

Hello,

The health and well-being of our clients, employees, and community are a top priority for the Mississippi SBDC. We understand that this is a stressful time and that small businesses like yours may be experiencing unexpected consequences as a result of the recent outbreak of the Coronavirus (COVID-19). We are committed to keeping you safe and informed regarding our service offering and resources to protect your dream – your small business – by protecting your clients, employees and community from the virus and regarding disaster assistance should your business experience economic injury or other unintended consequences.

Mississippi SBDC Services Updates

All Mississippi SBDC office locations remain open at this time. However, there have been some modifications to how we will conduct face-to-face engagements with our clients and the general public.

Training Events and Workshops

To minimize the health and safety risk to our clients and employees, and prevent the further contraction and spread of the Coronavirus, all face-to-face Mississippi SBDC-sponsored training events and workshops scheduled **between now to May 1st have been canceled**. We are working to implement an expanded use of online instruction to provide ongoing small business training services, especially in the area of pandemic planning, preparation, response and recovery.

Counseling

Our one-on-one counseling service offering will continue as scheduled at this time. However, all Mississippi SBDC employees are taking measures to protect themselves and others from contracting and spreading the Coronavirus. When possible, we are highly encouraging our counseling staff to implement proper infection prevention measures when conducting face-to-face client engagements.

Please check with your counselor directly about their meeting preference before attending your appointment.

Important Notice: All SBDC office locations are taking necessary measures to maintain healthy housekeeping practices to protect their occupants and visitors, including thoroughly cleaning and disinfecting all surfaces, equipment, and other elements of our work environment on a regular basis. This also includes our staff practicing and expecting our clients to conduct respiratory etiquette, including properly covering coughs and sneezes, and immediately disinfecting themselves and affected areas. Our employees are also monitoring clients, colleagues, and themselves for signs and symptoms of illness, and, when appropriate, are taking appropriate action, including reserving the right to cancel your appointment should they believe

they are at risk. To safeguard you – our clients – and our employees, please stay home and care for yourself if you are ill or have been around anyone who has been ill.

Preparedness and Resiliency Resources

The Mississippi SBDC is working closely with federal and state officials to inform and equip small businesses with information regarding COVID-19. You should be ready to implement strategies to protect your employees and customers from the virus, while ensuring the continued operation of your business.

Not too late to plan. Protect your small business.

Despite cases continuing to rise, it's not too late to take proactive steps to protect your business, employees, and customers. Here are a few things you can do right now:

1. Know the signs and symptoms.

Reference this [fact sheet from the CDC](#) for what you need to know about COVID-19.

2. Update your disaster preparedness plan.

Update your disaster preparedness plan to include guidance on COVID-19. A good plan will cover a number of things, including workplace safety precautions, travel restrictions, supply chain alternatives, procedures around remote work, and more. All of this should be documented to act as an easy-to-reference guide on how to keep the business running in difficult times.

3. Communicate and educate your employees.

Most likely, your employees are concerned about their health and well-being and have uncertainties about their work. Communication through a crisis is critical. Discuss proper hygiene etiquette and measures your office is taking to ensure workplace cleanliness and safety. Inform sick or at-risk employees that they should stay at home to minimize health and safety risks for your workplace. If employees are nervous about their safety, consider switching to phone calls or other face-to-face alternatives. You might also consider reducing employee travel or attendance of large meetings.

4. Look into business interruption insurance

Ask your insurance provider about insurance to cover unexpected major events such as COVID-19.

5. Don't panic.

In the midst of the pandemic, it's easy to get frightened. Stay up to date with the latest information from the most reliable sources to guide you. For more information, download these helpful guides for information about the virus, tips to safeguard your employees, and for information to plan and respond to the virus:

- [Fact Sheet: What You Need to Know about COVID-19 \(CDC\)](#)
- [Interim Guidance for Businesses and Employers \(CDC\)](#)
- [Guidance for Preparing Workplaces for COVID-19 \(OSHA\)](#)

Note: *We will update this list regularly as resources are available.*

Recovery Resources

The Mississippi SBDC Network is working closely with state and federal officials regarding the availability of disaster resources to recover from economic injury and other impacts as a result of COVID-19.

Federal disaster assistance

The U.S. Small Business Administration (SBA) has activated its [Economic Injury Disaster Loan Program](#). This program provides working capital to small businesses (and some small agricultural cooperatives and most private nonprofit organizations) who have suffered “substantial economic injury” as a result of COVID-19. Substantial economic injury means a business has been unable to meet its obligations and to pay its ordinary and necessary operating expenses.

The Mississippi SBDC stands ready to help you prepare and recover.

As during any disaster, we are here to help your business prepare and recover. Our team can also assist you with developing a preparedness plan and with other measures to safeguard your employees, customers, and ensure the continued operation of your business. Upon the activation of federal and state disaster assistance, our team of disaster specialists can assist you as you navigate this loan application process as well as other post-disaster challenges.

Visit http://mssbdc.org/resources/business_resilience_information to learn more.

Thank you,
Sharon Nichols, Director
Mississippi Small Business Development Center