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# NORDIC CROSS- BORDER COOPERATION

TOOLKIT FOR ENTREPRENEURS  
FROM DEVELOPERS AND ACADEMIA



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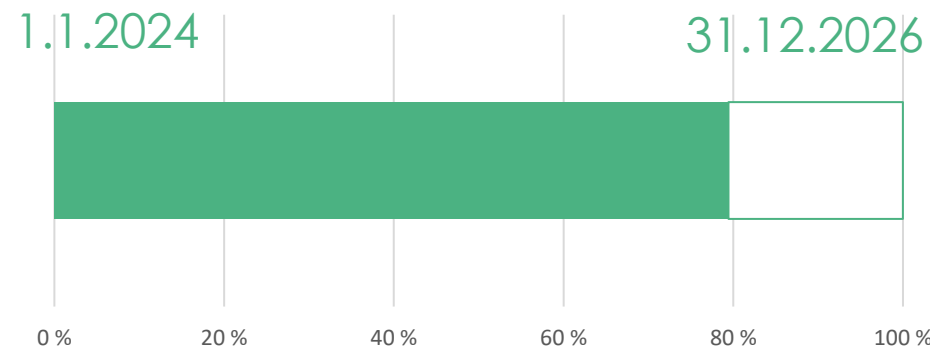
HELSINGIN YLIOPISTO  
HELSINGFORS UNIVERSITET  
UNIVERSITY OF HELSINKI



Troms og Finnmark fylkeskommune  
Romssa ja Finnmarkku fylkkagiella  
Tromssan ja Finmarkun fylkinkomuuni



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## Global Top 20 (2016)

In 2016 the Global Entrepreneurship Index ranked all the Nordic countries in the top 20 globally:

-  **5. Sweden**
-  **18. Finland**
-  **20. Norway**

According to the Nordic Growth Entrepreneurship Review (2012), **Norway** had the highest share of start-ups among their enterprises



Of the Nordic countries, Norway scores better in terms of funding for all-women teams in the last year of data collection. However, women raised only

**0,1%**  
of all capital

All-male teams, on the other hand, accounted for over

**99%**  
of all capital

Even though Nordic countries are highly equal gender wise, there still are major differences in entrepreneurship according to gender.

**FINLAND - 34%** female entrepreneurs



**SWEDEN - 23%** female entrepreneurs



## World Bank Ranks Women's Rights (2024)

-  **Sweden 100** (perfect score)
-  **Finland 97,5**
-  **Norway 96,9**



## Age When Women Start Businesses in the Nordics

-  **45-66 years**
-  **40-59 years**
-  **25-44 years**



## Women in S.T.E.M

Nordic women are underrepresented in science, technology, engineering, and mathematics (STEM). Although sectors such as software and IT services, manufacturing, and public safety are hiring more women into leadership roles globally women fill just

**21%**  
management jobs in STEM

**14%**  
management jobs in science, engineering, and technology



More information from the report: Ecosystems of Female Green Entrepreneurship in Five Regions Across Finland, Norway and Sweden





## South Ostrobothnia, Central Ostrobothnia and Lapland

From these three regions South Ostrobothnia has the highest number of entrepreneurs, and the region is well-known for its entrepreneurial atmosphere. Yet, the number of female entrepreneurs is the lowest in South Ostrobothnia.



## Troms and Finnmark

In Troms og Finnmark, most female entrepreneurs specialize in...

**21,1%** human health and social work activities

**16%** arts, entertainment and recreation

**13%** professional, scientific and technical activities

**10,4%** education and personal service activities

Overall, female entrepreneurs in Northern Norway specialise in the same fields as the national average, with a particular emphasis on health and social work activities.

## Norrbotten

**3429**  
female entrepreneurs

**27,1%** Agriculture, forestry and fishing

**25,8%** Personal and cultural services,

**16,2%** Business services

**14,2%** Unknown industry

**10,2%** Trade

**6,6%** Human health and long-term care; social work activities

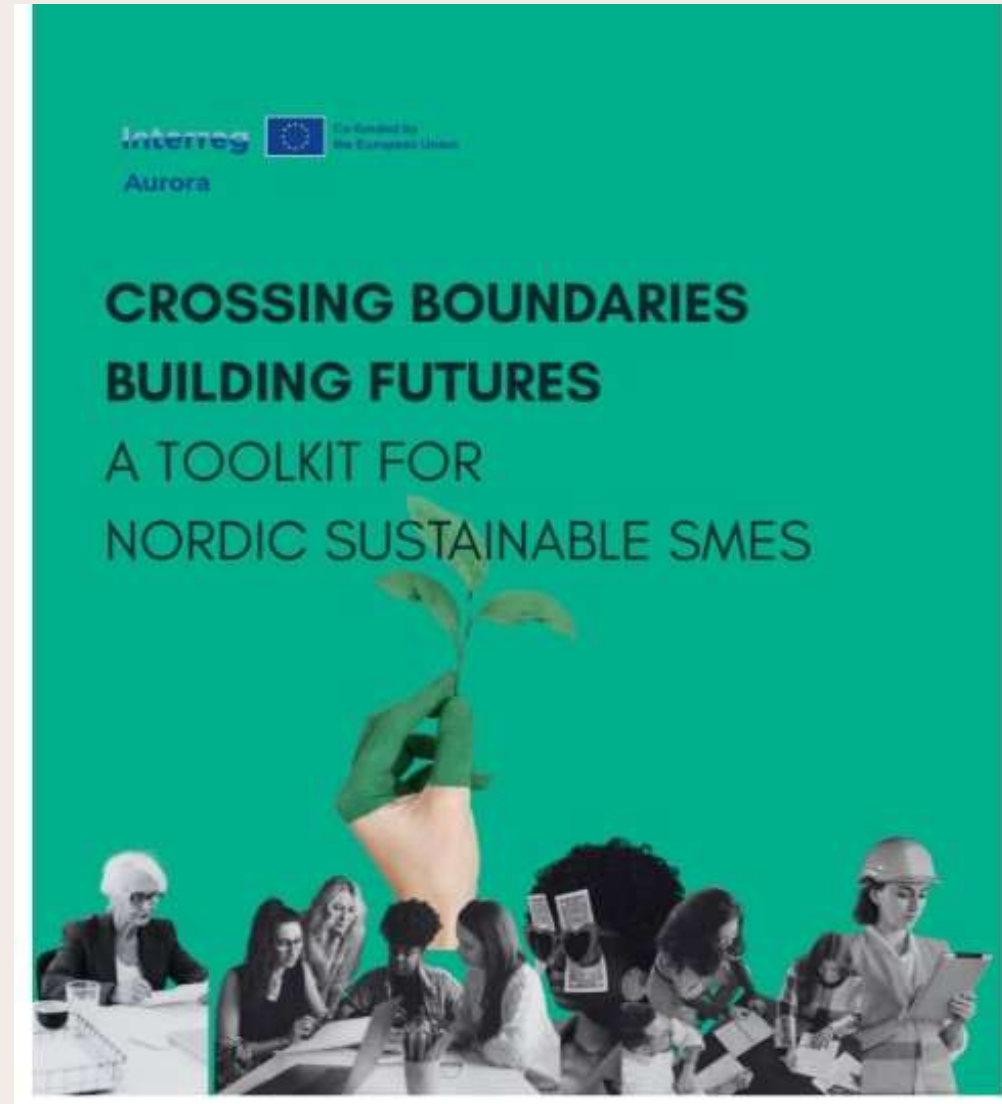


# CROSSING BOUNDARIES – BUILDING FUTURES

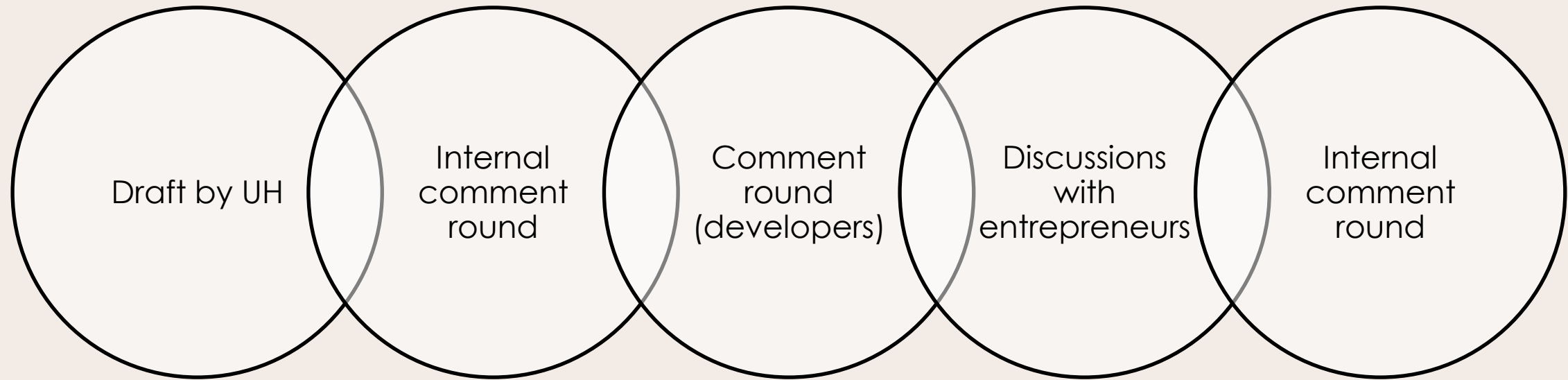


- Effective collaboration does not appear itself – it has to be created
- Countries represented: Finland, Norway, Sweden
- The aim is to add the knowledge of opportunities, finding the partners, understanding different cultures (and oneself), getting idea of the legislation and administration needed in the process and getting inspired and move forward
- Will be published in summer 2026

STAY TUNED



# THE PROCESS OF BUILDING THE TOOLKIT



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Troms og Finnmark fylkeskommune  
Romsa ja Finnmerkku fylkkagielda  
Tromsø og Finnmarkun fylkinkomuuni



# THE ECOSYSTEM



ADMINISTRATION

DIFFERENT DIMENSIONS  
OF SUSTAINABILITY

FAMILY

SOCIAL  
RELATIONS

CULTURE

PROFESSIONAL  
NETWORKS

CULTURE IN  
ORGANISATIONS

PARTNERS

TRENDS

EMOTIONS



# THE SUSTAINABLE MARKETS IN THE NORDICS



- Majority of Nordic people ponder their environmental impact and feel responsibility to choose products that are environmentally friendly (Nordic Consumer Sustainability Index 2024).
- Many consumers are prepared to pay more for sustainable alternatives, demonstrating a commitment to eco-friendly choices. In 2022, around 20-30% of consumers stated they would prefer sustainable products even if they cost more. In groceries, almost half of respondents state they're willing to pay premium for sustainability (Boston Consulting Group 2022).
- The highest willingness to pay more for a sustainable product was observed amongst the Swedes with only a meagre 2 out of 10 people saying that they would be willing to do so (Manchandia, 2023).
- Nordic consumers tend to trust independent third-party certifications like the Nordic Swan Ecolabel, indicating a preference for verified sustainability claims. 35 % of Nordic consumers say they prefer ecolabelled products when they are available ( Nordic Consumer Sustainability Index 2024).
- The lack of this data is it is collected from people's own statements, not from actual purchase data.
- Due to cost-of-living issues, consumer willingness to pay extra for sustainability has been estimated to decrease (Boston Consulting Group 2022).
- But, younger generations, are often more inclined to prioritize sustainability. In addition, women are ascribed a greater responsibility for the environment as consumers than men due to their household role and social norms concerning fashion consumption (Nordic Council of Ministers 2022).

# CROSS-BORDER CO-OPERATION – WHAT TO CONSIDER?



- EU and non-EU countries: customs clearance -> affecting especially for SMEs
- Building networks, different strategies (networking events, e-commerce, intra-community sales)
- Accounting
- Taxes (avoidance of double taxation)
- Currency exchange
- Payment methods
- Dispatch costs (packaging and posting)

**TIPS**  
from  
the entrepreneurs

- Find out how to open bank accounts in different countries, e.g. you might need an address in the country you are operating in
- Take into account the fees associated with currency exchange
- Find out what are the common payment methods in the country you are operating in
- Find a good accountant
- Eliminate the double taxation
- Consider dispatch costs (postage and packing) carefully
- Find out is there a possibility to intra-community sales

# GET INSPIRED



## Smuuti skin

- Smuuti Skin is a cosmetic brand developed by Beautyko Import, a Finnish company that aims to make high-quality Korean cosmetics that are easily available to everyone and are suitable for different skin types
- Smuuti products are designed in Finland
- CEO **Jenni Ahokas** spoke in Seinäjoki on May 2024:

*" Seize every opportunity that comes your way. Set clear sales targets—start monthly, then yearly. Aim big and persistent with major potential clients. Actively push your products everywhere possible if you don't yet have your own store. Focus on what you do best and outsource or hire for the rest. Dare to step into intimidating opportunities. Paid advertising isn't necessary if you excel at PR, your own social media, and events. "*





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