



GOVERNEMENT

*Liberté
Égalité
Fraternité*

The activity of your business is impacted by the Coronavirus Covid-19.

What supports and useful contacts to accompany you?

Given the epidemic coronavirus Covid-19, the government has implemented immediate measures to support businesses:

1. Social maturity of payment deadlines and / or tax (URSSAF, direct taxes);
2. In the most difficult situations, the direct tax rebates may be decided in under individualized review of applications;
3. The deferred payment of rent, water bills, gas and electricity for smaller firms in difficulty;
4. An aid of EUR 1 500 for the smallest businesses, independent and microenterprise sectors most affected by the solidarity fund; the
5. The mobilization of the state to the tune of 300 billion euros to guarantee credit lines bank whose businesses might need because of the epidemic;
6. Support of the State and the Banque de France (credit mediation) to negotiate with its bank rescheduling of bank loans;
7. Maintaining employment in businesses in the simplified partial unemployment and strengthened;
8. Support for the treatment of a conflict with customers or suppliers by the Ombudsman companies;
9. The recognition by the state and local governments Coronavirus as a case of strength for major public contracts. Accordingly, for all public procurement of state and local authorities, late penalties will not be applied.

For more information : www.economie.gouv.fr/coronavirus-soutien-entreprises

Coronavirus : il existe des gestes simples pour vous protéger et protéger votre entourage



Se laver les mains très régulièrement



Tousser ou éternuer dans son coude ou dans un mouchoir



Utiliser des mouchoirs à usage unique



Saluer sans se serrer la main, éviter les embrassades

1. HOW TO OBTAIN THE PAYMENT TERMS maturity SOCIAL AND / OR TAX (URSSAF DIRECT TAXES)?

To qualify for the accelerated payment of your tax credits (CICE, etc.):

Please contact your tax service of attachment for professionals or dedicated page on the site: <https://www.impots.gouv.fr/portail/node/134>

To see your social maturity (URSSAF, supplementary pension institutions, etc.):

If you are an employer with Urssaf maturity date of 15 months, you can defer all or part of the payment of employee and employer contributions maturing March 15, 2020 by modulating until Thursday, March 19 at 24:00 your payment based on your needs amount to 0, or the amount corresponding to the payment of a portion of your contributions. In this case, those contributions may be carried forward up to three months: the information will be communicated later on on. No penalty will be applied.

Report your social security contributions payable to URSSAF

Employers with Urssaf due date occurs on the 15th may defer all or part of the payment of employee and employer contributions to the deadline of 15 March 2020. The date of payment of such contributions may be postponed until 3 month: the information will be communicated later on on. No penalty will be applied.

What is the approach to modulate the amount of dues payment at maturity on March 15?

Employers can modulate their payment according to their needs amount to 0, or the amount corresponding to part of the contributions.

- **First case** If the employer has already filed its registered social statement (DSN) February 2020 may change its payment until Thursday, March 19 at 12:00, by changing its payment Urssaf (warning only if the employer is the deadline of 15) by a procedure available at [urssaf.fr](https://www.urssaf.fr):

<https://www.urssaf.fr/portail/files/live/sites/urssaf/files/documents/modification-cotisations.pdf-payment>.

- **second case** : Employers pay its dues out DSN: it can adjust the amount of the bank transfer, or does not perform transfer.

If the employer does not wish to opt for a postponement of all contributions and prefers to settle the employee contributions, it can spread the payment of employer contributions, as usual. For this, it can connect to the online space [urssaf.fr](https://www.urssaf.fr) and report its location via email: "New Message" / "A formality declarative" / "Declaring an exceptional situation." It is also possible to attach Urssaf by phone at 3957 (0.12 € / min + price call).

For employers whose maturity date comes the 5th of the month, their information will be communicated, for the deadline of 5 April.

Last point : Postponement or delay agreement is also possible for additional pension contributions. Employers are encouraged to contact their supplementary pension institution.

- **For self-employed**

The monthly deadline of March 20 will not be charged. Pending future measures, the amount of this deadline will be smoothed on later dates (April to December). In addition to this measure, the self-employed can apply:

- granting payment delays, including early. There will be no penalty charge or penalty;
- an adjustment of dues schedule to keep their account and already have a reduced income, re-estimating their income without waiting for the annual declaration;
- the intervention of social action for the partial or total management of their contributions or for providing exceptional financial assistance.

What steps?

at Artisans and traders:

- For internet [secu-independants.fr](https://www.ma.secu-independants.fr), "my account" for a period of demand or estimated revenue: <https://www.ma.secu-independants.fr>
- By email, by choosing the subject "Your contributions" pattern "Payment Difficulties" <https://www.secu-independants.fr/contact/adresse-telephone/urssaf/>
- By phone at 3698 (free service call + price)

at Professions:

- **By Internet, connect to the space online [urssaf.fr](https://www.urssaf.fr) and send a message via the "A declaration formality" at "Declare an exceptional situation."**
- By phone, contact Urssaf in 3957 (0.12 € / min + price call) or 0806 804 209 (free + Service call price) for practitioners and physician assistants.

See your tax deadlines from corporate tax services (EIS) DGFIP

- **For companies or accountants who work for clients in this situation, it is possible to ask the tax service companies** postponed without penalty for paying their next direct tax deadlines (advance tax on companies, payroll tax).

If they have already set their March deadlines, they may still be able to oppose the SDD from their online bank. Otherwise, they are also able to request reimbursement from their service business taxes, once the actual collection.

- **For self-employed, it is possible to modify at any time the rates and payments of withholding.**
It is also possible to defer payment of their payments of withholding tax on their earned income from one month to the other three times if their payments are monthly, or quarter to the next if their payments are quarterly.

All these steps are accessible via their particular space impots.gouv.fr under "Manage my withholding." Any intervention by 22 the month will be considered for the following month.

- **For contracts of monthly installments for payment of the CFE or property tax, it is possible to suspend on impots.gouv.fr** or by contacting the sample Service Center: the remaining amount will be charged to the balance without penalty.

To facilitate all the steps, DGFIP provides a sample application, available on the website [impots.gouv.fr](https://www.impots.gouv.fr) to contact the service of corporate taxes.

at See "useful documentation" on page: <https://www.impots.gouv.fr/portail/node/9751> . For any difficulty in paying taxes, do not hesitate to approach the corporate tax service, the secure messaging professional space, email or phone.

Facing financial difficulties: the CCSF

The Financial Services Commission of Chiefs (CCSF) may grant to businesses facing financial difficulties **Payment period** to fulfill their **social and tax debts**

(Employer's) confidential.

- **Who grabs the CCSF?**

- **Æ The debtor himself, which can be a trader, a craftsman, a farmer, a person**
Physical exercising independent professional activity and a legal entity of private law (societies and associations).

- **Æ Or agent *ad hoc*.**

- **Conditions for admissibility of the referral**

- **Æ Being up to date filing its tax returns and social and payment of contributions and employee contributions and the withholding.**

- **Æ Not having been convicted for illegal employment.**

- **Nature and amount of debts**

- **Æ Debts covered include taxes, fees, social security contributions to schemes mandatory payable basis - excluding wage shares and withholding.**

- **Æ There is no minimum or maximum amount.**

- **What CCSF is competent?**

- **Æ In principle, the CCSF department of the headquarters of the company or institution Principal is competent.**

- **Æ The referral is made by mail to the permanent secretariat of the CCSF.**

- **How to build his record?**

- **Æ The folder comprises a printed form to be filled and the following parts to be joined (i) a certificate confirming the status of financial difficulties; (ii) sworn statement justifying the payment of wage share of social contributions; (iii) the last three sheets; (iv) a projected turnover without VAT and cash flow for the coming months; (V) the state treasury and the amount of revenue duty since 1st January ; (Vi) the detailed status of the tax and social security.**

- **Æ A simplified case is scheduled for SOHO (0-9 employees and turnover of less than € 2 million).**

Visit the DGFIP: <https://www.impots.gouv.fr/portail/professionnel/ccsf-et-codeficiri>.

2. HOW TO GET A DISCOUNT OF DIRECT TAXES?



If your company is facing payment difficulties related to the virus, you can apply to the public accountant a settlement plan to spread or defer your tax debt.

If these problems can not be absorbed by such a plan, you can request, in the most difficult situations, remission of direct taxes (income tax, local business tax, for example). The benefit of these graceful measures is subject to an individualized review of applications taking into account the situation and the financial difficulties of enterprises.

Download the remission application form on the dedicated page:

<https://www.impots.gouv.fr/portail/node/13465>

3. HOW TO GET CARRIED FORWARD RENT, BILLS OF WATER, GAS AND ELECTRICITY?

The president announced Monday, March 16, 2020 the deferred payment of rent, bills for water, gas and electricity for smaller firms in difficulty.

How to benefit?

To receive these reports, you must apply by mail or telephone a request to postpone amicably companies with which you pay the bills (gas supplier, water or electricity, your landlord ...).

Regarding shopping malls, the National Council of Shopping Centers (CNCC) has already invited its member donors to suspend the rent for the April deadline.

4. HOW TO HELP OF 1500 EUROS OF SOLIDARITY FUND?



The State, the Regions and some large companies have set up a solidarity fund to help smaller businesses most affected by the crisis.

Who is affected by the Solidarity Fund?

The solidarity fund is dedicated to smaller companies that are less than 1 million euros in turnover: TPE, independent and micro-entrepreneurs of the most affected sectors, ie sectors which are the subject to an administrative closure (non-food shops, restaurants, etc.), but also accommodation, tourism, cultural and sports activities, events and transport.

All small businesses undergoing administrative closure or who have experienced a loss of revenue of over 70% in March 2020 compared to the month of March 2019 will benefit from a fast and automatic with 1500 euros simple declaration. For the most difficult situations, additional support may be granted to avoid bankruptcy case by case.

How to benefit from this aid EUR 1 500?

You can receive this assistance from the **March, 31st** by making a simple statement on the website of the Tax Department.

5. HOW HAVE CASH LOANS GUARANTEED BY THE STATE?



Cash loans guaranteed by the State

The Government is implementing a guarantee of exceptional measures to support the banking business financing to the tune of 300 billion euros.

This system aims to facilitate the provision of cash loans to banks to companies of all sizes. This funding will provide them with the cash needed to continue their activities and preserve jobs.

It will cover all new cash loans from March 16 to 31 December 2020. These loans will not be another guarantee or security.

Moreover, French banks have agreed to defer up to 6 months the repayment of corporate loans at no charge.

How to benefit?

Just contact the bank manager of the bank for the benefit of a cash loan guaranteed by the State.

In addition, measures implemented by Bpifrance remain: guarantees to SMEs and ETI confirmed on an open 12 to 18 months on a loan of 3 to 7 years, 6 months deferred deadlines to account on 16 March.

To benefit from the measures Bpifrance:

- you must complete the online form:
https://mon.bpifrance.fr/authentication/?TAM_OP=login&ERROR_CODE=0x00000000&URL=2Fmon%20%20Space%20#/form/soutienauxentreprises
- Or call toll of Bpifrance "coronavirus" in 0969 370 240.

For more information you can also visit the website dedicated to Bpifrance:

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

6. HOW TO MEDIATION OF CREDIT TO NEGOTIATE WITH ITS BANK BANK CREDITS A RESCHEDULING?



How it works ?

Credit mediation is a public device just help to any business that has difficulty with one or more financial institutions (banks, credit lenders, factoring companies, credit insurers, etc.).

It is present throughout the territory, through the action of 105 credit mediators who are directors of the Bank of France in France and directors of issuing institutions in overseas territories.

How to benefit?

You can enter the credit mediator on their website: <https://mediateur-credit.banque-france.fr/>.

Within 48 hours of referral, the mediator contact you, check the admissibility of your request, and defines a pattern of action with you. He seized the banks concerned.

The mediator may meet the financial partners of your business to identify and resolve bottlenecks and propose a solution to stakeholders.

7. HOW HAVE THE DEVICE PARTIAL UNEMPLOYMENT?



How it works ?

The company pays compensation equal to 70% of gross salary (approximately 84% net) for its employees. The employees at minimum wage or less are entitled to 100%.

The company will be fully reimbursed by the state for wages up to 6927 euros gross monthly, ie 4.5 times the minimum wage.

How to benefit?

For companies to reduce or suspend their activity, in order to place their employees partially, a request for partial activity can be filed online on the website of the Ministry of Labor dedicated to short: <https://activitepartielle.emploi.gouv.fr/aparts/>.

Moreover, since March 16, the Labor Ministry said that companies now had 30 days to make their time working request, with retroactive effect. You can also contact your DIRECCTE for more information.

8. HOW HAVE THE OMBUDSMAN'S COMPANIES IN CASE OF CONFLICT?



How it works ?

Mediation businesses offers free mediation service quick and fast: a mediator contacts the striking within 7 days in order to define with it a pattern of action and confidential. The business secrecy is preserved, awareness of companies also. Any dispute related to the execution of a private contract, including tacit, or public order, may be a referral to the Ombudsman (eg late payments, non-conforming goods or services ...).

How to benefit?

You can refer to the Ombudsman of online businesses: <https://www.mieist.bercy.gouv.fr/>.

Upstream of a referral, you can ask questions or ask for advice on how to proceed in confidence, thanks to the contact form:

<https://www.economie.gouv.fr/mediateur-des-entreprises/contactez-mediateur-des-entreprises>

All information on the site economie.gouv.fr: [https://www.economie.gouv.fr/mediateur-des-companies / the-mediated](https://www.economie.gouv.fr/mediateur-des-companies/the-mediated) .

To be accompanied in your efforts, you can contact your Chamber of Commerce and Industry (CCI) or Chamber of Trades and Crafts (CMA) in mainland France and overseas

These rooms will be your first level contact for information on the measures implemented to your benefit, but also help you if you feel the need, in the performance of administrative procedures required to qualify.

CCI and CMA will shift towards the DIRECCTE and DIECCTE and to Bpifrance, DGFIP and URSSAF, companies making more complex requests or whose economic situation would require close monitoring.

CONTACTS REGIONAL CCI

<https://www.cci.fr/coronavirus-entreprise#carteCCI>

CONTACTS DEPARTMENTAL CMA

<http://covidcma.artisanat.fr/#/>