



Yritystä!

MunDuuni

My business

An operational model for entrepreneurship
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A. An operational model for self-employment



Coming up with a business idea and starting your own business is fairly easily done. However, running a business without a business plan is unwise. Careful planning at the offset helps to run operations smoothly at every stage of the lifespan of the business, and it also makes closing a business easier.

The operational model for self-employment serves a number of purposes. It provides an overview of an entrepreneur's operating environment and helps those planning on starting a business to identify the various crucial elements that should be considered when becoming self-employed.

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provides a framework of the stages, functions and key tasks of operating a business arranged in a table format.

The stages of running a business are presented in five columns, and the key tasks of each stage are described in twenty rows, covering a total of one hundred situations during the lifespan of a business. These consist of different tasks, events, situations and factors that every entrepreneur should take into consideration.

The five stages of operating a business are:

1. Identifying a business idea and mapping out ideas for operating the business
2. Planning the business
3. Establishing the business
4. Running the business
5. Closing the business

The all-round operational model can be applied as a guide to understanding the various aspects of entrepreneurship in any field of business. It provides a tool for the entrepreneur to keep on top of what has already been done, what is yet to be done and what may have been overlooked. Things do not happen by themselves. Running a business entails a number of different processes that an entrepreneur should be familiar with.

Entrepreneurship extends beyond just starting and founding a business and marketing and selling products – the entrepreneur's private life and the society



around them also play a role in running the business. The operational model provides three different viewpoints to entrepreneurship: 1) the entrepreneur as a private person 2) the entrepreneur as an entrepreneur 3) the entrepreneur as a user of public services.

The operational model is especially intended for entrepreneurs whose business operations are affected by a disability or a chronic illness. It helps to identify the special requirements of a disabled entrepreneur's business operations specifically.

The Yritystä! Project 2016 - 2018 (2019) is managed by The Finnish Association of persons with Physical Disabilities. The aim of the project is to promote employment for persons with disabilities and chronic diseases through entrepreneurship.

Sinikka Winqvist
Project manager

B. The five stages of operating a business

The model describes business operations using five basic stages: 1) Identifying a business idea 2) Planning the business 3) Establishing the business 4) Running the business 5) Closing the business

1. Identifying a business idea

Brainstorming and mapping out ideas for the business operations and product is a creative process, during which you identify and think up different options. It is a good idea to bounce ideas off friends and family at this stage. Informal notes can be taken to outline ideas; however, at this stage they should not yet be presented to experts.

2. Business planning

Plans refer to written presentations and calculations that define business operations. The most important of these is a business plan, which clarifies the product idea and business project for financiers and experts, for example.

3. Establishing a business

Founding a business, as well as launching, running and concluding its operations all entail drawing up agreements and submitting notifications and other documents to public authorities. These agreements and documents define the acting parties, the objec-

tives of the agreements, rights, responsibilities, ownership and distribution of work and terms. The entrepreneur signs agreements with their partners, service providers, subcontractors and clients, and files the necessary notifications with public officials.

4. Running the business

A business should only launch operations once all of its plans and agreements are finalized, the necessary documents have been submitted to public officials, the company has set up its business space, and its tools and services are up and running. The entrepreneur should be prepared for the fact that at first, it may take time for the business to start running smoothly – the mechanisms of business life will eventually start rolling, and assignments will start coming in and the amount of work will begin to grow.

5. Ending business operations

A business is ended either on the entrepreneur's own initiative, or the initiative of other parties. Whatever the reason for ending operations, a business must fulfill its responsibilities and legal duties according to agreements made, and provide necessary documents to public officials. The entrepreneur informs partners and clients that the business is closing.

| | | The Five Stages of Operating a Business | | | | |
|---|--------------------------|---|-------------|-----------------|--------------|------------|
| | | 1. Business Idea | 2. Planning | 3. Establishing | 4. Launching | 5. Closing |
| The Twenty Core Functions of a Business | 1. Introduction | 1.1 | 2.1 | 3.1 | 4.1 | 5.1 |
| | 2. Roles | 1.2 | 2.2 | 3.2 | 4.2 | 5.2 |
| | 3. Networks | 1.3 | 2.3 | 3.3 | 4.3 | 5.3 |
| | 4. Functional capability | 1.4 | 2.4 | 3.4 | 4.4 | 5.4 |
| | 5. Goals | 1.5 | 2.5 | 3.5 | 4.5 | 5.5 |
| | 6. Products | 1.6 | 2.6 | 3.6 | 4.6 | 5.6 |
| | 7. Tasks | 1.7 | 2.7 | 3.7 | 4.7 | 5.7 |
| | 8. Marketing | 1.8 | 2.8 | 3.8 | 4.8 | 5.8 |
| | 9. Sales | 1.9 | 2.9 | 3.9 | 4.9 | 5.9 |
| | 10. Premises | 1.10 | 2.10 | 3.10 | 4.10 | 5.10 |
| | 11. Schedules | 1.11 | 2.11 | 3.11 | 4.11 | 5.11 |
| | 12. Logistics | 1.12 | 2.12 | 3.12 | 4.12 | 5.12 |
| | 13. Tools | 1.13 | 2.13 | 3.13 | 4.13 | 5.13 |
| | 14. Financing | 1.14 | 2.14 | 3.14 | 4.14 | 5.14 |
| | 15. Social security | 1.15 | 2.15 | 3.15 | 4.15 | 5.15 |
| | 16. Insurance | 1.16 | 2.16 | 3.16 | 4.16 | 5.16 |
| | 17. Taxes | 1.17 | 2.17 | 3.17 | 4.17 | 5.17 |
| | 18. Payment transactions | 1.18 | 2.18 | 3.18 | 4.18 | 5.18 |
| | 19. Accounting | 1.19 | 2.19 | 3.19 | 4.19 | 5.19 |
| | 20. Acquisitions | 1.20 | 2.20 | 3.20 | 4.20 | 5.20 |



C. The Twenty Core Functions of a Business

1. Introduction

Operating a business is about using systematic activities to reach goals set for the business. The five stages of operating a business – creating a business idea and planning it, founding it, launching it and concluding the business – consist of twenty basic functions.

2. The different roles of an entrepreneur

An entrepreneur should understand the various roles and capacities that they operate in within the business and the services market. An entrepreneur is not only the owner and manager, but also the purchaser, marketer and salesperson for their business. In the services market, the entrepreneur acts in the role of client.

3. Roles of networks

A business always operates within a number of networks – those of services, sub-contracting, co-operation, authorities, line of business and clients. In social media networks and peer networks, the entrepreneur can share their experiences and opinions with others.

4. Functional capability

The business activities, schedules and customer services must be adapted to the entrepreneur's personal resources and functional capability. The entrepreneur must monitor their own well-being and the limitations of their physical capabilities, observational and communicational abilities to identify their restrictions, and, on the other hand, what motivates them and encourages positivity.

5. Goals

An entrepreneur should know whether they are aiming for extra income or profit and results. Running a business requires effort, money and time. In return, you create many different fulfillments, such as the satisfaction created by hard work, fulfilling oneself through entrepreneurship, and a sense of participation in society.

6. Products and services

The product and service idea is developed through brainstorming, conceptualization, planning and forging agreements, all of which help manifest into a product ready for the market. Creating a product, service design and product grouping are all relevant tools for the self-employed as well.

7. Tasks related to production

The different stages of a company's lifespan consist of different tasks, which the entrepreneur defines and plans mostly independently. At the founding stage, the focus is on negotiating agreements and submitting documents for authorities. Once a business has launched operations, it acquires resources and markets and sells its products, and follows/monitors the product output and financial results. At the closing stage, the focus is once again on negotiating agreements and providing the relevant authorities with the required official documents.

8. Marketing and communications

Running a business is first and foremost about communication. This enables the entrepreneur to obtain any necessary information from their partners and authorities. Marketing communications and measures are needed to market products to clients through different channels on the Internet, social media, and other media such as print, depending on the target group.

9. Sales

The business idea should be based on existing demand for the entrepreneur's products and services. There are many different platforms available for carrying out business, such as online retail. The entrepreneur will also need software for sales, invoicing and customer management. A deal always also constitutes an agreement.

10. Operating environment

A business needs a space and an operating environment for its activities. The product idea and field of business dictate the specific needs concerning the premises, i.e. which tasks can be carried out at home and which need to be done at the company's premises, clients' premises, at events or online.

11. Schedules

Running a business often requires following a number of schedules. The conceptualization and planning of a business idea are carried out to the entrepreneur's own schedule; however, once the business is up and running, it must adhere to schedules outlined in agreements and set by legal responsibilities, in addition to production, marketing and sales schedules.

12. Transport and logistics

Operating a business always involves moving people and goods from one place to another. The mode of transport, distance and impact of transport services must also be taken into consideration in business operations. Sending and receiving products is a part of the company's logistics.

13. Tools

Operating a business always requires using certain tools, even in expert and specialist tasks. Digital work requires hardware, software and services for managing and transferring data, media and information. Digital information systems and their files are examples of tools.

14. Financing

It is useful to have financing, sales and profitability calculations in place when organizing funding for the business. Funding secures sufficient working capital (i.e. money) to run the operations until the business starts to generate income through sales. Start-up grants may also be awarded for self-employment, as well as loans for starting a business.

15. Benefits

Businesses have certain statutory duties towards different authorities. The entrepreneur as a private person is also a client of different public services such as Tax Administration, The Social Insurance Institution of Finland, municipal services for the disabled, social services, public employment and business services, and pension insurance companies, all of which involve certain rights, responsibilities and benefits. Combining business income and social security may present both challenges and opportunities.

16. Insurance

An entrepreneur has insurance both as a private person and as an entrepreneur. Things may not always go as planned for the business, and in such situations insurance such as earnings-related pension insurance, insurance covering accidental damages as well as vehicle, travel, liability, business premises and health insurance, provide financial security.

17. Taxes

The taxation of a business depends on the legal form of the company. The business income and other income and benefits of a private trader are subject to individual income tax, whereas a limited company is independently liable for corporate income tax. Value-added tax refers to tax included in the services bought and sold by the company.

18. Payment transactions

The business acquires various banking services for handling payment transactions, such as business accounts and company credit cards. It is important to keep personal and company payment transactions separate, even in the case of a small-scale business.

19. Accounting

It is advisable to use an external accountant to manage company accounts. This partnership must be in place before business operations are launched. Data submission and entries to the Incomes register, as well as closing a business, are most easily done with the help of a professional accountant. The company also has a statutory obligation to draw up an income statement and submit it to the relevant authorities according to the Accounting Act and its provisions.

20. Acquisitions

An entrepreneur must take care of company acquisitions and purchase equipment and services according to financial calculations, schedules and plans in place. It is advisable to look into collective use and rental options and take advantage of these where possible – it is not worth tying up the company capital on production equipment and a large amount of storage space.



D. The hundred core tasks of running a business

1. Identifying a business idea

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| 1.1 | Objectives at the idea stage | Mapping out ideas for business operations, searching and analyzing information |
| 1.2 | Determining the role of the entrepreneur | Should I run a business on my own or in partnership with someone else? |
| 1.3 | Defining the role of the entrepreneur's networks | The role of my networks – how will my friends and family support my entrepreneurship? |
| 1.4 | Determining the entrepreneur's functional capability | How will my functional capability and my situation in life affect my entrepreneurship? |
| 1.5 | Mapping out business aims | Will I be aiming towards extra income and success, or do I want to focus on fulfilling myself as an entrepreneur? |
| 1.6 | Defining tasks | How do I define my business idea, work tasks and clients? |
| 1.7 | Generating ideas for products and services | What kinds of products and services can I and do I want to produce as an entrepreneur? |
| 1.8 | Creating ideas for marketing | How would my business use the Internet, social media and other media, including print? |
| 1.9. | Creating ideas for sales activities | What kind of demand does my business and products serve in the market? |
| 1.10 | Devising ideas for business space | My business space – shall I work from home, online or do I need a separate business premises? |
| 1.11 | Outlining schedules for the business | What is the timeline for planning, establishing and launching my business? |
| 1.12 | Devising ideas for personal and business transport | How will business operations change my need for transport and transport services? |
| 1.13 | Defining tools for the business | Defining tools for the business |
| 1.14 | Clarifying financing issues | Does my current financial situation, income and loans, affect the financing of the business? |
| 1.15 | Clarifying effects on social security | Will my business income affect my social security? |
| 1.16 | Clarifying current and needed insurance | What insurance do I currently have, and what insurance will be needed for my business? |
| 1.17 | Clarifying tax issues | What taxes am I currently subject to, and what do I need to know about corporate tax? |
| 1.18 | Clarifying the organizing of payment transactions | What kind of banking services do I use as a private individual, and which kind of services will I be needing as an entrepreneur? |
| 1.19 | Determining how to organize accounting | How do I separate my private finances and business finances? |
| 1.20 | Determining acquisitions | What kinds of acquisitions will be required for running my business? |

D. The hundred core tasks of running a business

2. Business planning

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| 2.1 | Objectives at the planning stage | Planning helps the entrepreneur to define different aspects of their business operations. |
| 2.2 | Planning the roles within the business | The entrepreneur chooses the legal form for their business, and defines the work distribution within the company. |
| 2.3 | Planning the roles of networks | The entrepreneur defines all the partners of the business. |
| 2.4 | Planning regarding functional capacity | The entrepreneur negotiates with relevant providers to define and obtain personal assistance, transport, interpreting and assistive tools according to their needs. |
| 2.5 | Planning the aims of the business | The entrepreneur defines the aims and values of their business, using the help of experts in entrepreneurship. |
| 2.6 | Planning tasks within the business | The entrepreneur defines work stages and work distribution in their company's production or service. |
| 2.7 | Planning products and services | The entrepreneur defines the product concept for their business. |
| 2.8 | Marketing plan | The entrepreneur defines the appropriate marketing measures and metrics with experts. |
| 2.9. | Sales plan | The entrepreneur defines target groups, as well as sales procedures and systems, with a sales expert. |
| 2.10 | Plans regarding business premises | The entrepreneur defines the location, acquisitions, furniture and possible adjustments needed for their business premises. |
| 2.11 | Planning schedules | The entrepreneur sets out timelines for all business functions with their accountant, among others. |
| 2.12 | Planning transport and logistics | The entrepreneur defines the logistics and personal transport related to business operations. |
| 2.13 | Planning the business tools | With an expert, the entrepreneur defines the equipment, software and services needed for the business. |
| 2.14 | Financial planning | The entrepreneur sets out funding needed for the company with financial experts, using financial calculations drawn up for the company. |
| 2.15 | Plans regarding social security | The entrepreneur updates their rehabilitation, service, employment and study plans, among other things, and checks their pension cover. |
| 2.16 | Planning regarding insurance | The entrepreneur maps out the insurance needed for their business with an insurance company representative. |
| 2.17 | Tax planning | The entrepreneur plans their private and corporate taxation with a taxation expert and their accountant. |
| 2.18 | Payment transactions plan | The entrepreneur defines the banking services and accounts needed for the business with an expert at their bank. |
| 2.19 | Accounting plan | The entrepreneur defines the principles for accounting, as well as the forms and schedules for keeping in contact with their accountant. |
| 2.20 | Acquisitions plan | The entrepreneur draws up a list and calculations for all equipment and services that need to be acquired for the company. |

D. The hundred core tasks of running a business



Agreements

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| 3.1 | Objectives at the agreement stage | The entrepreneur establishes the business by drawing up agreements as required legally for the company, and registers the company with the relevant authorities. |
| 3.2 | Entrepreneur's role as a contracting party | The entrepreneur acts as a contracting party and signatory for all their company's agreements, and participates in defining the contract contents. |
| 3.3 | Agreements regarding networks | The entrepreneur negotiates and signs all contracts relating to co-operation networks. |
| 3.4 | Functional capability and agreements | The entrepreneur draws up plans and contracts with social and health care service providers. |
| 3.5 | Aims and production contracts | The entrepreneur defines profit targets, as well as the key figures and metrics for the business operations. |
| 3.6 | Agreements regarding tasks and employment | The entrepreneur agrees and signs employment contracts with employees. |
| 3.7 | Contracts regarding products and services | The entrepreneur draws up contracts covering copyrighting, design protection and intellectual property rights of their products and services. |
| 3.8 | Marketing contracts | The entrepreneur agrees and signs marketing contracts (Internet, social media, other media including print) with subcontractors. |
| 3.9 | Sales contracts | The entrepreneur agrees and signs sales contracts concerning sales procedures and invoicing with subcontractors. |
| 3.10 | Contracts regarding business premises | The entrepreneur agrees and signs contracts for the business premises (rental agreement and adaptation or alteration work with the landlord). |
| 3.11 | Agreements concerning schedules | The entrepreneur submits the statutory documents and notifications to the relevant authorities regarding the business. |
| 3.12 | Transport contracts | The entrepreneur makes the necessary transport, leasing and logistics contracts. |
| 3.13 | Contracts regarding tools and services | The entrepreneur makes acquisition and leasing contracts for tools and I.T. services with service providers. |
| 3.14 | Financing agreements | The entrepreneur makes financing agreements with banks and other financial institutions. |
| 3.15 | Agreements concerning social security | The entrepreneur checks the current decisions regarding their social security, as provided by the authorities. |
| 3.16 | Insurance contracts | The entrepreneur agrees and signs the necessary insurance contracts with pension companies and insurance companies. |
| 3.17 | Agreements on taxation | The entrepreneur submits notifications regarding the company registration and taxation to the Tax Administration. |
| 3.18 | Contracts concerning payment transactions | The entrepreneur makes contracts for banking services, payment transactions, leasing, and invoicing services with their banks. |
| 3.19 | Contracts concerning accounting | The entrepreneur agrees and signs a contract for accounting services with their accountant. |
| 3.20 | Contracts concerning acquisitions | The entrepreneur sets up and maintains a portfolio of the business's contracts. |

D. The hundred core tasks of running a business

4. Launching the business

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| 4.1 | Objectives at business launch stage | The entrepreneur launches business operations once all plans and contracts are in place and all necessary documents have been submitted. |
| 4.2 | Roles within the business at launch stage | The entrepreneur manages business operations and operates in different roles in their business (as seller, purchaser, producer and manager). |
| 4.3 | Networks and launch of the business | The entrepreneur actively operates within the business's co-operation networks (concerning subcontracting, public authorities, their field of business and peers). |
| 4.4 | Functional capability and launch of the business | The entrepreneur adapts business activities and workload according to their functional capacity. |
| 4.5 | Aims and launch of the business | The business plan guides the entrepreneur towards set targets. |
| 4.6 | Tasks and launch of the business | The entrepreneur carries out their work and tasks according to the guidelines they have defined. |
| 4.7 | Products and services and launch of the business | The entrepreneur provides the products defined in the product plans to their clients. |
| 4.8 | Marketing and launch of the business | The entrepreneur implements marketing procedures as outlined in marketing plans and agreements. |
| 4.9 | Sales and launch of the business | The entrepreneur implements sales procedures according to sales plans. |
| 4.10 | Premises and launch of the business | The entrepreneur operates at their own premises, online, or at customer premises. |
| 4.11 | Schedules and launch of the business | The entrepreneur co-operates with authorities and partners according to planned timelines. |
| 4.12 | Transport and launch of the business | The entrepreneur travels as required, and organizes transport to deliver their products. |
| 4.13 | Tools and launch of the business | The entrepreneur uses a number of tools and information tools in production (for example in maintenance, updates, or data security). |
| 4.14 | Funding and launch of the business | The entrepreneur follows the metrics for cash flow, funding, sales and profitability. |
| 4.15 | Social security and launch of the business | The business responds to any inquiries from the authorities and manages all duties relating to the authorities. |
| 4.16 | Insurance and launch of the business | The business operates in a careful manner, keeping its insurance up to date and taking care of insurance payments. |
| 4.17 | Taxes and launch of the business | The entrepreneur pays all statutory taxes to the Tax Administration according to set schedules. |
| 4.18 | Payment transactions and launch of the business | The entrepreneur makes use of banking services and settles all payments in a timely manner. |
| 4.19 | Accounting and launch of the business | The entrepreneur collects, files and posts all receipts in a systematic manner for the accountant and for their own financial and business needs. |
| 4.20 | Acquisitions and launch of the business | The entrepreneur carries out acquisitions according to the acquisition plans and contracts. |

D. The hundred core tasks of running a business



5. Closing a business



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| 5.1 | Objectives and meaning of ending the business | The reason for ending a business is often a change in the entrepreneur's circumstances, new aims, a lack of profitability, or plans to develop the business. |
| 5.2 | The entrepreneur's roles and ending the business | The focus of the entrepreneur's operations shifts from production to dissolving the company's contracts. |
| 5.3 | Networks and ending the business | The role of the entrepreneur's networks change when ending the business. |
| 5.4 | Functional capability and ending the business | The changes relating to ending the business may affect the entrepreneur's functional capability in many different ways. |
| 5.5 | Aims and ending the business | The aim when ending a business is to carry out the dissolution in a responsible manner and in compliance with all contracts. |
| 5.6 | Tasks and ending the business | The entrepreneur has a plan in place for ending the business, which was drawn up at planning stage. |
| 5.7 | Products and services and ending the business | The entrepreneur keeps hold of any important information when ending the business. |
| 5.8 | Marketing and ending the business | The entrepreneur communicates the ending of the business operations. |
| 5.9 | Sales and ending the business | Excess products are catalogued for sales when ending the business. |
| 5.10 | Premises and ending the business | The entrepreneur discontinues all contracts relating to the premises, and takes care of undoing any alterations made to the premises. |
| 5.11 | Schedules and ending the business | A schedule for ending the business helps the entrepreneur to save costs. |
| 5.12 | Transport and ending the business | The entrepreneur terminates any leasing and transport contracts when ending the business. |
| 5.13 | Tools and ending the business | The entrepreneur sells or returns any unnecessary tools when ending the business. |
| 5.14 | Financing and ending the business | The entrepreneur negotiates new financing contracts and discontinues unnecessary cards and accounts. |
| 5.15 | Social security and ending the business | The entrepreneur informs authorities and registrars on the conclusion of the business. |
| 5.16 | Insurance and ending the business | The entrepreneur revises their insurance and agrees on a termination with insurance companies. |
| 5.17 | Taxes and ending the business | The entrepreneur informs the Tax Administration that they are ending the business. |
| 5.18 | Payment transactions and ending the business | The entrepreneur negotiates new banking services for themselves upon ending the business. |
| 5.19 | Accounting and ending the business | The entrepreneur collaborates with their accountant, taking into account statutory duties regarding accounting. |
| 5.20 | Acquisitions and ending the business | The entrepreneur sells unnecessary tools and equipment when ending the business. |

E. Further advice online (in Finnish)

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|-------------------------|--|
| Roles | https://www.yrittajat.fi/yrittajan-abc/perustietoa-yrittajyydesta-316159 |
| Networks | https://www.uusyrytyskeskus.fi/blogi/verkostoituminen-pitaa-yrittajan-vetreaana/ |
| Functional capability | https://sosiaaliturvaopas.fi/apuvalineet/ |
| Aims | https://www.onnistuyrittajana.fi/ https://oma.yrityssuomi.fi/ |
| Tasks | http://www.logistiikanmaailma.fi/logistiikka/tuotanto/ |
| Products and services | http://www.virike.com/tyokalut_tuotekonsepti.shtml |
| Marketing | http://www.markkinointisuunnitelma.fi/ |
| Sales | https://projant.fi/palvelut/markkinoinnin-ja-myyntin-kehityspalvelut/markkinointi-ja-myyntisuunnitelma/ |
| Premises | http://www.kaupunkitutkimusta.fi/referenssi/yritystoiminnan-sijoittuminen-ja-tyopaikkakeskittymien-muodotusminen-monikeskuksisessa-aluerakenteessa/ https://www.invalidiliitto.fi/esteettomyys/esteettomyyskeskus-eske |
| Schedules | https://www.infoinland.fi/elama-suomessa/tyo-ja-yrittajyyys/tietoa-yrittajalle/yrittajan-velvollisuudet |
| Transport and logistics | http://www.logistiikanmaailma.fi/logistiikka/tuotanto/ |
| Tools | https://www.askaremo.fi/blogi/yrittajan-tyovalineet-kuntoon/ |
| Financing | http://toimistot.te-palvelut.fi/uusimaa/starttiraha http://www.kela.fi/elinkeinotuki https://www.tukilinja.fi/ https://yrityksen-perustaminen.net/rahoitus/ |
| Social security | https://sosiaaliturvaopas.fi/toimeentulo/ |
| Insurance | https://go.accountor.fi/yrittajan-vakuutukset/ |
| Taxes | https://www.vero.fi/yritykset-ja-yhteisot/ |
| Payment transactions | https://yrityksen-perustaminen.net/yrityksen-pankkitili/ |
| Accounting | https://www.yrittajat.fi/yrittajan-abc/perustietoa-yrittajyydesta/yrityksen-perustaminen/yrityksen-kirjanpito-566002 |
| Acquisitions | https://hankintakirja.wordpress.com/nayteluku/ |

MunDuuni – My business – an operational model for entrepreneurship

Project partners



Lihastautiliitto ry

The project in social media and the Internet



Further information

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