



#Back2Biz

Be **Smart** with the **Restart**



At **America's SBDC Iowa**, 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 and the **#Back2Biz Iowa Small Business Challenge** 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 the guidebook, let everyone know that you're Smart with the Restart. Notify America's SBDC Iowa at **iowasbdc@iastate.edu** to claim your #Back2Biz window cling. We will send it to you so you can proudly let your customers know that you have gone the extra mile.

Please know that we are here to help you with any of your business needs. We have **15 centers across the state** with professionally certified consultants that are able to provide confidential, no-cost consulting to help businesses better understand available disaster assistance and relief programs as well as navigate other challenges. Request counseling at **www.iowasbdc.org**.

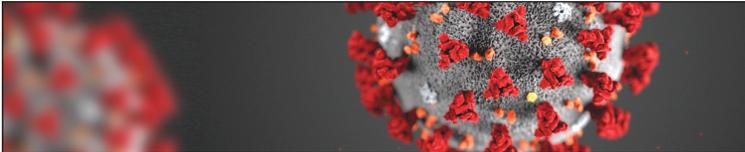


FOR ADDITIONAL GUIDANCE

www.iowasbdc.org/covid-19

If you do nothing else,
PRINT THESE 4 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).



OSHA Occupational Safety and Health Administration
www.osha.gov

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

OSHA 3994-04 2020



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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;
- ⅔ 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 ⅓ 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:

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19; 2. has been advised by a health care provider to self-quarantine related to COVID-19; 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); | <ol style="list-style-type: none"> 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 6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services. |
|--|--|

► **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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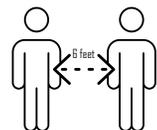
Click here to download **U.S. Dept. of Labor poster**

#3 →

(2 posters)

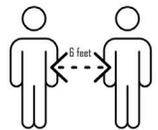
In the Workplace

Do Your Part. Stay Healthy Iowa.

<p>Use social distancing when possible.</p>  <p>Keep at least six feet apart from other people as much as possible.</p> <p>Stay home if you are feeling ill.</p>	<p>Wash your hands.</p>  <p>Wash your hands often for at least 20 seconds.</p> <p>If soap and water are not available, use hand sanitizer that contains 60% alcohol.</p> <p>Avoid touching your face, nose and eyes.</p>	<p>Wear face masks.</p>  <p>Wear a face mask covering your nose and mouth while at the workplace.</p> <p>If working at a health care facility, follow guidelines for use of other PPE, such as gloves, gowns, etc.</p>	<p>Clean and disinfect your workplace.</p>  <p>Clean and disinfect common spaces regularly.</p> <p>Give attention to high-touch areas.</p>
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Using Personal Protective Equipment (PPE)

Do Your Part. Stay Healthy Iowa.

<p>Gloves</p>  <p>Pull gloves up over the wrists of the gown or clothing sleeves.</p> <p>Remove by pinching and holding the outside of the glove near the wrist and pulling down, turning it inside out.</p> <p>Dispose of gloves immediately and wash your hands.</p>	<p>Masks</p>  <p>Cover your mouth and nose securely with the face mask. Fit mask snug to your face and below the chin.</p> <p>Remove the mask by the straps. Do not touch the front of the mask.</p> <p>Discard your mask immediately and wash your hands.</p>	<p>Face Shields</p>  <p>Place over your face and eyes. Adjust to fit.</p> <p>Remove the shield by lifting the head band or ear pieces.</p> <p>Place in receptacle for reprocessing and reuse or dispose immediately. Wash your hands.</p>	<p>Other Tips</p>  <p>Practice social distancing. Keep at least six feet apart from other people as much as possible.</p> <p>Stay home if you are feeling ill.</p> <p>Clean and disinfect your workspace regularly.</p>
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Preventing the Spread of COVID-19 While in the Workplace




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Click here to download **Iowa Dept. of Public Health posters**

#4 →

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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www.iowasbdc.org/back2biz

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**



FOR ADDITIONAL GUIDANCE

Click to see the full **CIRAS checklist**

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 Iowa 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.
- Go to www.YourLifeIowa.org or call **855-895-8398** for additional information.



FOR ADDITIONAL GUIDANCE

Click to see the full flyer shown at the right.

 Department of
HUMAN SERVICES

WHAT TO KNOW ABOUT NOVEL CORONAVIRUS (COVID-19) AND YOUR MENTAL HEALTH

COMMON REACTIONS

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**, worry, or fear related to your own health status and those you care about;
- ▶ **Frustration** at the challenge of securing things you need, such as groceries and personal care items;
- ▶ **Concern** about effectively caring for children, parents and others in your care;
- ▶ **Uncertainty** or frustration about how long you will need to remain in this situation;
- ▶ **Loneliness** and feeling cut off from your normal routine;
- ▶ **Anger** if you think you were exposed to the disease;

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

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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Click for more information



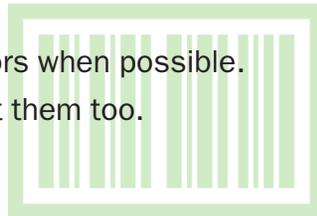
Managing operations during Covid-19 checklist

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.

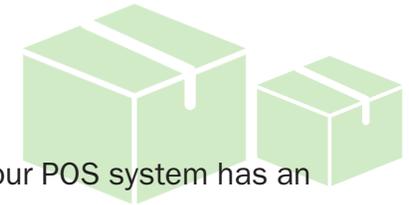
Pricing & Cost Containment

- 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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Click for the **Iowa Guide to Conquering a Business Crisis**

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 under-sell 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.

Checklist for managing (cont.)

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. See the effect of discounting on gross profit below.

Checklist for managing (cont.)

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.

Checklist for managing (cont.)

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.

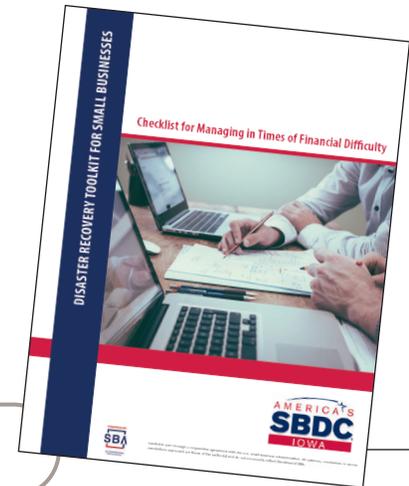
Use in-store signs to highlight the product of the week, or today's special. This is a very low cost way of generating traffic and interest in a retail environment. It might get customers into the habit of coming back tomorrow for the special of the day.

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.



FOR ADDITIONAL GUIDANCE

Click for the full **Checklist for Managing in Times of Financial Difficulty**





Back to Business Iowa podcasts...

The Back to Business Iowa podcast series is a collaboration between Iowa State University Extension and Outreach programs including Community and Economic Development, Farm Food and Enterprise Development and America's SBDC Iowa. Topics include education, research, and technical assistance for Iowa's small businesses.



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enterprisedevelopment.libsyn.com/



Business Model Strategies



Iowa Foundation for Micro Enterprise and Community Vitality



Criteria y Restricciones para la reapertura de restaurantes en Iowa



Iowa Area Development Group



SBA Loan Program Update - SBDC





Iowa Restuarant Association reopening guide

- Food safety
- Cleaning and sanitizing
- Monitor employee health & personal hygiene
- Monitor social distancing

Iowa Hospitality Promise checklist:

- Sanitized table
- Do the **FIVE** and help stop Covid-19
- Social distancing



FOR ADDITIONAL GUIDANCE



Click to access signs you can **use within your restuarant**

Let people know you're **Smart** with the **Restart...**

In appreciation for reading through this guidebook,
we have a custom window cling available for free!



Actual size window cling.



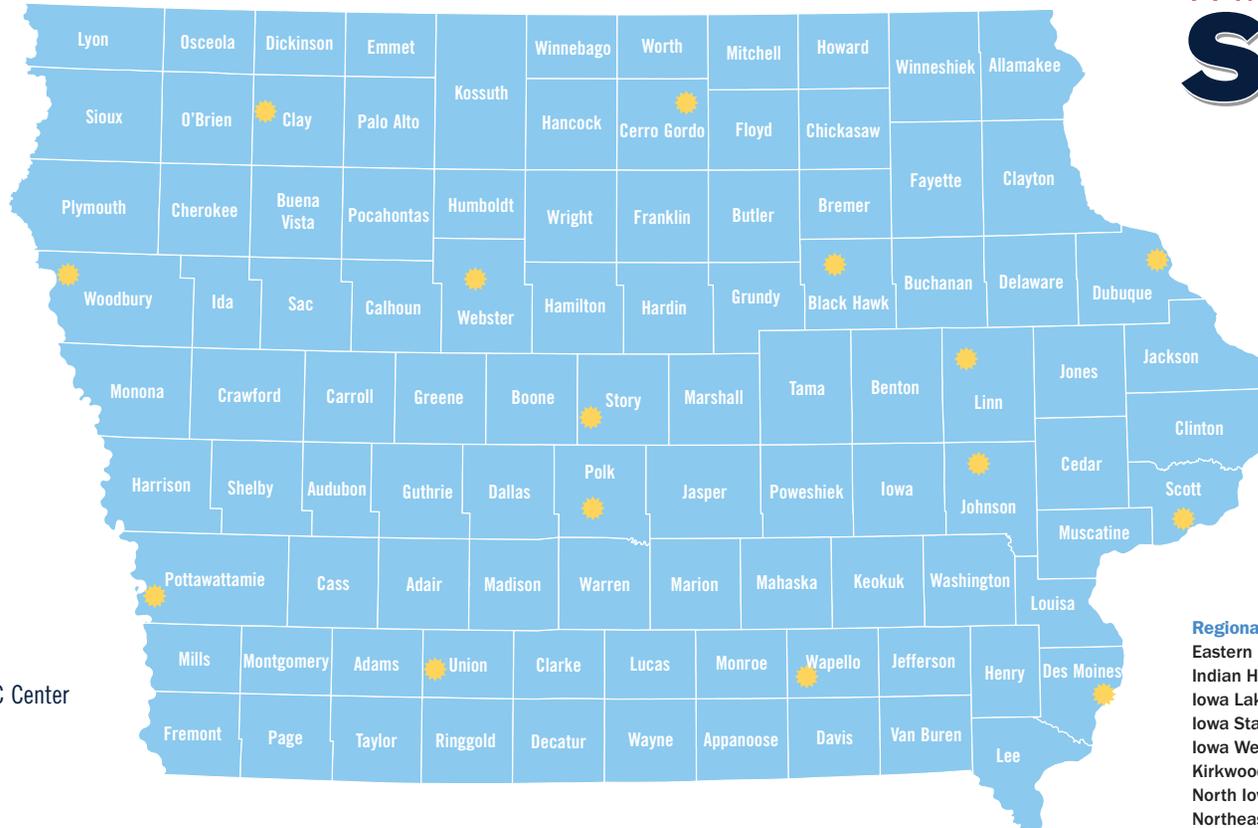
Click here to contact us to discuss your business needs or to receive your **FREE window cling!**

Contact us for free and confidential business counseling at iowasbdc.org

@IowaSBDC



SBDC Iowa has 15 **regional centers** available.



 Regional SBDC Center

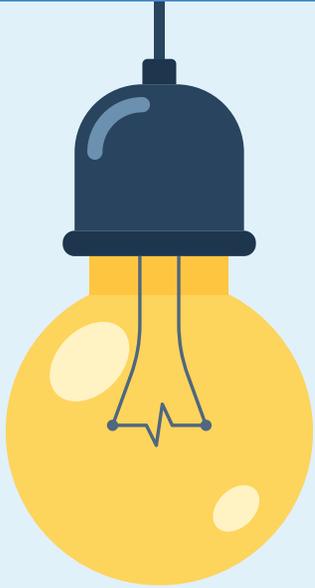
Regional Center Hosts

- Eastern Iowa Community College
- Indian Hills Community College
- Iowa Lakes Community College
- Iowa State University
- Iowa Western Community College
- Kirkwood Community College
- North Iowa Area Community College
- Northeast Iowa Community College
- Southeastern Community College
- Southwestern Community College
- University of Iowa
- University of Northern Iowa
- ISU Webster County Extension & Outreach
- Western Iowa Tech Community College



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Access all that SBDC Iowa has to offer at iowasbdc.org



Have an idea? *Start* a business. *Grow* a business.



515-294-2030
www.iowasbdc.org

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Ivy College of Business

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