



The European Business Registry Association (EBRA), together with our peer organizations International Association of Commercial Administrators (IACA), Corporate Registers Forum (CRF) and ASORLAC, sought member feedback on the impact of the COVID-19 Pandemic on business registries. The response period was open from 8 March to 16 April 2021. We hereby present the received responses from our member jurisdictions.

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COVID-19 in your country

COVID-19 has had a tremendous impact on life and the economy in the country, including various forms of lockdowns, business closures and severe strain on the medical system. About 50,000 persons were registered as unemployed in the Employment Agency in 2020, despite direct governmental assistance for companies aimed at preserving jobs. GDP fell by 4.5% and exports fell by 10.5%. As a small economy, the country is heavily impacted by the epidemiological situation in the EU countries, as our main trade partners. We are currently experiencing a very severe “third wave” of the pandemic, and recovery largely depends on the availability of vaccines and mass immunization.

Impact of COVID-19 on workload and operations

Impact on workload

We haven't noticed any significant impact on the number of newly established or deleted companies. However, the number of filings for changes in the trade register declined by about 45%. We have observed a significant decrease in the demand for information products from the trade register (for example, about 20% fewer extracts from the trade register and more than 50% fewer filing history documents were issued in 2020 compared to 2019). We noticed a slight increase in the demand for company financial information, accompanied by a dramatic increase of electronic documents as opposed to paper (53% as share of total in 2019 and 68% as share of total in 2020). There was also an overall reduction of filings in the pledge register, but an increase in online filings.

Reorganization measures

We undertook reorganization measures primarily in line with official public health recommendations. Among else, we provided PPE for employees and made sure to provide adequate distance between employees and clients. We instituted a limit on the number of people per square meter, and we are taking body temperature measurements for both employees and clients. Use of face coverings is mandatory both inside and outside. We reorganized the front desks in order to minimize the number of employees that come in contact with clients and instituted rotation schedules for employees. Work-from-home has been a challenge, not the least due to insufficient lap tops, but has been made possible in general through a well-established secure VPN link. Employees took up online collaboration



tools on the go, primarily Microsoft Teams, to keep up with ongoing work and implement the planned projects.

At the very onset of the pandemic, we established a Crisis Management Body to coordinate issues and ensure business continuity. Unfortunately, there were times when we had to completely close down 2 offices due to infected/employees in self-isolation due to contact tracing identification, and 7 offices worked with reduced working hours. We made sure to provide 24/7 support for our online services. We concerted an effort to enhance internal communication and to simplify internal procedures to eliminate contact and paper wherever possible (e.g. approval of annual leave).

We are very proud to say that despite all these organizational challenges, average processing times for filings in the trade register remained unscathed, and even decreased, both for incorporations and for changes.

Impact of COVID-19 on development projects and strategy

In the past year we managed to launch three complex projects with insignificant delays, and without compromising acceptance criteria. These involved coordination between various stakeholder groups, including institutions outside the Central Register. We launched a new service-oriented portal for easier access to our online services and to information about them through a structured service catalogue; we expanded the one-stop-shop with an interconnection with the Public Revenue Office for voluntary VAT registration and with the Employment Agency to register employees – all at the time of incorporation, without the need to visit other offices; and we launched the national Register of Beneficial Owners to comply with national and international anti-money laundering regulation.

We would identify the following as processes that made us better prepared to cope with the challenges imposed by the pandemic:

- we had been offering electronic services for both filing and issuing of information since at least 2014, so they have been extensively tested and upgraded, and our users were well versed in communicating with us electronically;*
- in the first half of 2019 we made major upgrades to our customer support center, both in terms of technology and staffing. This made us well prepared to serve the increased demand for online services during the pandemic, although we realized that we need to strengthen this component even more;*
- we are certified with ISO 27001:2013, which means that we had in place a Plan for Operational Continuity and Emergency Practice Plan as well as a Business continuity and disaster recovery plan fully compliant with ISO 22301:2019;*
- we had a fully operational Project Management Office to coordinate ongoing projects and make decisions quickly, which continued to meet online during the pandemic.*

As regards sustainable interventions, we would underline expanding the electronic one-stop-shop, which reduces two steps in the process to start a business. Also, we revised the fee schedule of the Central Register, such that some of the fees were reduced up to 80% and fees for several services were reduced for online filing. Also, on our new portal we started as a regular practice to publish basic company profiles free of charge, as well as aggregated statistical data from the data in the annual accounts.



COVID-19 and companies

Affected companies were offered both direct financial assistance (state aid), mostly in the sum of the minimum wage for employees, some grants and interest-free or low-interest loans. Several alleviating measures were implemented:

- *delaying/reprogramming the repayment of bank loans*
- *suspending the opening of bankruptcy procedures*
- *temporary suspension of the enforcement procedures*
- *extending the validity of issued licenses*
- *reducing late payment fees for public expenses*
- *reducing VAT rates for some affected services, and delaying the deadlines for VAT payments*
- *extending the deadline to file annual accounts both in 2020 and in 2021.*

We established interoperability with the Development Bank to provide all necessary documentation in the process of applying for state aid electronically and at no cost. We reduced some of the fees for online filing.

A functionality was introduced on our web portal to monitor the processing status of filed applications.

In communicating with our users we swiftly switched to online trainings and webinars, and we increased the use of social media.

The “New Normal”

It has become clear that focus will be put on further developing our e-services and going fully online through, among else, interoperability among the various government bodies. We have to look for ways to overcome legal and technological challenges to provide end-to-end online services for users. This must be accompanied with an increased focus on interaction with our users through further developing our customer support center. We have also planned to purchase more lap top computers, in order to make us better prepared for remote work.