



BACK TO BUSINESS GUIDE



At the **Missouri SBDC**, we know the many challenges that small business owners, like you, are facing due to the impact of COVID-19. We have seen you rise up to these challenges and be resilient because you care for your business, your families, your employees, and your community.

We created this workbook as a way to provide helpful information as you reopen your business. There are posters you can print to hang in your business, as well as checklists to guide you along the way.

After you read through this guidebook, we hope you feel it helps you go the extra mile to for your customers during this unprecedented time.

Please know that we are here to help you with your business needs. We have **centers across the state** with knowledgeable professionals here to provide confidential, one-on-one intensive consulting to help you better understand available disruption assistance and navigate other challenges. Let us help you make plans to have a stronger business moving forward.

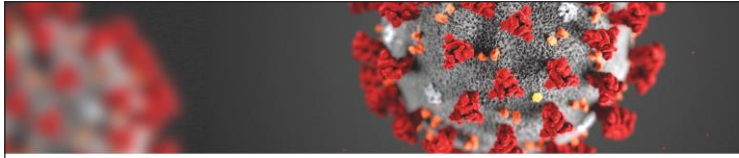
ADDITIONAL RESOURCES

sbdcmo.org/sbdc-covid-19-resources



If you do nothing else,
PRINT THESE 3 POSTERS!

#1 ➔





Ten Steps All Workplaces Can Take to Reduce Risk of Exposure to Coronavirus

All workplaces can take the following infection prevention measures to protect workers:

- 1 Encourage workers to stay home if sick.
- 2 Encourage respiratory etiquette, including covering coughs and sneezes.
- 3 Provide a place to wash hands or alcohol-based hand rubs containing at least 60% alcohol.
- 4 Limit worksite access to only essential workers, if possible.
- 5 Establish flexible worksites (e.g., telecommuting) and flexible work hours (e.g., staggered shifts), if feasible.
- 6 Discourage workers from using other workers' phones, desks, or other work tools and equipment.
- 7 Regularly clean and disinfect surfaces, equipment, and other elements of the work environment.
- 8 Use Environmental Protection Agency (EPA)-approved cleaning chemicals with label claims against the coronavirus.
- 9 Follow the manufacturer's instructions for use of all cleaning and disinfection products.
- 10 Encourage workers to report any safety and health concerns.

For more information, visit www.osha.gov/coronavirus or call 1-800-321-OSHA (6742).

  Occupational Safety and Health Administration
www.osha.gov

1-800-321-OSHA (6742)
TTY 1-877-889-5627

OSHA 3094-01 2020

1

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[Click here to download OSHA poster](#)

#2 >

EMPLOYEE RIGHTS

PAID SICK LEAVE AND EXPANDED FAMILY AND MEDICAL LEAVE UNDER THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

The **Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

► PAID LEAVE ENTITLEMENTS

Generally, employers covered under the Act must provide employees:

Up to two weeks (80 hours, or a part-time employee's two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:

- 100% for qualifying reasons #1-3 below, up to \$511 daily and \$5,110 total;
- $\frac{2}{3}$ for qualifying reasons #4 and 6 below, up to \$200 daily and \$2,000 total; and
- Up to 12 weeks of paid sick leave and expanded family and medical leave paid at $\frac{2}{3}$ for qualifying reason #5 below for up to \$200 daily and \$12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

► ELIGIBLE EMPLOYEES

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons (see below). *Employees who have been employed for at least 30 days prior to their leave request may be eligible for up to an additional 10 weeks of partially paid expanded family and medical leave for reason #5 below.*

► QUALIFYING REASONS FOR LEAVE RELATED TO COVID-19

An employee is entitled to take leave related to COVID-19 if the employee is unable to work, including unable to telework, because the employee:

- | | |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19; | 5. is caring for his or her child whose school or place of care is closed (or child care provider is unavailable) due to COVID-19 related reasons; or |
| 2. has been advised by a health care provider to self-quarantine related to COVID-19; | 6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services. |
| 3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis; | |
| 4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2); | |

► ENFORCEMENT

The U.S. Department of Labor's Wage and Hour Division (WHD) has the authority to investigate and enforce compliance with the FFCRA. Employers may not discharge, discipline, or otherwise discriminate against any employee who lawfully takes paid sick leave or expanded family and medical leave under the FFCRA, files a complaint, or institutes a proceeding under or related to this Act. Employers in violation of the provisions of the FFCRA will be subject to penalties and enforcement by WHD.



WAGE AND HOUR DIVISION
UNITED STATES DEPARTMENT OF LABOR

For additional information
or to file a complaint:
1-866-487-9243
TTY: 1-877-889-5627
dol.gov/agencies/whd



WH1422 REV 03/20

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[Click here to download U.S. Dept. of Labor poster](#)



#3 >

Summary of Best Practices for Retail Food Stores, Restaurants, and Food Pick-Up/Delivery Services During the COVID-19 Pandemic



BE HEALTHY, BE CLEAN



- Employees - Stay home or leave work if sick; consult doctor if sick, and contact supervisor
- Employers - Instruct sick employees to stay home and send home immediately if sick
- Employers - Pre-screen employees exposed to COVID-19 for temperature and other symptoms



- Wash your hands often with soap and water for at least 20 seconds
- If soap and water are not available, use a 60% alcohol-based hand sanitizer per CDC
- Avoid touching your eyes, nose, and mouth with unwashed hands
- Wear mask/face covering per [CDC & FDA](#)



- Never touch Ready-to-Eat foods with bare hands
- Use single service gloves, deli tissue, or suitable utensils
- Wrap food containers to prevent cross contamination
- Follow 4 steps to food safety [Clean, Separate, Cook, and Chill](#)

CLEAN & DISINFECT



- Train employees on cleaning and disinfecting procedures, and protective measures, per CDC and FDA
- Have and use cleaning products and supplies
- Follow protective measures



- Disinfect high-touch surfaces frequently
- Use EPA-registered disinfectant
- Ensure food containers and utensils are cleaned and sanitized



- Prepare and use sanitizers according to label instructions
- Offer sanitizers and wipes to customers to clean grocery cart/basket handles, or utilize store personnel to conduct cleaning/sanitizing

SOCIAL DISTANCE



- Help educate employees and customers on importance of social distancing:
 - Signs
 - Audio messages
 - Consider using every other check-out lane to aid in distancing



- Avoid displays that may result in customer gatherings; discontinue self-serve buffets and salad bars; discourage employee gatherings
- Place floor markings and signs to encourage social distancing



- Shorten customer time in store by encouraging them to:
 - Use shopping lists
 - Order ahead of time, if offered
- Set up designated pick-up areas inside or outside retail establishments

PICK-UP & DELIVERY



- If offering delivery options:
 - Ensure coolers and transport containers are cleaned and sanitized
 - Maintain time and temperature controls
 - Avoid cross contamination; for example, wrap food during transport



- Encourage customers to use "no touch" deliveries
- Notify customers as the delivery is arriving by text message or phone call



- Establish designated pick-up zones for customers
- Offer curbside pick-up
- Practice social distancing by offering to place orders in vehicle trunks

For more information, see [Best Practices for Retail Food Stores, Restaurants, and Food Pick-Up/Delivery Services During the COVID-19 Pandemic](#)

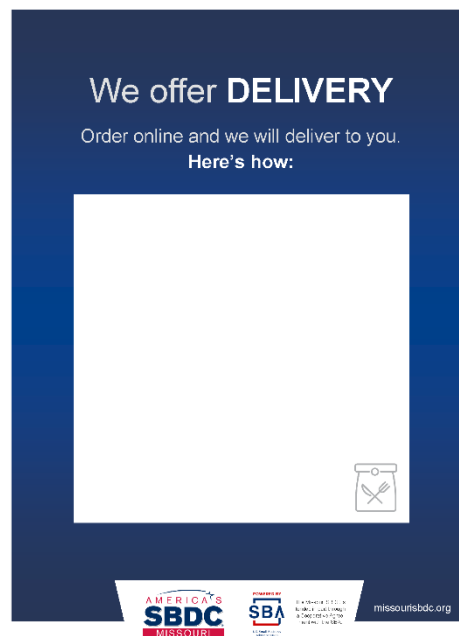
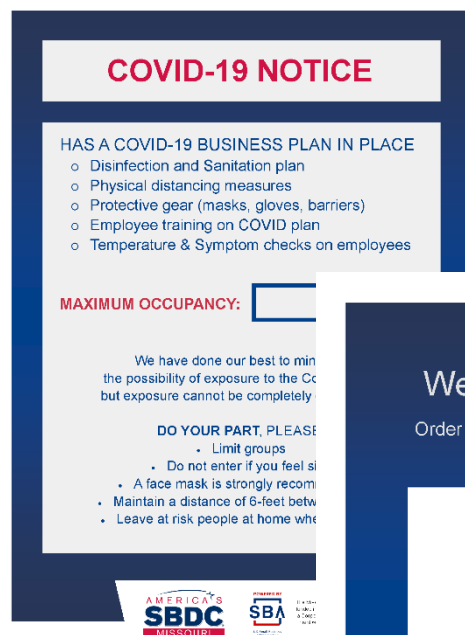
April 2020

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[Click here to download U.S. Food & Drug Admin poster](#)



Find more **free**
printable posters
for your business
on our website.
Click on the link
below...



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sbdc.missouri.edu/sbdc-covid-19-resources



Ensure **safety** and **well-being** of your workforce checklist:



- **Minimize People** on Site
- Implement **Screening Process**
- Ensure **Social Distancing** At All Times
- Implement **CDC Cleaning Guidelines**
- Implement **Facility Modifications**
- Ensure Good **Hygiene Practices**
- User **Proper PPE**
- Support **Employee Wellness**

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What to **Know About COVID-19** and Your **Mental Health**

Everyone reacts differently to stressful situations, such as the COVID-19 outbreak that will require social distancing, quarantine and some isolation. These reactions are completely normal. You may feel anxiety, frustration, concern and uncertainty, among other common reactions.

Checklist:

- **Facts Not Fears** – protect each other and our community by frequently washing your hands and staying home when sick.
- **Stay Calm** – take a deep breath and reach out to your support system.
- **Keep Up-to-Date** – find trusted resources to stay knowledgeable about the topic such as the CDC and Missouri Department of Public Health.
- **Connect With Others** – reach out via phone, email, text, or social media - any resource that works for you.
- **Practice Self-Care** – stick to your routine and do things that bring you joy.

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Tips for a **successful** transition to **remote work environment**

As a company considers shifting long-term toward increased remote work, the business owner/management should evaluate job functions and their suitability to be performed remotely.

- What functions remain as is with remote work?
- What functions go away with remote work? Are there functions that need to be kept on location?
- What new functions can arise with remote work?
- What are the physical, technological and other needs to support those functions remotely?
- What metrics are appropriate for evaluating remote job performance?

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Managing operations during Covid-19 checklist

Cash Management

- Have financial records in one, easily accessible place. Review financial information daily and forecast cash needed to operate your business. Know your financial data well.
- Develop a relationship with a banker. Talk to lenders about renegotiating existing loan terms and interest-only payments for a while.
- Regularly review customer accounts and have solid credit policies in place.

Pricing & Cost Containment

- Reduce unnecessary expenses like travel, entertainment and other areas that do not contribute to revenue generation.
- Negotiate discounts with vendors when possible.
Remember, trying times impact them too.

Supply Chain Management

- Review inventory regularly. If your POS system has an inventory management feature, enter products as they arrive. Your POS system will provide daily inventory information.
- Eliminate slow sellers when reordering and liquidate products that have been in inventory beyond 90 days.

Marketing

- Communicate regularly with customers to keep relationships. Talk about customer support, business hours, services, special order needs, promotions.
- Strengthen digital communications and online presence. Use various channels to reach your audience – website, social media, email.
- Watch for new trends and look for opportunities to provide solutions.
- Publicize staff safety protocol information with customers.

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Checklist for managing in times of financial difficulty

The importance of financial management cannot be over emphasized, especially when business conditions become difficult.

Ideas to improve the cash position of your business

While profits may be the measure of success, it is cash that determines the business survival. It is very important for the viability of your business to convert your customers outstanding debt into cash.

Prepare regular cash flow forecasts. If your business is having cash flow difficulties, you should be preparing such forecasts on a regular basis. They will show the likely extent of any crisis, and how long it might last.

Keep an eye on your entire cash cycle. If you are in a difficult cash position, skew promotions towards those services or products which consume less resources or which can be turned into cash more quickly. In other words, generate cash through sales but don't undersell your products or services. You must make a profit.

Measure and reward the right behavior in your staff.

For example, sales commissions should only be paid on receipt of payment, not necessarily when a sale is made. This will encourage sales staff to focus on making sales to customers who are most likely to pay.

Make full use of your terms of credit as this amounts to an interest-free loan. Don't pay your suppliers too early or outside of your agreed credit terms. Be seen as a solid, dependable customer. Having a good reputation will give you better scope for negotiating deals and favorable credit terms.

Don't let personal draws get out of hand. Ideally, the owners should take a modest but regular wage and leave the remaining cash in the business. Keep fringe benefits or withdrawals of stock to a minimum.

Don't hide your problems from the bank. Keep the line of communication open. Demonstrate that you are on top of your business and understand your cash flow. Show you can provide financial information if you need to ask for temporary relief on loans.

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Checklist for managing (cont'd)

Ideas to improve the profitability of your business

- A profitable business is generally a successful business and your margin is a measure of that success. Prepare financial statements on a regular basis. These will give you information you need to determine your overall profit margin and where costs can be saved. They can also be used to determine the margin on individual products and to compare how your business is performing against industry averages.
- Focus on boosting profit. Retained profits is an important source of cash to meet your obligations and it can also be used for investments. To maximize profit, you need to focus on sales that give you the highest margin, not just "sales". The only exception to this rule is when you deliberately set out to achieve another aim such as liquidating inventory to make room for profitable products.
- If possible, don't discount prices on lower margin products or services. Use an alternative strategy, such as bundling in support services for a higher price. This is an especially valuable strategy with slow moving lines as it justifies the investment in them.

Understand the profit contributions of each of your products, and your main customers. This will show you where to best focus your efforts and identify opportunities for improvement.

Don't discount unless you can achieve the same or better gross profit margin. It may require large increases in sales to generate the same amount in gross profit. While some price discounting may be required to get shoppers' attention, a much better approach is to deliver the discount through, for example, an add-on product. This should deliver more dollars of gross profit to the business.

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Checklist for managing (cont'd)

Control Inventory

The essential principle is to have the right level of inventory to satisfy the needs of your customers and to have room for new items.

Keeping inventory levels low reduces the amount of money you have tied up, thereby freeing cash for other uses. It also helps to keep your storage and merchandising costs down and reduces your risk of carrying “unsalable” stock.

Get rid of slow-moving and obsolete inventory. Either put it all in a clearance bin so you can convert it to cash or write it off and destroy it to clear storage space. Carrying too much inventory means you are tying up cash. Removing it will help you focus on the inventory that generates the cash and margins that keep you in business.

Maintain necessary inventory in order to maintain sales momentum and ensure customers are never disappointed over the products that you offer.

Tighten the purchasing of inventory. Knowing your historical sales by product will help you buy the right amount. Carrying not enough inventory may discourage customers as you may not be immediately able to satisfy their needs and carrying too much means that you are tying up cash that could be put to better use.

Negotiate deals with suppliers but avoid volume-based discounts. When money is tight, there is no point investing in next month’s inventory without good reason. Instead of volume discounts, try to negotiate discounts for prompt settlement (unless your cash position is poor) or negotiate for smaller and more frequent deliveries from your suppliers to smooth out your cash flow.

Don’t let discount prices drive your inventory buying decision. Buy inventory you can sell at a profit in a reasonable time frame.

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Checklist for managing (cont'd)

Improve sales

Focus on the additional profit from sales. Don't think that more discounted sales are the measure of success.

Don't chase just any sale; chase profitable sales. The only exception to this rule should be when you deliberately set out to achieve another aim such as getting rid of dead stock or building market share.

Create added value with your offers. For example, provide a gift or bonus with certain purchases or a discount on a second item. This tactic is especially effective if you can bundle slow moving or dead stock at a discount together with a full price item. You are delivering customer value while making a sale of an item you might not have otherwise sold.

Encourage companion selling and up-selling by your sales personnel.

Use in-store signs to highlight the product of the week, or today's special. This is a very low cost way of generating traffic and interest in a retail environment. It might get customers into the habit of coming back tomorrow for the special of the day.

The best run businesses use these ideas during the good times as well as the bad in order to maximize their profits and minimize risk. Using them can help your business to emerge in a much improved market condition which will likely lead to long-term growth.

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PARTNERSHIPS ACROSS THE STATE **SERVING YOUR SMALL BUSINESS**





MAKE CONFIDENT
BUSINESS
DECISIONS WITH
PERSONALIZED
ASSISTANCE

CONTACT YOUR
LOCAL
MISSOURI SBDC
for personalized, one-on-one
assistance.

1 Missouri SBDC at Mizzou
Columbia
573-882-0045

**2 Missouri SBDC in
Northeast Region**
Kirksville
660-665-3348

3 Missouri SBDC at HREDC
Hannibal
573-221-1033

**4 Missouri SBDC in
St. Louis Region**
St. Louis Downtown
314-405-8400

- ITEN
314-614-9094
- RUCC
314-556-0822
- St. Charles
636-229-5276
- St. Louis Partnership
314-615-7663
- St. Louis Small Business
Empowerment Center
314-241-1697

5 Missouri SBDC at SEMO
Cape Girardeau
573-651-2929

6 Missouri SBDC at S&T
Rolla
573-341-4690

7 Missouri SBDC at LU
Jefferson City
573-681-5031

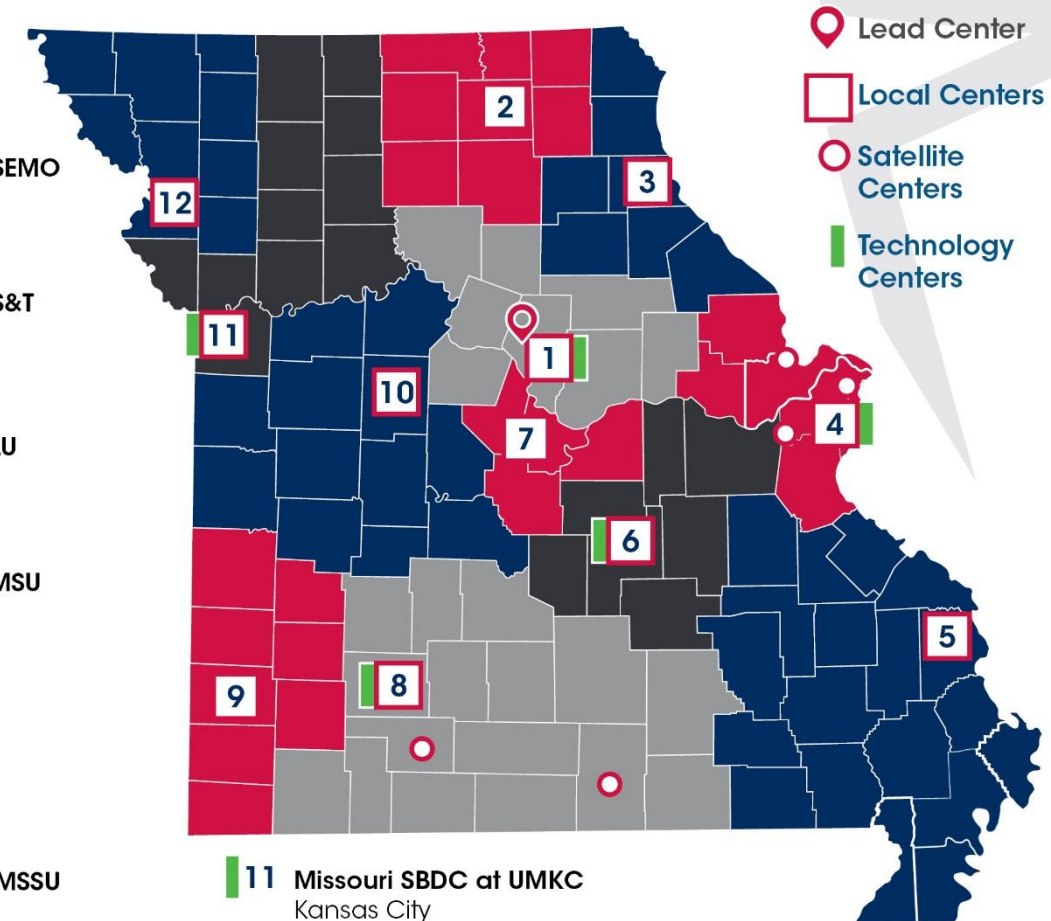
8 Missouri SBDC at MSU
Springfield
417-837-2617

- Ozark
417-546-4431
- West Plains
417-255-7966

9 Missouri SBDC at MSSU
Joplin
417-625-3128

10 Missouri SBDC at SFCC
Sedalia
660-530-5822

Lead Center
Columbia
573-884-1555



11 Missouri SBDC at UMKC
Kansas City
816-235-6063

12 Missouri SBDC at NMSU
St. Joseph
816-364-4105

MissouriSBDC.org



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