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# SMALL BUSINESS TIPS & RESOURCES

## TO SUPPORT THE LOCAL ECONOMY

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#SupportLocalSafely | #NCDowntownStrong | #NCSmallBizStrong

**Note to Users:** The references to companies mentioned herein are not intended as endorsements of services by the NC Main Street & Rural Planning Center. However, now, more than ever, is the time to share best practices and borrow from one another to provide resources for our communities.

“Small businesses are more than just job providers; they are pillars of our communities.”

~ North Carolina Governor Roy Cooper



### Tips for Small Businesses

#### **Make Sure That Your Business Is Safe:**

- Follow the [NC Department of Health and Human Services guidelines](#).
- Follow the [Governor's Executive Orders](#). **NEW Executive Orders Added**
  - Statewide Stay at Home Order went into effect on 3/30/2020 at 5:00 p.m.
- Text 898211 and write COVIDNC to receive Coronavirus text alerts.
- Food banks have an urgent need for donations. Get or give food through a food bank near you. [www.feedthecarolinas.org](http://www.feedthecarolinas.org)

#### **Be A Leader:**

- Tap into resources for assistance and share with your neighboring businesses.

#### **State Resources**

- Call **Business Link North Carolina (BLNC)** at 800.228.8443. BLNC staff are available Monday through Friday, 8:30 am – 4:00 pm. Se Habla Español. There are Spanish-speaking counselors.
  - Call volume in BLNC is expected to be high, and callers may need to leave a message and await a returned call. Please be patient.
  - BLNC counselors will gather basic information from callers and refer the case to the most appropriate resource – small business experts with either the Small Business Technology Development Center (SBTDC) or the state's Small Business Center Network (SBCN) -- for assistance.

- SBTDC and SBCN small business counselors will assess needs – working, for example, to assist with the preparation of any U.S. Small Business Administration (SBA) loan application materials that may be appropriate.
  - Direct employees to **Unemployment Insurance System** to the following resources:
    - The Frequently Asked Questions (FAQs) at: <https://des.nc.gov/need-help/covid-19-information>
    - Website is [www.des.nc.gov](http://www.des.nc.gov) and the call center is [888-737-0259](tel:888-737-0259).
  - **NC COVID-19 Rapid Recovery Loan Program**  
 The Golden LEAF Foundation announces \$15 million in funding to launch a rapid recovery loan program in response to economic losses related to Coronavirus (COVID-19). Golden LEAF funding will support the NC COVID-19 Rapid Recovery Loan Program by enabling loans to be made to eligible businesses for up to \$50,000 with zero interest and no payments for six months. If not repaid in six months, the loan will automatically convert to a term loan. The NC COVID-19 Rapid Recovery Loan Program (<https://ncrapidrecovery.org/>) is managed by the NC Rural Center, a statewide nonprofit that has been supporting small business owners for more than 30 years. Read press release [here](#).
- Register essential industries:
  - Businesses designated as Essential Business and Operation are listed in the [Executive Order](#). If your business is **not** listed among essential businesses that can remain open, you may submit a request to be considered an essential business.
    - Businesses should submit the [form online](#) (preferred) or email [Essential.Exemption@ncdor.gov](mailto:Essential.Exemption@ncdor.gov). If you use email include the following:
      - Doing Business As (D/B/A, if applicable)
      - Sales and Use Tax Registration Number (if applicable)
      - Address
      - Name of Contact Person
      - Email Address
      - Phone Number
      - Website
      - Description of Business
      - Justification: Please provide a brief explanation of why your business should be designated as essential.

### **Federal Resources**

- **Federal Disaster Loans**  
 The U.S. Small Business Administration (SBA) is known for its flexible and useful lending programs - especially in times of crisis. In the wake of the coronavirus pandemic, SBA has redoubled efforts to administer its [Economic Injury Disaster Loan Program](#). Working with state governors, SBA will fund low-interest loans for businesses and non-profit organizations that have been severely impacted by the

outbreak. Loans may total up to \$2 million and provide targeted, short-term support to help borrowers compensate for revenue losses caused by the virus. Learn more about the Disaster Loan Program at [www.sba.gov/disaster](http://www.sba.gov/disaster).

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

- **On the Hill: Summary of Coronavirus Aid, Relief, and Economic Security Act (CARES Act)** blog post by National Trust Preservation Leadership Forum 3/28/2020
  - [Senate Small Business Provisions](#)
  - [Section by Section Summary of the Programs](#)
- Breakdown of the CARES Act - [National Small Business Town Hall](#) by Inc. and U.S. Chamber of Commerce
- Federal Tax Income filing and payment deadline has been [extended to 7/15/2020](#).
- **NEW 4/14/2020** - Apply for the [2020 Farmer Market Promotion Program](#) from USDA, Deadline May 6, 2020
- **NEW 4/14/2020** – Apply for the [2020 Local Food Promotion Program](#) from USDA, Deadline May 26, 2020



### **Other**

- Research business interruption insurance and apply if you qualify.
- Reach out to your Main Street Organization, Chamber of Commerce, and/or Town/City Government for technical assistance, resources, and information.
- Find ways to help neighboring business owners connect and build relationships.
  - *Example: Ask community leaders (business, government, education, religious, neighborhood, etc.) who are already “connectors” to help. Have each contact five business owners, for example, and talk about how they can get to know each other. Business owners may learn that the product or service or helping hand they need is just down the street. They may also find businesses that are willing to trade goods and services or delay, or even waive, payment for them.*  
Source: [Hitting the Pause Button on the Economy: Fund Small Business Relief of COVID-19 Now](#)
- Work with neighboring businesses and community leaders to brainstorm new forms of revenue.
  - *Example: Work with small business owners to help them identify new needs being generated by COVID-19. Are there products or services that are and could be in demand that existing businesses could provide, at least in the short-term? Ask business owners to participate in brainstorming sessions with five other businesses, for example, to discuss potential business opportunities.*  
Source: [Hitting the Pause Button on the Economy: Fund Small Business Relief of COVID-19 Now](#)
- Use this time to take some additional online business courses to come back even stronger when you reopen. Encourage a neighboring business to take the courses with you.

- If you are a property owner, try to offer free or reduced rent for business tenants for a specified period (or defer it). Business retention is a better long-term economic development strategy than business recruitment.

#### **Increase Your Online Presence:**

- Tell people if your business is open. Post its status, plans, and hours prominently on your website, social media, in an email newsletter, etc. Also update your [Google My Business](#) profile. If you need assistance, contact your Main Street Organization, Chamber of Commerce, Town/City Government, or a local technology business for help.
- Share the business's commitment to protecting the health and safety of customers, staff, etc., and steps it is taking to do so.
- Promote existing and new product offerings, services and experiences that are available now or will be in the future (e.g. offer bundles items, such as books, puzzles, art supplies, etc., that could keep homebound families busy).
- Develop online shopping list services. For example, many grocery stores offer grocery pickup or delivery to customers who submit shopping lists online.
- Advertise discounts and sales for online orders.
- Sell gift cards for future use.
- Cross promote your goods and services with other businesses to increase revenue for more than one business.
- Share web and social media posts from local businesses through your social media outlets.
- Promote locally sourced products and local supply chains on web and social media platforms.
- Offer a Frequent Buyer Discount Program for 3 purchases per week.

#### **Offer Virtual Services:**

- Use technology (e.g. FaceTime, Skype, Facebook Live, and others). If you need assistance, contact your Main Street Organization, Chamber of Commerce, Town/City Government, or a local technology business for help.
- Have live, face to face, interactions/events with customers for buying/selling, responding to inquiries, conducting meetings, etc. (e.g. personal shopper service).
- Livestream educational programs, fitness training, music and art lessons, gallery tours, cooking classes, and more.
- Provide virtual social activities/interactions with and between customers (e.g. a brewery offering a virtual version of its trivia nights or a salon previewing new trends, styles, and techniques, etc.).
- Conduct telemedicine, counseling, and other appointments/consultations.

#### **Increase Communication:**

- Write stories about your business to build a personal connection between your business and your community.

- Keep your Business Top of Mind by dressing up your windows.

### **Offer Delivery, Pickup, and Subscription Services:**

Enhance or establish services to:

- Allow for telephone, online, text, etc., ordering and (curbside, back door, or other location) pickup or delivery of products such as groceries, pet supplies, meals, etc.
- Partner with local delivery services or use those offered by larger businesses such as Door Dash, Grub Hub, Uber Eats, etc.
- Offer free shipping for retail items as a means of increasing online sales.
- Become a personal shopper and offer to do the shopping for your customers.
- Offer subscriptions for customers to order and have products such as meals, produce, fresh-roasted coffee, etc., delivered according to a schedule (e.g. "subscribe and save" discounts; coffee of the month; etc.).

### **Resources:**

#### Articles

- [Hitting the Pause Button on the Economy: Fund Small Business Relief of COVID-19 Now](#) – by Recast City, 03/15/2020.
- <https://www.independentwestand.org/4-resources-small-businesses-coping-coronavirus-outbreak/> - by Independent We Stand, 03/17/2020
- [Marketing Your Business During Uncertainty](#) – by Locable, 03/17/2020
- [How to Rescue Main Street from Coronavirus Before It's Too Late](#) – by Economic Innovation Group, 03/18/2020
- [Small Business Task Force Unveils \\$300 Billion Emergency Coronavirus Relief Package](#) – by U.S. Senate Committee on Small Business & Entrepreneurship, 03/19/2020
- [COVID-19 Pandemic: What Small Businesses Can Do](#) – by Institute for Local Self Reliance, 03/19/2020
- [NEW 4/14/2020 – Information of COVID-19 Small Business Assistance Programs](#) by Institute for Local Self Reliance, 4/8/2020
- [Online Strategies for Retailers during COVID-19](#) by Arnett Muldrow & Associates
- [Not "Business as Usual"](#) by Buxton Co.
- [Beyond the Coronavirus: Prepare Now](#) by Bain & Company, 2/10/20

#### Agency Resources

- National Main Street Center - [COVID-19 Main Street Resources](#) - **NEW Resources Added**
- National Main Street Center – [COVID-19 Main Street Checklist](#)
- **NEW 4/14/2020** – [The Impact of COVID-19 on Small Businesses](#) Survey results from the National Main Street Center
- NC Restaurant & Lodging Association – [COVID-19 FAQ for Restaurant & Hotels](#)
- Resources for Small Businesses from [Co Starters](#).
- [Here We Grow NC](#) by the NC League of Municipalities
- [Best Practices for Farmers Markets](#) – by NC State Extension

- [COVID-19 And Food Safety FAQ](#) by NC State Extension
- [Guide to Conquering A Business Crisis](#) by SBTDC

### Technology

- Creating a YouTube channel to talk about products, tell stories about the business, etc.  
(<https://support.google.com/youtube/answer/1646861?hl=en>)
- Microsoft – Currently offering a free version of [Microsoft Teams](#) that allows users to schedule video calls and conferences with no limit on the number of participants.
- Google – Providing free access through July 1, 2020, to its advanced [Hangouts Meet](#) video-conferencing capabilities to all G Suite and G Suite for Education customers.
- ShopLoyal™ ([shoployal.com](http://shoployal.com)) – App that allows merchants to recognize customer loyalty by providing a higher level of customer service, VIP offers, personalized treatment, real time two-way messaging, and more. Merchants register with ShopLoyal and pay a monthly subscription fee to use it. The company offers a 60-day free trial. Shoppers can download the app for free.
- [WooCommerce](#) – eCommerce site that works with Wordpress to get online sales up fast!
- [Kabbage](#) – Small Businesses can sign up to sell gift certificates online and consumers can purchase them through the same site.

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