

Coronavirus and small business – Version 8 Updated 31st March 2020

Information sources and ways of reducing and/or reacting to impact

Author Jane Pallister, Staffordshire Business Advisor

These tips are a mixture of official advice (where I will give the weblink), activities from other businesses (where I will mention them by name), and just common sense and experiential guidance from my own work as a business advisor with twenty years' experience.

Why am I using a mix of sources? I am aiming to use only credible sources and with me doing the research and sharing the information, it lets you concentrate on evaluating and running or suspending your business activities - and doing the best you can through unknown territory over the coming months. Read through everything below as suggestions for other sectors might also work for your own. Also consult your own professional or sector body which might have guidance specifically for your line of work.

To protect myself and my business, I am stating that this is general guidance and not legal advice, and you should make your own judgements and take further independent, specialist advice. This is not comprehensive, nor exhaustive. Links may move or change, and I will endeavour to check these each time I update this document. However, I cannot guarantee these links will not change in between my updates. Most of the government initiatives have now been announced on gov.uk with the latest being the Self-employment Income Support Scheme. *This document was updated 31ST March 2020 and all links have been checked and are still in place.*

Whatever you do in relation to my suggestions, please make sure you are not only doing the right thing, **but are being seen to do the right thing** – because it is critical for your business reputation to be demonstrating quite publicly what you are doing to help ensure everyone's safety. So, updates on your website and social media profiles, and by discussions and posters on your premises, on customer sites, and in your vehicles are all good ways of publicly demonstrating that you are a responsible small business doing what you can. **Included in this document is a risk analysis for you to use to identify risks to the business and its customers, allowing you to review your business operation and put plans in place to change your business and operational model to reduce identified risks.**

We are all moving into unknown territory in forthcoming months and I truly believe that is it not just a case of survival of the fittest, it is **survival of the fairest**. Be good, be transparent, be fair and absolutely do not capitalise on this situation in an unjust way because it will cause long-term reputational and irreparable damage to your business.

Please also fact-check everything you read or hear – including everything here – things are changing regularly. Please feel free to share widely. This document has three main sections:

- **Government initiatives for businesses impacted by Covid-19 coronavirus**
- **General and local authority/enterprise partnership and chamber resources**
- **Considerations for small business – adapting, marketing and staying visible - *including things you can do if you have had to suspend trading activities for the interim***
- **Personal debt – what to do to help with finances**



THE MEASURES, IDEAS AND SHARES IN THIS GUIDE ARE ALL AIMED AT REDUCING THE IMPACT OF CANCELLATIONS AND LOSS OF CUSTOM. THESE WILL STILL HAPPEN, BUT THESE MEASURES ARE INTENDED TO REDUCE THE DIP WHERE POSSIBLE.

THERE WILL COME A TIME, AS THIS IS A DAILY UNFOLDING NATIONAL CRISIS, WHEN ALL CONTACT MIGHT HAVE TO CEASE IN LINE WITH GOVERNMENT ADVICE.

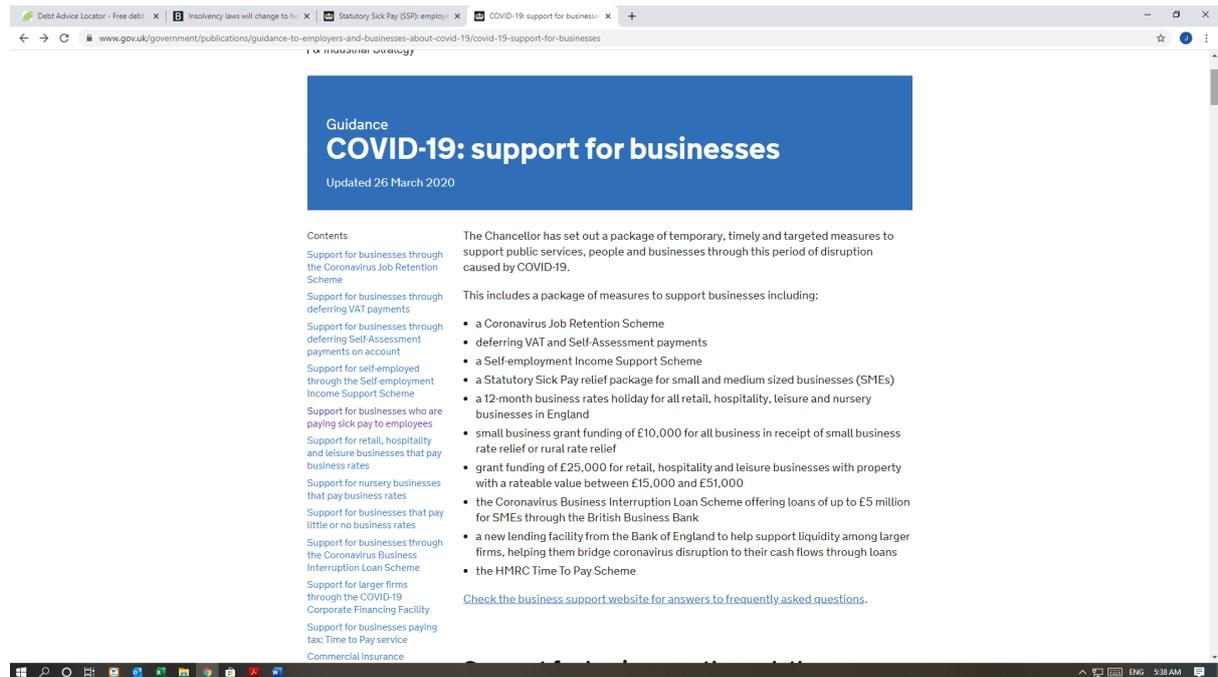
IN THIS INSTANCE, I WILL NOT REMOVE THE CONTENT IN THIS CASE, AS IT WILL SERVE YOU WELL WHEN WE ALL COME THROUGH THE OTHER SIDE AND GET BACK TO NORMAL – EVEN A NEW NORMAL.

THEREFORE, IT IS IMPORTANT TO NOTE THAT EVEN THOUGH I WILL CONTINUE TO ADD, AMEND AND RETAIN THE INFORMATION IN THIS GUIDE - I AM DEFINITELY NOT IMPLYING OR ENCOURAGING BUSINESSES TO IGNORE OR DEFY GOVERNMENT ADVICE

GOVERNMENT INITIATIVES FOR BUSINESSES IMPACTED BY COVID-19 CORONAVIRUS

Guidance for employers and businesses on coronavirus (COVID-19)

This guidance will assist employers, businesses and their staff in addressing coronavirus (COVID-19). This guidance may be updated in line with the changing situation. The following link shows all the packages on the left-hand side and these take you directly to the information within this page. More detailed information is shown in further weblinks in each section of the page.



<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>

There is also a useful FAQ – frequently asked questions – section with further information.

<https://www.businesssupport.gov.uk/faqs/>

Sign up for government alerts on coronavirus

<https://www.gov.uk/email-signup?link=/government/topical-events/coronavirus-covid-19-uk-government-response>

Your local authority website should also hold all the business support schemes available and any these initiatives where you must apply through your local authority.

Business Support packages

NOTE: Not all these government initiatives are immediately available, with some coming in late April 2020 and others such as the Self-Employment Income Support Scheme (SISS) being active around June 2020. Not all can be proactively applied for and you will have to wait for HMRC or the appropriate authority/local authority to write to you inviting you to apply. I have put edited highlights of each scheme on the following page under the name of the support initiative.

The Chancellor has set out a package of temporary, timely and targeted measures to support public services, people and businesses through this period of disruption caused by COVID-19.

This includes a package of measures to support businesses including:

- **a Coronavirus Job Retention Scheme**

The Coronavirus Job Retention Scheme is a temporary scheme open to all UK employers for at least three months starting from 1 March 2020. It is designed to support employers whose operations have been severely affected by coronavirus (COVID-19).

Employers can use a portal to claim for 80% of furloughed employees' (employees on a leave of absence – *who must not do any work whilst furloughed*) usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage. Employers can use this scheme anytime during this period.

The scheme is open to all UK employers that had created and started a PAYE payroll scheme on 28 February 2020. The online service you'll use to claim is not available yet. We expect it to be available by the end of April 2020.

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

- **deferring VAT and Income Tax payments**

VAT

If you're a UK VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to:

- defer the payment until a later date
- pay the VAT due as normal

It does not cover VAT MOSS payments.

HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement. You will still need to submit your VAT returns to HMRC on time.

HMRC will continue to process VAT reclaims and refunds as normal during this time. Payment in full must be made by March 2021.

TAX

If you cannot pay your Self-Assessment tax bill: If you've filed your return and owe less than £10,000 you might be able to arrange to pay in instalments online.

You do not need to contact HMRC if you have set up a payment plan online.

Call the Self-Assessment helpline if you've missed your payment date or you cannot use the online service. Telephone: 0300 200 3822. Monday to Friday, 8am to 4pm

If you cannot pay other taxes: If you've received a payment demand, like a tax bill or a letter threatening you with legal action, call the HMRC office that sent you the letter. Call the Payment Support Service if you have not received a bill or letter. Telephone: 0300 200 3835 Monday to Friday, 8am to 4pm.

Nominated partners in business partnerships can negotiate time to pay with HMRC on behalf of the partnership or individual partners.

<https://www.gov.uk/difficulties-paying-hmrc>

- **a Self-employment Income Support Scheme (SISS)**

Claim a grant through the coronavirus (COVID-19) Self-employment Income Support Scheme. Use this scheme if you're self-employed or a member of a partnership and have lost income due to coronavirus.

This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed.

Applicable if you're a self-employed individual or a member of a partnership. You cannot apply for this scheme yet. HMRC will contact you if you are eligible for the scheme and invite you to apply online.

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

- **a Statutory Sick Pay relief package for small and medium sized businesses (SMEs)**

Your employees may be eligible for Statutory Sick Pay (SSP), which is £94.25 a week for up to 28 weeks. You can offer more if you have a company sick pay scheme (you cannot offer less).

You can pay SSP to an employee who is self-isolating for more than 4 days because of coronavirus (COVID-19) from the first day.

HM Revenue and Customs (HMRC) expects the law to change to allow small and medium-sized enterprises (SME) to reclaim 2 weeks' SSP they have paid to employees who are self-isolating because of coronavirus (COVID-19). This page will be updated if the law changes.

<https://www.gov.uk/employers-sick-pay>

- **a 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England**

This guidance sets out details and eligibility criteria for:

- the Small Business Grants Fund (SBGF)
- the Retail, Hospitality and Leisure Grant Fund (RHLGF)

It informs local authorities about the operation and delivery of the 2 funding schemes.

The guidance applies to England only. This section has a weblink (shown below) to a pdf with detailed information.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/876893/small-business-grant-fund-retail-guidance-vers-3.pdf

- **small business grant funding of £10,000 for all business in receipt of small business rate relief or rural rate relief**

See above section – this guidance is included in the pdf weblink to the two support schemes.

- **grant funding of £25,000 for retail, hospitality and leisure businesses with property with a rateable value between £15,000 and £51,000**

The Retail and Hospitality Grant Scheme provides businesses in the retail, hospitality and leisure sectors with a cash grant of up to £25,000 per property.

Businesses in these sectors with a property that has a rateable value of up to £15,000 may be eligible for a grant of £10,000.

Businesses in these sectors with a property that has a rateable value of over £15,000 and less than £51,000 may be eligible for a grant of £25,000.

There are eligibility criteria. You do not need to do anything. Your local authority will write to you if you are eligible for this grant. Any enquiries on eligibility for, or provision of, the reliefs and grants should be directed to the relevant local authority.

- **the Coronavirus Business Interruption Loan Scheme offering loans of up to £5 million for SMEs through the British Business Bank – this is not government lending.**

The Coronavirus Business Interruption Loan Scheme is a reworking of the Enterprise Finance Guarantee Scheme and is not run by the government, but the banking industry and your first contact should be with your business banking provider. Your application will be considered using the standard lending criteria. Providers are shown on the following link. A brief descriptor and individual link to the information is also given for each scheme.

<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/>.

- **a new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans**

Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies. This scheme is run by the Bank of England.

<https://www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility>

- **the HMRC Time To Pay Scheme**

All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time to Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

You are eligible if your business pays tax to the UK government and has outstanding tax liabilities

If you have missed a tax payment or you might miss your next payment due to COVID-19, please call HMRC's dedicated helpline: 0800 024 1222. If you are worried about future payments, call nearer the time.

Relaxation of insolvency rules

The UK government has announced new insolvency measures to prevent businesses unable to meet debts due to the impact of coronavirus from being forced to file for bankruptcy. Alok Sharma, the UK business secretary, said the wrongful trading law would be suspended to protect directors during the pandemic. The move will allow directors of companies to pay staff and suppliers even if there are fears the company could become insolvent.

Speaking at the daily Downing Street press conference on Saturday he said the move would allow companies to "emerge intact the other side of the Covid-19 pandemic". Changes include a temporary moratorium for businesses undergoing a restructuring process, during which time they cannot be put into administration by creditors and will continue to be able to access all raw materials.

"Our overriding objective is to help UK companies which need to undergo a financial rescue or restructuring process to keep trading. These measures will give those firms extra time and space to weather the storm and be ready when the crisis ends, whilst ensuring creditors get the best return possible in the circumstances."

He said legislation, which would retrospectively apply from the beginning of March, would be introduced at the "earliest opportunity". However, he cautioned that "all of the other checks and balances that help to ensure directors fulfil their duties properly will remain in force".

Source: Financial Times report 28th March 2020

<https://www.ft.com/content/ad5d47d3-1572-4d67-b0b6-e64c5858c848>

NOTE: This measure has just been announced and details are yet to be published on gov.uk

Temporary relaxation of drivers' hours rules

A relaxation has been authorised for drivers under the EU drivers' hours rules or the GB drivers' hours rules and undertaking carriage of goods by road in all sectors, between 23 March and 21 April (continuation of the relaxation past 5 April is subject to review) in England, Scotland and Wales.

Temporary relaxation of the enforcement of the drivers' hours rules: all sectors carriage of goods by road. This relaxation of drivers' hours is an exceptional contingency measure. It must be used only where necessary, otherwise the normal drivers' hours should be followed.

<https://www.gov.uk/government/publications/covid-19-guidance-on-drivers-hours-relaxations/coronavirus-covid-19-guidance-on-drivers-hours-relaxations>

Self-employment and Universal Credit

Universal Credit is a monthly payment to help with your living costs. You may be able to get it if you're on a low income or out of work. If you live in Northern Ireland, go to Universal Credit in Northern Ireland.

Everyone claiming Universal Credit needs to report their self-employed earnings at the end of each monthly assessment period. This includes company directors, even those paying themselves by PAYE.

<https://www.gov.uk/self-employment-and-universal-credit>

GENERAL AND LOCAL ENTERPRISE PARTNERSHIP AND CHAMBER RESOURCES

Government information about Covid-19 coronavirus

<https://www.gov.uk/government/publications/coronavirus-action-plan/coronavirus-action-plan-a-guide-to-what-you-can-expect-across-the-uk>

Downloadable Coronavirus advice posters and resources for business or workplace:
guidance notes, information and general advice

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>

Local enterprise partnerships/Growth Hubs

Every region has a local enterprise partnership/growth hub – and these are creating updates for businesses in their local authority area. I have put the links below for Staffordshire and Greater Birmingham where you'll find the latest information on county-wide, regional and national initiatives to help businesses during the corona virus/Covid 19 situation.

This information includes rate relief for small business, assistance for rural business, budget announcements of key measures, and lots of other important information. The Greater Birmingham LEP information tells of a 2.00 p.m. daily briefing given by the Prime Minister.

Staffordshire LEP

<https://www.stokestaffslep.org.uk/covid-19-business-continuity-advice/>

Greater Birmingham and Solihull LEP

<https://www.gbslepgrowthhub.co.uk/business-advice/coronavirus>

Chambers of Commerce

As with the LEPs, your local chamber of commerce has geared up with important information for members and non-members. British Chambers of Commerce has a core advice link.

<https://www.britishchambers.org.uk/page/preparing-and-responding-to-coronavirus>

Information and updates on coronavirus – World Health Organisation (WHO)

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

The World Health Organisation has a myth-buster section on its website. It also has many posters to download.

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters>

Public Safety Guidance

How Coronavirus/Covid19 spreads

There appear two known ways of spreading the virus at present (in fact the second way results from the first):

- (1) Airborne, with people coughing and sneezing in public. UK guidance is that you cough and sneeze into your elbow, or into a hankie. Avoid people who are coughing and sneezing and showing signs of illness. Maintain social distance where possible in crowded areas.
- (2) Touchpoints. Physically touching people and surfaces where germs might lay active *from people coughing and sneezing*. Respiratory viruses can be transmitted by touching surfaces or shaking hands then touching your eyes, nose and mouth.

Guidance is to limit touching surfaces and hands where possible. Do not touch your face. And regularly wash your hands thoroughly for approximately twenty seconds and utilising the medical method of proper hand cleansing.

Handwashing advice from NHS below in bullet points. This is from the following link which leads to further information on what the symptoms are. What to do if you have symptoms. How to self-isolate. What the Government plans are. Updates on UK coronavirus spread, and useful numbers to use if you think you might have the virus. Information is being added and updated regularly.

<https://www.nhs.uk/conditions/coronavirus-covid-19/>

Hand Washing and general hygiene

Do

- wash your hands with soap and water often – do this for at least 20 seconds
- always wash your hands when you get home or into work
- use hand sanitiser gel if soap and water are not available
- cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze
- put used tissues in the bin immediately and wash your hands afterwards
- try to avoid close contact with people who are unwell

Don't

- do not touch your eyes, nose or mouth if your hands are not clean

Downloadable NHS poster to print and display which shows how to wash hands thoroughly.

<https://www.uhb.nhs.uk/Downloads/pdf/HandHygienePoster.pdf>

Public Health England

List of guidance in different settings, clinical and non-clinical (business, education and so on).

<https://www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance>

Latest government information for the public - daily briefings are taking place at 2.00 p.m.

<https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public>

Employer and employee advice – what to do about absences, isolations and lay-offs

Info about coronavirus and what employers should know and do.

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-covid-19>

ACAS coronavirus – advice for employers and employees

<https://www.acas.org.uk/coronavirus>

CIPD frequently asked questions – coronavirus – managing employees who have coronavirus

<https://www.cipd.co.uk/news-views/coronavirus/faqs>

CIPD coronavirus response guide (downloadable)

<https://www.cipd.co.uk/knowledge/fundamentals/emp-law/health-safety/coronavirus-employer-response-guide>

Employment rights and sick pay

<https://commonslibrary.parliament.uk/social-policy/health/coronavirus-employment-rights-and-sick-pay/>

CONSIDERATIONS FOR SMALL BUSINESS – ADAPTING, MARKETING AND STAYING VISIBLE

Conduct a risk analysis for the business

Think about how you operate and do a risk analysis on how coronavirus is likely to impact on your business and your customers. Scoring 1-5 in likelihood x impact (one being low and five being high). 5 x 5 = 25 which will be your highest scoring risk and one that takes priority when addressing all.

How likely is something to happen (such as cancellations, lower sales, lost bookings, even having to close the business down for a period of time) and how critical the impact might be (cash flow, paying deposits back that you already hold).

With each risk you have noted and the scores you have given for likelihood and impact, then think of a mitigating action – which is what you can do to reduce or remove the risk. Once you have worked out suitable mitigating actions, you rescore the risk. Example below for a retail outlet:

Description of risk	Likelihood	Impact	Score	Mitigating Action(s)	New Score
Closing the business for the time being <i>Especially if it has been closed due to government guidance on non-essential businesses</i>	5	5	25	Announce temporary closure and reasons why. Explain how current customers will be handled in terms of orders/projects in progress Maintain public relations (such as community volunteering) and marketing communications during closure (<i>keeps you in the customer’s mind</i>). <i>These measures will ensure you do not become invisible and are being seen to support the local community which means you are not becoming invisible during shutdown – and are being regarded in a good light – which means your customers are likely to return. Likelihood remains at 5 as a closure is a closure. Impact lowers to a 3 or 4 due to good communications.</i>	20
Customers touching surfaces	4	4	16	<ul style="list-style-type: none"> Put notices up asking customers not to touch for public safety. Regularly clean the counter <i>These measures might reduce both likelihood by half they will touch,</i>	4

				<p><i>therefore reduces the impact which might also reduce by half. 2 x 2</i></p>	
Handling cash	5	4	20	<p><i>In a cash-based business, it might be able to reduce cash payments by asking for card instead. This might reduce cash payments by half (taking risk down to 2-3).</i></p> <p><i>Mitigating actions will also reduce risk score to a 1-2.</i></p> <p><i>Goes from 4x4 =20 down to 3x1 =3</i></p> <ul style="list-style-type: none"> • Put up a notice asking people to pay contactless if possible • Physically wash the coins each evening when clearing cash register • Wipe out cash register coin and note trays • In a food business, have a separate person taking cash and not serving. • Wash hands after each cash handling. • Put up notice explaining that (food business) each time cash is handled; the server will wash their hands before serving food. Ask for patience as this will slow service. 	3

Other things you can do:

This section has been abridged as some of the business examples used in earlier versions of this guide are no longer viable as some of these businesses have had to close due to Government guidance.

The ideas here for consideration are for you to make your own personal and business judgement. What is doable, makes sense, is comfortable and acceptable to yourself, your staff and your clients, and does not breach government advice. Some ideas may have been superseded due to government guidelines on essential and non-essential business activities.

NOTE: This is just common-sense guidance. Seek out any other measures which might be included in government and NHS guidance on safe working.

Conduct as many of your Covid-19 coronavirus safety measures right in front of your customer's eyes.

This is an excellent way to reassure and demonstrate your responsibilities being taken seriously and being put into practice. Doing so might also prevent some customers from cancelling.

Customer Charter/Coronavirus Safety Measures

Consider emailing, texting, or sharing a little customer charter telling customers the measures you are taking as this is reassuring and positive public relations for your business.

I would definitely put together an appropriate **coronavirus safety strategy** for your business and share it with all customers, suppliers and other contacts. It is important that you demonstrate you are putting measures in place to minimise risk and that not only that you do this but are seen to be doing this. It is critical to communicate, reassure and maintain integrity and trust during this time.

While you will not go unaffected, this approach might go a long way towards regaining your customer base and new customers when things move into calmer times.

You can use a free graphic design tool to create your own posters.

https://www.canva.com/en_gb/

You can also download posters from Public Health England.

<https://campaignresources.phe.gov.uk/resources/campaigns/101-coronavirus-/resources>

Adapt your business model

Think carefully about how you've traditionally gone about your business or service delivery. Think of different and more appropriate and safer ways (especially after conducting the risk assessment) that you can continue to support and serve your customer base. A key element of this is to create distance and fewer physical touch points.

Some of the licensing and business classification legislation has been relaxed to allow, for example, pubs and restaurants to work on a takeaway model, to maintain business. If you have premises, you need to check what legislation has been relaxed based on your business purpose and physical location.

There's an example of a public house which is losing bookings as it cannot operate as normal due to government advice and has a large car park. It has changed its operational model and has set up a 'drive through'. It is still selling its food, but people are not coming into the premises in regular numbers, so those who are, the restaurant and bar area has been thinned out so people can retain social distance. Tables have been taken out to allow fewer covers and for diners to sit apart from each other.

The pub owner has put a gazebo up and the waiting staff are bringing out the meals in containers, wearing disposable gloves. They are leaving these containers on tables on a 'just in time' basis. The customers text ahead of their arrival, so the food doesn't go cold. Customers drive up, wind the window down, and pick up their food.

The pub is encouraging customers to pay contactless or by BACS in advance of a pick-up. This has dramatically reduced all the regular physical touchpoints to an absolute minimum. And while the pub has suffered a serious dip, it has worked hard to ensure some business is still coming in.

I know local pubs and cafes in Rugeley, where I live, are now offering delivery or take-away options, just to keep the business rolling in. These food service owners are also, via our social media community profiles offering to drop off to isolators and those who are vulnerable. The food is left at the door and they text ahead, having taken BACS payment or cash on delivery.

Mobile or site working

UPDATE: This is no longer an option for some business types, due to government guidance on non-essential retail and services. However, some of the practices will remain suitable and reassuring once things get back to normal. Or the new normal.

If you have to work on customer location, consider the following protocols or an adaptation of these, depending on your business type.

Ask for bank transfer payment so no cash handling. Give an arrival time and text the client when you are outside, so you have fewer touchpoints like knocking on doors.

Send a copy of your Customer Charter/Coronavirus Safety Measures ahead of the appointment, so they know what measure to take and what measures you are taking. Tell them how to clear and prepare your working area (if this is appropriate for your business).

Ask your customer to ensure that nobody is in the area in which you will be working, thus minimising potential for human contact. Maintain the two-metre social distancing at all time and where practicable.

Minimise touching anything on site apart from what you are required to investigate, service or repair. Wear gloves and clean down any touchpoints before and after completing your work. Wash your hands, tools and any implements you use before and after using.

Politely remind customers that all your measures are to help reduce the risk of anyone potentially getting or transferring a virus.

This shows professionalism and is reassuring.

Ensure you launder work clothing daily and clean your footwear. Wash your hands, on arriving home, and take a shower before doing anything else.

Payments and handling cash

Handling cash in a small business is unavoidable. You could wash the coins left in the till at the end of the day. I'm afraid there's no news out there about cleaning banknotes. *My friend Diane Brassington of Westbury Ironing, Stoke on Trent has a laundry and she literally laundering cash by washing the coins regularly.*

Wipe out the till drawer at the end of each day. Keep your card machines clean in between use. Check manufacturer's instructions so you don't kill the machine. Where possible arrange contactless or BACS payments to minimise the need to handle cash.

Serving counters

There are many other service operations that have counters.

Put a polite notice asking people not to touch the counter while they are waiting or being served and reminding them that this is to help keep everyone safe as touching surfaces can be one way of spreading the coronavirus.

Regularly clean down the counter throughout opening hours and do a deep clean of the entire premises if a customer or member of staff is found to have coronavirus.

One-way systems and queueing

Create a one-way system in your shop or premises to ensure social distancing can be practised. Mark two-metre wide distances with hazard tape on the floor outside and inside your premises so people can maintain a safe distance.

Deliveries – pop a hand-wipe in the package

This will cost, but you could consider (if finances allow and you can get stocks) putting a small ready-wrapped hand wipe in the package. *The sort you sometimes get in a fast food restaurant with finger foods.* A little note to say you care about the customer's safety and perhaps they might want to wipe their hands after opening. The wipe won't really work as a protection – but the positive public relations might work in your favour instead.

Think about reducing face to face delivery in service and craft-based businesses

Thanks to Barbara Meek who rang me and prompted this tip.

Offer alternatives. For example, for training companies, or craft companies could take payment and send out documents or craft packs in advance - and have the students/clients join you for a live webinar where they can see and follow you – and interact. If any can't make those dates, make sure you record the session, and upload it so they can view it in their own time and take in the information or craft techniques you are sharing.

In fact, you could be selling the antidote to boredom if your clients are self-isolating!

Dr. Garry Palmer of sportstest prompted this new addition, which relates to this section and the two sections below.

Garry has sports testing equipment, and, like any other business, he is facing the possibility of issues with new and existing bookings. While he can't test physically, he is great on training technique.

So, using zoom, Microsoft teams or skype, general and specialist personal trainers like Dr. Garry can keep in touch with their clients and deliver live-time and recorded online sessions guiding clients on fitness. This is also a very effective way to punch out the loneliness businesses and clients will feel during self-isolation and mandated isolation.

Recording equipment

Ref the above, your camera and video function on your phone is good enough for this purpose. And a selfie stick with a tripod foot would hold your camera phone while you are working away. If sound is an issue, try a pin microphone. Get advice on good lighting for your presentation area. And you will find most of this equipment online for £20 or £30 quid apiece. For around £100 and you could stay in business – I hope!!!!!!!!!!!!!!!!!!!!!!

Please script out and rehearse what you are going to present. Don't become an internet sensation for the wrong things. Like being pants at presenting. 😊

Face to face meetings and remote working

If you are in a business that has to make presentations to clients, or maintain close contact with staff, consider emails, Skype or Zoom calls (where you can talk on screen and share documents for discussion), and any staff that might need to remote work due to illness. It might also be a way for you to continue doing business if you are not feeling well and need to self-isolate.

There are now numerous ways in which you can communicate very effectively, and most online tools have a free version which can be used quite well, albeit in a slightly more limited way. However, for a small business, often the free version of these communications tools is quite adequate.

<https://zoom.us/>

<https://www.skype.com/en/>

<https://products.office.com/en-gb/microsoft-teams/free>

<https://support.office.com/en-us/article/welcome-to-microsoft-teams-free-6d79a648-6913-4696-9237-ed13de64ae3c>

FOOTNOTE: With tech, I always work on a 'need to use' basis. I'm more strategic than tech but in the last two weeks, I've quickly adopted and got my head round quite a few online delivery routes like zoom. I've conducted webinars for Staffordshire University and have just been asked to train by remote rather than face to face. So, I'm voice-recording over my PowerPoint slides, and will be delivering these using Microsoft Teams and whatever chosen methods are required.

I've co-presented a webinar with the Business School on a nationwide programme called Leading to Grow, which is to get small business to use more digital technology within their operation. This was a very late switch from what was going to be a normal face to face training workshop. It all worked out well, we could see all participants on screen, and we were able to show and share documents on screen during the virtual workshop.

We used Microsoft Teams to deliver this and it went really successfully. *My co-presenters were Kathryn Taylor Staffordshire University, Jonathan Westlake Director of Wavemaker Stoke (who was lead presenter), and Emily Whitehead of Simply Great Britain.co.uk.*

I have been involved in advice webinars run by Blue Orchid, which has been led by Paul Ward and Peter Daniel, with me and a panel of advisors answering queries.

I have held FaceTime and Zoom meetings with business associates.

In general, I am getting more up to speed on these virtual delivery methods and am finding them very useful in my line of business – which like most others – has been seriously impacted by the Covid-19 coronavirus situation. This update document is my attempt to support small business as best I can.

IMPORTANT CONSIDERATIONS FOR BUSINESS PLANNING AND FINANCES

This section is critical for any business currently running - and particularly for businesses that have had to suspend business activities until further notice.

DO NOT BECOME INVISIBLE!

Maintain your marketing conversation with your 'fan base'. *Thanks to Emily Whitehead of Simply Great Britain for reminding me of that term.*

Whether you are still open for business or have had to close it temporarily – you need to maintain your communications via social media platforms, email and phone. This is critical. You disappear and it will be very difficult to regain your awareness and profile.

A few pointers on this:

- Keep your customers **up to date** with everything you are doing to keep them safe, in the loop, and reassured
- If you have **modified** how you work, update your customers, suppliers and other interested parties on what is new and how to buy/order/get deliveries
- **Do not become invisible** – even if you have to stop trading for a while. Maintain your 'fan base' of customers by giving helpful tips and updates. For example, an estate agent can share tips on creating kerb appeal and adding value to your home. *Me? I am updating this guide; I'm involved in free advice webinars and offering free training courses using zoom. Get me! My paid work has all but ceased, but I am still keeping a high profile.*
- Generate **positive public relations** – do (safe!) activities to support your community like picking up prescriptions, or making phone calls to isolated residents
- **Protection your business reputation** – refrain from making comments and criticisms online and offline. Remain positive, helpful and neutral

Make best use of time

This is an opportunity to review your business reflect on what's working and what isn't and what could be better. Then re-plan and get ready to re-launch.

Take a good hard look at the business

- REVIEW – look at all areas of your business
- REFLECT – how are all these areas working out – what's good, bad, can be improved?
- REORDER – can you do things a little differently for a better outcome?
- REVAMP – can you refresh your suppliers, range, offer, premises, and service levels?
- RENEW – can you reach out to lapsed customers and entice them back?
- RELAUNCH – get ready to re-open your business when circumstances allow

Clear and declutter

Thanks to former Beacon colleague Bob Davies of Unique Ideas UK Ltd for 'seeding' this section.

Have a good review of your premises. Clear out and clean out any unwanted items. Less clutter equals less to clean. *Bob's been spring cleaning!* Having a thorough sort and clean – thinning out unwanted items (which could be repurposed, sold, donated or skipped).

Profitability

Review profitable and non-profitable customers, activities, products and services. This is time to look closely at what value each element of your business operation and its offering delivers value and drives profit.

- What can you keep, improve or lose?
- If you can't improve something, is there something else that can be improved to offset or balance out an unprofitable area?
- What is adding/reducing value?
- What is adding/losing revenue?
- What are your most productive/unproductive activities?
- What are your best and most profitable customer types?
- Who are your most difficult and unprofitable customers? Maybe lose them at some point*

*If a customer is very difficult to deal with, takes up most of your time, is never happy, and doesn't pay much – or quickly – do you really need them in your business? Perhaps you need to consider letting them go. Your attention is needed for the entire business wellbeing, and the time you win back could be massive, beneficial and ultimately more profitable. See my own case below.

I dumped my highest paying account in my radio sales days. The client was demanding and sucked every working hour out of my day keeping him happy. I had enough and dumped him – and managed to hit all my targets without his £60,000 per annum revenue (which was over 25 years ago). The time it gave me back allowed me to focus on building better existing and new client relationships and I kept smashing my targets without his revenue!

Competitor Analysis

Use the time to survey the competitive landscape:

- Can you pick up good ideas, join forces, work for the common good of your local commercial community and your sector?
- Can you closely scrutinise your competitors – especially the really good ones to find out if there's anything you can adopt?

Operational overheads and cash flow

Look carefully at your operational overheads:

- Are there things that can be culled or trimmed back in terms of cost to bring down the expense? Can you do without 1-2 paid services to help with cash flow?
- Can you talk to the bank about emergency interim cash flow/overdraft/loan arrangements?
- Can you negotiate or renegotiate with your supply chain to help with cost?
- Can you delay or defer payment?
- Or have some temporary payment terms to cover the critical trading impact?

Terms and conditions, deposits

To keep the money rolling in there may be a few things to consider. For the interim, it might be necessary to amend your terms and conditions so there is a balance of fairness between you and your clients. Seek appropriate legal advice on this.

PERSONAL DEBT – WHAT TO DO TO HELP WITH YOUR FINANCES

First off, work out what your personal income and expenditure is, and check your bank statements. Look at everything coming in and going out.

a) Personal Expenditure.

Outgoings	Self	Partner
Domestic Rent / Mortgage		
Rates		
Council Tax		
Utilities: Gas, Electricity, Fuel		
Domestic Telephone/Mobile/Internet		
Food & General Housekeeping		
Vehicle costs		
Hire Charges/Rentals		
House/Contents/Personal Insurance		
Other expenses, e.g. childcare		
Car tax, maintenance and Insurance		
Car running expenses		
Repairs and Replacements		
Personal loan repayments		
Credit Card/Finance Charges		
Clothing		
Subscriptions		
Regular Savings		
TV License		
Gym		
Presents (Birthdays, Christmas)		
Personal Pension		
Other – <i>please specify</i>		
Total Outgoings	£	£

b) Income Sources.

Income	Self	Partner
Other Benefits		
Housing Benefit		
Working Tax Credits		
Child Support		
Partner's Contribution		
Other		
Total Income	£	£

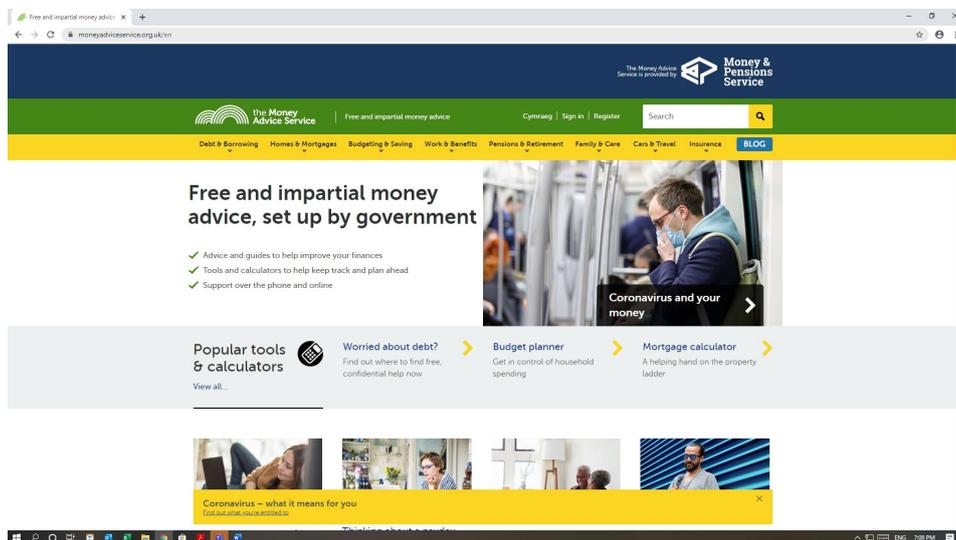
c) Monthly income required

Total Outgoings	£	£
Total Income	£	£
Monthly Income required	£	£

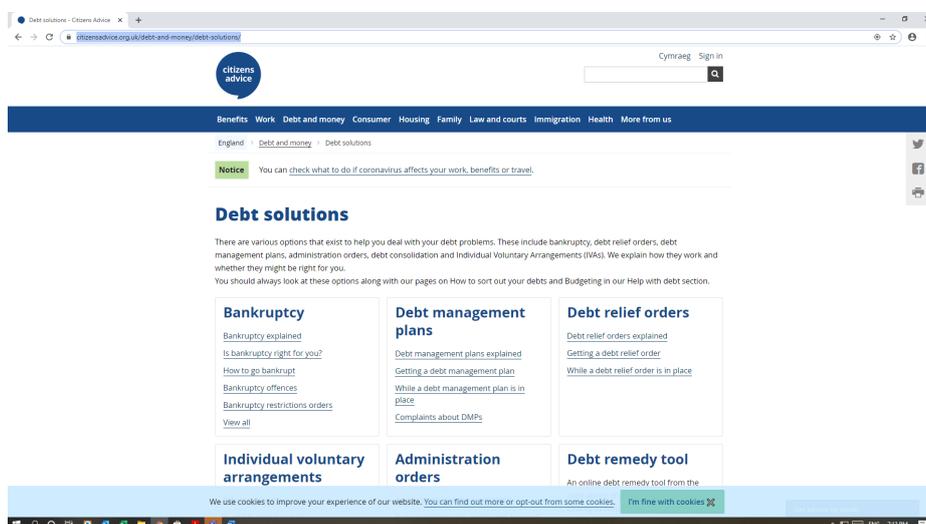
Once you've completed the personal income and expenditure assessment, look closely at your bank accounts.

- Scrutinise all payments going out.
- Are there micro-payments you can do without?
- Can you change providers for, say utilities and phone to reduce your outgoings?
- What can you cancel and happily live without?
- What can you replace with a cheaper alternative?

Do you have any bank loans or credit cards? You could approach your lenders and ask for these to be put onto an arrangement whereby you pay a lower, manageable amount. In this instance, the good news is that generally this stops the interest being added. However, the bad news is that this can impact your credit rating negatively and could stay on your credit record for six years. You could ask for a mortgage holiday also. This also impacts. So, a quick fix can have lasting financial repercussions. **This is where you need impartial, expert advice from non-commercial sites.**



<https://www.moneyadvice.org.uk/en> Government website giving financial advice.





<https://www.citizensadvice.org.uk/debt-and-money/debt-solutions/> Citizens Advice Bureau