



A huge opportunity:
The German Market

16.5.2025 Lotta Westerlund, Deputy Managing Director



Deutsch-Finnische Handelskammer
Saksalais-Suomalainen Kauppakamari
Tysk-Finska Handelskammaren



34

employees in
Finland

650

member companies

~500

customers/year

45+

years of experience in
German-Finnish trade

~85 %

self-financed,
revenue €4 million

150 GERMAN CHAMBERS OF COMMERCE (AHK) IN 93 COUNTRIES

Worldwide network

AMERICA

Argentina
Bolivia
Brazil
Canada
Chile
Colombia
Costa Rica
Cuba
Dominican Republic
Ecuador
El Salvador
Guatemala
Honduras
Mexico
Nicaragua
Panama
Paraguay
Peru
Uruguay
USA
Venezuela

AFRICA | MENA

Algeria
Angola
Egypt
Ghana
Iran
Iraq
Kenya
Morocco
Mozambique
Nigeria
Oman
Qatar
Saudi Arabia
South Africa
Tanzania
Tunisia
VAE
Zambia

Austria
Azerbaijan
Belarus
Belgium
Bosnia and Herzegovina
Bulgaria
Croatia
Czech Republic
Denmark
Estonia

Finland
France
Great Britain
Greece
Hungary
Iceland
Ireland
Israel
Italy
Latvia
Lithuania

Luxembourg
Macedonia
Netherlands
Norway
Poland
Portugal
Romania
Russia
Serbia
Slovakia
Slovenia

Spain
Sweden
Switzerland
Turkey
Ukraine

EUROPE

ASIA | OCEANIA

Australia
China
India
Indonesia
Japan
Kazakhstan
Korea
Malaysia
Myanmar
New Zealand
Philippines
Singapore
Sri Lanka
Taiwan
Thailand
Vietnam

CHAMBERS OF COMMERCE IN GERMANY (IHK)

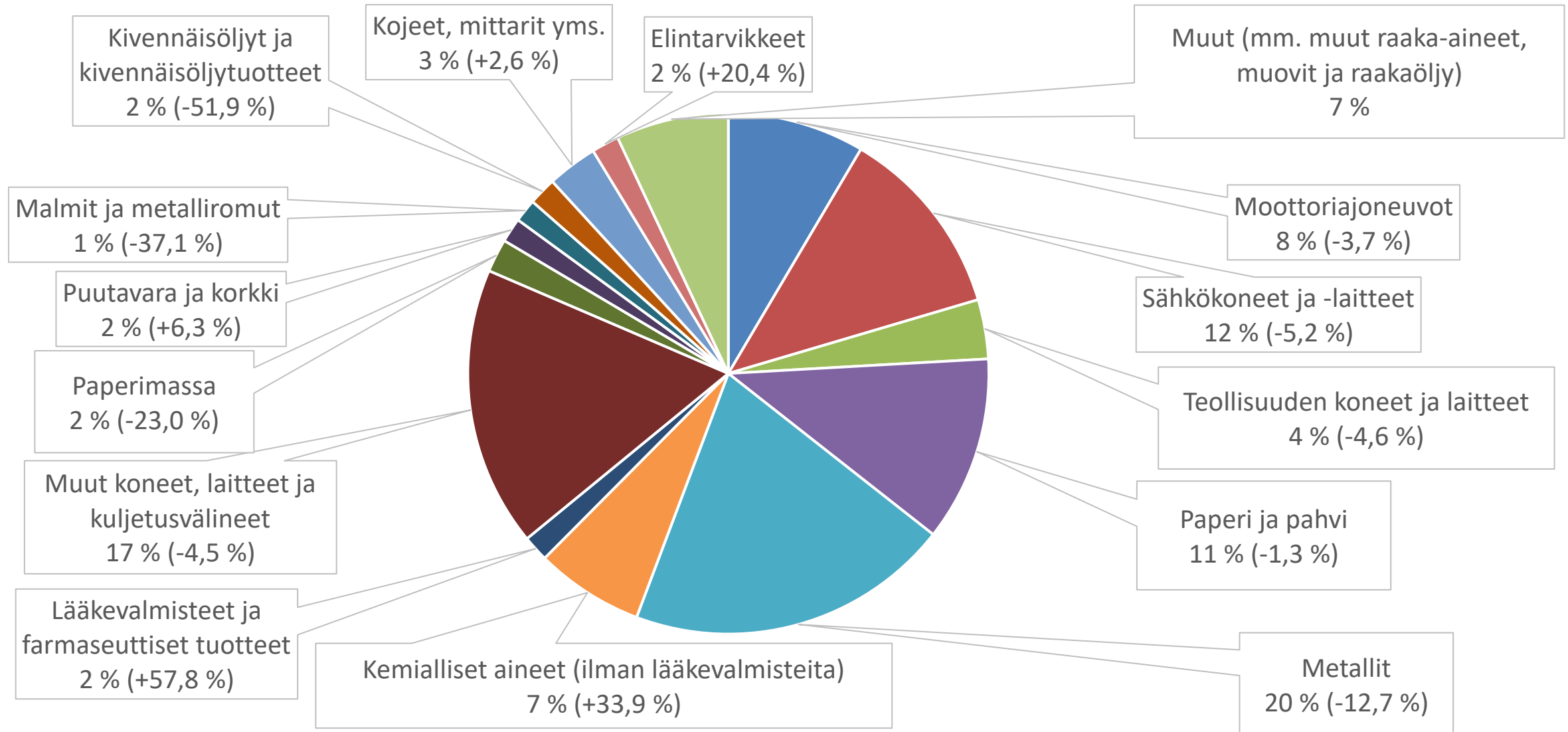
79 local chambers of commerce in Germany (IHK)

- 8 000 experts in various fields
- 79 local chambers
- 3,6 M. member companies in Germany
- Strong network of IHKs and AHKs, Germany Trade and Invest, Team Finland, companies and industry associations



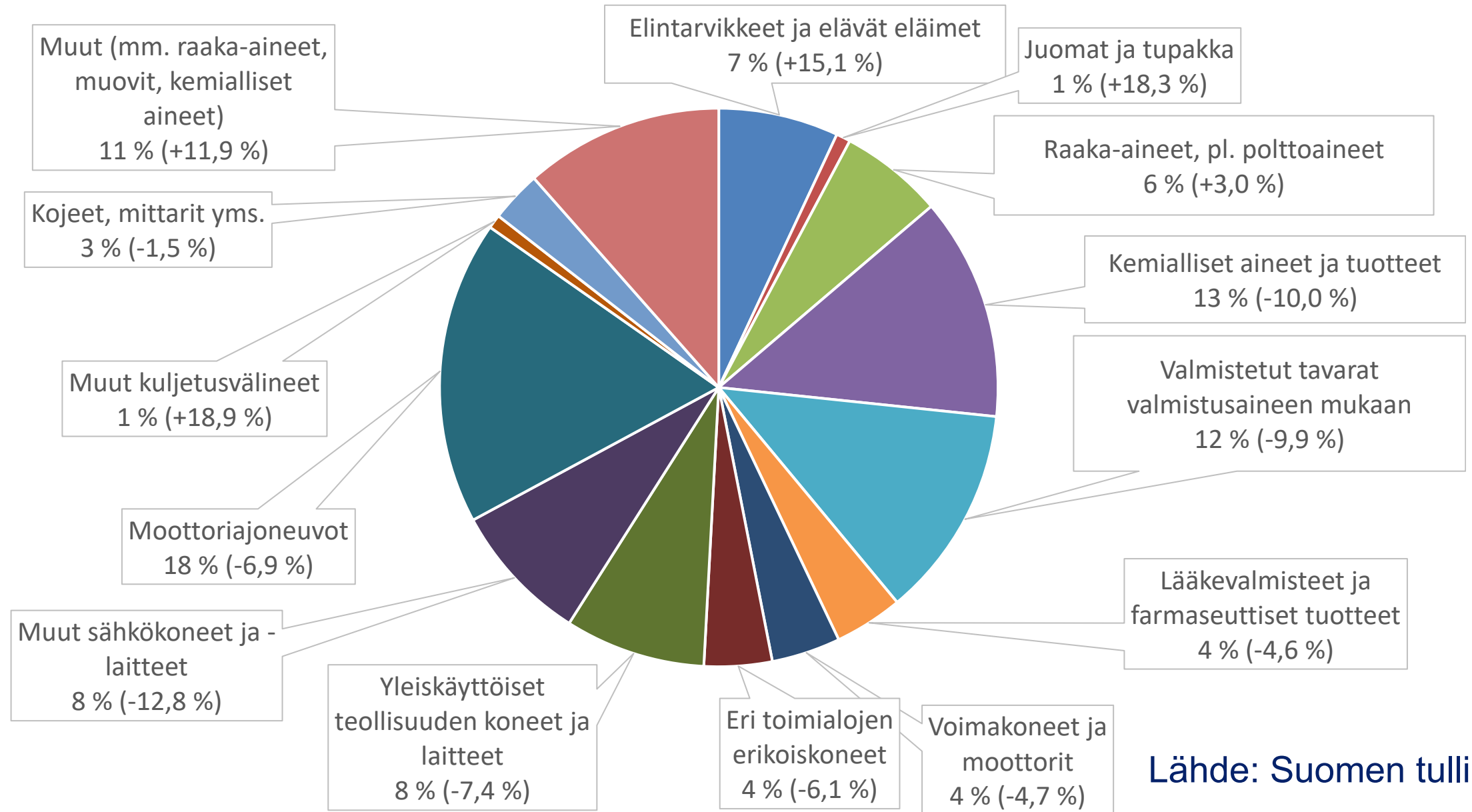
Deutsch-Finnische Handelskammer
Saksalais-Suomalainen Kauppakamari
Tysk-Finska Handelskammaren

Exports to Germany 1-11/2024: 7,6 B. €, +4,2 %



Lähde: Suomen tullit

Imports from Germany 1-11/2024: 9,7 B. €, -4 %



Lähde: Suomenulli

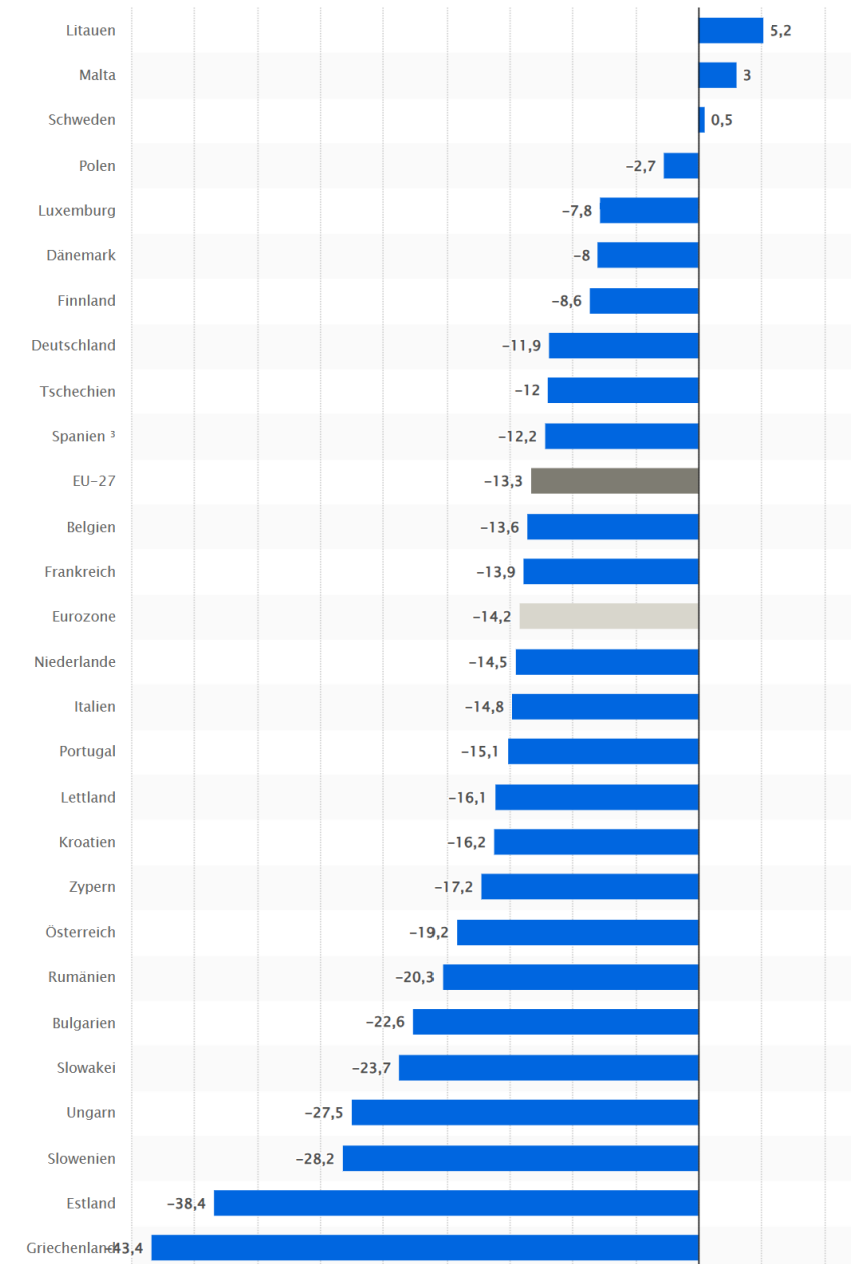
RESILIENCE & POSITIVE SIGNALS

Low unemployment & debt levels, increasing confidence

- Government debt to GDP ratio 63.6% (Finland over 80%)
- Unemployment (15-74 years) remains relatively low (3.4%) and the sixth lowest in the EU (vs. Finland 8.4%, Sweden 8.5%, Spain 11.2%)*
- Consumer confidence: up eight places from June 24**, Germany second best among the big countries. Savings rate 11.1%
- Number of people in vocational education and training increased in 2024 for the first time since 2019



Deutsch-Finnische Handelskammer
Saksalais-Suomalainen Kauppakamari
Tysk-Finska Handelskammaren



Source: *destatis 12/24, **Statista 2/25

Germany is in the midst of a transition – opening up new opportunities

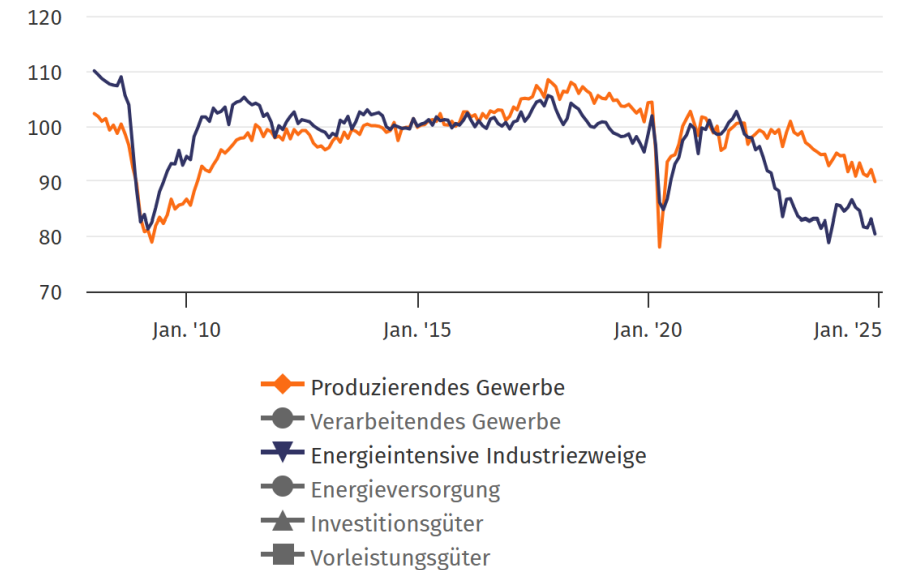
- Diversification of supply chains → new EU suppliers, shared volumes
 - Reducing strategic dependence on China
 - Energy-intensive industries: strong cost pressures vs. Finnish competitiveness
- Energy exports to Germany
 - Energy efficiency and new heating solutions
 - Grid expertise (e.g. 328 B. investments in electricity transmission grid 2025-2045, €183 B. distribution network)
- Digitalisation
- The ageing society
- Automation vs. lack of staff

Produktion im Produzierenden Gewerbe ⓘ

↘ **2,4 %**

weniger Produktion im Produzierenden Gewerbe im Dezember 2024 als im Vormonat

Volumenindex, 2021 = 100, preis-, kalender- und saisonbereinigt



[Mehr Informationen →](#)

THE ECONOMIC IMPACT OF THE NEW GOVERNMENT

Investment, clean energy, tax cuts

- ZEW-Index rises to highest in two years during election run-up
- Investment will be boosted either through a general tax cut (CDU) or investment bonuses + 100 € B. "Germany Fund" (SPD)
- Direct state aid to be reduced, "Re-Industrialisierung" as a target
- Reductions in income tax
- Growth in residential construction, speeding up building permits
- Increase in defence expenditure (100 € B. special fund to be used up by 2027)
- Investment in hydrogen and also in other renewable energies (e-Fuels, etc.) remains strong
- Investments in electric vehicle charging infrastructure
- Hospital reform
- Ministry of Digital Affairs, Digitalisation of the public sector

ENERGY

Hydrogen

- New hydrogen strategy in July 2023: Germany will have to import 50-70% of its hydrogen needs from abroad
- New import strategy published, with Finland as one of the main partners
- Demand 2030: 90 - 130 TWh/year
- Own production capacity 2030: 10 GW
- Hydrogen partnership with for instance Norway
- Finland's priority: add value in Finland, export of surplus hydrogen ok
- Importing hydrogen from Finland realistic (shipping, pipeline, low electricity price/wind power)!



Deutsch-Finnische Handelskammer
Saksalais-Suomalainen Kauppakamari
Tysk-Finska Handelskammaren

FAMILY-OWNED SMEs

"Mittelstand"

- Over 94 % of companies in Germany
 - Average age of family-owned companies: 110 years
 - Employing more than 60% of the workforce
 - The backbone of the German economy
 - Strong export & international experience"
 - "Hidden champions"
-
- But: geographically very, very scattered



HIGH DEGREE OF DECENTRALISATION

Family-owned companies

Sija	Yritys	Paikkakunta	Liikevaihto mEUR
1.	Schwarz Gruppe	Neckarsulm	222.900
2.	Aldi Gruppe	Essen	113.300
3.	Robert Bosch GmbH	Gerlingen	71.600
4.	Fresenius Gruppe	Bad Homburg vor der Höhe	36.277
5.	Heraeus Holding GmbH	Hanau	31.500
6.	Merckle Gruppe	Ulm	28.120
7.	Boehringer Ingelheim Pharma GmbH & Co KG	Ingelheim am Rhein	19.556
8.	Otto Gruppe	Hamburg	15.641
9.	Adolf Würth GmbH & Co KG	Künzelsau	14.410
10.	dm Drogerie Markt	Karlsruhe	11.500
11.	Dirk Rossmann GmbH	Burgwedel	10.350
12.	Liebherr Gruppe	Biberach	10.341
13.	Knauf Gruppe	Ipshofen	10.300
15.	Mahle GmbH	Stuttgart	9.770
16.	Freudenberg Gruppe	Weinheim	8.841
17.	Tengelmann KG	München	8.300
18.	Globus Gruppe	St. Wendel	7.950
19.	DKV Mobility Services	Ratingen	7.675
20.	MHK Group	Dreieich	7.657



Deutsch-Finnische Handelskammer
Saksalais-Suomalainen Kauppakamari
Tysk-Finska Handelskammaren

Some advice...

- Be persistent
- (Local) competitors - analyse the market carefully
- USPs - Match your product promise to the German market
- Trust is very important: in your company, in you as a person, in your product
- Ensure capacity
- Consider the level of digitalisation in Germany





Some advice...

- Be present and visible - local partner or own office
 - Germany is similar and different - identify the cultural differences
 - Frank talk and dialogue
 - First meeting and homework - be prepared for an in-depth discussion
 - Mittelstand: important and international
 - Have some cash on you
-
- **SPRECHEN SIE DEUTSCH!**

Thank you! Danke schön!



Lotta Westerlund

+358 40 779 9728
Lotta.Westerlund@dfhk.fi



AHKfinnland



AHKfinnland



AHKfinnland | AHKsuomi



Deutsch-Finnische Handelskammer
Saksalais-Suomalainen Kauppakamari
Tysk-Finska Handelskammaren



berg:mann



nordic
minds

SIEMENS

SIXT

