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Data: 16/10/2026 05:11:39

DOI:10.17951/h.2021.55.4.23-35

A N N A L E S
UNIVERSITATIS MARIAE CURIE-SKŁODOWSKA
LUBLIN – POLONIA

VOL. LV, 4 SECTIO H 2021

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State Aid for SMEs During the Pandemic in Poland

Keywords: coronavirus; pandemic; public aid; support instruments

JEL: G01; H12; H25; H80

How to quote this paper: Kluzek, M. (2021). State Aid for SMEs During the Pandemic in Poland. *Annales Universitatis Mariae Curie-Skłodowska, sectio H – Oeconomia*, Vol. 55, No. 4.

Abstract

Theoretical background: The global SARS-CoV-2 virus pandemic is affecting everyone, either directly or indirectly. To mitigate the negative economic outcome of the restrictions introduced in order to limit the spread of the virus, the majority of countries have introduced a number of solutions enabling enterprises to survive and maintain employment. Poland has also implemented a whole range of instruments aimed at supporting enterprises and people who have lost their livelihood.
Purpose of the article: The aim of the paper is to review selected support instruments for enterprises from the SME group and to determine the degree of their use. Research was carried out to verify the hypothesis that these instruments played a significant role in the survival of enterprises, however, their lump sum nature meant that the aid was not adequate to the needs at a micro-economic level.
Research methods: Six instruments were subjected to evaluation, i.e. the standstill benefit, exemption from the Social Insurance Institution fees, low-interest loans from the Labour Fund for micro-enterprises, partial financing of business and partial financing of salary costs, as well as a financial subsidy used by 157 SMEs up to November 30, 2020. During the first step, an analysis was conducted regarding the number of instruments that were used by enterprises, in particular, subgroups. In the second step, using a correlation analysis, the amount of aid obtained in 2020 from 6 analyzed instruments under the shields launched in the first half of the year, used by entrepreneurs by the end of 2020, was compared with the revenues and pre-tax results of enterprises from a given sample.

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Main findings: State aid was necessary to maintain jobs and satisfactory financial conditions of companies. However, the aid introduced in the first months of the pandemic did not match the real needs of enterprises. The conditions of availability regarding individual instruments made it possible to use them by entities that did not, in reality, require state aid. Nonetheless, from the fall of 2020 (during subsequent waves of the pandemic), the aid was targeted at specific industries, and its use required more stringent conditions to be met.

Introduction

The global SARS-CoV-2 virus epidemic is affecting everyone (people, companies, economies), either directly or indirectly. To mitigate the negative economic outcome of the restrictions introduced in order to limit the spread of the virus, the majority of countries have introduced a number of solutions enabling enterprises to survive and maintain employment. Poland has also implemented a whole range of instruments aimed at supporting enterprises and people who have lost their livelihood. As for the first wave of the coronavirus pandemic and the economic shutdown in the first half of 2020, these instruments were introduced in the form of 4 anti-crisis shields and 1 financial shield. Some of the instruments introduced in the first shield were subsequently developed or improved. However, from the extensive set of instruments presented in this article, only those of particular significance for micro- and small businesses were selected.

The aim of the paper is to review selected support instruments for enterprises from the SME group and to determine the degree of their use. Research was carried out to verify the hypothesis that these instruments played a significant role in the survival of enterprises, however, their lump sum nature meant that the aid was not adequate to needs at a micro-economic level. In total, 6 instruments were subjected to evaluation, i.e. the standstill benefit, exemption from the Social Insurance Institution (*Zakład Ubezpieczeń Społecznych*, ZUS) fees, low-interest loans from the Labour Fund for micro-enterprises, partial financing of business and salary costs, as well as a financial subsidy used by 157 SMEs up to November 30, 2020.

The paper is organised as follows: Section 1 – an overview is provided concerning regulations of selected instruments for SMEs; Section 2 – the implemented research methods are presented; Section 3 is dedicated to the results; the final section – conclusions are given, as well as indications of the limitations and areas for future research.

Regulations regarding allocation of selected instruments for SMEs

Most countries around the world have implemented a number of solutions to limit the negative outcomes of the pandemic for enterprises and their economies. The range of these solutions was very broad and varied according to state, industry or company size, and over time, they have additionally undergone change. However, this aid can be divided into several basic groups:

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– non-refundable transfers of funds paid to enterprises, e.g. grants, subsidies, co-financing of part of the costs which will not have to be repaid if certain conditions are met,

– guarantees to enable commercial borrowing or loans, or to subsidize costs of external financing,

– state transfers that will have to be paid back but on preferential terms, e.g. credits or loans,

– instruments of a fiscal nature, e.g. exemption from paying public levies, accelerated tax refunds, retrospective tax loss recognition, excluding received aid from income, other tax allowances,

– deferral of deadlines to meet obligations under applicable law (European Commission, n.d.; KPMG, 2020).

A broad range of solutions was also introduced in Poland, but 6 were selected to be analysed for the purpose of this study. The chosen solutions were universal and played a significant financial role in SMEs.

The standstill benefit for business owners, as a rule, amounted to PLN 2,080 (80% of the minimum wage), although persons running a business, keeping accounting in the form of a tax card, who are exempt from VAT, received a benefit of PLN 1,300. The condition for obtaining the benefit was a decrease in income during the month preceding that of submitting the application by at least 15% compared to the previous one, as well as starting up the business before April 1, 2020. The benefit was also available to those who suspended their business activities following January 31, 2020 (ZUS, 2020). Originally, the benefit was to be granted only once and only to persons who had no other title to insurance, while these restrictions were removed in subsequent shields. Ultimately, one could apply for the benefit up to 3 times, no later than 3 months from the month in which the epidemic state had been lifted, while in the application for the second and third benefits, the entrepreneur had to declare that his/her financial situation, indicated in the application for the standstill benefit, had not improved – the formulation of which is somewhat controversial.

Exemption from the obligation to pay fees for the months of March–May 2020 could be obtained in the amount of 100%, if the number of people reported for social insurance on the indicated day did not exceed 9 people or 50% of their total amount, if the number of people was between 10 and 49. An entrepreneur was not entitled to exemption from fees paid only for himself/herself if at that time, s/he was using the start-up allowance or in the first month, for which s/he submitted the application, s/he had an income exceeding PLN 15,681. For April and May, a second income requirement was also introduced, i.e. it could not exceed PLN 7,000. In subsequent versions of the shields, additional conditions for taking advantage of this exemption slightly changed (ZUS, 2020).

Due to the fact that the exemption from contributions was *de minimis* aid, the exemption from fees could not be used by entities finding themselves in a difficult situation as of December 2019, due to European Union regulations. ZUS assumed

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that the entrepreneur was in a difficult situation if, as of December 31, 2019, s/he was in arrears with the payment of contributions due for a period longer than 12 months (Ustawa z dnia 2 marca 2020…, Art. 31zo).

A low-interest loan from the Labour Fund for micro-entrepreneurs could be used by micro-entrepreneurs referred to in Art. 7, Sec. 1, Pt. 1 of the Act of March 6, 2018, Law for Entrepreneurs (Ustawa z dnia 6 marca 2018…), conducting business activity before April 1, 2020, in order to cover the current costs of running this activity. The loan was a 1-time benefit in the maximum amount of PLN 5,000. The loan with interest will be subject to redemption, provided that the entrepreneur run the business for a period of 3 months from the date of granting the loan (PUP, 2020a). The remittance of the loan did not constitute income within the meaning of income tax regulations (Szymankiewicz & Tomala, 2020).

The condition for obtaining funding of partial costs connected with running a business for self-employed entrepreneurs was to demonstrate a decrease in economic turnover, understood as a decrease in sales of goods or services in terms of quantity or value during any given 2 consecutive calendar months, compared to the corresponding 2 months in the previous year. The selected months should fall after 31 December 2019 and end, at the latest, on the day preceding submission of the application. The monthly aid ranged from 50% to 90% of the minimum wage, depending on the decrease in turnover. The entrepreneur was obliged to run a business for the period during which the aid was granted (maximum of 3 months). In the event of not conducting business activity for the period specified in the contract, the entrepreneur is obliged to return the funds without interest in proportion to the period of business inactivity (PUP, 2020b). If the costs financed from the received funds are included in the company's tax costs, the received co-financing constitutes income in terms of income tax (Szymankiewicz & Tomala, 2020).

The condition for obtaining funding partial costs of employees' salaries for SMEs was to demonstrate a decrease in economic turnover, understood as a decrease in the sale of goods or services, in terms of quantity or value, during any given 2 consecutive calendar months, compared to the corresponding 2 months in the previous year. Co-financing was 50% to 90% of the minimum wage, depending on the decrease in turnover. The entrepreneur is obliged to keep on employees covered by the employment contract for the period of co-financing and then to submit documentation to the District Labor Office (*Powiatowy Urząd Pracy*, PUP), confirming the proper use of the received funds and documents corroborating the employment of persons for whom s/he had received financial aid (PUP, 2020c). If the costs of remuneration and contributions are included in the company's tax costs, then the received co-financing constitutes income on the basis of income tax.

Financial support 1.0 from the Polish Development Fund (*Polski Fundusz Rozwoju*, PFR) for SMEs was launched at the end of April 2020 and completed on July 31, 2020. In order to obtain funds from it, a business owner had to have at least 1 person employed under an employment contract as of December 31, 2019. The

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calculation of the number of employees, for whom the subsidy was granted, included all staff, regardless of employment form, who were reported for social security as of December 31, 2019 (or on the last day of the corresponding month of the previous year in which the application was submitted) and at the end of the month preceding submission of the application.

In the case of micro-enterprises, the value of the subsidy depended on the amount of revenue decrease in a given month, compared to the preceding month or the corresponding month of the previous year, the number of people employed, and ranged from PLN 12,000 to PLN 36,000 per person. For small and medium-sized businesses, the method for determining the subsidy value depended on the amount of revenue obtained in 2019. This was the product of the revenue and appropriate interest rate (from 4% to 8%) assigned to the range of revenue decrease (PFR, 2020).

A different method of determining subsidies for micro-enterprises and larger enterprises could unfortunately generate large disproportions – in comparison, an enterprise with 9 employees and a decrease in turnover of at least 75% could obtain a maximum of PLN 324,000, while an enterprise employing 10 people, whose revenue in 2019 was, e.g. PLN 1,000,000, could only count on PLN 80,000. On the other hand, these conditions for granting subsidies benefited small and medium-sized commercial enterprises with high turnover.

Research methods

Enterprises operating mainly in Poznań or its district were analyzed. The research group included entities diversified in terms of their form of conducting business activity, the number of people employed and operating in various industries, although those registered in CEIDG, not employing staff, predominated. The entities were divided into subgroups, in which the support obtained by them was analyzed. This is presented in Table 1. The division of the enterprises into such groups was dictated by the availability of individual aid instruments for enterprises with specific characteristics that were under analysis. The most difficult task was to classify civil partnerships into a given group due to the fact that they were treated differently for the purposes of individual instruments.[1]

[1] The number of civil partnerships in the whole studied group was small and further divided according to staff employment into the first and second groups presented in Table 1.

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Table 1. Number of businesses divided into groups enabling usage of the same package of aid instruments

Type of business	Number of businesses
Businesses registered in CEIDG, not employing staff (including civil partnerships without employees)	88
Businesses registered in CEIDG employing staff in various forms (including civil partnerships)	26
Commercial partnerships without employees	21
Commercial partnerships employing up to 9 employees	14
Small companies, regardless of form of running business, employing from 10 to 49 employees	6
Medium-sized businesses employing at least 50 employees	2
Total	157

CEIDG – *Centralna Ewidencja i Informacja o Działalności Gospodarczej* [Central Register and Information on Economic Activity].

Source: Author's own study.

During the first step, an analysis of the number of instruments that were used by enterprises in particular subgroups was conducted (most of the instruments are published in the SUDOP database, n.d.). In the second step, applying the correlation, the amount of aid obtained in 2020 from 6 analyzed instruments under the shields launched in the first half of the year, used by entrepreneurs by the end of 2020, was compared with the revenues and pre-tax results of enterprises from a given sample. These data on revenues and profits are unique because most of the companies surveyed are not required to publish their financial data. This will make it possible to verify the hypothesis that the level of aid is not adjusted to the financial situation of enterprises in the first months of the pandemic.

Results

As the first 2 groups are the most numerous, they were further divided according to their main type of activity. For these enterprises, 4 of the analyzed instruments were available: standstill and exemption from fees, which was carried out by ZUS, and a loan for micro-enterprises, subsidizing some of the costs of running a business, which were carried out by the District Labor Office in Poznań.

Table 2. Using selected aid instruments by businesses registered in CEIDG, not employing staff

PKD group – predominant type of business activity	Number of entities	Standstill	Exemption from ZUS fees	Loan	Funding
Construction	5	5	5	5	1
Wholesale and retail trade; motor vehicle repair	11	8	9	11	4
Transport and storage	2	1	1	1	0
Information and communication	8	2	3	4	0
Finances and insurance	4	4	2	4	2
Real-estate	3	1	2	3	0

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PKD group – predominant type of business activity	Number of entities	Standstill	Exemption from ZUS fees	Loan	Funding
Professional, scientific and technical	20	7	14	18	5
Education	8	7	8	8	8
Healthcare	17	10	12	14	10
Others	10	8	9	8	5
Total	88	53	65	76	35

PKD – *Polska Klasyfikacja Działalności* [Polish Classification of Activities].

Source: Author's own study.

In this group, the most popular were loans for microenterprises, applied for by over 86% of companies. This support was not requested mainly by IT specialists or doctors, who were least afflicted by the effects of the pandemic. The exemption from contributions was limited by the amount of revenue, hence, entrepreneurs with higher income or benefiting from the start-up tax relief could not use this solution. Thus, only 74% of the analyzed group of enterprises applied for the exemption. The exemption was not used mainly by 3 business types: information and communication, where software activities are located, as well as professional, scientific, technical and healthcare activities. Among 65 enterprises, there were individual entities that benefited from the exemption for 1 or 2 months, but most of them acquired the right to exemption already in the first month. Therefore, they took advantage of the exemption from contributions for 3 months, regardless of the amount of income generated in April or May. Slightly fewer people used the standstill benefit (60% of entrepreneurs). In this case, the application had to be submitted separately for each month, but the majority of entrepreneurs used this benefit 3 times, although it was more spread out over time. In this case, however, it was necessary to demonstrate a decrease in revenue by at least 15%. The conditions for obtaining financial aid regarding part of the costs devoted to running a business have already been met by less than 40%; and here, it was possible to submit an application for 3 months, as a result, meeting the condition of a decrease in turnover only once. Only individual entities decided to submit more than 1 application for a single month, but only then did it make sense if the entrepreneur expected a greater decrease in revenue for the next 2 months. As can be seen from the distribution of this benefit, broken down into groups according to PKD, the majority of enterprises meeting these conditions, were in healthcare (here, predominantly dental and paramedical services) and education.

If we were to summarize the amount of benefits per enterprise, excluding exemption from social security contributions, the amount of which depends on the individual situation of the entrepreneur, the minimum size of payments per enterprise was PLN 5,000 (i.e. the value of a loan for a micro-enterprise), and the maximum amount was PLN 18,260. Out of the entire analyzed group of 88 businesses, 8 enterprises did not take advantage of any form of support (mainly IT specialists and doctors), who either did not experience any decrease in the conditions of their professional activities, or

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their losses were only marginal, and the amount of aid that could be obtained was not significant for them.

For the next group of enterprises – registered in CEIDG, but employing up to 9 employees – the highest number of instruments were available: standstill and exemption from contributions, which was carried out by ZUS, and a loan for micro-enterprises, subsidizing part of the costs of remuneration, which were carried out by PUP in Poznań and financial subsidy operated by PFR.

This group is already smaller, but for industry comparison, the division into the type of economic activity conducted by these enterprises has been maintained (see Table 3). In this case, 100% of enterprises applied for exemption from ZUS – social security contributions, because there was no limit to the amount of income. The loan for microenterprises was also very popular. On the other hand, the remaining instruments that required a decrease in revenue, were quantitatively comparable for each of the analyzed groups. What is worth paying attention to is the fact that only those entities employing at least 1 person under a contract of employment, as of December 31, 2019, could apply for subsidy, while this condition was not required when co-financing part of the salary costs. Nonetheless, the subsidy resulted in large disproportions concerning the value of benefits. In the analyzed group of enterprises, its value ranged from PLN 24,000 (for 1 employee) to PLN 216,000 (in the case of 6 employees). Most of the same enterprises also used other (at least partially) instruments, which increased the value of the total aid. The 2 entities benefiting only from the contribution exemption were courier companies and software businesses that did not suffer too much from the pandemic.

Table 3. Using selected aiding instruments by businesses registered in CEIDG employing up to 9 employees

PKD – predominant type of business activity	Number of entities	Stand-still	Exemption from ZUS fees	Loans	Funding	Subsidy
Construction	1	1	1	1	0	0
Wholesale and retail trade; motor vehicle repair	3	3	3	3	1	1
Transport and storage	2	1	2	1	1	1
Information and communication	2	0	2	1	1	1
Finances and insurance	6	3	6	6	4	4
Education	1	0	1	1	0	0
Healthcare	5	3	5	4	3	2
Others	6	4	6	6	5	5
Total	26	15	26	23	15	14

Source: Author's own study.

In the case of 21 commercial partnerships that did not employ staff, 14 of them applied for a loan in the amount of PLN 5,000, while 8 did not conduct economic activity in 2020 – these were, for example, limited liability companies, established only as general partners for limited partnership. Companies not applying for a loan

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did not meet the total loss value condition, thus, they were not eligible for support in this form.

The remaining entities were divided into micro, small and medium-sized companies, and the support they received is presented in Table 4.

Table 4. Remaining companies

Type of business activity	Number of entities	Exemption from ZUS fees	Loans	Funding	Subsidy
Commercial partnerships employing up to 9 employees	14	11	4	3	10
Small companies regardless of activity form, employing from 10 to 49 employees	6	6	N/A	3	6
Medium-sized companies employing at least 50 employees	2	N/A	N/A	0	0

Source: Author's own study.

Commercial companies, employing up to 9 employees, primarily benefited from exemption of paying contributions to ZUS (3, unfortunately, could not take advantage of this exemption due to the level of uncovered losses) and from the subsidy, while the value of this financial aid ranged between PLN 36,000 (in the case of 1 employee) and PLN 144,000 (with 4 employees), although intermediate values were also recorded with a greater number of employees, but a lower level of turnover decrease. The low loan interest for this group resulted from a lack of the right to apply for it or its insignificance in terms of value. In the case of co-financing part of remuneration costs, an additional decrease of at least 30% in 2 consecutive months of this year had to be demonstrated. This had to be compared to the corresponding period of the previous year, which was already more difficult than in the case of subsidies, where a decrease of at least 25% was taken into account, compared to the previous month or the corresponding month of the previous year. In this group, only 1 enterprise did not benefit from the support at all.

All small companies applied for financial subsidy, and this time, its amount depended on total revenue in 2019. Thus, discrepancies in the amounts received were significant: from PLN 45,600 up to PLN 1,502,700, while the number of people employed at the analyzed entities was not higher than 25 people, and in the case of 2 enterprises which received the lowest and the highest amount of subsidies, this differed only by 4 people. The reason for such large discrepancies was the type of activity – service enterprises usually have much lower revenues than commercial ones. Therefore, it is doubtful whether dependence of the subsidy on the amount of income was fair. In addition, only 3 entities from this group applied for subsidizing part of the cost of salaries, which further indicates that it was not very easy to show a decrease in 2 consecutive months, compared to those from the previous year. Of course, the subsidy is at least partially repayable, and the conditions for keeping the funds by the enterprise are to maintain activity and jobs for a year – which is much more restrictive than in the case of other instruments.

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Medium-sized enterprises were the least numerous group and thus, do not reflect the general situation of this business group in Poland. One of them did not use the aid because it had tax and contribution arrears as of December 31, 2019. The second was in a very good financial situation, and the pandemic only contributed to improvement in financial areas.

The amount of aid obtained in 2020 from 6 instruments analyzed under the shields launched in the first half of the year, used by entrepreneurs by the end of 2020, was compared with the revenues and pre-tax results of enterprises from a given sample. Revenues and income or losses for 2020 have been cleared of the aid received in order to establish "pure" increases and decreases in these figures, resulting only from the economic activity of these enterprises. It is worth noting that the vast majority of enterprises from the research sample did not use any other aid in 2020. In the correlation analysis, it is assumed that the decreases are positive values – on the one hand, logically, there should be a correlation that the greater the decrease, the greater the state aid. On the other, over 80 analyzed enterprises (i.e. more than half of the sample), despite the pandemic period, improved their annual results compared to 2019, which means that the public aid they received only improved their financial situation. For this reason, Pearson's correlation coefficient is negative. Moreover, this correlation is weak (in the case of gross result) and amounts to -0.13, and only low in the case of sales revenues, which in some instruments were the basis for granting aid (-0.36). In particular groups of enterprises, these dependencies are different. And so, the aid obtained by enterprises run by natural persons employing staff was the most-suited to needs. In this case, the correlation was positive and in comparison with the decrease in turnover it amounted to 0.54, although in comparison with the decrease in the result it was only 0.17. The worst suited was the aid in the group of companies employing staff – the correlation shows that, compared to the revenues, the majority of companies received more aid the greater the increase in turnover for 2020 compared to 2021, which is in contradiction with the idea of providing aid to entities affected by the pandemic. Unfortunately, a monthly or 2-month decrease was taken into account, which could also be a reason for abusing these conditions and "adjusting" the parameters taken into account to the needs of the moment.

Table 5. Correlation between the amount of aid received as well as the decrease in turnover and financial result in 2020 compared to 2019

Type of enterprises	Correlation index in relation to the decrease in turnover	Correlation index in relation to the decrease in income
Businesses registered in CEIDG not employing staff	0.19	0.19
Businesses registered in CEIDG employing staff in various forms	0.54	0.17
Commercial partnerships without employees	-0.27	-0.24
Commercial partnerships employing staff in various forms	-0.67	-0.14
Total	-0.36	-0.13

Source: Author's own study.

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These results only allow to confirm that in many cases the granted state aid made it possible for the enterprise to survive, however, some of those examined benefited from the aid (after meeting formal conditions), but from an economic point of view, this support was not justified. Such a conclusion was reflected in the recommendations of the authors of the report published by the Polish Economic Institute (PIE, 2021, p. 61).

Conclusions

The lockdown introduced in Poland in the spring 2019 was something completely new, arousing a feeling of uncertainty or even anxiety. Time was an important factor in building a sense of trust in the state. The institution that carried out aid tasks the earliest was ZUS – the first pool of funds due to shutdowns for entrepreneurs was paid out in mid-April 2020 (i.e. a month after the gradual closure of the economy) – the first "real" money that the eligible entrepreneurs received. Together with the exemption from the obligation to pay contributions for March, which also fell on April 10 or 15, they were the most rapidly implemented instruments. In the following months (and still), the standstill allowance was paid even within 2–3 days after submitting the appropriate application.

Another real type of support was subsidies paid from PFR (implemented from the beginning of May 2020) for enterprises employing staff. These were significant amounts of state aid that were received within a few days after submitting the application, although the lack of precision as to how to verify mainly financial data meant that many enterprises had to submit applications at least twice, which created a tense atmosphere and resulted in unnecessary prolongation of the entire procedure.

It took much longer to receive the funds paid by the District Labor Office, although in the first place, applications were submitted for loans by micro-enterprises in the amount of up to PLN 5,000, then applications for subsidising part of the costs of running a business for so-called self-employed professionals, and finally, applications for co-financing partial salary costs – the latter were the most labor-intensive, both at the stage of filling them out by entrepreneurs, and, thus, verification. The results of research allow to indicate that enterprises used exemptions from paying social security contributions, while micro-enterprises used loans in the amount of PLN 5,000, although the negative effects of the pandemic varied in the analyzed business groups. The other 3 instruments – co-financing part of the costs of running a business, co-financing part of the costs of salaries and subsidies – were dependent on the decrease in turnover, but were not fully adjusted to the actual damage suffered by individual enterprises in connection with the pandemic. It should also be emphasized that the only instrument intended for the individual needs of entrepreneurs was the standstill aid in the amount of PLN 2,080, paid for a maximum of 3 months, but for people running a business at least part of the earned funds was their source of livelihood.

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Concluding, in light of the present situation, state aid was necessary to maintain satisfactory financial conditions of enterprises. It was not easy to prepare this form of state aid so that entrepreneurs could use it as soon as possible and, at the same time, make it adequate for the real effects that companies experienced as a result of the first wave of the pandemic. Therefore, the aid introduced in the first months of the pandemic did not match the real needs of enterprises. The conditions of availability for individual instruments made it possible to use them by entities that, in reality, did not require state aid. However, from fall 2020 (during subsequent waves of the pandemic), the aid was targeted at specific industries, and its use required meeting more stringent conditions.

Unfortunately, the SUDOP database does not contain information on all instruments used by a given enterprise, and in the MSE group, the obligation to publish financial data applies only to companies that keep trading books. Thus, the possibility of conducting research on a broad group is very difficult. Therefore, the obtained results do not give grounds for generalizations. However, the aid provided in the first months of the pandemic may have long-term significance, therefore, it is worth continuing research in this area. It is also noteworthy that the government has changed its approach to the state aid provided during successive waves of the pandemic, thus, verifying to what extent this help was adjusted to the needs of enterprises experiencing the negative effects of the pandemic would be the basis for designing appropriate aid instruments for future crises.

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