

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/sethummel?fbclid=IwAR2Xc5tI_yUbx_7YxWE3dtI3Y_e1ydnps7FgQz_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
 - o Point of Sales Software/Hardware
 - o Scheduling Software
 - o Payroll Software
 - o Marketing, PR, Social Media Services
 - o Towels, Linens, Floor Mat Launder Services
 - o Chemicals, Grease Trap, Exterminator
 - o 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