

# Unregistered activities in 2025 - a guide for beginner entrepreneurs

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Nowadays, many people dream of starting their own business but are afraid of complicated formalities and high costs associated with company registration.

Fortunately, Polish law offers a solution in the form of **unregistered activity** (also known as non-registered), which allows for conducting small business activities without the need to register it in the Central Register and Information on Economic Activity (CEIDG). As a bookkeeping office with many years of experience in serving entrepreneurs in Poland, we have prepared this article to explain what this form of activity is, what its conditions, limits, and obligations are. The article is based on the current regulations for the year 2025 and aims to facilitate your start in business.

## What is unregistered activity?

Unregistered activity is a form of earning that is not considered business activity in terms of the Entrepreneurs' Law, provided that specific criteria are met. It allows for offering services or selling products without formal company registration, which means there is no need to obtain a tax identification number (NIP) or a business statistical number (REGON) (unless required, for example, due to VAT). It is an ideal solution for those testing a business idea, freelancers, or hobbyists who generate low income, e.g., handmade goods, tutoring, childcare, or selling homemade preserves.

## Who can conduct unregistered activity?

Not everyone can take advantage of this form of activity. Key conditions are:

- **Natural person:** Only private individuals, not companies or other legal entities.

- **No prior business activity:** You have not conducted registered business activity within the last 60 months (5 years). The period of suspension of a business does not count towards this limit.
- **Restrictions for foreigners:** From June 1, 2025, foreigners must have a residence title that permits conducting business (e.g., a permanent residence permit or EU Blue Card).
- **Unemployed:** Can conduct such an activity, but income must not exceed 50% of the minimum wage (approximately 2333 PLN monthly in 2025) to maintain unemployment status.
- **Minors:** Individuals aged 13–18 can operate with the consent of a legal representative.
- **Exceptions:** Public officials or farmers can conduct unregistered activity as long as it does not conflict with their duties (e.g., farmers cannot sell agricultural products under this form).

If you meet these conditions, you can start operating immediately – without visiting an office.

## Income limits in 2025

The primary limitation is the level of income. In 2025, the monthly income from unregistered activity cannot exceed **3499.50 PLN**, which is 75% of the minimum wage (4666 PLN gross). This limit is calculated based on sales records and includes all amounts due (even if not yet received), excluding returns, discounts, or settlements.

- **Annual limit:** Practically about 41,994 PLN, but it is counted monthly – exceeding it in any month requires registration.
- **Change in 2026:** From the new year, the limit will become quarterly and will be 225% of the minimum wage (approximately 10,498.50 PLN per quarter).

Remember: Income from various sources (e.g., online sales and services) adds up to the limit.

## **Obligations related to unregistered activity**

Although the formalities are simplified, this does not mean there are no obligations. Here are the most important ones:

### **Sales records**

You must maintain a simple record of income (e.g., in a notebook or Excel spreadsheet), where you log the date, amount, and description of the transaction. This is for monitoring the limit and tax settlements. Full accounting is not required.

### **Taxes**

- **PIT:** Income is settled in the annual PIT-36 declaration (by April 30 of the following year). Tax is calculated according to the tax scale (12% or 32%) after deducting documented costs (e.g., purchases of materials). You do not pay monthly advances.
- **VAT:** Exemption for businesses with annual income up to 200,000 PLN (from 2026, 240,000 PLN), unless the activity requires registration (e.g., sale of alcohol or legal services). For unregistered activity, the exemption is proportional to the period of operation.
- **Others:** No civil law activity tax (PCC) for contracts up to 1000 PLN.

### **Social security contributions**

No obligation to pay contributions for social and health insurance related to this activity. If you have another job or contract, the employer/client pays the contributions. Students under 26 years old are completely exempt.

However, you cannot employ workers or collaborators under employment contracts/agreements within this form.

## **Benefits of conducting unregistered activity**

This form of activity is a real time and money-saver:

- **No registration:** Zero formalities in CEIDG, the tax office, or GUS.
- **Savings on ZUS and taxes:** No contributions (saving around 1500–2000 PLN monthly) and PIT advances.
- **Exemption from VAT:** Facilitates sales without VAT invoices.
- **Flexibility:** Ideal for testing an idea before fully registering a company.
- **Simplifications:** Only sales records instead of complicated accounting.

The downside is the low income limit and the lack of scaling opportunities without registration.

## **When must you register a business?**

Unregistered activity is not eternal. You must register the company in CEIDG within 7 days if:

- You exceed the monthly income limit.

- Your activity requires a permit, license, or registration (e.g., detective services, security, sale of medicines).
- It is defined as regulated by law (e.g., insurance brokering).
- You must use a cash register (e.g., turnover above 20,000 PLN per year or sale of goods such as perfumes or hairdressing services).

In such a case, you lose your unregistered status from the day you exceed the limit.

## Summary

Unregistered activity is a great way to start in the business world without bureaucratic barriers, especially in 2025 when the limit of 3499.50 PLN per month allows for solid earnings with minimal obligations. However, remember that proper record-keeping and monitoring of limits are crucial to avoid unpleasant surprises with the tax office.

If you plan to start such an activity or need help with PIT settlements, record-keeping, or transitioning to a full business – contact our accounting office. We offer comprehensive advisory tailored to your needs. We invite you to talk!

*Sources: Official government portals and current regulations for 2025.*

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