



Market Report

Fruits in Finland

March 2026

General Description

Finnpartnership is a business partnership programme financed by the Ministry for Foreign Affairs of Finland and managed by Finnfund. Finnpartnership aims to generate positive development impacts by promoting business between Finland and the developing countries.

The goal of this market report is to provide information for stakeholders in developing countries about Finland's fruit sector to ease their access to projects with Finnish stakeholders and organisations.

This market report is prepared by Sidra Manzoor in March 2026. The provided contact details may change over time, but Finnpartnership bears no responsibility for such changes. The organisations and contacts referred to in the report are collected with the best of our knowledge at that time, and Finnpartnership assumes no responsibility for the accuracy of information contained in the report, or its suitability for any purpose. Please note that the report is not intended for advertisement purposes.

Executive Summary

Finland represents a structurally import-dependent, high-income Northern European market characterized by robust purchasing power, concentrated retail distribution, and stringent regulatory standards. Due to climatic limitations and a restricted domestic growing season, the country relies on international sourcing for nearly 100% of its tropical and off-season fruit requirements. Between 2000 and 2024, Finland's total imports of edible fruits and nuts (HS 08) expanded by 156%, reaching a value of USD 487.1 million. While the market experienced rapid historical growth (7.83% CAGR from 2000–2010), it has recently transitioned into a phase of mature stabilization and value-driven expansion.

The market currently exhibits a shift toward "premiumization" and health-oriented consumption. While traditional staples like Citrus and Bananas remain the high-volume pillars of the industry, the Exotic & Tropical (HS 0804) category – led by avocados and mangoes – has emerged as the primary value driver, now commanding a 36.15% market share. Similarly, Fresh Berries (HS 0810) have seen explosive growth, achieving a 27.27% CAGR since 2000 and nearly reaching parity with citrus in terms of market share. These trends are underpinned by evolving dietary patterns, including the rise of plant-based and flexitarian diets, and a permanent consumer expectation for year-round product availability.

The Finnish grocery sector is one of the most concentrated in Europe, with two major retail groups, S Group and Kesko, controlling approximately 82.5% of food retail sales. This structure creates significant entry barriers but offers highly predictable, long-term demand for suppliers who can demonstrate operational excellence. Regulatory compliance regarding Food Safety (HACCP), Maximum Residue Levels (MRLs), and Finnish/Swedish bilingual labelling is strictly enforced under EU and national legislation. Looking ahead to 2026–2030, growth will be driven by premium product positioning, sustainability certifications, and full supply-chain traceability, making Finland an attractive, high-value destination for sophisticated global exporters.

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1. Introduction

Finland represents a stable, high-income Northern European market with strong purchasing power, a well-developed retail sector, and high food safety standards¹. Due to its northern climate and limited domestic fruit production capacity, the country is heavily dependent on imports, particularly for tropical, off-season, and dried fruits². This report analyses the historical development of the Finnish fruit import market, including import volumes, sourcing patterns, consumer behaviour, distribution and retail structures, regulatory requirements for exporters, and the market outlook.

Consumers expect year-round availability of a wide range of fruit products regardless of season, including mangoes, avocados, citrus fruits, grapes, berries, dates, and various nuts and dried fruits. This demand pattern creates continuous opportunities for international suppliers, particularly those capable of delivering consistent quality and complying with European Union regulations³. The report is designed as a commercial intelligence document rather than a theoretical analysis. It aims to clarify where opportunities exist, what risks must be managed, and which structural conditions determine long-term competitiveness in Finland's fruit import market.

2. Historical Development of Finland's Fruit Market

2.1 Import Dependency and Growth

Finland's climatic conditions significantly restrict domestic production of fresh fruits. Local cultivation is largely limited to apples and seasonal berries, harvested during a narrow window from July to September⁴. Consequently, the Finnish market is structurally dependent on international sourcing to meet year-round consumption needs, particularly for tropical and off-season varieties^{4,5}.

Over the past twenty-five years, total imports of edible fruits and nuts (HS08) have expanded from approximately USD 190 million in 2000 to over USD 487 million by 2024, representing a total value increase of 156%⁶. This expansion reflects a fundamental shift in Finnish dietary patterns, driven by rising health awareness and the retail "normalization" of year-round fruit availability^{5,7}.

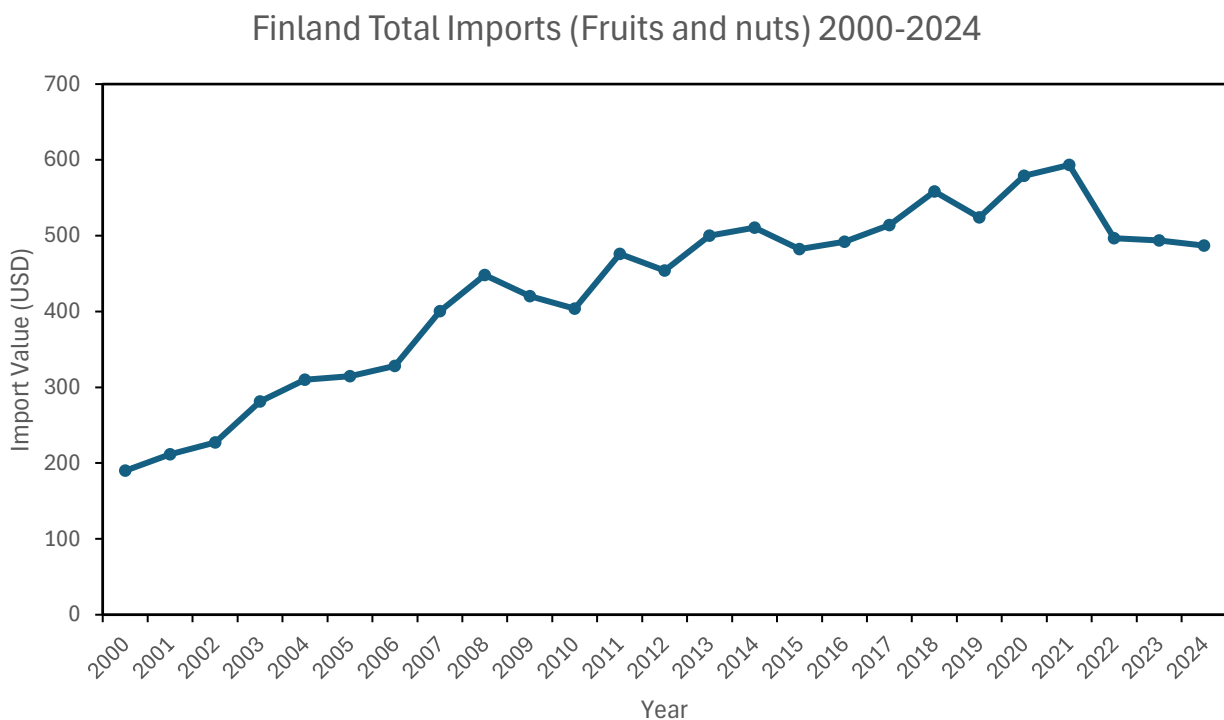


Figure 1: Finland Total Fruit and Nut Import Trends 2000–2024⁶

The line trend (Figure 1) reveals a significant and sustained long-term expansion in Finland’s total fruit and nut imports⁶. Starting from a baseline of USD 189.9 million in 2000, the market value climbed steadily to surpass the USD 400 million mark by 2007. While the overall trajectory is upward, the trend transitioned from consistent annual gains in the first decade to more pronounced fluctuations after 2010⁶. A historical peak occurred in 2021 at USD 593.3 million, followed by a moderate correction

to USD 487.1 millions⁶. These recent fluctuations reflect the impact of global logistical disruptions and post-pandemic market normalization, yet the underlying data confirms that the structural floor of the Finnish market has shifted significantly higher over the 25-year period⁶.

Market Growth Phase

The historical growth of the Finnish market is best understood through the Compound Annual Growth Rate (CAGR) across three key development periods.

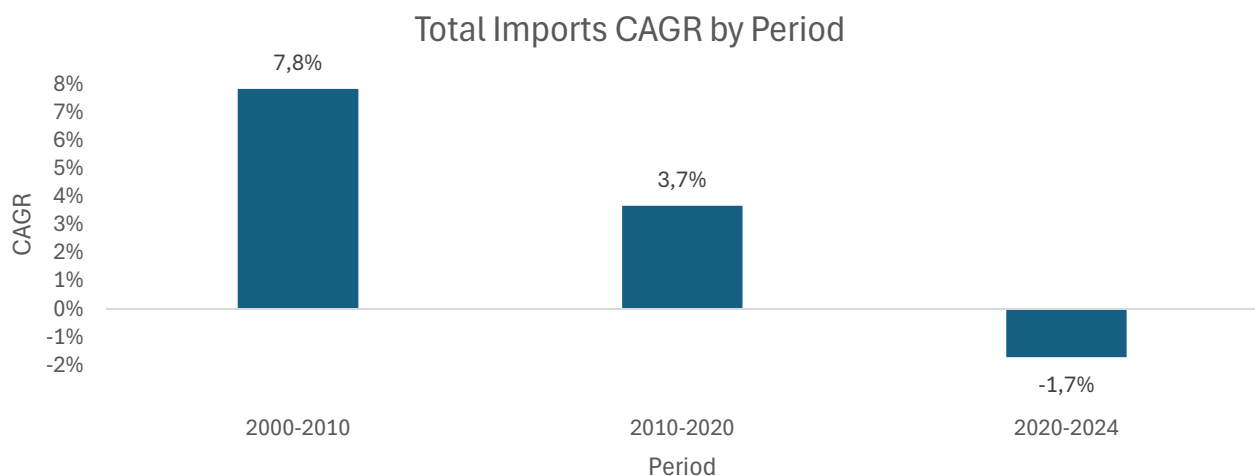


Figure 2: Compound Annual Growth Rate (CAGR) of Total Fruit Imports by Phase⁶

As shown in Figure 2, growth was strongest during the 2000–2010 period, with a CAGR of 7.8%, indicating a significant expansion phase driven by economic growth and increasing consumer access⁶. This was followed by a period of market maturation between 2010 and 2020, where growth slowed to a steady 3.7%. The most recent period (2020–2024) shows a slight contraction of -1.7%, suggesting a phase of market normalization or a response to recent global inflationary pressures⁶.

Despite recent volatility, the long-term trend remains influenced by evolving dietary patterns, particularly the expansion of plant-based and flexitarian diets³. While the

overall growth rate has cooled, health-oriented consumption habits continue to sustain a high baseline of demand for imported berries, tropical fruits, and nutrient-dense snacks like dried fruits and nuts^{5,6}. Historically, Finland's fruit sourcing relied heavily on European export hubs like the Netherlands and Germany. However, the last two decades have seen a significant shift toward direct sourcing from origin countries in the Global South to improve traceability and cost-efficiency⁸.

2.2 Evolution of Distribution Structure

The distribution structure of Finland's fruit market has undergone significant transformation over the past two decades, shifting from a relatively fragmented wholesale-based system toward a highly centralized and professionally managed supply chain^{7,9}. Today, the Finnish grocery market is strongly concentrated, with S Group and Kesko collectively controlling approximately 80-85% of total grocery retail sales, while Lidl accounts for a growing share in price-sensitive segments⁹⁻¹¹. This consolidation has led to centralized procurement systems, long-term supplier contracts, standardized quality requirements, and integrated national distribution centres, reducing the role of small independent intermediaries^{10,11}.

This market concentration reduced the role of smaller independent distributors while strengthening the position of large importers capable of meeting volume, traceability, and certification requirements⁷. Procurement decisions became increasingly data-driven, with retail chains integrating advanced logistics planning, demand forecasting, and inventory management systems^{10,11}. As a result, procurement increasingly moved from relationship-based local trading toward contract-based, long-term supplier agreements managed at national or even Nordic level^{7,10}.

The entry of Lidl into the Finnish market in 2002 further accelerated structural modernization¹². Its discount model emphasized cost efficiency, standardized assortments, and coordinated European sourcing¹². This intensified competitive pressure

and encouraged domestic retailers to enhance logistical efficiency and negotiate more strategically with suppliers^{9,12}. The result was a more vertically coordinated distribution system with fewer but stronger supply chain actors^{7,9}.

3. Current Market Trends and Consumer Preferences

3.1 Quality Expectations

Quality expectations in the Finnish fruit market are exceptionally high and constitute one of the primary determinants of supplier selection and long-term commercial success^{13,14}. Retailers and importers operate within a highly standardized procurement environment where product specifications are clearly defined and strictly enforced. For exporters, compliance with these expectations is not a competitive advantage but a fundamental entry requirement¹³.

Shelf-life performance is an essential dimension of quality. Due to Finland's geographic distance from major producing regions, post-harvest handling, pre-cooling, packaging design, and temperature control during shipment directly affect commercial viability. Retailers expect fruits to maintain freshness throughout distribution and remain commercially viable for several days after reaching retail shelves⁵. For tropical and climacteric fruits such as avocados and mangoes, ripeness management is particularly important. Many retailers increasingly prefer ready-to-eat or controlled-ripening programs that ensure consistent consumer experience⁵.

In the dried fruit segment, buyer requirements focus on product purity, texture, moisture control, and absence of contamination. Finnish buyers prioritize clean-label products without unnecessary additives, artificial preservatives, or excessive sugar treatments¹⁴. Beyond physical attributes, compliance with regulatory standards is an integral component of quality. Products must meet European Union maximum residue levels (MRLs) for pesticides and conform to food safety regulations^{14,15}.

Traceability from farm to shipment is expected, allowing importers to verify origin, production practices, and safety controls¹⁶.

3.2 Price Sensitivity

Although Finland has high purchasing power, consumers remain price-conscious^{1,7,13}. Discount retailers play a key role in shaping price benchmarks¹. Major retail groups market fruit products under their own private label brands, including Pirkka (Kesko) and Kotimaista (S Group)^{12,13}. These brands represent approximately 30–35% of total grocery sales value, with penetration exceeding 40% in price-sensitive segments like fresh and dried fruits¹⁷.

The dominance of large retail groups such as S Group and Kesko, alongside the presence of Lidl, has intensified price competition. Retailers actively use fruit as a promotional tool to attract customer traffic, utilizing weekly campaigns and seasonal discounts to shift demand¹⁶. For exporters, this translates into a need for cost efficiency and, crucially, price stability⁵. Buyers assess supplier proposals on their ability to offer predictable pricing over extended periods to mitigate the risks of long-distance supply chain volatility⁵.

3.3 Sustainability and Traceability

Sustainability has become an increasingly important purchasing factor in the Finnish food market. According to national consumer surveys, approximately 55–60% of Finnish consumers report that sustainability influences their grocery purchasing decisions, while around 30–35% regularly purchase organically certified products^{18,19}. The share of organic food sales in total grocery retail has increased from roughly 1.5% in the early 2000s to approximately 3–4% in recent years, indicating gradual but sustained growth^{7,19}. In Finland, sustainability is not limited to marketing narratives but

is embedded within retail strategies, corporate responsibility policies, and regulatory frameworks.

Finnish retail groups such as S Group and Kesko integrate environmental criteria, responsible sourcing policies, and supply chain transparency into their procurement processes^{11,13}. As a result, suppliers are now commonly required to provide documented evidence of responsible agricultural practices, ethical labour standards, and environmental management systems. Compliance is often verified through internationally recognized certification schemes and third-party audits, including standards such as GLOBALG.A.P., BRCGS, and IFS Food, which are widely required by European retailers to ensure traceability and food safety^{8,10}.

Traceability requirements are equally stringent. All food products must be traceable one step backward and one step forward within the supply chain²⁰. In practice, Finnish importers often require even more detailed traceability systems, allowing them to identify the origin of each batch at the farm level, document harvesting dates, and provide full digital shipment records²⁰. Such supply-chain transparency ensures rapid response in case of food safety incidents and reinforces consumer trust²⁰.

3.4 Organic and Value-Added Demand

Value-added trends in the Finnish market are increasingly driven by a consumer preference for “ready-to-eat” ripened fruits, pre-cut fruit packaging, and snack-sized dried products. Demand for organic and value-added fruit products, currently estimated to represent approximately 20% of the high-end market segment, has developed steadily over the past decade, reflecting shifts in health orientation and sustainability preferences²¹. The organic segment has secured a stable niche, particularly in urban centres and among environmentally conscious households^{21,22}.

Finnish consumers frequently associate organic certification with reduced pesticide use and improved traceability^{20,21}. To meet this demand, major retail groups have

expanded their private-label organic lines and allocated dedicated shelf space to these categories. While organic products typically command a price premium, a specific consumer segment of approximately 7% remains willing to absorb additional costs when quality and origin transparency are clearly verified^{21,23}.

In the dried fruit segment, "clean-label" positioning emphasizing products that are sugar-free or additive-free resonates strongly with health-focused consumers²⁴. Furthermore, demand extends toward convenience-oriented formats designed for portability and portion control²⁰. Exporters capable of supplying retail-ready or semi-processed products can access these higher-margin segments, provided they offer transparent ingredient lists and clear nutritional labelling to support informed purchasing decisions²⁵.

4. Current Market Situation

4.1 Tropical Fruits: Market Characteristic and Trends

In the Finnish market, tropical fruits refer to exotic varieties grown in equatorial and subtropical climates specifically bananas, avocados, mangoes, pineapples, melons, and papayas that cannot be cultivated domestically. Unlike temperate fruits, these products are imported year-round, forming a baseline of exotic fruit availability in the Finnish diet. The segment is defined by high consumer demand for "ready-to-eat" ripeness and a heavy reliance on long-distance logistics from Latin America, Africa, and Southeast Asia.

Market Dynamics and Share

As illustrated in the Line Plot of Tropical Fruit Import Trends (Figure 3), the market has seen a significant shift in value distribution over the recent period. While Bananas (HS 0803) remain a high-volume staple, the Exotic & Tropical Fruits (HS

0804) category comprising avocados, mangoes, and pineapples has emerged as the primary value driver, reaching a peak import of USD 48.98 million in 2024⁶.

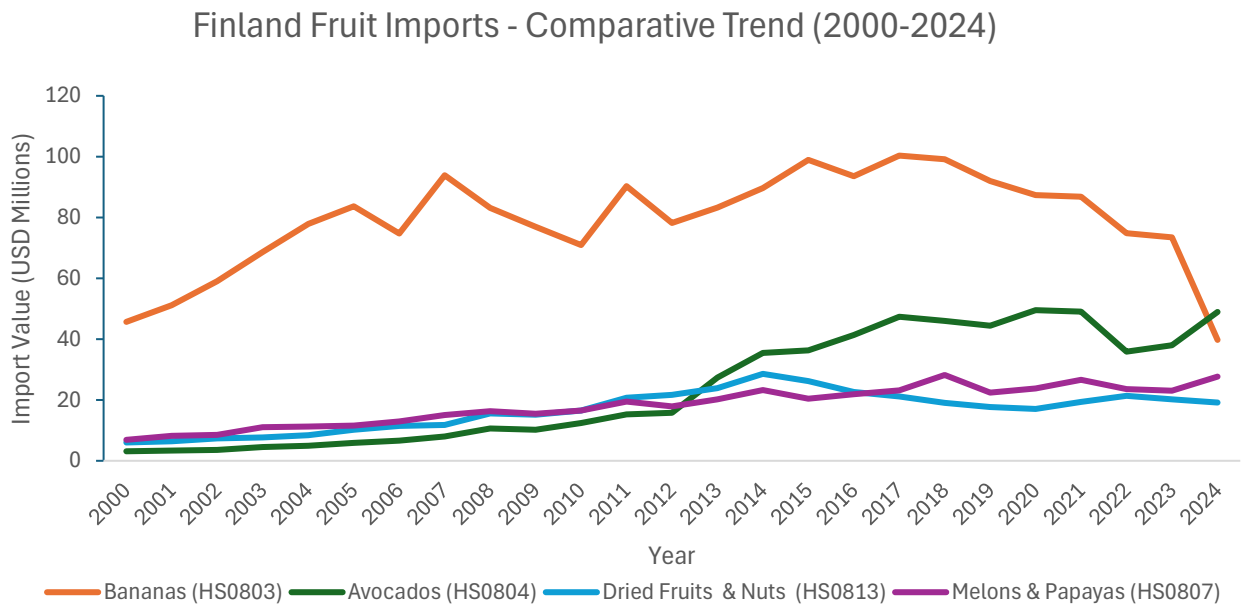


Figure 3: Finland Tropical Fruit Imports – Comparative Trend (2000–2024)⁶

The Stacked Area Chart (Figure 4) further highlights the current structural dominance of these "premium" tropical fruits. In 2024, the Exotic & Tropical category (HS 0804) commanded the largest market share at 36.15%, followed by Bananas at 29.33%. Melons and Papayas (HS 0807) also represent a substantial portion of the market at 20.40%, while Dried Fruits and Nuts (HS 0813) account for the remaining 14.12%. This distribution reflects a contemporary Finnish market that prioritizes diverse, nutrient-dense exotic varieties over traditional high-volume staples⁶.

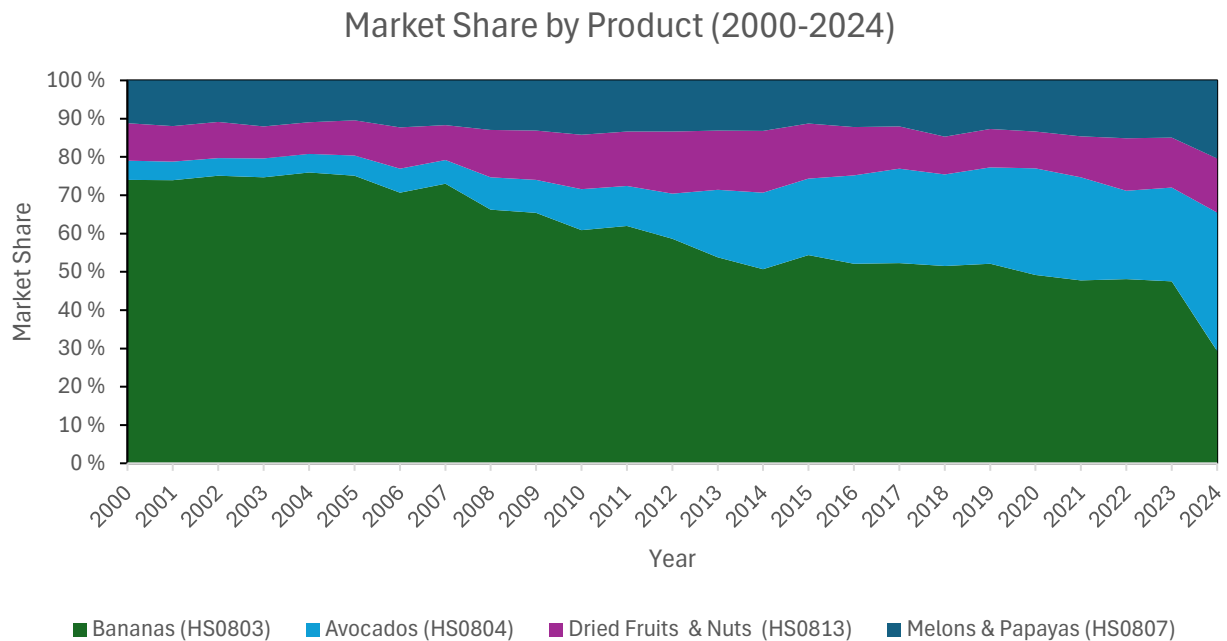


Figure 4: Market Share Distribution of Tropical Fruits Import in Finland (2010–2025)⁶

Sourcing and Logistics

Finland relies on a dual sourcing model: direct procurement from primary producers and indirect sourcing via major EU trade hubs like the Netherlands, Belgium, and Germany, which act as logistical redistribution nodes^{26,27}. Ecuador remains the primary supplier for the banana segment (35–40%), while the avocado market relies heavily on Peru (30–35%), supplemented by seasonal supplies from Kenya, Spain, and Chile²⁸.

Because tropical fruits travel long distances, post-harvest handling and cold-chain integrity are decisive factors for commercial acceptance. For climacteric fruits such as avocados and mangoes, precise harvesting stages and controlled atmosphere shipping are essential²⁹. Finnish importers prioritize suppliers with proven logistics

reliability and professional packaging standards to ensure uniform ripeness and prevent financial losses due to spoilage upon arrival^{29,30}.

Price Dynamics and Retail Strategy

Recent data suggests that rising unit prices in the tropical segment have not weakened demand but rather coincide with structural growth in consumption. While bananas demonstrate a moderate and stable price pattern reflecting their position as a price-sensitive staple, avocados have shown strong price acceleration since 2020^{31,32}. This suggests that the Finnish market can absorb higher costs for products that align with modern health-oriented and plant-based dietary shifts^{3,5}.

4.2 Off-Season Fruits: Market Characteristics and Trends

In the Finnish market, off-season fruits refer to temperate and subtropical varieties such as citrus, grapes, apples, pears, stone fruits, and fresh berries that are imported during autumn, winter, and spring when domestic production is unavailable due to climatic limitations. These products experience peak consumption from October to March, as consumers increase their intake of vitamin-rich products during the colder months.

Market Dynamics and Share

As demonstrated in Figure 5, Citrus (HS 0805) remains the cornerstone of this category with an import value of USD 81.87 million in 2024⁶. However, the most significant trend revealed by the data is the rapid ascent of Fresh Berries (HS 0810), which achieved a remarkable CAGR of 27.27% (mention table) since 2000⁶.

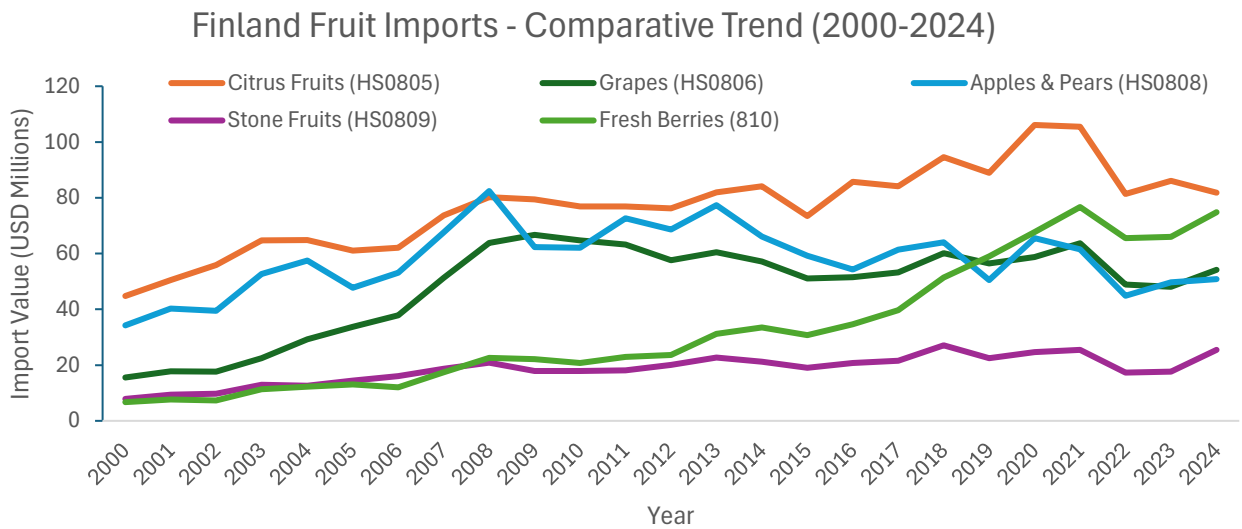


Figure 5: Finland Tropical Fruit Imports – Comparative Trend (2000–2024)⁶

The Stacked Area Chart (Figure 6) visually confirms a major shift in market composition. While Citrus maintains the largest single market share at 28.51%, Fresh Berries have surged to claim 26.05%, nearly reaching parity. Grapes (18.97% share) and Stone Fruits (8.86% share) also represent significant portions of the market, while Pome Fruits (Apples & Pears) reflect a mature, stable segment at 17.77% share. This distribution indicates a contemporary Finnish consumer base that is increasingly moving toward high-value, antioxidant-rich fruits regardless of the season⁶.

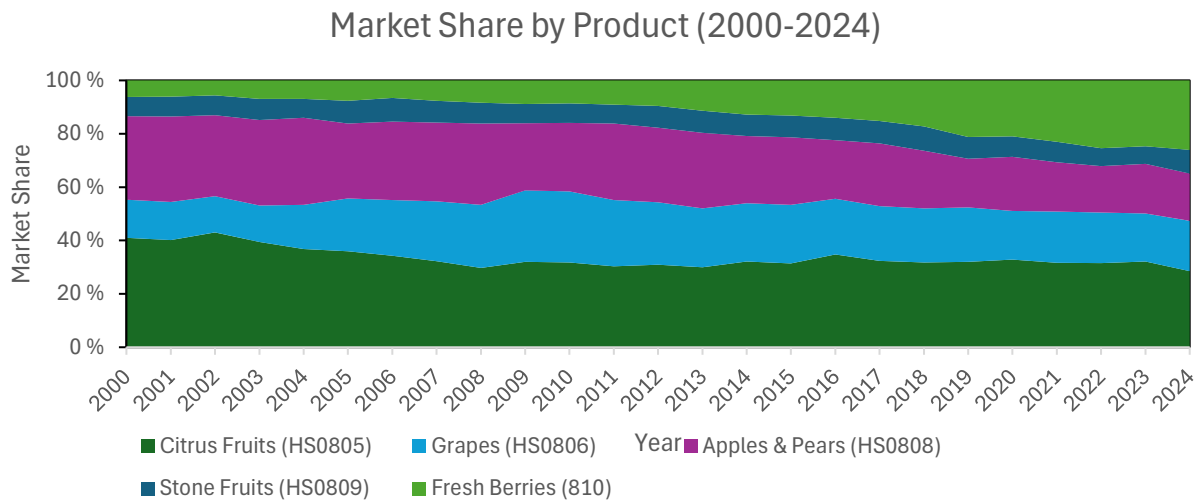


Figure 6: Market Share Distribution of Off-Season Fruits Import in Finland (2010–2025)⁶

Sourcing and Logistics

To ensure this year-round availability, Finland relies on a diversified sourcing structure. Spain is the primary supplier of citrus with around 30–35% of imports, supplemented by South Africa (15–20%), Turkey, and Morocco. The Netherlands functions as a redistribution hub for citrus entering Northern European markets. Grapes follow a seasonal rotation, with Spain and Italy supplying the European season, while South Africa and Chile provide counter-seasonal supply during winter months. This diversified sourcing structure allows Finnish retailers to maintain stable fruit availability throughout the year³³. Because off-season fruits often travel long distances, post-harvest handling and cold-chain management become decisive factors. Suppliers must ensure advanced packaging standards and strict temperature monitoring to ensure commercial acceptance upon arrival in Northern Europe.

Price Dynamics and Retail Strategy

Price dynamics in the off-season fruit category reflect a balance between premium expectations and consumer sensitivity. Despite Finland's high-income status, fruit remains a price-sensitive commodity. Retail chains frequently use off-season staples, particularly citrus and grapes, as “traffic-driving” products in weekly promotions^{16,34,35}. This creates a competitive environment where exporters must balance cost-efficient production with the high-quality standards expected by Finnish consumers.

5. Market Structure and Supply Chain

5.1 Importers

Importers play a central and strategic role in the Finnish fruit market, acting as the primary gateway between international exporters and the domestic retail sector. Due to the highly concentrated structure of Finnish grocery retail, direct access to large supermarket chains is generally limited to established suppliers with proven track records. Most tropical fruits, off-season fruits, and dried fruits enter Finland through specialized fruit import companies²⁶. These firms maintain long-term supply relationships with producers in Latin America, Africa, Southern Europe, and Asia. Importers also handle customs procedures and ensure that products comply with European Union food safety and traceability regulations²⁹. In many cases, they also operate ripening facilities for climacteric fruits such as bananas and avocados, adding value within Finland before distribution to retailers³⁰.

SOK/S Group Import Operations

S Group manages significant direct imports of fruits and vegetables through its centralized procurement system and its logistics subsidiary, Inex Partners³⁶. The



company sources large volumes of bananas and citrus fruits for its nationwide supermarket network, allowing for direct control over pricing and sustainability standards.

Kesko / Kespro Procurement

Kesko is another major retail group sourcing a wide range of tropical fruits and grapes through centralized procurement for its K-group supermarket chains³⁷. Kesko places strong emphasis on supplier certification and traceability requirements.

BAMA Nordic (Finland operations)

BAMA is a major Nordic fruit importer that maintains long-term sourcing relationships in Latin America and Africa. The company operates advanced logistics and ripening facilities specifically for bananas and avocados²⁶.

Fresh Servant

Fresh Servant specializes in fresh fruit supply and ready-to-eat products. The company has developed strong capabilities in sourcing and packaging, supplying both retail chains and the food service sector²⁶.

5.2 Wholesalers

Wholesalers represent an important secondary layer within Finland's fruit distribution system, particularly for segments outside the centralized procurement systems of major retail chains²⁶. While large grocery groups rely heavily on direct importer relationships and centralized warehouses, wholesalers play a crucial role in supplying smaller retailers, independent grocery stores, specialty shops, and the HoReCa sector (hotels, restaurants, and catering). As major chains like S Group and



Kesko strengthened centralized procurement, the relative importance of wholesalers in mainstream grocery distribution declined. Today, wholesalers focus on flexible supply solutions, niche segments, and smaller-scale clients who do not operate through national purchasing contracts^{26,38}.

Valio Aimo

Valio Aimo is one of Finland's leading foodservice wholesalers supplying the HoReCa sector. The company distributes a wide range of fresh fruits and vegetables to professional kitchens across the country, utilizing its own nationwide logistics network. This infrastructure makes it a vital intermediary for fruit distribution outside traditional retail channels³⁹.

Kespro

Kespro operates as the foodservice wholesale division of Kesko and is a major supplier to restaurants and catering businesses. The company offers an extensive selection of fresh and dried fruit products, including more than 1,200 imported items and its own private label "Menu" range⁴⁰. These products are sourced through Kesko's extensive procurement network and distributed via a nationwide logistics system and 13 cash-and-carry outlets⁴⁰.

Wihuri Metro Tukku

Wihuri Metro-tukku is one of Finland's leading foodservice wholesalers, offering a selection of approximately 20,000 products, including fresh produce and specialty items. The company serves the restaurant industry and retailers through a nationwide network of 14 cash-and-carry outlets and a centralized logistics hub in Vantaa, focusing on flexible supply solutions for professional kitchens⁴¹.

Specialized Niche Wholesalers

Smaller specialized distributors, such as Satotukku, Vegepörssi, and Luonnosta Finland, operate to supply organic, ethnic, and premium fruit segments. These companies handle exotic tropical and specialty products, responding to the demand for diversity in the Finnish food market. Characterized by smaller shipment sizes and shorter order cycles compared to large retail chains, these wholesalers offer the flexibility required by the culinary sector, including specific ripeness levels not suited to standardized retail programs²⁶.

5.3 Retail Chains

Retail chains are the most influential actors in the Finnish fruit market, shaping procurement standards, pricing, and sustainability requirements. The sector is highly concentrated, with a small number of dominant groups collectively controlling 82.5% of national food retail sales⁹. This concentration significantly influences how fruits are sourced and priced. Procurement is centralized at the national level, and chains prioritize long-term contracts with importers capable of ensuring year-round availability. The two largest groups – S Group and Kesko – account for approximately 80–85% of the market, with Lidl serving as a major competitor in price-sensitive segments^{16,34}.

S Group

S Group is a customer-owned Finnish network of companies operating in the retail and service sectors with approximately 2,050 outlets across Finland and Estonia⁴². As the country's largest retailer, it holds a 48.8% share of the Finnish grocery market, operating over 1,000 stores under the Prisma, S-market, Sale, and Alepa brands^{9,42}. Beyond grocery retail, the group's operations extend to the travel and hospitality industry, fuel and service station trade, and banking services. S Group utilizes cen-

tralized procurement and large-scale distribution centres to manage its fresh produce supply, exerting significant influence over industry sustainability and supplier requirements⁴².

Kesko (K Group)

Kesko is the second-largest retailer in Finland with a grocery market share of approximately 33.7%⁴³. It operates roughly 1,200 grocery stores under the K-City-market, K-Supermarket, and K-Market brands, with the latter focusing on smaller, local service⁴⁴. Beyond grocery trade, Kesko is a major international operator in building and technical trade and the car trade, managing a total of approximately 1,800 stores across eight countries⁴⁴. Sourcing is managed through centralized systems, with a focus on private labels such as Pirkka and K-Menu, while maintaining strict sustainability and traceability standards for international fruit suppliers⁴⁴.

Lidl Finland

Since entering the market in 2002, Lidl has expanded to over 200 stores and holds an estimated 9.4% market share⁹. Lidl competes through competitive pricing and a streamlined assortment of private-label fresh and dried fruits. Its presence has significantly intensified price competition within the Finnish grocery sector.

Other Retailers

Several smaller retailers, ethnic food stores, and organic specialty shops operate in niche segments. These smaller players often source fruits through wholesalers rather than the centralized procurement systems used by the major chains.

6. EU and Finland-Specific Import Requirements

Access to the Finnish fruit market is governed primarily by European Union legislation, supplemented by national oversight and enforcement mechanisms. As an EU member state, Finland's import requirements are harmonized under Union law, making compliance with European food safety and phytosanitary regulations mandatory for all exporters.³⁸ At the national level, enforcement is led by the Finnish Food Authority (Ruokavirasto), which is responsible for food safety supervision, import control of plant products, and monitoring pesticide residue limits.³⁹

Finnish Customs (Tulli) further supervises border clearance procedures, verifying essential documentation such as customs declarations, certificates of origin, and phytosanitary certificates.⁴⁰ Non-compliance with these regulations often results in immediate shipment rejection, product recalls through the EU's food safety alert systems, and significant financial losses for the exporter.⁴¹ The foundation of this regulatory environment is the General Food Law framework, which establishes the principles of risk management and traceability across the supply chain.³ Exporters must ensure that all products are safe for consumption and fully documented; suppliers must be able to identify the origin of each batch to allow for rapid recall procedures if necessary.⁴²

6.1 Food Safety

Food safety is the most critical regulatory pillar governing access to the Finnish fruit market⁴⁵. As a member of the European Union, Finland applies the EU's harmonized food safety framework, which is among the strictest in the world³. Compliance extends beyond final product quality to include production, storage, transportation, and delivery processes.

The EU General Food Law further requires exporters to demonstrate systematic control over production through a Hazard Analysis and Critical Control Points

(HACCP)-based system as a minimum operational standard³. This involves identifying potential biological, chemical, and physical hazards and implementing preventive measures at critical stages of production and handling⁴⁶.

6.2 Maximum Residue Levels (MRLs)

Maximum Residue Levels (MRLs) are established through scientific risk assessments conducted at the European Union level to ensure that both long-term and short-term dietary exposure to pesticide residues remains within safe toxicological limits. These limits are set under Regulation (EC) No 396/2005, which governs pesticide residues in food and feed across the EU⁴⁷. The European Food Safety Authority (EFSA) evaluates toxicological data and dietary exposure to determine safe thresholds, including the Acceptable Daily Intake (ADI) for long-term exposure and the Acute Reference Dose (ARfD) for short-term exposure^{47,48}.

Importantly, EU MRLs may differ significantly from residue limits allowed in exporting countries. A pesticide that is legally used in the country of origin may either be restricted, subject to lower tolerance levels, or completely banned within the EU⁴⁵. Therefore, exporters cannot rely solely on domestic agricultural standards; they must align pesticide use strictly with EU-approved substances and permitted application levels.

6.3 Phytosanitary Certification

Phytosanitary certification is a mandatory requirement for the importation of most fresh fruits into Finland⁴⁹. The purpose of phytosanitary control is to prevent the introduction and spread of harmful plant pests and diseases that could threaten agricultural production, biodiversity, and environmental stability within the EU⁵⁰. Compliance is strictly enforced at border entry points through a three-stage verification

process: documentary checks, identity checks, and physical inspections involving sampling or visual examination²⁹.

A phytosanitary certificate must be issued by the competent plant protection authority in the exporting country. This official document confirms that the consignment has been inspected and complies with plant health standards established under EU legislation⁴⁹. The certificate declares that the shipment is free from quarantine pests and meets the phytosanitary requirements applicable to the specific product and country of origin⁵⁰.

6.4 Labelling Requirements

Under EU food information regulations, pre-packed food products must clearly display mandatory information in a legible and indelible format⁵¹. This includes the name of the product, net weight, country of origin, and the name and address of the importer or distributor established within the European Union⁵¹. For fresh fruits sold loose or pre-packed, origin labelling is particularly important, as Finnish consumers pay close attention to the production country⁵². For dried fruits and nuts, pre-packed products must include a complete ingredient list in descending order by weight, clear allergen labelling, and nutritional information presented in a standardized format⁵¹.

Language requirements are strictly enforced in Finland, requiring labelling information to be provided in both Finnish and Swedish⁵². Retailers generally reject products lacking bilingual labels, making translation accuracy and regulatory consistency essential, whether printed directly on packaging or applied via adhesive labels⁵³. Similarly, date marking and storage instructions must be clearly stated to ensure product stability. For pre-packed fresh fruits, “best-before” dates are mandatory and must reflect realistic shelf-life assessments based on moisture control and storage conditions⁵¹.

7. Risks and Market Challenges

Entering and operating within the Finnish market for tropical, off-season, and dried fruits involves a range of commercial, regulatory, and operational risks. While the market is stable and characterized by consistent demand, it is also highly structured, compliance-driven, and competitive⁵³. Exporters must carefully evaluate these challenges to ensure sustainable participation. One of the primary structural challenges stems from the high concentration of the retail sector⁵⁴. Procurement is largely controlled by dominant retail groups such as S Group and Kesko, giving these buyers significant bargaining power⁵⁴. Retailers negotiate centrally and often impose strict contractual terms related to pricing, volume commitments, quality specifications, and sustainability requirements^{6,55}. For exporters, dependence on a small number of large buyers can create vulnerability, particularly if contracts are not renewed or volumes are reduced.

8. Outlook and Prospects

Looking ahead, Finland's fruit import market is expected to continue expanding, supported by stable consumption trends and increasing demand for healthy food products. According to recent market data, Finland's imports of edible fruits and nuts (HS08) increased from approximately USD 189 million in 2000 to over USD 487 million in 2025, reflecting sustained growth in fruit consumption⁶. Based on these trends, the market is projected to grow at an estimated annual rate of around 3-4% over the coming years, assuming stable economic conditions and continued consumer demand for fresh and nutritionally beneficial foods.

Consumer behaviour, particularly the growing popularity of plant-based diets and convenience-oriented consumption, remains a primary driver of this growth. Surveys indicate that over 55% of Finnish consumers prioritize health and nutrition, supporting demand for fresh fruits, berries, and value-added products like ready-to-eat

formats and natural dried fruit snacks^{5,7,56}. Consequently, the organic segment is projected to strengthen further, transitioning from a niche attribute to a competitive requirement as retailers intensify their sustainability commitments⁵⁷. This shift places greater emphasis on clean-label products, traceability, fair-trade certification, and carbon footprint transparency¹⁴. Exporters able to demonstrate compliance with these environmental and social standards will likely gain a competitive advantage, particularly in premium and differentiated segments aligned with wellness and on-the-go consumption trends.

9. Strategic Opportunities for Exporters

9.1 Product Positioning

Effective product positioning is critical for exporters seeking sustainable entry into the Finnish fruit market. As competition intensifies and retail procurement standards become increasingly sophisticated, differentiation based solely on price is unlikely to secure long-term success⁵⁸. Exporters must therefore develop clear value propositions that align with local consumer preferences and retailer requirements. One important positioning strategy is organic certification, which remains highly valued in the Finnish market. Finnish consumers often associate organic labelling with health benefits, environmental responsibility, and higher production standards⁵⁹. Obtaining EU-compliant organic certification can therefore improve product credibility and facilitate access to premium retail segments and private-label organic programs^{59,60}.

Product provenance and storytelling also play a significant role in market positioning⁵⁸. Consumers in Finland increasingly value transparency regarding the origin of food products⁵⁹. Exporters can strengthen market appeal by highlighting the specific production regions of fruits, traditional farming practices, and sustainable production methods⁵⁸. For example, products marketed with clear origin stories or

unique regional characteristics may attract consumers seeking authenticity and traceability⁵⁸.

9.2 Entry Strategy

Entering the Finnish fruit market requires a structured market entry approach, particularly due to the high concentration of retail power and the strict regulatory standards applied across the European Union⁵³. Although these regulatory requirements are largely harmonized within the EU, exporters must still demonstrate full compliance with EU food safety, traceability, and quality requirements to access Finnish distribution channels^{29,49}.

The most common entry pathway for exporters is selling through established Finnish importers or distributors⁵³. These import companies act as intermediaries between international suppliers and domestic retail chains. They manage logistics, customs procedures, product quality inspections, and compliance with EU food safety regulations²⁹. By working with experienced importers, exporters can access existing distribution networks and established relationships with major retail groups such as S Group and Kesko^{61,62}. In this context, “partnering” refers to supplying products to a local intermediary who then sells them to retailers, wholesalers, or foodservice customers in Finland.

9.3 Key Success Factors

Successful entry into the Finnish fruit market depends on the ability of exporters to meet strict operational, regulatory, and commercial requirements. A primary challenge is the high concentration of the Finnish retail sector, where procurement is controlled by a few dominant groups, such as S Group and Kesko⁹. These retailers negotiate centrally and impose rigorous contractual requirements regarding pricing, volumes, grading standards, and sustainability certifications^{9,55}. This centralized

structure requires exporters to maintain consistent product quality and internationally recognized certifications, such as GLOBALG.A.P, while remaining mindful of the vulnerability inherent in relying on a limited number of powerful buyers⁶³.

Furthermore, reliable cold-chain logistics are essential for preserving the quality and shelf life of perishable tropical and off-season fruits⁶⁴. Maintaining temperature-controlled transport from origin to destination is a critical quality criterion for both retailers and consumers; any disruption can result in shipment rejection or a loss of buyer confidence²⁹. Ultimately, long-term success is determined by the exporter's ability to provide stable supply, transparent documentation, and strict adherence to the sophisticated delivery schedules required by the Finnish market^{9,55}.

10. Conclusion

The Finnish market for tropical, off-season, and dried fruits represents a stable, highly structured, and mature opportunity for international exporters. Characterized by robust purchasing power, exceptionally high food safety standards, and a concentrated retail landscape, Finland offers a predictable but demanding operating environment. As demonstrated by the historical analysis, the market has undergone a significant expansion, with total fruit and nut imports (HS 08) growing by 156% since 2000 to reach USD 487.1 million by 2024. This trajectory confirms a permanent structural reliance on international sourcing necessitated by Finland's climatic limitations.

The sector currently exhibits a dual dynamic of stability and disruption. Traditional high-volume staples, particularly Citrus (28.51% share) and Bananas (29.33% share), continue to provide the baseline for market scale and consistent demand. However, the data reveals a qualitative transformation driven by "premiumization" and health-oriented consumption. This is most evident in the 31.67% CAGR achieved by the Exotic & Tropical (HS 0804) category and the rapid ascent of Fresh Berries (HS

0810), which has reached a 26.05% market share, nearly achieving parity with citrus. These shifts indicate that Finnish consumers are increasingly prioritizing nutrient-density, ready-to-eat convenience, and "clean-label" attributes over traditional bulk commodities.

Regulatory compliance remains the non-negotiable cornerstone of successful market entry. Strict adherence to EU food safety frameworks, HACCP-based systems, Maximum Residue Levels (MRLs), and specific Finnish/Swedish bilingual labelling is essential for commercial viability. Beyond these mandates, long-term competitiveness is determined by operational excellence in cold-chain logistics, transparent documentation, and proven sustainability credentials. As the market moves toward further consolidation and direct-sourcing models, Finnish importers will continue to prioritize suppliers who can demonstrate both price stability and the high-quality standards required by a sophisticated Northern European consumer base.

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