

# **THE SMALL BUSINESS COVID-19 SURVIVAL GUIDE**

**90 IDEAS  
TO HELP SMEs &  
ENTREPRENEURS  
SURVIVE AN  
EPIDEMIC**

**AUTHOR OF THE  
BEST SELLING BOOK  
*90 RULES FOR  
ENTREPRENEURS***

**MARNUS BROODRYK**  
**& 27 439 OTHER SMALL BUSINESS OWNERS**

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Compiled in collaboration with **Superseed**, the creative digital partner for small and big business.

[VIEW THEIR WORK HERE](#) →

# Welcome, fellow entrepreneurs, SMEs and small business owners, to *our* survival guide.

Because, what we have in the following 30 pages, is a selection of tips and tricks, collected from a community of business owners.

When we originally put the call out for ideas to 27,439 business owners on my mailing list ([click here to join if you haven't already](#)), we never knew how big the response would be. But, it was big enough that we have to make an eBook out of all of the best ones. It's a book of ideas, all of which are relevant in almost any era. Some of these may resonate with you. Some may be valuable to you. All should make you think. Because, if we want to see tomorrow, we need to get stronger today, and the easiest way to do that is to get stronger together.

There are also a number of small businesses, towards the end, that have a service to share or a product that could help you. We support these businesses, and hope you will as well, as they support yours.

Thinking smarter will help us through this. You know what won't? Naïve positivity. I saw a business coach posting "Ignore the virus and think positively!" which, in my mind, is just irresponsible. COVID-19 is very, very real, and we need to deal with it *in reality*. On the other side we have unbridled negativity and doom, which won't do any of us any good. We need to be realistic, have solid plans in place, and look for the opportunities.

When my mailbox started filling up, rapidly, and I started reading through all the things you guys wanted to share with your peers, there were a few things that struck me, that I'd like you to think about:

1. If this epidemic happened before the ubiquity of the Internet (just 20 years ago!) it might have been a complete and utter disaster. But, with so much tech already in place, most industries can actually carry on with work as usual.
2. I have read so many, many sad stories about people closing down their business, retrenching their staff and losing everything. Each one is a tragedy, but I hope we can minimise this fallout in the weeks and months to come.

3. Despite the bad news, there are a lot of people trying to make new plans in a very trying time. South Africans are just like that. Ons boere maak planne. The rest of us can, too.

4. This is probably going to be the turning point for how we do business – people will be forced to do more things online, like conference, and meet and plan and sell - and might just see a new world opening. This is the start of a new way of work – one we've all been very interested in for a very long time. We just needed the push to make the change.

5. There must be a big call on society now to actively support small businesses. The corporates will be able to absorb the knock, but most small businesses won't survive a month or two without active support. So, start buying small. Move service providers around. Every business we lose makes us all weaker.

Despite everything, we must not let ourselves use this as an excuse for getting sloppy, or not getting stuff done. It's so easy to fall into a trap of mediocrity when the world around us is lagging a bit. Now is not the time to do that. It's *never* the time to do that! Now is the time to give it your all, improve your business, get systems in place and come out better on the other end. And that's what we hope this eBook will start. Feel free to share it with your friends, peers and colleagues.

Let's do this thing!  
Act small, think BIG!

**Marnus Broodryk**  
24 March 2020



Marnus is an entrepreneur and the founder and CEO of [The Beancounter](https://thebeancounter.co.za) (an accounting firm that helps small businesses turn their accounting system into a powerful business tool). He's best known for his appearance as a shark on M-Net's Shark Tank South Africa and his best-selling book "90 Rules for Entrepreneurs".

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## Section 1

# POWER YOUR PEOPLE

Here are some ideas of what you  
can do for your staff

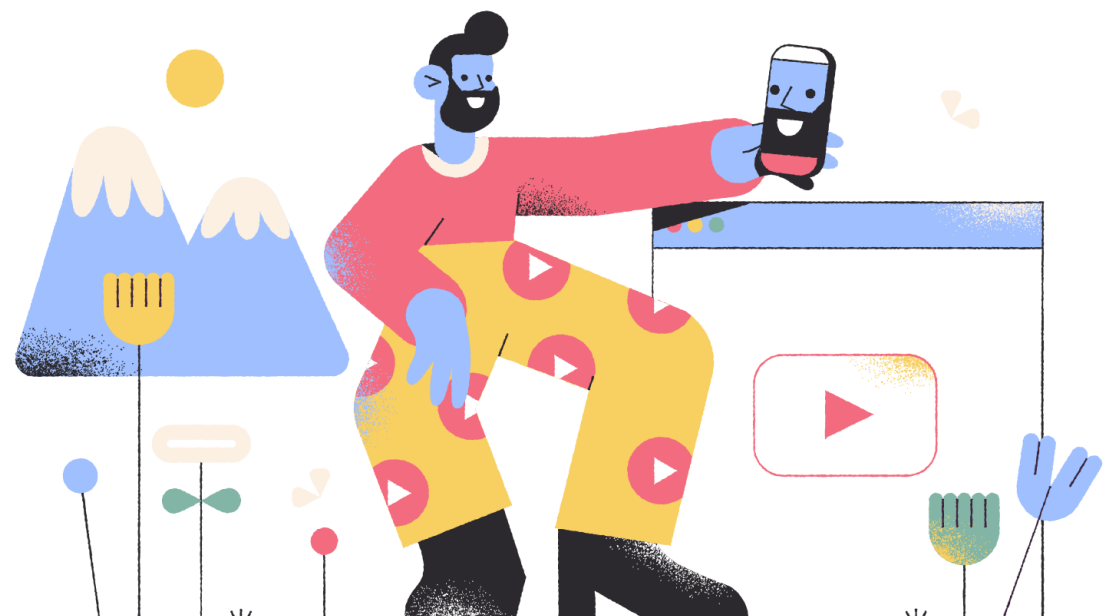


**Our employees are probably the biggest casualty of the current events, and they're also the ones who are going to get us through this. Here are some ideas of what you can do for your staff:**

- 1** If your staff are worried that they may be infectious, pay for their COVID-19 tests on their behalf. The sooner they know, the sooner you know, and the sooner you have an infectious person working from their own couch.
- 2** Everyone is scared, and everyone is stressed. Send your staff something special to say you care about them.
- 3** Assist your people with advanced salaries if they need to stock up on supplies, medication or groceries.
- 4** If workers get sick, let healthy co-workers work from their homes to look after their kids.
- 5** If you absolutely have to retrench, first consult with your staff to see if they are prepared to work for lower salaries or are willing to take unpaid leave. Now is not the time to take advantage of their vulnerability. If you can find a way to pay good people, don't make the mistake of letting them go. You may very well wish you hadn't when this is over.



- 6 Employees might need emotional help. Provide them with support, with information and the details of national support services such as **LifeLine 0861 322 322** or **SADAG 0800 567 567**.
- 7 Record and distribute daily videos to keep your staff updated and motivated. All you need is a decent phone!
- 8 Kids will always come first. Provide parents with educational material & ideas to keep their children occupied while stuck at home.
- 9 Collect food parcels and share them amongst employees who might be in a worse off position. You know who they are...
- 10 It may be a bit quieter than usual, so use this time to upskill your staff through online courses, webinars, or any form of online learning.





## Section 2

# SOFTWARE FOR HARD TIMES

Here are some of our network's  
software suggestions



Lots of people are now having to rely on remote working to get business done. Thankfully, the software world has been preparing for this for years already, so you can do it with comparative ease. Here are some of our network's software suggestions:

11

### **Typeform**

An easy online tool to gather information quickly from clients with a variety of survey and conversational form templates.

12

### **Xero**

Cloud accounting software for invoicing and getting your numbers in order.

13

### **Trello**

For literally ANY admin tasks and super easy team task-sharing.

14

### **Loom**

Free screen and video recording software that you can use to create training materials (see #10) and even host conferences.



15

### **Microsoft Teams**

A hub for Office 365 teamwork, you can centralise your teams' chats, meetings files and apps. And it's available for free for the next six months.

16

### **Zoom, Skype or Whereby**

(Mostly) free video conferencing solutions to virtually meet clients and other staff members and even sell online.

17

### **Monday.com**

For project management and workflow management in the cloud.

18

### **G Suite and Drive**

Documents, emails and cloud storage/backups

19

### **Slack**

For easy team communication. WhatsApp is fine, but not good at handling individual threads of discussion within groups, whereas this is where Slack excels!

20

### **Want more?**

Then [this website](#) summarises all the tools for teams and individuals to assist with remote working.



## Section 3

# MINDSET FOR SUCCESS

Some community-curated pieces of advice, which we would all do well to remember



**Sometimes it's about more than what we do, it's about what we *think*. Here are some community-curated pieces of advice, which we would all do well to remember:**

**21**

People were innovative and united in the fight against the flu. We need to innovate and unite now, and every day thereafter.

**22**

Stick to your cultures and values – don't forget who you are when the seas get rough.

**23**

In chaos there are always opportunities.

**24**

Things are changing and you need to adapt.

**25**

Capitalise on existing relationships – people need one another now more than ever.



26

Don't get too caught up in the chaos. Have a plan and stick to it!

27

Don't downplay reality. Rather confront it, respect it and deal with it.

28

We really need to be there for each other and for the poor. Especially the poor.

29

Always follow the advice given to us by our NICD and the WHO.

30

Help an NGO, they sometimes need it more than even you do.





## Section 4

# SELL LIKE HELL

Ideas around how small businesses can make up the deficit by making more sales

**Our GDP will take a hammering by the drop in business activities. Here are ideas around how small businesses can make up the deficit by making more sales:**

**31**

Offer discounted vouchers that can be bought and paid for now and redeemed later.

**32**

Give the option of free delivery to boost online sales. Rather lose the delivery cost than a customer.

**33**

If you are not selling online, now is the time to start.

**34**

Many people are losing their jobs, which means there is a lot of talent that needs a home. See if you can employ them on a commission only basis.

**35**

Advertise on social media. People are spending more time there now, especially as they're stuck at home, and not much else is going on elsewhere.



- 36 If you exclusively catered for international visitors, drop your prices and let locals experience your products and services.
- 37 If you sell services, make sure your website can facilitate online client sign-ups and interactions.
- 38 Contact your clients and understand their current needs in this environment and see if you can offer a new product to meet that need. Create the opportunities!
- 39 Offer clients a discounted rate if they sign up for longer periods, like 6 or 12 months.
- 40 Use this time to develop a PR approach and become a thought leader in your industry

**We put this e-book together  
in 24 hours. Imagine what we  
could do for your business.**



## Section 5

# DISEASE MANAGEMENT FOR MANAGEMENT

How to help in managing  
the epidemic



**We've repeatedly heard these things over the last weeks, but we all need to help in managing the epidemic:**

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**41**

Provide hand sanitizer for all employees and visitors in locations they can easily access them.

**42**

Stop travelling.  
Anywhere.

**43**

Communicate well –  
to your staff, customers  
and suppliers.

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**44**

Minimize visitations to clients and suppliers. Use the telephone, email or Skype instead (see #16).

**45**

Let staff work from home where possible. Provide data where needed. And...

**46**

...where impossible, work in shifts instead to limit amount of people in one, confined space.





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47

Spend time outside in the sun and working outside where possible.

48

Keep the office windows open for fresh air.

49

Wear gloves and masks whenever possible.

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50

You can't control where your people go, or who they know. Do temperature check on all your employees as they arrive using an infrared thermometer – stop an outbreak before it starts.



**Your safe home away from home.**

Find out more about our Sanitized Sanctuaries & Self Isolation hotels.

[Click to read more.](#)

[the.capital.co.za](https://the.capital.co.za)

 **THE CAPITAL**  
Hotels | Apartments



## Section 6

# WORK BETTER WITH WHAT YOU'VE GOT

Here are some suggestions on how you can save money and manage cashflow better

**Cash is king and, for small businesses, it is the difference between life and death. Here are some suggestions on how you can save money and manage cashflow better:**

**51**

Negotiate with your landlord the possibility of discounting rent or holding off on increases.

**52**

Offer settlement discounts for early payment to your clients.

**53**

Offer customers the option of paying their bill by means of their AMEX or Diners Card, if done before a certain date (of your choosing).

**54**

Check in with your business banker to see what additional facilities you qualify for. Also ensure that you optimize surplus cash in the best possible way and with the best rates.

**55**

Ask clients to advance fee payments where you have fixed fee engagements.

**56**

Be extra diligent on procurement. Every penny saved is a penny earned.

57

Consider incentivising staff to help save you money – they may have great ideas!

58

Delay salary increases and bonus payouts to keep cash in the business to secure business sustainability first. (Make sure your people understand this – it's a hard time for them, too).

59

Review current processes and procedures to see how efficient they really are.

60

Review your data costs, and see if there are better options out there.

**Protect yourself  
in volatile times  
Guarantee your  
business capital.**

Call, Notice and Fixed business savings accounts.

Out of the Ordinary

 **Investec**

**INTERESTED** |



## Section 7

# ORDER IN YOUR HOUSE

Here are some ideas around  
accounting, legal and labour issues:



**The efficiency of the machine behind your doors is key to an efficient, sustainable practice. Here are some ideas around accounting, legal and legal issues:**

**61**

When you absolutely have to retrench (see #5), ensure you follow the right procedures. The CCMA is very expensive...

**62**

See if you can use your staff in a different way. For instance, restaurants and shops that have to close can still take orders online, via phone or WhatsApp group and then use waiters and other staff to deliver.

**63**

Consider invoking the Force Majeure clause within the contracts you have (hopefully) signed with clients in cases where you may not be able to deliver the intended services. But only if you really, really need to.

**64**

Ensure that you have accurate financial information to help you manage your business.

**65**

Send employees on forced leave especially those with high leave balances.



- 66 Ensure that you pay tax as small business corporation if you qualify for it.
- 67 Ensure that you claim Employment Tax Incentives where you employ young people and ask your accountant if you qualify for other grants and tax breaks as they are being introduced to assist SMEs in this period.
- 68 Move to online accounting software so that you team can work remotely (See #12).
- 69 Get agreements in place with clients quickly – many may now default in paying.
- 70 Consider an outsourced accountant – it is usually cheaper and better than doing it yourself.

**The world is complicated enough,  
don't let your accounting be.**

Accountants from R4000 pm to  
support you through this epidemic.

[Click for more info >](#)

## Section 8

# THINK BIG, SUPPORT SMALL

This section contains the deals of the decade (maybe). Here are business owners who offered their services at a *special/ discounted price* to other business owners in my community - if your business is not listed here and you'd like to offer your services, then you can post your offering online in the comments section [here](#).

Click a link below to read more

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71

[www.domains.co.za](http://www.domains.co.za)

10% discount on hosting. Site Builder and Web Hosting for local businesses to allow them to have an online solution especially for the time ahead.

72

[www.bassphone.co.za](http://www.bassphone.co.za)

Hosted PBX with no monthly fee to any business in South Africa.

73

[www.worth.co.za](http://www.worth.co.za)

We'd love to offer any business owner a 20% discount on any training we'd do for their staff.

74

[www.greenworx](http://www.greenworx.co.za)

5L Bio Tech GTX hand wash liquid / foam soap at a special price of R181.00 per 5L - Call them on 079 881 4537.

75

[www.onmotion.co.za](http://www.onmotion.co.za)

Offering advertising opportunities for companies on bikes at cost price

76

[www.zoep.co.za](http://www.zoep.co.za)

We sell masks and hand sanitiser to the public and other entities

77

Free eBook downloads:

[Inbound Marketing Blueprint](#)

and

[Thrive \(for digital transformation\)](#)

78

[www.jve.co.za](http://www.jve.co.za)

An online solution for homebuilders

79

[www.bblaw.co.za](http://www.bblaw.co.za)

We will offer legal advice and assistance to any business facing legal issues, AT 50% DISCOUNT (R1 057.00 per hour excl. VAT) for the duration of the COVID-19 outbreak.

Click a link below to read more

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80

[toshibacapetown.co.za](http://toshibacapetown.co.za)

PABX systems

81

[www.ics.co.za](http://www.ics.co.za)

PICS and is a multi-tenant cloud based business process automation platform

82

[www.eduvationnet.co.za](http://www.eduvationnet.co.za)

We are offering the use of our exclusive online classroom to teachers and schools free of charge

83

[www.triac.co.za](http://www.triac.co.za)

We are offering less 20% on our Triac Video Conferencing systems. Our offering integrates/ supports Skype, Zoom, Microsoft Teams and Google Hangouts for collaborative remote meetings made easy!

84

[www.agoratec.com/smartview-plus](http://www.agoratec.com/smartview-plus)

Software platform that assists businesses in managing their mobile spend (mobile phones, data SIM cards, roaming costs, WASP subscription costs, even petrol cards)

85

[futuremedicalco.com](http://futuremedicalco.com)

Facial masks for businesses that need to stay operational but want to take extra precautions to keep their workforce safe

86

[brandinfusion.co.za](http://brandinfusion.co.za)

20% discount on any web development or graphic design work

87

[msoherskin.portmoni.com](http://msoherskin.portmoni.com)

Offers natural facial soaps that are affordable for all.

88

[parentinghub.co.za](http://parentinghub.co.za)

Advertising opportunity for businesses in this industry.

Click a link below to read more

89

[www.theuglyduckling.co.za](http://www.theuglyduckling.co.za)

We are also wholesale suppliers and exhibitors at a local trade show called SARCD. Please encourage small businesses in the retail market (especially gift and decor shops, padstals, etc) to visit the show in August or to contact us here: [sales@theuglyduckling.co.za](mailto:sales@theuglyduckling.co.za) for a full catalogue to order stock and have it delivered.

90

DoveTail Studio

Furniture for children. So many Moms are faced with having to keep children entertained at home plus create learning/activity spaces. I have created the code [safe@home](mailto:safe@home) on my online store [www.hellodovetail.co.za](http://www.hellodovetail.co.za) for R250 off any purchase over R1000. We ship country-wide.

## The Best for Last



Call it tip 91, but it's the best suggestion I received: **a virtual business braai-party**. All business owners gather around the fire and we dial in to a central place and chat about our problems, ideas and thoughts. What do you say? Medium or rare?

## A massive shout out and thank you to the following people and companies who contributed to this eBook (and also our partners who are being featured throughout):

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*Illustrations featured throughout this e-Book were sourced from [Ouch.pics](http://Ouch.pics) (in the style 'Pablo')*

# In Closing Off

The ideas shared in this eBook are from different business owners with unique experiences and opinions. Some might disagree with them and some might add many more. The journey of an entrepreneur is unique and each will be different.

I hope that these ideas resonated with you and that it will be valuable in the weeks to come.

Feel free to share it with your friends, peers and colleagues.

I wish you only the best in this turbulent time. And always remember: this too shall pass!

Act small, think BIG!

**Marnus Broodryk**



Sign up for my mailing list at [marnusbroodryk.com/maillinglist](https://marnusbroodryk.com/maillinglist) for valuable content that I share on a weekly basis with business owners

AND



Join the discussion on my Instagram profile: [instagram.com/marnusbroodryk](https://instagram.com/marnusbroodryk)

