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**BUSINESS PLAN FOR FAMILY GARDENING SERVICE**

**The City of Ylivieska as an example**

**Thesis**

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## ABSTRACT

<b>CENTRIA UNIVERSITY OF APPLIED SCIENCES</b>	<b>Date</b> January 2015	<b>Author</b> Ming Yu
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<p>Most of the Finnish family houses have got a garden yard to take care of, so there will be demands for family gardening service, especially for the elderly who live alone demanding for this service more. On the other hand, most of the foreign students in Finland would need a part time job to support their study life.</p> <p>The objective of this thesis is to make a business plan for a start-up service company mainly specializing in residential gardening care. Through the marketing analysis, I identified the demands and supply, the existing competition; through the marketing plan, I worked out the pricing, promotion, the distribution and other marketing means, to find out how can better reach and satisfy the customer's needs. At the same time tried to find out what necessary legal procedures are for a start-up company.</p> <p>Method: Marketing analysis. Marketing plan.</p>		

<b>Key words</b>
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Customer needs, customer relationship, risk, service quality, training
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## 1 INTRODUCTION

Almost every family has got a garden yard to take care of. Walk down any residential street in any town or village and you will find gardens, usually front and rear. The majority are well kept but some others are not. Not everyone can keep their yard well, for those people who spend most of their time at work. Moreover, there are elderly people who need help with gardening.

The thesis is a business plan about establishing a service company for private house garden cleaning and maintenance in Ylivieska city Finland.

It describes the ownership of a two-person owned company. The two main steps have been taken before setting up the company: marketing research and marketing plan, it also tells about the operating and management of the company.

In the thesis is generally described the business environment, its development, the demand and supply, and the competition in the line of business based on the marketing research has been done by my partner Joni Isokosi who is a native, studying and living in Ylivieska city of Finland.

In the marketing plan section where is described how we target the market, the product, the pricing, the distribution channels, communication and promotion as the means of competition.

In the end, from the planning of service product to the organizational function, mainly the process, the control and follow up of the service, the personal structure and developing, as well as the sales forecast and risk analysis are described.

We aim on building up this business as a gardening expert. "JIMY" Yard Care will start up as a partnership, owned jointly and equally by Joni Isokoski and Ming Yu. As the business grows, the owners will consider re-registering as a limited liability company.

## **2 BUSINESS ENVIRONMENT AND ITS DEVELOPMENT**

### **2.1 Overview**

The lawn and garden services industry is comprised of establishments primarily engaged in performing a variety of landscape maintenance services.

This industry includes an abundance of firms that provide a wide range of services, including sod laying, lawn mowing, and seeding. Firms also may serve such niche markets as lawn mulching, cemetery maintenance, garden planting, fertilizing, lawn spraying and treating, highway center-strip maintenance, and athletic field and golf course turf installation. (The Gale Group, Inc. 2014.)

In addition to walking and hiking in nature, gardening is the most popular hobby among Finns, although Finland is covered with ice and snow for as long as for half a year. There are well maintained home gardens all over the country, as far north as in Lapland.

Gardening is promoted by the fact that most Finns (approximately 80%) prefer to live in houses of their own. But this is possible for only 40 per cent of the population. At the same time the relative number of summer houses or cottages is greater in Finland compared with any other country in the world. (Puutarhaliitto 2014, 2)

The value of acquisitions made for garden care and maintenance has doubled over the last decade. In 2011 over 80 per cent of Finnish households made acquisitions for their garden or balcony. The value of these purchases was over 500 million Euros in total. (Puutarhaliitto 2014, 2)

Research has been done by my partner (Joni Isokoski) on the purpose of identifying the demand of the gardening service in the city of Ylivieska. Questionnaire for collecting answers and feedback was made and distributed around the local shops, cafes and any other proper places with medium traffic of people. Interviews were arranged at a local elderly house and Joni had discussion with tenants, also random people around the city were visited door-to-door and asked their opinions and needs for gardening services.

## 2.2 Ylivieska Region

Ylivieska is a central market area with 14 748 inhabitants, the location of the main line of the shaft and the national highway No. 27 and No. 86 Main Road at the intersection guarantees quick access to all parts. Ylivieska forms together with the Alavieska, Merijärvi and Sievi municipalities and Kalajoki and Oulainen cities the Ylivieska region.

Ylivieska is a service town

- Approximately 74% of jobs are within services.
- Construction and industrial share of employment is about 21%
- Agriculture and forestry account for 4%. (Ylivieskan City Information 2014.)

Ylivieska is known as a center of trade, diverse retail stores and specialty stores serves customers in the area. Ylivieska is particularly well known as an attractive car sales center.

Strong industries include metalworking, electronics, mechanics and mechanical wood industry. The brick industry has a long tradition of Ylivieska and the area is still significant. (Ylivieskan City Information 2014.)

From the TABLE 1, until 31.12.2013 we can see that the population proportion of 21.2% is 0-14 year old kids and teenager, 62.6% of 15-64 year old is youth and adults, and of 16.2% old people aged 65 above. And some figures give the number of families 3905, and 6559 houses in Ylivieska City.

TABLE 1. Key figures of Ylivieska (Statistic Finland 2014.)

		The whole country
Land area in km <sup>2</sup> 1.1.2013	569	303 891
Degree of urbanization,% 1.1.2012	85.5	84.7
<b>Population</b>		
Population 31.12.2013	14 748	5 451 270
The change in population,% 2012 - 2013	1.5	0.5
0-14 year-olds the proportion of the population,% 31.12.2013	21.2	16.4
Age group 15-64% of the population 31.12.2013	62.6	64.2
Aged 65% of the population 31.12.2013	16.2	19.4

(Continues)

TABLE 1. (Continues)

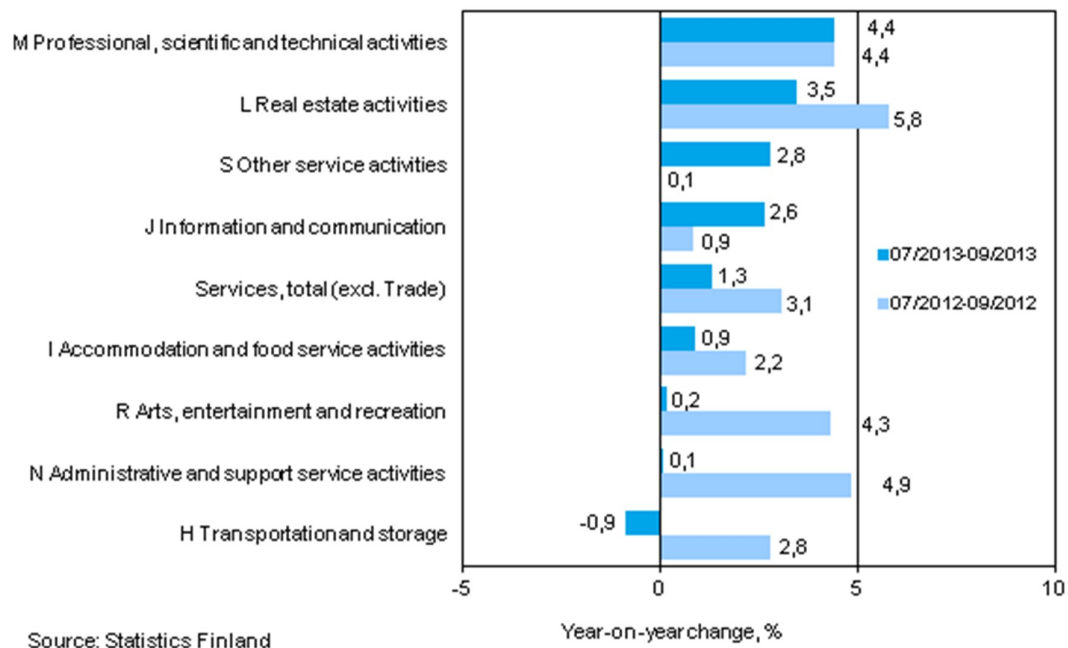
The Swedish-speaking population share,% 31.12.2013	0.3	5.3
Foreign citizens accounted for the population,% 31.12.2013	0.8	3.8
Inter-municipal migration gain / loss, people in 2013	78	0
Excess of births, 2,013 people	125	6 662
The number of families 31.12.2013	3 905	1 471 085
State taxable income, EUR / income recipient in 2011	24 of 441	26 555
<b>Housing</b>		
Housing The number of municipalities 31.12.2013	6 559	2 599 613
Rental apartment living in dwelling units as% of 31.12.2012	25.6	30.5
Terraced and detached houses household-dwelling units share of households,% 31.12.2013	73.5	54.0
Summer Cottage Number of 31.12.2013	257	498 694
<b>Education</b>		
At least upper secondary education by 15 years of age,% 31.12.2012	71.0	68.5
Higher education graduates among 15-year-olds,% 31.12.2012	24.4	28.7
<b>The labor market</b>		
Number of jobs in the municipality 31.12.2011	6 442	2 354 422
The share of employed 18-74 year-olds,% 31.12.2012	61.0	60.1
Unemployment rate,% 31.12.2012	10.5	10.7
A resident of the municipality of the employed labor force 31.12.2012	6 034	2 339 904
Their municipality of residence in employment share of the employed labor force, 31.12%. 2011	73.1	67.0
Primary production, the share of jobs,% 31.12.2011	3.6	3.5
Refining the share of jobs,% 31.12.2011	22.4	22.1
Services, the share of jobs,% 31.12.2011	72.9	73.1
Action Covers an area of unknown proportion of jobs, 31.12.2011	1.2	1.3
The economic dependency ratio, outside the labor force or unemployed are employed as per 31.12.2012	1.41	1.32
Retired the share of the population,% 31.12.2012	21.4	24.2
<b>Companies</b>		
The company Outlets 2012	938	352 299

### 2.3 Development in the line of business

In spite of the fact that the exact figure of the gardening service development in Finland could not be found, we can still take the reference of the service industry as an overview and figure out how fast growth the service of Finland.

As shown in the GRAPH 1, turnover in service industries grew by 1.3 per cent in the third quarter of 2013 compared to the corresponding time period of the year before. One year before, the turnover in service industries grew by 3.1 per cent. (Statistic Finland 2013.)

From July to September, turnover showed positive development in all main service industries apart from transportation and storage, where the drop from the corresponding period of the previous year amounted to 0.9 per cent. The growth was fastest in professional, scientific and technical activities, where turnover grew by 4.4 per cent. Real estate activities also reached over three per cent growth and turnover increased by 3.5 per cent year-on-year. (Statistic Finland 2013.)



GRAPH 1. Turnover of service industry (Statistic Finland 2013)

Turnover developed most favourably in other service activities, where the turnover grew by 2.8 per cent. (Statistic Finland 2013).



## 2.4 Total demand and supply, customers

Every family house with a yard is a potential customer. After 5 days' work, back to house, people may not want to continue with gardening work. Some elderly people live alone demand for this kind of service.

In order to better understand the situation of targeted market group in this aspect, research was done by Joni Isokoski in the summer 2013.

Some relevant results by questionnaire indicated:

Total number of answers: 67

Location: Ylivieska City, Finland

It shows that about 40% of the elderly would need help with gardening in the summer and in winter the need is about 55%, and about 15% would be willing to get help for taking care of the apartments (household cleaning, fixing, etc.) In TABLE 2 can see the need of tasks more precisely, in summer season, the business calculates on gardening and fixing, and in winter, the need of snow removal is the most expected.

TABLE 2. Needs of tasks more precisely

SUMMER	Gardening	Fixing	Cleaning	Other
	58%	30%	15%	35%
WINTER	Ground snow removal	Roof snow removal	Chopping wood	
	60%	45%	30%	

Other: chopping wood, walking the dog, and so on. (Isokoski 2013.)

Interview indicates:

Around 20 interviews in the local Elderly house were interviewed. According to the interview, about the language speaking at least some basic level of Finnish should be known by the worker when providing for the cleaning service. And the median amount of price the customer expects for is 7,45e per hour; the customers would like to calculate and clarify all questions for pricing purpose. (Isokoski 2013.)

What it comes to the working tools such as grass cutters and snow blows, only two respondents said that we should be able to provide the tools and transportation for them,

the rest interviewees do have some appropriate tools, all we would need is to be able to provide for services. (Isokoski 2013.)

## **2.5 Competition**

The gardening care service will focus on niche market, there is rarely competitors at the moment in Ylivieska, although some similar kinds of services supplied by some cleaning companies, such as ISS and SOL; however, they do not really provide services for individual residents housing, but mostly for public facility service, such as supermarket, schools and city hall, and so on.

“We produce personnel support services for private companies and organisations, and the public sector.” (ISS 2013.)

“SOL Cleaning Services provides services throughout Finland and in Estonia, Latvia and Russia. We offer our clients a centralised package comprising most services related to business and public premises.” (SOL 2013.)

“Our clients comprise companies and institutions from all business and public sectors: the food and pharmaceutical industries, hospitals, the retail sector, energy industry, schools, hotel and catering business, the metal industry and transportation.” (SOL 2013.)

However, Vieskan Property Maintenance Ltd possibly is a potential competitor which is a private family-owned company, founded in 1978. The office is located in Ylivieska. They offer property maintenance and building services, such as technical service, maintenance of outdoor areas, for opening the doors, cleaning services, apartment building cleaning, retail cleaning, office cleaning, apartment cleaning; and the machine works, such as snow removal, sweeping works, sanding work; also the landscaping, such as lawn mowing, non bushes and fences cutting. (Vieskan kiinteistöhuolto Oy 2013.)

In addition, there competitors are from the customers' relatives, too. Most likely, the elder will ask their grandson and granddaughter for help with the garden care. However, those kids are youngsters or pupils normally.

### **3 VISION AND MAIN GOALS**

JIMY Yard Care Company want to be the first specialized in Finnish residential gardening service in Ylivieska, and dominate the house gardening service in Ylivieska as to its surrounding cities.

The company main goals are:

- Obtain contracts for yard service in at least 30 different residential homes in the first year,
- Increase our number of clients served by 30% per year,
- Develop a sustainable business, slowly but carefully, and provide a part time job for foreign student who have financial difficulties on study.

According to the investigation, it shows that at least 394 gardens of 33% of the elderly customers can be targeted on, and the service will exceed the customers' expectations.

## **4 BUSINESS IDEA AND STRATEGY**

The business idea says what the business will do, to whom it will sell its products, and how the business will implement these things. (Finnish Enterprise Agencies 2013, 9.)

The idea is to provide individual housing gardening services which grows with each passing day of demands for grass cutting, leaves cleaning, bush trimming, snow cleaning, and so on.

“We are here to help, in return for your help” is going to be as our Slogan.

The business strategy will initially rely on the knowledge of the local community Ylivieska city. Phone calls will be answered promptly, services will be done professionally and on time, and customers will be treated with respect. We will always work as a team, allowing for direct supervision of all workers and direct involvement with the job at hand, to ensure customers receive the high quality they expect. The marketing strategy in the first year relies largely on face-to-face contact with customers, and word-of-mouth from satisfied clients. In the second year, more ads will be published, and in different papers (such as in the nearby city). Moreover, the aim is to generate more word-of-mouth from the customers. The challenge will be to effectively communicate experience and skills in lawn care and related work. A portfolio of some of the nicest lawns that have worked on in the past, and photos of the company’s own lawn, which is more similar to the ones in the neighborhood will be brought. The company will also be willing to offer a free estimate and cutting for those that are interested in a possible contract.

As a starting point, for lowering the costs, customers are required to prepare for all necessary equipment, and the company provides labor work only. The worker can learn from using different machines and tools, and get necessary trainings by the customers, also to enhance our customer relationship by making the customers training ship.

The elderly people will be the main targeted customer segment at the start up, gradually, the company will grow strong and professional in the field of business, get reputation and become more stable and confident, and then we move onto the other customer segment that will relatively have higher requirement for the services.

As time passes, not only will the company focus on residential work, but also expand and promote business to corporate companies, banks and schools.

Before the start of the company, a SWOT analysis was made for better understanding the business environment as shown in TABLE 3.

The strengths of the business include easy processes to implement, ability to deliver service fast, favorable start up location, and flexibility in service. The business has weaknesses, for example, it is small and a new player, does not have much flowing money, does not have enough manpower and skilled staff workers. However, there still are opportunities, there is not many competitors, and the company can expand the business to other market in future, no political and regulatory environmental intervention. Yet we might have threats, too. Lawn care is a luxury after all, the business is seasonal, and there might be larger competition.

TABLE 3. SWOT analysis

<ul style="list-style-type: none"> <li>• Strengths of business</li> </ul> <ol style="list-style-type: none"> <li>1) Processes to be implemented are simple</li> <li>2) Prompt delivery capability</li> <li>3) Favorable geographical location</li> <li>4) Flexibility in servicing</li> </ol>	<ul style="list-style-type: none"> <li>• Weaknesses of business</li> </ul> <ol style="list-style-type: none"> <li>1) New and small player in the market</li> <li>2) Limited budgets</li> <li>3) Limited manpower due to start up phase</li> <li>4) No skilled workers</li> </ol>
<ul style="list-style-type: none"> <li>• Opportunities for the business</li> </ul> <ol style="list-style-type: none"> <li>1) Less local competitors</li> <li>2) Extension to other market also possible in future</li> <li>3) No political and regulatory environmental intervention</li> </ol>	<ul style="list-style-type: none"> <li>• Threats for the business</li> </ul> <ol style="list-style-type: none"> <li>1) Recession as lawn care is a luxury</li> <li>2) Industry is seasonal</li> <li>3) Environmental factors also favor larger competition</li> </ol>

(The SWOT analysis is based on school learning, lectures of Strategic Operation Management by the teacher Mr. Ossi Paivalainen 2013 from Centria University of Applied Sciences)

## **5                    MARKETING PLAN**

### **5.1                Goals of sales**

Gardening service is a seasonal business, and the main sales will depend on the number of clients the business has. As product introduction phase in the first year, the target on customer sales are for 10,000 Euros net profit, and keep 30% annual growth by expanding the business into other cities and customers segment.

### **5.2                Target the market**

An entrepreneur must know the customers, and what product or service qualities they value both highest and lowest, as well as what level meets their expectations. Grouping customers according to the industry sector, size, and location is sensible. End user customers can be grouped according to age, gender, income level, education, family size and living location. In the beginning, the company must focus on customer groups, which are most likely to purchase the product or services. (Helsingin Uusyrityskeskus ry 2007-2014.)

Target marketing requires marketers to take three major steps:

1. Market segmentation
2. Market targeting
3. Market positioning

(Kotler 1997, 249)

Basically, the existing customers can be divided into residential and commercial, residential work for individuals, family houses; commercial work for corporate, banks and schools, and so on. We would start with residential work since we are new to the line of business, and residential work is relatively easy to access rather than commercial.

The target market will be in Finland, mainly in small cities where there are many family houses with a garden rather than high buildings. The focus is on student cities where the student is convenient with bikes for work. In view of that, we firstly locate the city of

Ylivieska, Finland, a student city, where both of the company owners live and study in the city, are relatively familiar with the city community.

Firstly (1) determine which kinds of customers exist, and then (2) select which ones are best off trying to serve and, finally, (3) implement segmentation by optimizing the products/services for that segment.

The customer group is segmented by age, and will have elderly people as the target customer segment, and focus on those who will more likely need help with gardening maintenance.

Some statistic figures of population Ylivieska is as below in Graph 2, 16.2% of the numbers of elderly people can be targeted on.

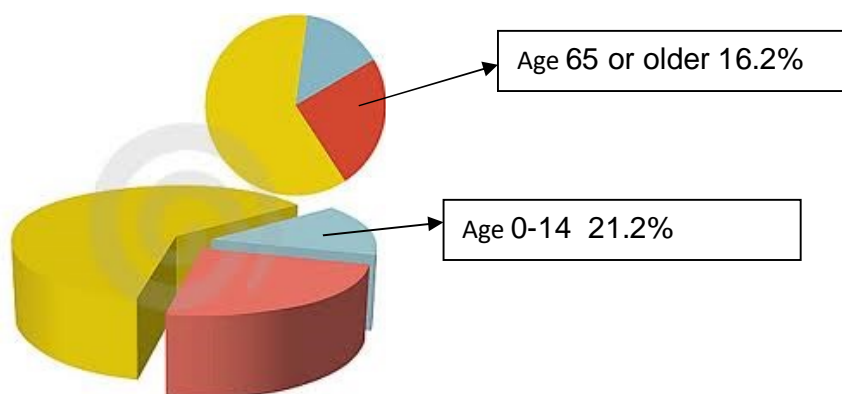
Population Ylivieska (31-12-2013):

- Total 14,748

Population by age from GRAPH 2 shows:

- 0 to 14 21.2%
- 15 to 64 62.6%
- 65 or older 16.2%

(Statistics Finland 2014.)



GRAPH 2. Customer segment according to the population age in Ylivieska

The company will have lawn mowing, bush trimming and cleaning, and snow cleaning as a start. Since the targeted customer segment is really niche, so the company will go door to door, face to face to promote the service product.

The population in Ylivieska city is 14748 as we already knew, the target is the 16.2% numbers of elderly people. Although it's hard to tell how many old people live in their own houses, we can work out the number of elderly people will be about 2389 ( $14,748 * 16.2\% = 2389$ ). And there are 11.4% of those elderly people live in a social care houses, (Peruspalvelukuntayhtymä Kallio 2014, 20.) plus some might live in somewhere else or with their children, rather than their own houses, some have houses but no garden, so that we assume and double the percentage to 22% of elderly people live without garden. Moreover, we assume 45% of the elderly people have someone or they want to deal with the gardening. Apart from this, we assume every house lives 2 persons, then we got about 33% of the elderly people of 394 houses/gardens ( $2389 / 2 * 33\% = 394$ ) in our business in total. The core service/business for lawn mowing takes about 4 months in a year, and every second week at least the garden needs to be taken care of, so that will generate about 3152 times/gardens ( $394 * 2 * 4 = 3152$ ) to clean during one summer for 394 customers in Ylivieska city.

### **5.3 Developing the means of competition**

Competition is a way of life for an entrepreneur. One must know the competitors, their products, and their modes of action in order to differentiate ourselves from the competition with a factor that holds value for customers. This way has some freedom with regard to pricing the product or service, and this translates as a better result. It is beneficent to follow the marketing initiatives of competitors, and to reflect on how often they advertise, and how they advertise. (Helsingin Uusyrityskeskus ry 2007-2014.)

A market offering can be differentiated along five dimensions: product, services, personnel, channel or image. (Kotler 1997, 283)

Product features, price, quality and promotion are the well-known means of competition for a company. The performance quality, customer satisfaction, customer relationship, and "aid" for students will be taken as the key competence.

Initially, the company will focus on cleaning and lawn mowing services, there is no specific performance quality standard, will be as much cleanly as possible, as fast as we can. As the business grows and develops, especially for landscaping and gardening design services, there will be then technical standards for the performance and skills. As far as possible the



company will put efforts on the customer satisfaction and relationship, try the best to cope with customers' requirement, seeking for good communication and better understanding. What do customers want, and what can we do better, to exceed customers' expectation?, allowing for direct supervision of all workers and direct involvement with the job at hand, to ensure customers receive the high quality performance they expect.

In our business, customer inquiries will be returned promptly, showing up on time, reserving breaks for time away from the customers' yards, and cleaning up thoroughly ourselves when we leave. To facilitate communication, workers will have a cell phone all the time, where they can be reached directly or receive messages, if they are in the middle of a job.

The idea of "Aid" for student is another approach for the business. Customers would understand that our services in other way are helping students on their studies and living.

### **5.3.1 Product and services**

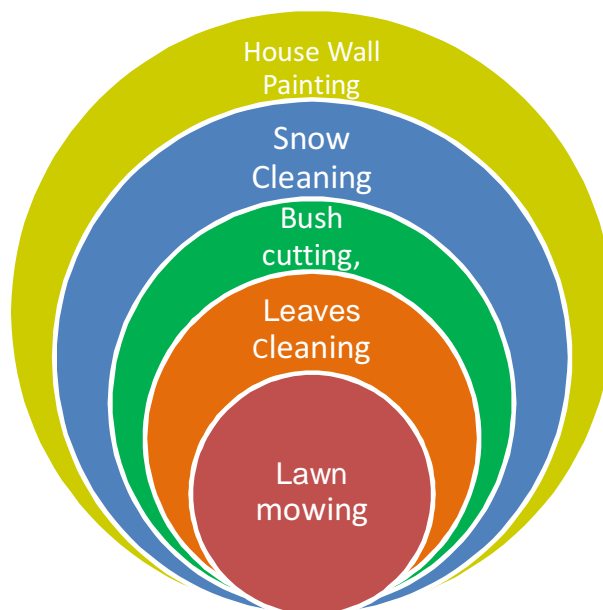
The product is described critically from the customer's point of view, and explains our product's features. (Finnish Enterprise Agencies 2013, 11.)

A product or service is dependent on the knowledge of the industry, the expertise, and the know-how. In order to succeed as an entrepreneur, one must know the market situation, whom the clients are, what their needs are, and what the client's expectations towards one's business and the offered product or service are. (Helsingin Uusyrityskeskus ry 2007-2014.)

In planning market offering, the marketer needs to think through five levels of the product. Each level adds more customer value, and the five constitute a customer value hierarchy: core product, basic product, expected product, product beyond expectations, potential product. (Kotler 1997, 431)

As shown in GRAPH 3, the core product/service of the business would be the lawn mowing, supported by leaves cleaning, bush cutting, trimming, snow cleaning and house painting.

Mowing is the most basic and frequently practiced of all lawn care operations, a proper mowing is essential in the maintenance of quality turf. As to the standard of the core product of lawn mowing, any material published in Finland is tried to find out, unfortunately, there is not. Here few lines from US University of Massachusetts Extension, 2000 is quoted.



GRAPH 3. Core product and product layers

Some features of mowing services as follows:

Cutting Height:

As cutting height is reduced, lawns become less tolerant of environmental stresses and more prone to invasion by weeds than a lawn maintained at a higher cutting height. In addition, root systems of grasses usually become shorter and less prolific as cutting height is reduced. It is therefore desirable to maintain lawn at the highest cutting height acceptable for its intended use and aesthetic value. A cutting height of 5.0 to 7.5 cm (2 to 3 inches) is best for most lawns. (University of Massachusetts Extension 2000.)

However, in Ylivieska city most of people do not care or know about this, and people cut in any way they like, for just cutting without thinking further.

Mowing Frequency:

In order to avoid stressing turf, no more than one third of existing shoot growth should be removed. For example, if a lawn is being mown at 5.0 cm (2 inches), it should not be allowed to grow higher than 7.5 cm (3 inches) before it is mown again. If a lawn grows excessively high for some reason, the mowing height should be gradually reduced to the proper height over a span of several mowing rather than all at once. This will minimize the excessive buildup of clippings as well as prevent physiological shock to the plant which may occur when the grass is severely defoliated after being allowed to grow too high. (University of Massachusetts Extension 2000.)

Unfortunately, in Ylivieska city, most of the people have no idea of how regular the lawn should be cut. Most of them cut whenever the grass is high, once in every two weeks in general, some cut once a week on average.

#### Clipping Removal:

Unless an excessive amount of clippings remain on the lawn following the mowing (because of infrequent mowing), there is no need to remove clippings by bagging or raking. In fact, clippings are a valuable source of nutrients. If the lawn is mown when wet, clippings may clump together and make removal necessary. Mowing when the lawn is dry will help to prevent clumping. However, the lawn should not be allowed to grow excessively high merely because the grass is wet. Mowing a wet lawn (assuming no disease is active) will not damage it. (University of Massachusetts Extension 2000.)

In Ylivieska city, some people remove clippings, some not, not because of they understand how or why, but just some want it to be a clean yard, some do not care.

#### Mowing Patterns:

The direction of mowing should be varied with each mowing in order to promote upright shoot growth. The formation of a horizontal growth orientation (grain) can be minimized if the lawn is mown at right angles on alternate mowing. (University of Massachusetts Extension 2000.)

In this case, lawn mowing does require some skilled workers and professionals. People in Ylivieska city may not know how and why.

Leaves' cleaning is rather a simple work, leaves from the lawn and housing surrounding areas will be emptied to the designated place as the customer instructed.

Bush cutting and trimming service will be offered only normal cut, eliminates the dead branches, shorten the long leaves and branches, clean and tidy.

Snow cleaning will be also done according to the customers' requirements, including snow cleaning on the roof, in the family yard and other places if necessary.

### **5.3.2 Price/pricing principles and terms of sales**

The pricing of expert services can be based on time required. The pricing can be hour-based or by contract period-based, or be charged by the area of the garden field.

In pricing, also use devices such as introductory offers, contract prices, "fast purchase" offers and special-offer periods (for example during a quiet period) can be used. With these devices, one can set the basic tariff at the desired level. Examples of pricing models are restaurant lunch prices or early booking rewards at travel agents. There are also customers who want to pay the price specified by the tariff without any negotiations or bargaining. (Finnish Enterprise Agencies 2013, 18.)

Many factors are considered in setting pricing policy. A six-step procedure for pricing includes the following steps: 1) selecting the pricing objective 2) determining demand 3) estimating costs 4) analyzing competitors' costs, prices and offers 5) selecting pricing method, and 6) selecting the final price (Kotler 1997, 496.)

Pricing is based on the total cost, plus the expected profit. In total cost, the variable cost and fixed cost, such as labor cost, transportation cost, advertising, and tax etc., would be taken into consideration while calculating the price. Based on the fixed and variable cost can work out the total cost, and then add 30% profit to our pricing for sales on lawn mowing or according to the different types of work. The price is about 25 to 30euros per hour as shown from the Appendix 1 - Cost calculation and Pricing. (Based on the school learning of lecture Management Accounting by the teacher Mrs Vanha-aho Merja from Centria University of Applied Sciences)

Some external factors will affect the price, the competition, the seasoning and even the places. Price varies in different types of services, and also depends on the cities. Sometimes the activities and strategies from the competitors need to be responded

accordingly, lowering the price to be competitive among competitors. The price will be adjusted in accordance with holidays and national festivals, as well as in different seasons. Furthermore, sales promotion activities often accompany with price reduction and heavy discount, purposely stimulate customer's purchasing activities. Some customers are presented with separate prices for services they request.

Sometimes, price discrimination could be adopted, charging different customers different prices for the same product or service. Moreover, peak-load pricing, charging a higher price for the same product or service when the demand for it approaches the limit of the capacity to provide for the service.

The household deductions from taxation will diminish the costs of these services, and customers will get the benefit practically.

**The usual housework is eligible for deduction.**

- cleaning
- cooking
- washing, ironing and other clothing maintenance
- shop visit
- yard area and garden care
- snow removal
- trade and e-business
- walking the pet.

(Kotitalousvähennys siivous ja kotitaloustöistä 2014.)

The taxpayer may deduct the household of making such a prepayment of the work in a designated company or an entrepreneur paid by the taxable labor compensation by 45%.

The company or the company's invoice for the goods and travel expenses (e.g. mileage and subsistence expenses) must not decrease. Travel time charged to the allowance must not be used for household deduction. Such compensation is not compensation for the taxpayer's home or in leisure-time dwelling on their work. Travel cost and travel time share is specified on the invoice. (Kotitalousvähennys 2014.)

### **5.3.3 Marketing channels and distribution**

A set of interdependent organizations, intermediaries involved in the process of making a product or service available for use or consumption. The intermediaries make up a marketing channel (also called trade channel or distribution channel). (Kotler 1997, 530)

Distribution decision is primarily concerned with the supply chain's front-end or channels of distribution that are designed to move the product (goods or services) from the hands of the company to the hands of the customer. (KnowThis LLC 1998-2014.)

Unlike the tangible product that can choose multiple distribution channels through retailers, wholesalers, or agents and brokers, or any other distribution service firm. The business of residential gardening service is going to meet the end customer directly; it is "business to customer", with a direct distribution system. The marketer reaches the intended final user of their product by distributing the service directly to the customer. That is, there are no other parties involved in the distribution process that take ownership of the product, but relying on the personal selling. The key to this is that a person whose main responsibility involves creating and managing sales (e.g., salesperson) is involved in the distribution process, generally by persuading the buyer to place an order. While the order itself may not be handled by the salesperson (e.g., buyer physically places the order online or by phone) the salesperson plays a role in generating the sales. (KnowThis LLC 1998-2014.)

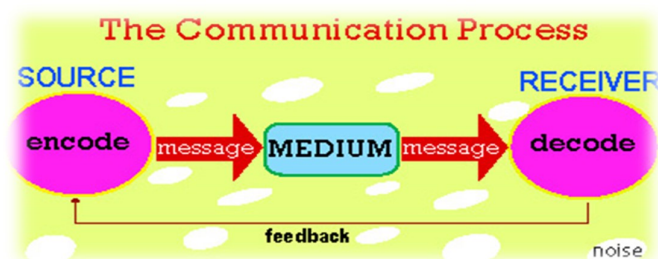
Based on the direct marketing personal selling system mention earlier, some materials such as business card, brochures with all detailed features and contact information will be given to the targeted customers. Some ideal customers will be carefully selected as a trial of business start-up before actually promotion activities started.

In any other case, whenever the customer requires the services, they can make a call or send an e-mail to us which contacts they could find out from the business cards, brochures or newspaper and other promotion materials.

However, not all elder people can use the Internet. According to a new survey, older Finns are increasingly active online, and one in three people over the age of 75 regularly surfs on the Internet. (Yle news 2014.) In this case, door to door visit; direct calls would be more ideal choices.

### 5.3.4 Communication and promotion

In general, communication is how people exchange meaningful information. Models that reflect how communication occurs often include the elements as shown below:



GRAPH 4. The communication process (KnowThis LLC 1998-2014.)

Senders must know what audiences they want to reach and what responses they want. They must encode their messages in a way that takes into account how the target audience usually decodes messages. They must also transmit the message through efficient media that reach the target audience and develop feedback channels to monitor the receiver's response to the message. (Kotler 1997, 605)

The most effective way of communication would be door to door and face to face talk to the customers to inform and convince them of the benefits of our service, as much as possible to decrease the misunderstanding, and is an effective way to maintain the customer relationship by regularly visiting to the customers. Customers' feedback and satisfaction investigation would also facilitate us with more effective communication.

Traditional ways of promotion, such as advertising in newspaper, on magazine, TV show, vehicle ads, roadside billboard; through sales promotion, such as exhibition, discount, free trial, membership card, Coupon; and personal selling, sales force, call centre and so on are always the options for promotion.

In addition to those mentioned above, cross promote with other businesses, join other local businesses who are not direct competitors in promoting, display and distribute each other's publicity materials, speak well of each other at community events, actively ask for referrals whenever a business executes successful projects for clients, are all good options in promoting for the company.

A sales copy can be developed and tailor the message to different media such as direct mail, local press ads, vehicle ads and other comparatively low cost options.

Furthermore, the company can join community events, create an expert image, provide free and valuable tips, get on radio talk shows, publish articles and speak at events and create an image that can add credibility to the business and its offer.

Website marketing is becoming increasingly important as a business promotional option. Just creating a website is practically useless. There are billions of them on the Web and nobody will notice a new one. To get a business' website to the attention of prospective customer on should:

- Add website pages that are "optimized" for the search terms people actually use to search, create a sitemap of the pages and submit it to search engines such as Google, Yahoo and Bing.
- Get to the attention of the business' customers by writing relevant and helpful articles and distributing these widely to article repositories.
- Participate meaningfully in online discussion forums, social media and networking sites and include a link to the business website.
- Run affordable advertising campaigns on the Web that lead the visitor to the business website sales page and ensure that the sales page contains good sales copy.

Customers can be quite effectively targeted in many situations because of the context that they, themselves, have sought out. When a consumer searches for a specific term in a search engine, a “banner” or link to a firm selling products in that area can be displayed.



## 6 PLAN OF PRODUCT/SERVICE DEVELOPMENT

Possibly the most widely used planning tool within marketing is the Product Life Cycle (PLC) concept. The basic premise of the PLC is that products go through several stages of “life” with each stage presenting the marketer with different challenges that must be met with different marketing approaches. (KnowThis LLC 1998-2014.)

Most products experience patterns of activity that divide the evolution of the product into five distinct stages as explained. (Based on the learning lectures of Business to Business given by the teacher Mr. Ossi Paivalainen from Centria University of Applied Sciences and lectures of International Business given by the teacher Mr. Stefan Trzcieliński from Poznan University of Technology Institute of Management Engineering)

- **Development** – Occurs before the product is released to the market and is principally a time for honing the product offering and preparing the market for product introduction.
- **Introduction** – Product is released to the market and sales begins though often gradually as the market becomes aware of the product.
- **Growth** – If the product is accepted, it may reach a stage of rapid growth in sales and in profits.
- **Maturity** – At some point sales of a product may stabilize. For some products the maturity phase can be the longest stage as the product is repeatedly purchased by loyal customers. However, while overall sales may grow year-over-year, percentage sales increases may be small.
- **Decline** – All products eventually see demand decline as customers no longer see value in purchasing the product.

We will focus on garden cleaning services, such as grass cutting, leaves cleaning, bush cutting, snow cleaning, and so on. Gradually we expand our business service to other area of gardening as our service level of skills, quality and knowledge become professional and expertise in this field.

A draft idea of our service development is given by steps:

- Garden cleaning services
- Garden maintenance services
- Landscaping services
- Garden development services

As already shown that the garden cleaning services mainly includes lawn mowing and cleaning, bush cutting and cleaning, leaves cleaning, and snow cleaning in winter which are also the core services as a start up.

The garden maintenance services will include lawn mowing and edging, lawn care, hedge and tree trimming, weeding, watering and fertilizing, which the second stage are going to be carried out when the business is more mature.

Landscaping services will be garden design, garden beds, planting, mulching and turf preparation and installation, which are the third stage are going to move into when the business is more professional.

In the final stage, by utilizing the skilled professionals, we have been able to attain prominent place in market. The professionals in the business use quality raw material along with advanced machinery to provide these services in an effective manner. These are offered in various customized options as per the varied needs of clients. These services aimed at preparing soil for the planting of seeds, tubes and cuttings and enhancing the appearance of the organizations manifold.

## **7 PRODUCTION/SERVICE PLAN**

### **7.1 Production/service process and circumstances**

In principle, the business needs skillful employees. However, since our idea of the company is to have student as our employee, and the garden cleaning and lawn mowing are as a start, so that the business is just ready to go. But it would be even better if the owners do work first and get some experience, especially for building up customer relationship.

The business needs to make sure that the customers have all the necessary tools and equipment well-prepared, a trailer or trolley to carry equipment and debris, a lawn mower, rake, broom, but other small hand tools can be provided by the company. The idea is that the customer prepares for equipment, and the company provides for labour work only.

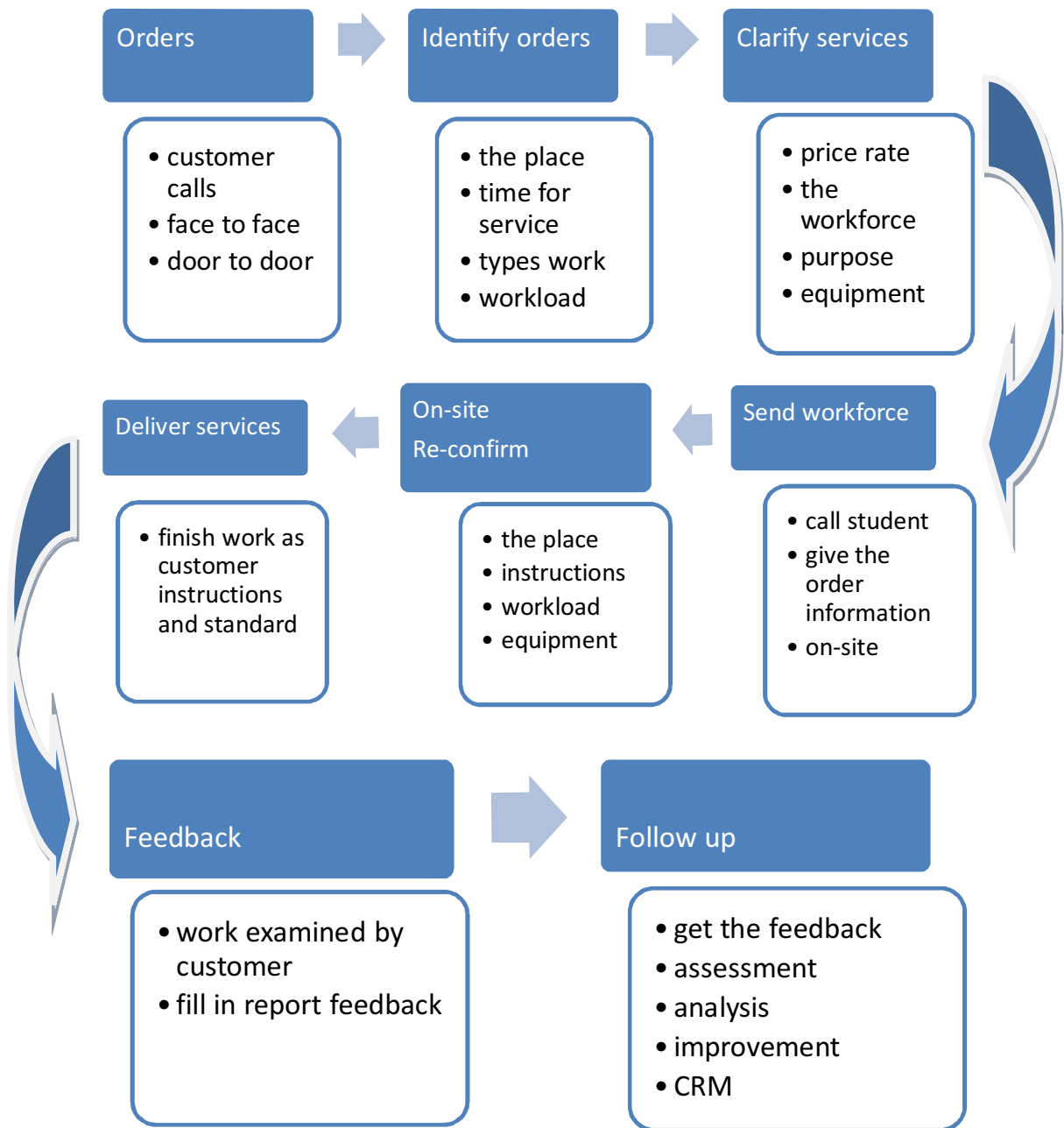
Before the start of the business, all necessary legal papers and certificates from the government office are needed and insurance whatsoever. Notifications to the Trade Register have to be filed either in Finnish or in Swedish on official Start-up Notification forms. (See the Appendix 6 -Start-up Notification forms) Using the same forms, one can also report a business to registers kept by the Tax Administration, which are the VAT Register, the Prepayment Register, the Employer Register, and the register of bodies liable for tax on insurance premiums. (Finnish patent and registration office 2014.)

The forms include a basic section jointly used by both the Finnish Patent and Registration Office (PRH) and the Tax Administration, and a section only used by the Tax Administration. There are also Appendix Forms, specific for each type of a business, for the use of the Trade Register. The details one writes in the section used by the Tax Administration are not public, and they are not disclosed to third parties. The basic section and the Trade Register's Appendix Forms are public documents as soon as they arrive at the authorities in question. (Finnish patent and registration office 2014.)

More in details can be found from the Appendix 6 -Start-up Notification forms and the Appendix 7 -Personal Data Form for Limited companies, co-operatives, savings banks, foundations, associations and other organizations. (Joint business information system of the Finnish Patent and Registration Office and the Tax Administration 2014.)

GRAPH 5 gives the service process flow chart. When delivering the service to the customer, the orders are expected firstly. The customer will make a call or a face to face talk at the office or the salesman goes and knocks at their door, identifying the place, the time, the types of work and the workload, clarifying the service price rate, the workforce, and confirm with customer the required equipment.

Upon agreement, then the students will be given the order information and be sent out to the on-site service. The students will re-confirm the work and instructions from customer and the use of equipment when they reach the place. After finishing the work, the student will ask the customer to fill in the feedback report. The company will collect those feedback reports doing bookkeeping and necessary analysis, and follow-up for improving the services quality and customer relationship in future.



GRAPH 5. Service process flow-chart

## 7.2 Investments

For better implementation of the service, firstly an office is needed. However, as a start, for saving money to the best extend, the company can have the office at the owner' own apartment. The next, the company needs to buy a computer, or use the personal computer

as a start-up, a telephone maybe or personal cell phones. It might does not need to have an independent office and to buy all at the beginning, but after the success launch of the business.

The owners are going to contribute a van which is worth of 3, 500 Euros as a long-term asset to the business, which appears as non-cash assets in TABLE 4. There will be 1, 500 Euros cash towards to purchase the short-term assets (some necessary equipment, uniform, gloves etc.). In addition, the company also seeks for government support or from any other types of organization and sponsoring to fund the start-up requirements if possible.

As a start-up, the company seeks for the least cost the possible. 5000 Euros is the total investment and funding the company puts into. There will be zero liability, but the capital of 1500 Euros.

TABLE 4. Start-up Funding

<b>Total Funding Required</b>	<b>e5,000</b>
<b>Assets</b>	
Non-cash assets from start-up	e3,500
Cash requirements from start-up	e1,500
<b>Total assets</b>	<b>e5,000</b>
<b>Liabilities and Capital</b>	
<b>Liabilities</b>	
Current borrowing	e0
Long-term liabilities	e0
Accounts payable (outstanding bills)	e0
Other current liabilities (interest-free)	e0
<b>Total liabilities</b>	<b>e0</b>

(Continues)

TABLE 4. (Continues)

Capital	
Planned investment	
Owners	e5,000
Other	e0
Additional investment requirement	e0
<b>Total Planned Investment</b>	<b>e5,000</b>
Loss at start-up (start-up expenses)	(e3,500)
<b>Total capital</b>	<b>e1,500</b>
<b>Total capital and liabilities</b>	<b>e1,500</b>
<b>Total funding</b>	<b>e5,000</b>

### 7.3 Product control and follow-up

The product is a service; the service quality is always the key factor. Although there are all kinds of standard for measuring the service quality, the decision remains to the customers. The customer's satisfaction is what the company after for, after all.

The company would work together with the customer to carry out the service, follow the customers' instructions, hear the customers' feedback, regular check-up, and assign the same person to be in charge of the same customers if possible, for better understanding the customers' preference and stable service quality.

Here follows some quality control tools based on the learning lectures of Business Process Control given by Mr. Ossi Paivalainen and lectures of Quality and Environment Management given by Mr. Kari Pieniniemi, both are from Centria University of Applied Sciences. With those tools one can better control and perform the service in a good way.

Cause and Effect Diagram (Appendix 2 Cause and Effect Diagram\_ Late Order Delivery) which is listed from four sections: the environment, the information, the people, and the transport what are the possible reasons may delay the service. At the same time, the possible solutions are given in respond to those factors.

Cause-and-Effect Diagram (Ishikawa diagram or fishbone diagram) will help identify causes for nonconforming or defective products or services. Cause-and-effect diagrams can be used in conjunction with flowcharts and Pareto charts to identify the cause(s) of the problem.

Why-Why Diagram (Appendix 3 Why-Why Diagram \_Unsatisfactory Service) where asks as many “why” as possible to find out the real problem and reasons resulted in poor service. An excellent technique for finding the root cause(s) of a problem is to ask "Why" five times. WHY-WHY diagrams organize the thinking of a problem-solving group and illustrate a chain of symptoms leading to the true cause of a problem.

A Pareto chart from the check sheet can be also created. The diagram indicates that the company should concentrate on the improvement of the efforts. (TABLE 5 and TABLE 6)

TABLE 5. Customer’s Satisfaction check-up sheet

Employee Name/ID:

	1	2	3	4	5
Usage of time					
Cleanliness of the yard					
Collaboration of the worker					
Skills of using equipment					
...					
Service Satisfaction in General					
Customers comment:					





## 8 PERSONAL

### 8.1 Organization

In a big picture, there will be five functional departments set up in the organization. Marketing and Sales, Customer Care, HR employment, Administration, and Accounting form up the core management functions.

However, it is a small company with a niche market, management functions can be simplified according to the responsibilities. One of the owners Joni Isokoski, is mainly responsible for sales and customer care, i.e. looking for customers, selling our service and taking care of the customers' relationship. Another owner Ming Yu will be responsible for personnel and management, i.e. taking care of employment and internal management affairs, at the same time keeping close connections with the other owner, exchanging ideas, making marketing decisions and strategies in favor for the company.

TABLE 7: Responsibilities for owners

Responsibilities	Responsible person
Sales	Joni Isokoski
Customer care	Joni Isokoski
Personnel	Ming Yu
Management	Ming Yu
Marketing and Strategies	Joni Isokoski; Ming Yu

## **8.2            Developing personnel**

The business will be a two-person owned company with employment of temporary and part-time workers mainly as a start.

Joni has worked part-time taking care of the yard for many years now, and will help out the company business during his summer breaks. He has got much experience on this. The writer also had summer job experience working in a hotel at the gardening and maintenance service.

In principle, the company will hire one employee, or maybe two in summer time, depending on how the business is. The company is seeking for someone with at least 1 year of experience in the lawn care industry and can handle multiple tools and equipment, with attention to a good work ethic. This will probably be a seasonal position, unless the work ends up having a higher demand than expected.

Having summer time as an example, one person can work for only 8 hours as usual, and every garden needs about 1-2 hours to finish up cleaning, so basically, one employee can work out with 4 gardens a day, 22 working days in a month which is about 352 gardens in 4 months' summer time ( $4 \text{ gardens/person /day} * 22\text{days} * 4\text{months} = 352\text{times}$ ). Yet we have at least 3152 times of garden to clean in summer for targeted 33% of the elderly customers as previously calculated, which results in about 8-9 ( $3152/352 = 8.9$ ) person's workload for only summer job itself.

As we grow continuously, expanding services to other cities, to other sections of the business, the personnel are in need for growing, too. Each city will have a branch office, an increasing number of employees.

## **8.3            Salary and motivation**

The company pays the wages based on hours: the employee will get the minimum hourly wages defined by the labour law in the first 3 months trial period. Thereafter, the employees are paid 8 euros hourly or more in winter working time. Besides the normal wages, the company also covers the insurance, pensions, unemployment and medical care etc. according to the labour law.

Employees will have free of charge training arranged by the company from time to time, free pick up for jobs where need to be done far away from the employee' home, uniforms and working shoes, gloves and other necessary equipment to facilitate and support the work.

An annual bonus or any kind of a reward will be offered to the employees, either in the form of extra money or gifts voucher, such as offering a trip to the employee. The company will also organize parties and festival celebrations together, having all kinds of events and sports activities for supporting well-being and good care.

## 9 FORECAST

The best forecasting aid is the most recent past. There are some statistical analysis techniques that take past data and project the past forward into the future. By projecting two most recent years of sales by month on a line chart can get just about the same results and then visually tracking it forward along the same line. Statistical tools are a nice addition, but they rarely are as valuable in a business plan as human common sense, particularly if it is guided by analysis. (Berry 2005.)

Although the company does not have the past history record, the company can develop a unit sales projection where starts by forecasting unit sales revenue per month, per day, and even per hour. Some figures are as below:

The targeted number of customers and volume of gardens are:  $14,748 \text{ (population)} * 16.2\% \text{ (elder)} / 2 \text{ (couple)} * 33\% \text{ (33\% elderly customers)} = 394 \text{ (gardens)}$

Sales in one summer are:  $394 * 2 \text{ (twice a month)} * 4 \text{ months} = 3152 \text{ (times of gardens)}$

Workers needed in summer job are:  $3152 \text{ times} / (4 \text{ times/person/day} * 22 \text{ days} * 4 \text{ months}) = 8$

Price per hour is: 25Euros (see the Appendix 1 –Cost calculation and Pricing)

Wages per hour is: 10.7 Euros

Hourly net sales revenue is:  $25 \text{ euro (per hour)} - 10.7 \text{ e (wage hourly)} = 14.3 \text{ e}$

The company will consider itself "open for business" and start its fiscal year in July, 2015. However the company will start the trial period in June. The company anticipates working on an average of 4 lawns per day in July, starting at around 16 lawns the first week and up to 80 lawns by the end of the month. These are reasonable initial forecasts for the area and our prices. The company expects for good feedback and word-of-mouth, as well as continued canvassing, to increase our customer base each month through the end of the season.

In September, the company will begin advertising the end-of-year garden prep and winter maintenance services, which will supply revenue over the winter. Since the climate here is mild, many gardeners put off their seasonal clean-up and garden prep until it is too late.

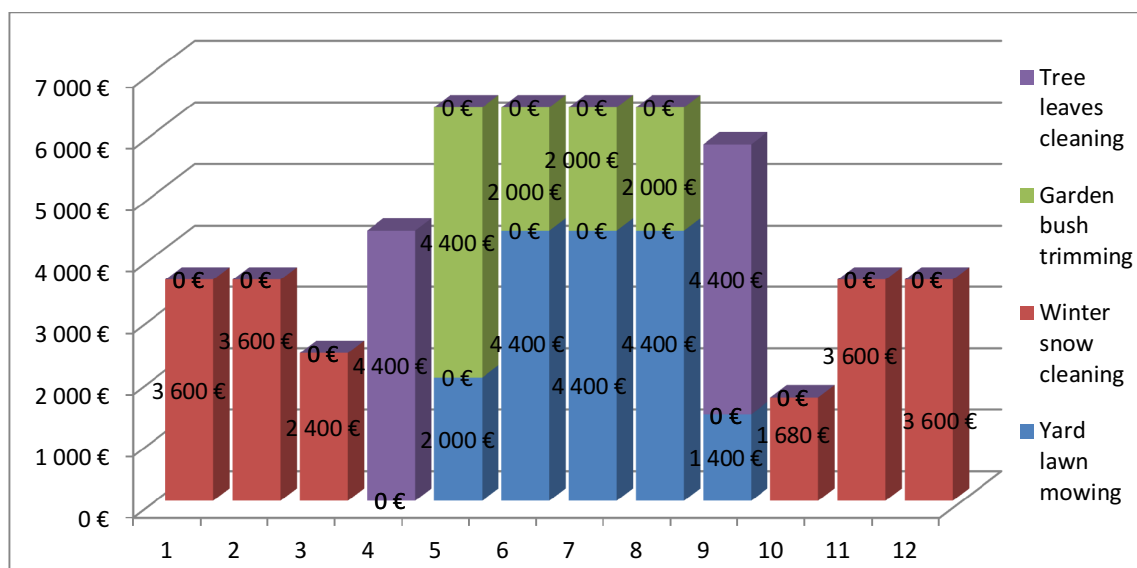
Winter maintenance mainly are snow cleaning, but it also includes things such as trellis and shed repairs, helping gardeners organize their supplies and seeds, and fixing or building cold frames for early vegetables.

Direct cost of sales for all of these projects includes gas for powered equipment and transportation costs, most equipment repair and maintenance, and the cost of any items used up in the process. Unlike most major lawn care services, the company tracks direct labor costs as operating expenses, not direct cost of sales. These amounts can be found in the Personnel plan, and are reflected in the Profit and Loss statement.

The company also plans to do occasional tree stump removal, for which the direct cost of sales is higher, since it includes the cost to rent the equipment. If this becomes a larger part of the business, the company may buy its own equipment.

This sales forecast from Appendix 4 shows sales by month for the next 12 months and then by year for the following three years.

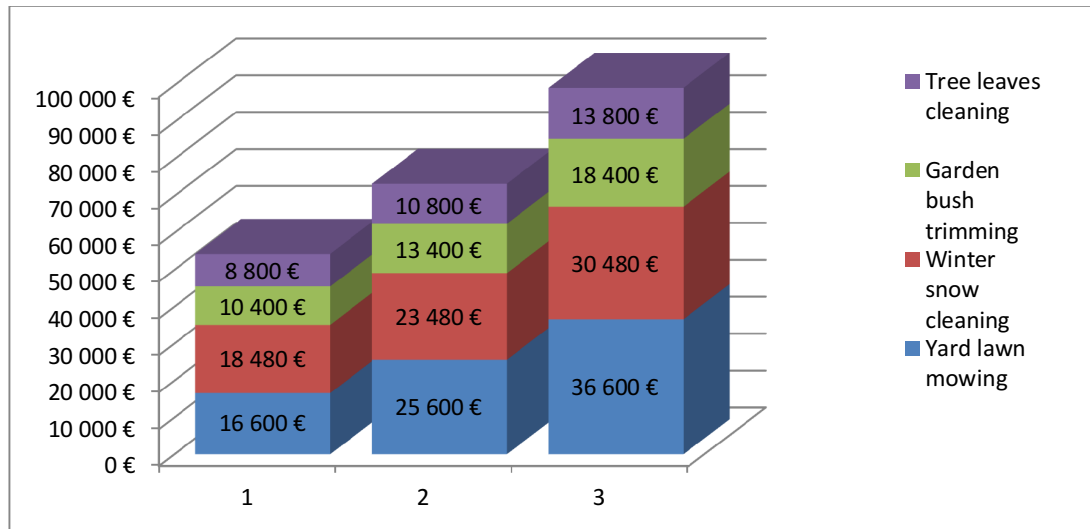
The chart of monthly sales forecast is extracted as below, one can see that mostly the high season starts from May up to September where there are jobs for tree leaves cleaning, bush cutting and lawn mowing as our main business. The average sales revenue is about 6500 euro during the 5 months' high season. From October to April is the most unstable season for the business, the business is depending on how much snow it gives.



GRAPH 6. Sales forecast Monthly (Appendix 4)

The chart of yearly sales forecast is also extracted as shown in graph 7. There one can see that although lawn mowing is considered as the core business, due to the facts that winter lasts much longer in Finland, so that the yearly sales revenue from snow removing is more than lawn mowing in Summer. From the chart below shows that about 50,000 Euros sales

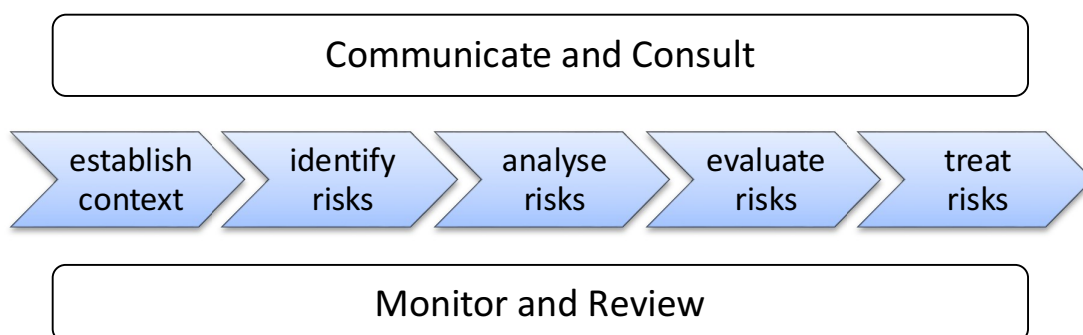
revenue in the first year the company can reach, and is going to breach 100,000 Euros in the third year.



GRAPH 7. Sales forecast yearly (Appendix 4)

## 10 ANALYSING THE RISKS

Risk Management is a process that identifies loss exposures faced by an organization and selects the most appropriate techniques for treating such exposures. A loss exposure is any situation or circumstance in which a loss is possible, regardless of whether a loss occurs. (Pearson Education 2011.) The definition is also based on the school learning, lectures and materials of Risk Management by the teacher Mr. Markku Makitalo from Centria University of Applied Sciences.



GRAPH 8. The key elements of the risk management standard (Owen 2010, 21.)

**Communicate and Consult** and **Monitor and Review** are ongoing activities that occur at each stage in the risk management process. (Owen 2010.)

**Communicate and consult** – communicate and consult with internal and external stakeholders appropriately at each stage of the risk management process.

In every stage the company will exchange information and opinion about the risk in the organization and to external stakeholders prior to making a decision on a particular issue.

**Establish the context** – establish the external, internal, and risk management context in which the rest of the process will take place. Criteria against which risk will be assessed should be established and the structure of the analysis defined. (Owen 2010.)

**Identify risks** – identify where, when, why, and how events could prevent, degrade, delay, or enhance the achievement of organizational objectives (Owen 2010.)



**Analyze risks** – identify and evaluate existing controls. Determine consequences and likelihood and hence the level of risk. This analysis should consider the range of potential consequences and how these could occur (Owen 2010.)

**Evaluate risks** – compare estimated level of risk against the pre-established criteria and consider the balance between potential benefits and adverse outcomes. This enables decisions to be made about the extent and nature of treatments required and about priorities (Owen 2010.)

**Treat risks** – develop and implement specific cost-effective strategies and action plans for increasing potential benefits and reducing potential costs (Owen 2010.)

**Monitor and review** – monitor the effectiveness of all steps of the risk management process. Risks and the effectiveness of controls and risk treatments need to be monitored to ensure changing circumstances do not alter priorities. (Owen 2010.)

Based on GRAPH 4 - the service process flow, and according to the key elements of the risk management standard mentioned above, the Appendix 5 –Risk analyzing is developed for enhancing and improving our service to better satisfy the customers. The Appendix 5 – Risk analyzing is also based on the school learning, lectures and materials of Risk Management by the teacher Mr. Markku Makitalo from Centria University of Applied Sciences.

In Appendix 5, one can see that it follows and includes the key element step by step. It establishes the context, lists the service processes at first, and then identifies the possible risks or potential failure and the cause of the failure among the processes. The company analyzes the risks and finds the risk affections, then evaluates the severity of the risks, so can develop the treatment and improvement actions. During all the processes and steps the company keeps monitoring and reviewing, and making sure everything goes smoothly.

## 11 CONCLUSION

Although the idea of bridging the students who need living supports together with the old people (the customer) who is in need of labor is good idea, the customers are willing to pay about 7.5 Euros per hour according to the research done by Mr. Joni Isokoski mentioned in Chapter 2.4 paragraph 4, which is far from the target price. The unit price is about 25 to 30 Euros per hour, apart from the deductions of 45% ( $25 \times 45\% = 11.25$ ) based on the government policy mentioned in Chapter 5.3.2 the last paragraph, which the price ( $25 - 11.25 = 13.75$ ) is still about twice higher than the customer expectation.

However, as everybody knows that the cleaning service from the cleaning companies is more or less 50 Euros per hour in Ylivieska City, which is not a secret. The competitive price 25 to 30 Euros hourly will result in customers, and besides barely have a real competitor in Ylivieska. The business is a niche market with opportunities, a rather small company, and easy to manage, and 5000 Euros investment is also not really a big money to be beard by the two owners.

The tragedy of the world is that those who are imaginative have but slight experience, and those who are experienced have feeble imagination - Alfred North Whitehead  
We are full of imaginations, but lack of experience.

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TABLE 3. SWOT analysis. The SWOT analysis is based on school learning, lectures of Strategic Operation Management by the teacher Mr. Ossi Paivalainen 2013 from Centria University of Applied Sciences.

TABLE 4. Start-up Funding. Based on the structure of Lawn and Garden Services business plan. 1996 - 2014 PALO ALTO SOFTWARE. Available at: [http://www.bplans.com/lawn\\_and\\_garden\\_services\\_business\\_plan/financial\\_plan\\_fc.php](http://www.bplans.com/lawn_and_garden_services_business_plan/financial_plan_fc.php). Accessed on 23 October 2014.

## Cost calculation and Pricing

<b>Variable COSTS (hourly)</b>	<b>costs</b>	<b>remark</b>
labor cost	8,00 €	hourly wages
pension 23.8%	1,90 €	hourly pension paid by company
health insurance 2.04%	0,16 €	hourly health insurance
unemployment insurance 0.8%	0,64 €	
Hourly cost Sub-total:	10,70 €	
<b>Fixed COSTS (monthly)</b>	<b>costs</b>	<b>remark</b>
company insurance	80,00 €	
car insurance	60,00 €	
Transportation	300,00 €	one own car gasoline
Tools and equipment	100,00 €	maintenance, small tools
mobile, internet	50,00 €	
marketing & customer service	400,00 €	
Engineering and management (2people)	0,00 €	
Sub-total:	990,00 €	
Yearly fixed costs total:	11 880,00 €	
Expected/estimated sales in one summer:	3152	
<b>unit cost</b>		<b>14,47 €</b>
<b>markup price (30% markup level)</b>		<b>20,68 €</b>
<b>TOTAL+VAT (23%)</b>		<b>25,43 €</b>

(Based on the school learning of lecture Management Accounting by the teacher Mrs Vanha-aho Merja from Centria University of Applied Sciences)

## CALCULATIONS:

Quantity of gardens:

$14,748 \text{ (population)} \times 16.2\% \text{ (elder)} / 2 \text{ (couple)} \times 33\% \text{ (33\% customers)} = 394 \text{ gardens}$

Cleaning times in a month:  $394 \times 2 \text{ (twice a month)} \times 4 \text{ months} = 3152 \text{ times}$

Estimated sales hours for one summer:  $3152 \text{ times} \times 1 \text{ hours/time} = 3152 \text{ hours}$

I less estimated the working hours for one garden, it usually takes more than 1 hour

Unit cost = variable cost + fixed costs/ expected units sales

$(10.7 + 11880) / 3152 = 14.47$  euros

markup price = unit cost / (1 - desired return on sales)

$14.47 / (1 - 30\%) = 20.68$  euros

BREAK EVEN POINT:

Break even volume = fixed cost / (price - variable cost)

$11880 / (20.68 - 10.7) = 1190$  hours

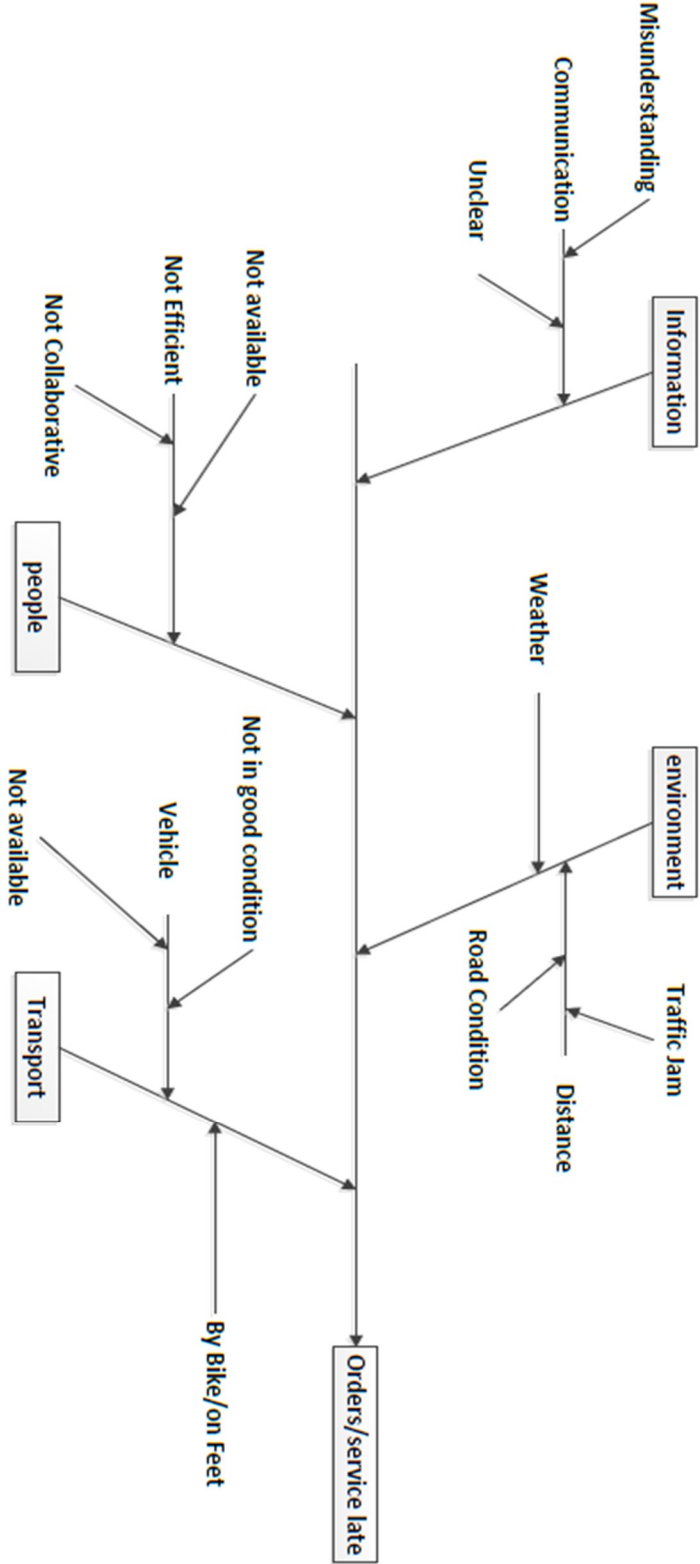
( Kotler 1997, 503-504)

Indirect staff costs in 2013, for salaried employees' pension insurance (as specified by the Finnish Employees' Pensions Act) must be taken, if a salary of EUR55.59 a month or more is paid to them. The pension contribution paid to the pension insurance company is 23.4% of the employee's salary. For temporary employers, the pension contribution is 23.8% of the salary. The employee's share of the pension that the employer withholds from the salary paid is 5.15% for employees under 53 years of age and 6.5% for employees of 53 or older. The employer's health insurance contribution is 2.04% of the salary. (Finnish Enterprise Agencies 2013, 39-42.)

The unemployment insurance contribution is 0.8% of the salary when the employer pays no more than EUR 1,990,500 in wages and salaries in a year. The insurance contribution is 3.2% of that part of wages and salaries that exceeds this. The employee's unemployment insurance contribution is 0.6%. The collection of unemployment insurance contributions was transferred to the Unemployment Insurance Fund at the beginning of 2013. (Finnish Enterprise Agencies 2013, 39-42.)

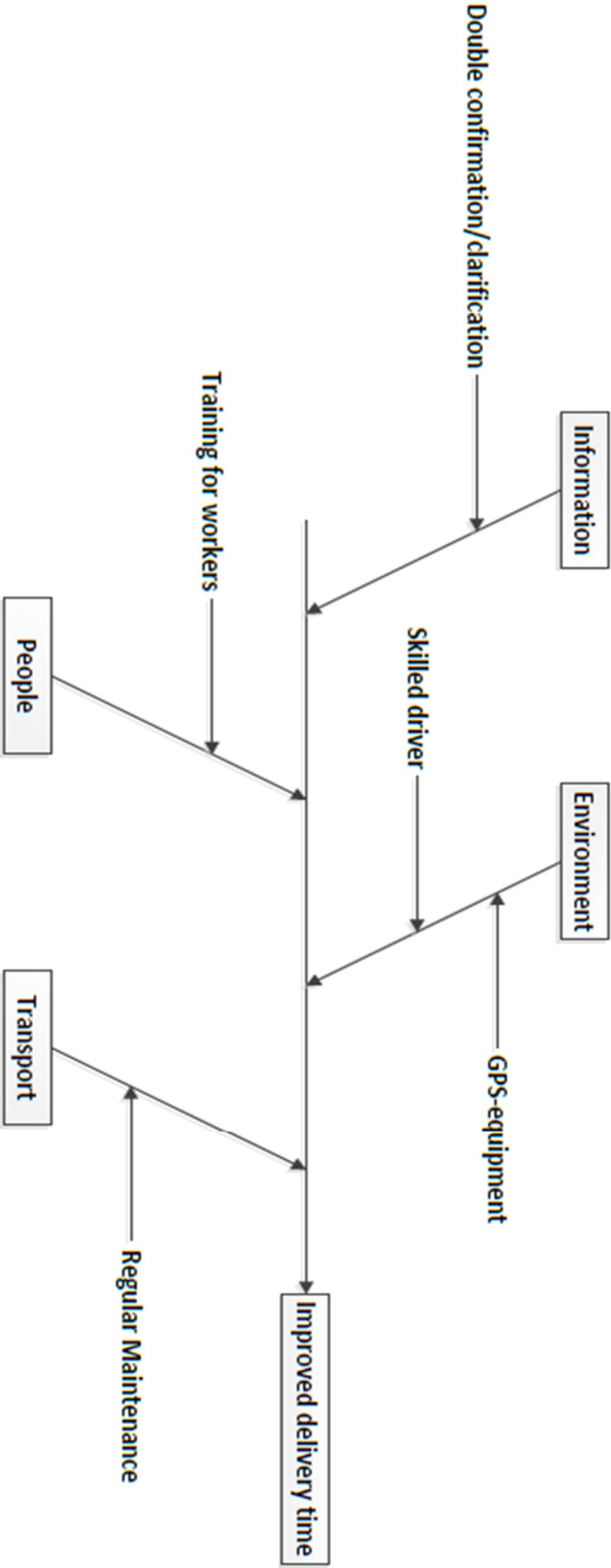
The accident insurance premium is 0.3-8.0% of the salary depending on the line of business. The group life assurance premium is on average 0.07% of the salary. (Finnish Enterprise Agencies 2013, 39-42.)

Cause and Effect Diagram-Service late delivery

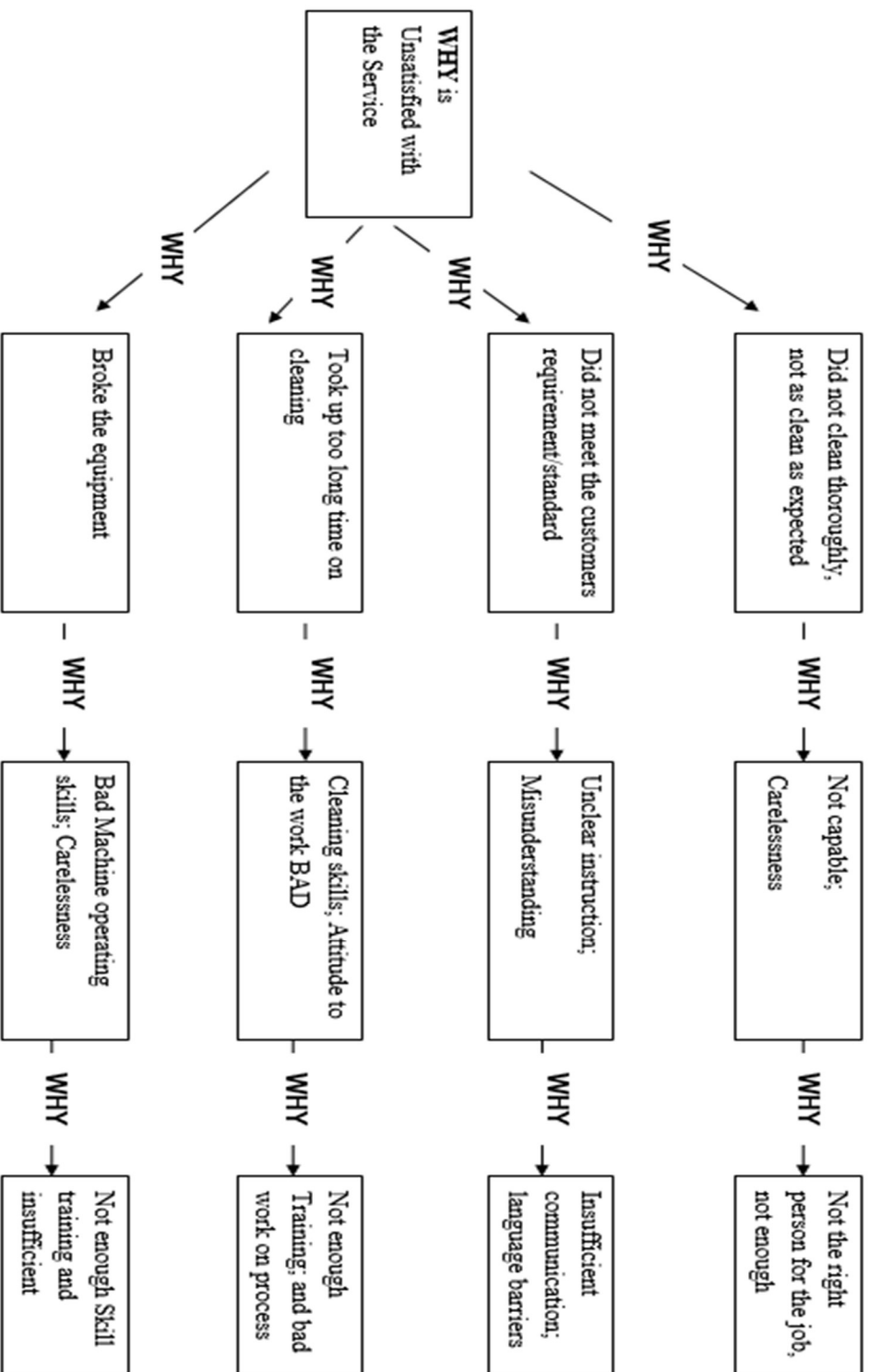




Cause and Effect Diagram-Service delivery improvement

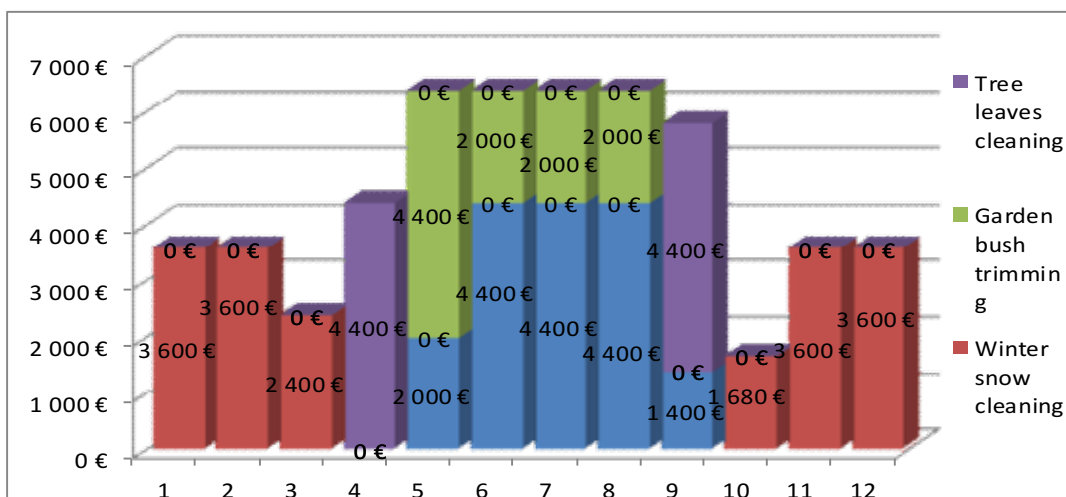


Why-Why Diagram \_Unsatisfactory Service



## Sales forecast monthly

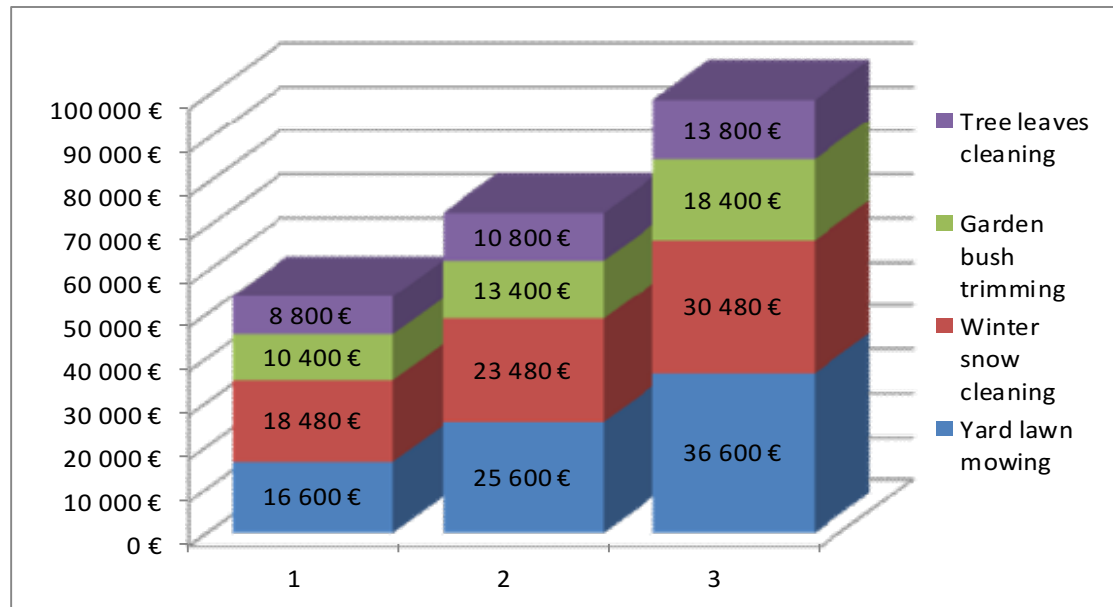
Month	Yard lawn mowing	Winter snow cleaning	Garden bush trimming	Tree leaves cleaning	Total
1	0 €	3 600 €	0 €	0 €	3600
2	0 €	3 600 €	0 €	0 €	3600
3	0 €	2 400 €	0 €	0 €	2400
4	0 €	0 €	0 €	4 400 €	4400
5	2 000 €	0 €	4 400 €	0 €	6400
6	4 400 €	0 €	2 000 €	0 €	6400
7	4 400 €	0 €	2 000 €	0 €	6400
8	4 400 €	0 €	2 000 €	0 €	6400
9	1 400 €	0 €	0 €	4 400 €	5800
10	0 €	1 680 €	0 €	0 €	1680
11	0 €	3 600 €	0 €	0 €	3600
12	0 €	3 600 €	0 €	0 €	3600
<b>total:</b>	<b>16600</b>	<b>18480</b>	<b>10400</b>	<b>8800</b>	<b>54 280 €</b>



## Sales forecast yearly

Year	mowing	cleaning	trimming	cleaning	Total
1	16 600 €	18 480 €	10 400 €	8 800 €	54280
2	25 600 €	23 480 €	13 400 €	10 800 €	73280
3	36 600 €	30 480 €	18 400 €	13 800 €	99280
<b>total:</b>	<b>78800</b>	<b>72440</b>	<b>42200</b>	<b>33400</b>	<b>226 840 €</b>

Year	Yard lawn mowing % increase	Winter snow cleaning % increase	Garden bush trimming % increase	Tree leaves cleaning % increase	total % increase
2	54,22 %	27,06 %	28,85 %	22,73 %	35,00 %
3	42,97 %	29,81 %	37,31 %	27,78 %	35,48 %



Calculations:

Month	Yard lawn mowing	Winter snow cleaning	Garden bush trimming	Tree leaves cleaning
1	0	$30 \times 8 \times 15 = 3600e$	0	0
2	0	$30 \times 8 \times 15 = 3600e$	0	0
3	0	$30 \times 8 \times 10 = 2400e$	0	0
4	0	0	0	$25 \times 8 \times 22 = 4400e$
5	$25e \times 8hr \times 10day = 2000e$	0	$25 \times 8 \times 22 = 4400e$	0
6	$25e \times 8hr \times 22day = 4400e$	0	$25 \times 8 \times 10 = 2000e$	0
7	$25e \times 8hr \times 22day = 4400e$	0	$25 \times 8 \times 10 = 2000e$	0
8	$25e \times 8hr \times 22day = 4400e$	0	$25 \times 8 \times 10 = 2000e$	0
9	$25e \times 8hr \times 7day = 1400e$	0	0	$25 \times 8 \times 22 = 4400e$
10	0	$30 \times 8 \times 7 = 1680e$	0	0
11	0	$30 \times 8 \times 15 = 3600e$	0	0
12	0	$30 \times 8 \times 15 = 3600e$	0	0

Estimated gardens/houses:  $14748 \times 16.2\% / 2 \times 33\% = 394$

Monthly cleaning times:  $394 \times 2 = 788$

Twice a month lawn mowing at least

Clean  $788 \times 4 = 3152$  times of gardens in one summer

In one summer for one worker clean

$4 \text{ gardens/person/day} \times 22 \text{ days} \times 4 \text{ months} = 352$  times of gardens

Job in summer can be created if the 33% of the elderly customers can be reached:

$3152 / 352 = 8$  to 9 workers

## Risk Analysis

#	Process step/imp ut	Potential failure mode	Potential Effects of failure	Severity	Potential causes of failure	Occurrence	Recommend actions
1	Order from customer	misunderstanding	wrong order taken	2	human mistake or misunderstanding	2	double checking
		insufficient information	unprepared for the order	3	human mistake	1	double checking
		overbooking	losing the order	4	lack of knowledge of the schedule	2	schedule planning
2	Identify the order	unclear workload	replanning the schedule	1	lack of information/experience	2	requesting more information
		wrong working place	loss of time and money	2	information blackout	1	double checking
3	Clarify the service	too high/low pricing	unsatisfied sides	3	lack of experience/evaluation	3	planned evaluation
		lack of workforce	work progress delayed	1	insufficient amount of staff	2	hiring workforce
		lack of equipment	work progress delayed	1	insufficient resources	2	purchase/rent more equipment
4	Dispatching workforce	unavailable	losing the order	4	overbooked, personnel missing, out of our service	2	hiring more people
		misunderstanding the order	damage caused for customer	5	human mistake	1	double checking
		unable to reach the destination	work progress delayed	1	information blackout, uncertainty of events	1	planning
		arriving late	working time extended	1	human mistake, uncertainty of events	2	planning
5	On site	wrong address	loss of time and money, work progress delayed	2	human mistake	1	double checking
		broken equipment	work progress delayed	1	human mistake, worn out of equipment	2	maintaining
		wrong instructions	damage caused for customer	4	human mistake	1	training
		miscalculated workload	replanning the schedule	1	human mistake	3	planning
6	Delivering the order	poor service	losing the customer	5	lack of experience, human mistake	2	training
7	Payment	invoice not delivered/received	payment delayed	3	wrong post, human mistake	1	accounting service
		payment not received	unable to run the company	5	wrong payment	1	accounting service



Y1

Lomakkeella voitte ilmoittautua tai hakeutua kaupparekisteriin, säätiörekisteriin, arvonnäkövelvollisten rekisteriin, ennakoperintärekisteriin, työnantajarekisteriin ja vakuutusmaksuverovelvolliseksi. Ilmoittakaa tällä lomakkeella myös ennakon määräämistä koskevat tiedot. / Using this form you can have your enterprise entered in the Trade Register, Foundation Register, VAT Register, Prepayment Register, Employer Register and Register of bodies liable for tax on insurance premiums, or you can apply for entry. You can also supply the information enabling the tax office to set your prepayment tax.

Viranomaisen merkintöjä / For official use

**PERUSTAMISILMOITUS**  
Osakeyhtiö, osuuskunta, säästöpankki,  
säätiö, yhdistys ja muu yhteisö

**START-UP NOTIFICATION**  
Limited companies, co-operatives, savings banks,  
foundations, associations and other organisations

<b>Yrityksen tai yhteisön nimi / Name of enterprise or organisation</b>	
Toiminimi / Company name	Yrityksen kieli / Language <input type="checkbox"/> suomi / Finnish <input type="checkbox"/> ruotsi / Swedish
2. Nimivaihtoehto / Alternative company name 2	3. Nimivaihtoehto / Alternative company name 3

<b>Kotipaikka (kunta) / Municipality where the business is to be registered</b>

<b>Muut mahdolliset toiminimet (Täyttäkää tarvittaessa) / Other company names (Please complete if necessary)</b>	
Rinnakkaistoiminimet (Toiminimen vieraskieliset käännökset) / Parallel names (Translations of the company name into foreign languages)	
Aputoiminimi / Auxiliary name	Aputoiminimellä harjoitettava toimialan osa / Line of business under this auxiliary name
Aputoiminimi / Auxiliary name	Aputoiminimellä harjoitettava toimialan osa / Line of business under this auxiliary name

Postiosoite (katu/tie, talon nro, porras, huoneiston nro tai postilokero) / Postal address (street/road, house/apartment no or PO Box no)	Postinumero / Postal code	Postitoimipaikka / Town or City
Käyntiosoite (katu/tie, talon nro, porras, huoneiston nro) / Street address (street/road, house/apartment no)	Postinumero / Postal code	Postitoimipaikka / Town or City
Puhelin / Telephone	Matkapuhelin / Mobile phone	Faksi / Fax
Sähköposti / E-mail	Kotisivun www-osoite / Website	

<b>Yritys ilmoittautuu seuraaviin rekistereihin: / Registers the enterprise would like to be entered in:</b>		
<input type="checkbox"/> kaupparekisteriin (mukaan kuitti käsittelymaksusta) / Trade Register (enclose receipt for processing fee)	<input type="checkbox"/> arvonnäkövelvollisten rekisteriin / VAT Register	<input type="checkbox"/> työnantajarekisteriin / Employer Register
<input type="checkbox"/> säätiörekisteriin / Foundation Register	<input type="checkbox"/> ennakoperintärekisteriin / Prepayment Register	<input type="checkbox"/> Verohallinnon vakuutusmaksuverovelvollisten rekisteriin / Register of bodies liable for tax on insurance premiums

<b>Yritysmuoto (Käyttäkää myös yritysmuotokohtaista liitelmaketta. (Luettelo lomakkeen sivulla 2.) / Type of enterprise (Please complete the appendix form applicable to your enterprise; see list on page 2)</b>		
<input type="checkbox"/> Asunto-osakeyhtiö / Housing company	<input type="checkbox"/> Osuuskunta / Co-operative	<input type="checkbox"/> Yhdistys / Association
<input type="checkbox"/> Julkinen osakeyhtiö / Public limited company	<input type="checkbox"/> Säätiö / Foundation	<input type="checkbox"/> Muu, mikä? / Other type, please specify
<input type="checkbox"/> Osakeyhtiö (=yksityinen osakeyhtiö) /	<input type="checkbox"/> Ulkomaisen elinkeinonharjoittajan sivuliike /	
Tilikausi (pv.kk - pv.kk) / Accounting period (day.month-day.month)	Ensimmäisen tilikauden päättymispäivä (pv.kk.vvvv) / End date of the first accounting period ( day.month.year)	

Y1

Edeltäjän täydellinen nimi tai toiminimi / Full name or company name of the earlier business operator		Yritys- ja yhteisötunnus tai henkilötunnus / Business ID or personal identity code
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Toiminta aloitetaan myöhemmin (Ei vaikuta kaupparekisterin rekisteröintiin, katsokaa täyttöohje.) Operations are starting at a later date		
<input type="checkbox"/>	As of (date)	alkaen, pvm

Verohallinnolle tästä ilmoituksesta lisätietoja antava henkilö tai yritys, esim. tilitoimisto / Contact person (Person or company, such as an accounting firm, providing the Tax Administration with further information)		
Nimi / Name		Yritys- ja yhteisötunnus / Business identity code
Postiosoite / Postal address	Postinumero / code	Postitoimipaikka / Town or City
Puhelin / Telephone	Matkapuhelin / Mobile phone	
Faksi / Fax	Sähköposti / E-mail	

Kauppa- tai säätiörekisterille tästä ilmoituksesta lisätietoja antava henkilö ja/tai yritys (asiamies) / Agent (Person or company, providing the Trade Register or Foundation Register with further information)		
Yrityksen nimi / Company name	Henkilön nimi / Name of person	
Postiosoite / Postal address	Postinumero / code	Postitoimipaikka / Town or City
Puhelin / Telephone	Matkapuhelin / Mobile phone	
Faksi / Fax	Sähköposti / E-mail	

Lisätietoja / Additional information

## YRITYSMUOTOKOHTAISET LIITELOMAKKEET / (Täyttäkää yksi seuraavista lomakkeista) /

- |   |  |
|---|--|
| <input type="checkbox"/> <b>1</b> OSAKEYHTIÖ / JULKINEN OSAKEYHTIÖ / LIMITED COMPANY / PUBLIC LIMITED COMPANY   | <input type="checkbox"/> <b>5</b> ASUMISOIKEUSYHDISTYS / ASUKASHALLINTOALUE / EUROOPPALAINEN TALOUDELLINEN ETUYHTYMÄ / MUUALLA REKISTERÖIDYN ETUYHTYMÄN SUOMESSA OLEVA TOIMIPAikka / HYPOTEEKKIYHDISTYS / SÄÄSTÖPANKKI / VALTION LIIKELAITOS / RIGHT-OF-OCCUPANCY ASSOCIATION / RESIDENT ADMINISTERED AREA / EUROPEAN ECONOMIC INTEREST GROUPING / BRANCH OF AN INTEREST GROUPING LOCATED IN FINLAND BUT REGISTERED IN ANOTHER COUNTRY / MORTGAGE SOCIETY SAVINGS BANK / STATE PUBLIC ENTERPRISE |
| <input type="checkbox"/> <b>1B</b> ASUNTO-OSAKEYHTIÖ / VAKUUTUSOSAKEYHTIÖ / JULKINEN VAKUUTUSOSAKEYHTIÖ / HOUSING COMPANY/INSURANCE COMPANY / PUBLIC INSURANCE COMPANY                                    |  |
| <input type="checkbox"/> <b>2</b> OSUUSKUNTA / OSUUSPANKKI / COOPERATIVE / COOPERATIVE BANK   |  |
| <input type="checkbox"/> <b>3</b> ULKOMAISEN ELINKEINONHARJOITTAJAN SIVULIIKE / BRANCH OF A FOREIGN ENTERPRISE  | <input type="checkbox"/> <b>11</b> SÄÄTIÖ / FOUNDATION   |
| <input type="checkbox"/> <b>4</b> KESKINÄINEN VAKUUTUSYHTIÖ / JULKINEN KESKINÄINEN VAKUUTUS-YHTIÖ / VAKUUTUSYHDISTYS / MUTUAL INSURANCE COMPANY / PUBLIC MUTUAL INSURANCE COMPANY / INSURANCE ASSOCIATION | <input type="checkbox"/> <b>12</b> YHDISTYS / ASSOCIATION  |

Täyttäkää myös lomakkeen sivu 3, jos olette ilmoittautunut sivulla 1 arvonlisäverovelvollisten rekisteriin, ennakkoperintärekisteriin, työnantajarekisteriin tai vakuutusmaksuverovelvolliseksi. / Please complete page 3 of this form if, on page 1, you selected VAT Register, Prepayment Register, Employer Register or Register of bodies liable for tax on insurance premiums.

Päiväys / Date	Allekirjoitus ja nimen selvennys / Signature and name in block capitals	Puhelin / Telephone
----------------	---	---------------------

<input type="checkbox"/> Merkitkää rasti ruutuun, jos postiosoite on sama kuin sivulla 1 ilmoitettu yleiseen käyttöön tarkoitettu osoitetieto. Muussa tapauksessa täyttäkää alla olevalle riville osoitetiedot. / Tick this box if your postal address is the same as the address given on page 1. Otherwise write your address below.		
Postiosoite / Postal address	Postinumero / Postal code	Postitoimipaikka / Town or City

**Verohallintoon ilmoitettava päätoimiala (Toimiala, jota yritys harjoittaa päätoiminaan) / Main operating sector (Main line of business) to be**

**Y1**

Arvonlisäverovelvolliseksi ilmoittautuminen / Registration as a body liable for value-added tax (VAT)	
<input type="checkbox"/> Ilmoittautuu arvonlisäverovelvolliseksi / Registering as a VAT-liable body alkaen, pvm/As of (date)	<input type="checkbox"/> Ilmoittautuu arvonlisäverovelvolliseksi ostoista tai omasta käytöstä / alkaen, pvm/As of (date)
<input type="checkbox"/> Ulkomainen elinkeinonharjoittaja ilmoittautuu arvonlisäverovelvolliseksi / Foreign trader registering as a VAT-liable body alkaen, pvm/As of (date)	<input type="checkbox"/> vain ilmoituksenantovelvolliseksi /: only for Notification Duty alkaen, pvm/As of (date)
<input type="checkbox"/> Harjoittaa ainoastaan alkutuotantoa / Only engaged in primary production	

Kiinteistön käyttöoikeuden luovuttaja (AVL 12 § ja 30 §) / Assignor of the right to use real property (sections 12 and 30 of the VAT Act) <input type="checkbox"/> alkaen, pvm/As of (date)	Vähäisen liiketoiminnan harjoittaja, yleishyödyllinen yhteisö tai uskonnollinen yhdyskunta (AVL 12.1 §) / Small-scale business operator, non-profit organization or religious community (section 12, paragraph 1 of the VAT Act) <input type="checkbox"/> alkaen, pvm / As of (date)	Yhteisöhankkija (AVL 26 f §) / Intra-Community acquisitions (section 26f of the VAT Act) <input type="checkbox"/> alkaen, pvm / As of (date)
Ulkomainen elinkeinonharjoittaja (AVL 12.2 §) / Foreign enterprise (section 12, paragraph 2 of the VAT Act) <input type="checkbox"/> alkaen, pvm/As of (date)	Ulkomainen kaukomyynti (AVL 63 a §) / Distance sales (section 63a of the VAT Act) <input type="checkbox"/> alkaen, pvm / As of (date)	Yhteisöhankkija (AVL 26 f §) / Intra-Community acquisitions (section 26f of the VAT Act) <input type="checkbox"/> alkaen, pvm / As of (date)
Alkutuottaja hakeutuu arvonlisäverovelvolliseksi / Primary producer applies for VAT liability <input type="checkbox"/> alkaen, pvm/As of (date)	Tiikauden liikevaihto (AVL 3 §) / Sales for the accounting period (§ 3 of VAT Act) <input type="checkbox"/> EUR	(pv.kk.vvvv - pv.kk.vvvv) (day.month.year-day.month.year)

**Ei katso olevansa arvonlisäverovelvollinen, perustelut / I do not consider myself VAT-liable. Reasons:**

<input type="checkbox"/> Vähäinen toiminta ALV 3 § / Small-scale operation, § 3, VAT Act <input type="checkbox"/> Terveyden- ja sairaanhoitopalvelut / Healthcare services, § 34, VAT Act <input type="checkbox"/> Sosiaalihuoltopalvelut ALV 37 § / Social services, § 37, VAT Act <input type="checkbox"/> Koulutuspalvelut ALV 39 § / Instructor services, § 39, VAT Act / Financial services, § 41, VAT Act	<input type="checkbox"/> Rahoituspalvelut ALV 41 § / Financial services, § 41, VAT Act <input type="checkbox"/> Vakuutuspalvelut ALV 44 § / Insurance services, § 44, VAT Act <input type="checkbox"/> Esiintymispalkkiot tai tekijänoikeus-korvaukset ALV 45 § / Fees to performing artist, royalties, § 45, VAT Act <input type="checkbox"/> Kiinteistönluovutukset ALV 27 § / Real property rights, § 27, VAT Act	<input type="checkbox"/> Yleishyödyllisen yhteisön / uskonnollisen yhdyskunnan arvonlisäveroton toiminta ALV 4-5 § / Nonprofit/religious entity § 4-5, VAT Act <input type="checkbox"/> Muu veroton toiminta, mikä? / Other non-VAT operations, please specify:
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Ilmoittautuu vakuutusmaksuverovelvolliseksi / Registering as a body liable for tax on insurance premiums <input type="checkbox"/> alkaen, pvm / As of (date)	
IBAN	BIC
Ilmoittautuu säännöllisesti palkkoja maksavaksi työnantajaksi / <input type="checkbox"/> alkaen, pvm / As of (date)	Ilmoittautuu merityötuloa maksavaksi työnantajaksi / <input type="checkbox"/> alkaen, pvm / As of (date)

<b>Oma-aloitteisten verojen ilmoitus- ja maksujaksoa koskevat tiedot</b> (Täyttäkää tämä kohta vain, jos toiminnan aloittamisvuoden liikevaihto on enintään 50 000 euroa ja haluatte päästä pidennettyyn ilmoitus- ja maksujaksoon.) / <b>Reporting and payment periods of certain self-initiated taxes</b>	
Kuluva kalenterivuoden liikevaihto (Liikevaihtoon luetaan kaikki yrityksen Suomessa ja ulkomailla tapahtuvat myynnit.) /	
EUR	
Haluttu ilmoitus- ja maksujakson pituus (Täyttäkää tämä kohta vain silloin, kun haluatte lyhyemmän ilmoitus- ja maksujakson kuin mihin liikevaihtonne oikeuttaisi, kts. täyttöopas.) / Desired length of reporting and payment (Please leave blank unless you want to have a shorter period than you are entitled to. For more information, see instructions.)	
<input type="checkbox"/> 1 kk / 1 month	<input type="checkbox"/> 1/4 vuosi / 1/4 year



Hakeutuu ennakkoperintärekisteriin (EPL 25 §) /	
<input type="text"/>	alkaen, pvm / As of (date)

$$Y1$$

Ensimmäisen tilikauden arvioitu liikevaihto /	Ensimmäisen tilikauden arvioitu verotettava tulo /
EUR	EUR

[illegible]

Yrityksen toiminimi: / Company name:	
Y-tunnus: / Business ID:	Ilmoituksen diaarinumero: / Record number of notification:

Merkitse tälle lomakkeelle viranomaiskäyttöön tarkoitetut henkilötiedot\*: / Fill in the following personal details\*:

- suomalainen henkilötunnus / Finnish personal identity code

- postiosoite, jos henkilö asuu muualla kuin Suomessa / postal address if the person lives outside Finland

Jos henkilöllä on suomalainen henkilötunnus ja jos hän asuu Suomessa, älä täytä postiosoitetta eikä kansalaisuutta. Jos henkilöllä ei ole suomalaista henkilötunnusta, ilmoita henkilötunnuksen sijaan syntymäaika. Jos ilmoitettavia henkilöitä on enemmän kuin lomakkeelle mahtuu, tulosta jatkolomakkeeksi PRH:n kotisivulta henkilötietolomake. / If the person has a Finnish personal identity code and lives in Finland, do not enter their postal address or citizenship. If the person does not have a Finnish personal identity code, enter their date of birth instead. If you wish to enter more than nine persons, please print out an additional personal data form at the PRH website.

Nimi / Name	Henkilötunnus tai syntymäaika (pp.kk.vvvv) / Finnish personal identity code or date of birth (dd.mm.yyyy)	Kansalaisuus (jos ei Suomi) / Citizenship (if not Finnish)
Postiosoite (ei Suomessa oleva) / Postal address (if not in Finland)		Maa / Country
Nimi / Name	Henkilötunnus tai syntymäaika (pp.kk.vvvv) / Finnish personal identity code or date of birth (dd.mm.yyyy)	Kansalaisuus (jos ei Suomi) / Citizenship (if not Finnish)
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Postiosoite (ei Suomessa oleva) / Postal address (if not in Finland)		Maa / Country



## HENKILÖTIETOLOMAKE

(VIRANOMAISKÄYTTÖÖN)

## PERSONAL DATA FORM

(FOR AUTHORITY USE)

Nimi / Name	Henkilötunnus tai syntymäaika (pp.kk.vvvv) / Finnish personal identity code or date of birth (dd.mm.yyyy)	Kansalaisuus (jos ei Suomi) / Citizenship (if not Finnish)
Postiosoite (ei Suomessa oleva) / Postal address (if not in Finland)		Maa / Country
Nimi / Name	Henkilötunnus tai syntymäaika (pp.kk.vvvv) / Finnish personal identity code or date of birth (dd.mm.yyyy)	Kansalaisuus (jos ei Suomi) / Citizenship (if not Finnish)
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Nimi / Name	Henkilötunnus tai syntymäaika (pp.kk.vvvv) / Finnish personal identity code or date of birth (dd.mm.yyyy)	Kansalaisuus (jos ei Suomi) / Citizenship (if not Finnish)
Postiosoite (ei Suomessa oleva) / Postal address (if not in Finland)		Maa / Country

\*Henkilötunnuksen tunnusosa ja ulkomailla asuvan kotiosoite luovutetaan kaupparekisteristä vain, jos luovuttaminen täyttää viranomaisten toiminnan julkisuudesta annetun lain 16 §:n 3 momentissa säädetyt edellytykset (kaupparekisterilaki 1a §). / \*The last four digits of the Finnish personal identity code, or the home address of persons living outside Finland, are disclosed from the Trade Register only if the requirements in section 16(3) of the Finnish Act on the Openness of Government Activities are fulfilled (section 1a of the Finnish Trade Register Act)

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