



*Magazine for entrepreneurs in Norway*

# ***Omega Norwegian Solutions***

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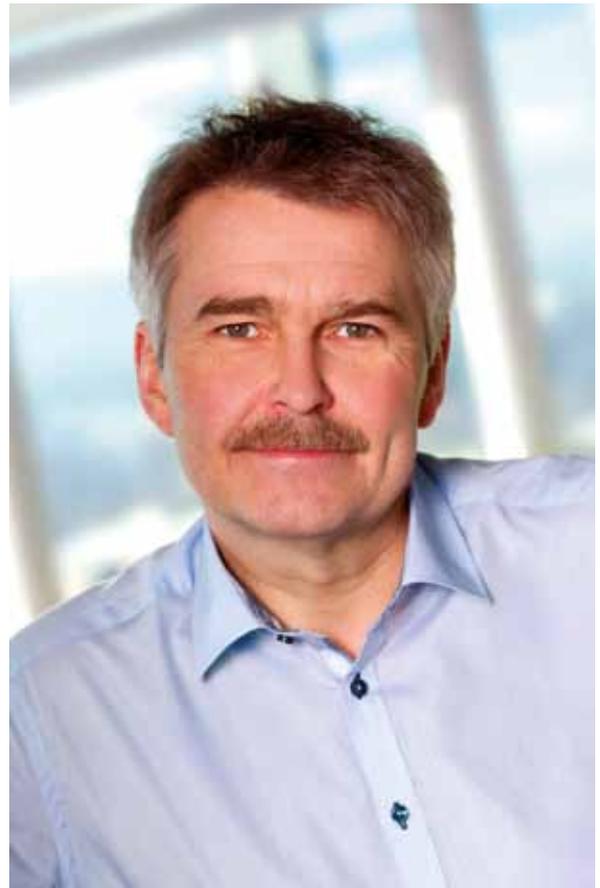
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## „Mafia operates in the whole sector”

In the previous issue of our magazine we wrote about Norway’s plans to reinforce the fight against economic crime. We mentioned, for example, the problem with too many layers of subcontractors that resulted in difficulties concerning control over construction projects. In this issue we would like to present an interview with Sven Christian Ulvatne – administrative director in one of the biggest Norwegian enterprises, BackeGruppen, who as of the 1<sup>st</sup> November 2014 introduced a limit of two links in the chain of subcontractors.



Research done on behalf of BackeGruppen by the leading European agency Norstat indicate that 2 out of 3 people think that problems with recruitment in the construction sector are the result of cheap workforce from other countries. One third mentioned the popularity of illegal work.

*Barbara Krasowska: Does BackeGruppen have long experience with dishonest subcontractors?*

**Sven Christian Ulvatne:** Not to a great extent, but it has happened, for example some of our subcontractors didn’t sign contracts with their employees, didn’t provide necessary social facilities etc.

*Barbara Krasowska: Who did it more often – Norwegian or foreign enterprises?*

**Sven Christian Ulvatne:** Given that most of our direct contract partners are Norwegian, it happens more often with the Norwegian subcontractors that they do not sign contracts with foreign employees, for example from Poland.

*Barbara Krasowska: Research results indicate how many people are aware of the problems in the construction industry. Were these results a surprise to you?*

**Sven Christian Ulvatne:** I’m surprised the results were that negative. I am, however, not surprised

by the negative answers as such but rather by the fact there were so many of them.

*Barbara Krasowska: In the article for the websitebygg.no you said as follows: „Mafia operates in the whole sector. In private houses and on big construction projects financed by the state”. It’s a very strong statement. Can you explain what you mean by „mafia”? Are entities responsible for illegal money flow well organized crime organizations or just random persons or enterprises?*

**Sven Christian Ulvatne:** Given the complexity of construction projects and the number of companies involved, this business is tempting for companies operating as smoke screens for illegal activities like money laundering, human and drug trafficking, tax and VAT frauds, so it surely is an organized crime. From the outside they appear to be decent companies, but the people behind it, holding the money, could be the mafia running their illegal activities.

*Barbara Krasowska: Tax Director, H.C. Holtesaid, in an interview for a daily newspaper, published 22.04.2014: „Economic crime undermines the tax base and ethics, interferes with international labor rights and is a threat to our welfare state”. In your opinion, what should Norwegian authorities do to make the milieu change their view of illegal work?*

**Sven Christian Ulvatne:** This case is twofold. In Norway illegal work has always been associated with private sector – I will watch over your child, you will renovate my house etc., but now also companies use illegal work. And this is where we should work in two ways. Firstly, people need to understand how serious the situation is. Secondly, authorities such as tax office, labor inspection and police have to check, check and check again to find as many such cases as possible. The Norwegian government recently gave NOK 25 million for that purpose. What is important: the controls themselves won’t do anything – both people and companies have

to understand, how destructive such criminal activities are to the welfare state, jobs etc.

*Barbara Krasowska: In the end: what would be your advice for foreign enterprises that start economic activity in Norway?*

**Sven Christian Ulvatne:** The first thing is to become acquainted with Norwegian laws and rules – there’s a lot to learn, but one should be well prepared. Another thing is that they should work only with honest contractors and customers. The third thing is that they should take care of the contracts and be sure they include all the necessary information. To sum up, there’s a great need for foreign companies in Norway and the market is very absorptive, but the companies ought to be honest.

The purpose of reducing the number of links in the chain of subcontractors to two is to make control over their work easier. This applies especially to checking whether they do not use illegal workforce, do not pay their employees lower rates than the minimal rates established in the common collective agreement etc. According to Sven Christian and other players on the construction market, who introduced the aforementioned rule, this will help fighting against social dumping and economic crime as a whole. It’s worth mentioning that, even if it’s not required by law, this solution was already introduced by Norwegian state institutions such as Norwegian Public Roads Administration (Statensvegvesen) or Norwegian National Rail Administration (Jernbaneverket) and enterprises, for example Veidekke.

This is a new action directed against economic crime, whose purpose, among other things, is to reinforce the fight against social dumping. Such great wrong-doings as is currently taking place causes the entire construction industry to suffer since it is more and more commonly considered as being of lower importance than other sectors of the Norwegian economy.



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# Unemployment benefit during company set-up

An unemployed person who wishes to set up their own company can apply to have their right to unemployment benefit maintained, while planning, establishing and starting up of their enterprise.

## **Exception to the rule**

One of the basic conditions for unemployment benefit (dagpenger) in Norway is being an active job seeker. This means, among other things, being flexible and ready to take up work almost immediately should a job be offered. A person setting up their own company is generally so engaged in the process that they cannot be deemed flexible or actively seeking employment, therefore the right to the benefit should technically expire.

There is, however, an exception to this rule: you can motion for the right to keep the benefit during the planning and start-up of a company.

## **Two stages**

Unemployment benefit can be granted for the duration of these stages of establishing a company:

- development stage / concept phase (utviklingsfase) – up to 6 months max.,
- start-up phase (oppstartingsfase) – up to 3 months max.

If there is no need for going through the concept phase during set-up, you can immediately apply to keep the benefit during the start-up phase.

What is meant by the development phase, is the period of time prior to the company producing or delivering goods and services. During this phase

you should work out the very concept for business, gain the knowledge and skills necessary for running an enterprise (marketing and sales, bookkeeping, etc.), and conduct practical preparatory activities, such as e.g. conducting market analysis, filing applications for necessary licences and permits, completing registration procedures, gathering share capital, purchasing or renting an office, tools, etc.

Once production (i.e. activities that the company is to perform on a regular basis) starts, the project will go into the start-up phase. Whether or not the company has begun to generate income is not of essence – moving on to this phase depends on undertaking the planned activity.

If the concept phase lasts more than six months, and the start-up phase - more than three months, the benefit will be withheld after six and three months, respectively.

Persons setting up their own company can therefore receive unemployment benefit for a maximum of nine months.

## **Conditions and restrictions**

In order to be able to apply for keeping unemployment benefit while establishing of own company, you need to already be receiving the unemployment benefit at the time of filing

the application, in accordance with the act on the social insurance scheme (folketrygdloven), chapter 4.

This means that this form of assistance cannot be used by persons being temporarily unemployed in part or fully (permittering), but only those who are unemployed.

Since establishing of own company is considered an alternative to the assistance programs offered by NAV, some time must generally elapse during which a given person will seek employment, before they can set up their company, at the same time maintaining the right to the benefit.

Should the company be set up within the first three months after losing a job, the right to keeping the benefit will usually not be granted. In addition, such a period of time will be extended in the case of persons unemployed of their own accord, i.e. those who have resigned. Such persons will be eligible for the six-month period, during which time they will not be allowed to apply for unemployment benefit while setting up their company.

### ***What needs to be remembered***

The following will also be taken into consideration while assessing a new entrepreneur's application to keep the benefit:

Establishing of own company should lead to being able to support oneself financially.

The company must be new (you cannot, therefore, apply for keeping the benefit when you are taking over an existing company) and run in your own name and at your own risk – this means that the only option to consider is establishing a sole proprietorship company (Norw. Enkeltpersonforetak), and not a partnership.

The company must be established in Norway and be active on the Norwegian territory.

Business activity must be registered in appropriate public registers.

The person who wishes to keep their benefit must apply for professional and financial

assessment of their business plan at a particular institution approved of by NAV. These include municipalities (kommune) or voivodeships (fylkeskommune). Local NAV offices provide information on which institution an entrepreneur-to-be should go to. Any expenses made by the entrepreneur in conjunction with the evaluation of the planned business activity will not be covered by NAV.

### ***Reporting duty***

Should the application to maintain the right to unemployment benefit while setting up of own company be approved, the new entrepreneur is still obliged to adhere to the standard procedures pertaining to the sending of the report cards (every 2 weeks), they will not, however, mark the time spent on establishing the company on the report cards as working time. However, if they perform other tasks in addition, they should by all means mark their working hours.

You should also mark sickness days and holidays on the report cards as usual.

Note! Sickness and holidays do not extend the period for which unemployment benefit has been granted while planning and starting up the company.

The entrepreneur is obliged to inform NAV about the progress of the start-up, among others, they themselves need to report moving from the concept phase to the start-up phase, e.g. if this occurred earlier than initially planned. The entrepreneur is also obliged to appear at a meeting in a NAV office, should the institution so wish. Ignoring such an invitation will result in the benefit being withheld, usually for a period of eight weeks.

### ***Forms***

An application for keeping the unemployment benefit while starting up of own company is filed on a special form, which you can request directly at your local NAV office. More detailed information can also be obtained at NAV offices.

# Prior to start-up – what do you need to know before you set up a company in Norway?

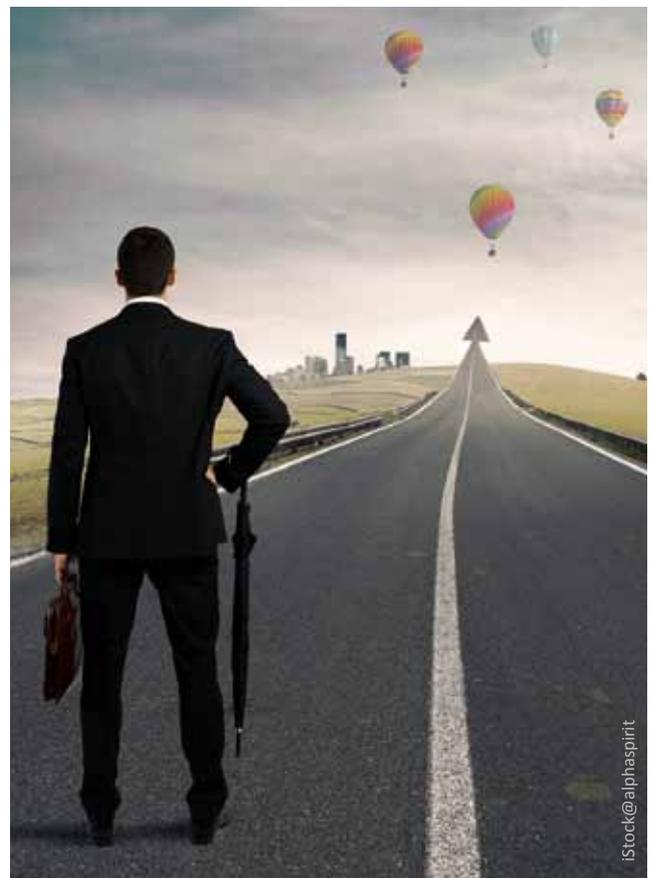
## Part 1

More and more people decide to commence their own business activity in the land of the fiords. Setting up of a company in Norway seems relatively easy, yet the tricky part is not the very registration of business activity, but survival on the Norwegian market. To achieve success, a number of issues must be pondered over thoroughly.

### *What to begin with?*

It all starts with a business concept. To begin, we have to know which markets we want to enter and which prerequisites we need to fulfill. Such information will also be useful to the institutions we turn to for project financing. We also must (and want to) know if the investment is profitable. There is no simple answer to this question. The most thorough and reliable information could be achieved through marketing analysis, by researching potential customers and suppliers, and companies already operating in the sector, as well as by coming into contact with accounting companies or law firms.

The idea for business, in addition to the information received by means of marketing analysis and contacts with more experienced entities will constitute a basis for a business plan for us.



### **A good business plan should contain the following:**

- shaping an idea, and assistance in completing planned actions,
- more realistic picture of planned business activity and information on future opportunities and perspectives,
- written summary of: skills, forecasts, business concept, products/services, target groups, strategies taken, market potential, organization and financing,
- preparation for establishing of a new or extending an existing activity,
- explanation regarding how the above is to be achieved and why it will be so,
- explanation of goals we aim towards,
- most possibly realistic picture of business activity, and plans and opportunities connected with it,
- possible solutions to dilemmas we are facing and decisions we must make,
- we must bear in mind that a business plan is not a closed document – it can be modified should new circumstances occur.

We are not left to our own devices by the Norwegian state when it comes to starting our own business activity – basically in every municipality we can find office clerks whose task it is to assist inexperienced entrepreneurs-to-be. In some parts of the country, you can receive help as part of big projects that the majority of municipalities is involved in. Information on such assistance is available on the Innovasjon Norge website. Banks, associates, accountants and legal advisors can also be of help.

Regulations pertaining to the establishing of companies in Norway are very liberal, there are, however, laws limiting e.g. the freedom to manufacture or sell hazardous products, running gastronomic entities, selling of alcohol, as well as building or rebuilding of venues meant for business. It is worth familiarizing yourself with them prior to starting such an activity. A list of special permits that need to be obtained in order to conduct business activity in particular sectors of the economy can be found at this address: <https://www.altinn.no/no/Starte-og-drive-bedrift/Forberede/Planlegge/Ma-jeg-sporre-om-lov/>.

It needs to be remembered that some types of activity do not necessarily have to be comprised under the term 'business activity'. This mostly entails hobby- or free-time-related activity. Determining whether our activity can be called 'business activity' is significant – taxation and the right to deduct business costs all depend on the

result. The basis for calling an activity 'a business activity' is the fact that we can gain profit from it, even if we manage that only after some time. Another factor is time – particular coincidental commissions will not turn us into entrepreneurs, the activity must have a certain range and continuity. In case there are doubts about how to treat our actions, we can get in touch with our local tax office in Norway. Tax authorities might regard as a hobby an activity that does not generate substantial profit, especially one that is found in a rare and specialist category. Should our activity be deemed a hobby, we will not be entitled to any deductions on the part of our expenses connected with the start-up, and simultaneously, the money we earned will be taxed on the same basis as company income. However, if the institution should consider our activity 'a business activity', we can treat the first five years as start-up of the enterprise.

It is worth knowing that our company will not be VAT taxed so long as the general amount on the invoices issued by us does not exceed NOK 50,000 within 12 months. VAT tax needs to be added starting from the first invoice that exceeds that limit. What is more, we add VAT to the entire amount on that invoice, not just to the part actually exceeding NOK 50,000. If the first invoice exceeds that amount, we become VAT tax payers straight away. Regardless of whether the NOK 50,000 limit is exceeded immediately or after some time, we should settle that matter at the

VAT register right at the moment of establishing our company.

### ***Entrepreneur or employee?***

A number of people, especially those who have their own enterprise in their country of origin, go to Norway on contracts, being convinced that they will be self-employed. They are often disappointed because Norwegian institutions treat them as employees of those companies that they work for on commission, which in turn often entails a painful tax and insurance duty to Norway. The difference between being employed by a larger company and being its subcontractor is not easily defined. In order to avoid the above-mentioned trap, it is worth knowing the basic indicators that characterize the subcontractor:

- having more than one person ordering at once or one directly after another,
- covering of own costs connected with carrying out work,
- taking care of materials used to carry out work,
- having own equipment and office,
- having own employees,
- commission is not time-limited but covers a certain task,
- no possibility to demand that the employer ensure future contracts,
- settlement in the form of set amount, not for working hours,
- right to employ persons who will carry out work instead of the subcontractor,
- responsibility for the outcome of work carried out (person ordering can sue subcontractor),
- decision making as to the method of carrying out work (person ordering cannot impose this).

All of the above should obviously be considered in conjunction with the general situation as, should there arise doubts or conflicts, each case can be treated separately.

There is another type of person carrying out work for other entities: frilanser. Such a person will take on a job, they do not, however, have a contract of employment. In practical terms, this means that taxes are deducted from the person's salary, and the person does not have the status

of an employee according to the Norwegian Working Environment Act (*arbeidsmiljøloven*), nor the right to holiday pay, sickness benefit and insurance against work-related accidents.

A frilanser should register their own business activity if they fulfill the following conditions:

- have their own office and more than one person ordering work,
- are responsible for the outcome of their own work,
- use their own tools,
- receive salary for a task, not for working hours,
- can use helpers,
- set their own holidays.

### ***Organization number and forms***

Each enterprise that employs workers, pays VAT and appears in the Norwegian Registry of Business Enterprises (*Foretaksregisteret*) or in the Founding Register (*Stiftelsesregisteret*), is obliged to register in the Central Coordinating Register for Legal Entities (*Enhetsregisteret*) and, furthermore, receive a Norwegian organization number. A large number of enterprises and sole proprietorship companies does not need to be registered, but it needs to be remembered that no bank in Norway will ever set up a company account without such a number. It is worth registering nonetheless, especially that registration in *Enhetsregisteret* is free of charge. In the case of registering a sole-proprietorship company, it is required that the company generate income (at least in theory). If we wish to register an association, we need proof that it has actually been established and functions in accordance with its goal (founding act and articles of association can be such proof).

When establishing a company, we need to bear in mind that we take on extra tasks connected with a periodical reporting of business activity to institutions. Such an obligation pertains to both small sole-proprietorship companies where the owner is the only employee, as well as to large corporations that employ tens of workers. Accidents also need to be reported, for instance work-related accidents or changes to the Board of Directors/structure of company ownership.

# Transform your sole proprietorship company (EPF) into a stock-based company (AS)!

Having a stock-based company (Aksjeselskap - AS) carries with it a number of advantages for its owners (shareholders):

- limiting accountability with own assets

(shareholder is responsible for company's obligations only with share capital),

- lower basis for taxation,
- lower income tax – only 27%,



- shareholder who works for his AS company has more social security when it comes to sickness benefits or unemployment benefits.

Since the required share capital has been reduced to only NOK 30,000, setting up of a new AS company no longer constitutes a problem – however, if someone has a well-functioning sole proprietorship company (EPF), transforming it into an AS company may simply be profitable.

If the transformation takes place before June in a given year, then it is tax-free. Therefore, if you decide to turn your EPF company into an AS company before July 1st, the tax settlement for both the company and yourself will be just like for an AS company for an entire fiscal year.

### ***What is such a transformation all about?***

In practice, a new stock-based company is established (the company receives a new organization number different from that of the EPF company), but the assets of the EPF company are transferred to the AS company as share capital (turning assets from an EPF company over to the AS one means, therefore, among other things, that the value of the required remaining share capital of the AS company is reduced).

The articles of association of the AS company will state that company share capital comes (at least partly) from the transformation of the EPF company.

In order for the transformation of the EPF company into the AS company to occur without tax liability, a couple of conditions need to be fulfilled. These are as follows:

- The transition needs to occur before July 1st in a given fiscal year.
- The shareholders must have a sufficient amount of other free capital (other - i.e. not coming from the transformation of the EPF company) in order to cover the required share capital of a minimum of NOK 30,000 altogether.
- The new AS company cannot commence its activity before the transfer of business activity (means, contracts, etc.) from the EPF company is completed.
- There is ownership continuity between the old EPF company and the new AS one. This is why the owner and their spouse must take over at least 80% of the shares in the new company. The remaining shares (up to 20%) can be covered by the remaining family members or other persons who were connected with sole proprietorship.
- The activity of the EPF company (means and obligations) must be moved to the new AS company. This means that all of the posts from the tax settlement will be moved.

**Omega Accounting AS & Polish Connection offer a free evaluation of the possibilities and profitability of conducting a transfer from a sole-proprietorship company (EPF) into a stock-based company (AS).**

For us to be able to conduct such an evaluation, we would need the following documents:

- balance sheet (saldobalanse) as per December 31<sup>st</sup> (accounting draft as per the end of the year),
- tax return (selvangivelse) for the previous accounting year.

# Facilitation pertaining to reporting persons working as home help

Skatteetaten (Norwegian tax office) has informed about the introduction of facilitation pertaining to reporting persons employed in other private individuals' homes (as home help, au pair, etc.) as of January 1st, 2015. The institution will also introduce new rules regarding reporting remuneration and employment, which will also pertain to private individuals who pay money for work done at home. This is to prevent illegal work in this sector.

## **Automatic tax collection**

Being a private employer in Norway can sometimes be connected with complex procedures. This is, however, to change as of January 2015, which the Norwegian institution guarantees.

To check what has changed, it is enough to log into one's account on [www.altinn.no](http://www.altinn.no) and find the appropriate form. The form needs to be filled out with an appropriate amount, full first and last name, and the National Insurance Number (NIN) of the person who will receive money for working at home.

This procedure will be a substantial facilitation in comparison with the rules applying until the end of 2014, when the employee was obliged to own a tax card. According to new regulations, a private employer will also receive assistance in calculating advance payment.

## **Practical guidelines for private employer:**

- Log into your account on [www.altinn.no](http://www.altinn.no) and find the form: A04 forenklet a-melding for privatpersoner som arbeidsgiver;

- State information pertaining to the person you plan to employ (stating first and last name, and NIN). By clicking the link in the form, you can get your employee's tax card and you will have access to their data regarding the tax card; the person will receive information that you have downloaded their tax card;



- State the amount of the remuneration and potential value of accommodation and board (in order to calculate the value of accommodation and board more easily, there is a special form attached);
- The suggestion for the tax card is generated automatically. NOTE – the sender has the possibility to correct the value of the advance payment;
- You need to state the bank account and KID number for the tax collector's office that the advance payment will go to;
- An electronic confirmation of the made changes can be printed and delivered to the employee – the so-called payslip (Norw. lønnslipp).

A private person can employ another private person to carry out small jobs, e.g. watching a child,

garden works, etc. If a given person pays less than NOK 6,000 for work annually, they are exempt from paying tax. Within one year, you can purchase a maximum of NOK 60,000 worth of services from private persons without simultaneously paying social insurance that is covered by the employer (Norw. arbeidsgiveravgift).

After the task is completed and salary paid, you need to fill out and deliver the employer's tax return form. You can personally decide whether to send that document to the tax collector's office (skatteoppkrever). If a given amount is tax-free, then there is no need for advance payment for income tax.

As of January 1st, the A04 forenklet a-melding for privatpersoner som arbeidsgiver form needs to be used, which can be found after logging into your own account in Altinn.

Source: <http://www.dinside.no/>

# Information on electronic invoicing

Norway is one of the world's pioneers in digitalization. As of January 1, 2015, electronic invoices will be used by both state and local institutions.

All Norwegian institutions send around 11 million documents annually. Amongst them are invoices, warnings and credit notes. All of these documents already have their electronic equivalents. Sending them is faster, more convenient and, more importantly, more environmentally friendly than sending paper invoices.

## ***EHF for the environment***

Public offices use the standard EHF (elektro-nisk handelsformat) format for digital invoicing. More and more private enterprises also begin sending electronic invoices because it is just as simple as sending invoices in paper form or as e-mail. In order to send an invoice in the EHF format, it is enough to have a compatible system for invoicing. The recipient must have it, too. If both conditions are fulfilled, it is sufficient to register

a new customer by using their organization number, and important documents are ready to be sent in electronic form. The files go from the sender's system to that of the recipient, and there is no possibility for them to be 'misplaced' along the way.

There are clear instructions on the Internet, explaining how to make use of the invoicing system step by step.

## ***Between institutions and companies***

For the time being, electronic invoices flow between public institutions and companies. Perhaps with time, also individual customers will gain access to them. Will we all one day receive all of our invoices electronically, e.g. via cell phone or tablet applications? Only time will tell.

# Changes to disability benefits

As of January 1, 2015, there have been changes made to disability benefits. A number of limitations have disappeared, which previously restricted pensioners' working hours and jeopardized their right to the disability benefit.



On January 20, 2014, the first benefits granted on the basis of the new rules have gone to pensioners' accounts in Norway. As of 2015, pensioners can have jobs on the side without any restrictions or fear of losing the right to their disability benefit. Until now, they needed to take into account that their level of disability or incapability for work could be verified and, consequently, reduced by administration workers. This will now change, and the only obstacles in taking up work will be health conditions. The amount of the disability benefit will be correlated to the pensioners' income. The more a person earns, the lower their benefit from the state budget is going to be.

## ***A more motivational system***

Magne Fladby, chief of the executive section at NAV, explained in a conversation with the press that the disability benefit remains the type of benefit meant to make up for income lost as a result of the inability to take up work for pensioners who have no additional sources of income. However, the new system should serve as a motivating factor for those pensioners who do have a possibility to become engaged in professional life once again. More money than before will stream from the state budget for the support of persons incapable of working, but in

the end, this should pay off, as the purpose is to make pensioners professionally active again.

Those pensioners who expect income from work throughout this year should report this to NAV. An assessment of the expected cash flow should enable the institution to work out an adequate disability benefit. Reporting the expected income can be done electronically or in person at a local branch.

**Basic rules**

The basic rules for granting the disability benefit will not change. The disability benefit is calculated on the basis of the average income from the three most profitable years out of the last five years of work. What is therefore important is the amount of our salaries prior to the loss of health. The basis for the disability benefit is 66% of the

calculation basis. Furthermore, the institution considers the degree of disability and the number of years of social insurance system membership. This last point is particularly significant in the case of immigrants, who will usually not have been members of the social insurance system in the required period of 40 years and hence whose benefit is reduced.

Slightly different rules for granting the benefit are applicable in the case of young people, or those whose illness or disability has arisen in conjunction with their work. The disability benefit is taxed similarly as work-related income.

What is important is that the disability benefit can be received even if, prior to health conditions deteriorating, a person had low income or no income whatsoever.



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# Fruitful cooperation, valuable services



To mark the 150<sup>th</sup> anniversary of the Foundation Det Norske Veritas (DNV) and the one year anniversary of its merger with Germanischer Lloyd (GL), DNV GL hosted a prestigious event in Gdynia, Poland.

The main international event with participation of more than 1000 guests was held in Oslo and Høvik, Norway on June 14, 2014. However, there have also been domestic events organized in 17 countries in which DNV GL has operated. One of those events was held in the Gdynia's Music Theatre with dignitaries, Polish government officials and customers present, on September 4, 2014.

The event was opened by Andrass Joensen, country manager DNV GL Poland, who warmly welcomed all the guests. There were also both Polish and Norwegian officials who took the floor during the event with the Norwegian Ambassador in Poland, Karsten Klepsvik, President and CEO of the DNV GL Group Henrik O. Madsen and Piotr Soyka, chairman of the Remontowa Holding group, among others.

In his remarks at the event, Henrik Madsen, said: - We are gathered here today to celebrate the 150th anniversary of DNV GL. Although this is first and foremost a time to celebrate past accomplishments and look to future endeavours - it is also a time to reflect and thank our customers, close partners and friends all over the world who have been on this long journey together with us. On behalf of all of us, I'd like to thank you; Without your support, we would not be where we are today.

As he also emphasized, the 2014 year is more than a year of celebrating the past. It is year ONE

of DNV GL, the new company which started operations in September 2013.

On the invitation of DNV GL and as a representative of the Polish maritime industry, Piotr Soyka, chairman of Remontowa Holding gave a speech. He talked about a long - lasting co-operation of Remontowa Holding companies with DNV GL and Norwegian Owners as well as about ongoing projects and future prospects.

He also recalled numerous events in the recent history of Polish-Norwegian relations with participation of Norwegian VIPs, in which he was fortunate enough to take part in personally, such as the official visit by the President of Poland, Lech Wałęsa in Norway in March 1995, two visits to Det Norske Veritas in Hovik (in 1995 and 2007) and a personal talk to His Royal Highness Harald V, who attended a meeting with business people in the "Poland - Norway Partnership Conference" held in Warsaw 2012.

He also recalled the visit in June 2011 of the Norwegian Prime Minister Jens Stoltenberg (presently Secretary General of NATO) and the Polish Prime Minister Donald Tusk (presently European council president) to the Remontowa Shiprepair yard. - The Norwegian Prime Minister had the opportunity to see enormous Norwegian tankers and offshore rigs being renovated in our shipyard under the auspices of DNV - he pointed out.

- It just so happens that this quarter century of a free Poland coincides with my path towards

the forefront of Remontowa Shiprepair Yard, currently Remontowa Holding - Mr Soyka remarked. - I remember well our first contacts with the representatives of the Norwegian shipowners and their comprehensive remarks about quality. I also recall their approach towards environmental protection and work ethics. It gave us food for thought at the time and placed us on the learning curve we are still happy to be part of today!

He emphasized, that thanks to such opportunities and to cooperation with DNV, Remontowa was able to offer technically advanced and high quality products which resulted in its gaining access to previously remote markets.

The Norwegian Offshore is a good example, a new market involving complex technical units for the support of oil extraction.

- Here too, we were greatly aided by our considerable cooperation with DNV. Norwegian shipowners have, for many years, been among our most valued customers at the shipyards belonging to the Remontowa Holding group - Mr Soyka stressed. - In return, we are pleased to hear the mutual feelings expressed by Norwegian shipowners and operators regarding their experience and renewed orders with Remontowa Holding.

He emphasized, that as an entrepreneur in the shipping industry, he had paid special attention to the role of Norway in the maritime economy, and in her role in the development of the general offshore business, which currently plays such a significant role in the energy situation of Europe. This is an area where Norway can be a mentor for the whole world. Moreover, it is precisely in the area of safety for humans and the natural environment that DNV and, since 12 September, DNV GL plays such a major role as mentor.

- We are engaged every year in the renovation and conversions of dozens of ships under the auspices of DNV - Mr Soyka said. - In recent years we accomplished together inter alia: conversion from single - to double hull services, installation of ballast water treatment systems, recently a great interest among ship-owners arouse as well the installation of scrubbers at Remontowa Shiprepair Yard. Our progress is furthermore associated with the conversion of various types of platforms for the offshore industry. We already have considerable experience in this field which have resulted in, amongst other things, the FPF1 project, which

is currently underway at Remontowa. - this is the conversion of an utilized semi-submersible drilling rig into a floating refinery.

Remontowa Shiprepair Yard wants to gain further expertise on the modernization of oil rigs and hotel platforms - so that in the near future the shipyard will be ready to offer the full construction of such platforms.

- We also plan to continue with the reconstruction of large ferries and tankers, as we have completed many of those projects with great success. Shipowners' willingness to undertake the various types of reconstruction of their vessels is of course correlated with the economic cycle - and currently, in my opinion, we are experiencing a return of demand for this type of service - he admitted.

In his opinion these areas as well as other examples of the Remontowa Holding's work are an indication of where the Polish ship industry is leading.

- Given our experience - both in manufacturing and in design, and our relationship with the shipowners, established over the past 25 years and tested upon the completion of each individual project, I have a feeling that we will have a lot of work over the coming years! - he said.

Referring to the year one of DNV GL, Mr Soyka commented: - The merging of DNV and GL was a significant event in the global sea economy, aspiring towards further globalisation, knowledge accumulation and human potential.



On the photo: Piotr Soyka – Chairman of Remontowa Holding, Donald Tusk –The President of the European Council, Jens Stoltenberg -NATO Secretary General.



From the left: Krystyna Helińska – Vice-President of Polish Connection, Agata Jaroszevska and Bartosz Świtala – Pomeranian Regional Development Agency, Aleksandra Fajfer Eriksen – President of Omega Accounting & Polish Connection

On October 15th, 2014, in the very heart of Oslo, at the offices of the Berngaard/Sandbek AS law firm, a seminar for companies took place, titled 'Poland-Norway Let's create an innovative bridge!'. The meeting, in which we took part, was organized by the Pomeranian Regional Development Agency from Słupsk, in cooperation with the Norwegian-Polish Chamber of Commerce. The purpose of the seminar was the presentation of the Polish and Norwegian potential in the ICT sector, as well as of modern technologies, and business, technology and research cooperation with partners in Norway. The meeting took place as part of Oslo Innovation Week – the biggest annual innovation convention in Europe.



From the left: Alessandro Reina – Syrius Group, Aleksandra Fajfer Eriksen – President of Omega Accounting & Polish Connection



From the left: Tomasz Chalupa – Secretary of the Embassy of the Republic of Poland in Oslo, Aleksandra Fajfer Eriksen – President of Omega Accounting & Polish Connection

On October 30th, 2014, a second edition of the Scandinavian SWOT conference took place in Warsaw, organized by the Scandinavian-Polish Chamber of Commerce (SPCC). The event, titled 'The Scandinavian and Polish Export & ICT Sector – Cross Country Experience', was addressed to company representatives from the ICT sector, who, while looking for possibilities for further growth, direct their interest towards the Scandinavian countries. By joining the group of international experts from the ICT sector, we have conducted an analysis and discussed cooperation opportunities between Polish and Norwegian enterprises in the ICT sector. The lecture was conducted by Krystyna Helińska, Vice-President of Polish Connection.



From the left: Krystyna Helińska – Vice-President of Polish Connection, Aleksandra Suszczewicz – Łódź Special Economic Zone



From the left: Krystyna Helińska – Vice-President of Polish Connection, Aleksandra Fajfer Eriksen – President of Omega Accounting & Polish Connection



Krystyna Helińska – Vice-President of Polish Connection

Everyday challenges for Polish entrepreneurs in Norway were also discussed by Krystyna Helińska, Vice-President of Polish Connection, during the 'Polish Community in Norway. Challenges and Opportunities.' conference.

The conference, organized by The Embassy of the Republic of Poland in Oslo and the Department of European Politics at the Ministry of Foreign Affairs of the Republic of Poland, was held on November 20th, 2014. The meeting was attended by Polish and Norwegian experts, representatives of Norwegian institutions engaged in cooperation with Poland, and representatives of Polish and Norwegian business circles.



From the left: Krystyna Helińska – Vice-President of Polish Connection, Lars Berntsen – Berntsen/Sandbek law firm, Sławomir Hinc – PGNiG Norway, Marcin Krupa – Torpol, Lars-Kare Legerrnes – Oslo Chamber of Commerce



Krystyna Helińska – Vice-President of Polish Connection

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