

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*

SBA Resource Partners Disaster Preparedness, Response and Recovery Guide for Business

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

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

It can also be used in conjunction with your local SBA Resource Partner Advisor, 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 wish you well through this process.

— *Your SBA Resource Partners*

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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.

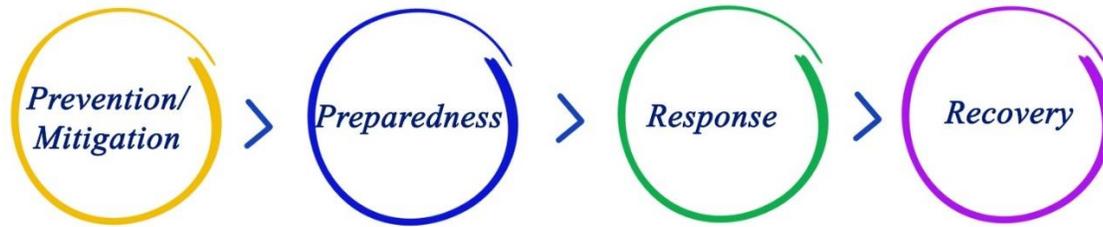
The Federal Response Process

Typically, when a disaster occurs it is “local” in nature. For instance, a flood, fire, hurricane, tornado, etc. The Federal Response follows the process as outlined below. The federal response requires the Governor to make a declaration and make a request indicating that it needs federal support in order to recover.



When a disaster occurs that is “regional or national” in nature, the Governor makes a request and it follows the same path, however, after a Presidential Declaration the funding is released to each region or state. The United States Congress proposes and enacts funding legislation to provide necessary funding priorities to the impacted areas.

Emergency Management



The Four Phases of Emergency Management

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

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:

Instructions on how to use the rest of the SBA Resource Partners Disaster Preparedness, Response and Recovery Guide for Business:

1. 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.
2. 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 9.)
3. The guide is also designed to be your worksheet and has checklists and places to record actions that need to be taken.
4. There is lots of space for notes and they are fillable PDF's.
5. 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.
6. 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.

Before a disaster, it is vitally important to have a plan prepared in order to guide you through your best thinking and to develop options without the stress of maneuvering in real-time.

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 be acclimated.

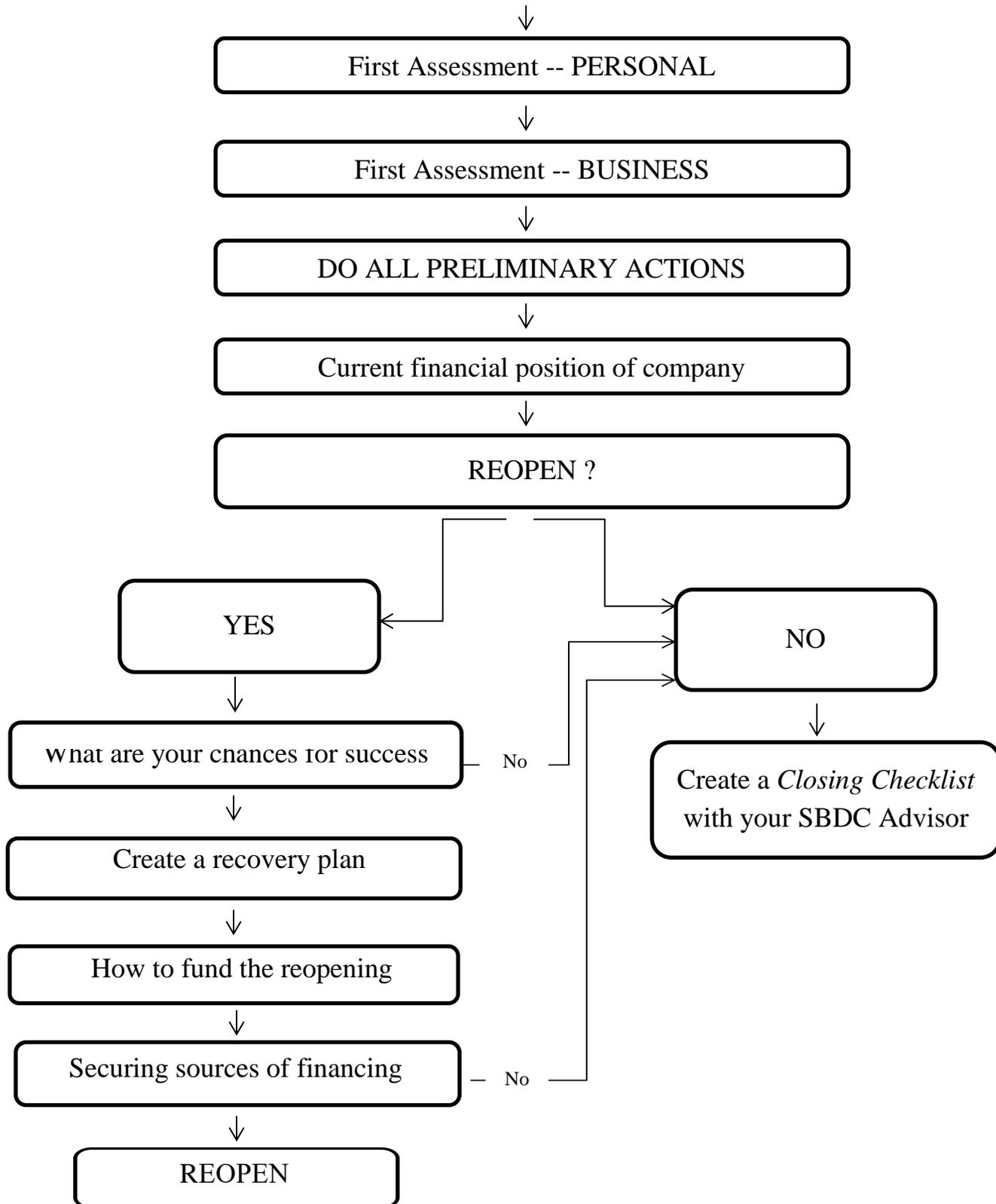
Businesses have told us that they felt the pressure of all the well-meaning folks around them who want the same thing. But this is your business and your life, and you need to make the best possible decision for yourself and for your family—and that takes time.

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

7. 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:

Disaster Recovery Steps



First Assessment Post-disaster – Business

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 NMSBDC advisor for instructions.					

NOTES:

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 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					

<p>orders have been stopped if necessary.</p> <p>a. If you can still fulfill orders, make sure clients know the situation and that there may still be some delays.</p>					
<p>If you have computer access, consider posting on Facebook and other social media.</p> <p>a. If there are ways that your customers can help, this is a way to keep in touch with them.</p>					

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:

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:

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:

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:

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
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? a. SBA Disaster Loan b. State Loan options					
Are there monies available from local charities/business organizations/non-profit organizations? a. Make a list of potential sources. <i>Use Grants and Alternative Funding Sources List.</i> ★ b. Gather application forms if required. c. Once you are certain you are going to reopen, fill out and submit applications.					
Have you spoken to your bank about your recovery plan and your funding needs?					
Can existing lines of credit be accessed (and increased if necessary) to fund the reopening of the business?					
What collateral do you have available to offer?					

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

NOTES:

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?					

Question	Yes	No	Action and/or Comments	By whom	By when
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?					
Inventory:					
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.					
Marketing:					
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.					

Question	Yes	No	Action and/or Comments	By whom	By when
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.					

Question	Yes	No	Action and/or Comments	By whom	By when
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:

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:

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:

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:				

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 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:	

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:	

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
- 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

Aged Sales Forecast and Accounts Receivable Chart

Sales	0-30	31-60	61-90	90+	Total
Total Sales					

Accounts Receivable	0-30	31-60	61-90	90+	Total
SubTotal Accounts Receivable					

Recovery Goals Worksheet

Business Goal	To Do	By When	By Whom
<i>e.g., re-evaluate product lines</i>	<i>create sales by product list</i>	<i>xx/xx</i>	<i>Sales Manager</i>

Recovery Goals Worksheet

Business Goal	To Do	By When	By Whom
<i>e.g., re-evaluate product lines</i>	<i>create sales by product list</i>	<i>xx/xx</i>	<i>Sales Manager</i>

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		
Other		
TOTAL START-UP DOLLARS		Total amount of costs before reopening

NOTES:

Quick 3 Month Cash Flow

Quick Cash Needs Assesment - 90 days

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

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

NOTES:

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:	

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	

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/x x	xx/x x	xx/x x	xx/x x	xx/x x	xx/x x	0
<i>e.g., Newspaper Ad: Daily Times</i>	x	x	\$250	xx/x x		xx/x x		xx/x x		\$750
Total Cost										

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/x x	xx/x x	xx/x x	xx/x x	xx/x x	xx/x x	0
<i>e.g., Newspaper Ad: Daily Times</i>	x	x	\$250	xx/x x		xx/x x		xx/x x		\$750
Total Cost										

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				

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				

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 (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*

Cyber Supply Chain Risk Management (C-SCRM)

Project Overview

Information and operational technology (IT/OT) relies on a complex, globally distributed, and interconnected supply chain ecosystem to provide highly refined, cost-effective, and reusable solutions. This ecosystem is composed of various entities with multiple tiers of outsourcing, diverse distribution routes, assorted technologies, laws, policies, procedures, and practices, all of which interact to design, manufacture, distribute, deploy, use, maintain, and manage IT/OT products and services.

Organizations are increasingly at risk of supply chain compromise, whether intentional or unintentional. The factors that allow for low-cost, interoperability, rapid innovation, a variety of product features, and other benefits, also increase the risk of a compromise to the cyber supply chain, which may result in risks to the end user. Managing cyber supply chain risks require ensuring the integrity, security, quality and resilience of the supply chain and its products and services. Cyber supply chain risks may include insertion of counterfeits, unauthorized production, tampering, theft, insertion of malicious software and hardware, as well as poor manufacturing and development practices in the cyber supply chain.

Cyber Supply Chain Risk Management (C-SCRM) is the process of identifying, assessing, and mitigating the risks associated with the distributed and interconnected nature of IT/OT product and service supply chains. It covers the entire life cycle of a system (including design, development, distribution, deployment, acquisition, maintenance, and destruction) as supply chain threats and vulnerabilities may intentionally or unintentionally compromise an IT/OT product or service at any stage.

NIST/ITL APPROACH

The NIST C-SCRM program started in 2008, when it initiated the development of C-SCRM practices for non-national security systems, in response to Comprehensive National Cybersecurity Initiative (CNCI) #11, "Develop a multi-pronged approach for global supply chain risk management."

Since then, NIST has worked with diverse stakeholders from across government, industry, and academia to identify and evaluate effective technologies, tools, techniques, practices, and

standards useful in securing the cyber supply chain. NIST has and continues to research the state of C-SCRM in both the public and private sectors, related standards and initiatives, effective practices, and metrics. In addition, NIST has given several grants to conduct research in this area as well as to develop a web-based risk assessment and collaboration tool.

NIST's approach to C-SCRM encompasses the following key points:

- **Foundational Practices:** C-SCRM lies at the intersection of cybersecurity and supply chain risk management. Existing cybersecurity and supply chain practices provide a foundation for building an effective C-SCRM program.
- **Organization-wide:** Effective C-SCRM is an organization-wide activity that involves each organizational tier (Organization, Mission/Business Processes, and Information Systems), various organizational functions (cybersecurity, supply chain management, acquisition/procurement, legal, engineering, etc.) and is implemented throughout the system development life cycle.
- **Risk Management Process:** C-SCRM should be implemented as part of overall enterprise risk management activities. Activities should involve identifying and assessing applicable risks, determining appropriate mitigating actions, developing an C-SCRM Plan to document selected policies and mitigating actions, and monitoring performance against that Plan. Because cyber supply chains differ across and within organizations, the C-SCRM Plan should be tailored to individual organizational contexts.
 - **Risk:** Cyber supply chain risks are associated with a lack of visibility into, understanding of, and control over many of the processes and decisions involved in the development, acquisition, and delivery of IT/OT products and services.
 - **Threats and Vulnerabilities:** Effectively managing cyber supply chain risks requires a comprehensive view of threats and vulnerabilities. Threats can be either "adversarial" (e.g. tampering, counterfeits) or "non-adversarial" (e.g. poor quality, natural disasters); vulnerabilities may be "internal" (e.g. organizational procedures) or "external" (e.g. part of an organization's supply chain).
- **Critical Systems:** Cost-effective supply chain risk mitigation requires agencies to identify those systems/components that are most vulnerable and will cause the greatest organizational impact if compromised.

How to Protect your Intellectual Property (IP)

IP includes copyrights, which cover works of authorship, such as books, logos and software. It also includes patents, which protect inventions. Other types of IP include trademarks, designs and trade secrets.

The first thing you need to do to safeguard your intellectual property is to file for protection in the United States. Your state's bar association can recommend experienced lawyers who can help you with that.

Then you must be the first inventor to file for protection in the countries in which you currently do business, or are certain to do business in the future. You should also consider filing for protection in countries that are well-known for counterfeit markets.

If you do business in nations that have free trade agreements with the U.S., IP protections are built into those agreements, but you'll still need to file in each country to get those protections.

Conversely, if you do business in any country in the European Union, you only need to file for protection with the EU - not every individual nation.

If you have a registered IP right in the United States, these protections are territorial and do not extend to foreign countries. Additionally, most countries are a "first to file" country for trademark registration and "first inventor to file" for patent registration and therefore grant registration to the first filer regardless of first use in the market.



How Small Businesses Can Manage Supply Chain Disruptions

Challenges abound, but interruptions may present openings

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BY

KRISTEN ELWORTHY

Updated July 02, 2020

COVID-19 has had a disruptive effect on the global supply chain, and small businesses are not immune. An average of more than 30% of American small business owners across sectors still reported a disruption to their supply chain in June 2020 data, months into the pandemic.

Supply-chain disruptions can affect small businesses in many ways: They can reduce revenue, inflate costs, cut into market share, or cause issues with production—all of which can damage a company's bottom line.

According to Rich Weissman, a part-time professor of business at Endicott College specializing in supply chain and operations management, small businesses can be at a distinct disadvantage when it comes to [supply chain management](#) during times of increased risk.

“In times of supply chain constraints and increased risk, the bigger companies seem to get preferential treatment,” Weissman said in an email interview.

Still, there are a number of measures that small businesses can take to mitigate supply chain disruptions, whether due to a pandemic or any number of other factors.

Consider Pivoting from China

“COVID-19 has exposed the vulnerabilities of complex global supply chains,” said Loretta L. Worters, vice president of media relations for the Insurance Information Institute. “When Chinese factories closed, manufacturers didn’t have other suppliers to rely on.”

One option for small businesses is to rethink the sources of their products going forward.

Instead of relying only on China, they might examine manufacturing hubs like Vietnam and Mexico, as well as the possibility of doing some manufacturing domestically, which could help to mitigate risk.

Worters recommends that businesses [leverage technology](#) to identify and recruit new suppliers. “With AI (artificial intelligence), small businesses can quickly pivot to alternative providers when regular suppliers face disruption,” she said.

Evaluate Your Existing Suppliers

Most suppliers will want to keep your business as long as possible, even if short-term issues arise with their deliveries. Begin by communicating with your existing direct suppliers to understand what the delays will be, what your options are and what the true lead time for your supplies will be. Work with key suppliers to get a clear sense of their inventory, production, and purchase-order fulfillment status—as well as a grasp on how you, as a smaller business, will be treated in the event of shortages at the supplier.

Active communication is key to leveraging your existing relationships.¹

Expect that there will be some delays, but know when to begin seeking new sources or workarounds.

“When a supplier tells me to ‘be patient,’ I look at that as a signal to begin damage control and find other sources of supply or look to alternative products or services,” Weissman noted.

Identify Backup Suppliers, Vendors

Relying on a single supplier is another downfall for many small businesses. Identifying potential backup suppliers and vendors is key to managing a supply chain in a time of disruption. While relationships with existing suppliers are important and should be turned to first, they aren’t the only option.

If the relationship with your current supplier isn't working, a disruption is a good time to seek out other sources who are actively searching for new business and may jump at a chance to work with you.

"This is an opportunity to stretch your sourcing strategies a bit," said Weissman. "I have found very good new sources of supply when an existing source couldn't deliver. While I am a fan of relationships, I think we have become too dependent on them."

Communicate with Your Customers

For many small businesses, a supply chain disruption is inevitable at some point, and it will affect the offerings you can provide. In that case, your next line of defense is clear communication with customers.

Be honest with customers about supply issues that the business is facing and establish a clear timeline, when you can.

Understand that the information about delays that you can provide to your customers is only as good as what your provider is telling you; you must trust the source. Transparency with your customers is key to ensuring that they continue ordering and have repeat business with you. Ensure that the customer feels you're being upfront about the reasons for delay, and consider whether offering compensation for any inconvenience is appropriate.

Have Long-Term Plan for Your Pivot

Many small businesses have taken necessary steps to recover revenue during the pandemic. For example, restaurants are offering grocery items or fruit and vegetable boxes to supplement takeout, leveraging their restaurant supply chain to provide new offerings.² Weissman believes that, for the most part, these are only marginal steps that will help a business through an economically difficult time. Consider whether switching to offering another product is a short-term stopgap or a long-term solution.

And there will be long-term consumer behavior changes because of the pandemic. What may be a great market for a product or service during the crisis may weaken as life progresses beyond COVID-19. At the same time, other opportunities may arise; small businesses need to be aware of their long-term potential, not just responsive to pandemic-related activities, Weissman advised.

Take Advantage of Big-Player Delays

For e-commerce companies in particular, shipping delays from giants like Amazon may open an opportunity for smaller businesses that can fulfill orders more quickly or effectively.³ Local businesses can create or bolster their online presence, and small [e-commerce companies](#) can take advantage of shipping delays at Amazon and other large retailers to offer attractive options for customers to get the items they need more quickly.

Consider Insurance

It may be too late at this point for businesses being affected by current supply chain disruptions to insure against them, but [business income interruption insurance](#) is always an option for companies concerned with future supply chain upset.

“It depends on the location and the insurer, but most likely insurers would be hesitant to insure for pandemics,” Worters added.

Still, depending on the insurance product selected, a company could have coverage on non-physical damage to its supply chain like strike, regulatory action, political risk, or other significant delays in shipping caused by events like an earthquake, hurricane, flood, or volcanic eruption.

Reference

Supply Chain Management

Question	Yes	No	Action and/or Comments	By whom	By when
INVENTORY Do you review your inventory levels regularly? Do you conduct inventory at least monthly?					
If your POS system has an inventory management feature, do you enter products as they come in? Do you use your POS system to provide daily inventory information?					
Do you eliminate slow sellers when reordering? Do you liquidate products that have been in inventory beyond 90-days?					
Have you considered adding items with faster turn times?					
Have you looked for vendors/suppliers that provide a Just-In-Time option for ordering products?					
Have you stayed engaged with your vendors/suppliers? Don't wait until a crisis!					
Have you assessed your operations? Have you assessed your capacity? Have you made adjustments as needed?					
Have you considered supply chain insurance? Check with your insurance agent					

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



The Ready Business program, 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.

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.

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.

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

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.

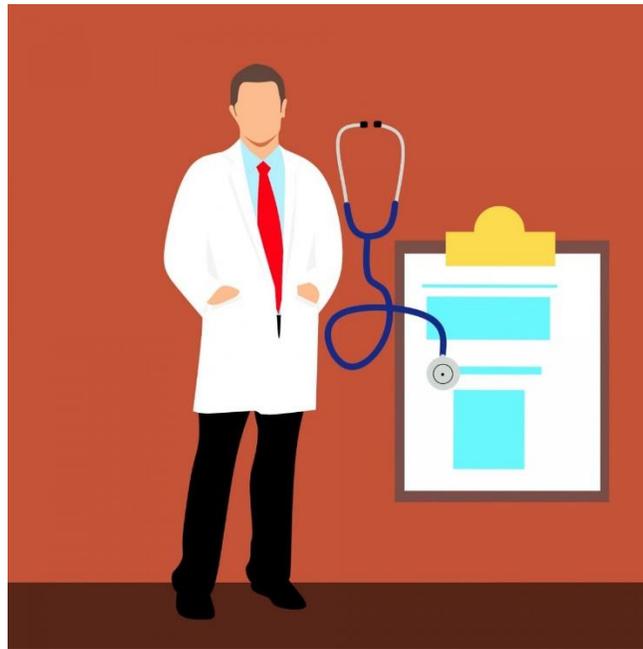
requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements

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

for our full list of SBA Lenders.



How small businesses can protect their workplaces, employees and customers against potential health and safety threats, including

the prevention of the transmission of COVID-19 and other communicable diseases.

Know how it spreads

- There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19).
- **The best way to prevent illness is to avoid being exposed to this virus.**
- The virus is thought to [spread mainly from person-to-person](#).
 - Between people who are in close contact with one another (within about 6 feet).
 - Through respiratory droplets produced when an infected person coughs, sneezes or talks.
 - These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
 - Some recent studies have suggested that COVID-19 may be spread by people who are not showing symptoms.

Everyone Should



Wash your hands often

- [Wash your hands](#) often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- It's especially important to wash:
 - Before eating or preparing food
 - Before touching your face
 - After using the restroom
 - After leaving a public place
 - After blowing your nose, coughing, or sneezing
 - After handling your mask
 - After changing a diaper
 - After caring for someone sick

- After touching animals or pets
- If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol**. Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.



Avoid close contact

- **Inside your home:** Avoid close contact with people who are sick.
 - If possible, maintain 6 feet between the person who is sick and other household members.
- **Outside your home:** Put 6 feet of distance between yourself and people who don't live in your household.
 - Remember that some people without symptoms may be able to spread virus.
 - Stay at least 6 feet (about 2 arms' length) from other people.
 - Keeping distance from others is especially important for people who are at higher risk of getting very sick.



Cover your mouth and nose with a mask when around others

- You could spread COVID-19 to others even if you do not feel sick.
- The mask is meant to protect other people in case you are infected.
- Everyone should wear a [mask](#) in public settings and when around people who don't live in your household, especially when other [social distancing](#) measures are difficult to maintain.
 - Masks should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- Do NOT use a mask meant for a healthcare worker. Currently, surgical masks and N95 respirators are critical supplies that should be reserved for healthcare workers and other first responders.
- Continue to keep about 6 feet between yourself and others. The mask is not a substitute for social distancing.



Cover coughs and sneezes

- **Always cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow and do not spit.
- **Throw used tissues** in the trash.
- Immediately **wash your hands** with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.



Clean and disinfect

- **Clean AND disinfect frequently touched surfaces daily.** This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.
- **If surfaces are dirty, clean them.** Use detergent or soap and water prior to disinfection.

- **Then, use a household disinfectant.** Most common [EPA-registered household disinfectant](#) external icon will work.



Monitor Your Health Daily

- **Be alert for symptoms.** Watch for fever, cough, shortness of breath, or [other symptoms](#) of COVID-19.
 - Especially important if you are [running essential errands](#), going into the office or workplace, and in settings where it may be difficult to keep a [physical distance of 6 feet](#).
- **Take your temperature** if symptoms develop.
 - Don't take your temperature within 30 minutes of exercising or after taking medications that could lower your temperature, like acetaminophen.
- Follow [CDC guidance](#) if symptoms develop.

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.

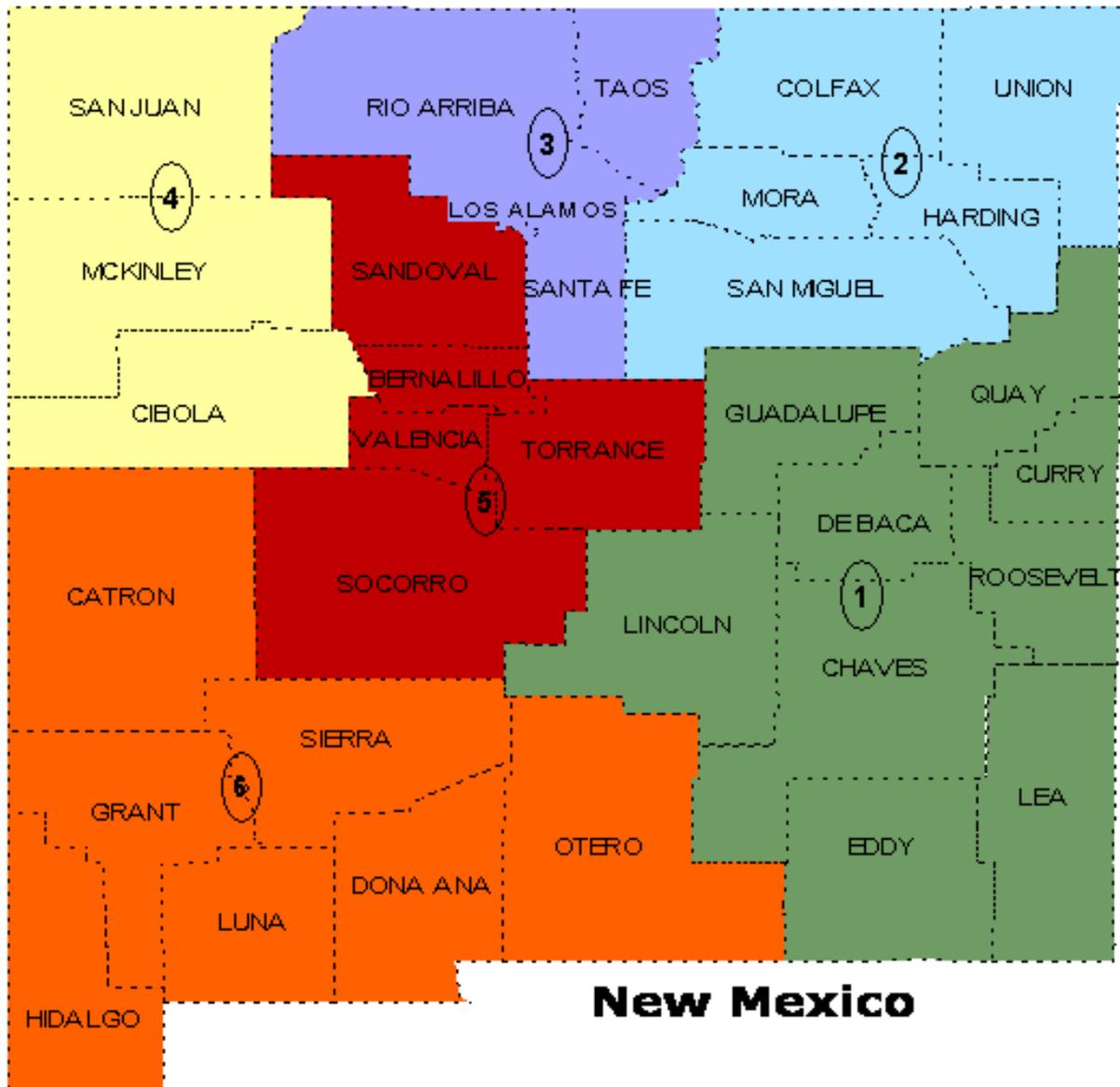


New Mexico Department of Homeland Security Management (NMDHSEM)

<http://nmdhsem.org/>

New Mexico Emergency Management Association (NMEMA) Preparedness Areas

<http://www.nmem.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.



Your SBA Resource Partners



What is SCORE? (Service Corps of Retired Executives)

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>



For over



www.westt.org

609 Broadway Blvd NE, Albuquerque NM 87102
505.246.6931

About WESST (Women's Economic Self-Sufficiency Team)

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

The New Mexico Small Business Development Centers



SBDC Program Purpose

The SBDC Program is designed to provide high quality business and economic development assistance to small businesses in order to:

Start

Grow

Sustain

The SBDC program is the federal government's largest and most successful management and technical assistance program for small businesses.

The SBDC program has 62 State Offices—one in each state and/or Regional (four in Texas and six in California), the District of Columbia, Puerto Rico, the Virgin Islands, Guam and American Samoa and their corresponding Service Center networks.

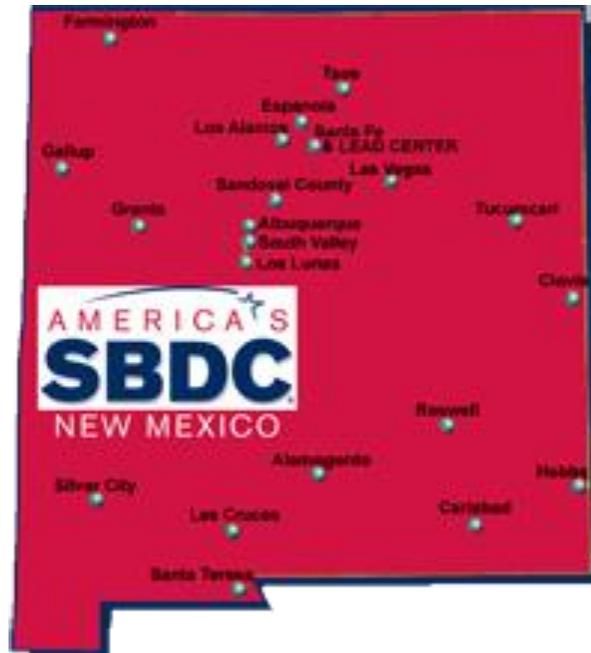
There are more than 1000 full time service centers (we have 18 contracted service centers in New Mexico with two satellite offices)

On a non-fee basis, one-on-one confidential counseling and training :

- Working with individuals to develop business plans, financial packages, credit applications and contract proposals.
- Working with individuals to increase awareness of basic credit practices and credit requirements.
- Working to develop and provide informational tools to assist individuals with pre-business startup planning, existing business expansion and export planning.
- Working with individuals referred by the SBA District Offices and SBA participating lenders. (Note: Providing any preferential treatment to clients of any specific lender is prohibited, as is the SBDC's acceptance of payment for the services we provide.)
- SBDCs must have counselor resources available to meet the needs of entrepreneurs throughout the SBDC's designated service territory.

The New Mexico Small Business Development Center Network

- Centers Statewide
- No-Cost confidential business consulting
- Low-cost business training workshops
- Certified business professionals



**Thank You Everyone
For Your Continued Support
of Small Businesses in New Mexico!**

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