

 COVID-19 & YOUR BUSINESS



# **BUSINESS PREPAREDNESS GUIDE 3**

RUNNING A BUSINESS IN CHALLENGING TIMES | JUNE 2020

**myob**

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## Now the real work begins. As we headed into 2020, there's little chance we could have predicted – much less prepared for – the enormous impact Coronavirus would have on our society and economy.

But while the crisis was unprecedented, our response has not been. New Zealand businesses have underscored why they are renowned for innovation and ingenuity and how they have demonstrated such resilience and determination through a decade of natural disasters. Across the country, New Zealand business owners and their teams have embraced new technology, changed their working models and come up with novel workarounds to support their customers, help their communities and keep staff employed in the most trying of circumstances.

This is not to underestimate the challenge ahead. The coming weeks and months will test us all. Many business owners are now being asked to make risk-based decisions, evaluating whether they take on more debt while future earnings are uncertain. This is a particularly challenging decision when your personal finances and even your family home is at risk. While we are making the tough calls now, we also need to balance them with the needs of the future, and the creativity, innovation and courage we'll need to redirect our entrepreneurial efforts to lifting a more productive economy.

Most importantly, as a business owner – whether you have just a few months under your belt, or are now facing a second or even third recession in the lifetime of your business – it is important to recognise you are not alone in this. Already we have

seen an outpouring of support from the nation, as New Zealanders look to buy local, to shop, to travel and to celebrate – in whatever way they can – to support our economy, and you.

Having recently come out of many weeks of lockdown, we are now in a bubble of five million. With a little bit of luck, over the next few months, that bubble may extend to include our trans-Tasman neighbours, and later, our Pacific ones. This may be where we stay for some time. So, thinking local will be the focus for many businesses – even those who have always looked offshore. Adjusting our strategies, understanding our markets and accepting those limitations will be a vital part of planning to rebuild following the current crisis.

At the same time, we have never been better positioned to respond to this kind of challenge. Even if we face increased restrictions in the future, as the Government has warned we might, the lessons of the lockdown will continue to inspire change for business.

The basis of this has been technology. Many businesses have leapt 20 years in just two months in their use of digital resources. We've shared, sold, automated, streamlined and connected in ways that, as we began 2020, would have been out of the reach of many organisations.

At MYOB, we have been on this journey with you. Our aim is to continue to be alongside you, supporting and sharing at every stage. In this report, the third edition in our Business Preparedness Guide series, we take a look at what it means to be in business in our new normal, we examine some of the ways businesses are looking to transform the way they work, and the myriad opportunities ahead to thrive in the future.

**We are here to support local businesses through their struggles and successes, no matter what the stage of their journey or the environment they're operating in.**



**Ingrid Cronin-Knight**  
MYOB NZ Country Manager

**PART 1:**

# OUR NEW NORMAL

The one thing that has characterised business success over the past several weeks is our ability to adapt to change. Our new normal has not been a single state. It has been a series of frequently changing environments, each with its own rules, restrictions and new ways of operating – and that's if you were able to operate at all.

As a result, businesses have been forced to adapt quickly, accept the limitations they face and identify ways they could respond to the needs of their customers under each of the COVID-19 Alert Levels.







# Doing business safely

As the country is moving to re-open, the emphasis for business owners is on operating safely. This involves a combination of hygiene measures, social distancing and the ability to support contact tracing.

## Guidelines for all business:

At all alert levels, businesses need to meet all public health guidelines.

### These include the following:

- 1** Regular disinfecting of surfaces.
- 2** Encouraging good hand hygiene e.g. frequent hand washing and sanitising.
- 3** Ensuring unwell employees stay at home.
- 4** Meeting physical distancing requirements.

Visit: **covid19.govt.nz**

for the full public health guidance and restrictions on operations and activities at different alert levels.

WorkSafe has also provided detailed guidance for how businesses can operate safely during the different alert levels at: **worksafe.govt.nz**.

Some individual sectors have had to navigate their own layers of complexity, reflecting the need to protect their staff and customers.



### Retail stores

At Alert Levels 2 and 1, retailers can open their physical premises to customers. However, retailers must manage the physical distancing limits required at each level, focus on the hygiene of their premises and stock, and manage entry to maintain distancing.

Gathering restrictions don't apply to access for customers to retail premises.

**Retailers are not required to record details of their customers, but making contact tracing – such as the Government's NZ COVID Tracer app – available might make your customers feel more comfortable coming into your store.**



### Hospitality businesses

Customers are allowed to return to cafes, restaurants and bars at Alert Level 2. However, this group of businesses is subject to some of the most prescribed restrictions, including:

- + Employees should still stay 1 metre apart
- + One server for each group, with the same servers kept throughout
- + Customers must be seated
- + Different groups must be kept 1 metre apart
- + A maximum of 100 people allowed on premises at any time (to maintain physical distancing).

**Hospitality businesses must maintain a contact register with details of everyone that has entered their premises.**

### Handling cash

Focusing on contactless technology has been a key measure to prevent the spread of coronavirus. This has seen a significant reduction in the use of cash, with the Government recommending that cash should only be accepted where a customer has no alternative means of payment.

**Recommendations for the safe handling of cash include:**

- + Only accepting cash using self-service kiosks
- + Washing or sanitising hands after handling cash
- + Ensuring safe food-handling guidelines are followed.

**The Reserve Bank has more information on cash use at:**

**[rbnz.govt.nz/covid-19](https://rbnz.govt.nz/covid-19)**

# Additional financial support

As we have emphasised throughout the Business Preparedness Guide series, maintaining cash flow through this next period will be vital.

A large number of local businesses have turned to the Government's Wage Subsidy Scheme to help maintain staffing levels through the lockdown. In the 2020 Budget, the Government announced an extension of this scheme with targeted funding to provide a further \$3.2 billion to support the hardest hit businesses.

To qualify, your business must have experienced a 50% drop in revenue in the 30 days before you make your application.

## Wage Subsidy Scheme extension:

- 1 Available from 10 June-1 September 2020
- 2 Eight weeks of subsidy – paid as a lump sum
- 3 \$4686 per full-time worker and \$2800 per part time worker
- 4 R&D pre-income start-ups now also qualify
- 5 Businesses can't receive more than one COVID-19 payment for the same employee at the same time.

Applications can be made through:  
[workandincome.govt.nz/covid-19/wage-subsidy](https://workandincome.govt.nz/covid-19/wage-subsidy)

## COVID-19 Small Business Cash Flow Loan

The Government has also made one-off loans available for businesses which have been affected by COVID-19.

The loan is available to businesses with fewer than 50 staff, and which are in a position to remain viable and have a plan to do so.

Eligible businesses can apply for:

A loan up to  
**\$10,000**

An additional  
**\$1,800**  
per full-time  
employee equivalent

The loan is interest free if paid back within a year and repayments are not required for the first two years.

If not paid back within 12 months, an interest rate of 3% applies for a maximum term of five years. Note: any missed payments can attract additional penalty interest.

The maximum amount a business can borrow depends on their number of full-time and part-time employees. Sole traders or self-employed people can receive a loan of up to \$11,800.

Applications can be made through MyIR until 12 June 2020.  
To confirm your eligibility, you can use the [business.govt.nz](https://business.govt.nz) SBCS eligibility tool.



# Tax and reporting

**The Government and Inland Revenue have recognised that COVID-19 has had significant impacts on local businesses, especially SMEs.**

To prevent otherwise viable businesses from being closed, the Government has introduced a range of measures designed to support cash flow for SMEs.

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## Tax deadlines

In particular, the IR has been given greater flexibility to change timeframes and other reporting requirements for businesses affected by COVID-19. This will include options for extending deadlines for filing tax returns and paying provisional and terminal tax. At this stage, the IR will be able to apply this flexibility for a period of 18 months.

For more information, or to discuss your payment options, talk to your accountant, bookkeeper or financial advisor. They will be aware of the latest guidelines provided by the IR and can help you structure and plan your payments over the year ahead.



## Temporary loss carry-back scheme

Businesses expecting to make a loss in the 2020 or 2021 year can offset that loss against the profits they made the year before, allowing them to carry the loss back one year.

### There are two ways to claim your temporary loss carry-back:

- + Include the carried back loss in your tax return – the IR will automatically refund any overpaid tax
- + Ask for a refund of any provisional tax you have paid for 2020, if you are going to carry back a loss from 2021. Provisional tax can be re-estimated up until your return is due to be filed.

Businesses are also able to estimate a loss, allowing them to claim a refund on tax paid.

If you do not elect to carry your loss back, it will still be available to carry forward as normal. If you choose to carry back only part of the loss now, you can carry back the remainder anytime later in the year up until your return is due. Any balance remaining can be carried forward.

The IR has recommended that businesses apply to use the loss carry-back scheme through the myIR portal, which will enable them to process the refunds more quickly.

Businesses should be aware that claiming the loss carry back can affect other tax obligations and incorrectly assessed losses may attract additional interest.

For full details on the scheme, visit:

**[ird.govt.nz/covid-19/business-and-organisations/temporary-loss-carry-back-scheme](https://ird.govt.nz/covid-19/business-and-organisations/temporary-loss-carry-back-scheme)**



# Getting help

One of the things that has been highlighted in the response to the COVID-19 crisis is that business owners don't have to struggle through difficult circumstances on their own.

As we enter into the rebuild and recovery phases, if you haven't yet reached out to your accountant or financial advisor, now is a good time get them involved.

Take the time to have a discussion not only about where you are now and the support you can access, but where you'd like to be in the future. Your advisor can also help you with scenario planning, using business data to assess options and consider new approaches – this will help provide a platform for development in the future.

At the same time, the Government has been investing in a range of resources to help business owners access support, while providing guidance on ways to respond to the COVID-19 crisis and its economic impacts.

## Kiwi Business Boost

The Kiwi Business Boost portal provides a range of free advice, tools, tips and events tailored to your needs:

**business.govt.nz**

### Other support available for businesses include:

- + COVID-19 Business Helpline for specific advice and access to Government business support

**North Island**  
**0800 500 362**

**South Island**  
**0800 505 096**

- + Export-specific information and support relating to COVID-19 from NZTE: **covid19.nzte.govt.nz**
- + COVID-19 information for businesses, the Government's central resource for COVID-19 business matters: **business.govt.nz/covid-19**.

The COVID-19 Business Advisory Funding has now been fully allocated. However, businesses can still access some support through the programme, including:

- + **RBP Growth Advisors** in your region who can help you navigate to find the right support
- + **Free webinars** tailored to specific business needs through Kiwi Business Boost
- + **Business Mentoring Support** through Business Mentors New Zealand. **For more information and to register, visit [businessmentors.org.nz](https://businessmentors.org.nz).**



## PART 2:

# TRANSFORMING YOUR BUSINESS

Few businesses in New Zealand will emerge from our experience of the Coronavirus pandemic unchanged. Closing down large parts of the economy, creating restrictions to inform business operations and influencing new consumer behaviours, has never been done before. Despite heading into uncharted territory, businesses responded quickly and efficiently – in many ways changing their operations from the ground up to operate as best they could under exceptional circumstances.

That is likely to continue. We've all adopted new ways of working and even new ways of thinking about how we work. Nearly every business owner would agree that – however well they adapted to the changes – they would rather not go through the experience again.

For many local businesses, that thought is now a driving force. Whether through adopting technology, developing new strategies or even reconsidering the purpose of their business, our businesses – and our economy – have been transformed and will continue to evolve in response to the COVID-19 crisis.







## Transformative technology and rapid adoption

Whether it was just for keeping in touch with staff, reaching out to customers, or accessing essential business data, for most businesses, technology has been a lifeline during the COVID-19 response. For many organisations, COVID-19 rapidly accelerated their digital transformation processes. For others, it has forced them to re-evaluate how they work and invest in rapidly bringing their business up-to-speed in order to remain operational and competitive.

Wherever they are on the technology adoption spectrum, businesses – and their customers – are not likely to step back from the gains they have made through digitisation.

# Key technology trends for your business

If you are thinking about how your business could survive and succeed through technology, MYOB Head of Digital Experience, Martin Longley, has identified some key trends to consider:



## Productivity tools

There are a wide range of applications and solutions designed to help you work more effectively with your team. One of the key advantages for SMEs is that many of the products and applications designed for business productivity offer free options for small users. This means you can trial the product before you decide whether it is right for your organisation.

Team communication tools like Slack, once largely the preserve of larger enterprises, have also become more common as businesses of all sizes maintain regular contact with their team members, during periods where staff are working from home. For team communication, collaboration or project management, it's also worth looking into Google Docs, MS Teams and Trello.



## Teleconferencing

Across New Zealand and around the world, everyone has spent a good proportion of the lockdown keeping in touch via videoconferencing platforms like Zoom, Microsoft Teams or even Houseparty.

While platforms like Zoom and Teams have been an invaluable way for businesses to keep in touch with team members, consumers have also widely adopted these apps and tools to stay connected to friends and family.

In the future, this could offer real advantages for local businesses. With so many customers now familiar with the applications and loaded and ready to go with the software, there's a host of new opportunities for businesses to connect with their customers – from virtual consultations for professionals, to enabling tradespeople to offer assessments and estimates without making a site or home visit.







## E-commerce

If you sell any kind of product and even some services, it is likely you've considered an online store as a way to continue trading during the lockdown.

As the pressure on our nationwide courier network has highlighted, New Zealand's online shopping trend has now become well entrenched. It is also a trend that will only continue to grow as whole new sectors of consumers have now been introduced to e-commerce as a way of shopping, for everything from essential food items to large household appliances.

Even if e-commerce is not a primary source of income, an online store provides the option to supplement your business – especially as physical distancing restrictions and ongoing health concerns influence consumers' decisions around visiting physical premises. Some businesses may even re-evaluate their physical presence altogether and decide a virtual operation is a more cost-effective option over the long term. With \$10 million in the latest Budget made available for businesses to improve their e-commerce operations, now is the ideal time to look at your online sales strategy.

As with productivity tools, there are a range of options for SMEs to try, including Shopify, BigCommerce, Magento, WooCommerce – the WordPress plugin, and SquareSpace. Look out for platforms that have the right tools and options for your sector, offer a high-quality user experience and security, and make sure you understand any monthly fees and charges, including sales limits.



## Cloud systems and applications

Whether it is creating secure offsite back-ups for when you can't be at your premises, providing shared documents and files for the team to collaborate on, or working with your accountant on a real-time set of accounts, the COVID-19 crisis has reinforced why businesses should consider operating in the cloud.

With teams now much more used to working remotely, this is the perfect opportunity to take advantage of the productivity and security gains that come with adopting a cloud strategy for your business.



## Online accounting

In any economic crisis, having a complete, real-time picture of your business and how you are tracking is key.

Online accounting platforms are not only a fast and effective way to monitor cash flow. They also provide the tools to invoice directly and get paid faster, collaborate with your accountant or financial advisor on business planning and analysis, meet your filing requirements with the IR quickly and seamlessly, and even demonstrate the kinds of information you may need to provide to qualify for subsidies and loans.

Free trials are available at

**myob.com**

Our team can talk you through the best options for your business.



## Evaluating your purpose

**For many businesses, the experience of the COVID-19 crisis has provided the impetus to look at what they do differently.**

Even though the economic pressures created by the Coronavirus pandemic have meant day-to-day survival is the foremost priority for many businesses, for some, the impacts on their community and the support from Kiwis around the country has also meant a renewed focus on what they can give back.

Whether it's providing food for people in need, offering services to remote communities, or collaborating with local networks to support the wider business community, business with purpose was fast becoming established prior to COVID-19. With greater need emerging in many sectors of society as a result of recent events, more businesses are seeking new ways to do good while also making a profit.

## Purpose in a crisis

Tim Jones from Grow Good says managing a crisis is often the catalyst for businesspeople to re-evaluate their purpose or contribution to society. His own experience of the Christchurch earthquakes led him to pursue creating a business which helps other enterprises identify their purpose. An experience like the recent lockdown has provided space for self-reflection, he says, allowing us to recognise how we can manage with less and leading us to look seriously at new ways in which we can contribute to our community.

Tim has shared some simple tips to help businesses start to identify their purpose and take practical steps to contributing more:

- 1 **Establish a baseline** – every organisation has a person at the end of the value chain. Understanding how you are contributing to making their life better is the essence of purpose
- 2 **Consider the ways you are working** – what is the impact – on your people, your environment and your community – of the way you are working now, and how can that be improved?
- 3 **Measure your impact** – use a tool like the B Impact Assessment ([bimpactassessment.net](http://bimpactassessment.net)) to assess what it takes to build a better business and benchmark your operation against others
- 4 **Make a plan** – pick one issue, or review your whole business, but plan to make a series of improvements over time.



The value of building a business with purpose isn't just restricted to the contribution your operation will make to your staff, community or the environment, although that alone is highly rewarding.

Tim says businesses large and small are increasingly finding these values not only help to attract and retain employees, but they are also a key differentiator for a growing number of conscious consumers. He predicts the pressure on businesses to demonstrate their purpose will only grow, even in an economic downturn, as consumers become more discerning about where they will spend and the brands they will support.

**To find out more about becoming a Certified B Corp – a new kind of business that balances purpose and profit – visit: [bcorporation.com.au](http://bcorporation.com.au) or visit Tim's site at: [growgood.co/bcorp](http://growgood.co/bcorp)**



## PART 3:

# PREPARING FOR BUSINESS AFTER THE PANDEMIC

Although this experience has been unprecedented, life will return to a semblance of normal for all but those directly affected. The broader issues within the economy are likely to take longer to repair, with the impacts of large-scale unemployment to the long-term costs of Government borrowing with us for some time.

However, one of the clear lessons of past recessions is that change and disruption always leads to opportunity. Businesses bounce back or new enterprises emerge, and the experience often catalyses new products, technology and innovation, leading to the next round of growth.

As we adjust to our 'new normal', it is worth thinking about that next stage and how your business can be best prepared and positioned to take advantage of any opportunities ahead.





## Remaining nimble

While the virus is still with us, we need to be prepared for ongoing periods of disruption and restriction. The Government has warned that at any Alert Level, businesses should be prepared to transition at any time into the next level up. This means looking closely at the experience of life in Level 3 and 4 and determining how your business could be better placed to respond quickly to new restrictions.

### Consider:

- + **Employees** – are your staff prepared for any changes? Could work from home processes be made easier to manage? Are they familiar with health and safety requirements in each level? Do your contracts provide flexibility for changing hours or roles if required?
- + **Premises** – now that most businesses are open, is your workspace flexible enough to extend social distancing? Can you create physical barriers or manage customer access if necessary? Could you accept contactless payments or sell your goods without direct customer contact?
- + **Technology** – do you have the tools in place to work and sell remotely? Can you access your essential data from anywhere you are? Can your teams collaborate remotely; and can your customers buy from you if they can't access your premises?
- + **Communication** – can you stay in touch with everyone you need to – from staff, to suppliers, to customers? Do they understand your working policies at every level? Can you keep them all engaged with your business right up to Level 4?



# New ways of working

**Now that many of us have experienced working from home, and businesses have made the necessary adjustments to make it possible, organisations around the world are now considering the health, productivity and even cost benefits of making the change permanent. The tech sector is leading the way, with Twitter CEO Jack Dorsey recently announcing his staff can ‘work from home forever’.**

The adaptations we’ve had to make to work from home, supported by technology, have led to changes in the way we work. Many businesses are re-evaluating the standard practices of office life with limitations on travel and restrictions to perceived face-to-face meetings. Discussion is likely to now be focused on managing priorities, keeping meetings short – if they are needed at all – and setting clear boundaries between time off- and on-duty to ensure employees are engaged and motivated.

Ultimately, by adopting effective work-from-home strategies and committing to digital transformation to support them, businesses may find they are more efficient, staff are more satisfied and customers are better served.





## Limited travel

**Encouraging progress for the tourism sector – and the thousands of Kiwis who rely on the industry for an income – is that New Zealanders can once again travel around the country in Level 2. To help the sector take advantage of this and to kickstart tourism business recovery efforts, the Government has committed \$400 million to support the industry, including the development of a major domestic tourism campaign.**



At present, only New Zealand citizens can travel into the country. However, discussions are ongoing, not only on the establishment of a trans-Tasman bubble, but also for extensions to other countries in Asia and the Pacific which, like New Zealand, have made rapid progress on controlling the disease.

For businesses in the industry at present – and the many organisations that have a connection to tourism – that means focusing on the local market. Already New Zealanders are embracing the idea of exploring their country with just their fellow Kiwis.

The change is also giving us the opportunity to re-evaluate what we are offering as a visitor experience. This forced ‘reset’ of the industry may well provide the opportunity the country needs to transition to a value-led approach to tourism. This means providing richer, deeper experiences of the unique culture, heritage and environment New Zealand offers. It also means offering tourists the opportunity to not only participate in activities but contribute to the communities they visit. By doing so, the sector can ensure it is offering valuable, high-quality experiences.

This may take some time – and some pain – to achieve. But with many tourism SMEs already leading the way, and an audience of 5 million to test new ideas and offerings on, it could be that New Zealand emerges from the crisis with a reinvigorated offering that is built on respect for our land and our people.

# Disrupted supply chains

**New Zealand is a trading nation, and much of our economy is built around our export markets. After some early impacts, particularly on forestry, our primary sector has held up well – not only supporting our local market, but also many people around the world. The Government has emphasised the importance of our trade agreements and continues to work hard to maintain them, with \$216 million allocated in the 2020 Budget for the export sector to re-engage with international markets.**

However, the disruption to the world economy has meant a range of supplies to New Zealand – from medicines to electronics – have been interrupted, with backlogs and delays building.

For local manufacturing businesses, this represents an opportunity to explore new roles in the supply chain. It also provides opportunities to add value or process to existing product categories to help meet shortfalls from overseas suppliers.

In some sectors, the results of an increased focus on adding value could be considerable. For example, a Coriolis report from 2019 for the Ministry of Business, Innovation and Employment says the processed food sector has the potential to support an additional 10,000 jobs if more of the country's primary produce was processed into targeted shelf-ready foods and drinks.

For local manufacturers and downstream businesses reliant on critical international supply, it is a good idea to be prepared for ongoing disruptions. This could include:

- + Communicating with critical suppliers, and identifying alternatives if necessary
- + Building strategic supplies of critical components and adapting shipping arrangements to allow more flexibility
- + Create greater resilience by identifying alternative suppliers, establishing new processes and developing an action plan to manage future disruption.



# Opportunities from recession

**There is no doubt that the coming months will be tough. The economy is forecast to contract by 4.6% in the year to June 2020 and unemployment is expected to more than double to 8.3% this year. But, recessions – and even depressions – are a force for change.**

The last wave of economic pain the world felt after the Global Financial Crisis created the environment for new ventures and new ways of working that dramatically reshaped the world today. Major international companies like Uber, Airbnb, Square, Slack and Dropbox, all of which disrupted or transformed their markets, launched during or just after the GFC.

Entrepreneurialism has always been a driving force in the New Zealand economy. New Zealanders are renowned for their ingenuity, innovation and creativity. But one of the unfortunate effects of recessions is that people are discouraged from taking risks, trying new things or setting out on their own. We will need people with the bravery, vision and drive to meet changing consumer needs, introduce innovation and provide new jobs for Kiwis.

Fortunately, the Government has seen things the same way. In the 2020 Budget, the Government announced a new \$230 million fund to encourage 'risk taking'. This included a \$150 million loan scheme to allow businesses to borrow up to 50% of their R&D investment at competitive rates. It also recognised the power of trial and error, with \$80 million dedicated to allowing businesses to claim tax deductions on unsuccessful or abandoned assets, created as part of their product development programme.

Perversely, some of the worst economic impacts we may see from COVID-19, also provide the foundation for new business development. While traumatic, being made redundant can be the impetus for people to start a new venture or finally turn a long-held idea or passion into a new enterprise. At the same time, skills-starved start-ups have the opportunity to find new people with the experience, expertise and energy to take their business to the next level.

For your own business, the COVID-19 crisis could be the opportunity to apply some new thinking and adopt some of the dynamism and energy of a start-up. Has the experience of working from home, the need to sell online or the requirement to change your workplace given you a new idea, created some new ways of working or opened up a new market? Is there a new need in your local market that your business could fulfil? Has your competitive environment changed, and is there now an opportunity for you to shake things up and grab a larger market share?

COVID-19 has challenged many things – our health, our security and our livelihoods – but it has not shaken the determination and courage of Kiwi business people. The right support, investment and long-term vision, will be key to how well, and how quickly, New Zealand recovers from the effects of the pandemic, and how as an economy and society, we are positioned to respond the opportunities and challenges ahead.









MYOB is dedicated to helping Kiwi businesses get through the COVID-19 pandemic. While most of our team is working from home, we're making sure we're ready and available to help you.

For details on our services, help in special circumstances or any support, please visit [myob.co.nz](https://myob.co.nz).