

Running a Food Business in the face of COVID-19

Resource Guide



We've compiled resources available for HR, financial, and other aspects of your business that are likely drastically impacted by the spread and precautions around COVID-19. This is a constantly evolving document -- as new resources come out, we'll add them in here. [Here's a folder with additional resources we reference below.](#)

Table of Contents:

[HR / Employee Management](#)

[Capital / Financial impacts](#)

[Alternative Revenue Solutions](#)

[Food Business-specific COVID-19 and crisis management resources](#)

[Resources \(financial and otherwise\) to share with Staff](#)

[Cutting Costs](#)

HR / Employee Management

- The [WorkShare program](#) is an alternative for employers faced with a cut in workforce. Employers can divide available work between affected employees instead of laying off workers.
- While most employees in Massachusetts are considered “at will” and may be terminated with or without cause, there are important exceptions. See [MA Law About Employment Termination](#), especially the checklists in [Exceptions to the At Will Employment Doctrine](#).
- If some employees will be terminated, ensure that selection is based on nondiscriminatory reasons. See [guidance from the US Equal Employment Opportunity Commission](#).
- If layoffs are necessary, prepare a script, organize information ahead of time (employment termination letter, COBRA paperwork, final paycheck, etc.), ensure privacy, and keep the communication brief and compassionate. For recommendations with examples see Harvard Business Review's [How to Tell Someone They're Being Laid Off](#). For a detailed

script and checklist see [How to Lay Off Employees: A Scripted Guide on What, and What NOT, to Say](#) from CareerArc.

- [Here is a survey](#) that Mei Mei Restaurant sent out to staff to gauge needs.

Capital / Financial impacts

- Roundup of local emergency relief funds maintained gathered by [The Boston Foundation](#)
- [SBA Economic Injury Disaster Loan \(EIDL\) program](#) The federal government is offering designated states “Economic Injury Disaster Loans” to provide small businesses and nonprofits with **working capital loans of up to \$2 million to help meet financial obligations and operating expenses until normal operations resume**. Interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. TO APPLY:
 - Download, complete, and submit the [SBA EIDL Worksheet & Instructions](#) to start.
 - Send completed forms to Disaster.Recovery@mass.gov or fax to (508) 820-1401.
 - For questions, please contact Disaster.Recovery@mass.gov
- State of Massachusetts Small Business [COVID-19 Recovery Loan Fund](#)
 - Provides emergency capital up to \$75,000 to MA-based businesses impacted by COVID-19 with under 50 full-time employees, including non-profits
 - No payments due for the first 6 months
 - Thereafter, 30 months of principal and interest payments
 - No repayment penalties
 - TO APPLY
 - i. Complete the application found on [Massachusetts Growth Capital Corporation](#) website
 - ii. Email to mgcc@massgcc.com with the subject line “2020 Small Business Recovery Loan Fund”
- [Kiva](#) - crowd funded 0% interest loan.
 - During this outbreak, offering crowd-funded loans up to 10-15k.
 - [Details on accessing Kiva loans](#)
- [Bartender’s Emergency Assistance](#): Bartender or the spouse or child of a Bartender
- Other sources of capital (without COVID-19 specific focus) are listed in CWK’s Funding Sources Resource [here](#).

Alternative Revenue Solutions

- [Mercato](#)
 - Mercato is an online ordering and delivery service built for independent grocers and sellers
 - Fact sheet in the folder with key takeaways and contact information
- [Grubhub](#) - Grubhub is suspending commission fees for independent restaurants during this time.

- [Dining Bond Initiative](#)
 - Similar to government-issued war bonds- the Dining Bond Initiative seeks to bring in immediate cash in exchange for future restaurant purchases. Diners can buy gift certificates sold at a 25% discount (\$100 worth of food for a \$75 bond) to be redeemed in the restaurant within the next month or two, depending on how individual restaurants decide to honor the bonds
 - This program is open to all restaurants
 - How it works
 - Establish a way to sell dining bonds through your website, by phone, or regular mail (the transaction will be directly between you and the customer)
 - Create a separate page on your website outlining your individual dining bond and terms and conditions. This should outline
 - Where to purchase bonds/gift certificates
 - The amount of the bond at face value and the purchase price
 - The earliest date the bond can be redeemed
 - Fill out and submit the form (on the linked website) to appear on the list of participating restaurants
- Setting up a takeout/delivery portion of your website: [Fisherman](#)
 - Fisherman is offering free website services and assistance in setting up takeout/delivery for any restaurant for the next 6 months.
 - What to do: Fill out the attached form and they will reach out and begin managing and building a google presence
 - What's included in the package? Web hosting, a custom domain, a modern mobile-optimized website, SSL security, and access to their website editor
- Gift Cards
 - Options [Swipelt](#).
 - Good article summarizing gift cards for small business [here](#). [Square](#) and [Shopify](#) offer options for gift cards.
- [Feed the Frontline](#) - in test mode, hoping to launch in a few weeks

Food Business-specific COVID-19 and crisis management resources

- COVID-19 Learnings and resources (specific to real estate/restaurant/retail), aggregated by Graffito; [here](#)
- [Chicken and Rice Guys wrote about their experience](#) and learnings from managing a crisis in 2017 when they had to close the restaurant for 8 days.
- [This webinar](#) shared by the James Beard Association, which speaks to operations during a time of crisis

Resources (financial and otherwise) to share with Staff

- [Restaurant Strong Fund](#). Emergency fund providing one-time grants of \$1000 to full-time tipped restaurant workers employed at the same location for 3 months or longer. Requires last two pay stubs to apply.
- Greater Boston Service Industry Workers Seeking Emergency Funds
 - Grassroots movement and fund for service workers in Boston
 - Form to fill out to request funds can be seen [here](#)
- Emergency grocery program
 - Irene from Mei Mei's restaurant has been kind enough to offer people's employees discounted groceries at wholesale prices
 - Link here:
https://docs.google.com/forms/d/e/1FAIpQLSc15-BafDe6G_CF9zpV2SOoGZ80oAqGDI4TbJzpr3UcxTQ-Cg/viewform?usp=sf_link
- Supporting workers in crisis - [One Fair Wage](#) → Emergency Coronavirus Tipped and Service Worker Support Fund. Provides cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers and more who need the money they aren't getting to survive
- Restaurant Workers Community Foundation - [COVID19 Crisis Relief Fund](#)
 - Information about this is still being released, as it is being set up as we speak.
 - While they are setting it up, we will update, but anyone can email covidhelp@restaurantworkerscf.org
- Camberville Hospitality Workers Fund: Naomi Levy from Eastern Standard has put together a fund (based on donations) for hospitality workers, starting at Bow Market and then expanding to anyone that requests funds from there. Link to request funds [here](#)

Cutting Costs

- Renegotiate rent: potentially start talking with your landlord about how you both can work together to weather an economic recession. It's in their best interest to lower your rent and allow your business to survive through a down time so that you can thrive during more positive economic conditions