



Pewaukee COVID-19 Business Survival Guide

Business survival during the COVID-19 pandemic requires compliance with government directives, scrupulous discernment of costs and operations, and creativity and innovation in operations and marketing.

This checklist has been created in broad strokes for use by many different types of businesses and organizations, therefore not all items will pertain to you. If you have any questions, please refer back to the narrative or contact Positively Pewaukee or one of the other contacts listed.

Checklist

FINANCIAL

- Cash flow analysis
- Cash flow "what if" scenarios regarding staffing, cost reduction, downtime
- Rent negotiation (deferment or forgiveness)
- Vendor negotiation of product delivery, costs, and bills due
- Bank (PPP loan, SBA loan, other lending sources)
- Other lending sources (Downtown Pewaukee Loan Pool, WWBIC)
- Maintain tax reporting schedule

OPERATIONS

- Health safety protocol for employees
- Internal workflow, process, deliverables, and delivery
- Environmental health safety measures
- Health safety protocol for customers
- Ordering/shopping process
- Pick-up or delivery methods
- Staffing plan
- Government and industry regulations review
- Franchisor directives and requirements
- Creative or Innovative Opportunity

LEGAL

- Lease review
- Franchise agreement review

ADMINISTRATIVE

- Staffing plan
- Accounts Receivables
- Accounts Payables
- Statements
- Handling phone inquiries
- Handling email inquiries
- Securing the office

MARKETING

- Customer engagement plan
- Meaningful messaging (what are your differentiators--uniqueness)
- Scrutinize all marketing contracts

Business Planning Resources

BUSINESS PLANS

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BUSINESS PLANS, ONLINE MARKETING

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FINANCIAL RESOURCES, REAL ESTATE

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Webinars

COVID-19 SURVIVAL STRATEGIES

- The Health of Your Business ([watch](#))
- Finances and Staying Alive ([watch](#))
- Business Model Adaptation ([watch](#))
- Marketing in a Crisis ([watch](#))

Lending Resources

Often, having available credit for cash flow, operating capital, capital investment, or inventory is the difference between being in business or shutting down. Listed below are known small business–friendly sources of funding.

CARES Act. Economic Injury Disaster Loan

This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties. [link](#)

CARES Act. Paycheck Protection Program (contact Waukesha State Bank)

This advance is a forgivable loan when 75% of funds directly offsets payroll and 25% offsets rent/lease/mortgage. Contact Waukesha State Bank to check availability, and submit a request.

Lending Resources (continued)



Small Business Administration

The Small Business Administration has a variety of funding programs including Lender Match (SBA-guaranteed bank loans), and Small Business Investment Company (SBIC) private investment funds. Contact [Chadd Frank at Waukesha State Bank](#)

Village of Pewaukee Downtown Loan Pool

The Village of Pewaukee Business Development loan pool has been established to help business attraction efforts, increase capital investments, and provide support for existing businesses in the Pewaukee area. Contact Village of Pewaukee sgosse@villageofpewaukee.com.

Waukesha County Center for Growth. GROW Fund.

The Generating Resources and Opportunity in Waukesha County (GROW) Fund has been created by the Waukesha County Center for Growth to give businesses access to financial resources, while allowing contributing banks to meet federal lending guidelines. Contact [Tim Casey](#)

Waukesha County Center for Growth. Business Financing

The Center for Growth has access to Revolving Loan Funds and a mezzanine loan program. We work with lenders daily to develop financial packages tailored to the needs of each project. For certain projects, refundable tax credits from the state of Wisconsin (WEDC), Industrial Revenue Bond financing and/or Tax Incremental Financing may be applicable.

The Center for Growth is working with local lenders to create a "Collaborative Fund", which will provide another source of low interest loans to assist in building acquisition, construction or redevelopment, and other capital expenditures which lead to job creation. Our staff has experience in developing financing packages that range from Main Street retail to the largest corporate office and industrial projects. Contact [Tim Casey](#)

Wisconsin Women's Business Initiative Corporation (WWBIC)

State's largest microlender providing access to fair capital for business start-ups and expansions. WWBIC makes loans to small and micro businesses up to \$250,000. We work with both women and men in analyzing their business' financial needs and guiding them through the loan process. [Borrower FAQ](#)

Wisconsin Economic Development Corporation (WEDC). Business Development Loan Program:

The program offers financing primarily to small businesses that have limited access to standard types of debt or equity financing, particularly, but not limited to, rural areas of the state. The program is intended to provide gap financing to existing businesses seeking to expand, increase operational efficiency, or enhance competitiveness in key Wisconsin industries.