Information for self-employed persons and SME

(Links: Detailed information for the self-employed / Information for SME)

Information for SME

Short-time work for SME
- Insufficient workload for employees: Apply for short-time work.
- Short-time work also possible for: short-term employment, temporary work, apprenticeships and employment-like labor (i.e. employed as a partner in a limited liability company, spouses employed in the firm of the partner), with a flat rate of CHF 3320.
- Information of the Office for Economy and Labour (see separate document “short-time work”)

AHV / IV / EO / ALV
Demand a payment deferral as well as a reduction of contributions paid on account in case of a reduced wage bill.

Contact:
- Social Security Institution of the Canton of Zurich
- Other compensation offices AHV / EO

Taxes

Adjustment of the provisional tax invoice: contact your municipal tax office.

Extension of the payment deadline or payment by installments for final tax invoices:

Contact the relevant tax office as needed:
- Municipal tax office: Federal and municipal taxes
- Cantonal tax office: direct federal tax
- E-mail inquiries Cantonal Tax Office
Goodwill regarding invoices
The Government Council of the Canton of Zurich calls on all public bodies to pay incoming invoices faster than within 30 days. The payment deadlines for issued invoices shall be extended to 120 days. This is supposed to alleviate the cost pressure on companies.

Loan loss guarantee
The cantonal loan loss guarantee is aimed at SMEs:

- with up to 250 employees
- and main tax domicile in the Canton of Zurich.

It is subsidiary and complementary to the corresponding Federal guarantee. It is particularly intended to be used in cases of hardship, such as:

- if an SME does not meet or only partially meets the criteria of the Covid-19 Federal Ordinance on Joint Securities (SR 951.261)
- or if the credits available under the Federal program are not sufficient (this could be the case, for example, with start-ups).

In total, the total amount secured by the Confederation and the Canton may not exceed CHF 20 million per company. The interest rate conforms to the Federal program.

Granting:

- The bank decides on the granting of loans according to its own process.
- Loans are granted by the house bank. The house bank is the contact for its customers.
- Media release of the Department of Finance of 31.03.2020

COVID19 Interim Aid by the Federal Government
According to the Federal Council, SMEs should have quick access to credits in order to bridge liquidity shortages caused by corona. The best way to apply for the loans is to apply for them at your house bank. They are secured by the federal government.

- Further Information on the Federal Government's interim aid
- Bankers Association:Questions & Answers

Loans
Do you as an company resp. legal entity need a loan because of the coronavirus measures?
• Contact your bank immediately for a loan according to Covid-19 Federal Ordinance on Securities.

• Information on the Federal Government’s interim aid

Economic loss compensation for day care centers
Based on the Cantonal Constitution, the Government Council of the Canton of Zurich has passed an emergency ordinance to financially support the care facilities complementing family care. According to this ordinance, 80% of the loss, which day care centers and day foster care families suffered due to lost parents’ contribution payments, are covered. The Canton and the municipalities each bear half of the costs.

The economic loss compensation will only be payed upon application. The municipalities are responsible for the assessment of the applications and for the calculation and payment of the compensation.

• Information from the Department of Education

• Media release of 23.04.2020

Cultural enterprises: See separate document “Culture”

Questions about support for SME?
• Contact form
Self-employed

Loss of earnings of self-employed people
Apply for daily allowances based on loss of earnings compensation. This also applies to freelance artists. Entitled to benefits are self-employed:

- who suffer loss of earnings directly related to the official measures to combat coronavirus
  Media release of the Federal Government of 20.03.2020
- and partly the self-employed who are indirectly affected by coronavirus
  Media release of the Federal Government of 16.04.2020

Contact: AHV compensation office

- Social Security Institution of the Canton of Zurich
- Other compensation offices AHV / EO

AHV/IV/EO/ALV
Demand a payment deferral as well as a reduction of contributions payed on account in case of a reduced wage bill

Contact: AHV compensation office

- Social Security Institution of the Canton of Zurich
- Other compensation offices AHV/EO
- Contact form for questions regarding support for the self-employed

Taxes
Extension of deadline for filing tax return for natural persons: The Department of Finance has extended the statutory deadline for filing the 2019 tax return for natural persons until May 31, 2020.

Adjustment of the provisional tax invoice for companies expecting to incur losses due to the effects of coronavirus and for natural persons incurring loss of income.
You can request the municipal tax office to adjust the provisional invoice for federal and municipal taxes.

Extension of the payment deadline or payment by installments for final tax invoices for companies and natural persons who are currently unable to pay due final tax invoices owing to the effects of the coronavirus: You can request an extension of the payment deadline or payment by installments.

Regarding direct federal tax, also provisional tax invoices can be deferred.
Contact the relevant tax office as needed:

- Municipal tax office: Federal and municipal taxes
- Cantonal tax office: direct federal tax
- E-mail inquiries Cantonal Tax Office

**Goodwill regarding invoices**
The Government Council of the Canton of Zurich calls on all public bodies to pay incoming invoices faster than within 30 days.

**Loans for self-employed persons**
Do you need a loan because of the coronavirus measures? Are you self-employed respectively a sole proprietor?

- Contact your bank immediately for a loan according to Covid-19 Federal Ordinance on Securities
- Emergency relief in case of urgent need of liquidity: Immediately contact your residential municipality (advance payment with repayment as soon as the bank loan arrives)
- Information on the Federal Government's interim aid (DE, FR, IT)

**Emergency relief for self-employed persons**
If you get into financial distress: Please immediately report to your residential municipality. The municipalities provide emergency relief for self-employed people.

Contribution of the canton: On March 18, 2020, the Government Council of the Canton of Zurich has, amongst other things, decided to place emergency relief in the amount of CHF 15 million from the ZKB anniversary dividend at the disposal of self-employed people in order to bridge the gap. No direct support contributions are paid out to individuals from this fund.

The emergency relief for the self-employed is provided by the residential municipality of the business owner.

In principle, self-employed micro-entrepreneurs are entitled if:

- their place of residence is in the Canton of Zurich (no support if the company is based in the canton but the place of residence is outside of the canton)
- Emergency relief for self-employed persons is provided in addition to the federal emergency relief measures and the already existing social security benefits. It is therefore mandatory to claim these.
- Advance emergency relief is liable for restitution. As soon as funds from have flown from other benefits, the advance emergency relief is to be payed back.
The emergency relief benefits for self-employed persons can be drawn in advance and/or in addition to other benefits (i.e. short-time work compensation, bank credit, corona loss of earnings compensation, unemployment compensation).

The decisive factor for the immediate provision of advance emergency relief is urgency, respectively liquidity. Examples:

- You can no longer respond to the daily demands.
- You can no longer pay rent, invoices and health insurance premiums.

If the private and commercial financial resources are sufficient until the receipt of other benefits, you should refrain from applying for advance emergency relief.

Should a self-employed person have already claimed other benefits and possibly receives them and finds that it will not be sufficient, that person can apply to his or her residential municipality for emergency relief.

In case of doubt, contact your residential municipality.

Freelancers which were already subsidized by means of regular social welfare before the corona crisis are usually not entitled to emergency relief. If necessary, you should contact the social services of your place of residence.

- Press releases on the contributions to the municipalities of 06.04.2020

Information by the cities Zurich and Winterthur

- Emergency relief for self-employed persons and micro-enterprises of the city of Zurich
- Economic support for self-employed persons and small businesses in the city of Winterthur

For cultural freelancers, non-repayable emergency relief of max. CHF 196 per day may be applicable (if not secured by the new loss of earnings compensation regulation).

Contact:

- Association Suisseculture Sociale
- Persons engaged in the cultural sector: Cultural Office (see separate document “Culture”)

Questions about support for freelancers?

- Questions & answers for self-employed
- Contact form