

MACOMB COUNTY Getting Back to Business

This week saw certain industries opening. Even if yours wasn't one of them, you should plan now on how it will work for your business.

Thinking outside the box

Getting back to business likely will look different than it did at the beginning of the year. Are there ways for your company can pivot: serve customers virtually, curbside or just outside? Below are some articles to start your brainstorm process.

- [Changes in the Workplace](#)
- [American Express Stand Up for Small](#)
- [How to Engage 'Consumers on the Couch' During COVID-19](#)
- [Advice for New Entrepreneurs Entering the Covid-19 Era](#)
- [5 Steps to Pivot Core Competencies to Survive the COVID-19 Crisis](#)
- [Covid-19 Cash Crunch: Keeping Your Business Afloat](#)
- [How to Know When to Mention Covid-19 in Your Marketing](#)
- [5 Tips to Forge Stronger Relationships With Customers During the COVID-19 Crisis](#)

Specific Industries

- [Ghost Kitchens](#)
- [What Will Manufacturing's New Normal Be After COVID-19?](#)
- [Construction Amid Covid](#)
- [Peer-to-Peer Sessions with the Michigan Good Food Fund](#)

Keeping Safe

- [USDA](#)
- [Lear](#)
- [Kroger Blueprint for doing business](#)
- [Texas Restaurant Association](#)
- [Retail Blueprint for Shopping Safe](#)

Want to do some brainstorming. **Set an appointment with me today!**

[Schedule Appointment with Macomb Office](#)

Update on SBA Programs

PPP

You will need to hurry. It is expected to run out of money quickly.

[Article from Forbes on how to spend under PPP](#)

[Also from Forbes, nontraditional/national lenders](#)

Internally we have also asked the question of going with national platform like PayPal or Quickbooks over a local lender?

- Advantages: Option for clients with no existing lender relationship; option for clients whose lender is not processing applications quickly
- Disadvantages: If PayPal and Quickbooks are accepting large number of applications, they also may not be able to process all of them; no local lender for assistance in applications and questions after
- Compromise: Only one tax-ID can be submitted to SBA, so an applicant could apply with their lender and another source, and go with whichever processes their application first

EIDL

SBA is now processing applications done March 30/31. No new applications at this time.

Grants

[Salesforce](#)

[Workplace Improvement Grants Available for Small Employers](#)

Above are legitimate grants from known organizations. In general, there are no grants from businesses. Because of the Covid Crisis, grants have been offered, so it seems like other 'grants' are authentic. Before you apply, make sure to research the grantor and make sure that the application links to a real website of the company. Also, realize that even when they are genuine, the demand far outweighs the demand and it is a long-shot that you will even get money. I am also concerned that these companies may use your personal/business information for nefarious reasons.

If you find a 'grant' that you think is authentic, **let me research it for you.** And if they **call or email you, then it most likely a scam**

Here are some advise:

- <https://www.allbusiness.com/beware-of-small-business-grant-scams-15480398-1.html>
- <https://www.bbb.org/article/scams/2012-bbb-scam-alert-imposters-using-facebook-for-grant-scams>
- <https://www.grants.gov/learn-grants/grant-fraud/grant-related-scams.html>

- <https://www.consumer.ftc.gov/articles/0113-government-grant-scams>

[Webinars and On-Demand Library](#)

COVID-19 Conversations: Non-Profit & Faith-Based Organizations

SBA programs may be new to many of you, learn about them from a consultant who understands how your organization is affected. *April 28 at 2 PM*

COVID-19 Conversations: Restaurants & Food-Based Businesses

Learn the latest updates on the stimulus programs and other resources to help you navigate your changing industry. *April 29 at 2 PM*

COVID-19 Conversations: Get a Grip on Your Cash Flow

Minimize the flow of cash OUT of your business and maximize the flow of cash coming in. *Watch On-Demand*

COVID-19 Conversations: Cybersecurity

Learn about the many different cyber scams that have emerged during COVID-19. *Watch On-Demand*

COVID-19 Conversations: Paycheck Protection Program - Loan Forgiveness

Applied for the PPP Loan, but have questions about how to calculate the forgiveness amount? This webinar is for you! *Watch On-Demand*

COVID-19 Conversations: Resources for Sole Proprietors

Address the challenges unique to sole proprietors and help you find some of the answers you need.

[For the latest news Michigan SBDC COVID-19](#)



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