

# Disaster Preparedness, Response & Recovery Guide for Business

Developed By:



*Your SBA Resource Partners*



*You may be in business for yourself – but you don't have to be in business  
by yourself*

Funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of the SBA

# Disaster Recovery Guide for Business

Welcome to the SBA Resource Partners Disaster Recovery Guide for Business.

It is designed as a working guide that will direct you through the steps as you consider how to proceed post-disaster and a planning guide before any disaster.

It can also be used in conjunction with your local NMSBDC Advisor or SBA Resource Partner, who is ready to help you walk through all of the steps. Or, if you choose not to work with an advisor, it is set up so you can do the steps by yourself.

We will introduce you to the Four-Stage Disaster Management Model and guide you through the various steps in preparation for any disaster and subsequent follow up.

We wish you well through this process.

— *The Staff of NMSBDC*

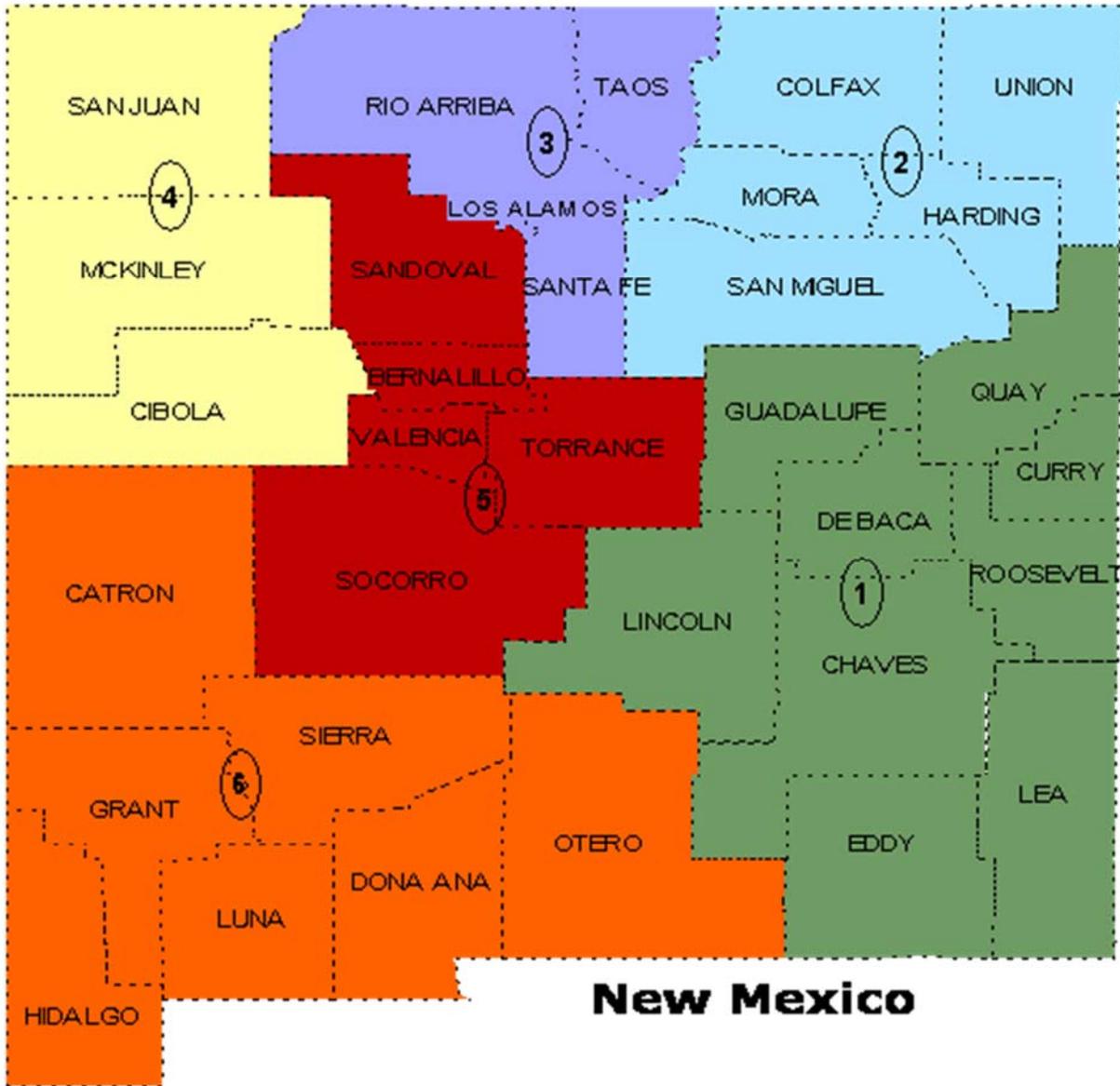
The New Mexico Emergency Management Association is a valuable resource in New Mexico. They have joined with the SBA Resource Partners to ensure a coordinated response to disasters/emergencies.



<http://nmdhsem.org/>

New Mexico Emergency Management Association (NMEMA) Preparedness Areas

<http://www.nmema.org/about.html>



Additionally, the New Mexico Counties has also joined with the SBA Resource Partners to ensure effective coordination in the Counties of New Mexico.



# NEW MEXICO COUNTIES

33 STRONG

NMC Home Page-<https://www.nmcounties.org/>

NMC Directory Page-<https://www.nmcounties.org/member-directory/>

## NM Counties Background

New Mexico Counties incorporated as a 501(C)6 nonprofit, nonpartisan organization in 1968. NMC serves as a statewide voice for all 33 New Mexico counties. County Members have access to trainings, technical assistance and extensive Loss Prevention services. NMC also provides Workers' Compensation, Multi-Line, and Law Enforcement coverage for its member Counties.

New Mexico Counties is governed by a board of directors composed of one county elected official from each of the 33 member counties plus ex-officio members which consists of the officers, Treasurer, Executive Director, New Mexico's National Association of Counties (NACo) and Western Interstate Region (WIR) board members, the Chair or representative from each New Mexico County Insurance Authority Pool Board, and the Chair or other representative from each elected affiliate not currently represented on the Board.

NMC supports county networking and professional development through 20 Affiliates: Assessors, Clerks, Commissioners, Probate Judges, Sheriffs, Treasurers, 911 Directors, Attorneys, Cooperative Extension Service, Detention Administrators, DWI, Finance & Purchasing, Fire & Emergency Managers, GIS/RA, Health Services, Human Resources, Information Technology, Managers, Public Works, and Risk Management.

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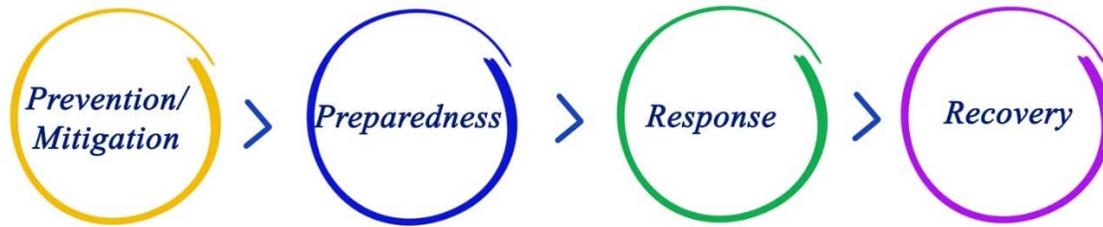
## TAB 1 INTRODUCTION AND PURPOSE OF THIS MANUAL

The purpose of this manual is to assist SBA Resource Partners and clients in the Disaster/Emergency Management Process. By following this guide you will be better prepared in the event of a disaster or emergency.

### The Federal Response Process



# Emergency Management



## The Four Phases of Emergency Management

<p><b>Prevention /Mitigation</b> Preventing future emergencies or minimizing their effects</p>	<ul style="list-style-type: none"> <li>: Includes any activities that prevent an emergency, reduce the chance of an emergency happening, or reduce the damaging effects of unavoidable emergencies.</li> <li>: Buying flood and fire insurance for your home is a mitigation activity.</li> <li>: Mitigation activities take place <b>before</b> and <b>after</b> emergencies.</li> </ul>
<p><b>Preparedness</b> Preparing to handle an emergency</p>	<ul style="list-style-type: none"> <li>: Includes plans or preparations made to save lives and to help response and rescue operations.</li> <li>: Evacuation plans and stocking food and water are both examples of preparedness.</li> <li>: Preparedness activities take place <b>before</b> an emergency occurs.</li> </ul>
<p><b>Response</b> Responding safely to an emergency</p>	<ul style="list-style-type: none"> <li>: Includes actions taken to save lives and prevent further property damage in an emergency situation. Response is putting your preparedness plans into action.</li> <li>: Seeking shelter from a tornado or turning off gas valves in an earthquake are both response activities.</li> <li>: Response activities take place <b>during</b> an emergency.</li> </ul>
<p><b>Recovery</b> Recovering from an emergency</p>	<ul style="list-style-type: none"> <li>: Includes actions taken to return to a normal or an even safer situation following an emergency.</li> <li>: Recovery includes getting financial assistance to help pay for the repairs.</li> <li>: Recovery activities take place <b>after</b> an emergency.</li> </ul>

## PREVENTION / MITIGATION

The first phase in emergency management is Prevention-Mitigation. Prevention is the action taken to decrease the likelihood that an event or crisis will occur. Mitigation is the action taken to eliminate or reduce the loss of life and property damage related to an event or crisis, particularly those that cannot be prevented.

Key points of Mitigation:

- Takes place BEFORE the emergency occurs.
- Prevents emergencies from happening or minimizes their effects.
- Includes anything you can do to minimize the damaging effects
- Strapping down water heaters, anchoring bookshelves to walls and buying insurance are examples of mitigation.

### First Assessment – Personal

Answer the following questions using the charts below. You can also create action steps with dates due and who is responsible if you would like.

#### Safety

Question	Yes	No	Action and/or Comments	By whom	By when
Adequate clothing					
Adequate food					
Adequate housing					
All employees accounted for (Use the worksheet provided to create a full employee list if you do not have one.) ★					
All employees safe					

## Registration – if required.

You will know the level of registration required only after a disaster has taken place. The state may ask you to call a number and let them know that your business has been affected so that they can continue to provide you with information.

If there is a federally declared disaster, there will be instructions coming from the federal authorities on what you need to do.

Question	Yes	No	Action and/or Comments	By whom	By when
Registered with state					
Registered with federal					

## Business Insurance

Insurance Agent name:		Phone:		Email:	
Question	Yes	No	Action and/or Comments	By whom	By when
Contacted insurance agent					
Documented damage in a list					
Took photos					

## Call your advisor back and they will outline the next steps:

NMSBDC Advisor name:		Phone:		Email:	

# Appointment

We strongly suggest that you make a follow-up appointment when you call your advisor for the next steps.

Date:	Time:	Location:

## NOTES:

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1. There are many steps to disaster recovery, and it is important to determine if you can take these steps alone. Please know that most people need help during this process. So who, besides us, can help you? Make a list of these people (with their contact info) below so you have it in this file:

Name:	Phone:	Email:

## NOTES:

## OVERVIEW OF NEW MEXICO RESOURCES AVAILABLE FOR SMALL BUSINESS OWNERS

Preparedness is making plans and having the needed equipment and supplies to save lives during and after a disaster event. It is also knowing what the warning signs are for a pending emergency or disaster. Preparedness includes all actions that are taken before the crisis occurs. It includes making plans, stocking supplies, conducting drills (fire and earthquake drills, for example), installing smoke detectors, posting emergency numbers by the telephone and so on. Preparedness is the most time consuming, as it is comprised of many tasks.

Key points of Preparedness:

- Takes place BEFORE the emergency occurs.
- Provides gear and supplies that will help you get through the event.
- Includes planning what to do during an event so as to save lives or help rescue operations.
- Stocking up on food, water and other supplies, making fire escape and evacuation plans are examples of preparations.
- Ensuring that you have working smoke detectors, flashlights, or fire alarms is a preparedness step.

US Small Business Administration

### How to Prepare

# Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community. **First steps include:**

**Establish a protocol to communicate with employees** outside of the office to ensure they and their families are safe. Test the procedures regularly.

**Keep your plan and all related documents in a digital format** or in an accessible, protected, off-site location.



### **Review your insurance coverage**

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.

### **Establish a solid supply chain**

If your vital vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover.

- Set yourself up to be able to get key supplies from companies outside your area, if possible.
- Create a contact list for important contractors and vendors you plan to use in an emergency
- Make sure you know your suppliers' recovery plans.

### **Plan for an alternate location**

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.
- Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



The Ready Business program, [ready.gov/business](https://ready.gov/business), gives step-by-step guidance on how to prepare your business for

a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

# How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

## Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster.

A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.

Rates are low, based on the type of loan and if you have credit available elsewhere.

## For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.

A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

## For Economic Injury

The SBA also offers Economic Injury Disaster Loans for up to \$2 million to help meet working capital needs caused by a disaster.

Who are eligible: small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most nonprofits.

Economic injury assistance is available regardless of whether the business suffered any property damage.

## Keep in mind

**An SBA disaster loan is a direct loan from the government.** Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

**In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.**

## Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements

of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

# Local Funding Programs

Visit [sba.gov/nm](https://sba.gov/nm)

for our full list of SBA Lenders.

New Mexico District Office

Mailing Address:

PO Box 2206, Albuquerque, NM 87103

Physical Address:

500 Gold SW, Suite 11301, Albuquerque, NM 87102

Phone: 505-248-8225

Fax: 505-248-8245

Website: [www.sba.gov/nm](http://www.sba.gov/nm)

Title	Name	Phone	Email
<b>Leadership</b>			
District Director	John Garcia	505-248-8238	<a href="mailto:john.garcia@sba.gov">john.garcia@sba.gov</a>
Deputy District Director	Ivan Corrales	505-248-8227	<a href="mailto:ivan.corrales@sba.gov">ivan.corrales@sba.gov</a>
<b>Capital Access and Entrepreneurial Development</b>			
Lender Relations Specialist	Shelley Brown	505-248-8228	<a href="mailto:shelley.brown@sba.gov">shelley.brown@sba.gov</a>
Economic Development Specialist	Merico Zanotti	505-248-8250	<a href="mailto:Merico.zanotti@sba.gov">Merico.zanotti@sba.gov</a>
<b>Business Development and Government Contracting</b>			
Business Opportunity Specialist (Native American Affairs Representative)	Joshua Baca	505-248-8236	<a href="mailto:joshua.baca@sba.gov">joshua.baca@sba.gov</a>
Business Opportunity Specialist	Alice Mora	505-248-8234	<a href="mailto:alice.mora@sba.gov">alice.mora@sba.gov</a>
Business Development Specialist	Rachel Padilla	505-248-8243	<a href="mailto:rachel.padilla@sba.gov">rachel.padilla@sba.gov</a>
<b>SBA Office of Contracting – New Mexico</b>			
Procurement Center Representative/ Commercial Marketing Representative	Sally Walton	505-845-4578	<a href="mailto:sally.walton@sba.gov">sally.walton@sba.gov</a>

# What is SCORE?



For over

50 years, SCORE has served as America's premier source of free business mentoring and education.

As a resource partner of the U.S. Small Business Administration (SBA), SCORE has helped more than 11 million entrepreneurs through mentoring, workshops and educational resources since 1964.

With SCORE, you are not alone on your business journey.

<https://s3.amazonaws.com/mentoring.redesign/s3fs-public/SCORE-Kimco-EGuide-Disaster-Preparedness-for-Retail-Stores.pdf>



[www.wesst.org](http://www.wesst.org)

609 Broadway Blvd NE, Albuquerque NM 87102  
505.246.6931

## About WESST

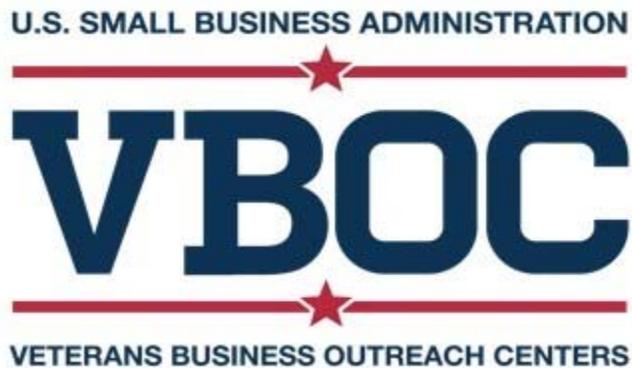
WESST is a New Mexico statewide small business development and training organization committed to growing New Mexico's economy by cultivating entrepreneurship. Founded in 1989 as a 501(c)3 nonprofit by women for women, WESST has nurtured the entrepreneurial dreams of thousands of New Mexicans by providing consulting, training, technical assistance and access to capital.

In 1994, WESST expanded from its single location in Albuquerque to its current statewide structure. Today, our small business development and training network includes offices in [Albuquerque](#), [Rio Rancho](#), [Santa Fe](#), [Las Cruces](#), [Roswell](#), and [Farmington](#), New Mexico. Each of WESST's six offices are funded in part by the U.S. Small Business Administration through its [Women's Business Center program](#).

## Our Clients

For 30 years, WESST has helped a wide variety of clients at every stage of business. Historically, we have focused on transforming people's lives and creating a pathway out of poverty by helping low-income women and diverse entrepreneurs achieve financial self-sufficiency through sustained self-employment. WESST is distinguished in New Mexico as the only organization offering long-term, comprehensive training, one-on-one consulting and low-cost loans specifically targeted to women, low-wealth and ethnically diverse clients. WESST is also among a handful of economic development organizations across the country that hosts a network of Women's Business Centers. Each of our six regional Enterprise Centers located throughout New Mexico offers special training and consulting programs geared to aspiring or established women business owners.

**WESST provides services to any New Mexico resident** interested in launching a new business or improving the performance of an existing one. Our clients have come to us from all walks of life for help with businesses of all types— retail, professional services, arts and crafts, restaurants and catering, construction, manufacturing, and bio-technology, to name a few. At every stage of planning or expanding a business, WESST is here to educate, encourage and inspire you to succeed.



## Veterans Business Outreach Program

The Veterans Business Outreach Center (VBOC) Program is designed to provide entrepreneurial development services such as business training, counseling and resource partner referrals to transitioning service members, veterans, National Guard and Reserve Members and military spouses interested in starting or growing a small business. The SBA has 20 organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers.

## Services Provided by the Centers

### Pre-Business Plan Workshops

VBOCs conduct entrepreneurial development workshops dealing specifically with the major issues of self-employment. An important segment of these workshops entails the usage of the Internet as a tool for developing and expanding businesses. Each client is afforded the opportunity to work directly with a business counselor.

### Concept Assessments

VBOCs assist clients in assessing their entrepreneurial needs and requirements.

### Business Plan Preparations

VBOCs assist clients in developing and maintaining a five-year business plan. The business plan includes such elements as the legal form of the business, equipment requirements and cost, organizational structure, a strategic plan, market analysis, and a financial plan. Financial plans include financial projections, budget projections, and funding requirements.

### Comprehensive Feasibility Analysis

VBOCs provide assistance in identifying and analyzing the strengths and weaknesses of the business plan to increase the probability of success. The results of the analysis are utilized to revise the strategic planning portion of the business plan.

## Entrepreneurial Training and Counseling

VBOCs, working with other SBA resource partners, target entrepreneurial training projects and counseling sessions tailored specifically to address the needs and concerns of the service-disabled veteran entrepreneur.

## Mentorship

VBOCs conduct, as appropriate, on-site visits with clients to ensure adherence to their business plans. Additionally, VBOCs review monthly financial statements to determine whether a revision of the business plan is warranted or that desired results are being attained.



# NMSBDC NETWORK

## ABOUT NEW MEXICO SMALL BUSINESS DEVELOPMENT CENTER NETWORK

The New Mexico Small Business Development Center Network (NMSBDC) was established in 1989 through a partnership with the US Small Business Administration, the State of New Mexico, the New Mexico Association of Community Colleges, and the New Mexico Association of Independent Community Colleges. The NMSDC Network State Office is located on the campus of the Santa Fe Community College in Santa Fe, NM. The program provides no-cost business consulting and low-cost business training to entrepreneurs throughout the state. Strategically located in 24 communities and serving all 33 counties throughout New Mexico, NMSBDC's consultants bring over 773 years of combined small business management and ownership expertise and have helped to create more than 25,000 jobs in the state since NMSBDC's inception. Entrepreneurs have access to subject matter experts in everything from accounting to social media and franchising to e-commerce. For more information visit [www.nmsmdc.org](http://www.nmsmdc.org).

All SBDC programs are extended to the public on a nondiscriminatory basis. Language assistance services are available for limited English proficient individuals with at least two weeks in advance notice. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions and/or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.

## TAB 3 RESPONSE –

Response is taking immediate action upon the occurrence of a disaster or emergency. By taking this action you are attempting to protect yourself and others from harm or further harm. How you respond depends on the onset of the event. The onset of a disaster is the amount of warning time you have before it strikes. A hurricane has a long onset because the National Weather Service can track these storms with the use of satellites and post watches and warnings before they make landfall. An earthquake has virtually no onset because it happens so quickly without any warning. The duration of a disaster is the time from when it starts to when it ends. Blizzards, droughts, and hurricanes have durations that can last days, weeks or longer. Conversely, earthquakes, tornadoes, floods last only hours, minutes or even seconds.

Key points of Response:

- Takes place DURING of the emergency.
- Immediate action steps to save lives and prevent further damage.
- Puts your preparedness plan into action.
- Seeking shelter from a tornado or turning off gas valves in an earthquake are examples of responses.

### **Instructions on how to use the rest of the NMSBDC Disaster Recovery Guide for Business:**

2. We suggest that you get an accordion file with a handle (or some kind of folder that can be closed and easily carried) and gather all your information in one place. You will be referring to this information on a daily basis, and it will need to be mobile unless your facility is useable. And even if you can get into your office, you will want all of the following information in one place that is easily accessible.
3. The guide is designed to help you gather information that you need, make assessments, answer questions, and make the best business decision for you and your company. It is designed as a series of steps.
  - a. We have provided an overview, in the form of a flow chart, of the steps that need to be taken. (See page 5.)
4. The guide is also designed to be your worksheet and has checklists and places to record actions that need to be taken.
5. There is lots of space for notes.
6. If something has a star ★ that means there are additional sheets that will make it easier to gather and organize the information that you will need.
7. We will help you maneuver through the following assessments and action steps by keeping in touch with you in the method most helpful to you (phone, email, and in-person check-ins).

Take the time to answer the questions carefully and give yourself plenty of time and space to make your decisions.

After a disaster the most typical reaction is to get back to normal as quickly as you can. Studies and data show us that the “old” normal is gone and a “new” normal needs to be put into place. Give yourself time to get acclimated.

Businesses have told us that they felt the pressure of all the well-meaning folks around them who want the same thing. But this is your business and your life, and you need to make the best possible decision for yourself and for your family—and that takes time.

As hard as it will feel to complete this workbook, businesses that worked through these steps with the advisors tell us that it was well worth it and that their overall recovery was more successful.

We are here to help you.

# Disaster Recovery Steps



First Assessment -- PERSONAL



First Assessment -- BUSINESS



DO ALL PRELIMINARY ACTIONS



Current financial position of company



REOPEN ?

YES



What are your chances for success



Create a recovery plan



How to fund the reopening

NOTES:



Securing sources of financing

No

No

NO



Create a *Closing Checklist*  
with your SBDC Advisor

## First Assessment Post-disaster – Business

REOPEN

The most immediate task after addressing the personal and safety issues is to do a quick evaluation of the situation at the business.

If you have a disaster recovery plan, access it and begin to implement. If not, use the questions below to inform your next steps.

Question	Yes	No	Action and/or Comments	By whom	By when
Facility operational?					
Reopen without significant repairs?					
Inventory damaged or recoverable or need to be replaced?					
Supplies damaged or recoverable or need to be replaced?					
Equipment damaged or recoverable or needs to be replaced?					
Does the building need to be secured against theft/vandalism?					
Does the business have a web site that is still active? a. Should it be shut down? b. Should a message be placed on it telling clients what has happened and to stay tuned?					
Losing money daily? How much? <i>Use the Quick Cash Loss Calculation sheet.</i> ★					
How much do you need to live on? <i>Use Personal Budget Sheet.</i> ★					
Access to monies to pay personal bills? Note: If this is a federally declared disaster, as the owner you are also eligible for DUA (Disaster Unemployment Assistance). Ask your advisor for instructions.					

**NOTES:**

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## Preliminary Actions:

This is the next series of to-do's that you need to consider and take care of. Each step of this process will build on the last.

Question	Yes	No	Action and/or Comments	By whom	By when
Preliminary damage assessment to insurance company.					
Insurance company has given you payment amount; and date you can expect to receive it.					
List and contact your key stakeholders (include key customers, suppliers & lenders/investors). ★ <i>Use Key Stakeholder sheet.</i>					
Have contacted local, state and federal government agencies.					
Created an accounts payable list by date due – what bills do you owe and when are they due? <i>Use Aged AP sheet if you don't have one from QuickBooks or other accounting source.</i> ★					
Contact vendors about payment schedules. (Ask for best deal.)					
Make decisions about staff in immediate future. Layoff? Refer to unemployment? DUA? Keep some? ★ <i>Use Employee Action List</i>					
Postpone purchasing supplies/inventory?					
Cancel orders that you have made? ★ <i>Use Vendor Orders to Cancel List</i>					

Question	Yes	No	Action and/or Comments	By whom	By when
Customer orders? Can you fulfill them? Have they been lost? <i>Use Customer Orders</i> ★ <i>Action List</i>					
Are there standard orders that you fulfill that you need to talk to specific clients about?					
Access to your computers? Working? Is data intact?					
If computer is not working, do you have back-up that you can download onto another computer?					
Check in on your website again and make sure that orders have been stopped if necessary. a. If you can still fulfill orders, make sure clients know the situation and that there may still be some delays.					
If you have computer access, consider posting on Facebook and other social media. a. If there are ways that your customers can help, this is a way to keep in touch with them.					

**NOTES:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## What is the current financial position of your business?

This process is extremely important in helping you decide your next steps. If you need assistance with this section, it is vital that you get it. Your accountant is the most logical place to start. Your bankers will also be willing to help, as will your NMSBDC advisor.

Question	Yes	No	Action and/or Comments	By whom	By when
Have all the business financial records?					
Have your last 3 years of tax returns?					
No available financial information: <i>Use Reconstruction Financial Data sheet.</i> ★					
What is your insurance agent telling you about your policy and what will be covered and what won't be covered? Make a list.					
Determine available cash. <i>Use Aged Accounts Receivable and Sales Chart for the next 30/60/90 days.</i> ★					
Do you have a current balance sheet dated right before the disaster?					
If no balance sheet, contact your accountant.					
Use the financial information to create an accurate picture of the current health of the business. Do this with your NMSBDC Advisor, your accountant, or any financial mentor.					

**NOTES:**

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# Should you reopen your business?

As horrible as a disaster can be for your business and for your financial situation, what we have learned from other businesses that have gone through this process is this: The ones who took the time to pause and assess their current state of mind (as well as all the financial and physical situations) were grateful. They felt that they made better more informed decisions about the future. Pause now and ask yourself (and your family) the following list of important questions. ***The final, toughest question: Should I go back into business?***

Question	Yes	No	Comments/Qualifiers/Additional Info
Happy running the business before the disaster?			
Condition of the business pre-disaster?			
Making the profit you wanted?			
Exit plan before the disaster? a. Age? b. Health? c. Anyone to leave the business to?			
Prefer being your own boss?			
Good at/like managing staff?			
Considered other opportunities?			
Rather reopen a different business?			
Make changes to the existing business if you decide to reopen?			
Prepared for the potential extra demands that recovering your business will place on you, both personally and financially?			
Willing to take on more debt?			
Walk away if you could? If I didn't reopen, what would I do?			
Should I reopen?			

**NOTES:** \_\_\_\_\_  
\_\_\_\_\_

# What are your chances for success?

Sometimes there are factors that impact your decision that are out of your control. This is especially true if this is a natural disaster that has affected your area. Now is the time to analyze the potential demand for your product or services post-disaster by answering the following questions.

Question	Yes	No	Comments/Qualifiers/Additional Info
Is your business vital to the community (e.g., grocery store, gas station, drug store)?			
Is your business the type that everyone needs to recover their homes and businesses (e.g., home improvement store)?			
Key customers and/or suppliers been affected by the disaster?			
Have they found other sources so that you will have to "get them back"?			
Disaster led to other businesses in your area closing, and if so, have you determined how this may impact your business?			
Economic climate of the area: a. Pre-disaster? b. Post-disaster?			
Were you keeping up with the industry?			
Can your business change easily to react to outside forces?			
Can you reopen quickly?			
Will you be the first business to reopen in your area?			
Can you wait to reopen and still be viable when you do?			

**NOTES:**

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## TAB 4 RECOVERY

Recovery includes all actions you take to keep yourself safe and return your life to normal. Some actions will be immediate, like those taken to stop life-threatening bleeding, or to protect yourself from further injury. Other actions will take longer. If your home has been damaged, it will need to be repaired or replaced and you'll need to start submitting claims on those items covered by insurance. How difficult your recovery is depends on how much preparedness you have done. A person who has prepared well and has enough food, water and other supplies, including things like having the proper amount of insurance, will fare much better than someone who has prepared little or not at all.

Key points of Recovery:

- Takes place DURING the disaster and will continue until back to where you were before disaster.
- Goal is to get life back to normal as soon as possible.
- After the event is over and it's safe to do so.
- Making repairs and filing insurance are examples of recovery.
- Recovery also includes assessing your mitigation, preparedness and response actions and refining them for next time.

You can use this when you're creating your preparedness plan, as it allows you to identify the different areas of your plan. In other words, you need to make sure that you have plans for what to do BEFORE, DURING and AFTER the emergency.

### Recovery Plan:

If you decide to reopen, you still need to ask some additional questions before you proceed. You now need to make a recovery plan. This will be done in the following steps.

Question	Yes	No	Action and/or Comments	By whom	By when
Developed your recovery objectives? <i>Use Recovery Goals Worksheet.</i> ★					
Established a recovery team with clear responsibilities from the recovery plan?					
Can team members work off site?					
What are all the requirements to reopen your business? <i>Use Recovery Plan Worksheet.</i> ★					
Adequate resources (staff, finances, etc.) to bring the business up to normal operating levels?					

Cost to execute your recovery plan? <i>Use Cost Estimations for Re-opening.</i> ★					
Incorporated lessons from running your business prior to the disaster into your recovery plan?					
Incorporated your analysis of the market conditions post-disaster into your recovery plan?					
Financial goals you want to achieve (net profit margin, ROI, etc.)?					
Addition of new product lines or removal of existing product lines?					
Addition of new services or a reduction of services?					
Can you reduce operating costs?					
Can you adopt new technologies & processes?					
Should relocation be an option?					

**NOTES:**

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**Funding the reopening of your business**

At this point, it is crucial that you consider the following questions.

And once you have done that, you need to think about sources of funding in the next section.

Question	Yes	No	Action and/or Comments	By whom	By when
Afford to reopen your business?					
Completed cash flow and profit and loss forecasts? <i>Use 3 Month Cash Flow Worksheet.</i> ★					
Used these forecasts to run “what if” scenarios to measure how your cash flows will be impacted by unexpected events?					
How do you intend to fund the reopening of your business: from existing business sources, your own resources, other investors, banks, lenders, or a mix? (See next section.)					
Forecasts and your financial statements show whether the business can afford to use internal or external sources of financing to fund the reopening?					
If no to above, can you adjust your recovery plan so that it is affordable?					
Cannot afford your recovery plan; stop to consider exiting the business again at this point.					
Review all existing debt-financing arrangements to ensure that the finance facility and structure fits the new needs of the business.					
Make sure you have all updated info on the amount of your insurance coverage.					

**NOTES:**

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## Sources of Financing:

If you need money to reopen and to cover operating expenses for a time, answer the following.

Question	Yes	No	Action	By whom	By when
<p>Even if you can fund the reopening of the business from existing sources, have you analyzed whether it is better to use external sources of finance?</p> <p>a. SBA Disaster Loan b. State Loan options</p>					
<p>Are there monies available from local charities/business organizations/non-profit organizations?</p> <p>a. Make a list of potential sources. <i>Use Grants and Alternative Funding Sources List.</i> ★</p> <p>b. Gather application forms if required.</p> <p>c. Once you are certain you are going to reopen, fill out and submit applications.</p>					
<p>Have you spoken to your bank about your recovery plan and your funding needs?</p>					
<p>Can existing lines of credit be accessed (and increased if necessary) to fund the reopening of the business?</p>					
<p>What collateral do you have available to offer?</p>					

Question	Yes	No	Action	By whom	By when
If you are seeking debt financing, determine: <ol style="list-style-type: none"> <li>What you will be using the money for? <i>Use Sources and Use Worksheet.</i> ★</li> <li>What length of the loan term?</li> <li>Total of what you need</li> </ol>					
Can you financing the reopening of your business from your own resources?					
Can you access money from other sources? <ol style="list-style-type: none"> <li>Family</li> <li>Friends</li> <li>Other investors</li> </ol>					

**NOTES:**

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**Reopening Steps:**

Now consider the answer to each of the following questions. Make a to-do list using the action column. If necessary, assign the task to someone, with a clear due date. There are headings to make this longer list easier to manage.

Question	Yes	No	Action and/or Comments	By whom	By when
Employees:					
Staffing needs? Take a look at the jobs that existed before and make sure your needs are the same. What should change?					

a. Make a list of jobs that need to be filled. <i>Use Jobs Needed to Re-open Worksheet.</i> ★					
Re-hire key employees? a. Match with jobs list above.					
Need to hire new employees? a. Write job descriptions. b. Begin hiring process.					
Location:					
a. Reopen existing location? b. Move temporarily? c. Move permanently?					
Any changes in the status of the location due to the disaster from the local or federal government that should be considered? a. For example, if it was a flood are you now in a newly designated flood plain?					
What is the status of other business and their plans? a. Will you be the first to reopen? (Is the whole area is going to be perceived as closed. Is it time to reopen?) ★ <i>Use Local Business Assessment List.</i>					
Are your needs being met by the current location? a. Is it big enough? b. Too big? c. Layout correct? d. If there were renovations on your wish list, is now the time to do them?					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Action and/or Comments</b>	<b>By whom</b>	<b>By when</b>
Major Equipment:					
Make an assessment. <i>Use the Equipment Assessment List.</i> ★					
Equipment in working order?					
Given the new conditions (or any changes you are considering) should you replace equipment?					
Insurance covering equipment replacement needs?					

Consider which is best for equipment: a. Purchase (and how to finance)? b. Lease?					
Expertise readily available to install the equipment?					
Wait time for equipment replacement? a. How will this affect reopening?					
Any new equipment needs?					
<b>Inventory:</b>					
What needs to be replaced?					
Insurance coverage?					
Before reordering, check past sales data: a. What was selling? b. What was not?					
Will the post-disaster market change your customer's needs? a. New items to order.					
<b>Marketing:</b>					
Before creating reopening plan, assess marketing efforts before the disaster for their effectiveness. a. Type b. Message c. Cost d. Working: yes/no Apply this assessment to new media plan.					
Reopening ad plan: a. Traditional media b. Social media c. Online media <i>Use the Media List for Re-opening.</i> ★					
Price/Budget for media plan. a. Add cost to above list.					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Action and/or Comments</b>	<b>By whom</b>	<b>By when</b>
Reopening event? a. Work with local chamber of commerce. b. Appropriate press releases.					
What changes need to be made to the website to reflect the reopening plan?					
Are there any promotions being done in your local area by government or others that you can take advantage of?					

Pricing:					
Have you undertaken a break-even analysis to determine whether the prices you charge are making the profit you want to achieve? Do this product by product with your SBDC advisor or accountant.					
Compared your pricing to your competitors?					
Business Licenses:					
Are all licenses up to date?					
Do you have copies?					
Replace all copies that were destroyed.					
Same applies to all permits.					
Accounting & record keeping:					
Has all of your accounting been restored?					
Was it efficient and effective pre-disaster?					
Meet with CPA and bookkeeper to discuss any changes that should be made before reopening.					
Are you backing up off site? a. If not, set up.					
Make sure that you are recording all expenses (including any out-of-pocket) for any disaster repair and reopening expenses.					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Action and/or Comments</b>	<b>By whom</b>	<b>By when</b>
Legal Obligations:					
Has your ability to file and pay such returns/forms/obligations been delayed?					
Have your reconstructed financial records given you the necessary information and evidence to be able to complete such returns?					
Insurances:					

Review your insurance coverage to see whether it is adequate and whether there are any gaps in your coverage.					
Do a new assessment with your agent.					
Do you need any special (e.g., flood) insurance now? a. Cost?					
Thank-you:					
Keep track of everyone who has helped you. <i>Use Thank You list.</i> ★					
When there is time, send thank you notes.					

**NOTES:**

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So...you made it.

Congratulations.

No matter whether you have moved on to a new chapter in your career or you have decided to reopen, we wish you well.

If you have decided to reopen (or you are going to open a new business in the future), remember that the NMSBDC offers one-on-one, confidential, no-cost business advising, and we hope to be able to continue to work with you.

We strongly suggest that you keep this workbook and all materials related both to the disaster and to your recovery process. In working with clients post-disaster, we have gone back to their material time and time again as the basis for new opportunities.

Also, we have other materials on disaster prevention. As you reopen and get settled it will—sooner rather than later—be time to make your disaster preparedness plans.

# WORKSHEET SECTION

## Quick Cash Loss Calculation

**Daily:**

Typical Daily Sales/Revenues	x	# of Days Closed	x	Total Estimated Revenue Lost
	x		=	

**OR**

**Monthly:**

Monthly Sales Revenue	x	# of Days Closed	x	Total Estimated Revenue Lost
	x		=	

NOTES:

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**NOTES:**

**FAMILY/PERSONAL BUDGET**

Expense	Monthly Amount
Auto Fuel	\$
Auto Insurance	\$
Auto Payment	\$
Auto Repair & Maintenance (tires, oil changes, etc.)	\$
Cable TV	\$
Charity	\$
Child Care	\$
Clothing	\$
Credit Card Payments	\$
Dues & Subscriptions	\$
Electricity	\$
Entertainment	\$
Gifts	\$
Groceries	\$
Health Insurance	\$
Heat (gas, oil, etc.)	\$
Home Repair	\$
Household Expenses	\$
Internet	\$
Laundry & Dry Cleaning	\$
Life Insurance	\$
Medical & Dental	\$
Miscellaneous	\$
Mortgage Payment	\$
Personal Care (hair, etc.)	\$
Property Taxes	\$
Other Debt	\$
Rent	\$
Retirement	\$

Savings	\$
School Expenses	\$
Telephone & Cell	\$
Tuition	\$
Vacations	\$
Vet/Pet	\$
Water & Sewer	\$
Other:	\$
Other:	\$
Total	\$
Subtract: Other Family Members' Contributions	\$
Your Needed Contribution	\$

**NOTES:**

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# Key Stakeholders

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

# Key Stakeholders

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	

Name:	Relationship:
Contact #:	email:
Contacted: Yes      No	
Actions/Notes:	





**Employee Action List**

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

## Employee Action List

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

Name:				
Job Title/Function:				
Contact #:			email:	
Keep:	Lay Off:	Plan to Rehire:	Referred to Unemployment:	to DUA:
Actions/Notes:				

## Vendor Orders to Cancel

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

## Vendor Orders to Cancel

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Vendor:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

**Custom and/or Standing Customer Orders to Cancel**

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

**Custom and/or Standing Customer Orders to Cancel**

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

Customer:	
Description of Order:	
Contact #:	email:
Canceled: Yes      No	
Actions/Notes:	

**Reconstructing Your Financial Records (This material is adapted from IRS.gov.)**

**Business Records**

- Inventories – Get copies of invoices from suppliers. Whenever possible, the invoices should date back at least one calendar year.
- Income – Get copies of bank statements. The deposits should closely reflect what the sales were for any given time period.
  - Obtain copies of last year’s federal, state, and local tax returns including sales tax reports, payroll tax returns and business licenses (from city or county). These will reflect gross sales for a given time period.
- Furniture and fixtures – Sketch an outline of the inside and outside of the business location. Then start to fill in the details of the sketches. (Inside the building — What equipment was where? If a store, where were the products/inventory located? Outside the building — shrubs, parking, signs, awnings, etc.)
- Building – If you purchased an existing business, go back to the broker for a copy of the purchase agreement. This should detail what was acquired.
  - If the building was constructed for you, contact the contractor for building plans or the county/city planning commissions for copies of any plans.
- Tax records – Immediately after the casualty, file Form 4506, Request for Copy of Tax Return, to request copies of the previous four years of income tax returns. To obtain copies of the previous four years of transcripts you may file a Form 4506-T, Request for Transcripts of a Tax Return. Write the appropriate disaster designation (such as “HURRICANE KATRINA”) in red letters across the top of the forms to expedite processing and to waive the normal user fee.
- Insurance Policy – Most policies list the value of the building to establish a base figure for replacement-value insurance.
  - If you are unsure how to reach your insurance company, check with your state insurance department. [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)
- Vehicles – Kelley’s Blue Book, NADA and Edmunds are available on line and at most libraries. They are good sources for the current fair market value of most vehicles on the road.
  - Call the dealer and ask for a copy of the contract. If not available, give the dealer all the facts and details and ask for a comparable price figure.
  - If you’re still making payments, check with your lien holder.

**For assistance and additional information, use these resources:**

- IRS Disaster Assistance Hotline at 1-866-562-5227 (Monday through Friday, from 7 a.m. to 10 p.m. local time)
- IRS Publication 2194, Disaster Resource Guide for Individuals and Businesses

- IRS Publication 584, Casualty, Disaster, and Theft Loss Workbook – This can help individuals make a list of stolen or damaged personal-use property and figure the loss. It has a room-by-room listing to help recreate an inventory and figure the loss on one’s home and its contents and one’s motor vehicles.
- IRS Publication 584-B, Business Casualty, Disaster, and Theft Loss Workbook – This is available to help businesses list stolen or damaged business or income-producing property and to figure the loss.
- Your tax professional

**NOTES:**

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**Aged Sales Forecast and Accounts Receivable Chart**

Sales	0-30	31-60	61-90	90+	Total
<b>Total Sales</b>					

<b>Accounts Receivable</b>	<b>0-30</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
<b>SubTotal Accounts Receivable</b>					

**Aged Sales Forecast and Accounts Receivable Chart**

<b>Accounts Receivable</b>	<b>0-30</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
<b>SubTotal Accounts Receivable (page 2)</b>					
<b>SubTotal Accounts Receivable (page 1)</b>					
<b>SubTotal Sales</b>					
<b>TOTAL SALES &amp; AR</b>					









## Cost Estimations for Reopening

Expense	\$	Explanation
Cleanup		All costs related to cleanup (make separate list if necessary)
Advertising		Promotion for reopening the business
Inventory Replacement		The amount of inventory needed to be replaced
Building Construction		The amount per contractor bid and other
Furniture and Fixtures		Use actual bid on all F & F
Equipment		Use actual bid on all equipment
Installing Fixtures and Equipment		Use actual bids and other
Lease/Rent Payment		Amount to be paid before reopening in new location
Licenses and Permits		Check with city or state offices
Miscellaneous		All other
Professional Fees		Include CPA, attorney, engineer, etc.
Remodeling/Decorating		The amount per contractor bid and other
Services		Cleaning, etc.
Signs		The amount per contractor bid and other
Supplies		Office, cleaning, etc. supplies
Unanticipated Expenses		Include an amount for the unexpected
Other		
<b>TOTAL START-UP DOLLARS</b>		Total amount of costs before reopening

**NOTES:**

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# Quick 3 Month Cash Flow

Quick Cash Needs Assesment - 90 days

	Month 1	Month 2	Month 3	TOTAL
<b>Total Income</b>				
<b>Total Cost of Goods Sold (COGS)</b>				
<b>Gross Profit</b>				
<b>Expense</b>				
<b>Advertising &amp; Marketing</b>				
<b>Credit Card Processing Fees</b>				
<b>Dues and Subscriptions</b>				
<b>Liability Insurance</b>				
<b>Loan # 1</b>				
<b>Loan # 2 (Bank)</b>				
<b>Loan # 3</b>				
<b>Office Expenses</b>				
<b>Payroll</b>				
<b>Payroll Taxes</b>				
<b>Owners Draw</b>				
<b>Accounting</b>				
<b>Legal Fees</b>				
<b>Rent</b>				
<b>Repairs and Maintenance</b>				
<b>Taxes</b>				
<b>Telephone</b>				
<b>Utilities</b>				
<b>Total Expense</b>				
<b>Profit/Loss</b>				

<b>Cash on Hand</b>	
<b>P/L Month #1</b>	
<b>P/L Month #1</b>	
<b>P/L Month #1</b>	
<b>Total Cash Flow Projected</b>	

**NOTES:**

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**Grants and Alternative Funding Sources List**

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes      No	Completed & Sent:
Application Requirements/Notes:	
Received \$	Date:

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes      No	Completed & Sent:
Application Requirements/Notes:	
Received \$	Date:

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes      No      Completed & Sent:	
Application Requirements/Notes:	
Received \$	Date:

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes      No      Completed & Sent:	
Application Requirements/Notes:	
Received \$	Date:

**Grants and Alternative Funding Sources List**

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes      No      Completed & Sent:	
Application Requirements/Notes:	
Received \$	Date:

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes      No      Completed & Sent:	
Application Requirements/Notes:	
Received \$	Date:

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes	No Completed & Sent:
Application Requirements/Notes:	
Received \$	Date:

Name of Source:	
Contact #:	email:
Address:	
Applied Required?: Yes	No Completed & Sent:
Application Requirements/Notes:	
Received \$	Date:

### Sources and Use Worksheet

Sources of Financing	\$
Investment of Cash by Owner #1	
Investment of Cash by Owner #2	
Bank Loans to Business (short-term)	
Bank Loans to Business (long-term)	
Bank Loans (personal)	
SBA Disaster Loan	
Grant #1	
Grant #2	
Grant #3	
Donations	
Other	
Other	
Total Sources of Financing	

Uses of Financing	\$
Land	
Buildings	
Equipment	
Remodeling	
Inventory	
Cleanup	
Working Capital	
Other	
Total Uses of Financing	

**NOTES:**

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**Jobs Needed to Reopen Worksheet**

Job Title/Description	Current Employee	Returning Employee	New Employee	# of hours	Salary/Hourly Wage	Confirmed

**Jobs Needed to Reopen Worksheet**

Job Title/Description	Current Employee	Returning Employee	New Employee	# of hours	Salary/Hourly Wage	Confirmed


**Local Business Assessment**

<b>Business</b>	<b>Open</b>	<b>Closed</b>	<b>Date Reopening</b>


**Local Business Assessment**

<b>Business</b>	<b>Open</b>	<b>Closed</b>	<b>Date Reopening</b>





# Media List for Reopening

Type of Media/Placement/Location	Copy Written	Ad Designed	Cost per Placement	Date # 1	Date #2	Date #3	Date #4	Date #5	Date #6	Total Cost
<i>e.g., Facebook Posting: Reopening soon</i>			0	xx/xx	xx/xx	xx/xx	xx/xx	xx/xx	xx/xx	0
<i>e.g., Newspaper Ad: Daily Times</i>	x	x	\$250	xx/xx		xx/xx		xx/xx		\$750
<b>Total Cost</b>										

# Media List for Reopening

Type of Media/Placement/Location	Copy Written	Ad Designed	Cost per Placement	Date # 1	Date #2	Date #3	Date #4	Date #5	Date #6	Total Cost
e.g., Facebook Posting: Reopening soon			0	xx/xx	xx/xx	xx/xx	xx/xx	xx/xx	xx/xx	0
e.g., Newspaper Ad: Daily Times	x	x	\$250	xx/xx		xx/xx		xL #LL		\$750
<b>Total Cost</b>										

# Thank You List

	Reason to Thank	Type of Thank You	By Whom	Done
Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

# TAB 5 – CYBER SECURITY

## Social Media Cyber-Vandalism Toolkit

Cyber-vandalism presents a serious challenge to online-based communication tools. Users need available resources to counter intrusions of social media accounts. Developed by the SBA in conjunction with the US General Services Administration's SocialGov program, the Social Media Cyber-Vandalism Toolkit: Readiness, Recovery, Response provides guidance and security practices to small businesses using these tools in their online operations. Suggestions and resources prepare users to respond to cyber-hijacking, and will empower digital users to make informed choices and enact future policy.

### Readiness: Phase 1

Cyber-vandalism occurs when an outside party, regardless of identity or motive, takes control of an online communication channel and misdirects it. Business owners should plan and train prior to an incident, and prepare approved processes and material for the recovery and response to cyber-vandalism.

#### 1. Identify a social media stakeholder team to prevent and respond to cyber-vandalism

A direct chain of responsible managers should be aware of their role in the potential response to any social media cyber-vandalism, including the necessity of quick, decisive action. This team should be connected by email, phone, text and any other appropriate means of communication. The team should include, but is not limited to:

- Social media team
- Program manager
- Public Relations
- IT Security
- Senior leader/manager

#### 2. Review Individual App/Platform Resources

Online-based communication tools offer resources, each with unique strengths and limitations. Awareness of this support and their unique characteristics is beneficial before an incident:

- **Facebook:** [Facebook Security Tips](#); [Facebook Security Settings](#); Learn extra security features including approvals, notifications, trusted contacts and mobile security
- **LinkedIn:** [LinkedIn Safety Center](#); [Prevention Tips](#); [Password Guidelines](#); [Frequently Asked Questions | Reporting Inappropriate Content, Messages, or Safety Concerns](#)
- **Instagram:** [Instagram Privacy & Safety Center](#)
- **Twitter:** [Safe tweeting: the basics](#)
- **Google:** [Keeping your account secure](#)
- **Hootsuite:** [Social Media Security](#)

#### 3. Establish Stakeholder Rapid Outreach Plan

- Prepare a list of internal and external contacts and processes for a cyber-vandalism incident:
  - Who is the point of contact for the app or platform when an incident occurs (see Phase 2: Recovery for list)?
  - Who is on your social media team?
  - Who are your key communities and audiences on social media and other channels you must alert?
- Incorporate relevant contact information:

- Emails; Phone Numbers; Social Media Handles; Hashtags; Listservs and more.

#### 4. Create Communication Templates

- Pre-populate different types of messages.
- Emails; Texts; Social media posts and more.
- Communicate essential information to convey the nature of the compromise, for example:
  - An account is compromised; An administrator cannot access an account; A username and/or password for an account is compromised; Information on the account is unauthorized.

#### 5. Review Secure Social Media Best Practices Checklist

- Institutionalize secure web standards, such as HTTPS, as a foundation for secure social media:
  - Using an URI scheme, such as HTTPS, establishes a fast, private, and secure connection due to its strong encryption benefits
- Create a social media policy for cyber-security.
- Train stakeholders and others on the procedures and policies of social media cyber-security.
- Follow best practices for secure passwords.
- [Guide to Enterprise Password Management \(Draft\)](#)  by the National Institute of Standards and Technology

#### 6. Evaluate Two-Step Verification

This type of authentication verifies a user attempting to access a device or system. It requires confirmation of two consecutive, yet dependent, entries. It may not be applicable to those without mobile devices or in secure environments prohibited entry of such items. It may also require the use of third-party management tools to effectively allow multiple content coordinators.

- **Facebook:** [Facebook's Login Approvals](#); [ZDnet.com supplemental step-by-step guide](#).
- **Google and YouTube:** [Google 2-Step Verification](#).
- **LinkedIn:** [LinkedIn's Two Step Verification](#).
- **Twitter:** [Twitter's Two Step Verification Process](#).

#### 7. Review Special Guidance Per Common User Responsibility

**For Supervisors and Directors:** Confirm policy is clear, accessible, and distributed among employees. Review, approve, and document all social media accounts regularly. Identify and eliminate rogue accounts. Instruct staff administering accounts to adhere to established policies.

**For Social Media Managers:** Make security a part of regular social media meetings. Conduct security checks on a regular basis. Regularly update passwords. Keep the list of social media accounts updated. Keep account manager contact information accessible and updated. Remove access for users who are no longer with the agency. Develop a secure method of storing account names, owners, and passwords.

**For Social Media Coordinators:** Use a protected device. Use protected connections. Do not post from an open Wifi network. Use a work VPN, 3G or the work-connected Internet connection. Generally, use network locations with strong firewalls and on standalone equipment. Preview shortened links to see the address of where they lead. Review the URL of a website in the address bar. Make sure the websites you visit use HTTPS encryption. If you are unsure of a link, double click the lock icon on your browser's status bar to display the digital certificate for a site.

#### Recovery: Phase 2

Alerts of suspicious activity on social media can come from anywhere, including social media itself. If the social media cyber-security stakeholder team or responsible manager determines an incident is in progress, remember that minutes and even seconds count. Within minutes you'll need to alert internal stakeholders, alert outside stakeholders to help you regain control, and act to isolate the compromise.

- Immediately: Alert your social media cyber-security stakeholder team, and CC them on following messages.
- Attempt to change passwords to isolate the incident (steps 2 and 3 ideally simultaneously with two employees)
- Contact the platform companies themselves to help regain control.

#### 1. Contact Information to Recover Control After Cyber-Vandalism

- **Facebook:** Online form for Facebook
- **Twitter:** Online form for Twitter
- **LinkedIn:** Respond to and Report Various Issues
- **Instagram:** Online form for Instagram
- **Vine:** Online form for Vine
- **Hootsuite:** Email: [Support@hootsuite.com](mailto:Support@hootsuite.com) (link sends e-mail)

#### 2. Audit your social media inventory

- Audit your list of social media accounts, password holders, and hosted websites.
- Ensure no former employees, contractors or interns have access to current passwords.
- Review any third-party app you use to monitor or post to social media, such as IFTTT.
- Review your other digital services, including websites, for signs of cyber-vandalism and any vulnerabilities.

#### 3. Confirm cyber-vandalism recovery process on different channels

Once securing your other accounts, release messages alerting your communities that an incident is occurring and that steps are underway in order to recover cyber-vandalized accounts.

#### 4. Initiate Restoration Activities After Regaining Account(s)

- Archive cyber-vandalism messages.
- Delete cyber-vandalism messages.
- Stop all pre-scheduled messages.
- Restore normal settings and features.

#### **Response: Phase 3**

Businesses must not only prepare for and recover social media accounts after a cyber-vandalism incident, they should also quickly and effectively respond to their stakeholders and audiences as soon as possible using social media in order to maintain trust in digital services. Initial responses to the cyber-security stakeholder team and the public should be within minutes of recovering control of your accounts.

#### 1. Confirm Incident and Recovery

- **Cyber-security team confirmation:** Send initial report of recovery to social media cyber-security stakeholder team.
- **Public confirmation:** Distribute as soon as possible social media posts confirming the cyber-vandalism incident and your recovery of affected accounts. Announce a return to regularly scheduled activities.
- **Community confirmation:** Deliver additional communication with pre-determined internal audiences and stakeholders to prevent the spread of rumors and misinformation.

#### 2. Confirm and Verify Changes to Access

- Review account holders.

- Confirm verification of login status.
- Confirm changes and updates of passwords.

### **3. Conduct a review of lessons learned**

- What type of response worked well?
- Why did this work so well?
- What did not work?
- What unforeseen events occurred?
- What changes will lead to a better response?

### **4. Apply data and analysis of outcomes to improving your program**

- Develop after-action report.
- Ensure future relevance with accurate information.
- Include lessons learned and best practices.

*\* Developed by the SBA in conjunction with the US General Services Administration's SocialGov program*

## ACKNOWLEDGEMENTS



*Your SBA Resource Partners*





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**Thank You Linda Rossi, State Director**  
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**Thank You Everyone  
For Your Continued Support  
of Small Businesses in New Mexico!**

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