



players

Welcome to Finland

The Football Players Association of Finland

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The Football Players Association of Finland (JPY) would firstly like to welcome you to Finland. Established since 1992 the JPY has worked to improve the playing and working conditions of all the players within Finland. Our dedicated team of representatives who are ex-professionals or still playing themselves are there to help and answer your questions or concerns. If this is your first visit to Finland let's give you some basic information. In European terms, Finland is rather a large country. Its surface area is 338,127 km². The population is small however, about 5,400,000. Most people live in the southern part of the country, while very few live in the north. The population of Helsinki, the capital, is some 590,000. In total, some 1 million people live in the large cities of the Helsinki metropolitan area. The neighbouring countries of Finland are Sweden, Norway, Russia and Estonia. Finland has four seasons: winter, spring, summer and autumn. There are great variations in the weather in various parts of the country. The main languages are Finnish and Swedish and the Euro is now the common currency.



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In this Brochure you will find information on the services the union provides for its members. There is so much more that we could tell you, but we will leave that up to your new club and team mates to make you feel at home. But if you do need a little advice and help please read on to the next pages where we tell you what we can do for you.

David Moore

David Moore has played a long career in Finland. He has represented Premiership teams and lower level teams.



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The goal of the Football Players Association of Finland is to stand for the interests of football players in all possible ways and to improve the conditions for all football players. JPY has existed since 1992 and has 1,600 members. They are all playing football in Veikkausliiga, Ykkönen and Kakkonen, (men's League, Division I and DivisionII) also Naisten liiga and Ykkönen. (Women's league and Division I) Markus Juhola Executive Manager of JPY.

Markus Juhola,
toiminnanjohtaja

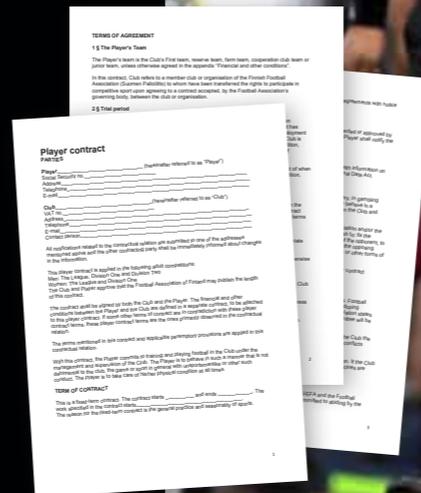
Football Players association of Finland

Each year as we promote the many service's that the JPY provide's we hope to bring in new members to add to our total. Suomen Palloliitto (Finnish football federation) and JPY agreed an obligatory Standard Player Contract for all players playing in Veikkausliiga, Ykkönen, Kakkonen as well as Naisten Liiga and Ykkönen. The players representatives play a vital part of the JPY. They not only deliver essential information to the players in there team but make the JPY aware of any questions or concerns the players might have. This quick contact between our members and ourselves mean they get the help they need instantly. You can find a player representative in each team. For the services that the JPY provide there is a membership fee. All membership fees are tax deductible in Finland. You can join the JPY by either going to our web page www.jpy.fi and filling in the application or by printing it and posting it to our office. >>



INSURANCE COVER Every club is obligated to provide each player earning 10.400 EUR and above per year with reasonable security for their old age, cover against disability that causes them to stop playing football and death caused by accident in sports. The accident cover includes a pension which is payable after the age of 65 onwards, disability benefit which is 85 % of the players salary and is paid up to five years after the accident. Also included in the disability benefit is reimbursement of medical treatment, rehabilitation, education to learn a new profession, permanent general handicap payment and in case of death a contribution towards funeral expenses and family pension security. The cover includes accidents during games, training and transportation of the player.

FUNDING OF SALARIES According to Finnish law, athletes earning over 10400 EUR during a year, are allowed to move aside 50 % of their yearly salary (max. 100,000 EUR), to a separate fund without paying taxes. They can withdraw it after 2 to 10 years after their career has ended. There will be however taxes to pay when the withdrawal time comes but this should be less than during the athlete's playing career.



Service's provided by JPY for it's members:

- free legal advice
- personal insurance advice and offers
- financial advice
- member benefits of FIFPro
- free e-mail address for member
- Players magazine
- chance to take part transfer list
- chance to go on the JPY transfer list
- chance to take part in FIFPro winter tournament for unemployed players
- free annual membership product
- chance to invest and financial advice
- opportunity to take part in player education services
- chance to take part in the FIFPro Online Academy

FEES: from 10 euros to 75 euros.



- HJK (Helsinki)
- FC Honka (Espoo)
- FC Lahti (Lahti)
- MYPA (Myllykoski)
- TPS (Turku)
- FC Inter (Turku)
- IFK Mariehamn (Maarianhamina)
- VPS (Vaasa)
- KuPS (Kuopio)
- FF Jaro (Pietarsaari)
- JJK (Jyväskylä)
- RoPS (Rovaniemi)



- FC Haka (Valkeakoski)
- SJK (Seinäjoki)
- PK-35 (Vantaa)
- FC Viikingit (Helsinki)
- JIPPO (Joensuu)
- AC Oulu (Oulu)
- OPS (Oulu)
- FC KooTeePee (Kotka)
- AC Kajaani (Kajaani)
- Ilves (Tampere)



- South:
- IF Gnistan (Helsinki)
 - LPS (Helsinki)
 - EsPa (Espoo)
 - GrIFK (Kauniainen)

- Klubio4 (Helsinki)
- Pallohonka (Espoo)
- KäPa (Helsinki)
- BK-46 (Karjaa)
- EIF (Raasepori)
- SalPa (Salo)

East:

- Atlantis FC (Helsinki)
- JäPS (Järvenpää)
- HIFK (Helsinki)
- PK K-U (Tuusula)
- FC POHU (Helsinki)
- MP (Mikkeli)
- FC Futura (Porvoo)
- FC Kuusysi (Lahti)
- Sudet (Helsinki)
- KTP (Kotka)

West:

- MuSa (Pori)
- Närpes Kraft (Närpiö)
- FC Jazz (Pori)
- Pallo-Irot (Rauma)
- Sporting Kristina (Kaskinen)
- Härmä (Hämeenlinna)
- TPV (Tampere)
- ÄIFK (Turku)
- FC Hämeenlinna (Hämeenlinna)
- Maskun Palloseura (Masku)

North:

- PK-37 (Iisalmi)
- Santa Claus (Rovaniemi)
- GBK (Kokkola)
- FC YPa (Ylivieska)
- KPV (Kokkola)
- PS Kemi (Kemi)
- TP-47 (Tornio)
- Kerho07 (Seinäjoki)
- VIFK (Vaasa)
- Tervarit (Oulu)



- PK-35 (Vantaa)
- HJK (Helsinki)
- Pallokissat (Kuopio)
- ONS (Oulu)
- Åland United (Mariehamn)
- TPS (Turku)
- F10 (Kokkola)
- FC Honka (Espoo)
- Nice-Futis (Pori)
- GBK (Kokkola)

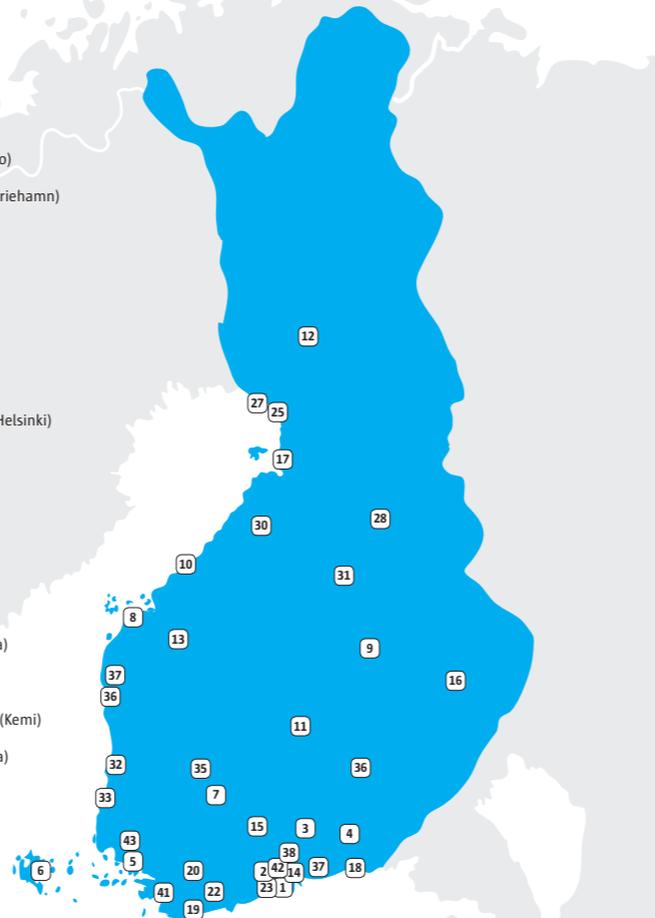


Group A:

- TalenttiKlubi 04 (Helsinki)
- TiPS (Vantaa)
- VJS (Vantaa)
- FC Kuusysi (Lahti)
- TJK (Tampere)
- TuWe (Turku)
- PK K-U (Tuusula)
- MPS (Helsinki)

Group B:

- Ilves (Tampere)
- FC Sport (Vaasa)
- FC Rauma (Rauma)
- JyPK (Jyväskylä)
- Semi (Seinäjoki)
- KSF (Kemiö)
- Meriläppi United (Kemi)
- VIFK (Vaasa)
- HJS (Hämeenlinna)



Basic knowledge about finnish football

There are three actors in the organisation of the Finnish professional football: Suomen palloliitto ry (Football Association of Finland), Jalkapalloliiga ry (Football League) and Jalkapallon pelaajayhdistys ry (Football Players Association of Finland) The Football Association of Finland (Suomen palloliitto ry) was founded in 1907. It affiliated to FIFA in the year 1908 and to UEFA in the year 1954. It has around 1000 member teams and around 116,000 players in these teams. The Football Association of Finland is the largest sport association in Finland measured by the number of players. It is a specialised association for football and as a member of FIFA has responsibility of all activities connected to football in Finland. The Veikkausliiga league is the premier division of Finnish football, comprising the top 12 clubs of the country. Its main sponsor is the Finnish national betting agency Veikkaus, hence the league's name. The Veikkausliiga was founded in 1990.



What is FIFPro?

FIFPro is the worldwide representative organization for all professional players; more than 50,000 footballers in total. FIFPro exists since 1965 and currently has 46 members, 9 candidate members and 9 observers. JPY has been a full member of FIFPro since 2001. FIFPro organise together with players unions the FIFPro Winter Tournament for unemployed players to help them find a new club. FIFPro have also started the FIFPro Online Academy to help and inspire players to gain education and prepare for their second career.

FIFPro's website, www.fifpro.org, You will find news from the FIFPro board, news from the affiliated associations with international relevance and the relevant news from related organizations.



Africa

Egypt
EGYPTIAN PROFESSIONAL FOOTBALLERS' ASSOCIATION E.P.F.A.

Cameroon
ASSOCIATION DES FOOTBALLEURS CAMEROUNAIS

DR Congo
UNION DES FOOTBALLEURS CONGOLAIS (UFC)

Ivory Coast
ASSOCIATION DES FOOTBALLEURS IVORIENS (AFI)

South Africa
SOUTH AFRICAN FOOTBALL PLAYERS UNION

Asia & Oceania

Japan
J-LEAGUE PRO-FOOTBALLERS ASSOCIATION

Australia
AUSTRALIAN PROFESSIONAL FOOTBALLERS' ASSOCIATION INC.

India
FOOTBALL PLAYERS' ASSOCIATION OF INDIA (FPAI)

Indonesia
ASOSIASI PEMAIN SEPAKBOLA PROFESIONAL

New Zealand
NEW ZEALAND PROFESSIONAL FOOTBALLERS' ASSOCIATION

Europe

Austria
EREINIGUNG DER FUSSBALLER

Belgium
SPORTA V.S.B.

Bulgaria
ASSOCIATION OF BULGARIAN FOOTBALLERS

Cyprus
PANCYPRIAN FOOTBALLERS ASSOCIATION

Denmark
SPILLERFORENINGEN

England
P.F.A.

Finland
JPY

France
U.N.F.P.

Greece
P.S.A.P.

Hungary
TRADE UNION OF PROFESSIONAL FOOTBALLERS

Ireland
P.F.A.I.

Israel
ISRAEL FOOTBALL PLAYERS ASSOCIATION

Italy
A.I.C.

Netherlands
V.V.C.S.

Norway
NISO

Poland
POLSKI ZWIAZEK PIĘKARZY

Portugal
S.J.P.F.

Roumania
ASOCIATIA FOTBALISTILOR AMATORI SI NONAMATORI - AFAN

Russia
UNION OF FOOTBALL PLAYERS AND COACHES OF RUSSIA

Scotland
P.F.A. SCOTLAND

Slovenia
SPINS

Spain
A.F.E.

Sweden
S.F.S.

Switzerland
SAFP

America

Argentina
FUTBOLISTAS ARGENTINOS AGREMIADOS

Bolivia
FEDERACIÓN SINDICAL DE FUTBOLISTAS PROFESIONALES DE BOLIVIA

Brasil
FEDERACAO NACIONAL DOS ATLETAS PROFISSIONAIS DE FUTEBOL (FENAPAF)

Chile
SINDICATO INTEREMPRESAS DE FUTBOLISTAS PROFESIONALES DE CHILE

Colombia
ACOLFUTPRO

Ecuador
ASOCIACIÓN DE FUTBOLISTAS DEL ECUADOR

Paraguay
FUTBOLISTAS AGREMIADOS DEL PARAGUAY

Peru
SAFAP

Uruguay
MUTUAL URUGUAYA DE FUTBOLISTAS PROFESIONALES

USA
MLS PLAYERS UNION

Cameroon
ASSOCIATION DES FOOTBALLEURS CAMEROUNAIS

Fimu starts to focus on anti-racism educational strategy by addressing the young people in schools aiming to provide next generation people with relevant knowledge and information to help them challenge all forms of racism in the living multi-cultural society. For this Fimu has built strong co-operation with top clubs like FC JJK who provided it's famous players to take part in this project by organising visit's to schools, this was key to success for achieving great results, as well as the importance of the role played by the youth associations.



Show Racism The Red Card

Tackling racism through sport top of the priority list for Fimu as a federation, already in 2003 Fimu created the SRTRC: Show Racism The Red Card campaign to bring across the Anti-Racist message throughout the sports fields and society of Finland.

Thanks to the big support of JPY (Football Players Union) and other Nordic countries, SRTRC project has been succesfull in Finland. SRTRC has created Nordic poster with top names of Nordic football, a join magazine in all the different Nordic languages, as well as DVD video-audio in Finnish language.

On 2006 the SRTRC was for the first time in top football Finnish leagues both men's and women's Super- Leagues, since that time SRTRC campaign stay as the only campaign delivering Anti-Racism work in top levels of sports in Finland.

You should avoid gambling

In Finland we have very strict rules about gambling. You should ask your club, association or JPY what the rules on betting on football in Finland are. As professional football player you must never bet on any match you or your team are involved in as it would result in a conflict of interest not compatible with the integrity of football as a sport. Betting on other football matters may also raise questions. You are likely to know and be friends with other football players and are therefore best advised not to bet on football to avoid potential difficulties. As a player you will have access to information that is not yet available to the general public, such as injuries or team selection. This information would be of use to those betting on football looking to secure an unfair advantage. There is nothing wrong with players having sensitive information; it is what you do with it that matters. Never seek to fix any aspect of a match. Do not put yourself in a situation which would bring you, or even force you, to adversely influence the course of a match. If you are contacted by some third party about possible match fixing, you should straightaway refuse it and inform your club immediately about the contact that was made.



Tips and advices!

First of all, don't be afraid to ask. People in Finland speak fairly good English. When you arrive to Finland it is recommendable that you give your team management your family contact numbers in your home country. Don't only rely on your agent as the immediate contact in case of an emergency. Sports agents travel a lot and might be out of touch. It's good to have your passport with you at all times when you go out. Know your address and even better if you learn to pronounce it! The national emergency number in Finland is 112. If you have a sauna in your apartment don't attempt to dry your clothes there as it is a major fire hazard.

Marijuana, ecstasy, cocaine etc are against the law here as well. The Finnish Anti Doping Agency conducts random drug testings in all top level sports, including football. The Finnish Anti Doping Agency conducts random drug tests in all top level sports including football. Remember that when you call home its not just around the corner, so to avoid any expensive surprises at the end of the month try and limit your long distance calls. One good option is Skype. Skype is an excellent way of cutting phone costs and fast internet connections are common in Finland. >>

If you're not from a Northern climate, then driving in Finland is something that you're not used to. Particularly in the winter snow, rain, fog, darkness and icy roads make driving conditions extremely difficult. Also remember that most cars in Finland have standard shift gear control. The seat belt law is really strict here. So please buckle up! When it comes to drinking and driving, DON'T EVEN THINK ABOUT IT! The rules on drink driving are very tight here and your chance's of getting away with it are almost zero. If you are involved in an accident while drinking and driving, you are liable for all costs. Getting caught drinking and driving will not only put you in trouble with the law, but also with your team. It can cost you your job.

You may want to go out and feel the night life in various towns. If for some reason you find yourself in hassle, keep yourself cool and let the doormen handle the situation. The doormen work for tips and they usually remember the tippers. That can come in handy when you find yourself standing in a long line in minus zero weather.

Enjoy your stay and good luck with your season!





**JALKAPALLON
PELÄÄJÄYHDISTYS**
PELIN JA PELAAJAN PUOLELLA

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www.jpy.fi

” A membership of player union is the best investment you can make as a pro footballer. Nobody else can deliver this much know how at such a low cost. ”

Chris Cleaver, SJK and boardmember of JPY