

Subnational Business Ready in the European Union 2025: **GREECE**



With funding by the



Promoting regional economic growth



**SUBNATIONAL
B-READY IN EU 2025:
GREECE REPORT**

**START DATA-DRIVEN
POLICY DIALOGUE &
ENCOURAGE
PEER-TO-PEER
LEARNING**

**IMPROVE LOCAL
BUSINESS ENVIRONMENT**

**PROMOTE REGIONAL
ECONOMIC GROWTH
AND CONVERGENCE**

Agenda

1 Methodology and Scope

2 Overall Findings

3 Topic Results

4 Areas of Improvements

5 Discussion and Closing

Subnational B-READY

Global B-READY



Adapting the B-READY methodology



Complementing the global report

Subnational B-READY



Covering the lifecycle of a business



**Business
Entry**



**Business
Location**



**Utility
Services**

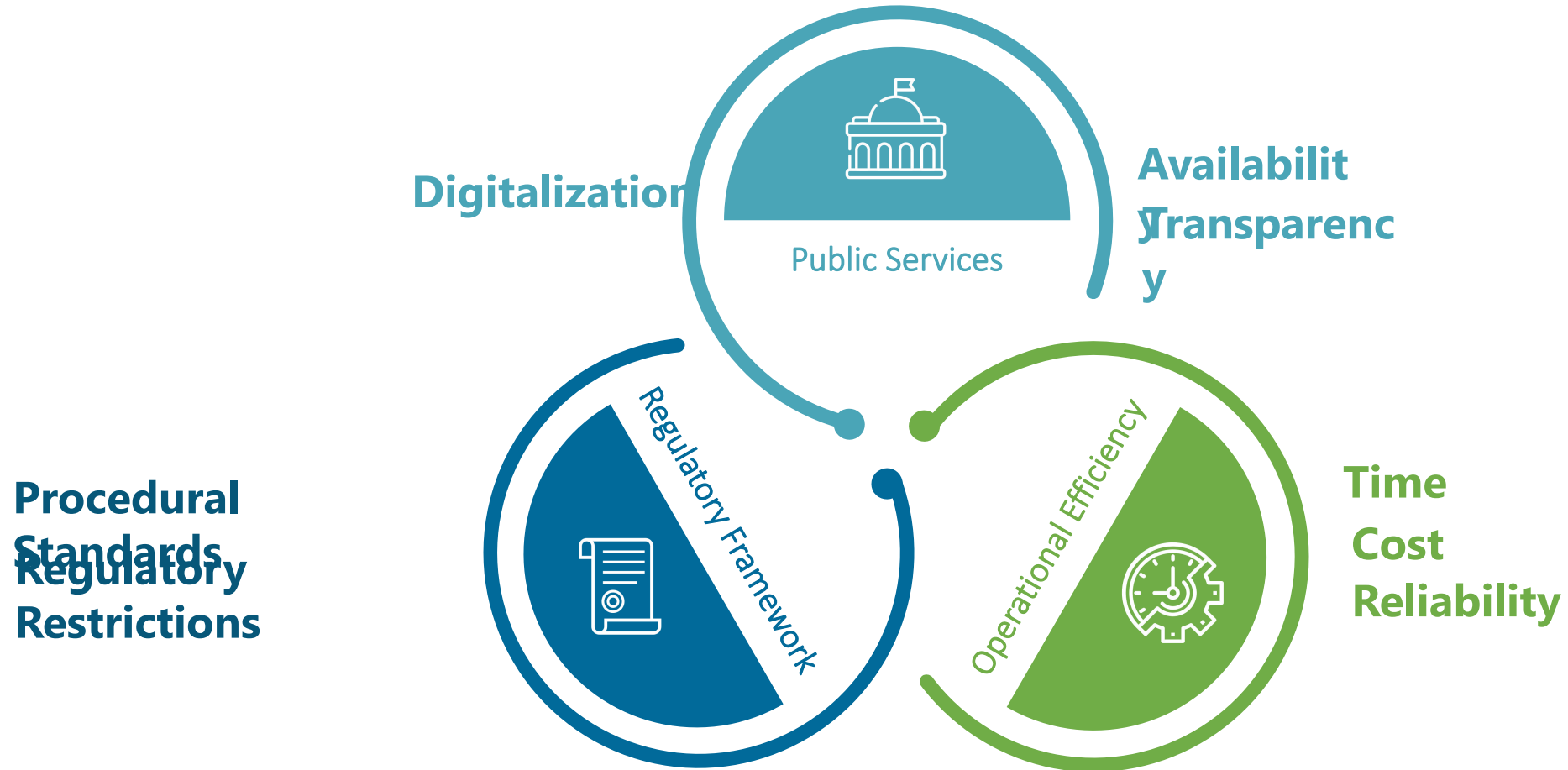


**Dispute
Resolution**



**Business
Insolvency**

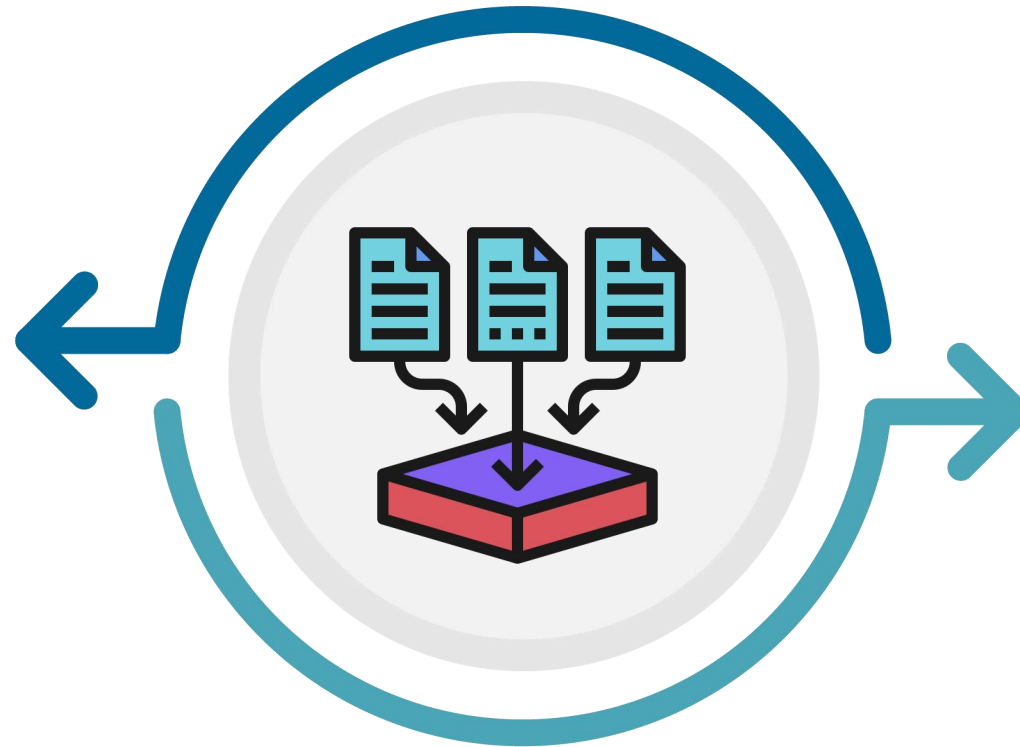
Each topic rests on three pillars



Two data sources



**Expert
Questionnaires
(Private and Public)**



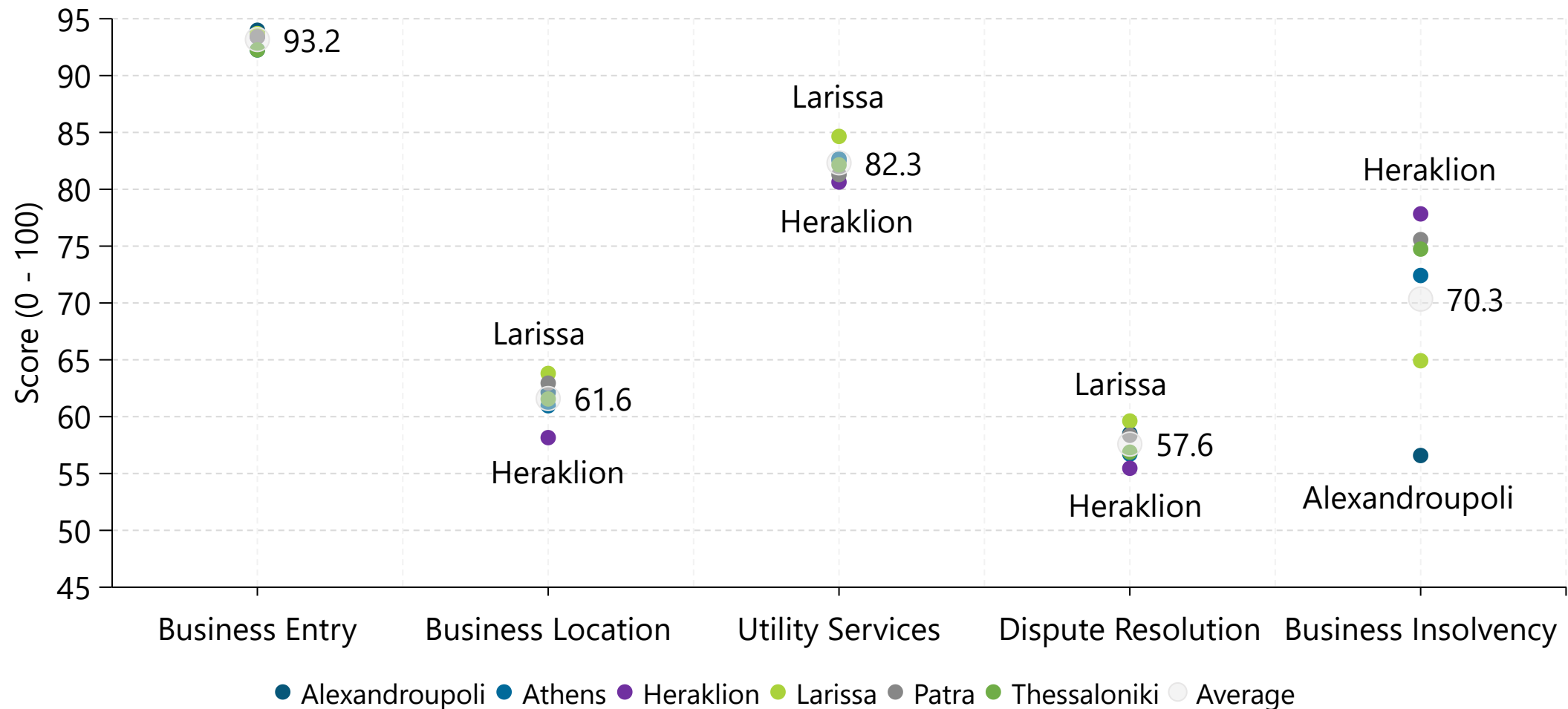
**Enterprise
Surveys**

OVERALL FINDINGS

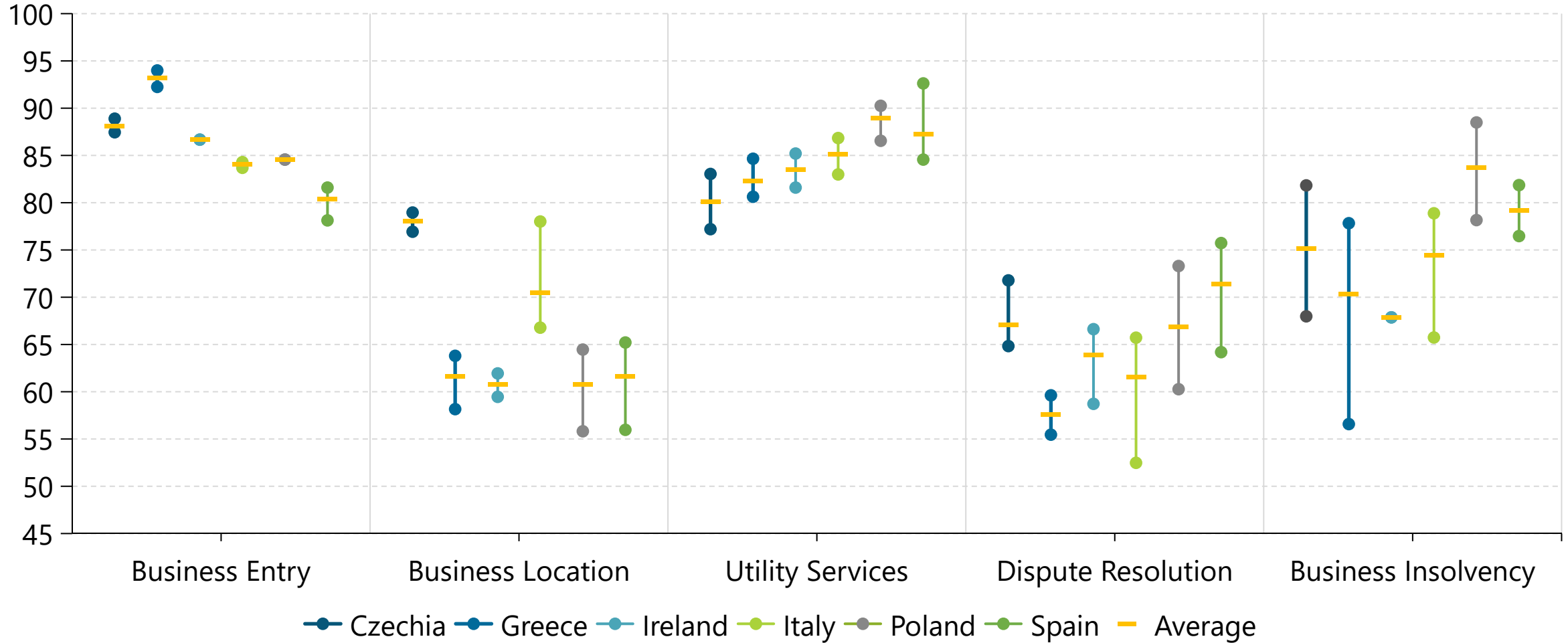
Six cities benchmarked in Greece



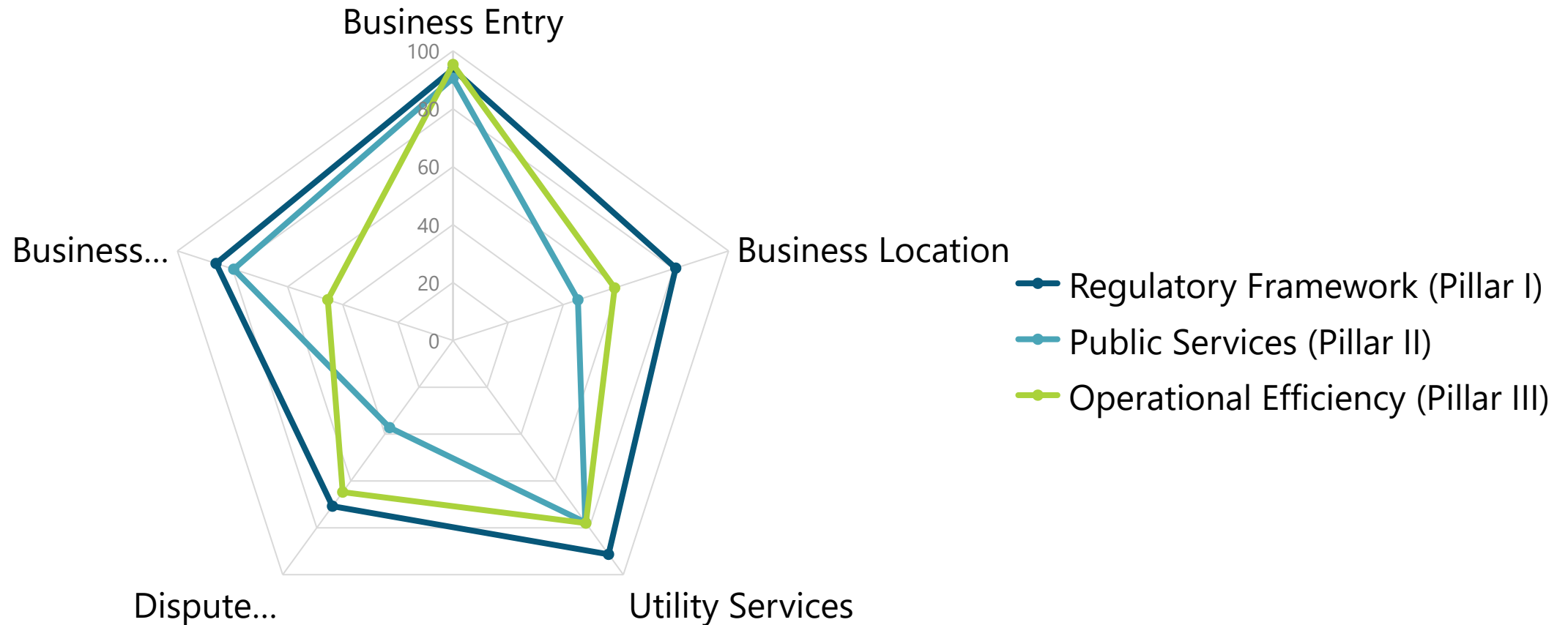
Business Entry is uniform, while Business Insolvency shows the widest variation



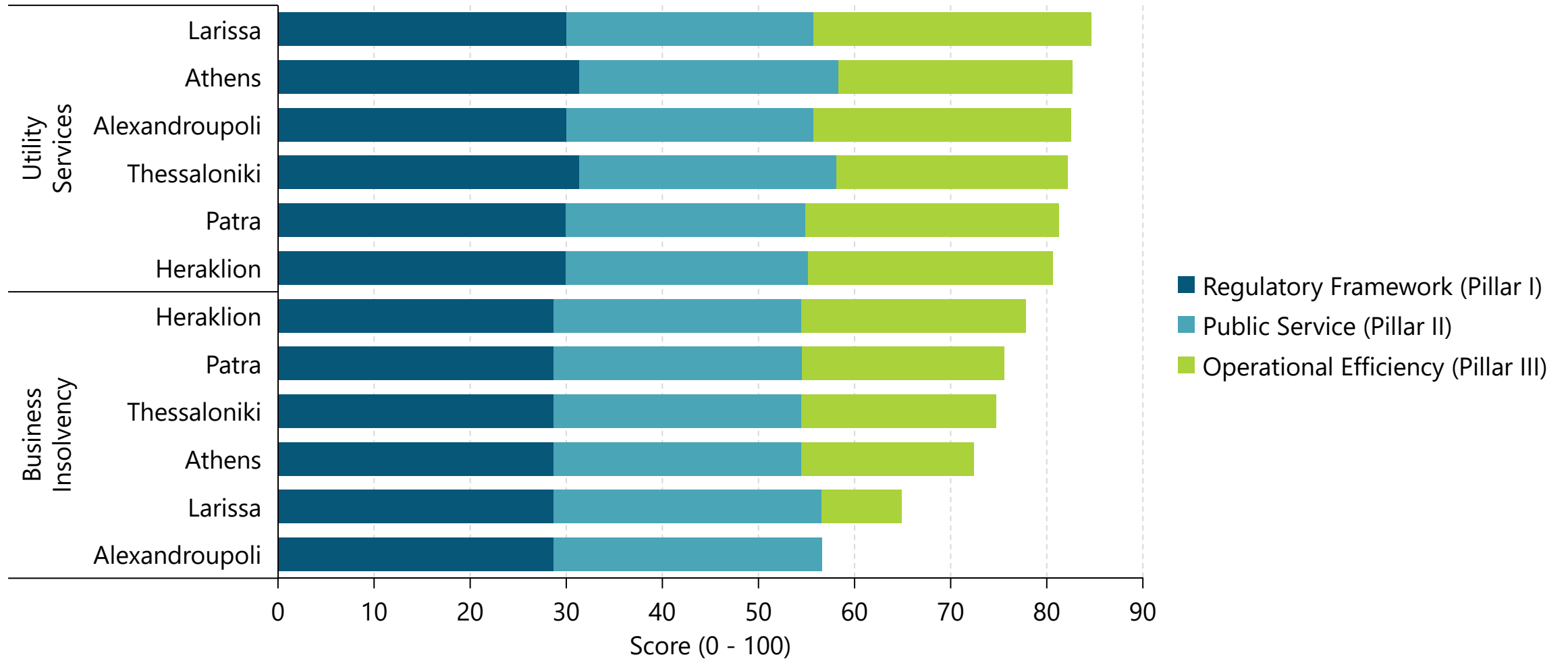
Greece leads in Business Entry



Strong regulatory framework with some service delivery and implementation gaps

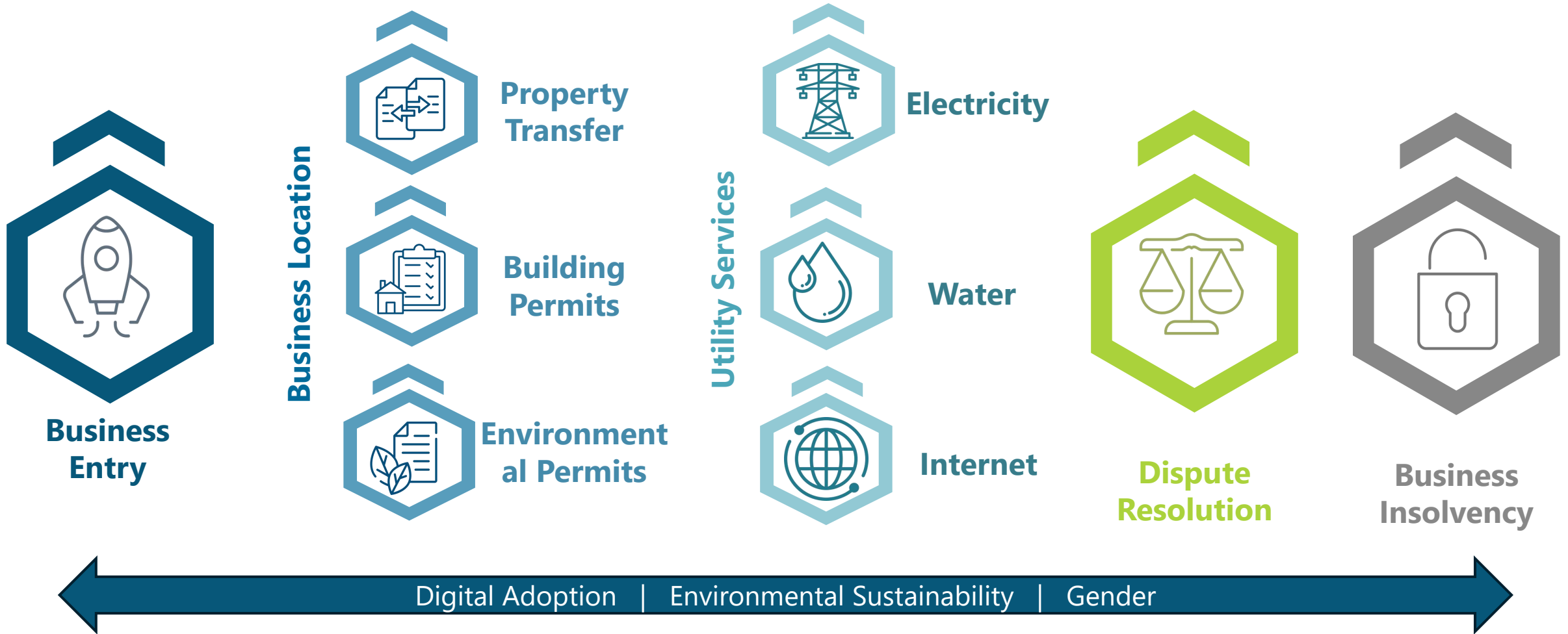


Operational Efficiency drives most of the variation across Greek cities



TOPIC RESULTS

Results for Business Entry



How does business registration work in Greece through e-YMS in 2025?

Register the company with G.E.MI. through e-YMS

Time: **2 days**

Cost: **EUR 18**

Incorporation

**Fast, predictable,
and inexpensive
start-up process**

Simultaneous

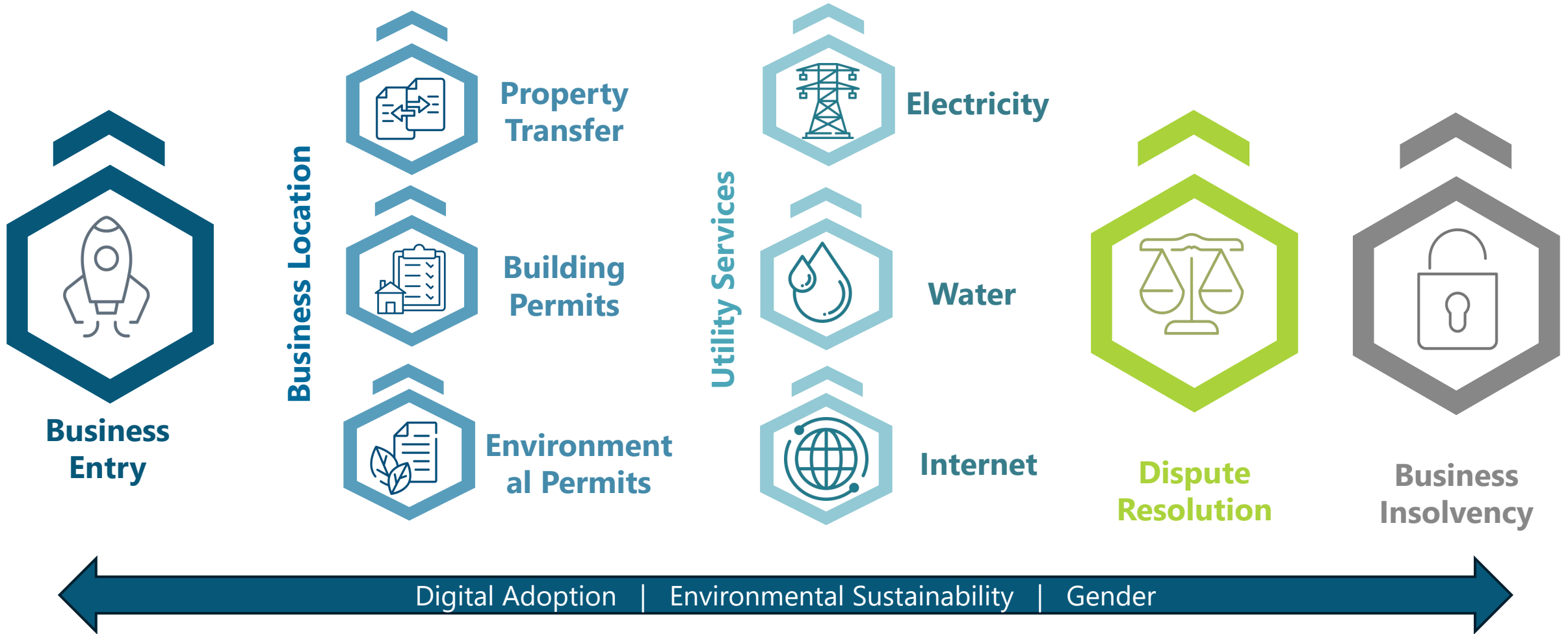
Post-incorporation

All post-incorporation steps are free of charge

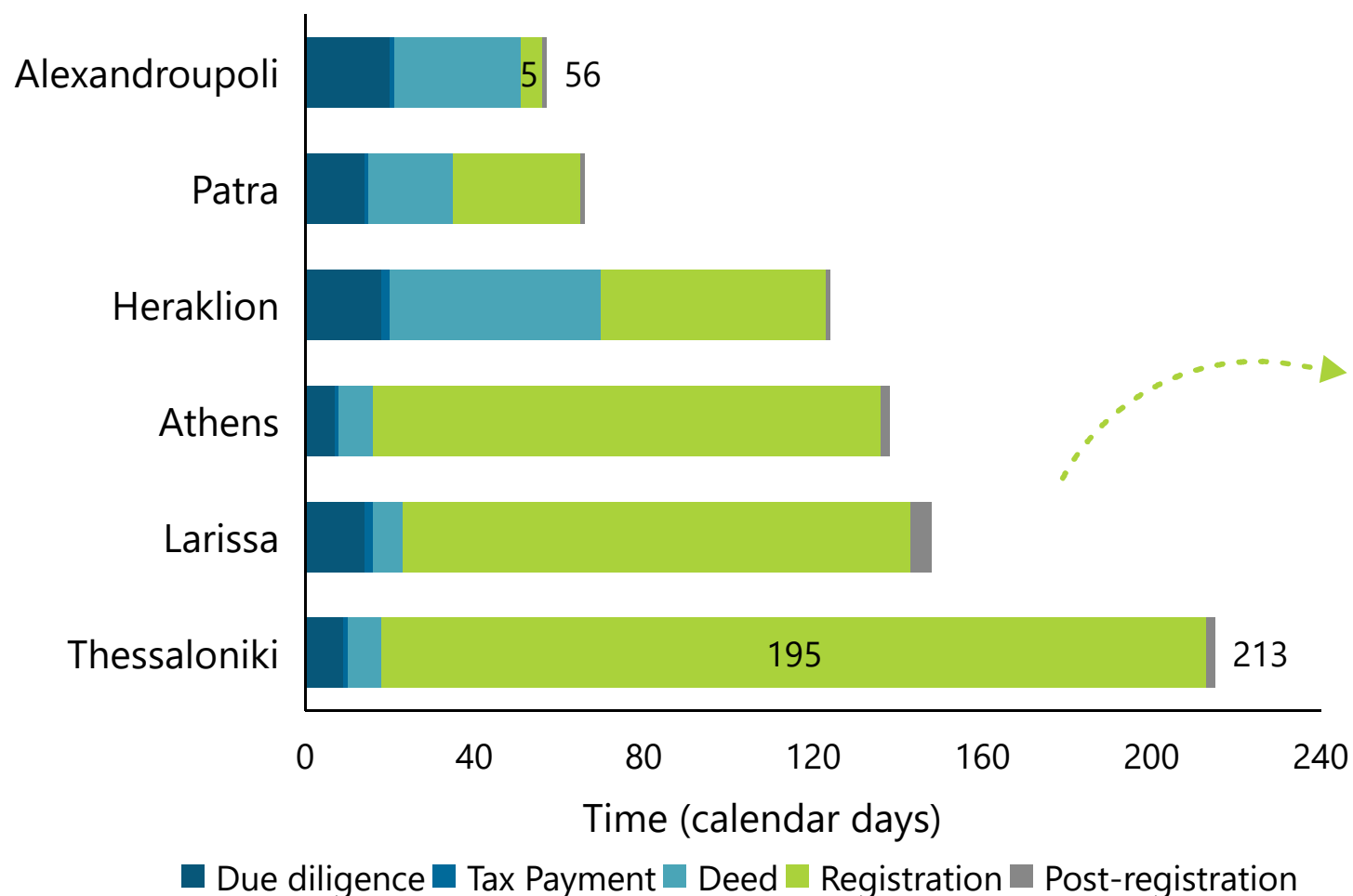
Open a bank account
Time: 3- 9 day

Register beneficial owners
Time: 1 day

Results for Business Location



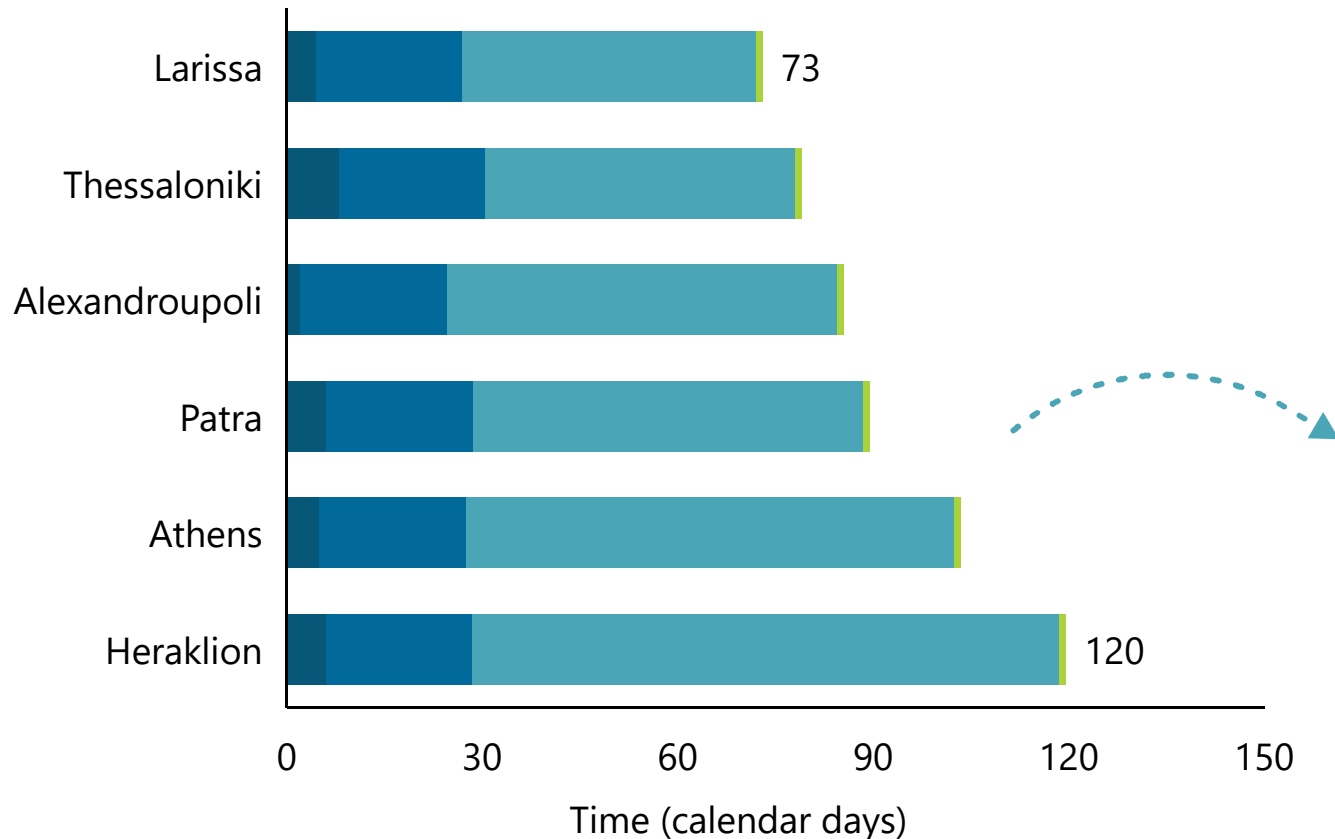
Business Location: Land administration has been modernized through the Hellenic Cadastre



65% of properties integrated into the new cadastre (71% today)

Most variation occurs at **registration step** heavier and more complex caseloads in large cities

Business Location: Building permitting through e-adeies platform

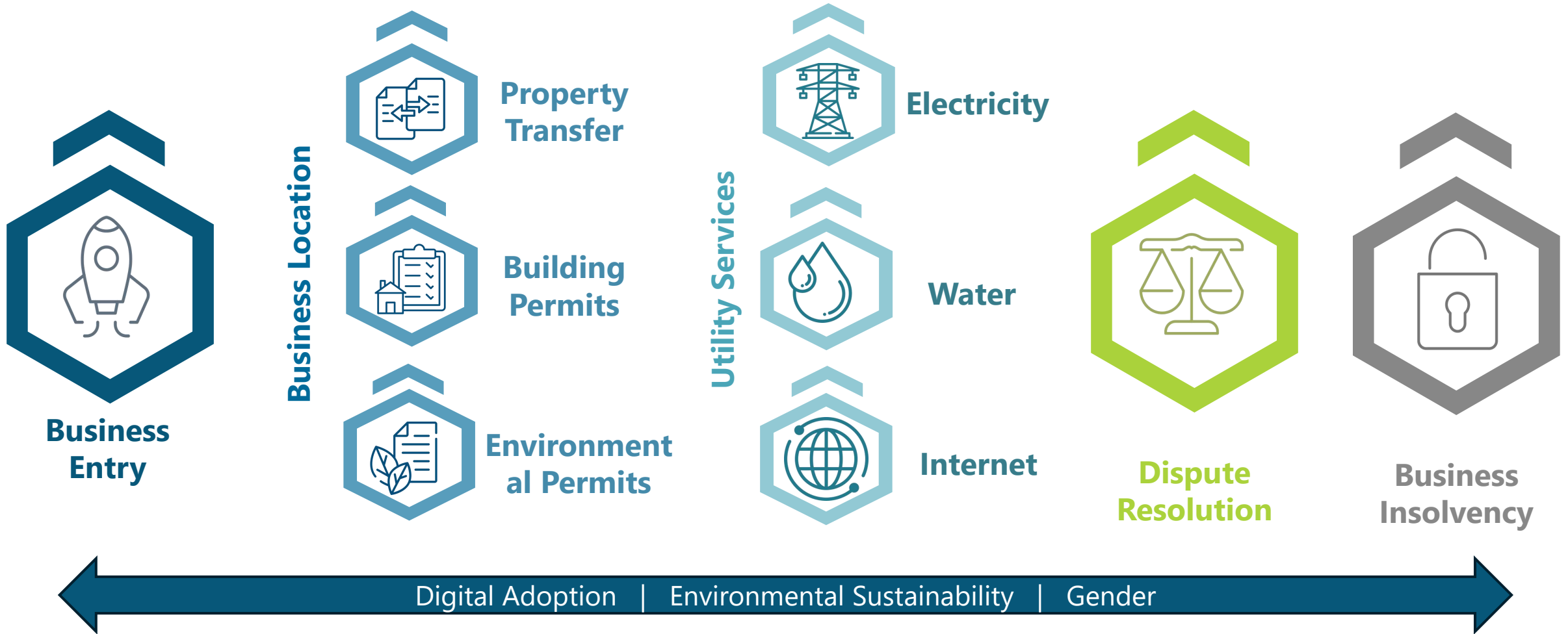


The e-adeies improved **standardization** and **transparency**

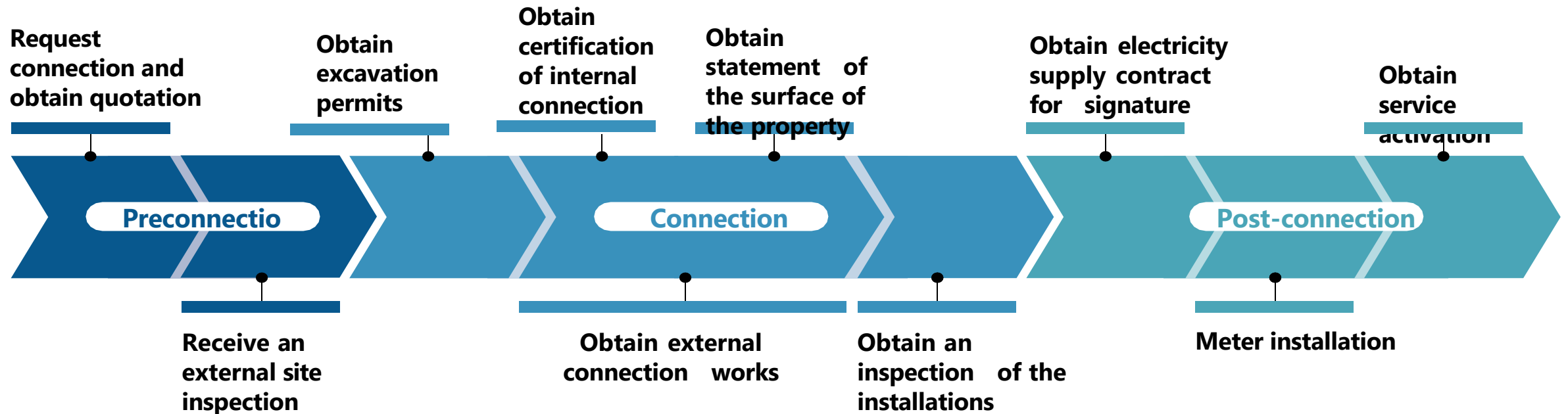
Time differences mainly reflect **external clearances** outside the platform, **uneven staffing** and **backlog pressures**

- Obtain land and cadastral documents
- Obtain topographical survey
- Obtain external clearances, initial permit approval, and geotechnical study
- Issuance of building permit

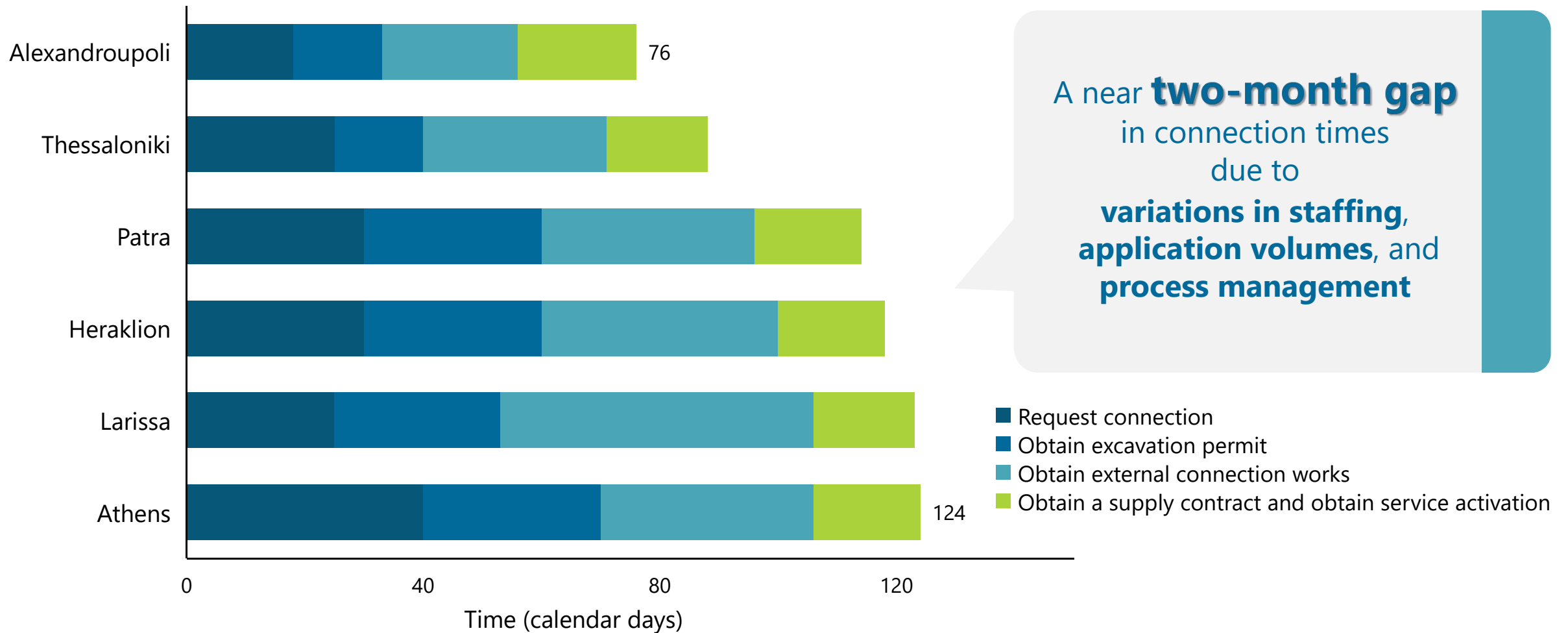
Results for Utility Services



Utility Services: How does the process of obtaining a new electricity connection work?



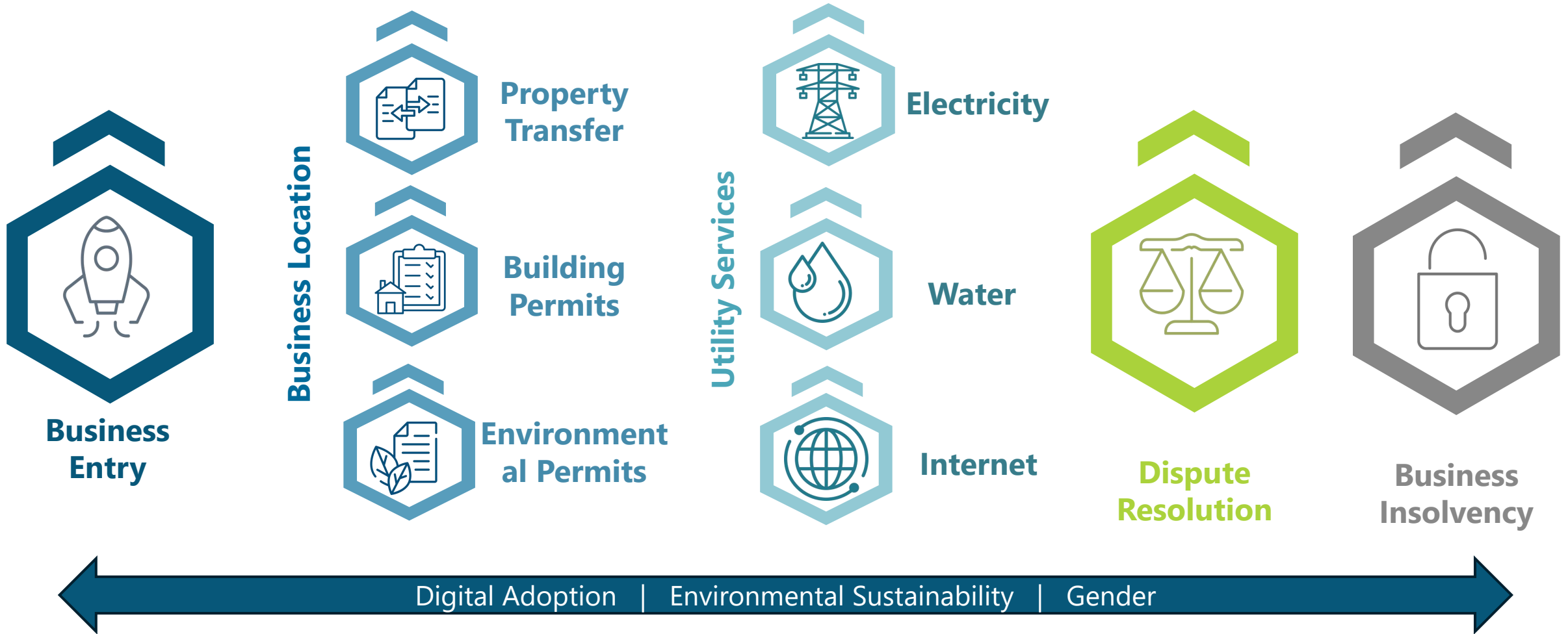
Utility Services: On average, it takes 108 days for an entrepreneur to obtain an electricity connection



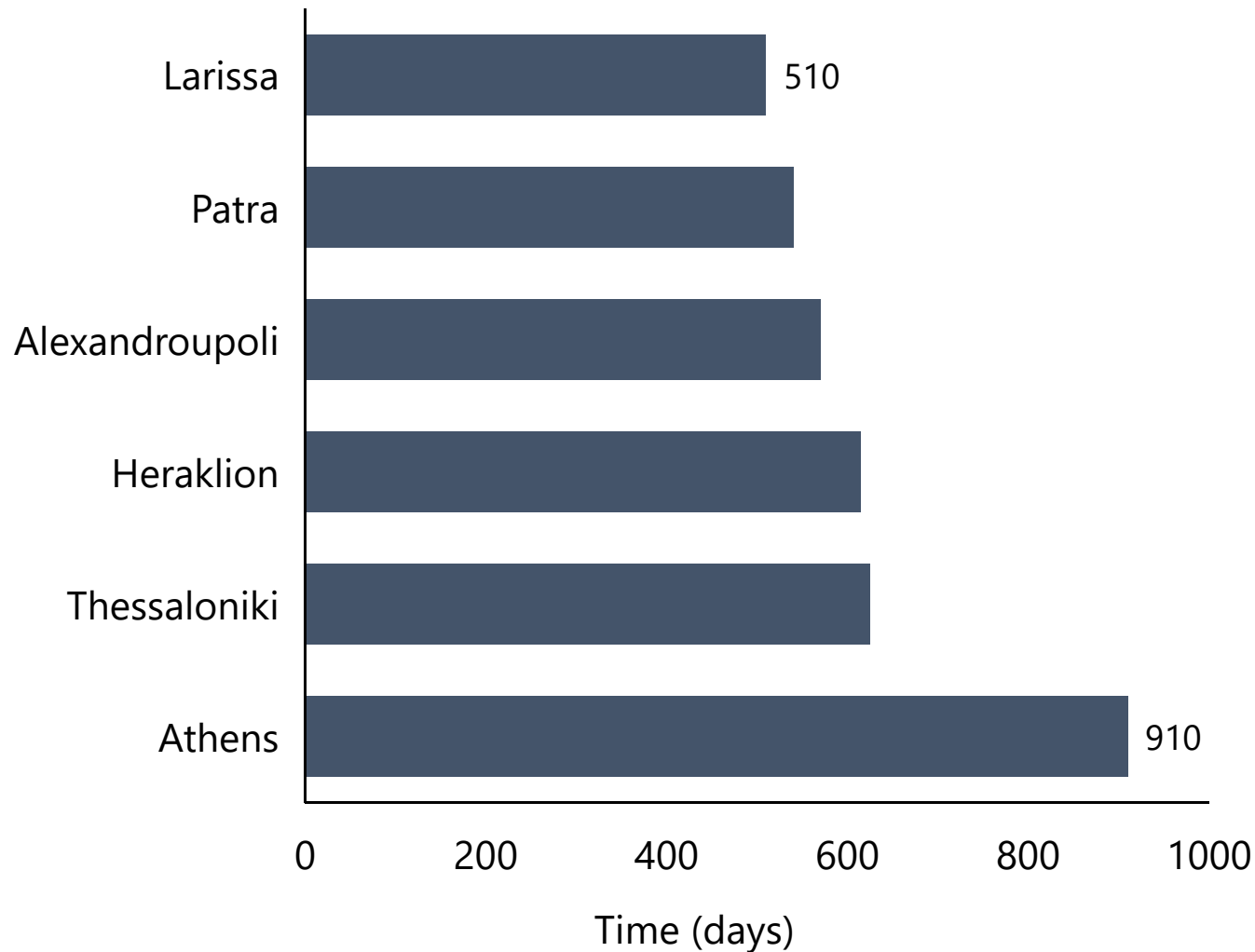
Utility Services: Digital access and transparency for water services vary across cities

Indicators	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki
Fully online application process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Online tracking of the applications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Platform with information on planned works on utility networks	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Monitoring of environmental sustainability indicators	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Connection requirements						
• Required documents	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
• Steps of process	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• Estimated cost	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
• Time frame	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complaint mechanism at the level of utility						
• Where to file complaint	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• Required documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Type of issues	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Steps of the process	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Publication of environmental sustainability indicators	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Publication of reliability indicators	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Results for Dispute Resolution

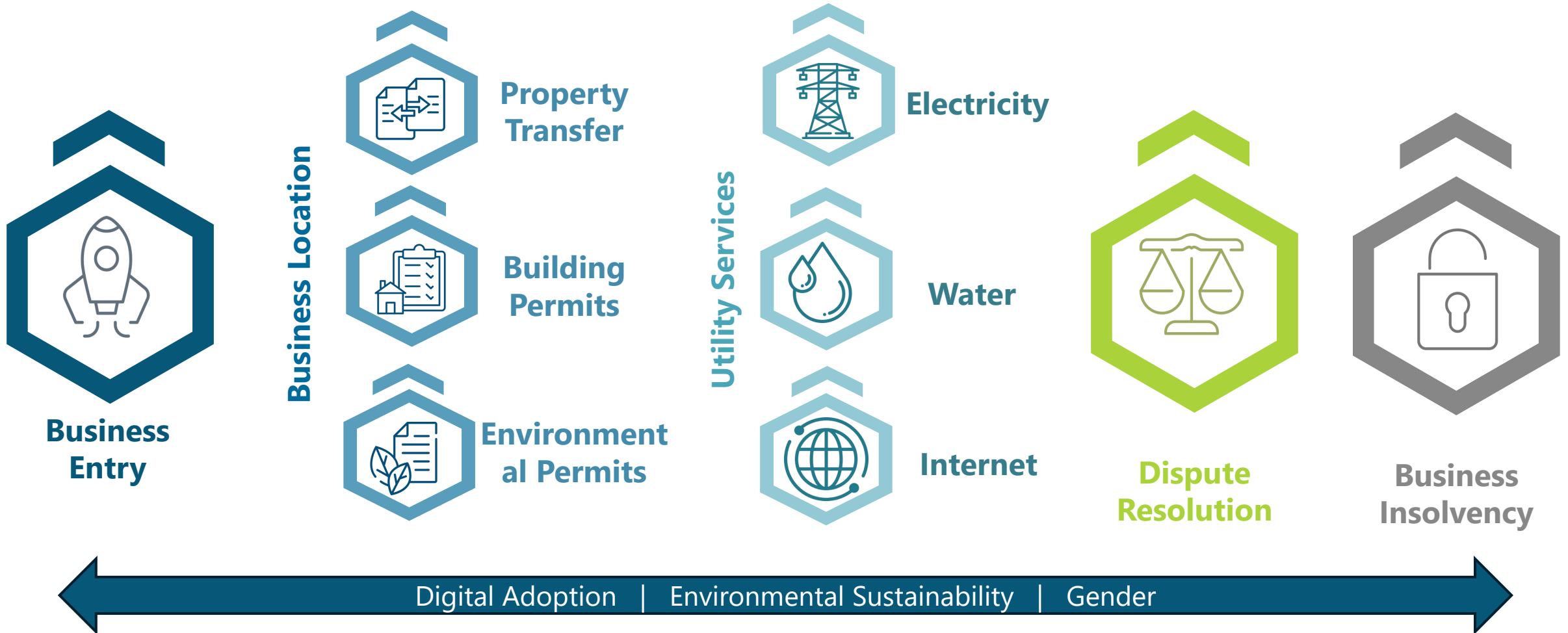


Dispute Resolution: First-instance commercial litigation is the key driver of efficiency gaps

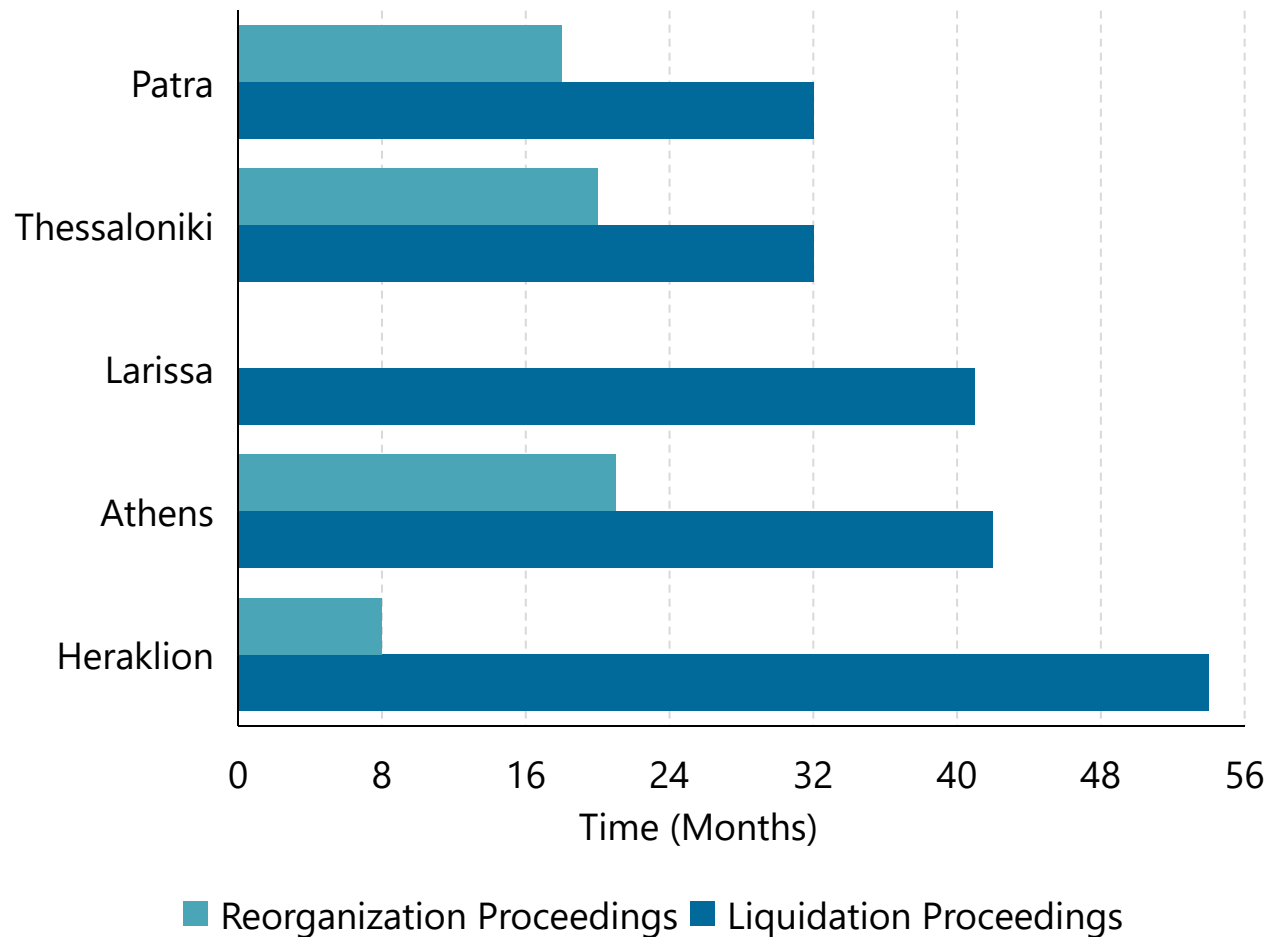


Resolving commercial litigation takes **17 months longer** in *Athens* than in *Patra* where courts handle the heaviest caseloads in Greece.

Results for Business Insolvency



Business Insolvency: Common insolvency framework with different timelines in practice



Reorganization timelines vary with **court caseloads, debtor profiles, and case complexity**

Liquidation takes nearly **two years longer** in *Heraklion* than in *Patra and Thessaloniki*

AREAS OF IMPROVEMENTS

Greece can further enhance competitiveness, attract investment, and foster inclusive growth

Improve interoperability across systems and agencies:

connect platforms and agencies more effectively



Further digitalize end-to-end processes:

expand integrated digital tools across platforms

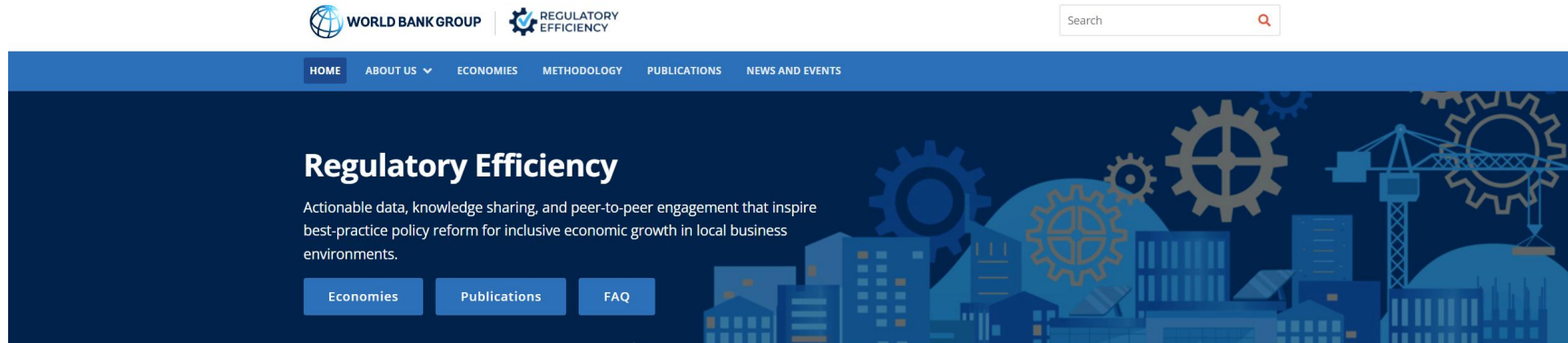
Enhance transparency:

publish clearer timelines, fee information, performance indicators, court data, and judgments

Strengthen local implementation capacity:

staffing, coordination, case management, and operational consistency

The Regulatory Efficiency website: One-stop shop for data and reports



What is the Regulatory Efficiency Team?

The Regulatory Efficiency team helps create an environment where businesses can start, operate, and grow under clear, practical, and predictable rules that support private sector development. Grounded in data, knowledge sharing, and peer-to-peer engagement, the team works with governments to inspire reforms that create jobs and foster inclusive economic growth.

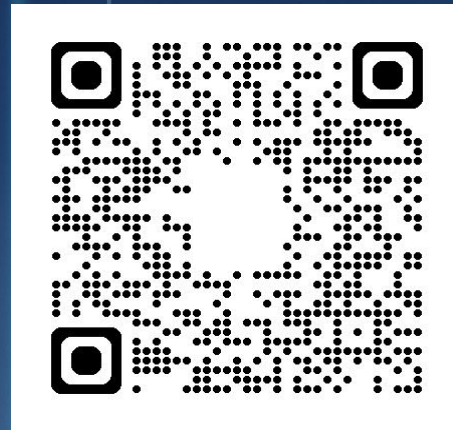
How does the team assess Regulatory Efficiency?

With nearly 20 years of global expertise and policy dialogue, the World Bank's Regulatory Efficiency team — part of the Policy Indicators Group within the Development Economics Vice Presidency — has worked in more than 600 locations across over 80 economies. Our assessments provide detailed, quantitative data on key regulatory areas that shape dynamic and resilient private sectors. These insights help policymakers design and implement reforms that drive job



All publications and data are available at: <https://www.worldbank.org/en/regulatoryefficiency>

Thank you!



ANNEX

- ✓ Introduce a shared business ID and unified GEMI interface
- ✓ Use AI for compliance checks and improve



- ✓ Digitize and integrate property transfer checks
- ✓ Simplify permitting through digital platforms & fast-track procedures



- ✓ Improve coordination and digital tracking for utility connections and excavation permits
- ✓ Increase transparency, pricing clarity, service resilience



- ✓ Expand electronic court tools
- ✓ Publish judgements and performance reports
- ✓ Promote alternative dispute resolution



- ✓ Raise awareness and uptake of reorganization procedures
- ✓ Strengthen specialization, training, and interoperable digitalization to reduce delays



Areas to expand digitalization efforts

Integrate key agencies into e-adeis; expand GIS interoperability for automated zoning, cadastral and clearance checks

Expand SOLON nationwide for e-filing, digital case management, e-judgements, and virtual hearings

Develop a fully integrated online platform for property due diligence; expand digitalization and nationwide property registration

Adapt GIS databases integrating all utility networks and create online platforms for excavation-permit coordination



Business Entry

What does Business Entry measure?

Regulatory Framework

Information and Procedural Standards

Restrictions on Registering a Business

Public Services

Digital Services

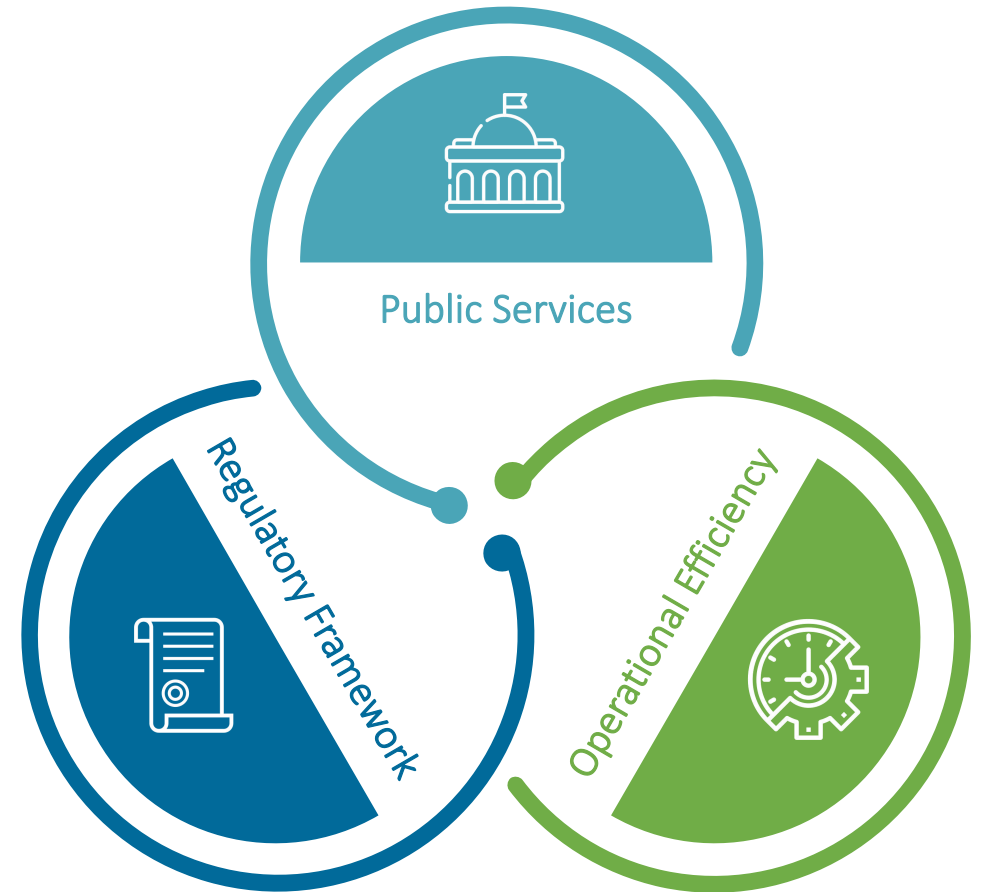
Interoperability of Services

Transparency of Online Information

Operational Efficiency

Time to Register a New Firm

Cost to Register a New Firm





Business Location

What does Business Location measure?

Regulatory Framework

Property Transfer and Land Administration

Restrictions on Owning and Leasing Property

Building, Zoning and Land Use

Environmental Permits

Public Services

Interoperability of Services

Transparency of Information

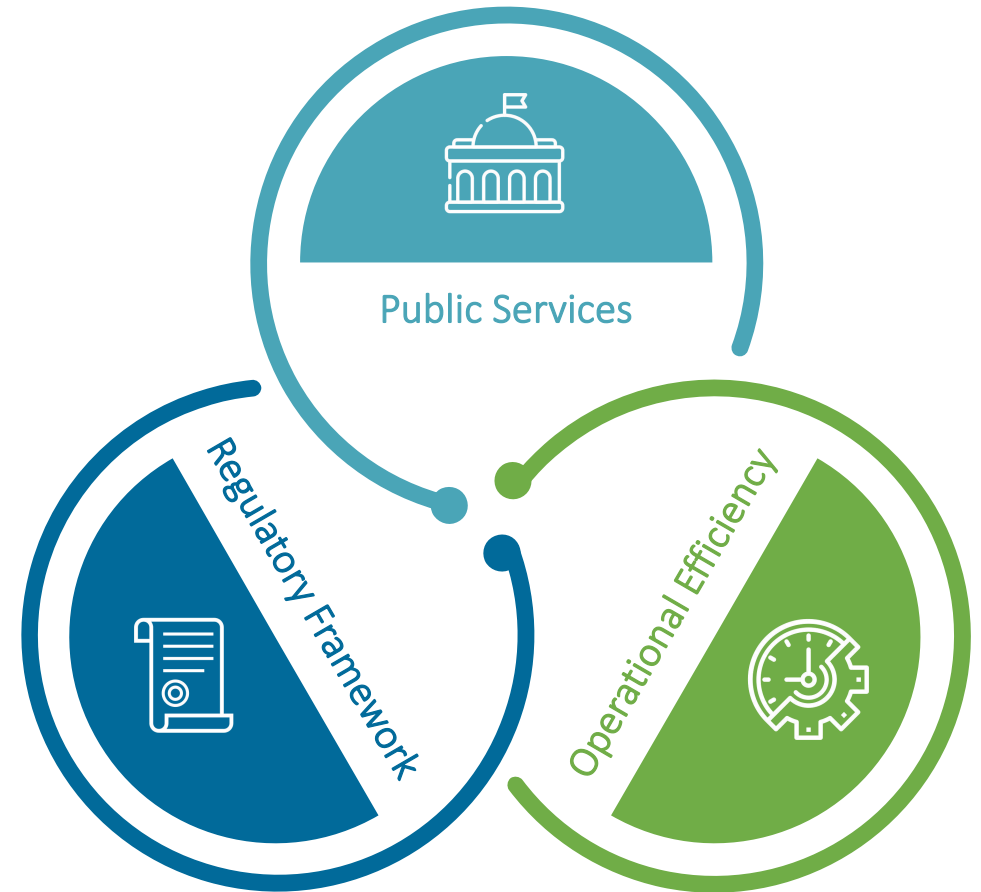
Availability and Reliability of Digital Services

Operational Efficiency

Construction Permits

Environmental Permit

Property Transfer and Land Administration





Utility Services

What does Utility Services measure?

Regulatory Framework

Regulatory Monitoring

Utility Infrastructure Sharing and Quality Assurance

Safety of Utility Connections

Environmental Sustainability

Public Services

Digital Services and Interoperability

Availability of Information and Transparency

Monitoring of Service Supply

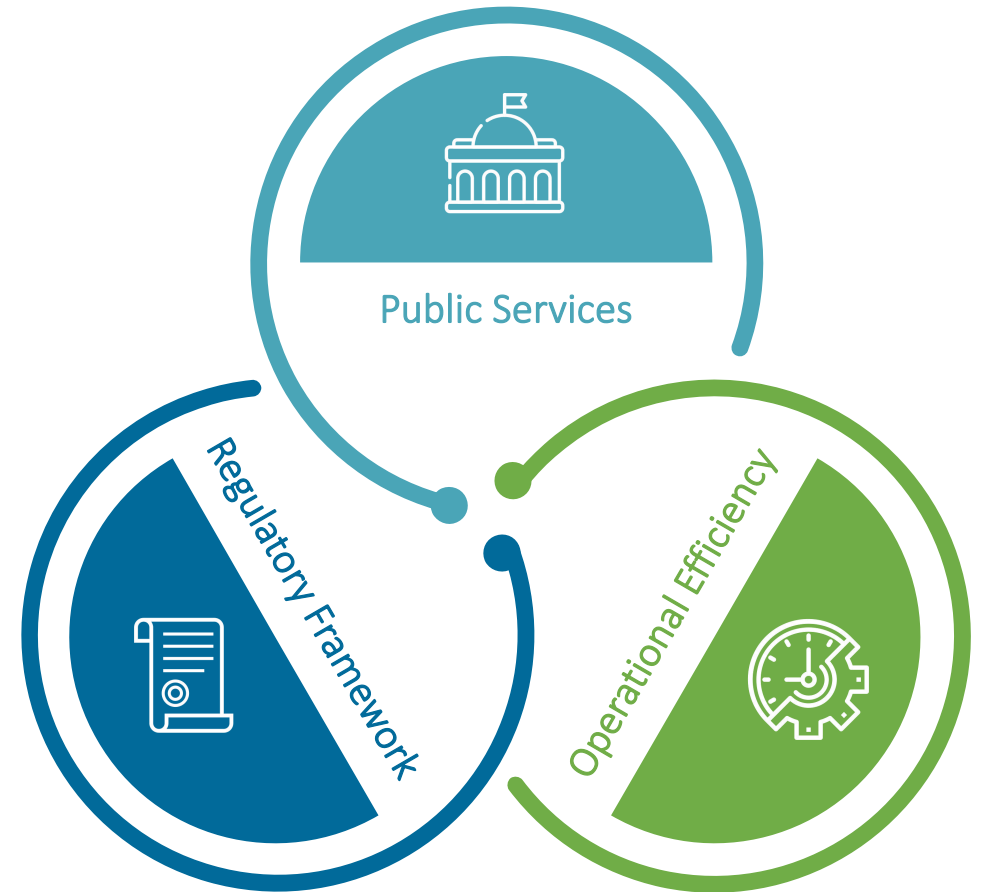
Enforcement of Safety Regulations

Operational Efficiency

Time to Obtain a Connection

Cost of Connection and Service

Reliability of Supply





Dispute Resolution

What does Dispute Resolution measure?

Regulatory Framework

Procedural Certainty

Judicial Integrity

Legal Safeguards in Arbitration

Legal Safeguards in Mediation

Public Services

Organizational Structure of Courts

Digitalization of Court Processes

Transparency of Courts

Public Services for Arbitration and Mediation

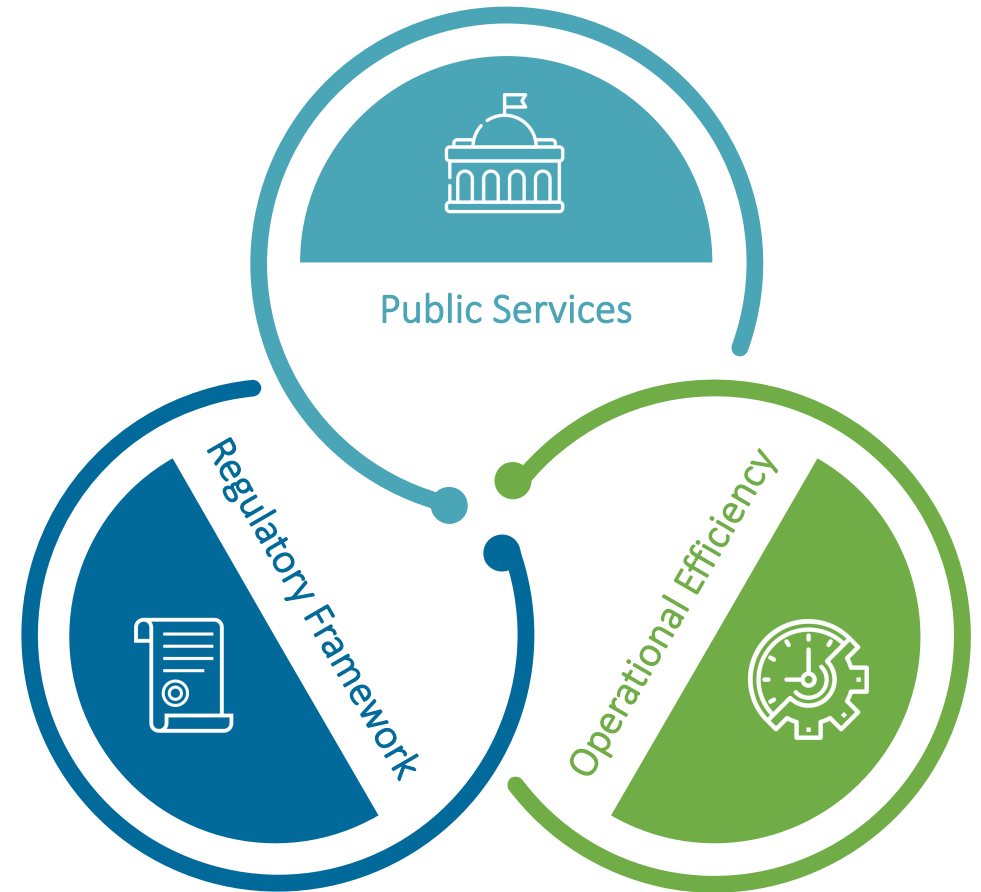
Operational Efficiency

Reliability of Courts

Operational Efficiency of Court Processes

Reliability of ADR

Operational Efficiency of Arbitration Processes





Business Insolvency

What does Business Insolvency measure?

Regulatory Framework

Legal and Procedural Standards

Debtor's Assets and Creditor's Participation

Specialized Insolvency Proceedings and International Insolvency

Public Services

Digital Services (e-Courts)

Interoperability

Public Information on Proceedings and Practitioners

Public Officials and Insolvency Administrator

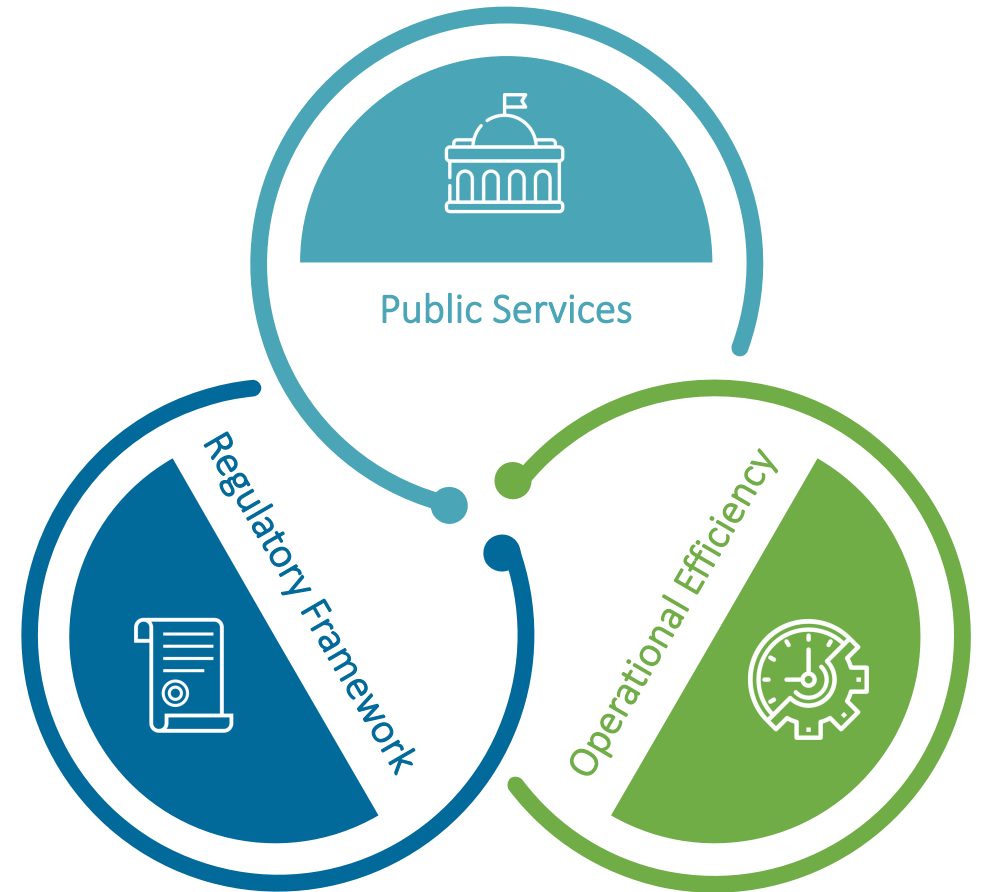
Operational Efficiency

Time to Resolve a Liquidation Proceeding

Cost to Resolve a Liquidation Proceeding

Time to Resolve a Reorganization Proceeding

Cost to Resolve a Reorganization Proceeding



Regulatory Efficiency Unit: promoting regional economic growth



**START DATA-DRIVEN
POLICY DIALOGUE**

**ENCOURAGE PEER-
TO-PEER LEARNING**

**IMPROVE LOCAL
BUSINESS ENVIRONMENT**

**PROMOTE REGIONAL
ECONOMIC GROWTH
AND CONVERGENCE**

Promoting regional economic growth



**SUBNATIONAL
B-READY IN EU 2025:
GREECE REPORT**



**START DATA-
DRIVEN POLICY
DIALOGUE**



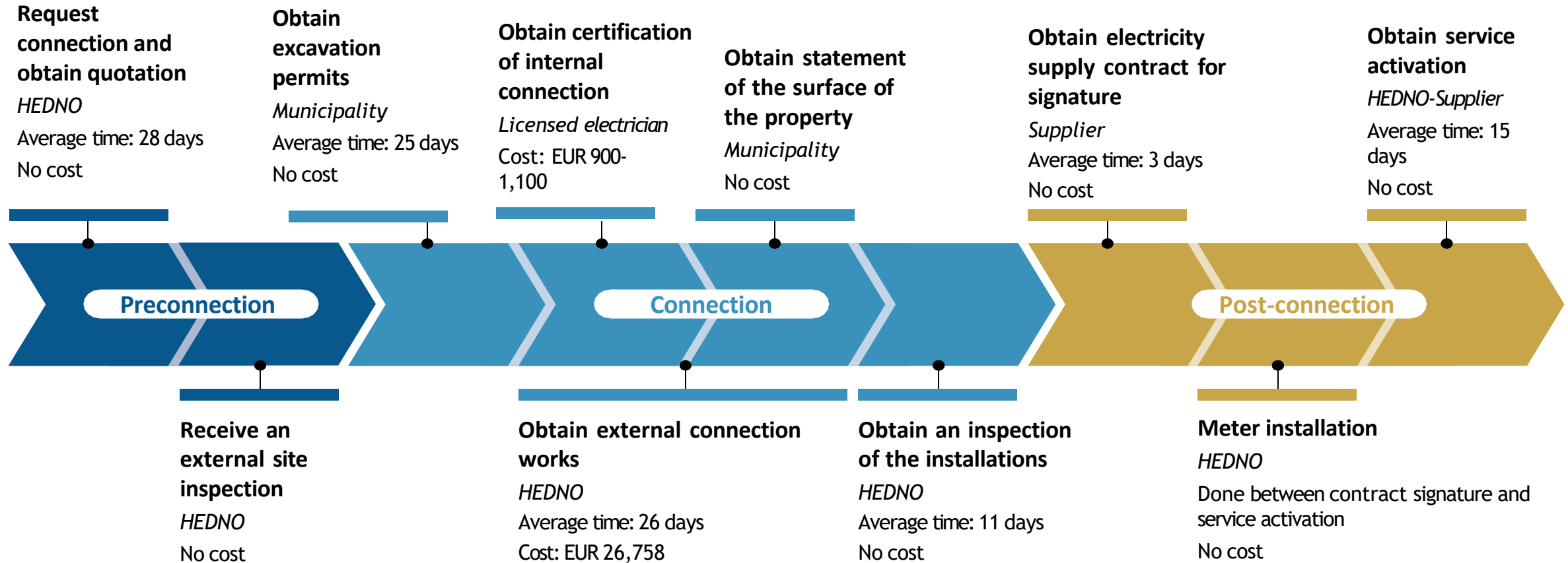
**ENCOURAGE
PEER-TO-PEER
LEARNING**



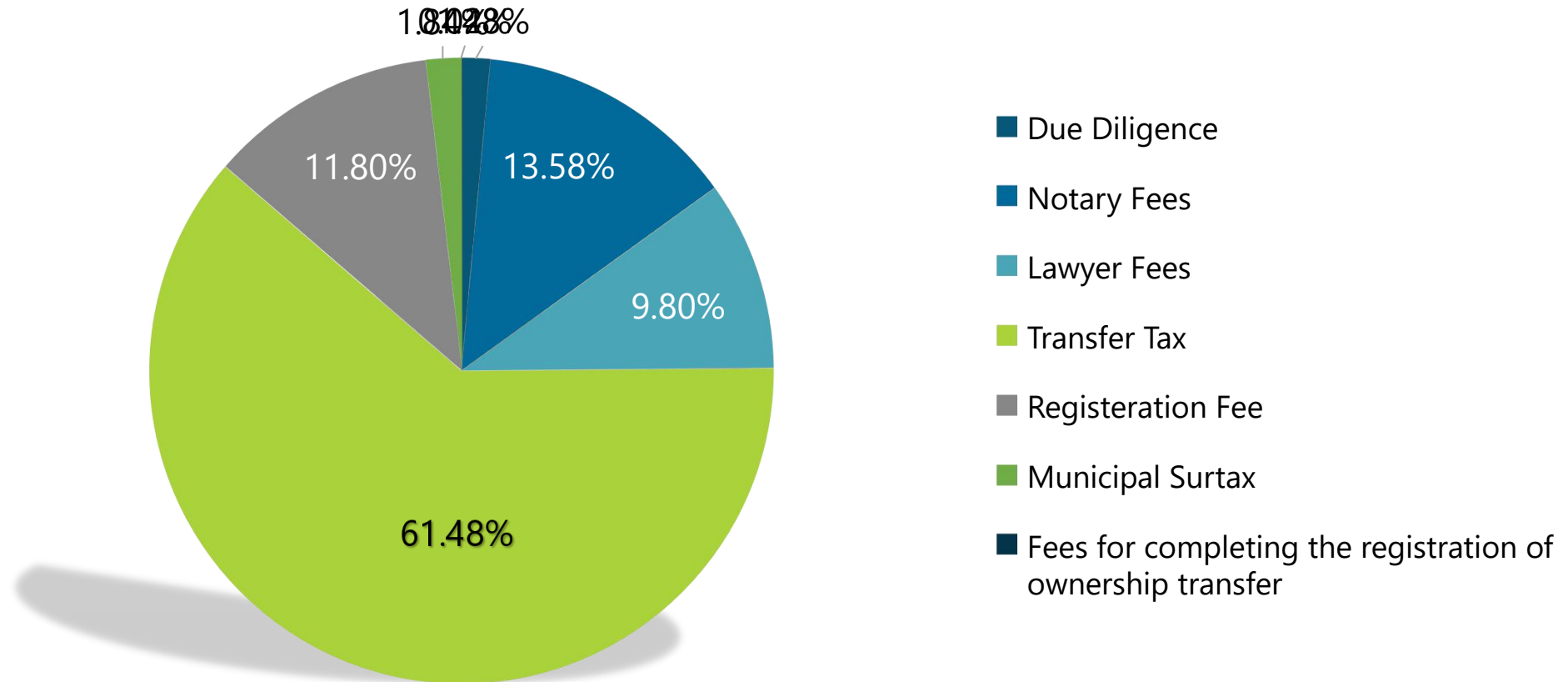
**IMPROVE LOCAL
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**PROMOTE
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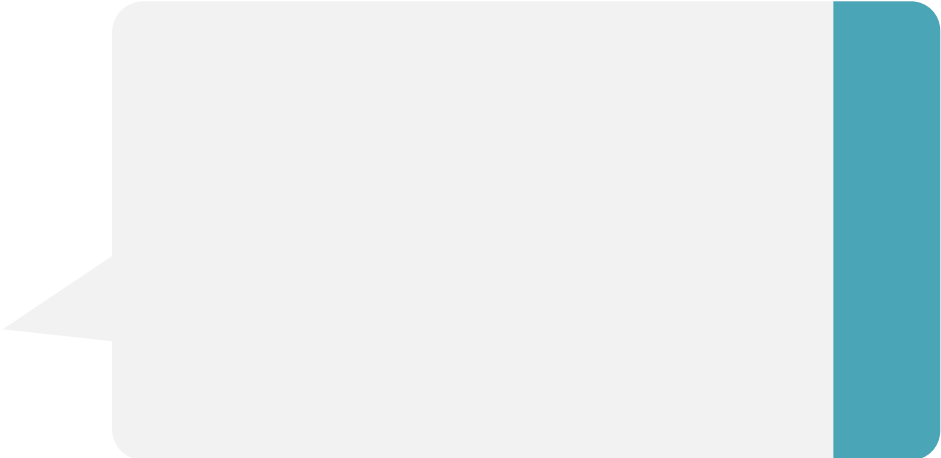
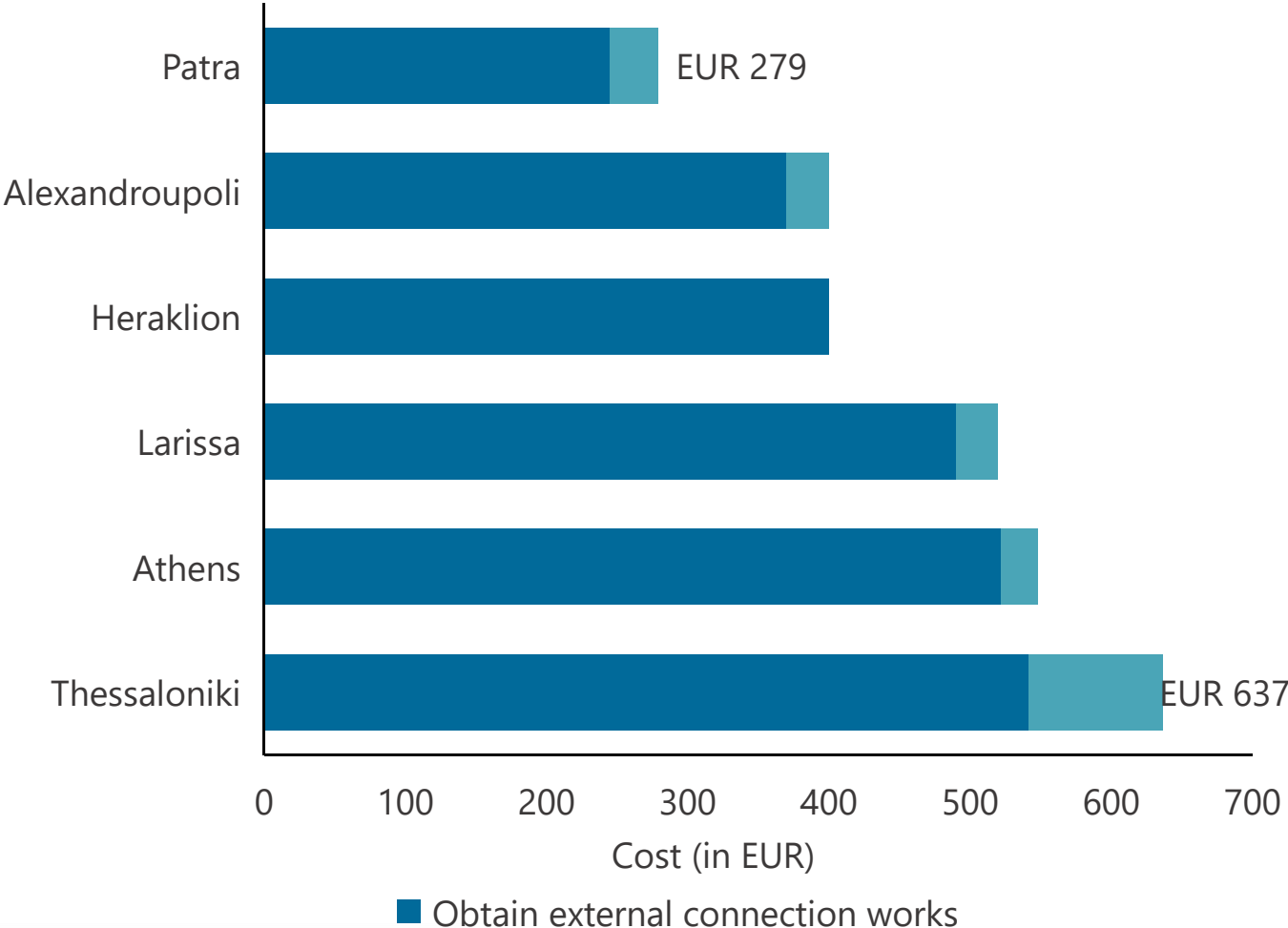
Utility Services: How does the process of obtaining a new electricity connection work?



Business Location: The transfer tax represents 61 percent of the cost to transfer a property in Greece



Utility Services: Obtaining a new water connection in Thessaloniki costs more than twice as much as in Patra



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