

STATE OF THE ART OF REGIONAL POLICY REGARDING COVID-19 crisis recovery (local tools, new regulations)

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The State of the art is the document containing the list of tools/initiatives/regulations/programs, implemented in Partners' countries to mitigate the negative impact of COVID19 on the business sphere activities.

The terms of tools/initiatives/regulations/programs include all possible activities, not only formalized support programmes but for example, also non-formal activities, developed for only one beneficiary.

The function of the "State of the Art of regional policy regarding COVID-19 crisis recovery" (Deliverable 1 of the Project) is to:

- present the general overview of the activities undertaken on regional/local level by the respective authorities towards facilitation of conducting business activity under COVID-19 limitations and/ or to recover the local/regional economy.
- identify and present in a structured way the list of the tools/initiatives/regulations enabled in the five project participant countries.

The list of tools/initiatives/regulations included in the "**State of the Art of regional policy regarding COVID-19 crisis recovery**" serves as a reservoir of elements being a subject of selection – according to procedure in "Case studies" - to be included into "Case studies folder with case studies" and investigated further on this project step. In other words, Case studies folder with case studies, will deliver in-depth elaboration of some of the tools/initiatives/regulations, selected according to the rules/criteria.

The State of the Art consists of three elements (sections).

The first section includes the general overview of the situation regarding a public intervention diagnosed in project Partners' countries.

The second section presents:

- the summary of the initiatives, that has been identified and described by project Partners until 10th of November 2020,
- profiles (short descriptions) of initiatives/tools/regulations/programs. It should be highlighted, that this section includes not only regional and local initiatives, but the solutions on the national level have been presented as well. The rationale behind this approach is that initiatives/tools/regulations implemented on the national scale in one country can serve as an inspiration and be subject of transfer – under fulfilment of criteria presented in chapter 3.3. – for the local or regional level. The applied approach minimizes therefore the risk of skipping off the valuable initiatives or tools.

General overview of the situation in Project Partners countries

Hungary

In immediate response to the spread of the Coronavirus, the Government of Hungary set up an information website and operational staff. Their primary goal was to provide the public with credible information about the Coronavirus. The Government has therefore decided to create a website as the appropriate platform for fast and up-to-date news. The site also provides information to the public on the development of new case numbers at the national, county, and global levels. Government ordinances, regulations, and health prevention videos are also available on the site.

Their secondary goal is to get news about the Coronavirus from a source that is appropriate for the population. At the same time, the operative team conducts a daily information meeting, where televisions and radios stations are able to ask their questions with regards to the virus. At these briefings, the responsible employees of the Police and the Health Service inform the population of Hungary about the continuous development of the virus situation.

One of the most significant government decrees was the introduction of Credit Moratorium. Deferment of payment, or deferral of payment, was implemented to alleviate and ease the financial difficulties caused by this viral outbreak. During the credit moratorium or repayment moratorium, no principal, interest and fee charges will be payable on existing loans. This applies automatically to loans disbursed by March 18th 2020. Under the regulation, the moratorium on payments will run from March 19th 2020 to December 31st 2020, but the government has extended this period for the second wave of the Coronavirus, meaning the moratorium will run for an additional six months. With this decree, it has helped many businesses and individuals to reduce their expenses. It is a great advantage for everyone that is in a difficult financial situation caused by the pandemic, by postponing their obligations.

The emergence of Coronavirus has affected many business sectors. The Hungarian government has helped companies operating in the most deprived sectors with a unique measure in the country's leadership. 81,480 small businesses were exempt from paying taxes until the end of June 2020. A part of the enterprises paying the itemised tax of low-tax enterprises (Abbreviation: KATA) was exempted from the obligation to pay for the months of March through June 2020, i.e. during the exemption period. This relieved businesses of the tax burden and supported their survival in the emergency caused by the Coronavirus. Entitlement to social security benefits was not lost, it was the same as if these sole proprietors had paid "KATA". Participants in the most troubled sectors were able to take advantage of the opportunity provided by the Government. Such sectors include, for example, taxi services, hairdresser, performer, exercise service, hospitality, tourism, etc.

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It is no secret that domestic small and medium-sized enterprises (SME) should be given priority support by suspending or temporarily releasing certain taxes. These regulations all provide an opportunity for companies to mitigate damage and recover as soon as possible.

Another very significant initiative on the part of the Hungarian government is the Enterprise Workforce Support Program. With its launch, with the support of the Government, it will implement the employment of about 25,000 low-educated and/or job seekers under the age of 25 with a total need of HUF 12.5 billion. Under the program, the employer must employ the job seeker for at least 5 months. From 15 October 2020, you can apply for the Enterprise Workforce Support Program within the framework of electronic administration. The amount of the support is 50% of the wage cost (gross wage and social contribution tax) charged to the employer, but in the case of full-time employment, it does not exceed HUF 100,000 per month. The government is committed to curbing the Hungarian economic recession and helping to recover it - especially in the domestic SME sector. The Program would not only prevent an increase in the workforce caused by the virus but would also significantly reduce the burden on employers. It is also in the interest of the government to provide jobs for everyone in the country, regardless of age and education. There are a number of economic benefits to this program, such as the fact that certain costs (wages and contributions) of businesses are borne by the state.

As one of the measures of the Economic Protection Action Plan, diplomas which were held up due to the lack of a language exam have been issued. Those who have already passed their final exams have the appropriate professional knowledge, can get their degree. In this way, they can effectively participate in further strengthening the economy, which can also help build their careers. In the event of an emergency, the Government Decree on measures affecting higher education institutions and students provides for the language examinations required for the award of a diploma until now. Based on this, anyone who passes the final exam by August 31, 2020, is exempted from the obligation to take the language exam. The language test exemption applies to all students. This paves the way for the labour market, for those who have not been able to get their degree and have not been able to find a job according to their profession. Their salary will also increase after they are no longer entitled to the basic minimum wage as a graduate but should receive their salary according to the graduate minimum wage (for workers declared as a minimum wage). With this help, the labour map of Hungary will also be significantly transformed in a positive direction. Saving the high cost of the language exam, as well as higher salaries, is a benefit for those who have been able to take advantage of this opportunity. From the enterprises' point of view, a workforce can be expected who has not been able to work in their profession due to the absence of a diploma, but whose professional skills are adequate to perform the given job.

It is very important for national prevention that the flu vaccine has been made available, for free of charge, for everyone. The government has been providing free flu vaccines to people over the age of 65 and those at higher risk for years, but in the fall of 2020, everyone can receive the flu vaccine free of charge through their general practitioner. With this measure, the government is making every effort to prevent the spread of the Coronavirus in Hungary. Since the vaccine is made available at no cost, it is hoped that more and more people will take advantage of this opportunity

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provided by the government, meaning that everyone will be vaccinated. It is advisable to receive the flu vaccine by the middle of 2020, but the vaccinations administered in November or December are also not too late.

Presumably, if two viruses attack the body at the same time, it can lead to many more complications, so it is worth getting the vaccine to try and prevent at least one viral disease.

The government launched the National Consultation Questionnaire in order to support domestic businesses and to take reasonable, economically favourable measures based on public opinion in preparation for the emergence of the 2nd wave of the virus. Titled "Choose Your Country!" The government is launching a campaign called Domestic Products to promote domestically produced products. By purchasing Hungarian products, we not only get the result of a value-creating work, but also support Hungarian families, contribute to the development of the Hungarian economy, strengthen the relationship between the city and the countryside, and protect our environment, as goods do not have to come from thousands of kilometres.

The "At Home, Together, and Free - Hungary Welcomes You Back" campaign encouraged everyone to travel domestically and discover exciting local destinations. Its aim was not only to increase the turnover during the summer high season, but also to restart Hungary's domestic tourism after the emergency caused by the Coronavirus epidemic. The primary aspect was to show that the forests, waters, castles, museums, hotels, and restaurants are reopened, but even more important are the people behind the tourist attractions and experiences, the families who are waiting for the Hungarian travellers after the difficult period, thus boosting the income of businesses living mainly from tourism. The campaign was joined by almost 450 accommodation establishments, catering units, spas, and other tourism service providers and attractions with discounted offers. They are "We Will Be Back!" They created their proposals offering discounts and/or additional services, especially by the beginning of the summer, which are collected and promoted by the Hungarian Tourism Agency on the website csodasmagyarorszag.hu. The government is asking for the citizens' opinions on the issues of the National Consultation, the Coronavirus, and the measures to restart the economy, among others the free use of the Internet by families, a permanent Hungarian epidemiological service and the promotion of domestic tourism.

One of the significant measures at the regional level is the establishment of the support system of the City of Debrecen Aid Fund. Announced on March 20th, 2020 by the Mayor of Debrecen.

The aid fund was established with an initial amount of HUF 20 million to provide financial assistance to the people of Debrecen who lost their jobs due to the Coronavirus epidemic. Users must submit an application, which will be reviewed by a professional body. In case of a positive assessment, the applicants can choose the type of benefit which best suits their situation from several types of support: financial support (from the cost of housing, one-time purchase of teaching aids (laptop, tablet) for participation in digital distance learning), or benefits as follows (13,000 per month); -Ft, of which the value of the durable food package totals 10,000 HUF per month and the value of household cleaning products and hygiene products totals 3,000 HUF per month, for a period of 3 months). The City of Debrecen Aid Fund is an initiative that creates an

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opportunity for Debrecen's residents to help Debrecen's residents, as well as an opportunity to alleviate the difficulties caused by the epidemic, together.

The Local Government of the City of Debrecen (DMJV) is working hard to provide the most assistance to both the people of Debrecen and the contributors to the economy of Debrecen. The municipality commissioned the EDC Debrecen City and Economic Development Center to provide continuous information and support to local businesses. It helps, among other things, to answer questions about the government's economic protection measures, provides consulting services, support in finding a job and recruiting companies with labour shortages, and to provide more information on the government and EU funding sources.

Cívís Ház Zrt. Provided significant support to the entrepreneurs of the city of Debrecen, as those tenants who rent business premises owned or managed by Cívís Ház Zrt. and are forced to close concerning the government's decisions due to the emergency, Cívís Ház Zrt. - offers a 90% discount upon request.

Tenants who are only able to open to a limited extent due to the emergency but maintain their operation will receive a 50% rental discount upon request. According to the decision of the Board of Tenants who are only able to open to a limited extent due to the emergency but maintain their operation will receive a 50% rental discount upon request. According to the decision of the Board of Directors, the rent reduction can be applied until June 30, 2020, which can be extended depending on the emergency situation. The discount can be used on the condition that 50% of the discount is permanently released by Cívís Ház Zrt., and 50% will have to be paid in 12 equal instalments in 2021 after the end of the emergency. With this package of discounts and subsidies, the municipality wants to help entrepreneurs in trouble, they want to reduce their burden by not paying the full amount of rent, which is a very big lifeline for a business.

The Coronavirus situation has shown that work processes that are linked to a normal daily work schedule, such as telephone administration or administrative tasks, can also be performed from home. Experience from the first wave of the epidemic has shown that telework has proven its worth in many areas, benefiting both businesses and employees. To perform the work tasks, the employer must, according to the proposal, provide him with the means necessary for his performance. The place of work becomes freely selectable, teleworking can be realized even partially, in part of the working days. In the case of telework, the employer can contribute to the employee's expenses in the form of cost compensation: this can be up to 10 per cent of the current minimum wage per month, i.e. a maximum of HUF 16,100. The government aims to promote non-traditional forms of employment. By making the home office system flexible, the epidemic is expected to slow down.

According to the Government, all support should be given to those who fight the virus on the front lines, so all intercity and local public transport can be used free of charge, without having to buy a ticket, by statutory health workers (who were already able to travel for free in March), and students involved in medical and health science training involved in coronavirus pandemic control.

To mitigate the Coronavirus epidemic, the new regulation on mask-wearing allows the mayor to designate public areas where mask-wearing is mandatory in settlements with more than 10,000 inhabitants. It could be the whole city, but it could be just a part of it.

The decree, therefore, left it to local governments to decide where it was necessary to put on the mask. Nationwide, it is mandatory to wear in shopping malls, indoors, at events! The mayor of Hajdúszoboszló in Hajdú-Bihar County has introduced stricter measures, for example by making the use of masks compulsory in many places: nurseries, kindergartens, Social Service Centre, Outpatient Care Centre, in the yard of the Municipal and District Office, as well as schools, shops, banks within 100 meters of the street. In another town in Hajdú-Bihar County, in the entire inner area of Hajdúböszörmény, wearing masks is mandatory.

The FORUM Debrecen Shopping Centre, as the most beautiful and largest shopping centre in the Northern Great Plain region, is a key representative of fashion. The Shopping Centre is not only a building with 120 trendy stores but also an active partner of numerous charitable initiatives and support, many of which have become traditions over the years. Therefore, it has become clear to management that they are producing masks in response to the viral situation that has developed. These masks are uniquely designed, of good quality, available in several varieties. You must purchase a minimum value of HUF 3,000 at any of the stores in the Forum to redeem the most preferred mask of your choice at the information desk. With this initiative, he has purchased and made the masks available to quite a few people.

The Coronavirus epidemic posed extraordinary challenges to families, most notably the transition to online education in the spring and fall, in addition to the emergence of the virus. In Hungary, the digital work schedule outside the classroom in schools came into force on 16 March, according to which children in both primary and secondary schools switched to distance education. Classroom education was re-launched for everyone in September, however, it was re-introduced in November that they operate in a digital schedule from secondary school onwards in secondary education. To minimize their costs, the Government has introduced that those who participate in digital education can use the Internet for free for this period. This is a huge help to educators and students who are forced to be at home because of online education.

Launched on 24 March, under the name Digital Coalition, the Hungarian Government launched an action with offers from actors in the digital sector to support the fight against the coronavirus emergency. The program aims to reduce the burden on Hungarian citizens by exploiting the opportunities provided by digitalisation. The digital solutions and services offered in connection with the initiative will primarily help teachers, students, schools, school districts, parents, workers and employers, as well as the most vulnerable to the epidemic, the elderly. For the first time since the outbreak of the coronavirus epidemic, telecom operators have offered extra data traffic to their subscribers to support working and learning from home. The additional offerings also allowed access to certain portals offering educational content to be free of data traffic. The goal of the collection page is to make digital solutions, applications and services offered by industry players available in one place.

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Moldova

The pandemic crisis has strongly affected the economy of the Republic of Moldova: in the second quarter of 2020, there was the deepest economic decline in the last 20 years. The measures imposed by the authorities to minimize the risk of contamination with Coronavirus have had repercussions on various areas of the national economy, affecting, on the one hand, the activity of companies and on the other, it has limited the consumption of the population. The pandemic crisis has generated high costs and, to cover budget expenditures, the Government has resorted to internal and external loans, which has increased the country's level of indebtedness. The restrictive measures imposed in the context of the spread of COVID-19 have worsened the financial statements of companies in most economic sectors and, respectively, have translated into considerably lower budget revenues than in periods of normal activity. At the same time, the pandemic significantly reduced domestic demand, which influenced the evolution of imports and domestic trade. The most affected branches of the pandemic crisis remain the machine-building industry, the light industry, the processing and preservation of fruits and vegetables, the manufacture of beverages, and the energy sector.

Therefore, the spread of Covid-19 adds a substantial new source of risk to the national economy for 2020 and beyond. In these circumstances, mitigating the effects of Covid-19 on health and the national economy must be the government's priority. Decisive and timely action must be taken by the Government, the central bank, regulators, but also other actors, to minimize the effects of the crisis. On the other hand, economic agents and the population have a role to play in showing responsibility and doing everything possible to mitigate the devastating effects. In Moldova, micro, small and medium enterprises (SMEs) represent 98.7% of all companies, provide almost 60% of employment in the business sector and produce 70.8% of value-added. These are the actors at the forefront of the economy, being the most affected by the crisis. Regardless of their size, sector, turnover or location, administrative restrictions have led, with few exceptions, to drastic decreases in the sales of all companies, which has led to the total or partial suspension of business operations; while 1/3 of them faced restricted access to raw materials (especially imported ones) and 1/4 - reduced demand due to declining incomes of citizens.

With the declaration of the exceptional situation due to the COVID-19, the authorities launched a wide-ranging dialogue on support measures for the business sector. The public authorities in the field are mainly:

- Parliament of the Republic of Moldova; The Government of the Republic of Moldova, namely the Ministry of Finance, the Ministry of Economy and Infrastructure of the Republic of Moldova: the relevant body, responsible for public policies and regulation, including on the business environment.
- The Organization for Small and Medium Enterprises Sector Development (ODIMM) is a business support institution with national coverage, which works under the coordination of the Ministry of Economy and Infrastructure to support and develop the Small and Medium Enterprises (SME) sector.

- The Commission for Exceptional Situations, by whose provisions, between March 17 and May 15, 2020, the activities of certain sectors/enterprises were stopped, measures were instituted, etc.
- National Bank of the Republic of Moldova, National Financial Market Commission, etc.

The dialogue partners on support measures for the business sector are mainly: the Moldovan Chamber of Commerce and Industry; Association of Banks of Moldova; Foreign Investors Association; National Confederation of Employers; Alliance of Small and Medium Enterprises; National Association of Restaurants and Recreation Venues; European Business Association etc. Thus, among the measures taken by the Government and the National Bank of Moldova during this period are:

- deferral of payment of tax and financial reporting (Disposition of the Commission for Exceptional Situations no. 3 / 23.03.2020);
- introduction of a moratorium on state controls (Disposition of the Commission for Exceptional Situations no.3 / 23.03.2020);
- 100% or 60% reimbursement of taxes and duties on the salary paid to employees for economic operators who were forced to cease their activity as a result of restrictions imposed by the authorities and who established technical or stationary unemployment according to the provisions of the Labour Code for the period of the state of emergency (Disposition of the Commission for Exceptional Situations no. 16 / 10.04.2020);
- granting loans through commercial banks on preferential terms to micro, small and medium-sized enterprises, financed by a loan from the Development Bank of the Council of Europe.

To create a legal framework focused on the implementation of measures to support enterprises in the context of the epidemiological situation and its effects on the national economy, as support tools based on subsidizing expenditures incurred by enterprises in the process of identifying financial resources to meet wage obligations employees, commercial obligations and the need for working capital, etc., "Law no. 60 of 23.04.2020 regarding the establishment of measures to support the entrepreneurial activity and the modification of some normative acts" was adopted (Official Monitor No. 108-109 art. 186 of 25.04.2020). Depending on the evolution of the situation, the law has 3 editions so far: 25.04.2020, 01.07.2020, 23.09.2020. The law, drafted by the Ministry of Finance, came with the following measures to support entrepreneurial activity:

1. Implementation of the Interest Rate Subsidy Program;
2. Implementation of the VAT refund program;
3. Reduction of the VAT rate from 20% to 15% for the HORECA sector;
4. Deduction of the donation for fiscal purposes made to combat COVID-19;
5. Non-application of reverse charge to economic operators in the restructuring procedure;
6. Supporting agricultural producers by increasing access to the application of the facility to pay social contributions (12% instead of 18%);

7. Ensuring equal conditions for domestic book production which is currently at a disadvantage compared to imported one (VAT exemption from royalty for book production);
8. Facilitating the access of domestic producers in duty-free shops, by ensuring the same conditions with imported products;
9. Measures to consolidate budget revenues needed to finance social spending (airport tax, portability tax, natural resources tax) etc.

Also, the communication with the business environment is a very important aspect, especially in crises. Therefore, special attention was paid to this issue:

- For 24/24 business support, the Unique Call Center of the State Fiscal Service took over all the questions of the economic agents regarding their activity during the state of emergency. The Secretariat of the Economic Council under the Prime Minister was also available to the entrepreneurs.
- Traffic and activity restrictions have prompted economic agents to use online some tools offered by the Government, namely the Automated Information System for managing and issuing permissive documents (SIA GEAP), known more as the One-Stop-Shop for permissive documents. After the outbreak of the pandemic, 75% of applications began to come online, and the total number of applications was reduced by only 30%. During the period of activity restrictions during the emergency situation, the number of applications submitted online increased from 30% to 70%.

The largest sector that had losses is HORECA, according to the analytical report "SMEs' perception of the impact of the pandemic on their own business" in August when 304 entrepreneurs from 18 industries across the country were surveyed. The worst is that 51% of companies say they will not be able to re-employ the reduced staff during the pandemic period. 71% of respondents report losses in operating income compared to the pre-crisis period and only 31% benefited from rent reductions during the pandemic period.

At the local level, public authorities, based on dialogue with local businesses, have put in place a series of measures focused mainly on the local tax exemption of small and medium-sized enterprises whose activity has been suspended during the state of emergency due to COVID-19. Also, a series of regional events are organized to discuss possible solutions to support the business environment to deal with the crisis, including the establishment of partnerships. On 20.10.2020, the North Regional Development Agency organized the Business Forum entitled "Doing Business in North Moldova". The economic event brought together about 110 participants from the north of the Republic of Moldova, as well as from several development regions in the Czech Republic, Poland, Latvia and Romania (most participating online). The agenda of the business forum focused on exposing business development prospects in the Northern Development Region, promoting collaboration between the public and private environment by involving local entrepreneurs in economic development. The international forum "Invest Gagauzia 2020", organized in Comrat,

between 23-24.10.2020, to promote the economic and investment potential of the Republic of Moldova and, in particular, of the Gagauzia Territorial Administrative Unit.

The edition aims to bring to the fore current issues such as models of economic development of the region in the context of the pandemic generated by Covid 19, the digitalization of the economy and business, attracting investment and promoting partnerships.

The most relevant state programs and national instruments to support small business:

- The new Guarantee Tool for companies affected by the COVID-19 pandemic crisis launched on 7.09.2020, involves offering SMEs a guaranteed product on preferential terms that can be used to contract loans from commercial banks for both working capitals, as well as for investments. The new financial product is launched by ODIMM in partnership with commercial banks in the Republic of Moldova for issuing preferential loans to SMEs affected by the pandemic crisis.
- Pilot Initiative of business revitalization for companies in difficulty launched on 16.09.2020, by ODIMM, to select 5 local companies that will benefit from business acceleration services, in which experts in the field will guide entrepreneurs in the revitalization process of business restructuring following the pandemic.
- The support program for SMEs with high potential for growth and internationalization launched on 28.10.2020, by ODIMM, through which SMEs will be able to access grants of up to 2 million lei for the implementation of international practices to increase productivity and competitiveness. The state program was approved by Government Decision no. 439 of 01.07.2020, and will contribute to the increase of entrepreneurial skills regarding business development, to the diversification of products/services on local and/or international sales markets of at least 1000 domestic companies by 2021. It is estimated an increase in the volume of investments in the national economy by about 180 million lei, and at least 80% of SMEs will promote their products and services through national and international electronic platforms. This support instrument will run for a pilot period of 36 months, for the implementation of which 40 million lei are provided from the state budget.
- The SME Digitization Support Tool is a set of activities that aims to support technology transfer and digital development of small and medium-sized enterprises to exploit their innovative potential, including facilitating their access to internal and external markets. The solution came in the context of the pandemic with COVID-19, when SMEs in the Republic of Moldova were put at a standstill, with severe constraints on the demand and supply side. The objectives of the instrument are to improve the knowledge and skills of entrepreneurs on e-commerce opportunities and conversion of sales of finished products through e-commerce tools; facilitating SMEs' access to support services in the way of digitization, planning, understanding and adoption of digitization tools; strengthening the capacity of business support institutions to provide qualified information to SMEs on e-commerce facilitation.

Several tools that come to support the business environment in times of crisis are implemented with the support of development partners:

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- Moldova National Start-up Program - a complex project for the digital transformation of IT and non-IT SMEs, developed by UNDP with the support of USAID and Sweden, together with the National Association of ICT Companies, Moldova IT Park, UNDP and ODIMM. Through the business support grant program, with a focus on improving companies' resilience to crises, support will be provided to at least 40 small and medium-sized businesses in the form of automation services and solutions, digitization services, access to legal advice and tax, e-commerce advice, but also integrated solutions for business process automation. All these measures are to meet the needs of SMEs in the wake of the pandemic crisis and help them adapt to the new requirements while maintaining their key role in job creation and sustainable growth of the country's economy. The program is a platform for the development of the IT ecosystem and the growth of tech start-ups. In 2020, Startup Moldova carries out three major programs that connect the IT field with traditional non-IT sectors: Digital Upgrade, Digital impact and Creative Growth.
- Guide for Small Enterprises - a useful and necessary tool for the business sector aimed at the need for sustainable development of business culture in the Republic of Moldova. The guide was launched by the Alliance of Small and Medium Enterprises of the Republic of Moldova, with the support of the Swiss Agency for Development and Cooperation within the project "Development of SMEs ecosystem in Moldova". The Small Business Guide contains specific tips, recommendations and steps for young people who want to start a business: bureaucratic, legal, financial and start-up actions required in the first 3 years of activity in the Republic of Moldova. The guide is the most important document for entrepreneurs operating in the field of trade and production, the value of direct and indirect communication from enterprises, etc.
- The interactive map of SMEs - launched by the Alliance of Small and Medium Enterprises of Moldova, assesses the impact of the pandemic on the small business sector and visually represents the situation. This map is a tool that presents the live and real situation, offering the opportunity to see the situation at the country level on three components: the response of the authorities to the crisis caused by the pandemic, the current economic situation and future projections of SMEs. This activity is carried out with the support of the International Private Enterprise Center, the Friedrich Naumann Foundation for Freedom and the Optim project.
- The "SMEs resilience in crisis times" project aims to increase the access of local SMEs to discussions at government level, allowing them to participate directly and effectively in policy changes, based on all legal resources from the pandemic crisis. A series of meetings were organized during July-October 2020 with at least 50 local businesses, within which data were collected on the main legal and institutional challenges that entrepreneurs face in business development, a set of recommendations of specific policies for the government will be created. At the same time, SMEs received a large consultation and expertise for individual advice and support during the crisis. Thus, SMEs will contribute to the creation of medium and short-term programs to overcome the crisis caused by the pandemic.
- Eu4Business - measures were taken by the European Union to support entrepreneurs in the Republic of Moldova in the context of the crisis caused by COVID-19 cover three areas: access

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to finance and markets (special lending conditions offered in collaboration with Moldovan banks, as well as grants for SMEs in certain business sectors), anti-crisis business support services (online consultancy and training opportunities, education and training programs), benefits derived from the Free Trade Agreement with the EU (specific technical assistance to Moldovan SMEs).

Poland

Along with the first wave of COVID19, the Polish government has enabled the first set of measures aimed to mitigate the results of the limitations caused by the pandemic. Since spring 2020 the measures under name „Anti-crisis shield” have been implemented and according to official information amounted to 321 billion PLN. The “Anti-crisis shield” includes five main pillars:

- Workplaces and employees safety protection,
- Companies financing,
- Health,
- Financial system strengthening,
- Public investment.

From the amount of 321 billion PLN, 74,2 billion PLN have been allocated for support for companies, in the framework of “Companies financing” support pocket, and next 100 billion PLN – for “Financial shield”. The above-mentioned countermeasures include both new support as well as already existing schemes (for example in the frameworks of Operational Programmes, co-funded by European Structural Funds). The catalogue of schemes of “Companies financing” pillar, includes:

- Loans for companies to maintain workplaces,
- “Automatic” revolving loans,
- „De minimis” guarantee schemes,
- Capital for Safety and Growth Programme,
- Trade insurance tools from KUKE,
- New regulations on settlements of losses,
- New regulations on Corporate Income Tax,
- Exemptions on Social Security Payments,
- Suspension of extension fee,
- Suspension of taxes from retail trade,
- New regulations regarding VAT reporting,

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- New regulations regarding Personal Income Taxes reporting,
- Support for transport companies,
- Suspension of fines in public procurement sphere,
- „New chances for SME” Programme,
- New rules for applicants for credits for technological innovations,
- New rules of financing of social-economy entities,
- New rules for repayment of EU-financed loans for SME,
- New rules for repayment of EU-financed loans in the framework of „Poland – East” loans for touristic sector entities.

The catalogue of „Financial shield” amounted to 100 billion PLN, includes:

- Financial shield for microenterprises – 25 billion PLN,
- Financial shield for SMEs – 50 billion PLN,
- Financial shield for big companies – 25 billion PLN.

The support schemes included in the above-mentioned shield are aimed at:

- Improvement of companies financial liquidity,
- Refinancing of losses being results of the pandemic,
- Workplaces protection.

Above mentioned measures has been implemented on the national (governmental) level, with the operational support of lower administration bodies. On the other side, the local and regional authorities set-up their solutions towards mitigation of pandemic-related limitations. This kind of initiatives are implemented countrywide, and include, for example, local taxes or rentals fees exceptions. The selected schemes developed on this level of administration are presented in the next chapter.

Slovakia

The first confirmed COVID-19 case was reported on March 6, 2020, in Slovakia. The government implemented a range of measures to delay the spread of COVID-19 since March 13, including social distancing, closing schools and entertainment and hospitality premises, limiting international travel, and promoting the widespread use of face masks.

Slovakia responded to the spread of the COVID-19 pandemic on its territory by declaring emergency situation. The extraordinary situation came into force on the whole territory of the Slovak Republic on March, 12/2020. Regarding the declaration of an emergency situation, the

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closure of almost all business was ordered establishments as well as the provision of services with the exception of the services and establishments to which they have been granted.

The negative effects of this extraordinary situation to employees, employers as well as self-employed persons, as this situation had negative effects on employment reduce their services and activities, while the same incurring costs for the payment of wage employee compensation to whom they were unable to assign work as a result of this situation.

There have been a lot of specific measures which try improving active society, MSMEs and others:

- Support entrepreneurship and people with banks in general– delay payments,
- Contribution to limited liability and 1 person companies for compensation for loss of income,
- Forgiveness for social levies payment,
- Employee wage contributions,
- SOS contributions for companies,
- Safety waste collection,
- Help for dormitories which have unoccupied places (redemption of unoccupied places),
- Promoting access to drinking water – the building of water resources in marginalized localities,
- Additional funding for the health sector – protective and disinfection equipment,
- Special rewards for medics and police during first wave assistance and for those in the first line,
- COVID – school SEMAFOR – school platform for information sharing about epidemic progress – closing,
- Support for sports activities on the international and local level – financing of interior and exterior sports facilities, (program: BeActive at Home),
- Aid scheme for public administration – for transport enterprises,
- Increasing remote learning possibilities for teachers,
- Pandemic nursing and sick contribution,
- Reduction of tax for trucking in trucks and buses of public transport,
- Support for local market opportunity,

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- Accident extra fees COVID-19 – in the context with the disease, 25 % sickness supplement,
- EXIMBANK – delay of payment, scheme de minimis to support services and employment, serves credit,
- Postponement tax return and tax payment,
- Deduction of tax losses,
- Cooperation for economic mobilization – cooperation between sectors,
- Delay of local taxes and fees...etc.

The principles stated above are to the sustainable development of existing entrepreneurship policy of the state economy and on stabilizing the degree of investments. The present regional policy focuses at the same time on creating the necessary environment for implementing structural funds.

Although, the limited number of new cases allowed for a subsequent acceleration of reopening plans, with the national emergency ending on June 13 and most containment measures being lifted over the summer. With the sharp rise in new Covid-19 cases since September, the government implemented a lockdown between October 24 and November 1 although manufacturing production continues. There will also be mass testing starting the end of October.

The government introduced several state guarantee schemes, covering both SMEs and large firms. Individuals, self-employed and SMEs are also allowed to defer loan repayments for up to 9 months, while a rent payment moratorium was imposed until June 30.

More than 150 measures were prepared until July 2020.

According to the analysis of small and medium-sized enterprises operating in the sectors from the Slovak Business Environment Research, that most affected quarantine measures a total of 53 243 SMEs, who were forced to close theirs in the first phase of the measures operations. Share these the most affected entities account for up to 8,8% of the total number of active SMEs. Within these groups are the most affected micro-enterprises employing less than 10 employees, which make up to 96%. In terms of legal form, they are the most vulnerable group self-employed persons, which make up almost two thirds (59%) of the total number most endangered SMEs.

Most of these all support activities are created on the national level. The economically the income level in the Prešov region is the lowest in Slovakia. Surprisingly, the Prešov region and city has rather a diversified economic structure and public services are the largest employer. Therefore some measures are not dominated.

The government introduced measures that include wage compensation for affected businesses and self-employed, and subsidies to individuals without income, enhanced unemployment benefits, and sickness and nursing benefits, deferral and waiver of employers' health insurance

and social security contributions for affected companies and self-employed, easing of the administrative burden on businesses and relaxing labour code requirements, deferral of payroll and corporate tax payments for businesses whose revenues decline by more than 40 per cent, allowing companies to include loss carry back since 2014, rental subsidies; and higher medical spending. These measures, the wage compensation program is extended to end-year including reserves for a possible second wave of Covid-19, and arise to 2.3 per cent of 2019 GDP. To ease liquidity pressures, the government introduced several state guarantee schemes, covering both SMEs and large firms. Individuals, self-employed and SMEs are the same time allowed to defer loan repayments for up to 9 months, while a rent payment moratorium was imposed until June 30.

The National bank of Slovakia has implemented the measures as part of a coordinated approach with the ECB and the European Banking Authority and the bank loan was EUR 630,8 thousand. The contribution from European Commission to deal with the pandemic crisis is estimated to amount to EUR 780 thousand for 4 main programs such as efficient public administration, human recourses, material and food support, integrated regional operating program.

Nowadays, it can be said that in Slovakia there is a new way of approaching the national stable issues, based on principles on solidarity, concentration on efforts and social partnerships.

The National bank of Slovakia lowered the capital buffer for systemically important institutions for one of the systemically important banks (Postova Banka) from 1 per cent to 0.25 per cent, effective January 1, 2021.

The support of the small and medium enterprises that belong to the productive economic sector is mostly done through financial direct support mechanism.

The goal of the Slovak Government is to help everybody who has been economically caused losses by COVID-19 crisis in our society. It was just the European Commission which has approved five state assistance schemes for the Slovak Republic, aimed at supporting companies in this hard times of crisis caused by COVID-19. The same assistance can be used by those who are closed and those who have a restricted regime. The amount of help through First HELP Plus is the same and it will be possible to obtain at the moment. It has been done for production, delivery or additional services. For the workplace keeping it was paid more than EUR 116 per one inhabitant.

Ukraine

On 11th of March Ukrainian government, The Cabinet of Ministers (CMU) adopted The Resolution (CMU) № 211 introducing the first quarantine, which established a lockdown, including and the economic activity of SMEs, except for continuous production, energy companies and other vital services. The first lockdown period was set for the period from March 12 to April 22 and then extended to May 22, 2020, although the first mitigations started on May 12: restaurants and cafes were allowed to open summer terraces, hairdressers, non-food stores.

Since May 22, Ukraine switched to a system of adaptive quarantine. Depending on the epidemiological situation, all regions were divided into several zones: green, yellow, orange and red according to the level of epidemic risk of COVID-19 spread.

Restrictions for these areas and opportunities for economic activity were subjected to various changes, the biggest restrictions have the red zone, and in other zones, the business operates in compliance with certain rules. Currently, adaptive quarantine is extended until December 31, 2020. At the beginning of November 2020, the number of new coronavirus cases in Ukraine has increased significantly, more than 9,000 new cases of COVID-19 infection are registered every day and the Ukrainian Government is considering the possibility to announce a lockdown if the number of new cases will exceed to 15,000 per day. According to experts and SME representatives, recrudescence lockdown will cause great damage to the economy. Therefore, are the options for lockdown in the definite zones where the new coronavirus cases significantly increased, as well as the introduction of weekends restrictions to limit crowds in public places.

Lockdown primarily affected those businesses that could not operate due to quarantine conditions. The biggest losses were in tourism, hotel and restaurant business, services, retail of non-food products and industry. Small businesses and microbusiness were particularly affected by the 2020 quarantine. According to the European Business Association, a third of entrepreneurs surveyed by the association lost up to 75% of their income during the quarantine. Another 44% lost up to 50% of revenue, and 7% of companies are considering closing.

This was especially noticeable in Lviv, where tourism is one of the three highest business priorities in the city. Due to the introduction of restrictions in Ukraine and other countries, the number of tourists in Lviv decreased significantly and some businesses were forced to close.

Unlike in the EU, Ukraine does not have substantial budgetary resources for direct business support measures such as grants, subsidies, and other direct financial support instruments. At the national level, the following basic tools were selected:

- legal deregulation to simplify the conditions of business, the abolition of penalties for mistakes in tax reporting, the temporary abolition or reduction of certain types of taxes,
- introduction of a moratorium on inspections by regulatory authorities (for the period until the end of the quarter following the quarter in which the quarantine measures were officially lifted).
- transfer of administrative services provided to business entities, including obtaining online certificates from regulatory authorities,
- simplification of customs procedures for the import of food and non-food essentials used to combat the spread of COVID-19 pandemic,

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- financial support (subsidies) for legal entities, individual entrepreneurs and self-employed in those activities that are most affected by the pandemic, compensation for wages to employees for the period of quarantine,
- expanding access to loans with low-interest rates, introduction, and improvement of the program of available loans 5-7-9% with the possibility of refinancing existing loans
- reduction of business costs during downtime in the conditions of lockdown, for example, reduction of rent by 50% or its cancellation, as well as providing unemployment benefits to employees of small firms who have suspended their work,
- the wider introduction of online services for business, free training and consultations for the use of digital services in business,
- formation of a comprehensive program of government action through dialogue with stakeholders and considering the economic reform plan sector Ukraine,
- supporting the development of export business opportunities and to promote the establishment of cooperative relations in terms of the pandemic,
- increase of state investments in infrastructure projects to obtain a multiplier effect, the launch of the National Program "Large Construction".

At the regional level, regional state administrations mainly enforce government decisions. For example, Lviv region has a leading position in providing affordable interest rates of loans of 5-7-9% for business, and at the expense of regional budget resources are trying to reduce the interest rate of these loans for certain sectors to 0%. Lviv region also launched a marketing campaign in support of local producers. Their products are marked with special labels with the words "Buy Halytske". 160 stores and 7 retail chains took part in the action.

Local governments acted within the existing powers, namely, to make decisions on changing local taxes and reduce the rent for the use of a communal property. For example, according to the decision of the Lviv City Council, individuals-entrepreneurs – single taxpayers of group I and II, regardless of the type of business activity they carry out, received a preferential interest rate of 0% for a five-month quarantine period from 01.04.2020 to 31.08.2020.

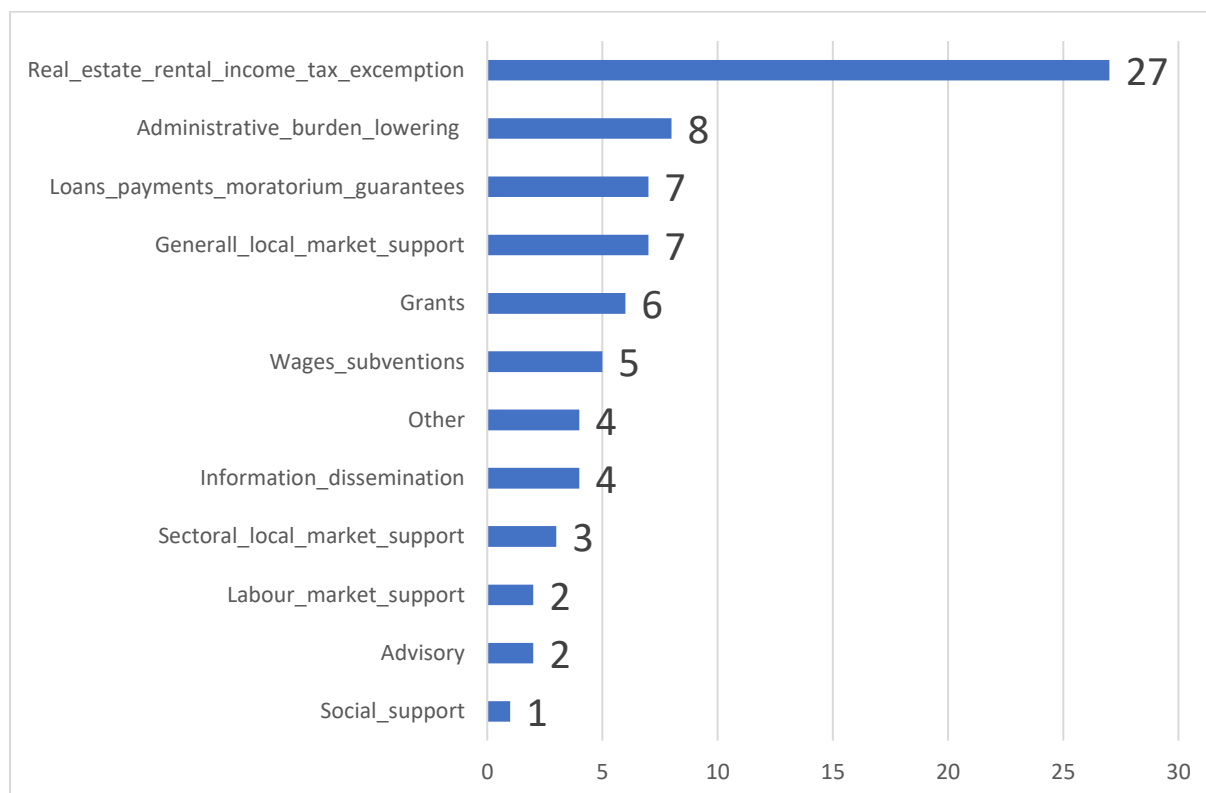
Other measures worth noting cooperation between central, regional and local authorities with different donors and EU assistance programs, aimed at supporting small and medium businesses. Primarily this is a series of training on the use of digital technologies for business, the introduction of crisis management, staff development, access to grants and other types of funding.

List of initiatives / tools from Project Partner Countries

Structure of identified initiatives / actions / tools.

Until 10th of November 2020 Project' Partners have delivered profiles of 76 tools/initiatives and actions, that have been implemented (or are planned to be implemented) in respective countries. Among above-mentioned profiles, the majority concerned various types of financial duties exemptions: from real estate duties, rental, income or taxes. The summary of the initiatives under this aspect is presented in Figure 1.

Figure 1 Structure of initiatives / tools according to subject of intervention



Source: Own elaboration on the basis of tools / initiatives profiles delivered by Project Partners

It should be mentioned, that in many cases, the tools/initiatives have been identified not only on a local or regional level but the national (governmental) level as well. This situation, however, does not impact negatively the future project' steps, as in many cases, the identified initiatives/tools implemented on the countries' level has been initially assessed as having the potential to be transferred into a local or regional level of administration.

Identified initiatives / actions / tools – Hungary

Table 1 Identified initiatives / actions / tools – Hungary

| Effective Information about the Coronavirus | |
|--|---|
| Name. What is the name of the initiative / tool? | Communicating authentic and up-to-date information on the Coronavirus to the public, the establishment of an information page, and an operational staff. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The Government of Hungary b) Both the information website and the operational website have been developed in order to provide credible and important information to the public from appropriate sources. Continuous communication of information on the number of cases in the country and the spread of the virus. c) The residents of Hungary d) www.koronavirus.gov.hu |
| Status of the initiative | Existing |
| Range | National |

| Credit Moratorium | |
|--|---|
| Name. What is the name of the initiative / tool? | Payment moratorium for all loans! |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of Hungary b) A credit moratorium is a deferral of payment, or payment deferral, to alleviate difficulties caused by a coronavirus. During the credit moratorium or repayment moratorium, no principal, interest and fee charges will be payable on existing loans. c) The moratorium on payments also applies to all credit transactions, loan agreements and financial leasing agreements concluded between a financial institution and a debtor. Among other things, the instalments of corporate loans, home loans, personal loans and student loans do not have to be paid temporarily. The suspension of loan repayment will last until the end of December 2020, however, the government has extended the moratorium until June 30, 2021, if necessary. d) Hungarian Gazette 2020. No.47. |
| Status of the initiative | Existing |
| Range | National |

| Introduction of Tax Exemption for Small Businesses (Sole Proprietors) | |
|--|---|
| Name. What is the name of the initiative / tool? | Exemption from tax in the case of a small businesses |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The Government of Hungary b) Until the 30th of June, the government granted a small flat-rate tax (KATA) to small businesses that pay itemised taxes to small tax-exempt businesses because of the coronavirus epidemic. For the months of March, April, May, and June 2020, certain activities will be exempt from |

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| | |
|--------------------------|---|
| | <p>paying KATA. Exemption from tax liability does not affect entitlement to social security benefits and the amount of benefits.</p> <p>c) "KATA" -S for sole proprietors (from the date specified in the Decree, they have already been registered and carry out the activity specified in Section 1 (8) of the Decree)</p> <p>d) Hungarian Gazette 2020. No.51.</p> |
| Status of the initiative | Existing |
| Range | Regional |

| Business Workforce Support Program | |
|---|---|
| Name. What is the name of the initiative / tool? | Offering employers a non-refundable support if employing a jobseeker under the age of 25 or a jobseeker with a low level of education as part of an employment relationship. |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) The Government of Hungary</p> <p>b) The aim of the Enterprise Labour Support Program is to support employers with 50 per cent of the monthly wage cost (gross wage and social contribution tax), but not more than HUF 100,000, in the case of full-time employment of employees. Thus, employers can receive a total of up to half a million HUF per job seeker; in the case of part-time employment, the support ceiling varies proportionally.</p> <p>c) For employers and jobseekers under the age of 25 or with a low level of education</p> <p>d) https://nfsz.munka.hu/cikk/1268/vallalkozasok_munkaero_tamogatasa</p> |
| Status of the initiative | Existing |
| Range | National |

| Language exam exemption | |
|---|--|
| Name. What is the name of the initiative / tool? | Students successfully passing final exam by the 31.08.2020 exempted from obligation of language exam |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) Government of Hungary</p> <p>b) Their goal is for Hungarian youth to be the winners of the future, and the Coronavirus epidemic should not be an obstacle to achieving this goal. With this measure, many young people can find employment. They have new opportunities in the labour market.</p> <p>c) The decree applies to all former students who have already completed their studies but have not been able to receive their diploma due to failure to fulfil the language exam obligation required for the given training, or to students who are currently preparing for their final exams, who in the second half of the 2019/2020 academic year will successfully pass their final exam by the 31st of August</p> <p>d) Hungarian Gazette 2020. No.71.</p> |
| Status of the initiative | Existing |

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| | |
|--|---|
| Range | National |
| Free flu vaccination | |
| Name. What is the name of the initiative / tool? | As influenza is a serious infectious disease that paves the way for bacterial superinfection (i.e., the Coronavirus), the government protects the health of the population by making the flu vaccine free of charge. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of Hungary b) The aim of making the vaccine free of charge is that the Coronavirus and influenza take advantage of the population's defences and immune system, so it is important to protect against at least one of them. Nationwide, the government has tried to curb the spread of the virus by introducing a free vaccine. c) The population of Hungary, especially those suffering from chronic illnesses and those who are at high risk, due to their professions. d) https://koronavirus.gov.hu/cikkek/nnk-az-influenza-elleni-mindket-vedooltas-biztonsagos |
| Status of the initiative | Existing |
| Range | National |

| | |
|--|--|
| Campaign / Marketing, National Consultation | |
| Name. What is the name of the initiative / tool? | The Government of Hungary intends to support Hungarian businesses in need with a number of campaigns. Through a National Consultation Questionnaire, the public is consulted on the economic policy and health measures taken in relation to the Coronavirus. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of Hungary b) National initiatives have been launched in a number of entrepreneurial areas, which are expected to have a stimulating effect on entrepreneurs. The aim of the initiative is to strengthen the Hungarian economy in terms of people buying domestic products and visiting the sights and resorts of our country for relaxation. In addition the public was asked to complete national consultation forms on the Coronavirus in order to map people's views and opinions on the economic and health situation during this epidemic. c) For the residents of Hungary d) https://kormany.hu/tenyek/nemzeti-konzultacio-a-jarvanyugyi-intezkedesek-tamogatottsaga |
| Status of the initiative | Existing |
| Range | National |

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| City of Debrecen Aid Fund | |
|--|---|
| Name. What is the name of the initiative / tool? | Establishment of the support system of the City of Debrecen Aid Fund. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Debrecen County Municipality b) They can provide financial assistance to the people of Debrecen who have lost their jobs due to the Coronavirus epidemic. c) Individuals, families who, after the declaration of a state of emergency, find themselves in a difficult financial situation by losing their jobs, are unable to continue their gainful employment. d) https://www.debrecen.hu/hu/debreceni/hireink/elindult-a-debrecen-varos-segelyalap-tamogatasi-rendszer |
| Status of the initiative | Existing |
| Range | Local |

| Establishment of a Platform to Help Businesses in Debrecen | |
|--|--|
| Name. What is the name of the initiative / tool? | EDC support for the city's entrepreneurs by answering questions related to economic protection measures, providing advice, and supporting the recruitment of companies with labour shortages. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) City with Debrecen County Rights, EDC b) The local government provides the enterprises operating in the city with the help of the EDC in the management of the logistics of the procurement of epidemic control equipment, advisory assistance, and information on government and EU tender funds. With their help, they can possibly gain support and tax knowledge. c) Contributors of the Debrecen economy d) https://www.debrecen.hu/hu/debreceni/hireink/vallalkozasokat-segito-platform-jott-letre-debrecenben |
| Status of the initiative | Existing |
| Range | Local |

| Rent Discount | |
|--|--|
| Name. What is the name of the initiative / tool? | Development pandemic fee discount system for companies renting business premises from Cívís Ház Zrt. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) City with Debrecen County Rights b) The result of the immediate municipal response to the epidemic situation is the rental discount package. It aims to minimise the costs for businesses in difficulty. c) Tenants of business premises owned or managed by Cívís Ház Zrt., Who are forced to close with respect to the government's decisions due to the emergency. |

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| | |
|--------------------------|--|
| | d) https://www.civishaz.hu/hirek/%C3%B6nkorm%C3%A1nyzati-b%C3%A9r%C5%91k%C3%A9nt-ig%C3%A9nybevet%C5%91-lakb%C3%A9rt%C3%A1mogat%C3%A1s |
| Status of the initiative | Existing |
| Range | Local |

| Home office system introduction of favorable measures | |
|--|--|
| Name. What is the name of the initiative / tool? | During the period of the emergency, employers and employees may agree to deviate from the teleworking provisions of the Labour Code. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of Hungary b) The rules of telework, which become more flexible during the period of an emergency, make work safer and reduce health risks in the workplace. You would receive a flat-rate overhead for work from home, HUF 16,100 per month, tax-free. c) It may be based on a mutual agreement between the employer and the employee d) https://koronavirus.gov.hu/cikkek/itm-rugalmasabba-valnak-tavmunka-szabalyai-veszelyhelyzet-idejen |
| Status of the initiative | Planned |
| Range | Regional |

| Free travel for health workers and medical and health science students | |
|--|--|
| Name. What is the name of the initiative / tool? | Healthcare workers and medical and health science students involved in defence can use public transportation nationwide free of charge. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of Hungary b) Intercity public transport for the duration of the coronavirus epidemic, in order to support their work and perform epidemiological tasks, they are entitled to unlimited free travel rights in intercity transport. c) Healthcare workers and medical and health science students involved in defence d) Hungarian Gazette 2020. No.242. |
| Status of the initiative | Existing |
| Range | Local |

| Regulation of the use of masks by municipalities | |
|---|--|
| Name. What is the name of the initiative / tool? | In settlements with more than 10,000 inhabitants, the mayor may designate public areas where mask wearing is mandatory. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? | a) The Government of Hungary, the mayor of a settlement with more than 10,000 inhabitants b) In order to stop / slow down the spread of the virus, the Government decided to make the use of masks compulsory in other places. He left the measures on wearing to the mayors, knowing |

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| | |
|--------------------------|---|
| d) Source of data | that they knew their cities best, by which way they could most effectively introduce the wearing of masks in public spaces and institutions. c) For the general public d) https://www.dehir.hu/debrecen/debrecenben-is-megszuletett-a-dontes-a-kozteri-maszkviselesrol/2020/11/11/ |
| Status of the initiative | Existing |
| Range | Local |

| FORUM Debrecen Shopping Center masks | |
|--|--|
| Name. What is the name of the initiative / tool? | In order to prevent the spread of the epidemic, the FORUM Debrecen Shopping Centre has expanded its range with a new service: individually designed masks are given as a gift for every purchase spent in a minimum amount of HUF 3,000. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) FORUM Debrecen Shopping Centre b) Custom-made masks can be redeemed for a purchase. Not only does this play a role in preventing the virus, but it also plays a significant role in the mall's marketing strategy. After all, by wearing their masks, people are also advertising. c) FORUM For customers in Debrecen Shopping Centre who have a block worth at least HUF 3,000 d) https://www.forumdebrecen.hu/hirek-es-rendezvenyek/forum-maszkok-e26734/ |
| Status of the initiative | Existing |
| Range | Local |

| Free internet for digital education participants | |
|--|---|
| Name. What is the name of the initiative / tool? | High school students who participate in non-classroom education due to digital education will have free internet service for 30 days. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of Hungary b) By reducing spending on home-schooling, the Government has made internet service free for 30 days. In doing so, they help those who are required by regulation to teach at home. c) This free service is available to participants in digital education d) Hungarian Gazette 2020. No.247. |
| Status of the initiative | Existing |
| Range | Regional |

| Digital Collaboration | |
|--|--|
| Name. What is the name of the initiative / tool? | The aim of the initiative is to make the digital solutions, tools, services and voluntary assistance offered by the actors in the sector available to all concerned in the case of an emergency caused by a coronavirus epidemic. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? | a) Government of Hungary b) The initiative aims to help three key target groups, focusing on digital education, digital aging and digital economy protection. |

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| | |
|---|--|
| c) To whom is the initiative addressed? | c) Primarily for teachers and students, the elderly and businesses. |
| d) Source of data | d) https://felajanlas.digitalisjoletprogram.hu/ |
| Status of the initiative | Existing |
| Range | Regional |

Source: Elaboration of Hajdú-Bihar Megyei Vállalkozásfejlesztési Alapítvány.

Identified initiatives / actions / tools – Moldova

Table 2 Identified initiatives / actions / tools – Moldova

| Tax deferrals and financial reporting | |
|---|---|
| Name. What is the name of the initiative / tool? | Tax deferrals and financial reporting |
| Short description of the initiative (one-sentence answer for each question) | a) The Government of the Republic of Moldova based on the consultations with the business representatives b) Postponement of the payment of the income tax from the entrepreneurial activity afferent to the first quarter of 2020, for the period until June 25, 2020; postponement until April 25 of the declaration and payment of income tax for 2019 by individual entrepreneurs or peasant households (farmers), non-VAT payers, with up to 3 employees and by economic agents subject to the small and medium enterprises sector. |
| a) Who is initiative / idea organizer? | c) Small and medium enterprises, individual entrepreneurs, peasant households. |
| b) What is the main activity of the initiative and / or its result? | d) The disposition no.3 / 23.03.2020 of the Commission for Exceptional Situations. |
| c) To whom is the initiative addressed? | |
| d) Source of data | |
| Status of the initiative | Carried out |
| Range | National |

| Moratorium on the state controls | |
|---|--|
| Name. What is the name of the initiative / tool? | Moratorium on the state controls |
| Short description of the initiative (one-sentence answer for each question) | a) Government of the Republic of Moldova b) Moratorium on state controls, including fiscal, financial, regarding the quality of products / services, technological parameters and / or specific requirements for the type of activity carried out, regarding the observance of labor protection norms, planned or unexpected, performed on the spot, at the premises, the places where the activity is carried out or the finding / keeping of the goods of the persons registered in the established way that carries out entrepreneurial activity, by the bodies empowered with the right to initiate controls. |
| a) Who is initiative / idea organizer? | c) Entrepreneurs |
| b) What is the main activity of the initiative and / or its result? | d) The disposition no.3 / 23.03.2020 of the Commission for Exceptional Situations. |
| c) To whom is the initiative addressed? | |
| d) Source of data | |
| Status of the initiative | Carried out |
| Range | National |

| Cancellation of the obligation to perform the mandatory audit of the individual financial statements for 2019, except for public interest entities | |
|--|---|
| Name. What is the name of the initiative / tool? | Cancellation of the obligation to perform the mandatory audit of the individual financial statements for 2019, except for public interest entities |

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| | |
|--|---|
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government / Commission for Exceptional Situations b) For 2019, the following are not subject to mandatory audit: - the individual financial statements of medium and large entities; - the consolidated financial statements of the groups. c) Small and medium enterprises, groups of enterprises d) The disposition no. 3 / 03.23.2020 of the Commission for Exceptional Situations. |
| Status of the initiative | Carried out |
| Range | National |

| | |
|--|---|
| Offering the possibility for banks to defer loan rates to legal entities for 3 months (until 30.06.2020) | |
| Name. What is the name of the initiative / tool? | Offering the possibility for banks to defer loan rates to legal entities for 3 months (until 30.06.2020) |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) National Bank of Moldova b) Additional measures to stimulate commercial banks to provide loans to the economy and citizens on more favourable terms by revising the base rate to reduce it. c) Loans to legal entities that have notified the banks argued temporary difficulties in paying loans and payments in connection with the negative economic consequences of COVID-19 d) Decision of the Executive Committee of the National Bank of Moldova no. 81 din 27.03. 2020 on some measures for the classification by banks of loans to legal entities. |
| Status of the initiative | Carried out |
| Range | National |

| | |
|--|---|
| Encourage non-bank lending organizations to lower interest rates | |
| Name. What is the name of the initiative / tool? | Encourage non-bank lending organizations to lower interest rates |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) National Financial Market Commission b) Encourage non-bank lending organizations (microfinance organizations) to reduce interest rates by at least 5% and granting credit facilities until 30 June 2020. Postponement of regulatory payments to the National Financial Market Commission (insurance companies, non-bank lending and credit history bureaus). c) Savings and loan associations, non-bank lending organizations d) Decision of the National Financial Market Commission no. 13/5 from 24.03.2020 regarding some measures to mitigate the effects of the epidemiological crisis. |
| Status of the initiative | Carried out |
| Range | National |

| |
|--|
| Exemption from taxes and duties of economic operators, who were forced to cease their activity due to anti-epidemic |
|--|

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| restrictions imposed by the authorities | |
|--|---|
| Name. What is the name of the initiative / tool? | Exemption from taxes and duties of economic operators, who were forced to cease their activity due to anti-epidemic restrictions imposed by the authorities |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of the Republic of Moldova b) Reimbursement in the amount of 100% or 60% of taxes on the salary paid to employees for economic agents who were forced to cease their activity as a result of restrictions imposed by the authorities and who established technical or stationary unemployment according to the provisions of the Labour Code during the state of emergency. c) Economic agents who were forced to cease their activity due to restrictions imposed by the authorities. d) Disposition no. 16 of 10.04.2020 of the Commission for Exceptional Situations; Art. II - Law 69 of 21.05.2020. |
| Status of the initiative | Carried out (March – June 2020) |
| Range | National |

| Extension of the term for presenting the fiscal reports and for paying the fiscal obligations related to the local taxes | |
|--|--|
| Name. What is the name of the initiative / tool? | Extension of the term for presenting the fiscal reports and for paying the fiscal obligations related to the local taxes |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Commission for Exceptional Situations b) Extension from April 25 to July 25, 2020 of the deadline for submitting tax reports and payment of tax obligations related to local taxes for the first quarter of 2020. c) Economic agents. d) Point 7, Disposition no. 16 of 10.04.2020 of the Commission for Exceptional Situations, Point 6 - Disposition no. 28 of 12.05.2020. |
| Status of the initiative | Carried out |
| Range | National |

| Suspension of patents valid during the state of emergency | |
|--|--|
| Name. What is the name of the initiative / tool? | Suspension of patents valid during the state of emergency |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Commission for Exceptional Situations b) Patents valid during the state of emergency are suspended during this period at the request of the patent holder submitted to the State Fiscal Service within up to 30 days from the moment of lifting the state of emergency. The period of validity included in the suspension period shall be re-established and subsequently extended at the request of the patent holder. c) Patent holders d) Point 8 Disposition no. 16 of 10.04.2020 of the Commission for Exceptional Situations, Pct.15.1. Disposition no. 24 of 29.04.2020 |
| Status of the initiative | Carried out |
| Range | National |

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| Postponement of the period of the General Meeting of Shareholders of Joint Stock Companies | |
|--|--|
| Name. What is the name of the initiative / tool? | Postponement of the period of the General Meeting of Shareholders of Joint Stock Companies |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Commission for Exceptional Situations b) The annual general meetings of shareholders in 2020 will take place in no more than 2 months, starting with May 29, 2020. c) Shareholders of Joint Stock Companies. d) Point 7 Disposition no. 14 of 06.04.2020 of the Commission for Exceptional Situations. |
| Status of the initiative | Carried out |
| Range | National |

| Interest subsidy program | |
|--|--|
| Name. What is the name of the initiative / tool? | Interest subsidy program |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of the Republic of Moldova b) The interest subsidy program for enterprises that have contracted / contract loans during May 1, 2020 - December 31, 2020 in a maximum amount equivalent to the cumulative amount of salary payments in December 2019, January 2020 and February 2020. c) Enterprises that have contracted / contract loans between May 1, 2020 and December 31, 2020. d) Art. I, Chapter I of the Law no. 60 of 23.04.2020 regarding the establishment of measures to support the entrepreneurial activity and the modification of some normative acts (Official Monitor No. 108-109 art. 186 of 25.04.2020) |
| Status of the initiative | Existing |
| Range | National |

| VAT refund Program | |
|--|---|
| Name. What is the name of the initiative / tool? | VAT refund Program |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Commission for Exceptional Situations b) VAT refund program, for companies registered as VAT taxpayers and which record the amounts of VAT for deduction in the subsequent period. The VAT refund is made for the periods starting with the month of lifting the state of emergency and until December 2020 inclusive. The manner of granting the subsidy is established by the Ministry of Finance. c) Companies registered as VAT taxpayers and which record the amounts of VAT for deduction in the subsequent period. d) Art. I, Chapter II of the Law no. 60 of 23.04.2020 regarding the establishment of measures to support the entrepreneurial activity and the modification of some normative acts (Official Monitor No. 108-109 art. 186 of 25.04.2020) |
| Status of the initiative | Existing |
| Range | National |

| Reduction of the VAT rate from 20% to 15% for the HORECA sector |
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| | |
|---|---|
| Name. What is the name of the initiative / tool? | Reduction of the VAT rate from 20% to 15% for the HORECA sector |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of the HORECA sector b) The Fiscal Code, in article 96, letter b) is completed with two indents with the following content: "- 15% - for accommodation services, regardless of the comfort category, in the hotel, apartment hotel, motel, tourist villa, bungalow, tourist pension, agrotourism pension, camping, holiday village or holiday camp, which is assigned to section I of the Classifier of activities in the economy of Moldova; - 15% to food and / or beverages, except for the production of alcohol, prepared or unprepared, for human consumption, accompanied by related services that allow their immediate consumption, performed within the activities assigned to section I of the Classifier of activities in the economy of Moldova. c) HORECA sector d) Art. II, point 12 of the Law no. 60 of 23.04.2020 regarding the establishment of measures to support the entrepreneurial activity and the modification of some normative acts (Official Monitor No. 108-109 art. 186 of 25.04.2020) |
| Status of the initiative | Existing |
| Range | National |

| | |
|---|---|
| Deduction of donation for tax purposes made to combat COVID-19 | |
| Name. What is the name of the initiative / tool? | Deduction of donation for tax purposes made to combat COVID-19 |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government of the Republic of Moldova b) Resident economic agents have the right to deduct for tax purposes any donations made during 2020 to combat coronavirus (COVID-19) to bank accounts opened by the Ministry of Finance for this purpose, or public medical institutions. By derogation from the provisions of the Fiscal Code no. 1163/1997, taxpayers have the right to deduct any donations, both in monetary and non-monetary form, made during 2020. c) Resident economic agents d) Art. XX of the Law no. 60 of 23.04.2020 regarding the establishment of measures to support the entrepreneurial activity and the modification of some normative acts (Official Monitor No. 108-109 art. 186 of 25.04.2020) |
| Status of the initiative | Există |
| Range | National |

| | |
|---|---|
| Rescheduling of regulatory operating payments of professional participants in the non-banking financial market | |
| Name. What is the name of the initiative / tool? | Rescheduling of regulatory operating payments of professional participants in the non-banking financial market |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) National Financial Market Commission b) Rescheduling of regulatory operating payments: - the regulatory operating payments of insurance companies, insurance intermediaries and / or reinsurance for the months of March-June 2020 will be paid until 25.07.2020; - payments of savings and loan associations / Central National Association, non-bank lending organizations and credit bureaus offices are made: a) for the first quarter, 2020 - until 25.07.2020; b) for the second quarter, 2020 - until 25.10.2020; c) for the third quarter, 2020 - until 25.11.2020. c) Insurance companies, insurance and / or reinsurance intermediaries, savings and loan associations, non-bank lending organizations and credit history bureaus. |

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| | |
|--------------------------|---|
| | d) Decision of the National Financial Market Commission (https://www.cnpf.md/ro/atenuarea-efectelor-coronacrisei-6307_93168.html#!) |
| Status of the initiative | Existing |
| Range | National |

| Granting sole unemployment benefits to entrepreneurs' patents holders during the state of emergency | |
|--|---|
| Name. What is the name of the initiative / tool? | Granting sole unemployment benefits to entrepreneurs' patents holders during the state of emergency |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Government based on consultations with sector representatives b) During the state of emergency, the holders of the entrepreneurial patent issued according to the Law on the entrepreneurial patent no. 93/1998 and the natural persons who carry out activities according to chapters 102 and 103 of Title II of the Fiscal Code no. 1163/1997, are granted single unemployment benefit in the amount of 2775.00 lei, provided that in March 2020 they did not achieve insured income. c) The holders of the entrepreneurial patent issued according to the Law on the entrepreneurial patent no. 93/1998 who in March 2020 did not realize insured income. d) Point 1-5 Disposition no. 25 of 05.05.2020 of the Commission for Exceptional Situations |
| Status of the initiative | Carried out |
| Range | National |

| Supporting travellers and economic agents in the tourism industry | |
|--|--|
| Name. What is the name of the initiative / tool? | Supporting travellers and economic agents in the tourism industry |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Parliament of the Republic of Moldova b) By derogation from the provisions of the Civil Code of the Republic of Moldova no. 1107/2002, of Law no. 105/2003 on consumer protection and from the applicable contractual clauses, in the case of contracts regarding travel service packages concluded until March 17, 2020, if the traveller is entitled to a refund of payments made as a result of the termination of the contract or on other grounds, the organizer or other professional is obliged to refund the traveller those payments no later than December 31, 2021. c) Economic agents in the tourism industry d) Law no. 72 21.05.2020 on some measures to support travellers and economic agents in the tourism industry to mitigate the negative effects generated by the epidemiological situation (COVID-19) (Official Monitor No. 124-125 art. 224 of 26.05.2020) |
| Status of the initiative | Existing |
| Range | National |

| Guarantee Tool for companies affected by the COVID-19 pandemic crisis | |
|---|--|
| Name. What is the name of the initiative / tool? | Guarantee Tool for companies affected by the COVID-19 pandemic crisis |
| Short description of the initiative (one-sentence answer for each question) | a) Organization for Small and Medium Enterprises Sector Development (ODIMM) b) The financial instrument supposes offering SMEs a guarantee product on preferential terms that can be used to contract loans from commercial banks for |

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| | |
|--|--|
| <p>a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data</p> | <p>both working capital and investment - preferential loans to SMEs affected by the pandemic crisis. Companies that recorded a decrease in sales revenue by 30% between March and June 2020 compared to the same period of the previous year will be able to apply for state-guaranteed working capital loans of up to 80%, with a zero guarantee fee until 31.12.2021. At the same time, companies requesting investment loans will be able to benefit from guarantees that will cover up to 80% of the loan with a maximum value of 5 million lei. The additional financial means allocated in the amount of 50 million lei, will be subject to the multiplication effect, so for the newly developed product, the capacity of ODIMM to issue guarantees will be 150 million lei, with the possibility of reallocation as the ceiling is consumed from the means available from other unused products, or the increase of the multiplication coefficient. c) SMEs affected by the pandemic crisis d) ODIMM - https://www.odimm.md/ro/presa/comunicate-de-presa/4747-un-nou-produs-de-garantare-pentru-companiile-afectate-de-criza-pandemica</p> |
| Status of the initiative | Existing |
| Range | National |

| Pilot initiative to revitalize the business for companies in difficulty | |
|---|--|
| Name. What is the name of the initiative / tool? | Pilot initiative to revitalize the business for companies in difficulty |
| <p>Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data</p> | <p>a) ODIMM/DanubeChance2.0 project b) The purpose of this competition is to select 5 local companies that will benefit from business acceleration services, in which experts in the field will guide entrepreneurs in the process of revitalizing or restructuring the business as a result of the pandemic. This competition is organized within the project DanubeChance2.0 - "Accepting failure to facilitate access to second chance for entrepreneurs in the Danube region" is co-financed by the European Union through the Transnational Danube Program. The project aims to develop second-chance entrepreneurial policies and practical solutions to improve the entrepreneurial culture to avoid losing entrepreneurial potential and overcoming the stigma of entrepreneurs after business failure. c) Local companies in difficulty d) ODIMM - https://www.odimm.md/ro/presa/anunturi/4708-concurs-de-participare</p> |
| Status of the initiative | Existing |
| Range | National |

| Support program for SMEs with high growth and internationalization potential | |
|---|--|
| Name. What is the name of the initiative / tool? | Support program for SMEs with high growth and internationalization potential |
| <p>Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data</p> | <p>a) ODIMM b) SMEs will be able to access grants of up to 2 million lei for the implementation of international practices in order to increase productivity and competitiveness. The state program will contribute to the increase of entrepreneurial skills regarding business development, to the diversification of products / services on local and / or international markets of at least 1000 domestic companies by 2021. It is estimated an increase in the volume of investments in the national economy, about 180 million lei, and at least 80% of SMEs, will promote their products and services through national and international electronic platforms. This support instrument will run for a pilot period of 36 months, for the implementation of which 40 million lei are provided in the state budget. The Implementer of the Program is the Organization for the Small and Medium Enterprises Development Sector, in coordination with the Ministry of Economy and Infrastructure. The</p> |

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| | |
|--------------------------|---|
| | <p>development of the support instrument was carried out with the contribution of the European Union, namely the provision of expertise and advice through the Project "Quality Infrastructure in the context of DCFTA".</p> <p>c) that have been active on the market for at least 2 years, demonstrate continuous growth and plan to expand into new markets or replace imports of products or services in the Republic of Moldova can participate in the Program.</p> <p>d) Government Decision no. 439 of 01.07.2020 on the approval of the "Program to support businesses with high potential for growth and internationalization" ODIMM - https://www.odimm.md/ro/presa/comunicate-de-presa/4807-intreprinderile-din-republica-moldova-vor-fi-sustinute-financiar-pentru-accesarea-pietelor-externe</p> |
| Status of the initiative | Existing |
| Range | National |

| SME Digitization Support Tool | |
|---|--|
| Name. What is the name of the initiative / tool? | SME Digitization Support Tool |
| Short description of the initiative (one-sentence answer for each question) | |
| a) Who is initiative / idea organizer? | a) ODIMM |
| b) What is the main activity of the initiative and / or its result? | b) The objectives of the instrument are to improve the knowledge and skills of entrepreneurs on e-commerce opportunities and conversion of sales of finished products through e-commerce tools; facilitating SMEs' access to support services in the way of digitization, planning, understanding and adoption of digitization tools; strengthening the capacity of business support institutions to provide qualified information to SMEs on e-commerce facilitation. |
| c) To whom is the initiative addressed? | c) SMEs |
| d) Source of data | d) ODIMM - https://www.odimm.md/ro/digitalizarea |
| Status of the initiative | Existing |
| Range | National |

| Exemption from excise duties | |
|---|--|
| Name. What is the name of the initiative / tool? | Exemption from excise duties |
| Short description of the initiative (one-sentence answer for each question) | |
| a) Who is initiative / idea organizer? | a) Zernoff limited liability company |
| b) What is the main activity of the initiative and / or its result? | b) Exemption from the payment of excise duties, ethyl alcohol, in a volume of 7000 liters, granted free of charge by ZERNOFF to Ministry of Occupational Health and Social Protection. |
| c) To whom is the initiative addressed? | c) Zernoff company |
| d) Source of data | d) Disposition no.6 of 26.03.2020 of the Commission for Exceptional Situations - https://www.moldpres.md/news/2020/03/27/20002705 |
| Status of the initiative | Carried out |
| Range | Individual |

| Exemption from excise duty of ethyl alcohol intended for use in antiseptic products during the state of emergency | |
|---|--|
| Name. What is the name of the initiative / tool? | Exemption from excise duty of ethyl alcohol intended for use in antiseptic products during the state of emergency |

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| | |
|---|--|
| Short description of the initiative (one-sentence answer for each question) | a) Commission for Exceptional Situations b) During the state of emergency, undenatured ethyl alcohol of tariff heading 220710000, intended for use in antiseptic products (disinfectants, biacids and antibacterial cosmetics), shall be exempt from excise duty within the volume established by the Ministry of Finance, at the request of the economic agent. c) Economic agents that produce antiseptic products d) Disposition no.6 of 26.03.2020 of the Commission for Exceptional Situations - https://www.moldpres.md/news/2020/03/27/20002705 |
| a) Who is initiative / idea organizer? | |
| b) What is the main activity of the initiative and / or its result? | |
| c) To whom is the initiative addressed? | |
| d) Source of data | |
| Status of the initiative | Carried out |
| Range | National |

| | |
|--|--|
| Extension of the term of uninterrupted use of the overdraft to the current account from 30 to 90 days, at Moldova-Agroindbank | |
| Name. What is the name of the initiative / tool? | Extension of the term of uninterrupted use of the overdraft to the current account from 30 to 90 days, at Moldova-Agroindbank |
| Short description of the initiative (one-sentence answer for each question) | a) Moldova-Agroindbank b) Extending the term of uninterrupted use of the overdraft to the current account from 30 to 90 days. This allowed the companies to use this money for another two months, without penalties from the bank. The bank waived the commission for early repayment of the loan, and, more importantly, many services were transferred online, including the conclusion of contracts. c) Companies – clients of the Moldova-Agroindbank d) https://newsmaker.md/ro/coronabusinessul-cum-fac-fata-crizei-antreprenorii-din-moldova/ |
| a) Who is initiative / idea organizer? | |
| b) What is the main activity of the initiative and / or its result? | |
| c) To whom is the initiative addressed? | |
| d) Source of data | |
| Status of the initiative | Carried out |
| Range | Sectorial |

| | |
|---|--|
| Loan rescheduling | |
| Name. What is the name of the initiative / tool? | Loan rescheduling |
| Short description of the initiative (one-sentence answer for each question) | a) Moldova-Agroindbank at the request of client companies b) Moldova-Agroindbank has intensified the evaluation of credit applications, and until then, they have carried out the individual evaluation of each debtor, in order to understand what financial situation it is in and how it has been influenced by the pandemic. c) More than 200 Companies – clients of the Moldova-Agroindbank d) https://newsmaker.md/ro/coronabusinessul-cum-fac-fata-crizei-antreprenorii-din-moldova/ |
| a) Who is initiative / idea organizer? | |
| b) What is the main activity of the initiative and / or its result? | |
| c) To whom is the initiative addressed? | |
| d) Source of data | |
| Status of the initiative | Carried out |
| Range | Sectorial |

| | |
|---|--|
| Validity of public key certificates for the mobile signature | |
| Name. What is the name of the initiative / tool? | Validity of public key certificates for the mobile signature |
| Short description of the initiative (one-sentence answer for each question) | a) Commission for Exceptional Situations b) The validity of the public key certificates for the mobile signature that has expired or expires during the state of emergency is extended by right, throughout the state of emergency. |

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| | |
|---|---|
| a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | c) Economic agents holding public keys for the mobile signature d) Disposition no.6 of 26.03.2020 of the Commission for Exceptional Situations - https://www.moldpres.md/news/2020/03/27/20002705 |
| Status of the initiative | Carried out |
| Range | National |

| Exemption from local taxes of economic agents from Ungheni municipality | |
|--|---|
| Name. What is the name of the initiative / tool? | Exemption from local taxes of economic agents from Ungheni municipality |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) City Hall of the Ungheni municipality b) Exemption from local taxes of all economic agents operating on the territory of Ungheni municipality for the period of cessation of activity c) Economic agents operating on the territory of Ungheni municipality d) Decision no. 4/24 of 22.05.2020 of the Ungheni Municipal Council (http://ungheni.md/wp-content/uploads/2020/06/D-4-24.pdf) |
| Status of the initiative | Existing |
| Range | Local, Ungheni municipality |

| A mask worn - a protected life | |
|--|---|
| Name. What is the name of the initiative / tool? | A mask worn - a protected life |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) City Hall of the Ungheni municipality b) Distribution of masks to sellers and visitors to the local market, from local budget sources. c) Local producers, small business owners, visitors to the local market. d) The Minutes of the Crisis Cell of the Extraordinary Commission for Exceptional Situations from Ungheni no. 10 of 27.04.2020 http://ungheni.md/wp-content/uploads/2020/04/Proces-verbal-CSE-nr.-10.pdf?fbclid=IwAR3yu5N5k3c3_DhTuuYBhPDweYIwqokkimSLqejOAxhGf98qTYOuPiLcz0Q https://www.facebook.com/ungheni.md/posts/3731261113557304 |
| Status of the initiative | Existing |
| Range | Local, Ungheni municipality |

| Made in Ungheni – We support the local manufacturer | |
|--|---|
| Name. What is the name of the initiative / tool? | Made in Ungheni – We support the local manufacturer |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Civil Society of the Ungheni municipality b) Creating a group on social networks to promote and support the local producer (https://www.facebook.com/groups/Made.in.ungheni) c) Local producers, small and medium enterprises in Ungheni municipality, citizens of Ungheni municipality d) Facebook page: https://www.facebook.com/groups/Made.in.ungheni |

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| | |
|--------------------------|-----------------------|
| Status of the initiative | Existing |
| Range | Local, Ungheni/online |

| Supporting young entrepreneurs and start-ups in Ungheni | |
|--|--|
| Name. What is the name of the initiative / tool? | Supporting young entrepreneurs and start-ups in Ungheni |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) "Chamber of Young Entrepreneurs - JCI Ungheni" NGO b) Supporting young entrepreneurs and start-ups in Ungheni by granting exemptions from paying local taxes for a period of 3 years. c) Local producers, small and medium enterprises of Ungheni municipality d) Anatolie Cladivov, president of the "Chamber of Young Entrepreneurs - JCI Ungheni" NGO |
| Status of the initiative | Planned |
| Range | Local, Ungheni municipality |

| "Made in Cimislia" | |
|--|--|
| Name. What is the name of the initiative / tool? | "Made in Cimislia" |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) "Cimişlienii de pretutindeni" NGO (Cimişlienii everywhere), during an online diaspora meeting. b) The initiative came to promote local producers, especially agricultural ones, to sell their products during the pandemic crisis. Thus, a Facebook page was developed to promote local products: https://www.facebook.com/ProdusCimislia/ c) Small agricultural producers in the Cimişlia area d) "Cimişlienii de pretutindeni" NGO (Cimişlienii everywhere), Cristina Pînzari |
| Status of the initiative | It exists, but with the reopening of markets and stores after the quarantine period, it has lost popularity |
| Range | Local, city and district Cimislia/online |

| Exemption from local taxes | |
|--|--|
| Name. What is the name of the initiative / tool? | Exemption from local taxes |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Mayor and the City Hall of Straseni on the request of the "Stati-Trans" company b) Supporting small business in pandemic conditions and continuing to provide the service. The Straseni Municipal Council approved between October and November 2020, the exemption of local taxes, but this was partially accepted, only for the Intercity Public Transport Service, due to financial unavailability. c) Interurban Public Transport Service of Straseni - "Stati-Trans" company d) Decision no.6/04 of 30.09.2020 of the Straseni Municipal Council. |
| Status of the initiative | Existing |
| Range | Local, Straseni municipality |

Disinfectants and protective equipment for commercial units providing services in the municipality of Straseni, during the quarantine regime

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| | |
|--|--|
| Name. What is the name of the initiative / tool? | Disinfectants and protective equipment for commercial units providing services in the municipality of Straseni, during the quarantine regime |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) City Hall of Straseni municipality and diaspora b) Supporting the small business in the conditions of the pandemic and continuing the provision of services by ensuring within the availability of disinfectants and small business equipment in Straseni. c) Commercial units from Straseni municipality d) Vice mayor of Straseni municipality, Mrs. Elena Pereu |
| Status of the initiative | Existing |
| Range | Local, Straseni municipality |

| | |
|--|---|
| Exemption from the payment of the market tax during 16.03.2020-31.05.2020 of the economic agents - market administrators from Bălți municipality | |
| Name. What is the name of the initiative / tool? | Exemption from the payment of the market tax during 16.03.2020-31.05.2020 of the economic agents - market administrators from Bălți municipality |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Economic agents - market administrators from Balti municipality. b) Exemption from the payment of the market tax of the economic agents - administrators of the markets from Balti municipality, who totally or partially stopped their activity in accordance with the decisions of the National Extraordinary Public Health Commission of the Republic of Moldova. The total amount - 1 277 600.00 MDL. c) Economic agents - market administrators from Balti municipality. d) Decision no. 6/4 of 10.07.2020 of the Balti Municipal Council "regarding the exemption from the payment of the market tax" |
| Status of the initiative | Carried out |
| Range | Local, Balti municipality |

| | |
|---|---|
| Exemption from the payment of the fee for the issuance of route sheets and the fee for the provision of passenger car transport services on the territory of Balti municipality during 01.04.2020-30.09.2020 | |
| Name. What is the name of the initiative / tool? | Exemption from the payment of the fee for the issuance of route sheets and the fee for the provision of passenger car transport services on the territory of Balti municipality during 01.04.2020-30.09.2020 |

| | |
|---|--|
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) Economic agents - carriers whose activities took place in an incomplete volume due to the state of emergency in the Republic of Moldova caused by the COVID-19 pandemic.</p> <p>b) Exemption from the payment of fees for the issuance of route sheets and fees for the provision of car transport services on the territory of Balti municipality during 01.04.2020-30.09.2020, in a total amount of 230 500.00 MDL.</p> <p>c) Economic agents - carriers (7 economic agents, 125 transport units)</p> <p>d) Decision no. 11/1 of 29.09.2020 of the Balti Municipal Council "On the exemption from the payment of the fee for the issuance of route sheets and the fee for the provision of passenger car transport services on the territory of Balti municipality during 01.04.2020-30.09.2020"</p> |
| Status of the initiative | Carried out |
| Range | Local, Balti municipality |

| Compensation of expenses, losses of Municipal Enterprises | |
|---|--|
| Name. What is the name of the initiative / tool? | Compensation of expenses, losses of Municipal Enterprises |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) Municipal enterprises in Balti.</p> <p>b) Support for Municipal Enterprises in Bălți, totaling MDL 5,963,800.00. Compensation of expenses, losses of Municipal Enterprises "Bălți Road Repairs and Constructions Department", "Landscaping and green spaces", "Bălți Hotel", "Supply", "Trolleybus Directorate", "Housing and Communal Household" and "Our Language" in the result of actions taken to prevent, mitigate and eliminate the consequences of the COVID-19 pandemic.</p> <p>c) Municipal enterprises in Balti municipality (8 municipal enterprises)</p> <p>d) Decision no. 5/5 of 05.06.2020 of the Balti Municipal Council "On the distribution of funds from the Reserve Fund approved in the municipal budget for 2020". Decision no. 6/6 of 10.07.2020 of the Balti Municipal Council "On the distribution of funds from the Reserve Fund approved in the municipal budget for 2020"</p> |
| Status of the initiative | Carried out |
| Range | Local, Balti municipality |

| Suspension of the validity of lease contracts of municipally owned goods for the tenants of the municipally owned spaces, whose economic activity has been stopped, in connection with the state of emergency | |
|---|--|
| Name. What is the name of the initiative / tool? | Suspension of the validity of lease contracts of municipally owned goods for the tenants of the municipally owned spaces, whose economic activity has been stopped, in connection with the state of emergency |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) Economic agents - tenants of municipally owned spaces.</p> <p>b) Suspension of the validity of leases of municipally owned property for tenants of municipally owned premises, whose economic activity has been suspended, in connection with the state of emergency in the Republic of Moldova, established due to the COVID-19 pandemic, between March 17 and 15 May 2020. Exemption for economic agents - tenants of municipally owned spaces, in total amount of 2 370 700.00 MDL.</p> <p>c) Economic agents - tenants of municipally owned spaces</p> |

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| | |
|--------------------------|--|
| | d) Decision no. 6/3 of 10.07.2020 of the Balti Municipal Council "On the suspension of the validity of leases of municipally owned property" |
| Status of the initiative | Carried out |
| Range | Local, Balti municipality |

| | |
|--|---|
| Granting exemption from the payment of local taxes to economic agents, which ceased their activity during the state of emergency | |
| Name. What is the name of the initiative / tool? | Granting exemption from the payment of local taxes to economic agents, which ceased their activity during the state of emergency |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The initiator of the idea is the mayor of Soroca, taking into account the requests submitted by economic agents. b) The amount of the exemption from the basic quota - 100%. Granting the exemption from the payment of local taxes to the economic agents, which stopped the activity during the state of emergency: the tax for the location of the object of trade and / or provision of services; market tax; the fee for the provision of passenger car transport services on the territory of Soroca municipality; Hotel fee. c) Local economic agents whose activity was stopped during the state of emergency. d) Decision no. 6/6 of 05.06.2020 of the Soroca Municipal Council "On the granting of the exemption from the payment of local taxes to the economic agents, which stopped the activity during the state of emergency". |
| Status of the initiative | Carried out |
| Range | Local, Soroca municipality |

| | |
|--|--|
| Local tax exemption for micro, small and medium-sized enterprises in Rezina during the COVID-19 crisis | |
| Name. What is the name of the initiative / tool? | Local tax exemption for micro, small and medium-sized enterprises in Rezina during the COVID-19 crisis |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) City Hall of Rezina city b) Exemption from local taxes during the suspension of the activities of micro, small and medium-sized enterprises in Rezina city during the COVID-19 crisis, as well as during the period of economic recovery. c) Micro, small and medium enterprises in Rezina city. d) City Hall of Rezina city |
| Status of the initiative | At the proposal level and can be planned for 2021 |
| Range | Local, City Hall of Rezina city |

| | |
|---|---|
| Tax exemption for economic units in Drochia city | |
| Name. What is the name of the initiative / tool? | Tax exemption for economic units in Drochia city |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? | a) The mayor of the Drochia city b) Exemption from tax for commercial units and / or services c) Economic agents from Drochia city d) Decision no. 2/3 of 21.05.2020 of the City Council "On the tax exemption for 2020" |

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| | |
|---|---------------------|
| b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | |
| Status of the initiative | Existing |
| Range | Local, Drochia city |

| Tax exemption for market halls holders in Drochia city | |
|--|---|
| Name. What is the name of the initiative / tool? | Tax exemption for market halls holders in Drochia city |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The mayor of the Drochia city b) Market tax exemption on request. c) 3 economic agents holding market halls in Drochia city d) Decision no. 2/3 of 21.05.2020 of the City Council "On the tax exemption for 2020" |
| Status of the initiative | Existing |
| Range | Local, Drochia city |

| Exemption from taxes for the economic units of the HoReCa sector from the Drochia city | |
|--|--|
| Name. What is the name of the initiative / tool? | Exemption from taxes for the economic units of the HoReCa sector from the Drochia city |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The mayor of the Drochia city b) Tax exemption for commercial units and / or services in the HoReCa field in Drochia city, whose activity has been affected by the pandemic. c) Economic units of the HoReCa sector Drochia city. d) Decision no. 4/17 of 07.08.2020 of the City Council "On the exemption of taxes in the chapter "Fees for specific services"" |
| Status of the initiative | Existing |
| Range | Local, Drochia city |

| Exemption from local taxes of economic agents from the city of Causeni during the pandemic | |
|--|---|
| Name. What is the name of the initiative / tool? | Exemption from local taxes of economic agents from the city of Causeni during the pandemic |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Causeni Local Council, Mayor of the Causeni city b) The economic agents from the city of Causeni who stopped their activity during the pandemic are exempted from the local taxes for the period of inactivity, during the pandemic. c) About 300 local economic agents. d) Decision no. 4/23 of 22.05.2020 of the Causeni Local Council "regarding the tax exemption for commercial units and / or services" |

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| | |
|--------------------------|---------------------|
| Status of the initiative | Existing |
| Range | Local, Causeni city |

| The contest "The Best Entrepreneur in the SME sector of 2019" | |
|--|--|
| Name. What is the name of the initiative / tool? | The contest "The Best Entrepreneur in the SME sector of 2019" |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Causeni District Council, Economy Department b) Supporting, awarding and promoting on a competitive basis the best entrepreneurs in the Causeni district according to the activity of 2019. Especially encouraging the activity despite the crisis created by the pandemic. c) About 15 economic agents awarded on the following nominations: "Trade"; "Providing services"; "Green Economic Model"; "Consulting sphere"; "The youngest entrepreneur"; "Female entrepreneurs". d) Decision no. 4/8 of 30.06.2020 of the Causeni District Council "regarding the allocation of financial means", the Disposition no. 62 of 22.07.2020 of the Causeni District Council "on the establishment of the District Commission for the organization, conduct of the competition and the award of the title "Best Entrepreneur in the Small and Medium Enterprises Sector" |
| Status of the initiative | Carried out in October 2020 |
| Range | Local, Causeni district |

| Creation of the Facebook group: Made in Causeni | |
|--|--|
| Name. What is the name of the initiative / tool? | Creation of the Facebook group: Made in Causeni |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Causeni District Council, Economy Department b) A group was created on the social network Facebook in which economic agents from Causeni district were included, in order to promote their products and services online during the lockdown, in the situation when the economic activity was practically stopped. Including on the council's website and with visits to economic agents, entrepreneurs were informed about the support programs they can benefit from and the grants launched. Information sessions were organized. The entrepreneur's page was created on the district council's website. c) Economic agents from Causeni District and their potential clients. d) https://www.facebook.com/groups/958041654611012 http://www.causeni.md/economie-1 http://www.causeni.md/pagina-antreprenorului |
| Status of the initiative | Existing |
| Range | Local, Causeni district / online |

Source: Solidarity Fund PL in Moldova

Identified initiatives / actions / tools – Poland

Table 3 Identified initiatives / actions / tools – Poland

| Real estate tax exemptions (April, May, June 2020) | |
|--|---|
| Name. What is the name of the initiative / tool? | Real estate tax exemptions (April, May, June 2020) April 2020 |

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| | |
|---|---|
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) City Hall of Biała Podlaska</p> <p>b) The subject of the support scheme is tax exemption from real estates if used for conducting the business activity, under the condition that company observes significant loss of incomes due to pandemic. Namely, the value of financial liquidity indicator for the last day of month preceding the month of exemption have to be lower than relevant value of indicator on 29.02.2020 and lower than „1”. This kind of support schemes have been introduced in many Polish cities.</p> <p>c) The initiative is addressed directly to companies.</p> <p>d) Source of data: https://um.bialapodlaska.pl/?msi=3894</p> |
| Status of the initiative | Carried out |
| Range | Local |

| Exemptions of rental fees due to pandemic circumstances | |
|---|---|
| Name. What is the name of the initiative / tool? | Exemptions of rental fees due to pandemic circumstances April, 2020 |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) City Hall of Biała Podlaska</p> <p>b) Exemptions of rental fees (100%) for companies for period from 1st April until 30th June 2020 for companies renting estates being a city hall' ownership. This kind of support schemes have been introduced in many Polish cities.</p> <p>c) The initiative is addressed directly to companies.</p> <p>d) Source of data: https://www.zglbp.pl/aktualnosci/more,15304892</p> |
| Status of the initiative | Carried out |
| Range | Local |

| Protective masks dissemination | |
|--|--|
| Name. What is the name of the initiative / tool? | Protective masks dissemination May, 2020 |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> | <p>a) Piaseczno Community</p> <p>b) Local authority in Piaseczno Community has bought multi-use protective masks for free dissemination among community inhabitants. 800 masks has been distributed on the local marketplace, encouraging local customers to buy</p> |

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| | |
|--------------------------|---|
| d) Source of data | <p>products form local deliverers. The mask has been distributed by members of local Fire Department, what is a example of engagement of many local actors to solve problems common for local community. This kind of support schemes have been introduced in many Polish cities / communities</p> <p>c) The initiative is addressed directly to citizens (as clients) therefore indirect to companies.</p> <p>d) Source of data: https://piaseczno.eu/gmina-rozdaje-maseczki/</p> |
| Status of the initiative | Carried out |
| Range | Local |

| | |
|---|---|
| Buy a flower! | |
| Name. What is the name of the initiative / tool? | Buy a flower! October, 2020 |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) City Hall of Warsaw</p> <p>b) On 30th October 2020, the day before All Saint's Day (1st November) the Polish Government has announced closing of cemeteries for the period of 30 October until 2nd of November. In result, the micro and small companies, conducting their business activity as deliverers of flowers and candles traditionally at cemeteries areas, has been confronted with lack of possibility of selling of the stocked products. In the face of serious losses in this branch, in many Polish cities, including Warsaw, the authorities has decided to introduce exemptions from fees for renting the areas at the cemeteries for above mentioned days, as well as has indicated additional places in the city, where the sellers of flowers and candles can free of charge sell their products. Moreover, the information actions has been implemented, encouraging inhabitants to buy flowers and candles, to minimize losses of deliverers. The actions has been conducted with the support of local televisions. Similar actions have been organised in other Polish cities (Łódź, Poznań, Szczecin) in many various configurations. In Łódź, for example, the return of fees for rental of places at cemeteries has been proposed to flowers and candles deliverers.</p> <p>c) The initiative is addressed directly to companies to support the increase of demand on offered goods and decreasing the level of losses.</p> <p>d) Source of data: https://biznes.interia.pl/finanse/news-warszawa-zamkniete-cmentarze-ale-znicze-i-kwiaty-mozna-kupic,nId,4827059</p> |
| Status of the initiative | Carried out |
| Range | Local |

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| Support for local candles and flowers deliverers | |
|--|--|
| Name. What is the name of the initiative / tool? | Support for local candles and flowers deliverers October, 2020 |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) City Hall of Chełm, City Hall of Świdnik</p> <p>b) On 30th October 2020, the day before All Saint's Day (1st November) the Polish Government has announced closing of cemeteries for the period of 30 October until 2nd of November. In result, the micro and small companies, conducting their business activity as deliverers of flowers and candles traditionally at cemeteries areas, has been confronted with lack of possibility of selling of the stocked products.</p> <p>The city hall servants and employees of bodies managing the cemeteries remain however entitled to visit the cemeteries. In result the City Hall in Chełm has decided to support the demand throughout the action focused on collecting the flowers and candles bought by city's inhabitants and delivering it to indicated tombstones.</p> <p>In Świdnik, the local authorities has bought 400 candles and 150 pots with flowers for delivery to the cemetery area.</p> <p>c) The initiative is addressed directly to companies to support the increase of demand on offered goods and decreasing the level of losses.</p> <p>d) Source of data: https://biznes.interia.pl/finanse/news-warszawa-zamkniete-cmentarze-ale-znicze-i-kwiaty-mozna-kupic,nId,4827059 https://www.swidnik.pl/zapalili-znicze/#</p> |
| Status of the initiative | Carried out |
| Range | Local |

| Advisory point for companies | |
|--|---|
| Name. What is the name of the initiative / tool? | Advisory point for companies April, 2020 |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) Regional Chamber of Commerce, Katowice</p> <p>b) Regional Chamber of Commerce is one of the biggest business support organisations in Silesia Region. The Chamber has prepared and implemented the „Anti-Crisis Advisory Point”, aimed on support for companies from region' capital city – Katowice, injured by pandemic slowdown. The expertise in many aspects of conducting of business activity has been offered, and in November 2020 the second phase of the</p> |

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| | |
|--------------------------|--|
| | <p>project came into force with broadening of the geographical scope of the initiative (whole area of the Silesia region).</p> <p>c) The initiative is addressed directly to companies.</p> <p>d) Source of data: https://rigkatowice.pl/ponad-320-slaskich-firm-otrzymalo-bezplatna-pomoc-ekspercka-w-zakresie-prowadzenia-swoich-biznesow/</p> |
| Status of the initiative | Carried out |
| Range | Local / Regional |

Source: Agencja Rozwoju Mazowsza S.A.

Identified initiatives / actions / tools – Slovakia

Table 4 Identified initiatives / actions / tools – Slovakia

| | |
|---|--|
| Educational portal – “ We teach at a distance “ | |
| Name. What is the name of the initiative / tool? | <p>Educational portal – “ We teach at a distance “ April, 2020</p> <p>Fully free Platform which simplify student’s life in a COVID-19 crisis situation, which presents a tool for official communication during school breaks during a coronavirus epidemic (based on electronic document)</p> |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) The young people’s initiative to participate on this portal more actively which was created by Ministry of Education, Science, Research and Sports, Institute of educational policy, High school teacher initiative, Experts and Non-Profit Organizations</p> <p>b) To provide orientation in information, recommendations and guidelines, identify problems during distance learning as well as in emergency situation during the interruption of the teaching. The database was created with seventy to eighty e-mails questions were received daily through portal that have been regularly answered by experts.</p> <p>c) Exactly for deepening relations between pupils, parents, teachers and the state administration.</p> <p>d) Source of data: https://ucimenadialku.sk, with online support on Facebook</p> |
| Status of the initiative | Existing |
| Range | National |

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| Rent grant for culture | |
|--|--|
| Name. What is the name of the initiative / tool? | <p>Rent grant for culture June, 2020</p> <p>System of contribution for cultural organizations</p> |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data</p> | <p>a) Ministry of culture and Ministry of Economy</p> <p>b) The approved law which allow tenants who have closed their services or significantly reduce their activities to save rent due to COVID-19. The system of contribution - state rental price discount on rent which is agreed between the landlord and the tenant. If the landlord gives a 25% discount, he can ask the state for another 25% discount. The maximum contribution is 50% of the rent.</p> <p>c) For entrepreneurs – physical and legal persons performing business activities, e.g. theatres, cinemas, museums, libraries, galleries, multicultural centres and others if they perform their activities in rent premises. The result is 200 million to rent for culture as subsidies.</p> <p>d) Source of data: http://www.culture.gov.sk/aktuality-ministerstva-kultury-36.html?id=2156</p> |
| Status of the initiative | Existing |
| Range | National |

| SOS Grant | |
|--|---|
| Name. What is the name of the initiative / tool? | <p>SOS Grant August, 2020</p> <p>Grant to support help for physical persons – MSMEs, at the time of emergency declared in connection with COVID-19.</p> |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data</p> | <p>a) Ministry of labour, Social affairs and Family of the Slovak Republic, to support humanitarian aid in accordance with §9 par.1 n.544/2019.</p> <p>b) The subsidy of up to 1800 EUR in a given financial year, the maximum amount of 300 EUR per month</p> <p>c) For physical persons who in a time of crisis have stopped to carry out their activities from which they have received income and the same time have no other income.</p> <p>d) Source of data: https://www.upsvr.gov.sk/socialne-veci-a-rodina/sos-dotacia.html?page_id=1037747</p> |

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| Status of the initiative | Existing |
| Range | National level |

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|--|--|
| First Help + | |
| Name. What is the name of the initiative / tool? | First Help + March, 2020 Helping people get back to work and job keeping during First wave of COVID-19 pandemic. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Office of Labour, Social affairs and Family. b) The job retention, keeping a job despite the obligation to interrupt or reduce jobs under restrictions of Public Health office. To support self-employed persons in maintaining the services of their activities and to support employment with the final total sum of 481 247 164 EUR for this project which is founded by European Social Fund. Decline of sales are divided in categories from 19,99 % to 40 % in March and from April until July from 20 % to 80 % loss allowance income from losses activities for self-employed person following the decrease in sales in comparison with the same period in 2019, which means up 540 EUR per indicated month and person. The expected results will be number of participants who retained jobs six months after termination of assistance. c) Self-employed persons, employer, employee d) Source of data: www.employment.gov.sk / www.esf.gov.sk / www.upsvar.sk / www.ludskedzdroje.gov.sk |
| Status of the initiative | Existing |
| Range | National |

| | |
|--|--|
| Quarantine accommodation for health professionals | |
| Name. What is the name of the initiative / tool? Hint: if any official name, please deliver the name, reflecting initiative' idea, for example: "Dissemination of protective masks to visitors of local market hall"). | Quarantine accommodation for health professionals October, 2020 Creation an offer of own capacities and boarding schools in its founding scope for medical staff accommodation during pandemic time. |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Prešov self-government region, PSK b) Quarantine accommodation for healthcare professionals in regional level. Create a centre for help who have come into close contact with positively tested patients and so not want to endanger their relatives. |

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| | <p>c) Help for medical staff, rescuers, army</p> <p>d) Source of data: https://www.pokraj.sk/samosprava/media/tlacove-spravy/tlacove-spravy-2020/koronavirus/zupa-pripravuje-karantenne-ubytovania-zdravotnikov.html</p> |
| Status of the initiative | Existing |
| Range | Regional |

| | |
|---|--|
| Reducing of rent for business – terraces | |
| Name. What is the name of the initiative / tool? | <p>Reducing of rent for business – terraces</p> <p>October, 2020</p> <p>The city forgive the fees for placing terraces or seating and gave them opportunity to have open them longer.</p> |
| <p>Short description of the initiative (one-sentence answer for each question)</p> <p>a) Who is initiative / idea organizer?</p> <p>b) What is the main activity of the initiative and / or its result?</p> <p>c) To whom is the initiative addressed?</p> <p>d) Source of data</p> | <p>a) Prešov – Municipality of Prešov</p> <p>b) Due to worse pandemic situation, owners had to close the interior parts of restaurant for the second time during measures and customers can consume food and drinks only on terraces which are normally open until the end of October. So this year, however, the closure of terraces could be liquidating for them. At last, the city will extend the validity of the decision on the location of the terrace and seating in the centre zone and defined streets. At the same time the town hall will forgive the fees for placing terraces and seating until January.</p> <p>c) Operators of restaurant and café, business persons, MSMEs</p> <p>d) Source of data: https://www.presov.sk/oznamy/mesto-presov-v-case-pandemie-podava-pomocnu-ruku-gastro-prevadzkom.html</p> |
| Status of the initiative | Existing |
| Range | Local level |

Source: Secondary Technical School of Technical Engineering

Identified initiatives / actions / tools – Ukraine

Table 5 Identified initiatives / actions / tools – Ukraine

On amending the Tax Code of Ukraine and other laws of Ukraine as to assistance of taxpayers during the period of effecting measures aimed at prevention and combating of outbreak and spread of the coronavirus disease (COVID-19)

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| | |
|--|---|
| Name. What is the name of the initiative / tool? | The Law of Ukraine № 533-IX as of 17.03.2020 “On amending the Tax Code of Ukraine and other laws of Ukraine as to assistance of taxpayers during the period of effecting measures aimed at prevention and combating of outbreak and spread of the coronavirus disease (COVID-19)” |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Verchovna Rada (Parliament of Ukraine) b) The law provides: 1) Penalties are not applied for violation of the tax legislation, committed from March 1 to May 31, 2020, except for a separate list of violations 2) Moratorium on documentary and factual audits 3) No accrual and payment for land (land tax and rent for the state and communal property), land plots owned or used, including on lease, by individuals or legal entities, and used by them in commercial activities (from March 1 to April 30, 2020). 4) Individuals-entrepreneurs, individuals involved in independent professional activity and farm members are temporarily exempted from accrual and payment of the single social contribution to compulsory state social insurance (from March 01 to March 31, 2020; from 01 April to 30 April 2020. 5) Providing temporary disability benefits due to illness or injury to persons in self-isolation for business entities and their employees c) for business entities and their employees d) https://zakon.rada.gov.ua/laws/show/533-20/print |
| Status of the initiative | Existing |
| Range | National |

| | |
|--|---|
| Prevention of distribution in the territory of Ukraine sharp respiratory disease of COVID-19, of SARS-CoV-2 caused by coronavirus | |
| Name. What is the name of the initiative / tool? | Resolution of the Cabinet of Ministers of Ukraine of March 11, 2020 No. 211 “About prevention of distribution in the territory of Ukraine sharp respiratory disease of COVID-19, of SARS-CoV-2 caused by coronavirus” |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The Cabinet of Ministers of Ukraine b) This document regulates the quarantine restrictions, under which a de facto lockdown was established until May 22, which was replaced by adaptive quarantine. Until May 22, persons returning from abroad were also subject to mandatory observation. Currently, adaptive quarantine has been extended until December 31, 2020 and rules have been established for each of the quarantine zones regarding restrictions on economic activity, measures, etc. stay in public buildings in masks or respirators; holding mass events: no more than 1 person per 5 square meters; cinemas with 50% occupancy; transportation of passengers only within the seating capacity etc. To this Government Resolution 16 amendments have already been made. |

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|--------------------------|--|
| | <p>c) For all the people and all organizations</p> <p>d) https://zakon.rada.gov.ua/laws/show/211-2020-%D0%BF/print</p> |
| Status of the initiative | Existing |
| Range | National |

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| Amendments to certain legislative acts of Ukraine concerning state support in the sphere of culture, creative industries, tourism, small and medium-sized business in connection with restrictive measures | |
|--|---|
| Name. What is the name of the initiative / tool? | The Law of Ukraine № 692-IX as of 16.06.2020 «On amendments to certain legislative acts of Ukraine concerning state support in the sphere of culture, creative industries, tourism, small and medium-sized business in connection with restrictive measures related to the spread of coronavirus COVID-19» |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) Verchovna Rada (Parliament of Ukraine)</p> <p>b) The Law provides for exemption from value added tax; income tax and SSC (single social contribution); land tax and non-residential real estate tax; the tourist tax will not be charged until December 31, 2020; introduced tax benefits for the payment of rent and land of communal and state property; 10 percent VAT rate for travel services.</p> <p>The legal basis for providing grant and other forms of financial support for organizations in the field of culture, creative industries, tourism is also regulated.</p> <p>c) For organizations in the sphere of culture, creative industries, tourism</p> <p>d) https://zakon.rada.gov.ua/laws/show/692-20/print</p> |
| Status of the initiative | Existing |
| Range | National |

| Allocation of UAH 1 billion for the needs of culture and creative industries | |
|--|--|
| Name. What is the name of the initiative / tool? | Allocation of UAH 1 billion for the needs of culture and creative industries |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) Ministry of Culture and Information Policy of Ukraine</p> <p>b) Allocated: 590 million - for grants through the Ukrainian Cultural Fund for institutional support, scholarships for self-employed artists, support for projects in the fields of culture and arts, creative industries and domestic tourism; 150 million - for grants through the Ukrainian Book Institute; 50 million - to support cinema through the State Cinema; 100 million - for a competition to select projects for the production of patriotic series.</p> <p>c) For organization in the field of culture</p> <p>d) https://www.facebook.com/oleksandr.tkachenko.ua/posts/3197742366960010</p> |
| Status of the initiative | Existing |
| Range | National |

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| | |
|---|--|
| Establishment of a fund to control the COVID-19 acute respiratory disease caused by SARS-CoV-2 coronavirus infection, and its consequence | |
| Name. What is the name of the initiative / tool? | Establishment of a fund to control the COVID-19 acute respiratory disease caused by SARS-CoV-2 coronavirus infection, and its consequence |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) The Cabinet of Ministers of Ukraine</p> <p>b) The fund was set up at 66 billion UAH to fund additional health and social spending related to the COVID-19 pandemic. The term of the Fund is calculated for the period of quarantine and 30 days following its official completion. More than half of the fund, namely 35 billion, went to the construction of roads and other infrastructure. This step the government explained by the fact that unemployment has increased due to the coronavirus, the construction of roads should partially start the economy and create new jobs. The dynamics of the fund use can be observed on the dashboard of the Ministry of Finance of Ukraine.</p> <p>c) For all organizations of Ukraine</p> <p>d) https://zakon.rada.gov.ua/laws/show/302-2020-%D0%BF#Text https://www.mof.gov.ua/uk/data_and_analytics-433</p> |
| Status of the initiative | Existing |
| Range | National |

| | |
|---|--|
| Amending of certain legislative acts to provide additional social and economic guarantees in relation to the spread of coronavirus disease (COVID-19) | |
| Name. What is the name of the initiative / tool? | Law of Ukraine No. 540-IX as of March 30, 2020 "On Amending of certain legislative acts to provide additional social and economic guarantees in relation to the spread of coronavirus disease (COVID-19)" |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) Verchovna Rada (Parliament of Ukraine)</p> <p>b) The law introduced the concept of partial unemployment for the period of quarantine. Small and medium-sized business owners who have employees will be provided with partial unemployment benefits. To receive assistance, you must apply to the Employment Centre at the place of the entrepreneur registration as individuals-entrepreneurs – single taxpayers and submit the necessary documents.</p> <p>c) SMEs</p> <p>d) https://zakon.rada.gov.ua/laws/show/540-IX#Text</p> |
| Status of the initiative | Existing |
| Range | National |

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| State program of stimulating the economy to overcome the negative effects caused by restrictive measures to prevent the occurrence and spread of COVID-19 acute respiratory disease caused by coronavirus SARS-CoV-2, for 2020-2022 | |
| Name. What is the name of the initiative / tool? | State program of stimulating the economy to overcome the negative effects caused by restrictive measures to prevent the occurrence and spread of COVID-19 acute respiratory disease caused by coronavirus SARS-CoV-2, for 2020-2022 |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) The Cabinet of Ministers of Ukraine b) The main goal of the Program is to introduce during 2020-2022 a comprehensive system of new opportunities for stabilization and sustainable development of Ukraine's economy and increase employment by maintaining existing and stimulating the creation of new highly productive jobs with decent working conditions. The program aimed to expand and diversify Ukraine's foreign economic relations with other countries, taking into account national priorities; creation in the medium term of new opportunities (reasonable protectionism) for the development (restoration) of its own production of a full cycle of critical products and meeting the relevant market demand, which is a matter of life safety in the face of increasing global crises. It is planned to implement systemic economic stimulus measures for digitalization of the economy, introduction of innovations and job creation of "Industry 4.0" in those sectors of the economy that can not only provide a tangible impetus to economic development in the post-pandemic period, but also develop sustainable long-term growth.</p> <p>c) For organizations and citizens of Ukraine e) Resolution of the Cabinet of Ministers of Ukraine of May, No 534. https://zakon.rada.gov.ua/laws/show/534-2020-%D0%BF#Text</p> |
| Status of the initiative | Existing |
| Range | National |

| | |
|--|---|
| Introduction of a tax rate of 0% for single taxpayers of group I and II | |
| Name. What is the name of the initiative / tool? | Introduction of a tax rate of 0% for single taxpayers of group I and II |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | <p>a) Lviv City Council b) individuals-entrepreneurs – single taxpayers of group I and II, regardless of the type / types of business activity they carry out, received a preferential interest rate of 0% for a five-month quarantine period from 01.04.2020 to 31.08.2020. c) individuals-entrepreneurs – single taxpayers of group I and II d) https://cutt.ly/vgKZFZ6</p> |

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| | |
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| Status of the initiative | Existing |
| Range | Local |
| Providing vouchers - non-refundable financial assistance for small businesses in the Lviv region | |
| Name. What is the name of the initiative / tool? | Providing vouchers - non-refundable financial assistance for small businesses in the Lviv region |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) Lviv regional state administration b) The competition is held from September 25 to October 18, 2020 for the provision of vouchers: for marketing services - up to 50 thousand UAH; for consulting services - up to UAH 50,000; innovative vouchers - up to UAH 100,000 c) https://loda.gov.ua/news?id=52494 |
| Status of the initiative | Existing |
| Range | Regional |

| | |
|--|--|
| The state program "Affordable Loans at 5-7-9%" (loan refinancing) | |
| Name. What is the name of the initiative / tool? | The state program "Affordable Loans at 5-7-9%" (loan refinancing) |
| Short description of the initiative (one-sentence answer for each question) a) Who is initiative / idea organizer? b) What is the main activity of the initiative and / or its result? c) To whom is the initiative addressed? d) Source of data | a) The Cabinet of Ministers of Ukraine b) 1. Refinancing of an investment loan for up to 5 years with an interest rate: 5% - 7% - 9% depending on the company's income 2. Refinancing of an investment loan for up to 5 years with an interest rate of 3% for investment projects related to the production of medicines and / or medical devices and / or medical equipment 3. Affordable loan for up to 5 years with an interest rate of 0% to refinance the debt of the business entity on the loan (loans) granted (provided) by the bank (banks) of Ukraine c) Micro and small businesses with an annual operating income up to € 10 million, including related counterparties d) https://zakon.rada.gov.ua/laws/show/28-2020-%D0%BF#Text https://5-7-9.gov.ua/ |
| Status of the initiative | Existing |
| Range | National |

Source: NGO Agency of European Innovation

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