



# Greater Florence Area Business Quarterly

Siuslaw News' Business Quarterly is a way to seasonally highlight local businesses and economic development updates.

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## PPP Loan Forgiveness Workshop

Did you receive a Paycheck Protection Program Loan? Wondering how all the changes will affect you and your loan forgiveness?

Join Florence Area Chamber of Commerce and Chris Eyler, US Chamber Executive Director for the Northwest Region, for a walk through and workshop on Wednesday, July 15, at 10 a.m.

The workshop will provide discussion on new changes including:

- Extending the time to spend PPP funds
- Lowering the amount that must be spent on payroll
- Extending the deadline to restore FTEs and payroll
- Setting the repayment term for loans made after June 4, 2020, at five years.

This webinar, held via the Zoom application, is open to both chamber members and non-chamber members and is free to all.

People can sign up through [florencechamber.com/event/paycheck-protection-program-loan-forgiveness-workshop/?rsvp\\_sent=1](https://florencechamber.com/event/paycheck-protection-program-loan-forgiveness-workshop/?rsvp_sent=1).

## How small businesses can prepare to reopen

As spring slowly gave way to summer, communities everywhere gradually began to reopen. After months of adhering to stay-at-home restrictions implemented in response to the outbreak of the novel coronavirus COVID-19, businesses were allowed to reopen if they followed certain guidelines.

Reopening a business after months of closures or limited operations is uncharted territory for many small business owners. In recognition of the anxiety some small business owners may feel about reopening, the U.S. Chamber of Commerce (USCOC) offers the following tips to ensure the transition back to business is safe and smooth.

### Start before opening your doors

Though economies in many parts of the globe are reopening, the Centers for Disease Control and Prevention is still recommending that people adhere to social distancing guidelines when leaving their homes. Business owners can help consumers follow those rules by preparing their offices and establishments for life in the age of social distancing.

The CDC recommends that people maintain distances of at least six feet between one another while out in public, so business

owners can mark every six feet in their stores near checkout lines and



cash registers to make it easier for customers to shop and stay socially distant at the same time.

Offices preparing to welcome employees back can create more distance between work stations.

### Get creative with scheduling

Offices can establish days when certain workers come into the office while others work remotely and vice versa. This allows employees to get out of the house and do some work in the office while making social distancing in an office setting that much easier.

### Monitor employees' health

The health of employees is a big concern for small business owners on the cusp of reopening their facilities to consumers and workers. The USCOC advises business owners to create em-

ployee wellness plans to monitor the health of their employees.

USCOC recommendations include:

- provide personal protective equipment (PPE) or face coverings for all employees
- institute daily temperature checks to enter a workplace
- encourage employees to self-report any symptoms via daily symptom surveys

### Implement safety measures

Reopening is a team effort that requires cooperation between consumers and businesses. Each group can do their part by recognizing the need to change how physical items are handled. Cashless payments at registers can minimize the risk of virus transmission.

However, businesses must rec-

ognize that some consumers may not have access to credit or debit cards, and it may be necessary to develop a contingency plan to accommodate such customers.

### Communicate plans clearly

The USCOC notes the importance of clearly communicating a strategy to customers and employees so each understands their role in mitigating COVID-related risks. Reiterate messages in-store and through transactional touchpoints and be ready to adapt the strategy as the situation changes.

Reopening is a tall task for small business owners. But it's a challenge they can confront together with their staffs and customers working in concert.

— Metro Creative Connection

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## DevNW provides free financial counseling

DevNW, a community development non-profit, offers a variety of programs and tools to help Oregonians build to their next financial goal in life, including financial counseling and classes. Its vision is to grow Northwest communities by empowering the region's individuals, families, small businesses and neighborhoods.

Now through Aug. 31, DevNW is offering free financial counseling and financial education to anyone whose income has been affected by the coronavirus. That is a \$75 value thanks to sponsorship from Citizens Bank, Columbia Bank, KeyBank, Oregon Pacific Bank and U.S. Bank. For more information, visit [www.devnw.org/blog/covid-19-membership-scholarships-faq/](http://www.devnw.org/blog/covid-19-membership-scholarships-faq/).

Through this program, people will be able to engage in phone or web-based financial counseling and financial wellbeing classes at no charge. A DevNW membership gives your household access to unlimited financial counseling, classes and workshops for one year. DevNW also has bilingual counselors and instructors. According to DevNW, "No matter how much you earn or how your income has been affected by COVID-19, everyone can benefit from looking over their financial picture with an expert. Think of it like coaching — the goal of financial counseling is to help you improve your financial status over time. Financial counseling can include a range of topics, including money management, credit, debt and making a plan to deal with life in the middle of a financial crisis. DevNW financial counselors are HUD-certified and are committed to a consumer-friendly-first and non-steering approach."

Anyone who has experienced a reduction or loss of income caused by COVID-19 is eligible for this DevNW Membership scholarship. There is no written proof required — the scholarship is based on the honor system.

Under this program, the DevNW Membership includes a full year of complimentary financial counseling. This includes classes and workshops, such as Financial Foundations, Homebuying Foundations, Youth Financial Foundations, Student Debt, Investing, Wills & Life Planning, Side Hustle, Social Security Planning, Home Maintenance and other financial wellbeing workshops.

Learn more at [www.devnw.org](http://www.devnw.org).

Beverly Unger & Tiffany Rogato

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Welcome To Florence owner, Tiffany Rogato with manager, Beverly Unger, have been welcoming new comers to the area since 1998. Many fine local businesses participate as sponsors, offering gifts and discounts to our appreciative and enthusiastic new residents.

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