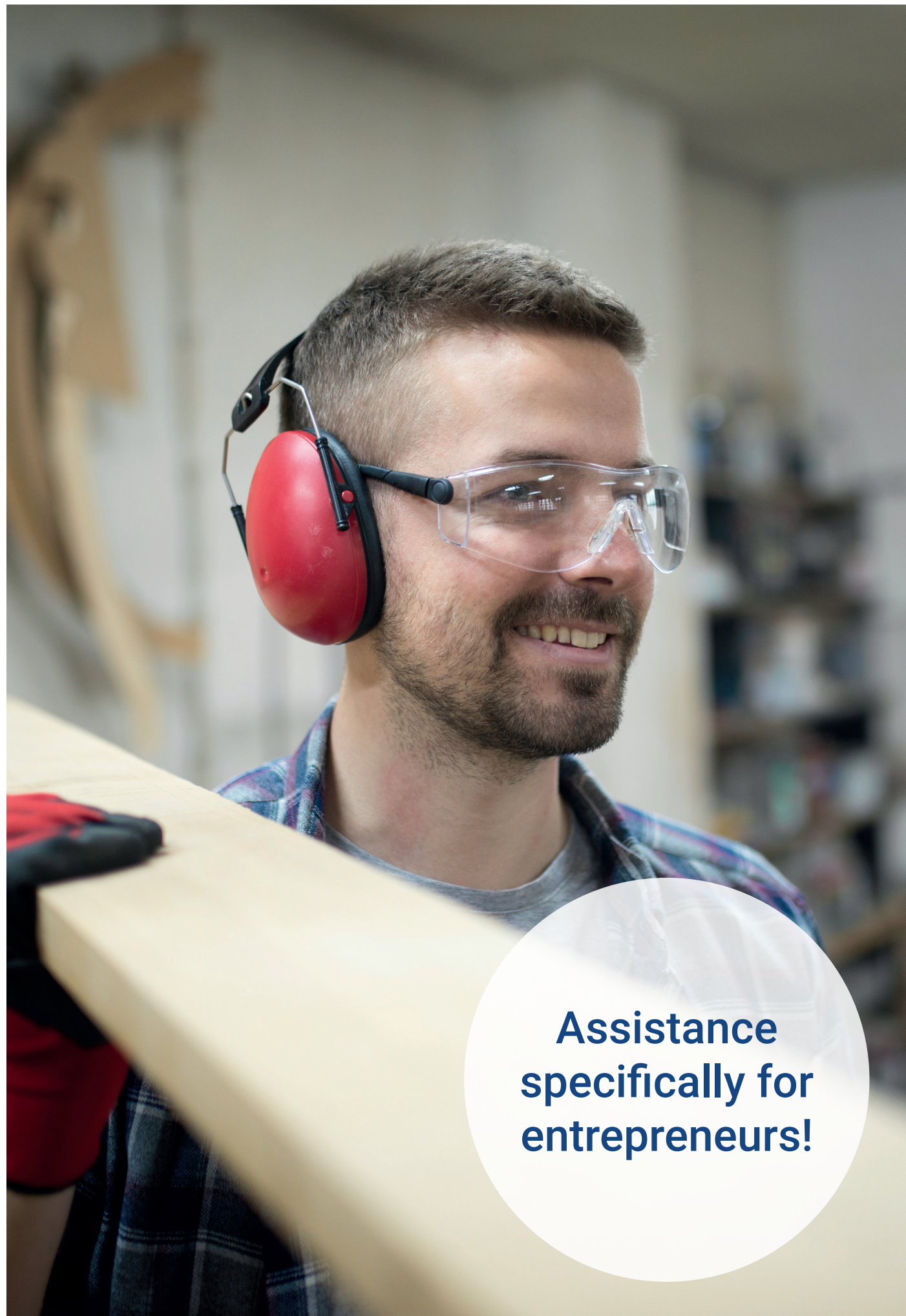




**YRITTÄJÄN
talousapu**



**Counselling and support for
entrepreneurs
in financial distress**



**Assistance
specifically for
entrepreneurs!**

For the reader

The Yrittäjän talousapu counselling service for entrepreneurs is a national service which provides assistance and counselling for small business owners and companies experiencing financial distress.

The service consists of a national helpline and online service and supplementary regional services. The Yrittäjän talousapu counselling service is coordinated by the TE Customer Service Centre jointly run by the Centre for Economic Development, Transport and the Environment and the TE Office (Employment and Economic Development Office), under the Ministry of Economic Affairs and Employment of Finland.

The service is being developed as part of the EU-wide Early Warning Europe network.

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Yrittäjän talousapu counselling service for entrepreneurs

A business may land in unexpected financial distress at any time. It is extremely important for entrepreneurs to seek help as soon as possible or be directed to expert counselling. The Yrittäjän talousapu counselling service is here to help in these situations.

The goals of the Yrittäjän talousapu counselling service are:

- To help entrepreneurs recognise financial distress
- To direct entrepreneurs to seek help in time, avoiding unnecessary bankruptcy and lost jobs
- To guide businesses that are having temporary financial issues back on track towards growth
- To provide instructions for ending an unprofitable business venture with as few additional expenses as possible
- To influence general attitudes towards bankruptcy and failure
- To make starting a new business possible

Entrepreneur,
don't be alone
with your
financial woes!

Call
0295 024 882

The helpline provides
immediate assistance.

**Independent,
confidential and professional
counselling free of charge**



Contents of the Yrittäjän talousapu service

The Yrittäjän talousapu counselling service provides assistance and counselling for overcoming financial distress. The service focuses on the entrepreneur's situation and needs.

The helpline provides immediate assistance

By calling the national Yrittäjän talousapu helpline, entrepreneurs can receive immediate assistance for their situation. It is easy to contact the service by calling or filling out a contact request form. Contacting us puts you in touch with our trained and experienced experts, and all discussions with them are absolutely confidential. Entrepreneurs can trust us to listen to them and help them.

The expert assesses the financial situation of the business based on the information they're given, gives immediate advice and refers the caller to regional services, if necessary. Just one phone call is often enough. Counselling is available over the phone in Finnish, Swedish and English. The service is free of charge.

Additional information and instructions online

Entrepreneurs will also find advice online at yrittajantalousapu.fi. The website compiles information and practical instructions related to business finances as well as contact informa-



tion for regional and other services. The section on financial difficulties on suomi.fi also provides advice for entrepreneurs

Support from regional services

In addition to our national helpline, entrepreneurs can turn to our wide network of experts around Finland for help. The experts in the network provide entrepreneurs with confidential, independent counselling and mentoring free of charge.

Yrittäjän talousapu

yrittajantalousapu.fi

- Preventing financial difficulties
- Information and tools

**National helpline
0295 024 882**

- Assessment of the situation and counselling
- Referral to a regional service, if necessary

**Regional
service**

- contact persons
- mentors
- regional specialist network

- Personal support and help for resolving your situation

The Yrittäjän talousapu counselling service is realised and supported by:

Työ- ja elinkeinoministeriö

Ministry of Economic Affairs of Finland

Ministry of Justice Finland

Centre for Economic Development, Transport and the Environment / TE Customer Service Centre

Suomen Yrittäjät

Business Mentors Finland

Regional development companies and SEKES ry

Finnish Tax Administration

Finnvera

Taloushallintoliitto

The Office of Bankruptcy Ombudsman

Confederation of Finnish Industries

MIELI Mental Health Finland

The Church's diaconal work

Finnish Institute of Occupational Health

Takuusäätiö

www.yrittajantalousapu.fi