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**Junior Football Club's Financing in Finland –  
Case: Mikkelin Kissat C-Juniors**

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ABSTRACT

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Football is the most popular sport among children and youth aged 3 – 18 years in Finland. A considerable proportion of Finnish children and youth also participate in the activities of football clubs. Financing a club has become a challenging task and several kinds of sources are needed. After the differentiation of sport in Finland, voluntary work has had a key role in sport club operation. This research focuses on financing a youth football club in Finland. The research is a case study concentrated on Mikkelin Kissat C-juniors (ages 14 - 15) team as an example.

Mikkelin Kissat represents a typical Finnish football club with a major focus on junior operation. In general, it is a great example of how junior clubs operate in Finland and this makes the club a good target for this study. How a junior football club finance its operation and how does the club spend the income it gets are the main points studied. Another issue is to discuss about the idea of professionalizing voluntary work done in sport clubs. It has been speculated that sports clubs need more full-time workers to meet the increasing demand for quality of the operation of the clubs.

A qualitative research method was chosen for the data gathering. Two persons from the chosen club were interviewed by telephone and two parents were interviewed face-to-face during spring 2008. The key finding of this research is that voluntarism is still a cornerstone of junior football club operation. Also, the membership fees are increasing which means basically that the club needs to consider whether to ask the parents to pay more or do more voluntary work. However, despite the fact that some have argued about professionalizing voluntary work in sport clubs, Mikkelin Kissat does not have to do that because the voluntary work done is enough to cover the expenses, based on the results in this research.

Keywords:

finance, economics, differentiation, volunteering, football, youth sport club

# JYVÄSKYLÄN YLIOPISTO

Liikuntatieteiden Laitos / Liikunta ja Terveystieteiden tiedekunta

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Juniorijalkapalloseuran rahoitus Suomessa – Case: Mikkelin Kissat C-juniorit

## ABSTRAKTI

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Jalkapallo on suosituin urheilulaji 3 – 18-vuotiaiden lasten keskuudessa Suomessa. Suuri osa suomalaisista lapsista ja nuorista osallistuu myös jalkapalloseurojen toimintaan. Seuran rahoittamisesta on tullut haastava tehtävä ja useita rahan lähteitä tarvitaan. Suomalaisen urheilun eriytymisen jälkeen, vapaaehtoistyö on ollut avainasemassa urheiluseurojen toiminnan kannalta. Tämä tutkimus keskittyy nuorisojalkapalloseurojen rahoitukseen Suomessa. Tutkimus on case study, joka keskittyy Mikkelin Kissojen C-junioreihin (14 – 15-vuotiaat). Lisäksi, tässä tutkimuksessa oli tarkoitus tutkia tarkemmin, kuinka juniori jalkapalloseura käyttää rahojaan.

Mikkelin Kissat edustaa tyypillistä suomalaista jalkapalloseuraa, jolla on suuri panos junioritoiminnalle. Yleisesti, Mikkelin Kissat on hyvä esimerkki kuinka junioriseurat toimivat Suomessa ja tämä tekee seurasta hyvän kohteen tälle tutkimukselle. Kuinka juniori jalkapalloseura rahoittaa toimintansa ja kuinka seura käyttää rahansa ovat tutkimuksen pääkohtia. Lisäksi, tarkoituksena on pohtia ajatusta urheiluseurojen vapaaehtoistyön ammattimaistamisesta. Tähän liittyen onkin puhuttu, että urheiluseurat tarvitsevat enemmän täysipäiväisiä työntekijöitä kattamaan kasvavat vaatimukset seurojen toiminnan laadulle.

Tietojen keräämiseksi valittiin kvalitatiivinen tutkimusmenetelmä. Valitusta seurasta haastateltiin kaksi henkilöä puhelimitse ja kaksi pelaajien vanhempaa kasvotusten keväällä 2008. Tämän tutkimuksen päähavaintona on: vapaaehtoistyö on yhä edelleen juniori jalkapalloseuran toiminnan kulmakivi. Seuramaksut kohoavat, joten periaatteessa seuran täytyy harkita pyytääkö vanhempia maksamaan lisää vai tekemään lisää talkoita. Kuitenkin, siitä huolimatta, että on puhuttu vapaaehtoistyön ammattimaistamisesta urheiluseuroissa, Mikkelin Kissojen ei tarvitse tehdä sitä, koska vapaaehtoistyö riittää kattamaan kulut tämän tutkimuksen tulosten perusteella.

Avainsanat:

rahoitus, talous, eriytyminen, vapaaehtoistyö, jalkapallo, junioriurheiluseura

## CONTENTS

ABSTRACT .....	2
1 INTRODUCTION.....	6
2 RESEARCH TASK AND IMPLEMENTATION .....	8
2.1 Collecting the Data .....	8
2.2 Interviews .....	10
3 DIFFERENTIATION OF SPORT IN FINLAND .....	13
3.1 From the Beginning of the 20 <sup>th</sup> Century to the 1980s .....	13
3.2 From the 1980s to Present .....	14
4 FINNISH SPORT ORGANIZATIONS AND CLUBS .....	17
4.1 The Young Finland Association .....	17
4.1.1 Youth Sports .....	17
4.1.2 Local Funding for Youth Sport Clubs Granted by the Young Finland Association .....	18
4.2 The Football Association of Finland .....	19
4.3 Sport Clubs in Finland .....	20
5 FOOTBALL IN FINLAND .....	22
5.1 Football in Mikkeli .....	22
5.2 Football Club Mikkelin Kissat.....	23
5.3 Mikkelin Kissat C-Juniors .....	26
5.4 Mikkeli Tournament .....	27
6 ECONOMICS OF FINNISH AMATEUR SPORTS CLUBS .....	28
6.1 Efficiency of Sport Clubs .....	28
6.1 Finance and Funding of Sport Clubs .....	30
6.1.1 Public Economy and Financing.....	36
6.1.2 Sport Sponsorship and Different Cooperation Levels.....	37
6.1.3 Households .....	40
6.2 Voluntary Work .....	41
7 CONCLUSIONS.....	47
7.1 Estimating the Implementation of the Research.....	49
7.2 Answers to the Research Questions.....	50

7.3 Developing the Research .....	54
REFERENCES.....	56
APPENDICES .....	61

## **1 INTRODUCTION**

Financing a junior or youth sport club is always a challenging task especially for the smaller clubs. Finance of a sport club can come from sponsorship deals, public aid, and from volunteer work, for example. Also different kinds of funds can be part of the financing. Often parents pay directly to the club fees, which cover membership etc. This research focuses on the junior clubs' financing with an example case of Mikkelin Kissat (MiKi) and more specifically its C-junior team (players aged 14 – 15 years).

It was interesting to see what kind of methods the club uses to finance its activities. It was presumed that voluntary work is one of the most important ways of financing the operation and covering the constantly increasing membership fees. Biggest expenses were thought to be travel costs. Interviewing the secretary of the whole club, the manager of C-junior team, and two parents of the juniors did this research. This way different points of views were gathered.

An important topic in this research was differentiation of sport. Sport scene has been differentiated in Finland since the 1980s. The trend has been same in Mikkeli. Hobby sports were separated from elite sports, and commercial sport from sport club operation. Non-organized and voluntary physical activity of Finnish people has increased. Simultaneously, the resources of sport organizations, amount of personnel and operation models have increased. Also, the fees for participation have risen. Generally, in junior sport clubs this means more payments for parents or more voluntary work to cover the expenses. By improving the supply and quality of operation clubs will get more members, which will also have a positive effect to the whole Finnish football and the health of the youth and children in general.

Football club Mikkelin Kissat from South-Eastern Finland was chosen as an example case. Mikkelin Kissat represents a typical Finnish football club with a major focus on junior operation. In general, it is a good example of how junior clubs operate in Finland and this makes the club a good target for this study. This specific club was chosen

because the researcher has played in the Mikkelin Kissat first team for five seasons, and knows the organization, staff and the junior teams rather well. The club is expected to benefit from this research also, when they can see the things that could be done otherwise and hear some viewpoints of parents as well.

The idea for the research became clear in late 2007 but the topic was related to junior football clubs already since the very beginning of this project in fall 2006. For the theoretical background, differentiation of Finnish sport culture, Finnish sport organizations and clubs today, and economics of sports clubs were the key areas covered in this research. This research ends to conclusions based on the results. In addition, the research questions were answered and future suggestions were made. Finally, conclusions were drawn.

## **2 RESEARCH TASK AND IMPLEMENTATION**

This is a case study where the purpose was to evaluate the financing of a junior football club; how the club finances its operation and more precisely, where the income is actually spent on. This area has not been studied in Finland very much. One of the most recent studies about children and youth sports clubs' financing was by Kari Puronaho (2006). He claimed that sports clubs should have more full-time workers to keep the operation on a required level, and even improve it.

The main research question of the thesis is:

How does a junior football club finance its operation?

Also an important question is:

How does the club spend the income it gets?

Another issue in this research was to challenge the already mentioned Puronaho's idea of professionalizing voluntary work done in sport clubs. This is related to the differentiation of sport culture in Finland, which is discussed later in this research. It could be expected that junior football clubs finance their operation mostly by volunteering and by collecting membership fees. Voluntary work has been the corner stone of Finnish sport culture since the very beginning. Most likely, the majority of the income of a junior football club goes to travel expenses.

### **2.1 Collecting the Data**

Before collecting the data, the best possible used method had to be decided. Basically this meant a decision between quantitative and qualitative methods. Malhorta and Birks (2006, 132) define quantitative research as follows: "Research techniques that seek to quantify data and, typically, apply some form of statistical analysis." Qualitative is defined as "an unstructured, primarily exploratory design based on small samples, intended to provide insight and understanding."



The decision to use quantitative or qualitative research has to be made based on the question; which one can offer the most accurate understanding for the research problem. It may be very practical before deciding the approach, to weigh the pros and the cons of both research techniques. In some occasions qualitative and quantitative research can overlap each other. “There are circumstances where qualitative research can be used to present detailed descriptions that cannot be measured in a quantifiable manner.” Conversely, there may be circumstances where quantitative measurements are used to conclusively answer specific hypotheses or research questions using descriptive or experimental techniques.” (Malhotra & Birks 2006, 133)

Choosing qualitative or quantitative implementation depends basically on the types of questions addressed, the nature of the sample population being studied and the main goals and objectives of the research. Qualitative research is undertaken using very loose and unstructured approach with small number of carefully selected individuals to give non-quantifiable insights into behaviour, motivation and attitudes. This kind of research does not rely on predefined question and answer questionnaires, because it is not measured in numbers, instead it reaches deeper into the chosen topics. (Mariampolski 2001, 22) The method used for data collection in this research was mainly interviews done in Mikkeli, so the chosen research method was qualitative. The questions were loosely structured, so the respondents would have more freedom to answer and more things would be covered, even such that might not have thought to be asked. The respondents had a possibility for personal interpretations.

A survey was used to gather information for this research. Survey is a process to examine some specific area of interest. Surveys are often done by questionnaires to collect data by asking questions. The data is collected from a large group of interest, also known as population. A portion of the population is needed, which is called as sample. From the sample, the people who participate in the survey are called respondents. The purpose of a survey is to draw a profile of a group of respondents (Van Bennekom 2002, 14-15). Surveys offer fast, low-cost, efficient and accurate ways for gathering and analysing information about a certain population. Furthermore, surveys are flexible and provide highly valuable data for decision-making. The information for surveys requires asking respondents questions, verbal or written. Survey

research is related to the idea that to find out the consumers' way of thinking, you have to ask them. (Zikmund 2003, 186 - 187)

The internet, email, fax and other interactive media offer effective ways to make surveys. All these are time saving and inexpensive. Because of the interactivity, surveys can be easily personalized and the information collected almost immediately. The main problem with interactive media is that everyone might not have an access (Zikmund 2003, 231-236). Telephone interviews are essential tool for surveys. The reliability and quality of the telephone interviews are comparable to personal interviews. Often it is easier for a respondent to provide more personal and detailed information in telephone than in face-to-face interviews. A major advantage of telephone interviews is the speed; the data can be collected quickly, besides they are relatively inexpensive. There are no travel time or travel costs. Appropriate length for a telephone interview is to keep it approximately 10 to 15 minutes. (Zikmund 2003, 220-222)

## **2.2 Interviews**

In a personal interview the interviewer and the interviewed discuss face-to-face. There are benefits and hindrances in this interaction compared to the other survey and interview methods. The positive sides of the face-to-face interview are:

- Great response percentage
- Low possibility of misunderstanding
- Complicated questions are possible
- In the interview also the motives of behaviour can be studied
- The interviewer can use material aids (pictures, products etc.)
- The interviewer can reinforce the study with personal experience
- Multiple questions are possible
- The questions can be open-ended
- The answers can be get precisely and in wanted order
- The interviewed can not see the asked questions before hand
- The answers can be get quickly
- The interviewer can use a recorder or a laptop
- The identification of the interviewed is easy

- Interview is easier for the respondent than a mail questionnaire, for instance

The negative sides of face-to-face interview are:

- There might be a need for a number of interviewers
- The unit costs of the interview can be high
- The interview can influence on the responses
- The interview place and time can influence on the responses
- Sometimes very delicate questions are impossible
- The interviewers should be professional

(Lahtinen & Isoviita 1998, 63-64)

After considering carefully, using face-to-face interviews were chosen to gather the data from the manager of the team and the secretary from the club for this research. This was thought to be the best way to contact these interviewees and to gather the data needed. The parents were interviewed by telephone because there were fewer questions for them and it was thought that it would be easier for everyone to do the interview on telephone. Firstly, the questions for the club and the parents were thought carefully. The next step was contacting the club by telephone and agreeing the times for the interviews. The questions in the interview were categorised in to different groups, such as “background information”, “sponsorships”, and “voluntary work”. Each of the respondents (secretary of the club, manager of the team, and the parents) had slightly different questions, but the main idea was the same in all of those. Three adults before the actual interviews tested the understanding of the questions.

The first interviews were done in 6<sup>th</sup> March 2008 in Mikkelin Kissat office in Mikkeli. The interviewed persons were C-juniors’ manager, Seppo Eskelinen and the secretary of the club, Ismo Rahikainen. Interviews were quite informal because the close relation between the interviewer and the interviewed. In addition, it was tried to create situations where the interviewed had change for individual interpretations. The interviewed had read the questions two weeks before hand so they had enough time to think the responses. The answers were typed to Microsoft Word simultaneously with the interviews.

Next, two parents of the juniors were interviewed on telephone on the 17<sup>th</sup> March 2008. One of the parents was a mother and the other was a father. Seppo Eskelinen recommended these parents. They had volunteered to be interviewed for the research in a parents meeting of C-juniors. The parents had seen their questions before in a parents meeting of the C-juniors so they had also prepared for the interviews. Telephone interviews were informal as well and the interviewed had some good opinions and statements, which occurred just from the informality and personal interpretation. The interviewed parents were promised that their identification would not be told in this research. This gave them perhaps more confidence in speaking what they really were thinking, when there was no risk of anyone recognizing them. These respondents were chosen to get different angles and viewpoints. This amount of interviewed people was considered to be enough for this research, and more interviews would have not changed the results significantly because the answers were considered to be similar kind and new ideas were not very likely to occur.

Mikkelin Kissat was a natural choice for this research because of the researcher's close relations to the club. The secretary of the club, Ismo Rahikainen, was contacted the first time in late January 2008, and asked if the club would be interested participating in this research as a case club. Rahikainen's reply was positive. One of the reasons for agreeing to this research was that the researched club could benefit also from the results of the research. And the results can be used to take the operation of the club even to a higher level, when the club knows what things could be done differently and better.

### **3 DIFFERENTIATION OF SPORT IN FINLAND**

In this research, the differentiation is observed on the point of view of Finnish sport from the early 1900 until the modern day. Simply, differentiation of sport means the division of amateur recreational sport and professional elite sport. Differentiation of sport gives background for this whole research, when it introduces the reader to Finnish sport culture and gives ideas how the sport clubs operate nowadays.

According to Ilmanen (2005), one manifestation of the late 19<sup>th</sup> century's modern industrial societies was professional sport. The first professional football clubs were established in the mid 19<sup>th</sup> century in England. Finland developed as a modern industrial society after the World War II, and Finland's sport culture developed on professional foundation. In Finland there was not enough population or economical resources, and thus the amateur sports replaced professional sports. The ideals of amateur sports were also connected to national goals of education. Amateur sports gained a nature of national movement. Its goals and aims were similar to the whole Finnish national movement. The role of sport and physical activity were highlighted with voluntary work, altruism, ideology, and the virtues of upbringing.

The differentiation of sport is tightly connected to the great change of the whole Western culture. Currently, we are living in a phase where the post-modern market economy society's individualistic standard of activities and ways of thinking have replaced the earlier agriculture and industrial societies' structures and values of unity. Sport has traditionally been strongly connected to being Finnish and unity but it is now being replaced with new "heroism" of sport where an individual becomes the centre of attention. A research made by the University of Jyväskylä shows that Finns feel that the sport has differentiated. (Ilmanen 2005)

#### **3.1 From the Beginning of the 20<sup>th</sup> Century to the 1980s**

Civil operation in sport has over hundred years old traditions in Finland. At first, sport clubs were established as sub-sections for different organizations. By means of sport

especially youth was tried to bind with other activities of organizations. In the early decades of the 20<sup>th</sup> century, sport and physical activity became a large mass movement. Two central organizations were born: bourgeois Finnish Gymnastics and Sport Federation (SVUL) and working class The Finnish Worker's Sports Federation (TUL). (Itkonen 2000, 18-20) In the 1930s Finland changed from organizational-cultural era to recreational-competitive era in sport. This meant increasing significance of different sports. The wider variety of sports started to grow alongside with sport facilities. The increasing variety of sport led to tightened competition. Sport clubs and organizations competed from the small resources of the municipalities. (Itkonen 1996, 220-221)

Optimistic planning era started in the society in the late 1960s. The ideas of planning extended also into sport. Sport-political programs enabled more resources to sport culture (Ilmanen 1995 as cited in Itkonen, Heikkala, Ilmanen & Koski 2000, 21-22). As Ilmanen states, the 1960s can be labelled as decade of exercise sport, despite the fact the exercising did not adapt into sport clubs. Planning and increased amount of information influenced the activities of sport clubs. Increased information led to better knowledge of coaching in sectoring and professionalism. Competitive sports retained predominant in sport clubs for a long time. This can be explained by slow transformation of civil activity. Second influence in competitive sports was the sport-specification. When different sports competed against each other, the assurance of the resources was the first demand for success. Thirdly, club operation has been emphasised as activity for youth and children. The youth has adapted to club operation mainly through some sport. Hence, competitive sports maintained its status a long time in the club operation. Fourthly, the demand for exercise sport was born not until as the societal changes result. For example, decrease of physical work, urbanisation, start of societal planning, and increased information about health started to turn attention to exercise sport. (Itkonen et al 2000, 22-23)

### **3.2 From the 1980s to Present**

Since the 1980s the sport scene has been differentiated in Finland. Recreational sports were separated from elite sport, and commercial sport from sport club operation. Also the non-organised and people's voluntary physical activity increased (Itkonen 1996, as

cited in Metsäranta 2006, 13). Simultaneously, the sports organizations' resources, amount of personnel and operation models grew (Heikkala 2000, as cited in Metsäranta 2006, 13).

The two-sided central organization model of sport was cancelled in 1993. An umbrella organization Finnish Sport Federation (SLU) was founded instead of the earlier two. Cooperation was started in the organizations. This was done in order to avoid similar development work in every sport and federation. Many new centres were born into the Finnish sport culture. Meanwhile, an economical depression tested Finland, and it left marks to organizational life. (Heikkala 2000, 120, 122-123) There were a significant number of people unemployed, which also affected Finnish sport scene as people had not as much money to spend as before.

Compared to the earlier era, the field of sport has faced several thorough changes in the 1990s. The field has professionalized in many ways and the amount of hired personnel has increased. (Heikkala 2000, 120) Long-serving active civil workers might not be in the front line of organizational field without the necessary training. Sport and coaching has become full-time work in variety of sports. Nevertheless, majority of sports and physical activities are still based on the voluntary and recreational operation. (Itkonen 1996, 227 - 228) The association-type club operation differentiation can be examined through different kind of contents of operation. Earlier, clubs used to represent and compete in the same arenas, but nowadays, civil operators have started to diversify into different branches of sport and physical activity. Some clubs operate only within competitive sports, while some of the clubs concentrate more on the grass-roots levels as youth and junior operations. Civic operational competitive sport has diverged from professional elite sports, in turn. (Ilmanen, Itkonen, Matilainen & Vuolle 2004, 16)

As differentiation advances far enough borders of sport and other culture fade away and new kinds of communities are formed. Good examples of this are different pub-teams in recreational leagues. Sport culture has shifted partly to consumption field and the markets of sport and physical activity have been born. There have been established professional service providers for customers. (Itkonen 1996, 226 - 229) These

professional providers are from the private sector and include, for example constantly growing gym chains.

Ideal and associational arguments have weakened in the sports clubs operation. In sports clubs there have been discussion about production, services and efficiency as in corporation world. Sport and physical activity done individually or self-motivated in groups but outside clubs has increased. Central direction in the reform of sport clubs has been differentiation. Differentiation with new sports leads to new clubs and further to shatter of club operation. (Ilmanen & Kontio 2003, 139 – 140) Shattering of sport club operations and changes in the society can be seen in sport club personnel as they are clearly more attached to the operation related to their own and families' phase of life. Decreasing bond to traditions in sport club culture lessens and individualization increases. The outcome of this change is that operation is more project nature. (Koski 2000, 53)

In his study about children and youth sport clubs financing, Puronaho (2006) claims that sport clubs should have more full-time workers to activate the marketing and to reduce the costs of the sport. He points out that the costs have increased in the recent years. This is part of the sport's differentiation. Today's people seem to want more quality with less cost in everything, sport included. Sport clubs operated on the base of voluntary work earlier, especially before the era of differentiation. Now it seems that the trend is now going towards Puronaho's suggested model, where full-time professionals replace voluntary workers.



## **4 FINNISH SPORT ORGANIZATIONS AND CLUBS**

As discussed in the previous chapter, sport organizations and clubs went through a differentiation in Finland. When the 1980s was labelled as the “decade of institutionalisation” with quite strong growth of financial resources, personnel, and sport federations’ activities, the 1990s was the time of economical recession in Finland. This changed also the physical culture. People decreased participating to sport because they had less money. As Heikkala and Koski (1999, 15) state: “The 1990s can be characterised as the decade of structural change and differentiation.” The sports organizations had structural reforms; both public and private financial resources were reduced, also the old organization structure was modified. During the 1990s the centralised sports system was transformed into polycentric physical culture, when sport organizations were newly formed. This created some tension and discussions for the whole decade. The Young Finland Association, and the Football Association of Finland are essential parts of Finnish youth sport. They provide the foundations for successful club operation. This gives a theoretical background for the researched club also.

### **4.1 The Young Finland Association**

Young Finland (Nuori Suomi) is a sport organization, which mission is to promote well-being of children and youth through sport and physical activity. Enhancing the child’s best, supporting the growth, and development are the principles of the operation. Young Finland supports physical activity at homes, daycares, afternoon activities, schools, physical activity and sport clubs, and the daily environment of children and youth. Young Finland funds its operation by selling its own services, cooperation and with the state-aid from the Ministry of Education. Nuori Suomi 2007)

#### **4.1.1 Youth Sports**

According to the national sport research (Nuori Suomi 2006), 91% of 3-18 years old do sports or some kind of physical activity. This makes the total number of the participants 910,000. The amount has increased from 1995, when 76% of youth participated sports. The children and youth sport has changed from daily activities and plays in the street to

playing more in certain times and practicing in a club. Most popular sport is football with 230,000 total participants in ages 3-18. Football has 106,500 participants in sports clubs in ages 3-18. More than one third (42%) of all people aged 3-18 years belong to a sport club in Finland, which means overall 417,000 people. (Nuori Suomi 2006, 7–20) Sport clubs play an important role among children and youth. This can be viewed in Figure 1 by the significant amount of participants.

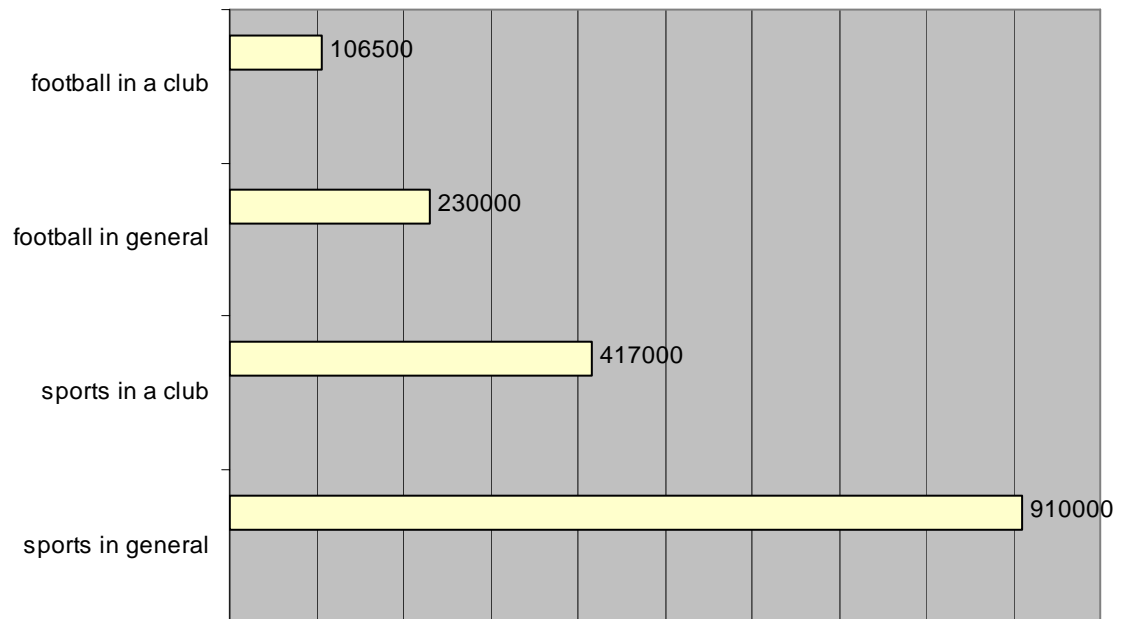


Figure 1. Sports participants in Finland, ages 3-18. (Nuori Suomi 2006)

#### 4.1.2 Local Funding for Youth Sport Clubs Granted by the Young Finland Association

The local funding projects are planned to increase the sport clubs' chances to develop their activities and encourage children and youth to be more physically active. The local funding projects are a part of the children and youth's physical activity program, which has been made in cooperation with the Ministry of Education, Young Finland and different specialist organizations of physical activity. The main goal is to increase quality of life and well-being of children and youth with the help of sports. The application process is accomplished in cooperation with Young Finland, sports organizations and Finnish Sport Federation. (Lehtonen 2006)

Altogether 412 projects of junior and youth sports clubs gained local funding in 2007. The amount of the funding was in all 450,000 Euros. With the help of the fund the clubs get help for their operation, which is operated mainly by voluntary forces. Sport clubs applied even 3,3 million Euros. The fund was applied for total 1,120 projects so only a little more than every third applicant gained the fund. The fund was granted for enhancing the knowledge of coaching, club operation quality, and increasing the promotion of physical activities for children and youth. The amounts of the funding varied from 500 Euros to 3,000 Euros. The funding comes completely from the national lottery company Veikkaus. (Nuori Suomi 2008)

#### **4.2 The Football Association of Finland**

The Football Association of Finland (FAF) was established in 1907 and it joined the international football association FIFA (Fédération Internationale de Football Association) the next year. In 1954, the FAF joined to the European football association, UEFA. There are about 1,000 member clubs in the Football Association and over 110,000 registered players. According to the Finnish Gallup (2007) football has about half-a-million recreational players in Finland. The FAF has the most participants of the Finnish sport associations. The Football Association of Finland divides Finland into twelve regions, and every region is responsible for the activities in their region. The FAF's ideology as a member of the international football association, FIFA, is to be responsible for development of football, upbringing the children and youth, hobby activities, and maintaining competitive and elite football in Finland. The objectives of the FAF are raising Finnish football to the international level permanently, developing football as the most popular sport in Finland – also measured by the viewers and attendance, reaching the “Fair Play” policies in every aspect and strengthen the status of the FA. (Palloliitto 2007) The FA's goals for 2007 – 2009 are international success; with a long-term goal to lift permanently Finnish football to international level, and “good football club”; aiming to increase the quantity of participants and volunteers, and also to improve the conditions for participants. (Palloliitto 2006)

### 4.3 Sport Clubs in Finland

There are approximately 9,000 active sports organizations in Finland, and about one and half million participants in those (SLU 2008). Most of the clubs are small; in more than half of the clubs there are less than 200 members. The clubs differ also in other ways. About 50% of the clubs are specialized clubs, only concentrated on one sport. Clubs concentrating on several sports are generally older clubs (Koski & Puronaho 1995 as cited in Koskenranta; Puronaho & Joenmäki 1997, 10). The most significant influences on economy of sport clubs are voluntary workers, direct municipal support, and progress of membership progress, indirect municipal support and cooperation agreements. The clubs acquire 19% of their income from membership fees and subsidies, 38% through the operation itself, and the rest 43% are collected with much effort through different types of funding. The competitive operation consumes most of the funds. (Puronaho & Matilainen as cited in Koskenranta et al 1997, 10)

“Arguably the most crucial factor in the operation and survival of sport in the UK is the sports club” claims Watt (2004, 17). The situation is the same in Finland. Without all the sport clubs and associations, most likely there would not be as much organised sport activities, and many sports might have not ever succeeded in Finland. “The nature of these clubs varies in different sports, geographical locations, facility bases and traditions, but typically they are localized, single-sport clubs organised by volunteers, and living almost hand to mouth from a limited contribution of members’ subscriptions, local authority support and other income raised through the contacts or efforts of club members” says Watt (2004, 17).

In Finland, the basis of sport club activity can be seen as association-type sport clubs. This definition means that to association-type clubs are attached to voluntary membership. The operation is related to the wishes of the members. The clubs have independence from the third parties. Other important issues are democratic decision-making and voluntary work. Today, the voluntary activity in a sport club can mean compulsory activity also. The function ability is directly proportional to its resources. The resources can be divided into material, energetic, and knowledge resources, in which the material ones further into facility conditions and into finances. (Puronaho 2006, 33 - 34)

Today in Finland, the elite sport has been diverged to its own paths and recreational sport has become part of the activities of sport clubs. In the 1980s an era of diverged action started. The physical activity and sport culture has divided into organizational and social phenomenon. It has gained new forms and new sports. When the dividing goes far enough the boundaries of physical activity and other culture become more indistinct and new kinds of associations and societies are formed. As an example of this are different kinds of “pub-teams” in recreational leagues. The physical activity culture has partly moved to the fields of consumption and this is how the markets of sport and physical activity are born. New kind of professional sport providers have become available for the customers. (Itkonen 1996, 226-229) Activities are still run mostly on voluntary basis in 2008. There might be more part-time or full-time workers in sport clubs now than there was ten years ago; it depends greatly from the size of the club. Anyhow, without volunteering the operation of most clubs would be impossible.

According to Koski (1994, 15), a voluntary organization is based on civic activity; in other words, it is generated from people themselves for the benefit or promotion of a certain matter. Anyway, it is not about acquiring economical benefit for oneself, or physical necessities, like nutrition. There is usually a social group involved and the operation is based on voluntarism. There is always some kind of ideal foundation. Some groups have common attitudes and interests. Typically, social operation is seen as distinguished independent from economical success. Market and bureaucracy mechanisms are not characteristics for a voluntary organization.

## **5 FOOTBALL IN FINLAND**

The position of football in Finland is not, at least yet, as strong as in many other countries. Anyhow, when measured by participants, football is the most popular sport in Finland. The number of volunteers is also the biggest in football. To strengthen the position of Finnish football nationally and internationally requires professional people. The people working in the FA, regional organizations, and clubs need to have modern sport management skills. This goal demands for constant cooperation between people working in different positions, increasing club activities and professionalization, and education. (Palloliitto 2006)

The regional operation of football and its evolution follows the general alteration of community systems. In the last few decades the growth of cities has played a major role. Already before, football was known as sport of cities and population centres, but it seems that it is so even more today. As an example, in the Eastern Finland, the clubs of growing cities are the most vital. Instead, in many outlying municipalities participation into football seems to be decreasing. It is assumed that the amount of municipalities is reducing in the coming years. This sets challenges especially to clubs of small towns. The structural reform can influence on how the municipal resources are directed to maintenance and building of sport facilities. There is a danger that, when the municipalities unite, the football fields of the smaller municipalities do not get the needed attention. This may affect fatally to operation of small clubs. Regionally and nationally this would mean thousands of participants less in football. (Kortelainen as cited in Itkonen, H & Nevala 2007, 82-83)

### **5.1 Football in Mikkeli**

Mikkeli lies a little more than couple of hours drive from Helsinki. There are approximately 50,000 inhabitants in Mikkeli. The city was founded in 1838, and it developed as administrative, trade, educational, and garrison city. In the last few years, the city has invested in the vitality of the whole region. The city's goal is to enhance corporation operation and sustainable development, and also to create the region to one

of the best living environments in the country. Education, research work, and high knowledge of the companies support each other well and the city builds the growth of the region on these in the future. (Mikkeli 2008)

The first football game in Mikkeli was held in 26<sup>th</sup> May 1910 in the main square. The game was played between a students' team and gymnastics club's and athletic club's team. Football was played in parks and in open places after this. Until in 1916 a new athletic and football stadium, Urheilupuisto was opened. Before there was a club specialised only to football, Mikkelin Kilpa-Veikot (mostly athletic club) was the most successful. In 1931 Mikkelin Kilpa-Veikot football section became Mikkelin Palloilijat (MP). In 1946 Mikkelin Pallo-Kissat was established. (Mikkeli 2008) Mikkeli has been a "football town" since the beginning.

Typical for 1950s football in Mikkeli were the heated matches between MP and Pallo-Kissat. There was also some political tension between the clubs. Pallo-Kissat was seen as more working class club, when MP was more bourgeois club. This reflects to the Finnish sport culture of the era before the differentiation of sport. Pallo-Kissat was promoted to the Suomi-division (2<sup>nd</sup> highest level) in 1958, and MP the following year. Pallo-Kissat continued by promoting to the Championship division in 1961 and MP in 1965. Pallo-Kissat spent almost the whole 1970s in the Championship division, and the best result was the 4<sup>th</sup> place. (Mikkeli 2008) After the 1970s MP has been most of the time the most successful team in Mikkeli. Their best years were 1970 and 1971 when they won the Finnish Cup. Another successful era was the early 1990s, when they even managed to qualify to the UEFA Cup, after finishing second in the Championship division. The 21<sup>st</sup> century has not been so successful any more, and MP plays currently in the 2<sup>nd</sup> division.

## **5.2 Football Club Mikkelin Kissat**

The players of Mikkelin Pallo-Kissat established Football club Mikkelin Kissat (MiKi) in 1981. The club was registered in 1983. The operation of Pallo-Kissat was quit 1984 when the first team was playing in the 3<sup>rd</sup> division. Almost all the players from the Pallo-Kissat continued playing in the 5<sup>th</sup> division next season and the promotion for the

4<sup>th</sup> division was assured without losing during the whole season in 1984. In 1985 the ascending season continued by winning the 4<sup>th</sup> division and in 1986 the team was promoted to the 2<sup>nd</sup> division. Junior operation was shifted from Mikkelin Juniorikissat ry to Mikkelin Kissat junior section in 1987. The same year Mikkeli Tournament for juniors was arranged for the first time with 27 teams participating. In 1988 the first team was relegated to the 3<sup>rd</sup> division. In 1989 B-juniors of the club were promoted to the 1<sup>st</sup> division.

In 1992 there were 52 teams participating for the Mikkeli Tournament and the first team was promoted again to the 2<sup>nd</sup> division for the next season. In the year 1994 the first team won “the little final” (the best team from the 2<sup>nd</sup> division against the best team of the 3<sup>rd</sup> division) of the Finnish Cup. B-juniors were promoted to the Championship division for one season in 1996. The best accomplishment of the first team so far was seen in 1997, when they reached the third place in the 2<sup>nd</sup> division. Mikkelin Kissat and Mikkelin Palloilijat first teams and A-juniors were united in 1998. The outcome of this union was the first team FC Mikkeli and the reserve team Mikkelin Pallo, also in the A-juniors. In 1999, the club decided to invest in the junior work. This could be seen also in the annual summer football school, where 350 youngsters were participating.

In 2001 MiKi was chosen as Young Finland's Sinettiseura among the first ones. Sinettiseura is recognition of excellent youth work among junior club operation. The following year the first team gained the place from the 2<sup>nd</sup> division after FC Mikkeli was put to an end. The first team was unable to maintain their place in the division so they were relegated to a lower level. There was a new record amount of participants, 470, in the summer's football school. In 2003, the first team was promoted back to the 2<sup>nd</sup> division, where it stayed until 2005, when it headed back to the 3<sup>rd</sup> division for the next season. In the year 2008, the first team is playing in the 3<sup>rd</sup> division after a one-season visit again in the 2<sup>nd</sup> division. (Mikkelin Kissat 2008) As a conclusion, the first team has been playing mostly in the 2<sup>nd</sup> division and the 3<sup>rd</sup> division.

Mikkelin Kissat practices versatile and first-rate junior work in football. Sinettiseura-status for good youth operation and Kaikki Pelaa (All Stars) program, where every member play equally important role, are cornerstones of the club, with the coaching



strategy and the club strategy for 2007 – 2012. The club describes its operation with the slogan “a group or organization that does well is appreciated by its members and surroundings”. The vision for 2012 is to be a regional leader, and to have successful junior operation and competitive first team. MiKi wants to promote and develop the football scene in Mikkeli region by offering a chance for everyone to play for their own standards in leisure and competitive levels. Miki maintains a necessary amount of hobby football groups and age groups, which are both coached by trained coaches and staff. A primary goal for all the age groups is to develop players for Mikkelin Kissat first team or for other first teams in the area.

Mikkelin Kissat is an important regional football club, in cooperation with the other clubs in the region. To support this operation, MiKi have always up-to-date know-how. The club is financially stable, and its operation is based on professionalism in all the areas of the operation (Mikkelin Kissat 2008). Currently there are 350 members in the club and junior teams from the B-juniors (16-17 years) to G-juniors (7 years and younger). B-juniors play also in the MiKi second team, which participates to the Fifth Division in senior level. The director of training is in charge of the training directions in general of junior teams as can be seen from the Figure 2. And Mikkeli Tournament, which is discussed later, is linked with junior operations.

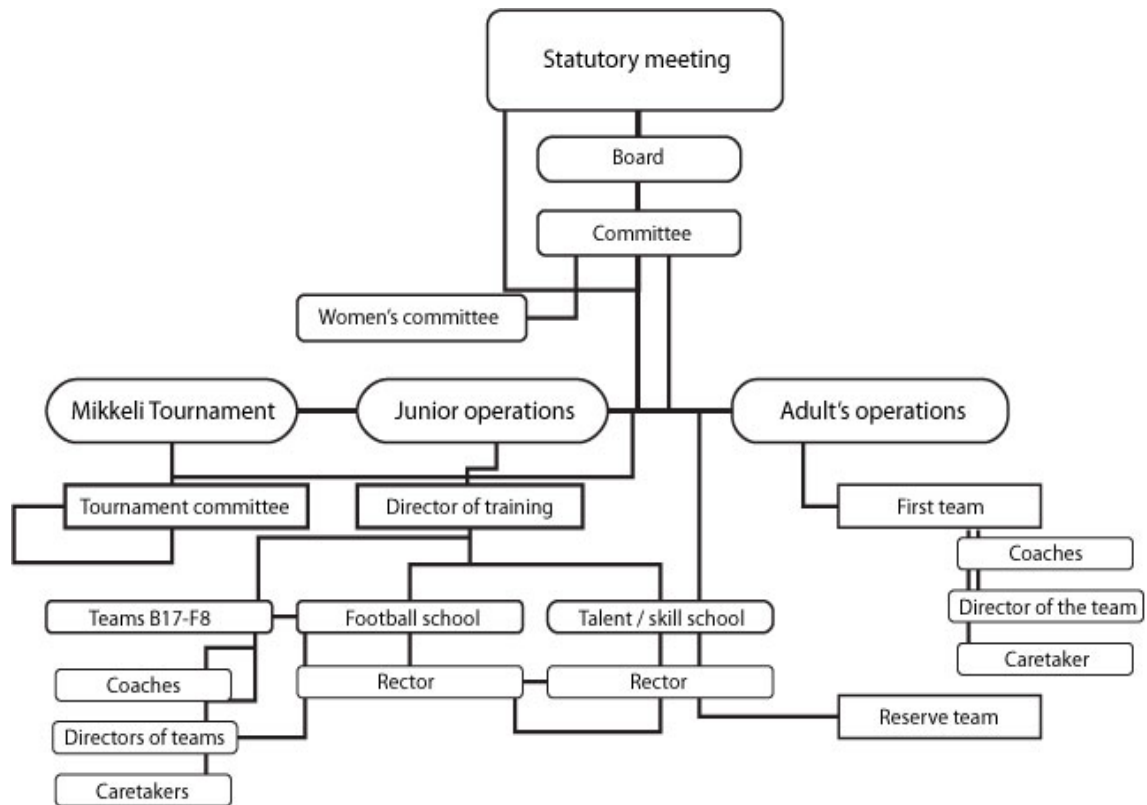


Figure 2. Mikkelin Kissat organization. (Mikkeli Kissat 2008)

### 5.3 Mikkelin Kissat C-Juniors

There are currently 22 players aged 14 – 15 years in the C-juniors team. Five have quit from the season 2007 team. About half of the players are born in 1993, and the other half in 1994. One player came from MP for the season 2008. The manager of the team Seppo Eskelinen says: “Viime vuonna kahdeksan melkein pä parasta pelaajaa lähti MP:n, koska heidät houkuteltiin sinne.”<sup>1</sup> The team has played in the regional division for the last seasons. The expectations for success have not been very high but anyway the boys have participated eagerly. The team is about ready for the summer. “Itse olen ollut joukkueen mukana nyt kolme vuotta.”<sup>2</sup> Eskelinen tells. Most of the boys in the team have been playing since almost the very beginning so the team is very consistent. The team plays in the regional division in 2008 and has been usually in the middle of this division.

<sup>1</sup> Last year eight (best) players left to MP, because they were attracted there.

<sup>2</sup> Personally, I have been with the team for three years now.

#### **5.4 Mikkeli Tournament**

Mikkeli Tournament is organised annually by Mikkelin Kissat. The tournament is held 22<sup>nd</sup> time in 27<sup>th</sup> – 29<sup>th</sup> June 2008. The tournament was arranged for the first time in 1987. The age groups are G7-, F8-, F9-, E10-, E11-, D12-, and D13 (Mikkelin Kissat 2008). The financial return from the Mikkeli Tournament goes mainly for the activities of juniors, and there are a notable number of people doing voluntary work. In fact, both of the parents interviewed in this research have volunteered in this tournament. The tournament is one of the main returns for the whole Mikkelin Kissat club every year. There are tens of teams participating with their supporters (parents). The influence of the tournament can be seen across Mikkeli, for example in the form of increased business, and need for accommodation.

## **6 ECONOMICS OF FINNISH AMATEUR SPORTS CLUBS**

The word “economics” appears with sport in publicity for example in dealing top-athletes' coaching scholarships and in professional sports. Money is mentioned in sports together with broadcasting rights, and buying advertising space in sport competitions, for instance. There is money involved also in every day physical activity, when a person purchases running shoes to jog in the forest. Money is needed in producing sports and physical activities. (Valtonen, Rissanen, Pekurinen 1993, 16)

In elite sports, money and sport are folded together. The union of sport and economy is not only between elite sports and business; the actual goal of sport business is competition from the money of ordinary people, meaning viewers, audience and participants. Very large sums of money come, however, from small streams, from every citizen's expenditure to sport and physical activities. Without the money of the ordinary sport consumers the state would not get millions of Euros (Valtonen et al 1993, 14-15). However, most of the sport clubs are operating on amateur basis in Finland, so it differs from elite sports.

A sport club is an ideological union and it has income and outcome from the operation itself, investments, financing, and capital interest, and income also from different grants and sponsorships. In principle, in an ideological union the membership- and license fees should cover the expenditure. (Autio & Perälä 1981 as cited in Puronaho 2006, 40)

### **6.1 Efficiency of Sport Clubs**

Koski (1995) has analysed Finnish sport clubs' organizational effectiveness. The five main dimensions he studied were: 1) ability to gain resources, 2) internal atmosphere, 3) efficacy of the performance process, 4) realisation of aims, and 5) level of activity in general. According to his studies, all dimensions excluding interior atmosphere were linked, also many of them were interrelated largely to the size of membership, organizational environment and ideological direction. Success orientation and relaxed atmosphere did not have a clear connection. Koski states that sport clubs vary

considerably from business firms and other entrepreneurial organizations. Definition of effectiveness is in relation to the attainment of the functions of the sport club. A number of sport clubs are moving from a non-commercial operation to business organization-like service. Enhancing commercialisation and business planning are the main progresses identified. It was noted that the club's size (number of members) has a remarkable impact in nearly all the dimensions of its effectiveness. The might of the voluntary organization lies on its members; the more members and support the club has, the bigger potential for operation the club can have. In Koski's opinion, sport clubs should have a wider definition of effectiveness. In other kind of organizations than voluntary, it is enough to be satisfied with a narrower set of goals. (Koski 1995 as cited in Watt 2004, 19-20) The influences to success of sports clubs can be divided into four groups: population, economical resources, traditions of the sport, and active investment. The economical resources influence often crucially. (Itkonen & Nevala 2007, 115)

To increase the efficiency and improve the quality of operation of clubs and service, regional cooperation could be one solution. There are two football clubs in Mikkeli with junior teams (MiKi and MP), and in addition some teams in the smaller towns near Mikkeli, such as Haukivuori and Ristiina. MiKi has had good experiences of cooperation with the previous mentioned towns, but with the other local team MP, the collaboration could perhaps be more efficient. Bitterness can be heard from the interviews. Last year eight players left from MiKi C-juniors to MP, and traffic was only one-sided. It is commonly know fact in Mikkeli that there have been some differences of opinions between these two clubs, especially in the 1970s when both of the teams were playing in the Championship division. It seems that the disagreements are still there particularly among older people.

There is not very much cooperation between MiKi's junior teams either. With better cooperation inside the club, it could increase its efficiency. Some of the players from C-juniors play besides in the B-juniors and also in the MiKi Second team, which plays in the men's 5<sup>th</sup> division. Nevertheless, there was still doubt in March 2008 whether MiKi would have B-juniors team because the lack of players. It was said that if they will get enough players for a team it could influence also to C-juniors because some of the

players will then play in both teams. According to Eskelinen, with younger teams there is not so much cooperation. For example, there are no friendly games with the younger teams. However, sometimes the players of C-juniors have been coaching younger players if needed.

Since there is a decreasing amount of players in MiKi, Seppo Eskelinen suggests that:” pelaajien intoa voisi nostaa, jos heillä olisi jotain mitä odottaa, kuten joku turnaus.”<sup>3</sup> This could also attract new players to the team. Eskelinen continues:

“Kuitenkin on vaikea suunnitella vielä, koska pelaajien määrästä ei ole varmuutta. Saksan turnaus viime kesänä motivoi pelaajia. Turnauksen jälkeen jotkut pelaajat jäivät joukkueesta pois. Toisaalta, jotkut pelaajat ovat hyvin innokkaita joukkueessa, heillä voikin olla seitsemän harjoitusta viikossa. Tämä voi olla jo miltei liikaa tämän ikäisille.”<sup>4</sup>

## 6.1 Finance and Funding of Sport Clubs

A sport club needs financing to cope and arrange activities. Producing the services or products, acquiring the income and paying the expenditures are in a different ratio in a company, as well as in a sport club. A company pays expenditures to produce services or products, which leads to income and if they exceed the expenditures then the company makes profit. Profit is the goal in the operation of a company. A sport club acquires income so that it can pay the expenditure caused by production to get services, in this case sport services or products. Ideological goal of sport clubs is not to acquire income but produce sport services, which can influence achieving for instance physical, mental, and social wellbeing effects and also achieving the own goals of the sport club,

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<sup>3</sup> The enthusiasm of the players could be increased if there was something they could look forward to, like a tournament.

<sup>4</sup> But it is hard to plan anything yet, because the amount of players is still unknown. The tournament in Germany last summer motivated players. After the tournament some of the players dropped out from the team. On the other hand, some of the players are very eager in the team; there can be seven practices for some players in a week. This can be already too much for a player this age”

which might vary between the clubs. Company sacrifices expenditure to produce services or products to gain income (expenditure – income) and an ideological association acquires resources so it could sacrifice those to be able to produce services or products (income – expenditure). An ideological association as well as a sport club gain income and expenditures from the actual ideological action, resource acquiring, and financing. They both also have expenditure from expenditure of the interest of capital, and income from different kind of grants and allowance. In principal, in ideological associations the membership- and license fees are prescribed so that the expenditure from the operation can be covered. The last source for income is taking debt from bank, for example. (Puronaho 2006, 40)

Sport clubs can apply funding from different sport organizations to cover their expenses. However, usually the amount or significance of granted funding is not very significant. Nevertheless, Mikkelin Kissat did not receive funding from the FAF in 2007 or 2008. Neither did it receive the Local Funding for Youth Sport Clubs Granted by the Young Finland Association. According to the club secretary Ismo Rahikainen: “Tukien määrä ei ole ollut kovin suuri aikaisemmin Palloliitolta. Viime kesänä seura sai pallot ja paidat jalkapallokouluun. Se on ennemminkin se ”status”, jonka seura saa näiden tukien myötä..”<sup>5</sup>

The parents of children participating in sport club activities pay for the clubs to get benefits and services in return. This side is part of the clubs’ income. The clubs use the money for different purposes in producing the service and this side is called as the expenditure of the clubs. Many clubs produce also payable sport services like the state does also. A club produces a sport service (for example a physical activity event) and gives it to the customer in return of compensation (for example a company). The goal of gained surplus is decreasing the payment proportion of the actual services (for example children’s physical activity club). The payable sport services have to cover their own operation and to produce profit. Producing payable sport services is then a part of a club’s financing. (Puronaho 2006, 40)

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<sup>5</sup> The amount of the funding has not been very large earlier from the FA. Last summer the club got balls and shirts for the football school. It is more the “status” the club gets from these FA’s funding.

The financial state of Mikkelin Kissat is good at the moment, as it can be seen from the budget 2008 (Table 1). Both, the first team and the junior teams made profit in the year 2007. And according to Ismo Rahikainen: “Shefki Kuqista saatuja siirtokorvauksia on vielä jäljellä.”<sup>6</sup> Rahikainen adds:

”Seuran talous on kohentunut viime vuosina. Talous tulee myös pysymään vakaalla pohjalla. Sponsorit painottavat nykyään yhä enemmän junioritoimintaan. Seurassa onkin nyt junioripäällikkö ja kokoaikainen edustusjoukkueen valmentaja. Tämä tarkoittaa selkeää laadun paranemista, mikä tarkoittaa uskottavampaa imagoa.”<sup>7</sup>

There is a budget for the whole club and the junior teams have their own budgets. “Tärkeimmät tulonlähteet seuralle ovat vuosittainen Mikkeli Turnaus ja sponsoritulot”<sup>8</sup> says Rahikainen. He adds: ”suurin menoerä on sarjamaksut matkoineen”.<sup>9</sup>

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<sup>6</sup> There are still left some transfer fees gained from Shefki Kuqi

<sup>7</sup> The clubs economy has improved in the last 3 years. The finance will be stable in the future also. The sponsors will stress more the operation of juniors. Therefore, there is a junior director and a full-time coach for the first team in the club. This means a clear improvement in quality, which leads to higher credibility of the image.

<sup>8</sup> The main return for the club comes from the annual Mikkeli Tournament and from sponsorship.

<sup>9</sup> The main expenditure is the regional division with the fares.



Table 1. Mikkelin Kissat Budget estimation 2008. (Mikkelin Kissat 2008)

	2008	2007
<b>RETURN FROM THE ACTUAL</b>		
OPERATION	EUR	31.8.2007
Membership fees return	22,000	20,066
Return from the first team games	2,000	8,008
Participation fees return (tournaments)	11,000	13,588
Return from the season publication	10,000	15,880
Overall	45,000	57,542
<b>OTHER RETURN FROM OPERATION</b>		
Accommodation and meal in tournaments	58,000	73,247
Information and advertise return	35,000	51,295
Sponsorship return	1,000	670
Other return	32,000	29,078
Overall	126,000	154,290
<b>OVERALL RETURN OF OPERATION</b>	<b>171,000</b>	<b>211,832</b>
<b>EXPENSES</b>		
Personnel overall	41,700	33,543
Rent overall	19,800	10,622
Meal & accommodation in tournaments	30,000	39,131
Club/team trips	10,000	9,691
Other operation expenses overall	78,350	92,243
<b>OVERALL OPERATION EXPENSES</b>	<b>179,850</b>	<b>185,230</b>
Resources acquire return overall	11,600	5,689
Resources acquire expenses overall	6,000	5,650
Financing / investment return overall	3,250	2,842
<b>GRAND TOTAL RETURN</b>	<b>185,850</b>	<b>220,363</b>
<b>GRAND TOTAL EXPENSES</b>	<b>185,850</b>	<b>190,880</b>

From the Table 1 (the whole table in Appendix 7) can be seen that the club made profit in 2007. Return and expenses were higher in 2007 than 2008 and this can be explained

by the fact that the first team played in a higher level (Second division) in 2007 than in 2008 (Third division). This affects the whole club's finances. Already the travelling costs increase significantly when the distances are longer in the Second division. Then again, the first team gets more income from ticket sales and advertisements in the Second division, for example. The club expects to gain slightly more from membership fees in 2008. There might not be more members but probably it is because the fees have increased. As it can be seen from the Table 1, sponsorship income is not remarkable. Instead, accommodation and meal return in tournaments, mainly Mikkeli Tournament, is notable. Yet, the income from accommodation and meal return as well as from participation fees are less than in 2007. This indicates that there are fewer participants to Mikkeli Tournament in 2008.

Personnel expenses have increased in 2008. The main factor in this is the full-time first team coach. The club had only part-time first team coach the previous season. Meal and accommodation expenses are considered to be less in 2008. The second biggest expense group, trips and travel costs are about the same level. Based on the budget, it can be said that when the travel costs of the first team have decreased the travel costs of junior teams have increased.

Overall, the club made profit in 2007 and in 2008 estimation is to get an even result. MiKi is known from making usually at least an even result, and sometimes even a slight profit. It is still worth mentioning, that the aim is not to make profit but more to offer positive experiences for its members. The budget seems very realistic and there are not big differences in the budget when compared 2007 and 2008. The biggest factor in smaller budget for 2008 is the lower division of the first team in 2008, as mentioned earlier. Budget is approximately the same for junior teams when compared between 2007 and 2008, as Eskelinen estimates. However, C-juniors did not have budget on paper in 2007 or in 2008. From this table the significance of voluntary work cannot be seen because it is hard to estimate the exact economical amount it makes. There is no data available about the amount of voluntary work. However, it would be very remarkable sum if it could be translated directly into Euros.

The operation of the C-juniors is financially stable as well. From the C-juniors, the boys born in 1993 have their own bank account. In summer 2007 –93 boys participated to a tournament in Germany. For that purpose they created their own account. From last year there is still 5,000€ left, according to Eskelinen. 1994-born boys have collected 900€ so far (in March 2008). Eskelinen says: “Talous on kunnossa ja riittävä tälle vuodelle ja tulemme pelaamaan harjoitusotteluita ja kenties osallistumme joihinkin turnauksiin.”<sup>10</sup> MiKi C-juniors collect the money mainly by voluntary work. “Viime kesän Saksan reissu maksoi 21,000€ ja mukana oli noin 40 henkeä. Suurin osa varoista meni viime vuonna siihen. Varat reissuun kerättiin talkoilla, kuten siivouksella, haravoinnilla, ynnä muulla” knows Eskelinen.<sup>11</sup> The team saved some of last year’s money on purpose for this year so they could participate to domestic tournaments also in 2008.

As mentioned earlier, C-juniors do not have a clear budget on paper. But Eskelinen estimates that it takes approximately 1,900€ - 2,000€ for the team to go through the season 2008. In any case, the budget is much more simple than the whole budget of the whole club. The junior teams do not have to pay personnel expenses and so on. In the spring 2008 the team has planned to participate into tournaments in Hanko and in Varkaus. Besides these, there is one friendly game in Pajulahti. For these the team has to pay also the fares and foods. The summer is not too expensive in the regional division, and there are friendly matches only with teams nearby. Eskelinen tells: “Piirisarjassa joukkue voi pärjätä pienellä budjetilla. 900 Eurolla joukkue pärjää koko kauden piirisarjassa.”<sup>12</sup>

The membership fee for C-juniors is 170 Euros, which is quite even compared to MP. The club has raised the fees very modestly deliberately. This is because the club does not want to exclude anyone because of too high fees. Eskelinen admits that the membership fees have been increasing but only slightly over the years:

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<sup>10</sup> The financial state of the team is stable and enough for this season and there will be friendly games and perhaps some tournaments also.

<sup>11</sup> Last summer’s trip to Germany cost 21000€ and there were approximately 40 persons. Most of the money went to that last season. The resources were collected by doing voluntary work such as cleaning, raking etc.

<sup>12</sup> In the regional division the team can manage with a small budget. With 900€ the team can manage the whole season in the regional division

“Seura on nostanut maksuja hyvin harkitusti. Seura ei halua sulkea pois ketään liian korkeiden maksujen vuoksi. Joskus on tehty poikkeuksia, esimerkiksi, jos jollain lahjakkaalla pelaajalla ei ole ollut varaa maksuihin, on seura saattanut maksaa hänen maksunsa. Pieni lisäys maksuihin ei välttämättä vaikuta pelaajien määrään.”<sup>13</sup>

### 6.1.1 Public Economy and Financing

The children and youth’s physical activity is widely considered as desirable thing in the society. Physical activity and sport are seen as ideal ways of promoting well-being and health. The public sector has tried to influence positively the participation of children and youth’s physical activity by building and maintaining sport facilities and by supporting the activity organizing associations and societies. The municipalities’ sport sectors have to compete for the resources with the other administrative organs. The municipalities focus especially on children and youth’s physical activity when targeting their resources. On the other hand, in municipalities where the club activity is being supported, the decreasing of the funding, or increasing of fees and rents are focused especially to children and youth’s physical activity. The city of Mikkeli does not give money directly to the sport clubs that much. Instead, it sponsors the clubs by permitting them to use the facilities cheaper than clubs outside Mikkeli. Ismo Rahikainen notes a generally known fact: “Suomessa liikuntapaikat ovat suurimmaksi osaksi julkisen sektorin omistuksessa.”<sup>14</sup>

The state’s significance in funding the children and youth’s physical activity is relatively small. The most important thing is developing positive legislation for physical activity, the supporting of the related education and research, and the general control of the advantage of physical activity. The state of Finland supports children’s physical

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<sup>13</sup> The club has raised the fees very modestly deliberately. This is because the club does not want excluding anyone because of too high fees. There have been exceptions occasionally, for example if there is some talented player who cannot pay the fees, then the club might pay his share. Slight increase of the fees might not necessarily affect quantity of players.

<sup>14</sup> In Finland sport facilities are mostly publicly owned.

activity done in clubs indirectly by granting subsidies from the Veikkaus' (national lottery company) lottery money for the sport organizations and municipalities, by taking part in the education of the professionals and creating the positive legislation for physical activity. (Puronaho 2006, 52 - 56)

#### 6.1.2 Sport Sponsorship and Different Cooperation Levels

Sport sponsorship is defined as “the support of a sport, sports event, sports organization or competition by an outside body or person for the mutual benefit of both parties” in the Howell Report (CCPR 1983 as cited in Gratton 2000, 163) as it continues: “the sponsorship of sport provides a service to the whole of sport and to the community which sport serves; in this respect therefore it also serves the public interest”.

Sport sponsorship can be divided into two sectors: recreation marketing, and public marketing. By hobby marketing the consumer is tried to make active participant to a sport club, health club, or other comparable operation, and as a purchaser of sporting industry's goods. By public marketing the consumer is aimed to get as a spectator in sport events. (Alaja 2000, 28) Companies benefit also from the sponsorship. Sponsorship can be beneficial for a company by increasing its publicity and market share, promoting the image of the company, and enhancing the public and trade relations. The main concerns of sponsoring companies when choosing the partners are the positive image related to the company fine representation, positive outcome and respect between the sponsor and the endorser. (Torkildsen 1999, 347 - 348). Sport sponsorship is part of companies' marketing budget. An ideal sponsorship deal is mutually beneficial, both for the sponsor and the sponsored. The partners should work hard to gain their shared objectives (Watt 2004, 183). Sometimes, the companies can sponsor a club even if they would not gain financially much from it. As an example, relatives may be willing to sponsor a team if there is someone from the family playing in the team. Many business organizations sponsor sports clubs almost as a charity. They can buy their logo to a football team's jersey, even when they know that there is not much of an economic profit for them. This is especially common in junior sports, when the sponsor is often a parent.

According to the Finnish Sport Federation (SLU 2008) estimated amount of sport sponsorship in Finland is 48 – 70 million Euros annually. Anyhow, this goes mainly to elite sport, and the sum is far less for amateur and junior sports. It is hard to evaluate the exact amount that junior sport clubs get in total from sponsorship. Mikkelin Kissat C-juniors get nothing directly from the sponsors. One of the player's parents had his firm sponsoring the teams' jerseys in season 2007. He paid the printing fees and 500€ for the club, which goes to all the junior teams, not directly to the C-juniors. According to Seppo Eskelinen, almost all the sponsors would be accepted, but also "käytämme maalaisjärkeä siinä".<sup>15</sup>

MiKi's policy about the sponsors has changed in the recent years. Earlier each of the junior teams had their own sponsors beside the whole club's common sponsors. Now the club wants that all the teams have the same bigger sponsors but there can still be some smaller sponsors for each team, for instance some one's father sponsoring some training gear. Eskelinen says: "Seura on muuttamassa politiikkaansa kohti sponsorioimattomia pelipaitoja. Tämä on johtokunnan päätös. Syy tälle on, että näin eri joukkueet voivat jakaa samoja paitoja useita vuosia."<sup>16</sup> The club wants to save in football outfit purchases this way, but it can be argued if they gain like this. The club does not have to buy new jerseys every year but simultaneously they lose sponsorship deals and money.

Ismo Rahikainen indicates an important issue about today's junior football: "sponsorointirahoitus on muuttumassa enemmän vapaaehtoistyöhön."<sup>17</sup> But then again, it can be assumed that the amount of voluntary work is decreasing as Rahikainen continues: "Vapaaehtoistyön määrä on pysynyt aikalailla samana. Vanhat talkoolaiset ovat olleet mukana vuosia. Tulevaisuudessa voi olla, että vuosimaksut kohoavat, jos vapaaehtoisia ei ole riittävästi."<sup>18</sup> Overall, the cooperation between MiKi and the

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<sup>15</sup> We use common sense there.

<sup>16</sup> The club is moving towards non-sponsored jerseys. This is a decision of the board. The reason for this is that the teams can share the jerseys for years.

<sup>17</sup> The money from sponsorship is being shifted more towards more voluntary work.

<sup>18</sup> The amount of voluntary work has been quite stable. Old volunteers have been there for years. In the future it might be the case that the annual fees may increase if there are not enough volunteers.

sponsors has worked well and the club has gained positive feedback, both Eskelinen, and Rahikainen agree.

The club has witnessed a negative impact of sponsorship due to the evolution of business, and the chaining of stores. When earlier, there used to be more smaller privately owned businesses; today's trend is that there are bigger multicultural companies. This influences also on MiKi's sponsorship deals. Rahikainen states: "Esimerkiksi, sponsorointisopimukset saatetaan tehdä Helsingin pääkonttorissa, Mikkelin paikallisen toimiston sijaan."<sup>19</sup> He continues: "Sponsorirahat tulevat useasta pienemmästä lähteestä, koska Mikkelin alueella ei ole montaa suurempaa yritystä."<sup>20</sup> As a new tool for marketing the club, new websites were launched in 2007. Rahikainen adds: "internet markkinointi on uusi trendi, ja seuralla on uudet kotisivut."<sup>21</sup> In the homepage, some sponsors can be seen also. People use more and more internet, which it can be seen as ideal tool for promoting the club, also by the viewpoint of the sponsors.

Fundraising is linked to sport sponsorship closely. Sports clubs need money to enable participation, foster awareness and increase standards of performance. Fundraising can be a way besides sponsorship to collect money from different parties. In grassroots levels, like MiKi juniors, it is hard to get enough sponsors, so they can use fundraising to collect funds. Watts (2004, 179) states that two key things in obtaining money for the club by fundraising are the commitment of the fundraiser and the innovation of the scheme. The club needs to be also innovative and committed into the fundraising; this will attract more potential customers. The fundraisers need adequate resources, such as, facilities, equipment, and appropriate marketing. (Watts 2004, 179) In MiKi C-juniors case, the team has organized fundraising by homemade cooking sales, for example.

According to Koskenranta et al (1997, 11) sports clubs can have very fertile cooperation with different levels. Often acquiring new partners is up to the club's own activity. A club's most important cooperation level is the municipal sport and physical activity

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<sup>19</sup> For example, the decisions of sponsorship can be made in the headquarters in Helsinki, instead of Mikkelin.

<sup>20</sup> The sponsorship income comes from several smaller sources, because there are not so many bigger companies in the Mikkelin region

<sup>21</sup> Internet marketing is a new trend, and the club has also new homepage.

level that maintains and builds sport places, and gives annual subsidies to sports clubs. Cooperation can also be done with schools, day nurseries, work places, health centres and old people's homes. Getting corporations and sponsors to cooperation is very productive for both sides. Friends of sport favour sponsoring sport, so the clubs should be more active to contact companies. (Koskenranta et al 1997, 11) Mikkelin Kissat gets good training shifts and places thanks to the municipal cooperation. The price for the football pitches is higher for clubs outside Mikkeli.

### 6.1.3 Households

The parents of the children participating sport have to be part in the child's sport hobby in many ways. The parents need to participate in acquiring new equipment and textiles necessary to the child's hobby. Many parents have to take part by acting in the board of the club and taking part in the decision making of the club, for example deciding the financing of the club. (Puronaho 2006, 60) Parents also have to pay license-, club-, and other fees to finance their children's participation in sport club's activity. They have to buy essential sporting goods, such as outfits, shoes, etc. These different fees have been an increasing trend in the recent years. It can be assumed that the fees will continue to grow, and it will be interesting to see what happens to the participation levels. Another main way of participation for parents is driving their children to practices and games. It takes considerable amount of time and money to drive many times a week.

The consumer expenditure resulted from sport comes from both participating to sports, and following sports. In some countries also sport betting is calculated to sport expenditure. Usually, the expenditure the households consume to sports is related to the common standard of living, and the funds available for leisure-time. Along with the economical growth, the participation of sports, and the expenditure of sports will increase in the following years in Europe. (Andreff & Weber 1995, 135-168 in Puronaho 2006, 60) The sport expenditure is connected to the standard of living, the available resources, common sports interest in the country, and the amount of leisure-time, the amount of sport facilities, the existence of different sport organizations, plus the quality of sport services. (Puronaho 2006, 60)



Both of the parents interviewed for this research had paid the yearly membership fee 170€ and the licence fee 77€. The membership fee goes for the whole club and not just the C-juniors team, and the licence is paid to the insurance company. Besides these fees, parents have to buy new football shoes, training gear etc. The parents would be willing to pay slightly more fees still. One suggested that a reasonable amount for a season could be 200 – 300 Euros. Another parent would pay more if: “jos tarjonta tulee vastaan. Esimerkiksi, jos olisi jotain personal traineria, voisi maksaa lisää. Ehkä voisi myös vielä vähän ilman mitään merkittäviä parannuksia harjoittelun laatuun.”<sup>22</sup> This proves that the prices are not too high yet but on the other hand if the fees increase the parents expect something in turn. Personal trainer would be a person outside the club from some gym for instance.

## 6.2 Voluntary Work

Operators of the society are often divided into public, private and organizational sectors. The latter is also called as the third sector. Organizational work is an essential part in the third sector (Helander 1998 as cited in Nylund, Laakso & Orajärvi 2006, 48). The third sector activities within sport can be called also as civil operation. The synonym for this is voluntary work.

Voluntary work is a cornerstone in Finnish sport. As Pavelka (2001, 35) states, over 90% of sport clubs and organizations in Finland operate on voluntary base. Pöyhä (2004, 10) mentions that there are about 110,000 voluntary organizations in Finland, and approximately every Finn belongs to three different organizations. Quickly calculated 100,000 organizations are run voluntary more or less. Mikkelin Kissat is no exception. It is mainly operated by voluntary work; there is only one person employed full-time; the first team coach. Besides this, there are two persons working in the office part-time. The economical significance of voluntary work does not appear in national economy's accounting in the production of the sport organizations (Valtonen et al, 98). If we want to define its value, we have to apply calculation methods, which are not included in accounting.

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<sup>22</sup> If supply meets quality. For example if there was something like a personal trainer I could pay more. Perhaps I could pay also slightly more without any significant improvements to training.

Puronaho (2006) mentions that time is needed to participate to physical activity or sport and the competition about getting the leisure time is fierce between all the leisure time activities, not only sports. Volunteers consume a considerable amount of time to gain resources and to produce sport services. It is often seen that when a child commits to a sport club the parents are being committed at the same time to voluntary work in the club. Not many lose their income because of their sport hobby or because of volunteering. (2006, 65)

Because of the child's participation to sport, the hobby becomes something where almost the whole family can participate, for example volunteering by driving the children to the hobby. Seppo Eskelinen indicates:

“MiKi:n C-junioreiden vanhemmista kaikki eivät osallistu talkoisiin. Noin 15 vanhempaa on helppo saada mukaan. Usein se on vain toinen joka osallistuu. Aktiiviset vanhemmat ovat melko vakioporukka. Nämä ihmiset on helppo saada mukaan. Mutta jos jotkut talkoot tulevat yllättäen, voi olla vaikeampi saada vanhempia mukaan”<sup>23</sup>

Watt states (2004, 47) that despite the increase of professionalization in sports administration and organizations, there is still a demand for voluntarism. Puronaho (2006) also felt that sports clubs should have more full-time workers. However, it is impossible to find enough funds and resources to professionalize all the organizations. The motives of volunteering done in sport clubs can be seen changing. Influencing the living environment and committing to the local community used to be strong motives for many participants in the volunteer work. Nowadays the commitment to the action happens mainly through own child's hobby and simultaneously the lifelong work for sport club changes into short-term commitment, which lasts as long as the child's

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<sup>23</sup> In MiKi C-juniors, all the parents are not participating. About 15 parents are easy to get volunteering. Usually it is just the other parent from a family. The parents who participate are quite regulars. These people are easy to get to volunteer work. But if the volunteer work comes suddenly, then it might be hard to get parents participating.

hobby. The sport club activity has become remarkably more important participation motive than just belonging to an association or a club (Pöyhiä 2004, 14). When asked if the parents would be part of the volunteering if their son did not play, one of them said that: “En usko. Ehkä voisin olla jotenkin tukemassa. Oman pojan kanssa olen mennyt seuran toimintaan mukaan ja sitä kautta tutustunut ihmisiin. Riippuu myös porukasta, joskus voisin olla tekemisissä muiden kanssa.”<sup>24</sup> The other parent could participate more: ”Kyllä varmaan voisin osallistua. Hauskaa on ollut, eikä mitään ylitsepääsemättömiä tapahtumia.”<sup>25</sup>

Rahikainen estimates that there are about one hundred people doing voluntary work in Mikkelin Kissat. Each team has their own volunteers, and some of them work for the whole club. Not all the teams have equal amount of volunteers, as Rahikainen says: ”Se näyttää vaihtelevan. Joinakin vuosina on enemmän vanhempia mukana, se riippuu joukkueesta, mutta ei välttämättä tietystä iästä.”<sup>26</sup> There are more players in the younger teams; this means more voluntary work is needed. It also depends on the plan for the year; whether the team will play only in the regional division or will it participate to tournaments for instance.

According to Watt (2004, 49), the increase in voluntary work mirrors the alternation in the society in many ways:

- 1) Decrease of local and governmental authorities' involvement in different areas
- 2) Decline of funding
- 3) Increase of new activities
- 4) Greater number than before of retired people
- 5) Evolving governmental policies
- 6) Increasing inspiration taking part of activities outside workplace
- 7) Need for personal worth feeling
- 8) Need to benefit others

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<sup>24</sup> I do not think so. Maybe I could support somehow. I have started the voluntary work with my son and got to know people because of that. It depends also on the group; sometimes I could participate.

<sup>25</sup> Yes, probably I could participate. It has been fun, and there have not been any insurmountable events.

<sup>26</sup> It seems to vary. In some years there are more parents participating, it depends on the team but not necessarily on the age-level of the team.

In the Figure 2 the participants of volunteers in two of the most popular youth sports, ice hockey and football are compared. As it can be seen, the amount has increased in football the last ten years, when in ice hockey the voluntary participants' amount has been quite stable. In 2005-2006 football had 30,000 volunteers more than ice hockey. The differences between these two sports could perhaps be explained by the amount of the workload. Ice hockey volunteering might take more hours than in football. And ice hockey is played during winter when it might be harder to attract people to do voluntary work, whereas football is played more when the weather is warm and people might have holidays and more time to do voluntary work. Also, the amount of children participating football has increased, which in turn leads to more parents participating.

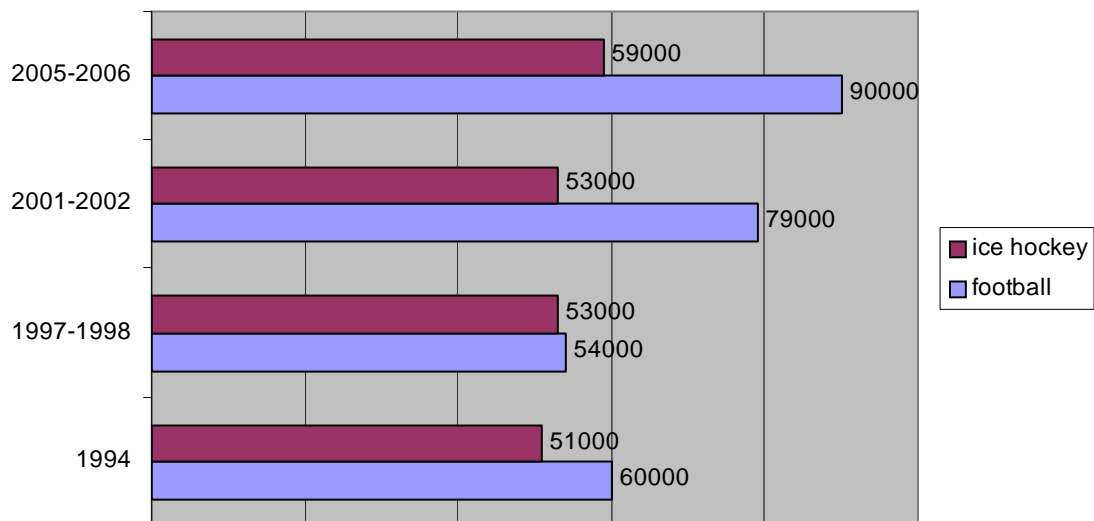


Figure 3. Voluntary work in sport clubs in Finland. (SLU 2006)

There is slight overlapping in voluntary work between different sports. This means that many volunteers work in several sports. For example, 13% of people who volunteer in football do also volunteer work in other sports, such as ice hockey. (SLU 2006, 22) The research of SLU (2006, 13) also points out the volunteers working with in football spend their time as:

- 1) Encourager or supporter 53%
- 2) Car-driver 52%
- 3) Maintenance worker 48%
- 4) Fundraiser 40%

## 5) Coach 28%

These figures are almost the same in other sports such as ice hockey and volleyball. Supporters, car-drivers, maintenance workers and fund-raisers are the most common positions. Also important positions, which are not included here, are coaching and managing teams.

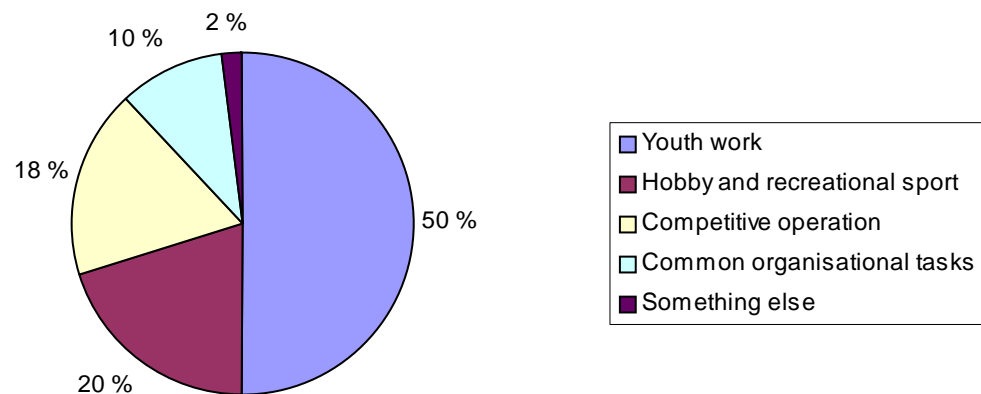


Figure 4. Tasks in football's voluntary work. (SLU 2006)

The figure 4 shows that most of the voluntary work done in football (50%) concentrates on youth work. Next come hobby and recreational sport (20%) and competitive operation (18%). The proportions are similar in other sports in Finland; in every sport the youth work is very significant part of volunteering. In football, this can be explained because of the high amount of youth participants. The interviewed parents of the MiKi C-juniors did the voluntary work mainly for their own sons' team. But the other parent admitted doing some volunteering for the first team also, and not just the C-juniors team. The first team goes to the competitive operation in the previous figure. Both had also done some volunteering in Mikkeli Tournament.

Both interviewed parents had done volunteering this season also and could still do somewhat more voluntary work. It also depends on the purpose and the aim of where the money from the work is used. Parents have limited amount of time so the team

should carefully consider when to arrange voluntary happenings. One parent commented:

“Riippuu siitä ovatko talkoot iltaisin vai viikonloppuisin. Puolen kymmentä 2-3 tunnin rupeamaa olen valmis tekemään. Montaa sunnuntaita ei viitsisi tehdä talkoita, eikä yli 5 tuntia kerralla. Paljon riippuu myös joukkueesta ja mitä saadaan vastapainoksi. Jos homma ei toimi, ei se inspiroi talkoisiinkaan.”<sup>27</sup>

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<sup>27</sup> It depends if the voluntary work is done in the evenings or in the weekends. I am willing to work about five times for 2-3 hours. I would not work many Sundays or over 5 hours per time. It also depends much on the team and what is got in change. If the operation of the team does not work properly it does not inspire to volunteer either.

## 7 CONCLUSIONS

The operation of sports clubs has changed along side with the differentiation. This can be seen also from this research. When the clubs' operation was mainly based on the voluntary work earlier, today it is harder to get volunteers and the increasing costs have to be covered in other ways. Raising the membership fees is one of the biggest factors in gaining income. Voluntarism is still a key issue in financing junior sport club. Easiest way to collect money is to do voluntary work, as clubs have done in Finland since the beginning of sport club operation. Here will be discussed how the club could improve its operation and financing.

Ismo Rahikainen and Seppo Eskelinen mentioned that MiKi has done some cooperation with other junior clubs in Mikkeli region. But there has not been much cooperation with the other club from Mikkeli, MP. Perhaps, this is due to the differences related to history of these two teams. It seems that these different opinions and rivalry is between older people but the younger generation does not have the same feelings. As one of the interviewed parents stated: "Tarvitaan positiivista asennetta. Seuran johtohenkilöt eivät saisi tuoda julkisuuteen negatiivista kuvaa naapuriseurasta. Se ei hyödytä ketään, vaan tulee omaan nilkkaan."<sup>28</sup> Regional cooperation should be increased. This would benefit all the clubs in the region. Clubs could change their players so that there would be a club for everyone depending on their skills and abilities. More participants in football clubs could be gained like this. It would be easier to market football if there were some cooperation. There could be, for example jointly arranged football schools or tournaments, this would cut also the expenses of arranging these happenings.

Local funding granted by Young Finland, which MiKi has been granted in the past but not anymore, is a good idea but in practice it does not help clubs much. A club can get a modest amount of financial aid for some specific project, for example educating coaches. After one season, the club might not get this funding anymore, which often leads to cancellation of the project due to the lack of funds and human resources. In

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<sup>28</sup> Positive attitude is needed. Club's management should not bring negative image to publicity of the neighbour club. That is not beneficial to anyone but it is the opposite.

practice, the local funding does not have a bigger impact on clubs because it does not ensure continuation of the project. To guarantee sequel, the local funding should be granted for three years period, for example.

Mikkeli Tournament benefits all MiKi junior teams, when majority of the income is divided between the teams. This is a traditional tournament, which is well known all over Finland. There might be possibility to try to develop this tournament even more. If there were more age groups, there would be more participants and naturally more income to MiKi. Of course, there would be more expenses but still, it might be worth considering, if there are enough resources, to expand the tournament. The whole club would benefit from more income.

The interviewed parents had good ideas how to develop MiKi's operation. They recommended the club to give better information for the parents. Informing should be better. For example, season budgets should be on paper for every parent. When making this research, the C-juniors did not have a budget at all on paper so it was also impossible to get one for the research. They only had done some calculations but nothing official. Getting better information would ensure the parents could see where the money goes and could participate and influence more on the financing. As the club has new website, it could be utilized better because it is modern and relatively easy way to inform. Moreover, one issue, which had not been thought, appeared from the parents' interviews:

“Poijat ovat ehdottaneet, että seuran väri vaihtoehtoa voisi harkita uudelleen. Esimerkiksi, tarvitseeko punaisen värin näkyä aina niin selvästi? Koko punaisen verryttely- tai peliasun sijaan voisi, olla esimerkiksi musta asu. Ja asut voisivat muutenkin olla trendikkäämpiä.”<sup>29</sup>

Red colour could be part of the outfits but perhaps there is need for update.

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<sup>29</sup> Boys have proposed that the club could reconsider its colours again. For example, does the red colour always have to be so visible? Instead of red tracksuit and game outfit, they could be black. And the outfits could be trendier in general.



Furthermore, the parent suggests:

”Lisäksi seura voisi mielestäni panostaa enemmän tarvike- ja fanituotemyyntiin, jolla saataisiin kerättyä varoja. Fanituotteita voitaisiin myydä pipoista ja tarroista lähtien aina pelipaitoihin asti. Jääkiekosta voitaisiin ottaa mallia, esimerkkinä monet Mestis- ja SM-Liigaseurat, joilla fanikauppa on kunnan rahanlähde.”<sup>30</sup>

Fan merchandising is part of the club’s marketing strategy. In Finland, ice hockey is far away in marketing compared to football. Thus, football clubs could take some example how things are done in ice hockey clubs. This can be utilised also in junior football clubs, not only in the professional or semi-professional clubs in Veikkaus-liiga.

Finally, according to the parent: “toiminnassa pitäisi olla enemmän suunnitelmallisuutta ja jatkuvuutta. Enemmän vapaaehtoistyötä voitaisiin vielä tehdä. Jos vanhemmilla ei ole aikaa talkoisiin, voimme maksaa loput.”<sup>31</sup> But as they stated, there should be a clear purpose where the money is collected. And the purpose should be indicated to everyone. A budget estimation and a plan of operation for the coming season to every parent before the season would help planning things. And as it was stated earlier, it might be not motivating to do voluntary work if there comes nothing back from it.

## 7.1 Estimating the Implementation of the Research

Qualitative research method was used in this research, therefore it cannot be used to evaluate bigger sample group than the ones who participated in this research. Only four persons were interviewed for the research. Nevertheless, it was considered that more respondents would not have changed the results remarkably. For example, two parents

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<sup>30</sup> In addition, the club could invest more in merchandise sales to gain income, in my opinion. Fan merchandises could be sold from hats and stickers to replica jerseys. We could take ice hockey as an example and many Mestis and SM-Liiga clubs, which have fan merchandising as a profitable income.

<sup>31</sup> In the operation should be more systematic planning and continuity. More voluntary work could still be done. If the parents do not have enough time, then we can pay the rest.

were enough to get different points of view, and more interviewed parents would have most likely repeated the answers. Only thing that would have been interesting was to hear responses of single parents, but it was impossible to get any single parent to this research. Answers of single parents might have differed slightly from the answers of parents living in a marriage because of their supposedly different economical situation. Also, single parents and parents living in a marriage might have different amount of time to participate to voluntary working.

In this research, theory and empirical research connect. With theory there are the researcher's own interpretations and experiences added. Reader can thus compare the results and my interpretations of material to previous theoretical researches. The answers of the respondents can be labelled as reliable. The respondents had a chance to describe their own experiences and thoughts freely. During the interviews I did not try to lead the respondents to any direction. Also, the interviews were typed to Microsoft Word simultaneously so the chance of forgetting of things was minimal. The atmosphere of the interviews was informal so it leads to a situation where questions were easily explained again in case of uncertainty. The questions were sent to the respondents before the interviews, which gave them enough time to become acquainted with the questions.

## **7.2 Answers to the Research Questions**

The research questions of this thesis were: "How does a junior football club finance its operation?" and also "how does the club spend the income it gets". Mikkelin Kissat C-juniors finance their operation as most of the junior sport clubs in Finland: by voluntary work, sponsorships, municipal support, and collecting membership fees. It was found that the membership fees are almost constantly growing, and one of the main factors is that the amount of voluntary workers is decreasing. It is harder to get people participating in voluntary activities than in the past. There are still some people who participate regularly but more people participate rarely and less frequently. Still, as it was expected, voluntary work is the cornerstone of junior football club's operation. However, it is hard to estimate the exact economical amount it makes. There is no data available about the amount of voluntary work. It would be interesting to know who has

done how much volunteering and when, and so on. The done voluntary work would make a very remarkable sum if it could be translated directly into Euros.

Most parents are willing to do voluntary work, and some parents could participate even more than currently. On the other hand, they expect something in return as was found from the interviews. Basically this means expectation of better quality of the operation. The quality here can mean better coaching, better practice times and fields or even some tournaments. As it was mentioned in the interviews, parents, and also the players of the C-junior team made significant amount of voluntary work in 2007 when there was a trip to Germany. With this kind of common goal, it is easier to motivate volunteers than in a situation where the workers might not even know what for the money is being gathered.

Sponsorship and municipal support are not as important ways gathering money as voluntary work and membership fees. In fact, the amount the C-juniors gain from sponsorship and different funding was surprisingly low. The team has only a handful of sponsors and their economical contribution is not very high. This is partly due to the policy of the whole club. The club has common sponsors for all the junior teams. Besides these there are some small sponsors for each team. It might be wise to go back to the old policy in which each team could have as many sponsors as they were able to get. The club has decided to give up shirt sponsors in junior teams; so different teams could use the same shirts for years. The reason behind this is that the club considers saving in annual shirt purchases. On the other hand, new shirts could be acquired every season relatively easy by using the sponsors in the shirts. The municipal supports the team by lower rent for practice places like the fields and gyms. The team does not get direct monetary funding, neither from the city nor from different associations and federations like the FAF and Young Finland.

Most of the expenditure of MiKi C-juniors goes to participation fees and travel costs to regional division. These costs can be covered rather easily. The whole season in the regional costs approximately 2,000 Euros. If the team wants to participate for some tournaments it means more expenditure, and doing more voluntary work or paying more money directly will cover it. Usually the parents have to pay the expenses. Because there is almost 5,000€ left from the season 2007, the team can participate to some

tournaments during 2008. The team does not pay the training gear of the juniors anymore, like in the past. It is the parents who have to pay it now, or doing some voluntary work also can pay it.

Making a budget for a junior team seems to be rather easy, at least for people who have experience in working in sport clubs. An indication of this is that when the manager of the team was interviewed in March 2008, the team did not have any budget on paper. Instead, the budget of the whole club was quite complex and detailed. The team management of C-juniors know by experience that it takes approximately 2,000 Euros to cover a season in the regional division with all travel and other expenses. This amount can be gathered by already mentioned ways, such as volunteering. If the team wants to participate to some tournaments, they know exactly how much to pay or they can calculate what kind of voluntary work would cover the costs.

Another major issue in this research was to challenge Puronaho's idea of professionalizing voluntary work done in sport clubs. According to him, sport clubs need more full-time workers to meet the increasing demand for quality of club's operation, instead of club being operated completely by voluntary workers. At least in Mikkelin Kissat case the club does not need more people working full-time. The club has one full-time worker, coaching the first team. The current operation can be covered with current resources and voluntary work. All the junior coaches are working basically on voluntary base. Although, MiKi is a typical Finnish football club, it is hard to generalize that the situation is the same in other clubs without further research. This leads to a conclusion that MiKi can operate without professionalizing their operation but the situation is not necessarily the same in other clubs in Finland.

If MiKi wants to improve the quality of its operation, they could do perhaps more marketing in Mikkeli region. By improved marketing, more juniors could be acquired. For marketing local newspaper, Länsi-Savo is a good tool as it covers most of the households in Mikkeli. Also, local radio could be used for marketing and delivering flyers for households about football club operation. Promotion at schools could be useful. Especially children at first grades of school would be a good target group for promotion. The club could send players from the first team to tell children about the

club. Mikkeli is such a small city so many children could recognize these first team players. This school promotion could be like an annual campaign and surely it would raise attention in the local media as well.

Amount of participants in MiKi has been decreasing slightly in recent years as the trend is all over the country and in other sports as well. With new juniors, new coaches would be needed. These coaches could be, again, volunteers. Some of the junior coaches are juniors themselves, as an example; a couple of the C-juniors are coaching younger ones. Or more often, parents are coaching their son's team. With more juniors there would be more parents participating. The recession in amount of participants is an issue, which the club should discuss. Are there clear purposes for fewer players other than our modern society and PlayStation generation? Or could it be, in fact, that juniors do not like the operation of the club? Is the coaching good enough, are the fields suitable, are there too many/not enough practices and other questions, which the club should consider. Perhaps, the club should finance its operation more effectively. This whole "drop-out" phenomenon has not been studied much and it gives an idea for further research, also in Mikkelin Kissat case.

However, if the club wants to employ more full-time workers, it could think about employing a full-time worker to the office with main responsibility in administrative work and marketing because better marketing needs more resources. Internet marketing could still be improved. The club has a new website and with more people using the internet the club's website would be excellent platform for information. Another full-time worker could be head of junior coaching. The club has a part-time head of junior coaching already. It might be the case that, this person could concentrate more on the club if he was working full-time. On the other hand, Tommi Vitikainen, the person who is in charge of junior coaching, is very versatile and active and is able to do his job even when he is not a full-time worker. If the club had more people like Vitikainen, it would not need more full-timers. Hence, these full-time workers are not inevitability for the operation of the club but might be still worth consideration. Furthermore, more full-time workers mean more costs and these costs have to be covered in various ways which have been discussed in this research. In the end, it is all about being active. If there are enough active volunteers, the club can operate easily.

In general, Puronaho's idea of professionalizing voluntary work is not necessary, at least right now. Mikkelin Kissat can operate today the way they have operated for decades; this can be concluded from the interviews in this research. The situation could be generalised to be the same with other junior sport clubs almost all over Finland. Only, if the membership and other fees continue increasing, then clubs might need more full-time professionals to meet the demand. The membership and other fees would then cover also the full-time workers wages. If not, the money would be gathered by voluntary work. Probably, the amount (quantity) of voluntary work would not be possible to increase therefore the participation fees would increase. Or furthermore, there should be at least more voluntary workers. Anyhow, there needs to be various ways of fundraising to hire workers.

### **7.3 Developing the Research**

It would be interesting to develop this research further. There could be more clubs researched in similar way as MiKi to see whether they should professionalize their operation. Probably, the situation would be different in various towns and cities across Finland. Different areas and habitual residences could be compared; is there big difference how a junior club finances its operation in Kuusamo compared to a club in Vantaa, for example. It is assumable that there are differences between diverse places. Methods gathering the income might be varied. It is know fact that in Espoo the membership fees are higher than in Mikkeli. Also there are fewer fields and less space for participants in Espoo, which explains this a little. People might be more willing to do voluntary work in Mikkeli than in Espoo because of shorter distances to various places. Also the life might not be as hectic in Mikkeli as it is in the capital area. All these kind of issues should be thought.

Then again, various sports could be compared. Does junior ice hockey or basketball clubs raise funds differently than football clubs? What is the role in other voluntary work and is it as important as in football? Even international comparison would be an interesting topic. How do sport clubs finance their operation in Sweden? Are there differences between financing of Finnish clubs and German clubs? As it was mentioned

already in the introduction, financing of junior sport clubs has not been studied much in Finland. These are very interesting and current issues so there is definitely room for more studies.

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Parent 2 of Mikkelin Kissat C-juniors. Phone interview, March 17, 2008.

The author translated the interviews.

## APPENDICES

### Appendix 1

#### Kysymykset seuran sihteerille

##### A. Tietoa seurasta

1. Koko seuran jäsenmäärä?
2. Jäsenmäärät ikäluokittain?
3. Seuran historiaa lyhyesti?

##### B. Seuran talous ja rahoitus

1. Arvio seuran taloudesta tällä hetkellä?
2. Seuran talous kolmen viime vuoden aikana (parantunut/heikentynyt, syyt)?
3. Arvio seuran taloudesta tulevaisuudessa ja kehitysehdotuksia?
4. Onko koko seuralla yksi yhteinen budjetti vai jokaisella joukkueella omansa, kerätäänkö rahaa vain jollekin tietylle joukkueelle vai koko seuralle?
5. Pysytäänkö budjettitavoitteissa, jos ei, miksi?
6. Onko tarvetta enempään ulkopuoliseen rahoitukseen ja kuinka paljosta on kyse vuositasolla?
7. Arvio mikä vaikuttaa eniten seuran talouteen?
8. Jos maksut (joukkue-, lisenssi-, ym.) nousevat tulevaisuudessa, aiheuttaako ongelmia seuran toimintaan?
9. Kuinka kallista juniorijalkapalloilun harrastus on lapselle ja vanhemmille (lisenssi-, joukkue-, ym. maksut) henkilö/kausi?
10. Arvio seuran yhteistyöstä toisten seurojen kanssa?

##### C. Sponsorointi

1. Mikä on sponsorirahan osuus koko rahoituksesta?
2. Kuinka sponsorit valitaan?
3. Kelpaavatko kaikki sponsorit?
4. Sponsorit; onko koko seuran yhteinen vai vain tietyn joukkueen?
5. Mikä on keskimääräinen sponsorisopimuksen arvo?
6. Arvio seuran yhteistyöstä sponsorien kanssa?
7. Paljonko kaupunki maksaa kaudessa?

##### D. Vapaaehtoistyö / talkoot

1. Arvio aktiivisten vapaaehtoistyöntekijöiden määrästä koko seurassa?
2. Arvio vapaaehtoistyöntekijöiden taloudellisesta vaikutuksesta koko seuraan?
3. Arvio vapaaehtoistyöntekijöiden määrän kasvusta/laskusta viimeisen 3 v aikana?
4. Millaista talkootyötä tehdään?
5. Vapaaehtoistyöntekijöiden jakautuminen joukkueittain/ikäluokittain määrällisesti?
6. Onko ikäluokalla vaikutusta talkoomäärään, esim. huomaako talkoomäärässä eroja eri-ikäisten junioreiden joukkueissa?
7. Kuinka verotus ja talkootyö kohtaavat?

##### E. Eri tukien osuus

1. Saako koko seura Palloliiton paikallistukea, vai kenties vain joku tietty joukkue?
2. Saako seura muita tukia Palloliitolta, Nuorelta Suomelta, tai muilta liitoilta?
3. Jos tukia saadaan, kuinka paljon ja mikä niiden merkitys on?
4. Tukien osuus koko rahoituksesta?
5. Onko ikäluokalla vaikutusta tuen määrään?
6. Haetaanko tukea joihinkin tiettyihin hankkeisiin, mihin?

## A. Information About the Club

1. The amount of membership of the whole club?
2. Memberships by different age-levels?
3. The club's history briefly?

## B. The Club's Economy and Financing

1. Estimation of the club's current economy?
2. The economy of the club in the last three years (better/worse, reasons)?
3. Estimation about the club's economy in the future and development suggestions?
4. Has the whole club one joint budget or has every team its own, is money collected to certain teams, or for the whole club?
5. Is the budget target obtainable, if not, why?
6. Is there a need for external financing, and how much would this be annually?
7. Estimation what influences the most for the economy of the club?
8. If the fees (membership-, license-, etc.) increase in the future, will this create problems for the operation of the club?
9. How expensive is the junior football participation for the children and for the parents (membership-, license and other fees) per person/season?
10. Estimation of club's operation with other clubs?

## C. Sponsorship

1. What is the amount of sponsorship from the whole economy?
2. How the sponsors are selected?
3. Are all sponsors accepted?
4. Is a sponsor a common for the whole club or is it just for one team?
5. What is the average value of a sponsorship deal?
6. Estimation of the club's cooperation with sponsors?
7. How much the city sponsors in a season?

## D. Voluntary Work

1. Estimation of the amount of active voluntary workers in the whole club?
2. Estimation of the economical influence of the voluntary workers for the whole club?
3. Estimation of the amount (increased/decreased) of the volunteers in the last 3 years?
4. What kind of voluntary work is being done?
5. Divide of volunteers by teams/age-levels?
6. Has the age-level influence on voluntary work, for example, is there a difference between different age-levels?
7. How taxation and voluntary work meet?

## E. The Proportion of Different Funding

1. Does the whole club receive funding from the Football Association, or just a specific team?
2. Does the club receive other funding from the FA, Young Finland or other organizations?
3. If funding is received, how much, and how significant are those?
4. The proportion of funding from the whole financing?
5. Does the age-level affect funding?
6. Is funding applied for some certain projects, which ones?

## A. Tietoa joukkueesta

1. Joukkueen pelaajien määrä?
2. Joukkueen historiaa lyhyesti?

## B. Joukkueen talous ja rahoitus

1. Arvio joukkueen taloudesta tällä hetkellä?
2. Joukkueen talous kolmen viime vuoden aikana (parantunut/heikentynyt, syyt)?
3. Arvio joukkueen taloudesta tulevaisuudessa ja kehitysehdotuksia?
4. Onko koko seuralla yksi yhteinen budjetti vai jokaisella joukkueella omansa, kerätäänkö rahaa vain jollekin tietylle joukkueelle vai koko seuralle?
5. Pysytäänkö joukkueen budjetitavoitteissa, jos ei, miksi?
6. Onko tarvetta enempään ulkopuoliseen rahoitukseen ja kuinka paljosta on kyse vuositasolla?
7. Arvio mikä vaikuttaa eniten joukkueen talouteen?
8. Jos maksut (joukkue-, lisenssi-, ym.) nousevat tulevaisuudessa, aiheuttaako ongelmia joukkueen toimintaan?
9. Kuinka kallista juniorijalkapalloilun harrastus on lapselle ja vanhemmille (lisenssi-, joukkue-, ym. maksut) henkilö/kausi?
10. Arvio joukkueen yhteistyöstä eri ikäluokkien kanssa?

## C. Sponsorointi

1. Mikä on sponsorirahan osuus joukkueen koko rahoituksesta?
2. Kuinka sponsorit valitaan?
3. Kelpaavatko kaikki sponsorit?
4. Sponsori; onko koko seuran yhteinen vai vain tietyn joukkueen?
5. Mikä on keskimääräinen sponsorisopimuksen arvo?
6. Arvio joukkueen yhteistyöstä sponsorien kanssa?
7. Paljonko kaupunki maksaa kaudessa?

## D. Vapaaehtoistyö / talkoot

1. Arvio aktiivisten vapaaehtoistyöntekijöiden määrästä joukkueessa?
2. Arvio vapaaehtoistyöntekijöiden taloudellisesta vaikutuksesta joukkueen toimintaan?
3. Yleinen arvio vapaaehtoistyöntekijöiden määrän kasvusta/laskusta viimeisen 3 v aikana?
4. Millaista talkootyötä tehdään?
5. Onko ikäluokalla vaikutusta talkoomäärään, esim. huomaako talkoomäärässä eroja eri-ikäisten junioreiden joukkueissa?
6. Kuinka verotus ja talkootyö kohtaavat?

## E. Eri tukien osuus

1. Saako joukkue tukia, esim. Palloliitolta, Nuorelta Suomelta, tai muilta liitoilta?
2. Jos tukia saadaan, kuinka paljon ja mikä niiden merkitys on?
3. Tukien osuus koko rahoituksesta?
4. Onko ikäluokalla vaikutusta tuen määrään?

## A. Information About the C-Juniors' Team

1. The amount of the players?
2. The club's history briefly?

## B. The Club's Economy and Financing

1. Estimation of the team's current economy?
2. The economy of the team in the last three years (better/worse, reasons)?
3. Estimation about the team's economy in the future and development suggestions?
4. Has the whole club one joint budget or has every team its own, is money collected to certain teams, or for the whole club?
5. Is the budget target obtainable, if not, why?
6. Is there a need for external financing, and how much would this be annually?
7. Estimation what influences the most for the economy of the team?
8. If the fees (membership-, license-, etc.) increase in the future, will this create problems for the operation of the club?
9. How expensive is the junior football participation for the children and for the parents (membership-, license and other fees) per person/season?
10. Estimation of team's operation with other age-levels?

## C. Sponsorship

1. What is the amount of sponsorship from the whole economy?
2. How the sponsors are selected?
3. Are all sponsors accepted?
4. Is a sponsor a common for the whole club or is it just for one team?
5. What is the average value of a sponsorship deal?
6. Estimation of the club's cooperation with sponsors?
7. How much the city sponsors in a season?

## D. Voluntary Work

1. Estimation of the amount of active voluntary workers in the team?
2. Estimation of the economical influence of the voluntary workers for the team?
3. General estimation of the amount (increased/decreased) of the volunteers in the last 3 years?
4. What kind of voluntary work is being done?
5. Has the age-level influence on voluntary work, for example, is there a difference between different age-levels?
6. How taxation and voluntary work meet?

## E. The Proportion of Different Funding

1. Does the team receive other funding from the FA, Young Finland or other organizations?
2. If funding is received, how much, and how significant are those?
3. The proportion of funding from the whole financing?
4. Does the age-level affect funding?



## A. Taustatietoa

1. Ammatti?
2. Siviilisääty?
3. Kuinka kauan juniori on harrastanut seurassa?
4. Onko itsellä aiempaa taustaa urheiluseuratoiminnasta (urheilijana tai taustahenkilönä)?

## B. Maksut

1. Paljonko olette maksaneet maksuja (lissenssi-, seuramaksut ym.) kauden aikana.?
2. Paljonko on odotettavissa vielä tämän kauden aikana?
3. Olisitteko valmiita maksamaan nykyistä enemmän?
4. Mikä olisi sopiva maksu kaudessa?
5. Tiedättekö mitä seuramaksu ym. maksut kattavat?
6. Jos maksut nousevat tulevaisuudessa, olisitteko valmis:
7. maksamaan suuremman maksun
8. valmiita lisäämään panosta talkoissa
9. suosittelemaan lasta vaihtamaan edullisempaan harrastukseen

## C. Vapaaehtoistyö / talkoot

1. Oletteko tehneet talkootöitä viimeisen vuoden aikana, jos kyllä, niin kuinka paljon?
2. Paljonko on odotettavissa vielä tämän kauden aikana?
3. Mikä on sopiva määrä talkoita?
4. Osallistutteko koko seuran toimintaan vai vain oman lapsen joukkueen?
5. Olisitteko mukana toiminnassa ilman oman lapsen harrastamista?
6. Tiedättekö mihin talkootöillä keräämämme rahat käytetään?

## D. Parannusehdotuksia

1. Toiminnan kehittämiseksi?
2. Kulujen kattamiseksi?

## Questions for the juniors' parents

## Appendix 6

## A. Information

1. Occupation?
2. Marital status?
3. How long has your child participated to the operation of the club?
4. Do you have personally background in sport club operation (as an athlete or a staff member)?

## B. Fees

1. How much have you paid fees (license-, membership-, etc.) during the season?
2. How much more you estimate to pay during this season?
3. What is appropriate amount of voluntary work?
4. Do you participate to the whole club's operation or only your own child's team's operation?
5. Would you participate to voluntary work if your child were not a member?
6. Do you know where the money gained from voluntary work goes?

## D. Suggestions

1. To enhancing the operation of the team?
2. To cover the expenses?

Mikkelin KISSAT Budget 2008

Appendix 7

**MIKKELIN KISSAT RY BUDGET ESTIMATION****2008**

31.10.2007

**RETURN FROM THE ACTUAL**

Account #	<b>OPERATION</b>	EUR	31.8.2007
3010	Membership fees return	22000	20066
3014	Return from the first team games	2000	8008
3016	Participation fees return (tournaments)	11000	13588
3018	Return from the season publication	10000	15880
	Overall	45000	57542

**OTHER RETURN FROM OPERATION**

3022	Accommodation and meal return	58000	73247
3024	Football school return (participation)	8000	8140
3026	Information and advertise return	35000	51295
3028	Sponsorship return	1000	670
3030	Kiosk return	10000	7087
3032	Trainer subsidies (Mikkeli)	1200	998
3035	Own risk from team trips	10000	10803
3036	Training subsidies	1000	700
3039	"Block league" return	500	0
3048	Other return	1300	1350
	Overall	126000	154290

**OVERALL RETURN OF OPERATION 171000 211832**

Account #	<b>PERSONNEL EXPENSES</b>	EUR	31.8.2007
3500	Office wages	5800	16557
3501	Referee compensation (km)	1000	358
3504	Referee wages	3000	2035

3505 Coach wages / km compensation	2500	1286
3506 Km compensation	1500	0
3508 Accountant wages	300	0
3515 First team wages (coaching)	15500	1654
3516 Km compensation first team (coach/maint.)	3500	2517
3519 Employment assistance for wages	0	3909
Overall	33100	28316

### **OTHER PERSONNEL EXPENSES**

3510 Social security expenses	1000	519
3511 TA employee pension expenses	5000	3378
3512 Accident insurance	500	274
3513 TA unemployment insurance	300	192
3514 Group life insurance	100	22
3520 TT employee pension expenses	1500	773
3522 TT unemployment insurance	300	69
Overall	8700	5227

### **RENT**

3700 Office rent	6800	0
3701 Car rent	7000	6067
3712 Field payments	6000	4555
Overall	19800	10622

### **OTHER OPERATION EXPENSES**

3800 Trip and representation expenses	200	0
3801 Daily allowance (drivers)	2000	2009
3802 Km-compensation (coaches)	500	393
3812 Club products	500	259
3814 Congratulations / notifications	100	50
3817 Membership fees	500	36
3830 Referee expenses (tournaments)	2500	2704

3831 Arranger expenses	100	25
Meal & accommodation expenses		
3833 (tournaments)	30000	39131
3834 Tournament expenses	6000	5889
3835 Camping fees	5000	199
3836 Kiosk purchases	7000	7685
3837 Prize expenses	1500	1936
3839 Marketing expenses	1500	911
3840 Club/team trips	10000	9691
3841 Football school expenses	4000	8442
3842 Participation fees (regional division)	1500	1164
3843 Training expenses club operation	300	0
3847 Other teams' expenses	300	48
3849 Division fees (first team)	500	630
3848 Game gear printing expenses	1000	1558
3850 Players' expense compensation	3000	9864
3851 Player transfer expenses	1000	2145
3852 Player maintenance	500	428
3853 Doctor and hospital expenses	500	242
3854 Players' gear / team	7000	10782
3855 Team gear / club	500	203
3857 Other player expenses	500	458
3858 First team licenses	3000	3783
3860 Coach expenses compensation (Mikkeli)	1000	865
3861 Coach gear	1000	40
3862 Coach events	100	80
3863 Coach training	1500	4121
3865 Other coach expenses	300	280
3870 Team events	100	11
3871 Other team expenses	500	636
3876 Other tournament expenses (club)	1500	1697
3877 Other junior expenses	0	0

## Advertising expenses/newspaper

3879 advertisements	1500	2290
3880 Insurances	500	417
3881 Electric expenses	300	111
3882 Other office expenses	3000	4155
3887 Post expenses	500	849
3888 Phone expenses	1000	1050
3889 Copying and multiplying expenses	1000	970
3890 Office accessories	500	475
3891 IT expenses	500	2483
3892 Bank expenses	500	376
3893 Printing expenses	5000	5381
3896 Membership fees	150	0
3898 Fuel expenses	300	280
3899 Maintenance expenses	1000	662
3910 Accounting	5000	2684
3911 Auditing	500	487
Overall	118250	141065

**OVERALL OPERATION EXPENSES**      **179850**      185230

Account #	RESOURCES ACQUIRE RETURN	EUR	31.8.2007
5000	Membership fee return	100	51
5004	Christmas calendar return	7000	0
5009	Loan	0	0
5011	Compensation work/voluntary work	3000	4200
5020	Other resources acquire return	1500	1438
	<b>Overall</b>	<b>11600</b>	<b>5689</b>

**RESOURCES ACQUIRE EXPENSES**

5500	Christmas calendar expenses	5000	0
5503	Other sales accessory	500	4507

5520 Other resources acquire expenses	500	1143
<b>Overall</b>	<b>6000</b>	5650

**FINANCING / INVESTMENT RETURN**

6000 Return from investments	100	40
6300 Interest return	300	0
6310 Interest return deposit	350	302
7900 General subsidies	2500	2500
<b>Overall</b>	<b>3250</b>	2842

**GRAND TOTAL RETURN** **185850**

**GRAND TOTAL EXPENSES** **185850**