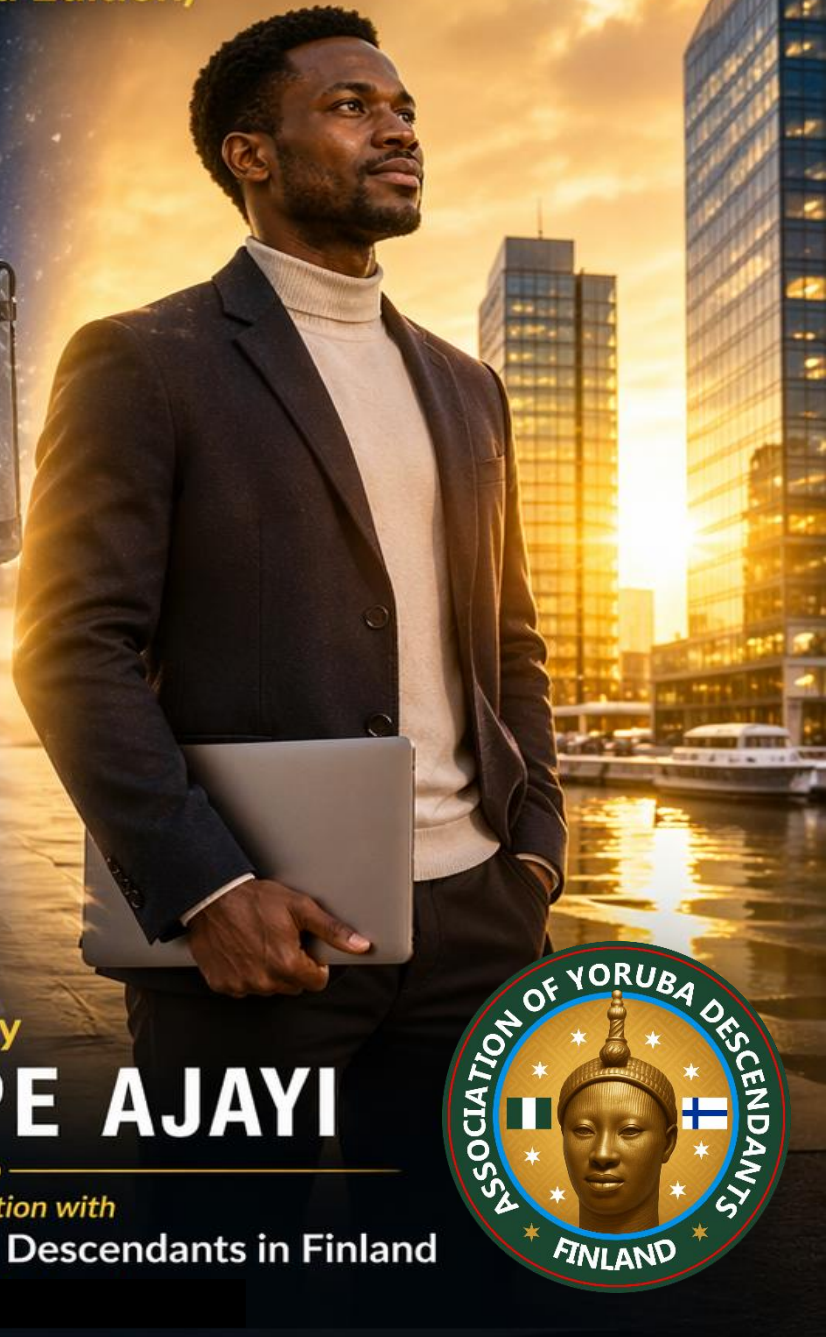


PAY THE BILLS, KEEP THE DREAM

Practical Survival Jobs for Immigrants
Waiting to Get Hired in Their Field
(Finland Edition)



By

TEMITOPE AJAYI

In collaboration with

The Association of Yoruba Descendants in Finland



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www.yorubainfinland.com



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INTRODUCTION

The Reality of the Gap Year

You came to Finland for a career. You had a plan, a degree, a dream. Maybe engineering, nursing, IT, business, teaching, research. You sent 40, 80, 200 applications. You got silence, or polite rejections, or one interview that went nowhere. Meanwhile, rent is due. The electricity bill is due. Family back home is calling. Winter is here. And the career door is still not opening.

Expectations vs Reality

The honest truth: the gap between arrival in Finland and landing a job in your field is usually 6 to 36 months. For some it is even longer. Language, credentials, network, discrimination, market size, all of it slows the process. During those months, you still have to eat. You still have to pay 900 to 1,400 euros of rent. You still have to survive. The question is not whether to take a survival job. The question is which one, how to do it smart, and how to make it serve your bigger dream instead of killing it.

Cultural Transition: Dropping the Wrong Shame

Many of us grew up in homes where a graduate who drove a taxi or cleaned an office was seen as a failure. In Finland, the shame math is different. A Finnish professor washes his own toilet and mows his own grass. The local bus driver might be a former engineer from Iraq. Physical work is not shameful here, untaxed and undeclared work is. This book asks you to drop one old shame, and take on a new discipline.

Why This Book Matters

Too many talented African immigrants in Finland sit at home for a year, burn through savings, fall into depression, lose their residence permit conditions, and finally return home defeated, when a 1,800 euro monthly cleaning or delivery job could have paid their bills, built their Finnish CV, funded their language course, and kept their dream alive for two more years until the real career door opened. This book exists because nobody sat us down and said it plainly.

What You Will Gain

You will know exactly which survival jobs pay the rent in Finland, what each one really pays after tax, what licenses and cards you need, how to get started in 2 to 4 weeks, which ones exploit immigrants, which ones build your Finnish CV, which ones destroy your body, and how to exit them when your real job finally arrives. No hype. No shame. Just the practical map.



CHAPTER 1: FOOD DELIVERY: WOLT AND THE COURIER ECONOMY

Opening Scenario

Tunde had applied for 94 IT support roles in 7 months. Zero interviews. His savings were down to 620 euros. His wife Bisi was pregnant. A Yoruba brother from his church signed up to Wolt and made 1,800 euros in his first month as a bike courier in Helsinki. Tunde registered the next week. In his first 30 days, working 5 days a week 6 hours a day, he made 1,650 euros gross. It was cold. His legs ached. His phone battery died in minus 18 degrees. But the rent was paid. And two months later, when a Finnish IT company finally invited him to interview, he had Finnish work references, a tax record, and confidence. He still took that office job. But Wolt kept him alive long enough to get it.



An Immigrant Wolt courier on a bike in a snowy Helsinki street at dusk, insulated bag on back.

Core Insight

Food delivery in Finland is dominated right now by Wolt. Foodora left the Finnish market. Uber Eats has entered but is still limited in coverage and partner restaurants as of 2026, so most active couriers are still on Wolt. It is the fastest survival job to enter: no Finnish language required, no long training, start in 1 to 2 weeks after sign-up and equipment check. Couriers work as light entrepreneurs (kevytyrittäjä) or as their own toiminimi, which means you handle your own taxes, your own YEL pension if you cross the threshold, and your own sick days. Earnings are real but variable: busy Friday and Saturday evenings, dead Tuesday afternoons, seasonal dips in July.

Practical Steps

1. Sign up at wolt.com/en/jobs/couriers. You will need a Finnish bank account, henkilötunnus, work-eligible residence permit, and a vehicle (bike, e-bike, scooter, or car).
2. Choose a payout route: light entrepreneur platform (UKKO, OP Kevytyrittäjä, Eezy Kevytyrittäjät, Free.fi) or register your own toiminimi at ytj.fi for lower platform fees once you are earning steady.

3. Order a tax card (verokortti) from vero.fi with correct estimated yearly income, otherwise too much is withheld.
4. If you plan to earn over about 9,000 euros per year from self-employment, you must take YEL pension insurance, this is law, not optional.
5. Track every work kilometer, if you use a car the fuel and kilometer deduction can save hundreds of euros at tax time.
6. Also sign up for Uber Eats if it operates in your city yet, having two apps open increases pings and income.
7. Keep receipts for bike, helmet, lights, thermal gear, phone mount, power bank, phone itself, all deductible.
8. Withdraw weekly, not daily, to save on platform fees.

Common Mistakes

- Starting without a tax card and being taxed 60 percent at source.
- Treating Wolt income as untaxed side money. The Finnish tax authority gets full data from the platform. You WILL be caught.
- Not taking YEL when you cross the threshold, you lose pension rights and can be fined.
- Riding in winter without proper studded tyres on a bike, broken wrists have ended more courier careers than any algorithm.
- Sharing your courier account with a friend or cousin, instant permanent ban plus possible criminal charges for the permit holder.
- Ignoring the restaurant staff, rude couriers get marked and lose shifts.
- Not eating and hydrating during shifts, many collapse in summer heatwaves and winter cold alike.

Pro Tip (Finland Edition)

In Helsinki, Tampere, Turku and Oulu, the money is in the evening rush (17:00 to 21:00) on Thursday through Saturday, plus lunch rush on weekdays. A focused 25-hour week on those exact windows out-earns a random 45-hour week scattered through dead hours. Work smart windows, not long hours.



CHAPTER 2: CLEANING: THE STEADIEST ENTRY JOB IN FINLAND

Opening Scenario

Bisi arrived in Espoo with a Nigerian bachelor degree in accounting. After 5 months of rejections, she answered a Facebook post from a Finnish cleaning company called Maw Siivouspalvelut. Interview was 15 minutes. Hygienia passi was not required for office cleaning, they trained her in one shift. Her first month she cleaned offices in Leppävaara from 5 a.m. to 9 a.m., five days a week, for 11.80 euros per hour. That was about 940 euros gross, 780 euros net. Small, but it was something. Within 6 months she had doubled her hours by picking up evening shifts in a shopping mall. She kept studying Finnish every afternoon. Two years later she passed a YKI B1 test and became an accounting assistant at a mid-size Finnish firm. The cleaning job never defined her. It funded her.



A woman in a Finnish office building very early morning, cleaning and quietly focus.

Core Insight

Cleaning is the single most accessible formal job for new immigrants in Finland. Big employers like SOL Palvelut, ISS Palvelut, RTK-Palvelu, Maw Siivouspalvelut, Lassila & Tikanoja, N-Clean hire continuously. Pay follows the PAM union kiinteistöpalvelualan collective agreement: roughly 11.60 to 13.50 euros per hour depending on task, shift and experience, with evening, night and weekend bonuses. You work as a proper employee (not self-employed), so you get holiday pay,

sick leave, occupational health, and union protection. No Finnish language is strictly required for the lowest-tier office and hotel cleaning, though basic Finnish unlocks better shifts.

Practical Steps

1. Apply directly to SOL, ISS, RTK, Maw, L&T, N-Clean via their career pages. Also apply through staffing agencies Barona, Staffpoint, Opteam, Eezy.
2. For food-handling cleaning (restaurant kitchens, bakeries), get a hygienia passi, the test costs around 20 to 50 euros and can be taken in simplified English at many test centres.
3. Join the PAM trade union immediately, it costs about 1.4 percent of salary, gives legal support, unemployment fund access, and strike protection.
4. Open an unemployment fund membership (PAM Työttömyyskassa), earnings-related benefit later is 2x to 3x KELA basic.
5. Say YES to night and weekend shifts early, pay bonus is 15 to 25 percent and supervisors remember the reliable worker.
6. Get proper footwear from day one (60 to 100 euros), cheap shoes destroy your back within 3 months.
7. Keep a written shift log, some companies miscalculate hours and the union can only help if you have records.

Common Mistakes

- Accepting under-the-table cash cleaning from private households without a contract, you lose tax credit, pension, sick pay, and legal protection.
- Taking a cleaning contract through a dodgy 'Nigerian subcontractor' who is not registered at ytj.fi, this is often unregistered grey-economy work and can void your residence permit.
- Skipping the PAM union to 'save 20 euros a month,' losing hundreds of euros in legal backup when a dispute happens.
- Overloading to 60-hour weeks, cleaners who do this are in occupational health within 8 months with shoulder, wrist, or back injury.
- Ignoring the ergonomic training, bad posture now means chronic pain at age 50.
- Cleaning multiple sites without writing down travel time, unpaid travel between sites is one of the top union complaints.
- Believing cleaning is 'forever.' Set a clear exit date from day one.

Pro Tip (Finland Edition)

Ask your cleaning employer in writing: 'Am I covered by the kiinteistöpalvelualan TES collective agreement?' If they dodge the question, they are probably paying under the agreement and exploiting you. Every legitimate Finnish cleaning employer **MUST** follow this TES, and you can verify your correct hourly rate on pam.fi.



CHAPTER 3: TAXI AND RIDE-HAILING: BOLT, YANGO AND THE REAL ROAD

Opening Scenario

Kunle had driven in Lagos for 10 years. When his Finnish warehouse contract ended, a cousin said 'do taxi, you will make 3,000 euros a month easy.' Kunle signed up to Bolt and Yango, rented a car on a weekly deal for 350 euros, and started. Reality hit fast. Finnish regulation requires a taxinkuljettajan ajolupa (taxi driver permit) from Traficom, which he did not have at first. He spent 6 weeks and about 250 euros getting the permit, the medical check, and the test. Then fuel at 1.90 euros per litre ate his margin. Car rental, insurance, vehicle inspection and tax took more. After all costs, his real take-home was 1,900 euros per month, not 3,000. Still, it paid the bills while he prepared his Finnish forklift certification that eventually led to a proper logistics job.



A taxi driver in his car at night in Helsinki, smartphone mounted on dash showing a ride app.

Core Insight

Driving passengers in Finland requires a taxinkuljettajan ajolupa from Traficom. You cannot legally drive for Bolt, Yango, or any other platform without it. The permit requires a valid B driving licence held for at least one year, a clean criminal record check, a medical certificate, and a theory

test (available in English). The real economics are tough: platform commission (15 to 25 percent), fuel, car rental or depreciation, insurance, yearly inspection (katsastus), road tax, and YEL pension once you cross the threshold. Net hourly earnings after every real cost in 2026 are typically 10 to 14 euros, not the 25 euros people see on the app screen.

Practical Steps

1. Confirm your non-EU driving licence is convertible, many African licences require re-testing. Plan 3 to 6 months ahead.
2. Once your licence is valid in Finland, apply at Traficom for the taxinkuljettajan ajolupa.
3. Do the mandatory medical check at a Finnish doctor, around 70 to 120 euros.
4. Book and pass the theory test, available in English at test centres.
5. Register as light entrepreneur or toiminimi for tax purposes, platforms will not withhold for you.
6. Choose a vehicle plan honestly: own old used car (cheap per month, risky for breakdowns), rent from a taxi rental company like Taksi Helsinki or Bolt partner fleets (higher monthly, less risk), or lease.
7. Drive peak hours: Friday and Saturday night, weekday morning rush, after-event surges. Airport runs are longer fares with better margins.
8. Keep a detailed log of kilometers, fuel, repairs, all deductible at tax time.
9. Take YEL pension insurance once you pass the threshold, this is legally required.

Common Mistakes

- Driving before you have the ajolupa. If caught, you lose the right to apply for one for years, and your residence permit renewal can be affected.
- Falling for the 'rent a car from my brother for 500 euros a week and keep everything' scam, these cars are often unregistered for taxi use, uninsured for commercial passengers, and you are personally liable if there is an accident.
- Driving 12-hour shifts without breaks, Finnish law limits driving hours and fatigue crashes are prosecuted.
- Not putting aside 25 to 30 percent of every payout for tax and YEL, surprise tax bill in April kills many first-year drivers.
- Refusing short trips because 'it is not worth it,' platforms downgrade your rating, you get fewer pings overall.
- Skipping Finnish language, non-Finnish-speaking drivers get 1-star ratings for communication and earn 20 to 30 percent less over time.
- Driving on summer tyres in November, Finland requires winter tyres by law and the fine is heavy.

Pro Tip (Finland Edition)

In 2026, driving for ONE platform only is leaving money on the table. Serious drivers run Bolt and Yango simultaneously on two phones, accepting whichever pings first and cancelling the other. Your effective earnings per hour can jump 20 to 35 percent, especially in smaller cities where ping volume is lower.



CHAPTER 4: WAREHOUSE AND LOGISTICS: THE HIDDEN IMMIGRANT FACTORY

Opening Scenario

Ade had a mechanical engineering degree from Nigeria. He spent 9 months applying to engineering firms with no luck. He joined Barona staffing agency, was placed at a Posti sorting center in Vantaa within 11 days. Night shift, 22:00 to 06:00, 13.20 euros per hour plus 40 percent night bonus. He cleared 2,350 euros net per month. 10 months later the warehouse promoted him to forklift operator after he got his työturvallisuuskortti and trukkiportti. 2 years after arrival, the same warehouse promoted him to shift supervisor. 3 years after arrival, he left for a proper junior mechanical engineering role at a Tampere firm, using the forklift-supervisor experience as solid Finnish work history on his CV. The warehouse did not kill his dream. It funded it and gave him Finnish credibility.



A warehouse worker in high-visibility gear on a forklift at night, rows of pallets around.

Core Insight

Warehouse and logistics is the quietest big employer of immigrants in Finland. Posti, Matkahuolto, DHL, DSV, Kesko Logistics, SOK Logistics, Amazon, Inex Partners and many others hire continuously through staffing agencies and directly. Night and weekend shifts pay well above basic because of bonuses. You work as a real employee under the PAM, Teollisuusliitto, or Kuljetusalan Ammattiliitto AKT collective agreement. Career ladder is real: picker, forklift operator, team lead, shift supervisor, warehouse manager.

Practical Steps

1. Register with 2 to 3 staffing agencies: Barona, Staffpoint, Opteam, Eezy, VMP, Go On.
2. Apply directly to Posti (posti.fi), Matkahuolto, Kesko Logistics, and Amazon Suomi if in your region.
3. Get your työturvallisuuskortti (work safety card), 1-day course around 80 euros, required by most sites.
4. Within first 3 months of arrival, add trukkiportti (forklift licence), 1 to 2 day course around 150 to 250 euros, triples your hourly opportunities.
5. Accept night shifts early, the 40 percent bonus adds 300 to 600 euros per month.
6. Join the relevant union: PAM for retail logistics, Teollisuusliitto for industry, AKT for transport.
7. Open a union unemployment fund account the same day.
8. Learn basic safety Finnish in first month: varoitus, vaara, hätäuloskäynti, lastauslaituri, haarukkatrukki.

Common Mistakes

- Accepting an agency contract that pays below the TES minimum, you can check your correct rate on each union website.
- Not asking whether the client site counts under metal, retail, or transport TES, each has different rates.
- Lifting wrongly for the first 2 weeks and going into occupational health with a slipped disc, lifting technique training matters.
- Working through sickness, a single mistake with a forklift or pallet jack can kill you or a colleague.
- Not reporting workplace bullying, immigrant warehouse workers report high rates of verbal abuse from some Finnish supervisors, which is illegal and the union will act.
- Staying at picker level for 3 years, upgrade skills every 6 months or the career ladder closes.

Pro Tip (Finland Edition)

Ask the agency recruiter on day one: 'What is the pathway from this role to a permanent direct contract with the client?' Many warehouses hire directly after 6 to 12 months of proven agency work. A direct contract pays 10 to 20 percent more, includes full benefits, and is a Finnish CV gold star.



CHAPTER 5: SECURITY GUARD: THE VARTIJAKORTTI PATH

Opening Scenario

Femi had a criminology degree from Ibadan. Nobody in Finland cared. He did Wolt for 4 months, then heard about security work from a Gambian brother at his mosque. He did the 40-hour basic security guard course, passed it, applied to Securitas and Avarn Security. Within 3 weeks he had his first assignment: night guard at a Helsinki shopping mall. 12.80 euros base, with night and weekend bonuses reaching 15.60 euros effective. He earned 2,100 euros net per month. He used the quieter night hours to study Finnish on his phone. 14 months later he passed YKI A2, moved to daytime assignments, and eventually landed a private investigator trainee role. Security was his bridge, not his cage.



A Yoruba security guard in uniform on night patrol inside a Finnish shopping mall.

Core Insight

Security work in Finland requires a vartijakortti (security guard card) from the police. The full basic course is 40 hours, costs around 250 to 400 euros, and must be followed by a police-issued permit check (no serious criminal record, good standing). Major employers are Securitas, Avarn Security (formerly G4S), Palmia, and Viapalvelut. Pay follows the vartiointialan TES, roughly 11.50 to 14 euros base plus night, weekend, and holiday bonuses. Solo night shifts can be long and

boring, but they suit introverts and language learners. Customer-facing assignments (shopping malls, hospitals) pay slightly less but give more social exposure and Finnish practice.

Practical Steps

1. Complete the 40-hour vartijan peruskoulutus (basic security guard training) at a certified provider like Adulta, Amiedu, Stadin AO, or private schools.
2. Apply for your vartijakortti at the police (poliisi.fi), requires clean record check, passport, residence permit.
3. Apply to Securitas, Avarn, Palmia, and Viapalvelut directly; also staffing agencies.
4. Get ensiapu (first aid) 1 certificate, 1 day course around 90 euros, needed for many assignments.
5. For event security (concerts, festivals, football), also get the järjestyksenvalvojakortti, a different 24-hour course.
6. Accept night shifts first to build reputation, then move to better daytime roles.
7. Join the PAM union, security workers fall under it, critical for wage disputes.
8. Use quiet night hours productively: language apps, online courses, YKI preparation.

Common Mistakes

- Thinking a vartija in Finland has police powers. You do not. Over-stepping leads to assault charges and loss of card.
- Letting someone borrow your vartijakortti, this is a serious offence that can end your career and affect residence permit.
- Accepting undeclared 'off-the-books' private bouncer shifts at African parties, these are grey market and illegal.
- Fighting with drunk customers emotionally, every incident must be handled calmly and written up, Finnish law is strict.
- Skipping de-escalation training, a guard who cannot talk down a situation is a lawsuit waiting.
- Working 5 night shifts back to back, long-term night work without rotation destroys your health, push for mixed schedules after 6 months.
- Showing up without full prescribed uniform, instant dismissal is normal in Finnish security.

Pro Tip (Finland Edition)

Target retail and banking security assignments (nightly cash handling, Helsinki city centre, hospitals). These pay more, are logged on your CV under 'arvokuljetus' or 'toimipistevartiointi,' and give you direct exposure to professional Finnish workplaces. After 12 to 18 months, banks and corporate security teams often hire their known contracted guards directly, a major step up.



CHAPTER 6: CONSTRUCTION AND RENOVATION: VALTTIKORTTI AND THE GREY ZONE

Opening Scenario

Ayo had been a site engineer in Lagos for 6 years. In Finland he joined a small renovation subcontractor run by another Nigerian. The pay was cash, 15 euros per hour, no contract, no payslip. After 4 months, the main contractor stopped paying. Ayo chased his boss, who disappeared with 3,800 euros of owed wages. No contract meant no union, no court case worth winning, no proof. Ayo started over. He paid for his own työturvallisuuskortti (120 euros) and tulityökortti (90 euros), got a Valttikortti (official tax number card for construction), and joined a proper Finnish renovation firm through a registered agency. New pay was 16.50 euros per hour, taxed correctly, contract in writing, union membership, proper safety gear. He earned less per hour gross but kept every euro he earned. One year later he had clean Finnish work history, Finnish references, and a line of sight back to engineering.



A Nigerian construction worker on a Finnish building site in safety gear, Valttikortti visible on chest.

Core Insight

Construction and renovation in Finland is a huge sector with genuine demand, but it is also where immigrant exploitation is worst. Finnish law requires every construction worker to have a Valttikortti (personal tax number card with photo, issued via Vastuu Group) displayed visibly on

site. Without it, the site is illegal. Legitimate employers follow the Rakennusalan TES: approximately 13 to 18 euros per hour for helpers and 17 to 22 euros for skilled workers depending on specialty, plus bonuses. Main unions are Rakennusliitto and Teollisuusliitto. The industry has a large undeclared grey market, mostly run through shell companies and fake subcontractors, and African workers are disproportionately trapped in it.

Practical Steps

1. Get a Valttikortti before your first construction shift, apply on www.vastuugroup.fi with henkilötunnus and photo, around 50 euros and 2 weeks.
2. Complete työturvallisuuskortti (work safety card), 1-day course around 80 to 120 euros, mandatory for all sites.
3. Add tulityökortti (hot work permit card) if you will do welding, cutting, torch work, around 90 to 140 euros.
4. For roofing or tar work, get katto- ja vedeneristysalan tulityökortti as well.
5. Apply to large contractors directly: YIT, Skanska Finland, NCC, SRV, Peab, Consti, Are. Also register with agencies Barona, Eezy Rakennus, VMP.
6. Before signing any contract, check the employer on ytj.fi (business register) and on Rakentaja.fi or Vastuu Group to confirm tax and pension compliance.
7. Join Rakennusliitto from day one, it will save you thousands of euros in future disputes.
8. Insist on written contract, written pay slip, and payment to your Finnish bank account only. No exceptions.

Common Mistakes

- Working for a 'Nigerian brother' subcontractor without a written contract, this is the single most common way African construction workers lose months of wages in Finland.
- Accepting cash payment, this is grey economy, leaves no tax record, no pension, no unemployment protection, and is a permit-risking offence.
- Skipping the safety cards 'to start faster,' an accident without certification and your employer is not liable, you are.
- Ignoring asbestos and chemical warnings, older Finnish buildings have serious asbestos risks and proper protection is legally required.
- Working at heights without harness training.
- Letting the boss hold your passport or residence permit card, this is an illegal control tactic used against migrant workers, report to police and työsuojelu immediately.
- Not reporting workplace injuries, you lose the legal right to compensation if not formally documented.

Pro Tip (Finland Edition)

If your foreman tells you there is 'no need for a written contract because we are all friends,' leave that site the same day. Every legitimate Finnish construction employer provides a written työ sopimus, pays via bank transfer, and registers your work days on the electronic site register (veronumerorekisteri). If any one of these three is missing, you are being set up to be exploited.



CHAPTER 7: RESTAURANT AND KITCHEN: DISHWASHING, PREP, BARISTA

Opening Scenario

Kemi started as a tiskari (dishwasher) at a busy Nepalese restaurant in Turku. 11.20 euros per hour, 35-hour week, 5 evenings. The kitchen was hot, the pace was brutal, the shift ran until 23:30. She earned 1,350 euros net per month. After 6 months, her Finnish chef asked if she wanted to cross-train for prep. She said yes. Within a year she was a kylmäköi (cold kitchen prep cook), earning 13.50 euros per hour. She took her hygienia passi and anniskelupassi. Two years after arrival she moved to a café-bakery chain as a morning barista and baker, 14.50 euros per hour plus tips, better hours. Not the business analyst role her degree promised, but she had Finnish work history, references, language immersion in real daily service Finnish, and she was not hungry.



A Yoruba prep cook in a busy Finnish restaurant kitchen, white apron, focused chopping.

Core Insight

Finnish restaurant and hotel work is governed by the Matkailu-, ravintola- ja vapaa-ajan palveluiden TES (the MaRa collective agreement). Pay ranges roughly 11 to 14 euros per hour at

entry, with evening bonus 15 percent, weekend bonus 25 percent, and proper sick pay once you are past trial. Tips are minor in Finland (not a tipping culture), so hourly rate is everything. The PAM union represents most hospitality workers. Entry is fast: many restaurants hire within days, especially for dishwashing, runner and cleaning kitchen work. A hygienia passi is effectively required for any food-handling role; anniskelupassi is needed for serving alcohol.

Practical Steps

1. Get hygienia passi, the food hygiene test. Study material and test available in simplified Finnish and some English, around 20 to 50 euros.
2. Get anniskelupassi (alcohol serving passport) if you want front-of-house roles, a one-day course around 50 to 90 euros.
3. Apply on Duunitori, Oikotie, Te-palvelut, and directly to big hospitality employers: Sokos Hotels, Scandic, Restel, Kotipizza, Kahvila-Konditorietot, HOK-Elanto, Noho Partners.
4. Start in dishwashing (tiskari) or kitchen prep helper (apukeittiöpuoli), fastest entry, lowest language barrier.
5. Within 6 months, request cross-training to cold kitchen (kylmäköi) or to front-of-house (tarjoilija) for better hourly rate.
6. Track your shifts carefully, under-reporting of hours is common in the sector.
7. Join PAM and its unemployment fund on day one.
8. For cafés and bakeries, apply to chains like Kahvila Roberts, Fazer Café, Robert's Coffee, Arnolds, where shifts are calmer and morning-based.

Common Mistakes

- Accepting 'trial shifts' of 3 to 5 days unpaid, this is illegal. A trial shift is at most 1 short paid shift.
- Sharing or using someone else's hygienia passi, this is fraud and ends food-industry career instantly.
- Working in a restaurant that pays in cash, these are usually tax-evading and their workers always lose in the end.
- Ignoring burns, cuts, slips, Finnish restaurant injuries must be reported to occupational health or the right to compensation is lost.
- Tolerating sexual harassment, Finnish law is strict, union support is immediate, do not stay silent.
- Being late by even 2 minutes, restaurant culture in Finland is punctuality or out the door.
- Staying only at one restaurant for 3 years, you plateau, better sectors require fresh variety on the CV.

Pro Tip (Finland Edition)

Early morning bakery and café shifts (04:30 to 12:00) suit long-term survival better than late-night restaurants. Mornings leave the afternoon free for Finnish language class, CV work, interviews in your real field, and physical recovery. Many Africans who stayed in late-night kitchen work for 3 plus years reported burnout, weight gain, and career stagnation. The shift window matters almost as much as the pay.



CHAPTER 8: PERSONAL CARE AND ELDERLY HOME HELP

Opening Scenario

Sade had a biology degree from Lagos and two years of nursing assistant experience. In Finland nobody recognised her nursing qualifications. She started as a kodinhoitaja (home help) for an elderly Finnish woman in Espoo through a small care company. 12.10 euros per hour, 30-hour week, modest but steady. Her duties were shopping, basic cleaning, meal warm-up, and conversation. She used every visit to practice Finnish with her elderly client, who patiently corrected her grammar. 18 months later she passed YKI B1. She applied to a practical nurse (lähihoitaja) apprenticeship (oppisopimuskoulutus), which pays salary while studying. 3 years after arrival she became a qualified lähihoitaja, earning 2,400 euros net with permanent contract. The care sector did not waste her. It retrained her into a licensed Finnish professional.



A home helper gently preparing tea for an elderly Finnish woman in her living room.

Core Insight

Finland has a massive demographic shortage of care workers. Home help (kodinghoitaja), personal assistance (henkilökohtainen avustaja), and practical nursing (lähihoitaja) are genuine long-term pathways. Entry as an unqualified home helper or assistant is possible through private care

companies (Mehiläinen, Attendo, Esperi, Debora) and through the municipality's own services. Pay follows the yksityisen sosiaalipalvelualan TES or SOTE TES, roughly 12 to 15 euros per hour entry, rising significantly for qualified staff. The big opportunity: oppisopimus (apprenticeship) which lets you study the lähihoitaja qualification while being paid.

Practical Steps

1. Apply to private care companies: Mehiläinen, Attendo, Esperi, Debora, Coronaria, and your municipality's own kotihoito department.
2. Also apply through henkilökohtainen avustaja platforms, many disabled Finnish citizens directly hire their own assistants with state funding.
3. Complete ensiapu 1 and 2 certifications, these are standard and employers will partly reimburse.
4. Get hygienia passi, essential for any food handling in elderly homes.
5. Pass a police background check, required for anyone working with vulnerable adults or children.
6. Once you have 6 to 12 months of care experience and basic Finnish, apply for lähihoitaja oppisopimus at your regional vocational school (Stadin AO, Omnia, Gradia, Sedu).
7. Join Tehy or SuPer union, both protect healthcare workers strongly.
8. Invest heavily in Finnish language, care work is language-critical.

Common Mistakes

- Accepting illegal below-TES pay as a 'private family arrangement,' you lose all worker rights and leave your client legally exposed too.
- Working with vulnerable adults without police background check, you risk prosecution.
- Crossing personal boundaries with elderly clients, accepting gifts or money, this ends careers and can trigger criminal charges.
- Skipping mandatory medication training, giving wrong medication is a criminal offence.
- Burning out emotionally without asking for work supervision (työnohjaus), available free in most care jobs.
- Refusing the lähihoitaja oppisopimus 'because 3 years feels long,' meanwhile staying 5 years in entry-level care at lower pay.
- Hiding physical assault by a client with dementia, occupational safety laws cover this and you need the record.

Pro Tip (Finland Edition)

The oppisopimus (apprenticeship) route to lähihoitaja qualification pays your normal salary while you study part-time. No tuition. The Finnish state actively funds this for workforce reasons. Many African care workers do not know this exists, or think they are not 'Finnish enough' to apply. They are. The course can be completed in 2 to 3 years and guarantees a regulated, well-paid, lifetime-stable career in Finland.



CHAPTER 9: ONLINE AND REMOTE SIDE INCOME

Opening Scenario

Yemi worked at a Vantaa logistics warehouse 4 days a week. On her 3 off-days she built a second income online: freelance writing on Upwork, 20 to 40 euros per hour for marketing blog posts, plus translation work Yoruba to English for diaspora NGOs, plus a small TikTok channel about African life in Finland that eventually earned brand deals. In her peak year she added 1,100 euros net per month on top of her warehouse salary. She used this second income to fully fund her Finnish IT bootcamp. The warehouse paid rent. The laptop paid tuition. Three years in, her moved to a junior cloud engineer role and kept only the writing side gig for spending money.



A lady working on a laptop at her kitchen table at night, second income side hustle.

Core Insight

Remote and online side income is powerful because it is flexible, does not conflict with your main survival job, and can in many cases be more closely aligned with your real career field (writing, design, translation, tutoring, coding). It is NOT a replacement for a real job in the short term: nobody makes 2,000 euros per month from freelancing in month one. But it stacks on top of a

survival job and can fund your transition. You must still declare every euro to Vero. Platforms like Upwork, Fiverr and social media networks report to Finnish tax authorities.

Practical Steps

1. Register as light entrepreneur (UKKO, OP Kevytyrittäjä, Eezy Kevytyrittäjät) or as toiminimi at ytj.fi.
2. Build ONE solid profile, either Upwork (best for writing, coding, design) or Fiverr (best for translation, voice-over, graphic gigs).
3. Offer a skill you actually have, overselling gets bad reviews that kill future work.
4. If your Finnish, Yoruba, or Igbo is strong, translation between those languages and English is a real underserved niche in Europe.
5. For English teaching online, try Preply, Cambly, iTalki, Skooli, around 10 to 20 euros per hour net.
6. For content creators, YouTube, TikTok and Instagram monetisation are realistic after 6 to 12 months of consistent posting.
7. Keep every invoice, every screenshot, and every receipt for work-related equipment, deductible at tax time.
8. Always declare online income, Finnish tax authority gets data directly from most platforms.

Common Mistakes

- Expecting to quit the warehouse in month 2, freelancing takes 6 to 18 months to reach meaningful income.
- Not declaring Fiverr, Upwork, YouTube, TikTok, or brand deal income to Vero, they find out through bank data.
- Working undeclared for cash for a 'cousin's business back home' and not reporting it, this is tax evasion.
- Signing up for dozens of platforms instead of going deep on one.
- Buying 3,000 euros of camera gear before earning the first 1,000 euros.
- Selling fake followers or engagement, this kills long-term credibility and can get accounts banned.
- Using content from other creators without permission, copyright claims on YouTube kill channels quickly.

Pro Tip (Finland Edition)

If you want remote work that actually pays, pick ONE skill you can honestly do better than 70 percent of the internet: specific coding framework, a language pair, a narrow design niche (podcast cover art, LinkedIn profile copy), or a clear subject (Finnish immigrant life, African diaspora finance, Yoruba cultural content). Deep niches out-earn broad 'general freelancer' profiles by 5 to 10 times.



CONCLUSION

Summary of Key Lessons

A survival job in Finland is not the death of your dream. It is the runway. Delivery, cleaning, taxi, warehouse, security, construction, kitchen, care work, online freelancing: each one can pay the rent, build a Finnish CV, fund a language course, and keep you alive long enough to land the real career your training deserves. The Africans who return home defeated usually did NOT take a survival job. The ones who stayed and thrived usually did.

Encouragement

You are not reduced because you delivered food in the snow, scrubbed a hotel bathroom, sorted parcels at midnight, or guarded an empty mall at 3 a.m. You are being refined. Every Yoruba professional in Finland who today earns 4,000 euros a month in an office has a 2-year gap somewhere in their history that was paid for by a survival job. Nobody talks about it at LinkedIn parties. But every one of them knows. And you will too.

Clear Next Steps

Before the end of this week: (1) pick TWO chapters from this book that fit your body, language level, and city, (2) list the licenses and cards you need, (3) start the fastest one (usually Wolt or cleaning can be live in 2 weeks). Do NOT stop applying for your dream job while you do this. You are running two tracks, not replacing one with the other.



BONUS 1: THE 9-JOB COMPARISON AT A GLANCE

- **Wolt delivery:** Entry 1 to 2 weeks. Hourly real net 11 to 15 euros. Physical toll HIGH (cold, accidents, fatigue). CV value LOW. Language required NONE. Best for: young, mobile, urgent rent.
- **Cleaning:** Entry 2 to 3 weeks. Hourly 11.60 to 13.50 euros plus bonuses. Physical toll HIGH (back, shoulders). CV value MEDIUM. Language required LOW. Best for: steady income, reliable shifts, union protection.
- **Taxi and ride-hailing:** Entry 6 to 10 weeks (permit process). Hourly real net 10 to 14 euros after costs. Physical toll MEDIUM (sitting, long hours, night shifts). CV value LOW. Language required LOW to MEDIUM. Best for: experienced drivers with clean record.
- **Warehouse and logistics:** Entry 1 to 3 weeks via agency. Hourly 12 to 15 euros plus night bonuses. Physical toll MEDIUM to HIGH. CV value HIGH (supervisor ladder exists). Language required LOW. Best for: building stable Finnish work history.
- **Security guard:** Entry 4 to 6 weeks (courses plus permit). Hourly 11.50 to 14 plus bonuses. Physical toll LOW to MEDIUM (mostly standing, walking). CV value MEDIUM. Language required LOW to MEDIUM. Best for: introverts, language learners, night people.
- **Construction and renovation:** Entry 2 to 5 weeks (cards plus job). Hourly 13 to 22 euros depending on skill. Physical toll HIGH. CV value MEDIUM to HIGH (skills transfer). Language required LOW to MEDIUM. Best for: practical hands, strong body, watch for exploitation.
- **Restaurant and kitchen:** Entry 1 to 2 weeks. Hourly 11 to 14 plus evening/weekend bonuses. Physical toll HIGH. CV value LOW to MEDIUM. Language required LOW for dishwashing, MEDIUM for front of house. Best for: fast entry, language immersion.
- **Personal care and elderly help:** Entry 3 to 6 weeks (certs plus background check). Hourly 12 to 15 at entry, rising sharply with qualification. Physical toll MEDIUM, emotional toll HIGH. CV value HIGH (lähihoitaja pathway). Language required MEDIUM. Best for: long-term Finnish career plan.
- **Online and remote:** Entry 1 to 6 months (reputation build). Hourly variable, 5 to 60 euros. Physical toll LOW. CV value MEDIUM to HIGH if aligned with field. Language required zero Finnish. Best for: second stream on top of main job, skill-based workers.



BONUS 2: 30-DAY START EARNING FAST ACTION PLAN

- **Day 1:** Order verokortti (tax card) on vero.fi.
- **Day 2:** Open or confirm Finnish bank account, set up MobilePay.
- **Day 3:** Update your Finnish-style CV to 2 pages, focus on work-willing language.
- **Day 4:** Apply to Wolt and sign up with Barona, Staffpoint, Opteam, Eezy staffing agencies.
- **Day 5:** Book and pay for hygienia passi test (online or in-person).
- **Day 6:** Apply directly to SOL, ISS, RTK, Maw, L&T (cleaning).
- **Day 7:** Apply to Posti, Matkahuolto, Kesko, Amazon Suomi (warehouse).
- **Day 8:** Sit hygienia passi test.
- **Day 9:** Register as light entrepreneur with UKKO, OP Kevytyrittäjä or Eezy Kevytyrittäjät.
- **Day 10:** Sign up to Uber Eats if operational in your city.
- **Day 11 to 12:** Pass työturvallisuuskortti course (1 day, 80 to 120 euros).
- **Day 13:** Apply to Securitas, Avarn, Palmia (security, if interested).
- **Day 14:** Join the relevant union (PAM, Rakennusliitto, AKT, Tehy, SuPer) and open its unemployment fund.
- **Day 15 to 17:** Complete Wolt equipment check and start first deliveries.
- **Day 18 to 20:** Attend first cleaning or warehouse interview (2 to 3 expected by now).
- **Day 21:** Apply to 2 care companies (Mehiläinen, Attendo, Esperi).
- **Day 22 to 24:** Accept the first reasonable offer. Start.
- **Day 25:** Open a separate savings account, automate 10 percent of net to it.
- **Day 26:** Continue applying in your real field, 3 jobs per week minimum.
- **Day 27 to 28:** Set up Upwork or Fiverr profile for a side income skill.
- **Day 29:** Book Finnish language course at your local kansalaisopisto or kansanopisto.
- **Day 30:** Review month. Count earnings. Adjust next 30 days. Never stop applying for your real dream job.

END OF BOOK

In collaboration with The Association of Yoruba Descendants in Finland

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