

Összefoglaló
a COVID-19 kapcsán hozott gazdasági és háttérintézményi
intézkedésekről, ország specifikus információkról



Intézkedés:

A kormány előbb egy **négy milliárd eurós gazdasági segélyalap** létrehozását jelentette be az Osztrák Gazdasági Kamarával (WKO) és az Osztrák Munkáskamarával közösen, illetve **két milliárd eurós exportösztönző hitelkeret**et hozott létre az Osztrák Exporthitelbank. A négy milliárdos keretet 2020. március 18-án 38 milliárd EUR-ra bővítette a kormány: ebből 10 milliárd az adóhalasztás, 9 milliárd a hitelek támogatására megy.

- Hártekredit kiterjesztése: nehéz helyzetbe került vállalatok számára nyújtható **kamat- és járulékmentes hitel** megnyílik az egyéni és családi vállalkozások számára is.
- A KKV-knak már megítélt áthidaló hitelgaranciát meghosszabbítják és kibővítik
- **Hitelgarancia** lehetőségének kiterjesztése a 250 főnél nagyobb vállalkozásokra is
- Azonnali **hitelfelvétel** lehetősége az érintett vállalkozásoknak
- **Adófizetés** halasztása, az adóelőleg csökkentése, büntetőkamatok elengedése indokolt esetekben
- Az **önálló vállalkozók társadalombiztosítása**: lehetséges a fizetéshalasztás, részletfizetés, a járulékalap csökkentése és a késedelmi kamat elengedése.
- **Egészségpénztárak** esetében lehetőség van a halasztott-, és részletfizetésre, a késedelmes fizetés esetén pótlék elengedésére, végrehajtások és csődeljárások felfüggesztésének kérelmezésére
- Támogatás a **rövidített munkarend** bevezetésére, egyszerűsödnek a bevezetés feltételei -Corona rövidített munkarend-modell.
- 2 milliárdos exportösztönző hitelkeret: exportáló vállalatok exportvolumenük 10- (nagyvállalatok) illetve 15% (kkv)-ra vehetnek fel hitelt, maximum 60 millió EUR értékben. Feltétel, hogy a vállalkozás a koronavírus-járványig gazdaságilag megfelelően működött.

Az **Osztrák Gazdasági Kamara**, amely az **Advantage Austria** exportfejlesztési ügynökség anyaszervezete célszágspecifikus webinarokat szervez, a helyi kereskedelmi képviselő részvételével, információs chatbotot, hotline-t működtet, az intézkedésekről. A Kamara a vállalatok fizetőképességének fenntartása érdekében eltekint a kamarai tagsági díj egy részének (az alapdíj) fizetésétől 2020-ra vonatkozóan.

Részletes információ az intézkedésekről (németül) az Osztrák Gazdasági Kamara honlapján: https://www.wko.at/service/aussenwirtschaft/coronavirus-wirtschaftskammer-als-anlaufstelle.html?shorturl=wkoat_corona

Who	What	Name of the initiative	Short description	Link
AMS Steiermark (Labour Market Agency)	Funding	COVID-19-Short Time Working	COVID-19 Short-time working is a form of short-time working adapted to the current situation, which enables companies to counter operational layoffs. You can keep your employees in the company and secure operational know-how	https://www.ams.at/unternehmen/personalsicherung-und-fruehwarnsystem/informationen-unternehmen-coronavirus-#corona-kurzarbeit
AMS Steiermark	Information	Consulting for companies	The main focus of the counseling service includes: securing jobs in the event of fluctuations in capacity. With	https://www.ams.at/unternehmen/personalsicherung-und-fruehwarnsystem/informationen-unternehmen-coronavirus-#corona-kurzarbeit

			<p>management consultants commissioned across Austria, the AMS supports the processing of urgent HR-related questions and organizational adjustments in the company.</p>	
<p>Arbeiterkammer Steiermark</p>	<p>Information</p>	<p>Job & Corona - Hotline</p>	<p>From infection to community service, the Chamber of Labor provides you with an overview of the most important topics relating to COVID-19</p>	<p>https://www.arbeiterkammer.at/coronavirus</p>

Austria Wirtschaftsservice Gesellschaft mbH	Financing	Bridging guarantee in connection with the "Coronavirus crisis"	The aim is to facilitate the financing of working capital loans from companies whose sales and earnings development is impaired by order, delivery or other market changes due to the "corona virus crisis".	https://www.aws.at/aws-ueberbrueckungsgarantien/?ref=topnews
OeKB – OESTERREICHISCHE KONTROLLBANK AG 2020	Financing	COVID-19 aid: EUR 2 billion credit line for exporters	As of now, export companies - with the support of their house bank - can apply for a credit line of 10 percent (large companies) or 15 percent (small	https://www.oekb.at/oekb-gruppe/news-und-wissen/news/2020/covid-19-hilfe.html

			and medium-sized companies) of their export sales with OeKB. The maximum limit is 60 million euros per customer.	
Österreichische Forschungsförderun gsgesellschaft FFG	Funding	Emergency call to research COVID-19 in the wake of the Sars-CoV-2 outbreak	Due to the current outbreak of the Sars-CoV-2 corona virus, the Federal Ministry for Digitalization and Business (BMDW) is making one million euros available at short notice and has commissioned the FFG to handle an emergency call. The	https://www.ffg.at/ausschreibung/emergencycall-covid-19

			<p>planned measures should be implemented quickly (development period </ = 12 months). The deadline for submitting projects is April 8th. The FFG guarantees a quick evaluation.</p>	
<p>Österreichische Gesundheitskasse (ÖGK)</p>	<p>Financing</p>	<p>ÖGK measures to ensure the liquidity of companies in connection with the corona virus</p>	<p>The Austrian Health Insurance Fund supports companies with some very substantial payment facilities so that they can manage this emergency situation together in the</p>	<p>https://www.gesundheitskasse.at/cdscontent/?contentid=10007.857779&portal=oegkportal&viewmode=content</p>

			<p>interests of the Austrian economy. For example, outstanding amounts are not dunned or contributions that are not paid in time are automatically deferred.</p>	
Stadt Graz	Information and Funding	Emergency economic aid economic package from the city of Graz	<p>The city of Graz was the first municipality to launch an immediate program for the regional economy. It comprises eleven points and is initially worth three million euros. From</p>	<p>https://www.graz.at/cms/beitrag/10347186/8145153/Coronavirus_Soforthilfe_Wirtschaftspaket_der_Stadt.html</p>

			<p>the exemption from fees for water, through the rental decree to emergency aid in the event of payment difficulties, this ensures quick and unbureaucratic help.</p>	
<p>Steirische Wirtschaftsförderung SFG</p>	Funding	Familien!Freundlich	<p>In cooperation with the Chamber of Labor in Styria, the SFG supports small and micro businesses in the establishment of home office workplaces. The funding rate is 50% and an additional</p>	<p>https://www.sfg.at/f/homeoffice/</p>

			grant of 30%, financed by the Styrian Chamber of Labor, is possible.	
Wirtschaftskammer Steiermark	Information	Coronavirus Infopoint at WKO Steiermark	Die wichtigsten Infos für Unternehmen rund um Corona: FAQ, Beratung per Corona-Hotline bzw. E-Mail, Chatbot	https://www.wko.at/service/aussenwirtschaft/ coronavirus-wirtschaftskammer-als-anlaufstelle.html



AMERIKAI EGYESÜLT ÁLLAMOK

Intézkedés

On March 17 the US government proposed an aid package (to be ratified in the Senate) of a magnitude estimated to be around 1 trillion USD, which will include:

500 bn USD "Helicopter money", in the form of a check of 1.000 dollars to every American in April, possibly followed by another check later if the situation requires it

3-months tax deferral for businesses as well as individuals (up to 10 million / 1 million max)

50 bn USD support for airlines

Loans for businesses

On Sunday March 15 the US Federal Reserve announced

Its second rate cut during the coronavirus outbreak, the Fed lowered its interest rate by own 1 percentage point, down to zero (0.25% for some rates).

It also announced it will purchase 700 billion dollar worth of Treasury bonds and mortgage-backed securities (quantitative easing)

The existing dollar liquidity swap lines with European countries and Japan will also be strengthened

The US Chamber of Commerce requests government to:

- **enact legislation cancelling the payment of all payroll taxes typically paid by employers for the months of March, April, and May.** Each month, employers remit more than \$100 billion to the federal government in the form of Social Security, Medicare, and unemployment taxes. Collectively, these taxes add just over 15% to the cost of employing the average employee. Temporarily cancelling the collection of these taxes will reduce the cost for employers for continuing to pay employees regardless of whether they are working or on sick leave and increase liquidity for employers to help them respond to losses in revenue. Further, for employers with fewer than 500 employees, cancellation of the taxes combined with the refundability for paid sick and family leave included as part of the Families First Coronavirus Response Act will provide meaningful additional financial support.
- **enact legislation expanding and streamlining loan programs for small businesses with fewer than 500 employees experiencing revenue loss as a result of the Coronavirus.**



The Small Business Administration (SBA) disaster loan program for those impacted by the Coronavirus should be immediately made available nation-wide, eliminating the state-by-state and county-by-county certification process. Additionally, we recommend giving SBA the authority to streamline its disaster loan approval process for amounts below \$350,000 in order to provide emergency capital more quickly to small businesses in need. This should include removing the requirement that small businesses demonstrate that they cannot access credit elsewhere before receiving a SBA-disaster loan.

- **enact legislation enabling the creation of credit facilities to provide loans and loan guarantees to employers with more than 500 employees experiencing significant revenue loss as a result of the Coronavirus.** Specifically, legislation should expand the use of the Federal Reserve Discount Window through the liberalization of the restrictions of Section 13-3 of the Federal Reserve Act. Then the U.S. Treasury, Federal Reserve, Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) should work in combination with banks to establish a system of credit facilities, to provide loans and loan guarantees that can be accessed by businesses with more than 500 employees to address disruptions created by the Coronavirus emergency. Banking regulators should temporarily suspend and review requirements such as the Liquidity Coverage Ratio and provide flexibility in their supervisory expectations for banks extending credit to businesses. These actions should allow for an orderly operation of a program of loans and loan guarantees.

BELGIUM – hub.brussels, Brussels Business Support Agency, Flanders Investment & Trade

Intézkedés

- Információs vonal
- Munkacsoport

<https://1819.brussels/en/1819-starting-point-brussels-entrepreneurs>

Munkacsoport

- Adózással, fizetésekkel, munkanélküliséggel kapcsolatos kérdésekre dolgoztak ki válaszokat.
- <https://1819.brussels/blog/coronavirus-et-entreprises-les-faq-en-un-coup-doeil>



Flanders Investment & Trade (FIT)

- Elsősorban e-mail-es tájékoztatást vezettek be.
- <https://www.flandersinvestmentandtrade.com/export/international/dossiers/coronavirus/> (Angolul sajnos nem elérhetőek az információk)

TPO frissíti a COVID aktualitásokkal az egyes célországok profiljait

- Személyforgalom, áruforgalom.
- Egyéb intézkedésekről felettes minisztérium dönt.

CSEHORSZÁG

Intézkedés

- Telefonos információs vonal cégek számára 2020.03.13. óta (600 hívás/óra), információs anyagok (cseh nyelven) CzechTrade, the Ministry of Industry and Trade együttműködésében.
- Kedvezményes kamatozású hitel kkv-knak
- Cégek adóbevallásának leadási határidejének kitolása

<https://www.businessinfo.cz/>

<https://www.businessinfo.cz/clanky/koronavirus-pridelava-problemy-ceskym-firmam-kde-hledat-pomoc/>

- [Technology Centre CAS:](#)

Belső, működési információ: We cannot provide some of usual services, especially in the field of internationalisation of Czech SMEs but we are trying to find new relevant services. Also, our experts encourage all clients to contact them with any questions or issues they can help them with. We also collect information relevant for SMEs in the Covid-19 situation as well as good practices and measures of the European Commission and the Czech Government focused on the improvement of their problems.

Részletek:

In view of the spread of COVID-19, an **emergency situation** has been declared in the Czech Republic. **From 16 March, the quarantine applies.**



To a certain extent, quarantine for the whole of the Czech Republic means in practice a ban on walking from home for all residents except for travel to work, necessary trips to family or loved ones, purchase of food, medicines, fuel or animal feed for yourself or another person, travel to a doctor or veterinarians, handling urgent official and postal issues, and going home. Out there can be also paramedics, police officers, soldiers and other security forces, carers, veterinarians, clergy. Furthermore, public transport drivers, supply and delivery services.

The **Cabinet recommends employers to allow workers to work remotely, ie home office.** Must close hotels, Airbnb accommodation, electronics stores, driving schools and shared taxis like Uber or Bolt. They are allowed to drive only when delivering food. Classic taxi can continue to work.

The Ministry of Finance introduced a **liberalization package for all economic entities.** It extended the deadline for filing income tax returns from 31 March 2020 to 1 July 2020 without having to prove the reasons related to coronavirus. The main objective is to prevent the concentration of natural persons who are not obliged to file a tax return electronically at tax offices. Furthermore, postponing the final phase of the EET (Electronic record of sale) is not possible without legislative changes. However, the Financial and Customs Administration will proceed with maximum tolerance during the inspection activity from 1 May for a period of 3 months and fulfill only an advisory function. In fact, entrepreneurs, however affected by coronavirus, do not have to worry about sanctions during this period if they have not been able to prepare in time for the onset of registration.

The **Czech-Moravian Guarantee and Development Bank (CMZRB)** is launching a **loan application** under the COVID Loan program. <https://www.cmzrb.cz/podnikatele/uvery/uver-covid/>

Through interest-free loans, the Bank aims to facilitate access to operational finance for small and medium-sized enterprises, whose economic activities are limited due to coronavirus infection and related preventive measures. Interest-free operating loans in the range of 500 ths. up to CZK 15 million, entrepreneurs will be able to use eg to pay employees' wages, energy costs, rent, to finance supplies, to pay supplier-customer invoices, to pre-finance receivables, etc.

The **Export Guarantee and Insurance Company**, has prepared a package of **measures to support exporters** facing the consequences of coronavirus, which includes, for example, the introduction of Fast Track, ie the priority processing of insurance applications for exporters and significantly reduced fees for exporters.



In these difficult times people had to remind themselves that mutual assistance is crucial. All over the country, there are **citizens' initiatives** aimed primarily at the production of improvised drapes and protective equipment, of which there is a critical shortage in the Czech Republic, not only among citizens, but above all among health professionals, firefighters, police officers or shop assistants.

In response to the situation, CzechTrade, together with the Ministry of Industry and Trade, decided to provide **individual export consultancy** completely free of charge. At the moment, the framework of services is in the process of deeper specification so that we help mainly those who really need it.

In general, all government institutions have responded very quickly to the situation. Business and health information pages have been created with instructions on what to do in hundreds of questions and answers.

Most ministries implemented Chatbot that provided Czech startup Mluvii and there are help lines with different expertise (ministries, regional, big towns, from industry – health – home care – support).

Tax measures of the Financial Administration of the Czech Republic – is **prolonging tax payments and forgiving sanctions**.

Ministry of Industry and Trade created **application B2B and B2G** where producers can offer to government various types of **COVID oriented products**. <https://cs.covpoint.com>

DÉL-KOREA

Intézkedés:

- 11,7 trillion won supplementary budget plan, among others for measures such as,
- Expand the emergency loans for business operation, and provide facilities investment support for SMEs in the disease-hit areas of Daegu City and North Kyeongsang Province
- Provide loan guarantees through the Korea Credit Guarantee Fund and Korea Technology Finance Corporation
- Invest in accounts receivable insurance funds



- Invest in export financing
- Provide wage support for small merchants
- Promote a rent cut in traditional markets by offering 100 percent support for fire prevention in the entire market in the case of at least 20 percent of shops getting rent cuts
- Support the resuming of business after shut-down due to a visit by the virus-infected
- Promote expanding to online markets
- Provide retailers in traditional markets with vouchers designed to support their marketing activities, such as joint promotion
- Issue vouchers for local products
- Give a 20 percent raise in wages to seniors in government's elderly job programs if they agree to receive 30 percent of their pay in local gift certificates
- Redeem 10 percent of the prices paid for home appliances with a high-energy efficiency rating
- Increase the budget for homecare allowance in the case of childcare shifting from daycare institutions to homecare
- Increase job seekers' allowance for young adults, and reintroduce job seekers' allowance for those from low income households
- Expand the employment support designed to promote employment retention and job training

DÁNIA

Intézkedés:

- otthoni munkavégzés,
- iskolabezárások,
- óvoda és bölcsöde bezárások,
- látogatási szigorítások egészségügyi és szociális intézményekben

Részletek:

- The Danish Prime Minister recommended all who can to **work from home.**



- **Universities, upper secondary schools and other higher educational institutions** have been closed.
- The **Danish borders** closed for tourists and others who do not have a worthy purpose.
- **Kindergardens, nurseries and schools** closed. **Daycares** are only open for children whose parents work in critical sectors. Also all indoor cultural institutions, libraries and leisure facilities closed, and the government recommended to restrict the use of public transport as much as possible. Hospitals and nursing homes have been encouraged to impose stricter restrictions on visits.
- All **malls, restaurants, pubs, hairdressers and a large group of shops** have been closed. At the same time, the government has **banned the gathering of more than 10 people**. Violation results in a fine of EUR 200. Grocery shops and pharmacies remain open.
- So far - all the above will last until the end of March.

Danish COVID-19 information:

- The Danish authorities have collected all the information about coronavirus / COVID-19 on this website: www.coronasmitte.dk (only in Danish).
- The Danish Health Authority: <https://www.sst.dk/en/English>
- The Danish Patient Safety Authority refers to www.coronasmitte.dk or the Danish Health Authority – see above link.
- The Ministry of Foreign Affairs of Denmark: <https://um.dk/en>
- The Danish Business Authority: <https://danishbusinessauthority.dk/> (**English**) and their guide to Danish companies regarding corona virus (Danish only): https://virksomhedsguiden.dk/erhvervsfremme/content/temaer/coronavirus_og_din_virksomhed/
- The Danish Agency for Labour Market and Recruitment: <https://www.star.dk/en/> - information to Danish companies regarding corona virus (Danish only): <https://star.dk/til-virksomheder/info-virksomheder-midlertidige-aendringer-beskaeftigelsesomraadet-foelge-af-coronavirus/>
- The Danish Employee and Competency Board under the Ministry of Taxation (Danish only): <https://www.medst.dk/nyheder/ansattelsesretlig-raadgivning-om-covid-19/>
- The Danish Chamber of Commerce (Danish only): <https://www.danskerhverv.dk/corona/>



- The Danish Taxation Administration offer a business help package (Danish only): <https://skat.dk/skat.aspx?oid=16900>
- The 6 Business Hubs in Denmark offer the program Early Warning - <https://earlywarning.dk/saadan-hjaelper-vi> - which is basically about offering needy businesses free advice and sparring.

EGYESÜLT KIRÁLYSÁG - Department for International Trade UK

Intézkedés:

Tájékoztató vállalkozások számára: Coronavirus (COVID-19): guidance for UK businesses

<https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-for-uk-businesses/coronavirus-covid-19-guidance-for-uk-businesses>

- dedicated team to support British businesses
- Supply chain support
- UK Export Finance (UKEF) works with banks and insurance brokers to help companies of all sizes fulfil and get paid for export contracts.

Tájékoztató munkaadók számára: <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-covid-19#what-to-do-if-an-employee-or-a-member-of-the-public-becomes-unwell-and-believe-they-have-been-exposed-to-covid-19>

Business Support: <https://www.businesssupport.gov.uk/coronavirus-business-support/>

Scheme Information:

Coronavirus Business Interruption Loan Scheme

The temporary Coronavirus Business Interruption Loan Scheme supports small and medium-sized businesses with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to six years.

The Government will also make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.



The scheme will be delivered through commercial lenders, backed by the Government-owned British Business Bank.

There are 40 accredited lenders able to offer the scheme, including all the major banks.

<https://www.businesssupport.gov.uk/coronavirus-business-interruption-loan-scheme/>

Business Rates Holiday for Retail, Hospitality and Leisure

Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020-21 tax year. Businesses that received the retail discount in the 2019-20 tax year will be rebilled by their local authority as soon as possible.

<https://www.businesssupport.gov.uk/business-rates-holiday-for-retail-hospitality-and-leisure/>

Cash Grant for Retail, Hospitality and Leisure

If your business is in the retail, hospitality or leisure sector, you will receive a cash grant of up to £25,000 per property.

Businesses in these sectors with a property that has a rateable value of up to £15,000 will receive a grant of £10,000.

Businesses in these sectors with a property that has a rateable value of over £15,000 and less than £51,000 will receive a grant of £25,000.

<https://www.businesssupport.gov.uk/cash-grant-for-retail-hospitality-and-leisure/>

Coronavirus Job Retention Scheme

Under the coronavirus Job Retention Scheme, all UK employers with a PAYE scheme will be able to access support to continue paying part of their employees' salary for those that would otherwise have been laid off during this crisis.

This applies to employees who have been asked to stop working, but who are being kept on the pay roll, otherwise described as 'furloughed workers'. HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant. The Coronavirus Job Retention Scheme will cover the cost of wages backdated to March 1st and is initially open for 3 months, but will be extended if necessary.

<https://www.businesssupport.gov.uk/coronavirus-job-retention-scheme/>



Small Business Grant Funding

The Government is providing additional funding for Local Authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBRR), rural rate relief (RRR) and tapered relief. This will provide a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.

<https://www.businesssupport.gov.uk/small-business-grant-funding/>

Statutory Sick Pay Rebate

The Government will bring forward legislation to allow small and medium-sized businesses to reclaim Statutory Sick Pay (SSP) paid for staff sickness absence due to coronavirus. This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of coronavirus.

<https://www.businesssupport.gov.uk/statutory-sick-pay-rebate/>

Time to Pay

All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

<https://www.businesssupport.gov.uk/time-to-pay/>

Covid-19 Corporate Financing Facility

The new Covid-19 Corporate Financing Facility (CCFF) means that the Bank of England will buy short-term debt from larger companies. This will support companies which are fundamentally strong, but have been affected by a short-term funding squeeze. It will also support corporate finance markets overall and ease the supply of credit to all firms.

The scheme will be funded by central bank reserves – in line with other Bank of England market operations. It will operate for at least 12 months, and for as long as steps are needed to relieve cash flow pressures on firms that make a material contribution to the UK economy.

<https://www.businesssupport.gov.uk/covid-19-corporate-financing-facility/>

Business Rates Holiday for Nurseries

Nurseries in England* do not have to pay business rates for the 2020-21 tax year.

<https://www.businesssupport.gov.uk/business-rates-holiday-for-nurseries/>



VAT Deferral

We will support businesses by deferring Valued Added Tax (VAT) payments for 3 months.

<https://www.businesssupport.gov.uk/vat-deferral/>

Deferral of Self-Assessment payment

The Self- Assessment payment on account, that is ordinarily due to be paid to HMRC by 31 July 2020 may now be deferred until January 2021.

<https://www.businesssupport.gov.uk/deferral-of-self-assessment-payment/>

FAQ: <https://www.businesssupport.gov.uk/faqs/>

További intézkedések (2020. 03. 18.- i tájékoztatás szerinti információ)

Support for businesses experiencing increases in costs or financial disruptions due to COVID-19

- The government will bring forward legislation to allow small- and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19. The eligibility criteria for the scheme will be as follows:
 - o This refund will cover up to two weeks' SSP per eligible employee who has been off work because of COVID-19
 - o Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020
 - o Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19
 - o Employers should maintain records of staff absences, but employees will not need to provide a GP fit note
 - o Eligible period for the scheme will commence the day after the regulations on the extension of Statutory Sick Pay to self-isolators comes into force
 - o The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. Existing systems are not designed to facilitate employer refunds for SSP.

- The government will introduce a **business rates retail holiday for retail, hospitality and leisure businesses** in England for the 2020 to 2021 tax year.



- Businesses that received the retail discount in the 2019 to 2020 tax year will be rebilled by their local authority as soon as possible.
- A £25,000 grant will be provided to retail, hospitality and leisure businesses operating from smaller premises, with a rateable value between £15,000 and £51,000.
- Any enquiries on eligibility for, or provision of, the reliefs should be directed to the relevant local authority. Guidance for local authorities on the business rates holiday will be published by 20 March.
- A new temporary Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank, will launch next week to support businesses to access bank lending and overdrafts. The government will provide lenders with a guarantee of 80% on each loan (subject to a per-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs.
- The government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5 million in value. Businesses can access the first 6 months of that finance interest free, as government will cover the first 6 months of interest payments.
- All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities. If you are concerned about being able to pay your tax due to COVID-19, call HMRC's dedicated helpline on 0800 0159 559.

Aktuális hírek a következő oldalon érhetőek el, ill. hírek a lenti linkeken:

https://www.gov.uk/search/news-and-communications?topical_events%5B%5D=coronavirus-covid-19-uk-government-response

- [Companies to receive 3-month extension period to file accounts during COVID-19](#)
- [Government confirms £500 million hardship fund will provide council tax relief for vulnerable households](#)
- [Coronavirus \(COVID-19\) guidance for employees, employers and businesses](#)
- [Extra protection for businesses with ban on evictions for commercial tenants who miss rent payments](#)
- [COVID-19 essential travel guidance](#)



ÉSZTORSZÁG

Intézkedés:

Dedicated page for economic measures <https://www.kriis.ee/en>

What are the banks planning to do and how can they help companies that are in trouble?

It is also in the interest of the banks that we exit these difficult times as painlessly as possible. We have spoken with the banks and so far they have agreed to make efforts for their clients.

How does the state deal with a situation where a company is unable to pay employees?

The board of the Unemployment Insurance Fund agreed on Wednesday, March 18, that the Unemployment Insurance Fund plans to pay 70 percent of salary within two months to avoid layoffs in affected companies.

According to the plan, companies whose turnover and income have fallen sharply and whose employees have no work will be compensated for 70 percent of employees' gross income for two months from March to May. Companies must also participate in the compensation themselves.

To be eligible for compensation, a company must meet three conditions:

- the company's turnover must have fallen by at least 30 percent compared to the same period last year;
- the company does not have work for at least 30% of its employees;
- employees' salaries have been reduced by at least 30 percent.

accepted in March, but they will be compensated for March also.

The measure will apply retroactively from 1 March to 31 May.

The compensation may be claimed up to two months' salary for the period chosen by the employer within that three-month period.

The measure therefore also applies to workers who have already received notice of redundancy as from 1 March.

It is said that the state plans to support companies through short and long-term aid packages. What exactly are they?

The government adopted a short-term package on Thursday, March 19. State funds are channelled to support businesses through KredEx and the Rural Development Foundation.



The package also includes Unemployment Insurance Fund labour market support, sickness benefits, tax benefits and allows tax arrears to be deferred for 18 months. It also includes the temporary suspension of the second pillar contribution to the pension fund and the partial reimbursement of the direct costs of the cancelled events.

Content of the package:

- Additional grants through KredEx. Read more about the services here: <https://kredex.ee/et/koroona>
- Labour market services provided by the Unemployment Insurance Fund to support reduced wages. The total amount is EUR 250 million and is subject to the following conditions:
 1. the benefit is available to any qualifying employer for a period of two months from March to May 2020;
 2. the allowance shall be paid up to a maximum of EUR 1000 per month and per worker;
 3. the allowance shall be payable, as a general rule, at 70% of the gross salary of the employee over the previous 12 months, plus at least EUR 150 gross salary from the employer. The Unemployment Insurance Fund and the employer pay all taxes on wages and allowances.
- From March to May, the state will reimburse the employee for the first three days of sick leave for all sick leave certificates.
- Rural businesses can apply for a guarantee (up to EUR 50 million), a working loan (up to EUR 100 million) or land capital (up to EUR 50 million) from the Rural Development Foundation.
- Advance social tax aid measure will be implemented for self-employed workers. Pillar II pension fund contributions will be temporarily suspended.
- The State will reimburse up to € 3 million of the direct costs of cultural and sporting events that were scheduled between March and April but have been cancelled due to COVID-19.

The **planned package of measures will amount to at least EUR 2 billion**. In addition, the Minister of Finance was instructed to develop the supplementary budget for current year.

State resources are directed to support companies through KredEx Foundation and the Estonian Rural Development Foundation. The package also includes labour market support of the Estonian Unemployment Insurance Fund, sickness benefits, tax incentives.



The package allows for deferral of tax debt for 18 months, temporary suspension of second pillar pension scheme payments, as well as partial compensation for direct costs of cancelled events.

KredEx Foundation measures:

Loan collateral amounting to EUR 1 Billion for bank loans already issued in order to allow for repayment schedule adjustments (maximum EUR 600 Million for the surety collection), under the following conditions:

- if the bank relaxes the repayment schedule of the existing bank loan which has not been secured by KredEx Foundation, then KredEx foundation will secure the loan;
- the maximum guaranteed amount is EUR 5 Million per company,
- if possible, fixed guarantee will be restored or the guarantee rate will be increased to cover more than 80% of the guaranteed liability.

KredEx Foundation business loan – amounting to EUR 500 Million, subject to the following conditions:

- KredEx Foundation issues a revolving business loan to a company in order to overcome liquidity problems caused by the coronavirus, including, where necessary, the payment of bank loans,
- the maximum loan amount is EUR 5 million per company,
- the interest rate is approximately 4% per year.

KredEx Foundation investment loan – amounting to EUR 50 million, under the following conditions:

- KredEx Foundation grants an investment loan to the company so it would be possible to take advantages of the business opportunities created by the coronavirus, and other new business opportunities.
- the maximum loan amount is EUR 5 Million per company,
- the interest rate is approximately 4% per year.

The labour market service provided by the Estonian Unemployment Insurance Fund to cover for wage reduction – amounting to EUR 250 Million, under the following conditions:

- the benefit can be used by a compliant employer to cover the period of two months from March to May 2020;
- the benefit of no more than EUR 1000 per month per employee in need of the support is paid as gross amount.



- the benefit is calculated based on the gross wages of the employee over the period of the previous 12 months, plus remuneration payable by the employer to the employee which is no less than EUR 150 in gross amount. The Unemployment Insurance Fund and the employer will pay all labour taxes on wages and benefits.
- Employers who meet two of the three criteria are eligible:
 - if their turnover or income has fallen by at least 30% compared to the same month of the previous year;
 - if at least 30% of their employees can no longer be employed due to the spread of the COVID-19 coronavirus;
 - if they have reduced wages by at least 30% for at least 30% of the employees.
 - The compensation is paid only to employees who are not employed by the company any more or whose wages have already been reduced due to a reduction in the workload.
- The purpose of the measure is to avoid redundancies and to support the continuation of the economic activities of the company.

For the period of March to May, the state will compensate the first three days of **sick leave** for all incapacity leave applications.

RURAL LIFE

Support for rural businesses through the Rural Development Foundation:

- Guarantees by the Rural Development Foundation in the amount of 50 million euros;
 - It is important to ensure flexible financing of rural businesses in crisis situations. For this purpose, the Rural Development Foundation can extend the existing contract of suretyship or issue a new surety if the bank so requests. In addition, it can reduce the fee for the provision of surety.
- Working capital loans offered by the Rural Development Foundation in the amount of 100 million euros;
 - It is essential to ensure that businesses in the agricultural and food sector and other rural businesses, including family businesses, which are predominantly micro-businesses and self-employed persons have access to flexible working capital loans, as the price of real estate in times of crisis is uncertain.



- Land capital financing offered by the Rural Development Foundation in the amount of 50 million euros;
 - The Land Capital trust fund measure is the planned purchase and resale of land (capital lease).
 - The measure allows agricultural producers, if necessary, to sell their land to the foundation, rent it from the foundation under a commercial lease contract, and buy back the land within a certain period.

CULTURAL AND SPORTS EVENTS

Partial compensation by the state of up to 3 million euros of costs incurred due to events that have been cancelled due to the emergency situation and the suspension of activities of cultural and sports organisations.

- Primarily, these are state authorities in the area of government of the Ministry of Culture, state-owned foundations, public bodies, and persons supported by the state budget through the Ministry of Culture and the Cultural Endowment.
- The precise criteria for the measure will be developed by the Ministry of Culture in cooperation with the Ministry of Finance. This applies only to the events of March and April, i.e. the period of the emergency situation.

SUSPENSION OF II PILLAR PENSION PAYMENTS

The precise criteria and timetable will be developed by the Ministry of Finance.

TAX RELIEFS

- **A measure for the self-employed persons which alleviates the advance payment of social tax contributions for the first quarter.**
 - Suspension of tax interest by the state for two months
 - During the emergency situation, from 1 March to 1 May, no interest will be charged to the company during this period in the e-Tax Board.
 - The measure concerns both the calculation and payment of interest on past tax arrears, as well as the calculation of interest on tax arrears incurred since 1 March. In addition, interest on tax arrears to be paid in instalments is also suspended.
 - **Tax arrears are postponed for 18 months at a lowered interest rate**



- This is a normal postponement procedure, but the Tax and Customs Board will have an additional right to reduce interest by more than 50 percent. Today, the maximum possible reduction is up to 50 percent.
- **The ordinary interest rate may be reduced from 0.06% to 0.03% and, in the case of postponement, to 0%.**

SUPPLEMENTARY BUDGET

- The Minister of Finance has been given the task of coming up with supplementary budget proposals in the coming weeks, so that the Riigikogu could adopt it as soon as possible.
- Expenditure cuts are planned to be avoided as much as possible, as this would further cool the economy.
- Thus, there will be a negative supplementary budget.

FINNORSZÁG – Business Finland

Gazdasági intézkedések:

Business Finland has issued **new grants for companies** facing difficulties because of the situation and we are open to flexible project changes: <https://www.businessfinland.fi/en/whats-new/news/2020/we-will-help-companies-during-the-coronavirus-epidemic/> .

In addition other public organizations offer a lot of different **advice services and funding for companies:**

- Finnvera (state bank):
<https://www.finnvera.fi/eng/growth/current-news-for-smes/current-news-for-smes>
- Helsinki Region Chamber of Commerce (in Finnish):
<https://helsinki.chamber.fi/neuvonta-ja-palvelut/koronainfoa-yrityksille/>
- Finnish Enterprises:
<https://www.yrittajat.fi/en/news/621352-corona-virus-frequently-asked-questions-and-answers-entrepreneurs>
- Finland Chamber of Commerce (in Finnish):
https://kauppakamari.fi/lisatietoa_koronaviruksesta/

Business Finland is launching two new financial services to help mitigate the financial impact of COVID-19 on Finnish companies.



Business Finland has pledged to help finance tourism-based companies and companies providing ancillary services to the tourism industry, the creative industries and all industries whose supply chains have been or are being affected by the COVID-19 epidemic.

The two new financial services are **being launched on 19 March** to help small and medium-sized businesses and mid-cap companies to develop new business opportunities and models.

The funding will enable the companies to identify and plan for new businesses, replacement supply chains, and the reorganisation of production and work practices during and after the disruption caused by COVID-19.

Companies that operate only in Finland and don't normally qualify as Business Finland customers are also eligible to receive this funding. Companies can apply for the funding starting on 19 March, and the funding decisions will be made by Business Finland.

COVID-19 információ oldal: <https://www.businessfinland.fi/en/for-finnish-customers/coronavirus/>

FAQ: <https://www.businessfinland.fi/en/for-finnish-customers/services/funding/funding-during-coronavirus/>

Funding services: https://www.businessfinland.fi/en/for-finnish-customers/services/funding/disruptive_situations_funding/

The funding services are intended for **SMEs and mid-cap companies** operating in Finland whose business is impacted negatively by the coronavirus epidemic. Mid-cap companies are large companies with a turnover or group-wide turnover of up to EUR 300 million.

Customers of the funding services include, among others, the tourism industry, supplementary services for the tourism industry, creative industry and performing arts, and all industries whose subcontracting chains have been or will be impacted by the coronavirus epidemic.

Funding can not be granted if you are a large enterprise, a private trader, a public organisation, foundation, association or a company registered in Åland.

The funding is divided into two services. You cannot apply for both fundings at the same time.

1) **Funding for preliminary studies on business disruptions.** Up to 10,000 euros of funding. Companies can use the funding to investigate and plan new business, alternative subcontracting chains and ways to organize production during and after the disruption caused by the coronavirus.



2) **Development funding for business disruptions.** Up to 100,000 euros of funding. Companies can use the funding to carry out development plans identified in the preliminary study or otherwise in its operations to improve the company's potential for success during and after the disruption caused by the coronavirus. The goal of the measures must be to create new solutions related to products or production for the company.

The funding is a form of **de minimis aid** and may be granted provided that the company has not exceeded its de minimis quota. The maximum permissible amount of de minimis aid is 200,000 euros over the current and two previous tax years. De minimis aid is granted by many public organizations, including Finnvera and ELY Centers.

Companies in agricultural primary production or the fishing or fish farming industries are ineligible for the funding. Private traders are also ineligible. A company may receive the funding only once, barring special exceptions.

After both funding services are exhausted, follow-up funding required by the company to develop the new solutions can be funded as normal R&D&I funding under Business Finland's standard funding criteria.

EEN: gathering an **information package to companies** on where to get advice and help during these times. The **government is planning new incentives for companies**, however these will be announced later on this week.

Team Finland Network organizations: <https://www.team-finland.fi/en/services-for-companies/corona/>

Általános intézkedések:

In Finland the schools are closed starting today and many public places and services as well (libraries, swimming halls etc.). Daycares are open only for children whose parents are working in critical sectors and all who can are working from home. All gatherings of over 10 people are forbidden. This will last until Easter.



FRANCIAORSZÁG - BPI France – Beruházási- és exporttámogatási bank

Intézkedés:

Kedvezményes hitelek vállalkozások számára

- BPI bank garancia igénybe vétele a magán bankoknál 3-7 évre igényelt hitelek összegének 90%-ig
- Az ügyfelek fedezetiányának 90%-át garantálják 12-18 hónapra
- Beruházási hitelek garanciájának meghosszabbítása
- A KKV-nak 3-5 évre felvehető garancia nélküli hitelt biztosítanak 10 ezer és 5 millió euró között.
- A fizetendő számlák összegének 30%-át állami hitelből lehet fedezni
- A BPI-től felvett hitelek törlesztő részleteinek fizetését felfüggesztik

Honlap : <https://www.bpifrance.fr/A-la-une/Actualites/Coronavirus-Bpifrance-active-des-mesures-exceptionnelles-de-soutien-aux-entreprises-49113>

French Government

- o Postponement of fiscal and social payments with tax reduction by 3 months
- o Short-time work costs assumed at 90% by government
- o Extra hours ceilings removed
- o Guaranty fund by BPI-France to increase liquidity or committed liquidity facility (overall 300 billion €)

An overall 45 billion € of direct aid seems appropriate for the economical challenge ahead.

Hivatalos COVID-19 oldal a Kormányzati honlapon:

<https://www.gouvernement.fr/en/coronavirus-covid-19>

BPI-France (French public investment bank)

- Gain or continuation of banking credit with 90% guaranty by BPI France for loans over a duration of 3 to 7 years.
 - o Or 90% secured bank overdraft for 12 to 18 months
- Direct cash inflows without need for guaranty for 3 to 5 years :
 - o Up to 10 M€ for SMEs and up to 40 M€ for midcaps
- Current-account credit lines up to 30%



- Suspension of loan payments after 16 March 2020
- « Prêt Atout » loan with 12 months deferred payment

Banks

- Spreading repayment schedules for loans and leases
- Cash advances or loans 90% guaranteed by BPI-France

HOLLANDIA – Netherlands Enterprise Agency (RVO)

Intézkedés:

- FAQ frissítése releváns kérdésekkel és válaszokkal,
- információ szerzés nagykövetségeiktől és külföldi partner irodáiktól,
- 2020. március 17-én este gazdaságsegítő intézkedéseket jelentettek be.

Részletek:

The measures that were presented are aimed to provide support to entrepreneurs in trouble and to support financing.

They are aimed at both small and large companies and aimed to keep companies running and avoid peoples losing jobs. So not specifically aimed at international trade but you can image it will benefit companies that export their product and services.

<https://business.gov.nl/the-coronavirus-and-your-company/>

Webpage with **Frequently Asked Questions** for entrepreneurs doing business internationally. In cooperation with our Embassies and other foreign offices these lists are composed and updated when new information becomes available for: China, Italy, Germany, Singapore, US, UK and South Kora. Entrepreneurs wanting to express their specific question can call or e-mail our normal front office.

[https://www.rvo.nl/coronavirus/veelgest ... virus-land](https://www.rvo.nl/coronavirus/veelgest...virus-land)

What are the consequences of the virus for trade between the Netherlands and country ABC?

How can I prepare for this consequences? What can I do now?

Can I or my staff still travel to country ABC?

Where do I find information on the rules that apply to the separate regions in country ABC?

What will happen to production and product shipments from country ABC?



Are there restrictions on the transport of goods to country ABC?

I'm a trader of animals and/or plant (products) Are there any new regulations on this?

Netherlands Enterprise Agency: <https://english.rvo.nl/coronavirus>

Dutch Chamber of Commerce: <https://www.kvk.nl/english/>

Dutch Government: <https://www.government.nl/>

Doing business in the Netherlands: <https://business.gov.nl/>

ÍRORSZÁG – Enterprise Ireland

Intézkedés:

- útmutató,
- checklist,
- információs vonal

Részletek:

COVID-19 Business response plan

<https://enterprise-ireland.com/en/About-Us/Services/Covid-19/Supports/Covid-19-Guide.pdf>

Business continuity planning – checklist

<https://enterprise-ireland.com/en/Publications/Reports-Published-Strategies/Business-Continuity-Planning-Checklist-Covid-19.pdf>

The interm government have been **very swift in their response in issuing guidance on social distancing** and closing schools and universities since last Thursday. Bars, restaurants, retail and all social type business are also closed or closing.

Society is mostly adhering to all measures in order to minimise transmission, my family have not had any direct contact with anyone since I left the office last Friday.

Home office: All our staff are now working remotely and so far everyone has adapted really well to our new work environment. We envisage the situation to remain as such for at least another 4 weeks and possibly.

For business including ourselves as a private company and especially SMEs it is a case of **crisis management and trying to stabilise income and avoid staff layoffs**. Many businesses are in deep trouble and will not survive with cash flow now a major issue. The projection is 500,000



unemployed within the next two weeks, with decimation across the tourism, food and retail sectors. With a population of just 5m this is a deeply concerning situation.

Government are working to ensure that companies and workers are supported with a number of **financial aid packages** now on offer. Banks are also rowing in and mortgages moratoriums in addition to other support arrangements are now in place.

As a Chamber we are working closely with all relevant stakeholder and government, providing **daily updates and providing leadership to business.** <https://www.dublinchamber.ie/covid-updates>

We are working hard to pivot the business and look to a new way of doing business including developing a virtual event and advisory offering.

JAPÁN

Intézkedés:

Expanding special measures on the Employment Adjustment Subsidies

Due to the impacts of COVID-19, some businesses are forced to curtail their operations in response to the slow-down of the flow of people and goods. The government will significantly expand special measures on the Employment Adjustment Subsidies so as to protect employment and secure the stability of the people's lives even in such a situation. Expand the scope of the special measures to all business owners, clarify eligibility criteria (such as simultaneous closure), and apply retroactively back to January, 2020.

Increase the subsidy rate for certain areas (SMEs: increase from 2/3 to 4/5; large enterprises: from 1/2 to 2/3)

Robust liquidity supports

In order to overcome the impacts on local economies, including those from self-restraint from holding events, and bring businesses back on a growth track after the disease is under control, the government will implement financial measures totaling 1.6 trillion yen from the Japan Finance Corporation and other institutions, primarily focusing on micro, small and medium-sized business operators.



Establish a COVID-19 special loan program (on the scale of 500 billion yen) and reduce the interest rate, as well as provide real interest-free, unsecured financing support to micro, small and medium-sized business operators and others

Applying safety net guarantee system No. 4 (100%) and No. 5 (80%) of credit guarantee corporations, as well as crisis-related guarantees (100%)

Support financing and reorganization of domestic supply chains through operations to facilitate crisis response by the Development Bank of Japan (DBJ), and the Shoko Chukin Bank (on the scale of 204 billion yen) Call for private financial institutions to actively provide new loans and change terms for existing debt

Responses for the damages to supply chains

- Taking into consideration the burdens on micro, small-, and medium-sized business operators, the government will enable expedited assistance, regarding priority supports on capital investments to respond to the damages, including those on supply chains, and for business owners who work to cultivate new sales channels
- Make use of the Growth Investment Facility and other measures of the Japan Bank for International Cooperation (JBIC) (on the scale of up to 500 billion yen)
- Support reorganization of domestic supply chains through the DBJ, etc (same measure as previous item)

Measures for the tourism industry

- The prevention of the spread of infections is the premise of the recovery of tourism demand. The government will strongly support the tourism industry through the Employment Adjustment Subsidy and liquidity supports for the time being. At the same time, regarding the period in which the government is working on prevention as a forward-looking “run-up” period, the government will develop a foundation to prepare for a turnaround in the future, identifying this infection control period.
- Provide supports in various fields such as diversification of attractions, including the development of attractive tourism content and multilingual signs.
- Consider a post-COVID-19 campaign through the collaboration of the public and private sectors

Strengthening comprehensive supports through promoting the use of the self-reliance support system for people in need



[The government encourages the local governments to provide comprehensive supports tailored to people in need, including those who had to leave their jobs or have decreased incomes due to the impacts of COVID-19.](#)

LENGYELORSZÁG

Intézkedés:

Polish Prime Minister Mateusz Morawiecki announced 18th of March package, which will help Polish economy to counteract the consequences of coronavirus epidemic. In addition, our borders stay closed for non-Polish citizens or inhabitants till 3rd of April (with possibility of prolongation).

Value: 221 billion PLN

- Pillar I: Defence of employees against job losses - protective measures for the labour market.

- o For entrepreneurs who meet certain criteria: 40% state and at least 40% covered by employer.
- o For self-employed, contract agreement and work contract employed: covering up to 80% minimum remuneration.
- o Extended care allowance: 3-4 billion PLN from the social insurance fund.
- o Credit installment prolongata.
- o Anti-Usury Act - the fight against unjustified price increases

- Pillar II: pillar for entrepreneurs:

- o up to 5,000 PLN micro-loans, guarantee and liquidity solutions; loans and credits on preferential terms, among others for industries most affected by the crisis (transport). Increased guarantee from Bank Gospodarstwa Krajowego[1] (up to 80% loan) - postponement of loan repayments by banks.
- o Deferring payments to ZUS, spreading repayments into instalments etc.

24/03/2020

- Pillar III: support for health care: 7.5 billion PLN for infectious hospitals, medical equipment, modernization of the hospital base etc.

-



- **Pillar IV: ensuring stability of financial system: capital - liquidity package. Deposit protection.**

- **Pillar V: public investments:**

- o 30 billion PLN: local government roads, digitization, modernization of schools, environmental protection, reconstruction of infrastructure. Resources independent of European funds. The flexibility proposed by the EU in the use of cohesion funds is a good option.
- o A state development bank whose mission is to support the social and economic development of Poland and the public sector in the fulfilment of its tasks.

LITVÁNIA – Enterprise Lithuania

Intézkedés:

- weboldalon tájékoztató,
- hírek, gyakori kérdések

<https://www.enterpriselithuania.com/en/services/covid-19-news-business/news/>

FAQ: <https://www.enterpriselithuania.com/en/services/covid-19-news-business/f-a-q/>

[The government of Lithuania on Monday \(week 12\) approved an **economic stimulus and relief package** for businesses affected by the coronavirus outbreak. Measures for at least \\$ 2.5 billion Eur are foreseen. In addition, the government is expected to allow at least \\$ 5 billion Eur in additional borrowing, to expand municipal rights to borrow more.](#)

LITHUANIAN GOVERNMENT MEASURES

The government of Lithuania on Monday approved an economic stimulus and relief package for businesses affected by the coronavirus outbreak. Measures for at least \$ 2.5 billion Eur are foreseen. In addition, the government is expected to allow at least \$ 5 billion Eur in additional borrowing, to expand municipal rights to borrow more.

The economic stimulus and coronavirus mitigation plan aims to:

1. Provide the necessary resources for the effective functioning of health and public health systems (amounting to 500 million Eur).

2. To help to preserve jobs and income:



1. Use public funding up to 3 months to maintain jobs by covering part of the downtime for employees. The employee must be guaranteed at least the minimum monthly salary (60% of public funds but not more than minimum monthly salary. Total amount: 250 million Eur, the funds are planned to be provided from the Guarantee Fund, EU funds).
2. To secure sickness benefits for those that take care of the children and people with disabilities when a restrictive treatment regime is put in place at educational institutions or social care and employment centers. (Amount 200 million Eur). Funds to be used from the State Social Insurance Fund, also to be borrowed.
3. To pay (up to 3 months) a flat-rate benefit of 257 Eur per month to self-employed people who pay social security contributions when they are unable to carry out their activities due to an established infection control regime. (50 million Eur from the National Social Security Fund, also to be borrowed).
4. Extend the period for home loan payment (excluding the bank interest) from 3 to 6 months with a state guarantee.
5. To create an opportunity to postpone or settle payments for electricity and gas produced by UAB Ignitis.
6. Recommendations to municipalities to postpone the municipal and thermal energy charges.

3. To help the business to maintain its liquidity

1. To provide tax loans as soon as possible by deferring them or deferring taxes on an agreed schedule, without interest (measure already applied).
2. To suspend action to recover tax arrears on the basis of reasonableness (measure already applied).
3. To exempt taxpayers from fines (measure already applied).
4. To provide the opportunity to defer or postpone payment of personal income tax arrears.
5. Increase the guarantee limit of the Agricultural Loan Guarantee Fund and INVEGA by EUR 500 million and extend the terms of the guarantee. To offset the amount of interest actually paid from 50 to 100% for small and medium enterprises (500 mln Eur, State guarantees).
6. To provide an opportunity to defer or postpone payments for electricity and natural gas consumed by UAB Ignitis UAB for business customers.
7. To recommend the municipalities to defer or set aside utility bills for thermal energy.
8. To recommend municipalities to exempt taxpayers from taxes on commercial real estate, land.



4. To stimulate the economy

1. To accelerate investment programs (1,2 billion Eur) by accelerating payments and increasing funding intensity (EU funds and Public Investment program).
2. To redistribute EU investment funds to health, employment and business (250 million Eur, EU funds).
3. To accelerate the use of appropriations in the State budget for current expenditure.
4. To allow the use of all the funds of the Climate Change Program and the Road Maintenance and Development Program and accelerate the program for the renovation of multi-apartment buildings (250 mln Eur, State budget, EU funds, other public funds).
5. To establish a *COVID-19 Consequence Reduction Fund* and enable legal and natural persons to donate funds (private funds, no. LT56 1010 0000 0853 2407).
6. To set an additional state guarantee limit for the creation or replenishment of financial instruments at the sovereign risk (500 mln Eur, state guarantees).
7. To recommend the Bank of Lithuania to take the following credit institution regulatory measures to increase banks 'lending potential by EUR 2.5 billion (credit institutions' funds):
 - Reduction of capital adequacy requirements of credit institutions;
 - Reduction of liquidity reserves;
 - Reduction in other surveillance measures.

5. To ensure the liquidity of the state treasury – to empower the Government to borrow additional 5 billion Eur).

LUXEMBURG – Chamber of Commerce

Intézkedés:

- sokrétű intézkedések (ld. lent)
- pl. tájékoztató és kérdések-válaszok a gazdasági minisztérium oldalán,
- információs vonal

Részletek:

Support for businesses impacted by the coronavirus

<https://guichet.public.lu/en/actualites/2020/mars/09-coronavirus-aides-entreprises.html>

Coronavirus: information and safety precautions for the Horeca sector

<https://guichet.public.lu/en/actualites/2020/mars/12-coronavirus-horeca.html>

**Application for short-time working due to the coronavirus: use the specific form**

<https://guichet.public.lu/en/actualites/2020/mars/10-chomage-partiel-coronavirus.html>

Certificate for cross-border workers to prove the necessity to commute between Germany and Luxembourg

<https://guichet.public.lu/en/actualites/2020/mars/15-certificat-frontalier-allemand.html>

Leave for family reasons in connection with the coronavirus epidemic

<https://guichet.public.lu/en/actualites/2020/mars/13-conge-raisons-familiales-covid-19.html>

Coronavirus – Information and recommendations for Businesses (Ministry of the Economy)

<https://meco.gouvernement.lu/en/dossiers/2020/coronoavirus-entreprises.html>

All news from the government related to the coronavirus (EN)

https://gouvernement.lu/en/dossiers.gouv_msan%2Ben%2Bdossiers%2B2020%2Bcoronavirus.html

Communiqué Ministère des Classes Moyennes en faveur des entreprises (FR)

https://meco.gouvernement.lu/fr/actualites.gouvernement%2Bfr%2Bactualites%2Btoutes_actualites%2Bcommuniqués%2B2020%2B03-mars%2B11-delles-fayot-pme.html

FAQ entreprises (FR)

https://meco.gouvernement.lu/fr/actualites.gouvernement%2Bfr%2Bactualites%2Btoutes_actualites%2Bcommuniqués%2B2020%2B03-mars%2B05-faq-coronavirus.html

Nouveau paquet de mesures (FR)

<https://www.cc.lu/actualites/detail/covid-19-nouveau-paquet-de-mesures-pour-les-entreprises/>

COVID-19: PRACTICAL INFORMATION FOR COMPANIES (Chamber of Crafts) (FR)

<https://www.yde.lu/gestion-entreprise/covid19>

MÁLTA – Trade Malta, Malta Enterprise**Intézkedés:**

Máltán új szolgáltatáscsomag kidolgozásán gondolkodnak a vállalatok számára, támogatva azokat a tevékenységeket, amelyek nem igénylik az utazást. Így pl: belső kapacitásépítés, e-learning és on-line jelenlétre. A támogatás nagyrészt társfinanszírozás formájában lenne, akár 30% vagy 40%-os intenzitással.



Finanszírozási megoldások:

The **Government announced the first set of fiscal measures to help SMEs.** Business owners and self-employed people whose trade has been most affected by a coronavirus-sparked slump will **have all tax and social security payments due for March and April postponed.** This refers in particular to those in the tourism, hospitality, recreation, transport and some manufacturing sectors. All these sectors will be eligible for the payment holiday. Such payments were calculated as roughly 20 per cent of their costs, with that estimate not including VAT payments. Also, companies which invested in **tele working systems would also be eligible for a 45 per cent refund up to €500 for each worker,** Yesterday Malta Enterprise launched a scheme of up to €4,000 per company. Government also announced that is putting together what he called a “**mini-Budget**”, which **would readjust financial targets and allocations** to suit the new situation Malta found itself in.

As Malta Chamber we acknowledged that this is just the first set of incentives which the government intends to put in place to help businesses weather the storm, putting pressure on Government to be bolder and indicate clearly when it is going to dig into the country’s reserves to make good for the hardships companies are currently facing.

We disagreed with a government decision to declare quarantine leave as equivalent to “jury leave” - which means it has to be paid by businesses. In our opinion quarantine leave needs to be paid by the government, from its resources and reserves otherwise this will threaten the very survival of businesses.

Malta Enterprise

For the time being, Malta Enterprise has issued the following incentives to help businesses address the current instability brought about by COVID19:

Fiscal assistance [postponement of certain taxes], giving a two-month extension to enterprises, including self-employed, to pay Provisional Tax, VAT and National Insurance Contribution on Salaries. This will apply for taxes owed till end of April.

Facilitation of teleworking activities: this supports Employers/ Self-employed to invest in technology that enables teleworking and to partially cover the costs of teleworking solutions. Support shall be limited up to €500 per teleworking agreement and €4,000 per undertaking. The grant shall be awarded against 45% of the eligible cost. This call is eligible for costs incurred between 1st March and 30th March 2020.

Quarantine leave: €350 grant to employers for each employee on Quarantine leave.



The above is in addition to other schemes put in place by the Government, and it is probable that new schemes/ support will be announced in the coming days.

NÉMETORSZÁG - szövetségi kormány, tartományok

Intézkedés:

Szövetségi védópajzs a cégeknek és az alkalmazottaknak a Szövetségi Pénzügyminisztérium és a Szövetségi Gazdasági Minisztérium együttműködésében.

- rovidített munkaidő támogatáshoz jutás megkönnyítése (bevételekiesés miatt)
- az adófizetési könnyítések a vállalat likviditása érdekében: adófizetés halasztása, az adóelőlegek egyszerűbb módosítása a várható tényleges jövedelemhez igazodva, végrehajtási intézkedések, büntetési pótdíjak 2020. december 31-ig felfüggesztésre kerülnek, amennyiben a cég adósságának kifizetését a korona vírus hatásai gátolják.
- Támogatás volumenkorlát nélkül a vállalatok likviditása érdekében. Ebből a célból a már működő likviditási támogatásokat, így a KfW bank és az ERP kedvezményes hiteleit (kezdő vállalkozások részére) kibővítik és több vállalat számára hozzáférhetővé teszik.
- Kiállás az összehangolt és határozott európai szintű megközelítés mellett. A szövetségi kormány többek között üdvözli az Európai Bizottság 25 milliárd eurós „Corona Response Initiative” elképzelését.

A német szövetségi kormány elfogadta a 156 Mrd eurós pótköltségvetést és gazdasági mentőcsomagot

A szövetségi kormány elfogadta a 2020-re szóló pótköltségvetést, mely 156 Mrd EUR új adósság felvételét tartalmazza. Olaf Scholz (SPD) szövetségi pénzügyminiszter azzal számol, hogy a gazdaság visszaesése 2020-ban a 2008-as pénzügyi válsághoz hasonlóan 5 %-köt fog alakulni, mely 35 Mrd EUR adóbevételek kiesését jelenthet, a fennmaradó 121 Mrd EUR a költségvetési többletkiadásokat fedezi.

Angolul:

https://www.bundesfinanzministerium.de/Content/DE/Pressemitteilungen/Finanzpolitik/2020/03/2020-03-13-download-en.pdf?__blob=publicationFile&v=2

A Német Ipari és Kereskedelmi Kamara tematikus információs honlapja vállalkozások részére (németül)



https://www.dihk.de/de/aktuelles-und-presse/coronavirus/faq-19594?fbclid=IwAR0rOgI_JThNs_cb4NXKuJFI7qIxZRAu7VPtV7aoIctV42qYJBcGgc_n_gA
[E](#)

A német gazdasági minisztérium tematikus oldala:

<https://www.bmwi.de/Redaktion/DE/Dossier/coronavirus.html>

Tartományi TPO-k pl.:

Berlin Partner for Business and Technology

Intézkedés: dedikált weboldal tanácsokkal

<https://www.berlin-partner.de/en/information-database/coronavirus/>

Észak-Rajna-Vesztfália

NRW International: Lehetséges trend a vírus után: **ismét Európa felé fordulnak Kína helyett.** Ősszel a válságot követően céges delegációt terveznek Zalaegerszegre!

- a tartományi Gazdasági Minisztérium weblapja támogatásokkal

<https://www.wirtschaft.nrw/coronavirus-informationen-ansprechpartner>

- **áthidaló kölcsönök, ill. befektetési alapok a likviditás biztosítására- tartományi bankon keresztül NRW Bank**
- **rövidített munkaidő támogatáshoz jutás megkönnyítése (bevételekiesés miatt)**
- **kártérítés a karantén miatt kieső munkaerő személyi költségeire**
- **befektetési és innovációs támogatás**

Magyarország Nagykövetsége, Berlin:

A korona vírus gazdasági hatásainak enyhítésre **szövetségi és tartományi szinten is számos programot hirdettek.** Peter Altmaier (CDU) szövetségi gazdasági miniszter és Olaf Scholz (SPD) pénzügyminiszter a vállalati likviditás és üzembiztonság megőrzése végett első körben egy **4 pontból álló akciótervet** határozott meg, melyek legfontosabb üzenete az volt, hogy a vállalatok számára felső korlát nélküli hitelkeret áll rendelkezésre és a munkavállalók megtartása a rövidített munkaidő kompenzáción (Kurzarbeitgeld) keresztül biztosított.

Ezt követően Hubertus Heil (SPD) munkaügyi miniszterrel közösen a **munkavállalók helyzetét segítő négy pontos intézkedéscsomag** került elfogadásra. Az intézkedéscsomag bővítette a Kurzarbeitgeld igénybevehetőség szabályait, illetve azon munkavállalóknak vezetett be könnyítéseket és támogatásokat, akik az iskolabezárások miatt otthonmaradásra kényszerülnek.



Majd végül egy **40 Mrd EUR-s csomaggal**, melyből 10 Mrd EUR visszánem-térítendő támogatás formájában hívható le, az egyéni és egyszemélyes vállalkozásokat, melyek már most közvetlenül érintettek a válságban, segítette ki a kormány.

Markus Söder CSU elnök és bajor miniszterelnök azonban ennél tovább menne, véleménye szerint szükség lenne legalább 100, de inkább 150 Mrd. EUR segélyprogramra, mellyel a gazdasági következményeket lehetne enyhíteni, akár egy finanszírozási és konjunktúra élénkítő programmal is.

A **tartományok egyéni támogatási csomagokat is indítottak**. Bajorország közvetlen támogatást ígért a vállalatoknak dolgozói létszámtól függően 5.000-30.000 EUR között, maximum 250 foglalkoztatotti létszámig. Baden-Württemberg, még nem döntött, de tervezi, hogy állami kezességvállalás formájában biztosít hiteleket a vállalatoknak illetve adófizetési könnyítéseket vezet be. Észak-Rajna Vesztfália 25 Mrd EUR-s, Mecklenburg-Előpomeránia 100 millió EUR-s, Schleswig-Holstein 500 millió EUR-os, Bréma 10 millió EUR-s, Brandenburg 2,5 millió EUR-s és Berlin 100 millió EUR-s támogatásról döntött. Hessen 7,5 Mrd EUR-s, Thüringia 1,5 Mrd EUR-s, Alsó-Szászország 4,4 Mrd EUR-s csomagot tervez. Szászország kamatmentes likviditási kölcsönt biztosít vállalkozásonként max. 50.000 EUR-ig. Hamburg a fejlesztési bankján keresztül 250 000 EUR-ig ad hitelt a vállalatoknak és 150 000 EUR-ig a kulturális intézményeknek, sportlétesítményeknek.

A széleskörű támogatási programok ellenére biztosra vehető, hogy 2020-ban a német gazdaság recesszióba fog süllyedni, annak mértéke azonban nagymértékben függ attól, hogy a korona válság meddig húzódik. A gazdaságkutatók véleményei megoszlanak.

Az **esseni RWI Leibniz Gazdaságkutató Intézet** a koronavírus következtében a német gazdasági teljesítmény erőteljes visszaesésére számít. A kutatók 2020-ra a bruttó hazai termék éves előrejelzését majdnem két százalékponttal mínusz 0,8 százalékra csökkentették. Az esseni kutatók azonban a jövő évre optimisták. A késleltetett hatások miatt most a 2021-es évre 1,5 százalék helyett 2,3 százalékos gazdasági növekedést várnak. Az előrejelzés szerint a munkanélküliségi ráta a termelés visszaesése ellenére 2020-ban és 2021-ben is várhatóan stabilan 5% marad.

Az előrejelzés azon a feltevésen alapul, hogy a termelés csak az év első felében fog erőteljesen csökkenni, a világméretű okozta megszorítások miatt. Az RWI feltételezi, hogy a most meghozott intézkedések valóban lassítják a vírus terjedését, és 2020 második felében és az elkövetkező évben már a bruttó hazai termék jelentős növekedése következik.

Az RWI becslései szerint az infláció valószínűleg jelentősen csökken 2020-ban és 2021-ben, és ebben az évben 0,7, a jövőben 1,3 százalék lesz, főleg az alacsonyabb energiaárak miatt.



A kieli Világgazdasági Kutatóintézet (IfW) szerint a német gazdaság idén öt-kilenc százalékkal zsugorodik a koronavírus okozta korlátozások miatt. Ha a jelenlegi rendkívüli helyzet csak április végéig tart, és májustól enyhül, akkor lehet a csökkenés 4,5 százalék. Augusztusig tartó hosszabb leállítási esetén lenne a visszaesés 8,9 százalék.

Március hónapra a német gazdasági teljesítmény várhatóan 18 százalékkal csökken az előző hónaphoz képest. Az egy héttel ezelőtti IfW előrejelzés még stabil gazdaságot feltételezett 2020-ra. A leginkább érintett területek a vendéglátás, a légit közlekedés és a turizmus. A német gazdaság nagyságrendileg fele kevés vagy semmilyen veszteséget nem fog elszenvedni, ide tartozik pl. a lakáspiac és a távközlés. Az egészségügyi rendszer kihasználtsága az év végéig jelentősen növekszik. Az elkövetkező évben az IfW erős felzárkózó hatásra és 7,2-10,9 százalékos növekedésre számít.

A **Német Gazdaságkutató Intézet (DIW)** ebben az évben a koronavírus járvány miatt recesszióra számít. Feltételezve, hogy a járvány gyorsan visszavonul, a DIW azt jósolta, hogy a német bruttó hazai termék (GDP) 0,1 százalékkal fog csökkenni ebben az évben. Ez esetben a válság 1,3%-kal kisebb növekedést eredményezne a korábban vártnál. 2021-re 1,7 százalékos növekedést várnak, de ez mindenképpen egy optimista scenárió, sok bizonytalansági faktórral. Az IfO Gazdaságkutató Intézet szerint nagyobb termelési korlátozások mellett elképzelhető, hogy a gazdasági teljesítmény hat százalékkal csökken. Ha a vírus gyorsan visszatorol és gazdasági hatása nem lesz elhúzódó, akkor a csökkenés 1,5% lehet 2020-ban.

German Trade And Invest:

1. **Germany Trade & Invest (GTAI)** has been working closely with the Ministry of Economic Affairs and Energy to make sure that the information needs of exporting SMEs are met during this time. Since the agency is responsible for supporting SMEs with foreign trade information, we have recently published a special section on our website with information (only available in German) and live updates about the economic impact of the coronavirus outbreak worldwide. Our experts in Germany and abroad report daily any relevant developments, which we publish immediately on the website. Our experts are as usual, always available for companies needing more information and support.

<https://www.gtai.de/gtai-de/trade/specials/berichterstattung-ueber-die-wirtschaftlichen-auswirkungen-des-coronavirus-weltweit>

Furthermore, you can find our agency's latest press releases in English about the **emergency measures of the Federal Government to help German companies here:**

<https://www.gtai.de/gtai-en/meta/press>



For our investment customers, we have just published a dedicated corona section on our website.

<https://www.gtai.de/gtai-en/invest/business-location-germany/corona-crisis-and-germany--232102>

Yesterday, we **posted a survey on our Trade (export promotion) website**, where customers can let us know their current information needs. We are also sending mailings to all our customers informing them about the new special websites and inviting them to participate in the survey.

We have also started offering **webinars on the economic effects of Covid-19** in different countries.

Our colleagues from “**Health Made in Germany**”, the export initiative for the German **healthcare industry**, have also published a dedicated corona section for our customers in the sector.

<https://www.exportinitiative-gesundheitswirtschaft.de/EIG/Redaktion/DE/Standardartikel/corona-einstiegsseite.html>

GTAI is also cooperating continuously with the German Chambers of Commerce Abroad to provide the best information and support to German companies.

2. **The Ministry of Economic Affairs and Energy** has set up a task force to respond to the coronavirus situation and offers a helpline for companies as well. Additionally, the German government has also introduced a package of measures to mitigate the impact of the coronavirus on companies, which includes:

- a. Making reduced hours compensation benefit (Kurzarbeitergeld) more flexible
- b. Tax-related liquidity assistance for businesses
- c. A protective shield worth billions for businesses
- d. Strengthening European cohesion.

<https://www.bmwi.de/Navigation/DE/Home/home.html>

<https://www.bmwi.de/Redaktion/EN/Pressemitteilungen/2020/20200313-protective-shield-for-employees-and-companies.html>

<https://www.bmwi.de/Redaktion/EN/Pressemitteilungen/2020/20200323-50-german-government-announces-50-billion-euros-in-emergency-aid-for-small-businesses.html>



3. **The Association of German Chambers of Industry and Trade** has published comprehensive information for SMEs and offers webinars on the effects of the coronavirus on international trade (only in German):

<https://www.dihk.de/de/aktuelles-und-presse/coronavirus/faq-19594>

<https://www.stuttgart.ihk24.de/fuer-unternehmen/weitere-services/corona-livestream-4735024#titleInText0>

4. As for trade shows, the **Association of the German Trade Fair Industry (AUMA)** provides up-to-date information on postponements and cancellations of exhibitions in its exhibition database.

www.auma.de/Date-changes

<https://www.auma.de/en/media/reports/corona-virus-information>

5. **The Federal Government Centre of Excellence for Tourism** is also publishing up-to-date information and recommendations for action on a new platform called www.corona-navigator.de This website is only available in German, but the BMWI's website offers information in English about this website:

<https://www.bmwi.de/Redaktion/EN/Pressemitteilungen/2020/20200313-corona-navigator-provides-orientation-for-the-tourism-sector.html>

NORVÉGIA – Innovation Norway

Intézkedés:

The **government's economic support package** towards businesses includes, amongst other things, an increased supply of liquidity towards the business sector through loans and guarantees totaling at least 100 billion NOK. Ministry of Finance have published the Norwegian **Government's proposals and actions** on this site: <https://www.regjeringen.no/en/aktuelt/the-government-acts-to-mitigate-effects-of-the-covid-19-pandemic-on-the-economy/id2693471/>

We will know what role Innovation Norway will have as a consequence of the government's economic support package earliest at the end of this week, or next week.



We have given our input on the measures we believe can relieve the most immediate consequences, such as the lack of liquidity.

We are working on how to help using our existing financial services.

Deferral of installments: companies with financial challenges as a result of the corona pandemic, can apply for deferred installment on loans through Innovation Norway.

- We are increasing the capacity for case processing (financial services) in order to quickly offer advice and help.
- We have generous [loan and grants frameworks](#) that can meet the liquidity needs of companies.
- All our offices are fully operational, even though employees work from home.

Understanding the companies needs

We are also contacting companies (regionally), being a discussion partner, asking how they are handling the situation short and long term, what are their measures, what do they need from us, what are they expecting from gov't.

We are testing a new dashboard in CRM where these calls and e-mails can be traced.

We are also in an ongoing dialogue with our delegating authorities when it comes to other measures, such as those targeted towards particularly vulnerable industries and customer segments.

Today we have a dialogue meeting, where we seek input from the ecosystem surrounding start-ups. What does the entrepreneurial-Norway need now?

Helpline and information

We have a “Corona crisis” contact form on our website <https://www.innovasjon Norge.no/>

We are working on increasing our support from the existing call center.

We will prepare internal information, both via the intranet and through relevant communication lines, in addition to clear and accessible information on our website, which is also shared through our social media channels both nationally and regionally.

Digitalizing services

We have a new project group working on digitalizing some of our competence services, such as Workshop in international market development.



One of our team already delivered “day 2” of the workshop via TEAMS, with the companies working from home. They set it up in about one day notice (the day the schools closed). It worked!

We are also looking at how to strengthen the promotion of The Explorer as matching tool. <https://www.theexplorer.no>

Trade fairs and business events

All events planned to take place before the end of April, are either cancelled or postponed. Several events have already been postponed and re-scheduled for June, but a big question mark still remains.

We are discussing how to do refunds (with the ministry), and all invoicing of events that are cancelled is put on hold until further notice.

We go through all your planned events and make a realistic assessment of the probability of the event to take place as planned. We keep a close eye on the deadlines for cancelling participation/suppliers/organizers/travels.

Other measures:

Healthcare industry: Hospitals and municipalities are in dire need of equipment. Innovation Norway is collaborating with “Sykehusinnkjøp”, Norway Health Tech and others to implement additional measures to connect Norwegian companies that can develop or deliver solutions with those who have the need, and to contribute to financing.

In sum – this means

We must prioritize what is most important for Norwegian business right now. There may be increased demand from our customers regarding loans, grants and installments, handling contract breaches, and general customer inquiries related to credit and access to liquidity. That means we have to stop certain tasks and downscale others, so that we have room to do what is required of us now. Our priorities may be changed quickly depending on our role and the business support measures we will be responsible for in this new situation.



OLASZORSZÁG – Italian Trade Agency ICE/ITA, Trentino's Development Agency

Intézkedés:

- az ITA **levélben megkeresi a vállalatokat** (régióként) arra ösztönözve őket, hogy lépjenek velük kapcsolatba, jelezzék az exporttal kapcsolatos igényeiket. Így az ügynökség az első orientációt megadhatja, miközben még folyik a harc a vírussal.
- AZ ITA **visszatéríti az elmaradt kiállítások díjait** a jelentkezett cégek részére.
- Április 1-től **több szolgáltatását ingyenessé teszi**, hogy ezzel támogassa a cégek exportpiacra lépését.
- Ezen kívül a kormányzat a vállalkozások támogatására készül a talpra állás érdekében.

Napi szinten magyarországi iroda, információt és támogatást nyújt az olasz cégeknek szállítmányok határon való áthaladásának ügyében.

Budapesti ICE/ITA iroda keres Lombardiába kórházi felszereléseket, ezzel a HEPA-t is megkeresték. (Ez itthon is hiánycikk, illetve exportkorlátozás alá esik).

Trentino's Development Agency:

As far as we run an **incubator with 130 SMEs and Startups**, we decided to support the network encouraging the companies in **sharing their experiences** each other. In order to support the experience, we have set a schedule that involves the sharing of small amatorial videos concerning how the companies are facing the current emergency.

Just to give you an example, the first video is about a commercial company that has decided to improve the **smart working** for all its employees. The company has shared how this was possible and the difficulties they had to face. Each entrepreneur is at the disposal of others, if any further investigation is needed.

For instance, the methodology involved, the softwares they used, the needed tools and so on. As long as the specific needs of our companies emerge, we will try to give them **support through our skills and partners telematically**.

The Italian Ministry of Innovation has set up a **web platform in order to share telematic tools (created by startups and SMEs) free of charge**. This project is called **“Solidarietà Digitale” (Digital Solidarity)**. In the communication with our clients, we asked them to share throughout the network their experiences using tools from Digital Solidarity platform.



OROSZORSZÁG

Intézkedés:

Konzuli tájékoztató az új koronavírusos (COVID-19) megbetegedésekkel kapcsolatban elérhető itt: <https://konzuliszolgalat.kormany.hu/koronavirus>

Oroszország COVID-19 tájékoztató oldala (orosz nyelven) elérhető az alábbi linken:

<https://xn--80aesfpebagmfb1c0a.xn--p1ai/> vagy a „стопкоронавирус.рф” -en

Egyszerű információs vonal (Oroszország területén): 8-800-2000-112

Friss hírek (2020.03.26. állapot):

Mindenkit érintő munkaszünet jön a jövő héten Oroszországban

Oroszország mindent elkövet a koronavírus-járvány megfékezése érdekében, és ezért új intézkedéseket kell hozni – jelentette be élő beszédben Vlagyimir Putyin orosz államfő.

Putyin közölte, hogy ugyan az ország jövőjének szempontjából fontosnak tartja az általa javasolt alkotmánymódosításokról szóló népszavazást, ám úgy döntött, hogy az április 22-ére kiírt össznépi voksolást elhalasztják, és csak akkor tartják meg, ha azt az orvosok és szakemberek biztonságosnak tartják. „Az emberek egészsége a legfontosabb, ezért – hogy lassuljon a járvány terjedése – a jövő hetet általános munkaszünetté nyilvánítom úgy, hogy az alkalmazottak teljes fizetésüket megkapják” – közölte az államfő.

Moszkvában bezár minden kávézó, ruhabolt és park március 28-ától április 5-ig – jelentette ki Szergej Szobjanyin, Moszkva főpolgármestere

Március 27-től Oroszország minden repülőjáratot töröl, kivéve az orosz állampolgárok hazajuttatására kijelölteket.

Gazdaságvédelmi intézkedéscsomag

Az orosz kormány további intézkedéseket hozott a gazdaság megsegítésére a koronavírus járvány súlyosbodó helyzetére való tekintettel.



A föderális költségvetés bevételei nagyban függenek a kőolaj világpiaci árától, amely már 25-30\$ (Brent) között mozog, viszont Anton Sziluanov pénzügyminiszter szerint a központi orosz költségvetésnek ilyen kőolaj árak mellett is hat évre elegendő biztonsági tartaléka van.

A hatóságok által kidolgozott terv négy részből áll:

Lakosság alapvető szükségleteinek támogatása és biztosítása

A hatóságok a munkaerőpiaci helyzet folyamatos ellenőrzését tervezik, többek között az olyan városokban, ahol a város gazdasága egy iparágra épül. Ennek érdekében folyamatos továbbképzési tanfolyamokat és közösségi munkákat szerveznek.

Ezenkívül a kormány leegyszerűsíti a külföldi gyógyszerek és termékek oroszországi piacra jutását, és részben megszünteti a hazai gyártók előnyben részesítését az állami tendereken. Tehát bizonyos gyógyszerekre és orvostechikai eszközökre 0%-os behozatali vámkulcsot állapítanak meg, és az ún. „harmadik felesleges” szabály ideiglenesen megszűnik.

A veszélyeztetett iparágak támogatása

A szállítványozó és fuvarcégeknek megtérítik a veszteségeiket, az utazási irodák, valamint a légi közlekedési vállalatok vissza nem térítendő tarifáival járó kárait is fedezik. Továbbá támogatáshoz jutnak az olyan sportlétesítmények is, ahol a látogatók száma csökken, valamint a lízingtársaságok további tőkésítést kapnak.

Segítség a kis- és középvállalkozásoknak

A kis- és középvállalkozások számára három hónapos fizetési halasztást vezetnek be a biztosítási díjak, valamint az állami ingatlanok bérleti díjának vonatkozásában.

Rendszerszintű intézkedések

A kormány március 16-án bejelentette az orosz gazdaság támogatására irányuló új intézkedéseket

a koronavírus miatt. Ezek között szerepelt egy 300 milliárd rubel összegű válságellenes alap létrehozása,

a kiskereskedelmi láncokat ellátó szállítójárművekre vonatkozó városi közlekedési korlátozások eltörlése, adókedvezmények bevezetése az idegenforgalmi és légi közlekedési ágazat számára, valamint a recept nélküli gyógyszerek online rendelésének engedélyezése.



Egészségipari kapacitás növelések

Március 23-án Vlagyimir Putyin elnök munkamegbeszélést folytatott Denisz Manturov ipari és kereskedelmi miniszterrel, amelyen a COVID járvány orosz iparra gyakorolt hatását és a szektorra háruló feladatokat tekintették át.

Manturov szerint az ipar egészét tekintve stabil a helyzet. Az importhelyettesítő programok a 23 ipari ágazatban indított 970 projektből 460 esetén már megvalósultak. Számos orosz termék minősége jobb külföldi megfelelőjénél. Különösen sikeres az importhelyettesítés a mezőgépgyártás, a helikoptergyártás, a vegyipar és a fafeldolgozás terén.

Manturov külön kitért az egészségiparra, mint a COVID járvány jelentette kihívások nemzeti eszközökkel való kezelésére. Itt csak kielégítő a helyzet. Egyik fontos lépésként említette, hogy a március 2-i, 233-as számú Kormányrendelettel (<http://static.government.ru/media/files/odPVbEJwgG6QH0ryelXGwqAIBTnzjfMm.pdf>) ideiglenes exporttilalmat vezettek be számos, a járvány terjedését gátló és a betegek kezelését szolgáló eszköz/termék kivitelére.

Az orosz iparfejlesztés és importhelyettesítés egyik kiemelt irányává lépett elő az egészségipar, amit részben a COVID járvány kényszerített ki. A hirtelen megugrott kereslet miatt szűkül a nemzetközi kínálat, miközben egy sor eszközre halaszthatatlan belső igény alakult ki. Az egyszerűbb termékek (maszkok, védőöltözetek, fertőtlenítő szerek) hazai előállításának növelése evidens, és döntően iparszervezési kérdés – e téren azonban nehézséget okozhat egyes import alapanyagok beszerzése (főleg Kínából). A COVID tesztek előállításában Oroszország lényegében önellátóvá vált. A bonyolultabb eszközök (lélegeztető gépek, hőkamerák) gyártásával a döntően fejlett hadiipari technológiákban jártas és mintegy 700 vállalatot tömörítő (egyébként szankciós listán szereplő) Rostec-et bízták meg. A gyártás megszervezése és felfuttatása azonban időt vesz igénybe. Részben a járványhelyzet miatt bevezetett kiviteli korlátozások (stratégiai eszközzárolás), részben pedig a kapacitáshiány akadályozzák jelenleg az orosz egészségipari exportot. Erről az elmúlt napokban Nagykövetségünk is meggyőződött, amikor a magyar igények kielégítésére igyekeztünk felmérni az orosz szállítási lehetőségeket.

Orosz légitársaságok várható vesztesége

Az orosz légitársaságok minden nemzetközi járatuk törlése esetén 360 milliárd rubel bevételtől eshetnek el a Bain & Company elemzői szerint 2020 őszéig. Ez az összeg nagyjából megegyezik az Aeroflot 2019-es évi külföldi járatokból származó bevételével.



A számításoknál a tíz legnagyobb orosz légitársaság (Aeroflot, S7, Rossiya, Pobeda, Ural Airlines, Utair, Nord Wind, Azur Air, PegasFly és NordStar) nemzetközi járatainak forgalmát vették alapul a 2019 áprilistól decemberig tartó intervallumban.

Oroszországban a koronavírus járvány terjedése miatt átmeneti korlátozás van a Kínába, Dél-Koreába, Iránba, valamint az összes EU-országba, Norvégiába és Svájcba irányuló járatokra. Az európai országokba irányuló repülési tilalom, a fővárosuk kivételével, március 16-án lépett hatályba. Moszkva-Budapest útvonalon már csak Aeroflot gépek közlekednek, a Wizzair törölte járatait. Jelenleg napi három járat közlekedik a két város között, azonban a közeljövőben várhatóan járatritkításra lehet számítani.

Forrás

- Magyarország Nagykövetsége Moszkva (<https://moszkva.mfa.gov.hu>)
- Nagykövetségi jelentések
- https://xn--80aesfpebagmfb1c0a.xn--p1ai/ai/html/3/attach/2020-03-25_coronavirus_government_report.pdf
- https://hvg.hu/vilag/20200325_Oroszország_koronavirus_putyin
- <https://news.mail.ru/incident/41103429/?frommail=1>

PORTUGÁLIA

Intézkedés:

- **finanszírozási források,**
- **adófizetési határidők módosítása**

Government economic support package towards business:

- **Increase the liquidity** in the business sector (global package of around 3.000 million Euros for companies, with special relevance to some export sectors : tourism, textiles and footwear, wood cluster)
- **Relief in payments** (new fiscal calendar) due to Social Security and Taxes (corporate tax)
- **Special relevance in payments** due to projects under PT 2020 (loans and grants under PT 2020, EU Framework of incentives)
- Special package addressed to Vocational Training



AICEP - Agência para o Investimento e Comércio Externo de Portugal

- Help to increase payments in incentives to internationalization
- All offices in Portugal and abroad are fully operational with the majority of **work in a remote mode**
- **Services rendered to companies remotely** (web meetings, call center online information, and Key account managers contacting their clients)
- AICEP's Webpage includes **business support regarding COVID questions**

<http://portugalglobal.pt/PT/sobre-nos/Paginas/covid-19-medidas-de-apoio-as-empresas.aspx>

Részletek:

1. Funding

Capitalizar - Covid-19 Line, a new line was launched in order to support companies whose activity is affected by the economic effects resulting from the outbreak.

The credit line, with a budget allocation of 200 million euros for "Working Capital" and "Cash Flow" works within a logic of approval of the applications' submission (firstcome firstserve). Companies whose sales decreased at least 20% in the 60 days prior to the submission of the funding application, compared to the same period of the previous year, can apply. Applications are submitted directly to the participating banks.

2. PT2020 : Major framework of support measures

Within the scope of business incentive systems, among others, the following measures are being implemented:

- I. **Incentive reimbursement requests** submitted by the companies will be paid in the shortest period of time possible, using the transitional advance payment up to 80% of the incentive, if necessary. This process will take place without the need of formal requests by the companies.
- II. **Flexibility of the reimbursement/ refunding rules, eligibility and objective's evaluation:**

The negative impacts resulting from COVID-19 will be considered as reasons of force majeure not attributable to the beneficiaries when assessing the objectives contracted within the scope of the Portugal 2020 incentive systems. These measures will be subject to technical guidance which will determine the conditions of their application.
- III. **Extension of the deadline for the submission of applications in several tenders**



3. The deadline to pay tax liabilities/ obligations

For different obligations the deadline was extended to June 30, July 31 and 30 August.

More details in Portuguese are available here <https://www.iapmei.pt/Paginas/Medidas-de-apoio-as-empresas-relacionadas-com-o-im.aspx>

További részletek:

Portugal, the Government created a **package of measures** aimed at various areas of society. There are more support measures to be launched because our companies are experiencing moments of great distress. The Coronavirus started in Portugal last week and the numbers of infected people are increasing very quickly. You can see [here](#)

Public agencies under the supervision of the Ministry of Economy have stepped up their digital and telephone service because a state of emergency is likely to be declared later this week.

We currently have about **70 to 80% of people working from their homes** to respect the social distance and isolation recommended by Ministry of Health.

For now, the measures available for enterprises are as follows:

Lines of funding

The Covid-19 was launched to support companies whose activity is affected by the economic effects resulting from the outbreak.

The line funding, with an allocation of 200 million euros for "Working Fund" and "liquidity", works in a logic of approval in the order of submission of applications (firstcome firstserve). Companies whose sales have decreased by at least 20% in the last 60 days prior to the submission of the financing application can be applied for, compared to the same period of the previous year.

Applications are submitted directly to the participating bank .

Incentives PT2020

The following measures are being implemented within the scope of the business incentive system:

Requests for incentive reimbursement submitted by companies will be settled in the shortest possible time, using, if necessary, the transitional advance up to 80% of the incentive. This process will take place without the need for any formal request by the companies.

Flexibility of reimbursement rules, eligibility and objective evaluation:



- The 12-month deferral of installments falling due until September 30, 2020, with respect to reimbursable subsidies, without interest charges or other penalty.
- The eligibility for reimbursement of expenses incurred in initiatives or actions canceled or postponed for reasons related to COVID-19, namely in the areas of internationalization and professional training;
- The negative impacts resulting from COVID-19 will be considered as reasons of force majeure not attributable to the beneficiaries when assessing the objectives contracted within the scope of the Portugal 2020 incentive systems.
- Extension of the deadline for the submission of applications in several calls.

Tax measures

The extension of voluntary compliance with tax obligations was approved:

Special payment on account to be made in March - can now be made until June 30, 2020, without any additions or penalties;

IRC Declaration - the delivery of the Model 22 declaration, relating to the 2019 tax period, can be made until July 31, 2020, without any additions or penalties;

Payments on account to be made in July - The first payment on account and the first additional payment on account to be made in July: can be made until August 31, 2020, without any additions or penalties;

Fair impediment in the fulfillment of tax declaratory obligations - situations of infection or prophylactic isolation of certified taxpayers or accountants verified or declared by a health authority are considered sufficient conditions for the application of the figure of the just impediment in the fulfillment of tax declaratory obligations.

Social Security and employment

Simplification of the lay-off regime.

Simplified lay-off regime through the declaration of the Administration and Certified Accountant, in case of suspension of the activity related to the outbreak of COVID-19 and in case of interruption of the global supply chains or abrupt and sharp break of 40% sales, compared to the same period of 3 months. This scheme provides for 2/3 gross pay to a maximum of 3 RMMG (€ 1,905.00), lasting one month, which can be extended monthly, after evaluation, up to a maximum of 6 months, 70% of which is guaranteed by the ISS and 30 % insured by the employer.



At the same time, entrepreneurs can benefit from a simplified lay-off regime with training, adding a training grant in the amount of 30% x IAS (€ 131.64), half for the worker and half for the employer (€ 65.82). Both the scholarship.

In terms of messages we are having a campaign for the companies with the headline “We are on”, signaling that public agencies are respecting the containment measures, privileging electronic contact, but that they are still available to support the companies.

ROMÁNIA

Intézkedés:

Információk: <https://stirioficiala.ro/informatii>

Beutazási korlátozás harmadik országbeli állampolgárok számára (2020.03.21.)

Románia olyan rendeletet fogadott el, amelyben tilos a nem EU-állampolgárok Romániába való belépése, kivéve a meghatározott humanitárius folyosókon történő átutazási céljából.

A külföldi munkavállalók mentesülnek e rendelkezés alól. (2. katonai rendelet)

Kezdő dátum: 2020. március 22

Befejezési dátum: nincs megadva

További információ: [https://www.mai.gov.ro/wp-content/uploads/2020/03/Ordonanta-militara-nr ...](https://www.mai.gov.ro/wp-content/uploads/2020/03/Ordonanta-militara-nr...)

Több határátkelőhely bezárása

Számos határátkelőt bezártak, hogy az átutazásokat bizonyos pontokra korlátozzák, az átvilágításra összpontosítva.

Befejezési dátum: nincs megadva

További információ: <https://www.politiadefrontiera.ro/ro/traficonline/>

Karantén azon állampolgárok számára, akik olyan országokból érkeznek, ahol több mint 500 visszaigazolt esetről számoltak be

14 napos otthoni karantént kell alkalmazni azokra az emberekre, akik olyan országokból érkeznek, ahol több mint 500 visszaigazolt eset fordult elő és kijelölt sárga zónában vannak.

Kezdő dátum: 2020.03.15

Befejezési dátum: nincs megadva

További információ: <http://www.mae.ro/node/51759>



Az Olaszország és Románia közötti közvetlen vasúti szállítási szolgáltatások felfüggesztése (2020.03.12.)

Románia értesítette a Bizottságot az Olaszország és Románia közötti vasúti személyszállítás közvetlen szolgáltatásának felfüggesztéséről szóló határozatáról.

Kezdő dátum: 2020.03.12

A befejezés dátuma: 2020.03.31

Spanyolországba induló / onnan induló járatok felfüggesztése

Románia értesítette a Spanyolországba induló és onnan vissza induló járat felfüggesztését valamennyi romániai légi fuvarozó és repülőtér esetében az Art. Az 1008/2008 / EK rendelet 21. cikke. A Spanyolországba és onnan induló járatok közvetlen járatok, megállás nélkül.

Kezdő dátum: 2020. március 18

Befejezési dátum: nincs megadva

A járművezetők számára a vezetési és pihenőidők érvényesítésének ideiglenes és korlátozott mértékű enyhítése

Románia az 561/2006 / EK rendelet 14. cikkének (2) bekezdése értelmében ideiglenesen és korlátozott mértékben enyhítette a vezetési és pihenőidőket. Ez azokra a járművezetőkre vonatkozik, akik az áruk szállításában részt vesznek az egész spanyol területen.

Ez vonatkozik a belföldi és a nemzetközi szállításban részt vevő járművezetőkre.

Kezdő dátum: 2020. március 18

A befejezés dátuma: 2020. április 16

További információ: [https://ec.europa.eu/transport/sites/transport/files/temporary-relaxatio ...](https://ec.europa.eu/transport/sites/transport/files/temporary-relaxatio...)

SERBIA – Chamber of Commerce and Industry

Intézkedések:

- otthoni munkavégzés,
- tájékoztató aloldal a Kamara honlapján,
- e-kormányzati oldal által indított Digital Solidarity weboldal, stb.

**Részletek:**

- Chamber of Commerce and Industry of Serbia launched a **special landing page** inside the Chamber website called Corona 19 Economy Service <https://pks.rs>
- **Constant communication with the Ministry of economy** and the rest of the Government regarding **disemination of all necessary info** for the business community, both local and global: export, import, borders, situation in other markets and countries, local city info etc. We have a network of 16 regional chambers in Serbia and we use them to spread the info on other parts of the country.
- Our **social media** accounts are very much active, we share all news regarding Corona situation at once, we even created a separate twitter account for covid info which will be active any day now, and will last until the end of pandemic.
- Kids take **lessons via national TV channels** and regular communication with the teacher via Viber.
- eGovernment and IT office of The Serbian Government has released a new website called **Digital Solidarity** www.digitalnasolidarnost.gov.rs for anyone affected by the pandemic coronavirus in their homes. The idea of the website is to publish in one place all information about free platforms for distance learning, work from home, as well as free books, courses, music, films and other educational and entertaining contents during the COVID-19 pandemic. An invitation has been opened to all companies and other organizations that are willing to be available, free of charge, to all citizens, businesses and other countries.

SZINGAPÚR - Intellectual Property Intermediary (IPI) Singapore**Intézkedések:****Munkahelyre vonatkozó intézkedések: online megbeszélések**

We would try to **refrain from physical meetings** as much as possible and make use of the **Zoom app to carry out online meetings**. If there is a need for a physical meeting, we would send our meeting partners a travel declaration form in advance and all visitors will have their temperatures taken at the reception. A bottle of hand sanitiser is also placed at the entrance and around the office for use by visitors and staff.



Within our organisation, we have practised **business continuity planning** where we will have 2 teams working out of home and office on a weekly rotational basis. **All travel and events are postponed till further notice.**

Gazdasági intézkedések:

Budget 2020: **S\$5.6 billion special packages to support firms, workers and households amid Covid-19 outbreak**

[//www.todayonline.com/singapore/budget-2020-s56-billion-special-packages-support-firms-workers-and-households-amid-covid](http://www.todayonline.com/singapore/budget-2020-s56-billion-special-packages-support-firms-workers-and-households-amid-covid)

Companies will receive **wage support, tax rebates and rental waivers**, while households will get help to manage the cost of living, as part of the Government's response to the Covid-19 outbreak.

Singapore's **researchers** will also be intensifying their work with their global partners to better understand the nature of the coronavirus, develop faster diagnostic tests, and trial new treatments and potential vaccines.

SKÓCIA - Scottish Enterprise

Intézkedés:

Külön weboldal tanácsokkal (How to prepare and manage your business for the impact of the coronavirus)

Részletek:

<https://findbusinesssupport.gov.scot/coronavirus-advice/>

Business continuity

- a **checklist** explains the steps you should be taking to prepare for potential disruption
- supply chain mapping, which can help when there is a problem with the supply chain
- **Business Gateway** has advice on business continuity planning: free webinar on business contingency planning.
- **action list for businesses** to considering during the current pandemic
- The UK Government also has **advice on business continuity management** and have a toolkit to help you identify all the issues you need to consider.



Intézkedések:

- **Urgent call for manufacturers** who are either involved in the production of ventilators, could change their manufacturing production to support the supply chain for ventilators or who have extra capacity to step forward (HUGE priority for the UK Gov). Any suggestions, please let me know.
- Scottish Enterprise have set up a **helpline for companies** specifically in response to covid19 emergency, first three days inundated with response from Scottish businesses and extra volunteers stepped forward to clear backlog. UK also has similar helpline, also swamped but responding well.
- We're anticipating **funding calls** at a UK level specifically related to COVID.

Általános intézkedések:

- UK Gov advised all over 70s to self-isolate for up to 3 months, ScotGov advised all over 70s to limit social contact by 75% but close family should continue to support (much more sensible in my opinion as isolation can be horrendous for many older people)
- Schools to close from Friday with the exception of those children at risk (e.g. those children at risk in the home, currently monitored by social work), children of front line workers (e.g. NHS workers, delivery drivers, those identified as key to the country). Exams which were planned for May/June cancelled but not clear what this will be replaced with, further details to be provided today but assurances that young people will not be disadvantaged.
- Supermarkets limiting shopping, typically to two of the same range to help cope with unprecedented demand
- UK Gov has daily briefing at 5pm UK time to update nation on rapidly changing situation, Scot Gov at 2pm.

Jó példák:

- Lots of great examples of **social media** bringing people together and reaching out to those who are vulnerable in the community (and being mindful that a lot of older people won't be on Facebook, etc). **Local retailers** offering delivery to those in isolation or 'high risk', lots of 'mans with van's' offering help and support, plus just random acts of kindness popping up everywhere



- **Some shops offering ‘pensioner hour’**; for those who may be intimidated by the madness shown by some shoppers stockpiling aggressively, over 65s allowed to shop at their own pace
- Scottish gin producer and beer producer have both stopped production and moved to the **production of hand sanitizer**. Both are giving away for free to those pockets of society who need it most.

SPANYOLORSZÁG

Intézkedés:

ICEX España Exportación e Inversiones weboldalon tájékoztató csak spanyol nyelven található, e-mail elérhetőség

Fundación Parque Científico de Madrid

Spanyol kormány oldala: <https://www.lamoncloa.gob.es/lang/en/Paginas/index.aspx>

Külön tájékoztató információs oldal:

<https://www.mscbs.gob.es/en/profesionales/saludPublica/ccayes/alertasActual/nCov-China/home.htm>

Azok számára, akik elveszítik állásukat a nagy létszámleépítések miatt, a közüzemi szolgáltatások víz, áram, stb. garantáltak lesznek.

Két kampány, ami jól működik: #StayAtHome #LetsFlattenTheCurve

SVÁJC

Intézkedések:

Border controls reimposed

Schools closed, all public and private events are prohibited in Switzerland. All shops, markets, restaurants, bars and entertainment and leisure facilities, such as museums, libraries, cinemas, concert halls and theatres, sports centres, swimming pools and ski areas are closed. Also affected are businesses at which the recommended distance of 2 m. cannot be maintained, such as hairdressers and cosmetics studios.

Extend the instrument of compensation for short time work for companies in difficulties.



economiesuisse urges the Federal Council to rapidly activate the loan guarantee cooperatives, which are supported by the federal government and facilitate SMEs access to bank credits because these organisations can provide the banks with guarantees. These cooperatives guarantee loans of up to 1 million CHF. The Confederation insures up to 65% of the associated risk of loss. The authorities also pay a proportion of their administrative costs. This scheme shall be made available to SMEs who are particularly hit by the effects of the Corona virus. In addition to this, companies should be given the possibility to delay payments to the authorities in order to avoid bankruptcy of otherwise solvent enterprises.

Goods transports must continue to cross the borders without further hinderance. economiesuisse welcomes the decision of the Swiss government not to foresee any restrictions in this area and to coordinate cross border exchange of goods closely with the EU.

SVÉDORSZÁG - Swedish Agency for Economic and Regional Growth

Intézkedések:

- központi kormányzati intézkedések (ld. lent),
- információs vonal,
- információs anyagok

Részletek:

In Sweden only higher education facilities are closed (universities, gymnasiums etc), all education is taking place digitally (information on week 12th). All people that can **work from home** are recommended to do so. All gatherings of more than 500+ people are banned to further notice. We closed our borders yesterday for non-EU-travelers. People over the age of 70+ is highly recommended to stay at home and avoid social contact.

In Sweden there are many activities going on:

- **Government rescue package** for companies: <https://www.government.se/>
- **Regional Hotlines via Teams** where companies can call in with their problems (regional stakeholder, EEN is one involved actor, are connected and they all help with their expertise)



- **Public health agency** has loads of info in Swedish, here are some in EN (for public not just companies): <https://www.folkhalsomyndigheten.se/the-public-health-agency-of-sweden/communicable-disease-control/covid-19/>
- **Radio Sweden** (corona EN): <https://sverigesradio.se/artikel/7430134>
- **Verksamt (Government services for business):**
https://www.verksamt.se/en/web/international/about-verksamt.se/news/-/journal_content/56_INSTANCE_0LpMHH7zZQ6q/50205/NEWS_CORONA
- **Emergency Info** form Swedish authorities (Corona):
<https://www.krisinformation.se/en/hazards-and-risks/disasters-and-incidents/2020/official-information-on-the-new-coronavirus>
- **Swedens central bank** (Corona): <https://www.riksbank.se/en-gb/press-and-published/updates-on-the-riksbank-and-the-coronavirus/>
- **Swedens financial supervisory authority:**
<https://www.fi.se/en/published/coronavirus/>

Nagykövetségi tájékoztatás:

HÁTTÉR A KORONAVÍRUS KÖVETKEZTÉBEN JELENTKEZŐ SVÉD GAZDASÁGI HATÁSOKRÓL (2020. MÁRCIUS 19-EI ÁLLAPOT):

A svéd kormány 2020. március 4-én a svéd gazdaság 2020-as növekedési várakozásait 0,3 százalékponttal csökkentette (~1,5 Mrd €). A svéd korona árfolyama az USA dollárhoz képest 12%-ot gyengült az elmúlt 10 napban.

A svéd **üzleti élet valamennyi ágazatát sújtja** a koronavírus járvány. A legnagyobb svéd cégek (H&M, a Volvo, a Lundin, az Ericsson, az Electrolux, az ABB, a Sandvik, az SKF, a Nordea) tőzsdei értéke 2020. februárban átlagosan 20%-ot esett. 2020. március 12-én a stockholmi tőzsde értéke 11,1%-ot esett, ez volt a legnagyobb csökkenés a járvány kitörése óta (2020. év eleje óta összesen 27,57%-ot).

A **leggyorsabban a légitözlekedést és a turizmus szektort** érték el a negatív hatások: a SAS 10.000 főt és a Norwegian 7300 főt küldött kényszerszabadságra; a nemzetközi személyszállítás hajózási vállalatok járatai leálltak és kényszerszabadságra küldték a munkatársakat (Stena Line, Viking Line, Silja Line, Tallink, Birka Cruises). A svéd tulajdonú hotelláncok folyamatosan jelentik be a leépítéseket. A stockholmi szállodák kihasználtsága 10%.



A gazdasági élet újabb és újabb szegmensei válnak érintetté és néznek szembe likviditási gondokkal, veszélyeztetve a svéd munkahelyek megmaradását. Az AB Volvo leállította göteborgi gyárát (1500 fő kényszerszabadságon), a Scania pedig valamennyi svédországi gyárát bezárta ideiglenesen (9000 fő). A svéd autóiipari beszállítók szövetsége szerint 50.000 munkahely van veszélyben. Az autóiipari beszállítók között a Magyarországon biztonsági öv gyártó Autoliv is bejelentette, hogy nem zárható ki, hogy gyárai bezárására kényszerül. A bejelentés konkrétumot egyelőre nem tartalmazott.

Jelenleg semmilyen, a vendéglátóipart érintő korlátozás nincsen Svédországban, de csökken az éttermek és a kávézók forgalma, számos bezárt. A vendéglátóipari szakági szervezet szerint már eddig is több, mint 6000 fő veszítette el az állását, de ez a szám akár a 20 000-t is elérheti.

ÖSSZEFOGLALÓ: A svéd kormány és a Svéd Jegybank 2020. március 12-én, 13-án és 16-án gazdasági kárenyhítő, illetve gazdaságélénkítő intézkedéseket jelentett be az önkormányzatoknak és a vállalatoknak összesen 1100 Mrd SEK (100 Mrd €) értékben. Ezt kiegészítve 2020. március 19-én a rövidített munkaidő költségeinek fedezésére újabb javaslatot terjesztett elő (2020. folyamán az állam átvállalja a munkaadóktól a rövidített munkaidőből adódó költségek háromnegyedét), aminek végrehajtáshoz 2,42 Mrd SEK (240 M €) forrást adnak át a támogatásokat folyósító Regionális Növekedési Ügynökségnek. Szintén új intézkedés a kormány részéről, hogy 2020. március 17-én a légitársaságok megsegítésére 5 Mrd-os (500 M €) hitelgaranciára tett javaslatot, amelyből 1,5 Mrd SEK-et (150 M €) a SAS-nak szán.

A koronavírus járvány gazdasági hatásait enyhíteni kívánó újabb intézkedések

2020. március 17-én a svéd kormány a légitársaságok megsegítésére 5 Mrd SEK-ig (460 M €) terjedő **hitelgarancia** biztosítására tett javaslatot, amelyből 1,5 Mrd SEK-et a részben svéd állami tulajdonban lévő SAS légitársaság számára különítenének el. Emellett az **Export hitel Ügynökség hitelgarancia keretét 50 Mrd SEK-vel (4,6 Mrd €) megemelték a svéd export ösztönzése, és különösen a válság sújtotta hajózási vállalatok támogatása érdekében.**

A svéd kormány **2020. március 19-én újabb kiegészítő költségvetési javaslatot** nyújtott be (lásd a korábbiakat az előző jelentésünkben 969/STO/2020, illetve röviden lentebb), melynek értelmében **2020 folyamán a rövidített munkaidőre járó bérek háromnegyedét** átvállalja az



állam. Az intézkedés végrehajtására a Regionális Növekedési Ügynökség számára **2,42 Mrd SEK (220 M €)** forrást különítenek el.

A Svéd Bankfelügyelet javasolja a kereskedelmi bankoknak, hogy **enyhítsék** (függesszék fel, vagy csökkentsék) a **jelzáloghitelekre előírt előtörlesztések** szabályait.

A koronavírus járvány gazdasági hatásait enyhíteni kívánó korábbi svéd intézkedések
A svéd kormány és a Svéd Jegybank 2020. március 12-én, 13-án és 16-án **1100 Mrd SEK (100 Mrd €)** értékben jelentett be gazdasági kárenyhítő, illetve gazdaságélénkítő **intézkedéseket** az önkormányzatok és a vállalatok megsegítésére (ezekről részleteiben a 969/STO/2020 táviratban írtunk).

Összefoglalva:

A svéd kormány gazdasági kárenyhítő költségvetési javaslatára 305,4 Mrd SEK (27,9 Mrd €) értékben (2020. március 12.).

- Az önkormányzatok és a megyei önkormányzatok többletköltségeinek megtérítése;
- Az Állami Népegészségügyi Hivatal, a Svéd Egyészségügyi és Népjóléti Hivatal és a Svéd Gyógyszerészeti Hivatal támogatásának megemelése;
- Átmenetileg az állam átvállalja a betegszabadság első napjára járó táppénz költségét;
- A munkaadók 14 napos táppénz fizetési kötelezettségének állami általi átvállalása;
- A rövidített munkaidőre vonatkozó szabályok rugalmassá tétele és mielőbbi alkalmazása;
- A cégek számára halasztási lehetőség biztosítása közterhek befizetése alól.

A Svéd Jegybank **500 Mrd SEK (45,7 Mrd €) hitelkeretet biztosít** (0% kamattal) a vállalatok likviditásának segítése érdekében (2020. március 13.).

A Svéd Jegybank **gazdaságélénkítő csomagja** (2020. március 16.): 1.) Államkötvény vásárlás 300 Mrd értékben azért, hogy növeljék a hitelképességet. 2.) Csökkentik a kereskedelmi bankok egynapos jegybanki betétének (O/N) kamatlábát 0,75-ről 0,2 százalékpontra. Az alapkamat változatlanul nulla marad. 3.) Lehetőséget adnak a bankoknak, hogy hetente korlátlan mértékű pénzt kölcsönözzenek három hónapos futamidőre, biztosíték fejében. Emellett a Svéd Jegybank



bővíti a kereskedelmi bankok által biztosítékként felhasználható fedezet körét, elősegítve ezzel, hogy minél több hitelezhető pénz kerüljön a rendszerbe.

A **Bankfelügyelet** 2020. március 13-án arra tett javaslatot, hogy **2,5%-ról 0%-ra csökkentsék az anticiklikus tőkepuffer mértékét**. Ezzel az intézkedéssel a svéd bankokkal szembeni tőkekövetelmény 45 Mrd SEK-kel (4,1 Mrd €) csökken, így további 900 Mrd SEK-t (82,2 Mrd €) tudnak hitelezni.

HATÓSÁGI TÁJÉKOZTATÓK ÉS MUNKAJOGI KÉRDÉSEK TÖBB ORSZÁGRA VONATKOZÓAN

Magyarország

- [A Külgazdasági és Külügyminisztérium Konzuli Szolgálat európai utazási tanácsai országonként](#) - Európa
- [A Külgazdasági és Külügyminisztérium Konzuli Szolgálat európai utazási tanácsai országonként](#) – Világ

Ausztria

- [Ausztria Külügyminisztérium tájékoztatása](#) (német)
- [Ausztria Külügyminisztérium utazási és biztonsági információi országonként](#) (német, angol)
- [Ausztria Szociális Minisztériumának tájékoztatói](#) (német, angol)

Health hotline (in case of suspected infection only!): 1450 (24 hours)

Coronavirus information hotline: 0800 555 621 (24 hours)

Travel restrictions: The home carrier Austrian Airlines will temporarily suspend regular flight operations March 19, 2020 (provisionally until March 28, 2020). The aircrafts of Laudamotion will remain on the ground from March 17, 2020 until April 8, 2020.

- [FAQs \(in English\)](#)
- [Information of the City of Vienna \(in English\)](#)
- [Brief overview of the Austrian radio station FM4 in English](#)
- [Information of the Ministry of Health \(in German only\)](#)
- [Information of AGES - Austrian Health and Food Safety Agency \(in German only\)](#)



- [Information of the WHO in English \(World Health Organization\)](#)
- [Austrian Airlines](#)

Németország

- [Németország Külügyi Hivatal \(Auswärtiges Amt\) COVID-19 információi](#) (német)
- [Németország Külügyi Hivatal \(Auswärtiges Amt\) utazási és biztonsági információi országonként](#)

Franciaország

- [Franciaország Külügyminisztériumának \(France Diplomatie\) COVID-19 információi](#) (francia)
- [Francia Koronavírus Információs oldal](#) (francia)
- [Franciaország Külügyminisztériumának \(France Diplomatie\) utazási és biztonsági információi országonként](#)
- [Franciaország Külügyminisztériumának \(France Diplomatie\) információi a Franciaországba érkezőknek](#) (angol)

Olaszország

- [Olaszország Külügyminisztériumának COVID-19 információi](#) (olasz)
- [Ente Nazionale per l'Aviazione Civile \(Italian Civil Aviation Authority\) COVID-19 információi utazók számára](#) (olasz)

Magyarországi munkajogi kérdések

A magyar online hírportálokon, munkajoggal kapcsolatos oldalakon megjelent cikkek és szakértői elemzések, melyek csak tájékoztató jellegűek, így az abban foglaltak nem helyettesítik a teljeskörű munkajogi állásfoglalást.

- [Koronavírus a munkahelyen: ezek a főbb szabályok \(PWC\)](#)
- [Munkajogi kérdések koronavírus esetén \(Wolters Kluwer\)](#)
- [Koronavírus a munkahelyen: mit tehet a munkáltató és a munkavállaló? \(Wolters Kluwer, Jogászvilág\)](#)
- [Koronavírus: mit kell tenni a munkáltatónak a járvány idején? \(Piac és Profit\)](#)
- [Koronavírus munkajogi háttér HR-eseknek \(Élmény HR\)](#)
- [Munka koronavírus idején: mit tehetünk, ha nem lehet otthonról dolgozni? \(HVG\)](#)



- [Járványhelyzet: munkaügyi tapasztalatok a magyarországi cégeknél \(Adózóna\)](#)

Ausztriai munkajogi kérdések

- [Ausztria Szociális Minisztériumának munkajogi információi \(német\)](#)
- [Az Arbeiterkammer munkajogi információi](#)
- [Az ÖGB \(Österreichischer Gewerkschaftsbund\) munkajogi információi \(német\)](#)
- [A WKÖ \(Wirtschaftskammer Österreich\) munkajogi információi \(német\)](#)
- [Job und Corona.at \(ÖGB, munkajogi kérdések és válaszok\) angol, német, francia, bolgár, szerb-horvát-bosnyák, román, lengyel, török, hamarosan pedig magyar nyelven is.](#)
- [ÖGB Mehrsprachige Beratung Facebook-oldal osztrák-magyar határ menti ingázóknak, munkavállalóknak \(német, magyar\)](#)
- [Corona-Kurzarbeitsmodell \(AK\)](#)

Németországi munkajogi kérdések

- [A Német Szövetségi Munkaügyi és Szociális Minisztérium munkajogi információi \(német\)](#)
- [A Juris.de jogi portál információi: Koronavírus és munkajog, 12 legfontosabb kérdés \(német\)](#)

Forrás: EURES

Aktualitások az Európai Foglalkoztatási Szolgálatnál:

https://eures.munka.hu/Lapok/eures_aktualis_koronavirus.aspx

Az ECDC Európai Betegségmegelőzési és Járványvédelmi Központ (European Centre for Disease Prevention and Control) információi:

- [Legfrissebb fejlemények \(angol\)](#)
- [Naprakész helyzetértékelés az EU/EGT országai, az Egyesült Királyság, San Marino, Monaco és Svájc vonatkozásában \(angol\)](#)



- [Nemzeti információs források, tájékoztatási központok és központi hívószámok a nyilvánosság számára a COVID-19-ről](#)
- **Világtérképes adat** [Coronavirus COVID-19 Global Cases by the Center for Systems Science and Engineering \(CSSE\) at Johns Hopkins University \(JHU\)](#)

Az Európai Bizottság koronavírussal kapcsolatos információi:

https://ec.europa.eu/health/coronavirus_hu

Információ és dokumentumok több témában (egészség, gazdaság, K+F és innováció):

https://ec.europa.eu/info/live-work-travel-eu/health/coronavirus-response_en

Kérdések és válaszok magyarul:

https://ec.europa.eu/commission/presscorner/detail/hu/qanda_20_307

Az Európai Bizottság létrehozott egy **online platformot**, amelyen elérhetőek azok az **áruszállításra vonatkozó új rendelkezések**, melyeket a tagállamok a COVID-19 járvány miatt hoztak meg. https://ec.europa.eu/transport/coronavirus-response_en

Coronavirus: harmonised standards for medical devices to respond to urgent needs

https://ec.europa.eu/commission/presscorner/detail/en/IP_20_522

Coronavirus: Commission issues guidelines to protect critical European assets and technology in current crisis

https://ec.europa.eu/commission/presscorner/detail/en/ip_20_528

Coronavirus: Commission boosts budget for repatriation flights and rescEU stockpile

https://ec.europa.eu/commission/presscorner/detail/en/ip_20_535

Több országra vonatkozó információs oldalak gyűjtése

Az alábbi oldalakon található az **adott országban érvényes előírásokról, korlátozásokról szóló aktuális tudnivalókat**.

Magyarország <https://koronavirus.gov.hu/>

Dánia <https://investindk.com/corona-information-page...>

Egyesült Királyság <https://www.gov.uk/.../coronavirus-covid-19-uk-government-res...>

Finnország <https://valtioneuvosto.fi/.../hallitus-paatti-suosituksista-k...>

Franciaország <https://www.economie.gouv.fr/coronavirus-soutien-entreprises>



Görögország <https://eody.gov.gr/novel-coronavirus-covid-19-advice-for-.../>

Hollandia <https://www.kvk.nl/english/>, <https://www.rivm.nl/en>

Horvátország: <https://hgk.hr/korona>; <https://vlada.gov.hr/koronavirus>

Lengyelország <https://www.gov.pl/web/coronavirus> .

Németország <https://www.bundesgesundheitsministerium.de/.../coronavirus.h...>

Olaszország <http://www.protezionecivile.gov.it/home>

Spanyolország <https://www.mscbs.gob.es/.../alertasActual/nCov-China/home.htm>

Svédország <https://www.government.se/>

Szlovákia <https://www.korona.gov.sk>; <https://www.health.gov.sk/Titulka>

Általános javaslat több szervezettől

- jelenleg felkészülési szakaszban tartanak, a helyzet folyamatosan változik,
- személyes ügyfélfogadás nincs,
- digitális szolgáltatások,
- irodai munkavégzés helyett home office,
- online partnerkeresési szolgáltatások ajánlása,
- EEN partnereknél kezdeményezés: digitális B2B programok. ⇒ 03.17.-én elkészült az Enterprise Europe Network által is használt [b2match virtuális B2B szervező megoldása](#).

A fenti információk, a témából adódóan is gyűjtemény jellegűek, dinamikusán változóak és nem teljes körűek.
