



Entrepreneur Fund 30 years

About your membership



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Entrepreneur Fund – 30 Years



Entrepreneur Fund has supported entrepreneurs for 30 years – thank you for being part of this journey! Starting from our anniversary year 2025, for the first time, we will offer services designed to support your employment prospects. We will keep you informed through our newsletter and website when these services become available.

This brochure contains important information about your membership and unemployment security. Should you have any questions, do not hesitate to contact us!

Your membership fees

You can find the invoices for your membership fee in 2025 attached. Depending on your choice, the fee will be billed in one, four or 12 instalments. The membership fee is deductible in your personal taxation. We will notify the tax authorities of membership fees paid to us on your behalf.

You can switch from paper invoices to e-invoicing in your personal online bank. Select Yrittäjien Työttömyyskassa as the invoicer and enter your personal identity code as the identifying information.

Influence the amount of your earnings-related allowance

As a member of the fund, you choose your own insurance level. The insurance level determines your membership fee and the amount of possible earnings-related allowance.

Your insurance level in 2025 must be at least €15,128. At most, the level may be equal to the annual earned income of your pension insurance (YEL, MYEL, TyEL), or the combined annual earned income of all of your pension insurance policies.

Please let us know if the level of your pension insurance level is different from what you reported when joining the fund.



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How to use our services

eService

The fastest and most secure way to communicate with us is in our online eService. Log in to the eService with your online banking username and password, mobile certificate or certificate card at www.yrittajakassa.fi. On mobile devices, you can find the login to the eService by selecting the menu icon with three bars.

You can see your current membership information, such as your contact information and banking details, on **My page**. If you want to change the information or have any questions, please contact us on the **Messages** page. We will send you a notification to your phone or email when you have received a response from us.

On the **Status** page, you can view your bills for membership fees, the insurance level you have reported to the fund, and information related to the payment of your daily allowance.

On the **Apply** page, you can apply for earnings-related daily allowance. Please note that your application will be initiated if you start filling in the application form.

Call us

Our telephone service is available from Monday to Thursday from 9.00 to 11.00 and Tuesday from 13.00 to 15.00 at 09 622 4830. You can also leave us a callback request outside service hours.

Newsletter and website

We will send you a newsletter by email about every two months containing important information about your membership. Be sure to keep your email address up to date. Please also follow our website yrittajakassa.fi for the latest information.

Log in to eService → yrittajakassa.fi

Let us know if your situation or information changes



Notify us in the eService if you want to change your insurance level, or if you take sick leave or parental leave or your ownership or position in your company changes, for example. It is important to notify us of changes so that any changes in your insurance level correspond to your pension insurance and you receive the best possible daily allowance from us. If the annual income that your pension insurance is based on falls below the minimum for unemployment security of €15,128/year, you can apply for a reduced membership fee (€3/month) from the fund.

When can I receive earnings-related allowance?

As a rule, you can receive earnings-related unemployment allowance after you have closed down your business activities. When a business is considered closed down depends on the type of company. See our website at yrittajakassa.fi for a detailed description of the basis for closing down a business.

We can pay you unemployment allowance when:

- 1) you meet the work requirement *and*
- 2) you are unemployed according to a statement by the employment officer. The employment officer may find you unemployed if a) your business activities are completely discontinued, b) you are no longer an entrepreneur or c) you are no longer employed as an entrepreneur. For more information about the requirements, see yrittajakassa.fi
- 3) Capital gains received in connection with the closure of your business may postpone the start date of the payment of your earnings-related unemployment allowance.

Work requirement

The work requirement is a prerequisite for receiving earnings-related unemployment allowance. The work requirement is met when you have been a member of the Entrepreneur Fund for at least 15 months and your pension insurance has been valid at least at the minimum income level of €15,128 over the last 48-month period. Sickness allowance, pregnancy allowance or special pregnancy allowance do not accrue the entrepreneur's work requirement.

If you have transferred to the Entrepreneur Fund from an employee fund, and you have been in business for less than 18 months and did not meet the work requirement for an entrepreneur when you became unemployed, you may be entitled to earnings-related unemployment allowance by meeting the work requirement accrued as an employee.

Amount and payment of your unemployment allowance

The amount of your earnings-related unemployment allowance is based on the insurance level you have reported to the fund. You can see a detailed estimate of the amount of your allowance using the calculator on our website at yrittajakassa.fi.

You are paid the allowance for 300, 400 or 500 days, depending on your age and work history. As your unemployment extends, the daily allowance will be reduced in stages. The allowance decreases by 20 % after 40 benefit days and finally by 25 % after 170 days from its original level.





Read more → yrittajakassa.fi



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