



## 1. Business Finland in Poland

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### Team Finland in Poland

- [Embassy of Finland](#)

## 2. Key facts about Poland

### Demographics

Population 2018: 37,98 mil. (-0.08 %)

As the population is ageing, it started to decline already in the 1990s mainly due to low birth rates and continued emigration overseas which impacted the local economy; however this has started to change, with the Polish government encouraging citizens to return to Poland with increased wage incentives. The number of children born in Polish families (TFR of 1.31, down from 2 in 1990) is one of the lowest in Central Europe, but has started to improve in recent years.

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### Geography, regions and federal structure

Poland is a country in East-Central Europe with an area of 312,679 square kilometres (120,726 sq. mi.), and mostly temperate climate. Poland reaches from the Baltic Sea in the north, to the Carpathian Mountains in the south. Within that plain, terrain variations run in bands east to west. The Baltic coast has two natural harbors, the larger one in the Gdańsk-Gdynia region, and a smaller one near Szczecin in the far northwest.

The northeastern region, also known as the Masurian Lake District with more than 2,000 lakes, is densely wooded and sparsely populated. To the south of the lake district, and across central Poland a vast region of plains extends all the way to the Sudetes on the Czech and Slovak borders southwest, and to the Carpathians on the Czech, Slovak and Ukrainian borders southeast. The neighboring countries are Germany to the west, the Czech Republic and Slovakia to the south, Ukraine and Belarus to the east, and Lithuania and the Russian exclave of Kaliningrad to the northeast.

Poland is a republic and a parliamentary democracy with a parliamentary and cabinet system. The Constitution, the supreme legislative act, lays down principles for the state's functioning. Poland has a system of statutory law, with a statute being the basic form of legislation.

The Polish political system is based on the tripartite division of power between legislative, executive and judicial powers.

### Economy

- GDP 2018: 531 310 000 000 EUR (+5,1%)
- GDP Growth Historical 2014-18: 3,3% | 3,8% | 2,9% | 4,6% | 5,1%
- GDP per capita 2018: 15081.48 EUR (+11.28%)
- Exports of Goods in 2018 were worth 221 EUR billion (+7%)
- Unemployment rate in March 2019: 3.7%
- Finnish exports to Poland in 2018 were worth around 3 billion EUR
- Number of Finnish companies in Poland: around 200

Poland has the seventh-largest economy in the EU and has long had a reputation as a business-friendly country with largely sound macroeconomic policies. The strength and resilience of the Polish economy can be attributed to its large domestic market and early and deep economic reforms and prudent policies.

Also, large inflows of immigrants from Ukraine and CIS countries have supported the labour market, exports' competitiveness, the real estate market and domestic consumption.

On 29 September 2017, the index provider FTSE Russell announced the results of the annual classification of markets. The Polish market was upgraded from an emerging market to developed market status.

### Key industries

Before World War II, Poland's industrial base was concentrated in the coal, textile, chemical, machinery, iron, and steel sectors. Today it extends to fertilizers, petrochemicals, machine tools, electrical machinery, electronics, car manufacture and shipbuilding. The key industries in Poland are:

#### 1. Agriculture

Poland has the third largest area of agricultural crops in the EU and is employing 12.7% of the workforce. Poland ranks first in the production of fruit such as apples, raspberries, cherries and blackcurrant. Poland also has extensive potatoes (1st place) and sugar beet (3rd place) production in the EU. Poland is also a very important exporter of milk and meat.

#### 2. Energy, trade and manufacturing

Poland is the world's 9th largest producer of hard coal. In addition to the energy sector, the most developed fields of the second sector are trade and manufacturing (especially automotive, food,

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metallurgy, machinery and electromechanical industry. All in all they employ almost 31,2% of all employees.

### 3. Services

The service sector gives work to 55,8% of all workers in Poland – this large group includes, among others, civil servants, judges, police officers, doctors and teachers. In addition, tourism has recently been gaining in Poland.

For decades Poland's economy has been dominated by three leading industries: agriculture, manufacturing and mining. Even though agriculture and manufacturing still play a significant role in the country's future, they are slowly losing their positions to the newly emerging industries. The fastest growing sectors in Poland are automotive, business services, IT & communications, outsourcing and infrastructure.

### Key consumer behavior trends

- Sustainability
- Easy, fast, available
- Brand experience
- Digitalization

### Polish consumers

- Polish consumers have strong national pride and in many cases they prefer domestic products
- Polish consumers prefer different kinds of bargains – not only discounts but also those offering slim processes. The most popular behavior (54% of consumers) is to search for discounts and promotions, goods at a reduced price. Polish consumers price sensitivity results in a very price competitive retail landscape.
- Just as in other European countries, similar food trends are visible in the Polish food market. Healthy, organic and local food products can count on an increasing popularity.
- Poland's ecommerce market was historically behind average in Europe, hampered by low rates of Internet and ecommerce penetration. Yet impressive growth rates and strong mobile penetration has given flight to the market. Poland is now one of the stronger ecommerce markets in Central Europe, coming in fourth place in terms of ecommerce turnover.
- Ecommerce in Poland is predicted to increase by 25% this year (2019). This would mean business-to-consumer ecommerce sales worth 11.64 million euros. Ecommerce has been growing rapidly during the past years.
- In Poland, over 61% of the online population (77% of Polish people use the internet) is forecast to shop online this year. There were over 24 million ecommerce users in Poland last year, and this number will increase in the coming years.

### Largest companies in 2018 (by revenue)

- |                                 |                       |
|---------------------------------|-----------------------|
| • PKN Orlen                     | Oil and gas           |
| • PZU Group                     | Banking and Insurance |
| • PKO Bank Polski               | Banking               |
| • PGNiG Group                   | Oil and Gas           |
| • Bank Pekao                    | Banking               |
| • PGE Polska Grupa Energetyczna | Utilities             |
| • Grupa Lotos                   | Oil and gas           |

<https://www.forbes.com/global2000/list/>

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### Start-up hubs

- **Startup Poland** is one of well-known technology **think tanks** in Central Europe. Formed in 2014 by a group of young Polish entrepreneurs and startup founders, representing Polish startups in a dialogue with the government, parliament, the European Commission and self-governing unitary authorities.  
<https://www.home.startuppoland.org/>
- **Startup Hub Poland** Startup Hub Poland is a non-profit foundation. Based in Warsaw, we are startup ecosystem builders with Poland at the center. Our vision is to create a hub where international and Polish startup work with corporate and experiment on the pilots that can be scaled globally.  
<https://startuphub.pl/>

### Incubators and Accelerators

#### Academic Business Incubators

The biggest network of incubators in Poland: 50 incubators located in 24 cities, most of them involved in a partnership with universities (however not limited to students). Anybody can join the incubator and get the access to AIP mentoring, the network and workshops. For monthly fee, entrepreneur can start a company under AIP and get help with accounting, legal regulations, including the exemption from social security fees and income tax

#### Campus Warsaw

Google's flagship startup space opened up in Warsaw. It's a community hub for entrepreneurs and engineers that involve mentoring, training, networking and events. It's Europe's third Google Campus operated by Google for Entrepreneurs. Their activity history gives a lot of hope for meeting the next milestone in Polish startup development.

<https://www.campus.co/warsaw/en/>

#### Hub:raum Incubator & WARP Accelerator

Hub:raum offers acceleration and incubation programs in Cracow. Powered by Deutsche Telekom Group, the institution supports innovative startups from Southern and Central Europe. The incubator program offers mentoring, coworking space, access to Deutsche Telekom assets and both pre-seed and seed funding up to €80k for 10–30% equity. Their accelerator, WARP, covers 5 days of pre-acceleration training and a 5-week long acceleration program. It's dedicated to B2C communication, e-commerce, smart home solutions and similar. It's free and doesn't involve co-ownership.

<https://www.hubraum.com/>

#### Huge Thing

It's a pre-acceleration program from SpeedUp Venture Capital Group, dedicated for pre-seed startups with just an MVP or a prototype. Taking place in Poznan, the 3-week program is designed to prepare startups for their first funding and help them apply to the most successful accelerators like Y Combinator or 500 Startups.

<http://hugething.vc/>

#### Starter Rocket

5-month long acceleration program from the Gdańsk-based Business Incubator Starter, dedicated to early-stage startups focused on social impact, big data, mobile, energy, lifestyle and financial technology. Starter Rocket offers investments up to 180k PLN as well as support from big companies like: Axel Springer Plug and Play Accelerator, Microsoft, PwC or Dentos. Their demo day is held during InfoShare.

<http://www.inkubatorstarter.pl/en>

The Startup Ecosystem in Poland A comprehensive introduction to the Polish startup scene:

<http://www.startupbridge.eu/wp-content/uploads/2019/02/startup-ecosystem-in-poland-.pdf>

### Current hot topics

- Silver Economy
- Bio- and Circular Economy
- Digital Trust
- E-commerce
- Fintech
- Smart Cities
- Smart Energy
- E-Health

### 3. Cultural issues and ease of doing business

Poland was ranked 40th out of 190 countries in the annual Ease of Doing Business report, created by the World Bank. Poland scored best in the area of trading across borders, reaching the perfect score. The country was also ranked among the top 40 states in getting credit, resolving insolvency and dealing with construction permits.

Basic tips to follow when doing business in Poland:

- Greetings should include a firm handshake and direct eye contact; if there are a number of people, they should all be greeted individually, rather than a general wave or nod of acknowledgement.
- Gifts are usually opened immediately and should not be overly expensive.
- If you are giving flowers, make sure that they are given in odd numbers and avoid flowers that have cultural significance, especially yellow chrysanthemums, which are used at funerals, and red or white flowers such as carnations and lilies.
- If you wish to meet with someone, you will have to make an appointment in advance.
- Letters should be addressed to the company rather than to a specific person. This prevents a letter from being held up if the person it is addressed to is away from the office.
- Punctuality is expected and taken extremely seriously.
- Initial meetings are scheduled as introductions to see whether you are trustworthy; and a first meeting may be with a middle manager, rather than the actual decision maker.
- Poles are known for being straight-talkers, but they still try to be diplomatic about their opinions, so as not to offend their business partners.
- Expect some small talk and getting-to-know-you conversation before business is discussed.
- Business is conducted slowly. You will have to be patient and not appear ruffled by the strict adherence to protocol.
- Companies tend to have a hierarchical structure, with decision-making power held at the top of the company.
- Presentations should be clear, accurate and detailed and you should have charts and figures to back up your claims, where necessary.

More information about Polish business culture:

<https://culture.pl/en/article/how-to-survive-a-business-meeting-with-poles>

<https://culturalatlas.sbs.com.au/polish-culture/business-culture-3de0b76f-a9d2-4b43-93c9-c8c79833fd6f>

### 4. Useful sources of information

#### Country information

- [Poland.pl](#) – Official information portal of the Republic of Poland, run by the Ministry of Foreign Affairs
- [Polish Investment and Trade Agency \(PAIH\)](#)
- [Business in Poland – Government Services for Businesses](#)
- [Scandinavian – Polish Chamber of Commerce](#)
- [Finnish Trade Guild](#)
- [Ministry of Finance – Tax Portal](#)
- [Ministry of Family, Labor and Social Policy](#)
- [Statistics Poland](#)
- [Central Bank of Poland](#)
- [Electronic Services Portal of the Customs Service \(PUESC\)](#)
- [Migrant.info.pl](#)
- [Polish Tourism Organization](#)
- [StudyinPoland.pl](#)

#### Databases with company information

- [Polish Business Register](#) – operated by the Ministry of Justice
- [Central Registration and Information on Business](#)
- [National Court Register](#)
- [REGON](#)

#### Industry information with relevance for Finnish offering (e.g. associations, events, trade shows)

##### Bio & Circular

- [Ministry of Development](#)
- [Circular Week in Poland](#)
- [Polish Government's Strategy for Responsible Development](#) (summary in EN)
- [Polish Biotech Database](#)
- [PAIH - Biotechnology](#)
- [Biotechnology in Poland – The Industry view](#) by Deloitte
- [Mapping the Potential of Poland for Bio-Based Industry](#) by Bio-based Industries Consortium

##### Smart Life

- [Ministry of Health](#)
- [Polish Chamber of Healthcare IT](#)
- [Polish Medical Chamber of Commerce](#)
- [Polish Healthcare Sector](#) by Innowo
- [Polish Healthcare Sector](#) by Deloitte
- [Patient in the digital world](#) by PWC
- [Trends in Polish Healthcare](#) by PWC
- [Poland's eHealth strategy](#)

## DOING BUSINESS IN POLAND

### Digital Life

- [Poland Going Digital](#) by European Reform
- [Digital Poland](#) by McKinsey
- [Ministry of Digital Affairs](#)
- [Office of Electronic Communications](#)
- [Polish Chamber of Commerce for Electronics and telecommunications](#)
- [Polish Chamber of Electronic Communication](#)
- [Poland: "Initiative for Polish Industry 4.0 – The Future Industry Platform"](#)
- [Digital Poland Innovation Hub](#)
- [Association of Importers and Producers of Electrical and Electronic Equipment – ZIPSEE](#)

### Smart Energy

- [Ministry of Energy](#)
- [Ministry of Environment](#)
- [National Energy Conservation Agency](#)
- [Energy Regulatory Office](#)
- [National Atomic Energy Agency](#)
- [The Polish Economic Chamber of Renewable and Distributed Energy](#)
- [Poland National Renewable Energy Action Plan](#)
- [Energy Policy of Poland until 2040](#)
- [Polish Electricity Association](#)
- [Polish Wind Energy Association](#)
- [PAIH – Energy Sector in Poland](#)
- [PAIH – Renewable Energy](#)
- [Renewable Energy in Poland](#) by Flanders