that all the attachments and documents are ready for the application. Tax debt certificate needs to be included in the application and it is available in the Finnish tax administration office. (Website of Suomi)

5.2 Business plan structure

A business plan is a written plan that specifies how the business idea is executed in practice. The business plan is a useful tool for developing the business further. It should include the basic information of the company, business idea, skills and educations, swot-analysis, products and services, customers, markets, competitors, sales, marketing, business goals, risk management, financial management and contracts. (Uusyrityskeskus Guide 2021, 22-24)

5.3 SWOT analysis

Swot analysis is used a lot in the corporate world but can also be used when planning a small-scale business, such as sole trader physiotherapist. It is a tool to discover what needs to be developed and works as a support in the career planning as an entrepreneur. The purpose for this tool is to learn how to analyse and improve your business. Swot stands for Strengths, Weaknesses, Opportunities and Threats. Strengths and weaknesses are internal effects; therefore, opportunities and threats are the external effects. After the written ideas are on the paper, it is easier to reflect how the strengths and opportunities compensate for the weaknesses and threats. (Suomen fysioterapeutit & Fysi Ry 2017, 10)

The next step is to reflect on how to improve them and how to minimize threats and risks. As an entrepreneur you risk only what you can afford. (Read, Sarasvathy, Dew & Wiltbank, 2017, 144)

5.3.1 Strengths

One of my strengths is my entrepreneurial personality. I come from an entrepreneurial family, and it feels like a natural choice to me. I love challenges and the fact that I can make a change by my own work input. As a new graduated physiotherapist, I have the latest information about the industry. I have few friends who work as a physiotherapy entrepreneurs, and I can use that as my support network. From my previous education I am a masseuse with eight years of working experience, and I have completed dry-

needling training which gives me another tool to use. I have worked in a managerial role in customer-service which helps me to deal with customer-service professionally.

5.3.2 Weaknesses

I am planning to start a business after graduation without proper work experience as a physiotherapist nor an entrepreneur. The industry is quite wide, and physiotherapist must have a lot of knowledge. That is why I focus more on specific areas of physiotherapy to ensure good quality care for the future clients. It is essential to have good grounds for the basics and on top of that, continuing the learning by attending to short courses. Marketing is something I want to learn better as it can be challenging in today's society.

5.3.3 Opportunities

There is a huge advantage to work in a company that consists of other more experienced physiotherapists. You do not feel alone with your workload and have coffee conversations about problems or interesting things about the industry. There are more opportunities to grow monetarily as an entrepreneur, but it requires a lot of work. There are opportunities to create something unique and original and the possibilities are endless. As the business cash-flow grows you have the chance to convert to different business forms and expand your horizon.

5.3.4 Threats

Competition is growing and it is getting harder to stand out from the crowd. Every graduating physiotherapist has the basic competence already and the same amount of practise hours. The problem with offering dry needling could be that there is not enough evidence-based information of its benefit in pain relief, and some might associate it with alternative treatments and mix it with acupuncture. High expenses and not enough clients is a threat, especially in the start without any guarantee for income and a pile of expenses to pay. In table 5, I have listed my personal SWOT-analysis for my physiotherapy business.

Table 5. My personal SWOT-analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> - Entrepreneurial personality - Education and newest information about the industry - Good support network - Standing out from competition (dry-needling, massage, kinesio-taping) - Customer service orientated 	<ul style="list-style-type: none"> - Lack of experience from the field of physiotherapy - Lack of experience as an entrepreneur - Lack of knowing about marketing
Opportunities	Threats
<ul style="list-style-type: none"> - Co-operation with other physiotherapists who work in the same premises - Grow the amount of clientele and the business cash flow - Expanding my expertise to new techniques - Grow from sole trader to limited liability company 	<ul style="list-style-type: none"> - Growing competition - Alternative treatments - Economics and recession - High expenses - Not enough clients

5.4 BMC canvas model

A business model canvas is a management tool that implements a broad frame for describing and understanding the business. The difference between BMC and a business plan is that BMC is a tool outlining the business on a one single page, whereas a business plan is more formal and detailed. The fact that both of them are business models can be a misleading term. (Holdford, Pontinha & Wagner 2022)

Customer segments stand for the clientele. There could be several customer segments in the organization e.g., musculoskeletal issues in working age- people or if you want to specialise in maternity physiotherapy only working with women and children. Value proposition is the promise for the services such as pain free life and what the business will offer for the clients. Channels is about how the value proposition is delivered to the clients. It can be through communication, distribution, and sales channels. In this case it could be an informative and pleasant website where clients find the services or social media platforms. Customer relationships reflect how they are maintained and established for example, are they single visits or are clients coming on a regular basis? Revenue streams are the results from value propositions that have been offered to clients successfully. Key resources are the assets such as rent of the premises and your own educational expertise. Key activities could be marketing and software's used in

the business. Key partners are outsourced activities such as accountant, work community and additional educations. Key partners are activities outside the company. Lastly there is the cost structure, how business's costs are divided. What are the continuous and permanent costs? Continuous costs could be all the costs that occur monthly such as rent, subscriptions, cleaning, supplies and permanent costs could be a laptop or a plinth. (Osterwalder 2010, 16-17).

5.5 Marketing

Nowadays marketing structure is changing rapidly due to growing social media platforms. New opportunities exist for those who are open-minded, creative, and ready to explore the "tentacles" of the social media world. More and more people are active online, looking for information about new businesses. Most common channels are Facebook, Instagram and TikTok. It seems that older crowd hangs around Facebook and whilst the younger crowd spend their time in Instagram and TikTok.

The base of good marketing is bringing the client value of the services and without it there is a lack of revenue stream. As an entrepreneur there is no room for "half-performing" or giving bad service as there are many online social communities where bad reviews are listed and the risk is to lose potential future clients. (Wikström 2013, 15- 21).

As a novice in any field, practice is the key to becoming an expert. There was research done by K. Anders Ericsson, that addresses the 10.000-hour rule. If you practise anything for 10.000 hours, you will become an expert in it! Without trying a certain marketing strategy, it is impossible to know what works and what not. There are many ways to do it and some strategies might work for other businesses that would not work for yours. When starting a new business with small expenses, online marketing is the cheapest way to start. Creativity and thinking outside the box attitude helps create new ways of marketing, that has never been used in your business field before. (Wikström 2013, 34)

Now imagine there is a business up and running with a social media account on Instagram, creating regularly good content of the business but it is lacking potential clients. The problem might be that the business is not connecting the content to anything that will convert the follower into a buyer. It is important to create clear plan on how clients will do business with you, because if you do not, they won't. They will most likely choose your competitor instead of you. (Walsh Philipps 2017, 5)

6 ETHICS AND DOCUMENTATION

According to the world Confederation for Physical Therapy (WCPT) the ethical responsibilities of a physiotherapist are to have a code of ethics or code of conduct, publish, promote and circulate their code of ethics or code of conduct for the benefit of their members, the general public, employers, governments and government agencies, have procedures for monitoring the practice of their members, disciplinary procedures and sanctions for members whose practice falls outside their code of ethics or code of conduct. Physiotherapists must assure that clients rights are to; receive the highest quality of therapy, they have sufficient information about the therapy services, have informed consent, confidentiality and have the access to their physiotherapy data. (World Confederation for Physical Therapy, 2011). Multiculturalism and multinationalism are growing everywhere in the world and as a physiotherapy entrepreneur, you need to have open-minded attitude, sensitivity to cultural differences and understand how to interact in these situations. (Website of Suomen fysioterapeutit)

Documentation is a central part of all social- and healthcare and it is regulated by the law (12§). The ministry of social- and health industry has given regulations of patient documents, that every practitioner that has been involved in the care of the patient, has the right to make changes in the patient documents. These documents show how the care has been arranged, planned, implemented, and followed. Documentation should be comprehensive enough and have all the necessary information about the patient. (7§). Professional competence is part of good physiotherapy protocol, and you must know how to judge the relevant information in the documentation process.

Documentation is one part of physiotherapists clinical reasoning skills and physiotherapy practice. (Website of Suomen Fysioterapeutit, 2017)

Prerequisites for successful documentation amongst multidisciplinary teams are own professional competence and knowing the boundaries of own competences. As a multidisciplinary team you work towards a common goal: patients wellbeing and promoting their health. You must understand your own documentation, they must be clear, understandable, flawless and follow the rules of Finnish laws and regulations. (Tupuholma 2009, 7.)

7 PHYSIOTHERAPIST ENTREPRENEURS' WELLBEING

Once you have figured out everything else and you got your practise running, you might forget your own wellbeing. This topic is not talked about so widely as it should. Health care providers always seek for the highest best of the client and wellbeing becomes second. As a physiotherapist the most important tool is the body and mind and once wellbeing is forgotten, it is impossible to offer high quality care for others. What I noticed during my placements is that clients assume instant improvement in their condition. We carry a lot of responsibility and pressure in our hands excelling in this field, but how are we balancing our wellbeing and the workload so that we can carry on working healthy for the next 30 years?

Excess stress and taking too many clients can imperceptibly turn into burnout. Burnout is listed in the International Classification of Disease (ICD-11) as an occupational phenomenon. People who suffer from burnout usually suffer from lack of concentration, exhaustion, and loss of interest to do their job. This is alarming as it could put the client at risk. Burnout comes unexpectedly and then it might be too late for precautions, hence why it all comes down to taking care of your professional wellbeing. (Physiopedia, 2022). A person who experiences the symptoms of burnout, might be sensitive to signals of fatigue. When the body is feeling sick, it seems like it

is out of control of the self and indicates an opposing will on its own. (Engebretsen & Bjorbækmo, 2020)

As an entrepreneur you might lack the social support network and you have to carry all the worries on your own. You might be concerned about the continuity of your work if you turn down some of the clients. You might put your own wellbeing last because of the fear of losing income. You might worry about the additional taxes that might come and you don't have enough money to pay it. You may fear if there is another epidemic coming and you have to shut down your operations without pay for months. It is important that your job means something to you, you will get constructive feedback for it and your work is supporting your values. If this doesn't happen, your work will make you very tired. (Website of Ukko 2020)

8 METHODOLOGY

Chosen method was a semi-structured interview, asking open-ended questions. Interviews were recorded and thematic content analysis was conducted, as a qualitative method. The application of qualitative methods means that a researcher is interested in studying people's experiences and perspectives in a specific social context. (Kynge 2020, 10). Qualitative semi-structured interviews are repeatedly used with the intention to recognize new perspective to appear freely. The interviewer can try to mirror a common conversation between two professionals and try not to take a leading position, but to remain as a listener who gently directs the conversation to cover the main themes, if necessary, as was used in Aira, Kauhanen, Larivaara, Rautio study (2003). The semi-structured interview commonly reflects variation in its use of question. The main goal is to draw the participant more fully into the topic under study. (Galletta 2013, 45).

Semi-structured interviews are those in-depth interviews where the respondents must answer present open-ended questions and thus are widely employed by different healthcare professionals in their research. (Jamshed 2014, 87-88). Each question

should be clearly connected to the purpose of the research. It is recommended to use three segments within the interview, continuing from open-minded questions focusing on solid experiences to more specific and theory-based questions. (Galletta 2013, 45-46).

Four physiotherapy entrepreneurs from different backgrounds and business forms were interviewed for this thesis. Two of the interviewee's were sole trader physiotherapists and two from a limited liability company that operates the business together. Each participant received a consent form, research release and privacy policy form where they gave their permissions for the interviews to be used in this thesis process. Galletta (2013, 46) reminds the interviewer to first express gratitude for the participant's involvement and then make sure the participant signs a consent form. This ensures participants' understanding of their right, including the right not to answer a question and to if they want to end the interview, they have the right to say no. According to Bearman (2019, 3) It is also important to make sure the participants are having a good time during the interview. To achieve this the interviewer must create questions that are applicable to the participants themselves - questions must make sense and be relevant. (Bearman 2019, 3).

9 INTERVIEW FINDINGS

The table six below describes the interview findings from the interviewees. Interviews were first recorded, then transcribed, put into themes, and coded. The right side describes the researchers' coded texts as keywords and on the left side are the transcribed answers from the interviewees.

Table 6. Coded interview

Restricted what you can do and what not, your own interest and ideas are hard to implement.	Freedom to work, create something your own
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As an entrepreneur it was easier to employ myself.	Easier employment
Worked 2-3 years before starting my own company. It took 5 years to start my own. Started immediately graduation.	Some working experience before starting or none
First, I did not know if I wanted to become an entrepreneur. Started right after graduation. Needed more experience after graduation.	Clear to become an entrepreneur. Assurance from work experience from the field.
You have the freedom to decide working hours and do what you want.	Freedom, own ideas into implementation. Flexibility.
Challenge if you get sick, hard to find a replacement.	Sick-leave, bureaucratic challenges, saving money for the rainy day. Uncertainty, insecurity.
Physiotherapy is a customer-service job, in the start marketing is important and believing in yourself.	Initiative, hard-worker, good imagination.
I have done around 50 courses in physiotherapy. Choosing what interests you and then specialising.	The importance of additional training, manual competences.

It is advisable to take a mentor or work in a work community.	Social support, mentoring.
It is challenging to create multidisciplinary contacts.	Hard work to find contacts.
Most common problems for clients are back- and neck pain. Musculoskeletal issues. Pelvic floor clients.	Clientele is wide 3-100 years. Clientele specifies only in women.
It is important that the client is heard and listened.	Listening skills.
We use Facebook, Instagram, finder, google and have our own website for clients to find us.	Social media, own website, google business-search.
Challenge in customer encounter is finding the connection.	Personal chemistry between physiotherapist and patient.
In the first year is good to invest in marketing. Lots of competition.	Social media, standing out from the crowd. Good website.
Lot of expenses that might surprise new entrepreneurs.	Expenses, accounting, bills. Renting equipment.

When renting the premises, it is good to make sure you can afford it and make profit.	Rent, expenses of the premises. Profit.
Start small and see if it is profitable.	Working from several places, risks, surprises in additional expenses.
It is good to have a mentor where you can steam off some of the challenges at the workplace.	Social support network. Mental wellbeing.
Healthy to keep your phone silent when you are off work or open less available slots on the calendar.	Entrepreneurs' wellbeing, separating work and home life. Stress.
Eat well, sleep enough, exercise.	Wellbeing.
Knowing your own boundaries on how long hours you are able to work without exhaustion.	Working hours, wellbeing, burn out.
It is challenging to find a replacement if sick leave comes. Zero income for entrepreneur.	Sick leave, YEL, costs.
Some of the partners are Kela, Avi and different gyms.	Partnership, contacts.
Love what you do, be smart with contracts and putting your name on documents.	Documents, contracts, enthusiasm, believing in oneself.

Summary and conclusion of the interview results

The interview questions were divided into seven different themes: Starting the business, client relationships, marketing, expenses, entrepreneurs' wellbeing, partners and in the end, they were given a free word. The researcher summarized the interview results in these themes down below.

Starting the business

Freedom and flexibility as an entrepreneur, the ability to decide the working schedule, being able to take your own ideas into consideration and create something that is unique. Challenges to find a substitute due sick-leave. Controlling the income by accumulating vacation money. Have to be prepared for uncertainty and ready to deal with uncomfortable situations. As a physiotherapy entrepreneur good customer-service skills are beneficial, and a hard-working attitude is a must. Initiative, flexible and

believing in yourself. The respondents emphasized the importance of attending additional training after graduation to deepen the knowledge and to practise the skills at home. Social support or a mentor was suggested repeatedly, especially in the start of the business. Some of the respondents felt that they did not receive help from free entrepreneurial services when starting a business, whereas one of the respondents experienced huge benefit from them.

Client relationships

The most common clients for most of the respondents were working-aged people with back- or neck pain problems. Unanimously, the most important factor in customer relationships was listening to the client, creating connection and trust.

Marketing

All of the respondents have their own website, Facebook, and Instagram and they do not use any external marketing companies. A website must be easy to follow as many clients only end up reading the first page. Challenges in marketing were competition and how to stand out from the crowd as all of the graduating physiotherapists have the same skills in the start. Setting up correct rates can be a deal breaker for small businesses.

Expenses

Expenses were listed differently depending on the business form. With a limited liability company, expenses were different to sole trader physiotherapists. Respondents emphasized that it is important to realise how many expenses there might be, so that negative surprises can be avoided. Common expenses were rent, electricity, water, customer relationship management programs, website maintenance, marketing, material-expenses, accountant, entrepreneurs' alliance, insurances, cleaning, laundry etc. However, as a sole trader working for the firm, you only pay the firm a certain percent to cover all the expenses. Once a year there is a license payment required by the Finnish Regional State Administrative Agency (AVI) and other expenses are usually paid monthly. All of the entrepreneurs must pay YEL every month and the amount depends on the entrepreneur. Some of the expenses are not mandatory such as

some of the insurances and an accountant. One of the respondents suggested searching premises for rent without VAT tax and to comparing renting prices as an entrepreneur can reduce VAT sometimes. Equipment can be rented to save money. Respondents recommended starting small to gain profitable business.

Entrepreneurs' wellbeing

All of the respondents suggested keeping the phone on silent after work to reduce stress and taking the workload home. Keeping the reservation calendar on certain hours helps restrict working into exhaustion. It is important to have breaks in between clients and not to forget lunch break. Basic needs help an entrepreneur to excel better such as good sleep, nutrition, and exercise.

Partners

Some of the respondents used Kela as a partner whereas some did not. Finnish Regional State Administrative Agency (AVI) requires documents every year from an entrepreneur for relicensing. Some of the respondents used gyms as a partner for their business.

Free word

When it comes to starting a company, it is important to do something that you love. Work hard and be seen. As an entrepreneur working hours might be long especially in the start. Having a positive attitude helps as there is no point of starting a business just for the sake of starting it. It must feel good. As a new physiotherapy entrepreneur, it is good to be pedantic with contracts and read everything carefully before signing. Considering everything twice, especially with expenses. Can I afford it or is it necessary? Additional education is always beneficial and important.

10 THESIS PROCESS

Thesis process started in the start of 2022, where another topic was still considered. Decision to write about physiotherapy entrepreneurship was made in May 2022, where the thesis plan was presented. Theory part was written during the Summer and Autumn of 2022 and semi-structured interviews were held in September and October. Interview process took an excessive amount of time to transcript and code and reading the material through several times. “Analysis is always an ongoing process that routinely starts prior to the first interview.” (Seale, Gobo, Gubrium & Silverman 2004, 26).

My research question is: What physiotherapist must know before starting a physiotherapy entrepreneurship career? During this thesis process, I was participating in the Satakunta University of Applied Sciences enterprise accelerator where additional support was given by the mentors about BMC-model canvas and marketing. Enterprise Accelerator works for all the degree programmes at SAMK and offer support and guidance by the mentors, orientation of studying for the benefit of one’s own enterprise, personal curriculum, utilization of SAMK’s networks and support by the R&D operation and a possibility for enterprise transfer to the next generation. (Website of Satakunta University of Applied Sciences)

11 DISCUSSION AND CONCLUSION

The purpose for this thesis was to gather information about physiotherapy entrepreneurship and describe a business plan for a sole trader physiotherapist. My aim was to motivate freshly graduated physiotherapists into entrepreneurship, nevertheless the lack of experience from the field. Physiotherapy entrepreneurship was selected as the topic of the thesis because of the author’s personal interest to start own business in the field of physiotherapy. Information about entrepreneurship exists to a great extent and this thesis could have easily turned to a book. The author wanted to keep the theory part compact so that the reader finds the information easily. The author learned a lot from the semi-structured interviews and gained additional understanding for

physiotherapy entrepreneurship in real life. Entrepreneurship is not for everyone, but certain characteristics hints you that you have what it takes to become successful in the entrepreneurial field. First and foremost, you must believe in your business idea and have self-confidence in your own professional competences. You must be determined, willing to take risks, spontaneous and comfortable with the uncomfortable. Most important quality is that you love what you do, you have the passion for your work, and you do not mind working long hours for your business. (Uusyrityskeskus Guide 2021, 9)

Needless to say, starting a business as a novice physiotherapist is a risk without any experience from the field, especially when there is growing competition and not enough clients. Ideal solution could be participating in further training in the area that more knowledge and practise is needed. In this way self-confidence and expertise is growing and risk of competition decreases as you specialise and stand out from the crowd.

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APPENDIX 1

Interview questions

Starting the business

1. Could you tell about the story how did you start your business journey? What was the reason why you wanted to start your own business and when did you start it?
2. How quickly did you start entrepreneurship after graduation physiotherapist?
3. What are the good things in physiotherapy entrepreneurship and how about the bad?
4. What kind of personality traits are needed for physiotherapy entrepreneur?
5. What is your educational level and what kind of extra courses have you taken?
6. Did you need help in the starting process or what was challenging?
7. Did you get any help when you started the business, or have you taken some courses about entrepreneurship before starting?

Customer-relations

8. What kind of customers comes to your business?
9. What do you think is important in customer service?
10. What kind of customer service is challenging?
11. How do you guarantee good customer service?

Marketing

12. Do you have business website and social media on use?
13. What things you feel are challenging in marketing?
14. Do you do marketing yourself or use additional services for it?
15. What platforms do you use in marketing?
16. What kind of marketing strategies did you use in the start of the business?

Expences

17. Are you renting your premises or how do you manage the expenses of the premises?
18. What expenses occur for physiotherapy entrepreneur?
19. Are you renting some of the equipment?
20. Is there anything that new physiotherapy entrepreneur should know when thinking the expenses?

Wellbeing

21. How do you take care of your wellbeing? (mental & physical)
22. In what way do you handle negative customer service experiences?
23. How do you separate work and home?
24. How do you regulate the customer flow and your own wellbeing?
25. What happens if you get sick? Or pregnant?

Collaboration with Partners

26. What partners do you use in your company? For ex. AVI, kela, municipalities, city, or other physiotherapy businesses?

Free word

27. Is there anything you would like to add or tell for the future physiotherapist entrepreneurs?

APPENDIX 2

RESEARCH PERMIT AND AGREEMENT TO PARTICIPATE IN THE RESEARCH
(TUTKIMUSLUPA JA SUOSTUMUS TUTKIMUKSEEN)

(Starting a physiotherapy business) opinnäytetyö, Turku, Essi Hellsten

Minua _____ (tutkittavan nimi) on pyydetty osallistumaan yllä mainittuun tutkimukseen, jonka tarkoituksena on haastatella fysioterapia yrittäjiä yrityksen perustamiseen ja ylläpitämiseen.

Olen lukenut ja ymmärtänyt saamani kirjallisen tutkimustiedotteen. Tiedotteessa olen saanut riittävän selvityksen tutkimuksesta ja sen yhteydessä suoritettavasta tietojen keräämisestä, käsittelystä ja luovuttamisesta. Tiedotteen sisältö on kerrottu minulle myös suullisesti ja minulla on ollut mahdollisuus esittää kysymyksiä ja olen saanut riittävän vastauksen kaikkiin tutkimusta koskeviin kysymyksiini.

Tiedot antoi Essi Hellsten ___/___/20___. Minulla on ollut riittävästi aikaa harkita osallistumistani tutkimukseen. Olen saanut riittävät tiedot oikeuksistani, tutkimuksen tarkoituksesta ja sen toteutuksesta sekä tutkimuksen hyödyistä ja riskeistä. Minua ei ole painostettu eikä houkuteltu osallistumaan tutkimukseen.

Ymmärrän, että osallistumiseni on vapaaehtoista. Olen selvillä siitä, että voin peruuttaa tämän suostumukseni koska tahansa syytä ilmoittamatta eikä peruutukseni vaikuta kohteluuni millään tavalla. Tiedän, että tietojani käsitellään luottamuksellisesti eikä niitä luovuteta sivullisille. Olen tietoinen siitä, että mikäli keskeytän tutkimuksen tai peruutan suostumukseni, minusta keskeyttämiseen ja suostumuksen peruuttamiseen mennessä kerättyjä tietoja voidaan käyttää osana tutkimusaineistoa.

Allekirjoittamalla ja antamalla suostumukseni osallistua tähän tutkimukseen, suostun vapaaehtoisesti tutkimushenkilöksi sekä annan samalla yritykseni (yrityksen nimi tähän) tutkimusluvan.

Tutkittavan nimi

Päivämäärä

Allekirjoitus

Suostumus vastaanotettu

Fysioterapeutti opiskelija

Päivämäärä

Allekirjoitus

Alkuperäinen allekirjoitettu tutkittavan suostumus sekä kopio tutkimustiedotteesta jäävät opinnäytetyötä tekeväälle opiskelijalle arkistoon. Tutkimustiedote ja kopio allekirjoitetusta suostumuksesta annetaan tutkittavalle.

PRIVACY POLICY (TIETOSUOJASELOSTE)

Satakunnan ammattikorkeakoulu

Tietoa tutkimukseen osallistuvalla

Olet osallistumassa Satakunnan ammattikorkeakoulun opintoihin kuuluvan opinnäytetyöhön liittyvään tutkimukseen/selvitykseen tms.

Tämä seloste kuvaa, miten henkilötietojasi käsitellään tutkimuksessa.

Tähän tutkimukseen osallistuminen on vapaaehtoista. Voit myös halutessasi keskeyttää osallistumisesi tutkimukseen. Jos keskeytät osallistumisesi, ennen keskeytystä kerättyä aineistoa voidaan kuitenkin käyttää tutkimuksessa. Tässä tietosuojaselosteessa kerrotaan tarkemmin, mitä oikeuksia sinulla on ja miten voit vaikuttaa tietojesi käsittelyyn.

1. Tutkimuksen, kehittämistoiminnan tai opinnäytetyön rekisterinpitäjä

Opiskelija:

Osoite:

Yhteyshenkilö tutkimusta koskevissa asioissa:

Nimi:

Osoite:

Puhelinnumero:

Sähköpostiosoite:

2. Kuvaus tutkimuksesta tai muusta selvityksestä ja henkilötietojenkäsittelyn tarkoitus

Henkilötietoja käytetään yhteydenpitoa varten.

3. Tutkimuksen tai kehittämistoiminnan vastuullinen tutkija tai vastaava ryhmä tai opinnäytetyön tekijä

Nimi:

Osoite:

Puhelinnumero:

Sähköpostiosoite:

4. Tietosuojavastaavan yhteystiedot

Satakunnan ammattikorkeakoulun tietosuojavastaava on Osmo Santavirta. Häneen saa yhteyden sähköpostiosoitteesta tietosuojavastaava@samk.fi

5. Tutkimuksen tai kehittämistyön suorittajat

Opinnäytetyön tekijä

6. Opinnäytetyön aihe ja kesto

Opinnäytetyön nimi:

Kertatutkimus

Henkilötietojen käsittelyn kesto: Opinnäytetyön tekemiseen menevä aika.

7. Henkilötietojen käsittelyn oikeusperuste

Tutkittavan suostumus

Henkilötietoja käsitellään seuraavalla yleisen tietosuojasetuksen 6 artiklan 1 kohdan mukaisella perusteella:

tutkittavan suostumus

8. Mitä tietoja keräämme ja tallennamme

Haastateltavien yhteystiedot ovat opinnäytetyötä tekevän käytössä. Yhteystietoihin kuuluvat nimi, puhelinnumero ja sähköposti.

A. Arkaluonteiset henkilötiedot

Tarkenna kerätäänkö ja tallennetaanko arkaluonteisia tietoja.

Tutkimuksessa/kehittämistoiminnassa tai opinnäytetyössä ei käsitellä arkaluonteisia henkilötietoja.

9. Mistä henkilötietoja kerätään

Sähköposti

10. Tietojen siirto tai luovuttaminen muille

Ei siirretä.

11. Tietojen siirto tai luovuttaminen EU:n tai Euroopan talousalueen ulkopuolelle

Ei siirretä.

12. Automatisoitu päätöksenteko

Automaattisia päätöksiä ei tehdä.

13. Henkilötietojen suojauksen periaatteet

Tiedot ovat salassa pidettäviä.

Manuaalisen aineiston suojaaminen: Tiedot hävitetään.

Tietojärjestelmissä käsiteltävät tiedot: Salasana

14. Henkilötietojen käsittely tutkimuksen tai kehittämistyön päättymisen jälkeen

Tutkimusrekisteri tai muu rekisteri hävitetään.

15. Mitä oikeuksia sinulla rekisteröitynä/tutkittavana on ja oikeuksista

poikkeaminen

Yhteyshenkilö tutkittavan oikeuksiin liittyvissä asioissa, johon voi ottaa yhteyttä on Essi Hellsten.

Suostumuksen peruuttaminen (tietosuoja-asetuksen 7 artikla)

Sinulla on oikeus peruuttaa antamasi suostumus, mikäli henkilötietojen käsittely perustuu suostumukseen. Suostumuksen peruuttaminen ei vaikuta suostumuksen perusteella ennen sen peruuttamista suoritetun käsittelyn lainmukaisuuteen.

Oikeus saada pääsy tietoihin (tietosuoja-asetuksen 15 artikla)

Sinulla on oikeus saada tieto siitä, käsitelläänkö henkilötietojasi hankkeessa ja mitä henkilötietojasi hankkeessa käsitellään. Voit myös halutessasi pyytää jäljennöksen käsiteltävistä henkilötiedoista.

Oikeus tietojen oikaisemiseen (tietosuoja-asetuksen 16 artikla)

Jos käsiteltävissä henkilötiedoissasi on epätarkkuuksia tai virheitä, sinulla on oikeus pyytää niiden oikaisua tai täydennystä.

Oikeus tietojen poistamiseen (tietosuoja-asetuksen 17 artikla)

Sinulla on oikeus vaatia henkilötietojesi poistamista seuraavissa tapauksissa:

1. a) henkilötietoja ei enää tarvita niihin tarkoituksiin, joita varten ne kerättiin tai joita varten niitä muutoin käsiteltiin
2. b) peruutat suostumuksen, johon käsittely on perustunut, eikä käsittelyyn ole muuta laillista perustetta
3. c) vastustat käsittelyä (kuvaus vastustamisoikeudesta on alempana) eikä käsittelyyn ole olemassa perusteltua syytä
4. d) henkilötietoja on käsitelty lainvastaisesti; tai
5. e) henkilötiedot on poistettava unionin oikeuteen tai jäsenvaltion lainsäädäntöön

perustuvan rekisterinpitäjään sovellettavan lakisääteisen velvoitteen noudattamiseksi.

Oikeutta tietojen poistamiseen ei kuitenkaan ole, jos tietojen poistaminen estää tai vaikeuttaa suuresti käsittelyn tarkoituksen toteutumista tieteellisessä tutkimuksessa.

Oikeus käsittelyn rajoittamiseen (tietosuoja-asetuksen 18 artikla)

Sinulla on oikeus henkilötietojesi käsittelyn rajoittamiseen, jos kyseessä on jokin seuraavista olosuhteista:

1. a) kiistät henkilötietojen paikkansapitävyyden, jolloin käsittelyä rajoitetaan ajaksi, jonka kuluessa yliopisto voi varmistaa niiden paikkansapitävyyden
2. b) käsittely on lainvastaista ja vastustat henkilötietojen poistamista ja vaadit sen sijaan niiden käytön rajoittamista
3. c) yliopisto ei enää tarvitse kyseisiä henkilötietoja käsittelyn tarkoituksiin, mutta sinä tarvitset niitä oikeudellisen vaateen laatimiseksi, esittämiseksi tai puolustamiseksi
4. d) olet vastustanut henkilötietojen käsittelyä (ks. tarkemmin alla) odottaessa sen todentamista, syrjäyttävätkö rekisterinpitäjän oikeudet perusteet rekisteröidyn perusteet.

Oikeus siirtää tiedot järjestelmästä toiseen (tietosuoja-asetuksen 20 artikla)

Sinulla on oikeus saada yliopistolle toimittamasi henkilötiedot jäsennellyssä, yleisesti käytetyssä ja

koneellisesti luettavassa muodossa, ja oikeus siirtää kyseiset tiedot toiselle rekisterinpitäjälle yliopiston estämättä, jos käsittelyn oikeusperuste on suostumus tai sopimus, ja käsittely suoritetaan automaattisesti.

Kun käytät oikeuttasi siirtää tiedot järjestelmästä toiseen, sinulla on oikeus saada henkilötiedot siirrettyä suoraan rekisterinpitäjältä toiselle, jos se on teknisesti mahdollista.

Vastustamisoikeus (tietosuoja-asetuksen 21 artikla)

Sinulla on oikeus vastustaa henkilötietojesi käsittelyä, jos käsittely perustuu yleiseen etuun tai oikeutettuun etuun. Tällöin yliopisto ei voi käsitellä henkilötietojasi, paitsi jos se voi osoittaa, että käsittelyyn on olemassa huomattavan tärkeä ja perusteltu syy, joka syrjäyttää rekisteröidyn edut, oikeudet ja vapaudet tai jos se on tarpeen oikeusvaateen laatimiseksi, esittämiseksi tai puolustamiseksi. Yliopisto voi jatkaa henkilötietojesi käsittelyä myös silloin, kun sen on tarpeellista yleistä etua koskevan tehtävän suorittamiseksi.

Oikeuksista poikkeaminen

Tässä kohdassa kuvatuista oikeuksista saatetaan tietyissä yksittäistapauksissa poiketa tietosuoja-asetuksessa ja Suomen tietosuojalaissa säädettyillä perusteilla siltä osin, kuin oikeudet estävät tieteellisen tai historiallisen tutkimustarkoituksen tai tilastollisen tarkoituksen saavuttamisen tai vaikeuttavat sitä suuresti. Tarvetta poiketa oikeuksista arvioidaan aina tapauskohtaisesti.

Valitusoikeus

Sinulla on oikeus tehdä valitus tietosuojavaltuutetun toimistoon, mikäli katsot, että henkilötietojesi käsittelyssä on rikottu voimassa olevaa tietosuojalainsäädäntöä.

Yhteystiedot:

Tietosuojavaltuutetun toimisto

Käyntiosoite: Ratapihantie 9, 6. krs, 00520 Helsinki Postiosoite: PL 800, 00521 Helsinki

Vaihde: 029 56 66700

Faksi: 029 56 66735

Sähköposti: tietosuoja@om.fi Satakunnan ammattikorkeakoulu TIETOSUOJAILMOITUS

RESEARCH CONCENT (TUTKIMUSTIEDOTE) 9.9.22

Tutkimustiedote

Pyydämme sinua osallistumaan tähän Satakunnan ammattikorkeakoulussa tehtävään opinnäytetyön haastatteluun fysioterapia yrittäjyydestä. Haastattelun tarkoitus on kysyä kysymyksiä eri teemoihin perustuen koskien yrityksen asiakassuhteita, yrittäjän hyvinvointia, yhteistyökumppaneita, fysioterapia yrittäjyyden hyvät ja huonot puolet, verkostoituminen, lisäkoulutukset ja yleisesti markkinoinnista. Teillä on oikeus olla vastaamatta kysymyksiin, mihin ette halua vastata.

Tutkimukseen osallistumisesta ei makseta palkkiota.

Tutkimuksen kulku

Tutkimus teetetään opinnäytetyönä. Haastattelukysymykset toimitetaan teille viikkoa ennen haastattelua, jotta saatte aikaa tutustua kysymyksiin. Haastatteluun menee noin 1 tunti ja haastattelu tallennetaan äänitiedostona laitteeseen. Haastattelu suoritetaan paikan päällä kasvotusten tai puhelimitse, paikalla on opinnäytetyön tekijä Essi Hellsten.

Tutkimuksen hyödyt ja riskit

Tutkimukseen ei sisälly terveyteen kohdistettuja riskejä.

Luottamuksellisuus, tietojen käsittely ja säilyttäminen

Sinusta kerättyjä tietoja käsitellään luottamuksellisesti tietosuojalakea edellyttäen. Tietojen käsittelystä kerrotaan tarkemmin tietosuojaselosteessa. Haastattelun tulokset ovat vain opinnäytetyötä tekevän käytössä. Tutkimustietoja, tallenteita sekä litteroidut aineistot käytetään anonyymisti ilman tunnistettavia henkilötietoja ja tuhoaan opinnäytetyön valmistuttua.

Vapaaehtoisuus

Tutkimukseen osallistuminen on vapaaehtoista. Jos koet jonkin kysymyksen liian arkaluontoiseksi, voit jättää vastaamatta siihen kysymykseen. Voit myös keskeyttää tutkimukseen osallistumisen ilman syytä tai peruuttaa suostumuksesi ottamalla yhteyttä kyseistä opinnäytetyötä tekevään opiskelijaan Essi Hellsteniin. Suostumuksen peruuttaminen tarkoittaa, että tietosi poistetaan tutkimuksesta. Tietojasi ei kuitenkaan poisteta julkaisuista ja muista raportoiduista tuloksista, jotka on tehty ennen suostumuksesi peruuttamista. Päätös kieltäytyä tutkimukseen osallistumisesta ei aiheuta sinulle mitään kielteisiä seuraamuksia.

Yksityisyys opinnäytetyön julkaisussa

Tutkimuksen tulokset esitetään tavalla, joista sinua/ organisaatiotasi tai tutkimuksen aikana mainitsemiasi henkilöitä ei voida tunnistaa. Opinnäytetyö julkaistaan Theseuksessa, jossa se on kaikkien luettavissa.

Lisätiedot

Jos sinulla on kysyttävää tutkimuksesta, ota yhteyttä fysioterapeutti opiskelijaan _____ tai sähköpostitse: _____.