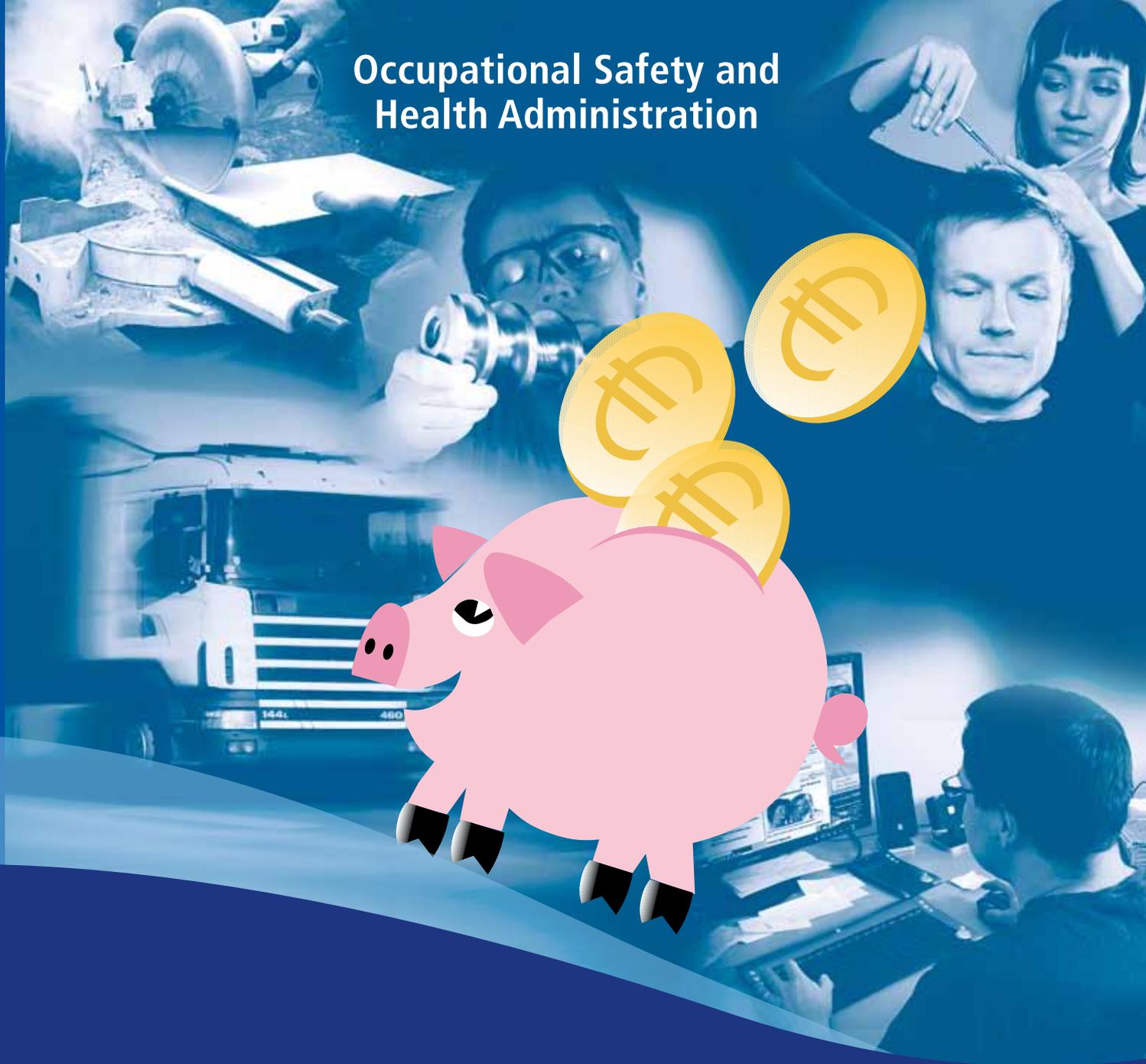


Occupational Safety and Health Administration



The role of the small enterprise work environment as a profit enhancer 2014



Regional State
Administrative Agency

The role of the small enterprise work environment as a profit enhancer 2014

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To the Reader

AA company that employs less than 250 persons (2003/361/EC) is classified as an SME, a small enterprise has fewer than 50 employees, and a micro enterprise has fewer than 10 employees. A private entrepreneur has no employees. Majority of companies in Finland are SMEs.

Information material concerning employment, work environment and working conditions has mainly been designed to meet the needs of large and medium-sized workplaces, that is workplaces with specialists to use the material. Until now there has been fairly little information material suitable for the needs of small enterprises.

This information pack aims to fill that void. This so-called Possu publication covers the most important topics, summarising them into a practical and easy-to-understand presentation. The publication is intended for the use of the entire personnel. The focus is on employment matters and the work environment. The publication is not absolute, and amendments are made to legislation from time to time. The chapters include references to additional material. Further information is available on-line with the correct search terms, and you can also contact the areas of responsibility concerning occupational safety at the Regional State Administrative Agencies, Centres for Economic Development, Transport and the Environment and expert institutions in different sectors. The contact information for these bodies is included in the appendix at the end of the guide.

The material has been compiled in a manner that makes it possible to look up one topic at a time. When a problem appears at a workplace, related to working conditions or any other issue requiring a solution, this guide can provide initial information. In particular, the information concerning employment matters has been summarised so that every topic has a sample form. The forms can be photocopied and they are free to use. The forms are also available on-line at www.tyosuojelu.fi/fi/verkkolomakkeet. Many of the forms can be filled in on the computer and printed out once completed.

An occupational safety and health data bank at <http://fi.osha.europa.eu> is available for small and medium-sized enterprises that are interested in developing working conditions. The website includes tools that enable you to learn the basics of risk management, perform company risk analyses on a computer, and look for external help from a directory of experts. The Finnish legislative database and generally applicable collective agreements can be found on-line at www.finlex.fi.

A PDF-version of this publication is available on-line at www.tyosuojelu.fi/julkaisumyynti > Verkkokauppa > Työympäristötalous.

We hope that you will read this material in its entirety and make recommendations for improvements. This way you can participate in developing this guide to better meet the needs of small enterprises. The content of this guide has been prepared in cooperation with the Ministry of Social Affairs and Health, the Regional State Administrative Agency in Western and Inland Finland and the Finnish Institute of Occupational Health. Please forward any improvement recommendations to Hannu Tapola, tel. +358 3 262 72471 or hannu.tapola@stm.fi.

Occupational safety and health is a profit enhancer

Productivity improves with working conditions

Studies on working conditions and the work environment show that an improvement in working conditions and a focus on order and cleanliness significantly improve productivity while reducing occupational accidents and absences from work.

Developing productivity may not actually involve large-scale measures or additional costs. Good working conditions and a healthy work community make it possible to improve people's well-being and productivity.

Accidents and absences due to sickness reduce profit

An accident or work-related disease is always a physical and mental challenge that involves economic losses. It is estimated that costs incurred due to accidents and work-related diseases can amount to more than 10% of a company's labour costs.

The economic significance of accidents and absences due to sickness

The costs resulting from accident and absences from work can be examined separately in terms of the society, enterprises and employees. It is estimated that costs incurred due to accidents and work-related diseases can amount to more than 10% of a company's labour costs

For society, absences from work cause a reduction in the available work force that subsequently leads to production losses and an increase in medical treatment and social expenditure. Serious accidents and illnesses can create disability pension and early retirement expenses.

For enterprises, accidents and absences from work increase the company's production costs, reduce productivity and quality, and have a negative impact on competitiveness and customer service.

For the employee, absence resulting from illness or an accident may mean a reduction in income, especially if the absence is extended. Decreased capacity to work and the costs of medical treatment may cause other economic losses.

For more information:

- Website of the Centre for Occupational Safety. Productivity and profitability.
- www.tuottavuustyo.fi
- www.henkilostotunnuslukulaskuri.fi

Occupational Safety and Health Act (738 /2002)

The starting point and aim of the Occupational Safety and Health (OSH) Act (738/2002) is for workplaces to take the initiative in managing safety, which will help promote and maintain safety and health as well as employees' capacity to work in a more efficient manner. The improvement and maintenance of safety should be a continuous process, and the responsibility of the entire organisation. The Act requires each workplace to have a policy for occupational safety and health at work.

The OSH Act applies to work carried out under the terms of an employment contract or to work performed in an employment relationship in the public sector or comparable service relationship subject to public law. In addition to employers, the Act also contains provisions on the obligations of other people who affect safety and health at work. These include the installers and designers of machines and equipment as well as people carrying out initial or periodic inspections, people dispatching or loading goods, the owners of buildings, and people in charge of ports and vessels. The Act includes a provision for penalties.

The Act provides guidelines for management of occupational safety and health and the employer's obligation to improve working conditions. The new Act further clarifies the employer's obligation to identify and assess the risks related to and caused by work. The employer has a general obligation to ensure the employees' safety and health at work with restrictions concerning unusual and unforeseen circumstances.

A shared workplace refers to workplaces where at least one person employed by an external employer and/or so-called self-employed worker works simultaneously or in succession with the employees of the employer exercising the main authority at the workplace.

The provisions regarding this type of shared workplace must be applied at all shared workplaces regardless of the line of business. Furthermore, the Act also contains a provision on the cooperation between different employers sharing the same industrial hall, place of business or similar space.

The Act also imposes responsibilities on employees. They shall follow the orders and instructions given by the employer within his or her competence and otherwise observe such order and cleanliness as well as care and caution necessary for maintaining safety and health as required by the work and working conditions. The employee must use all available means to take care of both their own and the other employees' safety and health. The employee must also avoid harassment and inappropriate treatment of other employees.

Hazard and risk factors occurring at the workplace and the measures to prevent these have been handled in the Act around thematic entities. In addition to addressing the prevention of traditional physical accidents, attention has also been focused on stress factors at work and reducing them, ergonomics and display screen work, preventing the threat of violence, and working alone. Issues concerning the stress caused by working hours must also be considered at the workplace. The Act also contains provisions on the prevention of harassment and other inappropriate treatment.

It also describes structural safety of the workplace and work environment, chemical, physical and biological factors, and the safety of machines and tools. More detailed instructions about the Act have been issued in several decrees, such as the Government Decree on the Safe Use and Inspection of Work Equipment.

1. EMPLOYMENT MATTERS

A lack of knowledge when managing employment matters can be expensive for an enterprise. This section outlines some of the common problems that small enterprises can face

Important issues:

According to the Employment Contracts Act (55/2001), the employer must observe at least the pay and other terms for the work in question or similar work as outlined in the generally binding collective agreement for the sector. A collective agreement is an agreement concluded by the labour market organisations and applicable to the sector in question. The so-called generally binding collective agreements must also be observed by employers who are not members of an employer association..

- The collective agreements generally include a provision on taking out so-called group life insurance.
- On the basis of the Employment Accidents Act, the employer is obliged to take out insurance if the number of working days commissioned during one calendar year exceeds 12.
- The employer is obliged to pay pension and social security contributions for its employees.

The Working Hours Act (605/1996)

The Working Hours Act applies to almost all work performed on the basis of an employment or state or

municipal service relationship. The Young Workers' Act also applies to young people under the age of 18. The employer and the employee can agree on various flexible shifts within the framework of the Working Hours Act and the collective agreement.

Regular working hours on the basis of the Act

General provision:

Regular working hours are a maximum of 8 hours per day and 40 hours per week. Note: Periodic work or working time based on an employment contract and local agreement.

According to the Working Hours Act, the maximum number of overtime hours is:

over a 4-month period	138 h
in a calendar year	250 h
subject to local agreement (additional overtime)	80 h

For more information:

- Työpaikan lakikirja (The law book for workplaces). Edita Publishing Oy 2009.
- Saarinen M. Työsuhteasioiden käsikirja (A handbook for employment matters). Edita Publishing Oy 2003.
- www.finlex.fi
- The form for reporting emergency work can be found on the website of tyosuojelu.fi → [luvat, ilmoitukset](#)

The employment contract

The employment contract is an agreement between the employer and the employee on the key terms of employment.

Advantages of a written contract

A written employment contract provides many benefits for both parties. A written contract can be used to reliably prove what has been agreed. The use of sector-specific contract forms ensures that all the important terms required by law and sector are included in the contract. A written contract also helps assure the employee that the employer is a trustworthy partner. This maintains job motivation and promotes commitment.

Planning the content of employment contract

When planning the content of an employment contract, the employer should utilise at least the following tools: the collective agreement for the sector, the Employment Contracts Act, Working Hours Act and Annual Holidays Act, as well as sector-specific or other sample of an employment contract. The legislation database and

generally applicable collective agreements can be found on-line at www.finlex.fi.

At least the following matters affect the content of an employment contract:

- the needs of the employer and the employee
- provisions of the Employment Contracts Act concerning what issues must be agreed upon
- the minimum terms of the collective agreement in the sector, which must be met
- provisions of the Employment Contracts Act, Working Hours Act and Annual Holidays Act that restrict the content of the employment contract.

Written information

If the employment contract is not in written form or it does not include the information listed below, the employer must, by the end of the first pay period, provide the employee with a written explanation of the terms of

EMPLOYMENT CONTRACT

Employer _____

Address _____

Registered office _____

Employee _____ Personal identity code _____

Address _____

THE FOLLOWING TERMS HAVE BEEN AGREED:

The employment contract is valid _____

indefinitely as of ____ / ____ ____

for a fixed term ____ / ____ ____ ending on ____ / ____ ____

or until the work specified below is completed _____

grounds for fixed-term employment _____

Place of work / object of work _____

Job description _____ described in the attached appendix

A trial period of _____ months/days has been agreed

Regular working hours _____ hours / day

_____ hours / week

For periodic work _____ hours / _____ week period

The period of notice and annual holiday shall be determined according to the prevailing legislation and the generally applied collective agreement for the industry

Pay at the start of employment shall be _____ € / _____ Pay period

Paydays _____

Final settlement shall be paid:

- upon termination of employment, at the end of employment
- upon dissolution of employment, on the third weekday after the end of employment at the latest

Bank and account number to which the salary is to be paid _____

Fringe benefits _____ described in the attached appendix

Applicable collective agreement _____

In addition, the following has been agreed: _____

Two identical copies of this contract have been drawn up, one for each party

_____ / _____

Signature of the employer

Signature of the employee

employment. The information is not required for fixed-term employment lasting less than one month.

For leased labour, the employee must be provided with the information upon request, even if the contract has been made for a fixed period of less than a month. The information to be provided must include details on the reason for and duration or estimated duration of the user company's order, based on the customer contract forming the basis for the fixed-term contract, and an estimate of other duties corresponding to those agreed on in the leased worker's employment contract that are on offer in the company employing the leased worker.

If an employee repeatedly concludes fixed-term employment relationships of less than one month with the same employer on the same terms and conditions, the employer must provide the information within a maximum of one month from the beginning of the first employment relationship. The explanation is not required again if the terms remain the same. If the terms of employment change, the employee must receive written confirmation of the new terms not later than the end of the pay period following the change.

Minimum content of a written employment contract or information

- The domicile or business location of the employer and the employee
- The date work began
- The duration of fixed-term employment and -justification for specifying a fixed-term contract and the date or estimated date the contract ends
- Length of the trial period (if a trial period is agreed)
- Place where work is to be performed; if there is no fixed workplace, an explanation of the principles according to which the employee will work in various work locations
- The employee's principal duties
- The collective agreement applied to the work
- The grounds for determination of pay and the pay period
- The regular working hours
- The manner of determining annual holiday
- The period of notice or grounds for determining it
- In the case of work performed abroad for a minimum

period of one month, the duration of the work, the currency in which the monetary pay is to be paid, the monetary compensation paid abroad, fringe benefits and the terms for repatriation of the employee.

Duration of the employment contract

Permanent or fixed-term

An employee can always be hired as a permanent employee, in other words, for an indefinite period of time. If the employer intends to employ an employee for a fixed period, the duration of the fixed period must be agreed, and acceptable grounds for this must be outlined in the employment contract. These can include substitution, the seasonal nature of the work, a fixed-term project, a one-off job, a training period for an educational institute, the fixed term of an apprenticeship or another factor related to the company's business or the position that requires a fixed-term contract.

If the employer cannot justify a fixed-term contract, the employment contract shall be considered valid for an indefinite period

Trial period

The purpose of the trial period is to reserve a short period at the start of employment in order to determine the grounds for continuing the employment relationship. The trial period and its duration must be agreed by the employer and employee. If the collective agreement determines the length of the trial period, the employer must inform the employee of the use of this provision when making the employment contract. If such information is not provided and the employment contract does not include a provision concerning trial period, there shall be no such period in the employment.

The trial period begins at the start of employment and lasts continuously for the agreed period. An agreed trial period may not be extended. The maximum length of a trial period is normally four months. In fixed-term employment of less than eight months, the trial period may be a maximum of half of the fixed term. If the collective agreement observed by the employer limits the length of the trial period, the employer and employee may not agree on a longer period.

Leased labour

Leased labour means that an employer assigns its employee to work for another employer (recipient of labour, user enterprise, client, commissioner of the work). The employee works under the management and supervision of the recipient of labour. Work often takes place at the workplace of the recipient of labour. The recipient of labour pays compensation to the supplier of the labour, not the actual employee. The employee receives pay from his/her employer.

Leased labour must be distinguished from subcontracting and nominated subcontracting, in which the commissioner of the work and the subcontractor or nominated subcontractor have contracted for a specific end result.

Regulations

According to Chapter 1, section 7, subsection 3 of the Employment Contracts Act (55/2001), if, with the employee's consent, the employer assigns an employee for

use by another employer, the right to direct and supervise the work is transferred to the user enterprise together with the obligations for the employer that are directly related to performance of the work and its arrangement. According to Chapter 2, section 9, if the employer leasing the labour (for example, a leasing company) is not bound by any collective agreement, the collective agreement applicable to the enterprise utilising the leased labour shall apply.

If no collective agreement is applied to the employment relationship, the terms and conditions pertaining to the leased worker's salary, working hours, and annual holidays must, at a minimum, comply with the agreements or practices binding on, and generally applied by, the user enterprise.

Section 3 of the Occupational Safety and Health Act (738/2002) includes provisions regarding leased labour. Accordingly, anyone who has labour employed by someone else (leased labour) under their direction is required during the work to observe the provisions of this Act concerning employers.

Subsection 2 requires that the recipient of labour shall, before starting work, define the occupational qualifications for the leased labour and the specific features of the work to the employer of the leased employees. The employer shall ensure that the employees have adequate occupational skills and experience for the work in question.

Subsection 3 obliges the recipient of labour to take care of providing the employees with orientation into the work.

According to subsection 4, the recipient of labour must report, in sufficient extent, the start of the work to the occupational health care service of the workplace and the appropriate occupational safety and health representative at the workplace.

Responsibilities of the employee's own employer

The responsibilities of the employee's own employer are:

- to arrange occupational health care for the leased employee
- to notify the employee of the professional requirements and nature of the work
- to ensure that the employee has sufficient professional skill, experience and suitability for the work in question
- to take care of the employee's general instruction and guidance for the work tasks
- to confirm that the recipient of labour is able to fulfil its responsibilities and that the work can otherwise be performed in an appropriate and safe manner

Responsibilities of the recipient of labour

The responsibilities of the recipient of labour are:

- to inform the provider of labour of the professional requirements and specific features of the work before starting work
- to inform the occupational health care and occupational safety and health representative at the workplace of the start of leased labour
- to ensure that the employee is provided with sufficient information about the hazards and risks involved in the work and the necessary occupational safety and health measures
- to inform the employee of any specific risks involved in the work and the related medical examinations (particularly night work and work that presents a specific risk of illness)
- to provide the employee with induction into the work and conditions at the workplace as well as occupational safety and health measures
- to take care of occupational safety and health during the work, including appropriate personnel facilities, the safety of tools, and proper ergonomic dimensions in the work environment
- if necessary, to familiarise the employee with occupational safety and health cooperation and communication at the workplace and the occupational health care arrangements.

Leased labour Guide: www.tem.fi

Young workers

Who is a young worker?

The Young Workers' Act (998/1993) applies to employees under the age of 18.

15 years of age

A young person aged 15 who has completed his/her compulsory schooling can be employed on a permanent basis.

14 years of age

The work may not interfere with school attendance. A 14-year-old or a 13-year-old who turns 14 in the same

calendar year can perform light work. He/she can work a maximum of half the holiday period during school holidays and do temporary work or work that is short-term in duration during the school year.

13 years of age or younger

With a permit issued by the Exceptions Division of the Occupational Safety and Health Inspectorate, a person under the age of 13 can work temporarily as a performer or assistant at art and cultural exhibitions and other similar events.

The employment contract

A person aged 15 can make an employment contract. For a person under the age of 15, the guardian, usually father or mother, can make the contract, or, with the consent of the guardian, it can be made by the young person. The guardian can terminate the young worker's employment contract if this is necessary for the sake of the young person's education, development or health.

At the request of the young worker or his/her guardian, the employer must present a written explanation of the terms of employment BEFORE making the contract. This does not apply to one day's domestic work performed in the home of the employer.

What kind of work is allowed?

A young worker cannot be used for work that would be hazardous to his/her physical or mental development. The work may not require greater effort or responsibility than what is reasonable considering the age and strength of young workers. The Decree on Work that is Considered Particularly Harmful or Dangerous for Young People (475/2006) provides more detailed information on this issue. The Ministry of Social Affairs and Health has issued a Decree on a List of Examples of Jobs Hazardous for Young Workers (188/2012).

Medical examination

If employment is intended to last more than three months, young workers must undergo a medical examination at the employer's expense within one month of the start of employment.

The medical examination is not required if the work is light shop or office work or other similar employment or if the young person can produce a medical certificate obtained within the last year showing that he/she is fit for the employment

List of young workers

The employer shall keep a list of all young workers who are recruited for at least two months. The list shall include:

- the full name and date of birth of the worker
- the worker's address
- the name and address of the worker's guardian
- the date on which employment started
- a job description.

Photocopying allowed

Working hours for young people

	13–15 years	15–17 years	NOTE!
Regular working hours	DURING SCHOOL HOLIDAYS 7 h/day 35 h/week	8 h/day 40 h/week	
	DURING THE SCHOOL YEAR on days off 7 h/day on school days 2 h/day Total 12 h/week		13–15 years The combined maximum length of the school day and working day is 8 h/day (special permit possible for professional development)
Overtime	Forbidden	Maximum of 80 h/year (by special permit an additional 40 h/year) 48 h/week	15–17 years maximum working time 9 h/day
Distribution of working hours	8 am–8 pm (until 11 pm in domestic work)	6 am –10 pm (11 pm in domestic work)	over the age of 15 in 2 shifts until midnight for professional training purposes
Meal breaks	½ h, if working hours exceed 4 ½ h	See previous	
Uninterrupted rest period	14 h/day	12 h/day	
Weekly rest period	38 h/week	As for adults	

On-the-job learning

Students that are learning a vocation gain practical experience of their work tasks while studying. Each three-year basic vocational diploma includes at least 20 credits (about six months) of on-the-job learning, in other words, studying at workplaces.

On-the-job learning is regulated by the Vocational Education Act (630/1998) and Decree (811/1998). It is also guided by the recommendations and opinions of the central labour market organisations as well as the collective agreements in each field.

The general aims of on-the-job learning are

- to increase the responsibility of working life for education
- to increase the availability of qualified labour for enterprises
- to promote the employment of young people and their transfer to the labour market
- to increase students' knowledge of the labour market and the rules of working life
- to raise the level of cooperation between schools and working life.

On-the-job learning periods are of great benefit to all parties when they are well planned in advance. Preparing students for the on-the-job learning period helps make it more successful. The workplace can also prepare to receive the student.

The workplace and the educational institute agree on the general arrangements for on-the-job learning in a written contract. The contract defines the aims, the most important content (learning tasks), duration and timing of the on-the-job learning period, and outlines the responsibilities of each party.

A personalised contract is used to agree on the student's on-the-job learning period. The contract includes more detailed information on the student's work arrangements, aims and tasks, etc.

General contract on the arrangement of on-the-job learning

Workplaces, teachers and students all have their own specific tasks when arranging on-the-job learning. The following paragraphs summarise the key tasks.

The tasks of the workplace in terms of on-the-job learning are:

- to provide the educational institute with information about the work and the conditions and work equipment related to the work environment
- to agree in writing with the institute on the arrangement of the on-the-job learning
- to designate a responsible workplace instructor to direct and assess the student's learning at work
- to take responsibility for the student's occupational safety and health during the on-the-job learning period

- to provide the student with information about how the working community operates and develops
- to inform personnel at the workplace of the on-the-job learning.

The teacher's tasks in terms of the on-the-job learning are

- to plan the on-the-job learning with the student and the workplace instructor
- to provide the workplace instructor with information about the student's curriculum, aims and other important issues
- to outline the appropriateness of the work tasks in various on-the-job learning periods, to plan the learning tasks, and to explain their aims to the workplace instructor
- to help and support the student in the various stages of on-the-job learning
- to participate in the counselling and assessment of the student in a practical manner.

The student's responsibilities in terms of on-the-job learning are

- to observe order at the workplace and follow the instructions and rules concerning the work and occupational safety and health
- to perform the tasks agreed with the workplace instructor and the teacher, and to observe the issues agreed in the on-the-job learning contract.

The workplace instructor designated by the workplace shall guide and assess the student's learning at the workplace. The workplace instructor, student and teacher shall participate in the assessment of on-the-job learning. The student shall assess his/her learning by keeping a learning diary (as Word document for example).

The workplace instructor and teacher shall both participate in assessing the student's performance in the agreed manner. The areas for evaluation include the student's technical skills, in other words, how the student handles the assigned learning tasks and his/her social skills (examples include the ability to work independently, group work skills, precision, reliability, and observation of working hours).

According to the recommendation of the labour market organisations, on-the-job learning should be arranged without an actual employment contract. However, if an employment contract is concluded, the pay shall observe the regulations of the collective agreement. The person learning on the job is not a replacement for workplace personnel and does not affect the employment of personnel already working at the company.

- www.edu.fi/tonet
- www.opf.fi
- Opiskelijan työturvallisuus työssäoppimisen aikana- opas (Guide for the occupational safety and health of students during on-the-job learning periods)

Apprenticeship

Apprenticeship is a working-life oriented form of education that provides the opportunity to earn secondary vocational diplomas and vocational and specialist vocational qualifications. It is also possible to complete additional training not aimed at a diploma. Apprenticeship training is a good way for young people and adults to obtain basic vocational training, and it is also a form of developing professional skills. Entrepreneurs can also train themselves through apprenticeship performed in their own companies.

An apprenticeship refers to studies arranged in conjunction with practical work tasks at the workplace and supplemented by theoretical studies at vocational or adult education institutions.

Apprenticeship is based on a fixed-term employment contract between an employer and an apprentice student aged 15 or over. An apprenticeship is education that prepares or guides the student for a degree and lasts 2–4 years. As further education, the education period varies between 4 and 12 months. An apprenticeship always includes a personal study programme, which is drawn up on the basis of the principles of the curriculum or competence-based qualification approved by the Finnish National Board of Education.

When looking for a person with a specific educational or employment background as an apprentice, you should contact the local employment office. You can also go to the website at www.oppisopimus.net and use the employment service intended for apprenticeship parties.

Contact the training coordinator if you would like more information about apprenticeship training.

What rights and responsibilities does the training involve?

The employer is paid a training compensation from state funds to cover the costs of the training.

The student must be paid at least the minimum pay for a trainee as outlined in the collective agreement.

A responsible instructor must be designated at the workplace, and this person takes charge of the student's practical training for the work tasks.

The employer must ensure that the student can participate in the theoretical studies in accordance with his/her individual study plan.

At the end of the training, the employer provides the student with a certificate that includes an evaluation of the student's performance in terms of the workplace training.

Apprenticeship training is suitable for enterprises in the following situations:

- the enterprise needs additional workforce for which it does not initially set high knowledge or skill requirements
- the enterprise cannot find an employee with suitable qualifications on the labour market
- there is need to train personnel for a completely new task
- the employee's tasks require additional specialist training for the professional sector.

Working hours register

The Working Hours Act (605/1996) states that the employer must plan employees' working time in advance and compile a working time system for that purpose. An adjustment system for working hours must be prepared in advance when observing average working hours.

The employer must keep a list of the realised working hours. This is called the working hours register. The working hour register can be kept in conjunction with payroll accounting. Payroll accounting as such cannot replace the working hours register.

The employer can choose the form of the working hour register. It is essential that all the necessary information be clearly recorded and easy to read.

Modern IT applications generally include the tools necessary to maintain a working hours register.

What information is required?

The working hours register must indicate

- the hours worked
- overtime hours and the increases paid for them
- Sunday working hours and the increases paid for them
- the supervisor's estimate concerning the number of overtime and Sunday working hours when a monthly salary has been agreed upon.
- This information must be clearly evident in the working hours register without additional calculations.

LIST OF WORK SHIFTS / WORKING HOURS REGISTER

Company _____ Employee _____ Pay basis _____

Period Year _____ Week _____ - _____

	Hours worked																
	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total	
Work shifts, times																	
Actual, times																	
Hours worked																	
Sunday work																	
Additional work																	
Evening work																	
Night work																	
Weekly rest period																	
Daily overtime																	
50%																	
100%																	
Weekly overtime / Periodic overtime																	
50%																	
100% (coll. agr.)																	

Overtime hours (previously worked hours) _____ h from the beginning of the year h
 + now accumulated) _____ h from the start of the current 4-month period ____ / ____ - ____ / ____ h

MONITORING FORM FOR WORKING TIME

		Company _____ Employee _____							Year _____			Pay basis _____																	
		Days		Weeks		Hours worked			Total hours			Sun-day work	Addi-tional work	Evening work	Night work	Daily overtime		Weekly overtime		Overtime hours from the beginning of the year									
		Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun					50%	100%	Total	50%	100%	Total	Total	daily	weekly	
	1 - 2																												
	3 - 4																												
	5 - 6																												
	7 - 8																												
	9 - 10																												
	11 - 12																												
	13 - 14																												
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	39 - 40																												
	41 - 42																												
	43 - 44																												
	45 - 46																												
	47 - 48																												
	49 - 50																												
	51 - 52																												

Hours worked are recorded in the working hours register so that working hours per day and per four-month period are listed separately. The same applies to overtime hours.

The hours are always recorded as actual hours regardless of how compensation is paid.

In practice, the working hours register and payroll accounting include the following documents:

- work roster (working time system)
- an adjustment system for working hours (when observing average working time)
- basic record (hour slip, time card, etc.)
- record of working hours
- pay sheet

The working hours register and payroll accounting can also be handled by an accountant in conjunction with the rest of the company's bookkeeping.

Annual holidays

Holiday credit year

The time from 1 April to 31 March preceding the holiday season constitutes the holiday credit year. The right to holiday is calculated on the basis of this period.

Holiday season

The period from 2 May to 30 September.

Full holiday credit month

This is a calendar month in which the employee has accumulated at least 14 days of work or the so-called equivalent of days of work.

If, according to the contract, the employee works on so few days that he/she does not therefore accumulate 14 days at work in any calendar months or accumulates 14 days at work in only some of the months, a full holiday credit month is considered to be a month during which the employee has accumulated at least 35 hours of work or the equivalent of hours at work.

Period equivalent to time at work

Any period of absence from work for which the employer is obliged by law to pay the employee is considered to be a period equivalent to work. During an employment relationship, the equivalent of days to work is also considered to be those working days or working hours when the employee has been unable to work because of, for example, maternity, special maternity, paternity and parental leave, temporary child-care leave, absence for compelling family reasons, illness or accident, medical rehabilitation, or lay-offs. See the list in section 7 of the Annual Holidays Act (162/2003).

Right to holiday

Holiday entitlement is two weekdays for each full holiday credit month if, by the end of the holiday credit year, the duration of the employment relationship has been an uninterrupted period of less than one year.

If, by the end of the holiday credit year, the length of the employment relationship exceeds one year the employee is entitled to two and a half weekdays of holiday for each full holiday credit month.

If several consecutive fixed-term employment contracts that have continued uninterrupted or with only short interruptions have been concluded, the employment is considered to be continuous.

The earning of annual holiday shall continue uninterrupted if the employee transfers directly to the service of an employee that, on the basis of ownership, agreement or some other arrangement, is controlled by the previous employer or persons closely related to the previous employer.

Employee's right to be given leave

An employee, who, according to his/her contract, works for less than 14 days or 35 hours in all calendar months, and therefore does not earn any annual holiday, is entitled to two weekdays of leave for every calendar month of employment if he/she so desires

Carried-over holiday

The employer and employee may agree that the portion of holiday exceeding 18 days will be taken during the following holiday season or later as carried-over holiday. The employee has the right to carry over any portion of his/her holiday exceeding 24 days, providing that this does not cause any serious harm to the production or service operations at the workplace.

Granting annual holiday

The employee must be granted a **summer holiday** (24 weekdays) during the holiday season of 2 May – 30 September.

A **winter holiday** (the portion exceeding 24 weekdays) is granted after the holiday season and before the beginning of the next holiday season, between 1 October and 31 April.

Month	April	May	June	July	August	September	October	November	December	January	February	March	Total
Actual days at work													
Days equivalent to days at work													
Days entitling the employee to leave total													
Days of leave													

Annual holiday is granted to the employee at the time determined by the employer unless otherwise agreed by the employer and the employee.

The employer and the employee may agree

- that the employee will take the portion of holiday exceeding 12 weekdays in one or more periods.
- on setting the annual holiday in a period that starts at the beginning of the calendar year which includes the holiday season, and which ends the following year before the start of the holiday season.
- on taking the portion of the holiday exceeding 12 weekdays within one year of the end of the holiday season and before the end of the employment relationship.
- that, at the request of the employee, the portion of the holiday exceeding 24 weekdays be converted into shortened working hours. The agreement must be made in writing.

Postponing the annual holiday due to illness

The employee has a right to have the annual holiday postponed if he/she is incapacitated because of childbirth, illness or accident.

Holiday pay and compensation

The **holiday pay/holiday compensation** calculation form (page 18) can be used for calculating holiday pay and compensation.

The holiday pay for an employee receiving **monthly pay** is calculated by dividing the monthly pay by the number of working days in the month in question and multiplying the resulting daily pay by the number of working days in the holiday period.

The holiday pay for an employee receiving **hourly wages or piecework pay** is calculated so that the pay received by the employee or his/her pay in arrears for the time at work during the holiday credit year, excluding increases paid for emergency work and statutory or agreed overtime, is divided by the number of days worked during the holiday credit year and then supplemented by one-eighth of the hours at work that exceed regular working hours.

If, in accordance with the employee's contract, the number of working days per week is less than or more

than five, the average daily pay is multiplied by the number of weekly working days and then divided by five.

The average daily pay is then multiplied by a factor determined according to the number of holiday days as outlined in section 11 of the Annual Holidays Act or in the holiday pay agreement.

Percentage-based compensation is mainly used when calculating the holiday pay for part-time employees or holiday compensation for employees earning leave. Holiday pay is 9% of the employee's pay or pay in arrears for the time at work during the holiday credit year, excluding any sum paid for emergency work or statutory or agreed overtime work. If the employment relationship has lasted for at least one year by the end of the holiday credit year preceding the holiday season, the holiday pay is 11.5%. If the employee has been absent from work, the calculated amount of unreceived pay for the period of absence is added to the pay used as the basis for calculating the holiday pay. Percentage-based calculation for holiday pay is also used when the employee's working hours, and consequently his/her pay, has changed during the holiday credit year.

The percentages may be agreed differently in the collective agreements (for example, 18.5% in the construction sector and 10% or 12.5% for part-time employees in the commercial sector).

Holiday pay must be paid before the start of the holiday except for a holiday period not exceeding six days. Holiday pay compensation for employees earning leave is paid in conjunction with the leave or at the end of the holiday period at the latest.

At the end of the employment relationship, the employee is entitled to holiday compensation instead of annual holiday for any annual holiday entitlement or holiday compensation earned but not yet received. Holiday compensation is calculated according to the applicable parts of the holiday pay provisions.

When paying holiday pay or holiday compensation, the employer is obliged to provide the employee with a statement indicating the amount of holiday pay or holiday compensation and the basis on which it was determined.

The employer must keep a record of the employee's annual holidays and carried-over holidays as well as the holiday pay and holiday compensation determined on the basis of the Annual Holidays Act. The annual holiday records must show the duration and dates of the annual holidays, the amount of holiday pay and compensation, and the basis on which they are determined.

HOLIDAY PAY CALCULATION/HOLIDAY COMPENSATION CALCULATION

Employer

Employee Date of birth

Holiday credit year -

Employment began on Employment continues Employment ended on

Holiday entitlement / right to time off months X days = weekdays

HOLIDAY PAY CALCULATION FORMULAS

1. EMPLOYEES WITH MONTHLY SALARY

Monthly pay at the start of the holiday € : Days worked per month = €/day X Workdays during the period of holidays = Holiday pay/holiday compensation €

2. EMPLOYEES WITH HOURLY WAGES IN ACCORDANCE WITH THE ANNUAL HOLIDAYS ACT

Earnings from working during holiday credit year, overtime and emergency work increments excluded € : Days worked + 1/8 of overtime and emergency work = Average daily wage € /day { x } X = Holiday pay/holiday compensation €

When necessary: The number of weekly workdays divided by five

Coefficient in accordance with the Annual Holidays Act

3. EMPLOYEES WITH HOURLY WAGES ACCORDING TO HOLIDAY PAY AGREEMENT

Earnings from working during holiday credit year, overtime and emergency work increments excluded € : Hours worked = Average hourly wage € /hour X Coefficient according to holiday pay agreement = Holiday pay/holiday compensation €

4. PERCENTAGE-BASED HOLIDAY PAY/HOLIDAY COMPENSATION

Earnings from working during holiday credit year, overtime and emergency work increments excluded € + Wages fallen due from time comparable to working = Total X Compensation percentage 9% or 11.5% or % determined by applicable collective agreement = Holiday pay/holiday compensation €

TIME OF THE HOLIDAYS

- = days

- = days

- = days

Carried-over holiday entitlement days = Days in total

HOLIDAY PAY

€

€

€

PAID

HOLIDAY BONUS ACCORDING TO COLLECTIVE AGREEMENT

€ X % = €

For holiday days - = € Paid

For holiday days - = € Paid

For holiday days - = € Paid

Family leave

Regulations

The regulations concerning family leave are contained in Chapter 4 of the Employment Contracts Act (55/2001) and in the Health Insurance Act (1224/2004). The length of family leave is determined in accordance with the Health Insurance Act and the applicable notification periods are outlined in the Employment Contracts Act.

The employee has a subjective right to family leave providing that the notification periods are observed. However, the employer may refuse partial child-care leave in certain cases. A pregnant employee is entitled to participate in medical examinations prior to birth without any loss of earnings if these examinations have to be conducted during working time.

Maternity leave

- the duration is 105 weekdays, 30-50 weekdays of which are before the estimated date of delivery
- **NOTIFICATION TO THE EMPLOYER** at least two months before the start of the leave
- possible pay is determined in accordance with the collective agreement
- the employee accumulates annual holiday

Paternity leave

Paternity allowance is paid for a maximum of 54 weekdays. However, during the periods of maternity and parental leave, paternity allowance is paid for a maximum of 18 weekdays. Paternity allowance paid during maternity and parental leave can be divided into a maximum of four periods. Paternity allowance paid outside the periods of maternity and parental leave can be divided into a maximum of two periods. The right to paternity allowance continues until the child turns two, or two years after receiving an adopted child.

During the period of maternity and parental leave granted on the basis of the birth of a new child, paternity allowance is paid for the maximum of 42 weekdays. 24 of those weekdays may be paid on the basis of the birth of an earlier child and 18 weekdays paid on the basis of the birth of a new child. In this case, the paternity leave days granted on the basis of the birth of an earlier child must be taken in one period.

- **NOTIFICATION TO THE EMPLOYER** two months before the start of the leave
- no remuneration is paid unless otherwise agreed in, for example, the collective agreement
- the employee accumulates annual holiday

Parental leave

- the duration is 158 weekdays
- either parent can take parental leave in a maximum of two periods each,
- the minimum duration of which is 12 weekdays/period

- **NOTIFICATION TO THE EMPLOYER** two months before the start of the leave
- usually unpaid
- the employee accumulates annual holiday

Child-care leave

- until the child turns three
- either parent can take child-care leave
- a maximum of two periods
- minimum length of each period is one month
- **NOTIFICATION TO THE EMPLOYER** two months before the start of the leave
- unpaid
- the employee does not accumulate annual holiday
- The parent of an adopted child is entitled to child-care leave, see Chapter 4, section 3 of the Employment Contracts Act

Partial child-care leave

- possible when an employee has been employed for six out of the past 12 months
- both parents must be employed
- available until the end of July of the year when the child finishes the second school year
- working time is 6 h/day and 30 h/week, unless otherwise agreed
- both parents may not take partial child-care leave simultaneously to care for the child. The parents can share the responsibility so that one cares for the child in the morning and the other in the afternoon, or so that they care for the child on alternate days or weeks
- **CONTRACT MUST BE MADE** two months prior to the start of the partial child-care leave, unless a shorter period has been agreed
- the employer cannot refuse to grant the leave unless it causes serious inconvenience to production or service operations at the workplace
- for children with extended compulsory education and children with a disability or long-term illness that require special care and support, see Chapter 4, section 4 of the Employment Contracts Act

Temporary child-care leave

- sudden illness of a child under the age of 10
- a maximum of four working days
- possible pay and holiday are determined on the basis of the collective agreement
- **NOTIFICATION TO THE EMPLOYER** as soon as possible

Absence for compelling family reasons

- when an employee's immediate absence from work is necessary for an unforeseeable and compelling reason resulting from an illness or accident suffered by his/her family

FAMILY LEAVE

Employee _____

Employer _____

NOTIFICATION OF LEAVE

	Begins	Ends
<input type="checkbox"/> MATERNITY LEAVE [ADOPTION LEAVE]	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> PARENTAL LEAVE	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> PATERNITY LEAVE (18 weekdays in a maximum of four periods)		
1st period	____ / ____ - ____	____ / ____ - ____
2nd period	____ / ____ - ____	____ / ____ - ____
3rd period	____ / ____ - ____	____ / ____ - ____
4th period	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> PATERNITY LEAVE, so-called father's month	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> CHILD-CARE LEAVE CHILD UNDER 3	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> PARTIAL CHILD-CARE LEAVE	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> TEMPORARY CHILD-CARE LEAVE	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> COMPELLING FAMILY REASON	____ / ____ - ____	____ / ____ - ____
<input type="checkbox"/> CARING FOR FAMILY/CLOSE PERSON	____ / ____ - ____	____ / ____ - ____

In addition, the following has been agreed

_____ / _____ 20 _____

Place and date

Employee

Employer

- temporary absence
- **NOTIFICATION TO THE EMPLOYER** as soon as possible
- at the employer's request, the employee must present a reliable explanation of the reasons for the absence

Absence for taking care of a family member or someone else close to the employee

If it is necessary for an employee to be absent so that he/she may provide special care for his/her family member or someone else close to him/her, the employer must try

to arrange the work so that the employee may be absent from work for a fixed period. The employer and the employee shall agree on the duration of such a leave and on other arrangements.

Return to work in the middle of the agreed leave must be agreed on between the employer and the employee. If agreement cannot be reached, the employee may discontinue his/her leave for a justifiable reason by informing the employer of his/her return no later than one month before the date of return to work.

On request, the employee must present the employer with proof of the grounds for absence and for its discontinuation.

Instructions when issuing a warning

If an employee seriously neglects or violates the responsibilities of his/her employment relationship, the employer may have reasonable and sufficient grounds to terminate the employment.

However, in the above-mentioned situation the employee may not be dismissed before the employer has issued him/her a **WARNING** concerning this matter.

After receiving the warning, the employee must be provided with the opportunity to correct his/her behaviour.

Since the warning must be verifiable, it should always be issued to the employee in writing.

The reason for the warning must be recorded in as much detail as possible (for example, how and when the neglect of work responsibility occurred).

The warning is not required in special cases in which the grounds for dismissal involve such a serious violation that the employee should have understood the severity of the error without a warning.

Collective agreements often make provisions for lay-offs, warnings and the termination of employment, and they should be observed in addition to legislation.

Lay-offs

Laying off means temporary or indefinite interruption of work and remuneration at the initiative of the employer while the employment relationship continues in other respects. Laying off can also be implemented by reducing the employee's regular working hours.

Grounds

- the employer may lay off an employee for a financial or production-related reason or if the work or the employer's potential for offering work have diminished temporarily and the employer cannot reasonably provide the employee with other suitable work or training corresponding to its needs.
- an employee in a fixed-term employment relationship can only be laid off if the permanent employee for which he/she is a substitute could also be laid off.
- the employer and the employee can also agree on a lay-off for a fixed period if this is necessary in view of the employer's operations or financial standing.

Procedure

Advance explanation:

- the employer must, as soon as it becomes aware of the need for lay-offs, provide the employee with an ad-

vance explanation of the available information.

- this explanation must indicate the grounds for the lay-off, and its estimate extent, implementation, commencement and duration.
- the employees or their representatives must be given the opportunity to be heard concerning the explanation provided.

Lay-off notice:

- the employer must notify the employee in person of the grounds for lay-off, commencement and duration or estimated duration a minimum 14 days before the lay-off begins.
- if the lay-off concerns at least ten employees, the employer shall also inform the representative of the employees and the employment authority.

Lay-off certificate:

- at the employee's request, the employer shall provide a written lay-off certificate indicating the reason for the lay-off, the date of commencement and duration of the lay-off. The date the employment relationship began should also be recorded for the employment authorities.

Returning to work and termination of employment

- if an employee has been laid off indefinitely, the employer shall notify the employee of resumption of work at least seven days in advance unless otherwise agreed.
- the employer must observe the normal procedure for terminating employment when terminating the employment relationship of a laid-off employee.
- however, the employer may deduct pay for 14 days from the sum due for the period of notice if the employee has been laid off using a law- or contact-based notification period of more than 14 days.

The employee's rights

- the employee may accept other work during the period of lay-off and terminate this other employment regardless of the duration of the employment contract using a five-day period of notice.
- the employee may terminate his/her employment relationship without a period of notice during the lay-off except within the last week before the end of the lay-off if the date when the lay-off ends is known.
- employees who terminate their employment contract after the lay-off has lasted continuously for a minimum of 200 days are entitled to their pay for the notice period as compensation, from which the employer can deduct a maximum of 14 days' pay paid during the lay-off notification period.

Termination of employment after a minimum of 200 calendar days of lay-off

The employee is entitled to pay for the period of notice

- if an employer terminates a laid-off employee's employment contract so that the contract ends during the lay-off.
- if the employee terminates his/her employment contract after the period of lay-off has lasted continuously for a minimum of 200 days.

In both cases, the employee is entitled to pay for the period of notice.

Amount of pay for the period of notice

The employer may deduct a pay sum due for 14 days from the pay for the period of notice if the employee has been laid off using a notification period of more than 14 days.

Notes:

An artificial termination of the lay-off in order to circumvent the provisions is not acceptable. For example, annual holidays do not interrupt a continuous period of lay-off.

An employer may not ask a laid-off employee to return to work for the period of notice.

Termination of the employment contract

Termination, period of notice and expiration of fixed-term

Employment contracts made for an indefinite period are usually terminated by one of the parties giving notice. The termination notice will be followed by a period of notice agreed upon by the parties, or defined by the collective agreement or by law.

During the trial period, either party may terminate the employment contract. However, it may not be terminated for inappropriate reasons as outlined in Chapter 2, section 2, subsection 1 of the Employment contracts Act (prohibition of discrimination and equal treatment) or other grounds inappropriate to the trial period. The employer may also not terminate the employment contract after neglecting to inform the employee that the provision of trial period contained in the applicable collective agreement has been applied.

A fixed-term employment contract is terminated without giving notice and without a period of notice at the end of the fixed period or on completion of the work.

Protection against termination

The employer may not terminate an indefinitely valid employment contract without proper and weighty reasons. These may include:

- serious breach or neglect of the employee obligations as well as essential changes in the conditions necessary for working related to the employee's person, or
- a substantial and permanent decrease in the amount of work for financial or production-related reasons, or due to a reorganisation of the employer's operations.

WARNING

EMPLOYEE

Name _____

Personal identity code _____

EMPLOYER

Name _____ Business ID _____

Address _____

Tel. _____

OUR COMPANY ISSUES THE FOLLOWING WARNING

The reason for the warning is: _____

Should the violation continue, the employer can initiate measures to terminate the employment relationship.

Place and date _____ / _____

Signature _____

The above warning has been issued to the employee for notification purposes:

Place and date _____ / _____

Signature of the employee _____

Witnesses to the notice issued to the employee:

Place and date _____ / _____

Signature _____

LAY-OFF NOTICE

EMPLOYEE

Name _____

Personal identity code _____

Date employment began _____

EMPLOYER

Name _____ Business ID _____

Address _____

Tel. _____

REASON FOR LAY-OFF

TYPE OF LAY-OFF

1. Complete lay-off

2. Reduction of working hours corresponding to lay-off

after which the working hours are

_____ h/day _____ days/week _____ h/week

DURATION OF LAY-OFF

1. Indefinite beginning on _____ / _____

Estimated duration _____

2. Fixed term beginning on _____ / _____

ending on _____ / _____

Place and date _____ / _____

Signature _____

The above notice has been issued to the employee for notification purposes:

Place and date _____ / _____

Signature of the employee _____

Witnesses to the notice issued to the employee:

Place and date _____ / _____

Signature _____

If an employee has neglected his/her duties arising from the employment relationship, the employee may not be given notice before he/she has been warned and given a chance to correct their conduct. After having heard the employee and prior to giving notice, the employer must determine whether it is possible to avoid giving notice by placing the employee in other work.

If the work has substantially and permanently diminished, the employee may not be given notice if he/she

can be placed in or retrained for other work by offering him/her work equivalent to that defined in the employment contract or, if such work does not exist, other work equivalent to his/her education, professional skills or experience.

Unless otherwise specified in the collective agreement for the sector, and the parties to the employment contract have not agreed on a period of notice, the periods of notice are determined according to the law as follows:

If the EMPLOYER gives notice		If the EMPLOYEE gives notice	
Length of employment	Period of notice	Length of employment	Period of notice
0–1 year	14 days	Less than 5 years	14 days
1–4 year	1 month	Over 5 years	1 month
4–8 year	2 months		
8–12 year	4 months		
over 12 year	6 months		

Illegal termination can become expensive

Before giving notice, the employer shall ensure that the termination is based on facts and that the grounds fulfil the conditions for protection against unjustified dismissal. The employer should ask its employers' organisation for help and advice. If the employer is not a member of any employer organisation, advice can be sought from the occupational safety and health authorities.

The occupational safety and health authorities do not resolve any disputes over termination of employment. At most, they can give their opinion on the interpretation of protection against unjustified dismissal in the case concerned on the basis of the facts presented to them. Only a court of justice can make a final decision that binds the parties, indicating whether the protection against unjustified dismissal was complied with or violated.

If the employer terminates an employment contract and the employee considers the grounds for dismissal to be illegal, the matter can ultimately be resolved by the employee filing an action against the employer, seeking financial compensation in an ordinary court of law.

If the court finds the dismissal to be illegal, it shall order the employer to pay compensation to the employee for unjustified termination of the employment contract. The amount of compensation is calculated on the basis of the employee's pay, and is equal to the pay due for a minimum of three and a maximum of 24 months. The compensation claim must be filed within two years of the end of the employment relationship. After that, the claim will become statute-barred.

Right to cancel the employment contract

Under exceptional circumstances, it is possible to terminate an employment contract by cancelling it if one of the parties to the contract seriously neglects his/her duties or violates the contract. In such cases, the employment contracts is cancelled immediately without a period of notice. The right to cancel an employment contract requires such a weighty reason that is unreasonable to expect that the person cancelling the contract should continue the contractual relationship even for the period of notice.

Certificate of employment

On termination of the employment relationship, the employee is entitled to receive, on request, a written certificate of employment. The employee shall request the certificate from the employer. The employer is obliged to provide the employee with the certificate without delay, usually within about one week of the employee's request.

Content of the certificate of employment

Before the employer writes the certificate of employment, he/she should ask what matters the employee would like mentioned in the certificate. The shortest possible certificate only indicates the duration of the employee's employment relationship and the nature of the work.

NOTICE OF TERMINATION OF EMPLOYMENT RELATIONSHIP AFTER A LAY-OFF OF 200 DAYS

Employer's name _____ Business ID _____

Address _____

Employee's name _____

Address _____

My period of lay-off has lasted continuously for more than 200 calendar days.

In accordance with Chapter 5, section 7 of the Employment Contracts Act (55/2001), I hereby terminate my employment relationship. I request payment of compensation equal to the pay for the period of notice not yet received.

_____/_____/_____

Signature of the employee

I have received notification of this notice today.

_____/_____/_____

Signature of the employer

Notice of the notification issued to the employer is witnessed by:

Place and date _____

Signature _____

Only at the specific request of the employee shall the certificate include an assessment of the employee's working skills and behaviour, and the reason for the termination of the employment relationship, or only one of these items.

The reason for the termination of the employment relationship does not refer to any detailed grounds for the termination or cancellation of the employment relationship. A certificate of employment shall only include a reference indicating who terminated the employment, and in what way. For example, the employment was terminated when the employee resigned. However, if the employer has given notice to the employee because the work has come to an end, or for financial or production-related reasons, this should be mentioned in the certificate. The same applies if employment has been terminated on the grounds of a fixed term that has expired, or because of some other reason relating to a fixed term.

If the employee only requests that the reason for the termination of his/her employment should be mentioned in the certificate, but does not request an assessment of his/her working skills and behaviour, the reason for termination must not be written in such a way that it contains an assessment of the employee's working skills and behaviour.

New certificate of employment to correct faults and inaccuracies

The employer is obliged to issue a new, corrected version of the certificate of employment if the certificate contains inaccurate information, or if the reason for terminating the employment or an assessment of the employee's working skills and behaviour has been given even though the employee has not requested them. The same obliga-

tion applies if the employer has included such information in the certificate that, according to the law, must not be mentioned in it.

The obligation to issue a certificate remains in force for ten years.

On request, the employer is obliged to provide an employee with a certificate of employment within ten years of termination of the employment relationship. A certificate including an assessment of the employee's working skills and behaviour must, however, be requested within five years of termination of the employment relationship.

If more than ten years have passed since termination of the employment relationship, a certificate indicating the duration of employment and nature of the work duties shall only be given if it does not cause the employer undue inconvenience.

Violations concerning the certificate of employment will be reported to the prosecutor

If an employer violates any provisions concerning the certificate of employment, a fine shall be imposed on the employer for violation of the Employment Contracts Act. If an employee has requested a certificate of employment from the employer but has not been provided with it, the employee may inform the occupational safety and health authorities of the violation. If the employer, despite the request of the occupational safety and health authorities, still does not issue a certificate of employment, the authority can impose a default fine and report the violation to the public prosecutor.

Instructions for completing a pay certificate

Pay calculation

On payment of wages, the employer shall provide the employee with a calculation showing the amount of pay and the grounds for its determination. The pay calculation is a necessary tool for correcting eventual miscalculation or other errors occurred in calculating the pay. If the employer does not provide the employee with a pay calculation, the employee must remind the employer of this immediately. If the employee thinks that he/she has not received from the employer all the pay due, the employee must ask the employer to correct the payment.

Failure to provide a pay calculation on request is a punishable act (Employment Contracts Act, Chapter 13, section 11, subsection 2).

Providing a pay certificate for the unemployment fund

On termination of employment or at the beginning of a lay-off, the employer must provide the employee with a pay certificate for application of unemployment allowance. The certificate indicates the so-called regular earned income for at least the period of time that fulfils the condition for working laid down in the Unemployment Security Act (43/34 calendar weeks). If the working time varies weekly (e.g. 0-40 h/week), information on weekly hours must also be provided. The regular earned income is indicated by a pay certificate provided by the employer. The pay calculation may be used as a pay certificate if it contains the information required.

Pay certificates are sent directly to the employment fund where the employee is a member. In the case of an inquiry about an individual employee's earnings, the employer must, however, provide the unemployment fund with the information necessary for deciding the matter. The unemployment fund is entitled to receive all information necessary.

NOTICE OF TERMINATION OF EMPLOYMENT

Employer _____ Tel. _____

Address _____

Employee _____ Tel. _____

Address _____

TERMINATION OF EMPLOYMENT CONTRACT

This notice hereby indicates that the employment agreement between the above parties is

Terminated Cancelled

The reason for termination or cancellation _____

Starting date of the employment relationship _____ / _____

Period of notice for the employment contract _____ months

Date of termination _____ / _____

Last day of employment relationship _____ / _____

Date _____ / _____

Signature of the employer / Signature of the employee

Hearing

Employee / Employer was heard on _____ / _____

Time to be heard has been reserved

The employee / employer has received notification of

- cancellation during the trial period
- termination for reasons due to the employee / employer
- termination due to financial or production-related reasons
- cancellation due to some other reason

The above notice has today been issued to the employee/employer for information purposes

Date _____ / _____

Signature of the employer / Signature of the employee

We attest to the above notification

Date _____ / _____

CERTIFICATE OF EMPLOYMENT

Name: _____

Personal identity code: _____ - _____

has been in our employ in the following duties: _____

The employment relationship began on: _____ / _____ _____

The employment relationship ended on: _____ / _____ _____

At the employee's request, I declare that he/she has demonstrated

_____ working skills

_____ behaviour

The reason for termination of the employment relationship was:

_____ / _____ _____

Place and date

Company name

Signature

PAY CALCULATION For the period

Employee				Occupation		
Employer				Grounds for pay determination € / month / week / hour		
1. Basic wage	2. Fringe benefits	3. Overtime total	4. Supplements for shift and period-based work	5. Other taxable earnings	6. Gross wage before prepayment of tax	Total
7. Deductions before prepayment of tax	8. Prepaid tax	9. Union dues	10. Pension premium	11. Unemployment insurance premium	12. Prepaid taxes and other deductions	Deductions total
Date of payment				AMOUNT DUE TOTAL		
Additional information						

PAY CERTIFICATE

Person's last and first names		Occupation	Date of birth
Employer's name and municipality of the company location			
Starting date of employment		Termination date of employment	
Pay information	Accrual during previous calendar year	Accrual during current calendar year	Pay from the previous pay period
	Accrual time	Accrual time	Accrual time
Pay subject to tax prepayment			
Holiday bonuses and holiday compensation			
Prepaid tax			
Employment pension and unemployment insurance premium			
Supplements for shift and period-based work			
Additional information			
<input type="checkbox"/> Account of hours worked weekly attached*			
Date	ESignature and contact information of the employer/employer's representative		

* If the working time varies weekly (e.g. 0-40 h/week), information on weekly hours must also be provided always. It must contain hours worked each week and wages for them. Pay information must be given for weeks that fulfil the 43/34 condition for working.

Statutory obligations related to payment of wages

The following pages contain examples of the most important obligatory payments for which the employer must pay a certain percentage of the taxable pay paid to employees. Furthermore, the employer is also obliged to retain the employee's statutory contributions from his/her taxable pay.

More information about earnings-related pension is available from the Finnish Centre for Pensions, which is the central institution for earnings-related pension security.

Insurance companies handle TyEL (Employees' Pensions Act) insurance. They can also provide more information about YEL (Self-Employed Person's Pensions Act) insurance. Insurance companies that handle accident insurance matters can provide more information about accident insurance and employee's and employers' unemployment insurance contributions.

Short-term work, or temporary work

Insurance must also be taken out for temporary work:

- in employment relationships of less than one month
- in employment relationships lasting a minimum of one month, for which the pay is no less than the limit value of 56.55 €/month (in 2014)
- in all those employment relationships in which a private household is the employer.

Contributions are paid on the taxable pay and holiday compensation

Payment of contributions

The employer shall pay the insurance contributions on a monthly basis by the 20th day of the month following payment of the wages at the latest. The employer shall deposit the entire insurance contribution to the insurance company using the same forms used to deposit the TyEL contributions. Pre-completed forms shall be delivered to all registered employers. The insurance can also be handled electronically.

More information is available from the insurance companies.

Palkka.fi website

A pay calculation programme is available free of charge at www.palkka.fi to assist SMEs in the payment of wages and statutory payments. Documents such as a pay certificate and summarised pay account can also be printed from the website. The programme also allows you to record pay information for 11 years.

Palkka.fi telephone service:

Tel. 020 697 034 (Mon-Fri 8.00 am–4.15 pm).

For more information:

- www.palkka.fi
- www.etk.fi
- www.etera.fi
- www.vero.fi
- www.yrittajat.fi
- www.fki.fi
- www.varma.fi

Checking credit information

Payment defaults and other credit information of companies and individuals can be checked from the credit data of Suomen Asiakastieto Oy on-line at www.asiakastieto.fi or by telephone on (09) 1488 6256 (service liable to charge). Payment defaults can only be checked in the case of employees or job applicants in certain occupations. To evaluate a job seeker or an employee, the employer may check the data concerning persons in jobs that require special reliability. Such duties include, for example, work tasks that involve handling considerable sums of money, substantial decision-making power or economic commitment or tasks carried out in the home of the employer. (Credit Information Act 527/2007, Act on the Protection of Privacy in Working Life 759/2004).

The Act on the Contractor's Obligations and Liability when Work is Contracted Out

The objectives of the Act

The Act promotes equal competition between enterprises and ensures observance of the terms of employment. According to the Act, the contractor, enterprise or organisation governed by public law is required to ensure that the contracting parties fulfil their statutory obligations.

The scope of the Act

The Act on the contractor's obligations and liability entered into force on 1 January 2007 and applies to contractors who use leased labour (temporary agency workers) or who have a subcontract on tasks normally performed by the contractor. The Act obligates contractors in cases when the work is performed at the contractor's business premises or work site and the subcontractor has employees. An exception to this provision

is construction, which is totally covered by the Act. The Act is also applied to foreign enterprises when the work is performed in Finland.

The Act is not applied to small subcontracts (less than EUR 7,500) and contracts concerning the use of leased labour (the maximum of ten workdays in total). The Act does not apply if the contractor's contracting party can be considered reliable (e.g. government, municipality, public company), business activities of the contracting party are established, or the contracting relationship can be considered established. Traders in agriculture and fishery as well as households remain outside the scope of the Act.

The content of the contractor's duty to check information

Before concluding a subcontract of a contract on the use of leased labour, the contractor shall require and the contracting party shall provide the following information.

- Information on whether the enterprise is entered in the Prepayment Register, the Employer Register, and is registered as VAT-liable in the Value Added Tax Register (www.ytj.fi)
- Extract form the Trade Register
- A certificate of tax paid or tax debt, or an account that a payment plan has been made for tax debt

- Certificates of pension insurances taken out and of pension insurance premiums paid, or an account that a payment agreement on outstanding pension insurance premiums has been made
- An account of the collective agreement or the principal terms of employment applicable to the work

This information may not be older than three months on the date on which the contract is concluded. The contractor must also retain the information for at least two years from the end of the contract.

Negligence fee

If the contractor neglects the duty to check information, a negligence fee may be prescribed. The amount of the negligence fee, which is determined separately for each individual contract, varies from EUR 1,500 to 15,000. The negligence fee is ordered by the Helsinki office of the area of responsibility of occupational safety and health at the Regional State Administrative Agency in Southern Finland.

Act on the Contractor's Obligations and Liability when Work is Contracted Out (1233/2006)

Further information:

www.tyosuojelu.fi/etela

Statutory employer costs for wages and salaries paid in 2014

PENSION INSURANCE CONTRIBUTION	Employee's share	(Employer's share)	Total deposit
TyEL insurance contribution (varies according to company size and age of employees) (Insurance companies)	5.55% 7.05% (> 53 years)	18.65% 17.15%	24.2%
TyEL insurance contribution, temporary employer, sum of wages less than EUR 8,100 per 6 months	5.55%	18.65%	24.2%
UNEMPLOYMENT INSURANCE CONTRIBUTION (Accident insurance companies)	Employee's share	(Employer's share)	Total deposit
For the first EUR 1,990,500 of wages	0.50%	0.75%	1.25%
For the portion exceeding EUR 1,990,500	0.50%	2.95%	3.45 %
For the part owner of the company	0.50%	0.75%	0.94%
EMPLOYMENT ACCIDENT INSURANCE (Accident insurance companies)	The contribution varies between 0.1 and 7% according to the insurance company, industry, and risk involved in the work. The insurance companies calculate and add to the invoice the unemployment insurance contribution.		
GROUP LIFE INSURANCE	An average of 0.068%		
SOCIAL SECURITY CONTRIBUTION 2,14 % (Paid when depositing prepaid tax to the regional tax office account)			

The percentages change annually. The new percentages are issued at the end of the previous year. They are available on-line at www.vero.fi. Type **employer obligations** in the search field

Foreign labour

The right of foreign nationals to be in gainful employment in Finland is determined according to their citizenship. Citizens of countries in the European Union and comparable persons (citizens of Iceland, Liechtenstein, Norway and Switzerland) are allowed to work in Finland without a specific permit. Citizens from countries outside the EU and the EEA (third country nationals) are required to have a valid permit. A person's citizenship and a possible residence permit are evident from his/her valid travel document required for entering Finland, normally a passport.

Employer's obligations

An employer shall ensure that a foreign national entering his/her service and working in his/her employment has a right to work that is a required residence permit (see details in the appendix on the next page). An employer shall keep the information on the right to work of all foreign employees in his/her employment. The information must be stored until four years have passed since the termination of the foreign persons' employment relationship and it must be easily available for inspection by the occupational safety and health authorities, if necessary. If an employer or his/her representative, deliberately or through negligence, employs a foreign person who does not have the right to gainful employment can be sentenced to a punishment.

An employer who employs a person other than an EU citizen shall, without a delay, submit to the employment office (work permit unit of the TE office):

- an account of the central terms of work, such as the principal work duties, duration of the work, workplace of an account of the work sites, pay, applicable collective agreement and period of notice, grounds for a temporary employment relationship, and
- assurance that these terms observe the laws and collective agreements.
- the employer must also inform the shop steward, the elected representative and the occupational safety and health representative:
- the foreign employee's name and the applicable collective agreement.

If employees working for a foreign employer work for a contractor or subcontractor or as leased labour, the employer's obligations to provide information to the TE office and the shop steward apply to the main contractor or commissioner (Client*) operating in Finland. Failure to comply with these obligations is a punishable offence.

Posted workers in Finland, representative, and obligations of the company posting the worker

A posted worker refers to an employee who normally works in a country other than Finland and whom an employer operating in a country inside or outside the EU posts to Finland to work for a limited time. When an

enterprise located abroad sends a worker to Finland, the posting may be on the basis of

- a contract between a Finnish* and a foreign enterprise (=subcontracting),
- a leased labour contract between a foreign enterprise engaged in leasing of labour and a Finnish enterprise* (=leased labour); or
- an internal transfer within the company (=posted abroad).

Representative

In case the posting company does not have a business location in Finland, and the posting of the worker is more than 14 days in duration, the party contracting the work in Finland must make sure that the company posting workers places a representative in Finland. This must be taken into account in subcontracts, for example. The foreign enterprise's representative operating in Finland can attend to dealings with public authorities, for instance. The representative shall be selected no later than at the date when the posted worker starts working in Finland, and the authorisation shall be valid for a minimum of 12 months after the date at which the posted worker ceases working in Finland. The terms of employment of posted workers are prescribed in the Posted Workers Act. For example, the minimum pay for posted workers is determined in accordance with the Finnish regulations regarding pay.

Accident insurance

As a rule, work carried out in Finland is insured in Finland regardless of the nationality of the employer or employee. In certain cases, social security of an employee may continue to be subject to the regulations of the posting country, if a bilateral social security convention has been made between Finland and the other country. An A1 or E101 certificate acts as proof of this.

Supervision

The object of supervision is to ensure equal treatment of foreign and Finnish employees. The terms of employment and working conditions must fulfil the minimum requirements set in Finnish employment legislation. Occupational safety and health inspections focus on the provision of adequate training and instruction in a language the foreign worker understands. Other focal points in supervision include the right to work of foreign employees and the selection of representatives for posted workers. Any defects noted as a result of supervision may be reported to the police if necessary.

Note: The obligations set out in the Act on the contractors' obligations also apply to the parties

For more information: www.tyosuojelu.fi/fi/1293/3127

FOUNDATIONS FOR A FOREIGN EMPLOYEE'S RIGHT TO WORK

(Aliens Act 301/2004; Section 86 a, subsection 3)

Employer		
Information on the employee	Name	Date of birth
<input type="checkbox"/> citizen of an EU or EEA country		
<input type="checkbox"/> needs an employee's residence permit <input type="checkbox"/> the permit is industry- or employer-specific specify industry _____	Permit valid	
Aliens Act, Section 78 <input type="checkbox"/> right to work on the basis of residence permit	<input type="checkbox"/> family member of a citizen of an EU or EEA country <input type="checkbox"/> permanent or continuous residence permit <input type="checkbox"/> residence permit granted on the basis of family reasons <input type="checkbox"/> construction, maintenance or repair work at an embassy <input type="checkbox"/> students, max. 25h/week during teaching period <input type="checkbox"/> other reason, please specify	
Aliens Act, Section 77 <input type="checkbox"/> other residence permit for gainful employment	<input type="checkbox"/> according to an invitation or agreement, e.g. teachers <input type="checkbox"/> work based on a delivery contract (max. 6 months) <input type="checkbox"/> other reason, please specify	
Aliens Act, Section 79 <input type="checkbox"/> right to work without a residence permit	<input type="checkbox"/> picking fruit and berries (max. 3 months) <input type="checkbox"/> employed on the basis of freedom to provide services <input type="checkbox"/> driver of a motor vehicle in cross-border traffic <input type="checkbox"/> other reason, please specify	
Employment began on / 20	Employment ended on / 20	

If necessary, attach copies of the personal information page in the passport and the page on the employee's residence permit (if a residence permit exists). The information you provide will be verified from the Register of Aliens.

TyEL insurance contribution is statutory

Small employers must pay the **TyEL insurance contribution** for their employees. The amount of the contribution is determined according to the withholding tax and total payroll outlined on the previous pay. In 2014, for example, the TyEL contribution (temporary employer) is 24.2% of the employee's gross pay, of which the employee pays 5.55%. The employer shall deposit the entire sum for to the employment pension fund and deduct the employee's share (5.55%) in conjunction with payment of wages. A pension contribution is not paid on TyEL holiday compensation.

The unemployment insurance contribution for wage earners (2014) is 0.50% of the first EUR 1,990,500 of payroll and 0.50% for the portion exceeding that amount. The employer shall collect the unemployment insurance contribution from the wage earner, and the accident insurance company subsequently collects the sum from the employer.

Occupational accident insurance is statutory when the employer has an employee or employees working more than 12 days in a calendar year. If the employer knows, when the work starts, that the 12-day limit will be exceeded, the insurance must be taken out at the commencement of work. The insurance company collects the insurance contribution, which is paid in advance according to payment factors corresponding to the pay, type of insurance and risk associated with the work. The final payment is made upon completion of work, after the insurance company has received a declaration of earnings. The employer then receives a refund or makes additional payments if necessary.

The social security contribution is only paid for wages paid to employees working in an employment relationship. The payment is made to the regional tax office using the bank transfer form that is also used to deposit the wage earner's prepaid tax. The bank transfer form includes the total amount of wages paid to the wage earner during the calendar month and the total amount of income tax withheld from that pay. The social security contribution is calculated on the basis of the wages paid to the wage earner during the calendar month (see the example calculation).

Household employers are exempt from the obligation to withhold income tax if the wages paid to the same wage earner during a calendar year are less than EUR 1,500.

Temporary employer

A temporary employer refers to an employer who, during the taxation year, pays wages to a maximum of five wage earners whose employment relationship lasts less than an entire calendar year.

If the employer begins to pay regular wages, he/she must notify the regional tax office of this prior to the payment of wages.

Payment time

As a rule, the employer has to pay the pension insurance contribution at the latest by the 20th day of the calendar month following payment of the wages. Income tax and social security contributions are paid at the latest by the 10th day of the calendar month following payment of the wages.

If the last day of the payment period is a religious holiday, Saturday or Sunday, the payment may be made on the next weekday.

The tax is paid to the bank account of the regional tax office operating in the home municipality of the employer.

In early 2014, the interest rate on late payment was 8.5%.

Bank transfer form

An employer paying occasional wages (formerly an unregistered employer) pays the income tax and the employer's social security contribution using the "Voluntary taxes" bank transfer form. The forms are available at tax offices, post-offices and banks.

After submitting an initial notification, entrepreneurs paying regular wages (formerly a registered employer) receive pre-completed bank transfer forms from the tax authority for payment of taxes.

Pay receipt

Pay receipts for employers and employees area available at book stores.

Pension insurance for the entrepreneurs

Entrepreneurs need to be aware of the social security risks involved in their life and the effects of their own YEL confirmed income/YEL insurance contributions on their income in risk situations.

Entrepreneurs are required to take out insurance on the basis of the Self-employed Persons' Pensions Act (YEL) for the duration of the business activities. Farmers are required to take out insurance in accordance with the Farmers' Pension Act (MYEL). The insurances are **obligatory** and may not be replaced by voluntary pension insurance.

YEL or MYEL insurance ensures an income for the entrepreneur and his/her family in various risk situations. These situations include sickness, the end of work, and the death of the entrepreneur or a family member. Thus, the statutory insurance secures the well-being of the entrepreneur during active work as well as during retirement. MATA agricultural employment accident insurance is mandatory for farmers. **The minimum level of confirmed YEL income does not provide adequate financial security.** You should make sure your confirmed YEL income/YEL insurance contributions at an adequate level.

See the example of the effect of confirmed YEL income on the social security of an entrepreneur in the appendix of this guide.

Example calculation of the contributions withheld from the employee's pay and the employer's auxiliary labour costs

Pay formation:	
Monetary pay (basic pay + holiday pay/compensation) ¹⁾	2 000 €
Tax deduction (e.g. 30%)	- 600 €
Pension contribution collected from the employee 5.55%	- 111 €
Unemployment insurance contribution 0.50%	- 10 €
Net pay	1 279 €
Auxiliary labour costs deposited by the employer:	
• TyEL temporary employer 24.2% x 2,000 ²⁾	464 (incl. of accident share 111 €)
• Social security contribution 2.14% x 2,000	42,80 €
• Employment accident insurance contribution (varies by industry) 0.5% x 2,000	10 €
• Unemployment insurance contribution 1.25% x 2,000 ³⁾	25 € (incl. accident share of 10 €)
• Possible TES group life insurance, approx. 0.1%	2 €
Total	563,80 € (incl. accident share of 121 €)

- 1) Other bonuses (e.g. holiday bonus, shortening of working hours compensation) are agreed in the collective agreement by sector.
- 2) The employer deposits the employer's and the employee's TyEL contributions to the insurance company by the 20th of the calendar month following payment of wages. In the example, the sum deposited includes 111 € withheld from the employee's pay.
- 3) The accident insurance company collects the employer's and the employee's unemployment insurance contributions separately, the group life insurance contributions are collected in conjunction with the accident insurance. In the example, the sum deposited includes 10 € withheld from the employee's pay.

Voluntary pension insurance for entrepreneurs

Voluntary pension insurance taken out by an entrepreneur supplements the statutory employment pension for entrepreneurs. In 2013, the average pension in Finland based on the individual's work history was 1,344 €, YEL-based pension was 1,086 €, and pension paid by MELA was 541 €. The figures include earnings-based pensions paid in the public and private sectors.

Voluntary accident insurance and life insurance for entrepreneurs

Entrepreneurs are not generally covered by statutory accident insurance, nor does statutory accident insurance cover accidents that occur during leisure time. For this reason, entrepreneurs should take out accident insurance for entrepreneurs, which provides compensation for accidents occurring during working and leisure time and for occupational diseases. The insurance can apply to the entrepreneur and members of his/her family.

Liability insurance

Business liability insurance covers the liability for compensation that, according to the law, can apply to a company as a result of activities in its area of operation.

Product liability insurance covers the liability for compensation that, according to the law, can apply to a company due to damage caused by a product it has produced or imported.

Business interruption insurance covers loss of earnings, changing wages and the cost of limiting interruption damage that occur during the period of interruption.

Legal expenses insurance is applicable to nearly all sectors and nearly all companies operating in Finland. Legal expenses insurance covers the costs resulting from use of a lawyer and producing evidence. The insurance covers damage occurring during the validity of the insurance. Damage is considered to exist if there is a verifiable dispute or the insured has been served with a summons.

2. 2. WORKING ENVIRONMENT

Importance and objectives of working environment design

The Occupational Safety and Health Act emphasises the importance of being proactive regarding working conditions rather than acting only after the appearance of hazards and risk factors. Work environment design plays a decisive role in this activity.

The most important decisions concerning the safety of the working environment, working premises, structures, work methods and the tools and substances used are made in the planning phase. They are also most effectively implemented at that time. Correcting situations afterwards is often expensive, and, in many cases, the optimal end result cannot be achieved. A well-designed and functionally successful working environment helps promote improvement of work productivity and the financial result.

Employer's design obligations

Sections 12 and 13 of the Occupational Safety and Health Act include a design obligation aimed at the employer. Section 12 applies to the working environment and occupational safety related to it structurally, while Section 13 addresses the dimensioning of work and workloads. These sections should be applied when the employer starts planning structural changes to the workplace or working environment, when building new premises, and when changing existing premises and conditions.

Therefore mentioned employer obligations apply when design is planned internally within the company. When the work is assigned to an external designer, this designer must be provided with sufficient information concerning safety and health as they apply to the object of design. In such cases, an external designer also carries independent responsibility as outlined in Section 57 of the Occupational Safety and Health Act. The employer shall ensure that the designer has sufficient competence to appropriately carry out the design assignment. As the commissioner of the design, the employer is not required to provide the designer with information about the valid legislation and regulations.

To achieve a good design

Create a good design practice in order to develop your company.

Whether the design involves

- new premises
 - renovation of old premises
 - changes to production or work methods
 - acquisition of machinery and equipment
- a common factor to all is the design theme as well as the development of cooperation in information flow within the company.

Joining forces

Proactive design is more and more important in modern companies. It is worth making design a part of normal activities.

You can also contact the occupational safety and health authorities regarding matters related to working environment design.

Case example:

A subcontracting company in the metal industry with about 20 employees began to experience extended absences that accounted for roughly 7% of effective working time. A number of serious occupational accidents involving new employees had also occurred at the company. In response to a tough competitive situation, the company had to develop its production methods, welding and assembly sites, and thus improve the lead times for its products in general. The customers' quality requirements had also become stricter.

Design teams were established at the workplace, and they began to run the process in addition to doing their work. The occupational safety and health authorities were involved in the early phases of design to clarify questions concerning occupational safety and health. The cooperation was continued several times at the request of the employer.

As a result of a well-designed change

- production increased by nearly 20%
- product quality improved
- absences decreased to one-third
- serious accidents were avoided
- the number of small accidents decreased by half
- employee's job motivation improved
- general order at the workplace is outstanding
- the premises are now presentable.

Occupational safety and health policy

The employer must have a policy for promoting safety and health at the workplace and for maintaining the working capacity of the employees. It should incorporate the need to develop working conditions and the impact of factors related to the working environment. The objectives of the policy must be taken into account in workplace development and design and they must be discussed with the employees or their representatives.

Compiling an occupational safety and health policy is a statutory obligation that applies to companies of all sizes.

For example, an individual objective could involve improving the physical working environment by acquiring new tools or devices that make the work lighter. Another objective could be decreasing the mental burden of work by changing and rearranging work tasks for the purpose of increasing job satisfaction and motivation.

Analysis and assessment of methods and risks at work

The first step in compiling a policy is to assess the operating methods required for handling occupational safety and health and to identify and analyse the hazards resulting from such work.

Analysis and assessment of risks should focus on all work performed at the workplace, including foreseeable maintenance, shut-downs, etc. and work done outside the workplace (subcontracting, etc.) as well as work of outsiders at the workplace. Furthermore, the special needs of young people, women, the disabled and ageing workers must be taken into account.

If necessary, experts shall be used to help assess the risks (exposure to chemicals, noise, etc.). It is also advisable to make use of opinions of the occupational safety and health authorities, occupational health care and the insurance company concerning working conditions and their development.

Reviews

A key factor when directing and developing occupational safety and health activities at the workplace is to review the working conditions and their current state:

- the type of work tasks performed at the workplace
- the environment they are performed in, and
- the personnel, tools and methods used to perform the work.

It is also important to determine which factors are related to maintaining the working capacity of the employees, and the principles and practical forms of implementing workplace health promotion.

The workplace survey compiled by occupational health care is a good source of information on the working conditions. It provides information on the risks caused by the work and working conditions and examines their significance to employee health.

Once the current state has been analysed, objectives for occupational safety and health activities at the workplace can be set and the short- and long-term development needs assessed.

Preparing the policy

The content, form and extent of the occupational safety and health policy are determined by the sector, size and production and service method, and occupational safety and health needs of the company. The policy can cover the entire company. At the company level, a general platform can be drawn up that is then supplemented by more detailed plans within the work units. Work unit-specific plans are also possible.

As the employer is responsible for preparing the occupational safety and health policy, its commitment to the policy is extremely important. The policy is drawn up in cooperation between the occupational safety and health manager and the occupational safety and health representatives. It can be created as a separate document or as part of other company instructions, such as the quality or safety system, or the human resources policy guidelines.

The OSH policy is an important part of occupational safety and health management at the workplace, and is closely related to the company strategy. When the policy

is updated, it is advisable to record the state and names of the people who participated in the process. A carefully written OSH policy will ensure that occupational safety and health activities at the company are clear and systematic.

Contents

The occupational safety and health policy shall outline the responsibilities of the employer and the employees, and present the occupational safety and health organisation and occupational health care and their respective tasks. The policy should also indicate how occupational safety and health and working-capacity matters are taken into consideration during induction and work guidance.

Other issues addressed in the OSH policy include a description of the working environment and development targets, as well as measures aimed at achieving the targets; objects of monitoring, how occupational safety and health matters are taken into account in company operations, and monitoring and maintenance of the policy.

The statutory equality plan and measures designed to ensure equality between men and women can also be included in the OSH policy.

The company's safety instructions, names of the responsible persons, and guidance concerning use of the instructions should also be appended to the policy if they are not already part of it.

Safety instructions include

- access pass and work permits
- safety instructions for machines that pose a risk
- instructions for organising traffic for equipment moving around the workplace
- user manuals and instructions for work methods requiring special measures
- instructions for action in situations involving robbery or violence
- instructions on follow-up care in threat situations
- preventing workplace bullying, a conflict resolution model
- treatment guidance for substance abusers
- instructions for working alone
- instructions related to fire safety
- guidelines for maintaining first aid readiness.

The OSH policy is intended to be a guidance tool, and therefore it must be monitored and revised in response to changing conditions. It is important for all levels of the organisation to commit to the goals, targets and measures presented in the OSH policy.

For more information:

- Ergonomia ja käytettävyys suunnittelussa (Ergonomics and usability in design), Väyrynen – Nevala – Päivinen. The Federation of Finnish Technology Industries 2004.
- Elmeri. Teollisuuden työympäristön havainnointi (Observing the working environment in industry). Finnish Institute of Occupational Health, Occupational Safety and Health Administration 2000.
- www.ttl.fi/fi/toimialat/pienyrytykset
- www.rakennustieto.fi

Order and cleanliness – controlling costs

Evidence shows that good order has an impact on a company's capital, raw material and personnel costs. As a result of good order and cleanliness:

1. Work productivity and quality improve

Unnecessary work is avoided when the required material and tools are in working order in their proper location.

2. Job motivation and job satisfaction increase

Work is more pleasant and inspiring when the working environment is in good order. Satisfaction promotes job motivation.

3. External respect for the company increases

Along with product quality, corporate image is a key trademark. A good corporate image adds to customer confidence, which in turn promotes material acquisitions.

4. The company's delivery reliability improves

Raw material waste, defective product batches and other unnecessary work cause additional costs and are time-consuming. Delivery times increase, causing uncertainty for the customer and product manufacturer.

5. Absences due to accidents and sickness decrease

Good order and cleanliness reduce accidents and absences due to sickness. The most common accidents involve slipping, falling, collisions with various barriers, tripping, falling objects, etc. Remember that the entrepreneur is responsible for the salary costs resulting from accidents for 1–3 days unless this portion has also been separately insured.

6. Employee turnover decreases

High employee turnover indicates a company in which matters are not handled well. New employees always

need guidance and training for their new job. In the long term, permanence in the workforce provides cost savings due to improved quality.

7. Warehouse investments decrease

Good order also provides more space. Monitoring the warehouse stocks becomes easier. The capital tied up in raw materials and semi-finished products is reduced.

Good order and cleanliness are one step towards implementing a quality system. Good order also provides a competitive edge.

Example:

The work premises in a metal industry company were untidy and disorganised. In the morning, employees spent more than an hour looking for their tools. The company CEO calculated that the non-productive working time used to look for tools due to poor order cost the company EUR 1.46 every minute, or EUR 168 every day.

For more information:

- Tuttava -työkirja järjestyksen ja siisteyden kehittämiseen (Workbook for developing order and cleanliness). Finnish Institute of Occupational Health.
- Työhygieniä - työolot ja niiden parantaminen (Occupational hygiene - working conditions and improving them). Finnish Institute of Occupational Health 2006.
- Työsuojelu Suomessa (Occupational safety and health in Finland). Ministry of Social Affairs and Health

Assessment of the operations of a small company and entrepreneur

For example, the following simple form can be used to evaluate operations. The basic idea is to improve productivity.

The sections in the form have been divided into four entities (Management, Personnel, Processes, Finances) according to relevance to the sections. They are not in order of priority. Specifying the importance of each section is up to the company.

The company can select for its own form either all 19 sections, some of them (key sections for the company), or include in the form some other important sections that can be measured or assessed.

The form can be used every six months, once a year, or at some other interval, it is up to the company.

Italics in the form indicate a simple weekly measurement (three sections). The sections have been chosen so that they are closely connected to the company's operations that are monitored on a daily basis, are "sensitive" to changes and do not require "extra" work. They are not direct indicators of well-being at work, but they do show absolute requirements for maintaining and developing well-being at work.

Next, select the necessary development measures (1–3 most important ones), precise plans for them, schedules for implementation of the plans and people responsible for them.

Assessment of the operations of a small company and entrepreneur

	SECTIONS	IMPLEMENTATION			
		<i>not in order, 0</i>	1	2	<i>excellent, 3</i>
Management					
1	Flow of information / communication (internal, external)	does not work			all persons in the company have the necessary information
2	Development of operations	not done			developed continuously, e.g. through initiatives, and documented
3	Authorisations/ responsibilities	responsibilities and authorisations not defined			allocated according to each person's ability, competence and need for action; agreed on jointly, verified regularly; job rotation works
4	Safety culture	no regard for safety, no plans			effective occupational safety and health programme, principle of constant improvement is working
5	Development discussions and feedback	not held, not given			regular development discussions, feedback according to the need
Personnel					
6	Distribution of workload	unbalanced, no flexibility			duties allocated according to competence, capacity and, for example, family situation
7	Motivation / joy of working	being at work feels heavy			High, everyone is aware of their duties and of the company's operations, goals and values
8	Smoothness of co-operation, bullying	hardly any, bullying occurs			work is planned together, people make sure that everyone is coping with their work
9	Working environment (physical, chemical, biological; physical and mental stress; risk of accidents; cleanliness/order)	not in order			Methodically in order in all respects, risk assessment and corrective measures are in place, the company has allocated resources to continuous development
10	<i>Quality of work (internal and external)</i>	<i>bad, complaints</i>			<i>complaints are rare, corrective measures are performed as soon as possible</i>
11	Professional skills (training, experience, mentoring)	very bad			people are encouraged to develop, support is given, tasks improve with competence
Processes					
12	Quality system / enterprise resource planning system	none			in writing (certified/audited), foundation for continuous improvement of operations
13	Occupational health care	not arranged, not working			examinations on recruitment and regularly, workplace visits, cooperation, health care
14	<i>Schedules (internal and external)</i>	<i>do not hold</i>			<i>planning, follow-up and documentation of schedules</i>
15	Contracts with customers and suppliers	vague			in writing, agreement on who, what, how, when, prices, sanctions
16	Customer satisfaction	very bad			measured regularly, corrective measures performed at once (see item 10)
17	Company operates in networks	does not participate			participates in networks on the win-win principle, e.g. the benchmarking benefit
Finances					
18	<i>Invoicing</i>	<i>not up to date</i>			<i>up to date and monitored closely</i>
19	Planning and monitoring of costs	non-existent			exists, monitored closely, and deviations are reacted to quickly

Safety of machinery

Planning to buy new machinery?

The regulations concerning the safety of machinery are identical throughout the European Economic Area. The manufacturer ensures that the machinery complies with the requirements. The manufacturer uses the CE marking on the machinery to indicate compliance with the requirements and delivers the Declaration of Conformity and instructions in Finnish and Swedish with it. The authorities do not inspect machinery in advance

How is the manufacturer responsible for the safety of the machinery?

During the design and production of the machinery, the manufacturer must

- assess the risk factors associated with the machine
- find out all the requirements concerning the machine
- design and build the machine so that it meets the essential health and safety requirements concerning it as prescribed in the Machine Decree (Government Decree on Machine Safety 400/2008, which applies to new machines introduced to the marketplace since 29 December 2009 - requirements concerning machines introduced to the marketplace before 29 December 2009 have been presented in Government Decision 1314/1994); the easiest way to build a machine to comply with the requirements is to observe the harmonised standards (the C-type standards)
- equip the machine with the necessary information, prepare user instructions, and make the necessary markings on the machine
- ensure that the technical file of the machine is available
- carry out an appropriate evaluation procedure on compliance with requirements (e.g. for machines in Appendix IV, if necessary, have a type examination made by a designated institution, or use a so-called complete quality assurance procedure if the machine has not been manufactured fully in accordance with a harmonised standard)
- prepare and sign an EC Declaration of Conformity
- attach a CE marking on the machine



What happens if I buy a used machine?

Used machinery purchased within the European Economic Area must comply with the Government Decree on the Safe Use and Inspection of Work Equipment (403/2008) if the machinery is not subject to any special regulations. The Government Decree outlines responsibilities for the employer, who must take the safety of machinery into account during purchase, commission, use, service, maintenance, and employee training and guidance, and when inspecting work equipment.

Machines imported from outside the European Economic Area must meet the requirements for new machines valid at the time of import. Make sure that your machine meets the valid requirements!

How is the employer responsible for the safety of the machinery?

The employer must

- only acquire machines that comply with the requirements
- take care of the manufacturer's tasks in certain cases, for example, when building a machine for its own use.
- (If there are several suppliers for the machine or combination machine, a supplier responsible for final assembly shall be designated, and this supplier shall also attach the CE marking and Declaration of Conformity)
- ensure that all tools are serviced and maintained on a regular basis, all control systems and safety devices operate flawlessly, and monitor the operating condition of the tools on a constant basis through inspections, tests, measurements and other appropriate measures
- attend to the commission and periodic inspections of certain cranes and lifters

The machines used at the workplace must, at the least, meet the safety level outlined in the Government Decree. Machines manufactured in accordance with the Government Decision or Decree must be kept at the required safety level.

In addition to the Government Decree, the obligation to improve the safety of machinery is prescribed in the Occupational Safety and Health Act (738/2002). It is not enough that the machine once complied with the regulations valid at the time. According to Section 8 of the OSH Act, safety must be improved by taking account of technological developments and other available means.

In order to observe the Government Decree, many machines currently in use require alterations to improve their structural safety. It may not be worth making alterations to certain old machines to bring their safety to the required level. Instead, the employer may have to consider taking them out of use.

Ask the experts for advice

- the occupational safety and health authorities (monitor machines used at workplaces and machines available on the market)
- notified bodies (perform EC type examinations)
- Finnish Standards Association (SFS)
- The Finnish Technology Industries
- MTT Agrifood Research Finland (MTT Vakola provides information on standards for agricultural machinery)

For more information:

- Government Decision on the Safety of Machines (1314/1991), machine decision, (repealed on 29 December 2009)
- Government Decree on the Safety of Machines (400/2008), machine decree, entered into effect on 29 December 2009
- Government Decree on the Safe Use and Inspection of Work Equipment (403/2008), decree of use
- SFS-EN standards
- Koneturvallisuus (Machine safety). Koneiden tekniset vaatimukset ja vaatimustenmukaisuus (Technical requirements of machines and compliance with requirements). Occupational safety and health guides and instructions 16, Occupational Safety and Health Administration 2008
- Koneturvallisuus (Machine safety). Säädökset ja soveltaminen (Legislation and application). Occupational safety and health publications 57. Occupational Safety and Health Administration 2007 (Guide for application of the repealed machine decision).
- Käyttöasetuksen soveltamissuosituksia (Application recommendations for the decree of use). Occupational safety and health publications 91. Occupational Safety and Health Administration 2009.
- Koneen maahantuonti (Importing a machine). Ohjeita maahantuojalle, ostajalle ja rahoittajalle (Instructions for importers, buyers and financiers). Occupational safety and health guides and instructions 22 2010

Personal protective equipment

- Safety helmets
- Hearing protection
- Goggles and face shields
- Respiratory protection
- Protective gloves
- Protective footwear
- Fall protection equipment
- Protective clothing

Personal protective equipment must be used if the risks cannot be sufficiently alleviated through technical solutions!

Proceed as follows:

- assess the risks, make use of the expertise of the Finnish Institute of Occupational Health or the occupational safety and health authorities
- select a CE-marked protective device intended for the work



- familiarise yourself with the instructions for use
- plan and instruct the user regarding the device
- make sure that the protective device is used
- ensure that the protective devices are always in working order.

- A personal protective device is always personal
- The employer pays for the protective device
- There must be sufficient number of protective devices

Mark the work premises where protective devices are needed (Government Decision 976/1994)



Safety helmet required



Hearing protection required

For more information:

- Government Decision Regarding the Use of Personal Protective Equipment (1406/1993)
- Government Decision Regarding the Choice and Use of Personal Protective Equipment at Work (1407/1993)
- Henkilönsuojainten valinta ja käyttö työpaikalla (Choice and use of personal protective equipment at the workplace). Occupational safety and health guides and instructions 11 Occupational Safety and Health Administration 2010.
- Kuulosi on tärkeä (Your hearing is important). Occupational Safety and Health Administration 2010.
- Henkilönsuojaimet (Personal protective equipment) Valmistajan ja myyjän opas (A guide for manufacturers and sellers). Occupational Safety and Health Administration 2006.
- Henkilönsuojaimet työssä (Personal protective equipment at work). Finnish Institute of Occupational Health, The Centre for Occupational Safety, and the Ministry of Social Affairs and Health 2007.
- Henkilönsuojaimet sähkö- ja telealan töissä (Personal protective equipment for electrical and telecommunications work). Finnish Institute of Occupational Health 1990.

The need for personal protective equipment, examples

Protection	Work for which special legislation requires use of the protective device	Work and workplaces in which the protective device is generally needed
Safety helmet falling objects, knocks, lateral pressure, electric shocks	construction work, stud gun work, explosive and excavating work, logging, work on a vessel	Earth-moving, machine shops, foundries, mast and pillar work, lumber handling, production of concrete products, stevedoring, loading and warehousing
Hearing protection noise, shock wave	Continuous noise over 85 dB(A) or waves over 200 Pa, pneumatic drilling and other noisy work, stud gun work, explosive and excavating work, chain saw and brush saw work, welding	Percussion drilling, deep drilling, work in machine shops (for example, using clamps or power tools), forges, foundries, lumber and stone industry, snow ploughing
Goggles and face shields splinters, particles, dust, splashes, sparks, radiation	logging (chain saw, brush saw), stud gun work, explosive and excavating work, work on a vessel, laser work	grinding, cutting, chiselling, stone handling, forging, abrasive blasting, handling chemicals, welding, flame cutting
Respiratory protection dust, gases, lack of oxygen	asbestos work, explosive and excavating work, exposure to ben-zene, exposure to lead, cargo holds on ships, tanks and other enclosed spaces, painting, spray painting (work on a ship), working in refrigeration and freezer rooms on-board vessels, welding, pesticide handling	painting, spray painting, pesticide handling, tank work, handling mouldy goods, and other work that exposes the employee to chemical or biological agents
Protective gloves mechanical risks, chemicals, radiation, heat, cold	work on a vessel, handling of dangerous chemicals	machine shop work, woodwork, slaughterhouses, other work with foodstuffs, waste handling, handling of chemicals, welding
Protective footwear falling objects, stepping on nails, slipping, cuts from chain saws, chemicals, heat, cold	construction work, explosive and excavating work (e.g. drilling and scaling), logging, work on a vessel	agriculture and forestry industry, machine shops, stevedoring, transportation, warehousing, cold stores
Fall protection equipment prevention and interruption of falling, support for work	construction work, suspension scaffolding work, explosive and excavating work, work on a ship	pillar and mast work, mines, quarries, property maintenance (going onto roofs, shovelling snow and other roof work), window cleaning, tanks, silos, wells, rescue, lowering an injured person
Protective clothing chain saw cuts, cold, heat, fire, electric arc, molten metal splashes, warning clothing, chemicals	logging: safety guards for chain saw work and warning clothing in felling machine areas, asbestos work, pesticide handling, work on a ship, work done on a road in traffic	agriculture and forestry work, cold and hot work, handling of chemicals, health care, waste handling, electrical work with a risk of electrical arc flash
Life jackets drowning	logging or log floating work that involves the risk of falling into the water	fishing, pilot activities

Chemical agents

Dangerous chemicals

Package labelling

The manufacturer or importer of a chemical is required to mark the product package with appropriate labelling. The package must bear information on the hazardous properties and safe use of the chemical, the need for protection, and first aid. The employer is responsible for ensuring that the package of a dangerous chemical is appropriately marked.

Safety data sheet

The safety data sheet is a document that the supplier of the chemical is required to provide. The safety data sheet indicates the composition of the substance, its chemical and physical properties, and information about the dangers of the chemical. It also presents the necessary safety and protective measures and instructions for first aid and extinguishing.

A list of chemicals used at a workplace and their safety data sheets must be kept at the workplace and be available for employees to read.

Proper handling

Chemicals are designed and manufactured for a certain purpose. They should be used according to the instructions. Proper handling of chemicals improves safety at work and reduces costs.

Avoid using the wrong container

Chemicals for sale generally come in a package that is appropriately marked and contains instructions for use and safety. The substance should be stored in its original container. If the container is changed, the new one must be marked in the same way as the original.

Exposure at work

Exposure should be minimised whether it involves a chemical or an exposure agent generated at work. Chemical agents may also be produced in conjunction with working. Such may be welding fumes, grinding dust and intermediate and end products of processes

Chemical exposure agent, chemical agent:

A chemical used or otherwise present in the working environment (e.g. process-based exposure agents such as welding fumes)

Chemical: A substance or mixture of substances that is derived from nature or manufactured by man, i.e. a synthetic chemical. By its composition, a chemical can be a chemical element, a compound or a mixture.

Who is exposed

The employer is responsible for analysing the level and type of exposure to chemical agents for each individual employee. The assessment is based on experience and existing information as well as occupational hygiene and biological measurements. The starting point of the assessment is a list of chemicals, but exposure agents generated at work must also be taken into account.

An evaluation of exposure substances that is part of the risk assessment should be done by taking account of the following factors:

- **binding limit values** for impurities in workplace air (asbestos, benzene, lead, vinyl chloride and hardwood dust)
- **binding limit values** in biological samples (lead in blood), i.e. biomonitoring
- **indicative limit values for biomonitoring** i.e. biological samples (ethyl benzene, carbon bisulphide, toluene)
- **concentrations of contaminants in workplace air known to be harmful (HTP value = the lowest concentration considered to pose a hazard to the employee, determined for about 550 substances)**

Occupational health care professionals assist the employer in the assessment. They conduct a workplace survey to evaluate, among other things, the employees' exposure to chemical agents. If necessary, occupational health care will also monitor the employee's level of exposure in health examinations.

Distribute information to everyone

It is not enough for the employer to have information on the hazards of chemicals. All employees who come into contact with chemicals at the workplace must have access to the information. It is important to know the properties of a chemical in advance and take these into consideration when planning to use the chemical. All users should also be trained in the proper use of the chemical.

- which chemicals are used and how dangerous they are
- mitä ja kuinka vaarallisia altisteita syntyy työssä
- who is exposed and at which stage of work
- what is the level of exposure (in relation to the limit values)
- the required control measures and schedule
- continuous monitoring

Control measures

Problems should be prioritised. A schedule should be prepared for implementing improvement measures. Whenever reasonable possible, chemicals or methods posing the least amount of danger should be selected. These matters should be considered during risk assessment at the workplace.

Technical control measures have priority over individual ones. This means preventing the occurrence of risks and detrimental factors first. If this is not possible, emissions into air at the workplace should be minimised through technical measures. If these procedures are not enough to prevent exposure, employees should wear protective equipment during work.

Occupational hygiene measurements can be made to assess the level of exposure agents in the air. Measurements can be made at the initial stage and when evaluating the success and sufficiency of the control measures taken. Access of exposure agents into air at the workplace can be prevented, for example, by arrangements of local ventilation or insulation of work from other premises. Sufficiently effective general ventilation is also required. Mere general ventilation is enough only if impurities are not harmful and the amounts are small.

Risk assessment: Detection and assessment of the dangers of work are the responsibility of the employer. If necessary, an outside expert should be used in the assessment. Occupational health care assists in evaluation of exposure agents related to work and in development of the working conditions. Risk assessment must be reviewed regularly to keep it up to date.

A risk (factor, source) may be any matter that can be harmful, such as a chemical used or produced during work, or a material, device, work method or practice. Risk means a small or large degree of probability that damage may be caused by a risk factor.

Safety data sheet and list of chemicals

The safety data sheet is a document that the supplier of a dangerous chemical is required to provide. The safety data sheet indicates the composition of the substance, its chemical and physical properties, and information about the dangers of the chemical. It also presents the necessary safety and protective measures, and instructions for first aid and extinguishing.

A list of chemicals used at a workplace and their safety data sheets must be kept at the workplace and be available for employees to read. They must be used to provide training and guidance in the safe use of chemicals.

The safety data sheet is the primary source of information on dangerous properties of chemicals and measures related to their safety.

The list of chemicals is maintained by the employer. It must include all the chemicals used at the workplace, and their classifications and labels, objects of use and information regarding the safety data sheet. It is also practical to make a record of the locations and amounts of each chemical used.

Respiratory, skin and eye protection.

Chemicals enter the body most easily through inhalation. Substances that evaporate easily can quickly get into the workplace air and can then be inhaled. Fine droplets of dust, smoke, mist and spray mist or vapour can end up all the way in the pulmonary alveoli. Skin is also a significant route of exposure. Risk of exposure is great particularly through broken skin or the thin skin of the face and neck. Pay attention to careful work methods in order to prevent exposure!

Personal protective equipment must be appropriate for the purpose of use: a particulate filter, i.e. dust mask, does not protect against fumes, and a respirator with a gas filter is not suitable for dusty work. Skin protection is important when handling chemicals. Unprotected or incorrectly protected skin exposes the employee to the chemical. Chemical-proof gloves selected on the basis of the chemicals or chemical compounds handled are basic equipment when handling chemicals.

Chemical-resistant protective overalls protect the skin against splashes. There are also protective overalls that protect against gaseous exposure agents that can penetrate the skin. Goggles and face shields protect the eyes against splashes.

The safety data sheet contains instructions on the safe use of the chemical in question, on personal protective equipment suitable for the chemical, and first aid instructions. Expert assistance is available from the manufacturer or importer of the chemical.

If the use of a chemical causes danger to an employee and it cannot be removed through technical measures, personal protective equipment must be used.

If the use of a chemical causes danger to an employee and it cannot be removed through technical measures, personal protective equipment must be used.

Proper handling

Chemicals are designed and manufactured for a certain purpose. They must be used according to the instructions. Proper handling of chemicals improves safety at work and reduces costs.

EU regulations are binding legislation for the member countries.

REACH regulation (Regulation (EC) No 1907/2006 of the European Parliament and of the Council: Registration, Evaluation Authorisation and restrictions of Chemicals) The aim of the regulation is to improve the protection of human health and the environment. It involves, among others, the registration, evaluation and authorisation of substances, as well as prohibitions and limitations on substances, preparations and objects. Regulation of the safety data sheet and other information in the supply chain are also part of REACH.

Each workplace must identify and handle its own REACH obligations: Workplaces that use chemicals are, at the minimum, downstream users referred to in the REACH regulation. A workplace may also be a manufacturer, importer or distributor mentioned in the regulation.

Downstream user: An actor located in the EU who uses a substance as such or as part of a preparation in its industrial or professional activities

CLP Regulation (EC) No 1272/2008 of the European Parliament and of the Council: Classification, Labelling and Packaging of substances and mixtures)

The regulation sets criteria on the basis of which a chemical (a substance or mixture) is classified as dangerous, and specifies labelling guiding safe use.

A chemical classified as dangerous may be, for example, flammable, immediately toxic or dangerous for the environment. In addition to warning signs, symbols include different hazards and precautionary statements as well as signal words.

Package markings and packaging

The manufacturer or importer of a chemical is required to mark the product package with appropriate labelling. The package must contain information on the dangerous properties of the chemical (R or H [hazard, according to CLP] statements), on safe use, the need to use protective equipment and possible first aid (S or P [precaution, according to CLP] statements).

Because of the long transition periods in legislation, there may be warning labels and signs in the marketplace that are in accordance with either the current legislation or the new regulation.

The packaging of the chemical must be durable and safe, and it must include the necessary information, hazard labels and instructions for use related to safety and identification. Beware of wrong containers - if the container is changed, the new one must be marked in the same way as the original!

All parties in the supply chain of a chemical are, for their part, responsible for ensuring that the packaging and labelling are appropriate. Workplaces using the chemical are part of the supply chain.

Old symbols



New symbols



For more information:

- Safe handling of chemicals at the workplace is regulated on the basis of legislation on occupational safety in, for example the Government Decree on Chemical Agents at Work (715/2001). For more information on obligations of the workplace, please visit the website of the Occupational Safety and Health Administration: www.tyosuojelu.fi/ti/kemikaalit.
- The chemical safety website of the Finnish Institute of Occupational Health: www.ttl.fi/fi/kemikaaliturvallisuus
- Management of chemical and safety risks in small enterprises, the Finnish Safety and Chemicals Agency (Tukes) 2010
- Occupational hygiene, Chemical and physical factors, the Occupational Safety and Health Administration 2008
- Safe handling of chemicals on a large scale is regulated by separate legislation. For more information, please visit the website of the Finnish Safety and Chemicals Agency: www.tukes.fi/fi/Toimialat/Kemikaalit-ja-kaasu/
- The Finnish Chemicals Act prevents and controls health hazards caused by chemicals. The Chemicals Act and provisions enacted based on it: www.kemikaalineuvottelukunta.fi/42
- The REACH Regulation (EC) no 1907/2006 on the Registration, Evaluation, Authorisation and Restriction of Chemicals entered into effect on 1 June 2007. Some of its obligations have a transition period until 2018. www.reachneuvonta.fi
- A brochure by Finland's Advisory Committee on Chemicals on the REACH obligations of downstream users: www.kemikaalineuvottelukunta.fi
- The CLP Regulation on the classification, labelling and packaging of chemicals entered into force on 10 January 2009. The regulation provides the classification, labelling and packaging of substances with a transition period until 1 December 2010 and corresponding information on mixtures until 1 June 2015. www.clpneuvonta.fi/
- Plant protection agents and occupational safety, the Centre for Occupational Safety 2010

Lighting

The lighting for work spaces comprises natural light (windows), artificial light by mains current and, for example, battery-powered safety lighting if necessary. The prevention of excessive light and glare by means of reflectors, awnings and blinds is also part of lighting.

Good lighting helps differentiate between details, does not blind or heat, and is also economic and helps promote occupational safety and job satisfaction. Poor lighting is unpleasant, reduces work efficiency and causes errors that can lead to accidents.

Reasonable differences in light intensity improve the effect of lighting. Big differences in light intensity make it difficult to see, especially if a person has to alternate between looking at dark and light surfaces. The background of the object being viewed and the surrounding area should not be lighter than the object itself. Completely white desks and work surfaces should be avoided. In the walls, the colour white is an advantage; it reflects up to 90% of the light. This means that less intense light is required, and the hazards of heat are reduced during the summer. (A lime-washed surface reflects about 60% and a brick surface 10–30% of light.)

Sufficiency of lighting

General lighting indoors, where employees spend extended amounts of time moving or working, should be 150-200 lux. A rule of thumb is that the intensity should be at least 10W/square metre of floor when using fluorescent lights. For repetitive tasks requiring precision, the minimum lighting level must be higher, usually at least 400 lux, which can be achieved by means of spotlighting. During the summer, artificial light and natural light should generally be reduced (by switching off some lights, and using awnings and blinds).

The recommended light intensity when working outdoors with moving machinery is at least 60 lux, and at least 120 lux for tasks requiring precision.

Eye capacity

Eyesight becomes weaker with age. Visual acuity declines and the eye is more susceptible to glare. Compared with a 20-year-old, a 40-year-old requires twice the amount of light, and a 60-year-old many times the amount. The considerable increase in the need for light in middle age must be considered in design.

The most common deficiencies in lighting:

- cleaning of lights is neglected, resulting in decreased light intensity
- lamps are used for too long
- lamps and igniters are too old
- lamps flicker and make it difficult to concentrate
- lights or display surfaces are directed improperly
- light coming from windows causes glare
- rearranging the space without changing the lighting
- portable lamps/trouble lights without shades
- too much contrast between the light and the background causes glare
- shiny surfaces prevent seeing the object
- outdated and uneconomic installation leads to unnecessary heat loads and costs.
- research shows that good lighting improves productivity and reduces fatigue during work.

For more information:

- Näyttöpäätetyö (Display screen work). Työsuojeluoppaita ja -ohjeita 1 (Occupational safety and health guides and instructions 1). Työsuojeluhallinto (Occupational Safety and Health Administration) 2009.
- Valaistussuosituksset (Lighting recommendations) 9 -1986. Sisävalaistus (Interior lighting). Suomen Valoteknillinen Seura ry (Finnish Light Technology Association).
- Valaistussuosituksset (Lighting recommendations) 10 -1990. Ulkotyö- ja piha-alueet (Outdoor work and yard areas). Suomen Valoteknillinen Seura ry (Finnish Light Technology Association).
- www.valosto.com
- SFS-EN-12464-1, Light and lighting. Lighting of objects of work. The Finnish Standards Association SFS 2003.

Noise and controlling it

The effects of noise

Noise is sound that is disturbing or detrimental to hearing. Loud noise, especially impact or impulse noise, weakens the hearing permanently. The weakening is not generally noticed before it is too late. Noise also affects the blood circulation, causes stress reactions and disturbs sleep.

Noise disturbs performance at work, especially phone use and other oral communication, causes mistakes and inaccuracies. Noise can also increase the risk of accident.

Noise in an office environment can also be disturbing even if it does not damage hearing.

Objectives of noise control

Noise control is aimed at two issues:

- creating a good, low-noise working environment
- preventing hearing damage.

Hearing protection may be the only way to protect your hearing until noise is reduced to a safe level. However, the protection is only a temporary solution. Noise should primarily be reduced by technical means.

Noise level	Maximum exposure time/day
85 dB	8 hours
88 dB	4 hours
94 dB	1 hour
100 dB	15 minutes
115 dB	0

Link to a noise exposure calculator:
www.tyosuojelu.fi/fi/melulaskin

Rules of thumb:

- If you cannot hear normal speech from more than one metre away, the noise level exceeds 85 dB.
- Chain saws and compressed air devices produce about 100 dB (to the ear of an unprotected user).

The risk of hearing damage begins to increase at an exposure level of 80 dB and rises steeply if daily exposure exceeds the values presented in the table. If the noise level exceeds 80 dB, the employer must give employees hearing protection and reserve the opportunity for hearing examinations. The Noise Decree requires that a noise control programme be drawn up and implemented if the average noise level at work is 85 dB or more, or if the highest unweighted temporary value is 140 pascals (137dB). In such cases, employees must also use hearing protection.

Taking the effects of hearing protection into account, the daily noise exposure must not exceed 87 dB or a temporary level of 140 dB.

Noise control programme

For example, a workplace noise control programme includes plans concerning how to

- purchase only low-noise equipment
- remove or replace work phases or methods that cause noise
- muffle sources of noise
- encase machines
- prevent noise from spreading by partitioning.

The occupational safety and health authorities assist workplaces in drawing up noise control programmes and acquiring services.

For more information:

- Government Decree on the Protection of Workers Against Risks Caused by Noise (85/2006)
- Työmelu (Noise at work). Työsuojeluoppaita ja -ohjeita 2 (Occupational safety and health guides and instructions 2). Occupational safety and health administration
- <http://www.ttl.fi>

Vibration and controlling it

The Vibration Decree

The Government Decree on the Protection of Employees from Vibration that is in accordance with the EU Human Vibration Directive sets the following obligations concerning action and exposure limit values for vibration, and for exceeding those limits.

The exposure limits outlined in the Decree shall be applied to all work performed using new machines as of 6 July 2007. However, the exposure limits for work performed on so-called old machines can be exceeded until 6 July 2010 and in the agriculture and forest industries until 6 July 2014.

The manufacturer of a machine or equipment or the party putting it on the market must provide the necessary information concerning vibration emissions from a mobile work machine and hand-held or hand-guided machine. Hand vibration may cause finger blanching and joint damage. Problems caused by body vibration can include lower back pain.

Action and exposure limit values for vibration

The limit value for exposure to hand vibration is 5 m/s² and the action value is 2.5 m/s².

The limit value for exposure to body vibration is 1.15 m/s² and the corresponding action value is 0.5 m/s². All the values refer to an 8-hour average value, defined in three axis.

Evaluating exposure and risk

The employer must determine the employees' possible exposure to vibration and identify the cause of vibration. If necessary, the employer must arrange to measure the level of exposure and evaluate the extent of the risk it causes to the employee's health and safety. The evaluation and measurements must be conducted by an occupational health expert or other person with sufficient knowledge and skills to measure vibration. An external expert must be used if necessary.

Both body and hand vibration can be of the concussion type, including shaking. The Decree does not set limit or action values for shaking, but the resulting health risk must be assessed nevertheless.

Generally speaking, drills, chipping hammers and impact wrenches pose a risk to health, at least with long-term use, unless they are dynamically well-balanced. Similarly, rotating hand power tools can make disc wear non-central. Otherwise, rotating machines have fairly low vibration levels. For example, vibration emission for the best chain saws is about 2.5 m/s², it means they could be used continuously for several hours every day.

If the vibration level for a hand-held machine is 10 m/s², it can be used for a maximum of two hours per day. (Here, two hours if the so-called trigger time.) Correspondingly, a machine vibrating at 20 m/s² can be used for no more than half an hour. The action values for exposure are achieved when these times are reduced to one quarter.

The exposure times for moving machines are usually long. When driving off-road, on icy fields or poor roads for longer periods of time, the action limit for body vibration is usually exceeded. The exposure limit may also be exceeded, especially when driving an empty vehicle too fast. Horizontal vibration is decisive in such cases. On roads, vertical vibration can be too strong when driving fast.

Vibration control programme

The employer must draw up a vibration control programme if an employee's vibration exposure exceeds the action value. The programme is a free-form document outlining the reasons for exceeding the action limit and setting targets for removing the risks it causes or for reducing them to the lowest possible level. It must indicate the target level and the methods and resources used to achieve that target, who is responsible for the measures, and the schedule for those measures. When setting targets, consideration should be given to the development of technology and availability of control measures aimed at the source of vibration, such as stabilisation and levelling of routes.

Training and guidance, personal protective equipment

The employer must provide employees exposed to vibration with the required training and guidance for selecting tools and work methods, driving style and the operation of work machines as well as other activities as necessary.

Special attention should be paid to the methods the employees can use to reduce exposure to vibration by, for example, changing their work habits and driving style, adjusting the seat, using a seatbelt, and maintaining driving routes. The greatest exposure often occurs when driving an empty machine at too high a speed.

Employees performing vibration work outside should be provided with warm, waterproof gloves that still allow a good feel for the tool. In general, gloves do not significantly reduce exposure to vibration, but they do keep the hands warm and thus reduce the hazardous effects of vibration. They are also considered part of the vibration control programme.

The employer can help the employee select the most suitable and safest machine for each type of work by marking the equipment appropriately.

For more information

- Government Decree on the Safety of Machines (400/2008)
- Government Decree on the Protection of Workers from Risks Caused by Vibration (48/2005)
- Tärinä ja sen torjunta työssä (Vibration and controlling it at work). Työsuojeluoppaita ja -ohjeita 43 (Occupational safety

and health guides and instructions 43). Occupational safety and health administration

- Ohjeellinen opas (Guidebook): Hyvät toimintatavat direktiivin 2002/44/E4 (altistuminen tärinälle työssä) täytäntöön pane- miseksi (Good operating procedures to implement Directive 2002/44/E4 (exposure to vibration at work)).
- www.ttl.fi

Dust

Several types of dust are present in workplaces. The quality of dust varies according to the industry and work tasks performed. Dusts bearing significance to health include mineral dusts (quartz, asbestos, other fibre minerals) and organic dusts (flour and wood dust, animal epithelium, mould dusts).

For example, work processes in metal industry produce dusts. The work processes include grinding, cutting, drilling, sanding, sieving, sandblasting, and welding. If the material contains metals and their compounds (arsenic, aluminium, mercury, cadmium, cobalt, chromium, lead, nickel, iron, or zinc), hazards caused by the dust are increased significantly.

Quartz dust is a common hazard in workplaces where they handle stone (e.g. rock drilling and excavation), sand (e.g. foundries, excavation work, and earth-moving), minerals and other products containing materials. Construction workers are also exposed to quartz dust during regular construction and renovation work. Diseases caused by quartz include silicosis and even lung cancer.

Asbestos fibres are mineral dusts that are detrimental to health, they were commonly used earlier. The use of asbestos has been prohibited in Finland for decades, but exposure is possible when repairing or demolishing old pipes, walls or other structures. Demolition works require approval from the occupational safety and health authorities and workers must use highly effective personal protective equipment.

Organic dusts include grain, flour, enzyme, wood, textile, leather and animal dusts. Moulds and microbes can also be included in organic dusts. Many organic dusts are allergenic to humans, i.e. they cause allergic reactions or diseases. Allergens in dust are proteins that sensitise a person with hereditary susceptibility to hypersensitivity. Organic dusts typically cause a sensitising reaction that can lead to a rash, rhinitis or asthma. Sensitising is usually permanent, which means that the person will develop another reaction if exposed again. This is why every effort should be made to avoid exposure.

Occupational diseases caused by dusts are mainly respiratory diseases. If the dust is poisonous or includes poisonous elements, other organs may also be affected. Some dusts may cause rashes. The most significant causes of occupational diseases are the mineral and organic dusts mentioned earlier. Asbestos and quartz can also cause silicosis and increase the risk of cancer. Occupational skin diseases have been caused by organic dusts, cement dust, glass wool and mineral wool and certain metal dusts (nickel, cobalt, and dust from powder dyes).

The harmful effect of dusts depends on the size of the particles in it. Larger particles remain in the upper respiratory track potentially causing asthma-like symptoms, whereas smaller particles are able to reach the alveoli. Nanoparticles are very small and can reach the very back of the respiratory system. Nanomaterials are used industrially and new applications are being developed at an increasing rate. However, there is still insufficient information on their effects on human health. Some materials may be detrimental to the health of persons exposed to them. The safe use of nanomaterials is a challenge for our time.

Dust levels can be reduced by using less dusty materials (pellets or liquids instead of powder), protecting equipment and machines with hoods, finding dust-free work methods, and using respiratory protection if work cannot be made dust-free.

Sources:

- Rantanen S, Pääkkönen R 2008. Kemialliset ja fysikaaliset tekijät (Chemical and physical agents). Työsuojelujulkaisu 86 (Occupational safety and health publications 86), Työhygienia (Occupational hygiene), Työsuojeluhallinto (Occupational safety and health administration), Tampere 2008
- Starck J, Kalliokoski P, Kangas J, Pääkkönen R, Rantanen S, Riihimäki V, Karhula A-L 2008. Työhygienia (Occupational hygiene). 628 pages, Työterveyslaitos (Finnish Institute of Occupational Health), Helsinki

Ventilation

Ventilation refers to the use of air and heat technology to control the indoor air and emissions. Emissions can be hot or cold gases, vapours (including water vapour), fumes, dust, or simply hot air and heat radiation.

Methods for implementing ventilation of work premises

1. the piston principle (so-called clean rooms, paint shops, quarries)
2. the short-cut principle ('the poor man's piston principle'; used for ordinary production premises with many heat sources)
3. the displacement principle (e.g. in high spaces)
4. the mixed principle (low emissions, small rooms)

Methods 1–3 are all displacement methods. If there are a lot of emissions, local ventilation is generally predominant (in methods 2 and 3).

A lot of mistakes are made when planning and implementing ventilation. Special competence is required when planning ventilation. This is one case where the old saying certainly applies: a job well planned is a job half done.

In order for ventilation to perform in the appropriate manner, it also has to be used in the correct manner. The most common mistake is to neglect service and adjustment measures.

The need for ventilation can be reduced and savings made in production costs and energy by minimising the creation of impurities (plugging leaks, choosing the right work methods and using low-emission machines), and by removing impurities immediately by means of local exhaust ventilation.

Typical uses for local exhaust ventilation or negative pressure ventilation chambers and fume hoods are:

- machines that produce hot gases and vapours
- basins that emit impurities
- painting, gluing, solvent wash
- handling of chemicals
- welding work
- cleaning that produces dust
- powerful machine tools

The health- and comfort-based target levels for indoor conditions - heat conditions and air purity - are a key element when planning a ventilation system. The Occupational Safety and Health Act (738/2002) and provisions based on it outline employer's obligations regarding the target level. In the Decree on Concentrations Known to be Hazardous (109/2005), the Ministry of Social Affairs and Health has confirmed a list of substances with concentrations in the workplace air known to be hazardous (HTP values). Employers must take them into consideration when planning the workplace and assessing the working conditions.

Section D2 of the National Building Code of Finland also includes regulations and instructions that can be applied to work premises.

At the very least, the target must be a minimum level derived from the law that applies to all workplaces, but a more demanding target level must be selected whenever possible. For example, the starting point for planning ventilation can be to use the best available technology or minimising health risks as much as possible.

Temperature

The Occupational Safety and Health Act includes requirements for the temperature of work premises under normal conditions. The National Building Code of Finland sets a planning value for general temperature of occupied zones in buildings, which is 21°C during the cold season and 23°C during the summer season. Room-specific guideline values are also defined.

According to the Occupational Safety and Health Act, an employer must limit an employee's exposure to physical factors that are harmful or dangerous to safety or health to such an extent that they no longer pose a threat or danger to the employee's safety or health. Physical factors include temperature, humidity, draft, noise, pressure, vibration and radiation. Exposure to heat, cold, draft or heat radiation can be due to production methods, the nature of the work, machines and equipment, and the working environment.

The Government Decree on Safety and Health Requirements in the Workplace (577/2003) states that the

Guideline values for temperatures and air movement have been drawn up in accordance with workload:

Classification of work	Heat production	Recommended temperature	Air movement
light desk work	< 150 W	21 – 25°C	< 0,1 m/s
other light work	150 - 300 W	19 – 23°C	< 0,1 m/s
medium heavy work	300 - 400 W	17 – 21°C	< 0,5 m/s
heavy work	400 -	12 - 17°C	< 0,7 m/s

window and glass walls of work rooms, with consideration to the nature of the work, must be made of such a material or be so protected that the employee can avoid being exposed to harmful heat load caused by the sun.

Measures to reduce exposure depend on the properties of the factor in question and the nature of the work. As with other occupational hygiene factors, the aim should be to prevent exposure altogether. If general technical methods do not lead to a satisfactory result, the exposure time can be reduced by means of breaks or by changing work tasks. Using personal protective equipment can alleviate the harmful consequences of exposure.

Limit values for temperature and recommendations concerning temperatures

Temperature conditions must maintain a person's heat balance and comfort. In addition to temperature, heat conditions comprise humidity, air movement (draft) and heat radiation. Other factors include the nature and heaviness of the work, manner of performance, and clothing.

The recommended relative humidity is 30-70%.

Working in cold conditions

The hazardous effects of cold begin to appear when temperatures fall below 10°C. Naturally, the greatest exposure to cold occurs in outdoor work, but people are also exposed to drafts and cold when indoors, for example in the food industry. Slight and moderate cooling and weaken the capacity of hands while intense cooling diminishes all capabilities. Employees working for years in the cold develop more joint and muscle problems than those performing similar tasks in warm conditions.

Clothing is often the only means of providing personal protection against the hazards of cold. Further options include insulation of the contact surfaces of tools and machines, or various heating devices for work stations. In some cases it is also possible to change the working conditions and working methods.

Working in hot conditions

During hot summer weather, the heat causes problems in many jobs. Some work exposes employees to heat throughout the year. In order to protect employees from excess heat, employers have to implement measures that can include improving ventilation or shortening the exposure time.

It is the employer's responsibility to use technical measures to ensure that the temperature at the workplace remains below +28°C when the outdoor temperature is below +25°C. If, despite the technical measures, the workplace air temperature exceeds +28°C, work must be reduced by limiting the time that employees are exposed to heat. Exposure times for light and medium heavy work have been established at 50 minutes per hour for work done at temperatures below +33°C and 45 minutes per hour when the temperature exceeds +33°C. This means that a 10-15 minute break is taken every hour. Higher temperatures and heavy physical work require special protective measures. These include determining the risk of heat ailments for the employee, the use of special protective clothing, and frequent breaks during the work. Of course, the primary measures are technical solutions related to ventilation and insulation of heat sources.

The employee can help reduce the heat load by selecting suitable light and loose clothing for the work. It is important to maintain the body's fluid and salt balance. If fluid deficiency is not corrected, the temperature of the internal organs will rise, causing dehydration of the body to place excess burden on the circulation. Without protective measures, work performed in hot conditions may lead to cramps, fainting and even heatstroke.

For more information:

- HTP-arvot 2009 (HTP values 2009). Haitallisiksi tunnetut pitoisuudet (Concentrations known to be harmful). Sosiaali- ja terveysministeriön julkaisu 2009:11 (Publications of the Ministry of Social Affairs and Health 2009:11).
- National Building code of Finland. Ministry of the Environment.
- Industrial Ventilation Design Guidebook. Finnish Development Centre for Building Services Ltd TAKE. Report 27
- www.ttl.fi
- www.tyosuojelu.fi

Safety signs and their use

If the risks to an employee cannot be avoided or sufficiently reduced through general technical or structural measures or by reorganisation of the work, the employer must

- arrange for safety signs
- provide the employee or his/her representative with training and guidance in the meaning of safety signs.

- guidance signs, e.g.
 - emergency exit
 - first aid
 - fire fighting equipment
 - hand signals and oral communication

Safety signs are divided as follows:

- prohibitory signs

No smoking



- warning signs

General warning sign



- regulatory signs

Safety helmet required



Instructions in the table below apply to all signs that utilise safety colours!

More detailed information on safety signs and their use is available in Government Decision 976/1994.

Colour	Purpose	Instructions and information
Red	Prohibitory sign	Dangerous behaviour
	Danger alarm	Stop, off, emergency stop equipment Evacuate
	Fire fighting equipment	Identification and location
Yellow or orange	Warning sign	Be careful, take precautionary measures Investigate
Blue	Regulatory sign	Specific behaviour or action Use personal protective equipment
Green	Emergency exits, first aid	Doors, exits, routes, equipment, devices
	No danger	Return to normal activity

3. WORK, HEALTH AND WELL-BEING

Occupational health care

What is occupational health care?

The employer must arrange occupational health care for his/her employees if the company employs at least one person. Occupational health care activities start with the company's needs, which are defined in cooperation with the employer, employees and occupational health care personnel. This cooperation and definition of common goals is vital in providing effective occupational health care

The aims of occupational health care are:

- a healthy and safe working environment
- a well-functioning work community
- prevention of work-related illnesses
- to maintain work ability and functional capacity, and to promote health.

Occupational health care is implemented according to good professional practice that is based on cooperation and knowledge of the relationship between work and health.

What does occupational health care do?

Promotes work ability

One of the key tasks of occupational health care is to promote work ability. Occupational health care provides assistance in devising an action plan for the workplace for promoting work ability and preventing threats to work ability. At companies with fewer than 20 employees, these practices for monitoring the ability to work are recorded in writing in a workplace survey or a separate document. A separate document is required to qualify for a 60% compensation from Kela for preventive activities in occupational health care. In practice, this means that the employer and employee have agreed on, for example, when a supervisor should bring up work ability-related issues, how sick leave certificates are delivered to the occupational health care provider, and how cooperation can support returning to work after sick leave.

Investigates and assesses

Together, small workplaces and occupational health care can implement and improve the identification and management of risks/health hazards in the workplace. One of the key tasks of occupational health care a workplace survey, an evaluation of the exposure agents present in the workplace, the physical and psycho-social work strain and risks of accidents and violence. It also includes a sur-

vey of first aid preparedness. PIRA is a simple operating model developed for small enterprises. It provides assistance in risk evaluation on the basis of the Occupational Safety and Health Act and helps the enterprise in conducting the workplace survey with occupational health care

Informs and advises

Occupational health care provides answers concerning the development of work, the working environment and work community, and the maintenance and promotion of the health and work ability of employees, as well as the prevention of disability to work. The tasks also include providing information on healthy and safe work methods, occupational diseases, other work-related illnesses, and on occupational accidents and their prevention. Occupational health care is also responsible for providing information on early identification and treatment of substance abuse and on referral to treatment.

Assess work ability and monitors the state of health

The medical examinations performed when starting work determine whether a person has a defect, disability, illness or allergies that might worsen during work or might make that person unsuitable for the work in question.

All medical examinations involve assessing work ability and initiating measures to maintain it when necessary.

Regular examinations are performed on employees exposed to solvents, dust and noise in order to prevent possible professional diseases and to assess excessive exposure.

Participates in organising first aid training

30-60-90 model

30 days: The employer must report an employee's absence due to illness at the latest when the absence has continued for one month.

60 days: Application for sickness allowance must be made within two months. Occupational health care provider assesses the employee's capability to work and need for rehabilitation. Together with the employer and occupational health care, the employer shall investigate the employee's possibilities for continuing work.

90 days: The employee shall provide Kela with a statement regarding his/her remaining capacity to work and ability to cope with the workload at the latest when sickness allowance has been paid for 90 working days included in the maximum period.

Where are services available

An agreement concerning occupational health care for employees can be made with a health centre or a private medical centre offering occupational health care services, or with an occupational health care centre established by a group of companies.

Entrepreneurs should also purchase occupational health care services for themselves.

What kind of agreement can you make?

Statutory occupational health care must be arranged for all employees. This includes the above-mentioned measures to the extent required by the problems in the working environment and the demands of the work tasks in the company.

Occupational health care medical services can be included in the agreement. They can also be extended to cover the entrepreneur or the employer.

What does it cost?

If occupational health care can reduce absences by even a few days each year through preventive measures, it will have paid for itself.

Employees

In 2010, the average cost of occupational health care was EUR 342 per employee, of which Kela paid a refund of EUR 156. Kela refunds 50% of medical care costs and 60% for preventive measures if the workplace has a written model for monitoring and managing work ability and for early support. The rest of the costs are tax-deductible on the company's tax assessment.

The entrepreneur

Preventive measures in occupational health care include health examinations and workplace surveys. Kela will refund the entrepreneur 60% of the costs if a work ability management model is in place. Costs of general-practitioner level medical care can also be refunded by Kela in accordance with the occupational health care provisions regarding compensation. The requirement then is that the entrepreneur has an agreement on medical care services with the same service provider as the preventive occupational health care measures.

Rescue plan

The owner and holder of a building, entrepreneur or other association is obliged, in its operations, to prevent the emergence of hazardous situations, prepare to protect people, property and the environment, and to prepare for independent rescue measures. (The Rescue Act 379/2011.)

A rescue plan is also required for such companies where the number of employees and other people simultaneously on site is at least 50.

The responsibility for initiating the rescue plan lies with the holder of the building or site. If several different companies operate in the same building, the holder of the building is responsible for drawing up the plan in cooperation with the operators.

First aid readiness at workplaces

Workplaces must maintain first aid readiness with consideration to the special conditions prevailing at each workplace, such as the risks involved with chemicals. First aid readiness includes

- appropriate supplies and equipment,
- people with first aid skills,
- knowledge of the measures to be taken in case of an accident or illness in order to provide rapid first aid.

The employer must notify the occupational safety and health authorities of any accident that requires an investigation. This notification obligation applies to serious injuries and cases of death.

Further information:

- www.ttl.fi
- www.kela.fi
- www.spek.fi

Well-being at work increases work ability and productivity

Well-being at work refers to safe, healthy and productive work in companies where professional employees and work communities operate under good management. All members of the work community feel that their work is purposeful and rewarding, and that work is an important part of their life management.

Who is involved?

All working people regardless of age or profession are needed to produce well-being at work. If the company has employees from other companies (such as cleaning staff, maintenance and repair personnel), measures aimed at well-being at work must apply to them as well.

What measures are used to promote well-being at work?

Employer's actions are of crucial importance. They include safety of the working environment, related occupational safety action programme, work guidance and advice as well as development of work, work methods and of cooperation among the work community.

The employee can influence his/her health through work habits and good physical condition, an area in which employers should provide encouragement and support.

Special measures are focused on persons that show symptoms, illnesses or poor condition that threatens their work ability. Occupational health care professionals play a key role in identifying, treating and, if necessary, directing such people to rehabilitation.

What is the benefit of all this?

Well-being at work increases productivity and reduces absences due to illness. The employer can concretely demonstrate that he/she appreciates the employees and cares about their well-being.

For more information:

- Ahonen G, Bjurström L-M, Hussi T. Työkykyä ylläpitävän toiminnan taloudelliset vaikutukset (The economic impacts of activities to maintain work ability). The Ministry of Social Affairs and Health, Kela, and the Finnish Institute of Occupational Health 2001.
- occupational health care at the workplace
- www.ttl.fi/tyohyvinvointi
- www.tyohyvinvointifoorumi.fi
- www.ttk.fi/tyohyvinvointipalvelut

Start of working life		Old-age pension
Healthy people <ul style="list-style-type: none"> • work guidance • training • health counselling • development of work and the working environment 	People with symptoms <ul style="list-style-type: none"> • out-patient rehabilitation • voluntary health promotion • development of work and the working environment • medical treatment ¹⁾ 	People with illness/partial work ability <ul style="list-style-type: none"> • vocational rehabilitation • medical rehabilitation • activities focusing on the workplace and work • re-assignment • medical treatment ¹⁾

¹⁾ When this possibility has been arranged in the occupational health care at the workplace

Good musculoskeletal capacity and health improve workflow and prevent illness

Musculoskeletal system function

Musculoskeletal system capacity, health and knowledge that promotes occupational health are a key prerequisite for work ability. Work ability can be maintained at a good level if

- the work content and work methods,
- work equipment and workplace structures, and
- physical and mental requirements set by the work are adapted to the employee's individual characteristics in the planning stage. It is also important to ensure that the employee is capable of handling the work load and get help in balancing it.

The special features of each workplace should also be taken into consideration.

Issues to consider when managing risks to the musculoskeletal system, and planning work guidance and development of competence

- handling heavy loads
- work positions and movements that place excess load on the system
- repetitive work movements
- grips that require hand strength
- mechanical pressure, e.g. caused by a hand tool
- Work involving unbalanced physical load
- the effect of vibration: body and hand vibration
- the importance of lighting and temperature
- accidents
- work arrangement practices
- psycho-social factors

Inspect and develop

Determine whether workplace tasks involve harmful physical loads or the risk of accident, particularly with regard to lifting by hand, working at a screen, and repetitive work.

Use the report to develop procedures and methods with the employees and assess their success.

If these issues do not receive sufficient attention, the result can be musculoskeletal disorders, which subsequently lead to

- an employee losing his/her work ability and functional capacity
- absences and the related costs
- a change in the atmosphere of the work community
- loss of professional work contribution
- decreased work productivity and quality

Get expert help

Expert help with surveying workload and for development measures is available from occupational health care and the Finnish Institute of Occupational Health. More information about the employer's obligations is available from local areas of responsibility in occupational safety and health.

For more information:

- Käsien tehtävät nostot ja siirrot työssä (Lifting and moving objects by hand at work). Työsuojeluoppaita ja -ohjeita 23 (Occupational safety and health guides and instructions 23). Occupational safety and health administration
- Näyttöpäätetyö (Display screen work). Työsuojeluoppaita ja -ohjeita 1 (Occupational safety and health guides and instructions 1). Occupational safety and health administration
- Toisto-Repe. Toistotyön arviointimenetelmä (A method for assessing repetitive work). Finnish Institute of Occupational Health 2004.
- Näppärä. Näyttöpäätetyön ergonomian ja työympäristön arviointi (Evaluating the ergonomics of display screen work and the working environment). Finnish Institute of Occupational Health and the Ministry of Social Affairs and Health 2004.
- Työkuormituksen arviointimenetelmä TIKKA (A method for assessing workload). Finnish Institute of Occupational Health 2005.
- Ergonomic standards; www.sfs.fi.
- Occupational safety and health databank: <http://fi.osha.europa.eu>
- Finnish Institute of Occupational Health www.ttl.fi

Mental well-being

Opportunities:	Risks:
<ul style="list-style-type: none"> • a small company is like a team • independence when working • the chance to set challenging targets 	<ul style="list-style-type: none"> • working alone • the desire to take on too many roles • the susceptibility to take risks and excessive workloads • insufficient rest and recovery
A small company is like a team	The risks of working alone
Social support (encouragement, support from the manager and colleagues...) is a key factor in managing pressure and stress. In a team, assessing workloads, managing work, and forecasting changes are easier than in a large work community	Inflexible division of work increases the amount of work performed alone, and the risk of isolation. Conflicts, discrimination or excessive competitiveness can disrupt the internal support. Working alone reduces the ability to identify stress factors, harmful requirements or bullying.
Independence when working	The desire or need to take on too many roles
Independence when working offers greater opportunities for self-fulfilment. Independence when working and managing work is beneficial in terms of learning, professional competence and tolerating pressure.	One way of achieving self-fulfilment is to do everything alone. Small entrepreneurs are the employer, employee, taxation expert, occupational safety and health manager, etc. Constantly changing work tasks and unclear job descriptions have a negative impact on well-being.
The chance to set challenging targets	The susceptibility to take risks increases with pressure
Small companies and teams usually provide better opportunities for setting challenging targets. The ability to identify strengths and weaknesses is better than average.	Especially when working alone, the ability to differentiate between possible and impossible challenges is disrupted. If the targets set become personal measures of value, the susceptibility to take unreasonable risks increases.

For more information:

- Inappropriate treatment. Occupational safety and health guides and instructions 42. Occupational safety and health administration.
- Suomela T, Pakkala L. Elän täydesti – näkökulmia yrittäjän työhön ja terveyteen (Living life to the fullest – perspectives on the work and health of an entrepreneur). Työterveyslaitos

Display screen work – well-being for IT work

Risk assessment

Information technology is utilised in almost all types of work. Work performed on computers varies in terms of the amount of information processed, how material is handled, use of a mouse, and the object being viewed. The work also includes negotiations and contacts using a computer and other communication devices.

According to the Government Decision on Display Screen Work (1405/1993), workstations must be assessed with consideration to the harmful physical and mental load and the sight requirements of the work.

Assessment of the risks associated with display screen work must be extensive and task-specific. Conditions affecting the physical and mental load must be taken into account when identifying risks.

- These factors include the positioning of the screen, keyboard and mouse as well as other peripheral devices
- dimensions and adjustments of the work station
- sight requirements
- usability of programmes
- lighting and temperature conditions
- work community support and leadership
- amount and type of information and contacts
- opportunities to influence the work.

Arranging work

Working at a display screen strains the back, neck, shoulders, upper limbs and eyes. Display screen work must be arranged so that other tasks and work phases break up the monotonous work load at the terminal. Breaks must be taken at appropriate intervals. Breaks from display screen work shall include movement, muscle stretching and focusing on other objects to avoid eye strain

Make sure that

- the furniture is correctly dimensioned and suitable for the user and the work
- the office chair is properly dimensioned for the employee
- the desk and display screen can be adjusted
- there is sufficient space for the keyboard, mouse, and other materials
- there is sufficient desk space to support the arms, and a wrist support is available if needed
- lighting is properly positioned with regard to work and health
- sound conditions are suitable; particularly in work that requires concentration
- the amount of information processed and the time used support appropriate workload
- guidance is available should problems arise

Vision and eye examinations

Occupational health care should arrange vision and eye examination for people doing display screen work.

The person should have sufficient vision for the intended work either without glasses or corrected with glasses appropriate for the work.

Special glasses

According to the Government Decision, the employer must provide the employee with special glasses appropriate for the display screen work if ordinary glasses are not suitable for the work even after ergonomic surveys and subsequent corrections at the workplace.

Special work glasses are glasses that differ from normal glasses intended for general use in terms of strength, lens type or lens installation.

Special work glasses are only necessary for employees with presbyopia or, in exceptional cases, employees under the age of 45 if the work environment cannot be altered so that glasses designed for general use function flawlessly.

Refund of glasses requires a statement from an ophthalmologist or optician clearly indicating the grounds for special glasses or other possible aid devices. If only one pair of glasses is prescribed for an employee after a vision examination, these glasses do not fall within the scope of the Government Decision because they are also suitable for other use.

For more information:

- Näyttöpäätetyö (Display screen work). Työsuojeluoppaita ja -ohjeita 1 (Occupational safety and health guides and instructions 1). Työsuojeluhallinto (Occupational safety and health administration).
- Näppärä. Näyttöpäätetyön ergonomian ja työympäristön arviointi (Evaluating the ergonomics of display screen work and the working environment). Finnish Institute of Occupational Health, and the Ministry of Social Affairs and Health 2004.
- Occupational safety and health data bank: www.tyosuojelutietopankki.fi
- Finnish Institute of Occupational Health: www.ttl.fi

Smoking at the workplace

Ambient tobacco smoke is classified as a carcinogenic substance. Passive smoking also increases the risk of cardiovascular disease and reproductive health disorders. For this reason, non-smoking employees must be protected from tobacco smoke.

The employer must take responsibility for prohibiting smoking in the premises that are deemed smoke-free areas by the Tobacco Act. Such premises include facilities that are public and common for the entire work community. The employer also has to monitor observation of the ban and prohibit or limit smoking in other premises to ensure that employees are not unintentionally exposed to tobacco smoke. Prior to prohibiting or limiting smoking, the employer must negotiate with the employees or their representative.

An amendment to the Tobacco Act designed to protect restaurant employees from tobacco smoke entered into force on 1 June 2007, banning smoking in restaurants. Smoking is only permitted in separate smoking booths from which tobacco smoke cannot spread to other parts of the restaurant. Eating and drinking in the smoking area is prohibited. Work is prohibited in the smoking booth, with the exception of the necessary maintenance of order, fire and rescue operations and attendance to safety. The smoking booth may only be cleaned after proper ventilation.

Pregnant employees may not perform work that involves exposure to ambient tobacco smoke. If it is not possible for them to work in a smoke-free area, the employees are entitled to apply for special maternity leave. Employees under the age of 16 may not perform work that involves exposure to ambient tobacco smoke. Employees over the age of 16 but under 18 may do such work under special circumstances if the work does not pose any special health risk.



No smoking

Smoking at the workplace is prohibited

- in premises to which customers or the general public have unrestricted access
- joint premises of the workplace, such as corridors, meeting rooms, facilities for rest and eating meals and other similar premises
- washing, dressing and bathroom facilities
- indoor and outdoor facilities at schools and day care centres
- in restaurants, with the exception of a separate smoking booth.

The employer shall ensure that these premises are designated, and monitor observation of the ban.

Smoking is permitted

- in separate areas that are designated and labelled as smoking booths, and where ventilation has been arranged so that tobacco smoke does not spread to smoke-free premises.

Measures in case of exposure

If risk assessment indicates that employees are exposed to significant amounts of ambient tobacco smoke, the employer must implement measures to reduce the exposure. The assessment must be conducted regularly. The employer must also monitor the impact of the reduction measures and provide employees with information on the risks of ambient tobacco smoke and the measures to reduce exposure. The ASA Register (National Register of Workers Exposed to Carcinogens) maintained by the Finnish Institute of Occupational Health must be notified of employees that are exposed to ambient tobacco smoke. The employer must ensure that occupational health care performs the statutory examinations on exposed employees.

Authorities monitoring the Tobacco Act:

General administration and guidance:

- The Ministry of Social Affairs and Health

General monitoring, and monitoring of sales and advertising:

- The National Supervisory Authority for Welfare and Health Valvira

Regional monitoring of the Tobacco Act:

- Regional State Administrative Agencies

Retail sales of tobacco and local monitoring of smoking:

- municipal health inspectors

Monitoring of employer obligations in relation to the Tobacco Act, monitoring of the carcinogenic risk caused by ambient tobacco smoke:

- Areas of responsibility in occupational safety and health

Monitoring of smoking at public events and in the public indoor premises of work communities that are intended for customers:

- police authorities

For more information:

- Government Decision on Environmental Tobacco Smoke and Combating the Associated Risks of Cancer at Work (1153/1999)
- Government Decision on Amending the Annex to the Government Decision on Medical Examinations in Connection with Work Involving Special Health Hazards (1154/1999)
- Ministry of Social Affairs and Health Decree on Smoking Areas in Restaurants and Other Catering Business Premises (964/2006)
- The Act Amending the Act on Measures to Reduce Smoking (700/2006)

Occupational safety and health co-operation at the workplace

Maintaining occupational safety at the workplace always requires cooperation between the employer and the employee. The Act and Decree on the Enforcement of Occupational Safety and Health and the occupational safety and health agreements specify the cooperative bodies to be formed for the activities. As a result, an occupational safety and health manager is appointed for the workplace. If necessary, an occupational safety and health representative is also selected and an occupational safety and health committee established.

Occupational safety and health manager

The employer appoints an occupational safety and health manager to represent it in the cooperation on occupational safety and health. This person should be well acquainted with the occupational safety and health regulations and conditions at the workplace. The occupational safety and health manager must be provided with sufficient operational preconditions for handling his/her responsibilities. The entrepreneur can also serve as the occupational safety and health manager.

Occupational safety and health representatives

The blue-collar and white-collar workers select an occupational safety and health representative and two deputy representatives to represent them when dealing with the employer and the occupational safety and health authorities.

A representative must be selected when the workplace has a combined total of at least 10 blue-collar and white-collar workers.

The blue-collar and white-collar workers can also select a joint representative if so agreed at the workplace. See the occupational safety and health agreement in your sector for more information.

Occupational safety and health committee

The occupational safety and health committee serves as a cooperative body between different personnel groups.

Unless otherwise agreed, such a committee must be established if at least 20 employees work regularly at the workplace.

Occupational safety personnel register

The Occupational safety personnel register is administered by the Ministry of Social Affairs and Health and maintained by The Centre for Occupational Safety. It contains information of the occupational safety personnel at workplaces.

The employer is required to notify the register of the names and contact information of their occupational safety personnel and the name of the occupational health care provider. The statutory requirement to provide the information is set out in the Act on the Occupational Safety Personnel Register (1039/2001).

To be appointed	OCCUPATIONAL SAFETY AND HEALTH MANAGER to represent the employer	always
To be selected	OCCUPATIONAL SAFETY AND HEALTH REPRESENTATIVE to represent the blue-collar and white-collar workers	if the company has at least 10 employees
To be established	OCCUPATIONAL SAFETY AND HEALTH COMMITTEE as a cooperative body	if the company has at least 20 employees, unless other form of cooperation is agreed upon

Details and sources

The duty of the **areas of responsibility in occupational safety and health** is to monitor compliance with occupational safety and health legislation and regulations at the workplace. They shall also improve the level of safety and health at workplaces, provide advice and instructions and issue opinions concerning the application of the legislation and regulations, and pursue cooperation with employer and employee organisations in the field of occupational safety and health. www.avi.fi, www.tyosuojelu.fi

Centres for Economic Development, Transport and the Environment (ELY Centres) support the set-up, growth and development of SME's by offering advice, training, development services and funding. Services of the innovation representatives and other services offered by the Finnish Funding Agency for Innovation (Tekes) and personnel-related services for companies are also available through the ELY centres. The personnel-related services refer to recruitment and training as well as expert advice for companies dealing with change. Some of the services of the ELY centres are offered through the regional TE offices. For example, applications for start-up grants for new entrepreneurs are submitted to a TE office.

ELY Centres make most of the decisions regarding projects funded by the EU and concerning companies. The new EU funding programme period is 2014-2020. The implementation of the new programme period is scheduled to start during 2014. Possible projects include the development needs of an individual enterprise and wider projects for groups of enterprises. Multi-operator cooperation enables the creation of training projects aimed at developing the skills of the personnel.

At the national level, ELY Centres are also responsible for allocating funding for pay subsidies for the recruitment of people with partial work ability thus enabling those people to participate in the working life. www.ely-keskus.fi

The Centre for Occupational Safety produces material related to occupational safety and well-being at work to be used at workplaces. In addition to producing material, the centre also provides training, consultation and communications related to developing the working environment and work community. The Centre for Occupational Safety is the administrator of the Occupational Safety Card system. The centre also maintains the Occupational Safety Personnel Register, where employers are required by law to register the current information of the persons involved in occupational safety at the workplace (occupational safety and health manager and representatives) and information on the occupational health care provider. For more information, please see www.ttk.fi.

Municipal trade and industry activities are managed by individual municipalities or companies set up by several municipalities. They have the best expertise in the regional trade and industry services and can provide

information on the assistance available. They are also the best link to dealing with municipal administration, e.g. regarding new plots.

The Finnish Work Environment Fund provides funding for research and development activities aimed at improving working conditions and the safety and productivity of work communities. Forms of funding include research and development projects, development grants, communication and training projects and scholarships. The communication and training projects can be divided into the following forms of funding: communication product and method, training and learning method, conference and seminar, communication campaign, and project communications.

Detailed terms of funding apply to each form of funding. There are no specific application times for applying for funding for project communications or for development grants. Other applications can be made twice a year. Applications are submitted via an on-line application system. For more information, please see www.tsr.fi

On the website, you can search for past research and results.

Workplace Development Programme TEKES/Tyke (Tekes/Liideri – Business, productivity and joy at work 2012–2018). The objective of the Liideri programme is to help companies to renew their operations through developing management, forms of working, and competences of their personnel. The key themes are participation of employees in the development of the company and developing new forms of working. The programme offers funding and expert advice for projects aimed at growth of business through competitive edge achieved through innovation www.tekes.fi

The Finnish Institute of Occupational Health performs national research work in the area of occupational safety and health and occupational health care. Companies can also buy services from the institute. Useful information regarding the development of occupational safety and well-being at work can be found on their website at www.ttl.fi

The European Social Fund (ESF) can provide support for improving employees' well-being at work and work ability. Under normal circumstances, the best way to establish a project is with the help of occupational health care and by joining forces with other entrepreneurs in the same industry or municipality. These applications are processed by ELY Centres and Regional State Administrative Agencies.

The ELY Centres can provide additional information on ESF funding specifically aimed at solving problems associated with structural changes in working life. The main aim of the Fund's Objective 3 programme is to combat unemployment in advance with a particular focus on em-

ployees working in SME's. Also in this area, networking between small companies is the most practical way to initiate large and influential projects.

The aim of the **European Agency for Safety and Health at Work** is to collect and disseminate information on occupational safety and health. In cooperation with its national partners, or Focal Points, the Agency maintains an information network on the Internet. The network is designed to spread new information related to occupa-

tional safety and health. Among other things, it offers practical solutions to promote occupational safety and health at companies.

In Finland, the Occupational Safety and Health Department at the Ministry of Social Affairs and Health serves as the Focal Point for the European Agency for Safety and Health at Work.

The Agency's Finnish website can be found at <https://osha.europa.eu/fi>, and the international website at <https://osha.europa.eu>.

Remember this at least

You are responsible for your safety and well-being

Check list to get the self-employed started

Health, safety and work ability

- Many factors affect a person's suitability to entrepreneurship: ability to handle pressure, social skills and other personality traits, knowledge of the industry and professional skills, state of health, and the support of family and friends.
- Make time for family and friends, for training, for promoting your own health and recovery from work.
- Occupational health care is there to maintain your ability to work and cope with your workload and to identify and prevent risk factors caused by work-related illnesses and hazards. Arrange occupational health care for yourself and embrace a professional safety culture.

Social security

- Make adequate pension insurance contributions (e.g. YEL and MYEL contributions). They guarantee reasonable financial security in case of illness, accident, death or unemployment. Pension insurance contributions paid at an adequate level will also provide cover for parental leave and retirement.

[laskuri/Varma](#) [laskuri/Lähitapiola](#) [laskuri/Etera](#)

- obtain required insurance cover: accident insurance valid at work and in leisure time, life insurance, voluntary pension insurance and liability insurance cover required in your line of business (product liability insurances, business interruption insurance, legal expenses insurance). Find out whether your insurance also covers possible occupational diseases..

Cooperation partners and networks

- Have you got someone to cover for your holidays, illness and busy times? What will you do yourself and what will your partners do? The self-employed must recover, too.
- Who can help you think about developing your business operations?
- Start networking and join a local entrepreneurs' association/sectoral organisation. You will find help and useful information there.

Financial issues

- find out in advance if your business idea is viable in the long run
- do not take financial risks you cannot cope with
- avoid payment defaults, keep your invoicing up to date and pay your bills on time
- do not participate in the black economy, work must be profitable above board
- make sure of the quality of your service of product
- make agreement in writing and use expert help if needed
- remember that your charge per hour must include your wage, holiday pay, pension contribution and other pensions, your purchases, your recreation, trading capital costs, depreciations and your profit.

Growing your enterprise

Before hiring your first employee and additional staff, find out what statutory obligations and responsibilities employers have. Get trained and use external help.

Example of the effect of entrepreneur's confirmed YEL income/YEL contribution on social security

- new self-employed entrepreneur, aged 30, estimated retirement age 64

Confirmed income €/year	YEL insurance contribution €/year	Sickness allowance,€	parental allowance €	unemployment allowance, € *	Old age pension €/kk	disability pension, €/kk
7,500	1,363	24	19	0	300	309
22,000	3,998	51	55	32, 66 or 56	879	908
42,000	7,633	92	105	32, 66 or 83	1,678	1,733

*peruspäiväraha tai ansiopäiväraha (edellyttää työttömyyskassan jäsenyyttä)

Example of an entrepreneur's network



Websites:

www.yrityssuomi.fi
www.omayrityssuomi.fi
www.yrittajat.fi
www.perheyritystenliitto.fi
www.pienyrityajat.fi
www.tyosuojelu.fi

www.ttk.fi
www.ttl.fi
www.stm.fi
www.finlex.fi
 Bank contact
www.tyokyyntuki.fi

Addresses and contact information

DATA BANK OF LEGISLATION AND COLLECTIVE AGREEMENTS
www.finlex.fi

SEARCH FOR PUBLIC SERVICES AND FORMS
www.suomi.fi/asiointi

OCCUPATIONAL SAFETY AND HEALTH DATA BANK ON-LINE
<http://fi.osha.europa.eu>

DEVELOPMENT AND FUNDING SERVICES FOR SME'S
 collection of links www.te-palvelut.fi/te/fi/

AREAS OF RESPONSIBILITY IN OCCUPATIONAL SAFETY AND HEALTH
www.tyosuojelu.fi

CENTRES FOR ECONOMIC DEVELOPMENT, TRANSPORT AND THE ENVIRONMENT
www.ely-keskus.fi

FINNISH INSTITUTE OF OCCUPATIONAL HEALTH
www.ttl.fi

OTHER EXPERTS

Finnish Centre for Pensions
www.etk.fi

European Chemicals Agency
<http://ec.europa.eu/echa>

Finnvera Oyj
www.finnvera.fi

Inspecta Oy
www.inspecta.fi

Foundation for Finnish Inventions
www.keksintosaatio.fi

Finland Chamber of Commerce
www.keskuskauppamari.fi

Finland's Advisory Committee on Chemicals
www.kemikaalineuvottelukunta.fi

Poison Information Centre
www.myrkytystietokeskus.fi
 tel. (09)471 977 (direct)
 tel. (09)4711 (switchboard)

<https://oma.yrityssuomi.fi/>

Finnish Patent and Registration Office
www.prh.fi

SME Foundation
www.pkt.fi

National Supervisory Authority for Welfare and Health VALVIRA
www.valvira.fiqqq

Ministry of Social Affairs and Health
www.stm.fi

The Finnish Innovation Fund SITRA
www.sitra.fi

Finnish Standards Association SFS
www.sfs.fi

Association of Finnish Accounting Firms
www.talouhallintoliitto.fi

Finnish Environment Institute SYKE
www.ymparisto.fi/syke

THL (National Institute for Health and Welfare)
www.thl.fi

Radiation and Nuclear Safety Authority STUK
www.stuk.fi

Federation of Accident Insurance Institutions
www.tvl.fi

The Finnish Funding Agency for Innovation TEKES
www.tekes.fi

The Finnish Safety and Chemicals Agency TUKES
www.tukes.fi

Ministry of Employment and the Economy
www.tem.fi
www.yrityssuomi.fi
www.omayrityssuomi.fi

The Finnish Work Environment Fund
www.tsr.fi

Centre for Occupational Safety
www.ttk.fi

Insurance Centre
www.vakes.fi

NATIONAL LABOUR MARKET ORGANISATIONS AND INTEREST GROUPS

AKAVA ry
www.akava.fi

Confederation of Finnish Industries
www.ek.fi

The Central Union of Agricultural Producers and Forest Owners MTK
www.mtk.fi

Finnish Family Firms Association
www.perheyrittystenliitto.fi

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

Association of Finnish Local and Regional Authorities
www.kunnat.net

Suomen Pienyrittäjät ry (Small business in Finland)
www.pienyrittajat.fi

Federation of Finnish Enterprises
www.yrittajat.fi

Finnish Confederation of Professionals STTK
www.sttk.fi

Suomen kuntaliitto (local Finland)
www.kunnat.net

Finnish Environmental Administration SYKE
www.ymparisto.fi/syke

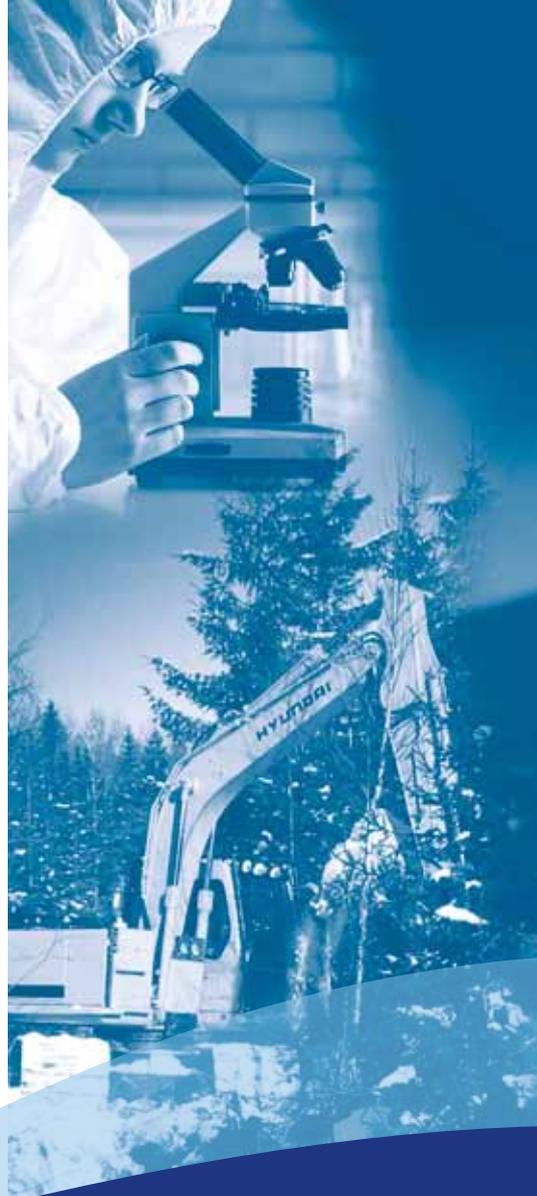
The Federation of Finnish Enterprises
www.yrittajat.fi

The Finnish Confederation of Salaries Employees STTK
www.sttk.fi

The Ministry of Employment and the Economy
www.tem.fi

Information material concerning employment, work environment and working conditions has mainly been designed to meet the needs of large and medium-sized workplaces – that is workplaces with specialists to use the material. Until now there has been fairly little information material suitable for the needs of small enterprises.

This information pack aims to fill that void. This publication covers the most important topics, summarising them into a practical and easy-to-understand presentation. It is not perfect, that is why there are plenty of references to further information.



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