



Small Business COVID-19 Survival Guide



Increase Online Shopping & Social Media Presence

Shoppers may be social isolating and self-quarantining, but their lives are still active in the market. Increase your social media presence and enhance your online shopping experience. Make the move to online now if you have been putting it off. Consider marketing items that promote health and well-being for your customers and community. To remain a part of your customers' lives, live stream in your shop what you are doing to keep your business open and services available during this time. Now is the time to expand and enhance your strategies in the virtual realm. Your efforts now will strengthen your business beyond this public health crisis.



Offer Virtual Services

Offer Facetime, Skype, or chat channel services to answer product questions, guide customers through ordering online, take orders and pay through calls, and sell your items face-to-face virtually. By providing the same quality of customer services you would if they were in your store, you are further supporting the value of small and local shopper experiences.

Do you provide counseling or health services? Consider Skyping with clients, telemedicine, and teleconferences to keep appointments and show support for the wellness of your clientele during this time.



Announce Your Commitment & Action Plan to Public Health

Post and publish your commitment and action plan to public health through a health and safety announcement. Outline your new service methods that prioritize staff health and facility sanitation. Assure customers you are open, are monitoring federal and state updates, and are taking extensive steps for public health.



Offer Delivery, Pick-Up and Subscriptions

For retailers and services businesses, promote delivery and pick-up services. Strategize what methods are best for your business logistically and spatially. Think about receiving text orders and opening satellite locations for curbside pick-up. Grocers can offer to receive grocery lists, shop for their customers, and have them ready for pick-up. To manage commitments, designate a specific window of time for pick-ups.

If your restaurant is not taking advantage of delivery services such as Bite Squad, Chef Shuttle, Grub hub, Door Dash, Uber Eats etc., consider utilizing these services. This is an opportunity to still have sales during the Government's recommendations of "social distancing" and self- quarantining.

Offer subscriptions for repeated weekly pick-ups and deliveries. Coffee houses who roast their own beans can offer customers to subscribe to whole and ground take homes. Restaurants can offer subscriptions to family meals.



Don't Cancel Live Performances, Live Stream Them

Are you a yoga studio, live performance theater, or are cancelling live music performances in your bar, coffee shop, or restaurant? Offer live streaming of these performances and services, with QR codes for watchers to donate and tip to the artists. Set up a donations page for those that would like to donate their tickets to the performance, theater, or artist rather than requesting a refund. Since many cultural institutions are non-profits, ask people to consider donating to the organization during this time.

Consider offering virtual tours of gallery spaces with QR links to donations and make sure your gift shop products are available online or over-the-phone purchase.



Declare the Future is Bright

Thank your dedicate customers for their support, loyalty and long-term relationships over the years. Keep customers informed on new experiences and products you are excited to offer when things subside. Encourage customers to purchase gift cards for their family members and friends in anticipation of these events and products.

Stay in your customer's daily life by live streaming creative updates. For example, coffee shops that welcome people to connect with them every morning for the local downtown news, the local history blurb, the morning joke, or a spotlight on one of your staff members.



Business Interruption Insurance

Consider business interruption insurance. Business interruption insurance may be an option for you if you have significant business losses as a result of shutting down from the pandemic. "Ask your insurance broker about business interruption insurance to cover unexpected major events and see what qualifies for coverage. It may not cover this emergency, but you'll be better prepared for the next time your business suffers similar economic hardships.



Refinancing & Disaster Assistance Loans

Think about taking advantage of the low interest rates available to refinance your current assistance loans. These loans are available for up to \$2 million for small businesses affected by the coronavirus. These low-interest loans are available to businesses that have sustained "substantial economic injury" due to the spread of the coronavirus.

Moreover, these loans can be used to pay off outstanding debts, payroll and any other bills they are unable to pay. However, small businesses that have access to credit are not eligible. Small businesses with no available credit qualify for an interest rate of 3.75%, and nonprofits will have an interest rate of 2.75%.