



## COVID-19 Business Resources

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The Village of Allouez recognizes the uncertainty and burden that COVID-19 is placing on businesses. We have been in communication with leaders at the Wisconsin Manufacturers & Commerce, the Wisconsin Economic Development Corporation, and state legislators to find relief for our businesses. We have been assured that more help is coming and to be patient during this extraordinary and uncharted time. We will be updating the content regularly so please keep checking back for the latest information.

We are here for you. Please call 920-448-2800 or email Trevor Fuller ([trevor@villageofallouez.com](mailto:trevor@villageofallouez.com)) if you have questions, concerns, or ideas to share. Be safe and stay well!

### FINANCIAL ASSISTANCE

#### **CARES Act and the Paycheck Protection Program for Small Businesses**

The Coronavirus Aid, Relief and Economic Security (CARES) Act designates \$350 billion to help small businesses keep their employees working. The Paycheck Protection Program was created under the CARES Act to provide federally guaranteed loans to help small businesses maintain payroll and pay certain other expenses. The loans offered through this program are up to 100 percent forgivable if the business maintains payroll.

Business owners will be able to apply for these loans at any lending institution that is approved to participate in the program through the existing U.S. Small Business Administration (SBA) 7(a) lending program and additional lenders approved by the U.S. Department of the Treasury. The SBA has many well-established lending partners including many community banks.

The SBA released information and guidance about the CARES Act on its website.

We want to make sure you have every resource available for navigating the CARES Act. Below you will find links to some very useful resources.

- CARES Act Small Business Guide and Checklist – U.S. Chamber of Commerce
- Paycheck Protection Program FAQs for Small Business – U.S. Senate Committee on Small Business and Entrepreneurship
- The Small Business Owner’s Guide to the CARES Act – U.S. Senate Committee on Small Business and Entrepreneurship
- SBA Updated Information on the Paycheck Protection Program - <https://www.sba.gov/funding-programs/loans/paycheck-protection-program#section-header-2>
- WMC CARES Act Summary

#### **SBA Economic Injury Disaster Loan Assistance**

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans to small businesses (3.75%) and private non-profits (2.75%) suffering substantial economic injury. Repayment is deferred for twelve months with terms of up to 30 years to keep payments affordable.

Eligible Applicants can receive up to \$2 Million and the funds may be used to pay fixed debts, payroll, accounts payable and other bills that otherwise could not be paid because of the impact of the disaster. Applicants are encouraged to download the application and then upload after completion because of the high traffic volumes.

Applicants under this program are eligible for an emergency grant up to \$10,000 that would go towards repayment of the loan. Applicants receiving a loan under this program can refinance into a Paycheck Protection Program described above.

For more information, please go to the SBA website: <https://www.sba.gov/funding-programs/disaster-assistance>

### **Debt Payments and Taxes**

If you have not already, reach out to your bank/credit union, landlord, utility companies and local municipality to see if they are offering any flexible payment options.

- Many lenders are offering 90 day payment deferrals, 90 day interest-only payments, or waiving late fees for 90 days.
- Small businesses with SBA-backed micro-loans, 7(a) loans, and 504 loans can request deferrals of six months.
- Some utility companies may offer flexible payment plans.
- The IRS and Wisconsin Department of Revenue have extended income tax payment and filing due dates to July 15, 2020. Businesses can still file prior to if desired.

### **Paid Leave and Tax Credits**

U.S. Department of Labor

<https://www.dol.gov/newsroom/releases/osec/osec20200320>

Small and midsize employers can begin taking advantage of two new refundable payroll tax credits, designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees.

### **Unemployment COVID-19**

Department of Workforce Development

<https://dwd.wi.gov/covid19/public/ui.htm>

Information for claimants and employers can be found as well as links to apply for benefits.

### **Small Business 20/20**

Wisconsin Economic Development Corporation

[www.wedc.org/sb2020](http://www.wedc.org/sb2020)

The program funds Wisconsin-based Community Development Financial Institutions (CDFIs) to make grants to existing loan clients to mitigate short-term cash flow issues and protect jobs.

CDFIs will provide grants for for-profit businesses meeting the following criteria:

- Current loan recipient in good standing as of 3/1/20
- 20 or fewer employees
- Revenue greater than \$0 and less than \$2 million
- Preference for service/retail businesses

### **Facebook Small Business Grants Program**

<https://www.facebook.com/business/grants>

Facebook is offering up to \$100 million in cash grants and ad credits. Eligible companies can use the grants to pay employees, rent, social media/marketing and to cover other operational costs.

### **Kiva**

<https://www.kiva.org>

Kiva is a crowd-lending platform that provides 0% loans to small businesses through a platform of online lenders (local and global). U.S. applicants will have access to the following expanded lending options in response to the pandemic:

- Larger loans – The maximum loan on the Kiva platform will increase from \$10,000 to \$15,000.
- Grace period – Applicants may receive a grace period of up to six months for greater financial flexibility.
- Match – Women-, minority- and veteran-owned businesses may also have access to a 50% match, up to \$5,000, from WEDC.

### **Bartender Emergency Assistance Program**

U.S. Bartenders Guild (USBG) National Charitable Foundation

[www.usbgfoundation.org/beap](http://www.usbgfoundation.org/beap)

Provides emergency funding for bar industry staff who need financial support. USBG membership is not required.

### **Relief for Restaurants and Bars**

Yelp

[https://blog.yelp.com/2020/03/coronavirus-relief-for-restaurants-and-bars?fbclid=IwAR1WnHq1oW83fabkdbX0\\_j3Q4dg8BmXkxY-5oeloBtB2I\\_kSerYqpvVIEw](https://blog.yelp.com/2020/03/coronavirus-relief-for-restaurants-and-bars?fbclid=IwAR1WnHq1oW83fabkdbX0_j3Q4dg8BmXkxY-5oeloBtB2I_kSerYqpvVIEw)

Yelp is providing \$25 million in relief, primarily focused on supporting independent local restaurant and nightlife businesses, in the form of waived advertising fees and free advertising, products, and services.

## **TECHNICAL RESOURCES**

- The U.S. Small Business Administration (SBA) has created a Small Business Guidance page that is regularly updated with recommendations, policies and programs.  
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- WhizBang! Retailers is an online forum for small retailers. From now until the pandemic subsides, they will be hosting a free call-in event Tuesdays at 12 noon Central time to allow small retailers to share ideas and best practices.  
[www.whizbangtraining.com](http://www.whizbangtraining.com) or on the WhizBang! Facebook page.
- Restaurant Workers Community Foundation is compiling information and resources to help restaurants and restaurant workers deal effectively with the COVID-19 emergency. [www.restaurantworkerscf.org](http://www.restaurantworkerscf.org)
- Wisconsin Restaurant Association has a resource page dedicated to foodservice and hospitality employees offering resources for help, guidance and support. <http://www.wirestaurant.org/resources/coronavirus/employee-resources>

## **HELPFUL LINKS**

- What you should know, including symptoms, about the novel coronavirus from the CDC: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- Hand-washing chart from the World Health Organization: [https://www.who.int/gpsc/clean\\_hands\\_protection/en/](https://www.who.int/gpsc/clean_hands_protection/en/)
- National Safety Council is committed to sharing relevant resources to help keep you informed about this rapidly developing situation: <https://www.nsc.org/work-safety/safety-topics/coronavirus>
- The U.S. Chamber of Commerce provides links to resources on business resilience and disaster recovery: <https://www.uschamberfoundation.org/reports/coronavirus-response-resources>
- Small businesses should ensure that anyone promising assistance is legitimate. The FTC has this page to help businesses protect against scams: [www.ftc.gov/coronavirus](http://www.ftc.gov/coronavirus). More resources for cyber scams can be found here: <https://www.us-cert.gov/ncas/current-activity/2020/03/06/defending-against-covid-19-cyber-scams>

## BUSINESS STRATEGIES

- Identify sources of products and materials locally if possible. This will provide stability to supply chain issues and also support local businesses. It may also allow you to shorten your inventory cycle to allow for smaller, more frequent orders that allow you to adapt to changing demand.
- To the extent possible, provide options for paid sick leave or remote work options for employees who are ill or who have been exposed to the virus. Employees at home can still perform tasks such as managing social media, making calls to key customers and negotiating with vendors or suppliers.
- Share photos of your staff ramping up cleaning procedures on social media to help build customer confidence and peace of mind.
- Businesses need to limit capacity to abide by the 10-person limit and ensure adequate social distancing. Offer to text customers when a space opens up if capacity limits are reached.
- Communicate your current and updated policies with customers and be clear about your commitment to health and demonstrate your ability to keep customers safe when visiting your business.
- Communicate any new services or products that you are making available to help them engage with your business while protecting their health.
- Retail and service businesses will need to be creative to accommodate new customer habits. Considering the needs of homebound customers can help shape effective strategies for your business and is essential for maintaining sales in the near term.
- Consider the following list of potential strategies, grouped by business type, to identify ideas that may work for your business.

### Online Sales

- Any business that doesn't already have an online sales platform will want to create one now to allow customers to purchase gift cards, monthly memberships or local delivery options. This could be a standalone element of your website, a DIY online store on a platform such as Wix, or a system tied to existing social media platforms. If you have always wanted to take the leap into online sales, consider this a golden opportunity to explore online sales options that coordinate with your existing point-of-sales system. This website highlights the pros and cons of various options: <https://www.practicalecommerce.com/9-Tools-to-Sell-on-Facebook>
- Some products need to be shown to be understood. If your goods or services don't lend themselves to a strictly click-and-buy online store, consider Facebook live demos of your product. While you can link the live video to your virtual store, you can also go low-tech and allow viewers to commit to buying in the comments, and then complete the transaction via direct message, or pay the minimal subscription fee for a CommentSold or Soldsie platform that streamlines the process. This article highlights some best practices and success stories: <https://www.shopify.com/retail/retailers-who-are-nailing-facebook-live-and-how-you-can-too>.

### Retailers

- Delivery options and curbside pickup allow customers to pick up online orders at the curb or have them delivered locally.
- Consider creating delivery bundles to make this cost-effective (learn-to-knit kits, craft-in-a-box, movie-watching-for-the-family, care packages, etc.).
- Create prepaid membership programs to spur cash flow now with a promise of future regular engagement. Nearly any retail goods can be bundled into a monthly membership option that customers can purchase now and use throughout the year.
- Online forums such as tutorials and home shopping events keep customers engaged and your business top-of-mind.
- Provide customized online services such as personal shopping, home design consultations, etc.

### Personal Services

- Therapists and health care providers can utilize online and virtual appointments (Facebook Messenger is one app that has a scheduling option) to schedule virtual appointments for those who can't come in person.

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- Membership options can provide cash today and future customer loyalty. Salons and spas can offer pre-booking of future massages, facials, haircuts or other services at a discount to bring in cash today.

### **Fitness Facilities**

- Livestream fitness classes for participants at home.
- Offer virtual training or form correction for clients at home.
- Host a monthly challenge for users to upload screenshots or watch photos of their at-home workouts to log minutes for prizes.

### **Restaurants**

- Allows customers to order ahead for delivery or pickup.
- Consider a family meal option that packages a family-friendly meal (main dish and sides) as a dinner-to-go option.
- Offer par-cooked meals or DIY options such as pizza or cookie decorating kits.
- Feature social media posts that highlight your chef to foster personal connections and highlight what your business serves to customers. Offer pro tips for at-home cooking, plating, wine pairing, etc.

### **Arts and Cultural Institutions**

- Offer custom curated livestream tours of venues or displays.
- Host artist/performer discussion chats or Facebook live demos of the artists at work or rehearsing.