The Finnish Health Startup Industry Report 2017
The following report was created by Upgraded – Health Startup Association of Finland, to map the Finnish health and wellbeing startup industry.

The goal of this paper is to provide a better understanding on the current startup companies in this field and the challenges they face.
In 2015, a similar cluster research was conducted by HealthSPA ry. The results of the study showed that the most significant challenges health and wellbeing startups in Finland were facing two years ago were related to funding, expansion of distribution channels, and to marketing.¹ When giving their insights, the informants of 2015 concluded that Finland is an excellent platform for companies of the sector, however, they did indicate that the better collaboration of the different industry players is a necessity for the further development of the industry.

The following report aims to reflect on the challenges mentioned by the informants of 2015 and to present the situation of 2017 by creating an overall picture of the health and wellbeing startup industry in Finland, to promote the ecosystem and to strengthen Finland’s position in the sector. By gaining insights into the experiences of these companies, we hope to understand their needs and acquire more information about the aid and contribution needed from the other players in the industry. Hence, this report functions as a tool for development of activities in the ecosystem.²

Upgraded (formerly known as HealthSPA ry) is the non-profit association for Finnish health startups. The organization is best known for its annual event called Upgraded Life Festival. Upgraded has 5 years of expertise in working with startup companies and other key players in the health ecosystem. This expertise consists of a great variety of factors, such as knowledge and insights about the currently available players present in the health and wellbeing industry in Finland.
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Introduction
The Finnish Health Sector

Finland ranks among the three strongest health technology economies in the world. Multidisciplinary expertise and problem-solving has raised the country among the main players of digital health.  

3 The country is home of a rapidly growing ecosystem of health and wellbeing startups.

According to Healthtech Finland, the value of Finland’s exports of health technology products rose to €2.11 billion in 2016, an increase of 9.7% over the prior year. Imports of health technology products rose 8.0% to €1.10 billion. The net trade balance exceeded €1 billion for the first time in 2016. Health technology is a significant export segment of high-tech of Finnish industry. The sector made a positive contribution of €222 million to Finland’s balance of trade  

5 in 2016.  


4 Please note, that is it stated in the quoted reference, that not all company activities are captured in trade statistics for goods: foreign-financed R&D, intellectual property transfers and services, healthcare related IT license and maintenance service exports are not included in the product trade statistics. Most products, that are related to the field of “wellness” are not generally considered to be health technology for trade purposes either. For further reading: http://healthtech.teknologiateollisuus.fi/sites/healthtech/files/attachments/finnish_healthtech_trade_in_2016.pdf

These factors include: strengthening of co-operation between university hospitals, universities, and enterprises; establishing the National Genome Centre and National Cancer Centre Finland; strengthening the joint activities of biobanks; regulation supporting innovation; establishing national and regional centres of expertise; developing research infrastructures; commercializing research; lobbying at EU; promoting export and attracting investments; enabling the usage of social welfare services and health data for research use; innovative public procurement. It is among the plans to review the implementation by 2020 on whether the work can be finished in strategy format. The answers of startups who have taken part in the current research often echo on these points, when talking about factors to be developed in the industry.


Startup Definition

When defining what a health and wellbeing startup is, we considered a variety of factors. On the practical level, we based our definition on the information acquired from Statistics Finland. According to this categorization, we considered companies with:

• no more than 50 employees
• with the annual revenue are not exceeding €10 million
• not more than 10 years of operations

Moreover, we took the factor of when were the studied companies established into our consideration. Startups that operate in the field of health and wellbeing often face longer regulatory and validation processes (e.g., trials, testing, official permissions). Hence, we decided to include startups that were established maximum ten years before our research was conducted. We aimed to include enterprises, which focus on issues concerning health and wellbeing and identify themselves as startups in these fields.

9 Statistics Finland is the only Finnish public authority established specifically for statistics. Statistics Finland combines collected data with its own expertise to produce statistics and information services. For further information: http://www.stat.fi
Besides health- and medtech solutions, we also included startups who offer products and services that encourage their users to do physical activities, live a healthier life, or that help preventing injuries. We did explicitly exclude companies that have their core focus on enhancing sports performance or that provide solutions that can be used in a wide range of other industries. We did not include companies, which do not have their focus and operations primarily in the health and wellbeing industry. According to our estimate, there are approximately 300 companies in Finland in the industry that suits our definition. Due to the vividly growing nature of the sector, and to the multidisciplinarity of the solutions offered by the innovative companies, estimating the number of currently active startups that operate in the areas of health and wellbeing is challenging. Moreover, the definitions of health and wellbeing startups often vary.
Methodology

The study combines quantitative and qualitative methodologies. While taking Upgraded’s (formerly HealthSPA) knowledge of the ecosystem and the findings of the report of 2015\textsuperscript{11} into consideration, the current research consisted of the following two main phases:

1. Distributing an online survey that focused on the operating fields, background, experiences of the currently active innovative health startups.

We have created our database of startups in the fields of health and wellbeing industry in Finland before the distribution of the survey. Based on the knowledge we acquired during this process, we created a survey that was sent to three of our member startups as a pilot. They were asked to fill it out and give their comments on its elements. When the questionnaire was finalized, we approached 262 startup companies who suited our definition of a health and wellbeing startup out of which 62 of have responded to the survey.

2. Conducting six semi-structured in-depth interviews with respondents of the questionnaire.

The participants of the in-depth interviews were selected by us, based on the stage of their company, their field of operation and their end-product to ensure that the interviews cover a variety of areas within the startup community. The central questions asked during the interviews were connected to the informants’ answers to our survey.

\textsuperscript{11} For further reading: HealthSPA ry (2015). Health Technology Industry.
Overview of the Companies

Location

The survey has received 62 responses from companies all over Finland.\(^{12}\) 36 of the respondents were located in the Metropolitan Area,\(^{13}\) all of them have their headquarters in Helsinki or Espoo.\(^{14}\) The rest of the respondents (26 companies) were from other areas of Finland.

\(^{12}\) We have received 70 responses to the survey, but only 62 of them were relevant based on the startup definition.
\(^{13}\) Helsinki, Espoo and Vantaa.
\(^{14}\) One of the respondents indicated, that they discontinued their activities in Finland, due to the hardships they were facing (“We decided to leave Finland as we could not find financing or customers there, and recruitment was difficult. Only little public funding was available for us.”) on the Finnish market. We decided to include their responses in our report, as they still have a registered in the trade register (has a trade registry number - Y-tunnus) in Finland.
Most of the companies that responded to our survey were established after 2010.
48% of the respondents were in the stage of “growth and scale,” 32% of them are going to market with their products, whereas the rest of them (20%) are currently working on their product. None of the 62 respondents are in the very early stage working only on their concept. This may be due to the fact, that the idea is usually created before the business entity is established.
As expected, in most cases the later a company was established, the more advanced stage it is at. The number of startups in the stages of “Working on product” or “Going to market” is higher among companies established after 2014.
When asking about the number of employees of our respondents, we were aware that many startups cannot employ multiple full-time workers. Hence, we asked them to indicate the number of their workers equivalent to full-time (e.g., 2x50% employees = one full-time employee). According to the responses, 51 (83%) of the startups employ 10 or less than ten employees. 45% of the companies provide salaries to all their workers, 11% of the companies do not have any paid employees, 37% of the companies have the majority of their employees paid, and 7% of the companies did not indicate how many of their employees receive payments for their work. We did not ask for any specification on whether the founders of our respondents consider themselves as employees or not.
Applying for funding and receiving it are often indicated to be the most challenging things for the small-sized companies who responded to our survey. Most of our respondents have received some sort of public funding from Finland. There were only seven companies who did not receive any public funding. Sixteen companies concluded that they have received public funding up to €50 000. The smallest group regarding public funding was the one that indicated to have obtained over €1 000 000 from public sources - only three companies. When asked about private funds received, twelve companies indicated that they had not received any private investment. There were only five companies that have received funds up to €50 000. Nine startups concluded that the amount they have received from private entities was over €1 000 000.
Funding Received 2/2

When looking at the stages of our respondents, and the amounts of funding they have received from public or private funding entities, we can conclude, that companies in “growth and scale” - stage received larger amounts of investments. In comparison, companies that are in the earliest (“working on product”) stage, are more likely to receive smaller public investments. When it comes to the question of private funding, we can conclude that private funding agencies invested greater amounts into companies that are in the more advanced stages. All the companies who have received more than €1 000 000 were from the “growth and scale” - stage. Similarly, the biggest number of the companies who have received investment between €200 000–500 000 were in the same “growth and scale” - stage.

15 We did not inquire information about in which stage our respondents have received their funding.
Research in the fields of genomics, diagnostics, non-invasive measurements, imaging, patient monitoring, digital health, wearables, sensors, health services, elderly care and hospital IT make Finland a thought-leader in healthcare.\textsuperscript{16} This is also shown in the background of the companies who responded to our survey. 66% (41 startups) indicated that they had a scientific research background in the fields of their solution(s). 34% (21 startups) stated that they do not have a research background at all.

As the following chart shows, 56% of the respondents (35 companies) that described themselves as “medical”. The second biggest group was on the field of wellness, with 29 startups – 47% of the responses. There were nine respondents, who located their operations in the medical field also located themselves on the field of wellness. Nine companies did not choose any of these options.

Based on the respondents’ self-description, “medical” refers to all solutions that can be used in places of medical operations including e.g. “medical education”.

In several cases, startups operate in a combination of fields and technologies when providing their solutions. Hence, we decided to ask about the fields and technologies of the companies in a multiple-choice question, to ensure that they can give an adequate description of their operating circles. We decided on the available options based on our industry mapping. The mapping was made to the health and wellbeing startups and medium-sized companies both in Finland and abroad, to gather information on the most common fields of operations and technologies of our potential respondents. The procedure of the mapping consisted of internet research, using the already existing knowledge and the network of Upgraded, and contacting several relevant players of the industry.
End Products

Similarly to the question about fields of operations and technologies, we were aware that companies might produce several products when offering their diverse solutions. Hence when we asked them about their products, we allowed them to choose multiple options. The two most prominent groups of end products were the groups of software and mobile application. Sixteen companies indicated that they both produce mobile apps and software. Sixteen companies who mentioned hardware/device being one of their end products also offers other products. Nine firms indicated that they only produce service as a product. There was just one company that only produces hardware/device.
In many instances, our respondents do sell their products directly to their customers. As it is visible in the following chart, however, most of the purchasers in our respondents’ cases are among private health providers. The second biggest group is the group of public health providers. Governmental institutions and organizations are among the least frequent purchasers of these products. Our respondents indicated that public health providers, governmental agencies, and organizations often operate with lengthy decision-making processes. Moreover, they concluded that government officials are hard to reach.
The majority of the respondents (44 companies) indicated that the end users of their products are individual customers. Almost half of these respondents (21 firms) exclusively indicated individual consumers to be the only end user of their products. Four startups concluded that their end users might fall into all of the groups: they are either medical, non-medical companies, institutions, and organizations or individual consumers. We can conclude that the end users of the products do not buy the goods directly, but use them through third parties.
Finland as a Platform

In the recent years, cooperation models between the key players of the public and private sectors have been introduced in the ecosystem. Funding agencies, different testing and piloting platforms, research and educational institutions opened to support the health industry and the startups operating in it. The Finnish competencies in research and technology drive the country to be the pioneer in the field of health. Regional developments also started in the industry resulting in the establishment of health hubs all over the country. Despite the success of the sector, our informants often pointed out; there are still opportunities for further enhancements.


When asking startups about the Finnish platform concerning health and wellbeing innovations, the majority of them responded positively. According to most of them, Finland provides a good platform for the development of the health technology. The often-mentioned positive aspects of the field in Finland are the high level of research and education, and the possibilities of receiving funding from governmentally supported organizations. Some respondents however also pointed out, that the market is small, and specific segments of it – e.g., the public sector – are hard to enter.

“Working with public is something that you need to have the right connections for, and sell it for about a year, that they understand. It should be the way, that first the private sector is adopting it and then next thing would be that you try to get it into the public sector.”
Some of the respondents also concluded, that personal networks play a rather significant role in the piloting and testing processes as well. Some of our in-depth interviewees have already had some connections on the field even before officially establishing their companies.

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“The piloting in the hospital will be easier because of the personal connections...”

“Before we started the company we were already talking with the doctors and we kind of agreed with them, that we will set up the company with this and this kind of product and let’s see if we can do a clinical study together to speed up the process a little bit, because it might take 6 months or even longer to write the study protocol, to apply for permits for different places and recruit patients and advertise....”
According to some respondents, the preventative solutions are more difficult to get adopted by the public sector, because the results of such products are only seen in the long-term. Hence the adaptation of them requires a more prominent, long-lasting investment.

“To do preventive things, you need to have a double budget. Budget for taking care of medical, and if you want to do preventive, you need to have a budget for that too. Because to get benefits of that preventive medicine...years to come. Nobody is thinking that way. They don’t have the money to put into the preventive face.”

“I think the idea of prevention is underrated in governmental and higher levels. They speak about it, but they don’t understand the value of it. Startups understand it. We have figures and hospitals are in the midway, they know the prevention, but that’s something that is hard to measure without doing a long-term pilot. The only thing for them is the matter of costs.”

“Private is preventive and public is not. We think that the public should be preventive, but this is a long way to go. This is in our pipeline, but that’s politics.”
The Metropolitan Area

It was an often-mentioned concern - both of startups inside and outside the Metropolitan Area - that the conditions of startups located in the capital area are better as the key players of the field (including influential private companies, governmental offices, and other public players) are found in this area. Moreover, most of the activities that target startups are organized in this region.

“The major part of the business is here [Helsinki] of course, because the bigger cities are here. There is more people living here.”

“I think that if you are there in the capital area, you are in a quite good position. Everything is happening there. All our clients are there. I don’t have any clients here, so basically I have to travel there a few times a month, and that’s actually one of the problems. There is no such diversity [here]. Companies who actually need services that we provide are all there [in the capital area].”
Some informants, however, did mention, that in some instances - for instance when targeting the public sector - the process is more straightforward outside the metropolitan region, as the decision-makers are more easily approachable.

“I think startups should address more small hospitals than the central hospitals, because I think they are faster in their actions and I know that the startups would always want the ones for the reference, like hey, we are working together with [a university hospital], that’s why they try to address it, but for example in [a smaller city],19 where I worked it would be much easier, because they have less people involved in the decision-making.”

“We’ve had some difficulty accessing hospitals in the Helsinki region. It was easier for us, to approach doctors in smaller cities and regional hospitals. Maybe it is less busy, or they are more open to new ideas, or I don’t know what it is.”

“Looks like the whole city just loves us and our service. [...] The money is budgeted to the local areas, and how you get the decision, you get the local funding, it’s up to the people who are making the decisions. In the capital area, they are stricter and following the rules, and in other parts of Finland they are closer to the people. Of course, we have to fit the rules, but it’s still more personal.”

19 We do not wish to exclude the name of the exact city.
Due to the often-mentioned small size of the Finnish market, most of the companies who took part in this research hope to expand their markets to abroad to bolster their opportunities both regarding finding funding and acquiring customers. Currently, 38% (27) of the companies operate only in Finland. The rest of the respondents have already expanded their operations to other countries. Just five respondents did not express their interest in expanding to other markets.

Among the most targeted countries, the startups listed European countries, such as Sweden, Denmark or Germany, but some of them also indicated the place of expansion to be outside of Europe, in the United States of America or China. While consciously aiming at going international, our in-depth interviewees, however, did conclude, that while operating abroad, they still wish to run the company’s headquarters from Finland.

“We are going to expand abroad. When I talk about expanding I don’t mean physically. We stay in Finland....”

“Opening new markets is actually quite interesting to us. We can scale our business language-wise. [...] But we are going to go international, we are not going to stay only in Finland.”

Going International
The Government and the Public Sector

When answering the question about what is the Finnish Government doing to support the industry, most of the respondents concentrated on the existence of funding institutions or networking events.

“They [the Government] are trying to do something, but what’s directly involving us, is funding. [...] I think one thing is to create this kind of easy ways to bring you technologies and new treatments available. That’s what the government could do. Right now, it is difficult, it’s not well-defined.”

“At least THL has been really helpful. What I have needed from them is basically the data, and they have been really helpful. Open data, and such resources, an email or a phone call, and I got the data within one week. Or guidance, or instructions on whom to ask.”
It is clearly shown in the responses received, that the governmental discussions on revolutionizing national healthcare – SoTe reform 20 – are either not being considered as important, or not known at all. Only very few of our respondents addressed the question of the upcoming reform. Their opinions were divided.

“SoTe will most likely benefit e-health service providers.”

“They [the government] provide support (ELY, Tekes), but other than that, we have not seen anything significant. Huge IT projects in ‘SoTe’ do not support healthtech.”

“I think change [the informant referred to the SoTe reform] in these spaces is not very good. When organizations face changes, they don’t do anything. They freeze, and they just wait what’s going to happen.”

“...if we look at the health sector, the new reform, SoTe uudistus [SoTe reform], that has handicapped everything. They have such big projects [....], that they cannot do anything. All their time goes to planning. [....] When you are a startup of course you cannot wait for years.”

Stakeholders of the Industry

As mentioned above, respondents were aware of the existence of the governmentally supported institutions. The responses to the question about how do you experience the collaboration between the different stakeholders of the industry show, that some of the players in the industry are more present for startups than others. The majority of the companies know about the existence of Tekes (currently Business Finland) and they use their services. The available funding possibilities, tasks, responsibilities and decision-making processes of the governmentally financed entities and organizations are often unclear for the respondents.

“But nowadays, healthcare has so many players. There are so many players and sometimes it feels like they don’t really talk to each other.”

“They [the governmentally funded entities] should clarify what kind of funds are available and where to start. A startup needs all the help (and money) it can get and it’s silly that we need to spend hours of hours finding these services. Or in the worst case you need to know the right people to know about it.”
When elaborating on the responses given to the survey, our in-depth interview respondents suggested, that acquiring help from these organizations is significantly easier when having connections to people who have already worked with them, or who have the experience and the clear understanding of the application processes.

“I’d be screwed if I would have just me starting the startup, and applying to [a public funding institution]. That would be really hard, if you don’t have someone [who knows how does the application process work]. It’s of course always good to have someone from the business side, but yeah, it is hard for not business people to apply for money [from this funding institution].”

21 We did not wish to disclose the name of the funding institution the respondent mentioned.
An often mentioned criticism towards these players was the bureaucratic nature of their application and reporting processes. The opinions on these processes varied among our respondents. Generally, respondents who had the former experience with similar tasks concluded that the application process was not specifically problematic.

“...I understood that a reporting is also a bit of a pain, but he [the informant’s partner] has done it before.”

“For me, it was easy. [...] Most probably my background [the informant’s background is in economics] helps.”

“There is a lot of people who think it’s so difficult. Of course, you need to have certain basic things there. Tekes cannot be pouring money to you, you have to obey some rules. But you know I have been managing EU projects, so with Tekes it is easy.”
Challenges Startups Face

When answering the question about the most significant challenges on the sector in Finland, our respondents gave a variety of answers. When studying these responses in connection to the field, stage and geographical location of the startups, we found out that there is no apparent correlation between these variables and the factor that was indicated to be challenging for the companies. We decided to elaborate on the 3 biggest challenges in the continuation of this report.
Achieving growth in the yearly revenue is naturally the most significant challenge a small-sized company faces. Revenue growth is not only crucial for startups because it illustrates sales increases and decreases, but because it also helps investors identify trends to measure revenue growth over time. Positive changes in revenue can significantly contribute to companies when applying for financial aid from governmental institutions or when pitching their ideas to investors.
Most of the respondents considered finding funding challenging. When elaborating about this issue, informants often concluded that it is easier to receive early-stage funds especially from governmentally funded institutions, but in later stages, the lack of reliable presence of the VCs and individual investors is apparent.
Some respondents have also concluded, that the funding decision making processes are slow, which can cause significant difficulties for startups.

“The business angels and investors in Finland they are mainly interested in very early funding, with really small money. If you are growing is not so easy to find such investors who would be beneficial for you, that you don’t lose so much ownership and you really get the big money that would help you.”

“...it’s very easy to get money in Finland for your idea. It’s very easy to get money for the first stage, you know that you kind of testing your idea. Easy to get money for the R&D, but then when you need to scale it up, Tekes shuts down the money. And then it’s very difficult to get money. I think a lot of startups - that's when they are in, or next to the death valley and they die. Lots of very good startups die, because when you are suddenly in the situation when Tekes is closing the you know, you don’t have any public money.”

“Finnish VC market, Finnish angel market is still too small I think, the sizes of investments are also quite small....”

“Our loan application has been in for two months. Two months, waiting for a decision, they got all the information what they need immediately when they asked. They have everything they need but it has taken two months. Two months for waiting for a decision about funding can be deadly for a startup.”
Recruiting Process

As a business grows, one of its key objectives becomes the recruiting of the talent that is needed to ensure the further growth. Naturally, the lack of financing also contributes to the problems small-sized companies face when they are in need of recruiting their professionals.

“That’s the problem for startups. We don’t have money for recruiting people.”
The Finnish Government is planning to introduce more easily acquirable residence permits for startups. One of our informants also mentioned this aspect of recruitment.

“...one thing that the government should do is to make it easier to get visa for startup people. Because we also want to attract people from abroad, and bring them as soon as possible and have like some kind of fast track. For them it would be great, because those who are brought in are really highly skilled people and it really makes a difference for a Finnish startup and they should understand the value in that like...and I think it would be easy to make changes for like working permits and visas for startups, but I don’t know how the legislation is made about that and how hard process it really is, but I think it should be easy...”

22Finland is planning to introduce a new type of residence permit for startups”. Source: http://valtioneuvosto.fi/artikkeli/-/asset_publisher/1410869/suomeen-suunnitteilla-uusi-startup-oleskelulupa?_101_INSTANCE_3wysLo1Z0ni_languageId=en_US
Other informants suggested that by establishing a secure collaboration between educational institutions and other players of the industry, companies could get more interns who later on might be interested in becoming their employees.

“We were lucky, because we managed to have one international student from a university of applied sciences. She made us a full international strategy. [...] I already got the recommendations about hiring some business or communication manager to actually update that strategy, to drive that thing more forward. [...] You can always find developers like sub-contractors, but when you want to find someone, who can actually understand your company, it’s a hard task to find. That’s probably a challenging part here now, to find a right person.”
Conclusions and Discussion

We can conclude, that the often mentioned difficulties startups face were confirmed by the results of this report. Nevertheless, similarly to the diverse products and solutions of the companies on the health and wellbeing field offer, the challenges and difficulties these startups face are also diverse. Most of the issues our informants face, are connected to funding and recruitment. Generally, they are satisfied with the resources Finland as a platform can provide in the sector, however they did mention some constructive comments, that the stakeholders of health and wellbeing sector should take into consideration.

They stated that public players of the industry should provide detailed information on their startup-related services, and on the support, they can provide small-sized companies with. Moreover, public and private players of the health and wellbeing industry could synchronize their efforts to aid small-sized companies to get their services and solutions to use.

Overall, respondents have positive views about the future growth of the industry. The consumer needs and the digitalization of the healthcare sector are the key factors of this assumed growth. Views on the speed of this growth vary and the respondents often pointed out that further financial help from the government, internationalization, and faster decision-making processes in the public sector are inevitable for the future development. Our suggestion is to develop the Finnish ecosystem on a further basis by placing it in the international context. Our vision and recommendation are, to expand the scope of this industry research to the Nordic level, in order to better serve the requirements of the health and wellbeing startups.
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