

# COVID-19 Small Business Recovery and Sustainability Guide



## Maryland Small Business Development Center POST COVID-19 SMALL BUSINESS RECOVERY & SUSTAINABILITY GUIDE

(Updated 8/12/2020 - Information may have changed since this posting)

*Below you will find official guidance, guidelines, resources, tips and frequently asked questions which can help guide your business as you reopen during and after this global pandemic.*

**The information is a compilation from several diverse resources including but not limited to:** Executive Orders from Governor Larry Hogan, SBA, Maryland Department of Commerce, Maryland Department of Health, CDC and OSHA Guidelines for small businesses, US and Maryland Chamber of Commerce, America's SBDC, Resource partners, etc. Also included are new business strategies and marketing tips to help your business pivot and grow during and after this pandemic.

We encourage you to review this information to assist in the recovery of healthy businesses. Utilizing this recovery and sustainability guide can help you reopen safely.

*Note: Authority of a political subdivision under its charter, laws, ordinances, and your local regulations should be used in conjunction with other strategies outlined below.*

If you would like to discuss this with an Advisor, click here (<https://www.marylandsbdc.org/locations>) to find an SBDC location near you to schedule a time for a no-cost, confidential one-on-one appointment.

View our **Maryland SBDC COVID-19 BUSINESS SURVIVAL GUIDE** for additional assistance:  
<https://docs.google.com/document/d/1EAS90feseZIOXDzVbNJ1wgqkNjcNpQJzGRTAy1mUjFc/edit>

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## Letter from our Maryland Small Business Development Center Leadership:

Dear Small Business Owner,

Thank you for allowing our Maryland Small Business Development Center to assist you during this challenging time. We aim to be a helpful, well informed, trusted resource partner that will help your business recover, both through the current pandemic and in the years to come.

This Recovery and Sustainability Guide is a blueprint to assist you with next steps through the many phases of pandemic and post-pandemic business recovery. It will help you navigate your way through Covid-19 related regulations and government policies, provide you with some industry best practices, and detail various government programs of potential benefit; and it will be posted on our website ([www.marylandsbdc.org](http://www.marylandsbdc.org)) and updated on a continual basis.

Small businesses are the economic heartbeat of our State and Nation. We hope, therefore, that you will find this Guide useful as one of several tools the Maryland Small Business Development Center offers to help your business pivot and grow in the years ahead.

May all your entrepreneurial dreams be realized... and remember, we are here for you.

Warm regards,

A handwritten signature in black ink that reads "Paul Bardack". The signature is written in a cursive, slightly slanted style.

**Paul Bardack**  
Executive Director,  
Maryland Small Business Development Center

## CHECKLIST:

### Reopening Your Small Business After the Coronavirus Shutdown

Cities around the nation are beginning to lift their COVID-19-related restrictions. For businesses that closed their brick-and-mortar locations, the following steps will help you plan for reopening while protecting customers and employees.

#### EDUCATE YOURSELF

- Stay abreast of current federal, state and local COVID-19 guidelines for businesses, as well as industry-specific guidelines. Sign up for updates from the [Centers for Disease Control](#), [the SBA](#), state and local health departments, and relevant industry associations.
- If you have multiple locations, be aware of COVID-19 related laws in each locale.
- Designate a COVID-19 team of one or more employees to oversee your COVID-19 response and reopening plan.

#### ASSESS YOUR FINANCES

- Create a [cash flow forecast](#) including optimistic, pessimistic and realistic models.
- Look for ways to cut expenses and add new revenue streams.
- Estimate increased costs for retrofitting space, deep cleaning, ongoing sanitation, etc.
- Keep updated on financial assistance available from lenders and government sources.
- Communicate with landlords, creditors, vendors and lenders to negotiate payments.
- Ask your insurance agent about appropriate coverage to protect against lawsuits from customers or employees after reopening.

#### ADJUST YOUR BUSINESS MODEL

- If your business pivoted during closure (for example, adding tele-appointments, ecommerce, delivery service, curbside pickup, new products or services, working remotely), decide which elements to continue. Consider surveying customers to get their opinions.
- Decide if you will reopen in stages or all at once.
- Determine if you need to adjust business hours to allow for limited numbers of customers or provide extra time for cleaning.
- Ensure you have adequate sources of equipment, inventory and supplies needed to run your business, as well as backup sources if your primary vendors can't fulfill your orders.

#### PLAN YOUR STAFFING

- Identify staffing needs for each stage of reopening.
- Understand how [COVID-19 related employment laws](#) affect your decisions. A [SCORE mentor](#) or local employment attorney can help.
- Update your [operations handbook](#) and [employee handbook](#) to reflect new policies and procedures consistent with public health guidelines.
- Contact employees to discuss their needs. Create a plan to help at-risk employees, parents or caregivers who may need special accommodations to return to work.
- Create a [business continuity plan](#) and a [crisis communications plan](#) in case an outbreak of COVID-19 occurs at your business.
- Train employees on new procedures including cleaning, social distancing and health screenings.
- Cross-train employees so you have backup in place if some workers are absent.

## KEEP YOUR WORKPLACE CLEAN

- Develop procedures for [cleaning and disinfecting workspaces](#), surfaces and shared tools regularly and educate employees on them.
- Provide soap, tissue, trash cans, hand sanitizer and [EPA-approved disinfecting wipes](#) throughout your workplace.
- Put up [signage](#) directing employees on workplace sanitation, hand-washing, hygiene, social distancing habits and symptoms of COVID-19.
- Depending on local and industry regulations, provide masks and gloves for employees or allow them to bring their own.
- Provide more frequent breaks for employees to wash their hands.
- Secure sources (including backup sources) for regular supply of cleaners, disinfectants and personal protective equipment (PPE).

## IMPLEMENT SOCIAL DISTANCING

- Move employee workstations at least 6 feet apart. Install acrylic barriers or use cubicle walls to further limit contact.
- Eliminate shared workstations if possible; if not, provide disinfecting wipes, hand sanitizer and disposable gloves at each shared space.
- Use videoconferencing or conference call technology to avoid in-person meetings with clients, customers and partners.
- Stagger schedules so fewer employees are in the workspace at one time.
- Allow remote work when possible; provide necessary equipment for employees to work securely.
- Limit employee travel, including travel between multiple locations of your business.
- Provide PPE for customers or other visitors or require them to bring their own.
- Develop a plan for handling customers, visitors and employees who refuse to follow your health and safety guidelines.

## SET UP HEALTH SCREENING

- Educate employees about COVID-19 symptoms and the need to stay home when sick.
- Develop a policy for screening employees (for example, with touch thermometers) or having employees self-screen before coming to work.
- Plan what to do if an employee, customer or visitor develops symptoms at work, including notifying employees and customers and [cleaning and disinfecting](#) the workplace.

## MARKET YOUR BUSINESS

- Keep your website, Google My Business and other local search listings updated with current information and hours of operation.
- Develop a [marketing plan](#) for your grand re-opening via emails, social media, chats, etc.
- Hang signage in your physical business windows notifying customers of your plans.
- Create messaging to explain how you are keeping customers and employees safe.

## RESOURCES

- Centers for Disease Control [COVID-19 Resources for Business & Workplaces](#)
  - Occupational Safety and Health Administration [Guidance on Preparing Workplaces for COVID-19](#)
  - Equal Employment Opportunity Commission [Coronavirus and COVID-19 guidance](#)
  - [SCORE Coronavirus Small Business Resource Hub](#)
  - [State resources on COVID-19](#)
  - Small Business Administration [Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#)
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## A PATHWAY TO REOPENING YOUR SMALL BUSINESS

*This outline is to help small businesses think through the process of reopening*

*There are 3 parts to consider*

*This page is the summary of topics under each section. The following pages list out questions for each business owner to think about and answer.*



## The Pathway

### Part 1 - Items To Consider Before Deciding To Reopen

- Personal Assessment - Understanding your priorities
- Initial Business Assessment - Items to consider before you reopen
- Financial Assessment - Getting a clear picture of your financial situation
- Reopening Assessment - Making the decision

### Part 2 - Items To Consider When Developing Your Reopening Plan

- Reopening Plan - Understand what needs to be in place before you open your doors
- Staffing - Making sure you can meet the needs of your customers
- Supply Chain - Confirming you can get what you need to do business
- Inventory - Keeping your stock at the correct level moving forward
- Pricing - Setting the right price for the current marketplace

### Part 3 - Items To Consider When Planning For The Future

- Marketing - Making sure your message is finding the right people
- Record Keeping - Knowing what you need and when you need it
- New Ideas for Moving Forward - Being ready for today and tomorrow

Next Steps and SBDC Assistance - You are not on your own in this effort

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## Part 1 - Items To Consider Before Deciding To Reopen

### Personal Assessment - Understanding your priorities

- Were you content running the business before the crisis?
- Were you making the profit you wanted?
- Did you prefer being your own boss?
- Have you considered other opportunities?
- Do you have a desire to reopen the business?
- Are you ready to potentially change your business model in order to meet the demands of the post-COVID marketplace?

### Initial Business Assessment - Items to consider before you reopen

- Have you fully considered whether to reopen, close, or sell/merge your business?
- Are you willing to change your current business model to make it more sustainable long-term?
- Are you prepared for the extra demands that recovering your business will place on you, both personally and financially?
- Will there still be a demand for your product during and after the current crisis?
- Have you investigated the potential liability in reopening?

## Financial Assessment - Getting a clear picture of your financial situation

- Have you completed cash flow and profit and loss forecasts?
- Have you used these forecasts to run 'what if' scenarios to measure how your cash flows will be impacted by further unexpected events or limited revenue?
- Can you afford to reopen your business? If you cannot afford your recovery plan, have you considered exiting the business?
- Have you determined how much cash your business currently has available by creating a cash flow statement? Have you done financial projections and a cash flow strategy that incorporates the current situation? Will you be able to afford the debt payments?
- Will you be able to reopen using existing financial resources (from the business or your own)?
- Will you need to look for additional financial resources from investors, banks, lenders, or a mix?
- If you are seeking debt financing, have you determined for what reason you are seeking the money (i.e. to replace inventory or buy equipment), the length of the loan term, and how much you will need?
- For existing debt financing arrangements, have these been reviewed to ensure that the finance facility and structure fit the new needs of the business? Can any term be renegotiated?
- Have you created a balance sheet and a profit and loss statement from the beginning of the current fiscal/calendar year?
- Have you spoken to your landlord about securing more favorable rent or mortgage terms?
- Have you evaluated where you can reduce or eliminate costs?
- Using these financial tools, have you analyzed the business's financial health? After reopening, how long will current financial resources last if revenue is slow?  
Reopening Assessment - Making the decision
- After all your considerations, should you reopen your business? Feel free to contact your local SBDC Consultant for guidance.

## Part 2 - Items To Consider When Developing Your Reopening Plan

### Reopening Plan - Understand what needs to be in place before you open your doors

- Is attempting to reopen without any changes possible? If not, what will need to change?
- Have you familiarized yourself with health/governmental COVID reopening regulations? Do you have well-articulated protocols to keep your staff and customers safe?
- Have you developed your reopening plan that reflects the current situation? Will you need to reopen in phases – ramping up staffing, inventory, etc.?
- Are your inventory, supplies, and equipment adequate? Do you have a sufficient, resilient supply chain in place to operate? Do you need to cancel/postpone current orders or delay purchasing new supply/inventory? Can you get better terms on previous/new orders?
- Will you be able to provide adequate staffing when you reopen?
- If other businesses in your area have closed, have you determined how that may impact you?
- Given the change in market conditions, does your business still need a physical location? Do you have an online presence in addition to a physical location?
- Is the size of your facility too large or small given the future potential of the business? What changed will you have to make to your physical location in order to open?

### **Staffing - Making sure you can meet the needs of your customers**

- Have you created a staffing plan to reopen? Will it need to be set in phases?
- Will you need to lay anyone off?
- Will your staff be able to work fully or partially on a remote basis?
- Have you communicated with your employees about the plan?
- Have you considered what your new staffing model means in terms of your obligations, e.g., insurance, taxes, benefits, etc.?

### **Supply Chain - Confirming you can get what you need to do business**

- Have you connected with each vendor, supplier, and member of your supply chain?
- Do you have a clear picture of each link in your mission-critical supply chain?
- Have you clearly communicated your needs and expectations to your suppliers?
- Do you have defined alternatives in the event that one or more of your suppliers is unable to meet your needs?
- Is there a plan in place for continuously analyzing the performance of your supply chain?

### **Inventory - Keeping your stock at the correct level moving forward**

- Have you analyzed the potential demand for your products and/or services for the next 6 to 12 months?
- For inventory identified as slow-moving, have you considered removing it from your product lineup?
- Have you made an assessment of whether new market conditions will impact customer buying patterns?
- Have you asked your customers how they prefer to buy your product/service in this new environment?

### **Pricing - Setting the right price for the current marketplace**

- Have you done an evaluation on what pricing the new market will tolerate/bear?
- Have you compared your pricing to your competitors?
- Have you undertaken a break-even analysis to determine whether the prices you charge are making the profit you want and need to achieve?
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## **Part 3 - Items To Consider When Planning For The Future**

### **Marketing - Making sure your message is finding the right people**

- How do you intend to advertise that your business has re-opened? What is your communication plan?
- Have you analyzed your local, regional, and/or national competition?
- Have you identified your target customer and how to best reach them?
- Have you identified the key stakeholders and customers to target?
- If customer orders have been lost or you simply cannot support them on time, have you informed those customers?
- Have you re-evaluated what your customer is willing and able to pay for in this new environment?

## Record Keeping - Knowing what you need and when you need it

- Have you considered what accounting system you are going to use to continue to keep your financial records up-to-date? Do you need to upgrade to QuickBooks or a similar platform?
- If you have accepted either a grant or forgivable loan funding, do you have a full understanding of the documentation and reporting guidelines associated with those funds?
- Do you have an offsite back-up of all of your records and important documents/information?

## New Ideas for Moving Forward - Being ready for today and tomorrow

- Have you documented lessons learned from your business recovery?
- Have you considered creating a business continuity plan in case you go through another crisis?
- Are you prepared if COVID-19 requires businesses to close again?
- Have you reviewed your insurance coverage to see whether it is adequate and whether there are any gaps in your coverage?
- Will you need to change your business model, either in the short-term or permanently?
- Will you need to adopt or add any new technologies or processes?
- Have you reviewed if any cybersecurity improvements need to be made?
- Are there new distribution channels you should consider?
- Are there new products or services you can offer to diversify your business?

## Next Steps and SBDC Assistance - You are not on your own in this effort

- Whenever you would like to receive one-on-one assistance from an SBDC Consultant, go to [www.marylandsbdc.org](http://www.marylandsbdc.org) to find a consultant near you.



## We Get Results AT NO COST TO YOU

The Maryland SBDC offers FREE individualized consulting, from start up to established businesses. Visit [www.marylandsbdc.org](http://www.marylandsbdc.org) to see how we can assist you.

## LOCAL FUNDING RESOURCES AND COVID REGULATIONS

### 1. County/City Specific Regulations and/or Ordinances:

- **Allegany County**  
<https://resources.inallegany.org/>
- **Anne Arundel County**  
<https://www.aacounty.org/coronavirus/>
- **Baltimore City**  
<https://coronavirus.baltimorecity.gov/>  
Baltimore City COVID-19 Small Business Assistance Initiative  
<https://www.baltimoretogether.com/>
- **Baltimore County**  
<https://www.baltimorecountymd.gov/news/coronavirus.html>  
Baltimore Development Corporation  
<http://baltimoredevelopment.com/>  
Baltimore ECOMAP  
<https://baltimore.ecomap.tech/portal/covid-resources>  
Baltimore Community Foundation  
[https://www.bcf.org/Home/gclid/EAlaIQobChMlnu7TqYrN6gIVY-W1Ch12AgyUEAAYASAAEgISkPD\\_BwE](https://www.bcf.org/Home/gclid/EAlaIQobChMlnu7TqYrN6gIVY-W1Ch12AgyUEAAYASAAEgISkPD_BwE)
- **Calvert County**  
<https://www.calvertcountymd.gov/2630/COVID-19-Virtual-Resource-Center>
- **Caroline County**  
<https://www.carolinecovid19.org/>
- **Carroll County**  
<https://www.carrollcountymd.gov/residents/county-spotlight/covid-19-information/business-information-during-covid-19-crisis/>
- **Cecil County**  
<https://www.ccgov.org/services/coronavirus>
- **Charles County**  
<https://www.charlescountymd.gov/services/health-and-human-services/covid-19>
- **Dorchester County**  
<https://dorchestercountymd.com/>
- **Frederick County**  
<https://www.garrettcounty.org/covid-19>
- **Garrett County**  
<https://www.garrettcounty.org/covid-19>
- **Harford County**  
<https://www.harfordcountymd.gov/2823/COVID-19-Resources>
- **Howard County**  
<https://www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates>
- **Kent County**  
<https://www.kentcounty.com/coronavirus>
- **Montgomery County**  
<https://montgomerycountymd.gov/HHS/RightNav/Coronavirus.html>
- **Prince George's County**  
<https://www.princegeorgescountymd.gov/3397/Coronavirus>
- **Queen Anne's County**  
<https://www.qac.org/>
- **Somerset County**  
[https://www.somersetmd.us/alert\\_detail.php](https://www.somersetmd.us/alert_detail.php)
- **St. Mary's County**  
<https://www.stmarysmd.com/>
- **Talbot County**  
<http://talbotcovid19.org/>
- **Washington County**  
<https://www.washco-md.net/together/>
- **Wicomico County**  
<https://www.wicomicocounty.org/709/Coronavirus>
- **Worcester County**  
<http://www.co.worcester.md.us/covid-19-info>

## MARYLAND

### 1. Governor Larry Hogan – Maryland information

#### Summary:

Section(1a) includes proclamations and orders issued by Governor Larry Hogan related to COVID-19, along with interpretive guidance from the Governor’s Office of Legal Counsel. Section (1b) includes the “Maryland Strong: Roadmap to Recovery” plan and Section (1c) has the COVID-19 A-to-Z Resource Guide. Section (1d) incluye Respuesta de la Administración Hogan al COVID-19: Recursos para Marylanders en Español

- a. **Important Legislative Updates & Guidelines:**  
<https://governor.maryland.gov/covid-19-pandemic-orders-and-guidance>
- b. **Maryland Strong: Roadmap to Recovery:**  
<https://governor.maryland.gov/recovery>
- c. **The Hogan Administration’s COVID-19 A-to-Z Resource Guide:**  
<https://governor.maryland.gov/marylandunites>
- d. **Respuesta de la Administración Hogan al COVID-19: Recursos para Marylanders en Español:**  
<https://governor.maryland.gov/coronavirus-espa%C3%B1ol>

### 2. Maryland Department of Commerce

#### Summary:

Section (2a) includes the “Back To Business Pledge” for business owners to sign and post in their businesses. Section (2b) is a one stop shop for businesses. This site includes Federal, State and Local Financial Programs, Reopening Guidelines and much more. Sections (2c-h) list the best practices for reopening of various business types.

- a. **Maryland Strong: Back To Business Pledge:**  
<https://commerce.maryland.gov/Documents/BusinessResource/Maryland-Strong-Back-to-Business-Pledge-COVID-19.pdf>
- b. **Maryland Coronavirus (COVID-19) Information for Business:**  
<https://govstatus.egov.com/md-coronavirus-business>
- c. **General Best Practices for All Businesses:**  
<https://commerce.maryland.gov/Documents/BusinessResource/General-Business-COVID-19-Best-Practices.pdf>
- d. **Golf:**  
<https://commerce.maryland.gov/Documents/BusinessResource/Golf-COVID-19-Best-Practices.pdf>
- e. **Marinas:**  
<https://commerce.maryland.gov/Documents/BusinessResource/Marinas-COVID-19-Best-Practices.pdf>
- f. **Manufacturing:**  
<http://www.mdmeep.org/covid-19-back-to-business-playbook/>

<https://commerce.maryland.gov/Documents/BusinessResource/Manufacturing-COVID-19-Best-Practices.pdf>

- g. **Personal Services:** (barber shops and hair salons, per Governor Hogan's executive order)  
<https://commerce.maryland.gov/Documents/BusinessResource/Personal-Services-COVID-19-Best-Practices.pdf>
- h. **Retail:**  
<https://commerce.maryland.gov/Documents/BusinessResource/Retail-COVID-19-Best-Practices.pdf>

### 3. Maryland Department of Health Guidelines

#### Summary:

Section(3a) is the Maryland Department of Health's Dashboard. The dashboard includes all health department related information including a FAQ section. Section (3b) is the Maryland Department of Health's resource board for businesses and employers. This site includes guidance for health, congregate housing, COVID-10 employee rights and signage for buildings.

- a. **Maryland COVID-19 Data Dashboard:**  
<https://coronavirus.maryland.gov>
- b. **Resources for Businesses and Employers:**  
<https://coronavirus.maryland.gov/pages/business-resources>

### 4. Maryland Department of Labor

#### Summary:

Section (4a) is the BEACON One-Stop Main Page for Unemployment Insurance. The site includes General FAQs and other information for Applicants and Employers. Online tutorial videos are available to help individuals fill out the unemployment application. Section (4b) is the BEACON One-Stop Unemployment Insurance Application page. Section (4c) Explains form "DLLR/DUI207", "Request for Separation of Information" This form serves two purposes: it informs the employer that a claim has been filed, and it requests that the employer provide the reason for separation. The facts presented on this form will be used to determine the claimant's eligibility for benefits. Section (4d) is Frequently Asked Questions About COVID-19 and Maryland's Unemployment Insurance Benefits Administration - Unemployment Insurance. This information is updated frequently.

- a. **Division of Unemployment Insurance:**  
<https://www.dllr.state.md.us/employment/unemployment.shtml>
- b. **BEACON One-Stop Application:**  
<https://beacon.labor.maryland.gov/beacon/claimant-page.html>
- c. **Report an Employee's Recall to Work or Job Refusal:**  
<https://secure-2.dllr.state.md.us/net207/help.aspx#ReportRecallOrRefusal>
- d. **Frequently Asked Questions About COVID-19 and Maryland's Unemployment Insurance Benefits:**  
<https://www.dllr.state.md.us/employment/uicovidfaqs.shtml>

## 5. Maryland Department of Assessments and Taxation (SDAT)

### Summary:

Section (5a) Good Standing Checklist- Many businesses applying for relief programs or loans will be required by their lender to be in Good Standing with the Maryland State Department of Assessments and Taxation (SDAT). The Department strongly encourages all business owners to confirm now whether or not their business is in Good Standing by looking it up on SDAT's free online search and follow this checklist if it is not.

- a. **Good Standing Checklist - to return your business to "Active" and "Good Standing":**

[https://content.govdelivery.com/attachments/MDSDAT/2020/04/23/file\\_attachments/1434954/2020.04.23%20COVID-19%20Good%20Standing%20Checklist.pdf](https://content.govdelivery.com/attachments/MDSDAT/2020/04/23/file_attachments/1434954/2020.04.23%20COVID-19%20Good%20Standing%20Checklist.pdf)

## MARYLAND (Additional Agencies)

## 6. MD Emergency Management Agency (MEMA)

### Summary:

Section (6a) provides the resources and tools needed by businesses to become prepared for when disasters strike. Getting back to business after a disaster depends on preparedness planning done today.

- a. **Preparedness Resources for Business:**

<https://memamaryland.gov/Pages/business.aspx>

## FEDERAL

1. **President Trump – White House**
  - a. **Opening Up America Again:**  
<https://www.whitehouse.gov/openingamerica>
  - b. **Ready.gov - Continuity Planning Resource:**  
<https://www.ready.gov/business-continuity-plan>

**Summary:**

Section (1a) is the overall Federal Guidelines presented by the CDC and White House

**Summary:**

Section (2a) is the official federal resource website for U.S. small businesses affected by COVID-19 (Coronavirus). You can view relevant federal agency resources, access the latest news, and search for a Small Business Advisor near you. Assistance includes: Financial, Federal Contracting, Tax Credit and Filing, FMLA and Labor, Medical Health and Safety, Cybersecurity, Disaster Resiliency, and Logistics and Travel

2. **SBA**
  - a. **Federal Resources for Small Businesses:** <https://covid-sb.org/>

**Summary:**

Section (3a) is the homepage for Small Business Administration (SBA) COVID-19 information. The site includes COVID-19 Funding Options, Local Assistance, Guidance for Businesses and Employers, and COVID-19 Recovery Information in Languages other than English.

3. **SBA**
  - a. **Manage Your Finances**  
<https://www.sba.gov/business-guide/manage-your-business/manage-your-finances>
  - b. **Coronavirus (COVID-19): Small Business Guidance & Loan Resources:**  
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
4. **Center for Disease Control (CDC) Health Guidelines**
  - a. **CDC Reopening Decision Tree**  
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/workplace-decision-tool.html>
  - b. **CDC's Guidance for Businesses and Employers:**  
<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
  - c. **How COVID-19 Spreads:**  
<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-covid-spreads.html>
  - d. **Businesses and Workplaces:**  
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>
  - e. **Guidance for Cleaning and Disinfecting**  
<https://www.cdc.gov/coronavirus/2019-ncov/community/cleaning-disinfecting-decision-tool.html>

- f. **Face Coverings**  
<https://www.cdc.gov/coronavirus/2019-ncov/downloads/cloth-face-covering.pdf>  
<https://www.cdc.gov/coronavirus/2019-ncov/downloads/cloth-face-coverings-information.pdf>
  - g. **Handwashing**  
[https://www.cdc.gov/handwashing/pdf/keep-calm-wash-your-hands\\_11x17.pdf](https://www.cdc.gov/handwashing/pdf/keep-calm-wash-your-hands_11x17.pdf)
5. **U.S. Occupational Safety and Health Administration (OSHA)**
- a. **Guidance on Preparing Workplaces for COVID-19:**  
<https://www.osha.gov/Publications/OSHA3990.pdf>
  - b. **Preventing Worker Exposure to (COVID-19):**  
<https://www.osha.gov/Publications/OSHA3989.pdf>
  - c. **Guidance for Specific Industries:**  
<https://www.osha.gov/SLTC/covid-19/controlprevention.html#interim>
  - d. **Additional Resources Suggested by OSHA**  
[https://www.osha.gov/SLTC/covid-19/additional\\_resources.html](https://www.osha.gov/SLTC/covid-19/additional_resources.html)
  - e. **OSHA/MSHA Requirements and Best Practices When Addressing COVID-19 in the Workplace:**  
<http://crscsafety.com/wp-content/uploads/2020/05/COVID-19-CRSC-5-5-20b.pdf>  
<https://www.youtube.com/watch?v=gPIWSWKJyJI&feature=youtu.be>

## RESOURCE PARTNERS

1. **ASBDC Resources**
- a. **Preparing to Re-Open:**  
<https://docs.google.com/document/d/1ZE5TqS82jkRBdkgnqe02guVLw3GyQjepXnnqzUNmJD0/edit>
  - b. **COVID-19 Small Business Resources:**  
<https://americassbdc.org/covid19>
  - c. **Top 3 COVID-19 Small Business Tips:**  
<https://americassbdc.org/wp-content/uploads/2020/04/SBDC-Top-3-COVID19-Small-Business-Tips.pdf>
  - d. **SBA Coronavirus Pandemic Loans Comparison Guide:**  
[https://docs.google.com/spreadsheets/d/12xv4xcsg\\_9xoVeEE\\_Y1j2sicNbCvI2GAVinSowU2zgg/edit#gid=702828758](https://docs.google.com/spreadsheets/d/12xv4xcsg_9xoVeEE_Y1j2sicNbCvI2GAVinSowU2zgg/edit#gid=702828758)
  - e. **Small Business Help with the COVID-19 Pandemic:**  
<https://drive.google.com/file/d/1-GmD790MebkMKgn9iOU-vggFu0-iuCnS/view>
  - f. **Tips for Businesses on Responding to the Impact of the COVID-19 Pandemic:**  
<https://docs.google.com/document/d/1WnO9iktXdYg4OWzRgh8gdjmKYQ6tsvdSjjGn4IKDI1I/edit>
  - g. **Paycheck Protection Program Calculator:**  
<https://drive.google.com/file/d/1SvZVdR2jSZgQxu3p8PrOLic2eyA545kN/view>
  - h. **Small Business Resiliency Webinar & Materials:**  
<https://americassbdc.org/protect-your-business>
  - i. **Small Business Resiliency Guide:**  
<https://americassbdc.org/wp-content/uploads/2020/04/Business-Resiliency-Guidebook-4-10-2020.pdf>

- j. **Business Resiliency Plan Template:**  
[https://docs.google.com/document/d/1Nd\\_J7tYCR\\_yEV7eMHK\\_XK9isFlwG9CUNL32H7ResRRA/edit](https://docs.google.com/document/d/1Nd_J7tYCR_yEV7eMHK_XK9isFlwG9CUNL32H7ResRRA/edit)
- k. **Emergency Procedures Template:**  
[https://docs.google.com/document/d/1VUEhbILeZyTHhaxe\\_7HQB0hcGBALUIA83QN9k0M5L74/edit](https://docs.google.com/document/d/1VUEhbILeZyTHhaxe_7HQB0hcGBALUIA83QN9k0M5L74/edit)
- l. **Business Resiliency Webinar:**  
<https://www.youtube.com/watch?v=aoLS9lJn3Hk&feature=youtu.be>  
(Webinar Slides)  
<https://americassbdc.org/wp-content/uploads/2020/04/Business-Resiliency-with-Google-Webinar-Slides.pdf>

## 2. SCORE Resources

- a. **Reopening Your Small Business After the Coronavirus Shutdown:**  
<https://s3.amazonaws.com/mentoring.redesign/s3fs-public/SCORE-Checklist-Coronavirus-Reopening-General-Business.pdf>
- b. **Reopening Toolkit:**  
<https://s3.amazonaws.com/mentoring.redesign/s3fs-public/SCORE%20Reopening%20Toolkit.pdf>

## GUIDANCE FOR SPECIFIC INDUSTRIES

<https://open.maryland.gov/backtobusiness>

### Accommodations, Bed & Breakfasts and Hotels

<https://commerce.maryland.gov/Documents/BusinessResource/Accommodations-COVID-19-Best-Practices.pdf>

### Bars/Restaurants

<https://commerce.maryland.gov/Documents/BusinessResource/Restaurants-bars-COVID-19-Best-Practices.pdf>

### Childcare

TBD

### Retail

<https://commerce.maryland.gov/Documents/BusinessResource/Retail-COVID-19-Best-Practices.pdf>

### Salons and Barber Shops

<https://commerce.maryland.gov/Documents/BusinessResource/Personal-Services-COVID-19-Best-Practices.pdf>

### Fitness Centers, Gyms, Martial Arts and Dance Studios

<https://commerce.maryland.gov/Documents/BusinessResource/Fitness-Centers-COVID-19-Best-Practices.pdf>

### Entertainment Venues and Recreational Attractions

[https://drive.google.com/file/d/17v1SVE3Q\\_F4itYIMUwBi2RrJiWERP41w/view](https://drive.google.com/file/d/17v1SVE3Q_F4itYIMUwBi2RrJiWERP41w/view)

### Professional Services

[https://drive.google.com/file/d/1D6OHI9HfBQTnhvpqwXUoR0\\_\\_d06hl6wg/view](https://drive.google.com/file/d/1D6OHI9HfBQTnhvpqwXUoR0__d06hl6wg/view)

### Construction and Development

<https://commerce.maryland.gov/Documents/BusinessResource/Construction-and-Development-COVID-19-Best-Practices.pdf>

### Manufacturing

<https://commerce.maryland.gov/Documents/BusinessResource/Manufacturing-COVID-19-Best-Practices.pdf>

**Marinas**

<https://commerce.maryland.gov/Documents/BusinessResource/Marinas-COVID-19-Best-Practices.pdf>

**Other Industries**

TBD

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## INDUSTRY/ASSOCIATIONS

1. International Franchise Association
  - a. Franchise Reopening Blueprint:  
[https://www.franchise.org/sites/default/files/2020-05/Franchise%20Reopening%20Blueprint\\_05082020.pdf](https://www.franchise.org/sites/default/files/2020-05/Franchise%20Reopening%20Blueprint_05082020.pdf)
2. Maryland Retailers Association
  - a. COVID-19 Resources:  
<https://www.mdra.org/covid-19-resources>
  - b. Checklist for Retailers :  
[https://www.mdra.org/wp-content/uploads/2020/05/MRA\\_Retailer\\_Checklist.pdf](https://www.mdra.org/wp-content/uploads/2020/05/MRA_Retailer_Checklist.pdf)
  - c. Checklist for Customers:  
[https://www.mdra.org/wp-content/uploads/2020/05/MRA\\_Customer\\_Checklist.pdf](https://www.mdra.org/wp-content/uploads/2020/05/MRA_Customer_Checklist.pdf)
3. US Restaurant Association
  - a. National Restaurant Association – ServSafe Coronavirus Primer:  
[https://foodsafetyfocus.com/FoodSafetyFocus/media/Library/pdfs/Coronavirus\\_2019-nCoV\\_Info\\_TipsforRestaurants.pdf](https://foodsafetyfocus.com/FoodSafetyFocus/media/Library/pdfs/Coronavirus_2019-nCoV_Info_TipsforRestaurants.pdf)
  - b. Restaurant Reopening Guidance:  
<https://go.restaurant.org/covid19-reopening-guide>
4. Maryland Restaurant Association
  - a. COVID-19 Resources:  
<https://www.marylandrestaurants.com/coronavirus.html>
5. Regional Manufacturing Institute of Maryland (RMI)
  - a. Resources to Help Manufacturers During COVID-19:  
<https://rmiofmaryland.com/coronavirus>
  - b. Maryland Made to Save Lives Directory:  
<https://rmiofmaryland.com/maryland-made-to-save-lives-directory>
6. Maryland MEP
  - a. Manufacturing Covid-19 Resources & Support:  
<http://www.mdmeep.org/covid-19-updates-how-to-prepare>
  - b. Maryland Manufacturing Helpline:  
<http://www.mdmeep.org/maryland-manufacturing-helpline>
7. US Chamber of Commerce
  - a. Reopening Business Resources  
<https://www.uschamber.com/reopening-business>

- b. **READY TO REOPEN: A PLAYBOOK FOR YOUR SMALL BUSINESS**  
[https://www.uschamber.com/sites/default/files/uschamber\\_reopen\\_guide.pdf](https://www.uschamber.com/sites/default/files/uschamber_reopen_guide.pdf)
  - c. **Standardized Employee Screening Questionnaire**
  - d. [https://www.uschamber.com/sites/default/files/coronavirus\\_employeequestionnaire\\_final.pdf](https://www.uschamber.com/sites/default/files/coronavirus_employeequestionnaire_final.pdf)
8. **Maryland Chamber of Commerce**
- a. **COVID-19 Resources**  
<https://mdchamber.org/covid-19-resources-2-2>
  - b. **Safe Workplace: Best Practices and Baselines for Reopening Maryland**  
[https://mdchamber.org/wp-content/uploads/2020/04/SafeWorkplaceBestPractices\\_FINAL\\_WithLinks.pdf](https://mdchamber.org/wp-content/uploads/2020/04/SafeWorkplaceBestPractices_FINAL_WithLinks.pdf)
9. **Maryland Black Chamber of Commerce**
- a. **Current News**  
<https://www.marylandbcc.org/newsletters>
10. **American Industrial Hygiene Association**
- a. **Back to Work Safely Guides**  
<https://www.backtoworksafely.org>
11. **Salon, Spa, and Wellness Businesses**
- a. **Reboot Kit: How to Reopen Your Salon, Spa, or Wellness Business Post COVID-19**  
[https://drive.google.com/file/d/1lyz\\_zM2gfdQXwA\\_qpKekd-r0jQo0XNFZ/view?usp=sharing](https://drive.google.com/file/d/1lyz_zM2gfdQXwA_qpKekd-r0jQo0XNFZ/view?usp=sharing)
12. **Restaurantowner.com**
- a. **Surviving Covid19: Comeback Plan Webinar Series:**  
<https://www.restaurantowner.com/public/Surviving-Covid-19-Comeback-Plan-Webinar-Series.cfm>
  - b. **Restaurant Owner Resources for Surviving the Coronavirus Crisis**  
<https://www.restaurantowner.com/public/Restaurant-Owner-Resources-for-Surviving-the-Coronavirus-Crisis.cfm>
13. **Hello Alice - Black-Owned Business Resource Center**  
<https://blackbiz.helloalice.com/>
14. **Heartland - A Guide to No-Contact Commerce**  
<https://drive.google.com/file/d/133ns-Jog-fT0oWvIMpVMOefqf17P9133/view?usp=sharing>

**INDUSTRY/ASSOCIATIONS (Additional Industry/Associations)**

- 1. **The Johns Hopkins Center for Health Security**
  - a. **Operational Toolkit for Businesses Considering Reopening or Expanding Operations in COVID-19:**  
<https://www.centerforhealthsecurity.org/our-work/publications/operational-toolkit-for-businesses-considering-reopening-or-expanding-operations-in-covid-19>

2. **Survive and Thrive in a Crisis**
    - a. **Business Resilience Workbook:**  
<https://mm326.infusion-links.com/api/v1/click/4571599087599616/6434848755417088>
  3. **Intuit QuickBooks**
    - a. **Resources and Tips:**
    - b. <https://quickbooks.intuit.com/small-business/coronavirus>
- 

## Tips for Small Businesses in a Recession

### I. Reduce and slow down outflows of cash.

The first step is to cut or reduce your monthly cash outflows (i.e., expenses).

#### 1. Reduce your monthly rent.

Call your landlord and negotiate a lower monthly rent. Sign a longer-term lease in exchange for the lower rent if you must. Your landlord is running a business too, and they would rather have you stay at a lower rent, than to have the space be vacant for months. Point out that it's better for both of you if they lower your rent.

#### 2. Get a discount on utilities.

Consider all your utilities like water, power, Internet, and phones. Call your vendors' competitors and ask what kind of deal they can offer a small business looking to save money on their utilities. Let them know you're willing to switch vendors if they can give you a big discount (even if it's just for the first year). The frontline sales reps will often have unadvertised discounts they can offer new customers. All you have to do is ask for them. Once you know how much you can save by switching, call your current vendors. Get them to match the offer so you don't actually have to go through the trouble of switching.

#### 3. Cut wasteful discretionary spending.

These are the newspaper and magazine subscriptions that were a nice perk during the high-revenue years, but now nibble away at your bottom line. However, this does not mean cutting cheap but morale-boosting expenses like cake for birthdays. Right now, you need your employees to rally around the company's survival, and a cake a month to keep morale up is well worth it. In the same vein, productivity boosting expenses like the coffee machine or a well-stocked soda fridge are relatively small expenses where the benefits in employee productivity far outweigh the costs.

#### 4. Lease rather than buy. (Or buy used.)

Need a new computer or office furniture? Lease it instead of buying. You will end up paying more in the long run, but in a down market, it's all about cash flow. If your business runs out of cash in 6 months, it won't matter that you paid less for that desk by paying the full amount up front. When survival is the issue at hand, you unfortunately won't have the luxury of doing things the "optimal" way. It might also be worth the effort to find more options of getting your equipment and further. In this economy, there may be plenty of used gear from recently closed businesses.

### **5. Pay payables later.**

Call your vendors and get better terms. For example, you may be able to get 45-day terms instead of 30-day terms. Having cash on hand for an extra 15 days may be crucial in your survival.

While you have your vendors on the phone, and especially if they won't extend your terms, see if they will give you a small discount for paying early. 1-2% off for paying within 10 days is a typical example. Consider using a charge card to further extend your payables

## **II. Increase and speed up cash inflows.**

After slicing your expenses and cash outflows, the next step is to increase and speed up the inflow of cash. Like many other businesses, you may be facing plunging revenues. Here are tips for turning that trend around.

### **6. Collect receivables sooner.**

Get cash in hand by offering your customers a discount for paying sooner. A common discount is 1-2% off for paying within 10 days instead of the normal 30 days.

Tip: Make sure you're only offering terms (basically, free credit) to your best customers. You're not running a credit card company. Stop giving your customers free credit at the expense of your company's survival. Also, be aggressive (but not predatory) in your collection. In flush times, it's easy to let a customer slide on paying their invoices on time. But you don't have the luxury of floating free credit to your customers any longer. If the customer is having trouble paying all their bills, you are probably competing with other collectors. Get to the front of the line by being the squeaky wheel. (It goes without saying that you should be friendly, courteous, and understanding while aggressively following up on receivables. You do want to keep their business and using mafioso collection techniques won't help that cause.)

### **7. Keep your existing customers.**

Don't cut so much of your business expenses that you can no longer service your customers. Now is the time to remind your customers why they chose you in the first place. If it's because you're the most cost-effective, remind your customers that your low prices are even more important during the recession. If you're not the cheapest, but you offer a premier product or superior customer service, remind your customers of the exceptional value you offer — and that price may not be the most important factor when determining total cost of ownership.

### **8. Double-down on your best customers.**

Most small businesses are seeing new business dry up. This slowdown in new business alone is bad enough for any small business owner, but the loss of your best customers (your biggest

accounts) will be nothing short of catastrophic. Call, email, or send a card to your best customers. Tell them you appreciate their loyalty and continued patronage. Ask them to come to you if they have any concerns and are looking to jump ship. Let them know you're willing to work with them to keep their business. Sign a long-term contract if the opportunity arises! Offer to buy them lunch or a cup of coffee to discuss your current and future relationship. It's a lot harder to "fire" you when you've met face-to-face and they know you're also concerned about their needs.

### **III. Position your business for the recession.**

The business environment in a recession is very different from the good years. Consumers spend differently, which forces you to adjust accordingly. Here are tips for making those adjustments.

#### **9. Lower inventory costs.**

How much cash is tied up in inventory? Do you really need to have 100 units of every product sitting on your shelves, waiting for the big order? You may be able to reduce the amount of inventory you're holding, and free up much needed cash. Can you increase the frequency of deliveries (and lower the size of each shipment) from your supplier? That will allow you to stock fewer units on the shelves and keep more cash in your accounts. While you're considering your inventory, maybe now is the time to liquidate the worst selling products. Speaking of your product line...

#### **10. Revamp your product line or marketing campaign.**

Consumers spend differently in a recession. They want (need?) to get more value out of their purchases. Position yourself as a great value, and you'll outlive the recession.

Note that "value" is not the same as "low price." It's tempting to slash prices to drive more demand, but that's not a sustainable practice. Someone else will always be willing to lose more money by making deeper price cuts. Make drastic price cutting the very last tactic you use. Instead, change your marketing message to highlight your amazing value.

#### **11. Look for opportunities to leapfrog competition.**

Your competitors are in the same boat as you. If you can swing it, this is a perfect time to launch a new initiative, take market share from your rivals, and put yourself in a position to accelerate through the recovery. (Think of it like stepping on the gas to accelerate out of a turn.) Now is the time to up your business networking. Not only can you get advice from other business owners but staying abreast of news and gossip gives you invaluable knowledge on what's happening in your industry.

### **IV. Team productivity.**

People are often the most expensive part of running a small business. Of course, employees are also the source of much of the value of your business. Slashing labor costs while boosting employee productivity is not easy to pull off. However, businesses that manage it are the ones that will survive this recession. Here's how you can be one of those businesses.

#### **12. Cut once, cut deep, and do it sooner than later.**

Layoffs suck, but sometimes they're essential to your company's survival. If you do have to layoff employees, make sure you cut deep enough so you don't have to do it again in 6 months. If you make a shallow cut and tell the remaining employees there may be more to come, everyone will be scared for their job. A jittery team is not an effective team.

If you foresee layoffs coming in the near future, do it sooner rather than later. That conversation will be painful, but getting it over with soon has a couple of big benefits:

- 1) You can afford to offer a bigger severance package
- 2) The remaining employees can stop worrying and everyone can get back to working on turning the company around.

### **13. Reduce hours before reducing salaries.**

If you cut someone's salary by 10% but ask them to work the same number of hours, they will present their lower hourly wage and will (subconsciously or otherwise) reduce their productivity by the same amount or more. A better idea is to cut hours. You'll save the same amount of cash but have a better chance of retaining the same level of productivity from your employees. Overtime pay is a good place to start — you're paying 1.5x or 2x for those hours. Cutting your store hours (closing 30 minutes earlier) is another option that could mean one less employee you have to lay off. Customers may not even notice your new hours.

### **14. Cut your own salary.**

You must cut (or even eliminate) your own salary before you cut your employees' salaries. If they don't see that you're sacrificing more than they are, it won't matter that you've saved 20% in employee salaries — you'll see a 50% reduction in productivity. That means you'll actually be paying more for those employees because of the reduced productivity.

### **15. Get everyone on the same page.**

Be open with your employees. Cultivate an attitude of "we're going to weather this downturn together." Go ahead and show them the books (or at least an overview) so they can see that ugly chart of dwindling (or heaven forbid, negative) cashflow. Don't be afraid to say, "we all need to be 10% more efficient and 10% more productive (ie., make 10% more while spending 10% less), or else none of us will have a job in 6 months." Just including them in the problem-solving process is often enough to motivate them to give that extra effort during tough times.

Keeping your business afloat during the current economic condition is difficult, but not impossible. Have realistic goals and plan for being in survival mode for perhaps 2 or more years (not just the next few months). Cut deeper than you think you need to because it will be worse if you have to go through this process again in 6 months.

## WEB RESOURCES

### 1. Facebook

- a. COVID-19 Business Resources:  
[https://www.facebook.com/coronavirus\\_business\\_info](https://www.facebook.com/coronavirus_business_info)
- b. Facebook for Business Tips and Resources:  
<https://www.facebook.com/business/boost/resource>
- c. Restaurants & Cafés:  
<https://www.facebook.com/business/boost/resource/restaurants>
- d. Retail:  
<https://www.facebook.com/business/boost/resource/retail>
- e. Salons & Spas:  
<https://www.facebook.com/business/boost/resource/salonandspa>
- f. Fitness & Recreation Centers:  
<https://www.facebook.com/business/boost/resource/fitness>

### 2. Google

- a. Google My Business Tips and Tools:  
<https://support.google.com/business/answer/9773423>
- b. Limited Google My Business functionality due to COVID-19:  
<https://support.google.com/business/answer/9792336>
- c. Food businesses affected by COVID-19:  
<https://support.google.com/business/answer/9805441>
- d. Retail businesses affected by COVID-19:  
<https://support.google.com/business/answer/9813437>
- e. Hotels affected by COVID-19:  
<https://support.google.com/business/answer/9877111>

### 3. INC. Publications

- a. Reopening Your Business: 3 Ways to Thrive:  
<https://www.inc.com/graham-winfrey/tips-reopening-your-business-long-term.html>
- b. The Reopening Challenge: 5 Tips for Getting Back to Business:  
<https://www.inc.com/graham-winfrey/reopening-business-after-coronavirus-ppp-eidl.html>
- c. Reopening Your Business: 3 Ways to Support Your Employees:  
<https://www.inc.com/graham-winfrey/reopening-business-how-to-support-your-employees.html>
- d. Top Advice on How to Reopen and Who to Bring Back:  
<https://www.inc.com/video/top-advice-on-how-to-reopen-and-who-to-bring-back.html>

### 4. Funding Trackers

- a. Maryland Business Relief Wizard:  
<https://reliefwizard.net>
- b. GrantWatch.com (tracks grants available to nonprofits and small businesses):  
<https://www.grantwatch.com>

**5. ComplyRight**

- a. **COVID-19 Emergency: 5 Critical Compliance Actions Employers Should Take Now:**  
<https://www.complyright.com/employment-laws/guidance-on-covid-related-legislati-on-and-workplace-challenges>

**A NEW APPROACH**

**New Business Strategies to Help Your Business Pivot**

**1. BrightTalk.com**

- a. **Pivoting your Small Business: A 30/60/90 Day Plan**  
<https://www.brighttalk.com/webcast/17988/395814/pivoting-your-small-business-a-30-60-90-day-plan?fbclid=IwAR3lu8oqnEmuuWgF-tlxETGsdTuweWd3SAj-Dn81cMFUSL9E8DDXiyf43xs>

**2. Entrepreneur.com**

- a. **4 Ideas for Actually Pivoting Your Business Right Now**  
<https://www.entrepreneur.com/article/350273>
- b. **5 Ways to Pivot Your Business During a Crisis**  
<https://www.entrepreneur.com/article/349394>