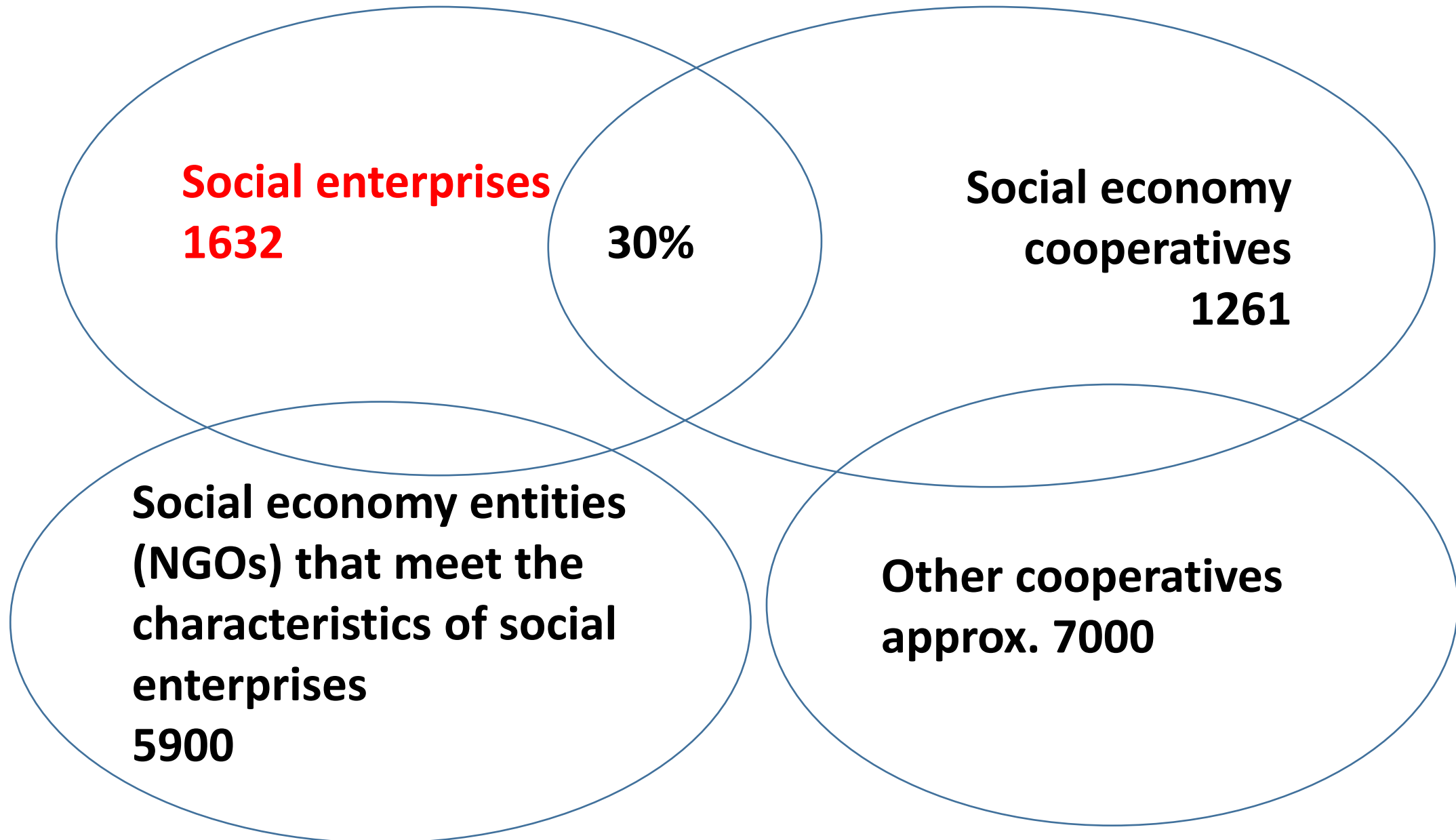


Poland – building a sustainable support infrastructure for social enterprises

Cezary Miżejewski

Structure of Polish social entrepreneurship



Employment of people with disabilities

People at risk of social exclusion in social enterprises according to the KLON/JAWOR research (2025)

In an average 8-person team of a social enterprise, approx. 5 people belong to the group at risk of social exclusion (61% of the team).

75% are unemployed or looking for a job (including 47% of unemployed people, 13% of long-term unemployed people, 15% of job seekers),

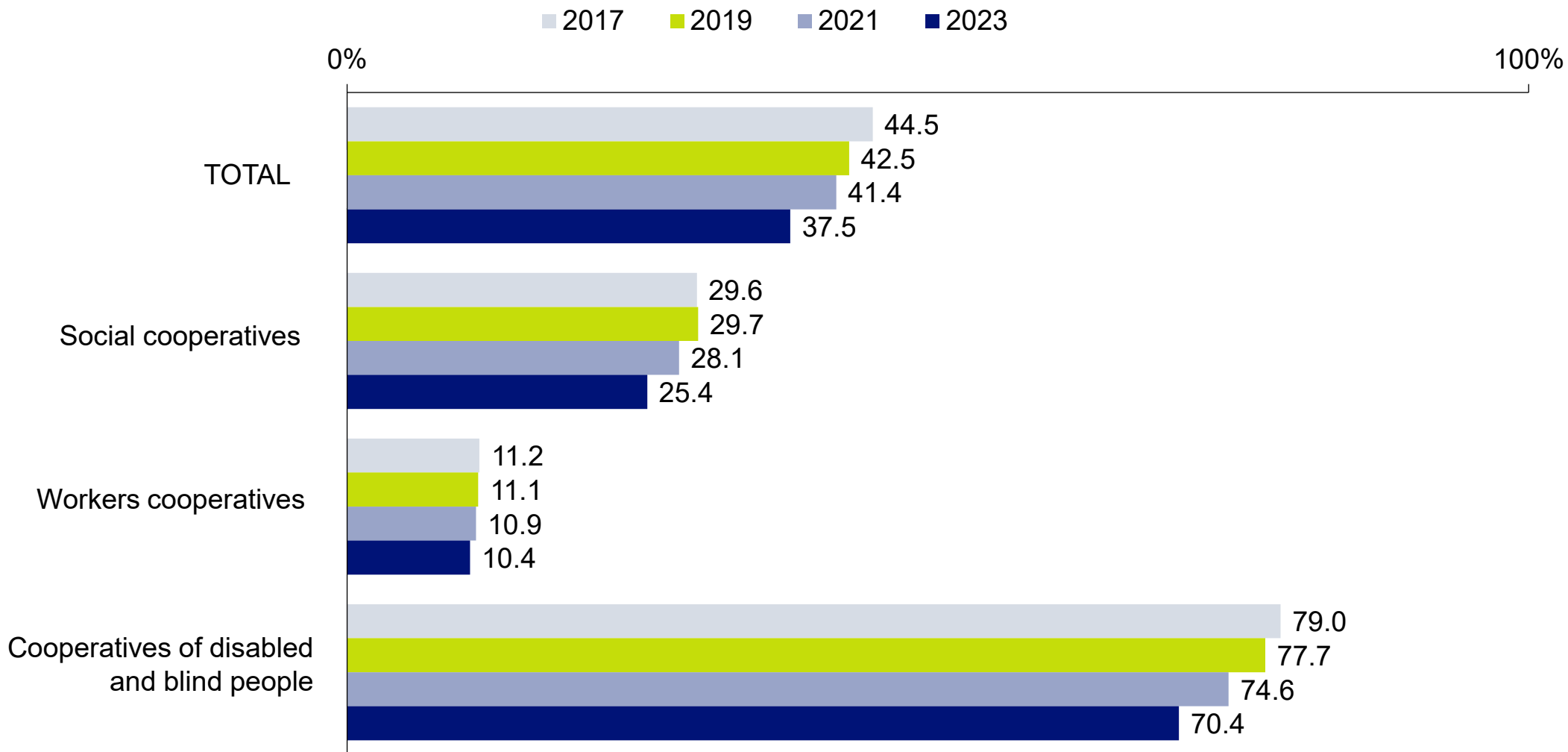
36% are people with disabilities,

6% are elderly people,

4% are people with mental disorders

Employment of people with disabilities

Share of people with disabilities among full-time employees of social economy cooperatives



Data from the Central Statistical Office (2025)

Support system for the social economy and social enterprises

- 1) Activities of public policies and cooperation system
- 2) Direct support for creation of social enterprises and social cooperatives
- 3) Repayable instruments
- 4) Advisory and educational support
- 5) Legal and financial instruments
- 6) Other types of support from national funds and ESF+

(1) Activities of public policies and cooperation system

Programme activities

- National Program for Development of Social Economy
- Regional Programs for Development of Social Economy

Organisational activities

- Ministry of Family, Labor and Social Policy (Social Economy Department)
- Regional Social Policy Centers (voivodeship self-government units)
- Social Economy Support Centers (entities selected in a competition by the voivodeship self-government)
- District (powiat) Employment Offices

Participatory Activities

- National Committee for Development of Social Economy (at the Ministry)
- Regional Committees for Development of Social Economy (in voivodeship self-governments)

(2) Direct support for creation of social enterprises and social cooperatives

Support for job creation and its sustainability for 12 months

- Social Economy Support Centers – from EFS+ funds – 63,000 PLN (approx. 15,000 €)
- District (poviat) Employment Offices – from the national Labor Fund – 63,000 PLN (approx. 15,000 €)

Employment support for people with disabilities

- District (poviat) Employment Offices from the State Fund for Rehabilitation of People with Disabilities – 101,000 PLN (approx. 23,800 EUR) provided that employment lasts at least 36 months

Reimbursement of social security contribution

- District (poviat) Employment Offices – optional co-financing from the Labor Fund of social security contributions for up to 36 months for employees of social enterprises at risk of social exclusion

(3) Repayable instruments for social economy

Loans from Bank Gospodarstwa Krajowego (BGK) (through intermediaries)

- Start-up loans – up to 100,000 PLN (approx. 23,500 €) for up to 5 years, interest rate 0.25% per annum. Up to 40% of loan can be forgiven (e.g., employment of a person with disabilities, accessibility)
- Development loans – up to 500,000 PLN (approx. 117,800 €); for up to 5-7 years, interest rate 0.25% per annum. Up to 40% of loan can be forgiven (e.g., employment of a person with disabilities, accessibility)
- Liquidity loans – up to 40% of annual turnover, not exceeding 70,000 PLN (approx. 16,500 €) – up to 3 years
- Mission loans (jobs for people from Ukraine) – up to 100,000 PLN (approx. 23,500 €) for up to 5 years, 0% interest. Possibility of forgiveness of up to 25%
- Guarantees – up to 80% (no more than 600,000 PLN)

(4) Advisory and educational support

Support services for social economy entities are provided by non-governmental Social Economy Support Centers (currently 60), selected through a competition, accredited by the Ministry. They carry out tasks in the areas of:

- local animation;
- creating social economy entities and social enterprises, supporting their activities, and financing job creation;
- supporting reintegration activities undertaken by social enterprises;
- supporting social economy entities and social enterprises in public procurement procedures;
- strengthening the human, financial, and innovation potential of social economy entities and social enterprises, and providing them with business support.

(5) Legal and financial instruments [1/2]

Support from the State Fund for Rehabilitation of People with Disabilities (PFRON) related to employment of people with disabilities:

- **Salary subsidy for employees** with disabilities (available to all employers); up to 4,140 PLN (approx. 975 €) for severe multiple disabilities, 2,760 PLN (approx. 650 €) for severe disabilities, and correspondingly lower for other disabilities – 365 € for moderate disabilities
- **For social enterprises**, subsidy of **up to 50% of interest on loans** for the rehabilitation of people with disabilities
- **For social enterprises**, **reimbursement of additional costs** resulting from employing people with disabilities (provided that at least half of the employees are people with disabilities)
- **For social enterprises**, **reduction of PFRON contributions for purchases at social enterprises and vocational activity centres (ZAZ)** employing disabled people.

(5) Legal and financial instruments [2/2]

Public procurement simplifications:

- ability to reserve so-called 'low threshold' contracts for social cooperatives and social enterprises (procurements up to 130,000 PLN, approx. 36,432 €)
- easier verification of conditions for access to contracts for social, health and cultural services (Article 27)

Tax exemption

- Income from social enterprises operating **for reintegration purposes** that are allocated to reintegration will be **exempt from corporate income tax**

(6) Other types of support from national funds and ESF+

- **Ministry's Programme "It's Worth Being a Social Enterprise!" for 2023-2025 (approx. 22 milion PLN, approx. 5,200,000 € annually)** for employment support, reintegration of social services, or running costs
- The National Recovery Plan. **Programme "Resilience and Development of Social Economy and Social Entrepreneurship" for 2022-2025** (approx. 200 milion PLN, approx. 47 milion €). This is an important opportunity for investment support. Unfortunately, this is a one-time project.
- **Financing statistical research** in cooperation with the Central Statistical Office
- **Support for networking, franchises, and clusters, support for creation of social enterprise organisations, and support for training and consulting** (including ICT, Interim)

Thank you very much for your attention!