



# THE NEW NORMAL: ADAPTING YOUR SMALL BUSINESS PLAYBOOK

# THIS PLAYBOOK IS DESIGNED TO HELP YOUR BUSINESS

This Playbook consists of **three key sections**, with tools, technologies, and strategies to help you **protect your people, stabilize your business, and build and grow** beyond COVID recovery.



## RESPOND

Pg. 6

Helping you protect your customers, employees, and communities.

This section will cover:

- **Techniques for social distancing**
- **Technologies and facility adjustments** to enhance safety
- **Financial management** for near-term **stability**



## RECOVER

Pg. 18

Helping your business recover, learn, and emerge stronger

This section will cover:

- **Adapting financial management** for recovery
- Diversifying **revenue streams**
- Building resilience through **contingency planning** for the future



## THRIVE

Pg. 28

Preparing for success in the "next" normal

This section will cover:

- How **customer attitudes and behaviors** are changing
- Updating **business model & strategy** in the next normal
- Operational improvements including **digital expansion** and enhancement
- Adapting **growth plans**
- **Building community**

# SETTING THE STAGE: COVID'S IMPACT ON FELLOW NYC SMALL BUSINESSES

Since the pandemic, many small businesses like yours are **struggling to protect their customers and employees, recover revenues** lost during shutdown, and **rethink their strategy** for an uncertain future.

## We know you're dealing with a lot...

Most small businesses have **less than three months of cash reserves**

**520,000 jobs lost** from the small business sector

Up to **one third of the city's 230,000 small businesses** may never reopen

**-\$6.6 B (-10%)** city revenue shortage

**14% loss of pre-recession output** through early 2023

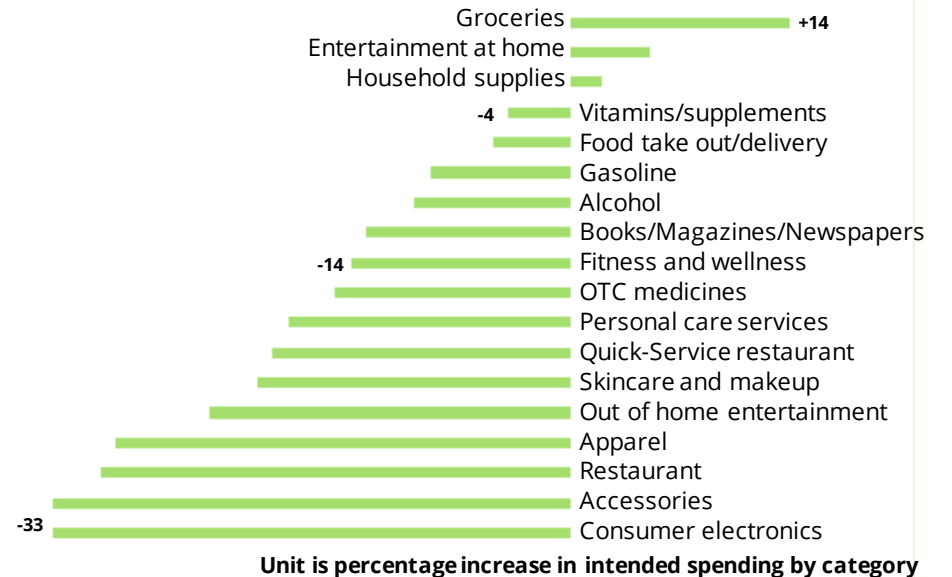
**7% drop in the state's GDP** in 2020

**Consumer spending** bottomed out at a **44% y-o-y reduction in late March**

City **unemployment has risen to 18.3%**

## ...and your customers' habits are changing

Net Intention to Increase or Decrease in Spending by Retail Category



New Yorkers are **spending a lot less money on non-essential goods and services**; demand for non-essentials is expected to **decrease by 50%** from March 16 to April 6.

# YOU ARE NOT ALONE: MANY BUSINESS OWNERS FACE SIGNIFICANT CHALLENGES

As a small business owner in New York City, you are likely grappling with how to protect your customers, your employees, and your businesses, all while **adapting to “the new normal”** of our changed economy. **You are not alone.**

Significant uncertainty about the future coupled with regulations to storefronts...



**SOCIAL DISTANCING GUIDELINES**



**MASK GUIDELINES**



**SANITIZATION REQUIREMENTS**

...creates significant challenges facing small business owners:

How do I **keep customers and employees safe** and slow the spread of COVID-19 without jeopardizing my business?

How can I **recover financially** after the quarantine?

How can I **adapt to a changing economy** in the post-COVID era?

How can I **maintain profitability with slowed business** while restricted by regulation?

# MARIA'S BEAUTY SHOP

Throughout the Playbook, we'll be using "Maria's Beauty Shop" as an **example** to **illustrate our strategies**, and how to apply them to your business. Let's review a snapshot of Maria's beauty shop both **before and after the shutdown** to get an **understanding of Maria's situation**.

## PRE-SHUTDOWN

Before the pandemic hit, Maria's beauty shop was **growing quickly**. She had several regular clients and **employed five stylists**. Maria was considering moving to a larger location to **accommodate her growing business**.

**10** customer capacity

**55** customers per week, on average

**5** full-time stylists employed

**\$8,250** in weekly revenue



## REOPENING

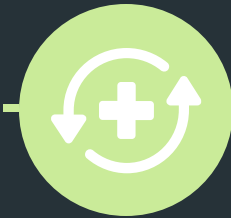
After the pandemic hit, Maria's shop was closed for almost three months. Her landlord reduced building rent, but she used up all of the shop's cash reserves just paying bills. She has been reopened for a few months now but is still **worried about keeping her community safe** and concerned that she **won't be able to keep the business**.

**4** customer capacity

**16** customers per week, on average

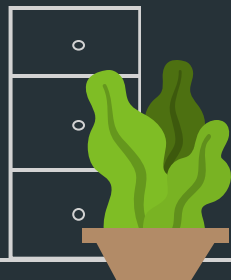
**2** full-time stylists employed

**\$2,400** in weekly revenue



# RESPOND

Protecting your customers,  
employees, and communities.



“I’m concerned about my lease, and if business will be able to **operate at full capacity given the physical nature of business**”

“Loss of revenue is our top concern - we’ve **lost almost 60% of our business**”

“It feels like **figuring out how to navigate the rules is a full-time job** while also running a business simultaneously”

“I felt very alone, I felt like I **wasn’t receiving information**”

“If I have to refund clients who have bought packages, that might mean **shutting down the business**”

## KEY CONCERNS

Small business owners like you **care deeply about keeping their customers, employees, and communities safe**, but are anxious about exactly how to do that while open.

Note: These are actual quotes of NYC business owners, collected in August 2020



# KEEPING YOUR CUSTOMERS & EMPLOYEES SAFE MOVING FORWARD

With significantly reduced cash reserves and diminished revenues, you should be looking for **unique and innovative ways** to **protect customers and employees** while still **providing your community with goods and services currently in demand**.

This section will cover suggestions to **protect your customers, employees, and business** in the **near term**, including ways to:



Help ensure customers and employees are safe and socially distanced

Use technology to reduce risk of spread



Improve facilities & other tools to enhance safety

Take stock of your finances after shutdown





# TECHNIQUES FOR SOCIAL DISTANCING

You can take several **minor, low-cost steps** to ensure the **safety** of your customers and employees can **help slow the spread**, protect communities, and continue to serve customers.

## KEY CONSIDERATIONS:

Small business owners across the city, like you, are finding **innovative ways to keep their people and their communities safe.**

Reach out to **industry groups** or **small business associations**, or **talk to business owners near you** to identify new **strategies for adhering to guidelines.**

See [the appendix](#) for more ideas or reach out to [industry groups](#) to see what fellow business owners are doing.



**DISTANCE** – promote social distancing between employees and customers at all times

- Create shift teams of employees** to minimize interactions with broad customer groups
- Tape or **mark six-foot spacings** on the floor of the business
- Use your outdoor space** (or a willing neighbor's) to **perform services** (such as nails or beauty treatments) or as waiting areas
- Close indoor common areas**
- Limit customer interaction** with multiple employees



**PROTECTION** – require employees and customers to take protective measures

- Provide [protective face coverings](#) to staff, distribute hand sanitizer, and require customers to **wear a mask at all times** – you may be able to [receive PPE for free](#) if you have under 100 employees
- Disinfect all surfaces** and tools after each use, and document disinfection – use this [template](#)
- If customers are permitted to use the restroom, **require them to wear a mask**
- Designate **special hours for high-risk customer groups**
- Limit sharing of objects or spaces, wear gloves and **mandate hand-washing**



**PROCESS** – implement processes for health screening and contact tracing

- [Screen](#) both customers and employees for COVID **symptoms** or perform **temperature checks**
- Document interactions** to allow for **contract tracing**
- Prohibit non-essential visitors** at your business (e.g., customers' companions)
- Communicate processes and procedures** to both customers and employees via email or through posting signage
- Prohibit customers from **bringing in belongings**, outside of necessities


# USING TECHNOLOGY TO ENHANCE SOCIAL DISTANCING

You can also consider **using technology** to further support the health and safety of your business and your customers. Many technologies exist to help – from **more accessible options**, such as temperature scanners, to **larger scale solutions**, such as touchless payment and billing technologies.

## CONSIDERING TECHNOLOGY

Now more than ever, it's critical that you become more **technologically fluent** in order to adopt the tools and technologies to communicate digitally with your customers.

### TOOLS

 **EMAIL**

 **SOCIAL MEDIA**

 **DIGITAL MARKETING**

 **TOUCHLESS TECH**

### WHAT'S RIGHT FOR YOU

Use the framework below to evaluate tools and technologies that are right for you.



### LOW COST, HIGH IMPACT TOOLS

- Small business **website development tools** that allow customers to **book appointments** and **pay ahead** online
- Integrating within **existing mobile applications** used for information and reviews so customers can **find and contact your business virtually** ([Google for Business](#), [Yelp](#), [TripAdvisor](#))

### HIGH COST, HIGH IMPACT TOOLS

- **Touchless technology** for **payments**, such as [Square](#) or [ApplePay](#)
- **Mobile applications** that can be used for appointment booking and reminders, and even electronic payments, such as [Mindbody](#) or [Schedulicity](#)

### LOW-COST OPTIONS

- **Low-cost temperature scanners** before both customers and employees enter
- Use a **printed QR code** posted outside the business linking to your website, to review service availability for that day, or to request customer health screenings

# FACILITY ADJUSTMENTS TO ENHANCE SAFETY

As the economic landscape changes, so should the **physical landscape of your small businesses**. Contingent on NYS and NYC guidelines, minor facility adjustments **for brick-and-mortar businesses** can make a big difference in improving the health and safety of communities. Many reopening supplies & materials can be purchased [here](#).



## FIRST STEPS

Review guidelines for your industry, and identify quick, low-cost ways to **reorient your layout**.

- Mark **6-foot distances** on the floor in aisles, waiting areas, and service areas
- **Restrict indoor waiting areas**; request customers wait outside for services or appointment times
- **Reduce bi-directional foot traffic** by posting signs with arrows in narrow aisles, hallways, or spaces
- Provide **clearly designated, separate** entrances and exits
- Keep **doors open** whenever possible and provide hand sanitizer
- Obtain legal advice as to whether to create a **liability waiver** for customers' entrance

## GET CREATIVE

**Get creative!** Look into increased physical barriers, using outdoor spaces where possible, or other improvements.

- Install **physical barriers where possible**, using plastic sheeting or rearranging shelves to act as barriers between areas
- Maximize your use of **outdoor space** – can you move some of your shelves outdoors during business hours? If you don't have any space, can you **share your neighbor's** outside of their business hours?
- Assess your **air filtration** system – are there improvements you can make to increase air flow?

## BIGGER CHANGES

Look at your **service delivery lifecycle** – is there any part of it that **can take place outside of your storefront?**

- **Reconfigure workstations** to maintain adequate social distancing and use private rooms or spaces to serve customers where possible
- Use the **customer's own space**: consider at home services, video consultations, or virtual shopping experiences
- **Install speakers** through plastic barriers to **eliminate communication barriers**

# FINANCIAL MEASURES FOR NEAR TERM STABILITY

While your first priority as small business owners is keeping your people safe, we know you want to **support your employees and your communities financially** as well. **Stabilizing the cashflow of your business** after extended closure is a critical step to do that.

$$\text{① FORECASTED CASH FLOW} = \text{② BEGINNING CASH} + \text{③ PROJECTED INFLOWS} - \text{④ PROJECTED OUTFLOWS}$$

1

**Review the current state of financials for your business**

- Review the state of cashflow; what are my **cash inflows**?
- What are my **fixed expenditures**?
- Are there any **inventory/assets that can be converted to cash** quickly?
- **Document current state financials** and key challenges to understand loan eligibility criteria

2

**Increase short-term cash: consider applying for loans you're eligible for**

- Identify **loans or funding** that are best for your business and **sign up for NYC SBS Financing Assistance** to get help applying if eligible. Products include:
1. [New York Forward Loan Fund \(NYFLE\)](#)
  2. [SBA Paycheck Protection Program](#)
  3. [SBA Economic Injury Disaster Loan \(EIDL\) Program](#)
  4. City-Sponsored Funds: [WE Growth](#), [WE Crowd](#), and [Contract Financing Loan Fund](#)

3

**Increase cash inflows: work to increase near-term cash flow**

- Request pre-payments for appointment bookings
- Communicate to customers your financial situation, and don't be afraid to **increase prices** slightly
- Think creatively about how you can **diversify your revenue streams**
- Consider [digital tools](#) & online selling platforms

4

**Decrease cash outflows: identify debts or obligations that can be reduced**

- Which financial obligations are immediate, and which can be **extended**?
- Talk to the owner of your building; are they willing to **renegotiate** your lease?
- Can you receive an **extension** or **forgiveness** of loan repayment?
- Can you **reduce** energy or utility use? Other expenses?
- Scale down inventory orders to reduce inventory on hand

# CASH FLOW WORKSHEET

Use the worksheet below to calculate forecasted cash flow **over a one-month period**.

**BEGINNING CASH**    +    **PROJECTED INFLOWS**    -    **PROJECTED OUTFLOWS**    =    **FORECASTED CASH**

**How much cash are you starting with right now?**

Current Cash Balance:	\$_____
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**How much cash do you expect to receive this month?**

Accounts Receivable Collections:	\$_____
Available Loan Proceeds:	\$_____
Sales & Receipts:	\$_____
Other:	\$_____

Note: Accounts receivable collections is the cash you will receive from overdue payments. Available loans proceeds includes cash you will receive from loans

**What expenses do you anticipate this month?**

Advertising Expense:	\$_____
Financial Service Charges:	\$_____
Delivery fees:	\$_____
Insurance:	\$_____
Inventory Purchases:	\$_____
Interest:	\$_____
Payroll:	\$_____
Payroll taxes:	\$_____
Rent or Lease:	\$_____
Subscriptions or Dues:	\$_____
Supplies:	\$_____
Taxes & Licenses:	\$_____
Utilities & Telephone:	\$_____
Other:	\$_____

**What is your forecasted cash at the end of the month?**

Current Cash Balance (first column total):	\$_____
Projected Cash Inflows (second column total):	+ \$_____
Projected Cash Outflows (third column total):	- \$_____
<b>ENDING CASH FLOW:</b>	<b>= \$_____</b>

# CONSIDERING BUSINESS CLOSURE: WHEN TO TRANSITION

If your cashflow forecasts are **consistently negative**, no matter the assumptions you make about inflows and outflows, it may make sense to **consider shutting down**. The considerations below can help you determine whether or not it **makes sense to close** your business permanently.

## FINANCIAL CONSIDERATIONS

### What does my marginal profit (profit per service or good sold) look like?

- Traditionally, the shutdown point is when your **marginal revenue** (revenue per service performed or good sold) **is equal to or less than** your **marginal variable costs** (cost per service performed or good sold)
- In other words, when you **are not turning a profit on each service performed or good sold**, you should **consider shutting down**
- However, if you have **significant fixed costs** (costs that do not depend on the quantity of goods or services sold, such as rental lease payments, salaries, or property taxes), it may make sense to **continue operations** so long as **your monthly losses** (net negative profit) **do not exceed** your **monthly fixed expenses**

## ADDITIONAL CONSIDERATIONS

### What do I anticipate my future sales looking like?

- Look at your growth in sales; are you **experiencing a growth in sales** that will **lead to net positive profit** in the **next three months**? Check out economic forecasts if you need help
- Have you taken **every step possible to increase your sales** (and revenue)?
- If you can cover some of your fixed costs and anticipate being positive within the next three months, do you have **the savings and willingness** to continue operations until you begin to see net positive income?
- Think through **how you feel** after answering the above questions, and consider whether closure is right for you

## CLOSURE CONSIDERATIONS

### What do I need to do to close my business?

- Making the decision to shut down can be difficult, but there are **resources that can help you take the necessary steps**
- Seek financing assistance from NYC SBS
- Consider selling your business to the people who care most: SBS **helps business owners** explore the option of selling their company to their employees at a fair market price while preserving jobs and sustaining wealth
- Review the SBA's guidance on steps you need to take to shut down your business, and **access counseling if necessary**

# STRATEGIES APPLIED AT MARIA'S – RESPOND PHASE

Maria has worked to make her customer's experience as safe and as seamless as possible. She has **made facility adjustments** like installing barriers and spacing out workstations, and **created a website** to take online appointments and payments. She worked hard to **communicate to her customers** all the work she was doing to keep them safe, and her business is beginning to grow back.

## RESPONDING

Maria **spent time with a free NYC financial advisor** to understand her liquidity levels and **applied for and received loans** from the Small Business Administration and New York City. She was able to keep the shop alive, but needs to start serving customers again, and is worried about **keeping her stylists and customers safe**. To do that, Maria has taken several steps, including:

- **Created a website** to facilitate **virtual pre-appointment video consultations, online appointment booking, and collect payments online in advance**
- Split her stylists and staff into **two teams, working in shifts** with **one hour in between to sanitize the salon** and equipment, and **extended her operating hours** to accommodate
- **Spaced out her workstations, installed plexiglass barriers** between customers, and upgraded her air ventilation system
- Received **free masks** for her stylists from NYC
- Purchased folding chairs and placed them **outside her storefront to serve as a waiting area**
- **Documented the steps she took** and expects her customers to take when they arrive on her website, and **sent out an email** explaining it to all her recurring customers





# IMPACTS AT MARIA'S – RESPOND PHASE

Maria is feeling optimistic about her beauty shop's near-term future but is concerned about how the business will perform in the coming months.



## IMPACTS

Due to the steps Maria took to keep her customers and employees safe, none of her customers or employees have fallen ill. She **communicated with her customers early and often** about the steps she was taking to ensure their safety, and **many of her regular customers have returned or booked an appointment** for service.

**Created a website**



**Increased near-term cashflow** by asking customers to **pre-pay** for services (costing approximately \$300 up front), and facilitated distancing by allowing **virtual consultations**

**Installed plexiglass barriers between workstations**



**Increased weekly revenue** by creating space for more customers per week (costing approximately \$250 per panel)

**Configured outdoor waiting area**



**Attracted new business** by showing passersby that she is accepting appointments, and customers are supportive of her salon

**Split her stylists into two "teams"**



**Contingency plan in place** for if someone gets sick; she doesn't have to shut down her salon completely

**Extended her operating hours**



Created time to see more customers and **increased weekly revenue**, as well as giving **extra time for deep cleaning between shifts**



# RESPOND: TAKE ACTION CHECKLIST

## TAKE ACTION:

- ❑ **Emphasize safety**; provide masks and gloves to your employees, sanitize surfaces and items touched frequently, and close off waiting areas
- ❑ Make sure your business location, hours, website, safety protocols, and contact information is **publicly available online**
- ❑ **Rearrange your physical store layout** to ensure social distancing is possible, and mark 6 ft distances around your business
- ❑ **Communicate directly to your customers** the steps you're taking to keep them safe, and the impacts on your business – and **ask them how they feel!**
- ❑ Review your business financials, preferably with a professional; identify the steps can you take to **increase cash inflows** and **decrease outflows**

## CONSIDER:

- ❑ Creating a **business website** if you don't have one, and posting the safety steps you're taking online
- ❑ Purchasing **touchless payment technology** if you aren't using it already to make your business as contactless as possible
- ❑ For **service-based businesses**, taking **payments for services in advance** to increase near-term cashflows
- ❑ For brick-and-mortar businesses, creating **shift teams of employees** to make sure you don't have to shut down your entire business if someone gets sick
- ❑ For brick-and-mortar businesses, how much of your business **can be done online, virtually, or in outdoor space** if available
- ❑ **Enrolling in an NYC SBS business course**, focusing on financing, marketing, reopening, and more

## READ:

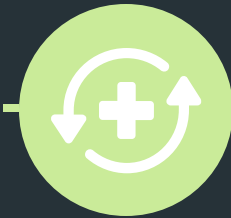
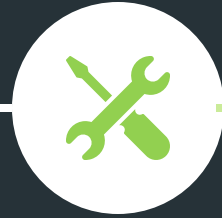
- [NYS Department of Health template](#) for business safety measures
- [PPE online marketplace](#) for small businesses
- Free [PPE resources for small businesses](#) with under 100 employees
- [Employee health screening](#) checklist
- [Website Development tools](#) for small business owners
- NYC SBS [Resources for Small Businesses](#)

## REFLECT:

**Review the [DOH safety guidance template](#). Which steps have you taken?**

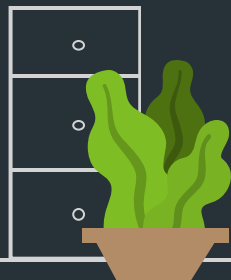
**Which steps can you take that you haven't already? Which may not be applicable?**

**Review the strategies in this section. Which can you adopt at your business?**



# RECOVER

Helping you recover and emerge stronger in the “new” normal.



“My biggest concern is that **people don't have the funds to purchase my products**”

“Lack of business and restrictions on number of customers plus **added expense due to opening guidelines**”

“The biggest challenge so far is that people are **reluctant to spend money**”

“The only concern is rent: we **pay top dollar to operate in New York**”

“I don't think we can **afford a couple more months into the fall**: rent is an issue”

“Can we **generate enough cash to get us through the winter?**”

“How will we **repay our loans?**”

## KEY CONCERNS

Small business owners like you are **struggling to recover from closures**, with little to no cash reserves and **no clear way of increasing revenue** as constraints slow business.

Note: These are actual quotes of NYC business owners, collected in August 2020



# THE “NEW” NORMAL: BUSINESS RECOVERY & RESILIENCE

As the city moves into the “new” normal, you will want to **adjust your mindset to the longer term**. You should be thinking about strengthening your business to be **more resilient** for future challenges.

This section will cover tips and tricks **as you work to recover** financially and adapt to the “new” normal, including ways to:



Bring customers  
back to your business

Adapt financial  
management to recover



Diversify  
revenue streams

Contingency plan  
for the future



# BRINGING CUSTOMERS BACK

Customers need to be **reassured that your business is prioritizing their safety and well-being**. You need to change the way you think about bringing customers in when walk-ins and word of mouth won't cut it. **Communicate digitally** using some of the **messages** and **channels below**.

## CONNECTING DIGITALLY

To help your customers feel safer, **communication** is critical. Critical messages your customers need to hear are on the right-hand side, but **the best way to communicate** with them during reopening **is digitally**. And don't forget to listen to what your customers are saying to you about their level of comfort with shopping and socializing.

Between **35-40% of small businesses don't have a website** – starting your **digital journey** can help you differentiate your business and [doesn't have to be complicated!](#)

### SET GOALS

What is it you're hoping to accomplish?



- Goals** examples:
- Bring in new customers
  - Increase online revenue

### CHOOSE TOOLS

[What tools will best help you achieve your goals?](#)



- Tools** examples:
- [Website builders](#)
  - [Email marketing managers](#)
  - [Social media marketing](#)
  - [Search engine optimization](#)

### SEEK SUPPORT

Make sure your staff & employees are digitally fluent



- Skills** examples:
- Social media content creation
  - Social media posting
  - Email communications

### MEASURE IMPACT

Use analytics on the platforms you choose to understand impact



- Impact** examples:
- Post interaction
  - Likes, comments, and shares
  - Search result optimization

## CRITICAL MESSAGES

You can use these new digital channels to **establish or reestablish a relationship** with your customers, fellow business owners, and community.

### SIGNAL SAFETY

Inform customers of the safety steps you're taking

### BUILD TRUST

Ask customers how they're feeling, and respond accordingly

### CONNECT

Be more intentional with both virtual and physical interactions

## KEY CHANNELS

Your messaging should be **uniform across all channels**, reiterating key messages, yet using **different mechanisms** to reach **different audiences**.

### GO DIGITAL

Increase your digital presence; build a website or consider digital marketing

### EMAIL

Collect customer emails and communicate clearly how you're keeping them safe

### SIGNAGE

Post your safety precautions on your storefront to signal safety

# ADAPTING FINANCIAL MANAGEMENT FOR RECOVERY

As we move further into the “new” normal, you may need to **change the financial assumptions you make** about your business, and **re-evaluate your decision making to adapt.**

## Key questions you should be asking:

### Ease of accessing cash:

- How much cash do you have access to?
- What assets or property do you have that you could consider selling?

### Outlook for the Future:

- What do the next 3-6 months of cash flow look like?
- How can you address the gap in your cash flow in the medium term?

### Expenses and costs:

- What are your **variable costs**? Where can you reduce spending on these?
- How will your cash flow change when stimulus stops, or loans are repaid?

## Steps you could consider:



Use less power or utilities to reduce recurring utility payments



Look for less expensive or local suppliers to reduce cost of goods sold



Review whether leased or rented equipment can be purchased or returned



Consolidate enterprise software to reduce costs and redundancies



Diversify revenue streams, increase marketing to reach new customers

As always, before making a major financial decision, **please consult with your financial advisor.** Free resources are linked throughout this document.

# DIVERSIFYING YOUR REVENUE STREAMS

To cover losses experienced during shutdown, you may need to increase cash flow by **diversifying revenue streams** to **make up for lost income** due to reduced capacity or demand. Consider **new products**, **new services**, or offering existing products and services through **new channels**.



## NEW PRODUCTS

- **Recommend products** for **customers who have appointments coming up** or who are on the waitlist
- Sell **products or baskets** of at-home care supplies to keep up with a treatment
- Reach out to local or **returning customers** and offer them suggested **refills or replacements on products** they may be running out of
- Talk to local creators to **advertise or sell their products within your space** for a fee or **add advertisements to QR codes** already being used
- Consider adjusting your business to **sell a product or service that is in particularly high demand** (e.g., catering to families with children learning at home, staycationers, etc.)



## NEW SERVICES

- **Package services**; consider **combining different services** to increase revenue per customer per visit
- **Subscription services** for personal care services (e.g., flat fee a month for a certain number of services)
- Provide a small discount if **customers book their next appointment** before leaving
- Create a **referral program** for customers who bring in new customers
- Confirm with your insurance company to ensure they'll **cover expanded services**
- Allow customers to **signal their level of comfort** with social interaction by handing out color-coded wristbands (e.g., red = vulnerable population, please keep your distance)



## NEW CHANNELS

- **Partner with other small businesses** in the community to create affiliate programs; provide discounts if you shop or dine locally with partnering businesses
- **Extend operating hours** to increase revenue despite reduced capacity
- Partner with local businesses with outdoor space to provide services during hours they're not operational
- Consider setting up an **online store** through social media or an online marketplace to sell products to a wider audience
- Partner with **food delivery service providers** and other online platforms that cater to small businesses
- Consider doing business with the New York City government, especially if you are a minority and women-owned business

# BUILDING RESILIENCE THROUGH CONTINGENCY PLANNING

An important step in recovery is understanding lessons learned during shutdown and reopening to ensure your business is flexible and adaptable to future shifts or shocks to the market. This slide **provides an overview of strategies to build resilience and prepare for risk.**

## MAKE A PLAN TO ANSWER THESE QUESTIONS:

- ❑ What do we do if our **supply chain** gets disrupted?
  - ✓ Determine alternative suppliers for items you need in your business
- ❑ What do we do if **our workforce** gets disrupted?
  - ✓ Create a plan for flexible, remote options (e.g., the gig economy)
  - ✓ Determine how this would affect hiring and training
- ❑ What do we do if the **way we deliver** products/services gets disrupted?
  - ✓ Build up your online presence to offer alternative delivery
- ❑ What **investments can we make now** to **insulate the business in case of future shutdown?**
  - ✓ Think about investing in property or other assets, if able to and per the advice of a financial advisor
- ❑ Do we have the **right support team** internally & external advisors to navigate challenges?
  - ✓ Build your community now and create a support network
  - ✓ Familiarize yourself with [NYC SBS resources](#)
- ❑ What to do in the event an outbreak is traced to your business, or an **employee falls ill**, and the business must close again?
  - ✓ Track contacts of your employees
  - ✓ Create rotating schedules to reduce contact

## Understand Risk Factors

What will happen to your suppliers, community, and workforce if they get sick? How **likely is it that they'll be impacted?**



SUPPLIERS



COMMUNITY



WORKFORCE

## Have a Mitigation Plan in Place

- Mitigate the risk from suppliers by.....
  - A stream of revenue that is not dependent on in-office/in-studio sales (e.g., online products, at-home kits, video consultations/lessons)
- Mitigate the risk from the community by.....
  - Expecting an even bigger digital transformation moving forward
  - Reinventing products/services to be relevant in a more digital environment
- Mitigate the risk from your workforce by.....
  - Reconsidering the employee schedule (such as using rotational work schedules) to prevent disruptions in workforce



# STRATEGIES APPLIED AT MARIA'S – RECOVER PHASE

Maria has taken appropriate steps to keep her customers safe and is working to **increase her revenue** to begin business recovery. She has **increased prices** and started **incentivizing her stylists** to persuade customers to **purchase the products used** during their services.

## RECOVERING

Recovery has been slow for Maria. She's taken every possible step to keep her customers and employees safe, but **capacity restrictions** have significantly reduced her weekly revenue, and the **increased costs of cleaning and other health and safety measures** are hindering recovery. She has slightly increased the prices for her services but has put more of her energy into her **new website and digital marketing** and is working to **diversify her revenue streams**.

- Communicates frequently with her recurring customers via email and through her website, including **automated appointment reminders and thank you notes**, and **including the products used during a service** to increase product sales to customers
- **Increased her service prices slightly** to cover increased health and safety costs, but **communicated the change and the reason for it to her customers** and community to gain their continued support
- Provided a slight discount if customers **book their next appointment at the completion of their haircut**
- Started **using digital marketing** to advertise her shop in **web searches** and **navigation apps** to bring in new customers, and is promoting her salon's newly-created **social media accounts**
- **Partnered with a nail salon and wine shop in her neighborhood** to sell a "pamper me" experience package
- **Listened to feedback from her customers** about their comfort level, and purchased **colored "comfort level" bracelets** to allow customers to signal the level of social interaction they're comfortable with
- Worked with her team to **develop a contingency plan** in case of further outbreak



# IMPACTS AT MARIA'S – RECOVER PHASE

The steps Maria has taken during recovery are **starting to pay off** for the salon. She has **increased her online presence** through social media and digital marketing, and almost **all her customers are now using her website** to book appointments. Though she has increased service prices slightly, she's taken big steps to **gather and respond to her customers' feedback**, and they are largely **supportive of the changes**.

## IMPACTS

Maria and her team have worked hard to increase their product sales to customers and coupled with a slight increase in service prices, Maria has **increased her weekly revenue**.

**Selling products alongside services**

Increased and **diversified weekly revenue** through customer service

**Increased service prices**

**Increased weekly revenue** by charging more for services rendered

**Communicated price change & rationale**

Since Maria explained why she needed to increase prices and the importance of keeping her business running, her **customers have been accepting and appreciative**

**Partnership with adjacent businesses**

Introduced **new customers to her salon** who may be regulars at other neighborhood establishments

**Digital Marketing**

**Increased appointments** scheduled by allowing customers to find her salon more easily on apps and social media (social media marketing can begin at approximately \$250/month)

**Developed contingency plan**

**Minimized risk of further disruption** to the salon in the event of another outbreak

**Comfort Level Wristbands**

**Satisfied her customers' concerns** by allowing them to signal their comfort level



# RECOVER: TAKE ACTION CHECKLIST

## TAKE ACTION:

- Start your digital journey** – develop social media presence, build a website, and begin email marketing
- Communicate digitally** with your customers to signal safety and build trust in your business
- Incentivize recurring loyalty to your business** through subscriptions, loyalty programs, or suggested rebooking
- Review your business financials in-depth, and identify areas where you can **reduce costs in the longer term**
- Identify and begin offering **at least one new product or service to your customers**, and evaluate the impact on your revenue
- Work with your team to **develop a contingency plan** in the case of further outbreak or shutdown

## CONSIDER:

- Investing in digital marketing such as **search engine optimization** and/or **social media post promotion**
- Using an email marketing service such as [MailChimp](#) or [Campaigner](#)
- Meeting with a small business financial advisor to help you understand the path forward for recovery

## READ:

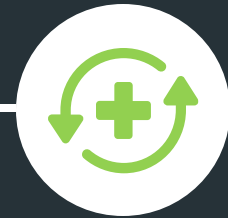
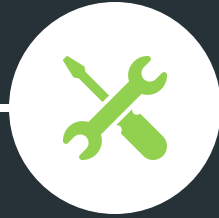
- [Human Experience in Times of Uncertainty](#)
- Digital Marketing Institute [Small Business Cheat Sheet](#)
- Beginner's Guide to [Search Engine Optimization](#)
- Beginner's Guide to [Social Media Marketing](#)
- [Contingency Planning for Small Businesses](#)
- Local Businesses Near You with Outdoor Space

## REFLECT:

*Think through what you've heard from your customers. What have you done to address their concerns? What more could you do?*

*Consider new products, services, or channels that you can use to diversify your revenue. What will it take to get started?*

*Do you have a contingency plan in place in case of further disruption?*



# THRIVE

Helping you prepare to be successful in the “next” normal, the future we define together.



“[I’m worried about] the **uncertainty** and **unpredictability** of customer habits”

“**Maintaining** and **growing revenue** to offset new investments and **future state burdens**”

“I wish I knew - It’s **difficult to plan** and not know how the **status quo will change**”

“[Will customers] be **comfortable in spending** and supporting small business?”

“[It’s] hard to look past the current situation and **plan for long term**”

“How do I **market my business** going forward?”

“How do we **stay open** if we are in another shut down?”

## KEY CONCERNS

Small business owners are having a tough time **thinking beyond recovery** and into the future, given the **uncertainty around what the “next” normal will look like.**

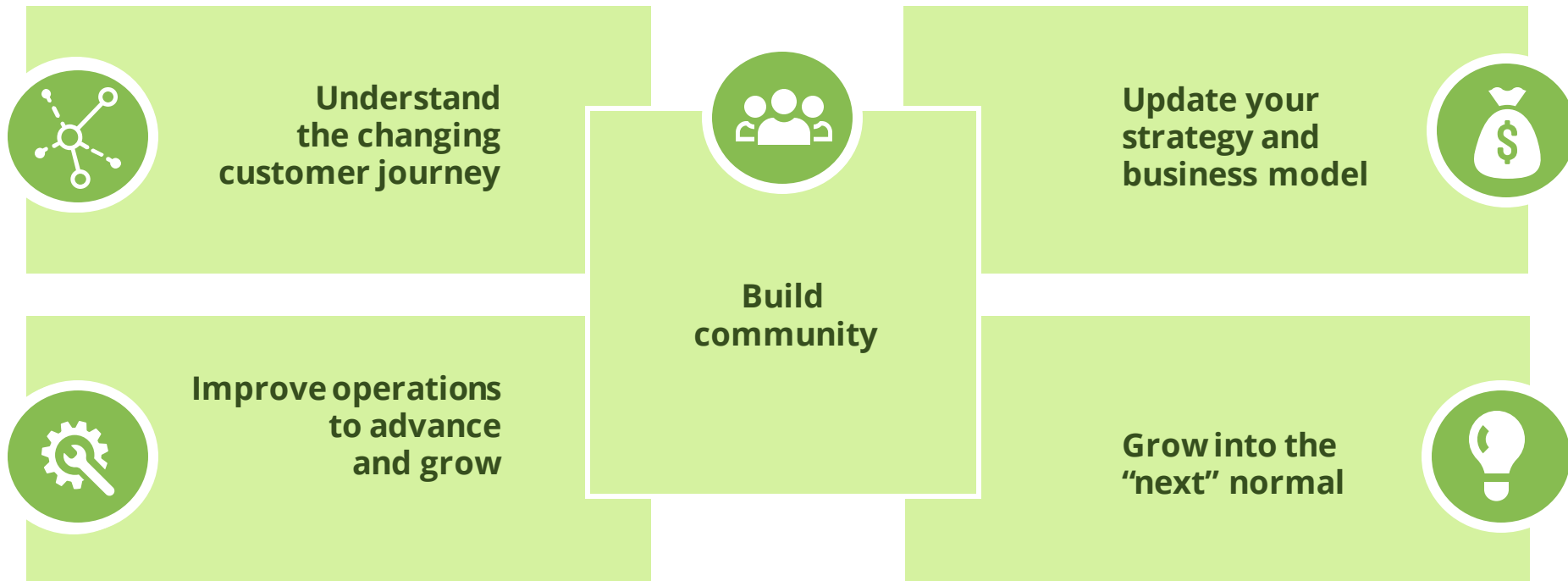
Note: These are actual quotes of NYC business owners, collected in August 2020



# THE “NEXT” NORMAL: ADJUSTING YOUR BUSINESS STRATEGY

As the economy begins to stabilize into the future, you should think about how to **adapt and grow your business in the longer term**. Think about **what the “next” normal might look like**, and adjust your **strategy, operations, and plans for growth** accordingly.

This section will provide an overview of **trends we expect to stick** in the “next” normal, and how to adapt your **strategy, business model, operations, and plans for growth**:



# THE CHANGING CUSTOMER JOURNEY

You have seen the impacts that changing customer attitudes have had during the pandemic, but which of these trends are **here to stay**? As you consider how to **adapt your business** model and operations to the “next” normal, first **consider your customers**.

## TRENDS THAT WILL STICK

Customer attitudes and buying patterns have changed drastically during COVID-19, and several key trends are expected to persist beyond reopening.

- 

Customers are **looking beyond wellness** and towards true **health and safety**; they'll want to support businesses that continue to be conscious of their health and wellbeing
- 

Customer demand is shifting from **products to experiences** (e.g., cooking classes), e-commerce, and the **sharing economy** (e.g., car sharing, task sharing)
- 

Customers are looking for **experiences that are interactive, experiential, and in real time**, with a continued increase in demand for **contact-free interactions**
- 

Customers seek **community in their interactions**; staying close to home has increased emphasis on local communities

## BUILDING TRUST

### Health and Safety

Embed **wellness** into the very spaces that customers pass through, making staying healthy effortless

### Experience Economy

Consider the **customer experience** in your decision making; how can you **make your customers feel positively** about every interaction?

### Connect Digitally

Expand your **digital presence**; connect with new customers through digital marketing and increased communications

### Local Communities

**Build trust** within your community, not just the people that frequent your business

# UPDATING YOUR STRATEGY & BUSINESS MODEL

As the economy and customer attitudes change, so should the strategy behind your small business. It's likely that demand for in-home or virtual services will continue well beyond the pandemic – so **how can you change your business model today to adapt for tomorrow?**

## STRATEGIC OPPORTUNITIES



**Strengthen your ties** with **customers** and your **local community** – use your new digital channels to listen to what they need (e.g., survey feedback) and adjust the goods and services you provide



Increase the use of **technology, software, and applications** to provide as **contactless an experience as possible**, and automate where applicable (e.g., online reservations save time and operational costs)



**Enhanced customer experience** – more than a product or service, businesses can offer **experiences to customers** (e.g., cooking classes, nail painting parties)



Emphasize your small business' appeal by reminding customers that you are **a vibrant part of our community and contribute to the culture of your neighborhood**

## BUSINESS CHALLENGES



It's increasingly difficult to **offer person-to-person connection** in a more digital world – few businesses listen carefully to customers & adapt to their needs



The economy is shifting into **virtual products & services**, as customers continue to be fearful of the virus



Small businesses will find it **harder to compete** as customers move to **online retailers and services** which can be extraordinarily competitive with pricing



Customers want to hear from businesses **and feel a connection with where they shop**, which can be difficult through digital communications



# OPERATIONAL IMPROVEMENTS TO ADVANCE & GROW

Now that you've adopted different revenue streams and increased your business' digital footprint, the "next" normal will require changing the ways we **operate longer term** to **maintain these changes** and **be flexible and adaptable** to the new environment.



## Digital

Looking into the future, more customers will have access to **digital tools & services**. Businesses need to adapt operations to react to this shift.

- ❑ How can you build relationships virtually now to build customer loyalty moving forward?
- ❑ How can you take advantage of a digital world through communications?
- ❑ How do you reinvent your products and services to be relevant in a digital world?
- ❑ How do you maintain and elevate your customer and brand loyalty across your current and future prospects?



## Employees

Employee scheduling can lead to large **inefficiencies both financially and for health & safety**.

- ❑ What is your ideal workforce size to enable flexibility moving forward?
- ❑ What capabilities in your employees are most important?
- ❑ How can you schedule your employees to maximize productivity and minimize payroll expenses?
- ❑ Are there opportunities to cross train your employees so they can perform a variety of roles and future-proof your business?



## Demand

Fluctuating demand can present uncertainty for small businesses. You can mitigate this uncertainty by **adjusting your operational strategies**.

- ❑ Can you offer flexible pricing models during off-peak times?
- ❑ Can you lean on customer network to bring in last-minute customers to counteract cancellations?
- ❑ Can you provide additional services to target harder-to-reach customer groups, or set aside special operating hours for these groups?



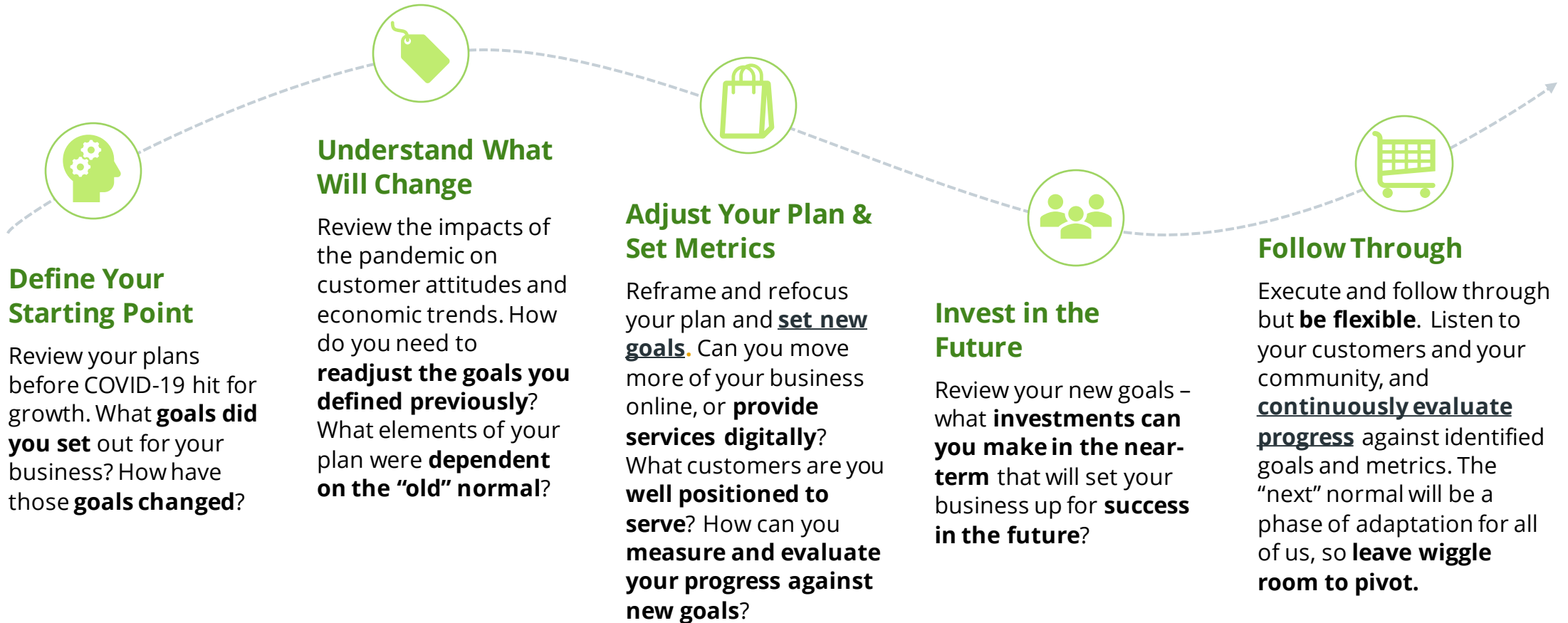
## Assets

COVID has impacted the way you see your physical workplace. Businesses need to **determine which investments you need to make and which you don't**.

- ❑ What physical space best supports your business needs and operating model? Do you need a storefront or office in your current location?
- ❑ What operating costs are required to be switched back on and when? (e.g. IT, Marketing, Sales, HR, Production, Logistics, Inventory) Are there any expensive equipment costs you can eliminate?
- ❑ Adjust your personnel and product development and inventory to match current and projected demand

# GROWING INTO THE “NEXT” NORMAL

Adapting **growth and expansion plans** can be difficult in the face of uncertainty but is key to making sure your **business can grow and thrive** as the economy continues to change.



# BUILDING COMMUNITY

Community is an important part of how we navigate running a small business – our **friends can be our best resources, clients and champions**. Work to find a community of small business owners like yourself and **create a sense of community for your customers**.

## FOR YOURSELF

Having a **community at your side can make navigating future uncertainty a lot less daunting** – check out the resources below to see how you can join or create a community for yourself!

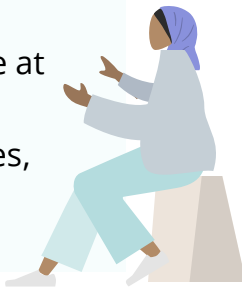
- [New York Professional Advisors for Community Entrepreneurs](#)
- [NYC Office of Financial Empowerment](#)
- [Women Entrepreneurs NYC](#)
- [Black Entrepreneurs NYC](#)
- Community coalitions and foundations
- Register on [apps like EatOkra](#) or others that help promote Black or minority owned businesses if applicable
- [Local chambers of commerce](#)
- [SBS Business Mentorship Programs](#)
- [SCORE mentorship program](#)
- [Business coaching and time management](#)



## FOR YOUR CUSTOMERS

Just like you, customers are turning to their friends, neighbors, and family for community in a time when our social circles are dramatically reduced. Create a **community experience for your customers** by partnering with other local small businesses:

- Raise funding by ‘selling’ nostalgic aspects of your business (e.g., ‘buy’ a chair at the neighborhood barbershop) – **ask customers** to support you and put their name on your store!
- Work with a neighboring coffee shop or bar to provide **discounts for items purchased while waiting for service**
- Create **incentives for folks to shop local in your neighborhood** – “I Shop Local” stickers, or **discount card** for local neighborhood businesses
- Create “**experience packages**” – get all your self-care done at a suite of local businesses for a discount
- Work together to **create an app** for local-owned businesses, to **market services** and **provide rewards**



# STRATEGIES APPLIED AT MARIA'S – THRIVE PHASE

Maria has worked hard to help her salon recover and is now **thinking strategically about her business' future**. She has **revised her strategy to be flexible and adaptable** to the “next” normal and is now ready **to update her plan for growth**.

## THRIVING

Maria is feeling hopeful about the future of her business. She's built a strong digital relationship with her customers, and her **investments in digital media and marketing** are starting to pay off. She has built up a **strong customer base and revenue** and is working to adapt her business model and operations to a **more digital environment**.

- **Worked with other local business owners** in her community to incentivize her customers to shop locally, and built a strong network of business owners
- Reviewed her plan for growth, set **new, more achievable goals** and identified how she'll **measure against them**
- **Invested significantly in digital marketing** to set her business up for the more virtual future
- Redesigned the physical space of the salon to **add elements of wellness and safety throughout**, going beyond the standard of guidelines
- Tracking customer emails and contact information through a loyalty program, and **communicates constantly with them through email and social media**
- Expanded her use of **touchless payment technology** to connect completely with enterprise software, streamlining management and operations



# IMPACTS AT MARIA'S - THRIVE PHASE

Now that Maria has resumed providing services and taken appropriate steps to keep her customers safe, she is working to increase her revenue to begin business recovery. She has **increased prices slightly** and started **incentivizing her stylists** to persuade customers to **purchase the products used** during their services.



## IMPACTS

Maria and her team have worked hard to increase their product sales to customers, and coupled with a slight increase in service prices, has allowed Maria to **increase her weekly revenue**.

### Shop Local Program

Helped both her own salon and other small businesses in the community **attract more customers**

### Digital marketing investments

**Increased revenue** by attracting new customers through digital channels (search engine optimization can begin at approximately \$500 a month)

### Emphasized wellness

**Improved her customers' experience** within the salon, increasing customer **satisfaction and loyalty**

### Constant customer communication

Strengthened her relationship with customers, and **increased appointment booking rate** through consistent reminders

### Digitally enabled operations

**Reduced time spent and overhead costs** by integrating software and services across one provider

# THRIVE: TAKE ACTION CHECKLIST

## TAKE ACTION:

- Review your pre-pandemic goals and **set new goals**
- Identify opportunities to **invest in software and applications to improve the contactless experience** and automation
- Take a **deeper look at your workforce - identify** areas for cross-training employees and determine flexible scheduling solution for the long-term
- Invest in data** - collect information from customers in an online database to better serve your customers' unique needs
- Identify **areas of longer-term capital investments** in your physical workplace to prioritize safety and comfort for the future

## CONSIDER:

- Enhancing your digital presence** for longevity- determine which digital tools and technology will strengthen your ties with customers and the community
- Additional investments in capital** you can make to **make your business more resilient**, after consulting with a financial advisor

## READ:

- [Brookings Report: Trends That Will Stay Beyond Reopening](#)
- [Customer Experience Beyond Reopening](#)
- [The essence of resilient leadership: Business recovery from COVID-19](#)
- [Small Business Recovery Workbook](#)
- [New York Professional Advisors for Community Entrepreneurs](#)
- [Women Entrepreneurs NYC](#)
- [Human Experience in Times of Uncertainty](#)

## REFLECT:

***Think through what you've heard from your customers about reopening. What have you done to address their concerns? What more could you do?***

***Consider new products, services, or channels that you can use to diversify your revenue. What will it take to get started?***

# REVIEW & REFLECT

You've reached the conclusion of the Playbook. The following pages are a self-navigation **worksheet** to help you identify next steps for your business.



# ADAPTATION ACTION PLAN:

## RESPOND:

- Emphasize safety;** provide masks and gloves to your employees, sanitize surfaces and items touched frequently, and close off waiting areas
- Make sure your business location, hours, website, safety protocols, and contact information is **publicly available online**
- Rearrange your physical store layout** to ensure social distancing is possible, and mark 6 ft distances around your business
- Communicate directly to your customers** the steps you're taking to keep them safe, and the impacts on your business – and **ask them how they feel!**
- Review your business financials, preferably with a professional; identify the steps can you take to **increase cash inflows** and **decrease outflows**

## RECOVER:

- Start your digital journey** – develop social media presence, build a website, begin email marketing
- Communicate digitally** with your customers to signal safety and build trust in your business
- Review your business financials in-depth, and identify areas where you can **reduce costs in the longer term**
- Identify and begin offering at least one new product or service to your customers, and evaluate the impact on your revenue
- Work with your team to **develop a contingency plan** in the case of further outbreak or shutdown




## THRIVE:

- Review your pre-pandemic goals and **set new goals**
- Identify opportunities to **invest in software and applications to improve the contactless experience** and automation
- Take a **deeper look at your workforce** - **identify** areas of cross-training employees and determine flexible scheduling solution for the long-term
- Invest in data** - collect information from customers in an online database to better serve your customers' unique needs
- Identify **areas of longer-term capital investments** in your physical workplace to prioritize safety and comfort for the future




# REFLECTION:

Review the **action item checklists** from each section. Use the reflection section to mark **items that you've completed**, and **plan to complete**.

## COMPLETED:

## PLANNED:



# 30-60-90 PLAN

## RESPOND:

Review the action items from Respond that you've completed, and the items you have planned. Map them out over the next 30, 60, and 90 days.


## RECOVER:

Review the action items from Recover that you've completed, and the items you have planned. Map them out over the next 30, 60, and 90 days.


## THRIVE:

Review the action items from Thrive that you've completed, and the items you have planned. Map them out over the next 30, 60, and 90 days.


### COMPLETED:



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### WITHIN 30 DAYS:



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### WITHIN 60 DAYS:



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### WITHIN 90 DAYS:



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# APPENDIX



# ADDITIONAL INNOVATIVE TECHNIQUES TO IMPROVE SAFETY

## ACCESSIBILITY

### Make your customers **comfortable**

- **“How are you feeling”** surveys for customers or employees before they enter your store
- Set aside **special operating hours** for **high-risk customer groups**

### Shop with your **quarantine crew**

- Provide discounts or incentives to customers who **refer a friend**
- Provide discounts or other incentives to groups of folks quarantining together to **book their services at the same time**
- Allow families or groups to **rent out the store** for an afternoon or a few hours to receive services all at once

### Minimize high **contact volume**

- Keep **higher-risk** employees in **back-office** positions or places with **lowest customer interaction**
- Combine services, or **schedule longer services all on one day**; (e.g. “sleeve day” at a tattoo parlor, or “perm day” at the salon)
- Push **as much of service delivery to virtual** as possible; video salon or tattoo consultations
- Leverage your digital assets in store to provide product try on alternatives such as using a digital fit finder in store

# ADDITIONAL STRATEGIES TO DIVERSIFYING REVENUE STREAMS

## ACCESSIBILITY

### Create a **community experience**

- Raise funding by allowing a customer to **'buy' a memento or piece of infrastructure from your business** so customers can feel a sense of ownership (e.g., 'buy' your favorite barber shop chair and get your name on it)
- Work with a neighboring cafes to provide **discounts for items purchased while waiting for service**
- Become a **package hub** in your neighborhood - locals **pay to pick up** their packages from you
- Work together to **create an app** for local-owned businesses, to **market services** and **provide rewards**

### Ease back into a **routine**

- Incentivize customer loyalty by creating **punch cards or loyalty programs** (e.g., buy 10 services, get one free!)
- Sell **bundled or subscription services** (e.g., monthly flat rate for a haircut and two nail services)
- Partner with affiliated businesses to package together services and products to create an **end-to-end experience** (e.g., date night package between a restaurant, an ice cream parlor, and a florist)

### Market **directly to your customers**

- Know your customers, and create **personalized recommendations** for them when they shop in your store
- Create an online dashboard or tool to **suggest products to customers as they shop or book appointments**

# COVID-19 BUSINESS GUIDANCE RESOURCES

Navigating which guidelines are for your industry, getting specific questions answered by the right person, and knowing how to interpret information can be difficult. The compiled list of resources below should help.

[NYC Business](#)

[NYC Business Reopening Guide](#)

[NYC Restaurant Reopening Guide](#)

[NY Forward Safety Plan Template](#)

[CDC - Interim Guidance for  
Businesses and Employers](#)

[US Chamber of Commerce  
Reopening Guide](#)

[CDC Guidelines for Opening Up America  
Again](#)

[Overview of Executive Orders: New  
Rules from the City and State](#)

[Reopening: Personal Care Services](#)

[Spa Reopening Toolkit](#)

[Health Screening Template](#)

[NYC Department of Small Business  
Services COVID-19 Assistance & Guidance  
for Businesses](#)

# FINANCIAL SUPPORT RESOURCES

It's important to know all the financial resources available to you during these difficult times. Navigating these and determining which are suitable for you and your small business is critical. The compiled list of resources below should help.

[NYC SBS: Resources for Small Businesses Impacted by COVID-19](#)

[NYC SBS Financing Assistance](#)

[SBA Funding Resources](#)

[SBA COVID-19 Small Business Guidance & Loan Resources](#)

[SBA Disaster Loan Assistance](#)

[Tax Relief for Businesses and Tax-Exempt Entities](#)

[Business Interruption Insurance](#)

[NYS Loan Fund](#)

[Hebrew Free Loan Society - Small Business Relief Fund](#)

[Kiva Crowdfunded Loans](#)

[Emergency Small Business Relief Loan Fund](#)

[Bring Back Brooklyn Fund](#)

[Harlem Entrepreneurial Fund](#)

[Entrepreneurs of Color Loan Fund](#)

[Small Businesses Pivot Loan](#)

[Raising the Bar Recovery Fund](#)

*Note: these financing resources are always being updated so be sure to check their availability and refer to [nyc.gov/covid19biz](https://nyc.gov/covid19biz) for updated information.*

# NON-FINANCIAL SUPPORT RESOURCES

Beyond financial support, there are many steps to consider as you work stabilize your business: operations, safety equipment, employees, etc. The compiled list of resources below should help you navigate these considerations.

[PPE Marketplace for Small Businesses](#)

[Free Face Coverings for Small Businesses with Under 100 Employees](#)

[Resources for Small Businesses in Response to the Novel Coronavirus](#)

[Open Storefronts](#)

[SBA Small Business Guidance & Loan Resources](#)

[SBA Products and Resources](#)

[Government Contracting](#)

[Owner to Owners: Building a Plan That Serves Your Community](#)

[U.S. Department of Labor: COVID-19 and the American Workplace Business Continuity Planning Checklist](#)

[Business Planning Checklist for Pandemics](#)

[NYC Sidewalk Usage Guide](#)

[Reduce Operating Expenses](#)

[Business Guide for NYC's SmallBusiness Reopening](#)

[AIHA: Back To Work Safely](#)

["Maintain Distance" and "Face Covering Required" Printable Signs](#)

# DIGITAL TOOLS FOR SMALL BUSINESS OWNERS

Moving digital, while crucial, is a daunting task. The following resources are a good starting place to learn about the best tools and technologies available to you as you make the move.

[Best Apps: For Helping Customers Find You](#)

[Schedulicity Grant Program for Small Businesses](#)

[10 Best Business Softwares That Will Boost Your Small Business to the Top](#)

[The Small Business Cheat Sheet for Cost-Effective Digital Marketing](#)

[Best Website Builders for Small Businesses](#)

[Social Media Tips To Help Your Business Succeed](#)

[Register Your Bookshop at Bookshop.org](#)

[Food Delivery Services: DoorDash, Grubhub/Seamless, Caviar, Uber Eats, EatOkra, and More](#)

[Black-Owned Brooklyn](#)



# INDUSTRY GROUPS & SMALL BUSINESS ASSOCIATIONS

You are not in this alone. Working with others in your community and industry will provide you additional support and advice. While some of this community is built naturally, the following groups and associations will help you build your network.

[Women Entrepreneurs NYC](#)

[WE NYC Events & Mentor Sessions](#)

[Black Entrepreneurs NYC](#)

[SBS Business Mentorship Programs](#)

[FastTrac Growth Venture](#)

[New York Professional Advisors  
for Community Entrepreneurs \(NYPACE\)](#)

[NYC Economic Development Corporation](#)

[Manhattan Chamber of Commerce](#)

[Brooklyn Chamber of Commerce](#)

[Southwest Brooklyn Industrial  
Development Corporation](#)

[Bronx Chamber of Commerce](#)

[South Bronx Overall Economic  
Development Corporation](#)

[Queens Chamber of Commerce](#)

[Queens Economic Development  
Corporation](#)

[Staten Island Chamber of Commerce](#)

[Staten Island Economic Development  
Corporation](#)