

# COVID-19 CRISIS: GLOBAL KNOWLEDGE BASE FOR STARTUP ECOSYSTEM ACTORS

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## Purpose of this document

Thanks to [Startup Genome's Advisory Board](#), our global network of innovation policy leaders, and relationships with 300 partner organizations we can enable shared learning across ecosystems globally - focused on how all of us are tackling and mitigating challenges around the COVID-19 crisis.

**This compilation is a living document** including useful ways to mitigate or resolve COVID-19 induced challenges around the world for policy makers, startups, and their communities.

## How to contribute to this document

Startup Genome invites you to participate in the development of a global knowledge base for startup ecosystem actors. **Please fill out [this 5-question form](#)** with detail-rich policy programs and measures and Startup Genome will prioritize and summarize to share in this document. Please do feel free to **share** with colleagues and contacts that would benefit from this Global Knowledge Base.

## Combining The Knowledge Base + New Startup Survey = A Powerful Combination

Startup Genome has also launched a new Startup Survey to quantify the COVID-19's impact on startup funding, employment, and traction.

- A short survey for startups that [closed as a result of COVID-19](#)
- A short survey for startups that are [operational, paused, or booming](#)

**Combining the Global Knowledge Base and Startup Survey allows for the rapid demonstration of the impact of good policy – and the negative impact of lack of policy – giving you arguments for advocating for action.**

# Table of Contents

<b>Selected Policy Solutions for COVID-19:</b>	<b>2</b>
Situation:	2
<b>Curated Solutions</b>	<b>3</b>
A. Bring Startups to Directly Help with the Crisis	3
B. Supporting Good Startups with Cash Flow Issues	4
C. Talent	6
D. Community	7
E. Preservation of Economic Momentum	8
F. Increasing Demand	10
<b>Solution Database:</b>	<b>12</b>
Preserving company liquidity (e.g. through grants/loans or by deferring cost)	12
<b>Protecting employees (e.g. by means of payroll support)</b>	<b>31</b>
Creating demand (e.g. by means of public procurement)	39
Addressing Operational Issues (e.g. by means of remote work)	40
Mitigating Investor Risk	43
Drive Covid-19 Solutions	44
<b>Project Partners</b>	<b>53</b>
Startup Genome Global Advisory Board	53
Startup Genome Global Members	54
About Us	56
<b>Contact Us &amp; Feedback</b>	<b>56</b>

# Selected Policy Solutions for COVID-19:

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## Situation:

- The Covid19 crisis has caused a near instantaneous evaporation of demand throughout the global economy.
- Rapid increases in unemployment in major consumer markets will create near-immediate decreases in consumer spending. Expectations of decreases of up to 50% in some consumer categories are common.
- Corporate spending will decrease in all discretionary categories.
- Drop of 57% in venture rounds in China in February vs. Nov.-Dec.
  - Significant drop in Singapore deals due to the pause of Chinese VCs and family offices
  - This is only the beginning

## Curated Solutions

### A. Bring Startups to Directly Help with the Crisis

i. **Objective:** Help the healthcare system, businesses, and schools while fueling demand for startups

ii. **Rationale:**

- The whole society/economy has gone digital
- Many organizations are not equipped to work in this way, let alone transition to fully digital operations in a matter of a week.
- Startups are born digital and many have the exact tools needed by the rest of society

iii. **Mechanism / Rational - Explanation:**

- Work closely with key ministries (health, education, etc.) to identify challenges and needs
  - Don't try to be an expert intermediary between customers and solution providers overnight. Break the separation and expose them to each other (in a controlled fashion)
  - Bring experts, senior investors and serial entrepreneurs to the meetings: they are used to listen to customers to understand their needs, dig deep into their problems, and bring solutions
- Help identify more scaleups and startups well positioned to help with specific problems
  - Leverage the knowledge of VCs, angel groups, and the alumni network of accelerators and incubators to identify startups
  - Expose challenges to the startup community
- Identify startups that can help during the crisis
  - Health: provision of testing, sanitation and detection
  - Social services: elderly non-health related care, food delivery
  - Online services: online platform for education (elementary, secondary, colleges) and businesses

- Introduce them to the right ministries, cities, healthcare and social services leaders, make them heroes

**i. Related Solution Database Sections Below**

- Preserving company liquidity, Protecting Employees, Drive Covid-19 Solutions

## B. Supporting Good Startups with Cash Flow Issues

- i. Objective:** Save startups that have a solid business model and good traction, yet may fail due to increased burn and little to no ability to raise additional funding to weather the storm

**ii. Rationale:**

- Startups that have taken 2 to 5 years to grow cannot be replaced
- Startups that survive will experience a reduced competitive landscape and increased opportunity for regional and global growth
  - Most large unicorns and exits were either formed during a recession or survived one.
- With VC funds and Angel Groups dramatically tightening their investments, a large portion of startups will be facing cash flow issues. Our global studies already indicate funding pipelines drying up, e.g. in [China to the tune of 57%](#) compared to pre-crisis Series A+ funding.
- VCs and economies that saved their best startups in 2000 and 2008 and continued to invest reaped the benefits in the next economic cycle.

**iii. Mechanism / Rational - Explanation:**

- Silicon Valley VCs are pausing for at least a couple of months to focus on helping their portfolio companies make good decisions, keeping dry powder to fund the good startups as necessary
- Few VCs have enough dry powder to save most of their startups and continue to invest to create the next winners by taking advantage of a thinned out competitive landscape
- Not every startup can be saved, not every startup should be saved.

- But remember saving 10 scaleups with 100 employees—with the high likelihood that one of them will grow to 10,000 employees times and several will grow to 1,000 employees—cost a FRACTION of the cost of saving a corporation with more than 10,000 employees. Calculate supporting the payroll of 10,000 employees for 6 months vs. the payroll of 10 startups with 100 employees for 6 months (1,000 employees...90% cheaper, to save the same number of future jobs).
- Is it very difficult for the government to pick winners.
- Work through the community of investors.
- What not to do
  - DO NOT encumber investors and startups with a new instrument, like a SAFE or convertible note when the startups are at Series A with preferred shares. If you want to offer the option to reimburse the investment, offer a redemption clause. You want an interest rate? Add an interest rate to the redemption clause...but is this really necessary considering the current prime rates? Don't change the instrument completely. Strictly invest in the same exact instrument and preferably at the same conditions as the last round, so nothing needs to be negotiated. Even SAFE's require negotiations of some conditions. Keeping it the same ensures speed, prevents gaming and costly errors in either direction, and keeps it easy for startups and investors. Why encumber them with a new instrument
  - DO NOT create a task force—whether government-led or privately led—to decide which startups to save. Even with experts this is a costly task and it will be impossible for them to achieve better results than investors can faster and for free. They have been working with each of those startups for months or years. They know which ones to save already as we speak.
- Provide VCs and angel groups with access to additional capital
  - Fund of Funds or a new Capital Injections directly in VC Funds
    - Additional capital invested offered to investors as a fraction of each fund's original investment. Fund enough to provide 6 months of runway to half of the startups, i.e. not enough to save them all.
    - The investors will be forced to concentrate capital to save the best startups and their future returns on them, and will use their own capital if more is needed.
    - Do not strictly require investors to put new money with the government. Are you asking that of other businesses you are

saving? Are there any other businesses with a 100X growth potential?

- This program doesn't work so well for Seed and pre-Seed startups so consider adding Investor tax credits to complement it.
- Co-Investments/Matching
  - Consider a big increase in the ratio to 5 to 1. All you want is signaling from the investor that it is a good startup. Remember it costs less than saving a large corporation for the same number of long-term jobs saved.
  - This program allows different types of investors (angels, VCs) to inject capital to save the best startups and scaleups, and ensure they do it carefully because a portion of the capital comes from their own pocket.
  - It also allows investments in new ventures that can take advantage of the crisis (health, online services, etc.) or other high-potential new ventures.

#### iv. Related Solution Database Sections Below

- Preserving company liquidity, Protecting Employees

## C. Talent

i. **Objective:** Supporting ecosystems' talent pools during this crisis and beyond to best secure talent pools in the short term and long term

ii. **Rationale:**

- Considering years and resources spent building a startup-experienced talent pool, it is important to preserve it. This includes both forming and developing a local talent pool and attracting foreign talent.
- On a domestic level, recessions cause significant delays on new graduate employment and subsequent long-term impacts on lifetime earnings, savings and socio-economic advancement.

- Will scaleups and startups in nearby ecosystems and top ecosystems around the world steal the furloughed talent using their capital/greater ability to pay and attractiveness of their startups and ecosystem?
- Are foreigners with work visas forced to leave your country 30 days after being laid off or can they legally stay longer?
- How many years will all the above set your ecosystem talent pool back?

### **iii. Mechanism / Rational - Explanation:**

- Identify large traditional and tech companies that are looking for talent and match them with those laid off permanently or temporarily
  - Scaleups that couldn't attract enough before the crisis and now can hire to grow faster out of the gate
  - Scaleups in online services, education, digital-health, that are experience a peak in demand
- Subsidize new graduate hiring by startups and SMEs to ensure both their employment and the continued momentum of high-potential SMEs.
  - Canada's MITACS: With a mix of public and private funding, Mitacs places subsidized research and new graduate talent into SMEs.
- Advocate for visa extensions / lengthening the right to stay without a job to 6+ months

### **vi. Related Solution Database Sections Below**

- Preserving company liquidity, Protecting Employees

## **D. Community**

- When we are faced with a common threat we feel closer and want to rise to the occasion. It is the best time to bring the different types of startup ecosystem participants (startups founders and talent, mentors, investors, experts) and build an even stronger sense of community by creating opportunities and processes where more of us can help each other—and formalize these processes for the long term.
- Many startups want to help even more than they want to be helped. Let's give them the chance.



- Open more communication channels with startups
- Bring leaders of the startup community together: great time to take leadership and form an Ecosystem Steering Committee
  - Discuss challenges and solutions
  - Organize advocacy
  - Offer to help
  - Identify more startups that can help

## E. Preservation of Economic Momentum

i. **Objective:** Preserving economic structure to allow for a rapid restart post crisis

ii. **Rationale:**

- Digital Transformation has been - and will be - the No. 1 priority for any economy.
- A short term (limited time period) crisis does not change the underlying and sound economic fundamentals (fundamentally different to the “dot-com bubble burst” of 2000).
- For any aspirational economic policy it must be a priority to retain functioning corporate and innovation ecosystem infrastructure - and protect the sustained investment governments have made.
- Ultimately these policies will allow a country to restart and even to gain competitive advantage by being the first one “out of the gate”. This was most impressively demonstrated during the 2008 Financial Crisis where Germany succeeded in preserving its economic structures and corporate fabric and enjoyed unprecedented growth in the following economic cycle, including in its SME segment.

iii. **Mechanism / Rational - Explanation:**

- Employees: Employee salary is the largest variable cost factor. In the absence of funding prospects, CEOs will be forced to enact short-term and broad sweeping lay-offs. These very likely will result in significant - and most likely unrecoverable - damage to existing economic structures and the capability of companies to restart post crisis.

- We argue for government intervention that allows companies to retain their critical talent.
- Typically these interventions assist companies with their payroll commitments.
- This may include waving social security commitments for a short period of time.

#### iv. Examples:

- [Germany](#): (Focus short term liquidity and payroll)
  - Package of measures to equip businesses with sufficient liquidity to overcome the crisis, largely focused on bridging loans with extended repayment periods and minimal interest.
  - A suspension of the obligation to file for insolvency for businesses suffering the impact of COVID-19.
  - Loosening the eligibility criteria for reduced hours compensation benefits (Kurzarbeitergeld).
  - Providing tax-related liquidity assistance for businesses (“tax holidays”)
  - Providing liquidity assistance programs by easing conditions for existing KfW loans and launching additional special KfW programs. (note: KfW is a government owned and large scale investment bank specialized in supporting the SME segment).
- Sweden (focus employees / payroll)
  - [Short term leave subsidy](#): Employers receive more than 90% of employees' salaries who have to take short-term leaves due to COVID-19.
  - [Sick pay relief](#): The government will temporarily take on the full cost of all sick pay costs in April and May. Self-employed persons are also compensated by receiving a standardized sickness benefit for days 1 to 14.
- Denmark (focus employees / payroll)
  - [Temporary pay compensation](#): For permanent employees, the salary compensation constitutes 75% of the total salary costs to a maximum of DKK 23,000 per full-time employee per month.
- [UK 80%](#) (Focus: Bridge Finance, Payroll, Equity Investment)
  - [Loans](#): Coronavirus Business Interruption Loan scheme (CBILS), 12-month interest free loans up to £5 million in value

- Payroll support: government paying up to 80% of a worker's wages, up to a total of £2,500 per worker each month. Additional funding for sick pay up to two weeks.
- Tax Holidays: VAT and Income Tax deferral to 2021 (HMRC Time to Pay Scheme)
- Equity investment: Under discussion - Government investment for equity for those companies that under existing funding agreements are barred from taking loans. Instruments likely will include traditional equity investment or Convertible Loan notes.

**v. Related Solution Database Sections Below**

- Preserving company liquidity, Protecting Employees

## F. Increasing Demand

- i. **Objective:** Replace organic customer demand - both domestic and global - that has evaporated since the onset of Covid19 with the development of government-led innovation procurement programs.

ii. **Rationale:**

- The Covid19 crisis has caused a near instantaneous evaporation of demand throughout the global economy.
- Rapid increases in unemployment in major consumer markets will create near-immediate decreases in consumer spending. Expectations of decreases of up to 50% in some consumer categories are common.
- Corporate spending will decrease in all discretionary categories.

iii. **Mechanism / Rational - Explanation:**

- Creation of short-term demand for startups and SMEs through launch of government innovation procurement challenges.
- Targeted at
  - Immediate Covid-19 related areas
    - Health: provision of testing, sanitation and detection

- Social services: elderly non-health related care, food delivery
- Online services: online platform for education (elementary, secondary, colleges) and businesses
  - Medium term innovations in the life sciences, data, IoT, SmartCity and more.
- Rapid contest with expert selection for rapid deployment for COVID-19 related areas
- Medium and long term programs, similar to U.S. SBIR program and offshoots in UK and Canada - two phase challenge approach: Phase 1 Proof of Concept awarded to several participants, Phase 2 Prototype development awarded to 1 or 2 high potential participants.
- Most effective model is demand-driven whereby startups and SMEs respond to departmental requests. Supply-driven or proposal model may be appropriate in exceptional/uncertain technology areas.
- Can be funded through re-orientation of existing departmental/agency spending or new allocation of funds.

#### **iv. Examples:**

- U.S. SBIR
- Canada's Innovative Solutions Program (ISC) - established in December 2017, the ISC program has launched 54 early-stage demand-driven challenges from participating departments. Complementary Testing Stream program invites later-stage innovations to propose solutions across government. In March 2020, the program was identified as the mechanism to drive immediate Covid19 related challenges. <https://www.ic.gc.ca/eic/site/101.nsf/eng/home>
- EU Covid Challenges funded through the European Innovation Council (EIC) - two phase program focused on late TRL stage innovations. Supply push in nature via proposals by would be participants of potentially impactful technologies. Grant funding between € 0.5 and € 2.5 million for 12-24 month projects.  
[https://ec.europa.eu/info/news/startups-and-smes-innovative-solutions-welcome-2020-mar-13\\_en](https://ec.europa.eu/info/news/startups-and-smes-innovative-solutions-welcome-2020-mar-13_en)

#### **vi. Related Solution Database Sections Below**

- Preserving company liquidity, Creating demand

## Solution Database:

### 1. Preserving company liquidity (e.g. through grants/loans or by deferring cost)

Solution Description	Who is offering this solution?	Who is this solution targeted to?	Corresponding link (if available)	Country, City, Organization
The City of Melbourne announced a \$5 million business grants package to support the city's businesses affected by COVID-19. Grants up to \$5000 will be provided for investing in online and e-commerce activities, upto \$2000 for training and professional development and upto \$10,000 for capital works projects (matching dollar-for-dollar) to adapt to changing conditions.	City Governments	Entrepreneurs	<a href="#">Melbourne Grants for Businesses</a>	Australia, Melbourne, Government of Melbourne
\$1 billion to support severely affected regions and sub-sectors that have been disproportionately affected by the economic impacts of the Coronavirus, including those heavily reliant on industries including tourism, agriculture and education. Waiving of specific fees and help to identify businesses with alternative export markets or supply chains.	National Governments	Entrepreneurs	<a href="#">Assistance for severely affected regions and sub-sectors</a>	Australia, National Government of Australia
Boosted instant asset write-off. Businesses with turnover of less than \$500 million are eligible for an expanded instant asset write-off for asset investments of up to \$150,000. The threshold applies on per asset basis, so businesses can immediately write-off multiple assets.	National Governments	Entrepreneurs	<a href="#">Australian Government - Delivering Support for Business Investment</a>	Australia, National Government of Australia
Accelerated depreciation. Businesses with turnover less than \$500 million will be able to access a 15 month investment incentive by accelerating depreciation deductions.	National Governments	Entrepreneurs	<a href="#">Australian Government - Delivering Support for</a>	Australia, National Government of Australia

			<a href="#">Business Investment</a>	
As part of its \$1.7 billion economic survival package, the Victorian Government established a \$500 million Business Support Fund to provide financial assistance to small to medium businesses most impacted by coronavirus. Through this fund, grants of up to \$10,000 are available for eligible businesses.	State/ Provincial Governments	Entrepreneurs	<a href="#">Victoria Business Support Fund</a>	Australia, Victoria, Government of Victoria
Bahrain Government has exempted all businesses from paying retail fees on government-owned industrial land for three months from April 2020.	National Governments	Entrepreneurs	<a href="#">Bahrain Waives off Rental Fees</a>	Bahrain, National Government of Bahrain
Bahrain Government, in its \$11.3 billion stimulus package to respond to the economic distress due to the COVID-19 announced to bear the electricity and water bills of all Bahraini companies & individuals to help ease their financial burden w.e.f. three months from April 2020.	National Governments	Entrepreneurs	<a href="#">Bahrain Government to Pay Water &amp; Electricity Bills</a>	Bahrain, National Government of Bahrain
Bahrain Government has exempted all individuals and businesses from paying municipal fees for three months starting April 2020.	National Governments	Entrepreneurs	<a href="#">Bahrain Waives off Municipal Fees</a>	Bahrain. National Government of Bahrain
Due to the impacts of the Covid-19 pandemic, the dates of maturity of federal taxes for companies within a certain tax range (Simples Nacional) and owed by taxable persons are extended.	National Governments	Entrepreneurs	<a href="#">Brazil Ministry of Economy extended deadline of company tax - COVID-19</a>	Brazil, Ministry of Economy
Desenvolve SP remodeled its credit lines to assist companies in the state of São Paulo in coping with the financial impacts of the coronavirus. Now, micro, small and medium-sized entrepreneurs in São Paulo can count on working capital with reduced interest rates and longer payment and grace periods. For those who want to get that project off the ground, lines of financing for investment projects with even longer grace periods.	National Governments	Entrepreneurs	<a href="#">Brazil Desenvolve SP remodeled its credit lines to assist companies</a>	Brazil, Sao Paulo State, Desenvolve SP (Developme nt Bank)

Business Loans: A loan guarantee is the preferred form of financing. Financing can also take the form of a loan from Investissement Québec. Investissement Québec aims to work in close cooperation with financial institutions and federal authorities in order to share risks. The minimum funding amount is \$50,000. Refinancing is prohibited. This measure is designed to shore up the business's working capital.	State/ Provincial Governments	Entrepreneurs	<a href="#">Investissement Québec Financial Assistance</a>	Canada
Canada Emergency Business Account. Up to \$40,000. Zero interest for first year. Available through your primary financial institution.	National Governments	Entrepreneurs	<a href="https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19">https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19</a>	Canada
75% wage subsidy, if the company has lost at least 30% of its income over the previous year. The subsidy is for a maximum of 3 months. - Applicable to the first \$58,700 of the employee's annual salary (up to \$847 per week). - offered for 3 months; - retroactive to March 15, 2020	National Governments	Entrepreneurs	<a href="#">Canada Wage Subsidy</a>	Canada
Canadian government commits additional funding through Industrial Research Assistance Program (IRAP) program, which provides advice, connections, and funding to Canadian small and medium-sized businesses.	National Governments	Entrepreneurs	<a href="#">Canada Industrial Research Assistance Program</a>	Canada
This \$25 billion program provides interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus.	National Governments	Small Businesses	<a href="#">Canada Interest Free Loans for Small Businesses</a>	Canada
\$20.1 million in support for Futurpreneur Canada, the national non-profit for young entrepreneurs between ages of 18 - 39, to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19.	National Governments	Entrepreneurs	<a href="#">Canada Supports Not for Profit Futurpreneur</a>	Canada

The Alberta Government has deferred the payment of WCB (Workers' Compensation Board) Premium for all businesses until 2021. Also, the government will cover 50% of the 2020 premium of small & medium businesses when it is due in 2021.	State/ Provincial Governments	Entrepreneurs	<a href="#">Alberta Government Defers Payment of WCB Premium</a>	Canada, Alberta, Alberta Government
The Government of Canada has established a Business Credit Availability Program, Through this program, Export Development Canada (EDC) and the Business Development Bank of Canada (BDC) will provide more than \$10 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted.	National Governments	Entrepreneurs	<a href="#">Canada Business Credit Availability Program</a>	Canada, National Government of Canada
The Quebec Government announced the "Concerted temporary action program for businesses" (PACTE) to offer financial support to affected businesses in the form of loan guarantee for a minimum amount of \$50,000.	State/ Provincial Governments	Entrepreneurs	<a href="#">Quebec PACTE Program for Businesses</a>	Canada, Quebec, Quebec Government
For science and technology small and micro enterprises in Zhongguancun Science Park, the Beijing government has laid out plans to provide a subsidy of up to RMB 200,000 (US\$28,700) in R&D costs, based on the company's actual situation of R&D investment.	City Governments	Entrepreneurs	<a href="#">Beijing Subsidising Research &amp; Development Costs</a>	China, Beijing, Beijing Government
Denmark, in its \$6 billion economic aid package announced that small business that see revenue fall by more than 30% will get up to 75% of their lost revenue covered by the state. Businesses will receive help to cover some of their fixed expenses as well.	National Governments	Entrepreneurs	<a href="#">Denmark Economic Aid Package</a>	Denmark, National Government of Denmark
Dubai has announced has announced a significant reduction in transaction processing and handling fees with new activations at zero cost for the next three months for wholesale businesses using digital banking.	State/ Provincial Governments	Entrepreneurs	<a href="#">Dubai Reduction in Digital Banking Charges</a>	Dubai, Government of Dubai



Government of Dubai has declared a reduction of the monthly minimum balance required for basic business banking account to AED 10,000 with no minimum balance charges for the basic business banking account for the period of 3 months.	State/ Provincial Governments	Entrepreneurs	<a href="#">Dubai Business Banking Bank Accounts</a>	Dubai, Government of Dubai
Dubai Government has announced a repayment holiday of up to 3 months for small business customers who have availed merchant loans, equipment loans or business vehicle loans and have been impacted by the ongoing COVID-19 situation.	State/ Provincial Governments	Entrepreneurs	<a href="#">Dubai Merchant Loan Repayment Holiday</a>	Dubai, Government of Dubai
Egypt's largest accelerator programme, Falak Startups is offering up to US\$63,000 (EGP1 million) in direct investment, support and perks for startups to help them survive the COVID-19 crisis. Aside from the funding, the accelerator will provide startups with help in improving their product-market fit, finetuning their business, operating and revenue models, growing their customer base and raising follow-on investments.	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">Egypt Falak Accelerator Funding Support to Startups</a>	Egypt, Cairo, Falak Startups
The European Commission and European Investment Fund (EIF) have launching ESCALAR (European Scale-Up Action for Risk Capital), to support venture capital and growth financing for companies, enabling them to scale up in Europe and help reinforce Europe's economic and technological sovereignty.	National Governments	Entrepreneurs	<a href="#">Europe ESCALAR Fund</a>	Europe, European Commission & European Investment Fund (EIF)
City of Helsinki, in its first phase of measures to relieve the burden of businesses that have lost business due to COVID-19, announced a three-month postponement of rent on city-owned commercial properties leased by the city. Post the three-month period, the businesses who have taken advantage of this reprieve can pay back the rent due over a period of 12 months without interest.	State/ Provincial Governments	Entrepreneurs	<a href="#">Helsinki Rent Moratorium on Commercial Properties</a>	Finland, Helsinki, City of Helsinki
The Helsinki City Gov. is pushing now for a city decision to give 3 months lease free for all small companies it leases space to	City Governments	Entrepreneurs		Finland, Helsinki, City of

(mostly restaurants, small service providers etc, but also startups and startup hubs). City is a major land/real estate owner in Helsinki so this is being planned out.				Helsinki
Finnish government made some temporary changes to the country's bankruptcy law to prevent healthy companies from going bankrupt due to the COVID-19 shock. This proposal would ban a creditor from seeking the debtor's bankruptcy if it fails to pay its debt within a week of receiving a demand for payment.	National Governments	Entrepreneurs	<a href="#">Finland Temporary Bankruptcy Law Changes</a>	Finland, National Government of Finland
Finland State supporting companies including by backing loans to companies totalling €15 Billion, €650 million direct grant to companies (including startups) with a max funding of about 100k€/company.	National Governments	Entrepreneurs	<a href="#">Finland Support to Businesses</a>	Finland, National Governments of Finland
Free Mediation Services. If customers have owed startups money for a while, they can ask for a mediator to be appointed to help them recover the funds. If they can't make debt payments or loan insurance fees, they can ask for a state-backed credit mediator to intervene in their favor and help convince their bank.	National Governments	Entrepreneurs		France, La French Tech
France announces \$ 4.3 billion fund for struggling startups. To help them stay afloat, the plan includes facilitating short-term refinancing, the early return of some tax credits, speeding up some previously planned investments, and certain guarantees for lost cash flow. The government is still working out the criteria for which companies will qualify.	National Governments	Entrepreneurs	<a href="#">France \$4.3 billion coronavirus relief program to save struggling startups</a>	France, National Government
Germany has launched a EUR 750 package billion to mitigate the damage of the COVID-19 outbreak on it's economy, with Berlin aiming to take on new debt for the first time since 2013. Government is aiming to get aid to companies as quickly as possible and announced that Berlin is ready to protect firms from insolvency and unwanted takeovers during the crisis.	National Governments	Entrepreneurs	<a href="#">Germany launches 750 billion euro package to combat coronavirus crisis</a>	Germany, Berlin, National Government of Germany

As a part of it's EUR 356 billion stimulus package, Germany authorised its state bank, KfW, to lend much as \$610 billion to companies to ensure they survive the pandemic and shield their workers from its impact.	National Governments	Entrepreneurs	<a href="#">Germany KfW Business Loans</a>	Germany, National Government of Germany
Defer Cost: companies severely impacted by the recession have the option to defer social security contributions for employees	National Governments	Entrepreneurs	<a href="#">Finanzielle Unterstützung in der Covid-19 Krisenlage</a>	Germany, National Government of Germany
Germany has doubled the the Guarantee limit to EUR 2.5 million (previously EUR 1.25 million) of its guarantee banks. The Federation has also increased its risk share in guarantee banks by 10 per cent to make it easier to shoulder risks.	National Governments	Entrepreneurs	<a href="#">Finanzielle Unterstützung in der Covid-19 Krisenlage</a>	Germany, National Government of Germany
Startups are recommended to stay in touch with customers by offering free products & services, to not over negotiate deal terms with investors and examine assumptions of sales volume, slash them by at least 30% and then build a new cost-base assumption around that to stay afloat in such tough market conditions.	Tech Hubs, Startup Associations and Foundations	Investors	<a href="#">Startups/Vcs From Vcs Around The Globe During the time of COVID-19</a>	Global
Development of a basic model to box the impact of the virus to the growth of a business (See link). Founders can change inputs in order to create a ballpark estimate on the impact of the coronavirus on growth.	Venture Capital	Entrepreneurs	<a href="#">Estimating the Financial Impact to Growth Companies</a>	Global
IMF has laid down a few lessons to learn from China to survive through the pandemic, those include: waiving social security fees, utility bills, channeling credit through fintech firms and allowing debtors more time to meet their financial obligations.	International Organisations	Government	<a href="#">IMF explains the economic lessons from China's fight against COVID-9</a>	Global, IMF
Scenario Planning tools: Given macro scenarios of 3 months lockdown, 6 months lockdown & 12 months lockdown, cash runway can be estimated as if A) no change to plan or B) -15% opex or C) -25% opex	Venture Capital	Entrepreneurs		Global, Sequoia
Extend cash runway by revisiting compensation, cutting marketing, office related expenses and capital expenses.	Venture Capital	Entrepreneurs	<a href="#">The Founder's Survival Guide in the time of</a>	Global, Sequoia

			<a href="#">COVID-19</a>	
The Government of Hong Kong has waived rates for non-domestic properties for 2020-21, subject to a ceiling of \$5,000 per quarter in first two quarters and \$1,500 per quarter for remaining two quarters.	National Governments	Entrepreneurs	<a href="#">Hong Kong Waives Property Rates</a>	Hong Kong, Government of Hong Kong
As a measure to support enterprises safeguard jobs, Hong Kong declared a 100% reduction in profits tax for assessment year 2019-20, subject to a \$20,000 ceiling in it's Annual Budget 2020.	National Governments	Entrepreneurs	<a href="#">Hong Kong Profits Tax</a>	Hong Kong, National Government of Hong Kong
Hong Kong introduced a concessionary low interest loan with a 100% government guarantee for enterprises for a maximum loan amount of \$2 million and repayment period of upto 3 years.	National Governments	Entrepreneurs	<a href="#">Hong Kong Government Guaranteed Loans</a>	Hong Kong, National Government of Hong Kong
Idaho Government announced a 60-day tax extension for Idahoans and rule changes to allow retired nurses and doctors to more easily re-enter the workforce. Govt. has state tax filing deadline to June 15th.	State/ Provincial Governments	Entrepreneurs	<a href="#">Govt. has state tax filing deadline to June 15th</a>	Idaho, United States, Governor Brad Little
Ireland has declared a €200m SBCI COVID-19 working capital scheme for eligible businesses support loans from €25,000 up to €1.5 million (first €500,000 unsecured) with a maximum interest rate of 4%. Applications can be made through the SBCI website at sbci.gov.ie. Eligibility criteria apply.	National Governments	Entrepreneurs	<a href="#">SBCI COVID-19 Working Capital Scheme</a>	<a href="#">Ireland, Department of Business, Enterprise and Innovation of Ireland</a>
Ireland's Credit Guarantee Scheme is supporting loans up to €1 million for periods of up to 7 years. Applications can be made to AIB, Bank of Ireland and Ulster Bank subject to an eligibility criteria.	National Governments	Entrepreneurs	<a href="#">Credit Guarantee Scheme</a>	<a href="#">Ireland, Department of Business, Enterprise and Innovation of Ireland</a>
A €200m Package has been announced by Enterprise Ireland which includes a Rescue and Restructuring Scheme available through Enterprise Ireland for vulnerable but	National Governments	Entrepreneurs	<a href="#">Enterprise Ireland</a>	<a href="#">Ireland, Department of Business, Enterprise</a>

viable firms that need to restructure or transform their business.				<a href="#">and Innovation of Ireland</a>
Microenterprises in Ireland can access COVID-19 loans of up to €50,000 from MicroFinance Ireland at interest rates of 6.8% & 7.8%. The terms include a six months interest free and repayment free moratorium, with the loan to then be repaid over the remaining 30 months of the 36-month loan period. Businesses can either apply through their Local Enterprise Office or directly at <a href="http://microfinanceireland.ie">microfinanceireland.ie</a> .	National Governments	Entrepreneurs	<a href="#">Microfinance Ireland COVID-19 Business Loan</a>	<a href="#">Ireland, Department of Business, Enterprise and Innovation of Ireland</a>
Government of Japan, in its second emergency package announced \$15 billion in zero interest loan programs so that small businesses across Japan going through tough times cause of the COVID 19 outbreak can continue their operations steadily.	National Governments	Entrepreneurs	<a href="#">Japan Small Business Loan Package</a>	Japan, National Government of Japan
KK Fund, the Singapore-headquartered venture capital fund is partnering with MDEC (Malaysia Digital Economy Corporation) & BEAMSTART to launch and power the “Meet your Match Malaysia” initiative where Malaysian-based startups will be matched with investors during this COVID-19 pandemic. `	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">Malaysia Meet Your Match Initiative for Startups</a>	Malaysia, Malaysia Digital Economy Corporation
In order to ease the burden faced by businesses amid the COVID-19 pandemic, the Malaysian Government has announced a moratorium on bank loans in the country allowing enterprises to delay the repayment of existing loans for a period of six months.	National Governments	Entrepreneurs	<a href="#">Malaysia Moratorium on bank loans</a>	Malaysia, National Government
Netherlands Government, through its TOGS program is awarding entrepreneurs in a number of specific sectors severely affected by the ongoing crisis a one-time, set reimbursement of €4,000. Only the companies having less than 250 employees and turnover losses of at least €4,000 in the period 16 March through 15 June 2020 are eligible.	National Governments	Entrepreneurs	<a href="#">Netherlands TOGS Program</a>	Netherlands, National Government of Netherlands

The Dutch government has mobilized 100 million euros to grant soft-loans to startups, scale-ups and innovative SMEs in the Netherlands that have suffered deeply from the COVID crisis. Eligible companies can apply for a bridging loan up to two million euros.	National Governments	Entrepreneurs	<a href="#">Netherlands Startup Bridge Financing</a>	Netherlands, National Government of the Netherlands
<a href="#">From 16 March 2020 to 1 April 2021, the SME credit guarantee (BMKB) scheme will be extended to help SMEs that are affected by the coronavirus secure bank guarantees and bridge financing. The extended scheme is referred to as BMKB-C.</a>	National Governments	Entrepreneurs	<a href="#">Netherlands Government: COVID-19 and your company: A Roadmap</a>	Netherlands, National Government of The Netherlands
<a href="#">Entrepreneurs who have a loan from microcredit provider Qredits do not have to repay their loan for a period of 6 months. During this period, the interest will be reduced to 2%. The government supports Qredits with 6 million euros.</a>	National Governments	Entrepreneurs	<a href="#">Netherlands Government: COVID-19 and your company: A Roadmap</a>	Netherlands, National Government of The Netherlands
Self-employed professionals can apply for an extra, temporary benefit for self-employed professionals (Bbz). The requirements for applying will be relaxed.	National Governments	Entrepreneurs	<a href="#">Netherlands Government: COVID-19 and your company: A Roadmap</a>	Netherlands, National Government of The Netherlands

Netherlands' Techleap has launched a COVID-19 portal aimed at providing startups with help. The portal consists of a guide for pandemic related issues, expert consultations, overview of online events, a COVID-19 NL VC index with VC that are open for providing funding and an overview of offers and support services from corporate partners of Techleap.	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">Netherlands Techleap Startup Support Portal</a>	Netherlands, Techleap
The Dutch Tech Ecosystem and COVID-19 Ecosystem Report: This survey and its analysis aim to identify the impact of COVID-19 on the Dutch startup ecosystem. Covering Founder's perspectives and sentiments, What startups are looking for and What are the possible measures and changes to be made.	National Governments	Entrepreneurs	<a href="#">The Dutch Tech Ecosystem and COVID-19</a>	Netherlands, Techleap.NL & Ministry of Economics & Climate Affairs
Since cash flow and staff retention are urgent priorities for many businesses, New Zealand's innovation agency, Callaghan Innovation is being as flexible as possible with its R&D grants process to provide extra support and certainty for businesses impacted by COVID-19.	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">New Zealand Callaghan Innovation R&amp;D Grants</a>	New Zealand, Callaghan Innovation
The New Zealand Government announced \$25 million in funding for the Regional Business Partner Network out of which \$4 million is allocated to help strengthen call centres to ensure more people can access the service quickly and roughly \$20 million will be invested in the direct business consultancy services to ensure that a wider range of businesses (including start-ups) can get the support they need on issues such as financial planning, mindset coaching e.t.c.	National Governments	Entrepreneurs	<a href="#">New Zealand supports Regional Business Partners Network</a>	New Zealand, National Government of New Zealand
New Zealand announced a temporary tax loss carryback scheme allowing businesses to offset losses in a tax year against profit in a previous year, and receive a refund of the tax paid in the previous profitable year. Being able to carry forward losses will make	National Governments	Entrepreneurs	<a href="#">New Zealand Loss Carryback Scheme</a>	New Zealand, National Government of New Zealand



a business more valuable to investors. Hence, these rules would improve access to capital for businesses.				
The New Zealand Government, in its \$12.1 billion stimulus allocated \$100 million to a worker redeployment package in order to support workers displaced because of the lockdown	National Governments	Entrepreneurs	<a href="#">New Zealand Redeployment Package</a>	New Zealand, National Government of New Zealand
New Zealand declared a NZ\$6.25 billion business finance guarantee scheme for small and medium-sized businesses to protect jobs and support the economy. Under the scheme, businesses with annual revenue between NZ\$250,000 and \$80 million can apply to banks for loans up to \$500,000, for up to three years. Government is guaranteeing 80% of the risk, while the banks are covering the remaining 20%.	National Governments	Entrepreneurs	<a href="#">New Zealand Business Finance Guarantee</a>	New Zealand, National Government of New Zealand
New Zealand passed legislation changes to the R&D Tax Incentive rules under urgency to provide extra cash support to R&D performing businesses, to help support them through the disruption caused by COVID-19. The tax Incentive offers a 15% credit for R&D. Minimum eligible R&D expenditure is NZ\$50,000 a year and pre-revenue firms such as start-ups can now access the scheme as refunds will be available from year one.	National Governments	Entrepreneurs	<a href="#">New Zealand R&amp;D Tax Credit</a>	New Zealand, National Government of New Zealand
New Zealand Trade and Enterprise (NZTE) launched a new service for its export customers. This will provide them with bespoke professional services, conducted by KPMG, PwC or Deloitte to help them manage the impacts of COVID-19 on their business, including business continuity planning, scenario planning, business remodelling, and supply chain readjustment.	National Governments	Entrepreneurs	<a href="#">New Zealand Export Business Continuity Service</a>	New Zealand, New Zealand Trade and Enterprise (NZTE)
Puerto Rico government a record \$787 million financial package to help alleviate the economic impact of the COVID-19. Government will offer a \$1,500 handout for	National Governments	Entrepreneurs	<a href="#">Puerto Rico government unveils record \$787M package</a>	Puerto Rico, National Government of Puerto



small- and medium-sized businesses with 50 employees or less that don't qualify for federal help, as well as a \$500 cash handout for Puerto Rico's nearly 170,000 self-employed workers.			<a href="#">to combat COVID-19.</a>	Rico
As of April 1, CED is offering a three-month defer on payments due to CED.	National Governments	Entrepreneurs	<a href="https://dec.canada.ca/eng/Covid-19.html">https://dec.canada.ca/eng/Covid-19.html</a>	Quebec
Scottish Government to support businesses including a package of measures worth £2.2 billion. Small businesses receiving £10,000 grants in receipt of the Small Business Bonus Scheme or Rural Relief. Government need to see substantial grant support and tax breaks to keep companies in business and people in jobs where possible.	National Governments	Entrepreneurs	<a href="#">Scottish Government to support businesses. £2.2 billion package</a>	Scotland, National Government of Scotland
Property Tax Rebate for Qualifying Commercial Properties: Qualifying commercial properties will be granted a rebate for Property Tax (PT) between 15 and 30 percent payable for the period 1 January 2020 to 31 December 2020.	National Governments	Entrepreneurs	<a href="#">Stabilisation And Support Package</a>	Singapore, Enterprise Singapore
Corporate Income Tax (CIT) Rebate: To help companies with cash flow, a CIT Rebate of 25% of tax payable, capped at \$15,000, will be granted	National Governments	Entrepreneurs		Singapore, Enterprise Singapore
Singapore-based venture capital firm TNB Aura has launched a new special situations fund to back tech companies impacted by the COVID-19 pandemic. The fund will provide selected startups with funding of around \$2 million each to help extend their runway by 12-18 months.	Venture Capital Firm	Entrepreneurs	<a href="#">Singapore TNB Aura Special Situations Fund</a>	Singapore, TNB Aura
To provide aid to small business facing difficulties because of the ongoing crisis, a Debt Relief Fund has been launched by South Africa's Department of Small Business Development to provide certain businesses with relief on existing debts and repayments	National Governments	Entrepreneurs	<a href="#">South Africa Debt Relief fund for Small Businesses</a>	South Africa, South Africa Department of Small Business Development

The Government of South Korea announced corporate income tax reduction for upto 60% limited to a maximum amount of KRW 200 million for small businesses in designated disaster zones connected to the COVID-19 outbreak.	National Governments	Entrepreneurs	<a href="#">South Korea Tax Reduction for COVID Affected Businesses</a>	South Korea, National Government of South Korea
South Korea, in it's \$9.8 billion stimulus package introduced in order to cushion the impact of COVID 19 declared subsidies for Small & Medium Enterprises to enable them pay their employees	National Governments	Entrepreneurs	<a href="#">South Korea SME Subsidy</a>	South Korea, National Government of South Korea
The Spanish Government is providing 100% state guaranteed micro loans at a 0% interest rate to businesses majorly affected by the COVID-19 crisis. These credits must have the purpose of paying a maximum of 6-month's rent and can be repaid within a term of 6-10 years and in case the financial situation of the debtor has not improved by the end of the State of Alarm period, the State will pay the rental debt through a line of public aid that includes an amount up to €900 per month, and €200 for utilities.	National Governments	Entrepreneurs	<a href="#">Spain Micro Loans for Businesses</a>	Spain, National Government of Spain
The Central Bank of Sri Lanka announced a 50-billion rupee (\$US250 million) refinancing facility for banks, enabling them to expand their lending capacity by 400 billion rupees to businesses and provide working capital loans at a reduced rate of 4 percent.	National Governments	Entrepreneurs	<a href="#">Sri Lanka Business Loans</a>	Sri Lanka, Central Bank of Sri Lanka
Temporary reduction of employers' social security contributions and individual contributions. A temporary reduction of employers' social security contributions will be proposed for the period 1 March to 30 June 2020 so that only the old age pension contribution is paid. It is proposed that this reduction should apply to up to 30 employees and on that portion of the employee's wage that does not exceed USD 2500 per month. This entails tax relief of up to USD 530 per employee and month.	National Governments	Entrepreneurs	<a href="#">Temporary reduction of employers</a>	Sweden, National Government s of Sweden

<p>A central government loan guarantee has been proposed to make it easier for companies to access financing. The proposal means that the central government will guarantee 70 per cent of new loans banks provide to companies that are experiencing financial difficulty due to the COVID-19 virus but that are otherwise robust. The guarantee will be issued to banks, which in turn will provide guaranteed loans to companies.</p> <p>The Swedish National Debt Office will administer the guarantee and it is proposed that each company be allowed to loan up to USD 7.5M, although exceptions can be made. The banks will pay a guarantee fee to the Swedish National Debt Office for guarantees that are issued. The fee will be determined on the basis of the borrower's actual risk class, which is set by the credit institution. The risk assessment will be carried out in accordance with the credit institution's credit assessment process.</p>	National Governments	Entrepreneurs	<a href="#">Crisis Package for Swedish SME's</a>	Sweden, National Governments of Sweden
<p>Loans of up to a total of 500 billion, available to businesses through the banks. Loans are given at the current base rate at 0 percent. Sweden's banks have promised to take responsibility for keeping the credit supply flowing.</p>	National Governments	Entrepreneurs	<a href="#">Sweden: Offering loans of up to 500 billion, for businesses through the banks at the rate at 0 percent.</a>	Sweden, National Governments of Sweden
<p>Taiwan's National Development Council is inviting applications from startups majorly affected by COVID-19 to be part of a special investment scheme. The NDC will offer six to twelve months of funding in exchange for preferred stock under this scheme.</p>	National Governments	Entrepreneurs	<a href="#">Taiwan NDC Special Investment Scheme</a>	Taiwan, National Development Council
<p>Seed Investment firm NFX suggests that businesses with strong cash balance should not make significant cuts and if in case they have to, they should be entirely sure that the stay team is capable of turning things</p>	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">NFX Suggests Survival Moves in the Downturn</a>	U.S., San Francisco, NFX

around.				
Sharjah Government, in its 47 point stimulus package announced a three-month exemption from fees for all economic establishments renewing their licenses from January 1, 2020 to December 31, 2020.	City Governments	Entrepreneurs	<a href="#">Sharjah Exempts License Fees for Three Months</a>	UAE, Sharjah, Government of Sharjah
The UK Government has pledged £750 million (\$934 million) of grants and loans to support R&D intensive small and medium size firms to be deployed through the country's innovation agency, Innovate UK.	National Governments	Entrepreneurs	<a href="#">UK Government Startup Support Through Innovate UK</a>	United Kingdom, National Government of the United Kingdom
The British Government has established a £250 million 'Future Fund' to provide startups across U.K. sufficient investment in the form of convertible loans to stay afloat during the COVID-19 crisis. Through this fund, the government will invest up to £5 million in qualifying startups provided they secure an equal or higher amount of match funding from private investors and have previously raised at least £250,000 in private investment in the last five years.	National Governments	Entrepreneurs	<a href="#">UK Futures Fund for Startups</a>	United Kingdom, National Government of the United Kingdom
Runway Fund for early stage businesses: To keep them alive, the UK should create a Runway Fund to give extra time to early-stage businesses. It would provide convertible loan notes with discounts to start-ups of up to £500,000 to give them at least nine more months of operations. The loan would then convert into equity at the next round. A British fund of £300m could invest initially in around 600 start-ups.  Done across a broad range of companies, such a fund should provide a profitable return to investors and salvation for early-stage tech. This is not a handout, it is an investment that should generate returns once we get back to a new normal.	Venture Capital	Entrepreneurs	<a href="#">U.K. Runway Fund for Early Stage Businesses</a>	United Kingdom, National Government of the United Kingdom
The UK Government has declared £25,000 in grants to retail, hospitality and leisure businesses operating from smaller premises, with a rateable value over	National Governments	Entrepreneurs	<a href="#">U.K. Relief Grants for Affected Businesses</a>	United Kingdom, National Government

£15,000 and below £51,000				of The United Kingdom
The UK Government has increased grants to small businesses eligible for Small Business Rate Relief from £3,000 to £10,000 as measure to help affected business maintain their cash flows.	National Governments	Entrepreneurs	<a href="#">U.K. Small Businesses Rate Relief</a>	United Kingdom, National Government of The United Kingdom
The UK Government has announced \$379 billion in business loan guarantees in its Corona Virus Business Interruption Loan Scheme to help struggling businesses cope with the economic catastrophe caused by the rapid spread of COVID 19 in the UK.	National Governments	Entrepreneurs	<a href="#">U.K. Coronavirus Business Interruption Loan Scheme</a>	United Kingdom, National Government of the United Kingdom
Federal Reserve Actions to Support the Flow of Credit to Households and Businesses. The Federal Reserve is prepared to use its full range of tools to support the flow of credit to households and businesses and thereby promote its maximum employment and price stability goals including Discount Window, Intraday Credit, Bank Capital and Liquidity Buffers and Reserve Requirements.	National Governments	Entrepreneurs	<a href="#">Federal Reserve actions to support the flow of credit to households and Businesses</a>	United States, Federal Reserve
The Federal Reserve authorised it's special purpose vehicle, The Commercial Paper Funding Facility (CPFF) in order to ensure commercial paper markets stay liquid, which directly finance the supply of credit, funding for loans, mortgages and the operational needs of companies. The Treasury authorised up to \$10 billion to help cover loan losses incurred under this program	National Governments	Entrepreneurs	<a href="#">Special purpose vehicle, The Commercial Paper Funding Facility (CPFF)</a>	United States, Federal Reserve & U.S. Department of the Treasury
SMALL BUSINESS INTERRUPTION LOANS: available to any business concern, private nonprofit organization, or public nonprofit organization which employs not more than 500 employees is eligible to receive a loan made under the Small Business Act:	National Governments	Entrepreneurs	<a href="#">U.S. Small Business Interruption Loans</a>	United States, National Government

<p>Max Loan Amount: 2.5 times of the applicant's average total monthly payments for payroll costs incurred during the 1-year period before the date on which the loan is made (for seasonal employers payroll costs may be based on the 12-week period beginning February 15, 2019, or at the election of the eligible recipient, March 1, 2019, and ending June 30, 2019), up to \$10,000,000.</p> <p>Allowable Use: borrower may use the proceeds of the loan for: (A) payroll support, including paid sick, medical, or family leave, and costs related to the continuation of group health care benefits during those periods of leave; (B) employee salaries; (C) mortgage payments; (D) rent (including rent under a lease agreement); (E) utilities; and (F) any other debt obligations that were incurred before the covered period.</p> <p>Requirements: borrower (i) was in operation on March 1, 2020; and (ii) had employees for whom the borrower paid salaries and payroll taxes.</p> <p>Repayment deferral: lenders are required to provide complete payment deferment relief for borrowers for a period of not more than 1 year.</p>				
<p>Treasury announced that individuals and businesses will have an extra 90 days past April 15 to pay their tax bills in U.S. It is estimated that this will free up \$300 billion in extra liquidity over this time. Individuals are able to delay taxes up to \$1 million and corporations up to \$10 million. Tax return forms are still due April 15, 2020.</p>	National Governments	Entrepreneurs	<a href="#">U.S. 90-day Delay for Tax Payments</a>	United States, U.S. Department of the Treasury
<p>The U.S. Small Business Administration has announced to offer designated states &amp; territories low-interest federal disaster loans</p>	National Governments	Entrepreneurs	<a href="#">U.S. Small Business Administration</a>	United States, U.S. Small

at an interest rate of 3.75% for working capital to small businesses suffering substantial economic setback as a result of the COVID-19.			<a href="#">Disaster Loans</a>	Business Administration
The State of Florida launched the Small Business Emergency Bridge Loan Program to provide short-term working capital support to small businesses with upto 50 employees. Loans are interest-free for one year; after that, the interest rate rises to 12%.	State/ Provincial Governments	Entrepreneurs	<a href="#">Florida Small Business Emergency Bridge Loan Program</a>	USA, Florida, Florida Government
New York City announced a Small Business Continuity Fund to provide interest free loans of up to \$75,000 to businesses with fewer than 100 employees experiencing at least a 25% decrease in revenues.	City Governments	Entrepreneurs	<a href="#">New York City Small Business Continuity Fund</a>	USA, New York City, Government of New York City

## 2. Protecting employees (e.g. by means of payroll support)

Solution Description	Who is offering this solution?	Who is this solution targeted to?	Corresponding link (if available)	Country, City, Organization
Tax-free cashflow boost for employers. Up to \$25,000 is available to help pay wages or for investment to protect against a downturn in activity. The payment is open to businesses with a turnover of less than \$50 million. The minimum payment is \$2,000 and maximum is \$25,000 and will be available for businesses who lodge business activity statements for the March and June quarters.	National Governments	Entrepreneurs	<a href="#">Australian Government - Cashflow Assistance for Businesses</a>	Australia, National Government of Australia
Apprentice wage subsidy. Small businesses with fewer than 20 full-time workers will receive 50% of an apprentice or trainee's wage. For each apprentice or trainee, the Government will provide up to \$7,000 in wage assistance per quarter. Also available to those employers who re-employ someone who loses their position as a result of the coronavirus downturn.	National Governments	Entrepreneurs	<a href="#">Australian Government - Cashflow Assistance for Businesses</a>	Australia, National Government of Australia
As a part of Bahrain's economic stimulus package, salaries of all insured Bahraini private employees will be paid by the government from the unemployment fund for three months starting April 2020.	National Governments	Entrepreneurs	<a href="#">Bahrain to Pay Private Sector Salaries</a>	Bahrain, National Government of Bahrain
The Work-Sharing Program is an adjustment program designed to help employers and employees avoid layoffs following a temporary decrease in the level of normal business activity that is beyond the employer's control (min 10%). The employer, with the agreement of the employee, may reduce his or her hours of work from a minimum of 10% to a maximum of 60% in order to access government	National Governments	Startup Staff	<a href="#">Canada Work Sharing Program</a>	Canada



assistance. Wage compensation is made through unemployment insurance. Application deadlines were abolished during the Covid-19 crisis for applications and assistance can last up to 76 weeks.				
<p>A Canadian employer whose business has been affected by COVID-19, they are eligible for a subsidy of 75% of employee wages for up to 12 weeks, retroactive from March 15, 2020, to June 6, 2020.</p> <p>This wage subsidy will enable companies to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.</p>	National Governments	private corporations, non-profit organizations, and registered charities	<a href="https://betakit.com/applications-for-75-percent-wage-subsidy-to-open-april-27/">https://betakit.com/applications-for-75-percent-wage-subsidy-to-open-april-27/</a>	Canada
Government of Canada has declared an Emergency Care Benefit to provide a flat payment of \$900 bi-weekly, for up to 15 weeks to workers, including the self-employed who not qualify for EI sickness benefits and are quarantined with COVID-19 or forced to stay home to care for family members who are sick with COVID-19.	National Governments	Startup Staff	<a href="#">Canada Emergency Care Benefit</a>	Canada, National Government of Canada
Government of Canada has committed \$5 billion for an Emergency Support Benefit to be delivered through the Canada Revenue Agency to provide support to workers ineligible for Employment Insurance and facing unemployment	National Governments	Startup Staff	<a href="#">Canada Emergency Support Benefit</a>	Canada, National Government of Canada
To support businesses facing revenue losses and to help prevent lay-offs, the Government of Canada has declared a temporary wage subsidy for employers for a period of three months. The subsidy will be equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.	National Governments	Startup Staff	<a href="#">Canada Wage Subsidy</a>	Canada, National Government of Canada

Sickness benefit reimbursement for wages from day one: Employers of citizens affected by the corona virus – infected or quarantined – will receive sickness benefit reimbursement for wages and sickness benefits as early as the first day of absence rather than after 30 days, as under normal circumstances.	National Governments	Startup Staff	<a href="#">Denmark COVID-19 relief package for businesses</a>	Denmark, National Government of Denmark
The Danish government and its social partners have entered into a three-party agreement on a temporary wage compensation scheme for employees risking termination of contract: The state pays 75% of the employee's salary (max DKK 30,000) and the company pays 25% of the employee's salary. The employee takes 5 vacation days.	National Governments	Startup Staff	<a href="#">Denmark COVID-19 relief package for businesses</a>	Denmark, National Government of Denmark
Retail loan customers who have been placed on an unpaid leave by their employers can approach their bank for up to a three month repayment holiday with zero interest and fees.	State/ Provincial Governments	Startup Staff	<a href="#">Dubai Retail Loan Repayment Holiday</a>	Dubai, Government of Dubai
Kurzarbeit: Government-subsidized short-time work schemes to prevent layoffs in times of economic downturn: when companies are forced to reduce worktime, the government steps in and covers 60% the difference of the employee's salary, hereby allowing staff to remain on the job at reduced hours and salary. "Kurzarbeit" benefits both employers and employees. Workers maintain a steady stream of income, while companies avoid losing the skills these workers have acquired and which are likely to be needed once an economic upturn arrives.	National Governments	Startup Staff	<a href="#">A German import to fight the economic impact of the coronavirus</a>	Germany, National Government of Germany

Hong Kong, in its 2020 Annual Budget announced reduction in salaries tax & tax under personal assessment for 2019-20 assessment year by 100%, subject to ceiling of \$20,000 as a measure to smoothen livelihoods and stimulate the economy.	National Governments	Startup Staff	<a href="#">Hong Kong Salaries Tax</a>	Hong Kong, National Government of Hong Kong
Ireland government has announced a National COVID-19 Income Support Scheme which will provide financial support to Irish workers and businesses affected by the crisis. The COVID-19 Employer Refund Scheme has been replaced by a new and enhanced COVID-19 Wage Subsidy Scheme to be administered by the Revenue Commissioners. The COVID-19 Pandemic Unemployment Payment is a payment of €350 per week available to all employees and the self-employed who have lost their job due to the COVID-19 pandemic.	National Governments	Entrepreneurs	<a href="#">National COVID-19 Income Support Scheme</a>	<a href="#">Ireland, Department of Business, Enterprise and Innovation of Ireland</a>
The Israel Government announced grants for self-employed Israelis whose businesses have seen a revenue decline of 25% or more because of the pandemic. The grants only apply to people whose average monthly income is over NIS 2,000 (\$550), and under NIS 20,000 (\$5,500), and are over age 20.	National Governments	Entrepreneurs	<a href="#">Israel Financial Support for the Self Employed</a>	Israel, National Government of Israel
Kazakhstan, in its \$10 billion anti-crisis package to deal with the economic & social impact of COVID-19, offered to pay \$95 (42500 Tenge) per month to citizens who lose their source of income during the emergency period which began on March 16 and expected to last till the end of April.	National Governments	Startup Staff	<a href="#">Kazakhstan Financial Support for Job Losers</a>	Kazakhstan, National Government of Kazakhstan

Government covers 90% of salary of employees that would otherwise get fired	National Governments	Entrepreneurs		Netherlands Techleap
Netherlands has launched a Temporary Emergency Bridging Measure for Sustained Employment scheme allowing entrepreneurs facing at least 20% turnover losses, claim compensation towards wages for a period of 3 months. A maximum of 90% of wages can be claimed, depending on how much turnover is lost.	National Governments	Entrepreneurs	<a href="#">Netherlands Temporary Emergency Bridging Measure</a>	Netherlands , National Government of Netherlands
The new temporary measure Temporary Emergency Bridging Measure for Sustained Employment (NOW,Noodfonds Overbrugging Werkgelegenheid) will provide financial help for employers to help pay their employees' wages. The unemployment benefit during short-time working scheme has been cancelled.	National Governments	Entrepreneurs	<a href="#">Netherlands Government: COVID-19 and your company: A Roadmap</a>	Netherlands , National Government of The Netherlands
New Zealand launched a wage subsidy scheme to support businesses & self employed who have had a 30% decline in revenue because of the ongoing crisis. The subsidies will be provided for 12 weeks per employee at a flat rate of \$585.80 per week for full-time employees and \$350.00 per week for	National Governments	Entrepreneurs	<a href="#">New Zealand Wage Subsidy</a>	New Zealand, National Government of New Zealand

part-time employees. New businesses (eg. that are less than a year old) and high growth firms (eg. firms that have had significant increase in revenue) such as start-ups are also eligible to apply.				
The Jobs Support Scheme (JSS) will help enterprises retain their local employees during this period of uncertainty.  Employers will receive an 8% cash grant on the gross monthly wages of each local employee	National Governments	Startup Staff	<a href="#">Jobs Support Scheme (JSS)</a>	Singapore, Enterprise Singapore
South Korea, in its stimulus package designed to minimise the economic fallout caused by COVID-19, announced that the government will provide measures to re-train the people who have lost their job due to the ongoing crisis.	National Governments	Startup Staff	<a href="#">South Korea Re-Training Program</a>	South Korea, National Government of South Korea
Venture capital (VC) firms across South-east Asia have launched a community-led initiative to help start-up employees laid off due to the fallout from the COVID-19 outbreak find new opportunities. A public database of affected employees has been created which will be later shared on the social media platforms of participating VC firms.	Venture Capital Firms	Startup Staff	<a href="#">South-East Asian Venture Capital Firms Support Startup Employees</a>	South-East Asia
Workers get sick leave pay from day one instead of missing the first day's pay. The decision means that workers will get sickness benefits from the moment they have to be absent from	National Governments	Startup Staff	<a href="#">Sick leave pay from day one instead of missing the first day's pay.</a>	Sweden, National Government of Sweden

work due to illness, and the state rather than employers will foot the bill for the cost of the first day.				
Businesses that can't pay high performer employees due to the cash crunch situation should still reward them with stock and ensure employees feel appreciated for their hardwork and stay motivated in these tough times, says NFX.	Tech Hubs, Startup Associations and Foundations	Startup Staff	<a href="#">NFX Suggests Survival Moves in the Downturn</a>	U.S., San Francisco, NFX
In the light of COVID-19 crisis, the UAE Government has announced to extend the residency visas and Emirates IDs for those that expired at the start of March, for a further three months free of charge.	National Governments	Startup Staff	<a href="#">UAE Free Residency Visa Extension</a>	UAE, National Government of UAE
This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. Guidance on self-isolation can be found here: <a href="http://www.nhs.uk/conditions/coronavirus-covid-19">www.nhs.uk/conditions/coronavirus-covid-19</a> . (UK Treasury)	National Governments	Startup Staff	<a href="#">Guide to access government financial support, business has been affected by COVID-19</a>	United Kingdom, HM Treasury
The UK Government will support companies and their employees by paying up to 80% of their wages to be covered by the government.	State/ Provincial Governments	Employees, Labor	<a href="#">U.K. govt to help to pay people's 80% of wages</a>	United Kingdom, National Government of the United Kingdom
DELAY OF PAYMENT OF EMPLOYER PAYROLL TAXES The payment for 50 percent of the	National Governments	Entrepreneurs	<a href="#">U.S. Delays Payment of Employer</a>	United States, National

payroll taxes are delayed to December 31, 2021, and the remaining 50% to December 31, 2022.			<a href="#">Payroll Taxes</a>	Government
<p>LOAN FORGIVENESS FOR PAYROLL COST</p> <p>COVERED LOANS Loans made under the Paycheck Protection Program of the Small Business Administration.</p> <p>FORGIVENESS Amount equal to the sum of the following costs incurred and payments made during the covered period (A) payroll costs; (B) payments of interest on any covered mortgage obligation (which shall not include any prepayment of or payment of principal on a covered mortgage obligation); (C) payments on any covered rent obligation; and (D) covered utility payments.</p> <p>LIMITS ON AMOUNT OF FORGIVENESS The amount of loan forgiveness under this section shall not exceed the principal amount of the financing made available under the applicable covered loan.</p> <p>TAXABILITY Canceled indebtedness under this loan forgiveness is excluded from gross income for US federal income tax purposes.</p>	National Governments	Entrepreneurs	<a href="#">U.S. Small Business Administration Paycheck Protection Program</a>	United States, National Government

### 3. Creating demand (e.g. by means of public procurement)

Solution Description	Who is offering this solution?	Who is this solution targeted to?	Corresponding link (if available)	Country, City, Organization
Hong Kong, in its 2020 Annual Budget announced a one time cash handout of \$1200 for each adult citizen in order to boost spending and help ease people's financial burden.	National Governments	Citizens	<a href="#">Hong Kong Cash Handouts</a>	Hong Kong, National Government of Hong Kong
The government of Japan has announced to provide a one-time, ¥100,000 (\$930) cash payment to every resident of Japan in order to mitigate the economic fallout from the spread of the coronavirus in the country. The cash subsidy is exempt from tax and does not have any age restrictions .	National Governments	Citizens	<a href="#">Japan Cash Handouts</a>	Japan, National Government of Japan
The Serbian Government has declared a one time cash handout of EUR 100 to each citizen over 18 years of age to induce spending and optimism in the country.	National Governments	Citizens	<a href="#">Serbia Cash handout</a>	Serbia, National Government of Serbia



#### 4. Addressing Operational Issues (e.g. by means of remote work)

Solution Description	Who is offering this solution?	Who is this solution targeted to?	Corresponding link (if available)	Country, City, Organization
Australian National Chamber of Commerce has created a COVID-19 Employer Guide — Managing the workplace in the face of the outbreak. including a guide to changing, adapting or scaling down operations.	National Governments	Entrepreneurs	<a href="#">Australian National Chamber of Commerce COVID-19 Employer Guide</a>	Australia, National Chamber of Commerce
An Outreach Program has been adapted by Canada Revenue Agency through which it will offer help to individuals to better understand their tax obligations and get their entitled benefits and credits. The service is available in-person as well as over phone.	National Governments	Startup Staff	<a href="#">Canada Revenue Agency Outreach Program</a>	Canada, National Government of Canada
For workers without paid sick leave and are sick, quarantined or forced to stay home to care for their children, the Canadian Government has waived the one-week waiting period for those individuals that claim Employment Insurance (EI) sickness benefits and have also waived the requirement to provide a medical certificate to access those benefits.	National Governments	Startup Staff	<a href="#">Canada Employment Insurance Support</a>	Canada, National Government of Canada
In order to provide flexibility to Canadians experiencing hardships due the COVID-19 outbreak, the Canada Revenue Agency has decided to defer the filing due date for the 2019 tax returns of individuals to until June 1, 2020.	National Governments	Startup Staff	<a href="#">Canada delays tax filing date</a>	Canada, National Government of Canada

<p>Techleap.NL's central resource for startups and scaleups to find all the Dutch crisis mitigation resources they need in one place. Useful resources and contacts for your startup and your employees in the Netherlands while understanding the main insights and challenges Dutch startups and scaleups are experiencing via the Techleap.NL survey. This page is continually updated by the Techleap.NL team.</p>	National Governments	Entrepreneurs	<a href="#">The Dutch Ecosystem COVID-19: Startup Guide</a>	Netherlands, Techleap.NL & Ministry of Economics & Climate Affairs
<p>Operational guide developed by Enterprise Singapore to support: Human resource management, Processes and business functions, Supplier and customer management and internal and external communications.</p>	National Governments	Entrepreneurs	<a href="#">Business Continuity Planning for 2019 novel coronavirus - 2nd edition</a>	Singapore, Enterprise Singapore
<p>ENTREPRENEURIAL DEVELOPMENT FOR THE EDUCATION, TRAINING, AND ADVISING RELATED TO COVID-19</p> <p>A small business concern that is located in an area that is substantially affected by the COVID–19 may receive financial assistance from the Small Business Administration (SBA) in the form of grants to resource partners to provide education, training, and advising to covered small business concerns.</p> <p>USE OF FUNDS</p> <p>Grants are required to be used for the education, training, and advising of covered small business concerns and their employees on:</p> <p>(A) accessing and applying for resources provided by the SBA and other Federal resources relating to access to capital and business resiliency;</p> <p>(B) the hazards and prevention of the transmission and communication of COVID–19 and other communicable</p>	National Governments	Entrepreneurs	<a href="#">U.S. Measures for Entrepreneurial Development</a>	United States, National Government

<p>diseases;</p> <p>(C) the potential effects of COVID–19 on the supply chains, distribution, and sale of products of covered small business concerns and the mitigation of those effects;</p> <p>(D) the management and practice of telework to reduce possible transmission of COVID–19;</p> <p>(E) the management and practice of remote customer service by electronic or other means;</p> <p>(F) the risks of and mitigation of cyber threats in remote customer service or telework practices;</p> <p>(G) the mitigation of the effects of reduced travel or outside activities on covered small business concerns during COVID–19 or similar occurrences; and</p> <p>(H) any other relevant business practices necessary to mitigate the economic effects of COVID–19 or similar occurrences.</p> <p><b>NO MATCHING FUNDS REQUIRED</b> Matching funds are not required for any grant.</p>				
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## 5. Mitigating Investor Risk

Solution Description	Who is offering this solution?	Who is this solution targeted to?	Corresponding link (if available)	Country, City, Organization
The City of Helsinki will not ask back for the municipal funding granted for events that had to be cancelled because of COVID-19. The city government, instead, encourages organisations that were recipients of the grants to adjust their activities to the current situation, if possible, to provide the target audience with important services just the same.	City Governments	Startup Programs (Incubator/Accelerator)	<a href="#">Helsinki Cancelled Events Grants</a>	Finland, Helsinki, Government of Helsinki
To survive through the economic impact of the pandemic, Investors are advised to alleviate their risk by acting decisively and by not being light on cuts, but by being aggressive.	Venture Capital	Entrepreneurs	<a href="#">The Founder's Survival Guide in the time of COVID-19</a>	Global, Sequoia

## 6. Drive Covid-19 Solutions

Solution Description	Who is offering this solution?	Who is this solution targeted to?	Corresponding link (if available)	Country, City, Organization
Anvisa (The National Health Surveillance Agency of Brazil) approved the first eight specific kits for the diagnosis of Covid-19. The new products are rapid tests aimed at professional use and allow the results to be read, on average, in 15 minutes.	National Governments	Entrepreneurs	<a href="#">Brazil Anvisa Approval</a>	Brazil, Anvisa (The National Health Surveillance Agency of Brazil)
Anvisa (The National Health Surveillance Agency of Brazil) has defined criteria and procedures for manufacturing and selling products for hygiene without prior authorization from the agency. The rules apply to antiseptic preparations and workshop sanitizers (obtained through manipulation).	National Governments	Entrepreneurs	<a href="#">Anvisa simplifies authorization of hygiene products</a>	Brazil, Anvisa (The National Health Surveillance Agency of Brazil)
The Federal Council of Medicine (CFM) approved, on an exceptional basis, the use of telemedicine to assist patients in the face of the new coronavirus pandemic. It will be possible for doctors to act by carrying out tele-guidance (to guide and refer patients in isolation), telemonitoring (monitoring health conditions of patients) and tele-consultations (exchange of information between doctors).	National Governments	Entrepreneurs	<a href="#">Brazil Federal Medical Council releases telemedicine to contain coronavirus</a>	Brazil, Federal Medical Council
FAPESP launches two calls for proposals in the amount of R \$ 30 million to direct research initiatives to combat COVID-19, caused by the SARS-CoV-2 virus, the coronavirus, and to stimulate micro and small companies to develop projects that result in technological innovations aimed at the diagnosis and treatment of patients.	State / Provincial Governments	Entrepreneurs	<a href="#">Brazil FAPESP funds research to combat coronavirus</a>	Brazil, Sao Paulo, FAPESP (Foundation for Research Support - State of Sao Paulo)

Sebrae and Embrapii (Brazilian Company for Industrial Research and Innovation) have released R \$ 2 million for the development of technological solutions to help the country face the advance of the Coronavirus. Another R \$ 4 million from EMBRAPII and the counterparts of companies and economic resources of the Embrapii Units. The expectation is to reach R \$ 10 million in RD&I projects.	National Governments	Entrepreneurs	<a href="#">Brazil Sebrae and Embrapii allocate resources to fight the Coronavirus</a>	Brazil, SEBRAE and Embrapii
Brazil's National Service for Industrial Training (SENAI) has opened a public call to offer \$2 million to the development of projects capable of generating effective impacts for facing the coronavirus in the next 40 days. The resource can be destined both to factories that produce materials such as gel alcohol, masks e.t.c. and as well as for entrepreneurs and scientists who have new ideas for facing Covid-19.	Tech Hubs, Startup Associations and Foundations	Other	<a href="#">Brazil SENAI Funding for COVID19</a>	Brazil, The National Service for Industrial Training (SENAI)
SOS Covid-19 aims to mobilize nationally and globally to seek existing solutions related to various aspects of the Covid-19 pandemic, be it medical, telemedicine, education, logistics and food retail.	Tech Hub, Startup Ass. & Foundations	Entrepreneurs	<a href="#">Brazil SOS aims to mobilize nationally and globally to combat COVID-19</a>	Brazil, Various including SEBRAE, ABStartups, WebSummit
The Plan introduces new measures to directly support these businesses to rapidly scale up production or re-tool their manufacturing lines to develop products made in Canada that will help in the fight against COVID-19. These products could include critical health and safety supplies and equipment, including personal protective equipment, sanitization products, diagnostic and testing products, and disease tracking technology.	National Governments	Entrepreneurs	<a href="#">Canada Assistance for Manufacturers</a>	Canada
The Canadian Government has committed \$192 million to new projects under the new Strategic Innovation Fund COVID-19 stream to deliver direct	National Governments	Other	<a href="#">Canada Strategic Innovation Fund COVID-19 Stream</a>	Canada, National Government of Canada

support to Canadian life sciences companies to enable them prepare and drive solutions to treat and manage COVID-19.				
The Ontario Together Initiative looks to source solutions from companies and organizations that could help the government's response to the COVID-19. Solutions should fall under categories access to medical supplies (e.g. PPE), supply chain resiliency, support for businesses to weather through COVID-19, and virtual support for mental health.	State/ Provincial Governments	All companies, organization, and other legal entities		Canada, Toronto, the Provincial Governmen t of Ontario/Ont ario Public Service
Danish startup O2matic, an automated oxygen monitoring system is enabling the treatment of COVID-19 and other respiratory issues easier by making oxygen titration safe and simple.	Startup	Other	<a href="#">Denmark Startup O2matic</a>	Denmark, O2matic
Denmark based electronic hand hygiene monitoring startup, Sani Nudge, can be beneficial in helping healthcare workers to maintain their hygiene levels and protect both themselves and their patients from contracting the virus..	Startup	Other	<a href="#">Denmark Hand Hygiene Startup Sani Nudge</a>	Denmark, Sani Nudge
The European Commission call for startups and SMEs with technologies and innovations that could help in treating, testing, monitoring or other aspects of the Coronavirus outbreak from via European Innovation Council. The call's budget is €164m.	Continent Union	Entrepreneurs	<a href="#">EU Startups and SMEs with innovative solutions to tackle Coronavirus</a>	Europe, European Union
Finland based startup HealthFOX's digital system is changing the way doctors and healthcare professionals interact with their patients by providing them with constant support and timely feedback without delaying the waiting time, all through their mobile app.	Startup	Other	<a href="#">Finland Digital Health Startup HealthFOX</a>	Finland, HealthFox
Finnish Startup, Medanets' mobile solution allows nurses to make observations and input them into the electronic health record (EHR) in real time, hence saving time compared to	Startup	Other	<a href="#">Finland Startup Medanets Solutions</a>	Finland, Medanets

making notes with pen and paper to be inputted later, also reducing the infection risk that using analogue methods can result in.				
Mini Grants Program for Promotion of E-Services, the program aims to initiate innovative solutions for tackling problems caused by global pandemic such as COVID 19. The program allows entrepreneurs to create and/or test a prototype of a solution that supports fighting social, health, e-education, e-commerce, e-service or other related challenges caused by the spread of the virus. This program supports creation of startups finding solutions to global and local problems.	National Governments	Entrepreneurs	<a href="#">Georgia GITA Grants Program - Digital Services Prototype</a>	Georgia, Tbilisi, GITA
Icelandic Startup Kara Connect, a telehealth office platform that links therapists, healthcare specialists, and educators with patients has proved to be instrumental in treating the patients during the current lockdown situation.	Startup	Other	<a href="#">Iceland Startup Kara Connect</a>	Iceland, Kara Connect
SideKick, an AI based Digital Health Startup is helping reduce some of the strain on Iceland's healthcare system caused by COVID-19 by allowing patients self-report on a panel of symptoms and measurements at multiple times through the day and enable healthcare professionals to monitor and manage a large number of patients, all through it's platform.	Startup	Other	<a href="#">Iceland Sidekick Health</a>	Iceland, SideKick Health
Inc42, India's startup news media house has created a #StartupsVsCovid19 platform through which founders and other startup ecosystem stakeholders can reach out to experts to find answers or solutions to concerns and queries thrown up by the coronavirus pandemic	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">India Inc42 StartupsVsCOVID 19 Platform</a>	India, Inc42
The Indian Government has created an online engagement platform on MyGov.in inviting startups & individuals to suggest their technology-driven	National Governments	Entrepreneurs	<a href="#">India COVID-19 Engagement Platform</a>	India, National Government of India



solutions for Covid-19. The solutions that are deployed by the government will also receive rewards.				
The Government of India has partnered with Haptik, a conversational AI startup to use its platform to understand messages and provide answers to all queries, without any human intervention for the government's MyGov coronavirus chatbot.	National Governments	Other	<a href="#">Indian Government Partners with Haptik</a>	India, National Government of India
Omidyar Network India has announced a rapid response window to fund startups that strengthen containment, detection and treatment, support crisis management and enhance resilience and recovery in the wake of Covid-19.	Impact Investment Company	Entrepreneurs	<a href="#">India Omidyar Network Rapid Response Window</a>	India, Omidyar Network India
Ground Up Ventures, an Israel based venture capital firm believes that that current situation demands for founders and investors to be closer together and in this light, it has launched the world's largest online pitch event to help founders raise money during the pandemic.	Venture Capital Firm	Entrepreneurs	<a href="#">Israel Ground Up Ventures Pitch Event</a>	Israel, Ground up Ventures
Tel Aviv expanded its reporting system (municipal hotline, reports from municipal inspectors, and various IOT systems), to include events that are specific to the coronavirus crisis, such as forbidden gatherings of more than two people, businesses that are operating in contravention of the Health Ministry's directives and similar situations. This allows the Municipality's management to quickly identify an irregular event and take action accordingly.	City Governments	Other	<a href="#">Tel Aviv Managing the City in Real-Time</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality
DigiTel mobile app, developed by Tel Aviv-Yafo Municipality provides direct, personalized contact with city residents. During the current crisis, the city government is using the app's platform to update residents on the latest government guidelines, as well as relevant activities undertaken by the	City Governments	Other	<a href="#">Tel Aviv DigiTel App to Maintain Contact with City's Residents</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality

Municipality.				
<p>Tel Aviv is leveraging its GIS Mapping System to observe that people follow the government directive and not go any farther than 100 meters from their homes.</p> <p>When the crisis broke out, the city's municipality built upon these existing layers of information, adding a function that demarcates the extent of outdoor movement permitted to residents.</p>	City Governments	Other	<a href="#">Tel Aviv GIS Mapping System</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality
<p>Tel Aviv's IT department has developed a dedicated COVID-19 internal dashboard to serve the municipality with information on the virus situation report in Israel on the number of people sick, critically ill, recovered, in quarantine, hotspots of exposure to the virus, division into statistical districts, number of elderly in each district, segmentation of calls to the city's coronavirus hotline and more. This tool is helping municipal management with an up-to-the-minute situation report in real time and thus helping decision-makers in fields such as population, operations, public health and other relevant issues.</p>	City Governments	Other	<a href="#">Tel Aviv COVID-19 Monitoring Dashboard</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality
<p>Municipality of Tel Aviv organised an international virtual hackathon in collaboration with held the Global Network of Resilient Cities (GNRC) to address coronavirus challenges faced by cities worldwide and develop technological solutions for these social and logistical issues.</p>	City Governments	Entrepreneurs	<a href="#">Tel Aviv Organizes Virtual Hackathon to Drive COVID Solutions</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality
<p>Tel Aviv has partnered with two volunteer management startups:</p> <p>1) Help is on the Way—which operates a network of volunteers to assist the elderly population AND</p> <p>2) TRIBU—this app enables people to volunteer in a wide variety of activities that benefit the city's residents. This nonprofit app connects those who want to help with those who need help.</p>	City Governments	Other	<a href="#">Tel Aviv Partners with Volunteer Management Startups</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality

Tel Aviv is using its 106 Plus call centre app for rapid reporting. As soon as the outbreak started, the city immediately added new functions to the call center's capabilities, including sending urgent messages to residents, receiving reports from residents regarding older people who need help as well as serving as a panic button for elderly residents.	City Governments	Other	<a href="#">Tel Aviv Municipality's Call Centre App</a>	Israel, Tel Aviv, Tel Aviv Yafo Municipality
Due to the lockdown, the Rwandan economy is standing still. A large part of the population of Rwanda lives hand to mouth. If they cannot work anymore, they and their families are at risk of starving. Since there are currently no government stimulus packages, a local startup launched "Ameza". This is a food raising app through which anyone can donate food, however little, which will be picked up by a motorcycle driver and delivered to those in need.	Private Sector	Entrepreneurs	<a href="#">New App to ease distribution of support in Kigali</a>	Kigali, Rwanda
Callaghan Innovation's Scale-Up NZ platform is creating profiles for companies with services and capabilities that are relevant to the COVID-19 response. The Innovation agency has also implemented a new 'coronavirus' tag so that relevant businesses are easily searchable on the platform, to support collaboration.	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">New Zealand Scale-up NZ platform</a>	New Zealand, Callaghan Innovation
New Zealand has temporarily removed tariffs on all medical and hygiene imports needed for the COVID-19 response and treatment.	National Governments	Other	<a href="#">New Zealand Removed Tariffs on COVID-19 Related Imports</a>	New Zealand, National Government of New Zealand
New Zealand Trade and Enterprise has created an online marketplace to help New Zealand exporters find offers and requests for resources such as workforce, materials, technology, manufacturing capacity, storage, freight, and so on.	National Governments	Entrepreneurs	<a href="#">New Zealand Creates Marketplace for Exporters</a>	New Zealand, New Zealand Trade and Enterprise (NZTE)

The Seoul Institute of Technology (SIT) is holding an open competition for mask filter and alternative mask technologies to respond to a shortage of face masks caused by the nationwide COVID-19 outbreak. Any Korean or foreign citizens, universities, research institutes and private companies can take part in the competition.	National Governments	Entrepreneurs	<a href="#">SIT Holds Open Competition to Secure Mask Filter and Alternative Mask Technologies</a>	Seoul, Korea, The Seoul Institute of Technology (SIT)
Swedish startup CareLigo's symptom monitoring device, OPTILOGG empowers patients to better self-care and reduced hospitalisation, thus, reducing the spread of COVID-19 by keeping ill people away hospital waiting rooms & emergency units.	Startup	Other	<a href="#">Sweden OPTILOGG by CareLigo</a>	Sweden, CareLigo
ADDI Medical, a digital health company developed HOPE (Healthcare Operability with Patient Engagement Solution) configured to the needs of current situation and rebranded as HOPE Corona allowing Healthcare Providers to create and store the patient care plan via HOPE Practitioner (a web application) and provide it to patients via the flexible and safe HOPE App.	Startup	Other	<a href="#">Sweden ADDI Medical HOPE Corona App</a>	Sweden, Stockholm, ADDI Medical
NFX, an investment firm based out of San Francisco advises founders to be cognizant of the fact that layoffs can upend someone's life so they should remain as kind and generous if possible. And if at all, they have to lay some employees off, they should take extra measures to comfort the remaining employees and ensure they understand the need of the hour.	Tech Hubs, Startup Associations and Foundations	Entrepreneurs	<a href="#">NFX Suggests Survival Moves in the Downturn</a>	U.S., San Francisco, NFX
Uganda's Revenue Authority granted a two month extension on corporate tax filing deadlines until May 1 2020 for taxpayers with accounting periods ending in September.	National Governments	Entrepreneurs	<a href="#">Uganda Extension for Corporate Tax Filing</a>	Uganda, Uganda Revenue Authority
Treasury's Fintech Envoy, Chris Sier has reached out to groups such as Innovate Finance to help distribute advice such as	Tech Hubs, Startup Associations	Entrepreneurs	<a href="#">UK Fintech Envoy Support to Startups</a>	United Kingdom, HM

briefings on managing working capital, sharing guidance about the £330bn Coronavirus Business Interruption Loan Scheme e.t.c. to help fintech startups navigate through the pandemic.	and Foundations			Treasury's Fintech Envoy
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## 7. Project Partners

### a. Startup Genome Global Advisory Board

#### North America & South America:

- United States, NYC, Justin Kreamer, Vice President of Partnerships, NYC Economic Development Corporation
- Canada, Dan Herman, MyJupiter Inc.; Former Head of Strategy, Department of Innovation, Science and Economic Development, Canada
- Canada, Montreal - Patrick Gagné, CEO of OSMO
- United States, Miami - Raul Moas, Director, Knight Foundation
- Brazil, Felipe Matos, Board Member, Dínamo and AB Startups

#### Europe & MENA:

- Israel, Eytan Schwartz, Head of Tel Aviv Global
- The Netherlands, Amsterdam, Ruben Nieuwenhuis, Co-founder, StartupAmsterdam
- United Kingdom, Gerard Grech, CEO, Tech Nation (fka Tech City UK)
- U.A.E., Abu Dhabi, Fabian Vandenreydt, Advisor to the Chairman, Abu Dhabi Global Markets
- Finland, Helsinki, Santtu von Bruun, Vice-Director of Economic Development, City of Helsinki

#### Africa:

- South Africa, Yogavelli (Yogi) Nambiar, CEO, Allan Gray Orbis Foundation
- Rwanda, Jean Phil (Phil) Nsengimana, CEO, Idex, (Former Minister of ICT of Rwanda)
- Senegal & France, Karim SY, President, Digital Africa

#### Asia-Pacific Region:

- Australia, State of Victoria, Melbourne, Kate Cornick, CEO, LaunchVic
- Malaysia, Surina Shukri, CEO, Malaysia Digital Economy Corporation
- Singapore, Edwin Chow, Assistant CEO, Enterprise Singapore & Taufik Ahmed Farook, Director of Innovation Infrastructure and Policy Division, Enterprise Singapore

## b. Startup Genome Global Members

- Atlantic Canada, Canada - Innovacorp
- Bahrain - Tamkeen
- Barcelona, Spain - ACCIÓ, Catalonia Trade & Investment
- Belgrade & Novi Sad, Serbia, Digital Serbia Initiative
- Busan, South Korea - BCCEI
- Calgary, Canada - Platform Calgary & Calgary Economic Development
- Copenhagen, Denmark - Digital Hub Denmark, Danish Business Authority
- Edmonton, Canada - Edmonton Economic Development Corporation, Startup Edmonton and Innovate Edmonton
- Egypt, Information Technology Industry Development Agency
- Frankfurt, Germany - Tech Quartier
- Georgia - Georgia's Innovation and Technology Agency (GITA)
- Helsinki, Finland - Helsinki Business Hub
- Houston, USA - Houston Exponential
- Jerusalem, Israel - Jerusalem Development Authority
- Madrid, Spain - City Council of Madrid
- Malaysia - Malaysia Digital Economy Corporation (MDEC)
- Melbourne, Australia - LaunchVic
- Miami, USA - Knight Foundation
- Montreal, Canada - OSMO, ETS, Real Ventures & Ville de Montreal
- New York City, USA - NYC Economic Development Corporation & Tech:NYC
- Netherlands - Startup Delta, Tech Leap NL, Ministry of Economic Affairs
- New Zealand - Ministry of Business, Innovation and Employment and NZ Angel Association
- Nur-Sultan, Kazakhstan - Zerde
- Philippines - Department of Trade and Industry
- Quebec City, Canada - Quebec International

- Ras Al Khaimah, United Arab Emirates - Ras Al Khaimah Ruler's Office
- Rhineland, Germany - Ministry of Economic Affairs, Digihub Düsseldorf/Rhineland, Cologne, Bonn and Aachen
- São Paulo, Brazil - ABStartups & Cubo
- Seoul, South Korea - Seoul Metropolitan Government
- Serbia - Digital Serbia Initiative
- Sharjah, United Arab Emirates, Sharjah Entrepreneurship Center, Sheraa
- Singapore - Enterprise Singapore
- Sri Lanka, Information and Communication Technology Agency of Sri Lanka
- Sydney, Australia - TechSydney, StartupAUS & University of Tech. Sydney
- Taipei, Taiwan - Industrial Technology Research Institute (ITRI)
- Tel Aviv, Israel - Tel Aviv Global
- Tokyo, Japan - Tokyo Metropolitan Government
- Toronto, Waterloo - Communitech Corporation and MaRS Discovery District
- Vancouver, Canada - Vancouver Economic Commission
- Geneva, Switzerland - United Nations Agency International Trade Centre
- Washington D.C., USA - World Bank



## 8. About Us

Startup Genome's mission is to enhance startup success and ecosystem performance everywhere. Having worked with more than 100 clients in 38 countries, Startup Genome is the world's leading policy advisory and research organization for governments and public-private partnerships working to improve their startup ecosystems.

Its impact is rooted in the world's largest entrepreneurship research with data on over a million companies across 250 cities. Find out more about how Startup Genome accelerates global startup ecosystems by reading more at [startupgenome.com](https://startupgenome.com), and following the company on [LinkedIn](#) and [Twitter](#).

## 9. Contact Us & Feedback

First of all, the team at Startup Genome would like to thank you for taking an interest and being a part of this Global Knowledge Base. From reading through this live document to actively taking part by adding solutions via [the 5-question form](#) to share solutions with global peers, we would like to thank you all.

Our team is very interested in hearing your thoughts and connecting on how we can all make a larger impact and support startup ecosystems in this COVID-19 crisis.

To reach out to our team, please reach out to either:

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