WE ARE OPERATING A BUSINESS DURING UNCERTAIN TIMES. WHAT SHOULD WE BE DOING RIGHT NOW:

- How many months can you afford to keep your doors closed? Let's plan for that many months and immediately do the following to stop the negative cash flow:
 - Call your bank: they are being very flexible. Ask to freeze your payments plus your interest. If you have an SBA loan ask for loan postponement, loan restructuring or interest-only payments.
 - Pause any "platforms" you use: grub hub, Trip Advisor, FTD wire service, mail chimp, etc.
 - Defer payment or suspend services. Trash pick-up, internet, cable, propane, electricity, etc.
 - Insurance: remove liquor liability insurance, reduce insurance premiums by updating what expect our adjusted sales and payrolls to be.
 - Consolidate high interest loans into a low interest loans



ONLINE GIFT CARDS UP AND RUNNING

YOUR SUPPORTERS WANT TO BE ABLE TO SUPPORT YOU NOW & WITH NO TOUCH!

- <u>www.thegiftcardcafe.com</u> first 30-days free & after that a 1-time set-up fee + % of GC sales
- Squarespace Websites
 if you have the "commerce advanced plan" you can add online
 gift cards for no additional charge. Add through the commerce
 section under inventory. To upgrade: Advanced Commerce is \$40/
 month
- www.giftfly.com
 2.70% + \$0.30 per card transaction (=swipe credit card processing charge)