



Businesses Are Dealing with A Variety Of Coronavirus Complications

The COVID-19 coronavirus is posing dramatic complications for businesses, forcing owners and managers to consider the health of their businesses, employees and customers.

One of your first considerations should be the health and hygiene of your staff and customers. Here are some tips from the [Centers for Disease Control](#) and other health experts on avoiding the spread of the disease:

- If you or your employees feel ill, stay home and seek testing or medical attention as necessary.
- Avoid touching your mouth, nose and eyes with unwashed hands.
- Wash your hands frequently with soap and water for at least 20 seconds or use a hand sanitizer with at least 60% alcohol.
- Cover your nose and mouth with a tissue when you cough or sneeze.
- Regularly clean and disinfect high-touch surfaces such as doorknobs, keyboards, countertops, desks and touch screens.
- Minimize things such as handshakes and other touching with customers and staff.

Health and business experts are also recommending a variety of other options for businesses, including:

- Allow employees to work remotely if at all possible.
- Limit business travel and meetings.
- Ask staff to tell management if they plan to travel and where they will be traveling.
- Request that staff stay home and self-quarantine if they are concerned they are ill or might have been exposed to someone who is ill.
- Be flexible with staff who could be facing hardships as schools and daycare facilities close or if they need to assist with elderly or health-compromised family or friends.
- As a last resort, you might even consider closing your business temporarily if necessary.

For additional information, visit [cdc.gov](https://www.cdc.gov).

It will also be necessary to communicate with customers via email, through social media or by posting signs in your business. Let them what you are doing to make visiting your business as safe as possible and why you and your employees might be changing the way you normally conduct business. Inform them if your hours will be changing or if you are limiting the amount of certain products that can be purchased. Be honest and caring.

The U.S. Small Business Administration also notes that you should consider the financial health of your business. The SBA points out the following issues:

- Do you have enough access to capital?
- How solid is your insurance coverage? Have you considered things such as business interruption insurance?
- Who would you contact if you need a loan, consideration about payments, or other services?
- Is your supply chain solid and do you have other options to get the products or materials you need.

For these considerations, experts encourage you to check out options at [sba.gov](https://www.sba.gov) and to contact your financial institution to discuss options.

These will be trying times for businesses and employees, but following health and safety tips and working with institutions that might be able to assist with your capital needs will be important now and in the future.