



COVID-19

Measures in the Netherlands for entrepreneurs

ABSTRACT

This document shows a concise overview of active governmental COVID-19 measures in The Netherlands that can be used by businesses in the Dutch cultural/creative industry.

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28-08-2020: PLEASE NOTE the previously announced measures have been extended, some conditions have been amended. The text below is up-to-date.

Tax payment extension income tax, VAT, vpb and payroll tax

You can apply for a payment extension of 3 months for all your income tax, corporate tax, payroll tax, and turnover tax (VAT) assessments at once, by filling out a [special online form](#) (in Dutch). You need a DigiD for this, but if you don't have one, you can ask an employee or a financial advisor to login for you, using their DigiD. You will need to fill out your [RSIN number](#) or your [citizen service number](#) (BSN), so keep these ready. The Dutch Tax Administration will put on hold any measures in place to collect payment immediately upon reception of your request. You can apply until 1 September.

NOW: Temporary Emergency Bridging Measure for Sustained Employment

The NOW measure has been extended with 3x three months, and some conditions have been amended. For these new and additional conditions see section NOW 3.

The new temporary measure [Temporary Emergency Bridging Measure for Sustained Employment](#) (*NOW, Noodfonds Overbrugging Werkgelegenheid*) will provide financial help for employers to help pay their employees' wages. The unemployment benefit during short-time working scheme has been [cancelled](#). You can claim a compensation towards wages for a period of 3 months. You can claim a maximum of 90% of wages, depending on how much turnover you lose. In this way, you can continue to pay employees with permanent and temporary contracts. The Employee Insurance Agency (UWV) will pay you an advance.

Other costs for employees in addition to wages are also compensated with the NOW. This applies to costs such as pension premiums (both the part for employees and employers), employee insurance premiums and the accrual of holiday allowance. Only the accrual of holiday allowance of the months March, April and May is compensated. UWV applies the same surcharge of 30% on top of the wages for all employers. Employees who were not yet employed in January do not count toward the wage bill for calculating the compensation.

You may also use the NOW if your company experiences turnover loss due to other causes than the coronavirus outbreak.

Conditions if you want to claim NOW

- You expect to lose at least 20% turnover. Use the [tool to help calculate your turnover loss](#) (in Dutch).
- If you claim NOW, you will not be allowed to request permission to dismiss employees on economic grounds during the period for which you receive compensation.
- You can retract a request for dismissal.
- You are obliged to keep your wage bill at the same level as much as possible. This means you have to pay your employees in full (100%).
- You must use this compensation to pay wage costs.
- You must inform your employees or [works council](#) if you have been granted this compensation.

- You have to keep verifiable records of all information of relevance. You must be able to make these records available until 5 years after this compensation has been granted.
- You must notify UWV of anything that happens that may affect a decision to change, repeal or determine the compensation.
- If you receive wage subsidy, you must notify the municipality that provides this that you are granted NOW
- You claim compensation for 3 months, with the possibility to extend it once, for a further 3 months (extra conditions may apply to an extension application).
- NOW is compensation for turnover you have missed from 1 March 2020 onwards.
- You will need to submit a statement from an accountant for claims that exceed a certain amount (the height of which is yet to be established).

The compensation for wages you can claim depends on the turnover loss. You can claim a maximum of 90% of the wages. For example:

- If the turnover loss is 100%, the compensation will amount to 90% of wages
- If the turnover loss is 50%, the compensation will amount to 45% of wages
- If the turnover loss is 25%, the compensation will amount to 22.5% of wages

Based on your application, the Employee Insurance Agency (UWV) will pay you an advance of 80% of the expected compensation. The actual turnover loss will be determined afterwards. When determining the definitive compensation, a correction can be made, if there has been a decrease in wages.

Go to the [application page](#) on the Employee Insurance Agency website (in Dutch) .

Extra conditions for NOW 2.0

- The wage costs reference month will be March 2020.
- If you dismiss employees on economic grounds you have to back 100% of the compensation you received per employee. In effect you no longer pay the fine.
- If you want to dismiss 20 employees or more on economic grounds, you must consult the unions as is normal in case of [collective redundancies](#). The usual protection against dismissal remains in place.
- The 30% surcharge for the accrual of among others holiday allowance, pension contributions and other employer's contributions will be increased to 40%.
- You are obliged to stimulate your employees to take retraining or reskilling courses. You will have to include a statement with your application.
- You are not allowed to pay out bonuses or dividend and you may not buy (back) your own shares.

NOW 3

[NOW 3](#) (in Dutch) is an extension of NOW until 1 July 2021 and consists of 3 periods of 3 months each. This means you can apply for 3 months at a time. During the first period the limit for your turnover loss percentage will remain 20%. From 1 January 2021 this percentage will be increased to 30%. It is expected you can apply for NOW 3 retroactively from 16 November 2020.

Conditions if you want to claim NOW 3

You can apply for NOW 3 under these conditions:

- For Now 3 you expect to lose at least 20% turnover over the period October through December 2020. You expect a turnover loss of at least 30% for both 3 month periods from January 2021 through June 2021. You can use the [Dutch-language calculation tool](#) to help you calculate your turnover loss.
- Business groups with Dutch and foreign subsidiaries may not count turnover loss from subsidiaries that do not pay Dutch social insurance contributions on wages.
- The wage costs reference month is March 2020.

- Where you had to keep your wage bill to the same amount as much as possible for NOW 2, for NOW 3 you may gradually (i.e. per period) decrease the total wage bill with 10%, 15% and 20%.
- You pay your employees in full (100%).
- You must use this compensation to pay wage costs.
- The surcharge for the accrual of among others holiday allowance, pension contributions and other employer's contributions will be 40%.
- You must inform your employees or [works council](#) if you have been granted this compensation.
- If you dismiss employees on economic grounds the compensation per employee will be reduced with 100%.
- If you want to dismiss 20 employees or more on economic grounds ([collective dismissal](#)), you must have reached an agreement with the unions or other staff representation. If you cannot reach an agreement, you must have made an application for mediation through a (to be founded) Labour Foundation committee.
- You are obliged to stimulate your employees to take retraining or reskilling courses. You will have to include a statement with your application. A subsidy scheme called [NL Leert Door](#) has been launched at the beginning of August through which anyone from 18 up to retirement age can request development advice or receive training. Employers can find initiatives to exchange employees, offer or find jobs and services and more on the Dutch-language website [NLWerktDoor!](#) (NL keeps on working!).
- You are not allowed to pay out bonuses or dividend and you may not buy (back) your own shares.
- You have to keep verifiable records of all information of relevance. You must be able to make these records available until 5 years after this compensation has been granted.
- The employer must submit a payroll tax return under the 1964 Wage Tax Act at the prescribed times.
- You must notify UWV of anything that happens that may affect a decision to change, repeal or determine the compensation.
- After your subsidy period, you must report your final turnover loss, accompanied by an auditor's report.
- If you want to apply for NOW 3 it makes no difference whether or not you applied for NOW before.
- If you receive wage subsidy, you must notify the municipality that provides this that you are granted NOW.
- You will need to submit a statement from an accountant for claims that exceed €125,000 and for advances that exceed €100,000.
- UWV will publish names, allocated advances and the determined compensation on their website.

Key conditions for business group subsidiaries

Business groups can also apply for support through the NOW measure for operating companies that suffer turnover loss of more than the applicable percentage. This applies even in case other business units do not suffer turnover losses or even make a profit. Key requirements have been drawn up for this extension:

- the business group may not pay out bonuses or dividend over 2020 nor may it buy its own shares
- the operating companies for which NOW is claimed must make arrangements on maintaining employment with trade unions or employee representation
- the applying operating company must be a legal entity in its own right
- an intra-group secondment operating company (personeels-bv) within the group cannot apply

TOGS: Reimbursement for entrepreneurs in affected sectors

This measure can be requested until the end of June. Then it overflows into the TVL, please find below.

The [€4,000 Reimbursement for entrepreneurs in affected sectors scheme \(TOGS\)](#) is open for entrepreneurs in a number of specific sectors who have been affected by the coronavirus measures. Those who meet the conditions will receive a one-off € 4,000 (tax-free and free to spend). At first (in March) this reimbursement was not available for a big part of the cultural industry. Luckily the Dutch government made the reimbursement also available for cultural production and distribution businesses in the beginning of April.

Conditions for the compensation

To be eligible for this reimbursement scheme you must comply with the following [conditions](#):

- Your company has been established and registered with the Dutch Chamber of Commerce (KVK) before 15 March 2020.
- Your company has at most 250 employees.
- You expect a loss of turnover of at least €4,000 in the period 16 March through 15 June 2020.
- You expect fixed costs of at least €4,000 in the period 16 March through 15 June 2020, even taking into consideration [other government support measures](#).
- Your company's main activity is registered with the KVK under a [required SBI code](#) (in Dutch) at 15 March 2020. You can enter your KVK number in [RVO's search tool](#) (in Dutch) to check if your SBI code is on the list. Exceptions are agricultural leisure enterprises. Secondary activities are also taken into account.
- Your company has a physical establishment in the Netherlands and this physical location is registered with the KVK.
- Companies not in the hospitality sector have at least 1 branch that is not the home address of the owner(s). Hospitality establishments with SBI codes 56.10.1, 56.10.2 and 56.30 and market and street trade (itinerant trade) such as taxi transport, market traders, driving schools and fairground attractions are exempt from this rule, their business address and home address may be one and the same.
- The compensation is €4,000 per company, not per branch.
- With your application you must supply the bank account number in the name of your company.
- Your company has not filed for bankruptcy.
- Your company has not filed for suspension of payment with the court.
- You have not received more than €200,000 government support during the current and previous 2 fiscal years (de-minimis decree).
- Your company is not a public company.

You qualify if your company complies with the conditions and your main activity is registered with the Dutch Chamber of Commerce (KVK) under a [required SBI code](#) (in Dutch). You can enter your KVK number in [RVO's search tool](#) (in Dutch) to check if your SBI code is on the list. Is your main activity listed? Then you can [apply for this measure](#).

As of 29 April 2020, entrepreneurs can also apply for the €4,000 reimbursement (TOGS) if one of their secondary activities is registered under a required SBI code. Every entrepreneur whose secondary activities were registered in the KVK Commercial Register on 15 March 2020 can use the SBI tool (in Dutch) to check the SBI codes for those activities. If the SBI codes are on the list of

selected SBI codes for TOGS, you can apply. The conditions for applying remain the same: you must have suffered a turnover loss of €4,000, and have fixed costs of €4,000, for that activity.

Reimbursement for Fixed Costs (TVL)

This measure has been extended, see section TVL extended.

Are you the owner of an SME (maximum of 250 employees)? And did you suffer a turnover loss of more than 30% due to the corona crisis? You may be eligible for the Reimbursement for Fixed Costs for SMEs (*Tegemoetkoming Vaste Lasten mkb*, TVL).

What is the Reimbursement for Fixed Costs?

This reimbursement is meant for SME's that have suffered a turnover loss of more than 30%, to help them pay their fixed costs. Fixed costs are for instance rent, insurances, leases, maintenance and subscriptions. Please note: wage costs are not included. These are compensated through the [NOW: Temporary Emergency Bridging Measure for Sustained Employment](#).

The reimbursement is based on the total turnover loss. Fixed costs will be calculated as a percentage of your turnover loss. Part of that percentage will be reimbursed. The calculation per sector is being elaborated. The maximum amount is €20,000 per 3 months. This reimbursement is for the months June through August 2020. You can still apply for [the TOGS](#) until 26 June 2020.

Who can apply?

SME's that you have suffered turnover losses due to the corona crisis and because of this cannot pay their fixed costs, can apply for this measure. Entrepreneurs who were eligible for the [Reimbursement for entrepreneurs in affected sectors \(TOGS\)](#) can apply for this measure. Check if your main or secondary activity is registered with the Dutch Chamber of Commerce (KVK) under a [required SBI code](#) (in Dutch). Hospitality, recreational enterprises, gyms, events, fairs, sauna's wellness centres, venues and theatres are included.

Conditions for the Reimbursement for Fixed Costs

To be eligible for this reimbursement you must comply with these conditions:

- You have at most 250 employees
- You have suffered a turnover loss of at least 30% due to the corona crisis
- Your company has been established and registered with the Dutch Chamber of Commerce (KVK) before 15 March 2020.
- Your main or secondary activity is registered with the Dutch Chamber of Commerce (KVK) under a required SBI code (in Dutch).
- Your company has a branch in the Netherlands
- Companies not in the hospitality sector or itinerant trade (such as market and street trade, taxi transport, driving schools and fairs)
- have at least 1 branch that is not the home address of the owner(s).
- You have not petitioned for bankruptcy or filed for suspension of payment
- You are not a public company

How to apply?

You can apply for this reimbursement to the [Netherlands Enterprise Agency](#) (RVO) from mid-June. To apply you will need [eHerkenning](#) level 1. The exact date you can apply, will be announced at a later date. If you want to be informed on the status of the Reimbursement for Fixed Costs you can fill out this [Dutch-language form](#).

TVL Extended

Do you run an SME with no more than 250 employees, and does your business suffer more than 30% per 3 months due to the corona crisis? Then you can apply for the continued Reimbursement Fixed Costs SMEs scheme, or TVL, after 1 October. You can apply for TVL for a period of 3 months at a time, until 1 June 2021. To be eligible, you need to meet a set of conditions. This set of conditions has been revised since the first instalment of TVL, and may be revised every 3-month period.

The main differences between the first and second instalments of TVL are:

- After 1 October, you will be able to claim up to €90,000 per 3 months.
- The turnover loss percentage required to apply is now 30%. This percentage will increase to 40% for the 3-month period January - March 2021, and to 45% for the 3-month period April - June 2021.
- Businesses can apply every 3 months, so in total 3 times until 1 July 2021.

Read more about the terms for [TVL](#).

TOZO: Temporary bridging measure for self-employed professionals

Has been extended, see section TOZO 3

The Temporary bridging measure for self-employed professionals (Tozo) offers support for self-employed professionals such as a sole proprietor, zzp'er, partner in a general partnership, owner of a private limited company (dga), who are experiencing financial difficulties due to the corona crisis.

Tozo is based on the Decree on Assistance to the Self-Employed (Besluit bijstandverlening zelfstandigen, Bbz). The scheme comes into effect with retroactive effect on 1 March 2020, and will remain in place until 1 June 2020 at least. You can apply for the support to the municipality where you live.

The support consists of:

Income support, depending on the income and your household situation this can amount to a maximum of €1,500 (net). You do not have to repay, and there is no capital or partner test. and/or

A loan for business capital to a maximum amount of €10,157. You do have to repay this loan, but it is possible to request a delay of your payment obligation. The interest rate will be lower than under [the regular Bbz](#).

Terms and conditions of the extra support for self-employed professionals

You apply for the extra support (Tozo) to the municipality where you live, if you have been experiencing financial difficulties from 1 March 2020 due to the corona crisis.

To be eligible for this support measure there are [a number of requirements](#) (in Dutch):

- Due to the corona crisis your income has fallen below the social minimum and/or you have liquidity issues and you need a business loan

- you are an established self-employed professional, ages between 18 and (state) pension age
- your nationality is Dutch or equalled
- you live and reside in the Netherlands legitimately. For entrepreneurs who outside of the Netherlands but have their business in the Netherlands, access to a loan for business capital under this scheme will be arranged through a Ministerial regulation.
- you practice your business or profession in the Netherlands. If you live in the Netherlands but have your business abroad, access to the income support under this scheme will be arranged through a Ministerial regulation.
- you meet the legal requirements for being a business owner, for instance you are registered in the Commercial Register (Handelsregister)
- you have all permits required for your profession or business
- your business is still active unless activity has been ceased due to the corona crisis
- you started your company before 17 March 2020, 18:45 hours and you meet the hours criterion: a minimum of 1,225 hours per year are put into your company or professional activities. If you started your business less than a year ago a minimum of on average 23.5 hours per week applies
- owners of a private limited company (dga's) must hold at least 50% of shares
- there are no grounds for exclusion from the Participation Act
- you live in the municipality where you apply

This temporary arrangement includes:

- The municipality does not apply the viability test, which means that applications can be processed quickly.
- You do not have to repay the income support for living costs later.
- With regard to income support for living, there is no question of an asset or partner test. The municipality does perform an equity test for an application for a working capital loan.
- Within 4 weeks you will receive income support for living for a maximum period of 3 months. In addition, the municipality can work with advances.
- The level of income support depends on income and is a maximum of 1,500 euros (net) for married couples or 1,050 euros (net) per month for singles from 21 years. Different standard amounts apply to persons under the age of 21.
- The municipality asks you with the application:
 - How much profit do you expect per month in the coming months?
 - Whether you have income in addition to your company, such as wages from (part-time) employment or a benefit?
 - This accelerated procedure also applies to applications for a working capital loan of up to 10,157 euros at 2% interest. This interest is calculated from the day the loan is granted.
 - The maximum term of a loan is 3 years. Until January 1, 2021 you do not have to pay interest and repayment.
 - Postponement is then possible, based on individual circumstances, if you are unable to meet the interest or repayment obligation on January 1, 2021.
 - You may not use the working capital to refinance existing loans.
 - Do you and your partner both have a business? A maximum benefit is awarded once per household. You apply for the Tozo for the lowest income within your household. You can apply for a working capital loan for both companies.

Tozo 2

The extension of Tozo, Tozo 2, is applicable from 1 June through 31 August 2020 and consists of:

Income support For this income support there is no viability test, no capital test and the shared costs norm does not apply. **Please note:** for Tozo 2 the partner test is applicable. Your municipality will check you income and your partner's income. Is your income combined with your partner's income more than the social minimum in the months you apply for? Then you cannot apply for Tozo 2.

and/or

A loan for business capital to a maximum amount of €10,157. Did you already apply for a loan through Tozo 1? Then this amount is included. You cannot apply for this loan if you have filed for [suspension of payment](#) or petitioned for [bankruptcy](#).

Tozo 3

The original bridging measure (Tozo 1) has been extended. You can apply for the Tozo 2 from 1 June through 30 September 2020. From 1 October 2020 through 30 June 2021 you can apply for the Tozo 3.

Please note: For the Tozo 3 income support there will be a capital test. If you have more than €46,520 in available cash and cash equivalents (such as cash, bank and savings balance, stocks, bonds and options etc), you are not eligible for the Tozo 3. Other forms of capital, such as your home, company building, protected pension, business equipment, machines and stocks do not count towards your capital for this measure.

You apply for the Tozo 3 from 1 October 2020 through 30 June 2021. The starting date for the application can differ per municipality. If you applied for income support under Tozo 2 and you want to apply for the Tozo 3, you can extend the support. Municipalities may use a shortened form for applications for extensions.

SME credit guarantee scheme (BMKB) has been extended

With the guarantee loan, the Ministry of Economic Affairs and Climate Policy is partly a guarantee for companies that want to take out a loan, but cannot offer the financier enough security ('collateral', such as buildings or machines).

If you have a business in the Netherlands and employ no more than 250 workers (you have an SME), you may be eligible for a guarantee for part of a loan through the SME credit guarantee scheme (BMKB). The Ministry of Economic Affairs and Climate Policy stands as guarantor. This will enable you to borrow more than would otherwise be possible based on your collateral.

The SME credit guarantee scheme (BMKB) [has been extended](#) (in Dutch) to deal with the economic consequences of the corona crisis:

- Businesses can use the BMKB for a bridging credit, or to increase their overdraft (how much they are allowed to be in the red) on their current account.
- The credit guarantee has been increased from 50% to 75%. This enables banks to extend credit more easily and quickly, and businesses to lend more money faster.
- The BMKB interest percentage is lowered from 3.9% to 2%.
- The BMKB guarantee budget is increased from €765 million to €1.5 billion.
- Accreditation becomes available to financiers other than banks, to enable them to finance their clients using this extended BMKB scheme.

When do you qualify?

To be eligible for the SME credit guarantee scheme, you must fulfil various conditions, including the following:

- Your business is established in the Netherlands, Bonaire, Saba or St. Eustatius.
- Your business has up to 250 FTE employees.
- Your business has an annual revenue of up to €50 million or has a balance sheet total of up to €43 million.
- Your company has been established for over 3 years.
- The scheme offers extra opportunities for innovative companies and startups (in Dutch).

Business loan guarantee scheme (GO) has been extended

Corona crisis: temporary extension of GO

[The Business loan guarantee scheme has been extended \(GO\)](#) (in Dutch) to help businesses deal with the corona crisis. The amount for which the government stands as guarantor has been increased to €150 million. The maximum guarantee percentage has been increased from 50% to 80% for large companies (public limited companies, nv) and to 90% for SMEs. The GO guarantee ceiling has been raised to €10 billion.

When do you qualify?

To [qualify for the GO Business loan guarantee scheme](#) (in Dutch), the following criteria must be met:

- Your company has its registered office in the Netherlands. The commercial activities are conducted primarily in the Netherlands.
- You have a healthy company.
- Your business has reasonable profitability and continuity prospects.
- The financing qualifies as [Fresh Money](#) (in Dutch).
- In the last 12 months, no excessive capital withdrawals from your company have taken place.
- You are only requesting GO financing for your own company activities.

How to apply for the GO-scheme?

You don't apply for the GO-scheme yourself. Your financier can apply for you if they [participate in the GO-scheme](#) (in Dutch). The [financier submits the application](#) to the Netherlands Enterprise Agency (RVO).

Interest Rates decreased

These measures have been extended until 1 October.

Recovery Interest

If you do not pay an assessment on time, you normally have to pay 4% recovery interest from the moment the payment term has expired. As of March 23, 2020, we will temporarily reduce the collection interest from 4% to 0.01%. This applies not only to a tax debt for which special deferral of payment is requested, but to all tax debts.

Tax interest

The tax rate is 8% for corporate tax and 4% for other taxes. We will also temporarily lower the tax rate to 0.01%. This will apply to all taxes subject to tax interest. The temporary reduction of the tax rate will take effect from 1 June 2020, except for income tax. For the income tax, the reduction will take effect from 1 July 2020.

Reduction of your provisional assessment

Do you expect a lower profit due to the corona outbreak? And do you now pay a provisional assessment for income tax or corporate tax? Now you can change your provisional assessment wherefore you immediately pay less tax. Lower your income for this. If the amount of the new provisional assessment is less than the tax you already paid in the first months of the year, you will be refunded the difference.

- For income tax, you can change the provisional assessment via Mijn Belastingdienst.
- For corporation tax, you can change your provisional assessment in 3 ways:
 1. You use the form in the new entrepreneur portal: Mijn Belastingdienst Zakelijk. Go to login for entrepreneurs, choose Mijn Belastingdienst Zakelijk and log in with eHerkenning.
 2. You make the request or change with your commercial software package or have it done by your tax consultant.
 3. Are you unable to use Mijn Belastingdienst Zakelijk? Only then will you fill in the form 'Request or change provisional corporate income tax assessment 2020' on this website.

Unemployment insurance premium differentiation

Due to the corona virus, this can have unintended consequences for sectors where a lot of extra overtime is now required. For example in healthcare. The scheme will be adjusted to eliminate these unintended consequences. The Minister of Social Affairs and Employment will work out this adjustment as soon as possible. The adjustment then applies to 2020.

Microcredit Qredits

Due to the coronavirus outbreak, entrepreneurs who have a loan from microcredit provider Qredits do not have to repay their loan for a period of 6 months. During this period, the interest will be reduced to 2%. You can [ask Qredits for an extension](#) (in Dutch).

Who can use these



Measure	Organizations	Freelancer	Employees	Applicable in Cultural sector
Tax payment extension income tax, VAT, vpb and payroll tax	Yes	Yes	Yes, regarding income taxes	Yes
Interest Rates decreased – Recovery Interest	Yes	Yes	Yes, regarding income taxes	Yes
Interest Rates decreased – Tax Interest	Yes	Yes	Yes, regarding income taxes	Yes
Reduction of your provisional assessment	Yes	Yes	Yes, regarding income taxes	Yes
NOW: Temporary Emergency Bridging Measure for Sustained Employment	Yes (employers).	No	Yes. Also for temporary contracts and flex workers. Zero-hour contracts and	Yes
Convert temporary contracts In permanent contracts with a lower unemployment insurance premium.	Only if the employer wants a permanent contract.	No	Yes	Yes
TOZO: Temporary bridging measure for self-employed professionals	No	Yes	No	Yes
TOGS: Reimbursement for entrepreneurs in affected sectors	Yes	Yes	No	Yes but not for every business
SME credit guarantee scheme (BMKB)	Yes Bridging loan can be used to maintain liquidity and thus temporarily cover damage and / or retain contracts and employees.	No (Indirectly relevant. The Client can possibly retain orders with a bridging loan).	No (Indirectly relevant. The Client can possibly retain orders with a bridging loan).	Yes
Microcredit Qredits	Yes	Yes	No	Yes
Business loan guarantee scheme (GO)	Yes but only the financier	No	No	Yes

