

SPCC Magazine

IN THE
SPCC

ON THE
GREEN WAY

FROM
MEMBERS

No 1 / 2022

SPCC INTERVIEW
WITH H.E. MARÍA
ERLA MARELSDÓTTIR,
AMBASSADOR
OF ICELAND
TO POLAND

CAN EUROPE
QUICKLY BECOME
INDEPENDENT OF
RUSSIAN GAS? -
INTERVIEW WITH
KENNETH ENGBLOM,
WÄRTSILÄ ENERGY
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SPCC Magazine: Scandinavian-Polish business community online

Magazine is a quarterly publication in online format distributed by Scandinavian-Polish Chamber of Commerce (SPCC) among wide group of readers interested in Scandinavia and Scandinavian-Polish cooperation. We reach SPCC Members, business organizations, media and individual readers interested in topics related to Scandinavia.

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Dear Members,

Summer has already settled in our cities, offices and homes for good. We are happy that we had so many opportunities to meet you all in the past months and currently we are intensively planning the second half of the year at SPCC.

We have covered a lot of topics that the Scandinavian business struggles with on a daily basis. First of all, the issues of the labor market and challenges related to new talents search, as well as the topic of the green transformation and the huge role of the Scandinavian-Polish cooperation in this process.

The SPCC Annual General Meeting took place in June. For those of you who didn't have the opportunity to participate in this event, we prepared a short report and a summary of SPCC activities in 2021. We also elected the SPCC Management Board for 2022 and new Chairman of SPCC - Artur Swirtun.

In the current issue of the SPCC Magazine we collected some interesting materials that we want to share with you. We are especially happy to have the chance to talk to the Ambassador Maria Erla Marelsdóttir, who shared the Icelandic experiences in building an independent and CO₂ neutral energy system. We also asked Mrs Ambassador about

the areas of cooperation between Poland and Iceland. We hope to inspire business and readers to continue searching for the opportunities and exchange experience between our countries. In the „On the green way” part we continue the topic of energy independence - we talked with Kenneth Engblom from Wartsila Energy Solutions about intriguing results of the latest „Europe's Energy Future” report.

SPCC supports Polish companies that plan to operate in Scandinavia and develop on the Northern markets. In June, another edition of „Nordic Intro” project took place - this time, together with our speakers, we presented a knowledge pill about the Danish market. In this issue, together with Katarzyna Ramberg, President of Novum Økonomi AS, we talk about the company's success in Norway and we also present the investments of F.B.I Tasbud - Polish construction company which paved its way to the Swedish market.

We encourage you to follow our [events calendar](#) and we wish you pleasant and safe holidays, and a lot of rest before the new business season!

Agnieszka Zielińska
Managing Director

SPRING EVENTS IN SPCC

Last months were very intensive - we have organized 40 events!

1. The topic of the green transformation was raised at the SPCC session during the European Economic Congress in Katowice (see page 8).
2. In May we discussed HR issues during panel discussions at Scandinavian Days in Szczecin and meeting in Tricity.
3. In June the Danish Section together with the Embassy of Denmark celebrated the Danish Constitution Day. The Finnish Section have organized its traditional Summer Picnic in Wilanów Golf Parks.
4. The Swedish Section organized its Spring Cocktail on a beautiful terrace of the Hotel Europejski in Warsaw.

SPCC HR Panel Discussion
at Scandinavian Days in Szczecin

HR Panel Discussion in Gdańsk, 25th of May



Finnish Summer Picnic, 4th of June



Danish Constitution Day, 6th of June





Summer Cocktail in Sopot, 23rd of June



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ANNUAL GENERAL MEETING 2022

SPCC Annual General Meeting took place on June 14 in Warsaw. We met with our Members to summarize the Chamber's activities in 2021 ([see Review 2021 here](#)), present the plan for the coming months and appoint a new management board.

Artur Swirtun was elected SPCC Chairman for 2022.

"I am proud to have been elected the new Chairman of the Scandinavian-Polish Chamber of Commerce (SPCC) at the Annual General Meeting. It is an honor to represent the Chamber and its member companies, and I am fully committed to further developing it to be not only one of the largest but also the most active and influential Chambers in Poland. Thank you all for the trust you have put in me."

It was also an occasion to appreciate Carsten Nilsen's nine-year tenure as a Chairman, his dedication to SPCC development, and his representation of the Nordic business community's voice. Under Carsten's leadership, SPCC has developed as an organisation. We opened the SPCC office in #Gdansk, which strengthened SPCC's presence in this crucial region; we took new initiatives and developed close cooperation not only with Nordic but also with embassies of Baltic countries.

Carsten will be still representing the Norwegian Section as a Chairman.

THE SPCC BOARD 2022

Artur Swirtun SPCC Chairman, Chairman of the Swedish Section of the SPCC

Vice chairmen:

- Tuomas Asunmaa
Chairman of the FTG, the Finnish Section of the SPCC
- Leif Christiansen,
Chairman of the Danish Section of the SPCC
- Carsten Nilsen,
Chairman of the Norwegian Section of the SPCC

Board members:

- Marcin Bruszewski,
- Wanda Brociek
- Markku Ekholm
- Lech Gniady
- Alexandra Kazimierski
- Siren Knudsen
- Artur Tomaszewski
- Marzena Zahlin

SPCC Annual General Meeting,
Warsaw, 14th of June



New management board

SUMMARY OF THE SPCC SESSION DURING THE EUROPEAN ECONOMIC CONGRESS IN KATOWICE

Despite the difficult geopolitical circumstances, there is hope because we are not alone in this situation. Our Scandinavian partners want to engage in the development of the energy sector and support the local Polish partners in implementing new technologies and the circular economy model.

This partnership means credibility, trust, knowledge and experience, including the difficult ones. All that our Nordic neighbours are willing to share with us. It is all the more important because we no longer have time to make mistakes that others have already made - said Agnieszka Zielińska, Managing Director of the SPCC, in her opening speech at the 14th European Economic Congress



This year, for the first time, the Scandinavian-Polish Chamber of Commerce was present at the Economic Congress in Katowice as the session's host. The partners of the report On the GREEN WAY, launched at the Congress, took part in the debate devoted to Polish-Scandinavian cooperation for green transformation.

The session was inaugurated by speeches of the Ambassador of Denmark, Ole Toft, the Counsellor of the Swedish Embassy, Gunnar Haglund, and

the President and Director of SPCC, Carsten Nilsen and Agnieszka Zielińska.

- I am convinced that, together with the other Nordic countries, we have a lot to offer as a partner for the green transformation. We have technologies in many areas, from wind energy and nuclear power to waste treatment solutions. Our cooperation with Poland is already a fact, and an excellent example of this is the Baltic Pipe. The gas pipeline built jointly by Poland and Denmark will transport Norwegian gas. - the Ambassador of Denmark emphasised.

The participants in the SPCC debate focused on two areas of the Polish-Scandinavian cooperation: energy transition and circular economy.

ENERGY

Contribution to building an independent and green energy system

Examples of the Polish-Scandinavian partnerships cited during the debate confirm the crucial role of the energy sector in these relations.

Equinor's and Polenergia's offshore projects, investments in renewable energy sources and IKEA's zero-emission





strategy, cross-border grid connections, the SwePol Link high-voltage submarine cable line, or the Baltic Pipe, a key element in improving the security of supply, are just some of them.

The speakers emphasised the role of renewable energy; without RES, it would not be possible to ensure Poland's energy security.

- The volume of renewable energy produced by Equinor in the next five years will increase tenfold.



By 2030 we plan to reach a net installed RES capacity of 12 16 GW. Two-thirds of this capacity will come from offshore wind energy - pointed out **Marcin Wisniewski, Director of Regulatory Affairs at Equinor Poland.**

CIRCULAR ECONOMY

The negative consequences of climate change increasingly directly affect businesses and societies.

Corporate social responsibility is becoming particularly important in the context of the current geopolitical situation.

Meanwhile, the circularity index of the European Union countries, calculated by Eurostat as the ratio of recycled and returned materials to the economy to domestic material consumption, is only 12.8%; it is growing but very slowly.

Consumers increasingly expect businesses to lead in introducing the circular economy. They also look more and more favourably at goods produced using recycled materials, which is confirmed by the experience of Stena Recycling Polska and TOMRA.

In January 2022, Stena Recycling conducted a survey in five markets (Sweden, Norway, Denmark, Finland and Poland). "Results show that



8 out of 10 consumers think it is important or very important that manufacturers use recycled materials in their products,” said **Lars Ibsen, Managing Director of Stena Recycling Poland**.

Over the last few years, there has been a considerable change in customer attitudes. To take full advantage of this momentum, we need an effective deposit system that ensures high levels of waste collection with recyclable quality.

Experience in countries with deposit return systems, as part of a comprehensive approach to waste and resource management, confirms that the average collection rate for waste included in the system is very high and reaches around 90%. On the other hand, the vast majority of the collected products are recycled as high-quality secondary raw material. What is important, a wide range of materials is included in the system, including PET and aluminium cans - emphasises **Anna Sapota, Vice President of Public Affairs for Central and Northern Europe at TOMRA**.

The potential for Polish-Nordic cooperation is enormous. We have the technologies and expertise needed for a rapid transformation. I am convinced that the Baltic Sea region can become an area of energy integration and a leader in the circular economy - concluded Agnieszka Zielińska.

Author: Ewa Lisiewska-Szczygieł,
SPCC PR & Communication Manager



After the session, the talks continued at the SPCC cocktail party. One of our guests was Jerzy Buzek, Prime Minister of Poland from 1997 to 2001, the first President of the European Parliament from Central and Eastern Europe. He currently chairs the Industry, Research and Energy Committee of the European Parliament.

Partners and participants of the SPCC session „Polish-Scandinavian cooperation on the road to green transformation” during the 14th European Economic Congress in Katowice:

- Ole Toft, Ambassador of the Kingdom of Denmark to Poland
- Gunnar Haglund, Counsellor of the Swedish Embassy in Poland
- Carsten Nilsen, President of the Scandinavian-Polish Chamber of Commerce
- Agnieszka Zielińska, Managing Director of the Scandinavian-Polish Chamber of Commerce
- Lars Ibsen, Managing Director, Stena Recycling Polska
- Jakub Mach, Country Manager Cold Chain Logistics, Maersk Poland
- Wiktoria Płocha, Sustainability Business Partner, IKEA Retail Polska
- Marek Roszak, Market Area Manager, Poland and Baltics, DNV Energy Systems

- Anna Sapota, Vice President Government Relations for Central and Northern Europe, TOMRA
- Marcin Wiśniewski, Director of Regulatory Affairs, Equinor Polska

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The project On the GREEN WAY has received honorary patronage of the Embassies of Denmark, Finland, Norway and Sweden accredited in Poland.

Retransmission of the session is available here:
<https://www.eecpoland.eu/2022/pl/panel/4967.html#retransmisja>



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SPCC EXPERT SUPPORT

SPCC Expert Support is an initiative that creates the possibility for SPCC members to get a piece of free advice provided by experts. In this issue of the magazine we present our experts who can advise you and your company on issues regarding digitalization, taxes, sales, risk management, business security, real estate.

Need quick advice, opinion, guidance? Get support from experts representing friend SPCC companies! In order to set up a meeting with selected expert please contact spcc@spcc.pl



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ICELAND - LEADER IN GREEN TRANSFORMATION

Interview with María Erla Marelsdóttir, Ambassador of Iceland to Poland



María Erla Marelsdóttir, Ambassador of Iceland to Poland

Today Iceland is a pioneer in renewable energy and on the right track to become one of the world's first carbon neutral countries. But this has not always been the case - until 1970s the energy consumption was powered mainly by fossil fuels. Would you share with us the factors of Iceland's success in green energy transition?

Energy is one of the fundamental pillars of the Icelandic economy. The special position of energy issues in Iceland lies in the high proportion of its renewable energy sources. All electricity production in Iceland is from renewable sources (73% hydropower, 26% geothermal and 0.1% wind energy). Geothermal energy is directly utilised to heat 90% of Icelandic homes, with the remaining 10% being heated with electricity from hydro power stations.

Making the most of geothermal resources in Iceland has made an incredible difference. Here necessity has been the driver for change. Geothermal use was first introduced following Great Depression in the 1930's and during the oil crisis in the 1970s Iceland made a strategic shift to geothermal district heating which was a more dependable source to replace imported fossil fuels. Direct utilization of geothermal energy for district heating is a realistic alternative to fossil fuels wherever there are lower temperature geothermal resources. It is therefore more widely applicable and can be applied in more countries, like

Poland, as they move towards decarbonizing their heating systems.

Apart from heating, there are also industrial applications for low temperature geothermal resources ranging from agriculture and fish farming to year-round open-air baths and spas. In high temperature areas, geothermal sources can even be harnessed for electricity production.

Iceland's decision to switch to renewables for space heating has been good for both the economy and the climate and has improved the quality of life in Iceland and is the basis for building other sustainable businesses in Iceland.

The government of Iceland aims to complete the full energy transition by 2040, with Iceland becoming wholly independent from fossil fuels by that time.

A great deal of work has already been done. Looking into the future - what steps are left to complete the energy transition and what are the plans for the next years to come?

Iceland has committed to reducing carbon emissions by 55% by 2030, in cooperation with the EU and Norway. Iceland's goal is also carbon neutrality by 2040 and it is enacting a climate action plan to reach that goal. Beyond that the government of Iceland aims to complete the full energy transition by 2040, with Iceland becoming wholly independent from fossil fuels by that time.

Looking ahead, eliminating the dependency on fossil fuels will require an energy transition predominately in the mobile sectors of transport, fishing, and aviation. The electrification of harbours is already well underway and the use of heavy fuel oil in shipping has been prohibited. To achieve the energy transition, the Government aims to create the necessary regulatory conditions for wind farms, and to improve efficiency in existing electricity production and transport infrastructure. Iceland is enlarging the grid of charging stations



All electricity production in Iceland comes from renewable sources - geothermal energy is used for heating 90% of homes. Photo Marta Słowińska

Together with Poland we have realized diverse successful projects related to capacity building in geothermal energy, cooperation on the Polish municipality level with Icelandic engineers, and on an educational level

for electric vehicles to encourage the use of environmentally friendlier modes of transport. The leading Icelandic airline and the National power company are working together on testing green alternatives for domestic aviation, such as the production of sustainable aviation fuels. Furthermore, the same airline is in collaboration with others on electrical flights on domestic routes.

When establishing a new energy infrastructure, consultation with businesses, industry, and the employment sector is very important, as well as to balance these interests to safeguard Iceland's delicate nature.

In Poland a lot of effort is put on the climate challenges and business is an important driving force of the green transition. What opportunities do you see for cooperation and in which areas we can benefit from a fruitful knowledge exchange?

Research and development, technical cooperation and exchange of know-how are important fields. There is a thriving ecosystem of companies in Iceland that are working to solve the world's most pressing climate challenges. Many solutions that have proven useful in Iceland may also make a difference in Poland, for example geothermal district heating, or capturing carbon dioxide from industry and transforming it to stone with the special method developed in Iceland. There are also promising companies that delve into the circular economy, such as Icelandic technologies that produce waste-to-value solutions for animal by-products, that can be applied anywhere in the world to increase sustainability.

The EEA Grants scheme and the Poland-Iceland Fund for Bilateral Relations have been beneficial platforms for cooperation between Icelandic and Polish businesses on climate

related projects. Already there have been diverse successful projects related to capacity building in geothermal energy, cooperation on the Polish municipality level with Icelandic engineers, and on an educational level. Iceland welcomes students from Poland to study at Icelandic universities, many of which offer higher education courses in English.

Having this in mind, in which areas would you see opportunities for Polish companies to invest in Iceland?

Iceland has a well-established value proposition for companies seeking to utilize the renewable resources in various ways, from High Performance Data Centres seeking to minimize their carbon footprint to the sustainable production of proteins and nutrients using a fraction of the land, water, and energy that traditional methods need. Seeking alternatives for fossil fuel in transport is an important mission and already there are interesting developments taking place in research and the development of synthetic fuels.

Sustainable tourism is a special focus in Iceland and the geothermal resources offer a wide range of possibilities in developing unique spas and wellness destinations with a minimum carbon footprint. The thriving innovation scene in Iceland is important for investors and companies seeking opportunities or partners. Generous research and development incentives, tax incentives for foreign specialists, fast growing venture capital funds and initiatives such as Reykjavik Science City make Iceland a good location for innovative companies.

According to the World Economic Forum, Iceland is the world's best country for gender equality. In Poland, 50.000 women work in the energy sector. However, comparing their percentage share in the number of people employed in the energy sector, Poland's result is below the EU average. How big is the role of women in the green energy transition of Iceland?

Considering gender ratios across the world, Icelandic power and utility companies are leaders when it comes to female representation among board members and managing directors. In 2021, 58% of board members in Iceland's 12 largest power and utility companies were

Considering gender ratios across the world, Icelandic power and utility companies are leaders when it comes to female representation among board members and managing directors

women compared to 11% among the 100 largest power and utility companies in Europe. It should be noted that the law protecting gender balance among board members is more explicit in Iceland than in many other countries. Women in Energy - Iceland is an association founded in 2016 by and for women who work or are interested in the energy and utilities sector in Iceland. The purpose of Women in Energy - Iceland is to increase participation of women in the energy sector, expand their network and facilitate mentorship and education. Icelandic

energy and utilities companies are ahead of other countries when it comes to equal representation of men and women in leadership and management positions. But there is still room for improvement. Apart from being a social justice question, improving gender balance in companies' management structures benefits everyone and has been shown to have a positive effect on a company's bottom line.

Thank you for the interview.

Interview conducted
by Sylwia Wojtaszczyk-Ciąćka,
SPCC Content & Project Manager

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Can Europe quickly become independent of Russian gas?

Interview with Kenneth Engblom, Vice President for Europe and Africa at Wärtsilä Energy Solutions. The article is a part of the SPCC project "On the GREEN WAY"

Wärtsilä experts argue that the cheapest way to increase Europe's energy independence is to maximise the use of renewable energy sources. In a recently published study **EUROPE'S ENERGY FUTURE**, Wärtsilä Energy Solutions analysts, using power system modelling, demonstrate that doubling the renewable energy production by 2030 would halve consumption of gas and would save 323 Bn EUR.

- Wärtsilä is known as an expert in power system modelling. You have studied more than 150 energy systems globally, and recently you published a report called EUROPE'S ENERGY FUTURE. What are the major outcomes of this model-based analysis, and what must we do to avoid an energy crisis?

Now Europe is facing an energy crisis because of its dependence on fossil fuels, especially gas from Russia. The recent electricity price spikes have been caused by a variety of factors, including Covid-19, failures in the supply chain, and the Russian invasion of Ukraine, which all have turned this into a long-term cost issue that people are facing every day.

To tackle the energy crisis, Europe must enable rapid decarbonisation. Our modelling confirms that doubling the renewable power production would halve consumption of expensive gas and would reduce electricity cost both in short and long term. Wärtsilä is calling on European leaders to deliver a higher level of investments into renewable energy and associated balancing technologies. To be successful, this would require better cross-country coordination along with clear strategic policymaking, which in turn must be based on detailed scenario planning and must address technology, finance, and planning permission.



Kenneth Engblom, Vice President for Europe and Africa at Wärtsilä Energy Solutions

- To model energy systems on an international scale may be a challenge. Can you say a bit more about how you created a model for entire Europe?

Creating a power system model for the whole of Europe is true, with all its intricacies, an interesting challenge. To create a complete picture, we include thirty-three countries in the study.¹

The model itself was built in the renowned software environment called PLEXOS® and contained information on a country level regarding generating capacities, interconnectors to neighbouring countries, and national plus the International Energy Agency's (IEA) forecasts for the development of the power systems. In the study, we looked into two specific scenarios: a "baseline scenario" - in line with the IEA's current estimates- and an "ambitious" one, assuming significantly more renewable energy but still achievable.

We want to show through data and power system modelling how the energy transition path can be achieved affordably, also ensuring a steadier energy price in the future.

What kind of action do you recommend in order to make the more ambitious scenario a reality?

Adding more renewables (e.g., solar, wind energy) is the solution to decrease the cost of our energy systems. Our modelling demonstrates that 323 billion EUR can be saved by 2030 (compared to the baseline scenario) by building 80 GW of renewable power sources per year, also supported by balancing technologies. In the short term, a cumulative saving of 98 billion EUR is achievable by 2025.

This ambitious approach would see renewable electricity share increase from 33% today to over 60% by 2030 and would have a direct impact on reducing electricity bills for consumers in both the short and long term. It will also enable cutting gas usage by 52% across the continent (5,456 TWh), the equivalent of 3.5 years of Russian gas supply

to the EU². This would achieve a net zero power system by 2040, a decade ahead of the national net zero targets set by the European Union.

To implement this plan, policymakers across Europe must work together to, for example, introduce investment incentives and a legal framework to accelerate the development of renewable energy sources and energy storage technologies or implement cross-border infrastructure projects.

You mention investment incentives for the private sector, which play an essential role in energy development. How can energy systems modelling help in making the right investment decisions?

In Europe private investments play a crucial role in energy. The role of the state is to implement such policies that would enable return on investment and encourage development of the private projects that bring value to the country. This value is difficult to calculate on a project level. The power system modelling is the reliable way to evaluate the relative impact of different investment decisions on a system level, e. g. the impact of different generating technologies on the total system cost, that in turn determines the consumer price.

This way, modelling can guide energy authorities and private investors in deciding on their development plans and prioritisation.

The Europe's Energy Future report makes it abundantly clear that renewables coupled with balancing technologies should power Europe's future. Not only can they help us to halve our carbon emissions, but as the cheapest form of energy generation, they can reduce energy costs by over 300 bn EUR by 2030 to save consumers money. To invest 80 GW of renewables on a yearly basis we would need to see investments of around 70 bn EUR, including both in balancing and renewables. This study alone provides a guideline for both developers and policy makers throughout Europe. Specific country modelling can sharpen the view.

¹ Norway, Denmark, Sweden, Finland, Estonia, Latvia, Lithuania, Poland, Portugal, Spain, France, Belgium, Netherlands, Luxembourg, Ireland, United Kingdom, Germany, Czech Republic, Slovakia, Austria, Hungary, Slovenia, Croatia, Bosnia & Herzegovina, Serbia, Montenegro, Macedonia, Albania, Romania, Bulgaria, Greece, Italy, Switzerland.

² <https://www.rechargenews.com/energy-transition/the-1-600twh-challenge-the-six-key-steps-needed-to-wean-europe-off-russian-gas/2-1180862>

In your report you indicate for example, that for Finland, the expansion of wind power generation is crucial, and a policy to lower the demand for gas may lead Germany to use more coal, a huge step backwards. What challenges do you see for the Polish energy sector?

Poland is exposed to the same challenges as the rest of the EU and has been moving in the same direction. These challenges can be summarized into three focus areas like increasing the pace of renewable construction, having enough balancing capacity to support the increasing renewable energy, ensuring security of supply as the dependency on Russian gas is reduced.

However, local specifics are obvious, and they are related to the country's heritage and its geography. Dependency on coal, new gas supply routes and wind power potential - these are just to name a few.

Therefore, to understand the specific path forward for Poland we are going to research the Polish power system in detail and evaluate optimal scenarios for development. As mentioned in the beginning of this interview, Wärtsilä has done modelling of more than 150 power systems globally, and we do this in collaboration with local authorities and stakeholders who benefit from our high-quality analysis. Once the study is completed, we will be happy to share its findings with Polish stakeholders.

Interview conducted
by Ewa Lisiewska-Szczygieł,
PR & Communication Manager SPCC

[Download the full report](#)



Policy makers across Europe should act together to:

- 1** **Coordinate actions** that can accelerate the scalability of innovation, increase economies of scale, plus provide the incentives for investment.
- 2** **Enable additions of renewable electricity as quickly as possible**, for example by establishing permitting frameworks that give renewable energy projects a priority status and fast-tracked approval, to accelerate deployment.
- 3** **Create market frameworks that encourage investments in flexible energy storage** and balancing engines, to convert intermittent renewable energy sources into baseload power providers.
- 4** **Leverage public investment** to secure private sector capital, through incentive measures, such as tax credits, which according to International Renewable Energy Agency can raise investment by a factor of 3-41.
- 5** **Encourage cross-border infrastructure projects** linking the energy systems of EU countries to promote energy security, streamline costs and increase efficiency.
- 6** **Plan and prepare the right conditions to balance high renewable systems** using Power-to-X capacity for sustainable hydrogen-based fuel production and convert balancing power plants to run on that fuel from the 2030s onwards.
- 7** **Use the shift to high renewable energy systems in the power sector to begin electrifying related sectors**, such as transport, industry, heating, and cooling. This will drive significant efficiencies, as well as deep decarbonisation needed to realise net zero.

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MAKING THE WORLD GREENER WITH E-INVOICES

Did you know that creating paper invoices uses as much energy per year as the consumption of 20 million households? That's a lot, and most people don't realise how big of a difference seemingly small changes can make in the big picture. Making the switch to e-invoicing is a sustainable business practice that benefits both the environment and your business.

Technology provides better solutions for the environment

Think about it: how many papers does your department have lying around the office? Invoices moving from desk to desk, only to be scanned back into the system and in the end, thrown away?

Besides involving chopping down trees, paper invoices have a short life cycle, making them not so good for the environment. Paper invoices are responsible for a whopping ten percent of all trees cut down worldwide.

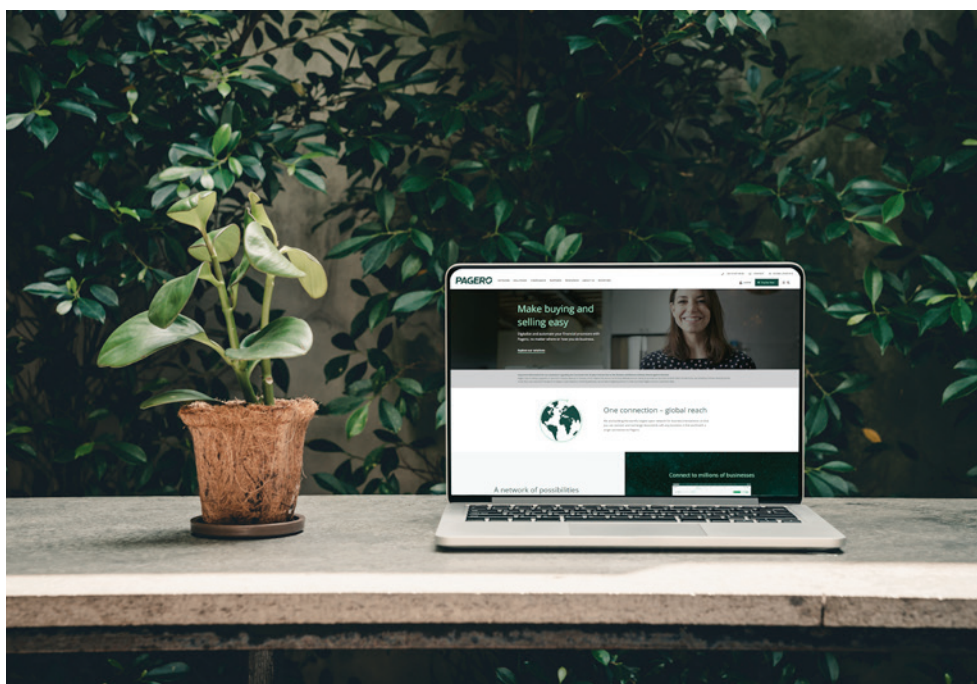
Today, the technology exists to replace paper entirely - technology that will actually bring enormous benefits to your financial control and handling - so this ten percent could have easily been avoided.

Why should we care about the amount of paper invoices in use?

While technology can also produce some carbon emissions, switching to e-invoicing reduces the overall environmental impact of processing invoices. Along with reducing paper use, companies that send and receive electronic documents also help cut down on fossil fuel pollution from mailing and shipping.

Of nearly 500 billion invoices globally, one invoice is estimated to be an average of 2,5 pages. For each invoice, add the paper envelope, stamps, shipping, and energy required to make trees into paper invoices. On top of that, sending invoices all over the globe means the negative impact hits both trees and CO₂ emissions.

Paper invoices produce three times more CO₂ than e-invoices, making e-invoicing one of the easiest ways for companies to improve sustainable business efforts.



Fot. Pagero

Making the responsible decision for our planet

Global deforestation is a massive problem and seeing that e-invoicing also improves cash flow and is an overall much better alternative for the business, eliminating paper invoices should be every company's top priority.

Pagero's e-invoicing solutions help your company move towards more efficient business practices and protection of the environment. We help you streamline operations, cut costs and increase satisfaction for your employees and business partners alike. While at the same time making a positive impact on your company's carbon footprint.

Learn more and read the whole article on www.pagero.fi/blog/sustainable-business

Contact details:

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CHANGE HAS BECOME OUR DAILY ROUTINE

Interview with Katarzyna Ramberg – founder and Chair of the Board of Directors of Novum Økonomi AS, a Norwegian authorized accounting office in Drammen.



Katarzyna Ramberg – founder and Chair of the Board of Directors of Novum Økonomi AS, Sylwia Niklas, Chairman of Projekt-K. Fot. Maciej Pulit, Viscan – 3D virtual tools

In 2022, exactly 20 years ago, you established a company that is today known as Novum Økonomi AS. Congratulations on the anniversary! What were the reasons for opening your own company? What were the beginnings and some of the most important milestones in its development?

Thank you, indeed it is amazing how time flies! In 2002 I had been working in the Drammen municipality as the head of Immigrants and Refugees Department. That job was very interesting and I was really dedicated to it. Job market then showed some similarities to today's market – the demand for employees was huge. Today this trend is visible in basically all branches of economy. According to data from March, unemployment rate in Norway is 2.9%. This constitutes the lowest level in 14 years! Twenty years ago the demand was mainly observed in construction business.

Coming back to the beginning: the demand for employees together with my knowledge on how to employ foreigners legally turned out to be a great business idea!

Together with my friend we cofounded the company in 2002. At the beginning I worked two jobs – at the municipality until 3.00 p.m. and onwards in my own company. After an intense year, I gave up the safe employment. A huge milestone for the company was the 2004 Polish membership in the EU. Norway expected an influx of a big number of Polish immigrant workers. However they chose other European countries. Norway in turned became an attractive market for Polish entrepreneurs. The flow of a large number of new companies was quite a surprise for Norwegian institutions. That was the reason for a change in our company's core activity – we specialized in consulting and accounting services for Polish and other foreign companies in Norway. This has remained our specialty until today.

In Norway I personally appreciate transparency, trust and clear regulations as well as friendly attitude of authorities. I also like the flat organizational structure in Norwegian companies.

What is it like to run a company in Norway? What are the highlights and pitfalls and is there anything that you appreciate personally in operating a company in Norway?

The Norwegian market is one of the most demanding ones in Europe. It is also one of the most stable economies. I don't think there are any pitfalls, rather some challenges that require adapting skills that will help you to adapt to conditions different from those in other European countries you might be familiar with. Let's remember that Poland, Sweden or Denmark are EU members whereas Norway respects the EU legislative but presents a lot of additional conditions which a foreign company needs to accept.

I personally appreciate transparency, trust and clear regulations as well as friendly attitude of authorities. I also like the flat organizational structure in Norwegian companies. Effective and safe e-communication with the authorities as well as high level of digitalization.

However there are a few challenges still remaining such as bureaucracy and long processing periods in different institutions or banks when a human factor is involved.

What sort of support do Polish companies in Norway expect from you, which branches of industry do you hear from most often?

Polish companies typically come to us when planning their entry to the Norwegian market and when they have already signed or are in the process of signing a contract.

We can easily say that our office provides niche services, as we specialize in establishing and accounting for Norwegian Registered Foreign Businesses (so called **NUFs**). Our clients often wonder where they should start and since we have more than 20 years of experience we are able to lead them by the hand and provide support at every stage of their activities in Norway. Starting with the establishment of the company, through

contacting Norwegian authorities to bookkeeping, tax consulting and salary calculating. In the recent years we have observed a much larger number of Polish clients opening Norwegian limited liability companies (**Aksjeselskap, AS**)

Throughout the last twenty years we have noticed some changes in the spectrum of branches that have been in touch with us. The clients who have been with us the longest are mainly in the shipbuilding, construction as well as commerce and hiring out labor industries. In recent years we have been noticing more and more clients in the IT, telecommunications and renewable energy business.

What are your company's strengths? What parts of your offer or the company's achievements are you particularly proud of?

We are a consulting and accounting office. For the last twenty years we have been able to gain exceptional and unique expertise. I am extremely proud of creating a team of accountants and consultants. "Pure" accounting is limited to setting order to company's accounts and finance which is necessary and crucial. But we offer our clients feeling of safety as we know how to avoid mistakes on the Norwegian market. I am very proud of our team who are not afraid to share their knowledge. Hence, our new online courses on conducting business in Norway. We have also developed Norwegian HSE online courses for Polish speakers. We offer consulting services as well as our guide for entrepreneurs: "Doing business in Norway".

In recent years we have been noticing more and more clients in the IT, telecommunications and renewable energy business.

The HSE courses that we have offered for quite some time have become very popular.

Our latest addition to the offer have been online courses for entrepreneurs who wish to achieve success on the Norwegian market.

This product is a result of many questions we have received from our clients. On the platform you will find free-of-charge courses, packages and singular courses in Polish.

Novum Økonomi AS has a surprise for the readers. Three first persons who contact us in order to



Fot. Dominika Król, Kontakt Foto & Video

register a Norwegian company or a branch of foreign company in Norway will receive a course package worth NOK 4000 free-of-charge. Just write to: office@novum.no and send us the password: SPCC.

Thank you very much! We know that you have also been actively supporting Polish businesswomen in Norway. Could you tell us a bit more about it?

I know perfectly well what it means to be a woman, a foreigner and a business developer on a competitive market. In Norway women have enjoyed equality in many areas for a long time.

However we have notices that women from Poland present enormous potential that they are not able to use fully in their new country. We have decided in Novum that this potential should not be wasted and we established Projekt-K. It is a place that unites Polish female entrepreneurs in Norway. On March the 8th we celebrated one year anniversary and we are proud to announce

that we already have about 100 members. Our plan is based on cooperation and support for businesswomen in Norway.

If you were to choose one thing that fascinates you most in your everyday work, what would it be?

Working in a consulting and accounting office means constant changes. We have become experts in challenging and unique cases. A number of our Clients had never worked in Norway prior to contacting us. They come from different industries which means that we have an abundance of issues and subjects to deal with. That requires living in constant change and being able to adapt quickly: to the Clients, regulation, situation on the market, new challenges. One would think that working in an accounting office is a streak of mundane tasks. Nothing could be further from the truth. At Novum Økonomi AS change has become our daily "routine".

Thank you for talking to us.

Interview conducted
by Sylwia Wojtaszczyk-Ciąćka,
SPCC Content & Project Manager

Working in a consulting and accounting office means constant changes. We have become experts in challenging and unique cases.

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FBI TASBUD – A POLISH COMPANY SUCCESSFUL ON THE SWEDISH MARKET

The company Tasbud Sverige AB is operating dynamically in the Kingdom of Sweden. It is a part of the worldwide Capital Group F.B.I. TASBUD, which offers products and general contracting services not only in Poland, but also on foreign markets such as the Scandinavian, Eastern, Asian and African. On the Scandinavian market, we implement prestigious investments consisting in the construction of buildings in the Design & Build and Build systems, with particular emphasis on prefabricated technology.

Our offer includes comprehensive services for Clients from the private sector, as well as we are able to implement Public-Private Partnership (PPP) investments. High qualifications, proven and well-coordinated team, the best quality of materials and the latest technologies enable the successful implementation of large, extraordinary and demanding investments. As a result, our position as the General Contractor operating in the construction market is constantly strengthening. What distinguishes us is timeliness, the highest quality and competitive prices - offers prepared by our experts are always tailored to the expectations and financial capabilities of the Client, while maintaining the highest standards of investments. Throughout all the years of our activity, we have gained the trust of Clients, as evidenced by numerous references and subsequent investments entrusted by the same entities.

Below we present some completed investments on the Swedish market.

The dominant of the city of Olofström

The subject of the investment was the construction of a housing estate in the Blekinge County in the Southern Sweden. The project included the implementation of multifamily residential buildings in a "turnkey" standard with the necessary infrastructure, paved areas, accompanying facilities and external territory. These are the tallest buildings in the city of Olofström, which definitely distinguishes them and makes the project a key investment for the entire region.

The investment's implementation mode was general contracting in the Design & Build system. The finishing standard combines Polish quality and Swedish utility. A characteristic and prestigious factor of the investment is the clinker facade. The buildings are adapted to the needs of the elderly and the disabled people. There is an additional common building in the courtyard that serves as a common room and meeting place for the local community. The investment



Olofström housing estate

was commissioned as a result of a public tender procedure. The Ordering Party is a municipal enterprise. In the municipality of Olofström there is, for example, a Volvo car factory.

Project Saffransgatan, Gothenburg

The Saffransgatan Gårdsten investment is a conspicuous project commissioned by FRAMTIDEN BYGGUTVECKLING AB, which is part of the Framtiden Group - the largest Swedish utility company responsible for the housing stock of the city of Gothenburg, owned by the city. Saffransgatan project in Gothenburg is a multi-storey passive residential complex close to urban green spaces and the centre of the Gårdsten district. The buildings stand out for high standards with a brick facade, modern apartments, balcony glazings and loggias. The multi-storey residential complex was built in the general contracting formula using the prefabricated technology with care for the natural environment. Saffransgatan Gårdsten in Gothenburg is also a part of the major project "Vision Gårdsten 2025", which includes the construction of 1,000 new homes over the next few years. The estate was completed and delivered on time, with the highest quality and care for the environment - and this is what the F.B.I. TASBUD Group is famous for.

Project Östra Kålltorp, Gothenburg

Another project in cooperation with FRAMTIDEN BYGGUTVECKLING AB is the Östra Kålltorp project. The Kålltorp district is one of the most dynamically developing neighbourhoods in Gothenburg. In the picturesque area around Renströmska Park, nearly 600 new apartments are currently being built for families, students and seniors, as well as numerous facilities dedicated to the youngest, including a kindergarten and school.

TASBUD SVERIGE AB is implementing the investment in the most extensive Design & Build & Fit-Out formula, which includes the construction of 3 building complexes, which will have from 6 to 10 floors, with one underground.

TASBUD SVERIGE AB will use many pro-ecological solutions in the construction of Östra Kålltorp. The structure of the buildings will be made entirely of prefabricated elements, assuming the



Saffransgatan Gårdsten investment in Goteborg

use of internal solid prefabricated walls, external double-layer prefabricated walls, prefabricated staircases, and balconies. Due to the using of prefabricated elements in numerous investments and having its pro-ecological factory of modules and prefabricates in reinforced concrete and concrete technology, the F.B.I. TASBUD International Group is a valued expert in the field of modern prefabrication, willingly chosen by investors.

Prefabricated technology has a wide range of positive impacts on the environment, like reduction of the carbon footprint and the limiting amount of waste generated during the construction process, as well as the shortening of the duration of the construction process.

In the project, TASBUD SVERIGE AB is planning to use renewable energy sources. The roof of the investment will be covered with photovoltaic panels producing clean energy, which will reduce the costs of using the buildings by future residents.

Project Kokillbacken, Upplands Bro in the Stockholm County

Tasbud Sverige AB is currently implementing the Kokillbacken project for the municipal housing development company Upplands-Brohus in the Kungsängen district in the Stockholm County. According to the land utilisation plan, Upplands-Brohus will begin construction of 300 new apartments in 2019-2022. 150 of them, or half, will be located in Kokillbacken - the centre of city Kungsängen and will be implemented by Tasbud Sverige AB.

about us



The Scandinavian-Polish Chamber of Commerce (SPCC) is a non-profit organization created by entrepreneurs for entrepreneurs



Our mission is to promote, support and develop commercial relations between Poland and other countries in the Baltic Sea Region



We have been inspiring, connecting, and representing member companies for over 17 years

experience

SPCC in numbers

3



The third largest international chamber of commerce in Poland

>17



Over 17 years of experience in cooperation with Scandinavian companies

400



Close to 400 Members representing the most important economy sectors