



April 24, 2020

To all area businesses:

Despite the “Stay at home” order, the Crystal Lake Chamber of Commerce staff has been working diligently to provide you with all available relevant information you may need during this shutdown. As our governments, (local, state and federal), navigate through this new landscape, we have been researching, gathering, and advocating on behalf of businesses to provide information on available financial assistance and safe operational guidance for when we re-open.

In addition to the Covid-19 Business Preparedness Checklist that is included in this email, we have added many resources and links to our Covid-19 webpage on our website. You can see this information by going to www.clchamber.com/covid-19.

We encourage you to read through the entire checklist. While there may be some items that you may be able to check off already, hopefully there are other suggestions that you haven’t thought of or considered. Should you need further assistance or guidance, we recommend reaching out to a Chamber member in that field or industry. Please go to our website and search for Chamber member businesses or call the Chamber office.

We hope this helps in some way during these difficult times.

Be safe and be well!

Bill

Bill Eich, President/CEO
Crystal Lake Chamber of Commerce



COVID-19 Business Preparedness Checklist

Be Prepared

- **Understand what laws and regulations may apply to you and your business.**
- **Determine the suggested paths forward that relate to your business.**
- **Contact your local resource partners for clarification and assistance:**
 - Crystal Lake Chamber of Commerce www.clchamber.com
 - Small Business Administration www.sba.gov
 - Illinois Department of Public Health www.dph.illinois.gov
 - McHenry County www.mchenrycountyil.gov
 - City of Crystal Lake www.crystallake.org

Business Operations

- **Develop off site work strategies**
 - Identify alternative office space if allowed.
 - Identify resources for working remotely.
 - Develop a communication plan for employees if working off site.
 - Secure your facility and equipment.
 - Have you secured all the ways people, products and supplies get into your building?
- **Make a communication plan for your customers**
 - Reroute calls
 - Establish a hotline
 - Post updates to your website
 - Set up automated text messaging and emailing
 - Encourage communication through other channels (social media, etc.)
- **Make a communication plan for your employees.**
Whether they have been furloughed or laid off, your current employees will be able to help your business start right back up (without any training), once the Stay at Home order expires and you can open again.
 - Keep in contact with them. Make a wellness phone call, see how they are doing.
 - Let them know your plans and expectations upon opening back up for business.
- **Perform a business analysis**
 - Do you know which staff, procedures and equipment are absolutely necessary to keep operating?
 - Do you know and understand each of your employee's responsibilities?
 - Do you have back-up plans/employees for those operations?
 - Do you know what you will do if your building or plant is not accessible?
- **Perform an assessment of key suppliers, partners and other vendors**
 - Determine whether your vendors will be impacted and what the impact might be.
 - Are there back up vendors available and in place where necessary?
 - Establish accounts with alternate suppliers of vital components.
 - Encourage your suppliers and partners to secure a line of credit so you do not experience any delays in the supply chain when you do re-open for business.
- **Review insurance coverage** to see what protection you have in the case of a disaster.

- **Identify the potential duration of the interruption. (Weeks? Months?)**
- **What are the operational impacts in the case of these interruptions?**
 - Lost sales and income
 - Negative cash flow resulting from delayed sales or income
 - Increased expenses (e.g., overtime labor, outsourcing, expediting costs, etc.)
 - Regulatory fines
 - Contractual penalties or loss of contractual bonuses
 - Customer dissatisfaction or defection
 - Delays executing business plan or strategic initiatives
- **Quantify operational impacts in financial terms.**
 - **Check in with commercial banker or lender.**
 - Questions to ask include whether loan terms have changed or how they might be able to help your business.
 - Ask about securing a line of credit to help you through this delay in operations.
 - Encourage your suppliers and partners to secure a line of credit so you do not experience any delays in the supply chain when you do re-open for business.
- **Determine whether you might be eligible for a disaster assistance loan or other economic injury loans.**
 - See the [Chamber website](#) for more information.
- **Be on alert for cybercriminals.**
 - Advise team to delete any unsolicited updates and to not open any unknown attachments.

We have added a wealth of information to our website to help our member businesses.

Go to www.clchamber.com/covid-19/ to find out more.

www.sba.gov

More information at:
www.fema.gov

www.score.org