Restaurant Owner/Operator Guide

Rent
- Contact your landlord
- Make them aware of your current and anticipated situation
- Ask for them to consider collaborating with you on options:
  - Deferred payment: no interest, no late fee
  - Discounted rent with the option to re-pay the difference over time at a later date once the economic position for restaurants improves
  - No eviction
  - Ask how they would like to stay informed and how you should expect to stay informed (establish open communication)

Utilities
- Contact DP&L (or energy provider), Vectren (or gas provider), Water Department, Trash/Recycling, Internet Provider and Cable Provider
- Make them aware of your current and anticipated situation
- Ask for them to consider collaborating with you on options:
  - Deferred payment: no interest, no late fee
  - No disconnection
  - Ask how they would like to stay informed and how you should expect to stay informed (establish open communication)

Lenders/ Credit Cards
- Contact your lenders and credit card companies
- Make them aware of your current and anticipated situation
- Ask for them to consider collaborating with you on options:
  - Deferred payment: no interest, no late fee
  - Avoid closing accounts, or negative impacts to your mortgage or credit
  - Ask how they would like to stay informed and how you should expect to stay informed (establish open communication)

Insurance Company
- Contact your agent, inquire about your property insurance policy
- Does your policy include “business interruption” insurance? Loss of income after a disaster: operating expenses, a move to a new location, payroll, taxes, and loan payments can be covered (dependent on plan can directly apply to this situation)
- Does your policy include “contingent business interruption” insurance? Takes in effect when a company’s supplier unexpectedly ceases operations (unlikely to apply to this scenario but good to understand if a supplier is impacted)
- If yes (you do have business interruption insurance), ask:
  - What do you need to track? In what format?
  - How soon can you file a claim?
- Must be able to submit detailed financial statements, payroll reports, tax filing reports, loan documents and payment history

**SBA Disaster Assistance (TBD)**
https://www.sba.gov/disaster-assistance/coronavirus-covid-19#section-header-1
https://sbdctec.com/workshops/

**Fundwise**
https://apply.fundwise.com/sethhummel?fbclid=IwAR2Xc5tI_yUbx_7YxWE3dtl3Y_e1ydqnps7FGQz_HXY1cYmdcQKyuV3co7k

**Liquor Buy Back**
- unopened, high proof liquor purchased within the last 30-days
  - ohioliquorinfo@com.ohio.gov

**Operating Expense Checklist**
- consider contacting to see if they are offering any fee suspensions or discounts, suspended payment options or what the suspension may be until stabilized
  - Point of Sales Software/Hardware
  - Scheduling Software
  - Payroll Software
  - Marketing, PR, Social Media Services
  - Towels, Linens, Floor Mat Launder Services
  - Chemicals, Grease Trap, Exterminator
  - Window Cleaning Services

**Ohio Restaurant Association**
https://www.ohiorestaurant.org/coronavirusupdates

- Keep Symptoms Log
- Check Inventory Daily
- Prioritize Supplier Relations
- Push Full Menu or Create Modified Menus
- Create Bundles, Catering Packages + Offers (to incentivize increased Average Check)
- Can you develop a meal program?
  (customers subscribe to pick-up or delivery 3x throughout the week instead of once at single transaction)
- Can you bundle ingredients, beverages, etc. to create meal kits?
- Opt for disposable, non-reusable utensils, condiments, etc.
- Labor: cut down to necessity, converting positions to push evolved services