

Eila Kaijärvi-Pekkola, a senior entrepreneur promoting work opportunities for retirees



Senior Social Entrepreneurship

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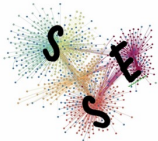
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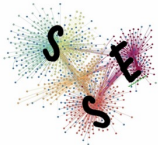
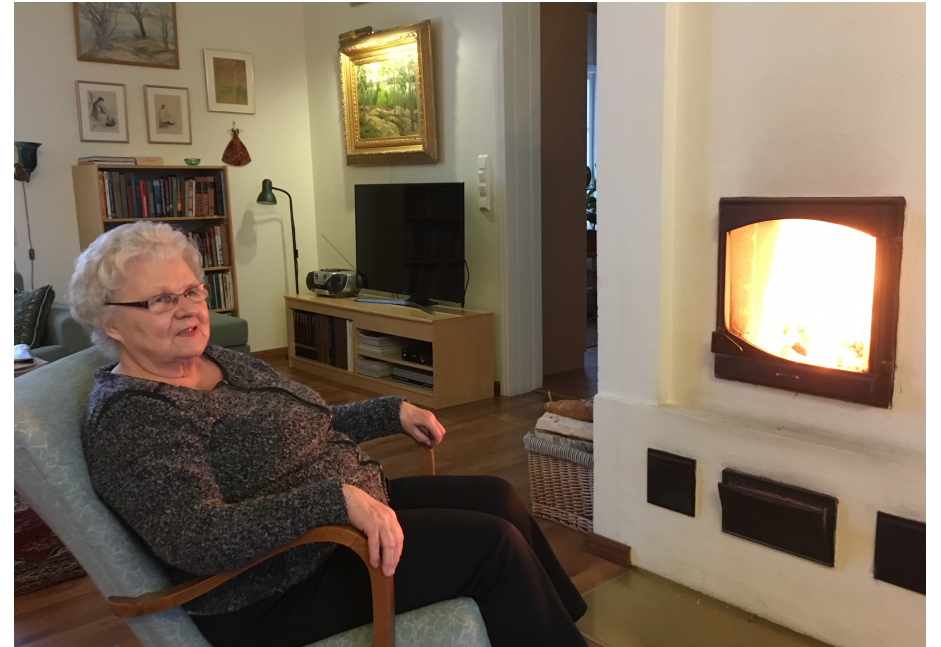
Highlights

- Implementing a business model that employs other retirees
- Generates opportunities for retirees to work and diversifies local services for the elderly
- Emphasizes the importance of networking and having strong faith in the business idea
- Lack of government support can make it more difficult to start an enterprise. Prior work experience, perseverance and a desire to learn can still make the founding process successful.

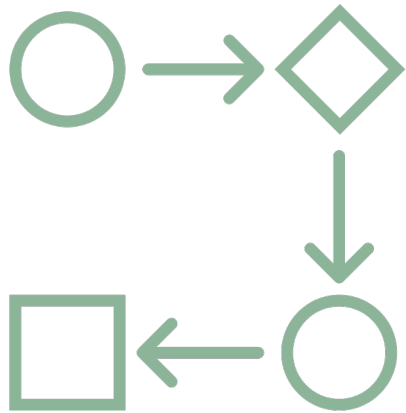


1. Eila Kaijärvi-Pekkola general information

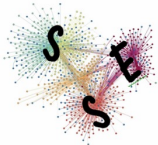
- **Senior Entrepreneur Name:** Eila Kaijärvi-Pekkola
- **Company name:** Senioriosaajat Ky (Senior experts limited partnership)
- **Place:** Rautalampi, Finland
- **Activity:** Senioriosaajat Ky offers home help, renovation and expert services to seniors, households and companies. Services include for 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 data**
 - Web: www.senioriosaajat.fi
 - email: eila.kaijarvi@senioriosaajat.fi



2. How would you describe the process of creating your company?



- Eila Kaijärvi-Pekkola decided to found Senioriosaajat Ky after having been retired for two years. She wanted to develop useful and fulfilling activities for herself but also for other retirees. She was interested in the Finnish labor market situation and especially the position of older workers in the labor market.
- “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.”
- Eila Kaijärvi-Pekkola was 67 years old when she founded her company in 2010. 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 strong faith in her business idea made the founding process successful.
- “I made all the necessary documents with the help of my experience and the internet, which is full of useful information.”



3. What was the main competitive advantage that motivated your business idea?

- 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 functioning, 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 retirement years as well as an additional income to their small pensions.”
- In 2010, Senioriosaajat Ky was the first company in Finland to employ only retirees and also being founded by a retiree.



4. What challenges or threats did your business project encounter in its initial and early stages of development? How did you overcome them?



Opportunities

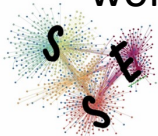
- Most of the threats have been tackled by constantly building trust between clients and other stakeholders: with listening and respect, but also by producing high-quality and affordable services.
- Networking has played a big role in overcoming different challenges. The company has formed good relationships 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.
- Some of the most important factors in overcoming difficulties have been the strong faith in the business idea as well as the work experience.



Threats

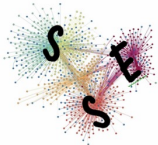
- Building the company's credibility in an age discriminating environment was a challenge.
- The lack of government support.
- The company operates in a small municipality which makes it more challenging to find and retain customers. Most of the clients are very old and the annual withdrawal due to death or transfer to a care facility is quite substantial.
- The company has many male employees who are willing to work but unfortunately there are hardly any suitable tasks (such as yard and woodwork) available.

“Problems are just challenges and setbacks can be defeated – all you have to do is to trust your idea”



5. What support have you received from the public administration for the creation of the company (financial, mentoring...)?

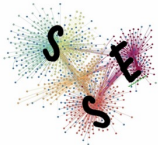
- Eila Kaijärvi-Pekkola did not receive any financial support nor mentoring etc. to create the company
- Her status as a retiree made it more challenging to receive any support for the creation of the company, since most of the forms of support were directed to increase the employment of the working-aged



6. Can a crisis like Covid-19 make any difference to the planning of a social enterprise?



- Different crises such as Covid-19 will surely influence the planning and establishing of a company especially in certain fields (such as services for the elderly, children or people with other needs for support).
- The coronavirus pandemic has led to suspension of operations in many ways due to the risk of infection.
- “For example, in my company the oldest employees have not been able to work almost for a year.”



7. Why do you think it is worthwhile to become a senior entrepreneur? Pros and cons

Pros

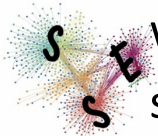
- Entrepreneurship and an entrepreneurial mindset are vital resources for both the individual and society. Age should never be an obstacle – everyone should be encouraged and supported in becoming an entrepreneur regardless of age.
- New opportunities for entrepreneurship have been created and will continue 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.
- Being an entrepreneur 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.

Cons

- The taxation of retirees is quite strict. Even a small earned income in addition to the pension can raise the overall tax rate surprisingly much.
- If a company hires employees, it brings higher obligations to the company and increases bureaucracy

"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."



Further reading (in Finnish)

- Kaukonen, H.-M.: Ryhdy yrittäjäksi eläkkeellä – *Eila Kaijärvi-Pekkola, 78, perusti yrityksen 67-vuotiaana: ”Haluan jatkaa yritystä, koska työ on mielekästä”* (2021). Retrieved from: <https://seura.fi/asiat/ajankohtaista/yrittajaksi-elakkeella-eila-78-rohkaisee-muitakin-elakelaisia-yrittajiksi/>.
- Hämäläinen, V.-P.: *Eila perusti 67-vuotiaana oman yrityksen – nyt hän työllistää toistakymmentä ikätoveriaan joka vuosi* (2017). Retrieved from: <https://yle.fi/uutiset/3-9476675>.
- Suomen Yrittäjät: *Takaisin töihin – Savolaisyritys tarjoaa töitä eläkeläisille* (2017). Retrieved from: <https://www.yrittajat.fi/sv/nyheter/551047-takaisin-toihin-savolaisyritys-tarjoaa-toita-elakelaisille>.

