



We are doing our best to balance the news headlines, real advice and deadlines during this unprecedented COVID-19 Crisis. We want you to know we are here to help

We wanted to provide sort of a playbook to help you get through this. We have partners with different banks and private lending if you need help with anything.

New tax planning opportunities are coming and we want you to take advantage of these.

We are available for Zoom meetings at your convenience as well as other methods of communication.

#1. Position yourself and Your Business to:

- Sustain the crisis at all cost.
- Take Maximum Advantage of the Recover and Opportunities.

#2 Advice for Businesses

- Open and/or Draw current available Lines of Credit
- Apply for Working Capital
- Refinance Hard Assets
- Request Forbearance or renegotiate debt
- Selling Receivables or borrowing against future receivables
- Asking Larger/Institutional Customers to Prepay for services and deliverables
- Consider taking on Mezzanine Debt, Preferred equity or common equity investors
- Renegotiate Contracts, leases, Insurance, Etc
- Business Interruptions/Disruption Insurance
- Delay filing and payment of taxes according to new laws
- Take advantage of EFMLEA
- Review your budget and Re-forecast Revenue & Expenses
- Squeeze your Balance Sheet
- Inventory Management
- Other Tactical Decisions

#3 Additional Access to Leverage Capital

#5 Options Relative to Employees

Silver Linings

1. Refinancing and Cash Out Opportunities
2. Market Investment Opportunities
3. Private Equity Investment Opportunities
4. Renegotiating Contracts, Bids, or other Costs/Expenses, or Investments
5. Take Advantage of Investments threat will thrive during this time
6. Income Tax Planning
7. Estate Planning