

## Resources for Kentucky Small Businesses Navigating COVID-19

April 8th, 2020

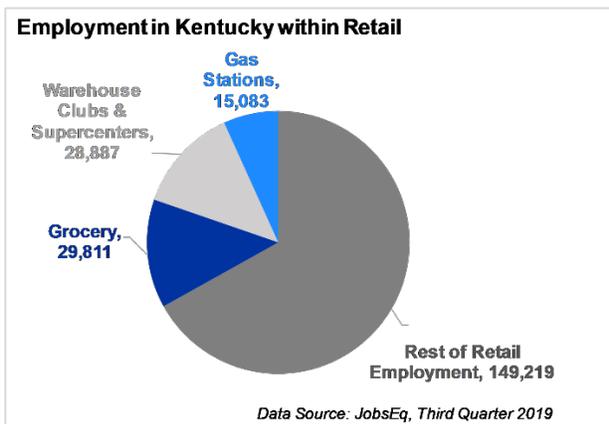
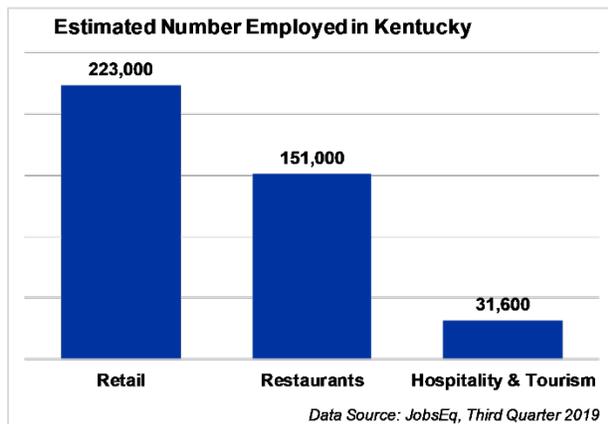
Website URL: [https://cedik.ca.uky.edu/COVID-19\\_resources](https://cedik.ca.uky.edu/COVID-19_resources)

This document provides business owners with links to information so they may prepare for the continued spread of the coronavirus (COVID-19) in Kentucky and plan accordingly impacts to their business operations. The [Center for Disease Control \(CDC\)](#) offers up to date information about the spread of the virus, and healthy habits to reduce the risk of infection.

Your business may be affected by COVID-19 in many ways, including:

- workforce health
- supply chain issues
- travel advisories and restrictions
- changes in consumer demand

Initially, the most affected industrial sectors to date include tourism and travel (airlines, cruise ships, and hotels), education, and oil, as demand has decreased. The federal government is looking at various steps to stabilize financial markets, as noted below in several of the cited resources.



While your business may be affected in any of the four areas noted, employee health is a particular concern. The [CDC indicates](#) that business owners should take the following steps with regard to employee health.

- Emphasize staying home when sick, and proper respiratory etiquette and hand hygiene by all employees
- Perform routine environmental cleaning
- Advise employees before traveling to take certain steps

### **Business Resources**

WEBINAR: The International Economic Development Council hosted a webinar on March 23rd at 3:00pm ET to discuss the impact COVID-19 is having on everything from small businesses to essential civil functions. The moderator will engage speakers on their past experiences in

emerging from economic calamity, whatever the cause — natural disasters or previous outbreaks. Attendees will gain from past experiences and learn important information they can use in the coming weeks and months to help their communities recover from the impact of COVID-19. [Webinar recap here.](#)

## **Kentucky Small Business Resources**

As a small business, you have access to FREE consulting and coaching to support you in your time of need.

Kentucky Small Business Development Center (KSBDC) <http://www.ksbdc.org>

KSBDC Small Business Hotline: KSBDC has also created a small business hotline: 1-888-475-SBDC (7232) to efficiently route callers to a KSBDC business coach in their region.

You can reach any of our KSBDC business coaches through our streamlined communication options by using any or all of the following:

- 1 phone number: 1-888-475-7232
- 1 website: <http://kybizhelp.com>
- 1 email: [info@ksbdc.org](mailto:info@ksbdc.org)

Kentucky Center for Agriculture and Rural Development (KCARD) <https://www.kcard.info> or follow KCARD on Facebook: <https://www.facebook.com/KentuckyCenterforAg/>

KSBDC's [Managing in Times of Financial Difficulty](#)

KSBDC's [Nine Tips for Kentucky Businesses in the wake of COVID](#)

KSBDC's Weekly Webinar Series, every Wednesday at 12pm – [Register here](#)

Louisville SBDC [Resources for Restaurants](#)

KCARD's [What's up with my Market?](#)

KCARD's [Q&A Turning New Customers into Regulars](#)

Kentucky Chamber of Commerce, [FAQs by businesses about the Coronavirus](#)

[Service Industry Connector of Kentucky](#): A resource to help the folks in the service industry by connecting resources to support businesses and individuals.

[Coronavirus Response Fund](#) housed at the Bluegrass Community Foundation (limited geography).

[Southeast Kentucky Downtown Business Stimulus Fund](#)

Local banks are also providing relief including deferrals for personal and business loans for up to 90 days, check with your bank.

### Small Business Administration’s Payment Protection Program and Economic Injury Disaster Loan

The figure below provides great information on the PPP and the EIDL.



### Other Business Resources

Farmers Market guidance from Kentucky Department of Agriculture and Community Farm Alliance on KCARD website: <https://www.kcard.info/news/covid-19farmersmarkets>

Helpful information from KCARD for businesses getting started with gift cards/certificates: <https://www.kcard.info/news/offeringgiftcards>

Getting your business online article from KCARD:  
<https://www.kcard.info/news/onlineorderingoptions>

[Facebook grants](#) coming soon, up to \$100 million in cash grants for small businesses.

## Kentucky Small Business Legal Resources

[McBrayer law firm](#) will continue to provide guidance and relevant information for employers, businesses, healthcare providers and our affected clients facing the threat.

Additional business legal questions related to COVID answered by [Jackson Kelly](#).

## Business Mental Health Resources

Small business owners and their employees are enduring abnormally high stress levels.

[CDC resource: Mental Health during COVID-19](#)

[Workplace Strategies for Mental Health](#) from Canada Life

[Mental health and COVID-19: How to stay safe and mentally balanced](#) from Real Business

Tips for remote workers:

- Make a clear distinction between work and home
- Stick to your hours
- Keep yourself positive
- Eat, exercise, sleep
- Schedule time to touch base or connect with others

Tips for employers:

- Do your best to prepare employees for changes
- Use technology to keep office morale up
- Communicate regularly
- Encourage people to work within the hours they should
- Reward and reassure people

*The organizations listed in this document are for reference only and are not endorsed by the University of Kentucky.*