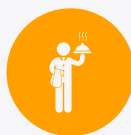




The Government has approved emergency measures to alleviate the restrictions of the Covid-19 pandemic. Freelancers, SMEs, microbusinesses and businesses of the sectors affected will be eligible.

## Direct aid to freelancers and SMEs



Beneficiary sectors:

- Bars and restaurants
- Beauty centres

Endowment:  
**40 M€**

Max. amount per beneficiary  
**1.500 €**

Deadline:  
15 days or until budget is spent

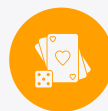
Applications will be managed by the Consortium of Commerce, Crafts and Fashion of Catalonia (CCAM).

## Rent Reduction for Businesses

Tenant businesses can negotiate a rent reduction with the owner if their activity was suspended or reduced. Businesses with partial operation can also be eligible, depending on their degree of impact.



Discount in case of disagreement



Beneficiary sectors:

- bars and restaurants
- bingos
- game rooms
- beauty centres
- casinos
- recreation centres



To avoid:

- Business closures
- Destruction of jobs
- Judicialization
- Long negotiations

## Business Credits Catalan Institute of Finance - Avalis

The Government's aim is to economically recover bars and restaurants and small businesses through new business models and secure jobs.



Loan line endowment:  
**20 M€**



€15,000 + risk and mutual costs of Avalis



5 years with 1-year grace period



Guarantee 100% Avalis de Catalunya



Online application:  
[www.avalis.cat](http://www.avalis.cat)

## Budget Increase in the Ministries of the Catalan Government

The Government approves an increase of the Ministry of Health's budget



Endowment to the Department of Health:  
**300 M€**



State Covid-19 Fund + increase in budgets of Ministry of Business and Culture



Destination:  
Hiring of staff, among others



Other increases:  
Ministry of Business and Knowledge (20M€)  
Ministry of Culture (6M€)

## Loans for the rehabilitation of homeowners' communities

The Catalan Institute of Finance (ICF) and the Catalan Housing Agency (AHC) signed a collaboration agreement to provide credit to neighbouring communities.



Fundable investments:  
rehabilitation  
energy efficiency and accessibility



Covid-19 State Fund

Total amount:  
**100M€**  
Minimum amount per community:  
**30.000€**  
Maximum amount per housing:  
**20.000€**



Forecast:  
Rehabilitation of 10,000 homes  
1,000 homeowner communities



Features:  
2% discount interest rates  
Term: 15 years



Requirement:  
Solvency of communities



Online application:  
[www.icf.cat](http://www.icf.cat)