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**ESTABLISHING A BUSINESS AND BEING AN
ENTREPRENEUR IN FINLAND. CASE: COFFEE CLUB
”KAHVIHETKI” AY**

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ABSTRACT

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<p>The main idea of this thesis work was to describe how to establish and manage a business in Finland if you are a foreigner. This thesis was based on real – life example. My friend and I established a cafeteria called Coffee Club “Kahvihetki” Ay in Finland. Both of us are foreigners and came to Finland for studies. Thus, my thesis work is based on my own experience.</p> <p>The main steps of establishing a business based on the example of my own business. The thesis work discusses the importance of writing a business plan before founding the new organization. In addition, the main legal issues were declared and discovered. The thesis includes the main agreements and contracts that were signed while establishing business to show and give an idea how it may look like. In additional, there is a description of why it is important to outsource some duties of one’s company, and when it is possible to manage by oneself. In the thesis, it is also shown how to develop your company and to make it known through cooperation with other companies.</p> <p>This thesis work consists not only from information on how to start a business, but also displays the main problems and difficulties that new founded entrepreneurs can face. The thesis also discusses how to avoid such situations and how to manage the problems that may arise.</p>		

Key words

Establishing a business in Finland, entrepreneurship, main business operations, problems appear in business

TABLE OF CONTENTS

1. INTRODUCTION	1
2. BORN OF IDEA	3
2.1 Business plan.....	4
2.1.1 Company concept	5
2.1.2 Objectives/ mission / keys to success	5
2.1.3 Products & services	6
2.1.4 Market Analysis Summary	7
2.1.5 Strategy & Implementation Summary	8
2.1.6 Management Summary	10
2.1.7 Financial Plan	11
2.1.8 Risk Analysis.....	11
3. BUSINESS REGISTRATION	13
3.1 General partnership	14
3.2 Partnership agreement	15
3.3 Additional information	15
3.3.1 Private entrepreneur.....	16
3.3.2 Limited partnership.....	17
3.3.3 Limited company	17
3.3.4 Co-operative.....	18
3.3.5 Branch of a foreign organization	19
4. BUSINESS LOCATION	20
4.1 Search for the right place.....	21
4.2 Permission of the owner	22
4.3 Permission of the landlord.....	24
4.4 Placement contract	24
4.5 Renovation.....	25
4.5.1 Brand/ label/ design	26
4.6 Permission of food premises (Kallio).....	26
4.7 Company's insurance	28
5. ACCOUNTING	29
5.1 To insource or outsource the bookkeeping?.....	29
5.2 Daily bookkeeping	30

5.3 Accounting period	31
6. TAXATION IN FINLAND.....	32
6.1 Value added tax	32
6.2 Income tax	33
7. ADDITIONAL SERVICES.....	34
7.1 Bank account	34
7.2 Electricity	35
7.3 Internet connection (PPO).....	35
7.4 Payment terminal register.....	36
7.5 Advertising	37
7.6 Funding and finance start up	37
8. ADDITIONAL PREMISES	40
8.1 Evira	40
8.2 Use of radio/ TV publicly.....	41
9. COOPERATION WITH OTHER ORGANIZATIONS	42
9.1 Nordea Bank.....	42
9.2 JEDU (Jokilaaksojen koulutus- kuntayhtymä).....	43
9.3 Suomen lukiolaisten liito.....	43
9.4 FC YPA	44
10. WORK FLOW/ TASKS	45
10.1 Daily work.....	45
10.2 Product planning.....	46
10.3 Contact with customers/ suppliers/ partners.....	47
10.4 Events in the cafeteria/ city	48
10.5 Trainee in the cafeteria	48
10.6 Daily cashbook	49
11. DIFFICULTIES AND PROBLEMS	50
12. CONCLUSION.....	53
REFERENCES.....	55
APPENDICIES	

1. INTRODUCTION

All of us aspire to have better being. People are ready to leave their houses, usual life-style, work, family and friends to reach for better life conditions. From day to day, more and more immigrants move to Finland to continue their life here.

Many immigrants come to Finland for studies. There are different reasons why people decide to get an education in Finland. Someone thinks there is a better system of education in Finland and it is good to study in a foreign country and then to go back to their home country. Others move to Finland, because there is a better economy system and there are more opportunities to have a better life. Thus, mostly people come for studies to Finland to stay here later on.

Those who came to Finland for studies and decided to stay here after graduation try to find a job or set up their own business. People who decide to work as an employee get a chance to socialize, to learn more about the local culture and people. It also helps them to learn Finnish language, which is important for living and working here. Other part of immigrants set up their own businesses to have a workplace and to provide for their families. Usually such people already had some experience in doing business in their home countries and in addition, they have some basic knowledge of Finnish language. Thus, that they know more or less where to start and they are ready to face difficulties and problems that may arise.

There are around 6,500 businesses now established in Finland by foreign people. Most of them operate in the capital of Finland, Helsinki. In addition, there are many businesses operating in small cities. Nowadays, in every small city, you will find at least one business, which is operated by foreign people.

My friend (partner in the future) and I were the persons who came to Finland for studies. We did not know each other before and became friends already here in Finland through our studies. On the third year of our studies, my friend told me about her business idea and asked me if I want to try to establish a business with her. The idea was to open a coffee club in the city centre of Ylivieska (the city where we were studying). The idea was good, and that is why we decided to try to realize it. We gained knowledge during our studies

that helped us to make our plan work. It is much easier to operate when you have at least theoretical data that may help you. It is also good to have practical experience, but at the same time, it is possible to learn everything while doing it for first time.

In this thesis work, I would like to share my knowledge and experience that I gained while being an entrepreneur. I hope it will help you to see a realistic picture of being an entrepreneur, to get useful information, and to see which problems and difficulties can appear and how to manage with them.

Before I will go to details, I would like to point out that to become an entrepreneur in Finland, one needs to do a large amount of work. It is good, but not enough to have just an idea what your business will be. Finland is a good country to start a business and to try realize one's ideas, but one needs to understand that there can be many difficulties on the way, which one need to face and to deal by oneself. To manage with all problems one needs to be educated, independent, self-confident and a strong person with leading character, as first of all, an entrepreneur is a person who organizes, monitors and manages all the things in the business by himself/ herself. If one is not sure in oneself, then it is better not to start, because nobody will believe in the success of one's company.

2. BORN OF IDEA

We always try to make our life better. We move and settle to the more suitable places for living. We go to the universities to get more knowledge and to share our thoughts. We work to get experience and to provide our life with all that we need. If there is something missing in our life, we are trying to change, to reach or to create it. People decide to establish their own business, because there is something missing in their life, for example, work, money or good place to go. People try to improve their reality.

When my friend asked me to join her in establishing a business, I had been living in Finland (Ylivieska) for 3 years. Ylivieska is a small city in the Northern Finland region. The idea was to open a small and cosy place where people could socialize. For sure, there are different places to go in Ylivieska such as pubs and bars. However, all of those include alcohol as a part of time spending. My friend's idea was to create a place, precisely a cafeteria, where people could meet and spend time without any alcohol.

We both, me and my friend Svetlana Wojciechowska, are from the big cities of Tallinn and Saint Petersburg. We used to spend our time in the city centre with our friends or family members. When visiting some big city, one will realize that there is a large number of various cafeterias and restaurants where people spend their time just chatting and having a cup of good coffee or tea. In European countries, coffee culture is a part of people's lives. Of course, people's habits and traditions differ from each other, but those differences are not so principal. All of those people, who visit coffee places, go there to socialize: to have a morning coffee, to sign a big contract or just to meet old friends.

Finnish people are among the main coffee consumers in the world. They use around 12 kilos of coffee per capita every year. This amount is almost twice higher than in other European countries. We found it weird that in such an international city as Ylivieska, with such habits as Finns have, there is no calm and cosy place with good and freshly brewed coffee.

2.1 Business plan

There is always a question, if it is necessary to write a business plan for one's idea or not. Usually entrepreneurs write their business plans, if they are planning to ask for a loan in the bank, trying to find investors or to get start-up funding for the business.

In the fact, it is useful to write a business plan even if one is not planning to apply for funding or to ask for a loan. A business plan helps to see and discover the business idea more clearly and deeply. While writing a business plan one discovers the potential market and get a full idea of what the future customer needs are. A business plan helps to work out the idea in more details, to see all weaknesses and to avoid them. Every business idea is connected with numbers and money and it is good to make all necessary calculations before realizing the plan. Avoiding financial part in the business plan may lead to significant problems in the future. The business plan helps you and your business partner/team to share knowledge and ideas connected to the topic. It makes people, related to the future company, more interested and shows if they are ready to work with the idea. Working on a business plan makes one think of the strategy for the idea and work out long-term vision of it. One starts to understand the realistic plan of his/ her company and how the business can grow during the first few years. All the potential problems and difficulties, as well as the strengths and weaknesses can be identified and one learns more about the idea.

First, we decided to write a business plan, because we were planning to apply for a loan and to get a start-up funding. Later on, we understood how important it was to discover our idea and to see all possible scenarios of development of our future business.

In our business plan, we went through the most important issues. We described what the concept of our company is. We worked out the mission, vision, and value goals of the company. The business plan showed and defined the product and service that our company offers. We analysed the market, strategy and management structure to see our idea more clearly. We studied all the risks that can appear and prepared the financial plan for our company.

2.1.1 Company concept

Coffee club “Kahvihetki” Ay supposed to be a small and cozy coffee shop at the very heart of Ylivieska. We believed that the incredible taste of good quality coffee becomes only better if you enjoy it in a nice company and having a good time. That is why apart from the wide variety of hot and cold drinks we offered our guests a cozy atmosphere to chat pleasantly, free Wi-Fi surfing on the Internet and board games to provide some entertainment.

The coffee shop was to be located in the town center, so that it would be easy to access by car, bicycle or walking. There was a parking lot just in front of the cafeteria, so leaving a car just next to the entrance was not a problem. We were expecting the location to attract more guests compared to the competitors located outside of the city centrum. The location enabled using some outdoors space in the summer period, providing extra advantage in the market competition.

2.1.2 Objectives/ mission / keys to success

Our objectives were to:

- become a known and popular place in Ylivieska among young people;
- become one of the social centers in Ylivieska;
- reach a stable number of customers daily on the range of 75-100 people;
- pay back the initial debt within 1,5 years.

Coffee Club was making its best effort to provide a unique place where customers could get energy for the coming day or relieve stress from the one passing, and socialize with each other and personnel in a comfortable and cozy environment. We were operating with the orientation on providing great ambience, convenient location and products of consistently high quality to our customers.

Our main keys to success were personal skills and the knowledge obtained during studies as well as practical experience. The ability to stay hard working and cold-headed allowed us to set goals clearly, choose necessary managerial and business tools and strategies to achieve the goals. That was our main idea of operating in business.

Of no less importance is the novelty of products and services we were offering, which means a significant competitive advantage, which is very important when starting operations in such a small town as Ylivieska is. We were the only coffee shop in the city, providing the service to our customers in five different languages and 7 days a week.

2.1.3 Products & services

We provided our customers with the best quality coffees, teas and pastries. Our menu was unique and completely different from those of the competitors in Ylivieska region market.

TABLE 1. Menu of Coffee Club "Kahvihetki" Ay

Hot drinks		Pastries	
1. Espresso	1,30	15. Carrot cake	2,30
2. Double Espresso	2,20	16. Chocolate cake	3,00
3. Actiivi	2,50	17. Honey cake	3,00
4. Cappuccino	2,30	18. "Bird milk" cake	3,00
5. Americano	1,80	19. "Napoleon" cake	3,00
6. Latte	2,50	20. Cheese cake	2,50
7. Cappuccino with syrup	2,80	21. Berry cake	2,50
8. Latte with syrup	3,00	22. Lemon cake	3,00
9. Cacao	2,50		
10. Tea (in a cup)	1,50		
11. Tea (in a pot)	3,00		
Cold drinks			
12. Coffee Glacé	2,50		
13. Freshly squeezed juice	2,00		
14. Home-made soda	1,00		

An additional service of our company was to provide a place for socializing for young people. We noticed the lack of a place where people of 17-35 could come to talk, spend time, rest and just enjoy themselves. We were happy to offer them the possibility to come, have a cup of a good coffee or tea while reading a magazine or newspaper, talking to their friends, surfing on the internet using free Wi-Fi access or playing board games.

THE LIST OF SERVICES AVAILABLE

1. Board games (e.g. Monopoly, Uno, card games etc.)
2. Up-to-date magazines and newspapers
3. Free Wi-fi
4. Table reservation
5. Phone ordering
6. Take-away service
7. Special occasions: performances (live music)
8. Special occasions: meetings with specific people

2.1.4 Market Analysis Summary

Most customers were residents of Ylivieska, including students, workers, business people and senior persons. From the experience, it is visible that customer demand differs significantly depending on the time of the year. In summer, some students were leaving, but other people were coming to Ylivieska to work. Nevertheless, people tend to spend more time outdoors, walking, cycling and enjoying the summer. The coffee shop was located on the same street with two only kiosks selling ice cream during summer time, which means more people just walk around and, out of curiosity, pop in. However, the general depression reflects in the demand since many customers go away for vacations. The main target group for us was young, open-minded people (17-35), with an active life position, and looking for new experiences. However, since the main target was not as big as it would be in the metropolis, the market segmentation was not so important – we were glad to see very different customer groups in our coffee shop. We were planning to maintain an open dialogue with our customers so that everyone would benefit from it.

The main idea of our business was to warm up cold Finnish winters, as well as to refresh hot summers. We offered different services for different customers, all having the same main theme: flexibility. Business customers could get their hot and energizing espresso as soon as they wish and continue to their offices, while younger customer, who felt comfortable to study or just spend time outside of home, could spend a few hours with us, talking, enjoying their coffee cocktails and playing board games. The target market was not so big and segmentation was not as strict as it would have been in case of a bigger city, so we should always remember that a customer decides , how, when.

At that moment in Ylivieska there was no special place for young people to meet their friends in a nice and pleasant atmosphere, or to take a girlfriend for a date. Of course, there were restaurants, but if one is looking at emotional part of a date, we believed that not the food, but the mood matters. Inhabitants of Ylivieska definitely needed a place “to drop by”, which we were ready to provide for our customers.

However, being a coffee club set quite high standard for coffee, coffee-based drinks and other products, which we were ready to meet. In increasing market saturation situation it was an obvious fact that one should be faster, better, more individual and specific to win. We were prepared to show all of these qualities.

2.1.5 Strategy & Implementation Summary

Our coffee club was positioned as a unique place where people can not only enjoy a cup of thoroughly prepared coffee, but also spend time in a pleasant environment with dimmed light and relaxing soft music. Comfortable furniture and a customer-oriented approach of staff members would nicely differentiate us from competitors. In addition, we provided live music evenings as well as possibilities for renting the whole place for the needs of customers.

We positioned our Coffee Club as the first recreational café-club in Ylivieska for young and active people, looking for an excellent service, reasonable prices and homely, cozy atmosphere. We believed that coffee is not only a drink, it is a style of life and a source of

a big pleasure, if cooked properly and served nicely. Moreover, we set up the company for our customers to enjoy the moment of coffee that they would like to last for longer. We were ready to prove that coffee is not only the energy source, but also the taste and mood. Another important point was that we were planning not to serve any alcohol, as we strongly believed that good friends, comfortable place and nice alcohol-free drink is better, healthier and more pleasant than drinking senselessly and harming (potentially) others while being drunk.

Our prices were reasonable and comparable to other companies in the same branch. On the other hand, the amount of services offered for this price was significantly bigger, which meant that for more or less the same money customer got more than in any other place.

Moreover, as a small starting company we were ready to be flexible for certain customers, such as nearby companies, inhabitants of the same building etc., and we were willing to discuss special price offers.

It was important to understand that for a small new company it was essential to use the model of penetration pricing, when entering the market with competitors that have been in the business since 1929, for example.

Advertising was important for our company. That is why we planned to combine the usage of different medias for promoting of our company, the most important of which was the form of word-of-mouth marketing (WOMM), which is quite typical in small towns. This means that the information would be passed by on different friends/relatives/colleagues channels starting from informing selected people with the widest connections in and around Ylivieska. Obviously, in the era of computer technologies, the Internet and telecommunications, we planned to establish a fan-page in a social network (Facebook), inviting our friends and their contacts to join it and spread the information further on. In addition, for a direct contact to customer, we planned to send business cards of a company via mail, adding an invitation for an opening celebration. Another important form of communication was local newspapers and the school's magazine, to which we sent advertising materials and a story about Coffee Club establishment.

We planned personal visits to nearby located companies (in Juurakko building, for example) with a special offer of a try-out and flexible offers on a daily basis or on take-away services.

We developed several contest-like programs for attracting customers' attention in cooperation with Centria University of Applied Sciences (Ylivieska Unit). The plan was to have discount cards distributed over to groups of potential customers, as well as launch a "Regular customer card", providing the 11-th cup for free after collecting 10 stamps for earlier purchases.

2.1.6 Management Summary

The company was fully owned, run and operated by two partners having equal rights and sharing responsibility equally, me (Kristina Ljah) and Svetlana Wojciechowska.

We believed that our education was sufficient for managing the business successfully, especially considering the fact of adequate practical experience of both of us. Thanks to connections that we had in Ylivieska region and especially in our school (Centria AMK, Ylivieska unit), we could get all the necessary information support, as well as other kind of help, if it happens to be needed.

In our mind, the key to success was not only in theoretical knowledge, but also in personal skills and qualities, such as being hard working, creative and responsible. Being self-confident was also an important factor as well as being cold-headed. Clear understanding of goals, knowing ways and tools needed for reaching it and hard-working and target-oriented approach made it possible for us to start working on our own project.

2.1.7 Financial Plan

An important fact for the profitability of our company was the leading position of Finland in the world coffee consumption level. Since all the Scandinavian countries are on the top of the world's statistics, we could say that a coffee shop will rather be profitable in Finland with average annual consumption of 10kg/person (coffee bean weight considered, data from 2010).

Moreover, the absence of a place of this type, that we were able to provide for our customer needs, also gave us quite high possibility of getting profits. We expected a stable profit grow for the first 6 months to slow down, but to be slightly positive during the second half a year. After the first year of operations, we expected the profit to be quite stable, with slight fluctuations depending on business environment situation.

Considering relatively pleasant competition situation, we believed in a steady growth in profit around 5% annually. We expected also an increase in the market share and constant increase of customers for the first year, until reaching stability on the average level of 75-100 clients daily.

2.1.8 Risk Analysis

There is a number of different risks that can appear while running a business. An important thing is to know and understand them, as well as to be able to recognize occurring of unfavorable situation as soon as possible, so that using appropriate knowledge and skills would help to "sail" through the hard times.

Financial risks can appear in every company as well as in our. That is why we needed to be ready for it and never assume a best-case scenario. Therefore, before entering the market we assumed our opportunities to earn and to have profitable and efficient business. We considered that there can be a hard time for our business as well, but thanks to our

education and knowledge, we could overcome all the difficulties by the means of using different managerial tools and strategies.

We needed to estimate our demand realistically at the beginning and be ready for the possibility that the idea could not work. Very often, businesses do not react accordingly when demand is low, because they believe that situation is not too serious and it is temporary. Only when the company goes to bankruptcy the representatives realize that it would have been possible to correct the situation and to avoid mistakes if there was a quick reaction in the right time. We considered the fact that there will be insufficient demand from our customers in the very beginning because first of all they would need time to familiarize with the products we offered them. When people are used to go to the same places for a coffee for a long time, it is really difficult to offer them a new place with new product. Nevertheless, due to good advertisement, quality and prices we expected satisfactory demand for the first 6 months, reaching its top after 10-12 months, and stabilizing at the level of 75-100 customers daily.

We were going to offer a relatively new product and service to our customers. However, we always remembered about competitors, which had been working in the same field for a longer time and, possibly, know market and customers better than we did. However, we believed that a good service concept and new and innovative ideas would help us to gain a competitive edge. Low prices would allow to attract customers and to show them that we offer qualified product, good service and cozy atmosphere.

3. BUSINESS REGISTRATION

It is a rule that all companies operating on the territory on Finland have to register at the Trade Register (in Finnish Trade register - Kaupparekisteri). Every day a large number of new businesses enter Finnish market and register themselves in the Trade Register. After registration in the Trade Register, your business becomes official and it means that nobody else cannot use the name of your company without your permission.

To register your business you need to select the right form of business that contains operations and actions of your business. A business in Finland can be operated either by a private entrepreneur, as a limited company, as a company with general partnership or limited partnership, or as a co-operative company which includes at least three members. Start-up Notification Forms can be found only in two official languages in Finland, in Finnish or in Swedish. You can find those blanks on the official web page of Trade Register www.prh.fi. You need to fill up the same form twice, because the second copy should be presented to enter the registers of VAT system. To VAT system is included registration of the business in general, registration of employers and employees, of persons who pay pre-taxes in the company and so on. (Finnish Patent and Registration Office 2014)

In addition, one needs to pay the handling fee that is different for every form of organization. Normally, the fee varies from 105 to 400 euros. (Finnish Patent and Registration Office 2014)

You need to know that the natural person resident in the European Economic Area may have a business in the territory of Finland without any special requirements or permission. However, a person who is residing outside the European Economic Area requires a trade permit. The person can apply for it from the National Board of Patents and Registration. If one wished to establish a company with partnership, then at least one partner should be resident in European Economic Area or the partner is a legal person and has a registered office in the European Economic Area. Otherwise, a permit shall be applied as I have mentioned before. The application can be in free form, but it should be done in Finnish or Swedish. The application should include the main information about the person, and the person's place of residence. In addition, it is needed to explain for what the permit is

applied and to give the main information about the new company such as the trade name and business ID. One needs also to give postal address and contact information, to sign the application and to send it to the National Board of Patents and Registration. (Holopainen 2009)

3.1 General partnership

We registered our company as a company with general partnership, because our company was established and operated by two persons.

In the company with general partnership, both persons are responsible for all actions that are running in the business. All tasks, duties and responsibilities are divided between two partners. The individuals establishing a business can be natural or legal persons, and as a minimum, one of them has to be resident in European Economic Area. Otherwise, all partners should get a permission from National Board of Patents and Registration. (Holopainen 2009, 18)

When establishing a new organization, one always has to think about the new trade name for it. The company's name of general partnership can be registered in Finnish or Swedish. It can also be registered in a few different languages, if it sounds well and it has the right meaning. In the case of general partnership, every trade name should include the additional words such as "avoin yhtiö", which means general partnership. In addition, one has to check that there is no the same name registered already in Trade Register. One has to think out new and individual name that will display future business percentage. (Holopainen 2009, 18-19)

We registered our company with the name Coffee Club "Kahvihetki" avoin yhtiö, but while operating the business, we used the short version of it. First, we wanted to have the name in English, but considering the fact that our business was operating in Finland, we decided to combine two languages. It was a good decision, because probably that would be hard for Finnish people (especially older generation) to pronounce a long name of the place

in a foreign language. So, later on our cafeteria was known as "Kahvihetki" among local people.

To register a company with general partnership it is needed to fill – up a notification form (in our case it was Form Y2). Additionally, such enclosures, as partnership agreement need to be enclosed. (Holopainen 2009)

3.2 Partnership agreement

A partnership agreement is a document that is signed between two persons, who are planning to start a business together. The partnership agreement includes parts of the ownership and shares of profits/ losses of the business, explanation of the duties, responsibilities and rights of each partner, the duration of partnership, and the conditions of business termination. The partnership agreement is written in free form and may contain all wishful by parties conditions. (Holopainen 2009, 21-22)

The partnership agreement of Kahvihetki was composed and filled in Finnish language. It was quite simple one and did not contain too much of information and conditions. It contained the official name of the business, a description of the organization, and the names and basic information about partner. In additional, some conditions that both parties were ready to accept were included (see APPENDIX 1). Altogether, there were three copies of this agreement. One was sent to Trade Register, and the other copies were left to the partners.

3.3 Additional information

As I mentioned before, there are a few forms of organizations that can be registered and operated in Finland. We did not choose private entrepreneur, limited company, company

with limited partnership, or co-operative company forms, because they simply did not fit to our business concept.

3.3.1 Private entrepreneur

If there is a private person, who is a resident in the European Economic Area (EEA), and he/ she wants to operate a business, then this person needs to register the new company as a private entrepreneur. The person, who is not in EEA, can register a company as a private entrepreneur as well, but such person needs to get a trade permit first. When a person has a permanent residence permit, then he/she is able to register his/her company. (Holopainen 2009, 13)

The registration procedure is almost the same as in the form of general partnership company. The main difference is that signing a partnership agreement is not needed, because you operate individually.

To register a company with private entrepreneur you need to choose Y3 start-up notification form. The main information that you need to provide is:

- the trade name of the company
- your own personal data (name, personal identity number, address, nationality)
- the field of your trade
- municipality of the main establishment
- the address of the business
- additional name if there is some
- the representative (in case, if entrepreneur is not resident in EEA)
- the date and signature

(Finnish Patent and Registration Office 2014)

There is also small difference in the company's name registration. A private entrepreneur can use additional part in company's name such as "Tmi" or "Toiminimi". However, it is

not obligatory, and the entrepreneur can register only the name he/she has chosen. (Holopainen 2009, 14)

3.3.2 Limited partnership

A limited partnership is almost the same as general partnership. The main difference is that in limited partnership there are two different types of partners:

- general partners, when both partner are equally liable for all actions running in the business;
- silent partners, when liability is divided by the amount of partner's input (normally, it is mentioned in the partnership agreement)

Thus, in limited partnership there is at least one general and one silent partner. In such case, general partner invests a bigger amount of money that is needed to make the business work. The silent partner invests a smaller amount of money that is mentioned and agreed in the partnership agreement. (Holopainen 2009, 26)

A company with the limited partnership should include the word “kommandiittiyhtiö” in its trade name. Other rules about languages are the same as form a company with general partnership. (Holopainen 2009, 26-27)

To register a company with limited partnership, one needs to fill up the same form Y2, as for the company with general partnership. In addition, it is necessary to have a partnership agreement. (Holopainen 2009, 29)

3.3.3 Limited company

One or more natural or legal persons can establish a limited company. Partners of the company can be natural or legal persons. The limited companies are divided into private

and public companies. The main difference between these two types is that securities of a private limited company may not be admitted to the public trade referred to in the Securities Markets Act or a corresponding procedure. (Holopainen 2009)

In limited company there are not just partners, but shareholders, whose rights are limited by the number of the shares they own. The minimum share capital for the private limited company is 2500 euros, and for a public limited company it is 80000 euros. (Holopainen 2009, 34)

The trade name of a private limited company should include the words ”osakeyhtiö” or abbreviation ”oy”. The public limited company should include in its name the words ”julkien osakeyhtiö” or ”oyj”. The rest of the rules for the name registration are the same as for other types of companies. (Holopainen 2009, 34-35)

To establish a limited company, it is needed to:

- draft the Memorandum of Association
- draft the Articles of Association
- subscribe the shares
- organize meetings of shareholders
- approval of the Articles of Association
- choose Managing Director and Chairman of the Board of Directors
- pay share capital
- to register the company

(Rovaniemi Regional Development)

3.3.4 Co-operative

At least one person can establish a co-operative company. However, it is always easier to have a business with partners, and that is why normally a co-operative company has more than one member. All the members have an equal vote in the company. Representatives of co-operative company can decide by themselves what will be amount of the share capital.

The only rule is that the share capital should be in equal amount for all parties. (Holopainen 2009, 49-50)

The trade name of a co-operative company should include the words “osuuskunta”, but the short form “osk” can be used as well. (Holopainen 2009, 50)

As well as in limited company, there should be some actions done before starting a co-operative company:

- choosing Board of Directors
- choosing Managing Director
- selecting Supervisory Board
- drafting the rules of co-operative company
- organizing of the meetings
- paying share capital
- electing of auditors
- registration of the company

(Holopainen 2009, 50-57)

3.3.5 Branch of a foreign organization

A branch of a foreign trader is a part of foreign organization that is running a business in Finland. The branch company established in Finland should operate or contain the same trade name as a foreign company. It should also operate in the same field as the foreign company. (Holopainen 2009, 63-64)

Only if the foreign trader will submit a Start-up Notification, then the branch company can start its operations. If the foreign trader is outside of European Economic Area, then the allowance of Finnish Patent and Registration Office is also needed to start a branch organization. (Holopainen 2009, 64-67)

4. BUSINESS LOCATION

In order to establish a new business and to get the main target it is important to choose the right place for the future business. The “Place” is one of The Four P’s. The Four P’s are:

- Product
- Place
- Price
- Promotion

On the first sight, it seems easy. Just choose whatever place and start a business. However, it is quite difficult to find the best one. It is important to find and choose the right place for the business for those who has direct daily contact with customers, for example, such places are restaurants, cafeterias, shops, and even some service businesses. “Place” is the place of distribution where your customer come to try your product or to use your service. That is why, when choosing a place for a business, one needs to think about several things and ask the following:

- should my business be in the city centre or in the suburbs?
- is this location convenient for my customers?
- should my place be visible and easily reachable for pedestrians and car users?
- do I need to find a big or small place for my business?
- do I personally like this place/ feel comfortable in this place?
- will my customer like the place?
- is it a good place relatively place of my main competitors?
- can I afford myself to this place?
- are any special requirements needed for my business?

That are basic questions need to be asked, when choosing the place for a business. After that, one will understand better what the needs are and it will be easier to find what one is looking for.

We started to look for the place by asking ourselves those questions and looking for a suitable place. We decided that our cafeteria is going to be in the city centre. The main reason was that there was only one cafeteria in the city, and our was supposed to be the second one. The city centre was quite a good location for us, because there are many different service companies and shops working. That meant that it is a lively place with a significant flow of people. We wanted to find a lovely, calm and cosy place which would be easily accessible for pedestrians and drivers. We did not need any special requirement for our business that is why we were looking for not a big place with the good price.

4.1 Search for the right place

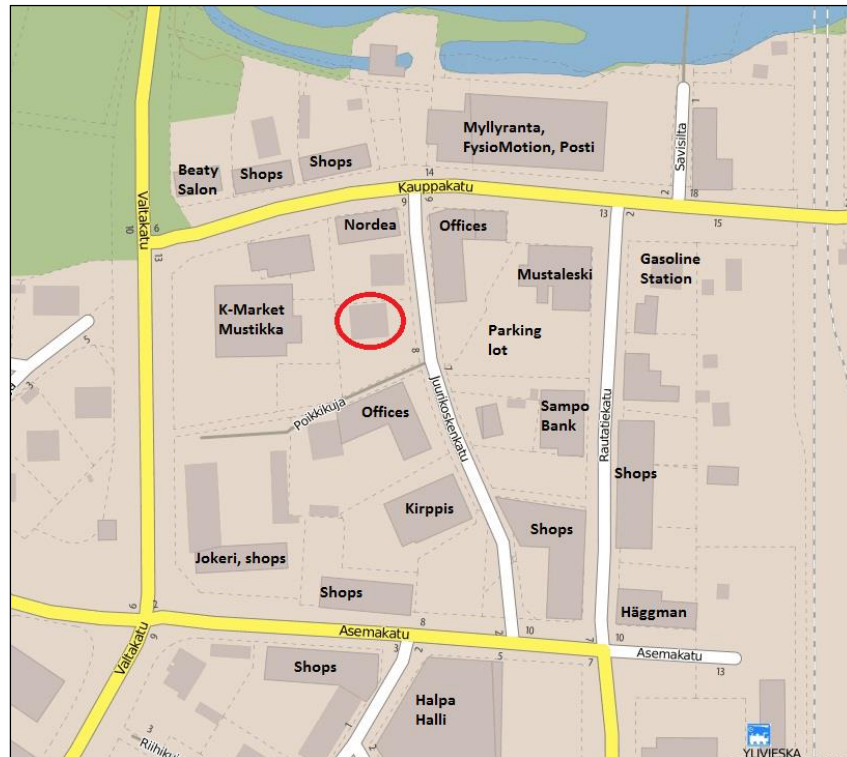
The easiest way to start searching for a place for a business is the Internet. There are many realtor companies who offer different options for sale or rent. One of the most popular and well-known realtor companies in Ylivieska are OPKK and SKV companies, the smaller one is Kiinteistömaailma.

Ylivieska is quite a small city and that is why we did not use the Internet for searching for the place. We simply went through the city centre and checked available places. It took us several times to go through the city, and we found the needed place. We found the place in the town center, but on a cozy and, to some extent, quiet street, more popular with pedestrians and bicycle riders. On the other side of the road (just 1 min walk away), there was a big parking lot between Mustaleski nightclub, Kenkäkauppa shop and Sampo bank. That would make our location from one hand, easily accessible for any means of transportation (walk, bicycle, and car) and, on the other hand, not too noisy and busy.

As visible from the GRAPH 1 (location is marked with red color), the chosen location is just in the heart of the town, on the crossroad of pedestrian and car routes, just a few minutes' walk away from the most important objects of Ylivieska's infrastructure.

The OPKK company was working with this place; we contacted them and arranged a meeting. During the meeting, we asked all the questions we had about the place and went

to see the actual place. The place suited to our expectations and we decided to meet with the owner of the place to discuss the details.



GRAPH 1. Location of Coffee Club “Kahvihetki” Ay

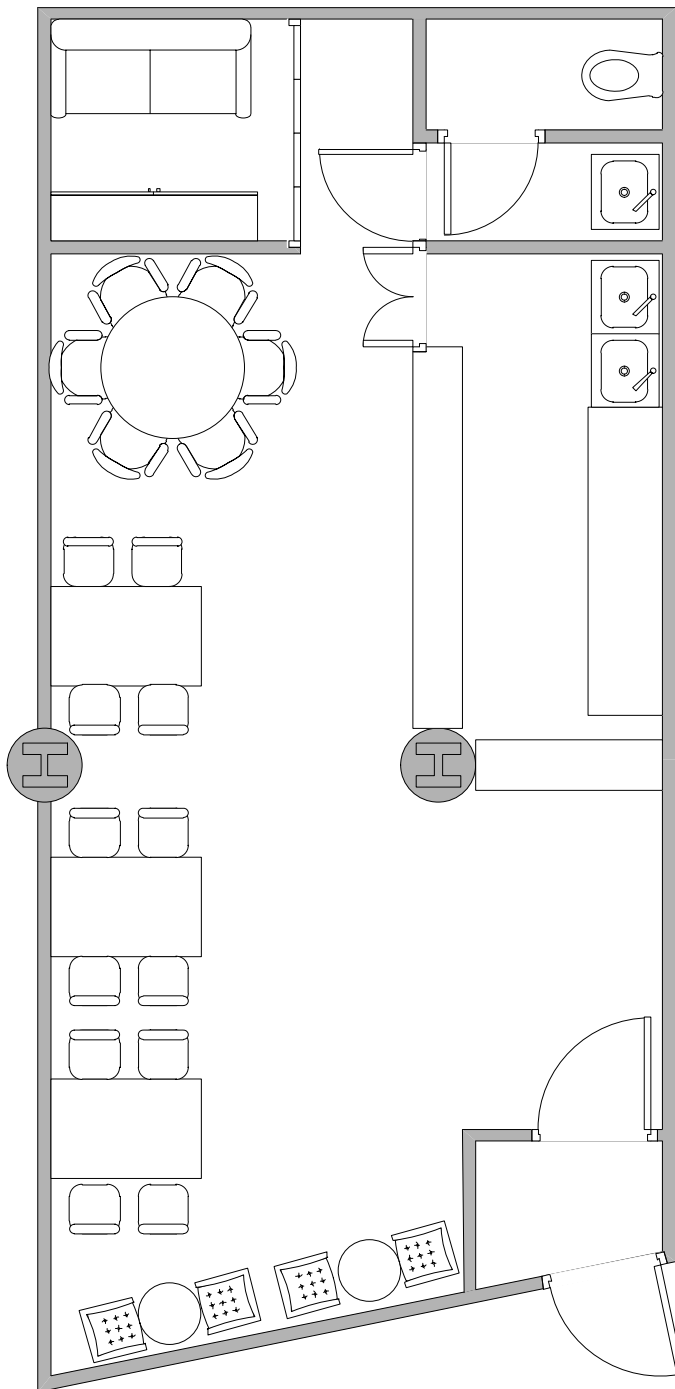
4.2 Permission of the owner

When starting a new business, especially restaurant or cafeteria, one already has the picture in mind of how it should look like. Of course, to get the place of one’s dream, one needs to work on it and to do some changes. The place we chose had been working as a beauty salon before, and it needed big changes and renovation to look like a cafeteria. Considering the fact that we did not plan to buy the place, but just to rent it, we needed to get the permission from the owner of the place for changes.

In order to get the permission for the changes we provided the owner with all the needed information about our business. We presented her our business plan with a detailed explanation of what we are planning and willing to change and how the place will finally

look like. Additionally, she asked us to present her the interior plan, to see how the place will look after renovation.

Finally, the owner of the place agreed to the “new look” of the place and gave us her permission for the changes and renovation.



GRAPH 2. Interior plan of Coffee Club “Kahvihetki” Ay

4.3 Permission of the landlord

After we got a permission from the owner of the place we wanted to rent, we got to know that before we will sign the contract with the owner we need to arrange the meeting and to get one more permission from landlord of the building. Without that permission we could not start, that is why we met with the landlord.

We presented the same documentation as to the owner of the place before, but additionally we had a long discussion about the up-coming business. Considering the fact that we had chosen the place in the living blockhouse, the landlord wanted to be sure that we are not going to bother people living there. He thoroughly checked our opening hours, if those are according to the rules. In addition, he made sure that we are planning to open non-alcohol and non-smoking place. The landlord was the person, who really carefully checked all the papers and discussed with us all the rules. And when assumed him, he gave us his permission to start a business in his building.

Considering the fact that Ylivieska is quite a small city and people know each other, there was no written permission from the owner of the place or from the landlord. All communication, solutions and permissions were done orally and confirmed by phone calls.

4.4 Placement contract

First, I would like to say that mostly all communication and all papers were filled in Finnish language. Normally Finns are ready to switch the language, if they know English, but it is better, if you can at least understand Finnish well to be able to sign all the needed papers.

When we got all the permissions, we met with the owner of the place to sign the placement contract (see APPENDIX 2). Our placement contract was composed by OPKK company and had several points:

- contact information of the owner of the place
- tenants' contact information
- placement information (address, placement specifications)
- rental period (starting date, terms of notice)
- the amount of the rent (additional expenses as electricity)
- rental deposit
- conditions of increase of the rent
- permission for renovation (everything what was discussed before)
- signatures of both parties

4.5 Renovation

In order to lose no time the renovation of the place started immediately. To get all the needed equipment we went to Estonia. The main reason was the prices of construction materials, Finland is quite an expensive country and we decided that it is possible to save a good amount of money by bringing the needed materials from Estonia. With the help of our families and friends, we were able to complete the renovation of the place in a short time with the minimum of expenses. For sure, there are many companies, who offer their services and help, but we did not use any and managed by our power.

All the furniture and big electrical equipment was bought in Finland, because it was easier to deliver it to Ylivieska, and to get needed service by warranty in the case of a breakdown.

The shopping and renovation was done in 1,5 or maximum 2 weeks and we were ready to open our doors.

4.5.1 Brand/ label/ design

If the renovation was a thing we did by ourselves, then design was done by a professional. We decided that we will be not able to design and work out the proper label for our company by ourselves and decided to outsource it. Magdalena Mašlerz (<http://www.magdalena-maslerz.tk/>), our friend from Poland, did all the design work for our up-coming business. She prepared the label for our company that we placed on the window of our cafeteria, as well as all the necessary material that we needed, such as business cards, cards for coffee stamps, table with opening hours etc.



GRAPH 3. Example of label designed

4.6 Permission of food premises (Kallio)

When everything was ready for opening the business, we invited food premises to come and check if the place followed all the rules, and if we can start our work. Because without that permission we could not start to work. A health engineer came to examine the place and space, in which food meant for sale was planned to be prepared, stored, served or handled. While examination we had got to know that there are strict rules concerning the place where there is going to be a cafeteria. For example, the health inspector checked such points as:

- if there are more than 24 sitting places in the cafeteria, then it is obligatory to provide two separate toilets for male and female customers
- is there a place for cleaning implements, because all the cleaning equipment and chemical liquids should be kept in separate locker
- is there a separate room for the staff
- there should be no food and drinks stored in the staff room
- the fridge/ cake display in the cafeteria should be big enough to keep food/ cakes
- there should be right temperature in the fridge/ cake display
- there should be a separate place for cooking/ baking in the cafeteria
- all the lamps that are above cooking area, should be safe enough (in case of a light bulb blowing the glass should not fall to cooking area)
- there should be two water supplies/ sinks in the kitchen, one is used for washing the dishes, other one for washing the hands
- there should be a good enough ventilation system in the cafeteria

Those are the main points that were checked by the health inspector in our cafeteria. For sure, all the rules and points vary depending on the business specialization and on specific placement of the business.

When the examination was done, we got a certificate (see APPENDIX 3), where the following information was mentioned:

- that our company was examined
- the date of examination
- that we got the right to operate
- the information of our company
- the business ID of our company
- the place, where our company is going to operate
- the name and signature of the inspector

4.7 Company's insurance

The last thing that we did before opening the doors of our new cafeteria was that we insured it. Some say that it is additional expenses for your company. Yes, it is. However, it is important to have an insurance for your company to protect it from potential problems and accidents. One never knows what will happen tomorrow, and not everything depends on entrepreneur, sometimes things that cannot be predicted or avoided happen.

In general, there are four types of insurances in Finland:

- vehicle insurance
- personnel insurance
- public liability insurance
- building and content insurance

In our case, we needed only two of those insurances: personnel insurance, building and content insurance. The personnel insurance covers sickness, accident or illness. The building and content insurance covers the property and its content in case of fire, water, earthquakes, lightning, storms, explosions, burglary and theft.

There are a few insurance companies operating in the area of Ylivieska. Considering the fact that we had not have any business with any of those companies, we decided to ask for an offer from a few companies in Ylivieska. Finally, we chose the company, which in our mind was the most suitable and offered us the best price and conditions.

5. ACCOUNTING

Every business in Finland should have its own bookkeeping. Bookkeeping includes such information about the company as incomes and outcomes of the organization, costs, assets, funds and liabilities. When a company can calculate the difference between its income and outcome, then it can see the profitability of the business. The managers of the business are liable to organize its bookkeeping. All accounting materials should include all money operations of the business. The entries based on the receipts are entered in the books and the financial statement is entered in the balance sheet book per financial period. All the accounting materials have to be kept in a safe place.

5.1 To insource or outsource the bookkeeping?

To insource or outsource the bookkeeping is the personal business of every organization. If it is a small company and the owner wants to save money, of course, he/she can manage the company's accounting by him/herself. In this case, the person, who is going to work with it should know how to do it right and professionally. Otherwise major problems can appear. Another way not to outsource the company's accounting is to hire a professional, who does it for the company. However, normally this way is quite an expensive one, because in this case the company actually hires an employee and gets additional costs.

There is also another way to do company's accounting – to outsource it to another company. In this case, the organization chooses one of the accounting firms and outsources them all the bookkeeping. It is quite a good choice for those, who cannot manage the company's accounting by themselves or who do not want to pay too much money for this service.

During our studies in Centria University of Applied Sciences, we had managerial accounting classes, and in theory, we knew how to do it. However, in practice we decided that there is too big a responsibility and it is better not to take a risk. That is why we

outsourced the bookkeeping of our cafeteria to another company, called Talenom. The office of Talenom accounting company is located in Ylivieska. Thus, it was quite easy and comfortable to do business with them.

5.2 Daily bookkeeping

Although bookkeeping was outsourced, there was daily work that we needed to complete about our company's accounting. At the end of every working day (or at the end of the month, but usually it takes more time to fill the table and to remember all details then) it was needed to fill in the cashbook. The cashbook contained all the cash receipts and payments, bank deposits and withdrawals. Standard cashbook in Finland for restaurants, cafeterias and other public catering companies look like this:

TABLE 2. Cashbook of Coffee Club "Kahvihetki" Ay

Day	Sales 24%	Sales 14%	Sales 10%	Other incomes	Credit cards	Bank cards	Payments by cash	Brought to the bank	Balance of cash-machine	Number of customers

At the end of the every month, it was necessary to collect all the receipts of the month, and to bring those along with the filled cashbook to our bookkeeping company. However, considering the fact that it is necessary to pay value-added tax, all the accounts have to be completed within one month and 15 days. Thus, we had some time limits, which we followed.

5.3 Accounting period

There are strict time limits for the bookkeeping. The financial period is usually 12 months. If company is new one, and it is just starting to operate, then financial period can be shorter or longer than 12 months, but not more than 18 months. Usually the financial period is calendar year (1 January – 31 December). (Holopainen 2009, 99)

There are also strict rules about keeping the accounting material. All the accounting material (receipts of the business transactions) should be kept for at least 6 years from the end of the calendar year when the financial period ended. All the books: including the balance sheet book, balance sheet itemizations, accounting frameworks, entry plan and method description should be kept for at least 10 years from the end of the financial period. (Holopainen 2009, 100)

6. TAXATION IN FINLAND

Taxation in Finland is managed by the State of Finland, through Finnish Tax Administration, an agency of Ministry of Finance. All the taxes are collected by this agency and after that forwarded to the local authorities, municipalities and social security institution Kela. (Finnish Tax Administration 2010)

Our accounting company managed all the tax issues in our company and our responsibility was just to pay all the bills we received in the right time. However, there are two main tax types that I would like to tell you about. They are value-added tax and income tax.

6.1 Value – added tax

VAT is the consumption tax that every seller of products or services should add to the price. The seller gathers that tax from customers, while selling the product or service and then returns that VAT sum to the state. The registration for VAT is obligatory for every company, whose turnover during the accounting period is over 8,500 euros. In case if the turnover of the company (for the accounting period of 12 months) is less than 8,500 euros then company is not required to have registration for VAT. (Holopainen 2009, 86-87)

The rates for different goods and services differs. The rate of VAT can be 24%, 14% or 10%:

- 24% is basic VAT rate operative for most goods and products
- 14% is VAT rate for food, animal feed, restaurants and meal catering services
- 10% is VAT rate for books, medicine, services relating to physical exercise and sports, movies, entrance to cultural events and to entertainment events, transport of passengers, accommodation, and TV licenses.

After registration in the VAT a system company has to report periodically all the VAT information flow of the company. Then the VAT amount can be calculated and paid by the company to the Tax Account system. VAT information of the company can be reported monthly, quarterly or yearly, normally it is up to company to decide. To calculate VAT payable it is needed to take away the total input VAT on monthly purchases from the sum total of VAT that has been added to the price of sold goods or services during the month. (Holopainen 2009, 91)

We paid the value – added tax of the cafeteria monthly. To make it easy to calculate we collected all the receipts and the information and forwarded it to our bookkeepers. The VAT payable was calculated of our purchases and sales, where 24% and 14% VAT rate applied.

6.2 Income tax

Income tax rate in Finland depends on the form of the company. Coffee Club “Kahvihetki” Ay was a company with general partnership. A general or limited partnership company is not separately liable for income tax. The reason is that the company’s result is divided and taxes as income of the partners. The income of the company is divided between the partners, as it was agreed in the partnership contract.

7. ADDITIONAL SERVICES

There are many different additional services, provided by other companies, that may be needed when operating a business. Of course, one may manage without those extra services and costs that they may cause, but the life is going to be much easier with them.

If to take our cafeteria as an example, I would like to tell that we used quite many different additional services, such as having an account in the bank, using the Internet connection or advertising in the local newspapers. Because on the 21st century, time of technology, information and innovation it is quite hard to manage without using novelties.

7.1 Bank account

It is almost impossible to operate a company without having an account for the company in the bank. The only possible way to avoid opening a bank account is not to have any money operations in the company; in this case, a bank account is not needed.

Having the company's account in the bank makes it easier to save the organization's money, to pay taxes and other bills, and to see money flow. We opened a new bank account in the Nordea bank for our cafeteria to operate with the company's money. We chose this bank, because we both were customers of it before and we used to its services. In order to open the new bank account we needed to sign the account agreement. In addition, we got the access to our account through the Internet and ordered the cards for both of partners.

The whole operation is simple enough and there are no special requirements. The only thing is that it is an official company's account and all responsibilities are shared between two partners.

I would like to point out that the Bank is the only place, where we got service in English language. In addition, we were able to sign the contract in English language. In the rest of

the places, we had to manage with our knowledge of Finnish language and to be careful with official papers in Finnish language.

7.2 Electricity

Considering the fact that we had rented a location of our company, we had to sign the contract with a company providing electricity supply. The place we rented had already such a contract, so the only thing what we did was phoning to the electricity company called Herrfors, and changing the customer's name.

Later on we got to know that all communication and operations with this company is done through online support or by phone, because they do not have an office in our town.

7.3 Internet connection (PPO)

One might argue that there is no need for a small company to have an Internet connection. However, if the matter is considered more thoroughly, one realizes that sometimes it is good to make small investments to earn bigger money in the future.

We decided to have an Internet connection in our cafeteria, because we did not want to lose part of our customers. Many people used to pay only by bankcards, and it is the main reason, why we signed an agreement with PPO Internet company. The payment terminal for a bank card is connected with the company's account, and when a person pays by card the Internet connection is needed to make a transaction from one account to another one. When people are not able to pay in the way they have been used to, they leave the place and probably never come back again. Thus, using Internet connection service, provided our customers a possibility to pay their orders by cards.

One more reason to have an Internet connection in such a small company was additional service for our customers – free Wi-Fi connection.

To have PPO company's service we needed just to visit their office and to inform them about the wish to have an Internet connection and to sign the agreement with them.

7.4 Payment terminal register

The payment terminal is needed to make product and services of a company more accessible. As I have mentioned before many people are used to pay by their bankcards, and that is why it is good for a company to have such an opportunity. A getting such service as payment terminal in your company is possible from a company organization called Luottokunta.

Nowadays Luottokunta is a part of Nets organization. Nets is a Nordic company which provides other businesses with payments, card and information services. They make payments and information handling easier and faster.

To get payment terminal services we contacted Luottokunta company. There were a few steps that needed to be done:

1. to sign a merchant agreement (see APPENDIX 4) (your company's information, payment terminal information included)
2. to choose a suitable payment terminal for your business
3. to fill and sign a service agreement (see APPENDIX 5)
4. to wait for confirmation and instructions from Luottokunta (usually it takes around 1-2 weeks to get Luottokunta's service, it takes time while they receive and handle your information)

Nowadays, it is possible to get service of this company in English as well as in Finnish and Swedish. However, not so long time ago, when we started our business there was no information available in English.

7.5 Advertising

We were planning to combine the usage of different medias for promotion of our company, the most important of supposed to be, typically for a small town where many people have stronger or weaker interconnections, form of word-of-mouth marketing (WOMM). The information is passed on by different friends/relatives/colleagues channels starting from informing selected people with widest connections in and around Ylivieska.

Of course, in the era of computer technologies, the Internet and telecommunications, we established a fan-page in a social network (Facebook), invited our friends and their contacts to join it and spread the information further on.

In addition, for a direct contact to customer, we sent business cards of a company via mail and post, enclosing an invitation for an opening celebration of our cafeteria.

Another important form of communication was local newspapers and the school's magazine, to which we sent a story about Coffee Club establishment. Later on, during our operations, we published different advertising materials to the local newspapers, which helped to attract customers.

7.6 Funding and finance start up

There is a company called Rieska Leader located in Ylivieska. They help to entrepreneurs who have just started their businesses and need help. In their mind, new organizations bring good tendency in environment developing and socializing, and in addition they generate new jobs. Rieska Leader is ready to help by advising, discussing, and funding your idea. (Rieska Leader 2014)

Rieska Leader supports those, who want to:

- prepare some project and want to make it work

- develop economy of the area and create new jobs
- develop public sectors, have ideas for socializing
- offer ideas about women's and youth employment
- organize some international project for internalization

It is possible to get funding with the help of Rieska Leader. At the point when we applied for the financial help, our business was already working. However, it is always good to have some additional finances to manage new business. To get help of Rieska Leader we met with their representatives and explained our business idea and business concept. In addition, they asked us to present our business plan to see and examine information in more detail. (Rieska Leader 2014)

Rieska Leader does not provide funding by itself, but it helps to get financial support from other organization, if they find your idea working and corresponding to their principles. They believed in our idea and prepared and forwarded all the needed documentation and calculations to the Centre of Economic Development, Transport and the Environment (in Finnish language it is called Ely-keskus or Elinkeino-, liikenne-, ja ympäristökeskus).

One of the main tasks of Ely-keskus is to support entrepreneurship and its growth and to promote employment opportunities. The sum of funding support depends on the company's content, situation and decision of the Ely-keskus. It took approximately half a year to get the final decision of Rieska Leader and Ely-keskus.

However, one should always understand that to start a business one cannot rely just on companies providing funding. All those companies provide funding only, when a business already works. Consequently, one needs to have one's own start up finance to make the business work. Of course, it is possible to try to get a loan from the bank, but normally it is very hard.

If one wants to get the money from the bank, one needs to have some property. In case of the inability to pay the money back, the bank will have the guaranty and the borrower may lose the property he/she has pledged. The second way to get a loan from the bank is to have a surety person, who is ready to take all the responsibility on his/her own, if the borrower is not able to pay the loan back. This person should also have some property, business or well-paid job as a surety of his/her own. One also can try to ask for the loan by

presenting the idea of the business, but normally banks do not want to take such risks and are not ready to give the loans to people, who are not ready to guarantee paying back the money.

In our case, we had some capital for starting the business. In addition, both of our families were ready to help us with money and actual help in renovation of the cafeteria's place-
Consequently, that we did not have to borrow money from the local banks and we did not have to spend too much money for renovation.

8. ADDITIONAL PREMISES

There are some special permissions, which you need to get when starting operating a business (especially if it is cafeteria or restaurant). It was not surprise for us that as people working with food, we must get a hygiene proficiency certificate. However, it was quite surprising for us that we should get a license for using radio in our cafeteria.

8.1 Evira

Evira is Finnish Food Safety Authority, which guarantees food safety, supports animal health and welfare, and develops the prerequisites for plant and animal production, and plant health. (Finnish Food Safety Authority Evira 2014)

When working in food industry, one must have the basic knowledge of food hygiene, so that one can safely work with food. The main proof of the ability to work with food will be the hygiene proficiency certificate that one can get from Evira organization by passing the proficiency test. The proficiency tests are organized all over the Finland, and we were able to pass it in Ylivieska. Normally, the test is held in Finnish or Swedish, but it is possible also to pass the test in English language (and in some other languages, such as Russian, Chinese, and Turkish, but such possibilities usually, ought to be discussed in advance).

The proficiency test consist of 40 true/false statements. The statements are from different sections of food hygiene. The duration of the test is 45 minutes, but if ready faster, then one can leave the examination 20 minutes after its beginning. After the examination time is finished, all the tests are collected and checked by the examiner. Later on, there are results and correct answers discussed. To pass the test you must have at least 34/40 right answers. The proficiency certificate is delivered by mail. (Finnish Food Safety Authority Evira 2014)

If working in food business, one should have a copy of the certification from Evira at work place to prove the ability and permission to work with food.

8.2 Use of radio/ TV publicly

If one opens some public place, such as a restaurant, bar, disco or cafeteria, one should be ready that one day the representative of the copyright organization will visit. For us it was surprising to get to know that there are such copyright groups, which promote and control the rights, agreed in the Copyright Act, of performing artists whose performances have been recorded on phonograms and of producers of phonograms. We played Finnish radio in our cafeteria, and the representatives of Gramex copyright organization explained us that we should get a license for it first. To get the license we filled and signed the agreement with this company and had to pay a monthly sum depending on number of customer places in our cafeteria. (Gramex 2014)

9. COOPERATION WITH OTHER ORGANIZATIONS

It is important for new companies to cooperate with other local organizations. That helps to become familiar with the way of doing business in the city the business operates in, to develop the business, to attract new customers and to speed up the growth of the company.

We did cooperation with other organizations in Ylivieska as well as with companies in other cities.

9.1 Nordea Bank

As I mentioned before, we became customers of Nordea bank, and started to use their services. After some time of our operation, the representatives of Nordea bank informed us about their wish to become our customers as well. They wanted to buy "coffee tickets" ("kahvilipput" in Finnish language) from our cafeteria to share those between the employees of the bank, that they could come and have a cup of coffee with a piece of some cake in our cafeteria.

We found this offer interesting, and decided that we are going to prepare "coffee cards" with a discount price for Nordea bank. We decided to give a discount, because they were planning to purchase a good number of "coffee cards", and for us this cooperation supposed to be profitable anyway. The thing is that when people come once, and they like the product and service, they will come back again. Through this cooperation, we got an opportunity to attract more customers to our cafeteria and to develop our business.

9.2 JEDU (Jokilaaksojen koulutus- kuntayhtymä)

JEDU is a vocational college located in Haapavesi. One day we got a phone call to our cafeteria with the offer of cooperation. They asked us if we would like to take a trainee to our cafeteria for a few months. First, we were confused with such an offer and did not know what to decide, because we had just started our business and we had never worked before as employers. However, later on, after long discussion, we decided that it would be a good opportunity for us to check our knowledge and power and to try ourselves in the role of employers.

Our new trainee was studying at the chef-training program, and after a few traineeships, he was supposed to get hotel, restaurant, and catering qualification. He completed his training successfully and we decided that in future we will take more trainees to our cafeteria. Firstly, because it is additional help in the daily cafeteria's work. Secondly, we got new knowledge from our trainee. We had never studied restaurant work with my partner, but our trainee did, and that is why he was able to teach us something new and to show some aspects of his future qualification. From this cooperation, both sides got some bonuses and satisfaction with the work done.

9.3 Suomen lukiolaisten liito

Suomen lukiolaisten liito in English means The National Union of Finnish general upper secondary students. This organization was founded in 1985 in Mikkeli city and it works on students' activities, and promotes and monitors the interests of upper secondary school students. Nowadays this organization works all over the Finland.

Suomen lukiolaisten liito has such section on their web page (www.lukio.fi) as "benefits". There you can check which companies do cooperation with that community. Such cooperation means that the members of Suomen lukiolaisten liito can get some discounts in that company.

Suomen lukiolaisten liito offered us cooperation with them as well. It meant that we would offer their members some discount in our cafeteria, and they would advertise and promote our cafeteria in the upper secondary schools and on their web page. We agreed to their offer, because the main customer group of our cafeteria was young people, and we could get additional advertisement through our potential customers.

9.4 FC YPA

FC YPA is a football club of Ylivieska city. It was founded in 1998, and registered in 1999. Now the club has about 540 members, about 300 licensed players, and about 30 coaches.

The representatives of the football club offered us to publish the advertisement in their football magazine, so that the members of FC YPA could become customers of our Coffee Club “Kahvihetki” Ay. In turn, we offered them a discount on our products.

10. WORK FLOW/ TASKS

After a business has been established, the main work is just starting. First time your workflow and tasks are quite not stable, because there is still many things to learn, or to fix. You still need to get additional premises for your work, or you have meetings with your potential cooperative organization. Later on, the work tasks become more similar, and finally there is steady workflow of the business.

I would like to show you the usual workflow on the example of our Coffee Club “Kahvihetki” Ay. Sure, not every business has the same workflow, but this example provides the general structure.

10.1 Daily work

The easiest work that we did was the daily work in the cafeteria. Usual the working day lasted from 10 to 12 hours depending on the day of the week. The standard working day had several tasks:

- Before opening the doors of the cafeteria in the morning, it was necessary to check if there were enough products to work with during the day. If not, then products were purchased from the local shopping centers.
- Making ready all equipment and machines needed during the day. For example, warming up coffee machine or baking pastries for the day.
- Preparation of the customer area (included: preparation of the terrace, if the weather is warm)
- Serving customers (included: order processing, work with the till and card-machine)
- Ordered product preparing (included: coffee/tea making, cake serving, other drinks preparation)

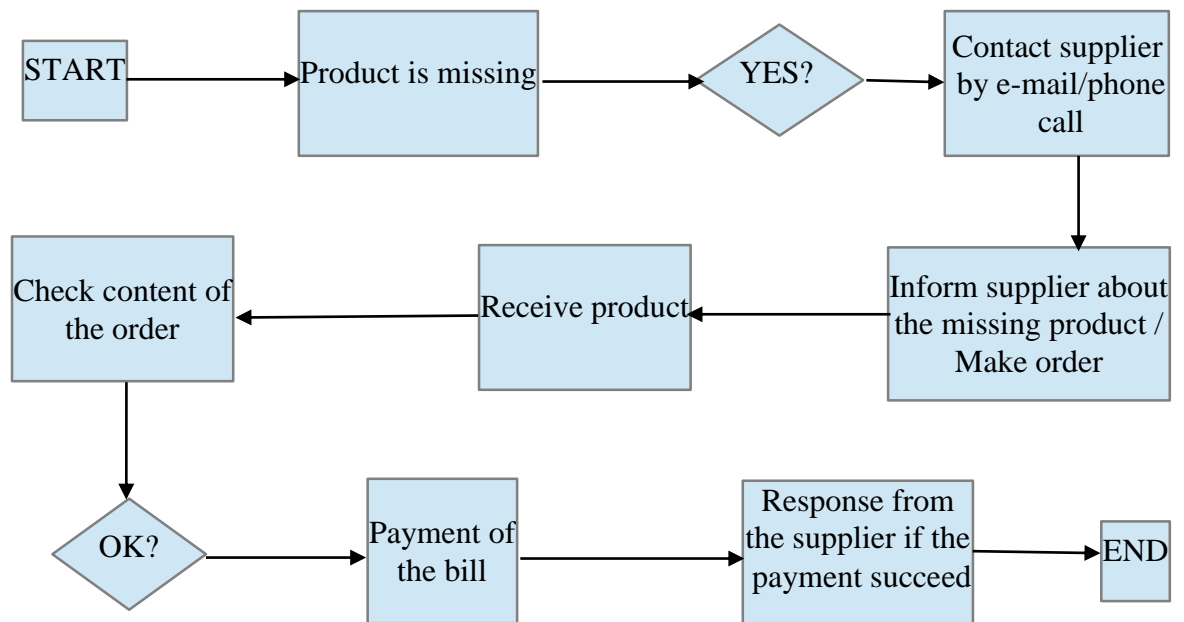
- Customer feedback receiving (included: communication with customers)
- Cleaning of the customer area (included: dish washing)
- Baking cakes
- General cleaning in the evening (included: all area of the cafeteria)
- Planning of the next working day (included: checking if there are missing products for the next working day)

Those were tasks completed by us from day to day, to organize normal working day in the cafeteria. Usually this work was done independently. In case of busy days or some events held in the cafeteria, both of the co-owners were at work.

10.2 Product planning

One of our tasks was product planning. From day to day we controlled how much of this or other product left and for how long will it be enough. If something was missing, it was necessary to place an order. Our main suppliers were located in Estonia and that is why it was important to inform them about the needed product at least one week before, since receiving the order, collecting the products, shipping and making them arrive took from 4 to 7 days. The payment was normally done when the product was received. For company's turn, they informed us if the transaction succeeded.

Of course, order process differed a little, in case if problems occurred. For example, the needed product was missing from our supplier's stock, a wrong product arrived, or the payment did not succeed. In such cases, we contacted each other by phone to save time and to fix problems as soon as possible.



GRAPH 4. Product planning of Coffee Club “Kahvihetki” Ay

10.3 Contact with customers/ suppliers/ partners

Coffee Club “Kahvihetki” Ay used services that provided other companies (such as electricity, Internet connection, advertisements on web pages, local distributors of newspapers etc.). That is why it was important to control that all bills of services that we used were paid in time to avoid problems and penalties in the future. If some of the services were going to finish it was necessary to contact the company and to proceed service.

Our customers and partners were able to contact us through our e-mails or by phone. Considering that fact, one of our tasks was to reply to e-mail messages (included: messages from suppliers, new customers, co-operation / projects, contact with bookkeepers etc.) and answering phone calls (normally included: different offers of new services or advertisement).

10.4 Events in the cafeteria/ city

From time to time we got quite large orders from our customers, and it was necessary to organize those orders. When our constant customers had some big event they came to “Kahvihetki” to order home-baked cakes. Our task was to consult them, give good advice and to help them to make the best choice. If our customer liked to organize some small event in our Coffee Club “Kahvihetki”, our task was to discuss with the customer his/her preferences and wishes and to make him/her good offer. The next step was to organize the event and to serve the customer so that they would wish to come back.

If there were any events in the city, we were always happy to take part and to join them. At the beginning of September (7.09.2012), there was one big event called “Kauppojen Yö” (“Shopping night” in English). To join event we made an advertisement in the local newspaper with some special offers for our customers to attract them.

10.5 Trainee in the cafeteria

As I already mentioned before, we did cooperation with JEDU vocational college. Thus, during our work we had a trainee for two months (03.12.2012-11.01.2013). This time we had additional duty to teach him to do the basic work in the cafeteria that included serving customers, preparing drinks, cleaning and general help to my partner or me.

For us it was a good experience to work with a trainee, and we planned to cooperate with other universities in the future as well. Of course, it took time to teach new person how the work is going on in the cafeteria, but in the end, both sides benefitted from this cooperation.

10.6 Daily cashbook

I have already wrote in one of chapters before that it was necessary to fill in the daily cashbook. If we did it daily, it took just a few minutes to fill all the needed information. However, sometimes we left our cashbook to be filled at the end of the month and then it took much more time to fill it. Especially, if there were some mismatches in the calculations during the day, it was quite difficult to remember the details at the end of the month, if the cashbook had not been filled in time. That is why we tried not to delay such work and to do it in time.

11. DIFFICULTIES AND PROBLEMS

Starting a business in one of the easiest ways to live and work in a foreign country. It is quite hard for a foreigner to find a job in a foreign country, and that is why some of them decide to organize their own business. It helps a person to stay in the country and to get a residence permit for future staying. Normally, such way is welcomed by the foreign countries, because usually a new business means new jobs for other citizens as well.

When starting a business in a foreign country, one needs to be ready also for facing problems and difficulties. At first glance, there seems to be no barriers and troubles, especially if one had already business experience in one's country. However, later on, one will realize that the rules of business establishment and the way of doing business varies depending on the country and even on the city. If one is planning to start a business in a country, as a foreigner, first, one needs to understand that one does not have any experience of doing business in the chosen place, even if one had been running a business before in one's home country. The best way will be to work sometime as an employee in the new country in the same line of business. While working as an employee some experience is gained and one will see how business is running in this country.

Working for some time as an employee will help not only to gain experience in a new country, but also to learn the language of the people living there. If establishing a business in a foreign country, it is extremely important to know the language of this country. One may say that Finland is quite an international place with many foreign people living here, so, it is possible to manage here with English language for example. Yes, maybe, people living in big cities will make advances and speak English or even in one's mother tongue. However, it should be understood that in small cities, not really many people speak English, and one will face difficulties, if one does not know Finnish at all. Knowing local language will help to avoid a fraud while signing important documents. Of course, one may trust the person with whom one has communication in English and sign blindly papers in Finnish, without understanding them at all, but it is only on one's responsibility and one never knows if the person was honest or not. Additionally, doing business means having communication with customers, and to attract customers one should be able to speak their language, otherwise they will not wish to buy the product or use the service. Thus, the

knowledge of a foreign language is important when establishing business. Many problems can be avoided, if one is ready to use new language while operating the business.

When establishing a new business it is also very important not to over-estimate the future income levels. Of course, one always hopes that your business is going to be profitable. However, it is always better to be cold-minded and even pessimistic when thinking about the income of the company. While hoping for the best, there should always be a plan how to act and what to undertake to save the business in the worst-case scenario.

Having a business idea is not enough to start a business. To avoid the possibility of bankruptcy in the future, one needs to study well the market of the place, in which to operate the business. One needs to understand that the product or service, which has demand in one's own country, may be not claimed in a foreign country. My example may be exaggerated, but there is no need for selling a surfboard in Finland, although somewhere in Australia, it might be a good business. To avoid such major mistakes a good market research needs to be carried out. Most probably, writing the business plan will help to see more clearly all the situation, to avoid mistakes and not to invest money in useless for this country product or service.

Other important issues are business registration, organizing bookkeeping of the company, managing taxes and different bureaucracies. The wrong actions and decisions may lead to significant troubles. That is why it is important to get professional help, to avoid problems in the future. There are many organizations, which are ready to work as a buffer between you and officialdom. In our case with the cafeteria, such organization was the bookkeeping company Talenom. They managed all the accounting of our company, which made our operation easier and allowed us not to be afraid of any mistakes.

Having one's own business is really hard. To manage it, first of all, one needs to be a strong, self-confident and hard-working person. One may think that having a business is just giving tasks to the employees and getting the money as result of someone's work, but in fact it is not so. Being an entrepreneur is working 24 hours per day, 7 days per week. It takes almost all one's time, and even if there is a week for holidays, the entrepreneur is always thinking about work, because owning a business is big responsibility, and nobody else will not share it with you. It can happen so that one will find a person, who will wish to be a partner, but one should know the person well and trust the person even more than

oneself. On one hand, having a partnership is a chance to share responsibilities and task. However, on the other hand, one should know how to work in a team, one should be tolerant and to be able to compromise. Having a business means a large amount of work and one will never know how hard it is until one will not try it.

12. CONCLUSION

My thesis work was addressed to the foreign people, who are willing and planning to establish and operate a business in Finland. I, as a foreigner in Finland, had such a chance and opportunity, and in my thesis, I wanted to share all the knowledge and experience that I gained not only during operating my own business, but also during all my stay in Finland. This thesis was based on my own experience, and everything that is written in my thesis was applied in real – life.

Establishing a business and operating this business means a large amount of work, and this work doubles, if one is a foreigner in this country. One needs to be ready to explore a large number of books and web pages to get sufficient amount of theory. With the help of the theory, it is possible to know where to start and this information is not always available in other language than Finnish. In my thesis, I tried to present the main theoretical information concerning establishing a business in Finland. Of course, in the thesis I showed just a part of a large amount of information given in the books or online sources. However, in my mind, it is enough to get an idea of where to start.

The biggest part of my thesis was based on my own experience. From the chapters of my thesis you can see the step-by-step process of how the Coffee Club “Kahvihetki” Ay was established. One can see and imagine which steps are needed to be taken from the very beginning until the actual business operations. One can understand which problems and difficulties may arise, and how to avoid or manage with them. In addition, from my thesis, it is possible to see the actual workflow of cafeteria. Of course, the whole process of business establishment may vary from business to business, but the skeleton of this process is more or less the same for every organization.

In addition, I would like to point out that the biggest part of my theoretical background and knowledge that I applied to my business, I acquired during my studies in Centria University of Applied Sciences in Industrial Management degree program. Studies in Industrial Management degree program gave me the basic idea of how a business process goes, what accounting is and how to work with it, as well as basic knowledge of Finnish language. In addition, it gave me the opportunity to meet great people, who were ready to

help by giving advice and sharing their experience. Moreover, I am extremely happy that I was able to use the knowledge and information that I learned during my studies in my own business.

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Avoimen yhtiön yhtiösopimus

Me allekirjoittaneet perustamme yhtiön seuraavin ehdoin:

1. Yhtiön toiminimi ja kotipaikka

Yhtiön toiminimi on _____ avoin yhtiö

ja kotipaikka _____

2. Toimiala

Yhtiön toimiala on _____

3. Yhtiömiehet

Yhtiömiesten nimet

_____	_____
_____	_____
_____	_____

4. Toiminimen kirjoittaminen

Toiminimen kirjoittaa kukin yhtiömies yksin.

5. Yhtiösopimuksen muuttaminen

Muutokset yhtiösopimukseen on tehtävä kaikkien yhtiömiesten sopimuksella.

6. Lain soveltaminen

Muilta osin noudatetaan lakia avoimesta yhtiöstä ja kommandiittiyhtiöstä.

7. Allekirjoitus

Tästä yhtiösopimuksesta on tehty _____ kappaletta, yksi kullekin yhtiömiehelle.

Yksi alkuperäinen allekirjoitettu sopimus toimitetaan kaupparekisterille perustamisilmoituksen liitteenä.

Paikka ja päiväys: _____

Kaikkien yhtiömiesten allekirjoitukset ja nimenselvennykset:

_____	_____
_____	_____
_____	_____



VUOKRANANTAJA/VUOKRANANTAJAT

Nimi / nimet ja osoite	Puhelin	Pankkiyhteys
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VUOKRALAINEN/VUOKRALAISET

Nimi / nimet ja osoite	Yritystunnus tai henkilötunnus
	Puhelin
	Faksi

VUOKRAHUONEISTO

Osoite	
Tilat ja niiden käyttötarkoitus	
Huoneiston tyyppi	Pinta-ala noin m ² <input checked="" type="checkbox"/> Huoneiston käytöstä, kunnosta, kunnossapidosta ja/tai muutostöistä on sovittu liitteessä <input type="checkbox"/> Huoneistossa on tehty kuntotarkastus/ kosteusmittaus tai muuta ja päivämäärä

VUOKRA-AIKA

<input checked="" type="checkbox"/> Toistaiseksi voimassa oleva sopimus <input type="checkbox"/> Määräaikainen sopimus Määräaikainen sopimus päättyy ilman irtisanomista sovituna päättymispäivänä. Mikäli osapuolet haluavat sopia vuokrasopimuksen jatkamisesta nyt sovitun vuokrakauden päätyttyä, merkitään rasti ruutuun.	Hallinto-oikeuden siirtymispäivämäärä	Alkamispäivämäärä	Irtisanomisaika	Irtisanomisajan alkamispäivämäärä <input checked="" type="checkbox"/> LHV:n mukainen <input type="checkbox"/> Muu
	Hallinto-oikeuden siirtymispäivämäärä	Alkamispäivämäärä	Päätymispäivä	
<input type="checkbox"/> a) Sopimus jatkuu kunkin vuokrakauden päätyttyä ennen kunkin vuokrakauden päättymistä kerrallaan, ellei sen päättymisestä ilmoiteta kk				
<input type="checkbox"/> b) Sopimus jatkuu nyt sovitun vuokrakauden päätyttyä toistaiseksi voimassa olevana vuokrasopimuksena, ellei sen päättymisestä ilmoiteta viimeistään pp.kk.vvvv		Irtisanomisaika, kun sopimus jatkuu toistaiseksi voimassa olevana		

VUOKRAN MÄÄRÄ

Vuokra	Vuokranmaksukausi Kalenteri kuukausi kerrallaan	Eräpäivä <input checked="" type="checkbox"/> LHV:n mukainen kuukauden 1-2 pvä kuluvalta kuukaudesta etukäteen.
<input type="checkbox"/> Huoneistosta on hakeuduttu arvonlisäverovelvolliseksi, jolloin sovitun vuokraan lisätään arvonlisävero kulloinkin voimassa olevan verokannan mukaisesti.	Viivästyskorke <input checked="" type="checkbox"/> Korkolain mukainen <input type="checkbox"/> Muu %	Erilliskorvaukset ja niiden korottaminen
<input type="checkbox"/> Vuokralainen maksaa vuokraennakkoa	Ennakon määrä	Ennako hyvitetään <input type="checkbox"/> ensimmäisistä vuokrista <input type="checkbox"/> viimeisistä vuokrista

VUOKRAVAKUUS

<input checked="" type="checkbox"/> Tämän sopimuksen velvoitteiden täyttämistä annetaan vakuus	Vakuuden antaja <input type="checkbox"/> Vuokranantaja <input checked="" type="checkbox"/> Vuokralainen	Vakuuden laii määrä	Viimeinen toimituspäivä
------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------	---------------------	-------------------------

VUOKRAN KOROTUS

<input type="checkbox"/> Indeksiehto	<input type="checkbox"/> Elinkustannusindeksiin <input type="checkbox"/> Muuhun indeksiin	Perusindeksin julkaisu- kuukausi ja -vuosi	Pisteluku	Tarkistusajankohta/-kohdat
<input checked="" type="checkbox"/> Muu peruste	Tarkistusindeksi on tarkistusajankohtana tiedossa oleva viimeksi julkaistu pisteluku. Mikäli indeksin pisteluku on alempi, ei vuokraa kuitenkaan alenneta. Tarkistettua vuokraa maksetaan tarkistusajankohdasta lukien.	Vuokraa tarkistetaan vuosittain eurolla / %:lla	Muu korotusperuste	Tarkistusajankohta/-kohdat

ALLEKIRJOITUKSET

Olemme tutustuneet tämän vuokrasopimuksen ehtoihin ja liitteisiin sekä sitoudumme noudattamaan niitä. Vuokranantaja on esittänyt selvityksen siitä, mihin oikeus antaa huoneisto vuokralle perustuu. Tätä sopimusta on laadittu kaksi yhtäpitävää kappaletta.	
Päivämäärä ja paikkakunta	<input checked="" type="checkbox"/> Muista ehdoista on sovittu liitteissä <input type="checkbox"/> Liitteet
Vuokranantajan allekirjoitus nimenselvennyksineen	Vuokralaisen allekirjoitus nimenselvennyksineen

Huoneiston osoite	Vuokrasopimuksen allekirjoituspäivämäärä	Liitteen numero
-------------------	------------------------------------------	-----------------

HUONEISTON KUNTO JA KUNNOSTAMINEN VUOKRASUHTTEEN ALUSSA	Liikehuoneisto vuokrataan siinä kunnossa, kuin se on ollut tiloja esiteltäessä. Vuokralaiset poistavat kevyet väliseinät kustannuksellaan.
----------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------

HUONEISTON HALLINNAN LUOVUTUS JA SOPIMUSSAKKO	Liikehuoneisto luovutetaan vuokralaiselle heti, kun vuokravakuus on suoritettu vuokranantajalle.
------------------------------------------------------	--------------------------------------------------------------------------------------------------

VUOKRALAISEN OIKEUS TEHDÄ MUUTOSTÖITÄ JA NIISTÄ AIHEUTUVIEN KUSTANNUSTEN KORVAAMINEN	Vuokralainen saa tehdä liikehuoneistossa muutostöitä kustannuksellaan. Kaikista muutostöistä on sovittava vuokranantajan kanssa etukäteen. Vuokralaisen toimittama muutostöitä koskeva pohjakuva liitetään sopimukseen.
---------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

HUONEISTON KUNNOSSAPITO	Vuokralainen sitoutuu huolehtimaan vuokrattavasta liikehuoneistosta huolellisesti ja noudattaa taloyhtiön järjestyssääntöjä.
--------------------------------	------------------------------------------------------------------------------------------------------------------------------

HUONEISTON KÄYTTÖÄ KOSKEVAT ERITYISET EHDOT	Sähkönkulutuksen vuokralainen maksaa kulutuksensa mukaan hallintaoikeuden siirtymisestä alkaen. Vesi sisältyy vuokraan.
----------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------

SOVITUT ERILLISKORVAUKSET NIIDEN TARKISTAMINEN	Autopaikka	Korvauksen määrä €	<input type="checkbox"/> Sis. ALV:n	<input type="checkbox"/> ALV 22 % lisätään	Korvauksen tarkistaminen
	Vesimaksu	Korvauksen määrä €	<input type="checkbox"/> Sis. ALV:n	<input type="checkbox"/> ALV 22 % lisätään	Korvauksen tarkistaminen
	Muu	Korvauksen määrä €	<input type="checkbox"/> Sis. ALV:n	<input type="checkbox"/> ALV 22 % lisätään	Korvauksen tarkistaminen
	Muu	Korvauksen määrä €	<input type="checkbox"/> Sis. ALV:n	<input type="checkbox"/> ALV 22 % lisätään	Korvauksen tarkistaminen

HUONEISTON SOVITU KUNTO VUOKRASUHTTEEN PÄÄTTYESSÄ	Liikehuoneiston kunto tarkistetaan vuokrasuhteen päättyessä. Huoneisto luovutetaan vuokranantajalle siivottuna.
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MUUT EHDOT	Isännöitsiä:
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ALLEKIRJOITUKSET

Päivämäärä ja paikkakunta Ylivieska 10. huhtikuuta 2012	
Vuokranantajan allekirjoitus nimenselvennyksineen	Vuokralaisen allekirjoitus nimenselvennyksineen

07.05.2012

Todistus elintarvikealan toimijalle elintarvikelain (23/2006, muutos 352/2011) 14 §:n mukaisen elintarvikehuoneistoa koskevan ilmoituksen käsittelystä

Ilmoituksen käsittely

Peruspalvelukuntayhtymä Kallion valvontaviranomainen on ottanut 27.4.2012 vastaan Coffee Club ”Kahvihetki” Ay:n ilmoituksen Coffee Club ”Kahvihetken” toiminnan aloittamisesta. Elintarvikehuoneisto on merkitty valvontaviranomaisen valvontakohtetietokantaan. Coffee Club ”Kahvihetki” Ay:n toimintaluokka on ”Elintarvikkeiden tarjoilu” ja toimintatyyppi ”Kahvilatoiminta”.

Tämä todistus on osoitus siitä, että Coffee Club ”Kahvihetki” on elintarvikevalvonnan valvontakohte. Ilmoituksen käsittelystä peritään Peruspalvelukuntayhtymä Kallion yhtymähallituksen hyväksymän taksan mukainen maksu 100 € (yhtymähallituksen päätös 16.12.2011, ympäristöterveydenhuollon maksutaksa § 117).

Toimija

Coffee Club ”Kahvihetki” Ay
Svetlana Timganova
Juurikoskenkatu 8 L 2
84100 YLIVIESKA

Y-tunnus

2472636-7

Toimipaikka

Coffee Club ”Kahvihetki”
Juurikoskenkatu 8 L 2
84100 YLIVIESKA

Allekirjoitus

Tuire Tapanen
Tuire Tapanen
vs. terveystieteiden erikoisneuvos



Lisätietoja

Lisätietoja antaa Tuire Tapanen, 044- 419 5823, tuire.tapanen@kalliopp.fi



Merchant Agreement



Return address
Nets Ltd
Merchant Services
00050 NETS

Operations commencement date

Please complete this form carefully (fields marked with an asterisk* are mandatory) sign both copies and return them to Nets by post. The agreement will be made under the merchant's official name.

1 Agreement type*

Select sales method to which the agreement applies*

- Point of sales selling. The product or service is paid for on-site at the store, with the cardholder and the card present. (complete form section 2)
- Self-service sales point / vending machine. The product or service is paid for at a self-service kiosk/sales point. (complete form sections 2 and 5)

2 Merchant information*

2.1 Company's official name*		2.2 Contact person*	
2.3 Company's marketing name*		2.4 Telephone*	2.5 Fax
2.6 Visiting address		2.7 E-mail address	
2.8 Postal address*		2.9 Website	
2.10 Postal code and post office*		2.11 Bank and branch office*	
2.12 Line of business and the products & services covered by this Agreement*		2.13 Account number*	
2.14 Business chain and/or group to which the merchant belongs		2.15 Settlement method* The settlement method you have chosen determines the debit reference on the merchant's bank statement. <input type="checkbox"/> Daily settlement with reference = merchant ID + payment date + check digit <input type="checkbox"/> Batch settlement w/ merchant ID = merchant ID + batch number + check digit <input type="checkbox"/> Batch settlement w/ commission ref = batch number + comm. qty + check digit	
2.16 Payment terminal supplier, brand & model*		2.17 Business ID*	
<input type="checkbox"/> Sales point doesn't have EMV chip payment terminal*		2.18 Social security number (social security no. required in format ddmmyy + suffix for sole traders)	
2.20 Payment transactions transmitter* ¹ (Parties providing transaction transmission, storage and/or processing services to your company) <input type="checkbox"/> Bank <input type="checkbox"/> Other, please specify _____ <input type="checkbox"/> None		2.19 Language* (pertains to mailing/service language) <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish	
		2.21 Estimated net sales under this agreement (per 12 months) (If merchant has been in business for less than three years, financial statements and/or business plan must be attached to the application.) /pcs _____ /EUR _____	
2.22 Invoice type*	E-invoice address	Buyer organisation unit no.	Operator/transmitter ID
<input type="checkbox"/> E-Invoice			
<input type="checkbox"/> Invoice by post (Invoice mailed to postal address indicated in section 2)			

¹ The party to which the merchant sends the payment transactions it has received in accordance with this agreement. This party may be a bank, Nets Ltd, or some other party providing transaction acquiring and transmission services. The party in question must be a service provider that complies with

3 Information updated in payment terminal (This section will be filled in by Nets)

3.1 Merchant ID	3.2 Merchant category code	3.3 Authorisation limit

4 Card Acquiring reporting¹⁾ Super Admin user information
(Based on this information, Nets creates one Super Admin ID for the merchant)

4.1 First name*	4.2 Last name*
4.3 Email address*	4.4 Mobile phone number*
4.5 Telephone*	4.6 Language* <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish <input type="checkbox"/> English

¹⁾ Card Acquiring Reporting is a free-of-charge, efficient tool for the monitoring of settlements.

5 Self-service sales point information

NOTE! This section should only be completed if the merchant engages in self-service sales (vending machine).

If the company has several self-service sales points at various addresses, they must be reported using separate forms.

5.1 Self-service sales point name*	5.2 Contact person*
5.3 Self-service sales point address*	5.4 Telephone*
5.5 Postal code and city*	5.6 Bank and branch office*
5.7 Line of business and the products & services covered by this Agreement*	5.8 Account number*
	5.9 Settlement method* The settlement method you have chosen determines the debit reference on the merchant's bank statement. <input type="checkbox"/> Daily settlement with reference - merchant ID + payment date + check digit <input type="checkbox"/> Batch settlement w/ merchant ID - merchant ID + batch number + check digit <input type="checkbox"/> Batch settlement w/ commission ref - batch number + comm. qty + check digit
	5.11 Business ID* (social security no. required in format ddmmyy+suffix for sole traders)
5.10 Language* <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish	
5.12 Self-service payment terminal supplier, brand and model*	
<input type="checkbox"/> Sales point doesn't have EMV chip payment terminal.*	
5.13 Description of how and through which systems transactions are sent to Nets*	
5.14 Self-service payment terminal type (cf. Annex 2)*	
5.15 Self-service payment terminal operating times*	
5.16 Description of how the self-service payment terminal's physical surveillance has been arranged*	

6 Information updated in self-service payment terminal (This section will be filled in by Nets)

6.1 Merchant ID	6.2 Merchant category code	6.3 Authorisation limit
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Further information

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7 Signature*

By signing the application, the applicant confirms that the information in the application is correct, and commits to adhering to the merchant agreement, including its appendices, and the valid applicable general terms and merchant instructions issued by Nets Ltd. The applicant accepts that Nets Ltd may perform a credit check. Moreover, by signing the merchant agreement, the applicant authorises Nets Ltd to obtain and receive information pertaining to the applicant and the merchant agreement from banks, other credit and financing institutions, and organisations of the credit industry, irrespective of whether this information is considered confidential on the basis of law or agreement. The applicant commits to accepting Visa and/or MasterCard payment cards as a method of payment in the sales of products/services. This contract will replace all previous contracts between Nets Ltd and the merchant regarding card payments in store or in self-service sales.

7.1 Place and date*	7.2 Signatory's position in the organisation*
7.3 Company's official signature and printed name*	7.4 Signatory's e-mail address (for electronic signature)

8 Nets' notations

8.1 Place and date	8.2 Approved	8.3 Merchant category class	8.4 Processor
8.5 Settlement time <input type="checkbox"/> 2 banking days <input type="checkbox"/> 5 banking days		8.6 Basis for settlement time	



Nets Ltd Payment Terminal Service Agreement Payment stations

Fixed-term agreement (36 months)

Return address
Nets Ltd
Payment Terminal Service
FI-00050 NETS
fax 09 6964 9190
maksupaatetuki@luottokunta.fi

Fill in this form with care.
Fields marked with an asterisk (*) are mandatory.
Return the signed form to Nets.

1 Customer information*

1.1 Company's official name*		1.2 Business ID* (and social security number for businesses under sole proprietorship; format: ddmmyy + four-character personal code)	
1.3 Postal address*		1.4 Postal code and postal district*	
1.5 Billing address (if different from the postal address)*		1.6 Postal code and postal district*	
1.7 Delivery address (if different from the postal address)*		1.8 Postal code and postal district*	
1.9 Contact person*	2.0 Mobile phone number*	2.1 E-mail address (for important messages)	

2 Payment terminals you wish to order***2.1 PC-based payment terminals****2.2 Stand-alone terminals**

2.1.1 Ingenico ML30	qty	2.2.1 Ingenico ICT250 Broadband	qty
2.1.2 Ingenico IPP350	qty	2.2.2 Ingenico IWL255 3G/GPRS	qty
2.1.3 Supplier of the cash register system (fill in this information if you are placing an order for terminals to be connected to computer)			

3 Information required for programming the payment terminal***3.1 Bank Information**

3.1.1 Bank	3.1.2 Payment identifier/service identifier provided by bank for payment terminal ¹⁾
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¹⁾ When using stand-alone payment terminals, the payment identifier/service identifier must be connected to Nets Ltd's (formerly Luottokunta Oy) PATU routing

3.2 Merchant IDs provided by the payment card issuers

3.2.1 Nets Ltd, merchant ID	Merchant category code	Authorisation limit
3.2.2 Amex, merchant ID	3.2.3 Diners, merchant ID	
3.2.4 Other, merchant ID		

3.3 Information that the payment terminal will print on the receipt (for stand-alone terminals and Ingenico ML30 only)

3.3.1 Merchant's business name	3.3.2 Visiting address	3.3.3 Town/City	3.3.4 Phone
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3.4 Other information

3.4.1 Language of the terminal <input checked="" type="checkbox"/> Finnish (default) <input type="checkbox"/> Swedish <input type="checkbox"/> English	3.4.2 EmvHost Online username <input type="checkbox"/> I order the EmvHost Online IDs ²⁾	3.4.3 Time for the updates. The terminal will update the parameters once every 24 hours. Fill in the desired time for day for these updates. The update will take about 1 min. While downloading the update, the terminal is unavailable for transactions. Time for update (hours:min) : _____
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²⁾ The browser-based EmvHost service, included in the Nets Ltd payment terminal solution, allows the Merchant to comprehensively monitor the settlement of accepted card transactions, at batch or individual card transaction level.

4 Additional information (e.g. Desired delivery date for payment terminal)

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5 Signature*

By signing this application, the applicant confirms that the information submitted in the form is correct. The applicant further agrees to comply with the Payment terminal service agreement, along with the appendices and general terms and conditions applicable at the time in question, and any instructions issued by Nets Ltd. The applicant accepts that Nets Ltd has the right to obtain the applicant's relevant credit rating information.

5.1 Place and date*	5.2 Position of signatory*
5.3 Official Customer signature and name in block capitals*	

6. Reserved for Nets Ltd (please do not fill in the fields)

6.1 Place and date	6.2 ID	6.3 Approved	6.4 Transaction handling
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