

THE PROSPEROUS PARTNER

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A SMALL BUSINESS' SURVIVAL
GUIDE DURING COVID-19

KEEP CALM & DON'T PANIC

PROSPEROUSIM.COM



APRIL 2020

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Keeping Your Business Relevant During a Pandemic

The COVID-19 virus went from being a distant headline to an overwhelming reality. Cases in the United States and around the world are increasing exponentially and in a short time, we've gone from business as usual to most of the world's population sheltering in their homes. If your business is going to survive, it will be because you find a way to keep your products and services relevant to the people in your target audience. Here are some tips to help you find your relevance and maintain your audience during the global crisis.



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How to Stay Connected When Your Staff is Working from Home

The COVID-19 pandemic has forced many employers to scramble to set up the technology required to allow employees to work from home. If you and your team are used to working in the same space, the adjustment requires more than technology. Fortunately, there are some things you can do to increase your sense of connection and your ability to work as a team. Here is what we suggest.

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The current COVID-19 pandemic has dialed up the stakes for most businesses in the United States. Non-essential businesses have closed their doors in an effort to halt the spread of the virus, and there is no clear end in sight. There is a glimmer of good news. There are many resources available to help small business owners in this difficult time. Check out our comprehensive list of resources and tools that may help you.



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Ways to Promote Your Business During the COVID-19 Crisis

It's a tricky thing, figuring out how to promote and market your business in a time of crisis. On the one hand, many small businesses are struggling to stay afloat, hoping they will be able to weather the storm and reopen when the crisis is over. On the other hand, nobody wants to appear callous or opportunistic. That said, there are still ways to promote your business during this unsettling and scary time. Read on to see our recommendations.

WELCOME TO THE PROSPEROUS PARTNER

Thanks for checking out our latest issue of The Prosperous Partner, your online marketing resource guide for small business. Each month we will be covering topics that resonate with local businesses just like yours.

Our goal is simple. We want to enable you to do big things online, and it all starts by breaking down the complexities of marketing your business online.

It doesn't matter if you're just starting out, or an established business owner in your local community, you can always benefit from increasing your brand's visibility online.

To your Success,

Eddie Hill
Grand Master Prosperite

THE PROSPEROUS PARTNER IS BROUGHT TO YOU BY

The Prosperous Internet Marketing Incorporate, is the leading small business marketing service for over 8 years. We help small businesses connect with more customers online.

If you want to build your business, you need to market, it's that simple. But you can lose thousands of dollars if you don't know what you are doing. So we urge you to take action with some of the strategies we recommend.

For a more "hands off" approach, we offer affordable solutions and can deliver results.

We hope you enjoy this issue of Prosperous Internet Marketing Inc. and feel free to reach out to us anytime.



KEEPING YOUR BUSINESS RELEVANT DURING A **PANDEMIC**

There's no question that we are living in a surreal and scary time. The COVID-19 virus went from being a distant headline to an overwhelming reality. Cases in the United States and around the world are increasing exponentially and in a short time, we've gone from business as usual to most of the world's population sheltering in their homes.

For business owners, the element of uncertainty looms large. Governments are advising non-essential businesses to close to protect employees and the public. If your business is going to survive, it will be because

you find a way to keep your products and services relevant to the people in your target audience.

The answer for most businesses is going to require creative thinking.

Here are some tips to help you find your relevance and maintain your audience during the global crisis.



START WITH YOUR CUSTOMERS

In a time of uncertainty, it's always a good idea to let your customers lead the way. Ask yourself what your customers need from you right now – and what they'll need from you a month from now. Better yet: ask your customers what they need.

While there's certainly a lot of stress involved in running a business during a pandemic, it's important to remember that we have resources that are still available to us even if our offices and stores are closed. We have technology to help us keep in touch with our audiences. That's not a small thing.

Your customers may need you to deliver services in a new way. They may need your services or products to adapt to their current situation. You won't know unless you ask.



EMBRACE CREATIVITY TO RETAIN YOUR CUSTOMERS

Once you know what your audience wants, it's time to figure out how to adapt your business to provide it. The answer may be an obvious one. For example, many restaurants have transformed into takeout and delivery services.

Diners may not be able to come in and sit down, but people still want to support their favorite eateries.

Here are some other suggestions that may inspire you:

> Fitness trainers can do Skype or streaming classes. A great example comes from the martial

arts community, where schools have been agile at switching to virtual classrooms to keep their students engaged.

> Consultants, including personal coaches, lawyers, and financial consultants, can offer Skype or Zoom sessions in lieu of face-to-face sessions.

> Some businesses (think electricians and plumbers) may be able to keep working with proper protective gear, including masks and gloves.

Keep in mind that you don't need to figure everything out on your own. There's help available.

YOUR HEALTH IS OUR #1 PRIORITY

If you're worried about the Coronavirus (COVID-19), please be reassured that we are following the health and safety guidance as prescribed by the Centers for Disease Control and Prevention (CDC), as well as the local public health department.

Here are the actions we are taking



KEEPING PEOPLE SAFE



We actively encourage sick employees to stay home.

We screen the health of our suppliers, employees, products, and customers.

We screen the health of our suppliers, employees, products, and customers.

Insert Your Text



SECURING A HEALTHY ENVIRONMENT



We are deep cleaning and disinfecting our business including high-touch surfaces.

We are deep cleaning and disinfecting our business including high-touch surfaces.

We are opening windows or adjusting our heating/cooling to maximize ventilation.

Insert Your Text



CREATING A FLEXIBLE WORKPLACE



We are assessing the risks of business travel.

We are using videoconferencing for meetings and events where possible.

We are accommodating employees who become sick or have a sick family member.

Insert Your Text



If you have any questions or concerns,
please ask for the manager or contact us at

555-5555-555

This document was prepared by the business owner/propietor using a template from the U.S. Chamber of Commerce.
The U.S. Chamber of Commerce is not responsible for the final content or implementation of this document.

PRIORITIZE SAFETY

No business will survive the current crisis that doesn't take the situation seriously. This is not a time to take the pandemic lightly or act as if the safety of your employees and customers doesn't matter. People are being hit hard by an ever-worsening reality and they won't thank any business that's dismissive of their fears.

Some of the things you can do to show you care and that you take your customers' health and safety serious include:

> Posting a statement on your website and on social media outlining the precautions you are taking to minimize the risk. Here's a good example from Target. You'll notice that they've talked about what they're doing to help employees, new cleaning procedures for their stores, precautions for product pick-ups and deliveries, and their community efforts to help people impacted by the pandemic.

> Offering deals on your products or services that are specifically helpful to people at this time. That means being creative and being mindful of the needs of the people you serve.

> Avoiding anything that seems opportunistic. Of course, you are worried about the survival of your business, but showing empathy to the very real concerns of your audience won't help you survive.

> If you have clients or customers that owe you money, work with them to create payment plans if they ask you to. It's natural to be concerned about

cash flow but pushing people who are worrying about their own financial futures won't make them pay you more quickly. In fact, it may make them avoid you. Be compassionate and you're more likely to get paid.

In other words, you should market and advertise, but it's essential to do it in a way that's mindful of the current circumstances and shows your audience that you care.

EMBRACE THE UNCERTAINTY

Uncertainty can be difficult to cope with, but the truth is that none of us knows what tomorrow will bring – or next month, or the month after that. Despite hopes that social distancing would be a temporary measure, the rising number of cases suggests that we'll be battling this virus and its devastation for a long time.

One difficult decision that's on the horizon for some businesses is the need to lay off employees. If you can't meet your payroll, then it's best to lay people off now and file a claim with your local

department of labor or unemployment office. When you file as the employer, you'll be smoothing the way for your laid off employees to collect unemployment benefits.

The businesses that will survive this crisis are the ones who manage to maintain their agility in the face of seemingly insurmountable challenges. As a business owner, you'll need to lead your employees in a way you never have before, providing steady guidance and reassurance even if you're filled with doubt.



TAKE HELP IF YOU NEED IT

Finally, and this is important, don't hesitate to take help from any source that will provide it if you need to do so. I'll go into greater detail about the help that's available in another article, but you should be aware that the Small Business Association is providing disaster loan assistance to qualifying companies. You can learn more [here](#).

Not every business will survive the COVID-19 pandemic. The ones that will are those that listen to their customers, get creative, and find ways to stay relevant. It's going to be a long road, but your business can get through with some hard work and luck.



How to Stay **CONNECTED** When Your Staff is **WORKING FROM HOME**

The COVID-19 pandemic has forced many employers to scramble to set up the technology required to allow employees to work from home. If you and your team are used to working in the same space, the adjustment requires more than technology.

Fortunately, there are some things you can do to increase your sense of connection and your ability to work as a team. Here are some suggestions.

USE ONLINE MEETING TOOLS

Online meeting software Zoom has seen a huge increase in users since governors began issuing stay-at-home orders. Zoom software allows multiple users to connect to a meeting, and they have a free option that you can use if you don't want to (or can't afford to) pay for a service. Zoom's free plan includes:


- > Unlimited one-to-one meetings
- > Group meetings up to 100 participants with a time limit of 40 minutes
- > Online support
- > Active speaker view


If you upgrade to their Pro plan, which costs \$14.99 per month, the maximum meeting length goes up to 24 hours and you'll get some useful admin features that will allow you to change the settings for your Zoom meetings. The company has also created a resource page for users during the pandemic, which you can find [here](#).





You may also want to use some of the following tools:

 **Google Docs** (ideal for sharing document)

 **Google Hangouts** (may be used for meetings)

 **LIVE** (you can create a private group for your employees and go live with video if you choose)

Project management software such as

 **slack** or  **asana**

This is just a sampling of what's available. If you're looking for something specific, use Google or connect with other small business owners to ask what they're using



SET UP A NEW ROUTINE

One of the most important things you can do for your staff is to create a new “normal” so that they know what to expect every day. Some of your employees may need guidance on how to work from home, and some may need more structure than they normally do.

Here are some suggestions for setting up your new work routine.

1. Have a daily check-in, preferably early in the day, where you get together on a video conference or conference call and talk about the day.
2. Be clear in your expectations and create written workflows when necessary.

3. Use Google Docs to create a schedule and post assignments. (If you already use project management software such as Asana or Slack, you can use that instead.)

4. Encourage your staff to talk one-on-one and brainstorm ideas as needed.

5. Set up clear milestones and goals and make sure everyone understands them.

Communication has never been more important than it is now, and it's your job as a business owner to take full advantage of the tools available to you to keep the lines of communication open.

A woman with long brown hair, wearing a yellow long-sleeved shirt, is smiling and holding a small, fluffy brown and white dog. They are in an office setting with a desk, a laptop, and a white mug. The image is framed by a white dotted line. There are yellow and black circles in the top left corner and a large yellow circle with a black circle inside it in the bottom right corner.

SHOW COMPASSION

Connection and compassion go hand in hand. If you want your employees to feel connected to one another and to you, it's essential to let them know that you understand and respect their feelings – and to give them room to feel them.

> Be understanding that employees are adjusting to working from home and may have challenges that they need to work around to be productive. Examples include spouses who are also working from home, kids who are now engaged in distance learning, and demanding pets who want their owners' attention. We're all going to need to be patient with each other to be productive.

> Likewise, be patient and compassionate with your employees' fears and concerns. This is a scary time and there's no point in pretending it isn't. We don't know what the future will bring. Your staff

may be emotional and have a hard time focusing. It's your job as a leader to meet them where they are and give them what they need to do their jobs.

> Finally, find ways to make it fun. You may decide to have a virtual happy hour with your employees once a week or enjoy lunch together in a Zoom meeting. Not everything needs to be serious and your employees and you will benefit if you find moments of lightness in the workday.

There are a lot of uncertainties in our lives now, but we can still find ways to feel connected to one another. Ultimately, creating a sense of connection will help make your employees more productive as they adjust to the new normal.



How Does Your Business Survive Now?

EMERGENCY RESOURCES

for Small Business Owners

If you own a small business, you might struggle to be profitable even at the best of times. The current COVID-19 pandemic has dialed up the stakes for most businesses in the United States and around the world. Non-essential businesses have closed their doors in an effort to halt the spread of the virus, and there is no clear end in sight.

There is a glimmer of good news. There are many resources available to help small business owners in this difficult time. Some are resources that were already available in some form but have been retooled to fill the changing needs of small business owners. Here are some resources and tools that may help you.



US Chamber of Commerce

The US Chamber of Commerce has created a comprehensive [guide](#) for small business owners that includes links to many useful resources, including:

- > Loan and grant programs for small businesses
- > The [Paycheck Protection Program](#), which is a key provision of the CARES Act that was recently passed by Congress
- > A to-do list for small business owners

It's a very useful page with lots of links out to other resources and information. It's also a good idea to check out your local Chamber of Commerce for additional resources. You can find your local organization [here](#).

Small Business Administration



U.S. Small Business
Administration

The Small Business Administration (SBA) provides resources to small business owners all the time, including small business loans and government grants. They have some [special resources](#) for businesses impacted by the COVID-19 pandemic:

- > The Economic Injury Disaster Loan Program
- > SBA Express Bridge Loans
- > Guidance for Businesses and Employers
- > SBA Products and Resources
- > Government Contracting
- > Local Assistance

[EIDL loans](#) have been expanded under the CARES Act. These are low interest loans that are

coordinated at the state level with the help of governors. They can provide up to \$2 million in loans to businesses to help them replace revenue lost as a result of the pandemic.

Even if your business does not qualify for an EIDL, you may still be able to get a \$10,000 emergency grant to help you meet your payroll commitments and other business expenses.



Centers for Disease Control

While many small businesses are closed with employees working from home, some are still open. Restaurants have retooled as takeout and delivery services, and some other small businesses have been identified as essential.

If your business falls into one of those categories, then the Centers for Disease Control website has a resource that you'll need: [Resources for Businesses and Employers](#). The page includes interim guidelines to keep your business safe, recommendations for cleaning and sanitizing your workspace, and a link out to OSHA guidelines for COVID-19.

Tax Credits



Expanded loans and payroll protection aren't the only things in the CARES Act designed to help small business owners. There are also several tax benefits that may help you recover lost income.

Here are a few highlights.

> The proposed bill waives tax penalties if you withdraw money from a retirement account before you reach the age of 59 ½. The waiver applies for amounts up to \$100,000 and is good through the end of 2020. To qualify, you must demonstrate that you or an immediate family member were diagnosed with COVID-19 or that you experienced significant loss of income due to a layoff, reduced hours, or a business closing. You may still be required to pay income taxes depending on the type of retirement fund you have, but you can spread out the payments over three years.

> The bill also includes a credit for employer taxes if you either closed your business for one quarter in 2020 or you can demonstrate that your income decreased by 50% or more due to the COVID-19 pandemic.

There are additional provisions that allow for increased charitable deductions. You can find a full explanation [here](#).

Finally, you should know that the Internal Revenue Service has extended the deadline for paying taxes to July 15, 2020. You are still required to file by April 15, but you may wait until the extended deadline to pay any taxes you owe.

Google Small Business Fund



Small Business

While some big companies are asking for government handouts, others are doing what they can to help small businesses in this time of crisis. A good example is Google, which announced that it has created an [\\$800 million commitment](#) to help with the pandemic.

There are two key elements of the fund that apply directly to small business owners. The first is a \$200 million investment that will be given to non-profit organizations and financial institutions to provide bridge loans and assistance to small businesses impacted by the pandemic.

The second is a \$340 million commitment to provide Google Ads credits to every small business with an active account in the past year. The credits will appear automatically on your Google Ads account and may be used on any of Google's advertising platforms (including YouTube) through the end of 2020.

It's also worth mentioning that Google is providing support and funding to any manufacturing business that can retool their facilities to produce needed materials, including hand sanitizer and Personal Protective Equipment for healthcare workers.

State Relief Programs

In addition to small business relief programs at the federal level, most states have programs to help small businesses impacted by the COVID-19 pandemic. You can find a partial list in this [Forbes article](#). It includes loan programs, grants, and other assistance.

If you don't see your state on the list, you can either do a Google search for your state + COVID-19 relief for businesses. You can also find your state governor's website on this [page](#).

Keep in mind that some states may be lagging on offering assistance simply because they have not yet been as strongly impacted by the virus as places like Washington, California, and New York. Based on projections, that is going to change pretty much everywhere, so if you don't see something now, keep checking back.



The Facebook logo, consisting of the word "facebook" in its characteristic blue font, is positioned inside a circular frame that has a light blue and white marbled background.

Facebook Small Business Grants Program

Another big company that's doing something tangible to help small businesses is Facebook, which recently announced the creation of a [Small Business Grants Program](#).

The program will provide up to \$100 million in grants to 30,000 eligible small businesses in 30 countries around the world. The grants may be cash, ad credits, or a combination of the two.

There is limited information available as of this writing, but if you click on the above link, you can sign up to receive updates and get more details as they become available.



UK Resources

For businesses in the UK, there are several assistance programs available. There are too many to list all of them here, but some highlights include:

- > Deferment of VAT and income tax payments
- > A statutory Sick Pay Relief package for small and medium-sized businesses
- > Small business grants of up to £10,000 for companies in receipt of small business or rural rate relief
- > Up to £25,000 in grants for companies in the hospitality, leisure and retail industries
- > The Coronavirus Business Interruption Loan

Scheme, which offers up to £5 million in loans to small and medium-sized businesses impacted by the pandemic

You can find a complete list of the programs and resources available on the governments dedicated COVID-19 response page [here](#).

Australian Resources



The Australian government has provided some resources to business owners with more expected to be announced. Here are some of the highlights of their response:

- > JobKeeper payments for small businesses
- > Cash flow assistance for employers
- > Increased instant asset write-off for businesses
- > Accelerated depreciation deductions

You can find additional details and links on the Australian Taxation Office's website, [here](#).



Canadian Resources

The Canadian government has responded vigorously to the pandemic, providing multiple assistance programs for businesses impacted by the outbreak. They include:

- > Business Credit Availability Program to provide \$10 billion in loans to qualified businesses
- > Enhanced Work Sharing program
- > Tax deferments until August 31
- > A \$5 billion expansion of Farm Credit Canada

The government has also put out a call to manufacturing businesses requesting help making needed items for healthcare workers. You can find more information on [this page](#).



New Zealand Resources

In New Zealand, the following resources are available:

- > A \$6.25 billion Business Finance Guarantee Scheme
- > A six-month principle and mortgage payment holiday for mortgage holders and SME customers

You can find more details on the governments business response website, [here](#).

Other Resources

The resources we've listed above are some of the most widely available and directly useful, but we also found an array of other resources that you should know about.

[America's Small Business Development Centers](#) has created a [comprehensive resource page](#) for small businesses. It includes some of the same information we've covered above, as well as additional resources that you may find useful.

[Small Business Majority](#) has a collection of resources, as well, which includes live and recorded webinars to help small business owners cope with the crisis. You can find it [here](#).

[The National Federation of Independent Business \(NFIB\)](#) has a resource page that includes webinars, legal resources, FAQ, and more. You can find it [here](#).

The [ICIC](#) has a resource page that includes webinars, a network for members, and federal and banking resources to help small businesses with their financial needs during the pandemic. You can find it [here](#).

[SCORE](#) has a web page dedicated to pandemic-related resources for small businesses. It includes remote mentoring, webinars, and local chapter workshops and events. You can access it [here](#).

Finally, you can access [FEMA's](#) emergency plan for businesses [here](#). It includes guidelines to help you plan and recover from the COVID-19 pandemic.

This list is as comprehensive as we could make it, but there are likely to be additional resources that we didn't cover as well as new resources that become available in the coming weeks and months. We will keep you posted, but we also encourage you to seek resources on your own. If you don't see your country represented, we suggest starting at the main government website, where you should be able to find announcements and links to resources.

The best thing you can do at this time is to educate yourself about the available resources and be as practical and calm as possible. The more you know about what's out there, the easier it will be to choose the resources that are most helpful to you and your employees at this difficult time.



WAYS TO PROMOTE YOUR BUSINESS DURING THE COVID-19 CRISIS

It's a tricky thing, figuring out how to promote and market your business in a time of crisis. On the one hand, many small businesses are struggling to stay afloat, hoping they will be able to weather the storm and reopen when the crisis is over. On the other hand, nobody wants to appear callous or opportunistic.

That said, there are still ways to promote your business during this unsettling and scary time. The key is to do four things at once:

1. Meet your audience where they are.
2. Provide clear value in a time of need.
3. Be sensitive to the times and avoid missteps.
4. Take advantage of special advertising offers and promotions.

Here are some suggestions to help you.



MEET YOUR AUDIENCE WHERE THEY ARE

In some ways, the fact that most people are staying home and avoiding social gatherings gives small business owners a unique opportunity. At the risk of seeming too cavalier about the seriousness of the situation, you have a captive audience.

That means that the people you want to reach are spending more time than they usually do online. Digital marketing is going to be more important now than it ever has been – and small business owners can and should take advantage of it.

This is a good time to revisit your marketing mix. You should consider pulling money from things like direct mail marketing, if that's something you've been doing, and putting it into:

- > Social media advertising
- > Search engine advertising
- > Email marketing

It's also a good time now that we're a couple of weeks into the nationwide "stay at home" order to revisit your analytics and see what's happening with them. Do you have a bunch of new followers on Pinterest? Your marketing budget should reflect that.



While many Americans are scared and out of work, there are a lot of people who are working from home and eager to support local businesses. This is a good time to get creative and think about how to serve them.

For example, I've seen some businesses offering "Buy Now and Save Later" promotions

where they introduce offers even if the business is closed right now. It's a good way to keep your audience engaged and buying from you – and to create some continuity to help you through a temporary closure.

Another option is to find ways to put your regular services online. This isn't a solution for everybody, but a lot of businesses have adapted in ways that are truly inspirational. If you can figure out a way to harness technology to help your audience, now is the time to do

it.

If you're a manufacturer, then there are potential opportunities to help people in a way that's direct and concrete. A good example is Toast, a company that normally makes phone and laptop cases and other products out of natural materials such as wood and leather. In a short time, they have retooled their machinery and engineered a completely reusable face shield that they're making available to hospitals and emergency workers.

REFINE YOUR SEO

Your marketing should reflect what you're doing to provide value. If you're providing emergency services or virtual services, you may want to put some money into SEO for keywords related to the changes. For example, a restaurant that now is focusing on takeout and delivery might put some

marketing money into local keywords that include those terms to ensure they reach their audience.

However, it's not a good idea to stop spending for your regular keywords completely. Remember that both Google and Facebook have ad credit

programs for small businesses to use during the pandemic. It's still important to maintain your Google rank for your usual target keywords. If you don't, then you may find that your ranking takes a hit – and if that happens, it may be difficult to recover when we return to business as usual.



involved. Two of the best ways to accomplish this task are social media marketing and email marketing.

You might be sick of hearing me go on about email marketing, but it still has a very high ROI and it's a great way to stay in touch

without being overbearing. The same is true of social media marketing. Your organic posts offer an opportunity to spark conversation, find out what your followers are thinking, and remind them of your value. Promoted posts can do the same thing.

BE SENSITIVE TO THE TIMES AND AVOID MISSTEPS

One of the trickiest things about marketing during a crisis is striking the right balance between sensitivity and business concerns. Any business that is seen as trying to take advantage of people is likely to suffer unpleasant consequences.

any marketing that appears to be taking the present situation lightly or being dismissive of the very real pain and fear people are feeling. Empathy is the word of the day and businesses that demonstrate are will be rewarded by their customers.

focus on your customers and not on your financial worries. There's nothing wrong with being worried about the survival of your business, but if it seems like the only thing you're worried about, you may end up alienating the people you want to attract.

The first thing to do is to avoid The second thing is to keep your



BE ADAPTIVE

None of us know what next week or next month will bring. It may be that a marketing campaign that works today will be twice as effective in a week, or that it won't deliver any results and you need to revamp.

I realize that might not be reassuring, but I truly believe that with the right mindset, it can be a good thing. Check your analytics regularly. If you can afford it, do some A/B testing to refine your campaigns. Change things as needed – and be prepared to change them again if you must.

Marketing your business is still a must during the pandemic, but you'll need to think on your feet and do everything you can to serve your audience. If you can do that, then your business will come through the crisis.



WE'RE IN THIS TOGETHER...



No long-winded sales pitch. No touching on pain points.

Today's reality is far different than the reality of just 30 days ago.

But in times like this your customers need to know you're still around. Whether you're open for business, or plan to re-open soon...

... Your Online Visibility is More Important Than Ever.

So it's not time to stop marketing. It's time to change how you market.

Connect today for a Complimentary Strategy Plan

We are one small business, proudly helping other small businesses.

... And we'd like to help you too.

**SO WHAT ARE YOU WAITING FOR?
START THE CONVERSATION TODAY.**