BISEB School of Economics & Business

HOW TO START A BUSINESS IN POLAND

This toolkit was created by students of the BA in Business Economics program at BISEB School of Economics and Business (Vilnius, Lithuania) during the Spring 2026 semester as part of the pilot Business Clinic course.

Created by: Yana Y. (Team Lead), Raman Shcherba, Katerina Zhukavets, Artemij Borodko

Supervised by: Alexandr Knyrovich

зпщTOOLKIT

How to Start a Business in Poland

for Belarusians and Ukrainians

BEFORE YOU BEGIN

This toolkit is for someone who:

- lives in Poland and is thinking about starting a business
- already has an idea but doesn't know how to test it
- wants to avoid mistakes others have already made

BUILT ON REAL EXPERIENCE

This toolkit is built on the real experience of Belarusians and Ukrainians who have already started businesses in Warsaw and other Polish cities. We talked to people who opened a tattoo studio, a coffee shop, a consulting practice, a sewing workshop, a dance school, and more. Some picked the wrong partner, some started spending on ads before they understood who their customer was, some spent weeks looking for answers to industry-specific requirements before finding out where to actually look. Their experience is here.

The toolkit helps you think through the logic and know what to check, but it doesn't replace an accountant, a lawyer, or a tax specialist: wherever you need professional advice, we'll let you know.

How each chapter is structured

The toolkit covers the whole path from the first idea to launch and the first months of operating. Every chapter follows the same structure:

01 **Topic** – what matters at this stage and why it matters right now.

02 **Actions** – concrete steps worth taking.

03 **Artifact** – the document or result you should have by the end.

04 **Check yourself** – a checklist for assessing your readiness before moving to the next chapter.

In addition *, some chapters include real cases from interviews with entrepreneurs.*

CONTENTS

Toolkit structure

BEFORE CHAPTER ONE

How to use this toolkit

→ You can read it in order – especially if your business is still just an idea.

→ If you've already passed a certain stage – go through the checklist at the end of the chapter. If every item is checked, move on.

→ If you need a specific topic – each chapter works on its own.

Check yourself

Before moving on:

☐ The logic of each chapter is clear: topic → actions → artifact → check

☐ You know which chapter to start with

Idea and goal

The path from idea to first customers usually looks like this:

> raw idea → customer pain → first customer → who pays → hypothesis → test → decision

Understand the problem you're solving

A raw idea is usually too broad: "open a bakery," "open a school," "launch beauty services," "open a bar."

You need to turn that wish into a working version.

I want to open / launch:

____

I noticed that people are missing:

____

First working version:

The project offers ___________ to ___________, because this audience is missing ___________.

Find the pain point

A customer doesn't buy a product for its own sake – they buy a solution to a problem.

They don't just buy bread; they buy freshness, an understandable recipe, healthy daily food, and a convenient breakfast close to home.

They don't just buy a place at a school; they buy an understandable educational environment, a smooth adjustment for their child, a clear program, and peace of mind for the parents.

They don't just buy a manicure; they buy safety, precision, a clear price, and a predictable result.

Questions to check yourself:

- → Who finds this inconvenient?
- → What exactly is inconvenient?
- → Why doesn't the current solution work?

My formulation of the pain point:

____

Describe your first customer narrowly

One of the most common mistakes is trying to work "for everyone."

For your first test of the idea, it helps to pick a small group of people who might especially need your offer right now. The more specific the customer description, the easier it is to understand their needs, find the first people to interview, and test demand.

For example, instead of saying: "Parents in Poland"

A better version is: "Russian-speaking parents in Warsaw who moved after 2022 and are looking for a clear, understandable educational environment for their child."

Try describing your first customer with this formula:

My first customer is

____

It's also important to check three roles separately: who uses the product; who makes the decision; who pays.

The user and the buyer can be the same person, but not always. Continuing the school example: the child uses the school's services, the parent makes the decision and pays for the education. So you need to test not only the user's interest, but also the buyer's willingness to pay.

Decide: product or service

The type of idea affects how you test it.

Product – bread, clothing, cosmetics, jewelry, baked goods, a guide, packaged food. The main risk is investing in production or stock that no one buys.

Testing a product: pre-orders, a small batch, a test post, an order form, the first sale.

Service – consulting, manicures, training, repairs, design, photography, help with paperwork. The main risk is offering a service that people aren't willing to pay for.

Testing a service: a trial consultation, the first booking, a pilot group, prepayment, a referral.

If the idea combines a product, a service, and a physical space – for example, a café, a school, a salon, a bar, or a bakery with breakfast – you don't need to test the whole model at once at the start. Pick the one main part and test it first.

For example: for a bakery: are people willing to buy the bread; for a school: are parents willing to sign their kids up for trial classes; for a salon: are clients willing to book an appointment.

What you want to test first:

____

Study competitors through audience behavior

Competitors aren't just similar businesses. A competitor can be any way a customer is already solving their problem.

It's important to start not by searching for "similar projects," but by asking: where does a potential customer already go, what do they buy, who do they ask, and what alternatives do they mention themselves?

For a bar, the alternative might not just be other bars, but also house parties, clubs, events – because the person isn't looking just for a place with drinks, but a way to spend time and socialize.

For a bakery, the alternative might be supermarkets, cafés, food delivery, or homemade baking – because the customer needs bread, breakfast, or a ready solution for everyday food.

You need to find 3–5 competitors or alternatives that the audience actually uses or names. Write down: who the target audience names; what problem the customer solves there; what they offer; what the price is; why people choose it; what they complain about; how your project could stand out.

Test the hypothesis in two ways

People can say they like an idea, like a post, or support a project in conversation. But that doesn't mean they're ready to become customers.

So it's useful to test the hypothesis in several ways. If different tests show a similar result, you can have greater confidence in the conclusion. When evaluating results, it's important to tell weak signals apart from strong ones.

Weak signals show interest but don't require any commitment from the person:

- a like
- a comment like "interesting"
- taking part in a survey
- the phrase "let me know when you open"
- the opinion of someone who isn't a potential buyer

Strong signals require the person to act or to risk losing something:

- asking about the price
- submitting an application
- booking
- a reservation
- pre-orders
- prepayment
- a repeat purchase

Test 1:

____

Test 2:

____

What needs to happen for me to decide that demand is real? ____________ (e.g., "Three people make a prepayment," "Five parents sign their kids up for a trial class," "Ten people submit a request for a consultation")

Artifact: Business idea card

It includes:

- the idea statement
- the customer's problem
- description of the first customer
- user / buyer / influencer
- the first hypothesis
- competitors and alternatives
- the testing method
- the criterion for confirmed demand

Check yourself

- ☐ The idea is stated in 1–2 sentences.
- ☐ The customer's pain or need is clear.
- ☐ The first customer is described narrowly, not "for everyone."
- ☐ It's clear who uses the product.

- ☐ It’s clear who pays.
- ☐ It’s clear who influences the decision.
- ☐ You’ve decided: product or service.
- ☐ If the model is complex, you’ve chosen one part to test first.
- ☐ You’ve found 3–5 competitors or alternatives that the audience uses.
- ☐ You’ve run at least two demand tests.
- ☐ You’ve gotten at least one strong signal.
- ☐ You’ve drafted a rough mission statement.
- ☐ You’ve made a decision: continue, change, or test again.

Business model

In the previous chapter, you defined your idea, identified your first customer, and checked whether there's interest in your offer.

The next step is to understand how this idea will actually work.

A business model helps you see not just the product or service, but the whole system: who the customer is, what value they get, how they find out about you, how they decide to buy, who helps the business run, and where the money comes from.

An idea becomes a business once the following chain is clear:

> customer → value → format → channel → purchase → result → repeat purchase → revenue

For example, a person finds out about the project, gets what they need, is satisfied, and comes back. If that chain repeats consistently, the business can grow.

If one of these links doesn't work – the customer doesn't understand the value, can't find you, or doesn't come back after the first purchase – even a good product may not deliver the expected result.

Sum up the model in one paragraph

Don't start with tables and diagrams. First try to explain your business model in plain words – so a friend could understand it in 30 seconds.

Template: I sell ___ to ___, so they get ___. Customers find me through ___, and buy in the format of ___. The key suppliers and resources the model depends on are ___.. My main income comes from ___. The weakest point of this model is ___.

Example: I do custom tattoos for Russian-speaking clients in Warsaw who care about style, safety, and communicating in their native language. Clients find me through Instagram, referrals, and the community, and book private sessions in a rented studio. Key suppliers and resources include: office/studio rental, tattoo equipment, consumables, inks, and sterilization supplies. My main income comes from bookings and repeat clients. The weakest point of this model is the poor location.

See how others are already doing it

Competitors help you understand the market faster. They've already tested part of the hypotheses: which acquisition channels work, what customers are willing to pay for, and what causes dissatisfaction.

It helps to look not only at competitors in your own city. If the business is location-bound – for example, a car repair shop, a beauty salon, a school, or a café – you can study similar projects in other Polish cities. Owners of such businesses are often more willing to share their experience because they don't see you as a direct competitor. It's a chance to learn which decisions worked and which mistakes to avoid.

WHAT TO LOOK AT	WHY
How they attract customers	understand which channels work
How a person books / buys	see where it could be made more convenient
What reviews say	find the customer's pain point
What their format is	understand if it's easier to get started
Why people come back	see the real value

Better isn't always cheaper. Better can mean clearer, faster, cozier, in Russian / Belarusian / Ukrainian, with easy booking, strong visuals.

Identify your main source of revenue

In the previous chapter, you tested whether people need your idea. Now it's important to understand exactly what they'll pay for.

Many businesses have several sources of revenue. But at the start it helps to identify which one should generate most of the revenue.

BUSINESS	POSSIBLE REVENUE SOURCES
Tattoo studio	sessions / touch-ups / gift certificate sales
Bakery	daily baked goods / coffee / custom cakes
Dance school	memberships / single classes / events
Consulting	consultations / project support / training

When choosing your main revenue source, ask yourself three questions: What are customers already willing to pay for today? What's easiest to launch first? What can generate money regularly, not just once?

Often the best option at the start isn't the most profitable, but the clearest and most realistic to launch.

What should generate most of the revenue in the first year?

____

What additional revenue sources can you add later?

____

Map out the customer journey

A business doesn't start at the moment of payment. It starts when a person first sees you and decides they can trust you. In simplified form, the path looks like this:

> saw you → got interested → trusted you → booked / bought → got the result → came back → recommended to others

Example for a manicure studio: recommendation / advertising / search → learning about the company → trust (reviews, case studies, portfolio) → inquiry → purchase → positive experience → repeat purchase → recommendations to others

The customer can drop off at any stage. Look at your model and find the weak points.

GAP IN THE CHAIN	WHAT TO DO
People don't know about you	add acquisition channels: Google Maps, Instagram, TikTok, local communities
They don't trust you	collect reviews, show the work process, add case studies
High barrier to purchase	reduce the number of steps to an inquiry, booking, or payment
They don't come back	use reminders, pre-booking, memberships

GAP IN THE CHAIN	WHAT TO DO
Everything depends on one channel	test additional acquisition channels

Try describing your own customer's journey:

____

Where is the weakest point right now?

____

See what happens after the first sale

Don't stop at the moment "the person bought." Sometimes a new opportunity appears after the purchase.

Example: you sell clothing and notice that people wear the item, then want to resell it, trade it, customize it, repair it, or buy something similar. So around an ordinary sale, an additional model can emerge: resale within the community, styling help, upcycling, repairs, item swaps, a closed chat for buyers.

The same works in other fields: after a consultation, ongoing support can follow; after a course, the next level of training; after the first tattoo, a touch-up or new piece.

Understand who the model runs through

Even if you work alone, the business doesn't exist in isolation. There are almost always people, services, and organizations the project depends on.

It's important to look both ways: not just "what does the partner or supplier give me," but also "why is it worth their while to work with me."

WHO	WHAT THEY GIVE YOU	WHAT YOU CAN GIVE THEM
Supplier	the materials and deliveries you need, without delays	regular orders and on-time payment
Landlord	the space	careful use of the space and stable rent payments
Another specialist	location, experience, and referrals	shared rent and client referrals
Partner	money, connections, or experience	a clear role, transparent agreements
Customers	reviews, referrals, money	good service and a referral bonus

Write down the people and organizations your project depends on:

____

Find the weak point

Every model has a place where it can break. It's better to spot it before launch.

WHAT THE MODEL RESTS ON	WHAT CAN BREAK
One person	got tired, got sick, can't keep up
One supplier	missed a deadline or raised the price
Unclear rules	fines, paperwork, delays
One partner	goals or expectations diverged

A weak point isn't a reason to drop the idea. It's what needs to be strengthened in the next step.

Artifact: One-page business model map

BLOCK	MY ANSWER
Idea	
First customer	
What the customer is willing to pay for	
Format of work	
How the customer finds out about me	
How the customer buys / books	
Why the customer comes back	
What happens after the purchase	
Who helps the model work	
What I make money on	
What additional sales are possible	
What needs to be tested (the weakest or least clear point in the model)	

Check yourself

- ☐ I can explain the business model in 2–3 sentences
- ☐ I understand who my first customer is
- ☐ I understand who actually pays
- ☐ I see what value the customer gets beyond the product itself
- ☐ I've looked at 3–5 competitors or alternatives
- ☐ I understand the customer journey from first contact to repeat purchase
- ☐ I know which people and platforms the model depends on
- ☐ I see the main weak point
- ☐ I understand what needs to be tested before major investment

Strategic goal, plan, and risks

Before making strategic decisions, it's important to clarify two things: why the business exists, and where it should get to in the long run. This helps you avoid changing direction every time a new opportunity or outside pressure shows up.

Business mission

The mission defines the business's role for the customer and its value over the long term. It helps you understand what makes this business matter, and what people would be missing without it.

Formula: The business helps ___ get ___, so that ___. — or — If this business didn't exist, people would be missing ___.

Example: Bakery — The business makes quality everyday baked goods and a familiar breakfast accessible close to home. It forms a stable part of everyday city life, where the food is predictable in quality and ingredients.

Define your strategic goal

The strategic goal describes how you want the business to look in the long run: format, scale, income level, and the founder's role.

Template: In 2–3 years, I want the business to become ___, operate in the format of ___, and not depend on ___.

For example: In 3 years I want a studio with regular clients, an easy booking system, two specialists, and revenue that covers rent, salaries, and growth.

Set a 6-month operational goal

The operational goal specifies what you need to test or achieve in the near term.

Template: In 6 months I need to test ___, achieve ___, and understand ___.

Example: In 6 months, gain 60 regular customers, reach 80 bookings a month, cover current expenses, and trial a second specialist.

VAGUE PHRASING	CLEAR PHRASING
build the brand	collect 20 reviews
improve sales	reach stable monthly revenue of 50,000 PLN
expand	open a second location

An operational goal keeps you from getting lost in day-to-day tasks without a sense of progress, and lets you see real movement in the business.

Build a staged plan

A plan helps lay out the business's progress over time. It's not a fixed document, but a guide to the sequence of actions.

STAGE	WHAT TO CHECK – EXAMPLES	FILL IN YOURSELF
Before launch	money, paperwork, the space, the minimum product, the key people	

STAGE	WHAT TO CHECK – EXAMPLES	FILL IN YOURSELF
1–3 months	first customers, reviews, real expenses, what breaks along the way	
6 months	stability of the flow, money, workload, possibility of expanding	

Choose 5–7 main risks

For a small business, the riskiest situations are: money runs out before sales pick up, the space becomes unavailable, a partner wants something different, paperwork delays the launch, demand is weaker than expected, the team doesn't come together, the founder burns out.

In Poland, there's an added layer of migrant-specific considerations: a bank may take a long time to open an account, rules can be unclear, paperwork affects timelines, and you still need to find a decent accountant or lawyer.

RISK	HOW TO REDUCE IT	PLAN B
The partner has different goals	agree on goals and growth pace before starting	spell out an exit from the partnership
Fewer customers than expected	test demand before major investment	cut costs / change channel
Paperwork or the bank delayed the start	start checking early	push back the launch / look for an alternative
You burned out	don't build everything around yourself	delegate part of the tasks / slow the pace

RISK	HOW TO REDUCE IT	PLAN B

Example: Dance studio

A dance studio initially relied on a university's space. That helped it get started, but it was unstable: the space wasn't available consistently, support was limited, and growth depended on someone else's infrastructure.

Growth required a dedicated space and a clear plan: where classes happen, how many people are needed to break even, and what to do if the space becomes unavailable.

Artifact: One-page strategy map

BLOCK	MY ANSWER
Business mission	
Strategic goal for 2–3 years	

BLOCK	MY ANSWER
Operational goal for 6 months	
3–5 key benchmarks	
What to do before launch	
What to do in the first 1–3 months	
What should be clear by month 6	
5–7 main risks	
Plan B for each risk	

Check yourself

- ☐ I understand what the business should become in 2–3 years
- ☐ I've separated the strategic goal from the 6-month goal
- ☐ The 6-month goal includes customer, financial, and validation targets
- ☐ I have a plan: before launch, 1–3 months, 6 months
- ☐ I've chosen 5 main risks
- ☐ Each risk has a Plan B

Finances and starting capital

Startup financing is the amount you need to cover your initial investment and keep the business running until it starts covering its own costs.

To calculate this, it's important to split all the money into two blocks: what you spend before launch, and what will go out every month after launch. This helps you see not just the starting budget, but the actual financial burden on the business in the first months.

WHAT TO COUNT	WHAT'S INCLUDED
Money before launch	registration, consultations, deposit, renovation, equipment, first stock purchase, advertising, website / social media, cash register, permits
Money after launch	rent, utilities, restocking, bookkeeping, taxes, advertising, fees, salaries, your own minimum payout

Calculate your runway

At the start it's easier to think of money not as a lump sum, but as a number of months of operation.

Example: you have €3,000, and monthly expenses are €1,000. That means you have about 3 months of runway without income. If launch takes longer or income is lower than expected, that runway shrinks.

Calculate your break-even point

The break-even point is the number of sales at which the business doesn't lose money – in other words, how much you need to sell to cover monthly expenses.

Formula: monthly expenses / profit per sale = number of sales to break even

Example: The business spends €1,500 a month. After all direct costs, each sale leaves €30. That means you need roughly 50 sales a month just to avoid losing money.

IF THE RESULT IS...	WHAT IT MEANS AND WHAT TO PAY ATTENTION TO
you need a lot of sales to break even	the business needs a large flow of customers. Check whether that volume is realistic on the channel you've chosen
profit per sale is low	the business earns little per deal. Pay attention to your price and cost structure
costs are too high	the model is expensive to launch. You may need to simplify the format or cut fixed costs
there are sales, but no money	money is "leaking" somewhere in the process. Check your margin, fees, taxes, and hidden costs

Track not just revenue, but the money in your account

Revenue shows how much you've earned "on paper," but doesn't always reflect how much money actually exists. Sometimes money has already been spent on rent, materials, advertising, or prep, while payment from customers hasn't arrived yet, or has only arrived in part.

It's also important to remember that cash flow is often negative at the beginning of a business. Before you start generating consistent revenue, you typically need to cover upfront costs such as rent, equipment, inventory, licenses, marketing, or other setup expenses. This is a normal part of launching a business and should be planned for in advance.

This can lead to a situation where revenue makes the business look viable, but there isn't enough money in the account to cover current expenses.

This is called a cash flow gap. It can happen in several situations: a customer booked but canceled after the costs were already incurred; a group or cohort is launching, but the minimum number of payments hasn't come in yet; stock was bought in advance but is selling more slowly than expected; services sell irregularly, and income arrives with a delay.

RISK	WHAT HELPS
a customer cancels a booking	prepayment or a deposit
a group doesn't fill up	only launch once the minimum number of payments has come in
slow product sales	pre-orders or small first batches
irregular service purchases	service packages, memberships, or vouchers

A prepayment can help the business manage its financial load more predictably.

Check taxes and VAT before setting your price

You need to check VAT before you set a price, not after the first sales. It affects your margin and how much money actually stays in the business.

If you think you're selling a service for €100 and keeping almost all of it, and it later turns out part of that goes to VAT, your math can fall apart.

The same applies to purchasing: you need to understand whether the supplier's price is quoted with or without VAT, whether you can claim it back, and when the business becomes obligated to register as a VAT payer.

In Poland, this means checking ZUS, US (the tax office), VAT, contributions, and payment deadlines. More detail in the chapter "Migrant-specific considerations."

Possible funding paths in Poland

Several funding channels are available in Poland for migrants from Ukraine and Belarus: preferential loans and guarantees from BGK (Bank Gospodarstwa Krajowego, the national development bank — for example the "First Business — Support for Start-ups" loan, up to 100,000 zł, and de minimis credit guarantees for SMEs through partner banks), grants and de minimis aid programs from PARP (the Polish Agency for Enterprise Development), loans for SMEs from ARP (Agencja Rozwoju Przemysłu), commercial bank loans, and business angels and venture capital for scalable models. Terms depend on the business stage and on residence-permit and citizenship status.

Important regulatory note: rules for Ukrainians registering a business in Poland changed from 5 March 2026 — after a transitional period, the general rules for foreigners now apply rather than the simplified wartime provisions. Check your specific status and the current rules before assuming you qualify for a particular program.

More detail in another toolkit on funding [link].

Artifact: 6-month launch financial map

BLOCK	MY ANSWER
How much money do I have now	
How much do I need before launch	
Monthly expenses	
Minimum payout to myself	
Planned revenue by month	
How much is left at the end of each month	
How many months the business can run without income, covering only expenses	
Break-even point	
How much money is missing	
Which taxes / VAT / payments need to be checked	

Check yourself

- ☐ I understand how much money I need before launch
- ☐ I understand how much the business will spend each month
- ☐ I know how many months the business can run without income, covering only expenses
- ☐ I've calculated how many sales I need to break even
- ☐ I understand what happens if I have half as many customers
- ☐ I'm not building the launch entirely on a loan or a grant
- ☐ I've checked taxes, VAT, and mandatory payments
- ☐ I understand what costs might come up unexpectedly
- ☐ I know how much money is missing and where to realistically get it

People: team, specialists, and contractors

How do you know who to bring in before launch?

At the start you don't need to build a team. A small business often starts with one person: making the product themselves, selling it themselves, running social media themselves, figuring out the basics themselves.

But in a new country there are areas where a mistake can cost more than a consultation: taxes, the lease agreement, requirements for the space, licenses, partnership, access to the customer database.

The main logic is simple:

> Do it yourself → understand the business and bring in a specialist → lower the risk of a mistake and lock in agreements → avoid problems later

Do yourself whatever helps you understand the product, the customer, and sales. Bring in people where you need local knowledge of how things work in Poland, and where the cost of a mistake is high.

Where's the line?

Below is a rough guide to how this line is usually drawn at the start. Yours might look different – it depends on your experience, your field, and how much you already know about local rules.

Usually done yourself:

- product idea, quality control
- social media, content
- talking to customers
- setting the price
- testing demand

Usually checked with a specialist:

- taxes, VAT, mandatory contributions
- the legal terms of operating
- the partnership agreement
- registration and bookkeeping
- licenses / permits
- the lease agreement

If you're not sure which column your task falls into, ask yourself: what happens if I get this wrong, and how much would it cost to fix? The higher the cost of a mistake, the more it's worth asking a specialist at least once, even if you do everything else yourself afterward.

Build not a staff, but a circle of people around the launch

At the start, the "team" is usually a handful of people who each cover a specific piece.

- Accountant — taxes, VAT, reporting, payments
- Lawyer — contracts, leases, partnership
- Another specialist — location, experience, referrals
- Supplier — materials, goods, delivery

- An entrepreneur in your field — real-world experience and typical mistakes
- Landlord — the space and the terms of using it

Sometimes a contractor, a one-off consultation, a shared lease, or someone from your field who's already been through it is enough – you don't need to hire.

Look for people through referrals, not Google

Specialists found through referrals are usually a better choice – not a random lawyer from the top of a search, but someone a person you know has already vetted.

Two things are worth checking separately, even if the specialist was recommended:

- They live and work locally in Poland — not a remote consultant "from anywhere," but someone who genuinely knows local rules and deals with them every day
- They've already worked with migrants in your field — these specialists have experience with your specific nuances: paperwork, status, language, how things work in practice, not just in theory

If there's no recommendation, ask in the community (a diaspora chat, a local business group, a niche professional group) which lawyers, accountants, or other specialists people actually use. That's more reliable than picking from a website or random online reviews.

It's also worth checking:

- Do they explain things in plain language? — you need to understand the decisions, not just trust blindly
- Do they ask questions — a good specialist asks about your situation rather than promising a result right away

Questions worth asking before you pay:

→ Have you worked with migrant clients in this field — what was the most unexpected thing?
→ What will you ask me first, before giving advice?
→ If I get something wrong — at what stage will you notice?

Put agreements in writing before a conflict

While everything's going well, it seems fine to just rely on an informal understanding. But if there's money, customers, a space, access, a brand, or a shared client base involved, it's better to put the rules in writing in advance.

At minimum, you need to discuss:

- Money — who pays how much, when, for what
- Roles — who does what
- Access — Instagram, the website, files, CRM
- Quality — who's responsible for mistakes and complaints
- Exit — what happens if someone leaves

This applies not just to partners — the same goes for specialists, social media managers, designers, photographers, administrators, or contractors.

Artifact: Map of people for the launch

- What I do myself — ____
- Where I need a consultation — ____

- Which roles are critical before launch — ____
- Who can be brought in just once — ____
- Who I need to find on an ongoing basis — ____
- 2–3 candidates for key roles — ____
- Who recommended them — ____
- What communities I've already found — ____
- What agreements need to be written down — ____
- What to check with a lawyer / accountant — ____

Check yourself

- ☐ I understand what I can handle myself
- ☐ I understand where a mistake can be costly
- ☐ I know which specialists I need before launch
- ☐ I've found 2–3 options for critical roles
- ☐ I've checked whether they know Polish specifics and my field
- ☐ I've found communities where I can look for people and referrals
- ☐ I understand which access and customer data need to be protected
- ☐ I know which agreements need to be put in writing

Partnership

Partnerships most often become unstable not because people are bad. They become a problem when the conversation about money, roles, and exit happens only after disagreements arise, not before.

Do you actually need a partner

Before looking for a partner, it's important to understand what task you're trying to cover. If you need money, that could be an investor or another form of funding. If you need expertise, that's a consultant or contractor. If you need support, that's a mentor or a community. You need a partner when the model structurally doesn't work without another person: you can't run operations and sales at the same time, or you don't have access to customers that they have, or the business needs skills you can't buy at the start.

WHAT'S NEEDED	DO I HAVE IT	HOW CAN I COVER THIS NEED WITHOUT A PARTNER?	DO I NEED A PARTNER?
Startup money	yes/no		☐
Experience in the field	yes/no		☐
Connections and customers	yes/no		☐
Operations (day-to-day business management)	yes/no		☐
Legal knowledge	yes/no		☐

Where to look

Look through Russian-speaking business communities. You can see how a person thinks before any documents get signed. People from your own industry are a separate priority: a partner from the same field understands the context without you having to explain it.

Six questions to ask before signing

Before starting, it's important to discuss not just shares and money, but direction. Partners often think they want the same thing – until they actually start working. Write your answers down separately, then compare them.

- → Where are we taking the business in 2–3 years?
- → Who's responsible for what in day-to-day operations?
- → How is money split – profit and losses?
- → Who makes decisions, and which ones require both partners' agreement?
- → What happens if one partner wants to leave?
- → How do we part ways if our goals no longer match?

If there's no agreed answer on any point, the conversation isn't over.

What to put in the agreement

Verbal agreements get forgotten or interpreted differently. The agreement should cover four blocks.

Each partner's contribution – money, time, connections, expertise. Who works in operations, who's a passive investor. If the contributions are unequal, that gets written down too, not glossed over.

Splitting profit and losses – when profits are paid out, how much, and who decides. And separately – how losses are split if the business goes into the red.

Decision-making – which decisions each partner makes on their own, which need joint agreement, and what happens in case of disagreement.

The exit mechanism – how a share is valued, whether it can be sold to a third party, what happens if one partner wants to leave and the other doesn't. This is the one point almost no one writes down in advance – and it's exactly what creates the hardest situations.

Do you need a lawyer?

The legal effect of the agreement depends on its terms and the business structure you choose. A lawyer isn't there to complicate the process, but to make sure there are no weak points in the document. It's important to work with a lawyer who is familiar with Polish law, as templates from other countries may not be suitable. You can find one through recommendations from business communities.

Strategic session. Why have one?

A partnership isn't static – people and circumstances change. Once every six months it's worth meeting not to discuss everyday tasks, but to talk about direction: is everyone happy with how roles are split, do goals for the next year still match, what's changed in each person's personal plans. Separately: is there something one partner has wanted to say for a while but hasn't. Write down the conclusions.

Artifact

A signed partnership agreement, reviewed by a lawyer.

Check yourself

- ☐ It's clear why you need a partner and what task they cover
- ☐ All six questions have been discussed before signing
- ☐ Roles are documented in writing
- ☐ The exit mechanism is spelled out
- ☐ The agreement has been reviewed by a lawyer
- ☐ You've agreed on regular strategic sessions

Migrant-specific considerations and taxes

Business registration for migrants

Submitting a JDG registration application in Poland takes 15 minutes on ceidg.gov.pl. But that's just the application, not launching the business. After submitting the application, you still need to open a bank account, choose a tax regime, check your industry's requirements, and sometimes find an accountant. In practice, that takes weeks, not minutes.

Before: you need to understand whether your residence status gives you the right to open the business form you need. After: it turns out that ZUS (Zakład Ubezpieczeń Społecznych, the social insurance authority), the tax regime, VAT (podatek od towarów i usług, the equivalent of VAT/sales tax), and your industry's requirements are each simple on their own, but together they create a list of questions that require advice from people, not just articles.

Two forms of your own business:

JDG (Jednoosobowa działalność gospodarcza) — a sole proprietorship, similar to individual entrepreneur status. Registered online through ceidg.gov.pl, free, no founding capital. The standard choice at the start, if your residence status allows it.

Sp. z o.o. (Spółka z ograniczoną odpowiedzialnością) -- a limited liability company. The minimum share capital is 5,000 PLN. This means the founders must contribute assets (usually money, but in some cases other contributions) worth at least 5,000 PLN to the company. There is no general requirement to keep this amount permanently blocked in the company's bank account after registration. You can register a Sp. z o.o. through a notary or via the S24 online registration system. Unlike a sole proprietorship (JDG), it is generally available regardless of residence status.

The third option isn't a business form at all, but an intermediate step toward one. More on that in the next section.

SITUATION	WHAT'S AVAILABLE	WHY
Status allows JDG, services / freelance	JDG	Fast, cheap, minimal paperwork
Status allows JDG, offline business	JDG	The standard choice. Move to sp. z o.o. as you grow
Status doesn't allow JDG, services	An incubator → then JDG once your status changes	A way to work legally until you have grounds for JDG
Status doesn't allow JDG, need legal registration to sell goods	Sp. z o.o.	More expensive, but open to everyone
Selling physical goods	JDG or sp. z o.o.	An incubator doesn't fit here — incubators work through civil-law service contracts, not the sale of goods

Ukrainians – PESEL UKR

PESEL (Powszechny Elektroniczny System Ewidencji Ludności) is an 11-digit personal identification number used in Poland.

- **JDG (sole proprietorship):** A PESEL is generally required to register a business in the CEIDG register.
- **Sp. z o.o. (limited liability company):** A PESEL is not always required. Whether it is needed depends on the registration method (for example, S24 or registration through a notary) and the details of the shareholders and management board.
- **Business bank account:** Requirements vary by bank. Some banks require a PESEL, while others allow foreign founders to open an account using other identification documents.
- **Government services:** A PESEL is required for many Polish e-government services, including logging into official online portals.

Ukrainians who arrived in Poland after 24 February 2022 may receive PESEL UKR status. Under temporary protection rules, this status allows to stay, work, and run a JDG in Poland.

Belarusians – what status you need

There are no simplified rules. JDG is available if you have: a permanent residence permit; EU long-term resident status; refugee or subsidiary protection status; or a Karta Polaka (Pole's Card).

If you don't have a qualifying status, there are two options: sp. z o.o. (more expensive, but with no restrictions by status) or an incubator (cheaper at the start, but a temporary and narrower solution — see below).

Current list of qualifying grounds: biznes.gov.pl/pl/portal/00806

Business incubator: what it is and when it fits

It's important to separate two different questions right away: "through what form can I legally earn income in Poland" and "what is my business's legal form." An incubator only answers the first question. It isn't an alternative to JDG or sp. z o.o. — it's a way to work before you're able to open your own legal form, or a way to test an idea without registering anything.

Technically, an incubator is a Polish legal entity (a foundation or a company) that signs a civil-law contract with you (usually umowa o dzieło, a contract for specific work) for particular tasks or services. You bring in clients yourself; the incubator issues invoices in its own name and transfers money to you after deducting its fee and taxes. Legally, you're neither an employee in the usual sense nor an entrepreneur: you're a contractor under a civil-law agreement with a legal entity that provides you with its banking details, bookkeeping, and (for some incubators) help with legalizing your stay.

It fits services, freelance work, IT, marketing, design, and content — in other words, anywhere the result of the work can be framed as a "work" (dzieło) under the contract. It doesn't fit selling physical goods, or any business that needs hired staff, a warehouse, or premises for clients — that already requires your own legal entity.

Do you need incubator or not? Check what applies to you

Probably yes if:

- ☐ I don't yet have a karta pobytu that lets me open my own company (JDG) on general grounds
- ☐ I have a karta pobytu, but it's tied to an employer or a specific activity — my own company would conflict with its terms
- ☐ I want to test an idea or irregular income without committing right away to registration and bookkeeping
- ☐ I need to issue invoices right now, and opening my own company will take time I don't have

Probably not if:

- ☐ I'm planning to hire people soon, or build a larger structure
- ☐ My activity is selling physical goods (warehouse, delivery, purchasing)
- ☐ My activity requires a license (medical, legal, financial, or security services)

If more items from the first group apply to you, the incubator is worth considering. If something from the second group applies, either discuss that specific point with the incubator before signing, or look at JDG or another form right away.

The practical benefits

Lower taxes. This doesn't always apply equally — the amount depends on which type of contract the incubator can offer for your specific activity (see the money section below).

Less bureaucracy. The incubator handles bookkeeping and reporting.

A fast start. The contract with the incubator is signed online and quickly — full access to invoicing usually becomes available within 1–3 days after signing, with no visit to government offices and no registration of your own company.

For commercial incubators, this is exactly their value: fast legalization without bureaucracy. Infrastructure incubators (universities, tech parks) add access to mentorship and grants.

A contract for specific work (umowa o dzieło) generally does not involve ZUS social insurance contributions. As a result, it usually does not provide access to the health insurance coverage that may come with ZUS registration. Some incubators offer voluntary private medical insurance separately (for example, packages starting from around 89 PLN/month) as an additional service. This insurance is separate from ZUS contributions and does not replace social insurance obligations where they apply.

Two types of incubators

Infrastructure incubators — run by universities and tech parks. Aimed at long-term projects with growth potential: a tech startup, R&D, and similar. They provide a legal address, consulting, and sometimes access to EU programs and grants.

Commercial incubators — focus on helping individuals structure and manage income from service-based work (such as freelance, IT, design, or content creation), including cases involving foreign founders or migrants.

In practice, many incubators sit somewhere between the infrastructure and commercial types, so it matters more to look at the specific terms than at the category.

Popular incubators

The incubator market in Poland is active and closely tracked by migrant communities. As of 2026, the most frequently mentioned are: Twój Startup (including IT Zone), Łatwy Start, Moja Firma, Freedom Business Area, WeExpert (including Biznes Expert), Firma dla każdego, Lubelski Inkubator Przedsiębiorczości (LIP), Hello Poland, and Useme.

Each incubator has its own fee (usually 350–700 zł/month), its own payout speed, and its own willingness to work with complex legalization cases. A rating with up-to-date reviews from residents (mostly Belarusians and Ukrainians) is available at inkubatory.info.

Questions to check before signing with an incubator

Beyond the general terms (mentorship, bookkeeping, consulting), it's worth getting answers to specific operational questions — write the answers down rather than keeping them in your head.

Universal — ask these in any case:

Money:

- ☐ What's the fixed fee, and how much is the tax portion — can you show me a breakdown?
- ☐ Are there additional charges: for issuing an invoice, for a consultation, for leaving?
- ☐ How many days after the client pays does the money reach me?

Legality:

- ☐ What type of contract is used — umowa o dzieło, umowa zlecenie, or umowa o pracę?
- ☐ Does this type of contract include medical insurance? (for umowa o dzieło — usually not)
- ☐ How do you justify that this scheme isn't disguised employment, in case of a ZUS audit?

Practical matters:

- ☐ What happens if I want to leave — timelines, conditions, is there an exit fee?
- ☐ Are there restrictions on the type of activity or on clients' geography?
- ☐ Do you help with the documents needed to get a karta pobytu?

Additional, for a commercial incubator:

- ☐ Do you apply the 50% tax allowance for creative professions automatically, or does it need to be requested separately?
- ☐ Do you have public reviews or resident case studies?
- ☐ What happens to my current clients and contracts if your company closes or the scheme stops being valid?

Additional, for an infrastructure incubator:

- ☐ What specific mentorship or acceleration programs are available to residents?
- ☐ Are there examples of projects that received a grant or investment through your platform?
- ☐ What's your selection process — a competition, or do you accept everyone who meets the formal criteria?
- ☐ What are the requirements for resident status (for example, regular progress reporting, attending events)?
- ☐ What happens to intellectual property rights if I develop a product within your program? If this matters to you, make sure it's written into the contract, and sign a separate non-disclosure agreement.

Have a local lawyer review the contract before signing.

Bank account

Without an account you can't accept transfers from clients, or pay ZUS and taxes. Open one before your first sales.

Banks in Poland that work with foreigners: PKO BP, Santander Bank Polska (now Erste — the bank was renamed after the group was sold), mBank, Pekao, ING, Millennium, Alior Bank. PKO's reputation among migrants is mixed — some customers report cases of accounts being suddenly blocked, while others have a positive experience with the bank.

Opening requirements vary by bank, but banks almost always require a PESEL and a karta pobytu (or an equivalent status document). A lease agreement or zameldowanie (address registration) is sometimes requested, but in practice this isn't a strict requirement — banks are usually more interested in the formal existence of an address than in whether it matches where you actually live. Check the specific bank's requirements by phone before visiting.

For foreign clients or a fast start, Revolut Business and Paysera can be opened fully online.

Your industry's requirements

Translated guides and Russian-language forums lag behind the actual requirements. Check licenses, inspections, and premises requirements against primary sources.

PKD code (Polska Klasyfikacja Działalności) — the Polish classification of business activities, specified at registration, and helps determine your industry's requirements.

Licensed activities (concessions)

A concession in Poland is only needed for a narrow list of fields — the list is closed and shorter than it might seem: mineral extraction; trading in weapons, ammunition, and explosives; producing, distributing, and trading in fuel and energy (electricity, gas, heat); protecting people and property (security services); running a casino or gambling business; broadcasting radio and TV programs; and air transport.

A separate category is licenses (different from concessions — these require proof of qualification rather than general state permission for the activity): transport services (international freight and passenger transport), and some regulated professions (property appraiser, architect, tax advisor, attorney).

Most activities common among migrants — IT, design, marketing, consulting, tutoring, beauty services without medical procedures, small-scale retail — don't require concessions or licenses. But that doesn't mean there are no requirements at all: food service, cosmetology, and children's services almost always need a Sanepid (sanitary inspection) check, and a cash register may be required from the very first sale to an individual.

WHAT TO CHECK	WHEN IT APPLIES
Concession / license	Alcohol (retail sale of hard liquor is regulated separately from the general concession), security, transport, energy, casinos, air transport
Sanepid check	Food, cosmetology, children's services
Cash register	May be mandatory from the first sale to an individual — depends on the type of activity
Premises requirements	Floor area, ventilation, restroom, accessibility

Where to look: biznes.gov.pl → search by PKD code; the list of activities requiring a concession, license, or registry entry is on the same platform, under "Koncesja, zezwolenie lub wpis do rejestru działalności regulowanej." Useful search terms in Polish: "wymagania sanepid" (sanitary requirements), "licencja [type of activity]" (licenses), "czy [type of activity] wymaga koncesji" (whether a specific activity needs a concession).

Tip: a good way to get practical advice is to reach out to entrepreneurs in other cities. Since they're not direct competitors, they're often willing to share how they handle similar issues, where they look for information, and what they pay attention to. An entrepreneur in Gdańsk will talk about their voivodeship more openly than a competitor across the market in Warsaw.

Check your industry's requirements

My PKD code:

___

- ☐ Is a concession / license needed: yes no to check
- ☐ Is a Sanepid check needed: yes no to check
- ☐ Is a fiscal cash register needed from the first sale: yes no to check

Premises requirements:

___

Name of an entrepreneur in my niche I can talk to:

___

Taxes and bookkeeping

In Poland, an entrepreneur has several separate obligations at once, not just one tax:

TERM	WHAT IT IS	WHO PAYS	WHAT IT'S BASED ON	WHAT MATTERS FOR A MIGRANT
PIT (Podatek dochodowy od osób fizycznych)	Personal income tax	Individuals, including most JDG owners, with taxable income	On income, not revenue; income = revenue minus allowable expenses	Tax-free amount: income up to 30,000 zł. Up to 120,000 zł/year — 12%. Above 120,000 zł/year — 32%
CIT (Podatek dochodowy od osób prawnych)	Corporate income tax	Sp. z o.o. and other legal entities	On the company's profit, not turnover	A company may have a 9% or 19% CIT rate depending on conditions
VAT (Podatek od towarów i usług)	Value-added tax	Businesses, once the registration requirement applies	On sales, once the threshold is exceeded or the transaction is subject to VAT earlier	Exemption threshold from January 1, 2026 — 240,000 zł; standard rate 23%

TERM	WHAT IT IS	WHO PAYS	WHAT IT'S BASED ON	WHAT MATTERS FOR A MIGRANT
ZUS (Zakład Ubezpieczeń Społecznych)	Social insurance	The entrepreneur and/or employer, depending on the model	Not directly tied to profit — these are separate contributions	Important to budget for ZUS from the very start, since it's paid regularly

Bookkeeping is a separate, ongoing monthly function, not a one-time service. Migrants most often go wrong not on the size of a particular tax, but in not accounting for how all of this adds up together. Price your work based on what's left after taxes, contributions, and bookkeeping, not on revenue.

JDG or sp. z o.o. — which to choose

CRITERION	JDG	SP. Z O.O.
What it is	Sole proprietorship — activity of an individual	LLC — a legal entity
Income tax	PIT under the chosen regime	CIT of 9% or 19% at the company level + tax on dividends when paid out
ZUS contributions	Mandatory	A sole shareholder of a one-person Sp. z o.o. is generally subject to ZUS; in companies with several shareholders, obligations depend on the shareholder and management structure.
Bookkeeping	Simpler	Full accounting and stricter mandatory reporting
Launch	15 minutes on ceidg.gov.pl (the application — not the whole launch, see the start of the chapter)	A notary or the S24 system, from 5,000 zł declared founding capital
When it fits	Freelance, services, a small start	Several partners, significant liabilities, or a need to protect personal assets

For a migrant: JDG is a simpler entry point, but personal and business risk are more closely tied together. Sp. z o.o. looks more expensive, but separates personal assets from the business. If the business is small and still being tested — JDG. If there are partners or significant risks — sp. z o.o.

PIT for JDG — three tax regimes

The regime is chosen once — by the 20th of the month following your first month of income. After that, it can only be changed the following year. If you don't choose, the progressive scale applies automatically.

Skala podatkowa (the general scale) — 2026 rates: up to 120,000 zł of annual income — 12%; above 120,000 zł — 32% (only on the amount above the threshold, not the whole income); tax-free amount — 30,000 zł (no PIT is paid on this amount).

You can use tax deductions, and joint filing with a spouse may be advantageous — it helps lower the overall tax burden. Fits: a small income at the start, with deductible expenses.

Podatek liniowy (flat tax) — a fixed rate of 19% on all income; no tax-free amount, no deductions; simpler to calculate. Fits: stable, high income above roughly 120,000 zł/year.

Ryczałt ewidencjonowany (simplified turnover-based tax) — you pay on revenue; expenses aren't deducted. The rate depends on the type of activity under the PKWiU code (the Polish classification of services):

RATE	WHO IT'S FOR
8.5%	Some IT services (testing, tech support), some consulting
12%	Programming, software development, most IT
15%	Consulting, management services
17%	Some independent professions

Ryczałt works well if expenses are low and the rate is low. If expenses are high (rent, equipment, employees), skala or liniowy are usually better. An important note for migrants considering an incubator: the 50% deductible-expense allowance (which gives an effective rate of around 6% for creative professions under umowa o dzieło — see the incubator chapter above) works specifically under the skala logic, not ryczałt — these are different mechanisms and shouldn't be confused.

More detail: e-pity.pl, biznes.gov.pl

ZUS — how much to pay and when

ZUS is paid every month by the 20th of the following month, regardless of whether you had income or not. It's a fixed cost.

STAGE	PERIOD	AMOUNT (2026)	WHO / WHAT MATTERS
Ulga na start	First 6 months	Only the health contribution (składka zdrowotna); social contributions — 0	Usually for a new entrepreneur; doesn't remove health insurance
Preferencyjny ZUS	Next 24 months	About 456 zł/month in social contributions + składka zdrowotna	A reduced-rate period after ulga na start
Mały ZUS Plus	36 months within each 60-month period of running the business (this is the rule as of 2026 — previously it was treated more simply as "up to 36 months" in general; now it's a window that can reopen)	Contributions based on last year's actual income; condition — revenue up to 120,000 zł/year	Doesn't suit everyone; depends on income and formal conditions
Duży ZUS	After the reduced-rate periods	About 1,788–1,927 zł/month, not counting składka zdrowotna (the range depends on whether you pay for voluntary sick-leave insurance)	Full cost; needs to be budgeted into your financial model in advance

Condition for ulga na start: only for new entrepreneurs who haven't run a JDG in the last 60 months and aren't providing services to a former employer.

Składka zdrowotna (health insurance) is separate from social contributions. The amount depends on the tax regime: 9% of income under skala, 4.9% under liniowy, and fixed amounts by revenue tier under ryczałt. The minimum składka zdrowotna is tied to the minimum wage, which rises every year — better to check the current figure on zus.pl than to memorize it once and for all.

More detail: zus.pl, biznes.gov.pl/pl/portal/00284

VAT — when the obligation arises

VAT in Poland needs to be checked before launch, not after your first sales. From January 1, 2026, the exemption threshold for mandatory registration is 240,000 zł of annual turnover, the standard VAT rate is 23%, and the reduced rates of 8% and

5% apply only to specific categories of goods and services. Once the limit is exceeded, the entrepreneur must file VAT-R and operate as a VAT payer.

For a migrant, it's especially important to separately check whether a VAT obligation arises earlier than the general threshold when working with EU clients — in B2B deals and international services, the rules for determining the place of taxation can differ from the standard "turnover threshold" logic.

More detail: podatki.gov.pl

Accountant and tax advisor are different professions

An accountant (księgowy) keeps the books, prepares filings, and calculates contributions — that's enough for the everyday work of most JDGs.

A tax advisor (doradca podatkowy) is a licensed specialist who provides tax advice and can represent clients in tax matters. Official individual tax interpretations are issued by KIS (Krajowa Informacja Skarbowa), and other authorized representatives may also act on behalf of taxpayers in certain cases. A tax advisor is especially useful for complex issues where professional tax analysis is needed.

Bookkeeping usually costs 200–500 zł/month; a tax advisor's consultation costs noticeably more than an hour of an accountant's work.

Work out your real cost load before you start

Business form: JDG Sp. z o.o.

____

Tax regime: Skala Liniowy Ryczałt — rate ____%

____

ZUS stage: Ulga na start Preferencyjny Mały ZUS Plus Duży ZUS

____

ZUS per month (approximate):

____

Składka zdrowotna per month:

____

Bookkeeping per month:

____

VAT — mandatory? yes no check with an accountant

____

Total mandatory costs per month:

____

My planned revenue:

____

What's left after taxes and contributions:

____

If this number doesn't cover rent, your own pay, and a cushion, your price is too low.

Check yourself — taxes

- ☐ I've chosen a business form and understand the differences in tax burden.
- ☐ I've chosen a tax regime before receiving my first income.
- ☐ I know which ZUS stage I'm in and how much I pay monthly.
- ☐ I know when my VAT registration obligation will arise.
- ☐ I have an accountant before launching the business.
- ☐ I understand the difference between an accountant and a tax advisor, and know who to go to in my situation.
- ☐ I've calculated my real tax and administrative burden and set my price accordingly.

State support: who can get what

It's worth separating two questions: registering a business — open to EU/EEA citizens and to foreigners with the right residence status (permanent residence, EU long-term resident status, refugee or subsidiary protection status, a residence permit for running a business, and others) — and getting a grant to start one, which depends much more on your specific status.

The main direct grant is usually offered through the Powiatowy Urząd Pracy (PUP, district labor office). The available amount and conditions vary by district and applicant status, so check the current rules with your local PUP before applying.

To apply, you generally need to be registered with the PUP as unemployed. **Eligibility differs between groups:**

Ukrainians in Poland, including those with PESEL UKR status, may register as unemployed and apply for support under the rules applicable to their status.

Refugees and people with international or subsidiary protection status may qualify for additional support programs, depending on current regulations.

Belarusians without protection status may be eligible if their residence status allows registration as unemployed. Access and conditions depend on the type of residence permit and should be confirmed individually with the relevant authorities.

Other sources, not tied to unemployed status:

OWES (Ośrodek Wsparcia Ekonomii Społecznej) — helps with setting up and financing social enterprises, consultations and mandatory training, hiring and onboarding employees from vulnerable groups, developing social reintegration plans, and language, legal, professional, and integration support (courses, trainings, consultations).

PARP (Polska Agencja Rozwoju Przedsiębiorczości) — EU-funded grants open to any registered business; competition is high.

LGD (Lokalne Grupy Działania) — non-repayable grants up to 100,000 zł for rural businesses, tied to where you're registered.

Practical takeaway: no PUP grant doesn't mean no money — check PARP, LGD, OWES, or private grants instead of just the labor office.

Communities and networking in Poland

Check current activity before joining or visiting — communities and events change, and membership terms can shift from year to year.

Chambers of commerce & migrant business support

- Polish-Ukrainian Chamber of Commerce — Business advisory, legalization-of-stay support, networking events, and economic missions for Ukrainian entrepreneurs and companies trading with Ukraine.

- Belarus Business Centre (run by ZPP) — Information support, consulting, and legal guidance for Belarusian-owned firms operating in or moving to Poland.
- Ukrainian Business Center (PUIG) — A dedicated branch of the Polish-Ukrainian Chamber of Commerce offering registration, legal, and translation support specifically for Ukrainian-owned businesses.
- Polish Chamber of Commerce (KIG) — National umbrella chamber; useful for formal introductions, certificates of origin, and arbitration services.

Business networks & referrals

- BNI Polska — Structured business networking and referral groups; useful for finding local service providers, contractors, and trusted recommendations across Poland.
- Warsaw Business Club — Monthly networking events and expert workshops for business owners, aimed especially at international entrepreneurs living and working in Warsaw.

Contractor & service provider search

- ALEO — Polish company database; useful for searching and checking companies, suppliers, and service providers.
- Panorama Firm — Polish business directory; useful for finding local contractors and target companies by city or industry.
- Useme — Freelance and remote contractor platform; useful for design, development, marketing, translation, and business support.

Finding contractors and specialists

- Upwork — International freelance marketplace with Poland-based specialists: lawyers, accountants, developers, designers.

Accountants, tax advisors, and lawyers

- LAWMORE — Boutique law firm working with founders and small companies on contracts, IP, and corporate matters.
- Krajowa Izba Doradców Podatkowych (tax advisors' register) — Official register of licensed tax advisors (doradca podatkowy) — use it to verify someone is actually licensed before paying for advice.

Testing demand for your product or service — B2B

- LinkedIn — Professional networking platform for direct outreach to decision-makers and first B2B conversations.
- Panorama Firm — Polish business directory; useful for finding target companies and local service providers to approach.

Testing demand for your product or service — B2C

- OLX.pl — Largest Polish classifieds platform; useful for testing demand, pilot offers, and local services.
- Vinted — Popular resale/marketplace platform in Poland; useful for product-based businesses testing demand.
- Local Facebook neighborhood groups (e.g. Warszawa Lokalnie, Spotted Warszawa) — City and district community groups; useful for finding first customers and collecting feedback.
- Wykop.pl — Polish online community; useful for feedback on digital and consumer products.

Official Poland resources

biznes.gov.pl

gov.pl

ekrs.ms.gov.pl (KRS)

podatki.gov.pl

zus.pl

uodo.gov.pl

parp.gov.pl

bgk.pl

udsc.gov.pl

Promotion and marketing

Opening a business doesn't mean getting customers. You can register a company, find a space, renovate it, and prepare the product, and still end up without any inquiries. Marketing isn't something you need after you open — it's something you need before. The main question at the start:

> Where will your first 10 customers come from?

The first customers can come from social media, Google Maps, referrals, local groups, partnerships, marketplaces, an offline location, or advertising – but which of these paths works for you depends on your product, your city, and who your customer is. Below, we break it down step by step.

Understand where your first 10 customers will come from

Before launch, you should be clear on:

→ who the first customer is;
→ why they should come to you;
→ where they'll find out about the project;
→ where they'll verify the information;
→ how they'll submit a request or buy;
→ how you'll know a channel is working.

To answer this for your own project, work through the steps below — they break down the offer, the channel, and the funnel separately. After that, come back to this question: the answer will come together from what follows.

Formulate your offer

An offer is a short explanation of what's being offered, to whom, and why. It needs to be clear in your profile, on your website, on Google Maps, in ads, in a post, and in your first message to a customer.

Formula: The project helps ___________ get ___________ through ___________ without ___________.

Example (services): "Accounting support for migrant entrepreneurs in Poland who need to file reports without penalties and without figuring out local rules on their own."

Offer for the project:

____

Choose 1–2 distribution channels

Marketing isn't just Instagram. The channel should be chosen not by what's trendy, but by where the customer actually looks for this kind of product or service — and where exactly the customer looks for it in your country.

Local services: Google Maps, Instagram, referrals, Facebook groups, Telegram/Viber chats, partnerships, a storefront sign, BNI Polska, OLX.pl.

Products: Instagram, TikTok, a website, fairs, local shops, communities, OLX.pl, Vinted.

B2B: LinkedIn, business clubs, partnerships, referrals, events, cold outreach, expert content (there's less difference by country here than in B2C).

Main channel:

Additional channel:

Referral / partnership channel:

Build a mini funnel

Promotion isn't just "posting something." You need to understand the customer journey:

> saw it ⟶ understood it ⟶ trusted it ⟶ submitted a request ⟶ bought ⟶ came back / recommended it

If the funnel breaks, you won't get inquiries. For example: a person saw the ad but didn't understand the address; got interested but couldn't find the booking button; messaged but waited a long time for a reply.

Mini funnel for the project:

Where will the customer see the project:

Where will they understand the offer:

What will help them trust it:

How will they submit a request:

How will they buy:

How will they come back / recommend it:

Check your trust signals

For a new business, trust has to be built deliberately. Especially if the founder is a migrant and the customer doesn't yet have any experience interacting with the project.

In services, training, beauty, consultations, kids' activities, studios, and local services, the first customers often come not "to the brand" but to a specific person — a personal brand works especially well there (see the beauty studio case below). In product businesses and B2B, trust is more often built not through the founder's face but through reviews, case studies, and clear terms — a personal brand isn't essential there.

Your profile / page already has:

- ☐ real photos
- ☐ contact info
- ☐ address / city

- ☐ prices and terms
- ☐ reviews
- ☐ a way to book
- ☐ information about the founder / team
- ☐ language the local customer understands

Do you need a personal brand: yes / no / partly

____

Localize your promotion

Marketing can't just be translated from Russian into Polish. Localization means language, style, visuals, platforms, customer expectations, and the usual way of choosing. What worked in Belarus or Ukraine may not work in Poland.

You need to check:

→ error-free language;
→ local platforms;
→ communication style;
→ visuals;
→ reviews;
→ seasonality;
→ customer behavior;
→ where people actually look for this kind of service or product.

What needs to be localized in the project:

____

Who can check the local context:

____

Use referrals, communities, and partnerships

The first customers often arrive faster not through ads, but through trust: referrals, local groups, diaspora chats, business clubs, and partnerships.

Partnership examples: a salon + a photographer; a kids' studio + a nearby café; an accountant + a lawyer; a café + a local brand; a course + a migrant community; a bar + event organizers; a bakery + nearby offices or cafés.

What you can do at the start:

→ join 2–3 relevant groups;
→ meet neighboring businesses;
→ find a partner with a similar audience;
→ ask your first customers to leave a review;
→ host a joint event;
→ offer a mutual referral;
→ attend a business meetup or BNI;
→ find a micro-influencer in your city.

Groups / communities:

Potential partners:

First partnership action:

Track inquiries and sales, not likes

Likes and reach aren't the same as sales. At the start it's important to track simple metrics: how many people saw it, how many clicked through, how many messaged, how many asked the price, how many booked, how many bought, how much money was spent, what an inquiry cost, which channel performed best.

Example of filling this in for a week: Instagram — 5 posts; 1,200 views; 8 DMs; 2 sales; €0 spent (organic); conclusion — there are inquiries, but the sales conversion rate is low, worth checking response speed. Google Maps — profile updated, photos added; 300 listing views; 4 phone inquiries; 3 sales; €0 spent; conclusion — the best-converting channel, worth strengthening first.

CHANNEL	WHAT WE DID	INQUIRIES	SALES	SPEND	CONCLUSION
Instagram					
Google Maps					
Referrals					
Partnerships					

The channel to strengthen:

The channel to change / drop:

Example

Beauty studio. When a personal brand brings in the first customers. The owner of a beauty studio initially promoted herself through a personal brand. People came not just "to the studio," but to a specific person: they saw her style, the quality of her work, her approach, and how she treated clients.

Check yourself

- ☐ It's clear where the first 10 customers might come from.
- ☐ The offer is stated in 1–2 sentences.
- ☐ It's clear who makes the purchase decision.
- ☐ You've chosen 1–2 main promotion channels suited to your type of business and country.
- ☐ There's a profile / page where the customer can check out the business.

- ☐ The customer can quickly submit a request or get in touch.
- ☐ You've built a mini funnel from first contact to purchase.
- ☐ You've checked trust signals, photos, reviews, contact info, and terms.
- ☐ It's clear whether you need a personal brand.
- ☐ You've chosen groups, communities, or partners.
- ☐ You've launched your first promotion test.
- ☐ You're tracking inquiries, sales, and spend.
- ☐ You've decided which channel to strengthen and which to change.

Resources

General tools: Tilda, Canva, CapCut, Google Forms, Typeform, Google Sheets, Meta Business Suite, TikTok, Google Business Profile, Google Analytics, ChatGPT.

Poland: Instagram, TikTok, Google Maps, Facebook groups, BNI Polska, OLX.pl, Vinted, local business clubs, diaspora communities.

Before launch, check where the audience is actually active right now: platforms and rules change quickly.

Launch

By this point you have a model, finances, and a plan. This chapter is about what happens when all of that meets reality.

The first two weeks – observation

In the first two weeks, don't try to improve things right away. First understand what's happening. Keep a launch journal – notes on your phone, a spreadsheet, or paper. Every day, take one minute for three questions:

What worked today?

____

What caused friction – for the customer or for me?

____

What surprised me?

____

Survey your first customers

After your first interaction with each new customer, ask three questions directly:

- → How did you find us?
- → What convinced you to try it?
- → What was inconvenient or unclear?

Your first 10 customers are the main source of information about how the model actually works. Their answers are worth more than any analytics at the start. It often turns out the audience is a bit different than you expected, or the value is perceived differently. That's not bad – it's information.

The first payment from a stranger matters more than any like or review from people you know. Note down where that person came from.

Track three numbers weekly

WEEK	METRIC	PLAN (PESSIMISTIC)	PLAN (NORMAL)	PLAN (OPTIMISTIC)	ACTUAL
1	Revenue				
1	Number of customers				
1	Cash balance				
2	Revenue				

Revenue shows whether you're selling at all. Number of customers shows whether there's a real flow or everything rests on two or three people. Cash balance shows how much time you have.
Continue the table using the same structure for the following weeks.

When the plan isn't working

If revenue is below plan, first figure out the nature of the problem: are people not coming, or are they coming but not buying? These are different problems with different solutions – don't mix them up.

Once the nature of the problem is clear, choose one specific next action rather than just "trying something else." Testing (the first weeks, customer surveys, metrics) isn't about confirming the idea at any cost – its job is to show what to keep and what to change, before the investment grows.

Possible solutions:

- → keep going;
- → narrow the audience;
- → change the buyer;
- → change the format;
- → change the price;
- → change the channel;
- → test again;
- → pause;
- → give up.

Find people from your industry before you launch

Join a Russian-speaking business community in Poland before opening. Mistakes that cost months and money get discussed there in five minutes. One entrepreneur only joined after opening her salon and says she could have avoided a lot of problems.

Look for people in the same niche, but not in the same city – they don't see you as a competitor and are more willing to share their experience.

Useful resources: BNI Polska (business networking and referrals), the Polish-Ukrainian Chamber of Commerce (events, business advisory, legalization support for Ukrainian entrepreneurs), the Belarus Business Centre run by ZPP (consulting and legal guidance for Belarusian-owned businesses), and the Warsaw Business Club, which runs monthly networking events for business owners.

Telegram groups: @by_startups, @business2belarus — a Belarusian community of business owners, mostly small business, @uhub_by — a large group focused on startups, and BelTech — a well-known entrepreneurial community. There are other groups worth finding as well.

Artifact

Metrics table for the first 3 months: revenue, number of customers, cash balance – weekly.

Check yourself

- ☐ Received the first payment from a real stranger
- ☐ Filled in the launch journal daily for the first two weeks
- ☐ Surveyed the first 10 customers: how they found you, what they liked, what was inconvenient
- ☐ Filling in the metrics table weekly
- ☐ Joined a Russian-speaking business community in Poland
- ☐ Have at least one person from your industry you can ask for advice

Are you ready to be an entrepreneur?

Starting a business is scary. That's normal, and everyone we talked to confirms it. But fears differ from person to person, and it's important to understand yours before the start, rather than dealing with it in the middle of a crisis.

Do you know how you personally react to pressure, uncertainty, and failure, and do you have at least a minimal structure in place for that? This chapter will help you figure it out.

Assess your readiness

Answer three questions to understand your strengths and possible risks before starting. Respond based on your first reaction and your current situation.

Financial cushion. How many months can you work without income before financial pressure affects your decisions?

If your financial resources are very limited and financial concerns are already influencing your choices, this is an area of risk. If you clearly understand your available time and resources and they do not prevent you from making decisions, you have a stronger foundation. If you realize your financial cushion is not sufficient, calculate your minimum monthly expenses and decide whether you need an additional income source during the transition period.

Clarity of purpose. Do you understand why you're opening this specific business right now?

If you only have a vague feeling that you "should try" and find it difficult to explain the idea, it is worth clarifying your goal before starting. If you can describe your purpose in two sentences and answer the main questions about your idea, this is a good sign of readiness.

Tolerance for uncertainty. How do you feel about not knowing the outcome for weeks?

If uncertainty prevents you from taking action, divide decisions into three categories: what you can decide now, what requires more information, and what can be delegated. This will not remove all risks, but it can help you move forward more consistently and avoid spending energy trying to control everything at once.

How to read the result

A weak area in any of the three points does not mean you are not ready to start. It highlights a specific risk that is worth addressing. You do not need to eliminate every risk before opening, but it is useful to choose one concrete action that can improve the situation this week.

Find your psychological type

The second tool – the MBTI test at 16personalities, 15–20 minutes, free. Use it as an exercise for self-reflection rather than a diagnostic or predictive tool. It will not tell you whether you are suited for business or predict your future success. Instead, it can help you reflect on your working preferences, possible challenges, and areas where you may need to develop new habits or seek additional support. Keep in mind that MBTI has limited scientific validity, so treat the results as a starting point for reflection rather than an objective assessment.

Examples:

ENFP – finds customers easily, sells well. Weak point: routine – spreadsheets, taxes, repetitive tasks tend to be put off. Solution: delegate operations from day one, or set up strict reminders.

ISTJ – methodical, finances and paperwork in order. Weak point: when reality diverges from the plan, tends to redo spreadsheets instead of taking action. Solution: accept in advance that deviating from the plan is a normal part of the work, not a failure.

After the test, don't just remember your type – read more about it online. There's a lot written about the strengths and weaknesses of each type specifically in the context of work and business.

My type:

____

My weak point at the start:

____

What I'll do about it:

____

Make an agreement with yourself before you open

Don't promise yourself that "this is forever and it has to work." Not because you should brace for failure, but because that mindset keeps you from falling apart when something goes wrong – and something always will.

Under what conditions will I change my approach in 6 months:

____

What exactly will I change – the niche, the model, the format:

____

My next step in that case:

____

Real example

One entrepreneur opened a school and had zero customers in the first months. Another invested all his savings and ran at a loss for a long time. One entrepreneur opened a café with costs of several thousand euros a month – and revenue in the first days close to zero.

All three are still running their businesses. But all three say the same thing: it was psychologically hard – that moment when it feels like you made a mistake and you have to admit it.

The fear of failing and losing money is real. But it becomes less paralyzing when you already have an answer to the question: what will I do if it doesn't work out? Not "give up" or "keep going at any cost," but a specific Plan B.

Map your energy

Fill this in twice: before opening – as a guess, and three months in – as reality. Before opening, most people think the main source of fatigue is the workload. Three months in, it turns out it's not about how many tasks there are, but what kind they are.

Think along four dimensions: tasks (what exactly you do), people (who you interact with), conditions (when and where you work), result (what you get out of it).

	GIVES ENERGY	DRAINS ENERGY
Tasks	coming up with solutions, negotiating	repetitive, same-type tasks
People	clients who know what they want	people who don't follow through on agreements
Conditions	mornings, working in quiet, a clear deadline	waiting on someone else's decision, vague deadlines

	GIVES ENERGY	DRAINS ENERGY
Result	visible within a day, fast feedback	no clarity for a long time on whether I'm making progress

The examples above describe someone else. Yours may be completely different.

	GIVES ENERGY	DRAINS ENERGY
Before opening (guess)		
After 3 months (reality)		

Once you've filled in both columns, look at the right one. Don't try to remove everything – that's impossible at the start. Ask yourself three questions:

→ What can I stop doing altogether? Sometimes a task seems mandatory, but on closer look it can be dropped, delegated, or automated.

→ What can be shifted? If repetitive tasks wear you down, batch them into one block once a week instead of coming back to them every day.

→ What will I have to tolerate for now, and for how long? Some things are unavoidable at the start. But it's important to know that it's temporary, and exactly when you'll be able to move past it.

The goal isn't to remove everything unpleasant. The goal is to make the sources of fatigue visible: if you don't understand where they come from, you can't do anything about them.

Check yourself

- ☐ Rated your readiness on all three dimensions and know what to do about low scores
- ☐ Took the MBTI, wrote down your type and your weak point at the start
- ☐ Set the conditions for revisiting the plan after 6 months
- ☐ Filled in the first column of the energy map

Artifacts

- Readiness self-assessment (financial cushion, clarity of purpose, tolerance for uncertainty)
- Psychological profile (MBTI)
- Personal entrepreneurial agreement
- Energy map (hypothesis)

Before you go

You've now been through the whole path: the idea, the model, the strategy, the money, the team, the paperwork, the marketing, the launch, and your own psychology along the way. That's a lot — and if you've filled in even half of the artifacts in this toolkit, you already know more about your business than most people do before they open.

Not everything will go the way you planned. That's normal, and every entrepreneur we talked to for this toolkit said the same thing. What matters is that you keep checking what's actually happening against what you expected, and you change course when the evidence asks you to — not in a panic, but on purpose.

Starting a business in a country that isn't the one you grew up in adds a layer most guides don't talk about: a new language, new rules, new institutions, and the quiet effort of building trust from scratch. You're doing that on top of everything else. It's worth acknowledging.

We wish you the best with it. Go build something great!

BISEB School of Economics & Business

This toolkit was created by students of the BA in Business Economics program at BISEB School of Economics and Business (Vilnius, Lithuania) during the Spring 2026 semester as part of the pilot Business Clinic course. Business Clinic is a practice-based educational initiative where students, under the supervision of experienced mentors and business professionals, work on real entrepreneurial challenges and develop practical resources for entrepreneurs. The BISEB business clinic is primarily aimed at supporting entrepreneurs from Belarus and Ukraine with migration experience in Lithuania and Poland.

The guide provides answers to frequently asked questions (FAQ) relevant to entrepreneurs starting or developing a business in Lithuania and Poland. The information included herein is based on insights obtained through customer development interviews, practical project work, and publicly available sources. All materials were prepared and reviewed under the supervision of experienced mentors.

This toolkit is part of a series developed within the pilot Business Clinic project and includes:

- How to start a business in Poland
- How to start a business in Lithuania
- Startup toolkit for Belarusian and Ukrainian founders
- Fundraising toolkit

All toolkits are available in Belarusian, Ukrainian, and English. To access other toolkits in the series, please visit the Business Clinic project page: https://www.biseb.school/business-clinic.

The implementation of the pilot Business Clinic course was made possible with the support of The German Marshall Fund of the United States and co-funding from the European Union. The views and opinions expressed are those of the authors and do not necessarily reflect the views of The German Marshall Fund of the United States, the European Union, or any affiliated institutions. The content is provided for informational purposes only.

Co-funded by the European Union

G | M | F The German Marshall Fund of the United States
STRENGTHENING TRANSATLANTIC COOPERATION