



# **CODFLEET: FINLAND'S COMPLIANCE-SECURE WORKFORCE NETWORK**

Connecting companies with pre-verified freelancers, building career pathways, and protecting compliance at every step.

**Join CodFleet**

**Hire with CodFleet**

# THE CODFLEET STORY

CodFleet began as a direct response to Finland's black-market gig economy. For years, illegal account rentals and weak oversight left thousands of riders vulnerable and companies exposed to legal risk.

Today, CodFleet is a **compliance-secure freelance network** connecting companies with vetted workers across logistics, construction, cleaning, retail, and delivery.

## WE ARE NOT AN EMPLOYER

CodFleet doesn't hire workers directly or manage employment relationships.

## WE ARE NOT A STAFFING AGENCY

We don't place temporary workers with companies under traditional staffing models.

## WE ARE A COMPLIANCE AND INVOICING PLATFORM

We shield companies from liability while providing freelancers with legal, transparent opportunities.

# THE CORE PROBLEM

**20,000+**

**RIDERS IN FINLAND**

With up to 50% working illegally, leading to significant tax losses and worker exploitation.

**2025**

**EU PLATFORM WORK DIRECTIVE**

Coming legislation that will cause traditional gig economy models to collapse.

**40,000+**

**UNFILLED VACANCIES**

In logistics, care, and construction while skilled immigrants remain trapped in gig work.

Companies avoid hiring due to subcontracting scandals, liability risk, and union pressure, creating a perfect storm in Finland's labor market.

# CODFLEET'S DIFFERENTIATOR

## COMPLIANCE-FIRST NETWORK

Visa, Y-tunnus (Business ID), Tax ID, YEL (entrepreneur pension insurance), and proper insurance are all required for entry into our platform.

## INDEPENDENT TASKS

We offer pay-per-task (€3.80 + incentives) with no shifts and no wage-setting, preserving freelancer independence.

## CAREER PATHWAYS

Upskilling is actively promoted so freelancers can transition into skilled, permanent roles over time.

## ONE INVOICE SOLUTION

Companies receive one clean, auditable invoice with a compliance pack attached, simplifying administration.

# WHY CODFLEET WINS

## LEGALLY DEFENSIBLE

Avoids employee misclassification triggers by eliminating shifts, exclusivity requirements, and wage-setting practices.

## GOVERNMENT ALIGNED

Reduces black-market labor, integrates immigrants into the workforce, and helps fill shortage sectors.

## INVESTOR APPEAL

Compliance is a **built-in moat** and product, creating sustainable competitive advantage.

## PUBLIC VALUE

Combines workforce scalability with long-term integration impact for societal benefit.

# WHAT CODFLEET IS

CodFleet is Finland's **freelance workforce connector**, linking companies to pre-verified freelancers while handling compliance, invoicing, and secure payments.

We provide freelancers with both short-term income opportunities and long-term career growth potential, creating a sustainable ecosystem for all participants.

# THE CODFLEET SOLUTION

## **FREELANCERS REMAIN INDEPENDENT BUSINESSES**

Maintaining their autonomy while accessing verified opportunities.

## **ESCROW PAYMENTS**

Managed via licensed EU PSPs; CodFleet acts as payment agent, not employer.

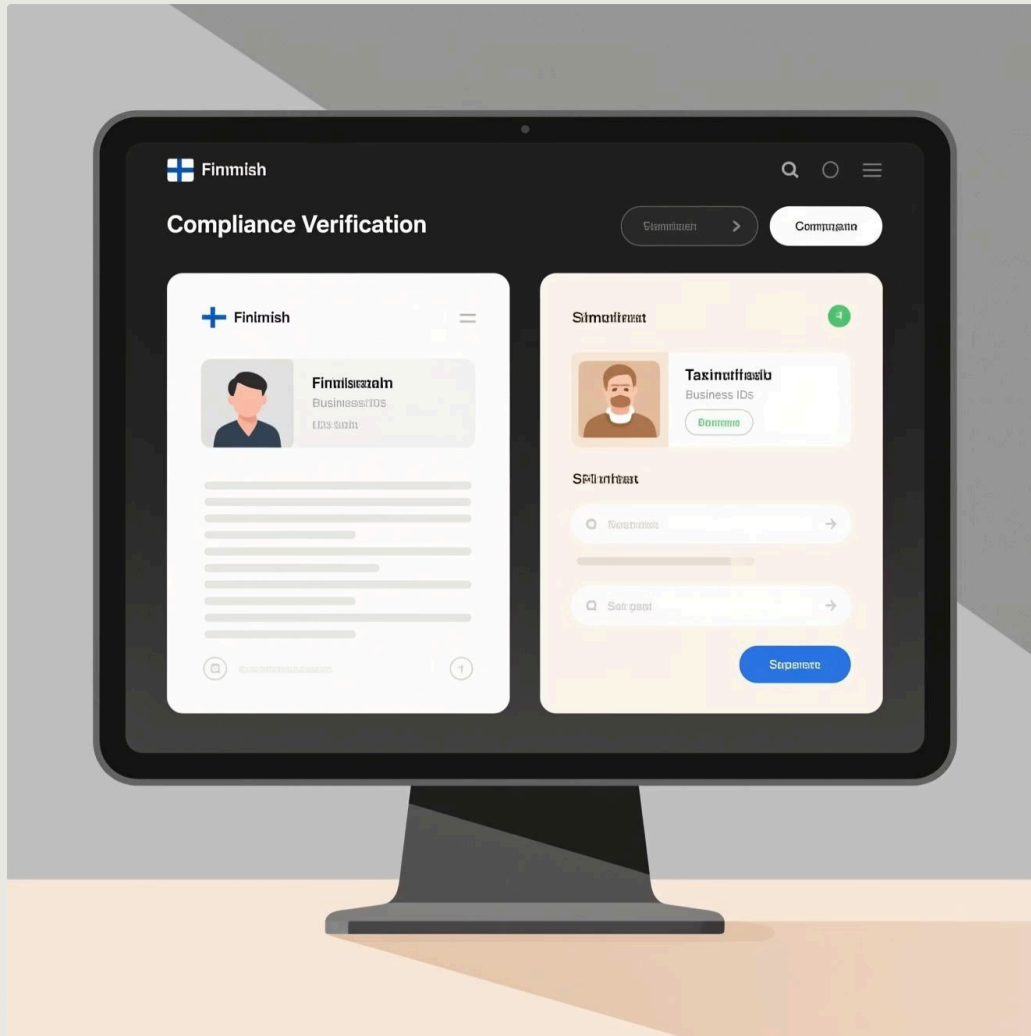
## **STRICT ENTRY GATE**

No ID, no Y-tunnus, no tax/YEL/insurance docs → no access to the platform.

## **CAREER GROWTH**

Freelancers are promoted toward upskilling (hygiene, forklift, Finnish language, care).

# LEGAL BACKBONE



CodFleet functions as a **Workforce network, not an employer**, using pass-through invoicing to ensure transparency and compliance throughout the process.

Our system includes automated alerts for expiring documents, YEL/VAT thresholds, and other compliance requirements.

We offer "Coverage Windows" rather than "shifts" to avoid employer presumption under Finnish and EU law.



# VALUE PROPOSITION FOR FREELANCERS



## VERIFIED LEGAL OPPORTUNITIES

Access to legitimate work without the risks associated with black-market operations.



## PAYMENT SECURITY

Guaranteed payment via escrow system, eliminating payment uncertainty.



## UPSKILLING PATHWAY

Access to training and development opportunities that create a pathway beyond gig work.



# VALUE PROPOSITION FOR COMPANIES



## ONE INVOICE, ZERO LIABILITY

Simplified administration with comprehensive compliance documentation attached.



## INSTANT WORKFORCE ACCESS

Immediate connection to a pre-vetted pool of freelancers ready to work.



## COMPLIANCE GUARANTEED

Full adherence to Finland's Contractor's Obligations Act with verifiable documentation.

Companies can scale their workforce up or down as needed while maintaining full legal compliance and minimizing administrative burden.



# VALUE PROPOSITION FOR GOVERNMENT

## REDUCED BLACK-MARKET WORK

By providing a legitimate alternative, CodFleet helps shrink Finland's underground economy.

## INCREASED TAX COLLECTION

More registered freelancers means more tax and YEL pension contributions flowing to government coffers.

## IMMIGRANT INTEGRATION

Creating pathways for immigrants to enter the formal economy and develop careers in Finland.

## ADDRESSING LABOR SHORTAGES

Helping fill the 40,000+ vacancies in critical sectors facing workforce challenges.

# THE UPWARD PATH

CodFleet creates a **renewable workforce cycle** that benefits all stakeholders in the Finnish economy:



## ENTRY

Delivery, cleaning, warehousing jobs provide initial opportunities.



## SKILLS

Hygiene passport, forklift license, safety card, Finnish language training.



## TRANSITION

Permanent roles in construction, logistics, care, retail sectors.



## OUTCOME

Every 6–12 months, motivated freelancers graduate upward, while new workers flow in.

# TARGET INDUSTRIES

## CONSTRUCTION

Solves subcontracting fraud and addresses chronic labor shortages in Finland's building sector.

## LOGISTICS & WAREHOUSING

Covers seasonal peaks and helps companies manage high turnover with verified workers.

## FACILITY CLEANING

Addresses compliance-sensitive operations with high replacement needs and verification requirements.

## DELIVERY & RETAIL

Serves as an entry point for immigrants and gateway to higher skills and permanent employment.



# FROM TASKS TO CAREERS

CodFleet is more than a platform. It is Finland's **compliance-secure workforce infrastructure**, built to:

- Protect companies from legal & reputational liability
- Provide freelancers with legal work and career growth
- Help government solve chronic labour shortages
- Offer investors scalable, defensible growth

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