

Pointers for entrepreneurs affected by coronavirus

More information Call 0800 21 17 or go to kvk.nl/coronaloket

In cooperation with

VNO-NCW



I have less or no work for my staff.



Temporary Emergency Bridging Measure for Sustained Employment

You can obtain compensation for loss of turnover from 1 March 2020. You can apply for a 'substantial contribution to wage costs', up to 90% of the wage bill. You will then receive an advance from the Dutch Employee Insurance Agency (UWV) equal to 80% of the expected compensation, so that you can keep on employing and paying staff. This measure replaces short-time working.

More information: business.gov.nl

I have no income for the time being.



Self-employed temporary income support provision

You can apply for support in the form of a supplementary benefit for living expenses and/or a loan for operating capital. This scheme applies to self-employed persons who are in a tight corner temporarily. The scheme is being implemented by municipalities and is based on the existing Dutch Social Assistance (Self-Employed Persons) Decree (Bbz), but is dealt with and provided more quickly.

More information: business.gov.nl Apply to **the municipality**

I need credit to be able to meet my financial obligations.



Guarantee SME loans

Via the **Guarantee SME loans** (BMKB-C), you can borrow money from the bank under more favourable conditions, to be able to pay bills and clear payment arrears, for example. The government guarantees 75% of the amount borrowed. Applications for BMKB-C can be submitted until 1 April 2021. The BMKB-C applies to credit up to €1.5 million.

More information: business.gov.nl and nvb.nl/corona
Apply to **accredited financiers** - see the list at RVO.nl/bmkb

I need +1.5 million in credit.



Guarantee Corporate Financing

Companies struggling to obtain bank loans and guarantees starting from €1.5 million can use the **Guarantee Corporate Financing Scheme (GO)**. The government provides a 50% guarantee on bank loans and bank guarantees. The maximum per company is temporarily €150 million.

More information: business.gov.nl

I cannot pay taxes or pay them on time.



- You can request the Dutch Tax and Customs Administration to **defer payment** of income tax, corporation tax, turnover tax and wage tax assessments. Following your request, the collection will be halted. The Tax and Customs Administration will not impose a **default surcharge** if you pay tax late in the next few months.
- If you expect a lower profit, you can apply for a **reduction of the provisional assessment** for income tax and corporation tax.
- The **interest on overdue tax** will be lowered temporarily from 4% to almost 0%. This applies to all tax debts.

More information: Belastingdienst.nl