

Business skills: What I wish I had known in the beginning

Nordic Editors and Translators panel discussion at FinnBrit, Helsinki, 21 Oct 2019

Resource bank compiled by Kate Sotejeff-Wilson, kate@kswtranslations.com
Please let me know of other links, especially from Nordic countries other than Finland.

1. NEaT resources including Virve Juhola on setting up and Liisa Laakso-Tammisto on pricing
http://nordicedit.fi/?page_id=163
2. Marta Stelmaszak, Business School for Translators <http://wantwords.co.uk/school/>
3. Tess Whitty, *The Marketing Cookbook for Translators* and her podcast
<https://marketingtipsfortranslators.com/>
4. *The Translation Sales Handbook* – free downloadable rate calculator
<https://lukespear.co.uk/freelance-translation-sales-handbook/>
5. Rose Newell on rates and more <https://lingocode.com/highlights/>
6. Simon Berrill on RevClub <https://www.sjbtranslations.com/working-together-to-improve/>
7. Kim Sanderson on 2 decades of translating
<https://sandersontranslations.wordpress.com/2019/10/03/translation-20-things-in-20-years/>
8. Pensions basics for freelance translators (UK perspective but good advice for all)
<https://nikkigrahamtranix.com/2018/11/21/uk-pensions-basics-for-freelance-translators/?wref=tp&wref=tp>
See also national/social insurance for self-employed in [Finland](#) and [Sweden](#) and [Norway](#)
9. Customer relationship management system <https://www.lsp.expert/>
10. GDPR information in Finnish <https://tietosuoja.fi/gdpr> and in English
<https://ico.org.uk/media/for-organisations/documents/2258293/eight-practical-steps-for-micro-business-owners.pdf>
11. The Translator's Guide to the Industry <http://www.kaantajamestarinkirja.fi/en/home>
12. Trade unions
FI <https://kieliasiantuntijat.fi/> and https://www.akavanerityisalat.fi/palvelut_ja_edut
NO unions trying to cater for translators <https://www.fagforbundet.no/yrke/selvstendig/>
and <https://www.lo.no/hva-vi-gjor/lo-selvstendig/>
13. Setting up a business in Finland: <https://www.suomi.fi/yritykselle>
14. Business organisations
FI <https://www.yrittajat.fi/> and <https://www.yrittajanaiset.fi/>
SE <https://www.foretagarna.se/om-foretagarna/> and
<https://www.sverigeshandelskamarer.se/> and <https://www.almi.se/en/in-english/>
15. Professional associations: FI www.sktl.fi and <https://www.finlit.fi/fili/>
SE <https://sfoe.se/en/> and <https://oversattarsektionen.se/> and
<https://www.aukttranslator.se/>
NO <https://norfag.org> and <https://nffo.no>
UK www.iti.org.uk and www.sfep.org.uk
INT www.ease.org.uk and <https://www.sense-online.nl/> and <https://www.metmeetings.org/>
and of course <http://nordicedit.fi/>
16. Start-up help: <https://www.uusyryityskeskus.fi>, <https://www.keuke.fi/> http://www.te-palvelut.fi/te/fi/tyonantajalle/yrittajalle/aloittavan_yrittajan_palvelut/index.html
17. Federation of Finnish Enterprises/Suomen yrittäjät: <https://www.yrittajat.fi>
18. Occupational health services for entrepreneurs: <https://www.ttl.fi/yrittaja/pienyryityksen-tyoterveyshuolto/> (in Finnish only, but excellent overview!)
<http://www.julkari.fi/bitstream/handle/10024/135861/Entrepreneur%27s%20occupational%20health%20care%20and%20occupational%20safety.pdf?sequence=1&isAllowed=y>
(excellent, but needs editing badly!)

Thank you Alice Lehtinen of www.altexta-editing.com for the OHS links.

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19. Helena Palmgren from the Finnish Institute of Occupational Health on OHS for entrepreneurs:

In Finland, occupational health services (OHS) contain:

a. ***Preventive services*** that aim to maintain and promote work ability, health and safety of the employees and entrepreneurs. Every employer has to arrange these services to all her/his employees. Arranging OHS is voluntary to entrepreneurs.

Mandatory services include:

- *analysis of working conditions, health hazards and work strains by regular access to places of work (= so called workplace survey)*
- *evaluate and monitor employees' health status and working ability in pre-employment and periodic medical examinations*
- *provide employers and employees information, counselling and advice about the prevention of health risks and promotion of health and safety at work*
- *planning and follow-up of measures for maintaining employees' working ability*
- *provide rehabilitation counselling and further treatment or rehabilitation if needed*
- *help to develop good practices for the management and monitoring of work ability and for early support, and support for return to work*

b. ***Curative services:*** *These services are voluntary, but can be included in OHS. These services include the provision of medical care at the general practitioner's level.*

An entrepreneur can arrange mandatory, preventive occupational health services or in addition to them, curative, voluntary services. The latter must be provided by the same OHS provider, which provides the company's preventive services.

Occupational Health Services can be arranged by acquiring (=buying) them from

- *Public health centers or public companies*
- *Private OHS providers (most often they are medical care centers or doctor stations)*
- *Non-profit associations that provide occupational health services*

The OHS providers in different areas in Finland can be found here: www.tyoterveydeksi.fi.

1. *Usually the employer/entrepreneur contacts different occupational health service providers and makes a request for quotation for the services.*
2. *After the service provider has been chosen, the collaboration with the OHS provider begins by signing a contract of occupational health care.*
3. *After that, the OHS personnel carries out a workplace survey.*
4. *Based on the survey's results, the employer and the OHS personnel in collaboration with the representative(s) of the company's personnel make the company's OHS action plan. The plan contains the services that are needed in the company; for example what kind of health examinations are needed / recommended, how often etc. The plan must be updated annually.*

The employer/ entrepreneur has to pay for the services. For the employees the services are free of charge. After the fiscal year the company can apply compensation from the Social Insurance Institution of Finland (Kela). It covers 50 to 60% of the necessary and reasonable expenses of preventive (reimbursement class I) and 50% of the curative services (class II). The OHS provider gives detailed information about how the reimbursement for the OHS costs can be claimed.