

*Please note the text below is a free translation into English from AFDCC (the French Credit Managers Association) original document “Fiche technique : Aides aux entreprises en difficulté suite à la crise sanitaire”*

## **Factsheet: Aid to firms in difficulty following the health crisis**

### **A) Public Authority Arrangements**

#### **a. Deferral of tax and social security charges for the month of March**

##### **1) Deferral of tax charges (business property tax, CVAE and corporation tax)**

Possibility to postpone their payment without penalty - to object to the SEPA Direct Debit - to request a refund if the payment has already been made

An application template is available on [impot.gouv.fr](http://impot.gouv.fr). The completed document is to be sent to the corporate tax department.

These deferrals may be converted into outright cancellation on a case-by-case basis depending on the company's financial situation.

##### **2) Accelerated repayment of tax credits**

##### **3) Social security contributions payable to URSSAF**

Possibility to postpone all or part of the project without penalty until 15/06/20

The procedure is available on the URSSAF website.

For the self-employed (craftsmen and tradesmen), the operating mode is available on [secu-independants.fr](http://secu-independants.fr)

The pension funds also grant deferrals (see each fund).

##### **4) TPE (Turnover < 1M€ and Turnover March - 70%): a cheque for 1.500 €.**

To be requested from the DGFIP

## 5) I am in a difficult situation: enter [impot.gouv.fr](https://www.impots.gouv.fr)

://www.impots.gouv.fr/portail/professionnel/je-suis-en-situation-difficile

Accueil > Professionnel > Prévenir et résoudre mes difficultés ; corriger mes erreurs > Je suis en situation difficile

### JE SUIS EN SITUATION DIFFICILE

Vous ne contestez pas le bien-fondé de votre imposition mais vous avez des difficultés pour payer. Selon la situation financière de votre entreprise, plusieurs dispositifs d'aide vous sont proposés.

<h4>DÉLAIS DE PAIEMENT</h4> <p>Si vous rencontrez des difficultés passagères, vous pouvez solliciter, à titre exceptionnel, un délai de paiement.</p> <p><a href="#">&gt; Lire la suite</a></p>	<h4>REMISES OU MODÉRATIONS</h4> <p>Si vous rencontrez d'importantes difficultés, vous pouvez, dans certains cas, demander une réduction du montant de votre imposition.</p> <p><a href="#">&gt; Lire la suite</a></p>
<h4>DÉCHARGE DE RESPONSABILITÉ</h4> <p>L'administration peut décharger de leur responsabilité les personnes tenues au paiement d'impositions dues par un tiers ou les ex-conjoints tenus au paiement d'impôts communs.</p> <p><a href="#">&gt; Lire la suite</a></p>	<h4>CCSF ET CODEFI/CIRI</h4> <p>En liaison avec l'administration fiscale, deux structures peuvent vous assister en cas de difficultés financières de votre entreprise.</p> <p><a href="#">&gt; Lire la suite</a></p>

## 6) Public Procurement

Companies that are unable to deliver services or work sites will not be liable for late penalties (the coronavirus being recognized as a case of force majeure).

## 7) BTP

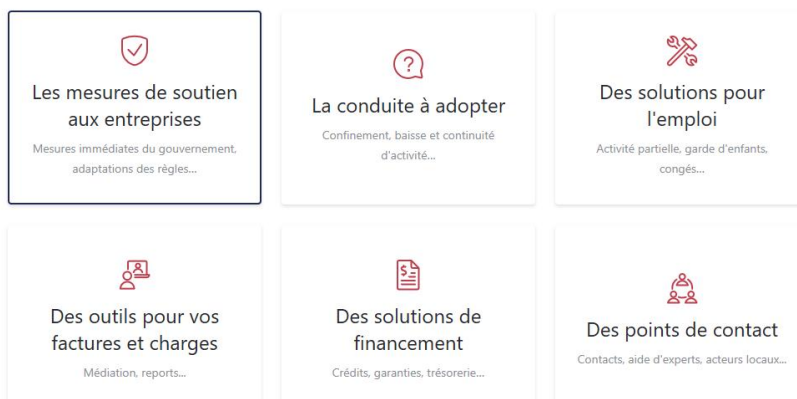
- In the case of public works projects, such as transport infrastructure or road works, **the major project owners at national level and the prefects at local level will coordinate and prioritize the projects to be continued or relaunched.**
- In the case of very complex projects, **a period of time may be necessary to define appropriate procedures.** Likewise, particular attention will be paid to the case of building sites in private homes when individuals are present.
- Finally, the **Government invites principals and companies not to seek contractual liability from companies**, their subcontractors or suppliers who, when the conditions of execution no longer made it possible to guarantee the health and safety of their employees, had to suspend their activity.

## B) Complementary Arrangements

### a. Deferral of payment of energy and rent bills

The payment of water and electricity bills can be postponed on simple request  
The National Centre of Shopping Centres has agreed to take over the rent differential.  
For other lessors, they will have to be asked and in case of refusal it is possible to refer the matter to the mediator of companies ([economie.gouv.fr/médiateur-des-entreprises](http://economie.gouv.fr/médiateur-des-entreprises)).

### b. Approval of the accounts: postponement of the AGMs by 3 months (publication of the accounts at the end of September)



## C) Facilities of financial institutions

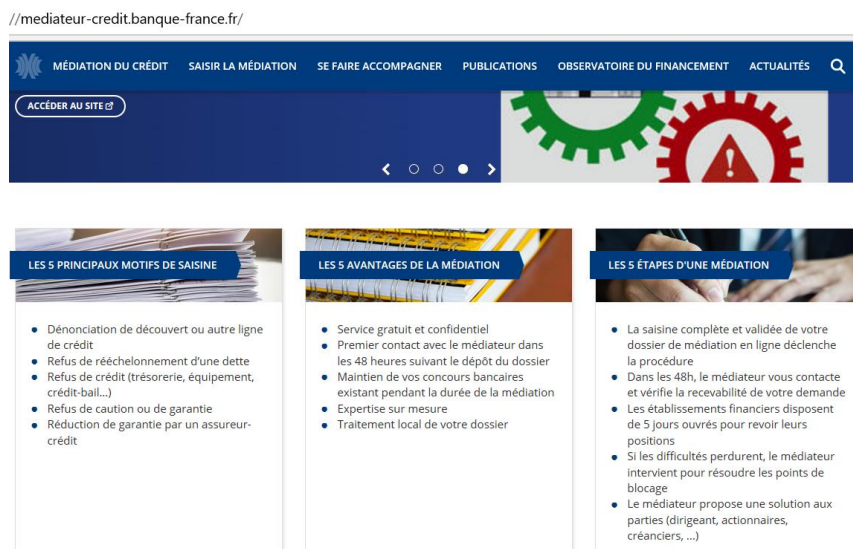
### a. Credit Insurance

The State sets up a public reinsurance on outstanding credit insurance up to €10 billion. Credit insurers will once again offer CAP and CAP+ on the French market and "CAPFrancexport" (doubling of the ceilings that can be re-insured by the State) on the export market in addition to credit insurance cover for their insured customers.

In addition, credit insurers are extending the time limit for transferring a dispute file (see with each credit insurer the proposed changes).

## b. Rescheduling of bank loans

Bank loans can be renegotiated by mutual agreement for deferred monthly payments and in case of refusal it is possible to refer the matter to the Credit Mediator ([mediateur-credit.banque-france.fr](http://mediateur-credit.banque-france.fr))



It is also possible to refer to this mediator in the event of a reduction in cover by a credit insurer.

## c. French Banking Federation

From 25/03/20, companies in financial difficulty can obtain a loan from their bank (thanks to a €300 billion state guarantee) for up to 3 months of annual turnover at a rate of 0.25% for SMEs and 0.50% for ETIs and repaid over a period of up to 6 years.

## d. BPI intervention

### Short-term lines:

90% guarantee for bank loans from 3 to 7 years

Guarantee of 90% of overdrafts granted by banks from 12 to 18 months

Unsecured loan: from 3 to 5 years ranging from €10K to €5M for SMEs. For ETIs, the amount can amount to several tens of M€ with a significant delay in repayment (studied on a case-by-case basis).

Suspension of loan maturities granted by the BPI

To enter the BPI: site [bpifrance.fr/covid19](http://bpifrance.fr/covid19). Ou un numéro vert : 0969370240

*Such aid may be called into question if the large company distributes dividends or has reported delays in paying suppliers*

## D) Regional assistance

**Grand Est** : a relocation pact (25M€ rebound loan)

**Haut de France** : 50 M€ to support companies with repayable advances

**Centre-Val de Loire** : priority to VSEs (€20m - guarantee fund, growth loan, hardship prevention fund)

**Bourgogne-Franche-Comté** : cash grants (€80 million)

**Auvergne-Rhône-Alpes** : (200 M€ - refinancing credit - guarantee on zero rate loans)

**PACA** : Emergency fund for tourism (12M€) loan with an 18-month deferment

**Occitanie** : no repayment of advances made to companies for 6 months from 1 April and €5 million in bank guarantees

**Nouvelle-Aquitaine** : agreement with URSSAF to identify companies as early as possible and a working group with local manufacturers (bringing part of the production back to Europe).

**Pays de la Loire** : €50 million emergency business aid plan

**Bretagne** : no late payment penalties for beneficiaries of public contracts and financial support for cancelled events

**Normandie** : State-Region platform pooling efforts with companies in difficulty

**IDF** : crisis unit at DIRRECT - guaranteed loans (€1bn) with deferred repayment, prevention back up loan (turnover - 20%) without personal guarantee and deferred repayment for 2 years and special aid for live shows (€10m)

See the websites of the regions :

[Région Auvergne-Rhône-Alpes](#)  
[Région Bourgogne-Franche-Comté](#)  
[Région Bretagne](#)  
[Région Centre-Val de Loire](#)  
[Corse](#)  
[Région Grand Est](#)

[Région Guadeloupe](#)  
[Guyane](#)  
[Région Hauts-de-France](#)  
[Région Île-de-France](#)  
[Martinique](#)  
[Région Normandie](#)  
[Région Nouvelle-Aquitaine](#)  
[Région Occitanie](#)  
[Région Pays de la Loire](#)  
[Région Provence-Alpes-Côtes d'Azur](#)  
[La Réunion](#)

## E) Arrangements for collective proceedings

### Ordinance of 27/03/20 n° 2020-341

- Until the expiry of a period of 3 months following the end of the state of emergency (i.e. as it stands on 24/08/20) The state of suspension of payments will be assessed only in the light of the company's financial situation as at 12/03/20.

*This does not preclude the possibility for the undertaking to apply for the opening of proceedings by waiving this provision.*

- During this 3-month period, **the duration of the conciliation procedures** may be extended (4 months and 25 days) - possibility of several conciliation procedures without respecting the 3-month waiting period.
- During this 3-month period, (until 24/08/20) the duration of the safeguard and recovery plans may be extended :
- Expiry of the plan extended for the period of 3 months until 24/08/20 (order of the President of the Tribunal at the request of the Commissioner for the execution of the plan)
- For a period of one year (order of the President of the Tribunal at the request of the Public Prosecutor's Office)

*The plans could be extended for up to 12 years.*

- Until the expiry of a period of one month following the end of the health emergency, i.e. until 24/06/20
- The reminder of the RJ at 2 months following the opening of the procedure is no longer applicable.
- Referral by the debtor to the court or to the court of the president shall be made by deed deposited at the registry with a certificate stating that he will

not appear at the hearing and that he will formulate his claims and pleas in writing.

- LJ and LJS activity prosecutions are extended until 24/06/20

*The order applies to ongoing proceedings*

## F) Useful sites:

[/entreprises.banque-france.fr/coronavirus](https://entreprises.banque-france.fr/coronavirus)

Service	Description	URL
Banque de France - Médiation du crédit	Pour vos difficultés avec votre banque, avec un assureur-crédit...	<a href="https://mediateur-credit.banque-france.fr">mediateur-credit.banque-france.fr</a>
Banque de France - Correspondants TPE-PME		
DGFIP	Délai sur le paiement des dettes fiscales de votre entreprise	<a href="https://www.impots.gouv.fr">www.impots.gouv.fr</a>
URSSAF	Travailleurs indépendants : difficultés pour déclarer ou payer leurs cotisations	<a href="https://www.urssaf.fr">www.urssaf.fr</a>
URSSAF	Entreprise : difficultés pour déclarer ou payer leurs cotisations	<a href="https://www.urssaf.fr">www.urssaf.fr</a>
BPI	Mesures pour traiter les problèmes de trésorerie	<a href="https://www.bpifrance.fr">www.bpifrance.fr</a>
Médiateur des entreprises	Vos litiges avec une autre entreprise ou un donneur d'ordre public	<a href="https://www.economie.gouv.fr">www.economie.gouv.fr</a>
Ministère du Travail	Questions/réponses pour les entreprises	<a href="https://travail-emploi.gouv.fr">travail-emploi.gouv.fr</a>
Ministère du Travail	Estimation du coût de l'activité partielle	<a href="https://www.simulateurap.emploi.gouv.fr">www.simulateurap.emploi.gouv.fr</a>
Ministère du Travail	Vos démarches en ligne pour recourir à l'activité partielle.	<a href="https://activitepartielle.emploi.gouv.fr">activitepartielle.emploi.gouv.fr</a>
FBF	Plan d'urgence économique des banques	<a href="https://www.fbf.fr">www.fbf.fr</a>

### Ministère de l'économie :

conseil, orientation vers les services compétents. Numéro vert (gratuit) 0.800.94.25.64 (du lundi au vendredi de 10h à 17h)

### BPI France :

Prêts sans garantie. Numéro vert 0.969.370.240 formulaire à remplir sur [bpifrance.fr](https://bpifrance.fr). L'argent est versé sur le compte bancaire de l'entreprise sous 10 jours ouvrés

**MEDEF :**

Conseils, partage d'expériences. Adresse mail dédiée : [covid19@medef.fr](mailto:covid19@medef.fr). Privilégier l'antenne locale : [www.medefparis.fr](http://www.medefparis.fr), [www.medefgironde.fr](http://www.medefgironde.fr), ...

**CPME :**

Conseils site internet : [www.cpme.fr/dossiers/economie/coronavirus](http://www.cpme.fr/dossiers/economie/coronavirus)

**Chambre de métiers et de l'artisanat :**

Conseils, démarches administratives. Adresse mail dédiée : [infocovid19@cma-france.fr](mailto:infocovid19@cma-france.fr). site internet : [www.artisanat.fr/covid19-les-reponses-vos-questions](http://www.artisanat.fr/covid19-les-reponses-vos-questions).

**CCI :**

Conseils. Adresse mail dédiée : [www.cci.fr/coronavirus-entreprise](http://www.cci.fr/coronavirus-entreprise). Pour y voir plus clair dans les mesures : [les-aides.fr](http://les-aides.fr).

**Les associations du retournement :**

Conseils. Site internet : [sos-entreprises-coronavirus.fr](http://sos-entreprises-coronavirus.fr)

**SOS entrepreneur :**

Conseils pour rebondir. Site internet : [www.sos-entrepreneurs.org](http://www.sos-entrepreneurs.org) téléphone 24/24 : 06.15.24.19.77