



How to Keep Your Business Thriving During COVID-19

March 19, 2020 - Zoom Conference Call Hosted by You Belong Here

Basic suggestions for your business:

Evaluate what is necessary to run your business. This might look like cancelling subscriptions to apps and services or downgrading to lower cost plans, for items/services not necessary to run your business. This will prompt you to thoroughly investigate your expenses. You might find out a lot about your operating expenses and your business. (Check out “How To Save a Buck!” section below.)

Update your FAQ - Let your customers know what you are offering. Most people will assume all businesses are just closing. So, let them know you are still open for business. Definitely send out a newsletter informing them about your status. Offer discounts to move product, consider donating a portion to a non-profit.

Business is 50% about the money and 50% about the logistics of running your business. Now is a great time to build that strong operational foundation. This includes customer service, finances (bookkeeping and accounting), payroll, federal and state taxes, business licensing, insurance, website and marketing (social media, newsletter, offerings, discounts, coupons, webinars, workbooks, etc.), future backup and resilience plans.

Consider Disaster relief loans via the SBA

Provide updates on business to your audience.

Keep in touch. Be open, honest, and vulnerable with customers. Tell them where you are at in business. Communicate what is and isn't available. Publish this everywhere (IG, Facebook, Website, Newsletter etc.)

- Squarespace websites can add banners to their website. Great way to highlight important information (contact Celestine Fabros, hello@celestinefabros.com if you would like help with this. She is offering free assistance.)

Keep Creating + Get Creative

Stay in a state of wonder. Allow yourself to get creative with the direction of your business.

Creative ways to sell. For example; grab bags. Move back stock at reduced rates to get some income flowing in.

Events (online). Content. Offers. Products (only if they won't cost a ton of money and you've tested your audience). Stories. Workbooks. Art.

If you don't have your site set up to sell (e-commerce) now is the time to do so! Selling doesn't have to be actual tangible goods. It can be digital workbooks and downloads, courses, videos, blueprints, guides, sheet music, instructional videos, and gift cards.

Creative Market: templates for creating workbooks / e-books (for free offerings)
(Purchase photos, workbook templates, website templates, graphics, fonts)

Use Shopify and also WooCommerce for anyone using Wordpress.org

Test run. Right now is the best time to develop that idea that you've been lingering on. Use this opportunity (everyone is on their phones and computers) and poll your audience. Gain insight and feedback. Understand what is and isn't working, and find insights on opportunities.

If you can afford to: invest in FB or Google ads. Everyone will be on social media platforms. This is a great way to increase brand exposure. Link ads to an offer: sign up for our newsletter and this cool free thing!

Check local community group pages too, you can post your services/products on there. NextDoor, too!

Diversify! This is a great opportunity to evaluate how your business is being affected. What services can stem from your main product/service that will be effective and inexpensive, and help create revenue?

"Quarantine Gift Packs" with puzzles, soap and fun little things as a gift for you or friends
Consider offering free shipping

Accountability & Community

Consider starting Facebook groups focused on your industry. Keep it local or globalize

Join forces and collaborate! Photographers, art directors, web designers: "digital swag bag!"

Virtual mastermind groups (Via Zoom, Hovercast, Google Hangouts)

If you are continuing your business, educate and inform your customers on your sanitary practices: wearing gloves, wiping surfaces

Consider this concept while marketing: "Sales is reducing the customer's fear of making a mistake." It's still OK to continue offering products and services. This is how we are making our living.

Be a leader in your industry - tell people what to do / how to handle things

Online Fundraising

It's something we all might have to consider. Now is the time to look into platforms such as GoFundMe, IndieGoGo, Kickstarter, RocketHub.

How to Save a Buck!

1. Adobe is offering 2 months of Photoshop for FREE! Follow these steps:
 - Log into your Adobe account
 - Manage account
 - Cancel plan
 - For feedback page, click any box
 - Continue to the Details page, then the Offers page
 - Select 2 FREE MONTHS and accept offer.
 - BOOM!
2. Get on a shared phone plan with your friends!
3. Simply ask your landlord for a break or reduction in rent for the next few months
4. Unsubscribe to apps on your phone that are not necessary at the moment

Business Ideas - Work that can be done remotely

1. [Jobs From 100+ Companies Hiring Remotely in February 2020](#)
2. Content-creation: Focus on product photography
 - [Shutterstock Contributors](#) / [download app](#)
 - Adobe Stock
3. Real estate photography (exteriors)
4. Photo & video editing
5. Website design
6. Video tutorials and helping others set up livestream accounts
7. Sharing positive content to help keep people motivated and engaged
8. Business coaching and consulting
9. Being a Virtual Assistant (may be a great idea for a side gig, to help fuel your main gig) + It's a great way to learn a new skill set. (Fiver?)
10. Using [Hovercast](#) for live streaming events/ continue building community/belonging
11. [Creative Circle](#) - sourcing digital/remote talent
12. [Twitch](#) for live streaming
13. [Patreon](#) is a membership platform that makes it easy for artists and creators to get paid
14. There's also a site: <https://ko-fi.com/> that's similar to Patreon but people buy you a cup of coffee
15. Film photography - get developed at [Safelight Labs](#)
16. If you have a studio, Sell studio time in advance
17. Offering online lessons (musicians, artists, floral designers): [Teachable](#) - free options (March 24-26 Summit on how to use the platform) - free option is buried (fine print)
18. Adobe Summit is free: <https://www.adobe.com/summit.html>
19. [Discord](#) for group chat (not video)
20. Focus on writing content for when COVID-19 crisis expires
21. Set clear boundaries for the discounted work that you might take on, as to prevent "scope creep"

Links to Resources

Reach out to local community group or business association and give input on how this is affecting your business

[Relief package for San Diego](#)

[Chamber of Commerce : How to Keep Customers During the Coronavirus Outbreak](#)

[Chamber of Commerce: Coronavirus Small Business Guide](#)

[San Diego Regional EDC](#)

[CDC/OSHA Operating Manual for Companies](#)

[San Diego SBDC Business Counseling Services](#)

[SBA Disaster Relief Loans](#)

[Facebook Small Business Grants Program](#)

[Mission Driven Finance \(San Diego based program\)](#)

[Resources for Photographers \(Photoshelter\)](#)

[COVID-19 California Arts Field Survey](#)

[IRS: Deferment of Money Due on Federal Tax Returns](#)

[United Way San Diego Worker Assistance Initiative](#)

A source shared by a financial advisor via Gusto:

https://docs.google.com/spreadsheets/d/1SRBZE2_6Nftwd02M6Oxj8MoeuZ7y93spXlglPhk2p2w/htmlview?sle=true#

Art Place America

<https://www.artplaceamerica.org/blog/running-list-resources-during-covid-19-pandemic>

One that stood out on this page of resources:

<https://creative-capital.org/2020/03/13/list-of-arts-resources-during-the-covid-19-outbreak/>

Photographer fund:

<https://www.format.com/photographer-fund>

Freelance Artists

<https://covid19freelanceartistresource.wordpress.com/>

Someone is quantifying losses nationally for artists

https://docs.google.com/spreadsheets/d/1CyQBOZy3SDHn_7KG8xuUnZ-bHlfipl9KSBN8KvN3ucY/edit#gid=0

A link to another doc from local creatives pulling resources together:

<https://docs.google.com/document/d/1pZJughwutgU33m4XdpyUTzQcO0vWtFSGlhZ5EvGLoxA>

THINGS YOU SHOULD KNOW:

- Unemployment benefits for sole proprietors

- Haven't found actual material regarding this. Talked to a friend and she mentioned that if you are a 1099 and opted to have funds withheld into the unemployment trust, then you will qualify for unemployment benefits.
- Thus, if you are a sole proprietor and you do not pay self-employment taxes or payroll to yourself, unfortunately, there is no way to claim unemployment.
- Payroll systems: Now is the time to consider these! - Gusto, Quickbooks - You can payroll yourself and then claim quarterly dividends. Dividends are not taxed the same as income. Great way to save on what you own in taxes. Give yourself a smaller salary to stay in a lower tax bracket. (Bogie Boric - tax@taxadvisors4you.com - can we plan a group chat?)
- Tax payments pushed back to July
- UPDATE 3/20: Tax filing date pushed back to July
- California Franchise Tax Board is pushing deadline on payments (similar to IRS)
Sacramento – The Franchise Tax Board (FTB) today announced updated special tax relief for all California taxpayers due to the COVID-19 pandemic. FTB is postponing until July 15 the filing and payment deadlines for all individuals and business entities for:
 - 2019 tax returns
 - 2019 tax return payments
 - 2020 1st and 2nd quarter estimate payments
 - 2020 LLC taxes and fees
 - 2020 Non-wage withholding payments
- Chiara Cammarata : chiara@opsoptimized.com (she can help you run your business: choosing sole prop, s corp, etc., plus streamlining your structure and how to set things up)

Spiritual / Healing Resources

Book: The Energy Codes

Insight Timer - meditation app

Deepak & Oprah's 21-day meditation experience

@therealdebbyallen - Instagram dance classes