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Bridges Networking Group

Bridges Networking Group is a group of trusted professionals who act as advisers, each with unique knowledge and experience in serving clients and prospects within various industries and companies of all sizes.

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How to make up for the “Lockdown Months” in today’s environment?

In today’s business environment, questions about how to pivot your business strategy to compensate for the “Lockdown Months” have become common. This can also be regarded as a time of clarity, opportunity and growth in order to move your business forward. Hopefully, you have used the slow-down time to reflect upon where improvements or cost reductions can be made, streamlined your workflow processes and added value by improving those services which are well adapted to customer’s needs. Whether you are in growth mode or survival mode, you should be preserving cash, developing forecasts & budgets and understanding the new normal and what it means for your business.

What are financial analysis best practices for getting back to profitability?

Best practices for getting back to profitability in these trying economic times are to re-evaluate not only the historical data of your business, but more importantly, to capture forecasted results of the future and where it’s heading. Now more than ever, business owners must have a proactive and firm understanding of where they and their clients are succeeding and where they are struggling, on a granular level. Moreover, it is essential to be able to easily modify your strategy, immediately see the impact and implement sound decisions based on the results.

For more information and resources on how to return to profitability in the post-quarantine environment, visit our website and/or reach out to us with your questions. JADDE Financial Solutions is here to help!
How to manage your business insurance during COVID-19 closure:

Whether your business is classified ‘essential’ or ‘non-essential’, there are several ways to reduce the cost of insurance without reducing or compromising coverage and protection limits. Insurance policies are contracts between you and your insurance company and as such, these policies contain terms and conditions that both you and the insurer are required to comply with. If you’ve changed the way your business operates recently, now is the perfect time to thoroughly review your insurance program with a trusted insurance advisor. Updating your insurance policy is a simple but vital way to protect your business in these unprecedented times.

Best insurance practices upon partial/full re-opening:

First and foremost, continue to comply with any local, state, or federal safety guidelines in order to protect your employees, clients and other 3rd parties you have contact with as your business returns to operation. Updating your insurance program is vital to your return to profitability. Maintaining the core strength of your business insurance will help make your recovery process smoother and stronger to respond to the potentiality of claims. COVID-19 has created a ‘new normal’ that will continue for the foreseeable future, and your business insurance program must remain strong yet flexible to cope with the uncertainty ahead.

To learn more, visit this [link](bridgesnetworknj.net) for helpful information.
What are the best practices for reducing exposure risk from airborne infectious disease?

The American Society of Heating, Refrigeration, and Air-Condition Engineers (ASHRAE) has provided some guidance that can include:

- Adjusting air flow in the building and individual spaces.
- Bringing in more outside air.
- Utilizing different filters.
- Active disinfection utilizing various technologies such as UV lights.
- Active particle control.
- Verify HVAC system is operating as originally intended through onsite operation and verification of the HVAC equipment.

Additionally, there are behaviors and best practices that can help reduce exposure:

- Posting signage and messaging with CDC guidelines in common areas, break rooms, bathrooms, and conference rooms.
- Demarcating travel patterns within the tenants’ space.
- Limiting conference room capacity.
- Bringing in more outside air and changing filters for MERV 13.
- Greater emphasis on cleaning high-touch surfaces, including doorknobs and elevator buttons.
- Providing disinfectant wipes and hand sanitizer stations in the lobbies.

How to reduce exposure risk from airborne infectious disease in the air of your building?

ASHRAE has recently published a position document indicating that all facilities, new and existing, should be thinking about how to operate and modify their HVAC systems to mitigate the risk of infectious disease transmission.

HVAC can help prevent the spread of COVID-19 through the incorporation of best practices developed by ASHRAE’s Epidemic Task Force. Best practices for office buildings include:

- Increasing outdoor ventilation (as much as conditions permit) by enabling outside air economizers more often and increasing the minimum outside airflows by opening dampers.
- Improving filtration to MERV-13 or the highest efficiency level feasible, and ensuring that filters are sealed properly to prevent bypass.
- Flushing out the building by providing outside air for a few hours before and a few hours after occupancy each day.
- More advanced measures like HEPA filters and UVGI for higher risk areas.
Designing for future workplaces

SAA will help you create an office space to reflect your company’s personality and goals by creating a space that speaks to the vision of your company.

What are the design strategies to successfully approach physical workplace re-entry?

SAA will assist in conducting an evaluation and analysis of the space or spaces you company occupies to establish guidelines upon re-entry. From there we will work with you to establish a baseline and implement a plan to create reduced touch points, reduced occupancy experience, assess traffic flow within the space, suggest signage and wayfinding, modify workstations and install touchless devices and sanitation stations as well as other design, wellness and safety considerations. Within the soft opening phase, approximately 4-6 weeks, SAA will assess the plan and ensure the employees are executing all health and wellness policies and practices. We will review the usage of shared spaces and determine if those spaces are being used correctly. From there we will work with you to continue to manage the re-opening process, approximately 6-12 weeks, and determine if long-term design solutions are needed in order to align with company culture, aesthetics, and brand. Lastly we will assist in stabilizing the re-opening which will take about 3-6 months by continuing to evaluate and determine if more permanent re-design is required. To learn more about SAA’s comprehensive design strategy, click here - SAA - COVID Workplace Re-Entry Strategies.
Protecting against business email compromise:
All employees should be trained on identifying fraudulent emails. They should be skeptical of urgent and rush money transfer requests, especially from C-level executives, and verify those by phone or in person. Business email compromise attacks are successful for three main reasons:

1. Insufficient security protocols and policies
2. Social engineering
3. Lack of employee awareness

Implementing best practices for better cyber security doesn’t have to be difficult, or even expensive. Strong passwords, two-factor authentication, patching your software and operating systems, hardened systems and networks, continuous end-user training and defensible data, and defensible data destruction can make all the difference.

Cyber incidents can be damaging to an organization, both in the short and long term. Digital4nx Group helps business leaders protect their ‘crown jewels’ through reasonable, defensible, and cost-effective services... Before, During, and After a Data Incident! Contact us for more details about our services or the process to receive a fixed price estimate.
How do I protect myself and my family from the strong likelihood of higher taxes in the future?

Learn how to protect your business and your family from life’s uncertainties and take advantage of today’s historic low tax rates while protecting your retirement plans from the likely event of higher taxes in the future!

What can I do today to position myself in a better position in the future when taxes will likely be higher?

Learn how to purchase insurance at discounted rates like the wealthy do, and get the best coverages at the lowest cost to protect your family and business.

How can I get discounts and save money on my existing life insurance to better protect my family?

Learn little known tax strategies that can help you reposition assets to protect them from rising tax rates.

Remember it’s not about what you make, it’s about what you keep. The sooner you get Uncle Sam out of your pocket, the better.

Best practices to get back to profitability are to think about pivoting to a virtual and digital platform to reach a broader base of consumers, while stepping up your targeted marketing campaigns towards your ideal clients.

For more information and resources, visit oneteamfinancial.com.
How to jumpstart your finances in today’s environment

Whether it’s re-establishing market share, expanding into new markets, taking advantage of competitors leaving the marketplace or even entering into a completely new business, a post-COVID business faces new and challenging obstacles it will need to overcome in order to find success. With changes in the lending and investment landscape, a business looking to thrive in this new world needs help to navigate through these challenges. As the government moves to reopen businesses, your business will need to determine how and where to deploy capital to give you the best chance of getting back to profitability. Having a strong capital plan will be key to allowing you to fund all the other aspects of your business from sales to marketing to operations to planning for growth.

- Perform a financial and market check up
  - Are your bookkeeping reports up to date and understandable?
  - Do you know what metrics are needed to position your company for financing options?
  - Do you know the difference between free cash flow and working capital?
    - Do you know how to leverage each?
    - Can you quickly determine your burn rate?
  - Are you able to explain your company’s finances to a lender in a way they understand?
    - Can you tell them your current debt service, fixed charge ratio, liquidity ratio as well as aging and turnover ratios?
    - Can you spot trends before they manifest themselves?
    - Is the company using debt efficiently?

- Has the market changed?
  - How will the anticipated changes affect your business?
    - How will capacity changes impact your business?
    - Will changes in consumer habits impact your business?

An experienced advisor who has been through numerous cycles and faced many different challenges is the partner your business needs to beat the competition and win the day. The InVertex Group is that partner.
What are the marketing best practices for re-engaging with your customers post-quarantine?

- **Compliance/Education**
  - Assisting in setting up parameters for Back to Work
  - Keeping the clients informed on carrier changes during and after the pandemic
  - Educating both the client and their employees on what is covered and how to receive that coverage/treatment

- **Health Advocate**
  - Working with employees on claims submissions/appeals/authorizations

- **Partnership**
  - During challenging times, informing clients on what they need to do to comply with OSHA
  - Assisting with their Return to Work policy
  - Making sure that they understand the temporary grace period for premiums
  - Guiding clients on the guidance for furloughed employees.

At all times, keep in touch with clients to make sure they know that they are not alone on this journey. Semple Solutions LLC is and has been here to help. Visit our [website](#) for current information/guidance on COVID-19 and to learn what the rest of 2020 and 2021 will be like in the insurance world.
Opening our business post COVID...How do we do it right?

- Keep your employees in the loop and ease their concerns.
  - Give regular updates to employees about the reopening, including the potential reopening date and safety protocols you are putting in place. Let them know their safety is your primary concern.
  - Provide them with a contact person to reach out to with any comments, concerns or questions.
- Prepare the office.
  - Hire a cleaning company to clean the office regularly (at least once a week) and make sure they are using EPA approved disinfectants.
  - Make sure desks are 6 feet apart and eliminate shared office space where you can.
  - Erect plexiglass partitions, dividers, or guards between workstations that are too close in proximity.
  - Consider staggering shifts/letting employees work remotely so too many people aren’t in the office at once.
- Publish safety protocols in advance.
  - Inform employees that you are providing safety masks, disinfectant wipes and hand sanitizers and will have the office cleaned regularly (and note the cleaning products that will be used).
  - Instruct employees to social distance (6 feet apart) in the office, bathrooms and common areas and to wear masks when walking about the office.
  - Post signs throughout the office: by equipment reminding employees to wipe down after use, in the bathrooms reminding employees to wash their hands and dispose of waste appropriately and throughout the office reminding employees to social distance and wear masks.
  - Remind employees to stay home if they feel ill, have a fever of 100.4 degrees F or greater or are exhibiting symptoms of COVID-19 (cough, shortness of breath, difficulty breathing, unusual fatigue).
- Update your handbook to include policies on infectious disease, remote work and safety protocols.

For assistance with crafting messaging, developing policies, and guidance on employment matters affecting your business, contact us at www.enformhr.com. Together, we can all get through this crisis and bring our businesses to new levels of success.
What are three things you can do to prevent most cyber-attacks today?

1. Implement multi-factor authentication (2FA/MFA) for your email and website logins.
   This is by far the simplest way to eliminate most cyber-criminal threats. If you enable multi-factor authentication on your email account, such as Office 365 or G-Suite, website logins and social media accounts, the majority of risk to your company will be eliminated. It’s even free!

2. Use password managers, do not allow password re-use and enforce strong passwords.
   Employees have to login to multiple websites and software applications to perform their job. Out of convenience, they will commonly use the same password to make their job easier. You should ensure your employees do not re-use passwords and use strong passwords by requiring the use of a password manager, such as Lastpass, Keeper Security, 1Password or BitWarden. It will cost a few dollars a month but this will make their logins much quicker and they’ll only have to remember one password for their password manager in the future. Make sure you sign up for a business plan so you can share passwords among team members. Don’t forget to enable multi-factor authentication here as well!

3. Do not allow employees to use personal computers to access company network.
   You may have employees that have a desktop computer in the office and they may now be forced to work from home. Letting them use their personal computer to access your company network puts your company’s network and data at risk. Their personal computer may have hidden malicious software, key-loggers or ransomware that could spread to your company’s computers. Only computers that are managed by your company’s IT support should be allowed to connect to your company network.
What are the legal issues impacting the re-opening of your business? What do you do about rehiring employees, dealing with your landlord and reconnecting with your customers post-quarantine?

Any analysis of how the law impacts the re-opening of your business is unique because each industry and each business is different.

- Legal and logistical issues involving employees, vendors, customers and landlord relationships are complicated, but problems can be solved with correct and practical legal advice.
  - Can you fire or furlough employees? If so, how do you document your decision to protect your business from employment litigation?
  - Do you have to rehire employees under the same terms?
  - Do you have to pay rent if your business was shut down by Executive Order of the Governor? Does your lease have a force majeure clause which excuses non-payment of rent? If not, what will your landlord do if you stop paying your rent?
  - What do you do about nonpaying customers? What if your customer breaches your contract? How will the law protect you?
  - How do the new amendments to the bankruptcy laws impact your business? Does a Chapter 5, Chapter 7 or Chapter 11 bankruptcy make sense for your business?
  - What if your customer files for bankruptcy protection? What are your rights as a creditor?
- We are assisting clients of all sizes in a variety of industries in restarting after being slowed or shut down due to COVID-19.
- To assist clients, we have developed a significant series of articles concerning the new laws and issues impacting business as a result of COVID-19; visit our site for our library of COVID-19 resources!
- Greenbaum, Rowe, Smith & Davis is dedicated to its clients, and the firm's attorneys work diligently to meet client goals. We zealously represent clients in nearly every industry, from the board room to the court room, and across the closing table.
- Call us to schedule a meeting, via Zoom, to discuss your business and the legal issues you are facing.

www.greenbaumlaw.com
The world is a different place: What are the marketing best practices for re-engaging with your customers post-quarantine?

- Craft messaging with empathy and heart
  - Be sensitive to the struggles your customers have endured and are currently going through. Infuse your marketing messages with enthusiasm, optimism and hope for the future.
  - Keep in mind how your marketing messages will make your audience feel. Lift their spirits. Be remembered as a source of hope, inspiration and amazing energy.

- Show Your Support for the Community and Focus on Their Enduring Spirit
  - Whether your community is local, online, or global, show your love and support. Here are two compassionate and authentic approaches you can use when marketing in this manner.
    - Showcase your community’s enduring spirit. Remind them of their own power and resilience.
    - Highlight how you and your company are making an impact. Feature your own community involvement, charitable giving, and compassion. Show your customers you are ‘walking the walk’ in solidarity with them.

- Add value during times of challenge
  - One message you should keep reinforcing: How your products and services add value to the lives of your customers.
  - Share resources, offer tips and strategies, provide inspiration and let clients know how you can help solve the problems they’re facing. These are the hallmarks of amazing, memorable marketing campaigns.
  - Goodwill and service go a long way. People will remember how you responded to the sensitivities that resonate most with them. Understand the struggles your customers are facing. Reassure them that you are here to help them move toward a brighter future.

To get more ideas on how best to recalibrate your messaging and visuals to make the most impact on your audience in the post-quarantine work environment, visit our site for helpful tips, tricks and tools! For help developing your new marketing strategy, creating custom graphic designs and crafting compelling content that gets to the core of what your customers value most, the Revelation Creative team is here to bring your vision to life!
What are the payroll best practices for re-engaging with your customers post-quarantine?

- Service, service, service
  - Our customers have been reaching out to us nonstop for help with their Paycheck Protection Program (PPP) reporting, running special payrolls, and helping them track their paid-leave in conjunction with new laws. A live person always takes their call and all clients have their own dedicated payroll specialist.
  - Liberty Payroll was heavily involved in the PPP application process and we will be heavily involved in the forgiveness process as well. Liberty Payroll has been working tireless to perfect the full-time equivalency reports that will be necessary for loan forgiveness.
  - Liberty Payroll was founded by CPAs and we have been sharing our access to knowledge with our clients to keep them better informed and prepared.

- Continue to add value during times of challenge
  - Our core focus has always been payroll — we partner with experts in their fields that can help them with their HR policies and procedures, health insurance, retirement planning and workers comp insurance.
  - Our a la carte pricing could save you thousands! Our national competitors love bundled pricing, but do you really need everything that you’re paying for?
  - With much of your workforce still working from home, our time and attendance solutions can help you manage your staff. From time tracking, to time-off request portal, to integration with our payroll system, you’ll finally have control of your workforce.