



# CRAFTS CODE

Interreg Europe



European Union  
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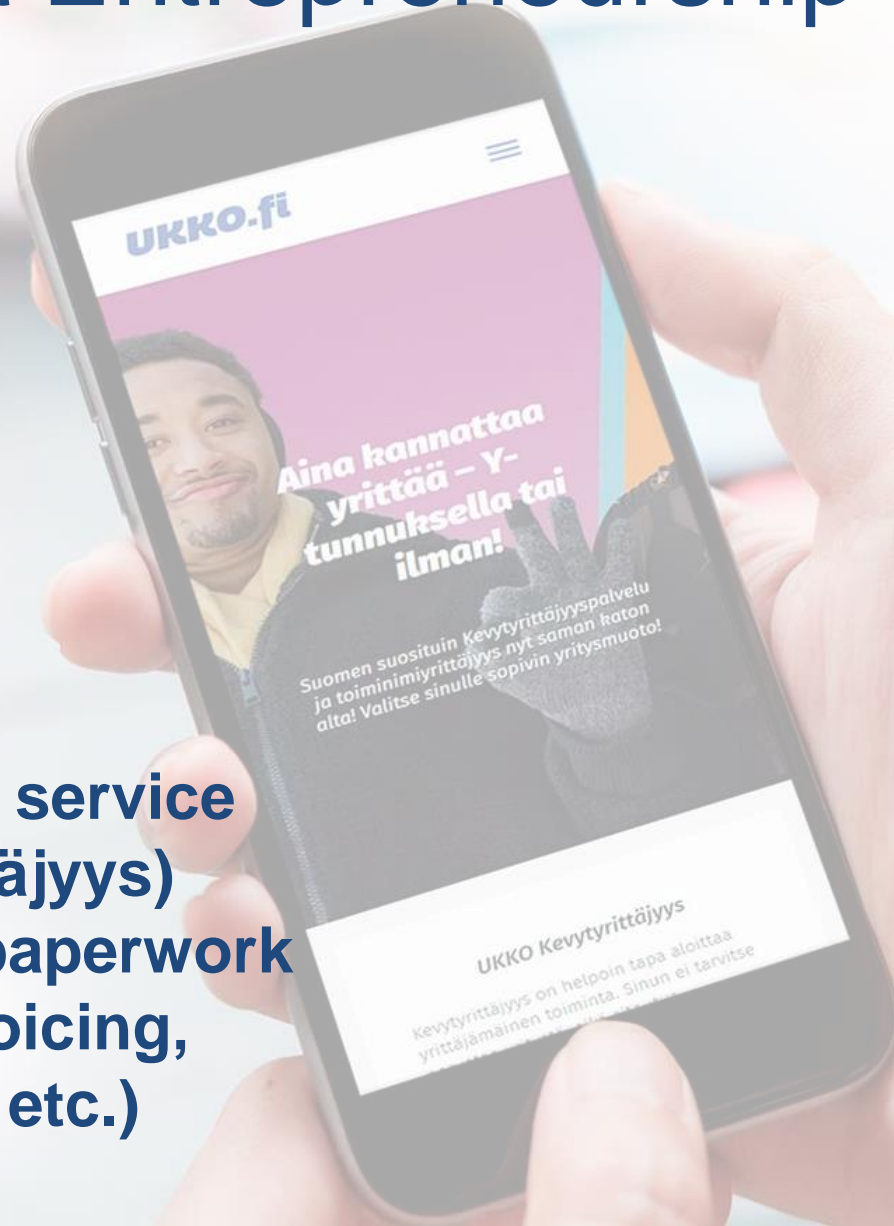
## UKKO.fi light entrepreneurship online platform

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# Light Entrepreneurship

**UKKO.fi's light entrepreneurship service (UKKO Kevytyrittäjäys) takes care of all paperwork and red tape (invoicing, taxes, insurance, etc.)**



# Issue this practice addresses:

- Most craftspeople in Finland have a main job and craft is a side-job, vocation and passion.
- Some continue towards full entrepreneurship in arts and crafts. Funding can be a challenge in such a low-income and low-ROI sector where it is also a challenge to build clientele.
- In addition, craftspeople may want to first trial full-time entrepreneurship and practice without taking the full risks of entrepreneurship.
- UKKO.fi provides one solution to this issue.

# Light entrepreneurs:

- do not need their own business or business ID
- can test business ideas with low risk
- can bill for work done and get paid by the job
- can work part-time or gig-like

Billing, collections, insurance, prepayments, VAT and other paperwork and red tape are all handled by UKKO.fi for the light entrepreneur.

You do not need start-up capital to start light entrepreneurship

# Benefit to the craft sector:

This practice can benefit crafts people who may only sell handicrafts as a side job and who do not want—and/or may not find it profitable—to put the time, energy and money into establishing a company.

# Accessible online

Because the services are available online, a craftsperson can access this practice no matter where they live or how remote or rural.

# Why did it all get started?

According to the founders: “Olli, Marko, Ukko and Antti were tired of how difficult it was to buy freelancers' work. We had a problem, and together we tried to solve it.”

<https://www.ukko.fi/yrittajyyskoulu/aina-kannattaa-yrittaa/>

\*”Ukko” is the Finnish god of thunder. 😊

# Challenges:

UKKO.fi's founders went through many ideas before landing on the model for UKKO.fi.

They value trial and error and want to provide the opportunity for individuals to try out business ideas through light entrepreneurship.

This is ideal for craftspeople who may be testing the market with their goods.



# Evidence of Success:

- Founded in 2012; Market leader since 2016
- Net sales exceeded EUR 100 in 2019
- Over 100,000 users in 2020
- Recognition/awareness level 67% in 2021
- In 2012-2021, UKKO.fi users paid a total of EUR 115 million in taxes, executed more than 500,000 orders and paid a total of EUR 377 million in fees

# Resources:

- In 2020, UKKO.fi's net sales were approximately EUR 95 million
- 81 staff in September 2021 (70 in Finland); up from 65 in 2020

# Stakeholders and beneficiaries:

- Over 100,00 users of UKKO.fi services
- UKKO.fi company and staff
- Customers of UKKO.fi users
- Financial institutions
- Insurance agencies
- Tax agency

# Transferability of the practice:

- Supports individuals who do not want to set up a business license for themselves: A similar service would need to have expertise in the business and taxation laws and accounting practices of its country.
- Provides an easy, nimble way for people to begin working for themselves without support staff or the burden of doing all of their own accounting.
- Can dramatically increase the numbers of people willing to take a risk and try something new; also helps alleviate unemployment.
- Similar services could benefit craftspeople in other countries.

Office wall at  
Ukko.fi:

“Do what you love”

Tee  
sitä mitä  
rakastat



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# Thank you!

Practice website:

<https://www.ukko.fi/en/lightentrepreneurship/>

Questions welcome

[www.interregeurope.eu/craftscode](http://www.interregeurope.eu/craftscode)