

## **Mini Handbook – FAQ**

### **1. Issuing invoices – When? How?**

1. Please login to CRM system: <https://crm.twojstartup.pl> using your email address and password sent to that address. Use instructions.
2. **Date of issuance** is always the date when invoice is accepted by the coordinator – it cannot be modified.
3. **Date of sales** can be modified: Invoices can be issued 30 days ahead or before the 15<sup>th</sup> day of the month for the previous one.  
For example: for October you can issue invoice till the 15<sup>th</sup> of November.
4. Please remember to download invoice after your coordinator accept it and send it to your client. It's not sent automatically from the CRM system.

### **2. VAT tax**

1. Basic VAT tax rate is 23% (translations, proofreading, marketing services, sales, etc.)
2. Teaching foreign languages is VAT free (PL: „zw”).
3. If you issue invoices with mixed VAT rates („zw” + 23%) you can't deduct VAT tax by expense invoices, unless you start up second StartUp in our Foundation.  
Second one is for a half of the monthly fee.
4. VAT rate for the services provided abroad to the companies registered abroad may be 0% („np” rate). Please consult your situation with your coordinator.

### **3. How would I know that my invoice was sent to my client?**

1. Invoices are not sent automatically from the CRM system to your client. Please remember to download invoice after your coordinator accept it and send it to your client by email.

### **4. Do I need to issue invoice if my client does not require it?**

1. Yes, this is obligatory. You are obliged to issue and deliver official, approved proof of transaction – invoice (hard copy or PDF file).

## **5. How can I access my sub-account?**

Please follow the steps:

- 1) Provide us email address connected to your PLAY store/App Store and wait for your coordinator to send you your ID;
- 2) download mBank CompanyMobile app using PLAY store/App Store. Choose "Mobilna autoryzacja>Aktywacja", type your ID and set up your PIN code.
- 3) Access mBank website on your computer: <https://companynet.mbank.pl/mt/>). Input your ID and choose second option „token mobilny”.
- 4) Open app and authorize connection.

## **6. Can I accept cash from my clients?**

1. You can accept cash only exceptionally, not more than once a month.
2. Cash have to be paid to sub-account as soon as possible (in 7 days, not later than before the last working day of the month) in a Bank or from a personal account, otherwise it is serious tax offense. Fine is 75% of illegally accepted amount.
3. Title of the transfer should include invoice number, issued for person that paid.

## **7. Can clients send money directly to my private account?**

1. No. This is serious tax offense. Money can be sent only to the sub-account.

## **8. How and when do I cover fee for Foundation's service?**

1. Foundation's fee is deducted from your sub-account by your coordinator before the end of the month, usually with the first transfer to your personal account.
2. Fee is taken for the current month – in May for May, in June for June, etc.
3. If you started cooperation in the middle/end of the month it is still 250 zł regardless the day of the month.
4. If you won't have income from you clients before the end of the month please contact your coordinator for payment details to cover fee.
5. If any legalization procedures are involved fee is 300 zł a month instead of 250 zł.

## **9. What to do when my client wants to sign cooperation agreement?**

1. That type of agreement have to be accepted by Foundation's Legal Department and signed by the Foundation's CEO. To start that process ask your client for editable draft and send it to your coordinator.

## **10. What are the steps to send money from sub-account to personal account?**

1. Log in to your sub-account and make sure that all the incoming transfers that you expected are in.
2. Contact your coordinator – She will make calculations, process documents for you and send it to your email address.
3. Coordinator is allowed to send money to personal account only based on properly signed scans of documents (or hard copies) and materials (check paragraph 11).
4. Net amount („Do wypłaty”) is sent to personal account and tax („Podatek odprowadzony do Urzędu Skarbowego”) is sent to the Authorities on your behalf.
5. You are obligated to deliver hard copies of documents personally or via post (Write your coordinator's name on the envelope) to the Foundation's address before the 15<sup>th</sup> day of the next month.

## **11 a. What are the rules regarding materials delivered for DZIEŁO contract with 8,5% income tax?**

Type of business	Type of materials	Applicable rates
filmmaking	films	Considered individually
Art and design	Photos of paintings, sculptures, posters, folders, logos, etc. Projects of furnitures, clothes, etc.	Considered individually
journalism	artickles	1 page (not less than 1500 characters each) for every 500 zł/ gross.
engineers	Projects	Considered individually
programming	Code	1 page for every 1000 zł gross.
translators	translations	1 page (not less than 1000 characters each) for every 250 zł/ gross.

### **IMPORTANT:**

Materials have to be your intellectual property-> you have to be an author;

Photos/pictures or music is allowed only when you are an author;

### **11 b. What are the rules regarding materials delivered for DZIEŁO contract with 13,6% income tax?**

**Type of business:** consulting, real estate agents, sales, PR & marketing, copywriting;

**Type of materials:** presentations, reports, analysis, strategies;

**Applicable rates:** 1 page for every 500 zł gross. You need to provide us 5 pages of materials for 2500 zł gross at your contract.

You have to be an author, however, you can use other sources (surveys, data bases, etc.) to create it;

Photos/pictures are allowed when you are an author or when it has an open license;

### **12. What are the conditions to use National Health Insurance (NFZ) (if you are outside the UE it may not apply to you – please ask your coordinator about your situation)?**

1. You need to fill in and sign ZUS application.
2. Health insurance is covered based on ZLECENIE contract – please remember to ask your coordinator once a month for that document and to send back signed copy few days before the end of the month, You won't be able to use health care for free in case contract won't be processed.
3. Monthly cost is 48,01 zł, although it goes in a pair with „salary”. It means that 48,01 zł is send to the authorities and at the same time 78,78 zł is send from the sub-account to your personal account.

### **13. What formalities I need to fulfill every month?**

1. Signed, hard copies of UMOWA and RACHUNEK need to be delivered before the 15<sup>th</sup> day of next month.
2. Invoices for the previous month have to be issued before the 15<sup>th</sup> day of the month.

#### **14. Do I need to register my stay in Poland if I am a foreigner?**

1. Yes. For details check <https://www.mazowieckie.pl/en/for-foreigners-1/518,For-Foreigners.html>
2. Make sure that you are **tax resident in Poland** and take care of processing your PESEL number. Please go to the Town Hall dedicated to your district with your passport and rental agreement and ask for assistance.  
  
Processing PESEL is free.

#### **15. What if I want to terminate the cooperation?**

- There is one month notice period, for example if you want to stop cooperation by the end of February (last fee would be deducted in February), you need to deliver signed resignation letter before the end of January. Resignation effects with the **end of following month**.
- In case you would like to terminate cooperation in the middle of month full fees for current month and the next month will be charged.
- Your sub-account need to be empty before your cooperation with the Foundation expires, otherwise you would need to pay for the next month.
- Last month of the cooperation cannot be suspended.

#### **16. Where can I find usefull information as a foreigner?**

For more infos you can check:

- <https://www.mazowieckie.pl/en/for-foreigners-1/518,For-Foreigners.html>
- <https://www.justaskpoland.com/>
- [http://www.migrant.info.pl/Important\\_information\\_for\\_foreigners.html](http://www.migrant.info.pl/Important_information_for_foreigners.html)
- <http://www.foreignersinpoland.com/>