



TOZO: Temporary Regulation Self-employed Businesses

The TOZO is meant for self-employed businesses who fall below the subsistence minimum level because their income has been (largely) lost due to the corona crisis. The TOZO is based on the Bbz (Decision on extra benefits for the self-employed), but the requirements have been made more flexible and applications are processed more quickly. The TOZO consists of two arrangements:

- a supplementary livelihood benefit up to the social minimum (3 months €1050 single person) and/or
- a loan for business capital up to a maximum of €10,157

The regulation is meant for self-employed businesses and self-employed individuals who are experiencing financial difficulties due to the Corona crisis. The regulation is implemented by municipalities. Check the website of your local municipality to see how it is regulated in your municipality. Many municipalities have a (or will get one soon) special button for self-employed businesses/individuals on the homepage.

More information on de Bbz in Dutch and English can be found on: "Ondernemersplein":

Dutch: <https://ondernemersplein.kvk.nl/bbz/>

English: <https://business.gov.nl/subsidy/corona-crisis-extra-bbz-support-for-self-employed-professionals/>

TOZO Bbz: supplementary benefits	Requirements	Applications
<ul style="list-style-type: none"> Financial support for self-employed individuals, max. 3 months Still unclear or also for opting-inners. Probably for opting-inners who are registered with the Chamber of Commerce. Supplementary up to the social minimum (couples: net €1,500/ single people: net €1,050) Retroactively in effect from the 1st of March Applications in residential municipality Does not need to be refunded Partner's income and/or assets will not be taking into account No research into the viability of your business Decision within 4 weeks Advance payments possible Carried out by municipality <p>More information and application forms: https://ondernemersplein.kvk.nl/bbz/ (link to creating an application by going to the website municipality where you live)</p>	<ul style="list-style-type: none"> Self-employed individuals/businesses Living and working in the Netherlands Conforms to legal requirements for own company, such as registration with the Chamber of Commerce Started the business before 17th of March 2020, 6:45 pm Minimum of 1225 hours per year working for your company (hours of administration & customer recruitment included) Started less than 1 year ago: have worked for your company for at least 24 hours a week (hours of administration & customer recruitment count). Dutch citizen/EU citizen + over 5 years residing in the Netherlands/or residential permit for an indefinite period of time. EU citizen and legally resident in the Netherlands for less than 5 years → look for advice from one of the help organisations (see the overview elsewhere on the website) 	<p>Information needed:</p> <ul style="list-style-type: none"> Personal data (name, address, social security number, phone number, email, account number) Personal data from a possible partner Living situation Estimate of income March-April-May Company name Copy registration Chamber of Commerce and VAT no. Explanation of why you are invoking the regulation <p>Submitted documents:</p> <ul style="list-style-type: none"> Copy of passport, ID or foreigner document (also of possible partner). Copy of the front of your bank card of your private account on which you want to receive the benefit In some municipalities: last bank statement of private account
TOZO Bbz: Loan business capital	Requirements	Applications
<ul style="list-style-type: none"> Loan for business capital Maximum of € 10.157 2% interest Loan for 3 years Refund starting January 1st 2021 Possibility of deferral of refund obligation 	<ul style="list-style-type: none"> Self-employed businesses/individuals Living and working in the Netherlands Conforms to legal requirements for own company, such as registration with the Chamber of Commerce Started the business before 17th of March 2020, 6:45 pm 	<p>Information needed:</p> <ul style="list-style-type: none"> Personal data (name, address, social security number, phone number, email, account number) Personal data from a possible partner Living situation

<ul style="list-style-type: none"> • Accelerated procedure • Carried out by municipalities <p>More information and application forms: https://ondernemersplein.kvk.nl/bbz/ (link to creating an application by going to the website municipality where you live)</p>	<ul style="list-style-type: none"> • Minimum of 1225 hours per year working for your company (hours of administration & customer recruitment included) • Started less than 1 year ago: have worked for your company for at least 24 hours a week (hours of administration & customer recruitment count). • Dutch citizen/EU citizen + over 5 years residing in the Netherlands/or residential permit for an indefinite period of time. • EU citizen and legally resident in the Netherlands for less than 5 years → look for advice from one of the help organisations (see the overview elsewhere on the website) 	<ul style="list-style-type: none"> • Estimate of income March-April-May • Company name • Copy registration Chamber of Commerce and VAT no. • Explanation of why you are invoking the regulation <p>Submitted documents:</p> <ul style="list-style-type: none"> • Copy of passport, identity document or foreigner document (also of possible partner). • Copy of the front of your bank card of your private account on which you want to receive the benefit
Emergency Box Office: Compensation Businesses Affected Sectors COVID-19 (TOGS)	Requirements	Applications
<ul style="list-style-type: none"> • Compensation for self-employed businesses in sectors directly affected by the corona crisis, so-called 'contact professions' such as the hotel and catering industry, hairdressers, etc. This also includes sex businesses. • One-time payment of 4,000 euros for 3 months • Does not need to be refunded • Within 4 weeks • Implementation of regulation by RVO.nl <p>More information and application forms: https://www.rvo.nl/subsidie-en-financieringswijzer/tegemoetkoming-schade-covid-19</p>	<ul style="list-style-type: none"> • Company must have an establishment outside its own house • Registration with the Chamber of Commerce • Main activity must fall under one of the established SBI codes in the Chamber of Commerce trade register, reference date 15th of March (SBI code can be found on excerpt from the Chamber of Commerce registration). See: https://www.rvo.nl/subsidie-en-financieringswijzer/tegemoetkoming-schade-covid-19 • Expected loss of revenue from 16th of March to 15th of June: more than € 4,000 • Expected recurring expenses from 16th of March to 15th of June: more than € 4,000 <p>NB: The SBI code for sex work (9609) is not included in the established codes, while sex companies are entitled to compensation. A resolution is being worked on by the government. <u>March 30th</u>: In the meantime, the minister has let it be known: "If self-employed businesses are risking not getting benefits due to incorrect registration, we will look at that on a case by case basis. That kind of flexibility is there. Once again: these are exceptional and rough times, which is why we are doing what is necessary."</p>	<p>Submitted documents:</p> <ul style="list-style-type: none"> • eRecognition tool level 1 (or higher) or DigID • Chamber of Commerce number • SBI code of main activity • Company bank account number • Correspondence and visiting address company • Name, phone number, e-mail address • Application can be made via (authorization) intermediate <p>You can fill out the form below when your SBI code is missing but you seem to qualify for the regulation: https://www.rvo.nl/subsidie-en-financieringswijzer/tegemoetkoming-schade-covid-19/signaal-ontbrekende-sbi-codes-wssl</p>
Special Benefits (Bijzondere Bijstand) Participation Law - Amsterdam	Requirements	Applications
<ul style="list-style-type: none"> • You are living in Amsterdam • For self-employed individuals and opting-inners 	<ul style="list-style-type: none"> • Living and registered in Amsterdam 	<p>Information needed:</p> <ul style="list-style-type: none"> • Personal data (name, address, social security number, phone number,

<ul style="list-style-type: none"> • Application via help organization P&G292 • Max. 999,70 EUR for 3 months • Set up within a week <p>More information and application forms: https://www.pg292.nl/actueel/hoe-vraag-je-een-uitkering-aan/</p> <p>Other cities: Several (RUPS) help organisations have made special arrangements with their own municipalities in order to provide flexible support for sex workers in need of assistance. To do so, contact one of the local help organisations (see overview elsewhere on the website) or check the website of your municipality.</p>		<p>email, account number)</p> <ul style="list-style-type: none"> • Living situation • Rental/mortgage amount • Over 200 euros in cash? • Chamber of Commerce number <p>Submitted documents:</p> <ul style="list-style-type: none"> • Copy of passport or ID • Copy of the front of your bank card + copies of bank statements of the last 3 months • Application form participation law special groups. In this application form they ask for: <ul style="list-style-type: none"> • Personal data • Explanation/reason application • Permission for voluntary home visit • Info joint household and/or co-residents • Housing & living costs • Income & assets • Debts • Job description in own company or profession • Health insurance • Bank account details • Information on what has been going on in recent months and why support is needed now
<p>Special and general benefits (Bijzondere en algemene bijstand) (Participation Law)</p>	<p>Requirements</p>	<p>Applications</p>
<p>Special benefits:</p> <ul style="list-style-type: none"> • Temporary financial support in case of emergency to provide the cost of basic necessities • Gift or loan • Advance payment possible (but must be refunded if application is rejected) • Decision within 8 weeks <p>General benefit:</p> <ul style="list-style-type: none"> • Structural financial support if you want to quit sex work • Commitment to volunteering/participation • Decision within 8 weeks 	<p>Contact one of the local help organisations (see overview elsewhere on the website) or check the website of your municipality.</p>	<p>Through the website of the municipality where you live.</p>
<p>Special benefit self-employed (the 'regular' Bbz)</p>	<p>Requirements</p>	<p>Applications</p>
<ul style="list-style-type: none"> • Established self-employed persons experiencing temporary financial difficulties • Periodic financial support, maximum of 12 months • Interest-free loan: the municipality checks afterwards whether the company is profitable, on the basis of which you have to refund all or 	<p>All requirements that also apply for the TOZO-Bbz (see before) Plus:</p> <ul style="list-style-type: none"> • Self-employed for at least one and a half years • Business must be viable • No loan possible from the bank or guarantee fund • Check on assets 	<p>Through the website of the municipality where you live.</p>

part of the loan • Supplementary up to the social minimum • Decision within 8 weeks • Regulation also applies to self-employed people who want to stop their business because it is no longer viable		
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Are there more arrangements?

Yes. We have listed here the most important arrangements that sex workers can turn to for emergency support. But there are more arrangements. For example, you can ask the tax authorities for a postponement of the payment of VAT and income tax. Look for other arrangements on the website of your municipality or the Chamber of Commerce. Or ask for help from one of the organizations on the list elsewhere on the website. They know about all the arrangements and can help you submit an application.

Dutch Emergency Fund (DEF) for sex workers

Are you in urgent need of money? An emergency fund has been set up for sex workers who are dependent on short-term income and are not (yet) entitled to financial support from the government. This emergency fund DEF is an initiative of sex worker Hella Dee and has been made possible by private donations. If you are in urgent need of money because of the corona crisis, you may be eligible for 40 euros from this fund (depended on fund reserves). This amount is intended for basic necessities such as groceries, medicines, emergency transport and prepaid cards. For the time being, the emergency amounts are given out by organizations in Amsterdam, Utrecht and Rotterdam. Check www.dutchemergencyfund.nl for the latest information on which organizations work with the DEF.

Do you have the financial means to make a donation to DEF? It would be great if you could help other sex workers during these difficult times. Check www.dutchemergencyfund.nl for more information on how to donate.

Need some help?

Various organizations offer information and help when applying for (emergency) benefits: see the info sheet <https://sekswerkexpertise.nl/organisaties-die-helpen-bij-noodsteun-aan-sekswerkers/>. They can also inform you about other arrangements that may apply to your situation.

Help organization Humanitas Rotterdam has written 2 letters that you can use to support an application: generally supported writing entitlement to opting-in assistance and generally supported writing entitlement to self-employed assistance.

General information for the self-employed

Self-employed individuals with questions about the consequences of the Corona virus can also obtain information from the Chamber of Commerce: <https://www.kvk.nl/coronaloket/>. They can be reached by telephone on weekdays between 8:30am and 5:00pm on 0800-2117. The Chamber of Commerce is difficult to reach by telephone. You can leave a callback request via a button on the website.

Updates

This overview is based on current information and is subject to change. We try to keep up with it as best we can, but some information might be missing. At the top of this form you will find the date of the last update. If you have any information that may be useful and should be included, please contact us!