

EFNISYFIRLIT

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1 INNGANGUR

1.1 Bakgrunnur

Frá hruni kommúnistans árið 1989 hafa framfarir Póllands í efnahagsmálum verið mjög mikilar. Pólland er að færast í nútímalegra horf og er í dag frjálst og lýðræðislegt ríki.

Pólland leggur ríka áherslu á að samlagast öðrum Evrópuríkjum, sem er mjög skiljanlegt ef litið er til sögu Póllands. Fyrir um ári fékk Pólland inngöngu í NATO sem markaði ákveðin tímamót vegna þess að fyrir lönd í Mið- og Austur Evrópu er NATO í raun eina leiðin til að tryggja stöðugleika og frið í álfunni¹. Meginmarkmið pólskra yfirvalda er nú að fá aðild að Evrópusambandinu. Aleksander Kwasniewski, forseti Póllands, segir að sú aðild muni styrkja lýðræði, réttarríki og efnahag Póllands og það sem áunnist hefur í Póllandi frá 1989².

Viðskipti Íslands og Póllands hafa verið nokkuð góð í gegnum tíðina að mati Halldórs Blöndal, forseta Alþingis. Ýmsir möguleikar eru fyrir hendi um frekari samskipti þjóðanna, þá sérstaklega í sjávarútvegi en einnig í landbúnaði, ferðamannaþjónustu og viðskiptum almennt. Adam Pawlowicz, forseti Polish Agency for Foreign investment, nefndi þrjár ástæður þess að ákjósanlegt væri að eiga viðskipti við Pólland á pólsk-íslenska viðskiptadegi Verslunarráðsins sem haldin var í tengslum við komu forseta Póllands hingað til landsins³. Í fyrsta lagi nefndi hann staðsetningu landsins sem er í miðri Evrópu, hvort sem litið er á breiddar- eða lengdargráður. Í öðru lagi er markaðurinn stór þar sem íbúar eru um 40 milljónir. Að síðustu er vinnuaflið bæði ódýrt og gott, en mikið er af ungu og vel menntuðu fólki.

Tilgangur með þessari landaskýrslu, sem unnin er í maí 2000, er að upplýsa stjórnendur íslenskra fyrirtækja sem hyggja á útflutning til Póllands. Nauðsynlegt er að undirstrika það að skýrslan er ekki markaðsathugun sem greinir tækifæri íslenskra fyrirtækja heldur er hér um að ræða samansafn staðreynda um landið, stjórnvöld, efnahaginn, skatta og tolla sem er hverjum útflytjenda nauðsynlegar. Megintilgangur skýrslunnar er að setja mikilvægar upplýsingar um Pólland, sem finnast víðs vegar á veraldrarvefnum, á einn stað.

1.2 Samskipti milli Íslands og Póllands

1.2.1 Viðskipti

Hér að neðan má sjá viðskipti Íslands og Póllands árin 1995-1999⁴.

Mynd 1.1. Útflutningur í milljónum ISK

Útflutningur	1995	1996	1997	1998	1999
Millj. ISK (Fob)	112,2	303,4	319,2	299,9	264,1
Breytingar frá fyrra ári		170,40%	5,20%	-6,00%	-11,90%
Hlutfall af heildarútflutningi frá landinu	0,10%	0,20%	0,20%	0,20%	0,20%

Heimild: Utanríkisráðuneytið

Mynd 1.2. Innflutningur í milljónum ISK

Innflutningur	1995	1996	1997	1998	1999
Millj. ISK (Cif)	1.459,60	2.660,60	822,9	2.570,70	1.738,30
Breytingar frá fyrra ári		82,30%	-69,10%	212,40%	-32,40%
Hlutfall af heildarinnflutningi til landsins	1,30%	1-0%	0,60%	1,50%	0-0%

Heimild: Utanríkisráðuneytið

Í töflunum hér að neðan eru útflutningsvörur Íslands til Póllands og pólskar innflutningsvörur listaðar⁵. Tölurnar eru frá janúar til desember. Vörum er skipt niður eftir flokkun Hagstofu Íslands. Útflutningur á fiskafurðum, kísiljárn, kísilgúr og lýsi er sýnilega mestur.

Mynd 1.3. Útflutningur 1998 eftir hagstofuflokkun

Útflutningur 1998				
Tímabil	Einingar	Magn (kg)	Fob verð (kr)	Cif verð (kr)
130, Fryst síld, heil og flök		722.303	39.641.922	
155, Heilfrystur karfi		33.033	4.230.617	
160, Heilfrystur flatfiskur		1.118	214.087	
165, Annar heilfrystur fiskur		1.225.199	83.328.643	
240, Fryst rækja		8.130	3.035.579	
280, Þorskalýsi til manneldis		60.410	60.174.699	
350, Loðnu- og síldarlýsi		2.100	151.112	
399, Aðrar sjávarafurðir		1.140	71.618	
800, Fiskmeti í loftþéttum umbúðum		5.428	3.173.695	
815, Kísilgúr		180.898	3.686.574	
830, Loðsútuð skinn	21.535	13.865	60.154.515	
860, Þrjónavörur, aðallega úr ull		30	135.851	
880, Kísiljárn		512.200	27.276.044	
890, Rafeindavogir		90	600.119	
893, Ýmis búnaður til fiskveiða	1	30	703.939	
895, Vélar til matvælavinnslu		30	37.617	
899, Aðrar iðnaðarvörur	1	6.277	11.588.281	
935, Endurbætur fiskiskipa	1	3.296	1.648.692	
990, Aðrar vörur			35.783	
Samtals:	21.538	2.775.577	299.889.387	

Heimild: Hagstofa Íslands

Mynd 1.4. Útflutningur 1999 eftir hagstofuflokkun

Útflutningur 1999				
Tímabil	Einingar	Magn (kg)	Fob verð (kr)	Cif verð (kr)
165, Annar heilfrystur fiskur		473.211	22.771.927	
225, Önnur fryst fiskflök		3.753	218.546	
230, Frystur fiskmarningur		13.172	836.104	
280, Þorskalýsi til manneldis		67.886	68.750.617	
355, Annað lýsi		5.860	380.713	
690, Aðrar landbúnaðarafurðir		95.000	6.475.702	
800, Fiskmeti í loftþéttum umbúðum		14.363	6.083.198	
825, Fiskkassar, trollkúlur og netahringir		10.914	3.466.405	
830, Loðsútuð skinn	13.149	6.014	20.209.298	
855, Fiskinet og -línur, kaðlar oþh		3.452	830.904	
860, Þrjónavörur, aðallega úr ull		2	17.824	
865, Annar fatnaður	240	2.162	29.152	
890, Rafeindavogir		203	6.699.212	
893, Ýmis búnaður til fiskveiða		12.930	2.266.324	
895, Vélar til matvælavinnslu		210	166.520	
899, Aðrar iðnaðarvörur	3	227.451	124.714.803	
990, Aðrar vörur		91	216.915	
Samtals:	13.392	936.674	264.134.164	

Heimild: Hagstofa Íslands

Mynd 1.5. Innflutningur 1999 eftir hagstofuflokkun

Innflutningur 1999	Einingar	Magn (kg)	Fob verð (kr)	Cif verð (kr)
Tímabil				
017, Kjöt og kjötvörur, óta		347	68.428	223.865
034, Fiskur, nýr, kældur eða frystur		94.607	27.419.542	30.466.157
036, Skelfiskur og lindýr		842.301	85.011.591	93.776.423
048, Vörur úr korni, mjöli og sterkju		164.824	44.913.711	48.515.865
054, Grænmeti, nýtt, kælt eða fryst		2.375	45.236	50.823
056, Grænmeti, varið skemmdum		86.686	4.773.827	5.323.310
058, Ávextir og vörur úr þeim		38.940	4.768.982	5.153.933
062, Sælgæti úr sykri		334	71.034	81.536
071, Kaffi og kaffilíki		47	20.169	23.714
073, Súkkulaði og vörur úr kakói		917	542.278	626.354
098, Aðrar unnar matvörur		89	30.515	38.356
112, Áfengir drykkir	14.393	26.031	1.884.757	2.296.831
122, Unnar tóbaksvörur		1	2.304	2.556
222, Fræ til vinnslu á linri olíu		26	11.300	11.766
248, Trjáviður, sagaður oþh		6.900	674.036	811.848
274, Brennisteinn		3.905	130.875	150.085
278, Önnur óunnin jarðefni		25	1.008	1.246
291, Óunnar efnivörur úr dýraríkinu		180	32.590	37.784
292, Óunnar efnivörur úr jurtaríkinu		1.326	97.145	154.459
321, Steinkol		12.733.500	33.422.685	50.363.161
325, Koks og hálfkoks		4.855.800	41.387.667	48.858.056
514, Köfnunarefnissambönd		1	15.973	17.848
522, Ólífræn kemísk frumefni		21.000	538.329	643.852
523, Mál-/peroxýsölt ólífrænna sýrna		300	16.081	16.717
533, Dreifulítur, málning, lökk oþh		2	19.509	20.609
541, Lyfja- og lækningavörur		11	18.686	20.363
542, Lyf, þmt dýralyf		3	2.239	3.274
551, Rokgjarnar olíur, ilm/-bragðefni			2.591	2.879
553, Ilmvötn, hreinlætis-og snyrtivörur		49	47.458	51.041
581, Plástslöngur, -pípur og -hosur		79	107.725	221.714
582, Plástplötur, -stengur oþh		42	14.365	15.638
593, Sprengiefni og flugeldavörur		103.839	10.409.633	11.774.180
612, Vörur úr leðri og samsettu leðri		38	4.993	5.949
613, Loðskinn, sútuð eða unnin		2	6.993	13.579
621, Gúmmiefni til iðnaðarframleiðslu		9	28.799	33.123
625, Hjólbarðar, slöngur ofl		16.970	4.483.487	5.965.811
629, Aðrar gúmmivörur		191.055	9.576.298	11.892.653
634, Spónn, krossviður, spónaplötur	92	58.000	752.475	1.600.358
635, Unnar vörur úr trjáviði		42.046	9.425.175	10.526.985
641, Pappír og pappi		270	14.319	17.413
642, Pappírs- og pappavörur		1.335	472.460	513.559
652, Baðmullarvefnaður		3.848	1.148.499	1.285.338
653, Vefnaður úr tilbúnum trefjum		4.300	3.526.884	3.729.986
654, Vefnaður úr öðrum efnum óta		409	156.258	173.254
655, Þrjónavöð og heklvöð		1.739	1.545.230	1.773.118
656, Tyll, blúndur, borðar oþh		2.627	806.673	881.156
657, Sérinnið garn og sérofnað vörur		49.668	5.002.410	5.787.005
658, Tilbúin munir úr spunaefnum óta		6.509	3.391.600	3.699.854
659, Gólfdukur og gólfteppi		145	52.265	56.782
662, Byggefni úr leir og eldföstum efnum		745	257.594	288.201
663, Vörur úr steinkenndum jarðefnum		12.468	453.072	492.406
664, Gler		4.793	1.631.194	1.849.628
665, Glervörur		11.733	7.599.309	8.633.346
666, Leirvörur		23.944	7.953.773	9.074.884
673, Flatvörur úr jární/óbl stáli		5.249	376.483	514.400
675, Flatvalsaðar vörur úr stálblendi		3.150	565.142	627.873
676, Járn- og stálstengur ofl; þilstál		6.059.668	94.070.779	104.194.423
677, Brautarteinar oþh, úr jární/stáli		2.819	179.446	291.985
678, Vír úr jární eða stáli		9.427	529.070	628.278
679, Pípur og pípuhl úr jární/stáli		19.373	4.070.354	4.244.897
682, Kopar		9	44.244	49.652
684, Ál		10.494	2.033.420	2.169.854
691, Mannvirki og hlutar úr jární/stáli/áli		430.850	45.535.868	54.350.488
692, Gámar og málmflát til geymslu/flutn		108	34.015	41.494
693, Vörur úr vír; girðingarnet		26.408	1.968.142	2.260.430
694, Naglar, skrúfur, boltar oþh		12.141	4.942.308	5.252.093
695, Hand- og skiptiverkfæri í vélar		120	225.825	238.662
696, Eggjárn og borðáhöld		214	457.008	479.325
697, Búsáhöld úr ódýrum málmum		5.332	1.425.891	1.535.740
699, Unnar vörur úr ódýrum málmum		12.785	3.399.060	3.908.080
713, Strokkhreyflar og hlutar þeirra		73	426.048	469.049
721, Landbúnaðarvélar og hlutar í þær	26	17.914	3.052.616	3.819.041

723, Vinnuvélar		1.464	188.595	244.791
724, Vélar til spunaefna- og leðurvinnu		12	8.613	12.058
727, Vélar til matvælaíðnaðar		13.332	14.667.502	15.056.103
741, Hitunar-/kælitæki og hlutar óta		2	6.933	8.222
742, Vökvadætur og vökvalyftur		8	38.392	47.262
743, Dælur, loftþjoppur, rellur ofl		186	153.782	163.943
744, Vinnuvélar og -tæki		6.012	706.654	846.628
745, Aðrar órafknúnar vélar og tæki		139	41.147	46.857
746, Kúlu- eða keflalegur		186	319.401	325.896
747, Kranar, hanar, lokar oþh		1.272	470.764	494.903
748, Drif- og sveifarásar; girkassar oþh		2.913	2.589.230	2.798.777
749, Vélahlutar og -bún, órafkn óta		342	1.080.031	1.185.263
761, Sjónvörp, myndskjáiir og -vörpur	1.758	23.512	18.200.082	19.447.689
762, Útvarpstæki	60	18	52.570	54.273
764, Fjarsktæki og ýmis fylgitæki oþh		862	924.187	1.083.637
771, Rafspennar og stöðustraumbreytar		44	61.045	62.743
772, Raflúnaður, ýmiskonar		2.642	1.419.620	1.598.948
773, Raflagnaefni óta		29	18.894	29.436
775, Vélar og tæki til heimilisnota, óta	864	10.191	5.414.608	5.798.744
778, Aðrar rafmagnsvélar og -tæki		6.804	3.499.061	3.798.177
784, Hlutar og fylgitæki í bíla		2.608	889.696	1.089.722
786, Tenging-/festivagnar; farart án vélar	2	29.136	4.630.199	5.705.015
793, Skip, bátar og fljótandi mannvirki	15	1.903.130	877.011.990	888.024.363
811, Formíðaðar byggingar		32.097	4.433.028	5.070.864
812, Pípulefni, hreinlætis/hitunartæki óta		3.484	882.370	988.429
813, Lampar og ljósabúnaður, óta		14.527	5.082.824	5.663.403
821, Húsgögn og hlutar til þeirra		407.067	106.218.710	117.940.054
831, Ferðabún, handtöskur oþh		307	1.252.829	1.322.331
841, Herrafatnaður úr spunaefnum		8.987	37.426.965	39.672.181
842, Kvenfatnaður úr spunaefnum		4.815	27.324.712	28.818.459
843, Herrafatnaður, heklaður/prjónaður		647	1.361.296	1.455.509
844, Kvenfatnaður, heklaður/prjónaður		639	2.206.575	2.365.722
845, Annar fatnaður óta; ungbarnafatn		3.283	8.978.352	9.708.554
846, Aukahlutir úr spunaefnum, óta		1.117	2.037.363	2.332.563
848, Aðrir aukahlutir; höfuðföt		338	798.240	875.403
851, Skófatnaður	1.839	761	1.147.320	1.336.147
872, Lækningatæki óta		440	411.262	452.651
873, Mælitæki og teljarar óta		187	314.269	323.404
874, Önnur mælinga- og prófunartæki		188	555.010	567.175
881, Ljósmyndavélar og tilh bún óta	40	7	79.115	80.522
885, Úr og klukkur		99	35.290	37.477
892, Prentað mál		18.202	1.668.327	1.827.651
893, Vörur úr plastefni óta		15.733	4.551.846	5.098.702
894, Barnavagnar, leikföng, íþróttavörur		9.644	3.773.211	4.464.874
895, Skrifstofubúnaður og ritföng óta		19	27.961	34.758
898, Hljóðfæri; hljómplötur/-bönd oþh		259	300.041	382.601
899, Ýmsar íðnaðarvörur, óta		32.825	5.811.879	6.376.734
Samtals:	19.089	28.593.790	1.627.199.539	1.738.246.013

Heimild: Hagstofa Íslands

1.2.2 Samningar

1.2.2.1 Tvísköttunarsamningur við Pólland

Í janúar 1998 fóru fram viðræður við fulltrúa pólskra stjórnvalda um tvísköttunarsamning milli Íslands og Póllands. Fjármálaráðuneytið annaðist samningsgerðina⁶.

Með samningnum er báðum ríkjum heimilt að halda eftir afdráttarskatti að tilteknu hámarki af þeim tekjum sem greiddar eru úr öðru landinu til skattborgara í hinu ríkinu. Síðarnefnda ríkið skuldbindur sig á móti til að veita þeim, sem skatturinn var

dreginn af, skattafslátt sem svarar til þess skatts sem þegar hefur verið greiddur í hinu landinu. Til nánari upplýsinga er bent að hafa samband við Fjármálaráðuneytið.

1.2.2.2 Fríverslunarsamningur

Fríverslunarsamningur var gerður 10. des. 1992. Bráðabirgðagildistaka var 15. nóvember 1993 en samningurinn tók gildi 1. september 1994. Engar breytingar hafa verið gerðar frá gildistöku samningsins⁷.

Markmið samningsins er að efla samvinnu EFTA-ríkjanna og Póllands, með því að auka gagnkvæm viðskipti, samfellda þróun efnahagssamskipta, skapa eðlilegar forsendur fyrir samkeppni og afnema viðskiptahöft⁸.

Með samningnum eru tollar felldir niður af iðnaðarvöru sem upprunnin er í Póllandi. Pólland mun aftur á móti fella niður tolla fram til ársloka 2001 af íslenskum upprunavörum⁹. Engir nýir innflutningstollar eða gjöld munu verða lögð á viðskipti milli EFTA-ríkjanna og Póllands. Nánar verður rætt um fríverslunarsamninginn í kafla 6, auk þess sem frekari upplýsingar er hægt að nálgast hjá Utanríkisráðuneytinu.

SAMANTEKT ÚR ERLENDUM SKÝRSLUM

2 ALMENNT UM LANDIÐ

2.1 Landhættir

Poland is a country in the centre of Europe, lying approximately between latitudes 49° and 55° N and longitudes 14° and 24° E. Its current frontiers were drawn in 1945¹⁰.

Figure 2.1. Geographic



Source: *Poland*. Encyclopædia Britannica. britannica.com/bcom/eb/article

2.1.1 Statistics¹¹

Area:

- total:* 312,683 sq km
- land:* 304,510 sq km
- water:* 8,173 sq km

Land boundaries:

- total:* 2,888 km
- border countries:* Belarus 605 km, Czech Republic 658 km, Germany 456 km, Lithuania

91 km, Russia (Kaliningrad Oblast) 206 km,
Slovakia 444 km, Ukraine 428 km

Coastline: 491 km – Baltic Sea

Maritime claims: *exclusive economic zone:* defined by
international treaties

Territorial sea: 12 nm (nanometer)

Climate: temperate with cold, cloudy, moderately severe
winters with frequent precipitation; mild
summers with frequent showers and
thundershowers

Terrain: mostly flat plain; mountains along southern
border

Elevation extremes: *lowest point:* Raczki Elblaskie -2 m

highest point: Rysy 2,499 m

Natural resources: coal, sulfur, copper, natural gas, silver, lead, salt

Land use: *arable land:* 47%

permanent crops: 1%

permanent pastures: 13%

forests and woodland: 29%

other: 10% (1993 est.)

Irrigated land: 1,000 sq km (1993 est.)

Capital: Warsaw (Warsawa).

Environment—current issues:

Situation has improved since 1989 due to decline in heavy industry and increased environmental concern by postcommunist governments. Air pollution nonetheless remains serious because of sulfur dioxide emissions from coal-fired power plants, and the resulting acid rain has caused forest damage. Water pollution from industrial and municipal sources is also a problem, as is disposal of hazardous wastes.

Environment—international agreements:

Party to: Air Pollution, Antarctic-Environmental Protocol, Antarctic Treaty, Biodiversity, Climate Change, Endangered Species, Environmental Modification, Hazardous Wastes, Law of the Sea, Marine Dumping, Nuclear Test Ban, Ozone Layer Protection, Ship Pollution, Wetlands

Signed, but not ratified: Air Pollution-Nitrogen Oxides, Air Pollution-Persistent Organic Pollutants, Air Pollution-Sulphur 94, Climate Change-Kyoto Protocol

2.1.2 Climate

Varying types of air masses collide over Poland, influencing the character of both weather and climate. The major elements involved are oceanic air masses from the west, cold polar air from Scandinavia or Russia, and warmer, subtropical air from the south.¹² In Warsaw, temperatures range from between 200 to 250C (680 to 77°F) during the summer months and 0 to -50C (320 to 23°F) in winter¹³.

2.1.3 Resources

2.1.3.1 Mineral resources

Poland has lots of natural resources. Its principal mineral asset is bituminous coal. Brown coal is mined as well. Other fuel resources include petroleum and natural gas¹⁴.

Sulfur is Poland's second most important mineral and there is Poland among the world leaders in reserves and production. Other important nonmetallic minerals are barite, salt, kaolin, limestone, chalk, gypsum and marble.

Copper, silver and zinc are the most important among metallic minerals and Poland is a major world producer of copper and silver.

2.1.3.2 Other resources

Soil quality varies. The large fertile areas are Lower Silesia, the Little Poland Lowlands, the Kujawy, the Vistula delta and the Lublin area. The soil is poorer in central and northern Poland. The most of the country's hydroelectricity comes from the Carpathians, the Sudeten region, and the Brda and Vistula rivers.

2.1.4 Cities in Poland

Below are the major cities in Poland described. The geographic picture of Poland (Figure 2.1.) shows where the cities are located.

2.1.4.1 Warsaw

Warsaw is the capital of Poland. Warsaw serves Poland's leading administrative center and is also a center for science, research, and higher education. Warsaw is the second most important industrial region in Poland (after Katowice in the south). Since World War II the city's industrial base has been developed with diverse plants producing steel, cars, tractors, and consumer electronics. Cultural activities have also ensured the city's place as a tourist center. Warsaw's most impressive economic feature has been the broad scale of new construction, including hotels, offices, low-rise housing, warehouses, supermarkets, and the subway¹⁵. In 1997 Warsaw's population was 1.625.900.

2.1.4.2 Wroclaw

Wroclaw is the capital of southwestern Poland's province of Lower Silesia. Wroclaw is Poland's fourth largest city. Wroclaw is a center of industry, communications, transport, education, and the arts. Wroclaw has also Poland's largest flour mills, electronics and data-processing facilities, foundries, machinery plants, textile mills, the Hutmen copper plant, and food-processing facilities. Inhabitants are about 700.000¹⁶.

2.1.4.3 Lodz

Lodz is the administrative center of Lodz Povice. Lodz is an industrial town from the 19th century.. The city is a transportation center with rail and air facilities. Lodz is also the textile center of Poland and has several hundred textile mills. Other industries include the manufacture of metal products and chemicals. In 1998 the population was 806.700 and is second in population only to Warsaw¹⁷.

2.1.4.4 Krakow

Krakow is the capital of Krakow Province. It is the most beautiful and the most precious city of Poland. Krakow is the third largest city in the country, after Warsaw and Lodz. The city is an industrial, cultural and educational center of southern Poland, Krakow is also a leading center of trade in coal, zinc, salt, timber, cattle, agricultural products, and wine. The most important industry in the city is the production of iron and steel in the Nowa Huta plant, one of the largest industrial complexes in eastern Europe. Other industrial establishments include plants manufacturing machinery, agricultural implements, soap and tobacco. Estimated population in 1997 was 740.500¹⁸.

2.1.4.5 Katowice

Katowice is the capital of Katowice Province. Katowice is one of the principal mining and industrial centers of the country. Katowice is the center of the iron-and-steel industry and iron castings, machinery, and ironware are produced there. Estimated population in 1997 was 349.000¹⁹.

2.1.4.6 Poznan

Poznan is the largest city in Poznan province and the capital of Wielkopolska in the western Poland. Poznan has been one of the most important Polish cities. Because of its convenient localization it was also, always one of the most important commercial towns in Poland²⁰. Poznan is a major railroad junction. Poznan is also an important industrial and commercial center, hosting a major international trade fair each year. The main industries are food processing and the manufacture of metals, engines, freight cars, machine tools, chemicals and ceramics²¹. It is also a major cultural and literary center and several institutions of higher education, scientific organizations,

opera and dance centers and a number of theatres are located there²². Poznan is a city of 700.000 people.

2.1.4.7 Gdansk

The capital of Gdansk province. Gdansk is center of shipbuilding and shipping. The city has two main port areas. The older Nowy Port, or New Port, is a major industrial center for shipyards, metallurgical and chemical plants, timber mills and food-processing facilities. The newer Port Polnocny, or North Port, is Poland's largest maritime development project. It also handles coal exports and petroleum imports²³. The population is about 500.000.

2.1.4.8 Gdynia

Gdynia is a young city. It was constructed after the First World War as an alternative port to the one in Gdansk which was dominated by the Germans. The main export are lumber, coal and sugar. Gdynia is also home to the Polish Navy and many renown maritime institutes. The population is nearly 260.000²⁴.

2.2 Fólkið í landinu

2.2.1 Statistic²⁵

<i>Population:</i>	38,608,929 (July 1999 est.)
<i>Age structure:</i>	<i>0-14 years:</i> 20% (male 3,921,093; female 3,734,223) <i>15-64 years:</i> 68% (male 13,076,231; female 13,243,716) <i>65 years and over:</i> 12% (male 1,762,135; female 2,871,531) (1999 est.)
<i>Population growth rate:</i>	0.05% (1999 est.)
<i>Birth rate:</i>	10.61 births/1,000 population (1999 est.)
<i>Death rate:</i>	9.72 deaths/1,000 population (1999 est.)

<i>Net migration rate:</i>	-0.4 migrant(s)/1,000 population (1999 est.)
<i>Sex ratio:</i>	<i>at birth:</i> 1.06 male(s)/female (1999 est.) <i>under 15 years:</i> 1.05 male(s)/female <i>15-64 years:</i> 0.99 male(s)/female <i>65 years and over:</i> 0.61 male(s)/female <i>total population:</i> 0.95 male(s)/female
<i>Infant mortality rate:</i>	12.76 deaths/1,000 live births (1999 est.)
<i>Life expectancy at birth:</i>	<i>total population:</i> 73.06 years <i>male:</i> 68.93 years <i>female:</i> 77.41 years (1999 est.)
<i>Total fertility rate:</i>	1.45 children born/woman (1999 est.)
<i>Nationality:</i>	<i>noun:</i> Pole(s) <i>adjective:</i> Polish
<i>Ethnic groups:</i>	Polish 97.6%, German 1.3%, Ukrainian 0.6%, Byelorussian 0.5% (1990 est.)
<i>Religions:</i>	Roman Catholic 95% (about 75% practicing), Eastern Orthodox, Protestant, and other 5%
<i>Languages:</i>	Polish
<i>Literacy:</i>	<i>definition:</i> age 15 and over can read and write <i>total population:</i> 99% <i>male:</i> 99% <i>female:</i> 98% (1978 est.)

2.2.2 Demographic trends

Before the World War II, in 1939, 35 million people lived within the Polish frontiers but only about 24 million lived within the new frontiers in 1946. War losses is mainly the reason for this decrease, but the reason is also changes in frontiers and by the migration of former Polish citizens whose homelands were incorporated into the Soviet Union²⁶.

The immediate postwar generation had very high birth rate and the population grew rapidly again. The birth rate fell sharply after the early 1980s, and population growth slowed.

Emigration has been a permanent feature of Polish life for the past two centuries. Roughly one Pole in three lives abroad. People has left Poland because of politics, but the greatest number of people have left for economic reasons. Polish emigrants have moved to the new industrial areas of Europe and to America.

2.2.3 Social structures

Since World War II, Polish society has been transformed by two great movements:

- by the growth of a dominant, urban, industrialized working class
- by the continuing drift of peasants from the rural areas into towns and cities

In 1946 there were nearly twice as many people in the countryside as in towns, in the late 1960 the two numbered equally in and by the mid-1990s the 1946 position had been reversed.

Development under the communist government stressed the classless and proletarian nature of society. Since 1989 has the Polish society become much more differentiated. Many private businesses have been established. A small number of people have become wealthy but elderly people on fixed incomes have suffered sharp falls in their standard of living.

2.2.4 Ethnic composition

The population of Poland is one of the most ethnically homogeneous in the world. Virtually all of Poland's people claim Polish nationality and has Polish as their native tongue. The largest minority group is Ukrainians and they are scattered in various northern districts. Belarusians and Lithuanians live in areas adjoining Belarus and Lithuania. The Jewish community has been greatly reduced. Population of mixed Polish and German ancestry in Silesia, tends to declare itself as Polish or German according to political circumstances.

2.2.5 Language

The Polish language belongs to the West Slavic branch of Slavic languages, together with Czech-Slovak, Upper and Lower Sorbian, and other Lechitic languages. It has several dialects. Polish is official and universally used and regional dialects do not impede communication.²⁷ Small numbers of people also speak Belarusian, Ukrainian and German as well as several varieties of Romany.

2.2.6 Religion

The majority of the Polish population is Roman Catholic. Large number are also practicing Catholics. Poland is therefore among the most uniformly Catholic nations in the world. The Roman Catholic church in Poland enjoys immense social prestige and political influence. Also are small numbers in various Protestant and Orthodox denominations and small Jewish population²⁸.

2.2.7 Health care

Health care in Poland has been handled largely by the Ministry of Health and Social Welfare. It oversees the health departments of the regional governments. Facilities include clinics, hospitals, sanatoriums, rest homes, spas and ambulance services.

3 STJÓRNSÝSLA

3.1 Political system

Parliamentary democracy was established in Poland in 1991), constitutional reforms were agreed upon and free elections called²⁹.

Bicameral National Assembly consists of the Sejm and the Senate. Sejm has 460 seats and members are elected under a complex system of proportional representation to serve four-year terms. The main bodies of the Sejm are the Presidium, the Council of seniors and Parliamentary Commissions. The Presidium of the Sejm is composed of the Speaker and Deputy Speakers. Parliamentary parties (caucuses) are the basic forms of political Organization in the Sejm. The Senate or Senat has 100 seats and members are elected by a majority vote on a provincial basis to serve four-year terms. The Senate is a representative body. Its major task is to participate in the legislative process. It can also propose Bills. The Senate speaks for local government, as well as being a watchdog for civil rights and liberties³⁰.

The President is the most senior representative of the Polish State, both in national and international terms. He is the guardian of the Constitution as well as of Poland's territorial integrity and the maintenance of international political and military alliances.

Here below are the political parties and leaders listed:

ost-Communist: Democratic Left Alliance or SLD (Social Democracy of Poland) [Leszek MILLER]. Polish Peasant Party or PSL [Jaroslaw KALINOWSKI].

post-Solidarity parties: Freedom Union or UW; note—Democratic Union and Liberal Democratic Congress merged to form Freedom Union [Leszek BALCEROWICZ]. Christian-National Union or ZCHN [Marian PILKA]. Center Alliance Party or PC [Jaroslaw KACZYNSKI]. Peasant Alliance or PL [Gabriel JANOWSKI]. Solidarity Electoral Action Social Movement or RS AWS [Jerzy BUZEK]. Union of Labor or UP [Aleksander MALACHOWSKI]. Conservative Party or PK [Aleksander HALL].

non-Communist, non-Solidarity: Movement for the Reconstruction of Poland or ROP [Jan OLSZEWSKI]. Confederation for an Independent Poland or KPN [Adam SLOMKA]. German Minority or MN [Henryk KROLL]. Union of Real Politics or UPR [Stanislaw MICHALKIEWICZ].

Last election results: Sejm—percent of vote by party—AWS 33.8%, SLD 27.1%, UW 13.4%, PSL 7.3%, ROP 5.6%, MN 0.4%, other 12.4%; seats by party—AWS 201, SLD 164, UW 60, PSL 27, ROP 6, MN 2; Senate—percent of vote by party—NA; seats by party—AWS 51, SLD 28, UW 8, ROP 5, PSL 3, independents 5; note—seats by party in the Sejm as of December 1997: AWS 200, SLD 164, UW 60, PSL 26, ROP 4, MN 2, other 4.

3.2 Judicial system

Poland's most important task at the moment is to adjust its legal structures to EU standards. The Polish Parliament will spend most of its time precisely on that matter in the following months. If Poland wish to achieve the task of joining the European Union in 2003, they have to engage the greatest attention to harmonising Polish law with that of the European Union³¹.

The judicial system is a mixture of Continental (Napoleonic) civil law and holdover communist legal theory.

The Small Constitution guarantees the independence of the judiciary. Poland has a Supreme Court, general courts, comprising provincial and district courts. General courts deal with criminal, civil, and family matters. Commercial courts deal with civil law disputes between businesses. There is also a Court of Appeals³².

3.3 Foreign Relations

There have been major shift toward relations with foreign countries last 10 years. Poland has strengthen its relations with individual former Soviet states, especially Belarus, Lithuania, Russia and Ukraine. Poland has also strengthening its relations

with Western Europe, is applicant to the European Community and entered the North Atlantic Treaty Organization in march 1999.

Poland is also participating with international organizations. Below are some organization listed:

- EU (applicant)
- FAO
- IMF
- Interpol
- ISO
- NATO
- OECD
- UNESCO
- WHO
- WTO

3.4 Few Statistics³³

Administrative divisions: The largest units are the 49 województwa (provinces) and three municipalities (Warsaw, Kraków, Łódz) with special status. The largest are followed by 267 regional authorities and some 2,500 gminy (towns and rural communes).

Independence: 11 November 1918 (independent republic proclaimed).

National holiday: Constitution Day, 3 May (1791); Independence Day, November 11 (1918).

Constitution: 16 October 1997, adopted by the National Assembly on 2 April 1997, passed by national referendum 23 May 1997.

Suffrage: 18 years of age; universal.

Flag description: Two equal horizontal bands of white (top) and red.

Executive branch:

chief of state: President Aleksander KWASNIEWSKI (since 23 December 1995).

head of government: Prime Minister Jerzy BUZEK (since NA October 1997),
Deputy Prime Ministers Leszek BALCEROWICZ (since 31 October 1997),
Janusz TOMASZEWSKI (since 31 October 1997).

cabinet: Council of Ministers responsible to the prime minister and the Sejm. The prime minister proposes, the president appoints, and the Sejm approves the Council of Ministers.

Political pressure: Groups and leaders: Powerful Roman Catholic Church. Solidarity (trade union). All Poland Trade Union Alliance or OPZZ (trade union).

4 EFNAHAGSLEGAR – OG VIÐSKIPTA UPPLÝSINGAR

4.1 History and development

4.1.1 History

The history of the economy in Poland is described at Britannica webpage. The following text is Britannica's original and is taken straight from the webpage³⁴.

“Before World War II Poland was a free-market economy based largely upon agriculture but with a few important centres of manufacturing and mining. After the initiation of communist rule (1948), the country developed an increasingly industrial, state-run command economy based on the Soviet model. It operated within the rigid framework of the Council on Mutual Economic Assistance (Comecon), an organization of Eastern-bloc countries dominated by the Soviet Union.

From the mid-1970s the Polish economy experienced limited growth, largely as a result of an antiquated industrial infrastructure, government subsidies that masked inefficient production, and wages that were artificially high relative to the standard of living. In the late 1980s a swelling government deficit and hyperinflation brought about economic crisis.

With the fall of communism and the demise of Comecon, the Polish economy became increasingly involved with the market-oriented global economy, for which it was ill-suited. To try to achieve economic stability, the postcommunist government introduced an approach known as "shock therapy," which sought both to control inflation and to expedite Poland's transition to a market economy. As part of that plan, wages were frozen, price controls were removed, subsidies to state-owned enterprises were phased out, and large-scale private enterprise was again permitted. As a result, in the early 1990s, industrial output and gross domestic product (GDP) dropped significantly (agricultural production also fell, though largely owing to drought). Unemployment grew, affecting as many as one in seven Poles.

Privatization of some of Poland's large industries proved to be a slow process. Inflation, however, began to drop, and by the mid-1990s production and GDP recorded dramatic turnarounds and unemployment decreased. Poland's balance of payments improved (partly as the result of debt forgiveness), and the country became one of the leading economies of the former Eastern bloc.

Since political transformation began in 1989, the countries of Central and Eastern Europe have become true market economies and established themselves as reliable business partners with the West. Today, economists are calling the Central European economies "converging markets" rather than "emerging markets".

In 1996 it became a member of the Organisation of Economic Co-operation and Development and, as an associate member, awaited full membership in the European Union (EU)".

4.1.2 Economy today

4.1.2.1 One of the fastest growing economies

Poland has enjoyed a high rate of economic growth in recent years. Poland today stands out as one of the most successful and open transition economies.

Poland has dramatically transformed its economy since the collapse of communism in 1989. From the ashes of a centrally planned economy, a vibrant free-market based economy has emerged. Dynamic and growing private sector now dominates the economy, though in certain sectors (heavy industry, utilities and financial sector) state-owned enterprises still play a decisive role.

The government's determination to enter the EU as soon as possible affects all aspects of its economic policies. Improving Poland's worsening current account deficit also is a priority³⁵.

4.1.2.2 Privatization

Under communism the principal branches of industry, services, and trade were directly owned by the state³⁶. Privatization of state-owned property is a complex task.

Poland has developed a two-pronged strategy to achieve this goal, namely, active support for the establishment of new private firms, on the one hand, and continued privatization of existing state-owned enterprises (SOEs), on the other³⁷.

Privatization So Far

The number of private firms in Poland increased from 0.5 million in 1988 to more than 1.8 million in 1995. Over the same period the number of joint ventures with foreign investors has risen from 1.600 to 25.000. Thus far, over 5.000 of the 8.400 SOEs have been in the process of privatization³⁸.

The development is rapid and now is the private sector responsible for over 70% of economic activity and generates about 65% of GDP. In contrast to this rapid development, the agriculture remains handicapped by structural problems, surplus labor, inefficient small farms and lack of investment.

Privatization Strategies

The privatization of large SOEs has been carried out like the following text shows. The text is Embassy of the Republic of Poland's original and is taken straight from the webpage³⁹:

- *“Capital Privatization:* SOEs are converted into joint-stock companies owned by the Treasury Ministry (this stage is called "commercialization"). These joint-stock enterprises can then be sold to domestic and foreign investors, either directly or through a public tender.

- *Direct Privatization:* An enterprise can be privatized directly (through "liquidation") under Art. 37 of the Privatization Law. This allows for three forms of privatization of the whole or part of an enterprise, which can be applied separately or jointly:
 1. Sale of the whole or part of the enterprise under "fast track" privatization.
 2. Transfer of the business to a newly-created joint-venture company, between the Treasury Ministry and other investors (including institutional investors such as banks or other financial institutions), to which the ministry contributes

all or part of the enterprise assets. This form of direct privatization is most often used for deals involving foreign investors.

3. Lease of the business. This option is only available to Polish investors.

- *Mass Privatization:* This strategy involves rapid privatization through the distribution of shares of the SOEs to the National Investment Funds (NIFs). Each NIF is a joint stock company responsible for the management of the companies being privatized. The 14 NIFs hold all the shares of 512 formerly state-owned enterprises; one-third of the shares in each company are owned by one NIF, and the remainder are equally distributed among the other funds. In mid-1997, the NIFs will be listed on the Warsaw Stock Exchange. Shareholding in each NIF is represented by Share Certificates which were distributed to all adult Polish citizens. The NIF program has been specifically designed to ensure that Poles are the principal beneficiaries of this privatization process”.

To facilitate the privatization effort, the Ministry of State Treasury is required to hire financial and legal advisers to handle the transactions.

4.2 Few statistics figures

In the statistic table below few statistics figures are showed⁴⁰. 13,9% unemployment was in February 2000.

Figure 4.1. Statistics

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000(est or latest)
GDP Growth	-8,0%	-7,0%	2,6%	3,8%	5,2%	7,0%	6,1%	6,9%	4,8%	4,1%	5,2%
GDP (USD bln)							134,5	133,0	147,0	162,1	
GDP per capita (USD)							3.474	3.470	3.750	3.900	
GDP per capita in ppp (USD)							6.940	7.000	7.500	8.100	
Inflation rate	249,0%	60,4%	44,3%	37,6%	29,5%	21,6%	18,5%	13,2%	8,6%	9,8%	5,6%
Gross Monthly salaries:											
Changes in Manufacturing				35,4%	36,7%	32,7%	27,1%	21,7%	15,4%	11,1%	14,3%
Changes in Construction				26,6%	29,1%	33,5%	27,4%	25,9%	19,1%	10,9%	17,7%
Average Monthly Gross Wage and Salary (USD)							324	316	371	404	
Consumer Prices:											
CPI (prices for consumer goods and services)				35,3%	32,2%	27,8%	19,9%	14,9%	11,8%	7,3%	10,3%
Producer Prices:											
PPI (prices of sold production of industry)					25,3%	25,4%	12,4%	12,2%	7,3%	5,7%	7,9%
Unemployment rate	-	-	-	16,4%	16,0%	14,9%	13,2%	10,3%	10,4%	13,0%	13,9%
Money supply:											
M1 (monthly average of 1995=100)							61,1	72,2	81,5	94,4	89,4
M2 (monthly average of 1995=100)							136,7	176,4	220,8	263,5	257,8
Current account balance of payments (USD mln)				-2,33	-0,94	-2,3	-1,35	-4,27	-6,86	-11,66	-2,16

Source: Polish Agency for Foreign Investment (internet and booklet) and Polish Market Review

4.3 Labor market

The human resource is well trained and well-educated professionals. The human resource is Poland's most important resource. In 1997 Poland's work-force totaled more than 22 million people which is 57 percent of the population. Poland's work-force is one of the youngest in Europe because 60 percent is under the age of 40. University graduates accounts for 11 percent of the total labor force and secondary school graduates accounts for 66 percent⁴¹.

Productivity is still low by Western standards, but it is rising and unit costs remain competitive. There are shortages of persons with foreign language skills and training in contemporary management, finance, and marketing.

Cost of labor is rather low. The average monthly wage in the private sector was PLN 1882.38 (USD 450) in January 2000. Polish workers wants to work for foreign, especially American, companies.

Most aspects of employee-employer relations are governed by the revised Labor Code, which lists employee and employer rights in all sectors.

4.4 Foreign Trade

Poland's foreign trade has changes very much last ten years because of the transition from an economy of non-competitive state run monopolies to a free market system. Poland has increased its trade to the West. Its exports to OECD countries more than doubled over the past eight years, last ten years two-thirds has been with western Europe and less than one-sixth has been with other former Comecon countries⁴².

Principal exports are coal, copper, coke, sulfur, ships, foods, textiles and clothing, and chemicals. Principal imports are crude oil, iron ore, fertilizers, wheat, machinery and electronic equipment.

Germany is the largest market for almost all categories of Poland's exports and imports. Russia is the most important source of energy imports and Germany and Italy the main sources of foreign machinery and chemicals.

In the statistic table below the foreign trade in billion USD and the ten biggest export- and importmarkets are showed⁴³:

Figure 4.2. Foreign trade

	1993	1994	1995	1996	1997	1998	1999	jan-feb 2000
Imports	18,8	21,6	29,0	37,1	42,3	47,1	45,9	7,2
Exports	14,1	17,2	22,9	24,4	25,8	28,2	27,4	4,4
Deficit	2,7	4,7	6,2	12,7	16,6	18,8	18,5	2,8

Source: Polish Market Review

Figure 4.3. Ten biggest export- and importmarkets

Export		Import	
Germany	36,3%	Germany	26,4%
Italy	5,9%	Italy	9,4%
Russian	5,7%	France	6,4%
Netherlands	4,8%	Russian	5,0%
France	4,7%	UK	4,9%
UK	3,9%	Netherlands	3,8%
Ukraine	3,8%	USA	3,8%
Czech-Republic	3,6%	Czech-Republi	3,1%
Denmark	2,7%	Sweden	2,9%
USA	2,7%	Belgium	2,8%
Other	25,9	Other	31,5%

Source: Polish Agency for foreign investement. paiz.gov.pl.

4.5 Foreign investments

Number of foreign investments often indicates whether investing in country is worthwhile. Therefore are foreign investment important for Poland's preparation to EU. The Polish Parliament has laid stress on drafting new acts of law and create a new economic reality in Poland in which every law abiding investor will feel secure. Here are the developments, investment incentives and the Polish Agency for Foreign Investment described.

4.5.1 Developments

Foreign direct investments is one of the most important factors in exerting a beneficial effect on Poland economic performance. Through 31 December 1999, foreign companies invested nearly USD 39 billion in the form of foreign direct investments, and have declared further investments of USD 13,5 billion to follow. The year 1999 marked the inflow of USD 8.3 billion. The statistic table below show the developments in foreign investments in millions of USD⁴⁴:

Figure 4.4. Foreign investments

1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
8	105	324	1.408	2.828	4.321	6.832	14.027	20.588	30.651	38913 + 13397

Source: Polish Agency for Foreign Investment

Foreign firms have shown most interests in production activity. The second most attractive sector to foreign investors is the financial sector. In the statistics tables below the largest individual investors and the country breakdown are listed – all numbers are in millions of USD⁴⁵:

Figure 4.5. Largest individual investors

Investors		Country	Activities
Daewoo	1.552	South Korea	automotive
FIAT	1.470	Italy	automotive
Vivendi	1.204	France	telecommunications
United Pan-Europe Communications	1.200	Netherlands	media and entertainment
RAO Gazprom	1.100	Russia	construction
UniCredito Italiano	1.042	Italy	banking
Bayerische Hypo-und Vereinsbank AG	1.000	Germany	banking
Allied Irish Bank	747	Ireland	banking
EBRD	703	International	banking, capital investment
Eureko B.V.	601	International	Insurance
Metro AG	598	Germany	wholesale and retail trade
Polish-American Enterprise Fund	520	USA	capital investment
Adam Opel AG-GM	500	Germany-USA	automotive

Source: Polish Agency for Foreign Investment

Figure 4.6. Country breakdown

Country	Capital invested	Planned investment	Number of investors
1 Germany	6.077,3	2.405,7	180
2 USA	5.152,9	2.973,4	125
3 France	3.854,7	1.546,6	67
4 Netherlands	3.233,2	701,6	49
5 Italy	3.208,0	668,5	67
6 International	2.589,3	575,2	20
7 Great Britian	2.068,0	263,4	35
8 Korea	1.616,3	657,2	4
9 Russia	1.112,2	625,8	2
10 Ireland	813,7	100,0	3

Source: Polish Agency for Foreign Investment (paiz.gov.pl)

4.5.2 Investment incentives

According to the Polish Agency for Foreign Investment (PAIZ), investors may enjoy following investments reliefs in early 2000. The following text is PAIZ's original and is taken straight from the booklet⁴⁶:

- “Local property tax relief negotiable with local authorities. Strategic investors may obtain complete or partial reliefs, by way of negotiation, on property tax (rates) from their local authorities.
- In-kind-contribution to equity-free of import duty. Firms are exempted from customs duties on machinery and equipment on condition that this is registered as a contribution in kind to the company's capital assets.

- Loss carry forward – for 5 subsequent years: Losses incurred in a given tax year may be carried forward and deducted in equal instalments in the next five years.
- Accelerated depreciation of assets: Companies may, if they wish, depreciate their fixed assets at accelerated rates in the following circumstances:
 - in exploiting their fixed assets in difficult conditions (as defined by law)
 - in regions of structural unemployment where the maximum depreciation coefficient may be trebled
 - in Special Economic Zones, where the maximum depreciation coefficients may be quadrupled.
- Subsidised job creation for unemployed persons: It is possible to obtain partial refund of costs in creating new work places for unemployed persons. Local authorities may refund 50% of the cost of training and employment of unemployed persons.
- Full tax exemption in Special Economic Zones were established through the Polish parliamentary legislation, in various regions of Poland, in specifically designated zones. Currently there are 14 Special Economic Zones and one technological park in Poland. All these zones have been set up with 20 year life spans, and will expire in the 2015 – 17 period. The exception is the technological park in Kraków which only has a 12 year life span, and will expire at the end of 2009”.

4.5.3 The Polish Agency for Foreign Investment

PAIZ, The Polish Agency for Foreign Investment, is funded by the Polish government. It was established to promote Poland's investment opportunities and encourage foreign companies to choose Poland as their investment location.

PAIZ can help investors contact local authorities and regional business support organizations. PAIZ offer also a wide range of impartial information, a network of contacts and the services of professional, experienced sectoral managers.

PAIZ has a wide range of services and can provide the foreign investor with the following:

- Information on key issue concerning investment
- Market entry data
- Government incentives, taxation and regulations
- Legal requirements
- Assistance arranging visits to Poland and planning agendas
- Guidance in dealing with authorities at state and local levels
- Assistance in identifying potential partners
- Assistance in realizing projected investments.

4.6 Financial markets

4.6.1 The currency

The Polish currency name is zloty. One zloty is 100 groszy. Saturday, May 6, 2000 were 1 Polish Zloty = 16.5719 Iceland Krona and 1 Iceland Krona (ISK) = 0.06034 Polish Zloty (PLZ).

Since the beginning of the 1990s has the purchasing power in Poland increased rapidly. A recent estimate quotes the average income is at 31 percent of Western European averages⁴⁷.

4.6.2 Polish capital market.

4.6.2.1 History

The first stock exchange in Warsaw was opened on May 12 1817 and the trading sessions were held between 12.00 and 13.00. Mostly bonds and other debt instruments were traded on the Warsaw bourse in t19th century. In the second half of the twentieth century trading equities developed⁴⁸.

In 1989 the new non-communist government began creating a capital markets structure. The Act on Public Trading in Securities and Trust Fund was adopted in March 1991 and the Warsaw Stock Exchange joint-stock company was established by

the State Treasury in April 1991. The Polish capital market's structure and the legal regulations were patterned after the most modern and efficient systems used elsewhere in the world that were relevant to Poland's situation. A system based on French experience was adopted and implemented with the help of experts from Societe des Bourses Francaises and the French Depository SICOVAM.

The Warsaw Stock Exchange (WSE) is the only securities exchange in Poland. It is a self-regulatory organisation. Pursuant to the Act on Public Trading, the Rules and Statutes of WSE must be approved by the Polish Securities Commission. In October 1994 the Warsaw Stock Exchange became a full member to the International Federation of Stock Exchanges (FIBV).

4.6.2.2 Developments

The National Investment Funds (NIF) Programme is an important element in the future development of Polish capital markets. The new Securities Act, effective from January 4 1998, also facilitates further development of the Polish capital markets. The Act of Investment Funds which was adopted on February 21 1998, is making the creation of new kind of investment vehicles possible. For further information we recommend the Warsaw Stock Exchange webpage.

The process of privatisation will include the largest Polish companies in the future. This will result in a substantial increase of the exchange capitalisation.

Now there are 207 companies listed on the WSE, but estimated growth is to 500 companies. The WSE strategy is to be the biggest and the most important capital market in Central- and East Europe. In the table below you can see the development of listed companies and the annual turnover.

Figure 4.7 Listed companies and annual turnover

	1991	1992	1993	1994	1995	1996	1997	1998
Number of listed companies (end of period)	9	16	22	44	65	83	143	198
Total turnover value (PLN mil.)	30	230	7869	23425	13671	29895	52342	62305

Source: Warsaw Stock Exchange

4.6.3 Banking

4.6.3.1 History

The history of banking is described at Britannica webpage and the following two paragraphs is Britannica's original and is taken straight from the webpage⁴⁹.

“All financial institutions were owned by the state after 1944-45 and formed an integral part of centralized economic planning after 1949. The National Bank of Poland (Narodowy Bank Polski) acted as the main agent of the government's financial policy, managing everything from the currency and money supply to wages and prices, credit, investment and the detailed business of all state enterprises. Other important banks included the Commercial Bank of Warsaw (Bank Handlowy w Warszawie) for foreign trade and the General Savings Bank (Bank Polska Kasa Opieki). In the late 1980s and early '90s, the banking industry was reorganized. The National Bank became an independent central bank, with responsibility for regulating the banking sector and the currency. A number of private banks also were established.

Until 1990, internal monetary operations were conducted in inconvertible local currency, while external operations were conducted either in foreign currency, especially U.S. dollars, or for the Soviet bloc, in special units of account such as convertible rubles. Exchange rates against foreign hard currency were flexible according to the needs of the state bank. In 1990, as part of a government program to move the Polish economy toward a free-market system, the exchange rate of the zloty, Poland's currency, was allowed to be set freely on the international currency markets”.

4.6.3.2 Developments

Since 1989 many new banks has established and the situation is much better today. About 15 banks in Poland can be considered to be serious international players. Several foreign banks are also operating in Poland, in their own name or the strategic investors name⁵⁰.

Membership of S.W.I.F.T., a world-wide banks communication system, has enabled Polish banks to communicate between themselves and with the rest of the world.

Since 1997 many privatisations have taken place in the Polish banking sector. Polish banks have improved the procedures and increased the range of products, thanks to increased competition. Polish banks have also been improving their systems and communications. Polish banking have become a more diverse, computerised and competitive sector.

4.7 Sectors of the economy

4.7.1 Industry

Main industries in Poland are machine building, iron and steel, coal mining, chemicals, shipbuilding, food processing, glass, beverages and textiles.

Industry growth was very rapid in the years 1994-1997, with a 12-percent increase of output in 1994, 10 percent in 1995, 8 percent in 1996 and 10.8 percent in 1997. These developments were accompanied by a sharp rise of productivity, improving the competitive position of Polish products⁵¹.

Poland's industrial policy is based upon the same broad principles which guide the EU's own policy. Poland's latest industrial policy guidelines (1999 - 2002) adopted in February 1999 remain consistent with the same overall systemic approach, which has guided Poland through the transformation process to EU. The policy thus endorses market-based rules of competition and free enterprise. The central objective of Polish Industrial Policy is thus to create a proper environment for industrial operators, to improve the international competitiveness of industry and to facilitate and encourage its adaptation to the business environment and industrial structures of the EU⁵².

Poland has been very successful in creating an appropriate legal environment in which new dynamic businesses continue to be formed at an impressive rate and which has in recent years attracted high levels of foreign direct investment. The consequent robust industrial performance has certainly contributed significantly to Poland's ability to respond to external shocks and to maintain its economic growth rate.

Privatisation has continued to play a key role in industrial policy by increasing the percentage of industrial production in the private sector, and by bringing in strategic foreign investors. From the industrial policy point of view, the current preparations to complete privatisation in the banking and energy sectors is significant.

4.7.2 Agriculture

The agriculture products are rye, potatoes, fruits, vegetables, wheat, poultry, eggs, pork, beef, milk and cheese.

In 1999 the crisis in the sector has deepened. Large surpluses of agricultural products, along with the impact of the Russian crisis, have led to market prices declining significantly resulting in a lower level of earned income, further compounded by a rise in input prices. One consequence is that farmers' unions have catalysed numerous protests around the country.

The developments described above have led the government to adopt an agricultural policy characterised by short term measures. Although attempting to alleviating the domestic impact of the difficulties in the sector, these have diverted resources away from the long term solutions. To stabilise prices the government has extended its system of intervention prices. Minimal support prices were raised during 1998 for wheat, rye, sugar and milk by more than 10%. However producers' prices only increased by 1% for milk and have been estimated to have declined by 6% for wheat. Additional import levies were decided in 1998 for milk, pork, wheat, maize and sugar. Intervention was opened for skimmed milk powder, wheat and pig meat. Access to preferential credits for purchases of agricultural inputs was maintained in 1998, as well as some credits for modernisation and restructuring of the farming and agro-food processing sector.

In spite of all the crises, Poland remains one of the world's leading producers of rye and potatoes. Other principal crops include wheat and sugar beets. Most farming is mixed, and beef cattle, dairy cows, and pigs are raised throughout the country⁵³.

As Poland became increasingly integrated into the global economy in the mid-1990s, about half its agricultural exports went to the EU.

4.7.3 Fisheries

In 1999 the fisheries sector accounts for 0,4% of the GDP. In 1996 approximately 40.000 people were employed in the sector. The yearly production accounts for around 39.000 tons. Poland imported about 160.000 tons and exported 290.000 tons representing a significant processing industry. In 1998 the fleet comprised about 33 vessels operating outside the Baltic Sea and 423 operating in the Baltic Sea.

The tables below shows the import of fish and fish products to Poland in 1996 according to the country and commodity group⁵⁴.

Figure 4.8. Imports of fish and fish product

Country	Tonnes	USD (million)	% of total in tonnes	% of total in revenues
Norway	107.401	98,5773	47%	40%
Russia	18.695	25,4154	8%	10%
Germany	15.433	22,5587	7%	9%
Denmark	13.825	14,6119	6%	6%
Great Britain	13.276	10,1021	6%	4%
Netherlands	12.134	10,4676	5%	4%
Ireland	11.662	11,0417	5%	5%
Argentina	10.091	13,5743	4%	6%
Canada	6.092	11,051	3%	5%
Iceland	4.364	4,3959	2%	2%
Peru	2.874	3,5374	1%	1%
Thailand	2.222	3,8058	1%	2%
Others	10.014	16,0557	4%	7%
Total	228.084	245,1948		

Source: Poland: The market for fish in Warsaw. Eastfish.

Figure 4.9 Imports of fish according to commodity group

	Tonnes	Thousand zloty	Million USD
Live fish	1.739	6.934	2.569
Fresh fish	4.652	10.083	3.834
Frozen fish	91.707	199.715	74.405
Fresh fillets	668	4.942	1.757
Frozen fillets	27.541	125.667	46.751
Fresh meat	12.367	36.931	13.529
Frozen meat	60.192	165.807	61.474
Salted fish	3.831	8.506	3.152
Smoked fish	370	6.793	2.562
Processed % ca	12.530	50.180	18.617
Others	12.480	44.658	16.541
Total	228.077	660.216	245.191

Source: Poland: The market for fish in Warsaw. Eastfish.

The most popular imported fish in Poland is herring. In 1996 herring had over 50% share.

The Ministry of Agriculture is responsible for fisheries. Poland has achieved a very poor level of alignment with EU in the field of fisheries. There has almost been an total absence of progress on legislation, institutional capacity, market organisation and implementation structures over the past twelve months. There is a lack of a clear public set of objectives for the sector and as a consequence no realistic timetable for actions nor budget planning. The main problems remain an ageing fleet and inadequate administrative resources.

4.7.4 Energy

Coal is the dominant fuel in Poland's economy, accounting for 95% of the country's primary energy production and over 70% of total consumption. Together, hard coal and soft coal provide nearly all of the fuel consumed in Poland's power plants. Coal exports go primarily to customers in Europe and the former Soviet Union and have historically been a major source of foreign exchange⁵⁵.

Poland currently produces small volumes of crude oil and relies on oil imports to meet nationwide demand. Natural gas has largely replaced manufactured gas. Poland produces far less natural gas than it consumes and therefore natural gas imported from

neighboring Russia. The Polish oil and gas industries were combined in the 1980s into a single entity, the Polish Oil and Gas Mining Company.

The Polish power generation sector is the largest in central and Eastern Europe and Poland is also the largest power consumer in Central and Eastern Europe. Also is the demand for electricity expected to grow by 50% in the next 20 years. The Polish electrical grid is part of the CENTREL system. The CENTRAL system links the Czech Republic, Slovakia and Hungary and in 1995 it was connected with Western Europe's system. Poland also has connections with Ukraine and Belarus. Poland exports excess electricity to neighboring countries. Poland's electricity generation facilities are highly polluting and operate with outdated technology. Privatization is therefore seen as the key to modernization and efficiency of the electricity sector.

No nuclear power plants operates in Poland. Construction of a nuclear plant in the north of Poland began in the 1980s but the Chernobyl accident halted construction of the Polish plant in 1990.

Poland has achieved a moderate level of compliance with EU in the field of energy but it needs to increase its environmental standards in order to achieve member status in the EU.

4.8 Retailing

For about two years Western shopping chains have been competing in Poland. French and German investors are the biggest. Below are list of the Western shopping chains operating in Poland⁵⁶.

- France - Leclerc, Auchan, Docks de France, Casino and Castorama
- Germany - Dohle HIT, Komm und Kauf, Plus and Real
- Belgium – Globi
- Norway – Rema
- Denmark – Netto
- Austria's - Billa
- Britain – Tesco.

Below are information about few national retail chain stores in Poland.

4.8.1 Tesco

Tesco European business is focused on the Republic of Ireland and the four Central European countries of Hungary, Poland, the Czech Republic and Slovakia accessing a population of 68 million people⁵⁷. Tesco now operates 821 stores in eight countries. In central Europe Tesco owned in 1999, 91 stores (8 hypermarkets) and 2 million sq ft. In 1997 sales were 30 millions of pound, average sales per store were 0.5 millions of pound and average weekly sales per sq.ft. were 1.2 pound.

In 1995, Tesco entered Poland by buying the Savia chain of 32 stores in the south of the country for £8m. Next year Tesco also acquired small stores in the south west of the country. Tesco is planning hypermarkets branded under its own name. The first hypermarket opened in Wroclaw in 1998⁵⁸.

Number of stores in Poland in January 2000 were 34. Hypermarkets are 6 and are located in *Wroclaw, Czestochowa, Gliwica, Lodz, Poznan* and *Warsaw*. Year 2000 Tesco plan to open 4 hypermarkets, in in *Lodz, Krakow, Jelenia Góra* and *Tychy*. 700.000 customers from different segments of the market visit the hypermarkets every week⁵⁹.

Tesco aim to be leaders in each of their markets. Tesco store formats, products and services vary widely – always responding to the needs of the local area⁶⁰.

4.8.2 Carrefour

Carrefour is present throughout the world in the form of its hypermarkets. Carrefour also has created a strong portfolio of global and local private label products. Carrefour now serves more than 2 billion clients per year in its more than 9,000 stores, which are present in more than 26 countries spread across 3 geographic zones⁶¹.

Poland was the first country in Central Europe in which Carrefour set up operations, opening its first store in Lodz in 1997. The Group now operates 7 hypermarkets and 6 supermarkets in Poland. Below are addresses for ten hyper- and supermarkets listed.

Katowice

al. W. Rozdzińskiego 200
40-315 KATOWICE

Katowice

Centrum Handlowe Dabrowka
Aleje Rozdzińskiego
40315 KATOWICE

Krakow

Ulica Zakopianska 62
30-418 KRAKOW

Krakow

Centrum Handlowe Zakopianskia
Ul. Zakopianska 62
30 418 KRAKOW

Lodz

ul. Kolumny 36
93-342 LODZ

Targowek

Ul. Glebocka 15
03-287 WARSZAWA

Reduta

148 Al Jerozolimskie
WARSZAWA

Warszawa

Centrum Handlowe Reduta
Al. Jerozolimskie 148
02 326 WARSZAWA

Borek

Ul. Gen. J.Hallera
50-984 WROCLAW

Wroclaw

Ul. General Hallera 52
50-984 WROCLAW

4.8.3 Casino

Casino is RALLYE's subsidiary. CASINO is one of the major French food retailer with, at December 31 1999, more than 4,500 stores in France and 779 stores abroad⁶².

Casino opened its first Polish Géant store in 1996. In May 2000 Casino had 11 hypermarkets in Poland and 3 Leader Price Supermarkets. In December 2000 hypermarkets will be 12, Leader Price Supermarkets 18⁶³.

4.8.4 Auchan

Auchan is a large distribution company present in 11 different countries and now is Auchan the second largest distribution group after Carrefour. The majority of its hypermarkets are located in malls and shopping centers of which Auchan is the owner⁶⁴.

In May 1996, Auchan inaugurated its first hypermarket in Poland in a close *Warsaw* suburb. Two years later, a second hypermarket was opened in *Gdansk*. According to the information on Auchan webpage, number of hypermarkets in Poland are still 2. Expansion in Central Europe, particularly Poland and Hungary is among the international strategy of Auchan.

Below are the hypermarkets addresses listed:

Piaseczno

Direction Générale, Centrale d'achats
ul. Techniczna 2
O5500
PIASECZNO

Piaseczno

ul. Pulawska 46
O5500
PIASECZNO

Gdansk

80176 GDANSK

ul. Szczeslina 22

4.8.5 Real

Real is Metro AG subsidiary. Metro AG owns Real, Praktiker, Media Markt, and Makro Cash&Carry.

The first Real hypermarket in Poland was opened in Szczecin (Stettin) in November 1997. In Februar 2000 hypermarket number 20 opened⁶⁵. In march 2000 Real had 21 outlets in Poland⁶⁶.

Abroad, Real achieved an expansion-based increase in sales from DEM 135 m to DEM 299 m (+82.0%) in 1999. With two new openings in Poland and one in Turkey, expansion proceeded according to schedule. On a like-for-like basis, sales rose by 8.4%. In Poland, the adaptation of the marketing approach introduced in mid-1999 resulted in a sustained increase in sales.

Real is á markets leader in Poland. Real also plays a decisive part in the internationalization of METRO AG in Poland⁶⁷.

5 SKATTAR OG ÖNNUR GJÖLD

The statistic table below contains the main taxes in Poland⁶⁸. For further information we recommend the Polish Agency for Foreign Investment and the KPMG International Tax and Legal.

Direct tax		
Corporate income tax	30%	of legal entities
Tax on dividends	20%	shareholders, legal and natural persons
Depreciation	1.5 - 4%	buildings
	5 - 25%	engines, industrial machinery
	12.5 - 30%	office equipment, computers
	5 - 50%	intangible rights
Indirect tax		
VAT	22%	basic tax
	7%	preferential rate
	0%	export rate
Excise Tax	40-65%	for passenger cars
	95-1900%	for spirits
	70-230%	for other alcohol and tobacco
	80-400%	for fuel
Property Taxes	PLZ 0.33	per square metre for dwellings
	PLZ 11.95	per square metre for buildings used for economic activities
	PLZ 3.98	per square metre for other buildings
	2%	of the value of fixed installations
	PLZ 0.4	per square metre for land used for economic activities
	PLZ 0.05	per square metre for other land

Source: Polish Agency of Foreign Investment and KPMG International

6 TOLLAR

6.1 Fríverslunarsamningur EFTA við Pólland

6.1.1 Tollar

Fríverslunarsamningurinn nær til vöruviðskipta einstakra EFTA-ríkja og Póllands, en ekki slíkra viðskipta milli EFTA-ríkjanna. Samningurinn tekur til⁶⁹:

- Framleiðsluvara sem heyra undir 25.-97. kafla (iðnaðarvörur) í samræmdri vörulýsingar- og vöruheitaskrá⁷⁰, að undanskildum framleiðsluvörum sem skráðar eru í I. viðauka⁷¹.
- Framleiðsluvara sem eru tilgreindar í bókun A (landbúnaðarvörur), að teknu tilliti til fyrirkomulags í þeirri bókun.
- Fisks og annarra sjávarafurða, sem sagt er frá í II. viðauka, sem upprunnar eru í EFTA-ríki eða Póllandi.

Samkomulag um verslun með fisk og fiskafurðir er skráð í II. viðauka í þingsályktuninni. Við gildistöku samningsins lækkaði Pólland grunntolla um 10%. Eftir það lækkuðu tollarnir í fimm jöfnum árlegum áföngum frá og með 1. janúar 1995. Tollar varðandi fisk og fiskafurðir, þ.e. ferskan, frosin og kældan fisk og fiskiflök, eru því á núlli frá og með 1. janúar 2000⁷². Við leit að nánari upplýsingum er bent á Utanríkisráðuneytið, Alþingi og Ríkistollstjóra.

6.1.2 Væntanleg aðild Póllands að ESB

Pólland bíður nú aðildar að Evrópusambandinu og er markmið stjórnvalda að innan þriggja ára verði Pólland fullur aðili að sambandinu. Þá mun Pólland taka við sömu tollastefnu og Evrópusambandið. Ákvæði WTO er að við svona breytingar eiga tollamálar ekki að breytast og Ísland á að fá að flytja inn það sama og það hefur verið að gera. En ákveðin kvóti mun verða settur og mun hann marka þau viðskipti sem verið hafa á milli Íslands og Póllands. Ísland getur ekki flutt meira inn en hann segir til um. Ísland þarf einnig að semja upp á nýtt við Evrópusambandið um útflutningsmál, kvóta og tolla og það getur tekið langan tíma.

VIÐAUKAR

Ræðismenn Íslands í Póllandi

Warsaw

Sendiráðið í Osló annast sendiráðsstörf. Sími: 22 83 34 35. Telefax: 22 83 07 04)

Sendiherra: Kristinn F. Árnason (1999).

Gdansk

Umdæmi: Gdansk/Sopot/Gdynia

Ræðismaður (Consul General): Stanislaw Laskowski (1994). Skrifstofa og heimili: ul.

Slowackiego 30 m.17, 81-872 Sopot. Sími og telefax: (58) 551-58-40. Tölvupóstfang:

slaskowski@zeg.com.pl. Tungumál: Pólska, enska, rússneska, franska. Ólaunaður.

Varsaw

Umdæmi: Mazowieckie, Podlaskie, Lubelskie, Podkarpackie, Malopolskie, Swietokrzyskie, Slaskie, Łódzkie og Opolskie.

Ræðismaður (Consul): Bogdan Gumkowski (1999). Skrifstofa: Plakanda International Ltd., Al. Niepodleglosci 177, 02-555 Warszawa, Poland. Sími: (22) 825 2021.

Telefax: (22) 825 0658. Tungumál: Pólska, enska, þýska, rússneska. Ólaunaður.

Ræðimaður Póllands á Íslandi:

Consul: Mr. Friðrik Gunnarsson 1989; Office: Ánanaust 1, 101 Reykjavík Tel.: 552 6122; Telex: 2073 velasal is; Telefax: 562 3810; Home: Sólbraut 18, 170 Seltjarnarnes; Tel.: 561 1761.

Sendiráð Póllands

Chancery: Olav Kyrres plass 1; 0244 Oslo; Open: 08:00-16:00 (Mon-Fri); Tel.: 47-22 55 55 36/22 43 00 15.

Consular Section: open: 08:00-16:00; Tel.: 47-22 43 01 61; Telefax: 47-22 44 48 39.

Commercial Section: Uranienborg terrasse 11; 0351 Oslo; Open: 08:00-16:00 (Mon-Fri); Tel.: 47-22 60 24 48/22 60 24 49; Telefax: 47-22 56 53 81.

Áhugaverðar heimasíður

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Heimildir

¹ *Segir samskipti Íslands og Póllands hafa styrkst.* Morgunblaðið. 12. maí 2000.

² *Heimsókn Kwasniewskis.* Morgunblaðið. 12. maí 2000.

³ *Miklir ónýttir möguleikar.* Morgunblaðið. 13. maí 2000.

⁴ Tölulegar upplýsingar eru fengnar frá Utanríkisráðuneytinu.

⁵ Tölulegar upplýsingar eru fengnar frá Hagstofu Íslands.

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- ⁶ *Tvísköttunarsamningur við Pólland*. Fréttatilkynning nr. 4/1998. Fjármálaráðuneytið. stjr.is.
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⁷² Til frekari upplýsinga er veffang pólsku tollasíðunnar er beskidy.pol.pl/taryfa.
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