



COVID-19 Toolkit For Business

April 2, 2020

The COVID-19 Pandemic has impacted everyone, including our local businesses. Every single business is important to our community. The DCDC Team has put together a few ideas and resources that business owners can potentially use to ease some strain on your business. Please let us know what you're doing to help weather this storm so we can share them with the business community. We are all in this together and will get through this by helping each other.

These ideas, lists, and tools are not endorsements for products or services, nor will they solve all of the issues you're facing, but there may be a few items that you can focus on. If you need assistance implementing an idea or need business help, please contact one of our DCDC Team members:

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Crisis situations bring out the best in all of us. We're proud of the businesses in our community that have stepped up to help each other, their employees, and those in our city that need it the most. Unfortunately, crisis situations also bring out scam artists, so be careful and do business with those who you trust.

These are difficult and trying times, and we are all doing business a little differently these days. However, our commitment to you and the Dayton area will not waver.

Stay safe and healthy!

-Your Partners at the Dayton Community Development Corporation

[Download the Guide to Retail To Go](#)

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Manage Business Cash Flow

- 1) Debt – contact your lending partners and inquire if interest only or deferred payments on current debt is possible.
- 2) Expenses – It's time to take a hard look at all of your expenses and find ways to remove or reduce your current expenses. Defer, reduce, or cut expenses.
- 3) Rent – contact your landlord to see if you can defer or reduce your rent payments through the pandemic.
- 4) Vendors – contact your vendors and ask if you can have longer payment terms.
- 5) Available Cash – As the length of the pandemic extends, access to cash instead of debt may be vital to keep your business afloat. If possible, draw down your existing lines of credit and deposit this cash into interest-bearing liquid accounts.

Change Your Business to Meet Today's Climate

“ A pivot is a change in strategy without a change in vision.”

COVID-19 is changing how we all do business, consider making slight changes to bring in more revenue. If you didn't have an online presence before, you need to make one now. If you already had some online presence, now is the time to increase it. Many website development companies are providing free or reduced cost products and services, these include GoDaddy's OpenWeStand resources. www.godaddy.com/open-we-stand

Restaurants without a webpage can email us photos of their menus, which we can include on our website with restaurant information for the public. To reduce busy signals with call-in orders, consider implementing an online ordering and, if applicable, delivery systems. Several restaurants have been able to use a system put in place by either their existing POS service provider or another firm. Toast created ToastNow, which allows any restaurant to set up online ordering, contactless delivery, and gift card sales for three months free (standard fees for credit cards are not included). <https://pos.toasttab.com/products/toast-now>

Retailers without an online storefront can set one up easily through a variety of services. Shopify is offering a free 90-day trial of its system to impacted businesses. <https://www.shopify.com/>

Service providers can conduct meetings, provide counseling, financial planning, tax assistance, fitness instruction, and other resources through video and tele conferencing. Zoom, Cisco Webex, Google Hangouts, GoToMeeting, and more are available options. If your clients don't have internet access, they can drive to the Dayton Community Center (801 S. Cleveland Dayton, TX 77535) and access community internet while remaining in their cars in the parking lot. Wifi Password is: GoBroncos!

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Marketing & Promotion

Communication is key. Even if you're closed, your customers want to hear from you. Try to make some form of daily point of contact. This is a great way to engage your customers and keep them interested in your business. Most of your customers are at home, looking for something to keep them entertained. Engaged customers will visit your business once you reopen.

If you're open, communicate any changes in hours or availability, and what steps you're taking to keep your employees and customers safe.

Call to action your customers. If you're struggling, let them know that they can support you by purchasing gift cards. If you don't already have a gift card system in place, there are numerous online systems available. Aside from credit card and processing fees, <http://giftfly.com/> is free to merchants.

Social media advertising, if targeted and planned, can be an inexpensive and effective tool in engaging with existing and potential new customers. Facebook is developing a grant program for small businesses that will be available soon. Learn more: <https://www.facebook.com/business/boost/grants?ref=eml>

The DCDC Team has experience in website and social media development and can assist you with marketing and promotion. Contact us if you need assistance.

Resources

Local Information

- City of Dayton COVID-19 Website: <http://www.daytontx.org/422/CoronavirusCOVID-19>
- City of Dayton COVID-19 Blog: https://daytontx.wordpress.com/2020/03/27/promoting-public-health-and-saving-lives/?fbclid=IwAR16P7sl2FuPrswSr_1FIQiaQU10cQ_iT1TvKBJFvQYWUobYVdslxZFaNrM
- Dayton Community Development Corporation COVID-19 Website: <http://daytontx.com/2240/COVID-19-Information>
- Dayton Community Development Corporation COVID-19 Mapping Tool: <http://www.developingdayton.com/mapping.html>
Click Map Layers, Select COVID-19, Select Layer to view.
- Dayton Chamber of Commerce COVID-19 Website: <https://daytontxchamber.com/covid-19-information-and-updates>
- Liberty County COVID-19 Website: <https://www.co.liberty.tx.us/page/liberty.coronavirus>

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Business Resources

- [CDC Guidance for Businesses & Employers](#)
- [US Dept. of Labor COVID-19 Resources](#)
- [US Chamber of Commerce Combating Coronavirus](#)
- [US Senate Committee – Small Business Owner’s Guide to CARES Act](#)
- [Texas Workforce Commission Shared Work Program](#)
- [Texas Workforce Commission Mass Claims Program](#)
- [Internal Revenue Service Tax Filing FAQs \(new deadline is July 15, 2020\)](#)
- [US Dept. of Labor Families First Coronavirus Response Act & Paid Sick Leave FAQs](#)
- [US EPA – Approve Disinfectants for COVID-19](#)
- [Texas Department of State Health Services Resources & Updates](#)
- [Guide to CARES Act Eligibility](#)
- Texas Division of Emergency Management COVID-19 Website: <https://tdem.texas.gov/covid-19/>
- [US Chamber of Commerce COVID-19 Response Toolkit](#)

Financial Resources

- **Houston-Galveston Area Loan Development Corporation Bridge Loan** – *Small businesses awaiting COVID-19 disaster relief from the Small Business Administration may apply for a bridge loan up to \$25,000. This immediate funding must be help meet payroll, leasing or mortgage dues, utility fees, and other business-related expenses. Any small business in located in the 13-county region served by H-GAC can apply. Liberty County is part of this region. To qualify, you must have applied for an EIDL loan and begin paying back the bridge loan once EIDL is approved.*
Bridge Loan Information
- US Small Business Administration Guidance & Economic Injury Disaster Loans: *Up to \$2 million in working capital at low-interest rates – must be used to cover operations until normal business resumes.*
[SBA Information](#) [Texas Program Information](#)
EIDL applications may be eligible for a cash grant valued at \$1,000 per employee up to 10 employees. SBA is not accepting new EIDL loans, but may pending the approval of additional funding.
To check the status of your submitted EIDL application, email disastercustomerservice@sba.gov or call 800.659.2955.
- [US Small Business Administration Express Bridge Loans](#): *Provides up to \$25,000 in advanced supplemental funds for businesses applying for the SBA Economic Injury Disaster Loan.*
- Small Business Paycheck Protection & Loan Forgiveness Program: *Provides up to \$10 million in assistance to small businesses and 501(c)3 non-profits that is partially forgivable. This includes sole-proprietors, independent contractors, and other self-employed individuals. Financing is*

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available for employee wages up to \$100,000 and can cover additional expenses such as rent, utilities, etc. expended between February 15, 2020, and June 30, 2020. Can be combined with Economic Injury Disaster Loan if applied to different expenses.

[SBA Information](#) [US Chamber of Commerce Guide](#)

PPP Funding has been exhausted, however additional funding may be authorized. Ask a local bank for the paperwork and complete it, so it's ready to submit when additional funds are authorized.

- [Texas Restaurant Association Restaurant Relief Fund](#): Provides a grant up to \$5,000 to support the needs of independent restaurants.
- [Texas Women's University AssistHer Relief Grant](#): \$1,000,000 available funding for 100 awards (\$10,000 each) to Texas women-owned businesses.
- [Thryv Small Business COVID-19 Grants](#): Small to medium businesses can apply for grants from \$2,500 to \$15,000 through the Thryv Small Business Foundation.
- [Facebook Small Business Grant Program](#): \$100 million in available funding and ad credits for up to 30,000 eligible small businesses. *Grants are currently limited to certain geographic areas.*

Regulatory

- [List of Essential Business Sectors](#)
- [Office of Governor Abbott Executive Order on Restaurants, Bars, Gyms, & Senior Living Facilities](#)
- [Texas Department of Motor Vehicles, temporary trucking deregulation](#)
- [Office of Governor Abbott Regulation Waiver for Hospitality Industry to Deliver Alcoholic Beverages](#)
- [Office of Governor Abbott Removes Licensing Barriers for Advanced Practice Registered Nurses](#)
- [Office of Governor Abbott Waives Licensing Regulations for Pharmacists & Technicians](#)
- [US Dept. of Labor Required Workplace Posted Notice for Employees](#)

Employee Resources

- [Texas Workforce Commission COVID-19 Unemployment Resources](#)
- [Southern Smoke Restaurant Employee Emergency Relief Program](#): Provides charitable funds to assist those employed and/or who own restaurants/bars or are restaurant suppliers.
- **WARN – Rapid Response**: *If your employer files a WARN notice with the State of Texas, you will have access to rapid response tools that can assist you with finding employment quickly. Please visit with your company's HR Department to learn more.*

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