

# SSE

Senior Social Entrepreneurship European Project



## Eila Kaijärvi-Pekkkola

A senior entrepreneur  
promoting work  
opportunities for  
retirees



# Eila

# Kaijärvi-

Retired financial management professional, active actor in associations

and a senior entrepreneur

# Pekkola

**Company Name:** Senioriosaajat Ky (Senior experts limited partnership)

**Place:** Rautalampi, Finland

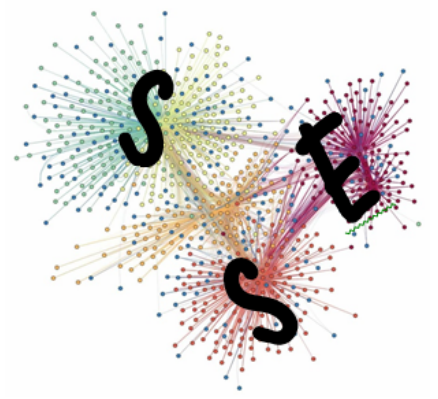
### Activity:

Home help, renovation and expert services to seniors, households and companies. Services include for example cleaning, assistance in daily activities and different tasks related to home and yard maintenance and renovation. All the services are provided by seniors.

### Contact:

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Senior Social Entrepreneurship

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## Partnership

Velenje, Slovenia



Viena, Austria



Žilina, Slovakia



Athens, Greece



Évora, Portugal



Turku, Finland





# «Age should not be an obstacle to becoming an entrepreneur»

**The potential of retirees is a greatly underutilized opportunity in Finland. As the number of older people and their active life years increase, the need for different forms of flexible employment increases.**

**Eila Kaijärvi-Pekkola is a great example of how older people have the enthusiasm and the right attitude to start a business. She has been an entrepreneur for more than 10 years in her company Senioriosaajat Ky. During this time, she has also employed numerous other seniors. Kaijärvi-Pekkola calls on Finnish society for equal opportunities for retirees to start a business.**



## **Senioriosaajat Ky - The skills and expertise of retirees as the core of the business**

Senioriosaajat limited partnership is a company founded by Eila Kaijärvi-Pekkola in 2010. The company operates in Rautalampi in Eastern Finland. They offer a wide range of home help, renovation and expert services provided by the company's senior employees.

The company's employees are retired people, for whom working in the company gives an opportunity to participate in working life according to their own abilities. Creating opportunities for participation and employment was one of the key factors that motivated Kaijärvi-Pekkola to start a company.

## Surprising setbacks and a strong faith in the business idea

Eila Kaijärvi-Pekkola had a long career in school administration and financial management. After retiring from the Kuopio Education Service Center in 2008, she decided to move back to her hometown of Rautalampi in Eastern Finland.

The first years of retirement she spent on getting used to the change of residence and retirement in general. She also renovated her new home. Gradually, however, Kaijärvi-Pekkola began to feel that she still wanted to use her skills and do something useful. She was interested in the Finnish labor market situation and especially the position of older workers in the labor market.

"Unfortunately, there was and still is a lot of age discrimination in working life. Many retirees feel that they are second-class citizens, even though they still have the strength and will to work according to their own conditions", Kaijärvi-Pekkola says.



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“I wanted to develop an operating model, which would increase the opportunities for the retired to participate in working life as well as diversify the services for the elderly”, Kaijärvi Pekkola tells about her business idea.

Kaijärvi-Pekkola was 67 years old when she founded her company. Starting up a business was not easy. The biggest surprise for her was the age discrimination she encountered: for example, she was not accepted on an entrepreneurial course because of her age.

Fortunately, her long work experience in administrative and financial tasks and her strong faith in the business idea made the founding process successful. "I created all the necessary documents with the help of my experience and the internet, which is full of useful information", Kaijärvi-Pekkola says.



## BUSINESS PLAN

### **Helping other seniors as a motivating factor in starting a business**

When Senioriosaajat Ky was founded in 2010, there were almost 1.4 million retirees in Finland. They formed a large labor resource that was barely utilized. Due to increased life expectancy and improved health and functional capacity, several retirees have the need and desire to continue working even after retiring.

“The main reasons for me to start my own business were to create an opportunity for retirees who become employees of my company to act as useful and active members of society and, at the same time, provide them pleasure and vitality for the retirement years as well as an additional income to their small pensions”, Kaijärvi-Pekkola says.

In 2010, Senioriosaajat Ky was the first company in Finland to employ only retirees and also to be founded by a retiree.



## Challenges and solutions in the early stages of entrepreneurship

There are always some challenges in starting a business. According to Eila Kaijärvi-Pekkola, one of the biggest challenges was to build the company's credibility in an environment, where age discrimination is common. "It was a big task that we are still working on to this day", Kaijärvi-Pekkola says.

In a small municipality, customer adequacy is also a challenge. Most of the company's clients are very old and the annual withdrawal due to death or transfer to a care facility is quite substantial. Naturally, this is also mentally difficult for both the entrepreneur and the employees.

It has been difficult to find tasks for the company's male employees. They have had some tasks in yard and woodwork, but there are still more willing employees than there are suitable tasks.



Entrepreneur Eila Kaijärvi-Pekkola doing snow work

Most of the challenges have been tackled by constantly building trust between clients and other stakeholders: with listening and respect, but also by producing high-quality and affordable services.



Networking has played a big role in overcoming different challenges. The company has formed good relationships with the municipality, public guardianship and local enterprises.

In the beginning the company made a deal with the municipality to take care of the home help services for veterans. This enabled the expansion of the customer base. At that time, there were 20 veterans who were visited by company employees to clean up and help with daily activities. Today there is only one veteran left of those original customers.

The entrepreneur's tenacious attitude has also helped her overcome the challenges. One of Kaijärvi-Pekkola's favorite phrases is "Problems are just challenges and setbacks can be defeated - all you have to do is to trust your idea".

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## Lack of support and rigidity of the system complicates senior entrepreneurship

As Eila Kaijärvi-Pekkola started her business, she did not receive any financial support nor mentoring etc. to create the company. Her status as a retiree made it more challenging to receive any support for the creation of the company, since most of the forms of support were directed to increase the employment of the working-aged, not the retired.

The persistent entrepreneur has utilized the skills brought by her work experience and learned many new things, for example with the help of the Internet. Kaijärvi-Pekkola herself handles all the paperwork of her company, such as payroll, invoicing, accounting and tax matters.





## **The impact of exceptional situations on social enterprises**

Exceptional situations, such as the Covid-19 pandemic, will surely influence the planning and establishment of businesses in certain fields, such as services for the elderly, children and others in need. The coronavirus pandemic has led to suspension of operations in many ways due to the risk of infection.

Senioriosaajat Ky has also faced some challenges due to the coronavirus: since the employees are seniors, some of them have not been able to work for over a year. **The same has applied to the entrepreneur herself.**

Luckily, with the vaccinations and the reduction in infection rates, the situation is starting to look better.



## The joys and challenges of senior entrepreneurship

Eila Kaijärvi-Pekkola sees entrepreneurship and an entrepreneurial mindset as vital resources for both the individual and society. "Age should never be an obstacle - everyone should be encouraged and supported in becoming an entrepreneur regardless of age", Kaijärvi-Pekkola says.

New opportunities for entrepreneurship have been created and hopefully will continue to be created even further in the future. These new opportunities, such as light entrepreneurship, make it easier for anyone to start up a business. Starting a company that hires employees gives an opportunity to help others, but it also brings higher obligations to the company and increases bureaucracy.

One of the good things about entrepreneurship is that it forces you to learn new things and keeps your mind fresh: you need to learn new things about starting a business as well as regarding your business operations. Good IT skills are necessary, so it may be useful to practice them as well.

As a general challenge about becoming an entrepreneur at an older age, Kaijärvi-Pekkola mentions the strict taxation: even a small earned income in addition to the pension can raise the overall tax rate surprisingly much.

Despite the challenges, Kaijärvi-Pekkola is very satisfied with her decision to become a senior entrepreneur. "I have never regretted starting my own business. It has brought me and my employees so much joy and given us opportunities to help the elderly and others in need through our own work and actions", Kaijärvi-Pekkola says.



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INSP

TO DO:

START A BUSINESS

motivation

PIRII

"Fearless more dreams  
than failure ever will."

SEM

# Social Senior Entrepreneurship Project