

# 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 referenced below.](#)

We are based in Massachusetts so a few of the resources may be relevant only to food businesses in our state.

If you are in a position to do so, [please support Commonwealth Kitchen](#) so we can continue to do this work.

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### **HR / Employee Management**

- [Frequently Asked Questions About COVID-19: Employee Rights and Employer Obligations](#) from the State of Massachusetts.
- Who is and isn't covered by unemployment insurance?
  - "Persons who become unemployed because of lay-offs or business shutdowns taken in response to the virus, because of quarantine orders or directives or illness that prevents them from leaving their homes, or because they must care for a sick or quarantined family member."
  - "Currently self-employed individuals and 1099 contract employees are not eligible for unemployment benefits. If the President of the United States makes a disaster

unemployment declaration for Massachusetts or nationwide, the self-employed and 1099 contractors would become eligible for unemployment assistance.”

- See [MA Department of Unemployment Assistance COVID-19 information](#)
- 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.
- HR FAQs and Legislative Updates, aggregated by Circle Strategies, are in the small biz resource [folder](#).
- Impacts of HR 6201, the [Families First Coronavirus Response Act \(FFCRA\)](#) passed 3/19, effective April 2nd.
  - Expands Family Leave Medical Act to employers with less than 500 employees
    - Includes leave for parents caring for child under 18 if their school is closed for public health emergency
  - Adds Two Weeks (80 hrs) Emergency Paid Sick Leave
  - [Full Summary for employers from National Law Review](#)

## Capital / Financial impacts

- In partnership with SamuelAdamsBeer the Greg Hill Foundation created the [#RestaurantStrong Fund](#) to provide grants to full-time restaurant workers in Massachusetts who are dependent on wages plus tips to cover basic living expenses.
- [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](mailto:Disaster.Recovery@mass.gov) or fax to (508) 820-1401.
- For questions, please contact [Disaster.Recovery@mass.gov](mailto: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](mailto: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](#)
- [Facebook Small Business Grants Program](#) - \$100M to be distributed in coming weeks. Sign up for updates.
- [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

- [Delivery & Take-Out : A Guidebook for Small Businesses and Employees](#) A comprehensive guide from the City of Boston on getting set up on a delivery platform or pivoting to take-out only. Includes resources/information for staff looking for work as delivery drivers.
- [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
- If you are in the City of Boston and doing take-out or delivery, make sure your restaurant is listed on this [City of Boston Restaurant Directory](#). Click [here](#) to register your restaurant.
- Gift Cards
  - Options: [Swipelt](#), [Square](#) and [Shopify](#)
  - Good article summarizing gift cards for small business [here](#).
- [Feed the Frontline](#) - in test mode, hoping to launch in a few weeks
- [MKT2DAY](#) (Greater Boston-area)
  - For wholesalers-- How it works
    - MKT2DAY connects local growers and producers with customers who can't go to farmers markets (or in this case, leave their house)
    - Customers use the Market 2Day app to find markets and items
    - They order thru the app
    - Vendors receive bulk orders from Market2day
    - Market 2day picks up the bulk orders, sorts them for individual customers and delivers them directly
    - Vendors are paid electronically in 2-5 business days

## Food Business-specific COVID-19 and crisis management resources

- The City of Boston's [Support Boston Restaurants](#) directory is intended to serve as a directory for residents to know which businesses are open. Businesses can verify they're open and share info on gift cards, delivery services, and more.
- 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

- [Covid-19 Family Support Fund](#). United Way of Massachusetts Bay and Merrimack Valley, helping families impacted by the COVID-19 crisis meet their basic food, childcare or housing needs.
- [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](#)
- [Project Bread](#) FoodSource hotline / assistance accessing SNAP benefits
  - If you or someone you know is struggling with food insecurity, Project Bread's FoodSource Hotline offers free, comprehensive statewide food assistance to all Massachusetts residents.
  - Help is offered in 160 languages and there is a line dedicated to helping those that are hearing impaired.
- [Mei Mei's 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](#)
- 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](mailto: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](#)

- Growing list of Boston-area emergency relief funds from The Boston Foundation is [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.
  - [Here is a slide deck](#) from Graffio SP on best practices for talking to your landlord about COVID-19 impacts on your business.