

## SME-related policy measures adopted, implemented or announced in 2021<sup>1</sup>

# POLAND

Title of the measure (national language)	Title of the measure (English translation)	Implementing body	Adopted / implemented / announced as part of the 'National Recovery and Resilience Plan' (Yes / No)	Status (Adopted or implemented or announced)	Date of adoption / implementation or announcement (DD/MM/YYYY)	General description (objectives / key features / budget - if applicable, and weblink to online source)
<b>ENVIRONMENTAL ASPECTS OF SUSTAINABILITY</b>						
<b>SOCIAL ASPECTS OF SUSTAINABILITY</b>						
<b>DIGITALISATION</b> (e.g. Digital Innovation Hubs, training, vouchers, grants or loans for digitalisation and to invest in new digital equipment, etc.)						
Działanie 6.2 Wsparcie MSP w obszarze cyfryzacji - Bony na cyfryzację w ramach Programu	Measure 6.2 Support of SMEs in the field of digitalization - Digitalization Vouchers in	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development	NO	Implemented	Applications are accepted between 20.09.2021-05.10.2021	The aim of the programme is to support SMEs in the implementation of digital technologies in order to mitigate the adverse effects of the Covid-19 pandemic and strengthen their resilience to be able to survive throughout potential subsequent health crises. <b>Total budget:</b> PLN 110 million (EUR 23,8 million)

<sup>1</sup> All conversions are based on the average ECB's PLN/EUR exchange rate of 01.01.2021-13.12.2022  
[https://www.ecb.europa.eu/stats/policy\\_and\\_exchange\\_rates/euro\\_reference\\_exchange\\_rates/html/eurofxref-graph-pln.en.html](https://www.ecb.europa.eu/stats/policy_and_exchange_rates/euro_reference_exchange_rates/html/eurofxref-graph-pln.en.html)

Operacyjnego Inteligentny Rozwój	the frame of the Smart Growth OP	(PARP)				<b>Maximum financing:</b> PLN 255.000 (EUR 55.182). Minimum own contribution required – 15% of eligible costs. Minimum and maximum cost of the project: PLN 60.000 (EUR 12.984) – PLN 300.000 (EUR 64.920). <a href="https://www.parp.gov.pl/component/grants/grants/wsparcie-msp-w-obszarze-cyfryzacji-bony-na-cyfryzacje">https://www.parp.gov.pl/component/grants/grants/wsparcie-msp-w-obszarze-cyfryzacji-bony-na-cyfryzacje</a>
Akademia Menadżera MSP – kompetencje w zakresie cyfryzacji	Academy of SME Manager – competences in the field of digitization	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development (PARP)	NO	Implemented	PARP signed contracts with 4 operators in the fourth quarter of 2021. Recruitment for entrepreneurs is planned for the first quarter of 2022.	The programme covers training and advisory support for micro, small and medium-sized enterprises in the field of enterprise management, including human resources. The support is offered in the area of digital transformation and activities supporting innovative processes. Persons in companies that can be covered by the programme are: • owners and co-owners, • employees in managerial positions, • employees for whom the owners have plans for promotion to a managerial position. <b>Anticipated number of participants in training and counselling:</b> 2,400 <b>Budget:</b> PLN 54 million (EUR 11.7 million) <a href="https://power.parp.gov.pl/component/grants/grants/akademia-menadzera-msp-1">https://power.parp.gov.pl/component/grants/grants/akademia-menadzera-msp-1</a>
Rozporządzenie Ministra Rozwoju, Pracy i Technologii z dnia 12 września 2021 r. w sprawie kryteriów i warunków technicznych, którym muszą odpowiadać kasy rejestrujące z elektronicznej	Regulation of the Minister of Development, Labour and Technology of 12 September 2021 on the criteria and technical conditions to be met by cash registers with electronic	Ministerstwo Rozwoju, Pracy i Technologii - Ministry of Economic Development and Technology	NO	Implemented	Effective as of 29.09.2021	The law grants a possibility to issue fiscal receipts in electronic form (so-called e-receipts) using on-line cash registers (previously, e-receipts could have been issued only using virtual cash registers). <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001753">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001753</a>

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<b>INNOVATION</b> (e.g. vouchers, grants or loans for R&D and innovation, support to encourage SMEs to commercialise RTD results and to acquire patents, etc.)						
Poddziałanie 1.1.1 Szybka ścieżka (Badania przemysłowe i prace rozwojowe realizowane przez przedsiębiorstwa) w ramach Programu Operacyjnego Inteligentny Rozwój	Submeasure 1.1.1 Fast track in the frame of the Smart Growth OP (Industrial research and development work implemented by enterprises)	National Centre for Research and Development (NCBR)	NO	Implemented	22.03.2021-21.04.2021	<p>Support for industrial research and experimental development work or experimental development work implemented by entrepreneurs or by their consortia with research entities. Call for proposals dedicated to: 1) in first round – for large companies and their consortia with SMEs or research institutions 2) in the second round – for SMEs only.</p> <p><b>Total budget of the contest</b> was 416 952 175 PLN (EUR 92 486 810). That includes: 607 952 175 PLN (EUR 134 853 733) in the first round and PLN 1 809 000 000 (EUR 401 265 781) in the second round.</p> <p><b>Value of eligible costs:</b></p> <ul style="list-style-type: none"> <li>• projects implemented independently by SMEs - from PLN 1 million to EUR 50 million;</li> <li>• other projects - from PLN 2 million to EUR 50 million.</li> </ul> <p>Co-financing depending on the status of the company and public aid type: from 25 up to 90%.</p> <p><a href="https://www.gov.pl/web/ncbr/konkurs-11112021-szybka-sciezka">https://www.gov.pl/web/ncbr/konkurs-11112021-szybka-sciezka</a></p>
Poddziałanie 2.3.5 Design dla przedsiębiorców w ramach Programu Operacyjnego Inteligentny Rozwój	Submeasure 2.3.5 Design for companies in the frame of the Smart Growth OP	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development (PARP)	NO	Implemented	24.11.2020 – 31.03.2021	<p>Support provided to SMEs for the implementation of projects, whose goal is the development of the company - by developing new design project, which a new or a significantly improved product (product or service) will be implemented. Maximal co-financing: PLN 1 125 000 (EUR 249,543) (up to 85% of the project value).</p> <p><b>Value of eligible costs:</b> PLN 60,000 (EUR 13,303) – PLN 1 500 000 (EUR 332,724)</p> <p><b>Total budget of the competition:</b> PLN 70 million (EUR 15 527 000).</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/design-dla-przedsiębiorcow-dostepnosc-plus">https://www.parp.gov.pl/component/grants/grants/design-dla-przedsiębiorcow-dostepnosc-plus</a></p>

Poddziałanie 3.2.1 Badania na rynek w ramach Programu Operacyjnego Inteligentny Rozwój	Submeasure 3.2.1 Research for market in the frame of the Smart Growth OP	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development (PARP)	NO	Implemented	10.01.2021 – 17.02.2021	<p>The competition only for SMEs operating in a medium-sized city. Financing the introduction of innovative products to the market or the implementation of innovative technological processes in the company, which are the result of research and development works. Product or process innovation must be at least at the national level.</p> <p><b>Eligible costs:</b> from PLN 1 000 000 to PLN 50 000 000.</p> <p>Co-financing up to 80% of the project value.</p> <p><b>Total budget of the competition:</b> PLN 500 000 000.</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/badania-na-rynek-konkurs-ogolny-2#dokumenty">https://www.parp.gov.pl/component/grants/grants/badania-na-rynek-konkurs-ogolny-2#dokumenty</a></p>
Polski Produkt Przyszłości (finansowanie w ramach projektu Centrum Analiz Pilotażu nowych instrumentów inno_LAB ze środków POIR)	Polish Product of the Future (financed within the project "Centre of Analyses and Pilot Schemes inno_LAB under Smart Growth OP)	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications are accepted between 25.10.2021-06.12.2021	<p>The competition is open to entrepreneurs and higher education and research institutions operating in Poland that developed innovative products or technologies that have either i) already been introduced to the market within 24 months from submission of the application or ii) are at Technology Readiness Level 6 or higher.</p> <p><b>Total budget:</b> PLN 600.000 (EUR 129.840)</p> <p><b>Awards:</b> PLN 100.000 (EUR 21.640) for winners and PLN 25.000 (EUR 5.410) for recipients of honourable mentions, promotion of the product in information materials of the programme and award of the "Polish Product of the Future" title.</p> <p><a href="https://www.parp.gov.pl/component/site/site/polski-produkt-przyszlosci">https://www.parp.gov.pl/component/site/site/polski-produkt-przyszlosci</a></p>
<b>SKILLS</b> (e.g. vocational education and training, forecasting skill needs, measures to adapt the vocational training systems to the requirements of the labour market, etc.).						
Kompetencje dla sektorów zadanie Covid-19 – oferta dla przedsiębiorców	Competences for sectors, Covid-19 edition - an offer for entrepreneurs	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications were accepted between 15.06.2021-16.07.2021	<p>Co-financing (up to 80%) covering the costs of training or consulting incurred by SMEs from selected sectors in an effort to mitigate the adverse effects of the Covid-19 pandemic. The educational services must be selected from a list prepared by Sectoral Competence Councils and be delivered by Operators approved by PARP.</p> <p><b>Total budget:</b> approx. PLN 57 million (EUR 12.3 million)</p>

						Operational Programme Knowledge Education Development 2014-2020 <a href="https://power.parp.gov.pl/component/grants/grants/kompetencje-dla-sektorow-covid#opis">https://power.parp.gov.pl/component/grants/grants/kompetencje-dla-sektorow-covid#opis</a> <a href="https://en.parp.gov.pl/component/content/article/64807:jak-nie-dac-sie-pandemii-z-pomoca-funduszy-unijnych">https://en.parp.gov.pl/component/content/article/64807:jak-nie-dac-sie-pandemii-z-pomoca-funduszy-unijnych</a>
Erasmus Global	Erasmus Global	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications accepted between 14.03.2021-13.03.2024	The goal of the project is to provide Polish SMEs with an opportunity to learn from experienced entrepreneurs and exchange knowledge with SMEs in other the countries outside EU during 1-3 month-long stays. The offer is directed at young entrepreneurs with less than 3 years of experience in running a business. <b>Maximum financing:</b> EUR 3.000 + funds for travel (no own contribution required) <a href="https://www.parp.gov.pl/component/grants/grants/erasmus-global">https://www.parp.gov.pl/component/grants/grants/erasmus-global</a>
BKL - Bilans Kapitału Ludzkiego i 17 badań branżowych Bilansu Kapitału Ludzkiego	Human Capital Study and 17 sectoral Human Capital Studies	Human capital Study (BKL) inc. 3 Sectoral BKL- Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP) in partnership with the Center for Evaluation and Analysis of Public Policies of the Jagiellonian University  Sectoral Human Capital	No	implemented	BKL- since 2009, Sectoral studies – depending on the sector” 2017 or 2019/2020	Human Capital Study (BKL) is a research project providing a wide range of information about human capital resources and skills available in the Polish labour market. It is based on surveys of: adults, employers and organisations offering skills development and training. Thanks to that BKL is a good source of information on the demand for employees and skills, human capital management practices of employers; availability of employees in specific professions, learning and skills development activities of employees and Poles; features and activities of organisations and companies providing development and training services. Sectoral studies of Human Capital are research projects aimed at gathering knowledge on the skills that are currently in the demand and supply as well as skills that will be important in future in each of 17 sectors. It also provides information on trends and challenges facing employers and education in each sector. Methodology: qualitative methods, including Delphi, quantitative surveys of employers and employees.

		Studies (14 sectors) - Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development (PARP)				<a href="https://www.parp.gov.pl/component/site/site/bilans-kapitalu-ludzkiego">https://www.parp.gov.pl/component/site/site/bilans-kapitalu-ludzkiego</a>
<b>ADMINISTRATIVE BURDEN</b>						
Ustawa z dnia 20 maja 2021 r. o zmianie ustawy o podatku od towarów i usług oraz niektórych innych ustaw	Act of 20 May 2021 amending the act on tax on goods and services and some other acts	Ministry of Finance	NO	Implemented	Effective as of 01.07.2021	The act introduces a number of changes to rules governing e-commerce, including imports of so-called small packages from the EU, VAT payments on B2C sales within the EU, and Mini One Stop Shops. The law is part of the EU's VAT e-commerce package. The law aims to facilitate Intra-EU distance sales of goods. <a href="https://www.dziennikustaw.gov.pl/DU/2021/1163">https://www.dziennikustaw.gov.pl/DU/2021/1163</a> <a href="https://www.gov.pl/web/finanse/objasnienia-podatkowe-z-dnia-1-wrzesnia-2021-r-w-zakresie-tzw-pakietu-vat-e-commerce-wprowadzonego-ustawa-z-dnia-20-maja-2021-r-o-zmianie-ustawy-o-podatku-od-towarow-i-uslug-oraz-niektorych-innych-ustaw-dz-u-poz-1163">https://www.gov.pl/web/finanse/objasnienia-podatkowe-z-dnia-1-wrzesnia-2021-r-w-zakresie-tzw-pakietu-vat-e-commerce-wprowadzonego-ustawa-z-dnia-20-maja-2021-r-o-zmianie-ustawy-o-podatku-od-towarow-i-uslug-oraz-niektorych-innych-ustaw-dz-u-poz-1163</a>
Pakiet SLIM VAT 2	SLIM VAT2 package	Sejm (Lower House) of the Republic of Poland	NO	Implemented	Effective as of 01.10.2021	The act introduces simplifications to VAT payments, in particular: i) extension of the deadline for VAT deduction (without the need for correction) to a total of 4 settlement periods for taxpayers who pay their VAT on monthly basis, ii) allowing tax payers to convert their VAT tax base into zloty in accordance with the principles of converting income resulting from the provisions on income tax applicable to this taxpayer for the purposes of settling a given transaction, iii) extending the period during which a taxpayer must export the goods to maintain the 0% rate from 2 to 6 months, iv) introduction of changes in the procedures

						<p>allowing for reduction of tax base and VAT due for negative invoices.  <a href="https://www.parp.gov.pl/component/content/article/75818:pakiet-slim-vat-2-co-sie-zmienilo-od-1-pazdziernika-2021-r">https://www.parp.gov.pl/component/content/article/75818:pakiet-slim-vat-2-co-sie-zmienilo-od-1-pazdziernika-2021-r</a>  <b>Legal basis:</b>  <a href="https://www.sejm.gov.pl/Sejm9.nsf/PrzebiegProcc.xsp?id=6DA1A6D41959832BC12586E7003260FC">https://www.sejm.gov.pl/Sejm9.nsf/PrzebiegProcc.xsp?id=6DA1A6D41959832BC12586E7003260FC</a></p>
System TAX FREE	TAX FREE system	Ministerstwo Finansów - Ministry of Finance	NO	Announced	Effective as of 01.01.2022	<p>The goal of the new law is to facilitate the VAT return procedures through online TAX-FREE system. SMEs will not have to attach cash register receipts to the TAX-FREE document issued anymore. Instead, they will be obliged to switch to online cash registers and electronic TAX-FREE documents.  <a href="https://www.podatki.gov.pl/vat/wyjasnienia/tax-free-nowa-odslona/">https://www.podatki.gov.pl/vat/wyjasnienia/tax-free-nowa-odslona/</a>  <b>Legal basis:</b>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20200002419">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20200002419</a>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001363">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001363</a>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001347">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001347</a></p>
Ustawa z dnia 9 grudnia 2021 r. o zmianie ustawy o podatku akcyzowym oraz niektórych innych ustaw	Act of 9 December 2021 amending the act on excise tax and certain other acts	Ministerstwo Finansów - Ministry of Finance	NO	Implemented	Effective as of 28.12.2021	<p>The act introduces simplification of VAT payments by extending deadline for that payment. Amendment concerns only intra-Community acquisition of specified goods - liquid fuels. In cases where the VAT payment deadline will fall before the tax obligation arises (according to (5a-5b) of article 103 of the polish VAT Act), the payment deadline will be postponed to the day following the day when the tax obligation arises. Amendment implements CJEU judgement in case C-855/19.  <b>Legal basis:</b>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002427">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002427</a></p>
Zwolnienie z obowiązku prowadzenia	Exemption from the obligation to	Ministerstwo Funduszy i Polityki	NO	Implemented	Effective as of 01.07.2021	<p>Relaxation of rules regarding registration of certain actions with the use of cash registers, exempting, e.g., postal and courier services and</p>

ewidencji przy zastosowaniu kas rejestrujących	keep records with the use of cash registers	Regionalnej - Ministry of Development Funds and Regional Policy				certain educational services. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001256">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001256</a> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20180002519">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20180002519</a>
Rozporządzenie Ministra Finansów z dnia 22 grudnia 2021 r. w sprawie zwolnień z obowiązku prowadzenia ewidencji sprzedaży przy zastosowaniu kas rejestrujących	Exemption from the obligation to keep records with the use of cash registers.	Ministerstwo Finansów – Ministry of Finance	NO	Announced	Effective as of 1.01.2022	The regulation contains regulations on exemptions from the obligation to record sales using cash registers for 2 years (2022-2023). The catalogue of exempted activities is included in the Annex to the Regulation, among others the exemption of the supply of goods using automatic sales devices, which in an unmanned system accept payment and issue the goods. Services of washing, cleaning cars and similar services, including services of washing, cleaning cars and similar services using customer-operated devices that in an unmanned system accept payment in coins or banknotes or other form (non-cash) are excluded from the exemptions. As of July 1, 2022, a cash register must be used when providing the services in question. <b>Legal basis:</b> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002442">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002442</a>
Fakultatywny Krajowy System e-Faktur	The possibility to issue e-invoices, i.e. electronic invoices with the so-called structured XML format, has been introduced	Ministerstwo Finansów – Ministry of Finance	NO	Announced	Effective as of 1.01.2022	This solution will contribute to improvement of conditions for taxpayers to conduct business activity by easier and faster access to documents. The changes are also aimed at tightening the tax system, thereby reducing irregularities in VAT settlements. <b>Legal basis:</b> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002076">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002076</a>
Rozporządzenie Ministra Finansów, Funduszy i Polityki	Regulation of the Minister of Finance, Funds and Regional	Ministerstwo Finansów – Ministry of Finance	NO	Implemented	Effective as of 23.06.2021	The regulation mainly introduced a temporary (until December 31, 2021) reduction of the VAT rate to 0% for donations/unpaid services of certain goods/services in the area of health care and a temporary (until 30 April 2022) reduction



Regionalnej z dnia 17 czerwca 2021 r. zmieniające rozporządzenie w sprawie towarów i usług, dla których obniża się stawkę podatku od towarów i usług, oraz warunków stosowania stawek obniżonych	Policy of 17 June 2021 amending the regulation on goods and services for which the rate of tax on goods and services is reduced and the conditions for applying reduced rates (Journal of Laws of 22 June 2021, item 1111)					of the VAT rate to 8% for supplies of certain products used in agricultural production (soil conditioners, growth promoters, substrates for organic and organic-mineral crops that are not horticultural soil). <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001111">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001111</a>
Rozporządzenie Ministra Finansów z dnia 17 grudnia 2021 r. zmieniające rozporządzenie w sprawie towarów i usług, dla których obniża się stawkę podatku od towarów i usług, oraz warunków stosowania stawek obniżonych	Regulation of the Minister of Finance of 17 December 2021 amending the regulation on goods and services for which the rate of goods and services tax is reduced and the conditions for applying reduced rates	Ministerstwo Finansów – Ministry of Finance	NO	Announced	Effective as of 31.12.2021	The regulation introduced: extension of the possibility of temporary application - until the date of cancellation of the state of epidemics declared in the territory of the Republic of Poland in connection with SARS-CoV-2 infections - of the 0% rate for donations/unpaid services of certain goods/services in the area of health care; temporary (from 1 January to 31 March 2022) reduction of VAT rate to 8% for supplies, intra-Community acquisition and import of natural gas (CN 2711 11 00 or 2711 21 00), except for imports and intra-Community acquisition covered by the VAT exemption; temporary (from 1 January to 31 March 2022) reduction of VAT rate to 8% for the supply, intra-Community acquisition and import of heat, except for import and intra-Community acquisition covered by the VAT exemption; temporary (from 1 January to 31 March 2022) reduction of VAT rate to 5% for the supply, intra-Community acquisition and import of electricity (CN 2716 00 00), except for

						imports and intra-Community acquisition exempt from VAT. <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002350">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002350</a>
DECYZJA WYKONAWCZA RADY (UE) 2021/1780 z dnia 5 października 2021 r. zmieniająca decyzję 2009/790/WE upoważniającą Rzecząspolitą Polską do stosowania środka stanowiącego odstępstwo od art. 287 dyrektywy 2006/112/WE w sprawie wspólnego systemu podatku od wartości dodanej	COUNCIL IMPLEMENTING DECISION (EU) 2021/1780 of 5 October 2021 amending Decision 2009/790/EC authorising the Republic of Poland to apply a measure derogating from Article 287 of Directive 2006/112/EC on the common system of value added tax	Ministerstwo Finansów – Ministry of Finance	NO	Implemented	In force also after 31.12.2021	Poland was granted a derogation decision of the Council of 5 October 2021 upon which Poland was able to maintain after 31.12.2021 the increased threshold of VAT exemption for small enterprises in the amount of PLN 200,000 (EUR 44,300). <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32021D1780">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32021D1780</a>
<b>REGULATORY OBSTACLES</b>						
Ustawa z dnia 31 lipca 2019 r. o zmianie niektórych ustaw w celu ograniczenia obciążeń regulacyjnych	Act of 31 July 2019 amending certain acts in order to reduce regulatory burdens	Government of the Republic of Poland	NO	Implemented	Effective as of 01.01.2021	The law grants to the entrepreneurs the same rights as consumer in relations with other entrepreneurs in case of purchases that are not directly related to their economic activity (i.e. a coffee machine by a car mechanic). <a href="https://www.biznes.gov.pl/pl/portal/00310">https://www.biznes.gov.pl/pl/portal/00310</a>
Ustawa z dnia 11 września	Act of 11.09.2019 -	Ministry of Entrepreneurs	NO	Implemented	Effective as of 01.01.2021	The general objective is to improve the efficiency and effectiveness of the public procurement

2019 r. - Prawo zamówień publicznych	Public procurement law	hip and Technology / Ministerstwo Przedsiębiorczości i Technologii				process, and protection of the interests of the contractors, with special attention paid to SMEs, in particular: 1) To facilitate participation of the SMEs in public procurement, partial payments and advances to contractors under long-term contracts, as well as division of larger orders into smaller sub-sets are introduced. 2) Increasing the role of dialogue with the contractor at the stage of preparing the procedure; concentration of contract notices in one place (the Public Procurement Bulletin); introducing the principle of cooperation in the implementation of the contract. 3) Establishment of a single court to deal with public procurement cases. 4) Introduction of a rule that agreements with subcontractors must be at least as beneficial as those with contractors themselves. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190002019">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190002019</a> <a href="https://www.gov.pl/web/finanse/nowe-prawo-zamowien-publicznych-od-1-stycznia-2021-r">https://www.gov.pl/web/finanse/nowe-prawo-zamowien-publicznych-od-1-stycznia-2021-r</a>
Ustawa z dnia 30 sierpnia 2019 r. o zmianie ustawy - Kodeks spółek handlowych oraz niektórych innych ustaw	Act of 30 August 2019 Amending the Act - Code of Commercial Companies and Certain Other Acts	Ministry of Justice	NO	Implemented	Effective as of 01.01.2021	The goal is to increase transparency and efficiency of information exchange related to tax matters pertaining to commercial companies, in line with the standards of the Organization for Economic Cooperation and Development. <b>Legal basis:</b> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190001798">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190001798</a>
<b>ACCESS TO FINANCE</b> (including guarantee schemes, public funding programmes, support for alternative financing and equity financing, favourable legal, tax and regulatory frameworks for investments, fiscal incentives)						
Poddziałanie 2.3.6 Granty na Eurogranty w ramach Programu Operacyjnego Inteligentny Rozwój	Submeasure 2.3.6 Grants for Eurogrants in the frame of the Smart Growth OP	Polska Agencja Rozwoju Przedsiębiorczości - Polish Agency for Enterprise Development	NO	Under implementation	25.02.2021 is the date of announcement of the recruitment. Accepting applications started on	The measure Grants for Eurogrants is a competition aiming to finance the costs of preparation of applications for Eurogrants, i.e., one of the EU programmes, in particular: Creative Europe, LIFE, and other European Union programs managed centrally by the European Commission, including Horizon Europe and Single Market Program.

		(PARP)			01.04.2021 and the deadline for applications is 11.08.2022	<b>Total budget:</b> 7 736 414, 00 PLN (first contest) and PLN 50 million (EUR 10,9million, second contest) <b>Maximum financing:</b> PLN 280.060 (EUR 60.605) <a href="https://www.parp.gov.pl/component/grants/grants/granty-na-eurogranty#wyniki_i_archiwum">https://www.parp.gov.pl/component/grants/grants/granty-na-eurogranty#wyniki_i_archiwum</a> <a href="https://www.parp.gov.pl/component/grants/grants/granty-na-eurogranty">https://www.parp.gov.pl/component/grants/grants/granty-na-eurogranty</a>
Zasady udzielanie przez Bank Gospodarstwa Krajowego pomocy publicznej w formie gwarancji transakcji leasingowych w związku ze skutkami COVID-19	Guarantees provided by the Bank Gospodarstwa Krajowego for leasing transactions in connection with the effects of COVID-19	Bank Gospodarstwa Krajowego (BGK)	YES	Implemented	Effective as of 25.05.2021	The BGK provides guarantees (thanks to the funds of the Pan-European Guarantee Fund) focusing on leasing transactions. The guarantees cover up to 80% of the amount of the lease/leasing loan. No interest or additional costs are charged. The commission payable on the guarantee amounts to 0.2% for the first three years and to 0.3% after that. The maximum warranty period is 10 years. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000950">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000950</a>
Przedłużenie pomocy de minimis udzielanej przez Bank Gospodarstwa Krajowego w formie gwarancji spłaty kredytów w ramach: i) Programu Operacyjnego Inteligentny Rozwój 2014–2020	Extension of de minimis aid granted by Bank Gospodarstwa Krajowego in the form of a loan repayment guarantee as part of: i) Intelligent Development Operational Program 2014–2020 ii) the Rural Development Program	Bank Gospodarstwa Krajowego (BGK)	NO	Implemented	Individual laws effective as of 25.06.2021, 20.06.2021, 22.06.2021	Prolongation of the period during which de minimis aid in the form of a loan repayment guarantee can be granted by the BGK until 30.06.2024 in the case of the Intelligent Development Operational Program 2014–2020 and the Rural Development Program 2014–2020, and until 31.12.2023 for the Creative Europe programme. Thanks to the extension, SMEs will be able to apply for financing under the programme for a longer period. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001099">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001099</a> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001074">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001074</a> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001103">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001103</a>

ii) Programu Rozwoju Obszarów Wiejskich na lata 2014-2020 iii) Programu „Kreatywna Europa”	2014-2020 iii) the "Creative Europe" Program					
Rozporządzenie Ministra Finansów, Funduszy i Polityki Regionalnej z dnia 12 maja 2021 r. zmieniające rozporządzenie w sprawie udzielania przez Polską Agencję Rozwoju Przedsiębiorczości pomocy finansowej w ramach osi I Przedsiębiorczość a Polska Wschodnia Programu Operacyjnego Polska Wschodnia 2014-2020	Regulation of the Minister of Finance, Funds and Regional Policy of 12 May 2021 amending the regulation on granting financial aid by the Polish Agency for Enterprise Development under axis I Entrepreneurial Eastern Poland of the Operational Program Eastern Poland 2014-2020	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Effective as of 10.06.2021	Extension of the period under which financial assistance can be granted by the Polish Agency for Enterprise Development under axis I Entrepreneurial Eastern Poland of the Operational Program Eastern Poland 2014-2020 until 31.12.2023. Thanks to the extension, SMEs will be able to apply for financing under the programme until the end of 2023. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000958">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000958</a>
Rozporządzenie Ministra Funduszy i Polityki Regionalnej z	Regulation of the Minister of Funds and Regional Policy of 20	Polska Agencja Rozwoju Przedsiębiorczości – Polish	NO	Implemented	Effective as of 01.01.2022	Adjustment of the regulation to the Regional Aid Map 2022-2027. Thanks to the adjustment, SMEs will be able to apply for regional investment aid after 2021. <b>Legal basis:</b>

dnia 20 grudnia 2021 r. zmieniające rozporządzenie w sprawie udzielania przez Polską Agencję Rozwoju Przedsiębiorczości pomocy finansowej w ramach osi I Przedsiębiorczość Polska Wschodnia Programu Operacyjnego Polska Wschodnia 2014-2020	December 2021 amending the regulation on granting financial aid by the Polish Agency for Enterprise Development under axis I Entrepreneurial Eastern Poland of the Operational Program Eastern Poland 2014-2020	Agency for Enterprise Development (PARP)				<a href="https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20210002425/O/D20212425.pdf">https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20210002425/O/D20212425.pdf</a>
Rozporządzenie Ministra Finansów, Funduszy i Polityki Regionalnej z dnia 21 czerwca 2021 r. zmieniające rozporządzenie w sprawie udzielania przez Polską Agencję Rozwoju Przedsiębiorczości pomocy finansowej na rozwój ośrodków innowacyjności	Regulation of the Minister of Finance, Funds and Regional Policy of 21 June 2021 amending the regulation on granting financial aid by the Polish Agency for Enterprise Development for the development of innovation centres under the	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Effective as of 26.06.2021	Extension of the period under which financial assistance can be granted by the Polish Agency for Enterprise Development for the development of innovation centres under the Operational Program Development of Eastern Poland 2007-2013 until 30.06.2024. Thanks to the extension, SMEs will be able to apply for financing under the programme for a longer period. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001144">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210001144</a>

ci w ramach Programu Operacyjnego Rozwój Polski Wschodniej 2007-2013	Operational Program Development of Eastern Poland 2007-2013					
Rozporządzenie Ministra Finansów, Funduszy i Polityki Regionalnej z dnia 8 kwietnia 2021 r. zmieniające rozporządzenie w sprawie udzielania pomocy de minimis oraz pomocy publicznej w ramach programów operacyjnych finansowanych z Europejskiego Funduszu Społecznego na lata 2014-2020	Regulation of the Minister of Finance, Funds and Regional Policy of April 8, 2021, amending the regulation on granting de minimis aid and state aid under operational programs co-financed by the European Social Fund for 2014-2020	Ministry of Finance, Funds and Regional Policy	NO	Implemented	17.04.2021	<p>The regulation was first adopted in 2015 and specifies the detailed purpose, conditions and procedures for granting de minimis aid and public aid for entrepreneurs under regional operational programs financed by the European Social Fund for 2014–2020. In 2021 the regulation was by adding definition of private contribution and adding salary costs of employees delegated to training to eligible costs (as a form of private contribution).</p> <p><b>Legal basis:</b>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000702">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000702</a></p>
Rozporządzenie Ministra Finansów, Funduszy i Polityki Regionalnej z dnia 15 kwietnia 2021	Regulation of the Minister of Finance, Funds and Regional Policy of April 15, 2021,	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development	NO	Implemented	24.04.2021	<p>The regulation was first adopted in 2015 and specifies the detailed purpose, conditions and procedure for granting de minimis aid and public aid for entrepreneurs under projects implemented by the PARP cofinanced from the OP KED.</p> <p>In 2021 the regulation was updated by adding salary costs of employees delegated to training</p>

r. zmieniające rozporządzenie w sprawie udzielania przez Polską Agencję Rozwoju Przedsiębiorczości pomocy finansowej w ramach Programu Operacyjnego Wiedza Edukacja Rozwój 2014-2020	amending the regulation on granting of aid by the Polish Agency for Enterprise Development under the Operational Program Knowledge Education Development for 2014-2020	(PARP)				to eligible costs (as a form of private contribution). <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000764">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000764</a>
1. Tarcza Antykryzysowa: Zwolnienie ze składek ZUS za wybrane miesiące <sup>2</sup>	Anti-crisis Shield: Exemption from social security contributions in selected months	Zakład Ubezpieczeń Społecznych - Social Insurance Institution	YES	Implemented	<p>The exemption was applicable between 12.2020-04.2021. Applications were accepted until 30.06.2021.</p> <p>The exemption is applicable for December 2021. Applications are accepted till 28.02.2022.</p>	<p>Entrepreneurs from certain industries may under certain conditions be exempted from paying contributions for social insurance, health insurance, the Labour Fund, the Solidarity Fund, the Guaranteed Employee Benefits Fund, and the Bridge Pension Fund.</p> <p><a href="https://www.gov.pl/web/gov/zwolnienie-ze-skladek-ZUS-na-3-miesiace">https://www.gov.pl/web/gov/zwolnienie-ze-skladek-ZUS-na-3-miesiace</a></p> <p><b>Legal basis:</b>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152</a>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371</a>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713</a>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002371">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002371</a></p>

<sup>2</sup> • Rozporządzenie Rady Ministrów z dnia 19 stycznia 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 152)

• Rozporządzenie Rady Ministrów z dnia 26 lutego 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 371)

• Rozporządzenie Rady Ministrów z dnia 16 kwietnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 713)

• Rozporządzenie Rady Ministrów z dnia 20 grudnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 2371)



2. Tarcza Antykryzysowa: dofinansowanie prowadzenia działalności dla indywidualnych przedsiębiorców w Ustawie z dnia 2 marca 2020 r. o szczególnych rozwiązaniach związanych z zapobieganiem, przeciwdziałaniem i zwalczaniem COVID-19, innych chorób zakaźnych oraz wywołanych nimi sytuacji kryzysowych (art. 15z)	Anti-crisis Shield: subsidies for individual entrepreneurs to cover part of the costs of running business	Implemented by Ministry of Family, Labour and Social Policy; proceeded by Ministry of Development, Labour and Technology	YES	Implemented	Applications were accepted until 30.06.2021	Individual entrepreneurs may receive subsidies to cover part of the costs of running their business in the event of a decline in turnover as a result of the coronavirus pandemic. The amount of support (between 50-90% of minimum wage) depends on the decrease in turnover (which should amount to at least 30%). The subsidy may be granted for a maximum period of 3 months. <a href="https://www.gov.pl/web/gov/skorzystaj-z-dofinansowania-na-prowadzenie-swojej-dzialalnosci">https://www.gov.pl/web/gov/skorzystaj-z-dofinansowania-na-prowadzenie-swojej-dzialalnosci</a> <b>Legal basis:</b> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20200000374">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20200000374</a>
3. Tarcza Antykryzysowa: Świadczenia na rzecz ochrony miejsc pracy <sup>3</sup>	Anti-crisis Shield: Job protection benefits	Implemented by Ministry of Family, Labour and Social Policy; proceeded by Ministry of	YES	Implemented	Applications were accepted until 30.06.2021	Entrepreneurs from certain industries may under certain conditions can receive benefits to subsidize employee salaries <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152</a> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152</a>

<sup>3</sup> • Rozporządzenie Rady Ministrów z dnia 19 stycznia 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U z 2021 r. poz. 152)

		Development, Labour and Technology				<a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371">d=WDU20210000371</a> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713</a>
4. Tarcza Antykryzysowa: Dotacja na pokrycie bieżących kosztów prowadzenia działalności gospodarczej dla MŚP <sup>4</sup>	Anti-crisis Shield: Subsidy for SME to cover the cost of running a business	Ministry of Family, Labour and Social Policy	YES	Implemented	To some extent applications are still accepted until 15.04.2022	Micro and small enterprises may under certain conditions receive up to PLN 5,000 (EUR 1,082) to subsidize the cost of running their business amid the pandemic. The number of times a subsidy may be granted depends on the industry. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152</a> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371</a> <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713</a> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002371">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002371</a>
5. Tarcza Antykryzysowa: Świadczenia postojowe <sup>5</sup>	Anti-crisis Shield: Standstill benefits	Zakład Ubezpieczeń Społecznych - Social Insurance	YES	Implemented	Applications are still accepted	The standstill benefit in the amount of PLN 2.080 or PLN 1.300 (EUR 450 and EUR 281 respectively) may be received by SMEs who were forced to temporarily halt operations due to the Covid-19 pandemic for up to five times,

• Rozporządzenie Rady Ministrów z dnia 26 lutego 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 371)

Rozporządzenie Rady Ministrów z dnia 16 kwietnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 713)

<sup>4</sup> • Rozporządzenie Rady Ministrów z dnia 19 stycznia 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 152)

• Rozporządzenie Rady Ministrów z dnia 26 lutego 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 371)

• Rozporządzenie Rady Ministrów z dnia 16 kwietnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 713)

Rozporządzenie Rady Ministrów z dnia 20 grudnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 2371)

<sup>5</sup> • Rozporządzenie Rady Ministrów z dnia 19 stycznia 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 152)

• Rozporządzenie Rady Ministrów z dnia 26 lutego 2021 r. w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 371)

• Rozporządzenie Rady Ministrów z dnia 16 kwietnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 713)

		Institution				<p>depending on the industry.  <a href="https://www.gov.pl/web/gov/swiadczenie-postojowe-jednokrotne-dwukrotne-lub-trzykrotne">https://www.gov.pl/web/gov/swiadczenie-postojowe-jednokrotne-dwukrotne-lub-trzykrotne</a>  <b>Legal basis:</b>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000152</a>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000371</a>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210000713</a>  <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002371">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002371</a> </p>
Fundusz Pożyczkowy Wsparcia Płynności MŚP (działanie 6.1 Programu Inteligentny Rozwój 2014-2020)	SME Liquidity Support Loan Fund (measure 6.1 of Smart Growth OP 2014-2020)	Bank Gospodarstwa Krajowego	NO	Implemented	Applications are still accepted	<p>The agreement on the launch of the facility was concluded in June 2021 between the Ministry of Funds and Regional Policy and Bank Gospodarstwa Krajowego.  <b>Total budget:</b> 1 331 000 000,00 PLN (EUR 295 237 564)  Liquidity loans are targeted at micro, small and medium-sized enterprises. The money will make it possible to finance expenses related to the maintenance of the company's current operations, help ensure financial liquidity and return to the development path. The source of financing for loans is the EU program REACT-EU (Recovery Assistance for Cohesion and the Territories of Europe).  <a href="https://www.bgk.pl/aktualnosc/pozyczki-plynnosciowe-poir-dla-msp/?p=&amp;cHash=4dfc5390e8db954dcdb87177d91ed7b0">https://www.bgk.pl/aktualnosc/pozyczki-plynnosciowe-poir-dla-msp/?p=&amp;cHash=4dfc5390e8db954dcdb87177d91ed7b0</a> </p>
<b>LATE PAYMENTS</b> (measures aimed at addressing late payments)						
<b>ACCESS TO MARKETS</b> (e.g. market-specific support and business training activities, export credit insurance, missions – covering both the Single market and third countries)						
Internacjonalizacja MŚP w	Internationalization of	Polska Agencja	NO	Implemented	Applications accepted	Under the programme, financing is provided to cover the costs of introducing products or

- Rozporządzenie Rady Ministrów z dnia 20 grudnia 2021 r. zmieniające rozporządzenie w sprawie wsparcia uczestników obrotu gospodarczego poszkodowanych wskutek pandemii COVID-19 (Dz.U. z 2021 r. poz. 2371)

ramach Programu Operacyjnego Polska Wschodnia 2014-2020	SMEs within the Operational Programme Eastern Poland 2014-2020 (OPEP)	Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)			between 18.10.2021-22.12.2021	<p>services of companies from Eastern Poland (warmińsko-mazurskie, podlaskie, świętokrzyskie, lubelskie i podkarpackie voivodships) to new foreign markets. Funds can be dedicated to, among others, obtaining consulting services, implementation of new business models, participation in international industry fairs etc.</p> <p><b>Total budget:</b> PLN 50 million (EUR 10,82 million)</p> <p><b>Maximum financing:</b> SMEs may apply for up to PLN 800.000 (EUR 173.120). Minimum own contribution required – 15% of eligible costs.</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/internacionalizacja-mssp">https://www.parp.gov.pl/component/grants/grants/internacionalizacja-mssp</a></p>
Go to brand – EXPO 2020 w ramach Programu Operacyjnego Inteligentny Rozwój	Go to brand – EXPO 2020 (under Smart Growth OP)	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications were accepted between 26.02.2021-29.03.2021	<p>Under the programme, SMEs could obtain financing to promote their products in the Gulf Cooperation countries, in particular during EXPO 2020 in Dubai - participation in fairs, exhibitions, economic missions, foreign conferences etc, as well as advisory services</p> <p><b>Total budget:</b> PLN 50 million (EUR 10.8 million)</p> <p><b>Maximum financing:</b> PLN 455,650 (EUR 98,602). Minimum own contribution required – 15% of eligible costs. Maximum value of a project: PLN 1 million (EUR 216,400).</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/go-to-brand-expo-2020">https://www.parp.gov.pl/component/grants/grants/go-to-brand-expo-2020</a></p>
Wsparcie na rozwój współpracy (Travel Grants)	Cooperation Development Support (Travel Grants)	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications were accepted between 20.08.2021-31.08.2023	<p>The aim of the project is to support development of bilateral cooperation between Polish and Norwegian entities by virtue of organizing economic missions. SMEs from Poland and Norway could apply for financing covering travel costs and admission fees to conferences and business fairs and exhibitions.</p> <p><b>Maximum financing:</b> EUR 2,000</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/wsparcie-na-utworzenie-partnerstwa">https://www.parp.gov.pl/component/grants/grants/wsparcie-na-utworzenie-partnerstwa</a></p>
<b>START-UP ENVIRONMENT</b>						
Ustawa z dnia 19 lipca 2019 r. o zmianie	Act of 19 July 2019 Amending	Ministry of Economic Development	NO	Implemented	Effective as of 01.07.2021	In addition to the limited liability company (Sp. z o.o.) and the joint-stock company (S.A.), a third form of joint-stock company is established in

ustawy – Kodeks spółek handlowych oraz niektórych innych ustaw	the Act - Code of Commercial Companies and Certain Other Acts	and Technology				Poland: the simple joint-stock company – “Prosta spółka akcyjna”. The founding capital is 1 złoty. The intention of the legislator for the introduction of the new form of company is to quickly promote the establishment of start-ups without capital expenditure in order to attract investors. The PSA is to a certain extent comparable to the French Société par actions simplifiée (SAS). The articles of association are very flexible. There is no minimum capital requirement. The 1 PLN has only symbolic significance. Instead of cash or non-cash contributions, services, own work or know-how can also be contributed. <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190001655">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190001655</a>
Rozwój start-upów w Polsce Wschodniej	Development of start-ups in Eastern Poland	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Under implementation	Applications accepted until 30.12.2021	The aim of the programme is to assist start-ups that developed products under PARP’s Start-up Platforms programme ( <a href="https://www.parp.gov.pl/component/grants/grants/platformy-startowe">https://www.parp.gov.pl/component/grants/grants/platformy-startowe</a> ) in bringing their products to the market. <b>Total budget:</b> PLN 390 million (EUR 84.4 million) <b>Maximum financing:</b> PLN 1 million (EUR 216,400) (85% of total project cost) [grant] <a href="https://www.parp.gov.pl/component/grants/grants/rozwoj-start-upow-w-polsce-wschodniej">https://www.parp.gov.pl/component/grants/grants/rozwoj-start-upow-w-polsce-wschodniej</a>
<b>SCALE-UP ENVIRONMENT</b>						
Poland Prize w ramach Programu Operacyjnego Inteligentny Rozwój	Poland Prize (under Smart Growth OP)	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Under implementation	Applications accepted between 01.03.2021-30.06.2022	The goal of the programme is to encourage foreign start-ups to run their businesses in Poland. The programme is divided into two stages: 1) soft-landing and launching of operations in Poland (max. PLN 50.000 / EUR 10.820), and 2) for companies that successfully started cooperation with a business partner: acceleration and post-acceleration (max. PLN 250,000 / EUR 54,100). <b>Total budget:</b> PLN 86.2 million (EUR 18.65 million) <b>Maximum financing:</b> PLN 300.000 (EUR 64.920)

						<a href="https://www.parp.gov.pl/component/grants/grants/poland-prize">https://www.parp.gov.pl/component/grants/grants/poland-prize</a> <a href="https://www.parp.gov.pl/component/content/article/70344:86-mln-zl-dla-startupow-znamy-operatorow-konkursu-poland-prize">https://www.parp.gov.pl/component/content/article/70344:86-mln-zl-dla-startupow-znamy-operatorow-konkursu-poland-prize</a>
<b>NATIONAL INDUSTRIAL ECOSYSTEMS</b>						
Przemysł 4.0 (finansowane w ramach projektu Centrum Analiz Pilotażu nowych instrumentów inno LAB ze środków POIR)	Industry 4.0 (financed within the project "Centre of Analyses and Pilot Schemes inno LAB under Smart Growth OP)	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications were accepted between 15.06.2021-30.06.2021	<p>The aim of the programme is to prepare small and medium-sized manufacturing companies to implement a comprehensive transformation towards Industry 4.0 and implement new solutions from the fields of digitization, automation or robotization.</p> <p><b>Total budget:</b> PLN 25 million (EUR 5.5 million)  <b>Maximum financing:</b> PLN 800,000 (EUR 173,120). Minimum own contribution required – 15% of eligible costs.</p> <a href="https://www.parp.gov.pl/component/grants/grants/przemysl-4-0">https://www.parp.gov.pl/component/grants/grants/przemysl-4-0</a>
Uchwała Rady Ministrów z dnia 25 marca 2021 r. zmieniająca uchwałę w sprawie przyjęcia programu rozwoju pod nazwą „Program wspierania inwestycji o istotnym znaczeniu dla gospodarki polskiej na lata 2011–2030”	Resolution of the Council of Ministers of 25 March 2021 amending the resolution on the adoption of the development program under the name "Program for supporting investments of significant importance to the Polish economy for 2011-2030"	Polska Agencja Inwestycji i Handlu PAIH – Polish Investment and Trade Agency	YES	Implemented	Effective until 31.12.2021	<p>The law introduces simplified procedures, lowers thresholds for receiving support, and modifies eligibility criteria for entrepreneurs applying for financial support within the Program.</p> <p>Entrepreneurs can apply for i) grants hire new employees (between PLN 7,500/EUR 1,623 and PLN 20,000/EUR 4,328), ii) investment grants in the amount of 15%-25% of eligible costs in case of micro and small enterprises and 10-25% for medium enterprises, iii) grants for trainings (PLN 5,000-7,000 / EUR 1,082-1,515 per employee).</p> <a href="https://www.paih.gov.pl/strefa_inwestora/program_wspierania_inwestycji_gospodarki_polskiej_na_lata_2011_-_2030">https://www.paih.gov.pl/strefa_inwestora/program_wspierania_inwestycji_gospodarki_polskiej_na_lata_2011_-_2030</a>
Rozporządzenie Ministra	Ordinance of the Minister	Ministry of Finance	NO	Implemented	Effective as of 06.11.2021	Lowering VAT rate to 8% on medical goods, applicable to their supply, import, and intra-

Finansów z dnia 29 października 2021 r. zmieniające rozporządzenie w sprawie towarów i usług, dla których VAT rate is lowered, and the conditions for applying reduced rates	of Finance of 29 October 2021 amending the ordinance on goods and services for which the VAT rate is lowered, and the conditions for applying reduced rates					Community acquisition. <b>Legal basis:</b> <a href="http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002013">http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002013</a>
<b>OTHER RELEVANT TOPICS</b> (e.g. second chance for honest bankrupt entrepreneurs, bankruptcy prevention, entrepreneurship education, public procurement)						
Polski Ład - Ustawa z dnia 29 października 2021 r. o zmianie ustawy o podatku dochodowym od osób fizycznych, ustawy o podatku dochodowym od osób prawnych oraz niektórych innych ustaw	"Polish Deal" - Act of 29 October 2021 amending the act on personal income tax, the act on corporate income tax and some other acts	Ministry of Finance	NO	Adopted	Signed by the President of Poland on 15.11.2021. Most of the changes are effective as of 01.01.2022.	The deal encompasses a number of various policies and brings changes to over 20 existing legal acts, out of which those of major importance to SMEs include: - changes in the rules governing deductibility of health insurance contribution from tax including i) elimination of deductibility for natural persons (i.e. 7.75% increase in the assessment base) and ii) changes in the way health insurance contribution is calculated for individual entrepreneurs to 9% for entrepreneurs paying PIT according to general rules, 4.9% for those on a flat PIT rate (with additional rules applicable for certain sectors and occupations), and 9% of minimum wage for those paying fixed PIT - reduction to 12% of flat tax rate for entrepreneurs in the IT sector and to 14% of the lump sum tax rates on the recorded revenues for entrepreneurs within certain medical professions

						<ul style="list-style-type: none"> <li>- introduction of minimal 10% corporate income tax</li> <li>- increased penalties for entrepreneurs illegally employing workers or misreporting their salaries or wages</li> <li>- tax relief for individual entrepreneurs with an annual income between PLN 68.412- PLN 133.692 (EUR 14,804-28,930)</li> <li>- The indicator determining the monetary value of the gratuitous benefit due to the employee for using a company car for private purposes was changed by replacing the engine capacity with its power expressed in kW.</li> <li>- Changes in tax allowance for innovative entrepreneurs: i) on prototypes - taxpayers will be entitled to deduct from the tax base 30% of the total eligible costs of trial production and placing new products on the market, but not more than 10% of income from business activity; ii) on robotization (deduction from tax of 50% of the costs related to robotization, up to 100% of income in a given tax year); iii) innovative employees - relief dedicated to entities conducting R&amp;D activities and hiring innovative employees (i.e. those who spend more than 50% of their working time on R&amp;D). Taxpayers will be able to settle eligible costs of R&amp;D activities, not deducted under the R&amp;D relief due to loss or insufficient income, by an appropriate reduction in PIT advances; iv) R&amp;D and IP-Box, allowing for application of both allowances at the same time under certain conditions</li> <li>- Changes to application of distributed profit tax (so-called 'Estonian CIT') that was effective in Poland as of 01.01.2021, including relaxation of conditions for entry and application of eligibility rules</li> <li>- Introduction of a tax allowance for the initial</li> </ul>
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						<p>public offering (IPO), Venture Capital tax allowance</p> <ul style="list-style-type: none"> <li>- Introduction of consolidation relief for entrepreneurs expanding on domestic and foreign markets, by virtue of purchasing shares (stocks) in capital companies operating on these markets and expansion relief allowing for an additional deduction from the tax base of costs incurred by an entrepreneur in order to expand their markets</li> <li>- Introduction of a tax allowance for purchase of a payment terminal – PLN 2,500, PLN 1,000 or 200% of the expenses incurred (not more than PLN 2,000) a year for two years</li> <li>- Introduction of the CSR relief (for sports, cultural and supporting higher education and science activities) - expenses incurred for sports and cultural activities, as well as for activities supporting higher education and science, can be deducted twice - once as tax deductible costs, and the second time as relief decreasing tax base in the amount of 50% of costs</li> </ul> <p><a href="https://www.biznes.gov.pl/pl/porta/02161">https://www.biznes.gov.pl/pl/porta/02161</a>  <a href="https://www.podatki.gov.pl/polski-lad/">https://www.podatki.gov.pl/polski-lad/</a>  <b>Legal basis:</b>  <a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002105">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20210002105</a></p>
Ustawa z dnia 28 listopada 2020 r. o zmianie ustawy o podatku dochodowym od osób fizycznych, ustawy o podatku dochodowym od osób	Act of 28 November 2020 amending the act on personal income tax, the act on corporate income tax, the act on flat-rate income tax	Ministry of Finance	NO	Implemented	Announced in 2020 Effective as of 01.01.2021	<p>Limited partnerships and certain types of general partnerships will be required to pay Corporate Income Tax (CIT). The revenue limit entitling to reduced CIT rate of 9% was revised up from EUR 1.2 million to EUR 2 million.</p> <p><a href="https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20200002123">https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20200002123</a></p>

prawnych, ustawy o zryczałtowany m podatku dochodowym od niektórych przychodów osiąganych przez osoby fizyczne oraz niektórych innych ustaw	on certain revenues earned by natural persons and certain other acts					
Uchwała Rady Ministrów z dnia 11 stycznia 2022 r. w sprawie przyjęcia Polityki zakupowej państwa	Resolution of the Council of Ministers of January 11, 2022 on the adoption of the State Purchasing Policy	Council of Ministers	No	Adopted	11/01/2022	<p>The State purchasing policy is a medium-term strategy issued every 4 years. Work on the state purchasing policy was carried out in 2021. The obligation to adopt it results from the new Public Procurement Law.(PPL) The main addressees of the document are contracting authorities belonging to the government administration sector. For other contracting authorities, purchasing policy will be a source of useful recommendations and guidelines in the scope of shaping up key aspects of the entire procurement process. The State purchasing policy is an instrument of connecting expenditures made through public procurement with the implementation of the state policy and strategic goals. Its purpose is to depart from focusing strictly on formalized procedures, the observance of which is the main and the most important goal of the contracting authority. The task of the State Purchasing Policy will be to focus on effective purchases of services, supplies and construction taking into consideration public interest. Thus, it will complement the systemic changes that took place with entry into force of the PPL, i.e. on January 1, 2021. The State Purchasing Policy document indicates three priorities:</p> <ul style="list-style-type: none"> <li>• Professionalization,</li> <li>• Development of SME potential,</li> <li>• Sustainable and innovative public</li> </ul>

						<p>procurement, Defined priorities contains gauges that will indicate level of success for the years 2022-2025.</p> <p>Establishing appropriate legal solutions, including one that is SME-friendly, was the first and the most important step in the reform of the public procurement system. Currently, it is of key importance to make changes in the process of applying public procurement law by awarding entities in order to use the available opportunities in a more optimal way. Increasing the involvement of the SME sector in public procurement will be fostered by:</p> <ul style="list-style-type: none"> <li>• Changing the approach of awarding entities to the participation of SMEs in the procurement process</li> <li>• Providing entrepreneurs from the SME sector with broad and easily accessible substantive support</li> <li>• Supporting the flow of information between market participants</li> <li>• Introducing further procedural facilitations</li> <li>• Appropriate quality of the procurement documents</li> <li>• Support for the participation of Polish SMEs in the procurement of international organizations</li> </ul> <p>For this purpose, the content of the State Purchasing Policy includes a number of programs that will be implemented by the state apparatus as well as instruments and tools that should be implemented by awarding entities.</p> <p>State Purchasing Policy is currently awaiting announcement.</p> <p><a href="https://www.gov.pl/web/rozwoj-technologie/rada-ministrow-przyjela-polityke-zakupowa-panstwa">https://www.gov.pl/web/rozwoj-technologie/rada-ministrow-przyjela-polityke-zakupowa-panstwa</a></p>
System Wczesnego Ostrzegania	Early warning system	Polska Agencja Rozwoju	NO	Implemented	Applications are accepted between	Support for entrepreneurs who experience periodic difficulties in running a business at their early stage, when they can still be solved

		Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)			8.12.2021-30.06.2023	<p>through non-financial support. The program offers diagnoses of emerging difficulties, as well as training, consulting and mentoring support tailored to the individual needs of companies. The services provided in the project are to result from an in-depth analysis of the company's condition.</p> <p>Maximum financing: PLN 18,500 (EUR 4,000) for development services: training, consulting or mentoring. Additionally, PARP covers the cost of the diagnosis of the company's condition.</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/swo">https://www.parp.gov.pl/component/grants/grants/swo</a></p>
Nowy start - oferta dla przedsiębiorców	A new start - an offer for entrepreneurs	Polska Agencja Rozwoju Przedsiębiorczości – Polish Agency for Enterprise Development (PARP)	NO	Implemented	Applications are accepted between 1.06.2020-30.11.2022	<p>Support for entrepreneurs who, despite the failure, restarted their business. The support includes help in identifying the causes of failure and developing competences in the field of running a business in order to avoid another failure in the future, assistance in adapting to the constantly changing market conditions and competition, training of employees and reducing staff shortages.</p> <p>The program is 100% co-financed from EU funds and the state budget.</p> <p><a href="https://www.parp.gov.pl/component/grants/grants/nowy-start-1">https://www.parp.gov.pl/component/grants/grants/nowy-start-1</a></p>