

SPREAD THE WORD. NOT A VIRUS.

SMALL BUSINESS FAQ

Navigating the COVID-19 Crisis

Q: What is the current status for small businesses right now?

A: California public health officials have directed bars, night clubs, breweries and wine tasting rooms to close. They have asked restaurants to focus on food delivery and takeout while maximizing social distancing for those who are inside their restaurant. For more info, here is the [Food, Beverage and Other Services Guidance \(PDF\)](#) from the [California Department of Health](#).

Q: My business is taking a hard hit - what can I do?

A: Many businesses have business interruption insurance. Now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident. Also, the Small Business Administration provides a number of loan resources for small businesses to utilize when operating their business. For more information on loans or how to connect with a lender, visit: <https://www.sba.gov/funding-programs/loans>. The [California Employee Development Department](#) is encouraging employers who are experiencing a slowdown in their businesses or services as a result of the Coronavirus impact on the economy to apply for an Unemployment Insurance work sharing program.

Q: What should I tell my clients if they want to come in for services?

A: Be proactive. It's critical to communicate openly with your customers about the status of your operations, what protective measures you've implemented, and how they will be protected when they visit your business. Talk to your clients about the situation and understand what they are comfortable with. Make sure that they understand if they are not feeling well, it is best to stay home and follow [CDC guidelines](#). By being proactive, your clients will appreciate your caring and look to you after this is over.

Q: If my clients can come in for service, what should I do?

A: Here are some tips to keep your clients safe and comfortable:

- Before your clients can be comfortable, be sure everyone on your team is committed to your sanitation practices around COVID-19, down to protocol for what happens if a guest (or a team member) arrives who appears to be ill.
- Use every platform you can—email, social media, in-store signage, on-hold messaging and more—to communicate how you are addressing COVID-19, and that the safety and wellness of your guests and associates is of the utmost concern.
- Emphasize that you are closely monitoring and following national and local health and government guidelines and requirements, and that you will provide regular updates on any changes or additions to your practices as they occur.
- Take the opportunity to reinforce that your business and your service providers are licensed and trained in strict sanitation guidelines that you follow every day and with every guest.
- Be specific about the sanitation practices you follow regularly and detail any additional measure you are mandating. Spell out the steps your team will be taking, i.e. wiping down all door handles and front desk surfaces every hour, etc.
- Confirm all appointments and use the opportunity to assure clients and reinforce the steps you are taking to keep them, your team and community protected.
- After the visit, show gratitude. Thank them again, via email or text or whatever system you use. Acknowledging loyal guests is especially important in today's environment. Let them know how much it means to you that they came and encourage them to return soon.

Q: What if they can't come in for service anymore?

A: Coronavirus is forcing companies to think differently. If your business requires interacting with people - and you can't due to local and/or state restrictions - can your business go curbside? Can you offer your products or services with people able to drive up and interact? If not, work on creative marketing opportunities that can bring in revenue now.

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Q: What should I do in terms of marketing?

A: This is a time where marketing is more important than ever. Think about packages and specials you can offer now that will be available when your area is cleared to reassume business. This is a time to be creative. Think of things that would be low-cost to bundle in with your mainstay services. For example, encourage clients to buy gift certificates now for future visits. Offer to mail them as an added service.

Q: Should I continue with social media? It may come across as opportunistic.

A: More people will be turning to social media these days for information and a way to stay connected to friends, family and their local businesses. You should maintain your social media presence, but be sure to set a tone of sympathy and community. Use it as a place to promote any creative marketing packages you come up with and try to give tips and tricks to cope during this time related to your industry.

Q: Any tips on handling a client schedule?

A: Be flexible with scheduling your clients. Everyone is being thrown for a loop and scheduling is difficult. Be more flexible by waiving cancellation/rescheduling fees and working at times you many normally not work. Your clients will remember your flexibility and good will.

Q: Any tips on handling a client schedule?

A: Plan. As a business, bring your staff together and prepare a plan for what you will do if the incident worsens or improves. Talk about scenarios and how your business and staff might respond.

Q: How should I handle my employees?

A: In addition to coping with new business realities related to downturns as a result of COVID-19 and its economic impact, small business owners must also focus on supporting and communicating with their employees, managing business expectations and potentially making tough short-term and longer-term decisions related to staffing and locations. Communicate that in order to best navigate this crisis together, they will all need to be flexible and adapt to what the business requires. That means coming up with appropriate, responsible ways for sick employees to be able to stay home. According the SBA, these are the following strategies for employers to use now for those who are sick.

- Actively encourage sick employees to stay home
- Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees
- Perform routine environmental cleaning
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.