

WSKAZUJEMY
NAJLEPSZĄ DROGĘ



ANTICRISIS SHIELD



FINANCIAL SHIELD

GUIDE TO **FINANCIAL FUNDS** MADE AVAILABLE
IN CONNECTION WITH COVID-19

FOR **ENTERPRISES AND EMPLOYED PERSONS**

WROCLAW, 13th MAY 2020

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NAJLEPSZĄ DROGĘ



INTRODUCTION

We have been accompanying you in the difficult times of the COVID-19 epidemic for over 2 months.

During this period, many arrangements have been put in place to help enterprises and employees to handle the most difficult moments.

We know that many of you benefited from this aid, since we have cooperated closely when applying for it.

At the same time, it is a good time to gather and organize information about the most available aid measures.

On one hand, we see that there is no synthetic information about such aid, systematized in one place, on the other hand, however, another part of the anti-crisis aid is to come into force, **the so called Financial Shield for large enterprises.**

We are aware that some of you have not only employees but also cooperate with persons under other titles. Even if it is not the case, you frequently ask for such assistance for your business partners and contractors or even friends and close friends. Therefore, we have decided to include them as well in this guide.

It has been divided into two sections:

- I. The FIRST ONE applies to **enterprises other than sole proprietors;**
- II. The SECOND ONE applies to **sole proprietors and persons working under contracts other than employment contracts.**

At the same time, we would like to inform you that our Colleagues from the tax department prepared a similar **compendium on tax aid instruments.**

We hope that you will find our guide helpful.

SENDERO LEGAL TEAM



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COVID-19
AID AND SUBSIDY ALLOWANCES

PART I

AID FOR ENTERPRISES*

MICRO	employing less than 10 persons
SMALL	employing from 10 to 49 persons
MEDIUM	employing from 50 to 249 persons
LARGE	employing 250 or more

* the above division is simplified and based only on the criterion of the number of employed persons.



COVID-19 AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL



MEDIUM



LARGE



1. Co-financing of employees' remuneration

PURPOSE	<p>Co-financing of remunerations of employees subject to downtime or reduction in working time. Co-financing also covers social security contributions.</p> <p>It applies to remuneration of employees, persons employed under a tolling agreement or a contract of mandate or another agreement for the provision of personal services.</p>
TYPE	<p>It must be accounted for upon the end of each month, in which the aid is received. An enterprise must repay the unused funds.</p> <p>Important Notice! It is to be repaid with interest, if the terms and conditions of the agreement executed with a Voivodeship Employment Office are breached.</p>
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> • drop in turnover by 15% [2 months in 2020 as compared to 2 corresponding months in 2019] or by 25% [comparing a selected month in 2020 with the previous month] • execution of an agreement with trade unions or employees' representatives introducing a reduced working time or economic downtime
DISQUALIFYING CONDITIONS	<ul style="list-style-type: none"> • occurrence of premises for declaration of bankruptcy • being in arrears with payment of public liabilities by the end of Q3 2019 • applying for the aid with respect to the same employees on the same accounts (remuneration, contributions) • termination of a contract/agreement for reasons not attributable to an employee in the period, when co-financing is received
MAXIMUM AMOUNT	<p>The maximum amount of co-financing per employee will be:</p> <ul style="list-style-type: none"> • PLN 1,533.09* – economic downtime • PLN 2,452.27* – reduced working time <p><i>*for the FTE and the accident insurance contribution of 1.67% (excluding the contributions for Labour Fund and the Guaranteed Employee Benefits Fund)</i></p>
FOR HOW LONG?	no longer than 3 months [from the month, in which an application is filed]
BY WHEN?	The provisions allowing to receive co-financing expire on 27 September 2020.
THE GROUP	Not applicable.
PUBLIC AID	No.
COMPETENT AUTHORITY	Voivodeship Employment Office.



1.0 Shield and 2.0 Shield



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL




MEDIUM



LARGE



2. Co-financing of part of costs of the employees' remuneration by the Head of Powiat

PURPOSE	Co-financing to be used for employees' remuneration and their social security contributions. This applies to remuneration of employees and persons employed under a tolling agreement, contract of mandate or another agreement for the provision of personal services.
TYPE	An enterprise must repay the unused funds or funds used contrary to the agreement at the request of the Head of Powiat.
ELIGIBILITY REQUIREMENTS	Drop in turnover by not less than 30 % [2 months in 2020 as compared to the corresponding 2 months in 2019].
DISQUALIFYING CONDITIONS	Occurrence of premises for declaration of bankruptcy, Being in arrears with payment of public liabilities by the end of Q3 2019 Applying for the aid with respect to the same employees on the same accounts (remuneration, contributions), <ul style="list-style-type: none"> Failure to maintain employment of the persons listed in the application during the period when the co-financing is received.
MAXIMUM AMOUNT	In the event of a drop in turnover by: <ul style="list-style-type: none"> not less than 30 % - not more than 50% of the minimum wage with the social security contributions from the employer*. not less than 50 % - not more than 70% of the minimum wage with the social security contributions from the employer*. not less than 80 % - not more than 90% of the minimum wage with the social security contributions from the employer*. <p><i>*per employee.</i></p>
FOR HOW LONG?	No longer than 3 months [from the month, in which an application is filed]
BY WHEN?	Wniosek należy złożyć w ciągu 14 dni od ogłoszenia naboru przez dyrektora powiatowego urzędu pracy.
THE GROUP	To grant the aid - no. Information on the size of an enterprise, within the meaning of Annex 1 to Regulation 651/2014, must be provided in the application.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	A District Employment Office.
	1.0 Shield.



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL



MEDIUM



LARGE



3. Exemption of a ZUS contribution payer employing less than 10 persons from the obligation to pay social security (ZUS) contributions

PURPOSE	<p>Exemption from the obligation to pay the unpaid social security contributions as well as contributions to the following Funds: Labour Fund, Solidarity Fund, Guaranteed Employee Benefits Fund or the Bridging Retirement Pensions Fund, due from 1 March 2020 to 31 May 2020.</p> <p>If the contribution due for March 2020 has already been paid, an entity may file for being refunded for the same.</p>
TYPE	On principle, non-repayable. An unduly received benefit must be repaid.
ELIGIBILITY REQUIREMENTS	<p>An enterprise was registered as a ZUS contribution payer:</p> <ul style="list-style-type: none"> before 1 February 2020 and as at 29 February 2020, from 1 February 2020 to 29 February 2020 and as at 31 March 2020, from 1 March 2020 to 31 March 2020 and as at 30 April 2020 <p>Reported to the Social Security Office less than 10 insured persons for social security purposes.</p> <p>Minor employees are not included. It is to be possible to be exempt from the unpaid contributions, if only minor employees have been registered for social security purposes.</p>
DISQUALIFYING CONDITIONS	<p>Failure to submit monthly statements or other personal monthly reports due for the period from March 2020 to May 2020 by 30 June 2020*</p> <p>An enterprise being in a difficult situation as at 31 December 2019</p> <p><i>*Unless a contribution payer is exempt from the obligation to submit them</i></p>
MAXIMUM AMOUNT	100 % of the value of the contributions due from 1 March 2020 to 31 May 2020.
FOR HOW LONG?	No longer than the period from 1 March 2020 to 31 May 2020.
BY WHEN?	The application must be filed by 30 June 2020.
THE GROUP	No information.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	Social Security Office.



1.0 Shield, 2.0 Shield (modification of conditions), **3.0 Shield**.



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL



MEDIUM



LARGE



4. Exemption of a ZUS contribution payer employing from 10 to 49 persons from the obligation to pay social security (ZUS) contributions

PURPOSE	<p>Exemption from the obligation to pay the unpaid social security and health contributions as well as contributions to the following Funds: Labour Fund, Solidarity Fund, Guaranteed Employee Benefits Fund or the Bridging Retirement Pensions Fund, due from 1 March 2020 to 31 May 2020.</p> <p>If the contribution due for March 2020 has already been paid, an entity may file for being refunded for the same.</p>
TYPE	On principle, non-repayable. An unduly received benefit must be repaid.
ELIGIBILITY REQUIREMENTS	<p>An enterprise was registered as a ZUS contribution payer:</p> <ul style="list-style-type: none"> • before 1 February 2020 and as at 29 February 2020, • from 1 February 2020 to 29 February 2020 and as at 31 March 2020, • from 1 March 2020 to 31 March 2020 and as at 30 April 2020 <p>registered from 10 to 49 insured persons for social security purposes.</p> <p>Minor employees are not included. It is to be possible to be exempt from the unpaid contributions, if only minor employees have been registered for social security purposes.</p>
DISQUALIFYING CONDITIONS	<p>Failure to submit monthly statements or other personal monthly reports due for March, April and May 2020 by 30 June 2020*</p> <p>An enterprise being in a difficult situation as at 31 December 2019</p> <p><i>*Unless a contribution payer is exempt from the obligation to submit them</i></p>
MAXIMUM AMOUNT	50 % of the value of the contributions due from 1 March 2020 to 31 May 2020.
FOR HOW LONG?	No longer than the period from 1 March 2020 to 31 May 2020
BY WHEN?	The application must be filed by 30 June 2020.
THE GROUP	No information.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	Social Security Office.



2.0 Shield, 3.0 Shield



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL



MEDIUM



LARGE



5. A loan of up to PLN 5,000 for current costs of the conduct of business activity

PURPOSE	Covering the current costs of the conduct of business activity by a micro-enterprise or a self-employed person.
TYPE	The loan including interest is to be redeemed at the enterprise's request, provided that such enterprise conducted business activity for 3 months from the granting of the loan.
ELIGIBILITY REQUIREMENTS	Conduct of business activity before 1 April 2020.
DISQUALIFYING CONDITIONS	If business activity is discontinued within 3 months from the granting of the loan, the loan is to be repaid, including interest (0.05 of the discount rate on bills of exchange accepted by the National Bank of Poland).
MAXIMUM AMOUNT	PLN 5,000
FOR HOW LONG?	A one-off loan.
BY WHEN?	The application must be filed following the announcement of acceptance of applications by the head of a Poviats employment office.
THE GROUP	No information.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	A District Employment Office.



1.0 Shield, 3.0 Shield.



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL




MEDIUM



LARGE



6. Polish Development Fund Financial Shield for Micro-Enterprises

FOR WHOM?	Micro-enterprises
PURPOSE	<ul style="list-style-type: none"> covering the costs of business activity early repayment of loans - up to 25% of the subsidy amount only prohibited: acquisition of another entity, payments for the owner or its affiliates
TYPE	Non-repayable up to 75 % of the subsidy value (if the requirements for maintenance of employment are met) 25% of the subsidy is always repayable
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> drop in revenues from sale by no less than 25% due to disturbances in the economy resulting from COVID-19 registration of business activity in Poland conduct of business activity as at 31 December 2019 having tax residence in the European Economic Area
DISQUALIFYING CONDITIONS	<ul style="list-style-type: none"> arrears in the payment of taxes or social security (ZUS) contributions conduct of business activity in specific areas (e.g. financial services, areas raising doubts in terms of ethics and good morals) open liquidation, bankruptcy or reorganisation proceedings main beneficial owner having its tax residence in a so called tax haven
AMOUNT	PLN 324,000
FOR HOW LONG?	12 months from the 13 th month the repayment in 24 monthly (even) instalments.
BY WHEN?	by 31 July 2020 (with the option to extend the Programme by the end of 2020).
THE GROUP	Yes .
PUBLIC AID	Yes, notified by the European Commission.
COMPETENT AUTHORITY	The Polish Development Fund electronic banking only
	Financial Shield.



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? ENTERPRISERS

MIKRO



SMALL



MEDIUM



LARGE



7. Polish Development Fund Financial Shield for Small and Medium-Sized Enterprises

FOR WHOM?	Small and medium-sized enterprises. (Note: enterprises which employ more than 150 employees and whose annual turnover for 2019 exceeds PLN 100,000,000 may be, under certain conditions, eligible for the Financial Shield for Large Enterprises)
PURPOSE	<ul style="list-style-type: none"> covering the costs of business activity early repayment of loans - up to 25% of the subsidy amount prohibited: acquisition of another entity, payments for the owner or its affiliates
TYPE	Non-repayable up to 75 % of the subsidy value (if the requirements for maintenance of employment and loss recognition are met) 25 % of the subsidy is always repayable
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> drop in revenues from sale by no less than 25% due to disturbances in the economy resulting from COVID-19 registration of business activity in Poland conduct of business activity as at 31 December 2019 having tax residence in the European Economic Area
DISQUALIFYING CONDITIONS	<ul style="list-style-type: none"> arrears in payment of taxes or social security (ZUS) contributions conduct of business activity in specific areas (e.g. financial services, areas raising doubt in terms of ethics and good morals) open liquidation, bankruptcy or reorganisation proceedings the main beneficial owner having its tax residence in a so called tax haven
AMOUNT	PLN 3 500 000
FOR HOW LONG?	12 months.
BY WHEN?	by 31 July 2020 (with the possibility to extend the programme by the end of 2020) .
THE GROUP	Yes.
PUBLIC AID	Yes, notified by the European Commission.
COMPETENT AUTHORITY	The Polish Development Fund (electronic banking only).



Financial Shield.



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AID AND SUBSIDY ALLOWANCES

FOR WHOM? P ENTERPRISERS

MIKRO



SMALL



MEDIUM



LARGE



8. Polish Development Fund Financial Shield for Large Enterprises (AWAITING TO BE LAUNCHED)


FOR WHOM?	<ul style="list-style-type: none"> Large Enterprises Medium-Sized Enterprises (more than 150 employees, turnover for 2019 exceeding PLN 100,000,000 and meeting additional requirements)
PURPOSE	<p>Preferential and liquidity financing:</p> <ul style="list-style-type: none"> making payments due from the enterprise on an on-going basis prohibited use: acquisition of shares of a limited liability or joint-stock company for the purpose of redemption, mergers and acquisitions, re-financing or early repayment of the current financial debt, payments to the owner or affiliates (with exceptions) <p>Investment financing: the admissible or prohibited use of the funds has not been determined</p>
TYPE	<ul style="list-style-type: none"> Preferential financing - redemption of up to 75 % of the financing (with the requirements having been met) Liquidity financing - repayable Investment financing - on principle, non-repayable
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> registration of business activity in Poland conduct of business activity as at 31 December 2019 having tax residence in the European Economic Area <p>and meeting one of the following requirements:</p> <ul style="list-style-type: none"> drop in revenues from sale by no less than 25% due to disturbances in the economy resulting from COVID-19 loss of the ability to manufacture or provide services due to COVID-19 no payment of more than 25 % of amounts due on account of sale as a result of COVID-19 no access to the capital market or credit limits in relation to new contracts due to disruptions to the operation of the financial market participation in a sectoral programme
DISQUALIFYING CONDITIONS	<ul style="list-style-type: none"> arrears in payment of taxes or social security (ZUS) contributions conduct of business activity in specific areas (e.g. financial services, areas raising doubt in terms of ethics and good morals) open liquidation, bankruptcy or reorganisation proceedings the main beneficial owner having its tax residence in a so called tax haven
AMOUNT	<ul style="list-style-type: none"> Preferential financing - PLN 750 million Liquidity financing - PLN 1 billion Investment financing - the maximum amount has not been determined
FOR HOW LONG?	<ul style="list-style-type: none"> Preferential financing - for 3 years with the extension option by 1 year Liquidity financing - for 2 years with the extension option of 1 year

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	<ul style="list-style-type: none">• Investment financing - without any fixed financing term
BY WHEN?	by 31 December 2020.
THE GROUP	Yes.
PUBLIC AID	Yes. Still needs to be notified by the European Commission
COMPETENT AUTHORITY	Polski Fundusz Rozwoju.
	Not stated directly in the Shield.

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PART II

AID FOR


- ➔ **SOLE PROPRIETORS (SELF-EMPLOYED PERSONS)**
- ➔ **PERSONS WORKING UNDER CONTRACTS OTHER THAN EMPLOYMENT CONTRACTS**



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AID AND SUBSIDY ALLOWANCES

1. Exemption of an enterprise paying ZUS contributions for himself/herself only

FOR WHOM?	Self-employed persons (sole proprietors)
PURPOSE	Exemption from the obligation to pay the unpaid social security and health contributions as well as contributions to the following Funds: Labour Fund, Solidarity Fund, Guaranteed Employee Benefits Fund or the Bridging Retirement Pensions Fund, due from 1 March 2020 to 31 May 2020. If the contribution due for March 2020 has already been paid, an entity may file for being refunded for the same.
TYPE	On principle, non-repayable. An unduly received benefit must be repaid.
ELIGIBILITY REQUIREMENTS	Payment of one's own social security contributions only Conduct of business activity before 1 April 2020 In the first month, for which the application is filed, revenues must be less than PLN 15,681, excluding VAT.
DISQUALIFYING CONDITIONS	Failure to submit monthly statements due for March, April and May 2020 by 30 June 2020* An enterprise being in a difficult situation as at 31 December 2019 An enterprise benefits from the so called Relief for start-up companies. <i>*Unless a contribution payer is exempt from the obligation to submit them</i>
MAXIMUM AMOUNT	100 % of the value of the contributions due from 1 March 2020 to 31 May 2020.
FOR HOW LONG?	No longer than the period from 1 March 2020 to 31 May 2020.
BY WHEN?	The application must be filed by 30 June 2020.
THE GROUP	No information.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	Social Security Office.
	1.0 Shield, 2.0 Shield (modification of conditions)



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AID AND SUBSIDY ALLOWANCES

2. Exemption of an enterprise paying ZUS contributions for himself/herself only and generating high revenue

FOR WHOM?	Self-employed persons (sole proprietors)
PURPOSE	Exemption from the obligation to pay the unpaid social security and health contributions as well as contributions to the Labour Fund, Solidarity Fund, Guaranteed Employee Benefits Fund or the Bridging Retirement Pensions Fund, due from 1 April 2020 to 31 May 2020. If the contribution due for April or May 2020 has already been paid, an entity may file for being refunded for the same.
TYPE	On principle, non-repayable. An unduly received benefit must be repaid.
ELIGIBILITY REQUIREMENTS	Payment of one's own social security contributions only Conduct of business activity before 1 April 2020 Generating revenues less than PLN 15,681, excluding VAT, in the first month, for which the application is filed, <u>and at the same time recording income less than PLN 7000, excluding VAT, in February 2020 and filing a declaration on compliance with these requirements</u>
DISQUALIFYING CONDITIONS	Failure to submit monthly statements due for March, April and May 2020 by 30 June 2020* The enterprise being in a difficult situation as at 31 December 2019 An enterprise benefits from the so called Relief for start-up companies. <i>*Unless a contribution payer is exempt from the obligation to submit them</i>
MAXIMUM AMOUNT	100 % of the value of the contributions due from 1 April 2020 to 31 May 2020.
FOR HOW LONG?	No longer than from <u>1 April 2020</u> to 31 May 2020.
BY WHEN?	The application must be filed by 30 June 2020.
THE GROUP	No information.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	Social Security Office.



3.0 Shield (some conditions overlapping Shield 1.0. and 2.0.)



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AID AND SUBSIDY ALLOWANCES

3. Exemption of a ZUS contribution payer benefiting from the so called Relief for start-up companies.

FOR WHOM?	Self-employed persons (sole proprietors) benefiting from the so called Relief for start-up companies.
PURPOSE	Exemption from the obligation to pay the <u>unpaid obligatory health contributions</u> due from <u>1 April 2020</u> to 31 May 2020. If the contribution due for April or May 2020 has already been paid, an entity may file for being refunded for the same.
TYPE	On principle, non-repayable. An unduly received benefit must be repaid.
ELIGIBILITY REQUIREMENTS	Payment of one's own social security contributions only Conduct of business activity before 1 April 2020 <u>In the first month, for which the application is filed:</u> <ul style="list-style-type: none"> • <u>generating revenues less than PLN 15,681, excluding VAT, or</u> • <u>generating revenues in excess of PLN 15,681, excluding VAT, and, at the same time, generating income less than PLN 7000, excluding VAT, in February 2020 and filing a statement on compliance with the above requirements.</u>
DISQUALIFYING CONDITIONS	Failure to submit monthly statements due for March, April and June 2020 by 30 June 2020 An enterprise being in a difficult situation as at 31 December 2019 <i>*Unless a contribution payer is exempt from the obligation to submit them</i>
MAXIMUM AMOUNT	100 % of the value of health contributions due from <u>1 April 2020</u> to 31 May 2020.
FOR HOW LONG?	No longer than from 1 April 2020 to 31 May 2020.
BY WHEN?	The application must be filed by 30 June 2020.
THE GROUP	No information.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	Social Security Office.



3.0 Shield (some conditions overlapping Shield 1.0. and 2.0.)



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AID AND SUBSIDY ALLOWANCES

4. Downtime allowance for self-employed persons

FOR WHOM?	Self-employed persons (sole proprietors).
PURPOSE	Compensation for the loss of revenues from business activity conducted.
TYPE	The unduly received allowance is to be repaid together with the statutory late payment interest.
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> • Conduct of business activity before 1 April 2020 and no suspension of such activity. Drop in revenues by not less than 15% (comparing the month preceding the month, in which the application is filed, to the previous month). • Conduct of business activity before 1 February 2020 and suspension of such activities following 31 January 2020. <p>The following is required in either case:</p> <ul style="list-style-type: none"> • no other entitlement to social security • Polish citizenship or lawful residence in the territory of the Republic of Poland
DISQUALIFYING CONDITIONS	The financial standing described in the previous application cannot improve (with respect to applications for the allowance which are filed once again).
MAXIMUM AMOUNT	PLN 2080, or for persons paying the fixed-amount tax or exempt from VAT - PLN 1300.
FOR HOW LONG?	A one-off allowance, paid not more than three times (on the basis of three separate applications).
BY WHEN?	An application must be filed not later than within 3 months from the month, in which the state of an epidemic is lifted.
THE GROUP	Not applicable.
PUBLIC AID	No.
COMPETENT AUTHORITY	Social Security Office.



1.0 Shield, 3.0 Shield.



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AID AND SUBSIDY ALLOWANCES

5. Downtime allowance for persons performing civil law contracts

FOR WHOM?	A person performing an agency contract, contract of mandate or another agreement for the provision of personal services governed by legal provisions regulating mandate or a contract for specific work.
PURPOSE	Compensation for the loss of revenues by a person, who concluded a civil law contract but such contract was not performed - limitation in its performance as a result of downtime in the conduct of business activity due to COVID-19. An application filed through the mandator or contracting party.
TYPE	The unduly received allowance is to be repaid together with the statutory late payment interest.
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> • A civil law contract was concluded before 1 April 2020; • No other entitlement to social security; • Polish citizenship or having lawful residence in the territory of the Republic of Poland; • Non-performance of a civil law contract in whole or in part due to downtime.
DISQUALIFYING CONDITIONS	In the month preceding the month, in which the application for the downtime allowance was filed, revenues exceed 300% of the average monthly remuneration in the previous quarter, published by the President of Central Statistical Office. <i>*PLN 15 595.74 in Q4 2019</i>
MAXIMUM AMOUNT	PLN 2080, or where the sum of revenues under civil law contracts in the month preceding the month, in which the application was filed, does not exceed gross PLN 1300, the downtime allowance is due in the amount of such revenues.
FOR HOW LONG?	A one-off allowance, paid not more than three times (on the basis of three separate applications).
BY WHEN?	An application must be filed not later than within 3 months from the month, in which the state of an epidemic is lifted.
THE GROUP	Not applicable.
PUBLIC AID	No.
COMPETENT AUTHORITY	Social Security Office.




1.0 Shield



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AID AND SUBSIDY ALLOWANCES

6. Co-financing of part of costs of the conduct of business activity

FOR WHOM?	Self-employed persons (sole proprietors not employing any employees).
PURPOSE	Co-financing of part of costs of the conduct of business activity.
TYPE	Is to be repaid without interest, <i>pro rata</i> to the duration of non-conduct of business activity in the period when the aid was received. Repayment upon the receipt of a request issued by the Head of Powiat.
ELIGIBILITY REQUIREMENTS	<ul style="list-style-type: none"> • Active conduct of business activity; • Evidencing the drop in turnover by not less than 30 % (2 months in 2020 as compared to the corresponding 2 months in 2019); • Conduct of business activity for not less than a year preceding the date of filing of the co-financing application (so that it is possible to evidence the drop in turnover).
DISQUALIFYING CONDITIONS	Discontinuation of business activity for the period, for which the co-financing was granted. Receiving co-financing to the extent that the same costs of the conduct of business activity have been or will be financed from other public funds.
AMOUNT	In the event of a drop in turnover by: <ul style="list-style-type: none"> • no less than 30% - possible co-financing of up to PLN 1,300 per month; • no less than 50% - possible co-financing of up to PLN 1,820 per month; and • no less than 80% - possible co-financing of up to PLN 2,340 per month.
FOR HOW LONG?	No longer than 3 months from the month, in which the application is filed.
BY WHEN?	The application must be filed within 14 days from the announcement of acceptance of applications by the head of a Powiat employment office.
THE GROUP	Not applicable.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	A District Employment Office.
	1.0 Shield



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AID AND SUBSIDY ALLOWANCES

7. A loan of up to PLN 5,000 for current costs of the conduct of business activity.

PURPOSE	Covering the current costs of the conduct of business activity by a micro-enterprise or a self-employed person.
TYPE	The loan including interest is to be redeemed at the enterprise's request, provided that such enterprise conducted business activity for 3 months from the granting of the loan.
ELIGIBILITY REQUIREMENTS	Conduct of business activity before 1 April 2020.
DISQUALIFYING CONDITIONS	If business activity is discontinued within 3 months from the granting of the loan, the loan is to be repaid, including interest (0.05 of the discount rate on bills of exchange accepted by the National Bank of Poland).
MAXIMUM AMOUNT	PLN 5,000
FOR HOW LONG?	A one-off loan.
BY WHEN?	The application must be filed following the announcement of acceptance of applications by the head of a Poviast employment office.
THE GROUP	Not applicable.
PUBLIC AID	Yes.
COMPETENT AUTHORITY	A District Employment Office.



1.0 Shield, 3.0 Shield.

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AID AND SUBSIDY ALLOWANCES

Information prepared based on:

- 1) Act of 2 March 2020 on special arrangements for the prevention, counteracting and combating of COVID-19, other infectious diseases and crisis situations caused by them (Journal of Laws of 2020, item 374, the **Act**),
- 2) Act of 31 March 2020 amending the Act on special arrangements for the prevention, counteracting and combating of COVID-19, other infectious diseases and crisis situations caused by them and certain other Acts (Journal of Laws of 2020, item 568, the **1.0 Shield**),
- 3) Act of 16 April 2020 on special support instruments in connection with the spread of the SARS-CoV-2 virus (Journal of Laws of 2020, item 695, the **2.0 Shield**),
- 4) Act of 14 May 2020 amending certain acts with respect to protective measures in connection with the spread of the SARS-CoV-2 virus (Journal of Laws of 2020, item 875; the **3.0 Shield**)
- 5) Commission Regulation (EU) No 651/2014 declaring certain categories of aid compatible with the internal market in application of Articles 107 and 108 of the Treaty (OJ L 187, 26.6.2014); **Regulation 651/2014**
- 6) The Act of 4 July 2019 on the Development Institution System Act (Journal of Laws of 2019, item 1572; the **DIS Act**)
- 7) Excerpt from the Government's Programme - the Polish Development Fund Financial Shield for small and medium-sized enterprises, attached as an annex to the resolution of the Council of Ministers of 27 April 2020 (the **Programme**)

WSKAZUJEMY
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COVID-19
AID AND SUBSIDY ALLOWANCES

SENDERO

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