



Guidelines on Helping when Disaster Strikes

SBA asks that Small Business Development Centers (SBDC) be on the frontline of helping small businesses prepare for, survive and recover when disaster strikes while also ensuring continuity of SBDC assistance and services during and after a disaster:

8.3.6 Disaster Operations Plan

Each Lead Center and its Service Centers must have in place disaster plans which are coordinated with the host institution to ensure delivery of services to small businesses in its area of operations. Such plans must be kept on file and available for review by SBA officials. Plans should be reviewed annually by the Center Directors and updated as needed. SBDCs individually, and in cooperation with SBA and other Federal Agencies as well as state and local entities are encouraged to provide disaster recovery assistance to support impacted small businesses in local economies.

- OSBDC Funding Opportunity 2020

How can I help?

- Continue normal operations of helping businesses start, grow sales, acquire customers, expand, access financing, etc. as much as possible.
- Assist affected businesses in going through info on the SBA Disaster Assistance website point by point regarding eligible disaster areas, deadlines, application process, documentation, terms, etc.
- For documentation, small businesses will need: prior years' tax returns, monthly P&Ls during the eligible period for Economic Injury, previous monthly P&Ls if possible for comparison, list of all fixed debts, personal finances, anything that can be documented in photos to correspond to records (e.g., empty shelves = supply chain shortages; excess inventory = products not selling, etc.) or by email chain (e.g., event cancelations, order cancelations) or other records (notice of business closure for specified dates, etc.).
 - Chambers of commerce, trade associations, etc. might also be useful in being able to provide info such as decline in local sales tax revues and decline in visitors to area during a specified period (compared to prior years), number of days that schools are closed (= employees staying home for childcare = loss productivity?), etc. Industry associations might be useful in documenting industry decline during eligible period.
- Getting businesses to appreciate that EIDL is a loan and not a grant is important and also businesses need to know that the loans are available only to businesses that are not able to secure credit elsewhere.