



SOUTH CAROLINA
SBDC

Operation Open Doors: Business Continuity Guidebook

A Reopening Guidebook for
South Carolina Small
Business Owners



www.scsbdc.com

Message from the Director



Dear Business Owners,

The SC SBDC is aware that you are looking forward to a future when you can return to providing the products and services your customers need and crave, unencumbered by threats to the health of your employees and those they serve. Working toward that future will require the gradual adoption of new business practices that reflect the evolving reality of the COVID-19 pandemic and our success in mitigating the effects of this global health crisis.

With input from national and state experts and in partnership with the South Carolina Department of Employment and Workforce (SC DEW), Department of Health and Environment Control (DHEC) and the South Carolina Department of Commerce, the SC SBDC has compiled this guidebook to help business owners resume operations while taking the necessary precautions to maximize safety. Used in combination with the **“Operation Open Doors: Business Continuity COVID-19 Reopening Checklist”** and one-on-one support from our consultants, we'll walk you through the steps your business will need to take to reopen as restrictions are lifted across the state and your business prepares for a "new normal." Think of it as a compass to help you navigate the challenges that lay ahead and make the decisions right for your business.

As we adjust to the unprecedented realities this crisis brings, the SC SBDC remains committed to serving small business owners and entrepreneurs. Our consultants are offering support and assistance via phone and online. Moreover, we are daily curating our website to provide easily-accessible, relevant updates as well as webinars, fact sheets and collateral that specifically address issues most important to small businesses.

Please be assured that as you move forward, the SC SBDC is here for you. Feel free to call or email us if you need assistance. Together we will succeed and thrive.

Ask us. We can help.

Michele Abraham
Director, SC SBDC



This guidebook is your compass for navigating the challenges that lay ahead and making the decisions right for your business.

Introduction

As COVID-19 restrictions are lifted across the state, businesses need to look at reopening and/or transitioning to a 'new normal.' The South Carolina SBDC has prepared this guidebook to help small business owners like you:

- ✓ Assess the ongoing viability of your business,
- ✓ Determine, if needed, how to pivot or reinvent your business model,
- ✓ Resume operations in a manner that safeguards your customers and employees, and
- ✓ Plan for long-term sustainability.

The SC SBDC advocates a **three-prong approach** to helping you navigate the challenges that lay ahead and making the decisions right for your business.

1. Checklist

Utilize our “Operation Open Doors Business Continuity Checklist” as a logical, step-by-step approach to reopening your business in the midst of the COVID-19 pandemic. The Checklist is a tactical tool that includes a range of questions organized chronologically and provides a framework to help you make decisions based on your unique circumstances. Your answers will help to determine if there are critical gaps that need to be addressed before you reopen your business.

2. Guidebook

Our “Operation Open Doors Business Continuity Guidebook” is a more-detailed companion piece to the Checklist and encourages you to think strategically. The information it contains is more comprehensive, providing you valuable insight so you are better able to assess your current situation, decide if/when you should resume business operations, formulate a reopening action plan, address financial concerns and build long term resiliency.

3. Consultants

Contact the SC SBDC so that one of our knowledgeable business consultants can provide both moral support and help with working through the Checklist and Guidebook to ensure you are able to protect your livelihood. SBDC consulting services are provided at "no fee" and advisors will work with you as long as you need assistance.

The SC SBDC understands that disasters and economic downturns bring formidable challenges. But we're here to remind you that you are stronger than you think and more powerful than you know. You are a small business owner, the person who dared to ask 'what if,' and the leader who had the courage to take that first step to build a business and a future you believe in.

It is our goal to provide you the support you need to emerge from this pandemic with your business--and dreams--intact.



This Guidebook is a more detailed companion piece to our COVID-19 Business Continuity Checklist and guides you to think strategically.

Disclaimer

Please be advised that some or all of the information contained in this document may not be applicable to some businesses or places of work and may not include all information necessary for certain businesses and places of work. This document does not attempt to address any health, safety and other workplace requirements in place prior to the age of COVID-19. As the pandemic continues to evolve, so will the public health and safety recommendations and requirements, and as a result this document may not include all current governmental or health expert requirements and recommendations. We strongly advise that before implementing any of the practices and procedures contained herein, you carefully evaluate all and consult with your own legal counsel and other advisors regarding the legality, applicability and potential efficacy of this information in your place of business and to determine what if any other recommendations or requirements may apply to your business.

This guidance is advisory in nature and informational in content. It is not a standard or a regulation, and it neither creates new legal obligations nor alters existing obligations created by OSHA standards or the Occupational Safety and Health Act (OSH Act).



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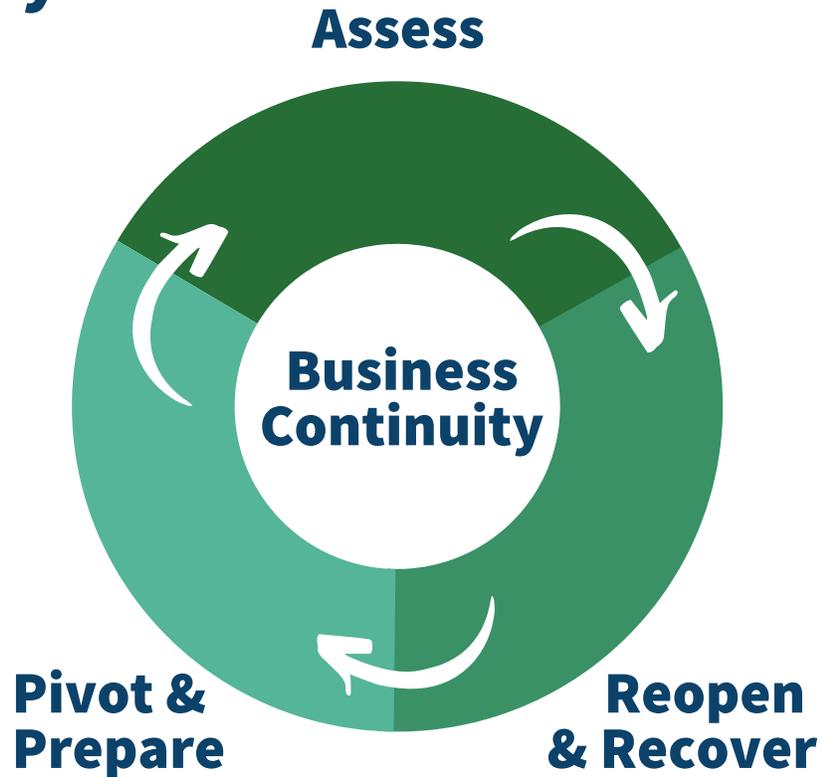


1. Assess Your Company

No matter how prepared you are, you may find that some elements of reopening your business are more difficult than you expected. You need to anticipate and prepare for challenges so that you can change directions quickly and make swift decisions to overcome obstacles.

The first step is to assess the impact the coronavirus has had on your business and determine if you are prepared to reopen.

We can't tell you exactly when the right time to reopen your business will be, but we can provide you the framework for how to make the decision based on your unique circumstances.



► Personal Assessment

As business restrictions are being lifted, it is important to assess your individual desires about your business. The SC SBDC is here to help you get back up and running, but it is important for you to know if that is your main goal. This is an ideal time to think about your ambitions and whether you truly are passionate about continuing as a small business owner:

- Were you content running the business before the crisis?
- Were you making the profit you wanted?
- Did you prefer being your own boss?
- Have you considered other opportunities?
- Do you have a desire to reopen the business?
- Are you ready to change your business model in order to meet the demands of the post-COVID marketplace?

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For assistance, click on the blue button to schedule a confidential, private session with an SC SBDC business consultant.

► Initial Business Assessment

It is important to look at the impact COVID-19 has had on your business and if you are prepared to move forward. You can begin by answering the following questions:

- Have you fully considered whether to reopen, close, or sell/merge your business?
- Are you willing to change your current business model to make it more sustainable long-term?
- Are you prepared for the extra personal/ financial demands that recovering your business will place on you?
- Will there still be a demand for your product during and after the current crisis?

► Cash Flow Analysis

Understanding your current cash flow is an incredibly important factor in assessing your business's financial health. Begin by reviewing the questions below:

- Have you created a cash flow statement to determine how much cash your business currently has?
- Have you created a balance sheet and a profit and loss statement for the current fiscal/calendar year?
- Have you spoken to your landlord about securing more favorable rent or mortgage terms?
- Have you spoken to your lender to determine if existing loan terms can be renegotiated?
- Have you evaluated where you can reduce or eliminate costs?
- Can you afford to reopen your business?
- If you cannot afford your recovery plan, have you considered exiting the business?
- Do you have unused assets that should be sold?

► Staffing

Being able to reopen may depend heavily on your ability to have the staff available to meet demand. Begin by reviewing the questions below:

- Have you created a staffing plan to reopen?
- Will it need to be set in phases?
- Will you need to lay anyone off?
- Will your staff be able to work fully or partially on a remote basis?
- Have you communicated with your employees about the plan?
- Have you considered what your new staffing model means in terms of insurance, taxes, benefits, etc.?
- Do you have a plan to train your staff on new procedures – including safety and health practices?

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For help with conducting your business analysis, [click here to schedule a no-cost, one-on-one session with an SC SBDC business consultant.](#)

2. Reopen & Recover

► Reopening Assessment

After looking at the entire picture, it is important to make an informed decision about moving forward.

- After all your considerations, should you reopen your business?

If you feel you should consider selling or closing your business, please contact your local SBDC consultant for a no-fee, confidential one-on-one appointment.

► Reopening Plan

With the decision to reopen made, a detailed plan must be in place to account for the current situation. Because of the changes COVID-19 has brought about, it is important to not only think about reopening your business, but how to re-imagine your business. Begin by reviewing the questions below:

- Is attempting to reopen without any changes possible? If not, what will need to change?
- Have you familiarized yourself with health/governmental COVID-19 reopening regulations?
- Do you have well-articulated protocols to keep your staff and customers safe?
- Will you need to reopen in phases – ramping up staffing, inventory, etc.?
- Have you developed a timeline?
- Are your inventory, supplies, and equipment adequate?
- Do you have a sufficient, resilient supply chain in place to operate?
- Do you need to cancel/postpone current orders or delay purchasing new supply/inventory?
- Can you get better terms on previous/new orders?
- Will you be able to provide adequate staffing when you reopen?
- How will you properly train them on current safety and health requirements?
- If other businesses in your area have closed, have you determined how that may impact you?
- Given the change in market conditions, does your business still need a physical location?
- Do you have an online presence in addition to a physical location?
- Is the size of your facility too large or small given the future potential of the business?
- What changes will you have to make to your physical location in order to open?

► Financial and Cash Management

The importance of financial management cannot be over emphasized, especially when business conditions become difficult.

While profits may be the measure of success, it is cash that determines business survival. It is very important for the viability of your business to convert your customers' outstanding debt into cash.

We encourage you to contact a SC SBDC business consultant for financial planning guidance. They have the tools and the know-how to help you make key decisions. Moreover, they can advise you about federal/state/local disaster recovery loans and help you submit your applications.

▶ Reopening Breakdown



▶ Financial Future Assessment

New financial projections and assessments must be put together based on the current situation.

Begin by considering the following:

- Have you completed a cash flow forecast and financial projections that incorporate the current situation?
- Will you be able to afford current debt payments?
- Will you be able to reopen using existing financial resources (from the business or your own)?
- Will you need to look for additional financial resources from investors, banks, lenders, or a mix?
- If you are seeking debt financing, have you determined for what reason you are seeking the money (i.e. to replace inventory or buy equipment), the length of the loan term, and how much you will need?

► Legal Considerations

Since it does not appear that the risk of infection will be eliminated any time soon, employers may still be exposed to legal liability if sufficient precautions are not taken.

- Consider how federal and state leave and disability laws and the employer's own policies may apply to employees who cannot return to the office or work remotely due to their own illness or health condition, that of a family member or caretaking obligations. Such employees may be eligible for paid leave under an employer's policy, short-term disability or paid family leave benefits through the state, or similar benefits through a private insurer.
- Follow CDC, OSHA and DHEC recommendations as closely as possible.
- Be aware of the Negligence law: failure to act reasonably under current circumstances.
- Guard against claims from third parties (customers) for failure to take adequate precautions.
- Understand Worker's Compensations laws: employee claims regarding contracting COVID-19 at work.

► Health and Safety

Businesses and employers can prevent and slow the spread of COVID-19 within the workplace. Employers should respond in a way that takes into account the level of disease transmission in their communities and revise their business response plans as needed. Employers should follow the White House Guidelines for Opening Up America Again, a phased approach based on current levels of transmission and healthcare capacity at the state or local level, as part of resuming business operations. Business operation decisions should be based on both the level of disease transmission in the community and your readiness to protect the safety and health of your employees and customers.

As an employer, if your business operations were interrupted, resuming normal or phased activities presents an opportunity to update your COVID-19 preparedness, response, and control plans.

All employers should implement and update as necessary a plan that:

- Is specific to your workplace,
- Identifies all areas and job tasks with potential exposures to COVID-19, and
- Includes control measures to eliminate or reduce such exposures.

Before opening your doors to employees or customers, you need to address sustaining healthy environmental controls, providing Personal Protective Equipment (PPE), adhering to vigilant cleaning/disinfection procedures and implementing social distancing measures.

Please refer to Reopening Guidelines for South Carolina businesses published by [DHEC: DHEC COVID-19 Reopening Guidelines for Businesses](#)

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Keeping the Workplace Safe



Practice Good Hygiene



Stop Handshaking



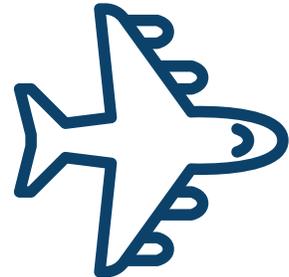
Avoid Touching Your Face



Meet Virtually



Postpone Large Gatherings



Limit Business Travel

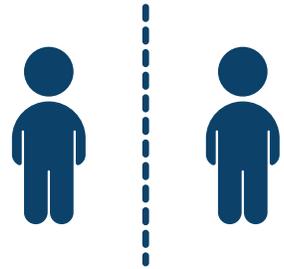
Keeping the Workplace Safe



Stay Home If You're Sick



Limit Cash Handling



Practice Social Distancing



Wash Hands Frequently



Sanitize High Traffic Areas



Communicate Your Plan

Preparing Your Space



Your business should be 100% disinfected prior to anyone returning to work (other than those assisting with the disinfection process).

- Before reopening, you must sanitize your business to limit the spread of germs to your employees and customers. Keep this process limited to as few people as possible.
- Disinfect your business before anyone returns to work. Sanitize and disinfect all areas, giving special attention to tools, workstations and equipment, restrooms, food service areas, common surface areas, phones, computers and other electronics.
- Replace HVAC air filters or clean/disinfect existing filters. Increase ventilation by opening windows or adjusting air conditioning.
- Put tight controls in place on who enters and exits the site during the cleaning shutdown. Limit the number of workers during this time.

Deep Cleaning

COVID -19 “deep - cleaning” is triggered when an active employee is identified as being COVID -19 positive by testing. Sites may opt to have a deep cleaning performed for presumed cases, at their discretion.

Identify an approved external company that can conduct the deep cleaning; this company must have the minimum requirements of :

- Trained personnel to conduct the cleaning, disinfection and disposal of hazardous waste,
- Proper equipment and PPE to perform the task,
- All necessary procedures and local authorizations or permits to perform disinfection services and manage any wastes generated, and
- Use of approved COVID-19 disinfectant chemicals to perform this activity.

Personal Protective Equipment

Personal protective equipment is protective clothing, goggles or other garments equipment designed to protect the wearer from injury or infection. The hazards addressed by protective equipment include physical, electrical, heat, chemicals, biohazards, and airborne particulate matter. Businesses should keep a minimum quantity of 15-day supply of PPE. PPE can include masks, face shields and gloves.



Who should wear masks?

- Medical and isolation team members
- Health screeners (i.e. a supervisor who takes employees' temperature)
- Disinfection team members
- Those with broad exposure to customers or employees.



Who should wear face shields?

- Face shields are commonly used in healthcare and manufacturing.
- They can provide extra protection for those who must work within three feet of another person due to their job requirements.
- They are not necessary unless you work in healthcare or manufacturing, but they can help.



Who should wear gloves?

- Those performing disinfection of common surfaces
- Employees handling trash
- Employees handling food

► Pricing

It is important to look at what the impact of the current situation will have on your pricing. You will need to assess how to set pricing that meets your needs, while also avoiding gouging. Begin by reviewing the questions below:

- Have you done an evaluation on what pricing the new market will tolerate/bear?
- Have you compared your pricing to your competitors?
- Do you need to reevaluate your payment terms?
- Have you undertaken a break-even analysis to determine whether the prices you charge are making the profit you want and need to achieve?

► Marketing Communications

Marketing and communications is just as important now - if not more - than ever before. Begin by reviewing the questions below:

- How do you intend to advertise that your business has reopened?
- What is your communications plan? Have you analyzed your local, regional, and/or national competition?
- Have you identified your target customers and how to best reach them?
- Are there other stakeholders with whom you need to communicate?
- What items and practices should be added to your existing marketing strategy?
- Have you informed customers if their orders have been lost or you simply cannot support them on time?
- Have you re-evaluated what your customer is willing and able to pay for in this new environment?

► Technology and Cybersecurity

COVID-19 is forcing business leaders to adapt operating models faster than ever before to ensure survival. The large-scale adoption of work-from-home technologies, exponentially greater use of cloud services and explosion of connectivity allow companies to continue operations even with social distancing and “stay at home” orders.

However, the paradigm shift is putting immense pressure on cybersecurity operations. As organizations are making extraordinary efforts to protect their workers and serve their customers during the pandemic, exposure to cyber threats is increasing significantly.

Cybersecurity operations are facing tremendous challenges:

- Working from home has opened multiple vectors for cyber attacks through the heightened dependency on personal devices and home networks.
- Critical business assets and functions are significantly more exposed to opportunistic and targeted cyber attacks.

In the COVID-19 context, business owners must strike a critical balance between security and privacy, time to operations and market, as well as cost and convenience.

► Supply Chain

Understanding your supply chain is a critical factor in reopening and ensuring you can meet the demands of your customers. Begin by reviewing the questions below:

- Have you connected with each vendor, supplier, and member of your supply chain?
- Do you have a clear picture of each link in your mission-critical supply chain?
- Have you clearly communicated your needs and expectations to your suppliers?
- Is there a need to renegotiate pricing or payment terms with those in your supply chain?
- Do you have defined alternatives in the event that one or more of your suppliers is unable to meet your needs?
- Is there a plan in place for continuously analyzing the performance of your supply chain?

► Inventory

The essential principle is to have the right level of inventory to satisfy the needs of your customers and to have room for new items. Keeping inventory levels low reduces the amount of money you have tied up, thereby freeing cash for other uses. It also helps to keep your storage and merchandising costs down and reduces your risk of carrying “unsalable” stock.

- Get rid of slow-moving and obsolete inventory. Either put it all in a clearance bin so you can convert it to cash or write it off and destroy it to clear storage space. Carrying too much inventory means you are tying up cash. Removing it will help you focus on the inventory that generates the cash and margins that keep you in business.
- Maintain necessary inventory in order to maintain sales momentum and ensure customers are never disappointed over the products that you offer.
- Tighten the purchasing of inventory. Knowing your historical sales by product will help you buy the right amount.
- Negotiate deals with suppliers but avoid volume-based discounts. When money is tight, there is no point investing in next month’s inventory without good reason. Instead of volume discounts, try to negotiate discounts for prompt settlement (unless your cash position is poor) or negotiate for smaller and more frequent deliveries from your suppliers to smooth out your cash flow.
- Don’t let discount prices drive your inventory buying decision. Buy inventory you can sell at a profit in a reasonable time frame.



3. Pivot & Prepare

► Ideas for Moving Forward

As businesses reopen, a number of considerations must be made related to how you conduct business. Begin by reviewing the questions below:

- Have you documented lessons learned from your business recovery?
- Have you reviewed your insurance coverage to see whether it is adequate or if there are gaps in your coverage?
- Will you need to change your business model, either in the short-term or permanently? For example, is it possible to establish or expand your online presence so that customers can purchase your products/ services online?
- Are there new distribution channels you should consider?
- Are there new products or services you can offer to diversify your business?

► Looking Toward the Future

No one can predict the future, so it is vitally important - especially now - to be prepared for what may come next.

- Are you prepared if COVID-19 or any related consequences require businesses to close again?
- Have you considered creating a business continuity plan in case you go through another crisis?

**Contact the
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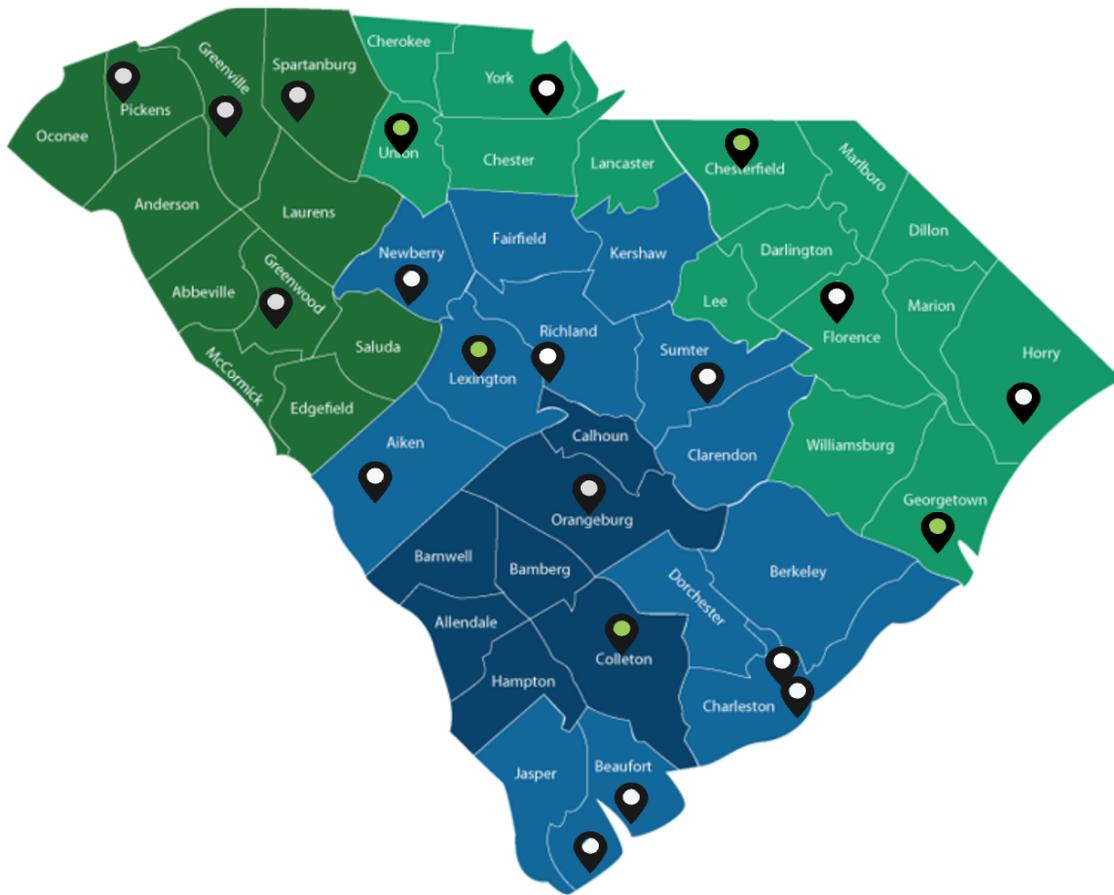
If you would like assistance, [click here to schedule a no-fee, confidential one-on-one appointment with an SC SBDC consultant.](#)

Ask us. We can help.

As you move forward, continue mapping your road back to normal. A return to “normalcy” is not going to happen overnight. In fact, “normal” for you moving forward may look very different from what it looked like pre-pandemic. Your journey back to the volume of customers you had previously may take time, so it’s important to move forward with a mindset that your business is adapting, growing and evolving.



Visit our website at www.scsbdc.com for additional information and to schedule an appointment with one of our knowledgeable business consultants. We can guide you through all steps of the recovery and rebuilding process.



Contact the SC SBDC

Click here to find an SBDC location near you and schedule a no-fee, confidential one-on-one appointment.

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-  Sumter Area SBDC
-  Newberry Area SBDC
-  Aiken Area SBDC
-  Beaufort Area SBDC
-  Hilton Head Area SBDC
-  North Charleston Area SBDC
-  Charleston Area SBDC
-  Lexington Satellite Center

SC State Region:

-  Orangeburg Area SBDC
-  Walterboro Satellite Center

Clemson Region:

-  Greenville Area SBDC
-  Greenwood Area SBDC
-  Spartanburg Area SBDC

Winthrop Region:

-  Rock Hill Area SBDC
-  Myrtle Beach Area SBDC
-  Florence Area SBDC
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