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Entering Germany & Poland: - key market insights

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Entering Germany and Poland

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Agenda

Introduction to Sisu Factory Global Growth
Marjukka Holopainen-Rainio

Germany: Key opportunities – why the market matters now
Mika Setälä, Embassy of Finland in Germany

Poland: Key opportunities – growth potential and entry insights
Antti Rahikka, Embassy of Finland Warsaw

Q&A



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- Access expert support and global networks

With you from local to global



Lauri Määttänen

Project Lead
Business Helsinki



Petri Lautjärvi

Project Manager
Business Espoo



Sari Päivärinta

Project Manager
Business Vantaa



Marjukka Holopainen-Rainio

Lead Business Advisor
Business Helsinki

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Let’s connect!

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Marjukka Holopainen-Rainio
Lead Business Advisor
Business Helsinki

✉ marjukka.holopainen-rainio@hel.fi
📞 +358 50 413 0797
🌐 sisufactory.fi/go-global

Scan to stay connected

Germany’s Special Fund for Infrastructure and Climate Neutrality

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1. Special Fund for Infrastructure and Climate Neutrality

Purpose of the Special Fund

- A **constitutional amendment in March 2025** enabled the creation of a **special fund of over €500 billion**.
- The goal is to **modernize infrastructure** and achieve **climate neutrality by 2045**.

Structure and Allocation

- The fund is divided into **three pillars**:
  - **€100 billion** for **states and municipalities**.
  - **€100 billion** for the **Climate and Transformation Fund (KTF)**.
  - **€300 billion** for **federal investments**.
- The fund is valid for **12 years**.

Oversight and Effectiveness

- Investments must exceed **10% of total federal budget expenditures** to qualify as "additional".
- **Success evaluations** planned after 4, 8, and 12 years.
- Measures to ensure **responsible use of new debt capacity.**

Source: Die Bundesregierung

All information is provided without guarantee of correctness, currency, and completeness.

2. Fund for States and Municipalities | €100bn

The funds are allocated for **capital investments** by operators of facilities in the following infrastructure sectors, provided they serve **state or municipal responsibilities**:

- Civil protection
- Transport infrastructure
- Hospital, rehabilitation, and care infrastructure
- Energy and heating infrastructure
- Educational infrastructure
- Childcare infrastructure
- Scientific infrastructure
- Research and development
- Digitalization

Source: Deutscher Bundestag

KEY PROVISIONS

Neutral funding: Support is provided regardless of the type of operator (public or private).

Public-private partnerships: Investments are eligible even if public authorities collaborate contractually with private entities over the lifecycle of the project.

Associated measures: Necessary accompanying or follow-up actions are also eligible if they are directly related in time and substance to the main investment.

Minimum investment threshold: Only projects with a minimum investment volume of €50,000 are eligible.

Long-term use: Investments must aim for long-term infrastructure use, taking into account foreseeable demographic changes. The federal states are responsible for ensuring this.

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2. Fund for States and Municipalities | €100bn

Germany's €100 Billion Infrastructure Fund per Federal State		
North Rhine-Westphalia	21.1 bn Euro	21,09560%
Bavaria	15.6 bn Euro	15,70230%
Baden-Württemberg	13 bn Euro	13,14980%
Lower Saxony	9.4 bn Euro	9,42410%
Hesse	7.4 bn Euro	7,43735%
Berlin	5.2 bn Euro	5,21980%
Saxony	5 bn Euro	4,83800%
Rhineland-Palatinate	4.8 bn Euro	4,84570%
Schleswig-Holstein	3.4 bn Euro	3,43080%
Brandenburg	3 bn Euro	2,99920%
Saxony-Anhalt	2.7 bn Euro	2,61390%
Thuringia	2.6 bn Euro	2,53980%
Hamburg	2.6 bn Euro	2,65860%
Mecklenburg-Western Pomerania	2 bn Euro	1,92510%
Saarland	1.2 bn Euro	1,17910%
Bremen	1 bn Euro	0,94085%
	100 bn Euro	



Image source: clusterplattform

Sources: FOCUS online & Deutscher Bundestag

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3. Climate and Transformation Fund | €100bn

The **KTF** plays a key role in achieving Germany's energy and climate policy goals. Its main priorities include:

- Improving efficiency and promoting renewable energy in the building sector
- Supporting industrial transformation
- Advancing climate-friendly mobility
- Scaling up the hydrogen economy
- Implementing natural climate protection measures
- Ensuring a climate-friendly energy supply

Additional measures

- From **2025**, significant support for **international climate protection**.
- From **2026**, substantial relief for **private and commercial consumers on grid fees**, complementing existing energy cost relief.

Funding Sources and Structure

- Starting in **2025**, the KTF will receive **€10 billion annually** from the special fund for infrastructure and climate neutrality.
- Additional revenues come from:
  - **EU Emissions Trading System (ETS) auction proceeds**
  - **National CO_2 pricing revenues**

The KTF is itself a **special fund** with its own economic plan, approved annually by the legislature. Spending follows the purpose defined in the **KTF Act**. Multiple federal ministries are responsible for implementing measures and programs.

Source: Bundesministerium für Finanzen

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4. Fund for Federal Investments | €300bn

The special fund shall be used to finance additional federal investments in infrastructure within the scope of its expenditure responsibilities in the following areas:

- Civil protection and disaster relief,
- Transport infrastructure,
- Hospital infrastructure,
- Energy infrastructure,
- Educational, childcare, and scientific infrastructure,
- Research and development,
- Digitalization,
- Construction and housing, and
- Sports.

The specific allocation is defined in the economic plan, which is updated annually and approved by the Bundestag.

Source: Bundesgesetzblatt

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5. Fund for Federal Investments | Budget 2026

Planned spending for 2026: €58.9 billion
Commitment authorizations: €80.4 billion for future years

1. Transport Infrastructure:
€21.3 billion total
Rail network maintenance: €16.3 billion
European Train Control System (ETCS): €2.5 billion
Highway tunnel & bridge refurbishment: €2.5 billion
Future-year commitments: €58.2 billion, including €46.6 billion for rail infrastructure

2. Hospital Infrastructure:
€6 billion for transformation costs in the hospital sector

3. Energy Infrastructure:
€2.1 billion total
Includes €1.4 billion for climate-neutral heating networks
Includes funding for LNG terminals and refinery site Schwedt (amount not separately specified for 2026)
Future-year commitments: €5.9 billion

4. Educational and Childcare Infrastructure:
€1.2 billion total
€940 million: Childcare Investment Program
€225 million: Digital Pact 2.0
€50 million: Digital Teaching and Learning

Source: Deutscher Bundestag

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5. Fund for Federal Investments | Budget 2026

Planned spending for 2026: €58.9 billion
Commitment authorizations: €80.4 billion for future years

5. Research and Development:
€1 billion total
Strategic research ecosystem expansion: €330.1 million
Infrastructure build-up: €368.9 million
National space infrastructure: €50 million
New federal-state R&D construction initiative: €60 million
Future-year commitments: €2.9 billion

6. Digitalization:
€8.5 billion total across 13 titles
€5 billion for Microelectronics for Digitalization
€2.3 billion for nationwide broadband expansion
€193.6 million for digitalizing the Federal Finance Administration
Additional commitments: €12.2 billion
Justice digitalization: €210 million (commitments starting 2027)

7. Construction and Housing:
€498.6 million total
€377.8 million for Climate-Friendly New Construction (KFN)
Future-year commitments: €2.1 billion, with €1.1 billion for KFN

Source: Deutscher Bundestag

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6. Platforms for Public Tenders

1. **e-Vergabe** (e-Vergabe is a platform, where public awarding authorities and Tenderers are brought together.)
2. **Öffentliche Vergabe** (Central portal for searching for notices of public contracting authorities from the Federal Government, the Federal States and local authorities!)
3. **SERVICE.BUND.DE** (The portal "service.bund.de – Service Online" is the central access point for citizens, businesses, and public administrations to electronic tenders and job offers from federal, state, and municipal authorities, as well as to the agencies and institutions of the federal administration on the internet.)
4. **Deutsches Vergabeportal** (The portal offers comprehensive e-tendering for awarding bodies and supports them in the electronic implementation of award procedures. Companies are offered functions to participate fully electronically in the award procedures handled via the portal.)
5. **iTWO Tender** (iTWO Tender is your central online bidding platform. Here you will find nationwide tenders for construction and supplies by public and private authorities.)
6. **Vergabemarktplatz NRW** (On this eProcurement platform for ***North Rhine-Westphalia*** you can search for notices of tenders and download tender documents.)

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6. Platforms for Public Tenders

7. vergabe.bayern (The procurement platform of the ***Bavarian*** State Ministry of Housing, Construction and Transport provides a modern electronics basis for communication between state contracting authorities and companies in the context of procurement procedures.)
8. Landesausschreibungsblatt (Provides information on current public and EU-wide tenders from ***Baden-Württemberg***.)
9. Vergabeplattform Baden-Württemberg (Provides information on current public tenders from ***Baden-Württemberg***.)
10. vergabe.Niedersachsen (Find the latest tenders and notices of this eProcurement platform for ***Lower Saxony***.)
11. Vergabeplattform Land Hessen (On this page, you will find all current tenders from the central procurement offices of the State of ***Hesse***, in which you can participate yourself on the basis of the public announcement.)
12. Vergabeplattform Berlin (Current announcements of all public tenders, open procedures and participation competitions for ***Berlin***.)
13. Vergabeplattform des Freistaates Sachsen (Current announcements of all public tenders for ***Saxony***.)

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6. Platforms for Public Tenders

14. Vergabeplattform Rheinland-Pfalz (Current announcements of all public tenders for ***Rhineland-Palatinate***.)
15. Vergabemarktplatz Brandenburg (Current announcements of all public tenders for ***Brandenburg***.)
16. Elektronische Vergabeplattform Schleswig-Holstein (Tenders for ***Schleswig-Holstein***. Public contracting authorities include the state and federal government, Gebäudemanagement Schleswig-Holstein AöR (GMSH), cities, municipalities, local authorities and many more.)
17. eVergabe-Portal Sachsen-Anhalt (Tenders for the State of ***Saxony-Anhalt***.)
18. Online-Verwaltung Thüringen (Tenders for the State of ***Thuringia***.)
19. Öffentliche Aufträge und Vergabeverfahren (Current tenders from affiliated departments and public enterprises of the Free and Hanseatic City of ***Hamburg***.)
20. Vergabemarktplatz Mecklenburg-Vorpommern (Here you can view current tenders, download procurement documents and enter effectual bids for ***Mecklenburg-Western Pomerania***.)
21. Elektronische Vergabeplattform für das Saarland (Tenders from ***Saarland*** cities, municipalities and districts, the state administration and other public contracting authorities in Saarland.)
22. Bekanntmachungen und Ausschreibungen (Tenders for the State of ***Bremen*** and its seaport exclave ***Bremerhaven.***)

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Business Culture in Germany

Connecting Finland & Germany

Key differences in Business Culture

The hierarchical structure

The hierarchical structure of German companies is much more pronounced than in Finland. Job titles and status are important in Germany, and managers are typically given a lot of authority.

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Key differences in Business Culture

The use of informal and polite forms ("du"/ "Sie")

When speaking German to your counterparts, you should use the formal version of you ("Sie"), unless someone specifically invites you to use the informal "Du" form. The trend is going to the direction that it is allowed to start on first-name terms; however, it is safer to start addressing the person with the right title and with the polite form, especially if the person is the CEO or a person in a high position.

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Key differences in Business Culture

Communication style

Germans are generally more direct and expressive than more reserved Finns. Finnish communication tends to be more subtle, with an emphasis on understatement, whereas Germans often value clarity and explicitness. Germans are often more direct and assertive in their communication and may expect the same from others. Long pauses between sentences might irritate Germans.

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Key differences in Business Culture

Time management & concept of time

Germans are known for their punctuality and adherence to schedules. Long-term thinking and stability also influence decision-making. While Finns focus on new opportunities and are more receptive to innovate and test new things, Germans may put on the brakes: they first identify potential risks and anticipate different scenarios, which takes longer to make decisions.

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Key differences in Business Culture

Meeting culture

The different perception of time is also reflected in the meeting culture: a German partner may consider a Finnish company unprofessional if it has not done its homework before an important meeting and comes to the meeting with a one-slide presentation. Compared to a Finn, a German may prepare for an important meeting several months in advance and give dozens of slide presentations. In Germany, meetings are also arranged in advance and spontaneous meetings are less frequent - the reason for the meeting is also clearly defined.

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Key differences in Business Culture

Networking

Networking is important in both cultures, but the approach differs. In Germany, networking is often more formal and structured, with events and professional associations providing opportunities to make connections. In Finland, networking tends to be more informal and built on personal relationships.

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How to Prepare for Entering the German market

Conduct Market Research

Conduct thorough research about the German market, including its economic and political climate, consumer behavior, and business culture. This will help you understand the market and tailor your approach accordingly.

Learn German Business Culture

Familiarize yourself with German business culture, which values punctuality, directness, and efficiency. Take the time to understand the nuances of the culture, such as how to address colleagues and how to conduct meetings.

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How to Prepare for Entering the German market

Legal and Regulatory Requirements

Understand the legal and regulatory requirements for conducting business in Germany. This includes registering your business and complying with tax and employment laws.

Establish Business Contacts

Build a network of contacts in Germany to help you navigate the market. Attend trade shows and industry events to connect with potential partners, suppliers, and customers.

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How to Prepare for Entering the German market

Language and Communication

German is the official language of business in Germany, so it is important to have a working knowledge of the language. You should also be prepared to communicate in English, as many Germans speak English fluently.

Adapt to Local Preferences

Adapt your product or service to meet the needs and preferences of German consumers. This may require modifying your marketing strategy or product design.

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How to Prepare for Entering the German market

Establish a Strong Online Presence

Germany is a highly digital market, with a high percentage of consumers shopping online. Establish a strong online presence, including a localized website and social media presence, to reach your target audience.

Be Aware of regional differences

Also from a business perspective, there are notable differences between the 16 federal states in Germany. When preparing your market entry, make sure to take these into consideration and investigate the range of opportunities and advantages for your business, depending on your sector and needs.

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Last updated: March 2026

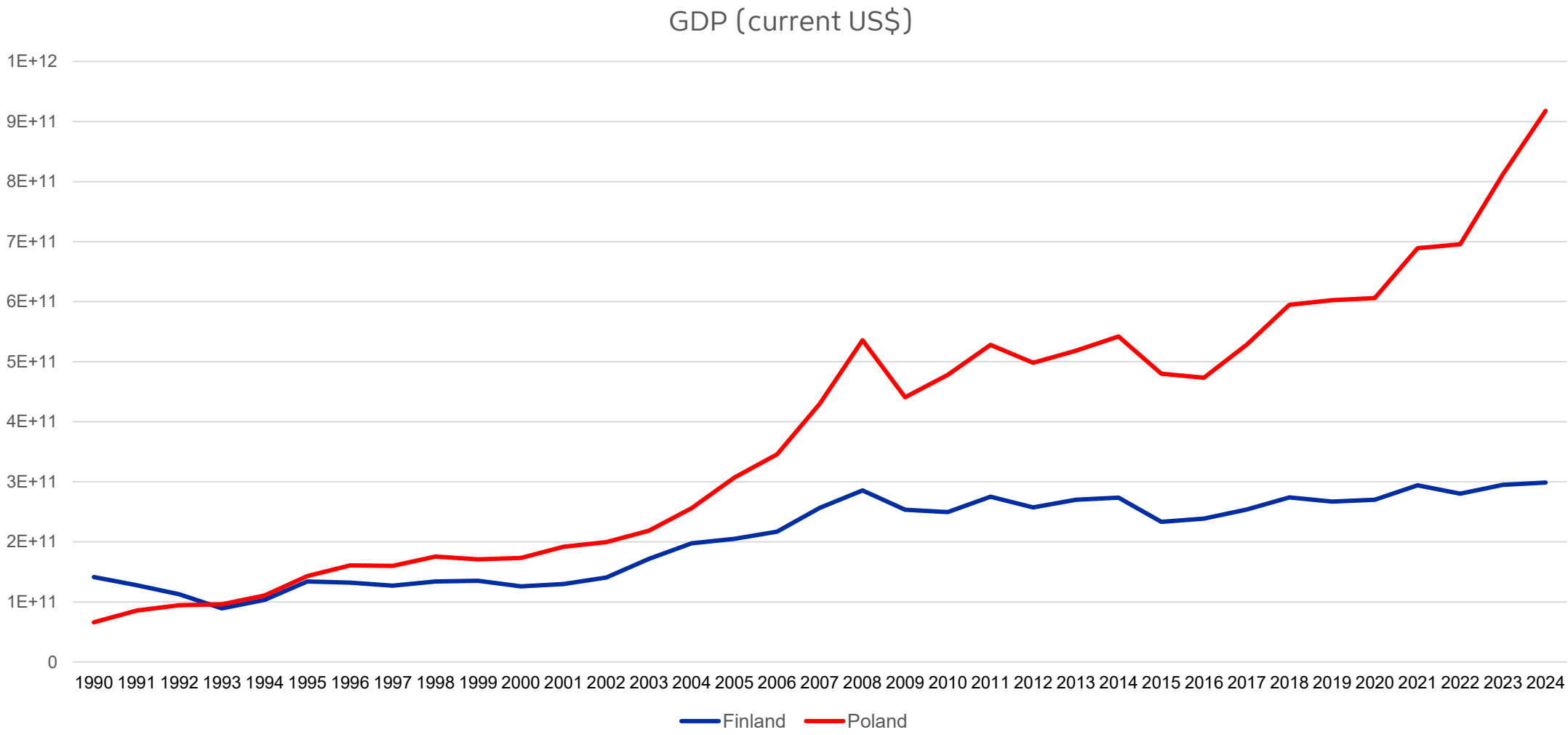
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POLAND BRIEF

07.10.2026 Poland - Key Market Insights

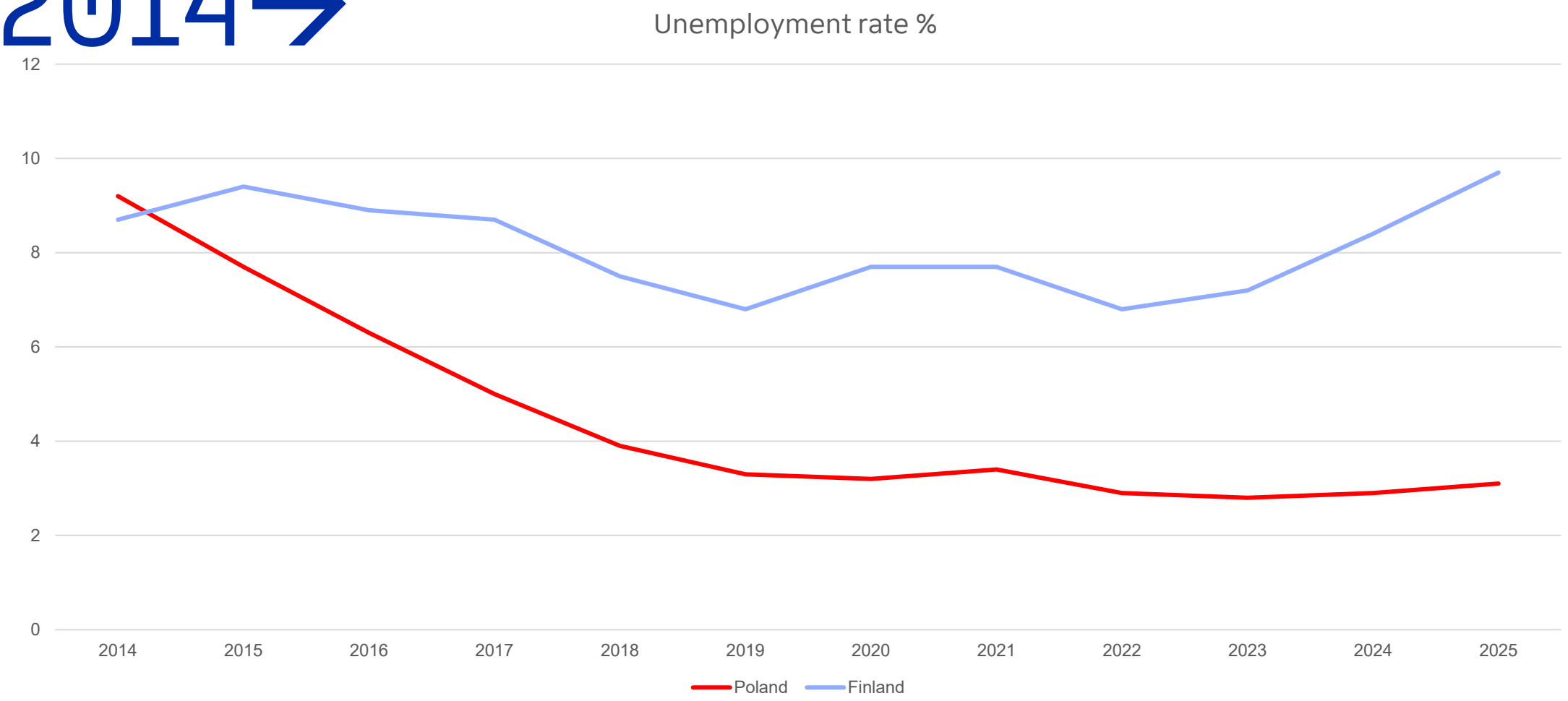

2025

Finland & Poland GDP 1990→



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Finland & Poland unemployment 2014→



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Trends in Poland

War in Ukraine (2022 escalation) woke Europe up. Poland started earlier.

→ Huge investments in **defence and security**.

Energy – Poland needs new **energy** sources, storage, grid and significant district heating investments.

→ Clear opportunities for Finnish companies

Healthcare faces similar challenges like in Finland: Aging population, inefficiencies in the system.

→ Also combination of security and healthcare provides opportunities

What to expect in 2027 and beyond?

Poland is the European leader in both **growth and deficit**

Parlamentary election latest 11.11.2027

→ Another budget in red – projected deficit of **7.1%** of the GDP

Growth projection of about 3% for 2027

→Post 2027 the growth estimates start to lower: 2028 *as per current legislation* government is obliged* to take actions to lower deficits.

*Public Finance Act

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Why Poland

Tremendous European **growth story** since the 90s – from communism to the gates of G20

Important **Baltic partner** in security and trade

Polands looks North : NB8+1 thinking

Large **consumer market** with 38M people

Important **manufacturing** hub

Significant **EU funding**

Why Poland

Finland is well connected to Poland

-100 minutes by air

-regular ro-ro connection

-Via Baltica via land

-Rail Baltica being developed

-Very good country image



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Defence and security

Defence spending ~200B PLN in 2027

A complex market to enter – push for local suppliers / content

→Partners are a must

Patria in the market since 2000s

Case: Rosomak



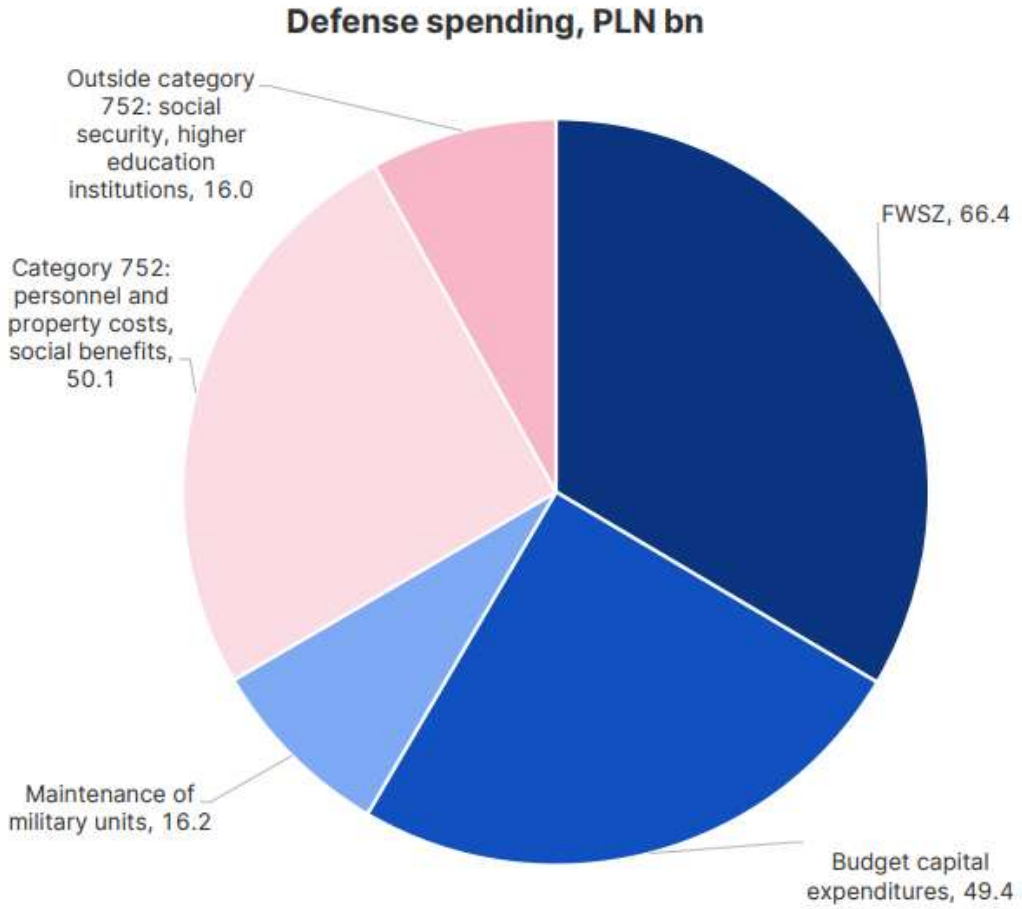
Photo: Gov.pl, CC BY 3.0 pl

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Defence and security

Poland is the largest recipient of SAFE funding – 43.7BEUR. First 6.6B received in May 2026.

Tarcza Wschód (Eastern Shield) project(s): Fortifications, anti-drone systems, logistics hubs, storage depots for engineering materials, and environmental modifications like terrain flooding and forestation.



Source: Ministry of Finance, Erste. FWSZ = Armed Forces Support Fund

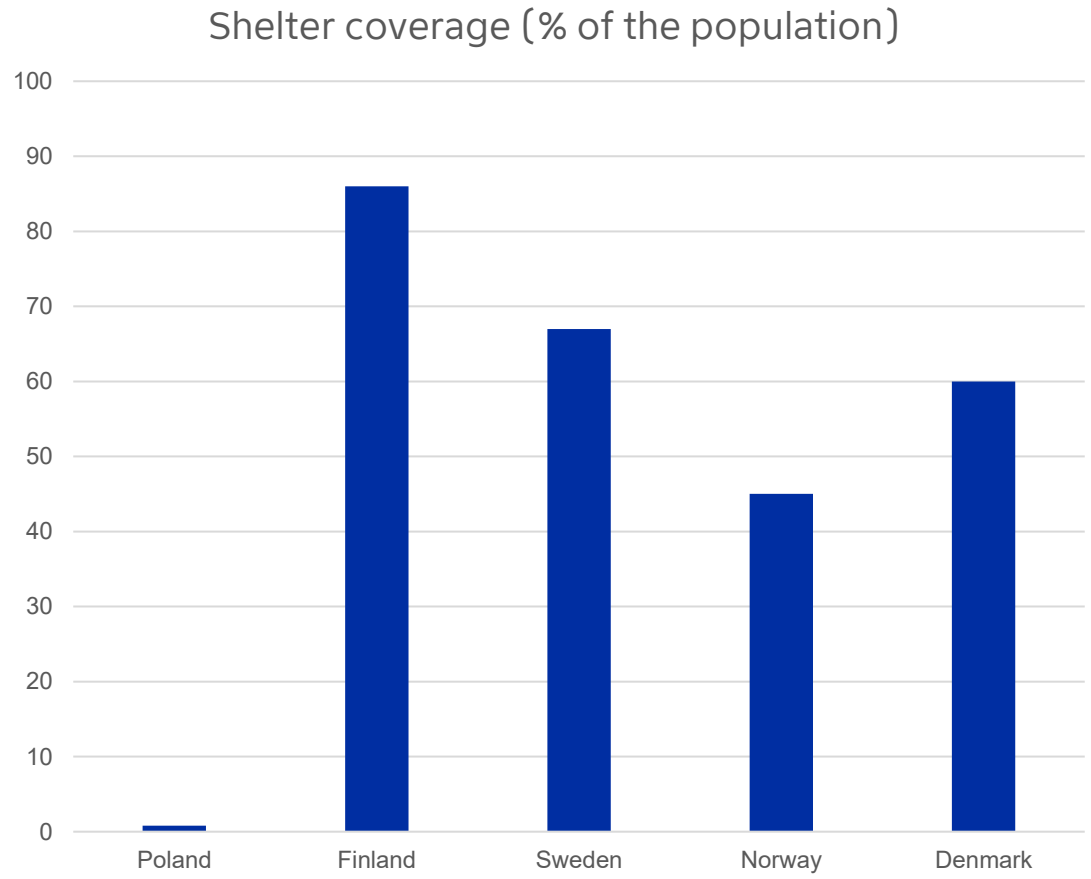
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Defence and security

Poland has limited civil shelter availability

New law to speed up the progress introduced – a lot of similarities to Finnish regulation

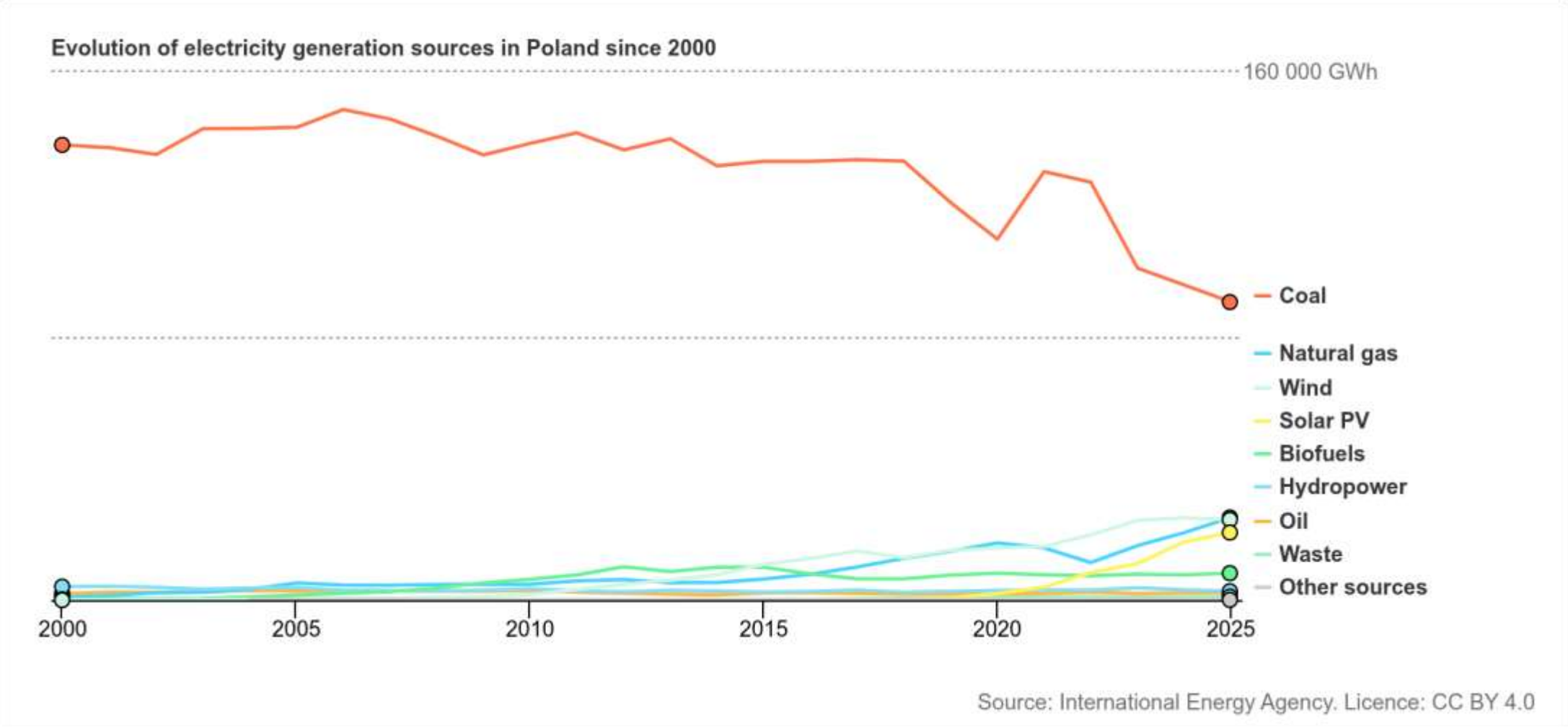
Huge business opportunity. Again, partnering is a key.



Note: Excludes “Emergency hideouts U1-U3”

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Energy



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Energy

Energy transition on-going – a lot to do!

Nuclear project started with 3 x 1200MW AP1000 reactors

First **offshore wind** project ”Baltic Power” connected to grid in July 2026. Project’s full capacity 1200MW.

Grid investments to enable renewables and **BESS**

District heating investments: coal phase out, heat storage, flexible heat & power generation. Investment estimate 500B PLN

Healthcare

Approximately 200B market with annual growth rate of 8%

Aging population – by 2030 1/3 over 65 years old

System resembles the one of Finland – **public & private**. Public system takes care of you (in theory) - in practise private insurance and care are preferred if possible.

EU, national and private funding for a wide variety of projects.

Team Finland in Poland

Team Finland at the Embassy is at your service:

-Market information

-Contacts and networks

-Events

-Team of 6 with primary responsibility of TF work + 2 diplomats

Team Finland



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Kiitos.

Antti Rahikka
antti.Rahikka@gov.fi
+358 40 5819806

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