Uncharted Territory: How COVID-19 Could Affect Your Retail Business

A WhizBang! Retail Training Guide to Preparing Your Store for the Global Spread of Coronavirus
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We are truly in uncharted territory... Not in over a century has there been such a significant response to a disease outbreak, and we have never before experienced this kind of epidemic in our modern, highly connected, interdependent world. This week, new information about the global spread of the novel coronavirus COVID-19 prompted us to create a special report for independent retailers both in North America and worldwide, about how you can plan and prepare your business for its potential arrival and spread in your country.

Regardless of what actually happens, being proactive and thinking about your plan is a prudent business move. If the virus spread is mild and very contained, you may only need to use a few of the ideas in this report. If it is more severe, you may use all of these ideas and more. The point is that it's better to have a great plan that you don’t use, than no plan when you need one.

UPDATES: All updates from 3/13 to the original report will be in BLUE text.

Since we released this report two weeks ago the situation on the ground has changed dramatically. Two weeks ago, there were only 14 cases of COVID-19 in the US, and as of the time of the update over 1,500 cases currently exist in the US and over 40 people have died. In addition:

- The US has declared a national emergency
- Multiple states have declared states of emergency
- Many schools and universities have closed for the next several weeks
- Most sporting events and large gatherings have been canceled
- Key cities like Seattle have been under significant restrictions

Certainly, no one at this time has any illusion that this situation is anything less than critical. As independent retailers we must continue to plan and respond.

UPDATES: All updates from 3/27 to the special report will be in GREEN text.

- As of today, the US has taken the unenviable #1 spot of having the highest number of COVID-19 cases in the world.
- 23 states and many more cities have issued mandatory shelter-in-place orders to prohibit all unnecessary work, movement, gatherings – any unnecessary contact – to help prevent the spread of COVID-19.
- Hospitals in hot spots around the country like NY City, Detroit, Seattle, and California are being inundated with critical cases and supplies are scarce.
- Many retail businesses around the world have closed or are considering closing, employees are being laid off or taking short hours, and owners are feeling intense pressure.
• Just coming through the US Congress is the CARES Act to provide relief for small business owners. This is hopeful.

What We Know About COVID-19

UPDATES: To learn more about COVID-19 and the spread worldwide please check the World Health Organization website, the Johns Hopkins University tracking map, or your local government websites.

About the Global Spread of COVID-19

While no one, unfortunately, can predict exactly what will happen and how the outbreak will proceed, Dr. Nancy Messonnier, director of the US Centers for Disease Control (CDC) National Center for Immunization and Respiratory Diseases held a press conference on February 25 and shared many important facts with the public. Three important facts for independent retailers to note include:

1. **There has been sustained community spread of the virus in 8 countries** (now 9, including the USA) **and growing.** Here is the excerpt from the transcript of her February 25 press conference.

   "The global novel coronavirus situation is rapidly evolving and expanding. There are still a lot of news coverage about community spread in a few countries since the last time we talked. This means that cases of COVID-19 are appearing without a known source of exposure. Communities include Hong Kong, Italy, Iran, Singapore, South Korea, Taiwan, and Thailand."

2. **It’s not a matter of IF there will be community spread in the US, it’s WHEN and how severe/widespread the virus will it be.** Here is the excerpt from the transcript of her February 25 press conference.

   "Ultimately, we expect we will see community spread in this country. It’s not so much a question of if this will happen anymore but rather more a question of exactly when this will happen and how many people in this country will have severe illness."

   As of February 26, the probable first case of community spread in the US was reported in California.

3. **NOW is the time US companies, families, and individuals to prepare for this situation.** Here is the excerpt from the transcript of her February 25 press conference.

   "Last, I want to recognize that people are concerned about this situation. I would say rightfully so. I’m concerned about the situation. CDC is concerned about the situation. But we are putting
our concerns to work preparing. And now is the time for businesses, hospitals, community schools, and everyday people to begin preparing as well. Over the last few weeks, CDC has been on dozens of calls with different partners in the health, retail, education, and business sectors. In the hopes that employers begin to respond in a flexible way to differing levels of severity, to refine their business response plans as needed.”

And that is exactly why we have created this special report, to help independent retailers plan and prepare for what could be coming – whether it is mild and well-contained or has more widespread and significant effects.

You can read the full transcript of Dr. Messonnier’s press conference here: https://www.cdc.gov/media/releases/2020/a0225-cdc-telebriefing-covid-19.html

About the Coronavirus COVID-19

Of course, there are already many respiratory viruses that affect humans worldwide, including seasonal influenza, that can have severe complications including death. So why are health officials so concerned about this particular strain of viruses? We have gathered a few facts that may help you understand and assess the potential threat.

1. **This strain of virus is completely NEW** which is why you sometimes see it referred to as “novel” coronavirus. Novel means new. The concern here is that there is no “herd immunity.” In other words, no one in the world has had the infection and developed antibodies or immunity to resist this virus and there is, to date, no vaccine to prevent it.
   https://www.who.int/health-topics/coronavirus

2. **This virus is very contagious.** Based on initial data from the outbreak in China, scientists at the Los Alamos Laboratory in New Mexico have calculated the R0 (pronounced “R naught”) factor of this virus to be between 4.3 and 6.7. That means that one person who has the virus is likely to spread it to between 4 and 6 other people. To put it in context, the regular seasonal flu has an R0 factor of about 1.3 while the most contagious diseases of all, like measles, have an R0 factor of 12-18. Of course, these are initial estimates based on early data, but everyone pretty much agrees that this virus spreads quickly and easily.
   https://www.medrxiv.org/content/10.1101/2020.02.07.20021154v1

3. **This virus can have severe complications.** Based on the initial data coming out of the China outbreak, about 20% of the people who get the virus have severe complications requiring hospitalization and about 2% die from those complications. While this is much higher than the normal flu (mortality rate of about 0.1%) it is far lower than viruses like SARS, or MERS at upwards of 10-30% mortality rate. COVID-19 is more contagious than SARS and MERS, but less deadly meaning more people will get it, but the percentage of deaths will be
lower. Overall deaths worldwide have already far surpassed both the SARS and MERS epidemics.

The good news is that 80% of the people who catch COVID-19 have symptoms similar to the regular influenza and are soon healthy again. Young children seem to be less affected than older people.


These facts combined with the continued global spread present a picture that can be very concerning. However, now is not the time to panic but to be prepared. It is a time for calm, measured critical thinking. It’s a time to plan for possible difficult events while we all hope for the best possible outcome.

We have identified 5 potential areas of disruption that could affect your retail business. They are:

- **Supply chain disruption** – you won’t be able to get products
- **Social distancing disruptions** – people will stop going out
- **Financial disruptions** – people may stop spending money
- **Team disruptions** – your employees’ ability to work may be affected
- **Personal disruptions** – you and your family may be affected

We'll discuss how you can plan for and minimize the effects of each one of these disruptions later in this report, but the most important thing you can do is to head into this situation with the right mindset.

### Developing A Resilient Mindset

There’s no doubt that this challenge is going to test, and grow, your resiliency. You will need mental toughness. The mindset of a problem solver, who proactively tackles challenges.

Viktor Frankl, author of *Man’s Search For Meaning*, famously said “The last of one’s freedoms is to choose one’s attitude in any given circumstance.”

This is your challenge.

Choosing the attitude of a proactive participant in your success, rather than an attitude of victimhood will determine how you will feel and how well your business will perform in the months ahead.

The first, and perhaps, most important thing is to keep a level head. Simon Sinek says, “Panic causes tunnel vision. Calm acceptance of risk allows us to more easily assess the situation and see the options.”
One of the best ways to avoid panic and to develop resiliency is to plan head and prepare for what could come – even if it doesn’t come. Some stores will see very few, if any, disruptions. Some could see many of these disruptions. Preparing is the best course of action in any case. The remainder of this special report will help you assess what could happen as the virus continues to spread and give you ideas for ways to prepare and respond.

**How You Can Respond to Potential Disruptions**

Although there are bound to be some disruptions, bumps, and difficulties ahead, there are lots of things you can do NOW to plan and prepare. Ignoring the possibility of spread and putting your head in the sand is a bad strategy. Figuring out now what to do in case things become more serious is smart business.

Here are five potential disruptors we have identified and some ways you could possibly respond to minimize their effects… and even become a hero to your customer community.

**Supply Chain Disruptions**

Because many factories in Asia, specifically in China, have been shut down for several months now there will be supply chain disruptions. Even if miraculously the virus disappeared today, those shutdowns will certainly continue to cause problems for retailers into the near future.

What could happen?
- You could experience long lag times and inconsistent delivery on goods coming from overseas. Shipping has slowed on many items.
- It’s possible that you won’t be able to get products at all, either because they aren’t being shipped or because large corporations are buying up whatever supply does arrive.
- Even goods manufactured in other parts of the world often use components made in China or other affected countries. This will also cause problem with the supply chain.

What can you do?
- Find local merchandise sources. Look for goods entirely made in your area or for manufacturers who have so far been unaffected by the lack of products from China. Now is the time to look for multiple sources of your best products.
• Be a merchandise scavenger. Call your vendors and ask what they do have available. They are your partners and can help you weather this storm! Call retail friends in your industry and see if they have pockets of overstocked merchandise they’d like to sell you.

• Expand your mix. If you can’t get what you normally sell, what else could you bring in? Think about what different kinds of products your customers might need in case of community spread or social distancing in your area. You could even sell staples like TP or Clorox wipes as a service to your customers… But don’t hoard or price gouge. Be a good human.

• Add and expand services. In times of economic downturn or scarce resources, people will often repair items rather than replace them. Can you offer repair services on your products? What other kinds of services could you add to take the place of any lost revenue from missing product sales?

• Create your own merchandise. It’s a long shot, but some retailers might be able to create their own merchandise, or have it made for them.

• BE CREATIVE. There are certainly ideas specific to your store, your town, your industry that you can come up with. It’s what we do as independent entrepreneurs – we figure stuff out! As a matter of fact, the ability to figure stuff out, move quickly, try many new things and go with what works is one of your major competitive advantages.

• Factories in China are beginning to go back on line, but it’s unclear when goods will begin to flow or for how long is anybody’s guess.

• Disruption in US logistics as the virus continues to spread could complicate this situation.

Think of the big corporations like enormous ocean-going freighters – they definitely have some advantages, but also drawbacks. It’s hard for them to stop, change direction, react quickly, head into narrow crevices or shallow waters. Think of your business as a little speedboat. You’re nimble, you’re able to react quickly, you can go where the big boys can’t.

**Social Distancing Disruptions**

If community spread of the virus occurs in your area, people may start to stay away from other people to avoid getting the virus – it’s called social distancing. You have only to look at the recent outbreaks in Italy, Korea, or Japan to see what disruptions even outbreaks much smaller than the one in China can cause.

What could happen?

• People could avoid crowds and public places. Places like your store, like the grocery store, schools, events, concerts. Any place where lots of people usually gather.
• People could start “sheltering in place.” In other words, they will put themselves on self-quarantine and not leave their homes. This happened in China and is happening in Korea, Italy, Iran and other places where widespread outbreaks are occurring.

• There could be government enforced quarantines. This is done to contain the virus in a particular area and protect the outside population from getting it. This has happened in virtually every country where the virus has spread into the community. In Italy, for example, eleven towns are quarantined with no one allowed in or out.

• Overall result – you could experience LESS FOOT TRAFFIC in your stores.

What can you do?

• Your very first line of defense is to make the most from every customer who DOES come in – and you will still have people going to your store. Each and every customer will be super precious, and your team will need to maximize each sale and maximize customer satisfaction. NOW is the time to do sales training and get your team laser focused on delivering the Perfect Purchase for every customer.

• Consider offering deliveries of customer purchases. If they won’t come and get your merchandise, take it to them! This is a simple strategy that nearly any retailer can add with relatively little difficulty. Ask your insurance agent what you need to do if your employees are driving their own cars and delivering for your company.

• Consider offering store drive-by pick up. Customers could call in or buy on your web store and then drive to your store, and without ever leaving their car or coming into contact with another person you could put the package in their trunk.

• Do Facebook Live selling events. It’s a fun way to bring your store to them if they don’t want to come to you. Host an event where you show, model, demonstrate, explain, give tips about your merchandise. Let customers buy using a program like Comment Sold and then (see above) deliver it to them.

• Practice personal clienteling. Take a look at the Top 20% of your customers and have your employees call them up and ask what they might need – then deliver it. Again, this is when a highly trained sales staff is so important and their selling skills have to be top notch. Calling and actually caring about your best customers is a truly wonderful response to a possibly bad situation.

• Create special bundles for people if they have to shelter in place. Think about what people might be experiencing if they have to shelter for long periods of time – some folks in China have been stuck inside for months! They might be bored, they might need staples, they might be looking for a distraction. Here are just a few examples to get your own ideas flowing.
o Bookstores – Create bundles of 5 books to read while at home: mystery-lovers bundles, biography-lovers bundles, kids bundles, etc. Anything to keep entertained!

o Pet stores – Create bundles of everything their pet might need for a 2 to 3 month period: dog food/treats/toy bundles, cat food/litter/catnip bundles. It’s not anything they wouldn’t buy anyway; you’re just bundling up enough to last a while.

o Toy stores – Create bundles for families to stay busy: game and puzzle bundles, arts and crafts bundles, construction toy bundles.

o Vacuum stores – Create bundles with vacuum bags and cleaning supplies to keep the house disinfected and safe.

- Create a space for community and social interaction. If the social distancing drags on, people will still want to engage and connect with their friends and others who share their interests. Be the go-to place for your community of customers!

Throw a social media party just to have fun and get away from the stress/boredom. Or try out a conferencing app like Zoom or Google Hangouts where everyone can login and talk and see each other. This technique will work especially well for hobby type stores (quilters, knitters, bikers, skiers, runners, radio-control enthusiasts, painters, etc.) but also just for people with shared interests (fashion, new moms, pet-lovers, etc.)

You could do a brunch bash (everyone makes their own breakfast at home) a Q & A session, a sit-n-knit party, a fashion show, a cocktail party… and many more. You don’t have to sell anything – just be their go-to place for connectedness and when life gets back to normal you’ll have uber-loyal, passionate fans.

- Do specials in your online store if you have one. Of course, the easiest way for people to buy when they won’t go out is to buy online. If you don’t have an online presence now, what can you do to add some sort of online selling?

- Keep communicating. Email MORE often. Post MORE often, Do MORE videos. Let them know you are still out there and that you care.

- BE CREATIVE. There are certainly ideas specific to your store, your town, your industry that you can come up with. How can you sell when your customers don’t want to physically go into your store?

- Clean all high-touch surfaces in your store with disinfectants. Look for disinfectants with at least a **one-minute wet dwell time**.

- Set up a schedule – a system – for cleaning the different parts of the store.

- Offer hand sanitizer at your counter for your team and your customers.
• Consider waiving signatures on charge slips so people don’t have to touch communal pens.
• Think about propping your doors open so people can come in without having to touch the door area… and think about what other areas of your store can be made “touchless.”
• Be sure to communicate, communicate, communicate to your customers all the actions you are taking to keep them safe while they are shopping in your store.

How to Decide Whether or Not to Close Your Store

The decision whether to close in order to contain the Coronavirus remains a choice for many retail stores. While some areas have been mandated to close by local governments, the federal government has not yet instituted nationwide shutdowns for retailers.

So the decision falls on you… to close, or not to close?

It’s a choice that’s agonizing, heartbreaking, uncertain, and individual. Here are some things for you to consider as you make YOUR decision...

• Consult the best, factual scientific information as you make your choice. Forget about the meme you saw on Instagram or what your second cousin posted on Facebook. Listen to the SCIENTISTS.

• Pay attention to your local and state governments. The severity and spread of the virus is different for different regions of the country. What’s happening in your area might affect your decision.

• How critical is the merchandise you sell? Stores that sell medical scrubs, hardware stores that sell disinfectants and supplies, stores that sell goods for new babies (they’re gonna be born whether there’s Covid-19 or not!) pet stores and others may sell critical merchandise.

• Can you safely keep your store open by practicing social distancing, offering shopping by appointment only, increasing cleaning protocols, curbside pick-up, or other ways to reduce risk? Are you, your customers and your employees safe?

• Consult your own heart. You will know deep down in your heart when the time is right. Don’t worry about what other people say – no matter what you choose someone is going to complain. They will complain that you did close and are not serving the community, they will complain that you didn’t close and are insensitive. Your gut instinct matters.
• Be a good human. Make the right choice – right for you, your store, your employees, your customers, your town.

If you do decide to close your doors, it doesn’t mean that you have to stop doing business. PLEASE watch the recording of the Community Forum we did yesterday for a whole slew of positive, proactive ways you can keep your customers engaged and the cash flowing.

Two Ways To Use LIVE Video
A great way to connect with your customers, even if your doors are closed, is through LIVE video – on Facebook, on Instagram, or other live streaming platforms. Here are two different ways to use live video – social selling and community engagement.

It’s important to use BOTH during these difficult times… and beyond.

Community Engagement
The first way to use live streaming video is simply to make videos that are fun, interesting, entertaining, useful, or educational for your customers. These live videos are DEPOSITS in the emotional bank account. Ideas include…

• Tips – like a bike repair tip of the week, tip on dog grooming, tips on how to use your sewing machine, tips of how to grow orchids, etc.
• Demos – like a knitting stitch of the day, a daily cooking demo, how to play a new game, three ways to wear a jean jacket, etc.
• Unboxing – Even if they can’t come into the store, it doesn’t mean they don’t want to see your newest merchandise.
• Parties – Grab a cocktail mocktail, or cup of coffee and pull up a chair and just CHAT with your customers. They are bored and scared and lonely, too. You could do a brunch party, a dinner party, a cocktail party, a game party, a sewing bee, a hiking party… whatever works for your customers.

• Use “Oh, by the way” selling – the primary purpose of these events should NOT be to make sales, but you can soft offer the products you’re highlighting. “Oh, by the way, if you need any of the orchid food or potting soil I used in the today’s video, just let me know and we can ship it to you.”

Social Selling
The second way to use live streaming video is direct social selling. These videos can be still super fun for your customers but are a withdrawal on your emotional bank account. Some ideas for social selling include...

- Watch QVC or the Home Shopping Network to see how this is done by the pros!
- Offer one item at a time and explain the benefits, features of each product and do a demo if you can.
- Don’t rush through each product – it may seem unnaturally long to talk about each item for 2+ minutes but you have to give your listeners enough time to absorb your info, make a decision, and take the action to commit to buying.
- To buy, you could have your customers just comment “I’ll take the blue one” on social media, send you a text, buy online, or you could use a social selling specific platform like “Comment Sold.”
- Consider selling one type of merchandise at a time. For example, if you have a women's boutique, you could do a ‘Lounge Wear’ show, a ‘Handbag’ show, an ‘Out on the Town’ show. It will be more compelling for the customers who are likely to buy and allow the casual viewer to opt out of the categories they aren’t interested in.

Tips for Both Kinds of Live Video
Keep these ideas in mind while you are planning out your live streaming videos, no matter whether they are purely engagement or direct selling.

- Be consistent. A consistent format, consistent time, consistent look will help your customers know when to tune in to watch you and what they can expect to see on your show.
- Schedule in advance. On Facebook, you can schedule your live videos and automatically announce the scheduled time to your followers.
- Name your shows. If you give your different show types (direct selling vs. community engagement) different names so your customers will know what to expect.
- Your two types of shows could tie in together but still have separate names. For example, a kitchenware store could have “Shopping with Kitchen Corner” where they sell a specific set of products and then “Cooking with Kitchen Corner” where
they demo and cook with the same items they featured in the shopping show.

- Send an EMAIL. Yes, I know it’s all on social media, but send an email announcing all your shows to your entire email list. Don’t assume that everyone who might be interested in watching your show is already following you on social. Send an email afterward with a link to the recording.

- Don’t stress out about having the most amazing equipment or highest production values… it’s more important that you just DO it. Your cell phone or tablet with some decent natural light is good enough. Don’t let perfection get in the way of progress.

- Don’t worry about how you look, sound, or act on camera. Your customers like YOU and don’t want anything more than the authentic YOU on the show. Just be yourself. YOU ARE ENOUGH.

Have fun using LIVE video to connect with and sell to your customers during this stressful time – they need it and you probably do too!

Financial Disruptions

China is the world’s second largest economy and the disruption to its economy will certainly have ripple effects on the overall global economy.

What could happen?

- People whose companies are affected by the supply chain disruptions could be laid off, fired, or working fewer hours. For example, we have friends who work in Chicago for Korean electronics manufacturers who are already laying off workers in all areas of the company.

- There could be a general economic downturn. Already the stock markets are dropping in response to the spread of the virus and risk of recession in some more fragile European economies is a concern.

- The stock market over the past two weeks has been the volatile ever seen – with both historic drops and gains. Trade wars over oil have disrupted the financial landscape.

- Result? People just generally stop spending and start saving money… which can mean overall lower sales for you.

- There’s almost no chance at this point that the world will avoid an economic recession, the only question is how deep, how long, how bad.
What can you do?

- Become an active marketer! You can’t just sit around hope that people will remember to shop with you. Think outside the box and FIND A WAY to create sales. This is all brand new – uncharted territory – so who knows what will work and what won’t? Keep trying! Keep marketing!

- To help conserve your cash, ask vendors if they are willing to ship you goods on consignment. You pay only when the goods are sold and you can send unsold items back at a certain time, or pay to keep them. Of course, most vendors aren’t interested in this kind of arrangement right now but if disruptions become widespread, their flexibility may increase.

- Eliminate waste. You could conserve your own cash by eliminating wasteful spending and find ways to reduce necessary expenses. Now is a great time to shop insurance, phone, internet, and credit card processing fees. We have listed some great resources for you at the end of this report. Do you have employees that aren’t pulling their weight? Now might be the time eliminate that position. You can’t afford employees who aren’t the best.

- Cut fat, but don’t cut muscle. Make sure you keep using the services you use that provide a positive return on investment. For example if you use inventory planning services through Management ONE – keep doing it! This will be critical for managing your inventory as supply chain is disrupted. Keep using your Retail Sales Academy – this will be critical for maximizing the sales potential for each and every customer interaction. Keep using your Social to Sale membership – leveraging your social media interaction will be critical and you will need all the most up to date information. Investments that have a positive return or make you a better retailer will be what allow you to emerge from this in good shape.

- Consider delaying capital improvements. Can you wait to put in the new carpet or refresh your exterior sign? If folks are not coming into your store, it might not make that much difference. Hold on to your cash for the moment and invest when things get back to normal and people are back in the store.

- Call your bank and re-negotiate your loan repayments. Can you work a deal to pay less during this situation and catch up later? Also, think about paying just the minimums and think of the interest paid as insurance.

- If cash flow becomes an issue, consider talking with your landlord to come up with a win-win plan. Ask for a straight rent reduction. Ask for a reduction now that you pay back over time in the future. Ask them what else they can do to help you weather this storm.

- The CARES Act is being voted on by congress during the writing of this update and it appears to have several significant relief options for small business owners, including the Paycheck Protection Program. Highlights of this program include:
Section 1102
- Small businesses under 500 employees shall all be eligible for loans during the covered period (2/15 - 6/30/20) in the amount equal to your rent, payroll, payroll taxes, group health benefits, utilities, etc. for those 12 weeks...
- The Act waives requirements for personal guarantees and the requirement to prove you can’t obtain credit elsewhere

Section 1106
- Loan forgiveness... you can apply to have the amount of your loan FORGIVEN if you use the funds on payroll, rent utilities, etc....
- No more than 4% interest on any part of the loan is not to be forgiven.

Read it for yourself and definitely contact your lawyer, accountant, and your banker...

Team Disruptions
If the spread of the virus comes to your area, your employees’ ability to work could become disrupted.

What could happen?
- Schools could close (this has happened in almost every area where community spread is occurring) and they might have to stay home and care for their children.
- Your employees could simply choose not to come in and risk being infected by customers.
- There could be a government enforced quarantine in your area preventing your team from reporting to work.
- Your employees could get sick themselves with the virus and not be able to work, possibly for an extended period. Most people (80%) get mild to moderate symptoms and will recover fully, but they may contagious before, during, and even possibly after they are showing symptoms.

What can you do?
- First increase your selling efficiency in store to use fewer people if you have to. Again, this means lots of sales training so your people can work with multiple customers at once, or they can sell effectively on the phone.
- Let them work from home. If you can’t have them in the store, let them work from home as much as possible. They can still call your best customers and do phone clienteling (remember that from social distancing disruptions?) or they can...
connect with and engage customers on social media. They can call vendors and source new goods for you from home.

- Now is the time to decide if/how much/how long you’ll pay your employees if they can’t make it in to work. Of course, you will want to be as generous and flexible as possible!
- Create a culture of trust and support. This means being open and honest with your team about what’s happening, what they can do to help, what they can expect, and how they can help you. You’re in it together!
- Let your team know what your plans are ASAP! Tell them what actions you are taking and how you plan to respond.
- Use the A.D.D. techniques with your employees – Ask. Discuss. Decide. Whatever situation or problem you are facing in your business let them help you brainstorm and solve it. You don’t have to do it all alone!
  - Ask them to help you solve a specific problem – “We aren’t getting as many people in the store because they are afraid of getting the virus. How can we keep sales up if people won’t come into the store?”
  - Discuss the situation and come up with as many ideas as possible for a set amount of time – maybe it’s the duration of one staff meeting, maybe its two days on Facebook post, etc.
  - Decide on the which actions you will take and then get busy. If you let them help you plan the fight, they won’t fight the plan!

**Personal Disruptions**

If the virus spreads to your area your own personal life could be disrupted and that will certainly affect your business.

What could happen?

- You or your family could get sick. Just like your employees, that might prevent you from working in the store for a period of time.
- You could be under forced quarantine and unable to go into your store.
- You could run out of food/supplies/necessities. If you are under quarantine or are sheltering in place, you could run out of stuff.

What can you do?
• **PUT YOUR OWN MASK ON FIRST!** You know how on the airplane they always say that you should put your own oxygen mask on first, and then help others? Same thing with this situation. You can’t help other people if you are struggling or in need. Take care of yourself first so you can help others.

• Make a plan, don’t panic. You’re doing the right thing by reading this report and starting to come up with a plan! If the virus spread is mild and very contained, you may only need to use a few of the ideas in this report. If it more severe, you may use all of these ideas and more. The point is that it’s better to have a great plan that you don’t use, than no plan when you do need one.

• Stock up. Buy a little extra of the things you normally use in your daily life. You don’t need to hoard or purchase exotic survival equipment. Just make sure you have enough of what you might need. There is a checklist of suggested items at the end of this report.

• Prepare now – a month early is better than one minute late. If you try to get supplies and things after the virus has already spread to your area, you may be too late. If you get them now, you’ll have them and if you don’t use them for a shelter in place situation, no big deal – it’s all stuff you’d use anyway!

• Proactively manage your stress. Of course, even thinking about this kind of potential problem brings stress and strain. Here are a few ways to manage your stress:
  
  o Always respond to stress with action. No use sitting around worrying about stuff that may or may not happen. Instead, take action. Make a plan. Stock up. Call your best vendors. Do something that will make a difference. You’ll feel better.
  
  o Be mindful of your emotions and your responses. Meditation can be a huge help in both bringing awareness and managing your emotions. We recommend the *Ten Percent Happier* app – more info in the resource list below.
  
  o Get some exercise. Go for a walk, hit the gym, take a bike ride, dance... Whatever you like do to get your body moving is great. Exercise is great at releasing endorphins and is a proven stress reliever.
  
  o Repeat some positive affirmations. If you feel yourself stressing out and the negative self-talk creep in, replace it with some positive phrases. Say them out loud – it makes a difference. Here are some ideas for positive phrases: “I’ve got this!” “I can handle this!” “I’m resilient.” “I’m smart and can figure this out!”

• You are resilient! There is always the option for you as an independent retailer to turn a problem into an opportunity. And this is just that, a big problem, that could be a big opportunity.
• Safety is the most important thing, but business doesn’t have to shut down completely, if you focus on keeping a strong relationship with your customers, you can make it through during this outbreak.

• Take a deep breath, wash your hands, and get to work!

YOU’VE GOT THIS!!!

We are in uncharted territory… true. We don’t know what may happen. But no matter what, we believe in you and we know that you’ve got what it takes. Hope for the best, but plan for the worst. You’ve got this!
Resources

Here are some possible helpful resources for you as you plan and prepare for the spread of COVID-19. Bonus… they are all great resources even if the spread is very well contained and the effects are very mild!

Cut Expenses

PayRoc
If you are looking to decrease expenses, consider having PayRoc give you a free quote on your merchant processing fees. They saved us many thousands of dollars in fees each year, and they could be able to help you. Right now they are having a deal where they guarantee they can meet or beat your current rates – or they will give you $1,000!

If you’re interested, contact Dan Housman from PayRoc. Sure couldn’t hurt to get the quote.

Manage Your Business

Management ONE
If you want help with your inventory open to buy planning, your inventory flow, as this situation unfolds, then the team at Management ONE can help. Get in touch and they will do a free financial review to find out how or if they can help you. To learn more, contact Marc Weiss at Management ONE.

Retail Sales Academy
If you want to maximize the potential of every customer who comes in the door and give your team superior sales training, the Retail Sales Academy is for you. It does more than just train your team, it helps you build a long-lasting service culture that sells. You can learn more and sign up at RetailSalesAcademy.com.

Social to Sale
Leveraging your social media presence and keeping up to date on what’s working is going to be a critical component of your success – no matter what happens in your area. Our favorite social media expert for store owners is Crystal Vilkaitis and you can email Crystal to learn more about her Social to Sale program.

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Comment Sold
This platform is a great way to sell online using your existing social media accounts. It's kind of like adding a mini online store! Check out the details on their website.

Manage Your Stress
Ten Percent Happier
This is a great app that uses lessons and science along with guided meditations to help your reduce your stress and get control of your emotions. We love that they call it “meditation for fidgety skeptics!” You can download it here. Or find it in the app store on your phone.

Protect Yourself
N95 or N100 Masks
The experts are saying that most people do not need masks if they are healthy and that the general population doesn’t use masks correctly to prevent themselves from contracting the virus. Masks can be helpful, however, if you are sick to prevent YOU from spreading it to OTHERS. If you decide to purchase masks for yourself or your family, be sure to get N95 or N100 rated masks, like these. Anything else is pretty much useless.

Have another great resource? Let us know and we may add them to the list in updated versions of this report.
Checklist

Stocking up on the non-perishable things you normally use in your daily life and the things you might need if you get sick is a prudent and practical way to prepare. That doesn’t mean you need to wipe out the grocery store or purchase exotic survival equipment. Just make sure you have enough of what you might need for a couple months. Here are some things to consider. You may want to add others to your list.

<table>
<thead>
<tr>
<th>FOOD</th>
<th>HOUSEHOLD</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canned vegetables</td>
<td>Toilet paper</td>
<td>Advil</td>
</tr>
<tr>
<td>Canned fruits</td>
<td>Paper towels</td>
<td>Tylenol</td>
</tr>
<tr>
<td>Canned meats (tuna)</td>
<td>Kleenex</td>
<td>Cold and flu meds</td>
</tr>
<tr>
<td>Pasta</td>
<td>Dish soap</td>
<td>Allergy meds</td>
</tr>
<tr>
<td>Rice</td>
<td>Laundry soap</td>
<td>Cough drops</td>
</tr>
<tr>
<td>Beans</td>
<td>Hand soap (YES!!)</td>
<td>Prescription meds – get a 90-day supply</td>
</tr>
<tr>
<td>Oatmeal/cereal</td>
<td>Hand sanitizer</td>
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<tr>
<td>Sugar</td>
<td>Bleach</td>
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<tr>
<td>Flour</td>
<td>Clorox wipes</td>
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<tr>
<td>Oil</td>
<td>Lysol spray</td>
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<tr>
<td>Butter</td>
<td>Sponges</td>
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<tr>
<td>Nuts/peanut butter</td>
<td>Matches</td>
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<tr>
<td>Bars</td>
<td>Candles</td>
<td></td>
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<tr>
<td>Snacks/treats</td>
<td>Shampoo</td>
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<tr>
<td>Water</td>
<td>Toothpaste</td>
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<tr>
<td>Gatorade</td>
<td>Deodorant</td>
<td></td>
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<tr>
<td>Coffee/tea</td>
<td>Feminine products</td>
<td></td>
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<tr>
<td>Alcohol</td>
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Stay Connected

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Connect with us on Facebook for future updates, ideas, strategies and conversation about how other retailers are handling the COVID-19 situation by joining the WhizBang! Retailers group.

Find out more about WhizBang! Training and the 11 essential business skills you need to run an incredibly successful retail business. Sign up to get free weekly tips for store owners and manager.

We have created this dedicated page as a resource to our community of retail store owners. Every report, podcast, video, and live webinar that we publish about Coronavirus and its impact on retail businesses around the world is all available here, and is completely free.

About The Authors

Twenty years ago, Bob and Susan Negen founded WhizBang! Retail Training to help retail store owners and managers get the nuts-and-bolts skills they need to run a successful business. In those twenty years they have worked with hundreds of thousands of retailers, presented at trade shows and conferences all over North America, created numerous courses for retail owners, managers and employees, and written a best-selling book on retail marketing.

Their skills and real-world perspective come from over 40 years of combined on-the-floor retail experience. Bob founded the Mackinaw Kite Co., an award-winning chain of kite and toy stores, and ran them for 19 years. Susan started her retail career as a senior executive at Bloomingdale’s and Macy’s, before she joined Bob at the Mackinaw Kite Co.

Together they have a knockout one-two punch of sophisticated “big business” skills and street-smart small business experience.