

8 Actions Outfitters and Guides Need to Take Now

Dear Montana Outfitters and Guides,

We know that right now we are all facing trying times. We know that businesses are hurting, we're being asked to stay home and practice social distancing and that this epidemic is leaving many facing uncertain times, stress and downright panic. We also know that our mission is to *protect, enhance and effectively represent the Montana Outfitting Industry in all its forms and that is exactly what we're going to continue today and every day.*

As we work through this together, you can **expect to receive more frequent emails** from us. And we **ask that you OPEN those emails, READ them and TAKE ACTION** as we're sharing action items to help protect your business, your family, this industry, Montana, our country and our world.

In today's newsletter, we're sharing the **steps you need to take right now** to weather this storm. **The steps you take today and in the next two weeks will likely dictate if your business will survive this crisis.** Additional information on each of those action items is included below. Don't wait. Start right now.

1. Communicate with your clients.

- Reach out to your clients and let them know you're thinking of them. We're all in this together and that approach is the best one we can take. Be compassionate, show you care and simply check in on them.
- Show your clients what steps you are taking to establish CDC-advised measures to accommodate them during this time and into the future.
- Strongly recommend **Travelers Insurance through Global Rescue and MOGA.**
- If you are making adjustments in your company policies, communicate that with them. Examples of this could be offering a shorter cancellation period (45 days instead of 60 days, an option to adjust the dates of their stay, etc.).
- Let them know that you'll be staying in touch with them, you're here for them and that you'll be communicating with them in the coming days and weeks.

- Review your social media channels and content plans. Make sure you're taking into account the pulse of your followers, deliver them spots of joy in their newsfeed and let them know you're thinking of them. Stop strong CTAs (calls to action) around booking their trip now - instead provide travel inspiration, a pretty picture with an appropriate caption, etc.

2. Evaluate your own financial abilities.

Take the time to sit down and put pencil to paper as you take a clear look at what your business can withstand financially. Map out your financial obligations through the end of the year. Come up with a plan for the worst-case scenario, mid-case scenario and best-case scenario and create actionable steps you can take.

As you work through this, the topic of refunds and policies will come up. As a business, you'll need to decide if you are going to hold onto deposits (per your policy) or if you switch to a different strategy that is softer. For many of you, this will be a decision for you to make personally as it will be directly tied to your ability to make it through this storm. Be sure to take the time to weigh the various implications of each course of action (personal/business economics, reputation risk, client loyalty, etc.). Be sure to put all changes to policies in writing.

3. Set up a meeting with your bank.

After you determine what your carrying costs are going to be for the next 12 to 8 months, ask your bank for specific lines of credit and consider renegotiating loans. In order to survive this, renegotiation will have to happen.

4. Apply for a SBA loan.

Fill out the paperwork for a Small Business Association loan. Our best advice: don't wait to do this. Take the action that's necessary now so you can get the response you need right now. Complete the Economic Injury Worksheets as soon as possible.

- The worksheet can be [accessed here](#) and submitted to your county Disaster and Emergency Services (DES) Office. If your county does not have a DES office or if you cannot contact them, send the worksheet to MTDES@mt.gov. Your county DES office will submit the worksheet to the state of Montana and the state will submit it to the SBA, along with a request for SBA declaration.
- When SBA issues an Economic Injury Disaster Loan declaration for your county, your business will be eligible to apply for an Economic Injury Disaster Loan. If

your county is not included in this, get together with four other businesses and request that your county be added.

- Additional information on the loan program, as well as how to apply, is located [here](#).

More information can be found by calling the SBA Disaster Assistance Customer Service Center at 800-659-2955 or by emailing them [here](#).

5. Communicate with your land management agencies.

If your business relies on land agencies, reach out to them as soon as possible and see how they are going to work with you. Ask them about delays in opening and what adjustments they are willing to make. Inquire about the best way to get in touch with them during the next few/several weeks.

Additional steps you can take:

- Ask about the option of having payments moved to a later date.
- Estimate a lower proposed use within your authorized days. Your use has a direct impact on the fees you pay this year. If you estimate a lower proposed use, this will eliminate you putting as much money out up front. You can pay for additional use fees later.
- Inquire about how land use partners and agencies will communicate with you as various factors change on their end as well.

6. Communicate with your staff.

Just like you, your staff is feeling the impact of coronavirus. They will be wondering if they have jobs, if they will have the same start date as previously agreed to, etc. As conditions continue to change and evolve, stay in touch with your staff, ask them to practice social distancing and let them know that you are doing everything possible. Be sure they have the latest information around COVID-19 and let them know what you are doing on their behalf. The more information you can share with them, the better.

7. Revisit policies that will have an impact in the coming weeks and months.

Experts are estimating that COVID-19 will take time to dissipate. Now is the time, after you've done the steps listed above, to create policies on accessing client health when they arrive for a trip or experience at your business. If they're sick, you need to have a policy that will allow you to turn down taking them on a trip. This is also the time to review company policies, enact travel insurance and more.

8. Let MOGA know how we can help you.

Please contact the MOGA office by calling 406-449-3578 or emailing us at moga@mt.net with questions or concerns you have. We are committed to seeing this industry through this very difficult time. We will not close our doors, we will not leave the phones and we will not leave you.

The next several weeks will be a trying time for many businesses. The actions you take now will have a direct impact on how you'll make it through this. [Please reach out](#) with concerns, questions and more, as we want the outfitting industry to come out of this strong and ready to take people on incredible trips throughout Montana.

Resources for Outfitters and Guides

MOGA has compiled a list of resources for your business. Please review each one and take advantage of this resource list.

America Outdoors: [landing page](#), [guidance for outfitters](#), [letter to Senate leadership](#), [letter to House leadership](#)

Global+rescue: coronavirus [blog](#); [questions your clients may ask](#)

SBA: [disaster assistance and loans](#)

U.S. Travel: [landing page](#) with communication materials, workforce protection and recovery policies

Montana Coronavirus Executive Taskforce: [situation updates](#)

Unemployment Benefits for Workers Impacted by COVID-19

U.S. Chamber: [guidance for employers](#)

CDC

WHO

Columbia Falls Chamber of Commerce: [help desk](#)

ITRR: business [survey results](#); national economic conditions of large concern as travelers [results](#)

Outfitter response examples: [Outward](#)

[Bound](#), [ARCC](#), [AdventureTreks](#), [O.A.R.S.](#), [Austin Adventures](#) and [ROW Adventures](#)

Tips for Business Preparedness: [PDF](#)

Customizable flyer for business: [PDF](#)

Business Resilience: [PDF](#)

Act Now

MOGA Members, Outfitters and Guides,

With relief and stimulus planning and packages being rolled out and others in development, it is imperative that our representatives hear from our industry--in Montana and across the country--NOW. MOGA has already sent a letter on behalf of the Association to members of our congressional delegation in DC, as well as elected officials at the state level.

But given the fast pace of things right now, PLEASE take advantage of the engagement tool that our partners at America Outdoors have in place and have made available to us to send an email to your representatives.

CONTACT YOUR DELEGATION NOW

We need to get loud and present a unified voice/call for relief for our industry to our congressional delegation and elected officials to ask that they:

1. Include the outfitting and guiding industry when considering additional loans and grants for small and moderate-sized businesses.
2. Provide for regulatory flexibility for federal land management agencies like National Parks and National Forests, who are constrained from some levels of permit flexibility by their own regulations. Exceptions to permit regulations can help outfitters reduce the obligatory costs of doing business when we are not operating.

NEXT STEPS: stay tuned for further communication, updates and calls to action.