

RISING TO CHALLENGES

# NAVIGATING THROUGH COVID-19 IN WISCONSIN<sup>®</sup>



**Strategies and Resources for Small Businesses  
and Community Groups**





**Wisconsin Main Street and the Wisconsin Economic Development Corporation (WEDC)** appreciate the significant uncertainty and concern facing our small businesses and civic and cultural institutions in the face of the current pandemic. This guide is designed to serve as a repository of ideas, tips and best practices compiled from local, state and national resources to allow these communities to survive and thrive in light of current and rapidly changing circumstances.

# WHAT WE KNOW

**Since other states and countries have been at the forefront of this pandemic, we can gain some useful information from their experiences.**

- Retailers in the Seattle area reported declines of 20% to 90%, depending on type and location, during the first week of closures. Hotel occupancies have dropped to 30% in the metro (versus the usual 85% for this time of year).
- Businesses relying on students or workers are likely to be harder hit. Businesses in residential areas seem to be doing better—people are tied to their home neighborhoods and conducting business there.
- Businesses relying on long-distance tourism activity or group gatherings (conferences, concerts) will be significantly impacted.
- Businesses selling perishable products or products with long inventory cycles are also likely to have a harder time making quick adjustments to a changing situation.
- In China, where the virus was first identified, now after approximately six weeks of full closure, quarantines are being lifted (although elevated safety protocols remain). Starbucks estimates that first-quarter revenues will be down 50% overall in China as a result of the pandemic.
- Guidelines from the U.S. Center for Disease Control and Prevention (CDC) recommend this level of precaution for at least eight weeks, which would extend the closure period into May, and it is possible that prohibitions could be extended even further depending on the level of infection present at that time. Wisconsin has instituted school and other closures indefinitely.

## HELPFUL LINKS

**What you should know, including symptoms, about the novel coronavirus from the CDC:** <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

**Hand-washing chart from the World Health Organization:**  
[https://www.who.int/gpsc/clean\\_hands\\_protection/en/](https://www.who.int/gpsc/clean_hands_protection/en/)

# BUSINESS STRATEGIES



**Retail and service businesses will need to be creative to accommodate new customer habits. Considering the needs of homebound customers can help shape effective strategies for your business and is essential for maintaining sales in the near term. Consider the following list of potential strategies, grouped by business type, to identify ideas that may work for your business.**

Ramp up your online presence. There is undoubtedly less browsing occurring in brick-and-mortar stores today, as many of the workforce are working from home or are home with children out of school. Meeting customers where they are, which is likely online and on social media, is critical to promoting your merchandise or services.

## **Online sales**

Any business that doesn't already have an online sales platform will want to create one now to allow customers to purchase gift cards, monthly memberships or local delivery options. This could be a standalone element of your website, a DIY online store on a platform such as Wix, or a system tied to existing social media platforms. If you have always wanted to take the leap into online sales, consider this a golden opportunity to explore online sales options that coordinate with your existing point-of-sales system. This website highlights the pros and cons of various options: <https://www.practicalecommerce.com/9-Tools-to-Sell-on-Facebook>

Some products need to be shown to be understood. If your goods or services don't lend themselves to a strictly click-and-buy online store, consider Facebook live demos of your product. While you can link the live video to your virtual store, you can also go low-tech and allow viewers to commit to buying in the comments, and then complete the transaction via direct message, or pay the minimal subscription fee for a CommentSold or Soldsie platform that streamlines the process. This article highlights some best practices and success stories: <https://www.shopify.com/re-tail/retailers-who-are-nailing-facebook-live-and-how-you-can-too>



# BUSINESS STRATEGIES



## RETAILERS

- **Delivery options/curbside pickup:** Allow customers to pick up online orders at the curb or have them delivered locally.
  - Consider creating delivery bundles to make this cost-effective (learn-to-knit kits, craft-in-a-box, movie-watching-for-the-family, care packages etc.)
    - Bookstores might have mystery lover bundles, biography lover bundles, kids' bundles etc.
    - Pet stores might create bundles of everything their pet might need for a two- to three-month period (dog food/treats/toy bundles, cat food/litter/catnip bundles etc.). These are the same items customers would buy anyway; they're just stocking up enough to last a while.
    - Toy stores could create bundles for families to stay busy: for example, game and puzzle bundles, arts and crafts bundles, construction toy bundles.
    - Hardware stores could create bundles with vacuum bags and cleaning supplies to keep the house disinfected and safe, or DIY project kits for easy home improvement projects.
- **Membership pricing:** Create prepaid membership programs to spur cash flow now with a promise of future regular engagement (wine of the month club, knitting club etc.). Nearly any retail good can be bundled into a monthly membership option that customers can purchase now and use throughout the year.
- **Online forums:** knitting circles, tutorials, home shopping events, story hour from the bookstore—anything to keep customers engaged and your business top-of-mind
- **Customized online services:** personal shopping, home design consultations, etc.

Not sure what your customers need? Practice "personal clienteling." Take a look at the top 20% of your customers and have your employees call them up and ask what they might need. Then deliver it.

# BUSINESS STRATEGIES



**Personal service providers** (salons, pet care, therapists etc.)

- **Online/virtual appointments:** Therapists, health care providers etc. can utilize online appointments (Facebook Messenger is one app that has a scheduling option) to schedule virtual appointments for those who can't come in person.
- **Membership options** can provide cash today and future customer loyalty. A veterinarian's office membership can cover basic veterinary care with a monthly fee. Salons and spas can offer pre-booking of future massages, facials, haircuts or other services at a discount to bring in cash today.

# BUSINESS STRATEGIES



## Fitness facilities

- Livestream fitness classes for participants at home.
- Offer virtual training or form correction for clients at home.
- Host a monthly challenge for users to upload screenshots or watch photos of their at-home workouts to log minutes for prizes.

## Restaurants

- Delivery/curbside pickup: Allow customers to order ahead for delivery or pickup. See the resource guide at the end of this document for setting up delivery partnerships.
- Family meal options: Consider a family meal option that packages a family-friendly meal (main dish and sides) as a dinner-to-go option.
- Offer par-cooked meals or DIY options such as pizza or cookie decorating kits.
- Continue your existing trivia events with online livestream options (after, of course, coordinating for pickup of growlers-to-go).
- Feature social media posts that highlight your brewmaster or chef to foster personal connections and highlight what your business serves to customers. Offer pro tips for at-home cooking, plating, wine pairing, etc

## Arts and cultural institutions

- Offer custom curated/celebrity livestream tours of venues or displays.
- Host author or artist discussion chats or Facebook live demos of the artists at work or rehearsing.
- For individual artists impacted by closed studios, illness or canceled events, these resources may be of assistance:
  - **ArtsReady:** Emergency Preparedness Resources for Arts and Cultural Nonprofits: <https://www.artsready.org/>
  - **CERF:** Artist Safety Net Organization: <https://cerfplus.org/>



# MARKETING IDEAS

## For organizations

Communities and civic organizations will need to communicate frequently and clearly to provide relevant and timely information to customers, workers and residents. Many are aware of the hardships imposed by the situation on local businesses and individuals but are unsure as to how to effectively assist. The following communications templates can be used to communicate with these audiences.

The image displays a collage of digital marketing materials. At the top is a screenshot of the Viroqua website, featuring a banner for 'Support Small' with a 'BROWSE BUSINESSES' button. Below this is a grid of business logos including Peachy Petals, Pure Concepts, Rooted Spoon Culinary, Tangled Hickory, The Cakery & Bake Shop, The Drifting Boutique, The Historic Temple Theatre, and Viroqua Public Market. To the left are two Facebook posts: one from 'Definitely De Pere' promoting local shopping with a 'SHOP LOCAL' graphic, and another from 'Future Omro - A Chamber-Main Street Program' showing a Facebook group for '#supportOmro'. To the right is a Facebook post from 'Lake Mills Main Street Program' with a list of local food establishments and their phone numbers. At the bottom right is a graphic of a neon 'TAKE-OUT' sign.

**Viroqua**  
Home Catalog How It Works About Us Contact Us

**Support Small**  
Supporting local businesses in our region impacted by COVID-19

**BROWSE BUSINESSES**

**Businesses:**  
Peachy Petals - Flowers & Gifts  
Pure Concepts Hair & Boutique  
Rooted Spoon Culinary  
Tangled Hickory  
The Cakery & Bake Shop  
The Drifting Boutique  
The Historic Temple Theatre  
Viroqua Public Market

**Definitely De Pere**  
Support our downtown shops and boutiques, shopping their online stores and purchasing gift cards are also great options!

**SHOP LOCAL**  
SUPPORT YOUR FAVORITE SHOPS & BOUTIQUES  
Downtown De Pere

**Lake Mills Main Street Program**  
We would like to give a shout out to our downtown food establishments! During this uncertain time, we are all in this together. Your favorite restaurants will certainly appreciate your continued patronage. Precautionary steps have been taken and they remain ready to serve you with curb-side and take-out orders. Some may amend their hours, links and phone numbers are below.

**Local Food Establishments:**  
Cafe on the Park 920-648-1100  
Doyle's Dogs 920-723-7640  
El-Mariachi 920-648-2985  
The Grist Bar & Table 920-945-2122  
The Hub Cafe & Pub 920-945-0090  
Lewis Station Winery & Kitchen: Wisconsin's First Certified Craft Winery 920-648-5481  
Ming's Garden 920-648-6350  
Sportsman's Pub 920-648-5061  
Sunshine Brewing Company 920-320-9735  
Timber Creek Pizza Co 920-648-4277  
TT's Timeout 920-648-3023

**Future Omro - A Chamber-Main Street Program**  
Future Omro has created a group for Omro businesses to post any updates all in one spot for customers to view.

**#supportOmro**  
Public group  
260 Members

**TAKE-OUT**



# FUNDING AND TECHNICAL RESOURCES

While additional supports are still being developed and deployed at the local, state and federal levels, some new programs have already been made available, and other existing resources are available to support small businesses that have been negatively impacted.

Some of these include:

The **U.S. Small Business Administration (SBA)** has created a Small Business Guidance page that is regularly updated with recommendations, policies and programs. <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

**WhizBang! Retailers** is an online forum for small retailers. From now until the pandemic subsides, they will be hosting a free call-in event Tuesdays at 1 p.m. Eastern to allow small retailers to share ideas and best practices. [www.whizbangtraining.com](http://www.whizbangtraining.com) or on the WhizBang! Facebook page.

**Restaurant Workers Community Foundation** is compiling information and resources to help restaurants and restaurant workers deal effectively with the COVID-19 emergency. [www.restaurantworkerscf.org](http://www.restaurantworkerscf.org)

## FUNDING OPTIONS

**Kiva** is a crowd-lending platform that provides 0% loans to small businesses through a platform of online lenders (local and global). Effective immediately, U.S. applicants for a Kiva loan will have access to the following expanded lending options in response to the pandemic:

- **Expanded eligibility:** More businesses will be eligible for a Kiva loan.
- **Larger loans:** The maximum loan on the Kiva platform will increase from \$10,000 to \$15,000.
- **Grace period:** Applicants may receive a grace period of up to six months for greater financial flexibility.

Women-, minority- and veteran-owned businesses may also have access to a 50% match, up to \$5,000, from WEDC. To apply for a loan or sign up to be a lender yourself, visit [kiva.org](http://kiva.org).

# FUNDING AND TECHNICAL RESOURCES

**SBA disaster assistance funds have been made available to Wisconsin businesses.**

These loans can be for up to \$2 million and the funds may be used to pay fixed debts, payroll, accounts payable and other bills that otherwise could not be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for nonprofits is 2.75% over a 30-year term.

<https://www.sba.gov/funding-programs/disaster-assistance>

**U.S. Bartenders Guild (USBG) National Charitable Foundation's Bartender Emergency Assistance Program** provides emergency funding for bar industry staff who need financial support. USBG membership is not required. Additional donations are being accepted as well. [www.usbgfoundation.org/beap](http://www.usbgfoundation.org/beap)

**WEDC Small Business 20/20 Program** provides funds to Wisconsin-based Community Development Financial Institutions (CDFIs) to make grants to existing loan clients to mitigate short-term cash flow issues and protect jobs and public health in response to the Covid-19 outbreak. Approved CDFIs and collaboratives will make program grants available to for-profit businesses that are current loan recipients in good standing as of 3/1/20 with the approved CDFI and/or its collaborating CDFIs. These businesses must have 20 or fewer full-time or part-time employees and greater than \$0 but less than \$2 million in annual revenues. Preference will be given to service and retail businesses. [www.wedc.org/sb2020](http://www.wedc.org/sb2020)

