

Coronavirus financial support tips

Our industry is facing a difficult time right now, but as a united crew we can help each other overcome this challenge.

Here are some general tips for when business is low:

- Do not stop payment before requesting reductions or extensions from any creditors.
- Explain that you will compensate them once business picks up again.
- Explore alternative revenue streams, such as shopping services for quarantined people or renting out unused cars.
- Look into the support programs your government may be offering.

Below is a list of government programs around the world that offer support for local businesses.

If you find any additional support sources in your country, please [email us with the subject "Corona support"](#). We will update this list regularly, and your contribution could make a big difference for other members of the Blacklane crew.

Last update: 2020-05-25

Country (Selection)	Title and short description	Link for further information
Argentina	Government's economic package against coronavirus – the details	https://www.batimes.com.ar/news/economy/economic-package-against-coronavirus-the-details.phtml
	Governmental measures on corona crisis support	https://www.argentina.gob.ar/coronavirus/medidas-gobierno
	Regulations for the payment of remuneration	https://www.argentina.gob.ar/noticias/reglamentacion-para-el-pago-de-remuneraciones
Australia	A lawyer's information on implications for employers	https://hallandwilcox.com.au/thinking/novel-coronavirus-covid-19-implications-for-employers/
	Article on support programs from 7 News	https://7news.com.au/politics/pm-tells-bosses-to-back-workers-amid-virus-c-739544
	Australian stimulus package	https://www.pm.gov.au/media/economic-stimulus-package
	Information on instant asset write-off, depreciation deductions, JobKeeper	https://www.ato.gov.au/General/New-legislation/The-Australian-Government-s-E

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	payment and the Boosting Cash Flow for Employers measure	conomic-Response-to-Coronavirus/
	SME Cash Flow support up to AUS\$50000	https://treasury.gov.au/coronavirus/businesses
Austria	€ 38 billion aid package announced	https://orf.at/stories/3158369/
	Information on subsidized short time work, reduction of working hours, salary impact, enforced vacation and cancellation with pledge of re-employment	https://www.wko.at/service/faq-coronavirus-infos.html
Bahrain	Central Bank of Bahrain's regulatory measures as part of precautionary efforts to contain COVID-19	https://www.cbb.gov.bh/media-center/central-bank-of-bahrains-regulatory-measures-as-part-of-precautionary-efforts-to-contain-covid-19/
	GOVERNMENT OF BAHRAIN ANNOUNCES BHD 4.3 BILLION ECONOMIC STIMULUS PACKAGE	https://www.moh.gov.bh/COVID19/Details/3969
Belgium	Information on unemployment due to COVID-19	https://legalpme.be/chomage-covid-19/
Brazil	Coronavírus: veja as medidas econômicas já anunciadas pelo governo federal e pelo BC	https://g1.globo.com/economia/noticia/2020/03/24/coronavirus-veja-as-medidas-economicas-ja-anunciadas-pelo-governo-federal-e-pelo-bc.ghtml
	Emergency economic measures by federal government	https://www.gov.br/pt-br/noticias/financas-impostos-e-gestao-publica/2020/03/governo-federal-anuncia-r-147-3-bi-em-medidas-emergenciais-para-combate-aos-efeitos-do-coronavirus
Bulgaria	Measures To Support The Bulgarian Businesses	https://www.trendingtopics.at/bulgaria/measures-to-support-the-bulgarian-businesses-in-times-of-coronavirus-60-salaries-subsidies-equity-buy-in-and-more/
Canada	Assistance for tourism operators, small businesses or organizations	https://www.ic.gc.ca/eic/site/icgc.nsf/vwawpj/InfoSheet_March2020_FINAL_ENG.pdf/%24file/InfoSheet_March2020_FINAL_ENG.pdf
	Canada's COVID-19 Economic Response Plan	https://www.canada.ca/en/department-finance/economic-response-plan.html

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Chile	Emergency plan of the Government of Chile for workers and SMEs regarding the corona crisis	https://www.emol.com/noticias/Economia/2020/03/20/980479/Briones-Zaldivar-udas-paquete-economico.html
China	Support policies for resumption of work and production	http://www.gov.cn/zhengce/qiyefugongfuchanzczlc/index.htm
Croatia	Labor relations: questions and answers	https://www.koronavirus.hr/radni-odnosi-pitanja-i-odgovori/132
	Set of measures adopted to prop up economy during COVID-19 epidemic	https://vlada.gov.hr/news/set-of-measures-adopted-to-prop-up-economy-during-covid-19-epidemic/29024
Czech Republic	Free legal advice	https://koronavirus.frankbold.org/?fbclid=IwAR1_wq6SngUfuweXmtmTxduGw9lpp7ngjoex4Pnl6qzEZBZ7_u58Cee8KYQ
	Interest free loan for small to medium sized companies impacted by Covid. It can be used for operational expenses, rent, salaries, ...	https://www.cmzrb.cz/podnikatele/uvery/uver-covid/
Denmark	Information about relief packages for businesses	https://www.copcap.com/covid-19-overview-of-relief-packages
	4 measures to protect the economy by Danish government	https://www.thelocal.dk/20200313/denmark-moves-to-protect-economy-from-coronavirus-impact
	Further economic measures by Danish government	https://www.thelocal.dk/20200318/denmark-to-cover-up-to-80-percent-of-companies-fixed-costs-through-coronavirus-crisis
Finland	First steps to help virus-hit businesses	https://newsnowfinland.fi/economy-business/first-steps-to-help-virus-hit-businesses-as-economy-forecast-to-shrink-5
	Updating information for companies in Finland	https://www.helsinki.businesshub.fi/covid-19-updating-information-for-companies-in-finland/
France	COVID-19 support information for business owners from the French Ministry of Economics	https://www.economie.gouv.fr/coronavirus-soutien-entreprises
	Immediate business support measures	https://www.economie.gouv.fr/coronavirus-soutien-entreprises

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Germany	Bridge loans of the Berlin Investment Bank	https://www.ibb.de/de/wirtschaftsfoerderung/themen/coronavirus/corona-liquiditaets-engpaesse.html
	Credits for businesses from the German development bank KfW	https://www.kfw.de/KfW-Konzern/Newsroom/Aktuelles/KfW-Corona-Hilfe-Unternehmen.html
	Emergency aid from 9,000-15,000€ for 3 months for self employed or small business owners	https://www.bundesfinanzministerium.de/Content/DE/Standardartikel/Themen/ Schlaglichter/Corona-Schutzschild/2020-03-19-Milliardenhilfe-fuer-alle.html
	Information on business support from the Federal Ministry for Economic Affairs and Energy	https://www.bmwi.de/Redaktion/DE/Artikel/Wirtschaft/altmaier-zu-coronavirus-stehen-im-engen-kontakt-mit-der-wirtschaft.html#unterstuetzung
	Soforthilfeprogramm der Bürgschaftsbank: Bürgschaften bis 250000 € können binnen 3 Tagen entschieden werden	https://www.buergschaftsbank.berlin/start.html
	The federal ministry of transport subsidizes partition screens for taxis and chauffeured cars	https://www.bmvi.de/SharedDocs/DE/Artikel/StV/foerderung-trennschutzvorrichtungen.html
Greece	6 financial instruments by Greek government	https://www.tornosnews.gr/en/greek-news/economy/39391-greek-government-to-offer-e800-compensation-to-workers-in-firms-that-suspend-operations.html
Hong Kong	Anti-epidemic Fund	https://www.coronavirus.gov.hk/sim/anti-epidemic-fund.html
Hungary	Economic measures by Hungarian government	http://abouthungary.hu/news-in-brief/coronavirus-update-pm-announces-suspension-of-principal-and-interest-payment-liabilities-on-loans/
Indonesia	Indonesia to support economy with US\$8 billion stimulus to counter COVID-19 impact	https://www.channelnewsasia.com/news/business/coronavirus-indonesia-support-economy-8-billion-stimulus-covid19-12535316
Ireland	COVID-19 Pandemic Unemployment Payment	https://www.gov.ie/en/service/be74d3-covid-19-pandemic-unemployment-payment/
	Illness Benefit for COVID-19 absences	https://www.gov.ie/en/service/df55ae-how-to-apply-for-illness-benefit-for-covid-19

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[9-absences/](#)

	Reduced rate and unsecured loans; short time work benefit; credit guarantee scheme. small businesses can apply for emergency loans up to 50,000 €	https://dbei.gov.ie/Djei/en/News-And-Events/Department-News/2020/March/10032020.html
	The COVID-19 Business Loan from Microfinance Ireland is a government initiative to support small businesses	https://microfinanceireland.ie/loan-packages/covid19/
Israel	Ministry of Finance measures to maintain the stability of the economy	https://www.gov.il/en/departments/news/press_16032020_b
Italy	Indemnity of emergency of 600€ for the month of March for seasonal workers	https://www.inps.it/nuovoportaleinps/default.aspx
	The Italian economic response to the Covid-19 outbreak	http://www.mef.gov.it/en/inevidenza/Protect-health-support-the-economy-preserve-employment-levels-and-incomes-00001/
Japan	New coronavirus infectious disease special loan from Japan Finance Corporation JFC	https://www.jfc.go.jp/n/finance/search/covid_19_m.html
Luxembourg	Coronavirus – Information and recommendations for Businesses	https://meco.gouvernement.lu/en/dossiers/2020/coronoavirus-entreprises.html
	Covid-19: Taxpayer Support Measures	https://guichet.public.lu/en/actualites/2020/mars/18-soutien-contribuables.html
Malaysia	Malaysia Announces Stimulus Package to Blunt Coronavirus Hit	https://www.bloomberg.com/news/articles/2020-02-27/malaysia-announces-economic-package-to-blunt-coronavirus-hit
Mexico	The Ministry of Finance and Public Credit (SHCP) will grant, through development banks, loans to companies or businesses that face temporary effects on their liquidity due to the coronavirus.	https://www.elfinanciero.com.mx/economia/se-daran-creditos-a-empresas-o-negocios-afectados-por-coronavirus-a-traves-de-la-banca-de-desarrollo-herrera
Monaco	COMED information for companies exposed to serious problems resulting from the Covid-19 epidemic	https://service-public-entreprises.gouv.mc/Aides-et-developpement/Aides/Assistance-aux-entreprises-en-difficulte
	Job center information for employees and employers affected by the coronavirus	https://www.pole-emploi.fr/accueil/

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	Single point of contact for companies' requests for compensation	https://service-public-entreprises.gouv.fr/Covid-19/Informations-pratiques-Covid-19
Netherlands	An allowance of €4,000 for SMEs and the self employed	https://www.rvo.nl/
	General governmental advice on Corona measures	https://www.government.nl/topics/coronavirus-covid-19
	The coronavirus - FAQ for entrepreneurs	https://business.gov.nl/the-coronavirus-faq-for-entrepreneurs/
New Zealand	Financial Support for Businesses and Individuals	https://workandincome.govt.nz/eligibility/emergencies/2020/coronavirus.html#null
	Income Tax - Tax Relief (COVID-19)	https://www.ird.govt.nz/Updates/News-Folder/tax-relief-coronavirus?utm_source=business.govt.nz&utm_medium=newletter&utm_campaign=special_cv_edition
Norway	NOK 100 billion worth of guarantees and loans in crisis support for businesses	https://www.regjeringen.no/en/aktuelt/nok-100-billion-worth-of-guarantees-and-loans-in-crisis-support-for-businesses/id2693668/
	The Government acts to mitigate effects of the COVID-19 pandemic on the economy	https://www.regjeringen.no/en/aktuelt/the-government-acts-to-mitigate-effects-of-the-covid-19-pandemic-on-the-economy/id2693471/
Oman	Oman unveils steps to reduce impact of Coronavirus pandemic on citizens and businesses	https://www.y-oman.com/2020/03/oman-unveils-steps-to-reduce-impact-of-coronavirus-pandemic-on-citizens-and-businesses/
Poland	Helpful information for business owners in Poland, what to do and where to reach out in case your business has been impacted.	https://www.gov.pl/web/rozwoj/pakiet-oslonowy-dla-firm-w-zwiazku-z-koronawirusem
Portugal	4 emergency credit lines for businesses by Portuguese government	https://www.portugal.gov.pt/pt/gc22/comunicacao/comunicado?i=governo-anuncia-quatro-novas-linhas-de-credito
	Economic + social security measures by Portuguese government	https://www.portugal.gov.pt/pt/gc22/comunicacao/noticia?i=governo-toma-medidas-extraordinarias-para-responder-a-epidemia-de-covid-19
	Further economic measures by	https://www.noticiasao minuto.com/econ

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	Portuguese government	omia/1436110/sector-por-sector-as-medidas-do-governo-para-responder-a-covid-19
Romania	Info on CSU certificates to be applied for which are a pre-condition to obtain support from the government. Another link to the website http://prevenire.gov.ro/ is also contained.	https://www.ziarpiatraneamt.ro/statul-ofera-ajutoare-firmelor-romanesti-afectate-de-criza-generata-de-coronavirus-trebuie-solicitate-certIFICATELE-CSU
	Romania's PM announces first measures to help the economy deal with Covid-19 effects	https://www.romania-insider.com/coronavirus-romania-government-economic-measures
Russia	Russia to Launch \$4Bln Fund in Attempt to Shield Economy From Coronavirus Shock	https://www.themoscowtimes.com/2020/03/16/russia-to-launch-4bln-fund-in-attempt-to-shield-economy-from-coronavirus-shock-a69633
Saudi Arabia	Saudi govt moves to mitigate impact of coronavirus on economic activities and private sector	http://www.saudigazette.com.sa/article/591072/SAUDI-ARABIA/Saudi-govt-moves-to-mitigate-impact-of-coronavirus-on-economic-activities-and-private-sector
Singapore	Advisories on COVID-19 from the Singapore Ministry of Manpower	https://www.mom.gov.sg/covid-19
	Point-to-Point Support Package (PPSP) from the Land Transport Authority to help taxi and PHC drivers	https://www.lta.gov.sg/content/ltagov/en/industry_innovations/industry_matters/LTA's%20Measures%20for%20COVID-19/point_to_point_support_package.html
	Support Package for Taxi and Private Hire Car Drivers Affected by the Coronavirus Disease 2019 Outbreak	https://www.lta.gov.sg/content/ltagov/en/newsroom/2020/february/news-releases/-77-million-point-to-point-support-package-for-taxi-and-private-.html
Slovakia	Proposed measures to ease the impact of the coronavirus crisis on the economy in Slovakia	https://accace.com/proposed-measures-to-ease-the-impact-of-the-coronavirus-crisis-on-the-economy-in-slovakia-news-flash/
South Africa	NEDLAC endorses COVID-19 interventions	https://www.sanews.gov.za/south-africa/nedlac-endorses-covid-19-interventions
Spain	Credit line for businesses in the tourism industry	https://www.ico.es/web/ico/ico-sector-turistico-y-actividades-conexas-
	Measures approved by the Spanish Government to combat the coronavirus crisis	https://elpais.com/economia/2020-03-17/estas-son-todas-las-medidas-aprobadas-por-el-gobierno-para-combatir-la-crisis

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		-del-coronavirus.html
	Temporary Employment Regulation File during the corona crisis by ERTE	https://www.ineaf.es/tribuna/erte-por-coronavirus-expediente-de-regulacion-temporal-de-empleo/
Sri Lanka	Government gets cabinet nod for measures to control economy amid challenges to global economy from COVID-19	http://www.colombopage.com/archive_20A/Mar20_1584683741CH.php
Sweden	Swedish national bank information on business loans	https://www.riksbank.se/sv/press-och-publikerat/aktuellt-om-riksbanken-och-coronapandemin/fragor-och-svar-om-riksbankens-atgarder/sa-fungerar-riksbankens-lan-till-foretag-via-bankerna/
Switzerland	Governmental credit guarantees from SECO	https://www.seco.admin.ch/seco/de/home/Standortfoerderung/KMU-Politik/Buergschaften_fuer_KMU.html
	Pandemic plan for small and medium enterprises	https://www.bag.admin.ch/bag/de/home/krankheiten/ausbrueche-epidemien-pandemien/pandemievorbereitung/pandemiehandbuch.html
	Subsidized short time work during the corona crisis in Switzerland	https://awa.zh.ch/internet/volkswirtschaftsdirektion/awa/de/coronavirus_informationen_awa/kurzarbeitsentschaedigung-einfach-erklaert.html
Taiwan	Five measures to boost economy	https://english.president.gov.tw/NEWS/5984
Turkey	Economic support package for companies affected by the coronavirus	https://www.ntv.com.tr/video/turkiye/corona-virus-zararina-karsi-19-maddelik-ekonomi-paketi-ekonomik-istikrar-kalkani,vXrJQk0PvUOUQ0lxaFO-ag
	Support statement to agents from Minister Ersoy	https://www.turizmgunlugu.com/2020/03/19/koronavirus-destek-paketi-seyahat-acentalari/
	Turkey Promises €14.3 Billion Economic Support amid Pandemic	https://balkaninsight.com/2020/03/18/turkey-promises-e14-3-billion-economic-support-amid-pandemic/
Ukraine	President of Ukraine outlines measures to counteract coronavirus	https://www.ukrinform.net/rubric-politics/2897667-president-of-ukraine-outlines-measures-to-counteract-coronavirus.html

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United Arab Emirates	Abu Dhabi details measures to shore up economy amid global coronavirus impact	https://www.thenational.ae/business/economy/abu-dhabi-details-measures-to-shore-up-economy-amid-global-coronavirus-impact-1.992986
	Abu Dhabi Executive Council launches economic stimulus package, fast-tracks Ghadan 21 initiatives	https://wam.ae/en/details/1395302831173
United Kingdom	Advice to small businesses from the FSB	https://www.fsb.org.uk/resources-page/advice-to-small-businesses-and-fsb-members-about-the-novel-coronavirus-covid-19.html
	UK governmental COVID-19 guidance for employees, employers and businesses	https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19
United States of America	Coronavirus Tax Relief	https://www.irs.gov/coronavirus
	Effects on wages and hours worked from the US department of the labor	https://www.dol.gov/agencies/whd/pandemic
	Information on the SBA's Economic Injury Disaster Loans for Small Businesses	https://www.sba.gov/funding-programs/disaster-assistance
	Low-interest federal disaster loans	https://www.sba.gov/funding-programs/disaster-assistance
	New York City Assistance & Guidance for Businesses Impacted Due to Novel Coronavirus	https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page
	Relief from Utilities: California	https://www.cpuc.ca.gov/assistanceplans/
	Small Business Administration to Provide Disaster Assistance Loans for Small Businesses Impacted by Coronavirus (COVID-19)	https://www.sba.gov/about-sba/sba-new-room/press-releases-media-advisories/sba-provide-disaster-assistance-loans-small-businesses-impacted-coronavirus-covid-19
	Small Business Guidance & Loan Resources	https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources
State of California Employment Development Department: Information for Workers and Employers	https://edd.ca.gov/about_edd/coronavirus-2019.htm	

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	The Emergency Coronavirus Bill: What Employers Need to Know Regarding the Legislative Response to COVID-19 (lacking links on where and how to request it)	https://ogletree.com/insights/2020-03-14/the-emergency-coronavirus-bill-what-employers-need-to-know-regarding-the-legislative-response-to-covid-19/
	Workers Comp/CA State Employment Resources	https://www.edd.ca.gov/about_edd/coronavirus-2019.htm
Vietnam	Vietnam to Issue Incentives to Counter COVID-19 Impact	https://www.aseanbriefing.com/news/vietnam-issue-incentives-counter-covid-19-impact/