



# Staying Afloat

In the Covid-19 world

March 27, 2020

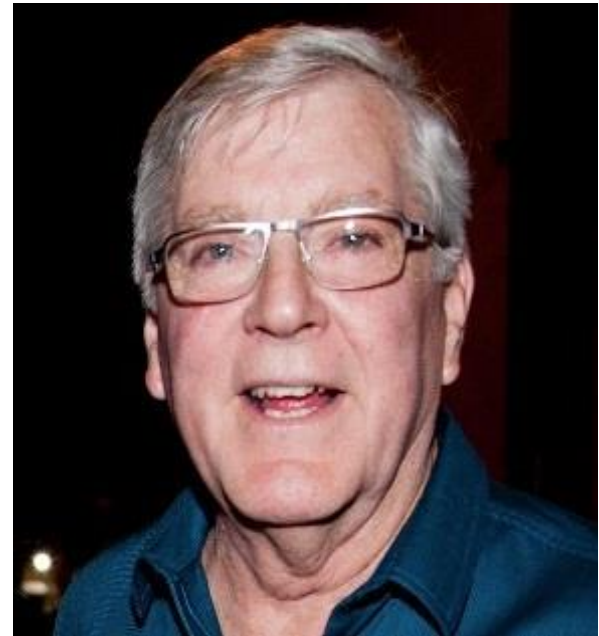


# SCORE Volunteers

**Presenter**  
**George Gremse**



**Moderator**  
**Dave Harris**



# Key Focus Points

---

- Stay healthy
- Know where your business stands
- Conserve cash
- Take advantage of government programs
- Communicate with your customers
- Build a plan to bounce back

# Stay Healthy

- You, and if you have staff, are the business
  - Take the appropriate precautions
    - If the business is operating
      - Determine how to protect you, staff & your customers
        - » Social distancing
        - » Physical barriers
        - » Protective equipment
        - » Disinfecting
    - If forced to close
      - Determine how to protect:
        - » Yourself & your families so you can move fast to reopen
        - » Any staff or contractors you might be interacting with while closed to the public



Evaluate where you are

# Know where your business stands

Assess the current state of your business.

- **Operational Impacts**

- Lost sales and income
- Vendor situation – able to supply?
- Customer situation – Still with you?

- **Financial Impacts**

- Know your cash position.
- Quantify the Operational Impacts (above)
  - Assess cash inflows and outflows
  - Negative cash flow resulting from delayed sales or income
  - Increased expenses (e.g., overtime labor, outsourcing, expediting costs, etc.)

- **Calculate your cash position**

- Excel cash flow worksheet
- FEMA worksheet <https://bit.ly/33CmuO4>

Starting date  
Cash balance alert minimum

Mar-20

	Beginni	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Cash on hand (beginning of month)											

CASH RECEIPTS		Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Cash sales											0
Returns and allowances											0
Collections on accounts receivable											0
Interest, other income											0
Loan proceeds											0
Owner contributions											0
<b>TOTAL CASH RECEIPTS</b>											0
<b>Total cash available</b>		0	0	0	0	0	0	0	0	0	

CASH PAID OUT		Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Advertising											0
Commissions and fees											0
Contract labor											0
Employee benefit programs											0
Insurance (other than health)											0
Interest expense											0
Materials and supplies (in COGS)											0
Meals and entertainment											0
Mortgage interest											0
Office expense											0
Other interest expense											0
Pension and profit-sharing plan											0
Purchases for resale											0
Rent or lease											0
Rent or lease: vehicles, equipment											0
Repairs and maintenance											0
Supplies (not in COGS)											0
Taxes and licenses											0
Travel											0
Utilities											0
Wages (less emp. credits)											0
Other expenses											0
Other expenses											0
Other expenses											0
Miscellaneous											0
<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0	0
CASH PAID OUT		Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Loan principal payment											0
Capital purchases											0
Other startup costs											0
To reserve and/or escrow											0
Owners' withdrawal											0
<b>TOTAL CASH PAID OUT</b>		0	0	0	0	0	0	0	0	0	0
<b>Cash on hand (end of month)</b>	0	0	0	0	0	0	0	0	0	0	

Starting date  
Cash balance alert minimum

Mar-20
500

	Beginning	Apr-20	May-20	Jun-20
<b>Cash on hand (beginning of month)</b>	2,500	2,500	1,000	5,200

<b>CASH RECEIPTS</b>		Apr-20	May-20	Jun-20
Cash sales			1,000	
Returns and allowances				
Collections on accounts receivable		500	200	
Interest, other income				
Loan proceeds			5,000	
Owner contributions				
<b>TOTAL CASH RECEIPTS</b>		500	6,200	0
<b>Total cash available</b>	2,500	3,000	7,200	5,200

<b>CASH PAID OUT</b>		Apr-20	May-20	Jun-20
Advertising				
Commissions and fees				
Contract labor				
Employee benefit programs				
Insurance (other than health)		150	150	
Interest expense		100	100	
Materials and supplies (in COGS)				
Meals and entertainment				
Mortgage interest				
Office expense				
Other interest expense				
Pension and profit-sharing plan				
Purchases for resale				
Rent or lease		1,000	1,000	
Rent or lease: vehicles, equipment		350	350	
Repairs and maintenance				
Supplies (not in COGS)				
Taxes and licenses				
Travel				
Utilities		200	200	
Wages (less emp. credits)				
Other expenses				
Other expenses				
Other expenses				
Miscellaneous				
<b>SUBTOTAL</b>		1,800	1,800	0
<b>CASH PAID OUT</b>		Apr-20	May-20	Jun-20
Loan principal payment		200	200	
Capital purchases				
Other startup costs				
To reserve and/or escrow				
Owners' withdrawal				
<b>TOTAL CASH PAID OUT</b>		2,000	2,000	0
<b>Cash on hand (end of month)</b>	2,500	1,000	5,200	5,200





# Cash

Conserving it & getting more

# Conserve Cash

- Delay or extend payments on invoices
- Get deposits or upfront payments
- Offer early payment discounts
- Exchange goods & services (barter)
- Reduce staff hours
- Repair equipment
- Lease equipment
- Keep the business lean

# Delay or extend terms on paying bills

- Vendors are aware of the situation
  - Asking rarely hurts
- Look at your big-ticket items first
  - Major suppliers
  - Mortgage
  - Rent
  - Utilities
- Florida Power & Light
  - <https://www.fpl.com/corona-virus.html>
- Banks (Mortgages/Loans )
  - Bank of America
  - Capital One
  - Chase
  - Citibank
  - PNC
  - Truist
  - U.s. Bank
  - Wells Fargo

# Build a War Chest

- Build a “war chest”
  - Activate any lines of credit
    - Write a check to your business account
  - Access short term, no-interest, loans
    - State of Florida Small Business Emergency Bridge Loan (No Interest. 12 Months. Up to \$50,000)
      - <https://floridadisasterloan.org/>
  - Cautiously look at longer term disaster loans available. (Low interest, Up to 30 years. Up to \$2M)
    - SBA Economic Injury Disaster Loan Program
      - <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- Sell any assets you do not need anymore
- Offer customers discounts on early payments
  - Example: 2% discount for payment within 10 days of invoice date
- Offer Gift Certificates
  - <https://www.kabbage.com/helpsmallbusiness> Gift Certificates
- Start your own loan request
  - <https://wefunder.com/loans> You set up an online offer to borrow money.
- Watch for unusual opportunities
  - Facebook Small Business Grant Program <https://www.facebook.com/business/boost/grants?ref=eml>
  - Amazon Neighborhood Small Business Relief Fund - <https://amazonsmallbusinessrelief.force.com/SelfRegisterPage>



# Loan Programs

# Florida Small Business Emergency Bridge Loan

- Short Term
  - 12 months
- Interest Free
  - 1<sup>st</sup> year, then default & 12% interest
- Max \$50,000
- Funds used to maintain or restart a business not pay off old debts
- Unsecured – no collateral required
- For-profit small businesses with 2-100 employees
  - Independent contractors might count as staff
- Must apply by May 8<sup>th</sup>
  - <https://floridadisasterloan.org/>

# SBA Disaster Assistance Loans for Small Businesses

- **Economic Injury Disaster Loan**

- Used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact
- Up to \$2 Million
- 3.75% interest rate for businesses
  - 2.75% for non-profits
- Length is determined case by case. Up to 30 yrs.
- Pledge collateral where available
- Good credit history
- Avg 18-21 days for yes/no notifications. 5 more days to get the check, if yes.
- Sign up for SBA email updates: <https://bit.ly/2Ua9lsq>
- **Apply by December 31, 2020**
  - <https://disasterloan.sba.gov/ela/Account/Login>

# Detailed info will be sent to your email

## Florida Emergency Bridge Loan info



35 Pages

## SBA Economic Injury Disaster Loan Info



16 Pages



# Recommendation – Try to use the SBDC

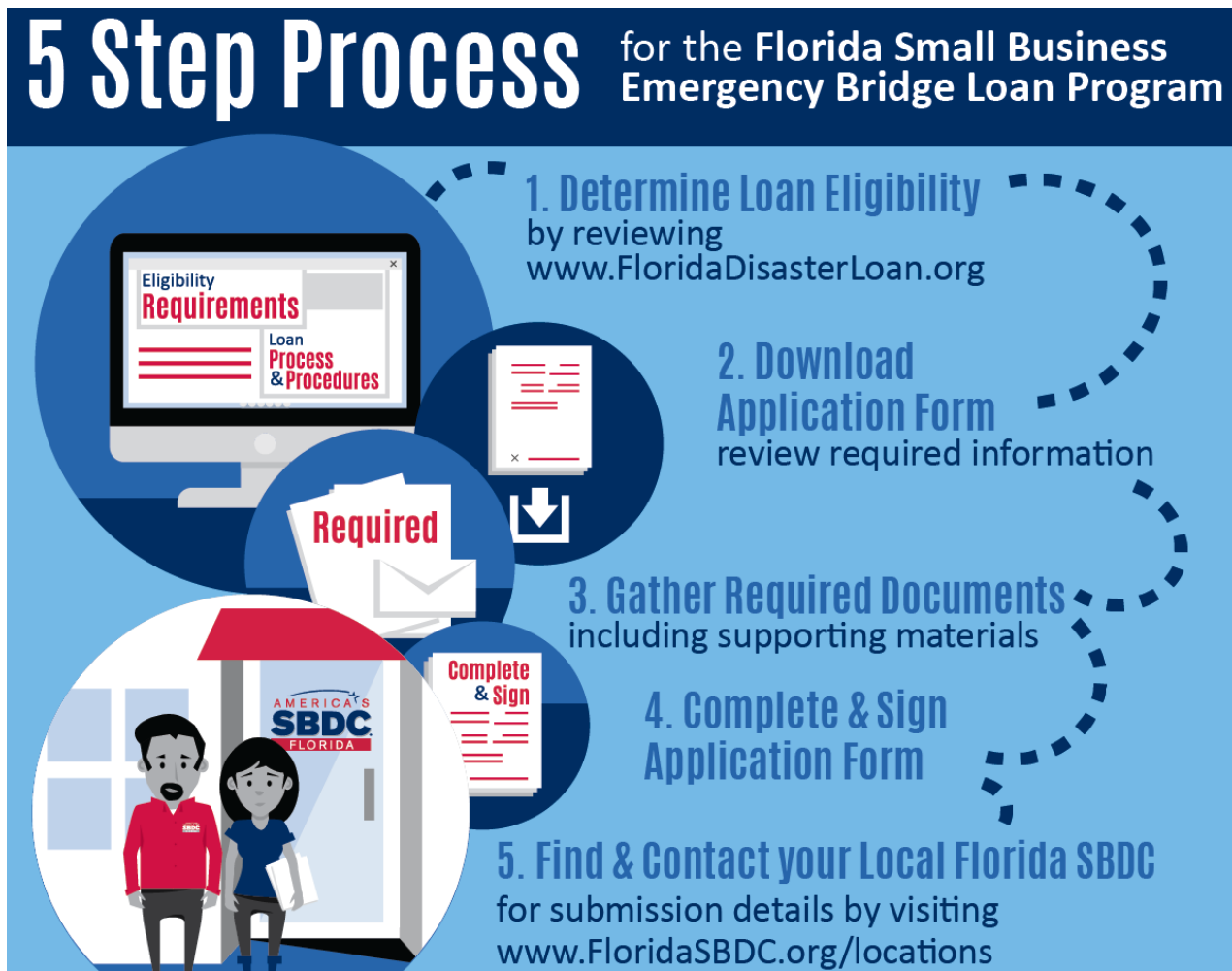


SBDC assist small business to secure a Florida Small Business Emergency Bridge Loan  
(short-term solution)

**THEN**

apply for an SBA Business Disaster Loan  
(long-term solution)

# Florida Emergency Bridge Loan



# FL Bridge Loan & SBDC Involvement

- answer applicant questions and expectations about the loan program
- pre-screen applicants for program eligibility
- provide assistance in completion of the application package
- organize and facilitate bridge loan committees
  - SBDCs do NOT participate in the loan decision making process
- act as primary point of contact for applicant throughout application process
- if approved, facilitate the closing and distribution of the loan
- Provide ongoing professional business continuity and strategic planning throughout recovery



# SBA Disaster Loan



## The Three Step Process: Disaster Loans

<https://disasterloan.sba.gov>

### About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

STEP 1:  
Apply for Loan

STEP 2:  
Property Verified  
and  
Loan Processing  
Decision Made

STEP 3:  
Loan Closed and  
Funds Disbursed

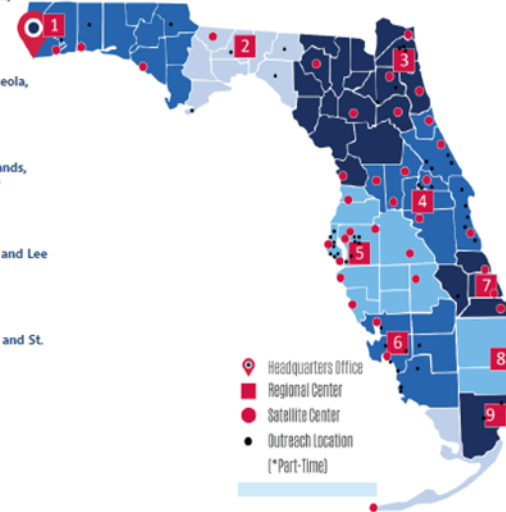
Seek assistance from local SBDC office

**BEFORE**  
applying

- 1** Florida SBDC at UWF  
(850) 474-2528 | [sbdc@uwf.edu](mailto:sbdc@uwf.edu)  
Serving the following counties: Bay, Calhoun, Escambia, Gulf, Holmes, Jackson, Okaloosa, Santa Rosa, Walton, and Washington County
- 2** Florida SBDC at FAMU  
(850) 599-3407 | [sbdcfam@gmail.com](mailto:sbdcfam@gmail.com)  
Serving the following counties: Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla County
- 3** Florida SBDC at UNF  
(904) 620-2476 | [smallbiz@unf.edu](mailto:smallbiz@unf.edu)  
Serving the following counties: Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Gilchrist, Hamilton, Lafayette, Levy, Marion, Nassau, Putnam, St. Johns, Suwannee, and Union County
- 4** Florida SBDC at UCF  
(407) 420-4850 | [sbdc@ucf.edu](mailto:sbdc@ucf.edu)  
Serving the following counties: Brevard, Flagler, Lake, Orange, Osceola, Seminole, Sumter, and Volusia County
- 5** Florida SBDC at USF  
(813) 905-5800  
Serving the following counties: DeSoto, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, and Sarasota County
- 6** Florida SBDC at FGCU  
(239) 745-3700  
Serving the following counties: Charlotte, Collier, Glades, Hendry, and Lee County
- 7** Florida SBDC at IRSC  
(772) 462-7296  
Serving the following counties: Indian River, Martin, Okeechobee, and St. Lucie County
- 8** Florida SBDC at FAU  
(954) 762-5235  
Serving the following counties: Palm Beach and Broward County
- 9** Florida SBDC at FIU  
(305) 779-9230  
Serving the following counties: Miami-Dade and Monroe County



[www.FloridaSBDC.org/locations](http://www.FloridaSBDC.org/locations)



# SBA direct connections



**MIAMI** – The U.S. Small Business Administration South Florida District Office will host virtual office hours to answer questions about the **SBA** Economic Injury Disaster Loan Program.

In addition to the virtual office hours, the District Office will also be hosting webinars twice daily to help small businesses navigate the disaster loan application. Details about the webinars coming soon!

In the meantime, feel free to contact the staff during the hours listed below.

**Virtual Office Hours:**

Monday, March 23 - Friday, April 04

11:00 a.m. – 1:00 p.m.

3:00 p.m. – 5:00 p.m.

- Limited to 250 callers at one time.
- Participants may call at anytime and are welcome to enter and exit at will.
- Callers will be muted upon entry and will be taken in the order they are received.

**How to Participate:**

[Join Skype Meeting](#)

Join by phone

(202) 765-1264; Conference ID - 162817288

Trouble Joining? [Try Skype Web App](#)

- South Florida District Office -



U.S. Small Business  
Administration

The **SBA** South Florida District Office will host a series of Small Business Recovery webinars to provide the latest information on how the **SBA** is helping small businesses with their economic recovery.

This webinar will go through the Economic Injury Disaster Loan application step-by-step; offer tips and insight into completing an application and what you can expect after applying.

**Friday, March 27, 1:00 p.m. – 3:00 p.m.**

You may join the conference 10 minutes prior.

Dial-in: 1-877-369-5243 or 1-617-668-3633

Access Code: 0512355##

Online: <https://ems8.intellor.com/login/823645>

**Monday, March 30, 9:00 a.m. – 11:00 a.m.**

You may join the conference 10 minutes prior.

Dial-in: 1-877-369-5243 or 1-617-668-3633

Access Code: 0317877##

Online: <https://ems8.intellor.com/login/823646>

**Monday, March 30, 1:00 p.m. – 3:00 p.m.**

You may join the conference 10 minutes prior.

Dial-in: 1-877-369-5243 or 1-617-668-3633

Access Code: 0714812##

Online: <https://ems8.intellor.com/login/823647>

Free to attend. Each call is limited to the first 750 callers. Additional webinars will be offered throughout the week.



# SBA loan documentation

## Filing Requirements

The following sections are required for all loan applications. A green check mark indicates that a section has been completed. Alternate [document delivery options](#) are available if needed.

Complete the **Disaster Business Loan Application** (SBA Form 5).

**Disaster Business Loan Application**

Start

Complete, sign and date each **Personal Financial Statement** (SBA Form 413) shown below.

**Personal Financial Statement**

Complete preceding section(s) first.

Complete each **Schedule of Liabilities** (SBA Form 2202) shown below.

**Schedule of Liabilities**

Complete preceding section(s) first.

Complete each **Request for Transcript of Tax Return** (IRS Form 4506-T) shown below.

**Request for Transcript of Tax Return**

Complete preceding section(s) first.

Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available

**Applicant Business Federal Tax Return**

Complete preceding section(s) first.

Read and accept the Truthful Information Certification.

**Truthful Information Certification**

Complete preceding section(s) first.

Submit Application and Supporting Documents.

**Submit Application**

Complete preceding section(s) first.

Get your 2019  
taxes done if  
they tell a good  
story



# Alternatives

Lender	Loan	Amount	Cost	How it works
FundRocket	Stimulus 2020	\$1,000	0% APR	<ul style="list-style-type: none"><li>▶ No credit or collateral requirements</li><li>▶ Apply by setting up an account on Womply and reaching out to say you're interested in the loan</li><li>▶ Pay it back with weekly installments of either 10% of sales or \$100 — whichever is lower</li><li>▶ No repayments are required if there are no sales</li></ul>
U.S. Bank	Quick Loan	\$5,000 to \$250,000	APR 2% lower than what your business would have otherwise qualified for	<ul style="list-style-type: none"><li>▶ Discounted rates on this unsecured term loan, with the same requirements and terms of a <a href="#">U.S. Bank Quick Loan</a></li><li>▶ Apply online, through U.S. Bank's mobile app, over the phone or at a branch</li></ul>
U.S. Bank	Cash Flow Manager	\$10,000 to \$250,000	APR 1% lower than what your business would have otherwise qualified for	<ul style="list-style-type: none"><li>▶ Discounted rates on its business line of credit, with no changes to requirements</li></ul>

# Alternatives

- Our COVID-19 Relief Program offers the following to clients:
- Loan deferment or loan restructures to 1,500 eligible clients;
- One-on-one support to small business owners to access publicly sourced disaster relief funds at the city, state and federal level in each of our core markets; and
- Our COVID-19 Relief Loan to 500 small business owner who aren't a fit for the public relief programs. This loan includes multi-month deferment on the first payment, low interest rates, and additional flexibility in lending criteria.
- To learn more about the COVID-19 Relief Program, or to refer a business to the program, call (866) 245-0783 or visit <https://us.accion.org>.







# Family First Coronavirus Response Act

**FFCRA**

# Government Programs

- Government programs are being funded for:
  - Family First Coronavirus Response Act (**FFCRA**)
    - Emergency Family & Medical Leave Expansion Act
    - Emergency Paid Sick Leave Act
    - Tax Credits for Paid Sick & Family Medical Leave Act
    - Sole proprietors can qualify
  - Unemployment insurance
  - Food
  - Medical aid
- Pay attention to news releases and apply
  - Sole proprietors can qualify for some of the tax credits
  - Employers with under 50 employees need to ask for exemption if they cannot front the cost of paying employees on leave
  - Not a time to sit back to wait and see.
    - Some programs may have limited funding so do not be last in line

# FFCRA - Summaries

## Law firm summary



<https://bit.ly/3dlyTue>

## Time Magazine Summary

- Companies with less than 500 employees will have to front the costs of paid sick and emergency leave but will later be eligible for reimbursement tax credits from the government.
- For paid sick leave wages provided to employees who must quarantine because they are sick with COVID-19 or are trying to obtain a diagnosis, companies will be reimbursed up to \$511 per employee per day.
- For paid sick leave wages provided to employees caring for loved ones, employers will be reimbursed up to \$200 per worker per day.
- Self-employed individuals are also eligible for the reimbursable tax credits.
- Companies with less than 50 employers who wish to apply for an exemption to the paid leave mandate because they think it would “jeopardize the viability” of their business can reach out to the Department of Labor.

<https://bit.ly/2xcNpUt>

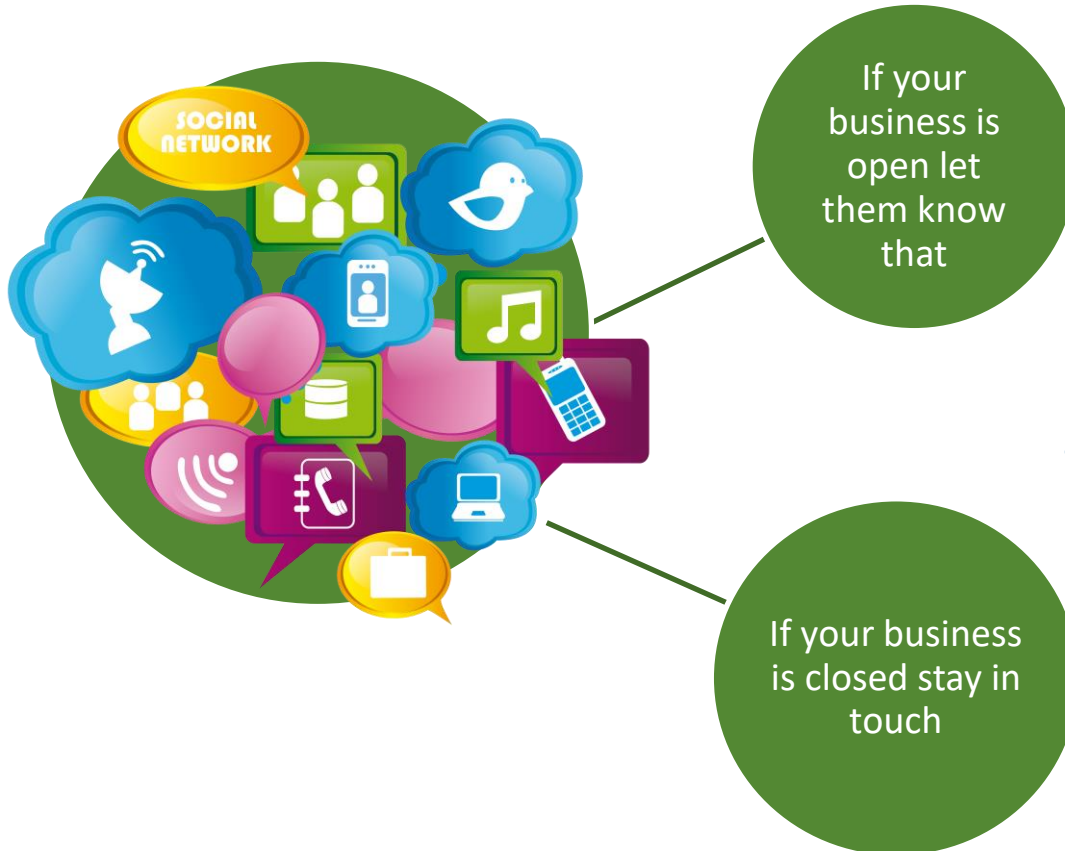
## Florida Restaurant & Lodging Ass. Summary

<https://bit.ly/2U8vFm9>



# Communicating with customers

# Communicate with Customers



- Takes away the guessing
- Advise of precautions you are taking
  - Disinfecting equipment throughout the day
  - Keeping social distance
  - Protective barriers
- Evaluate offering incentives
- Increases your social media presence

- Shift to online sales
- Stream or video chat your services – tutors, personal trainers, therapists, in-house nail & hair touch up coaching
- If a restaurant or bar owner send out recipes to use at home
- Educational centers offer tools parents can use for home schooling or entertainment of the children
- Give updates on what is happening in your business circle
- Offer discounts on future work with payments now

# Maintain Contact

## Is coronavirus impacting your business?

Recent developments with coronavirus (COVID-19) are impacting small businesses around the globe.

Keep your customers aware of any changes to day-to-day operations.

Be sure to include details your customers should know about like your hours, product availability, and any precautions you're taking regarding the virus.

Consider the following tips to communicate the above information with your customers:



1. Update your website.



2. Email your customers.



3. Post to social channels and pin those posts to the top of your feed if possible.



4. Update your details on your Google My Business profile and any other sites where you have a listing.



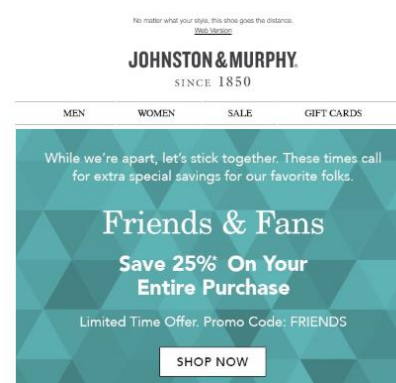
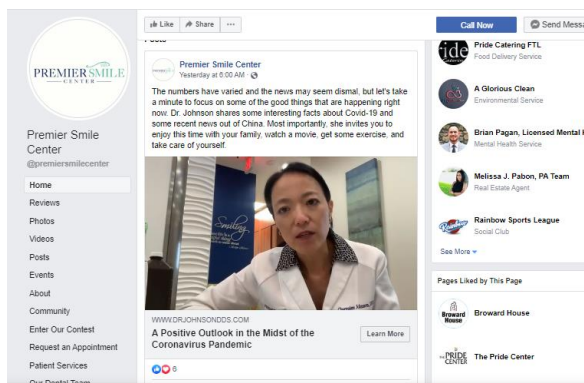
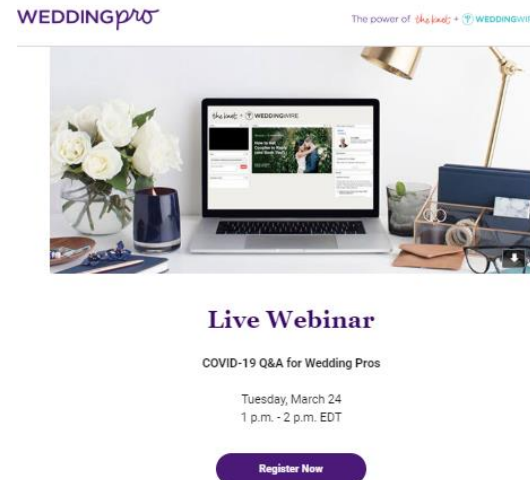
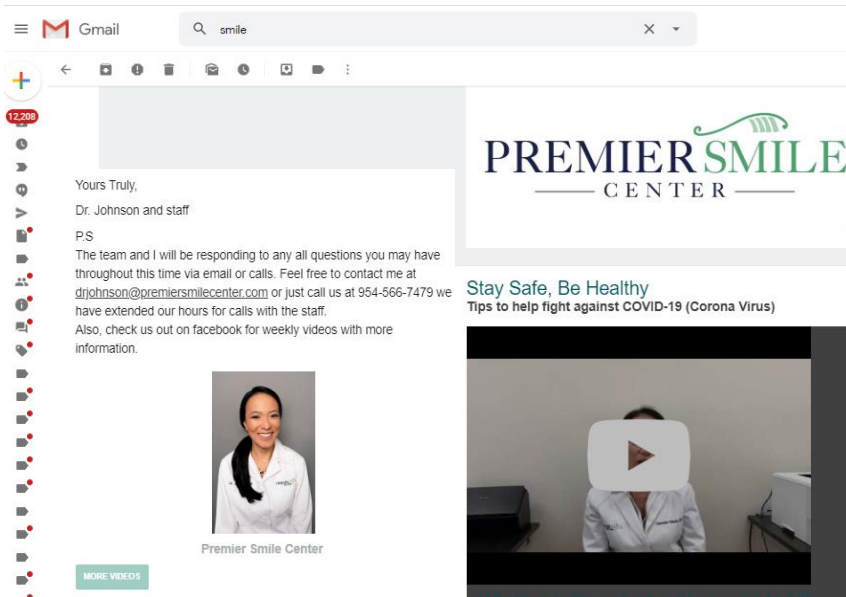
5. If you have a physical location, think about hanging signage in your windows and around the store.

If you need any support taking these actions, we're here to help.  
Check out our Knowledge Base or contact Support at 1-866-289-2101

Constant Contact 



# Client communication example



Cleveland Clinic patients:

The coronavirus (COVID-19) pandemic is a constantly changing situation across the globe. We have never faced anything like this in modern times. At Cleveland Clinic, know that patient safety is our highest priority and we are taking all known, necessary measures.

To provide you with the most up-to-date information, we've

# Client communication example

## YOUR HEALTH IS OUR #1 PRIORITY

If you're worried about the Coronavirus (COVID-19), please be reassured that we are following the health and safety guidance as prescribed by the Centers for Disease Control and Prevention (CDC), as well as the local public health department.

Here are the actions we are taking

### Keeping People Safe



### Securing a Healthy Environment



### Creating a Flexible Workplace



Insert Your Logo

If you have any questions or concerns, please ask for the manager or contact us at

U.S. CHAMBER OF COMMERCE

This document was prepared by the business owner/professor using a template from the U.S. Chamber of Commerce. The U.S. Chamber of Commerce is not responsible for the final content or implementation of this document.

## COVID-19 Customizable Flyer

Use the following fields to help you customize the flyer, then print it or save it as a PDF.

### Keeping People Safe

- ☐ We train our employees on health and safety standards.
- ☐ We screen the health of our suppliers, employees, products, and customers.
- ☐ We actively encourage sick employees to stay home.

Or write your own...

Add

### Securing a Healthy Environment

- ☐ We are deep cleaning and disinfecting our business including high-touch surfaces.
- ☐ We are opening windows or adjusting our heating/cooling to maximize ventilation.
- ☐ We are taking measures to avoid crowding and encouraging people to use online services.

Or write your own...

Add

### Creating a Flexible Workplace

- ☐ We are assessing the risks of business travel.
- ☐ We are using videoconferencing for meetings and events where possible.
- ☐ We are accommodating employees who become sick or have a sick family member.

Or write your own...

Add

Main Contact

Logo

Upload Your Logo

Print



# YOUR HEALTH IS OUR #1 PRIORITY

If you're worried about the Coronavirus (COVID-19), please be reassured that we are following the health and safety guidance as prescribed by the Centers for Disease Control and Prevention (CDC), as well as the local public health department.

## Here are the actions we are taking

### Keeping People Safe



- We train our employees on health and safety standards.
- We screen the health of our suppliers, employees, products, and customers.
- We actively encourage sick employees to stay home.

### Securing a Healthy Environment



- We are deep cleaning and disinfecting our business including high-touch surfaces.
- We are opening windows or adjusting our heating/cooling to maximize ventilation.
- We are taking measures to avoid crowding and encouraging people to use online services.

### Creating a Flexible Workplace



- We are assessing the risks of business travel.
- We are using videoconferencing for meetings and events where possible.
- We are accommodating employees who become sick or have a sick family member.



**If you have any questions or concerns, please ask for the manager or contact us at**

U.S. CHAMBER OF COMMERCE

This document was prepared by the business owner/proprietor using a template from the U.S. Chamber of Commerce. The U.S. Chamber of Commerce is not responsible for the final content or implementation of this document.

<https://www.uschamber.com/app/covid-19-flyer/>



# The Recovery

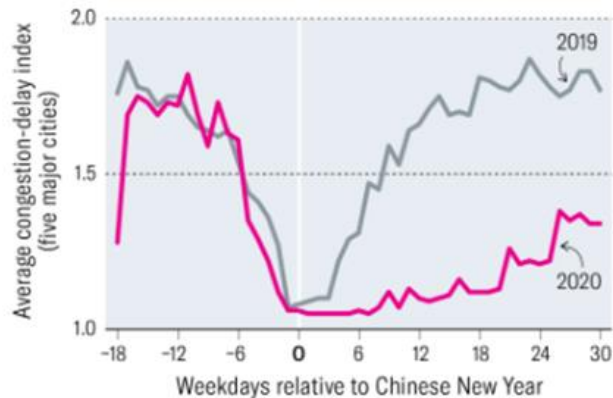
Catch the “bounce”

# Plan now to capture the bounce back

## Emerging Signs of Recovery

China appears to be in the early stage of an economic rebound, according to data for three benchmarks.

People and goods are starting to move again.



**Opinion** **Sport** **Culture** **Lifestyle** **More**

América Asia Australia Middle East Africa Inequality Global development

### China gets a glimpse of life on the other side of coronavirus

Restrictions are being eased across China as the number of new infections recorded drops sharply

- Coronavirus - live updates
- See all our coronavirus coverage



BUSINESS

## Apple reopens all stores in China as coronavirus wanes

By Noah Manskar

March 13, 2020 | 8:12am



**yahoo!**  
finance

Search for news, symbols or companies



Finance Home Coronavirus Watchlists My Portfolio Screeners Premium Markets News Personal Finance Videos

### Starbucks reopens most of China stores as new coronavirus infections fall: 'Early signs of recovery'



Julia La Roche  
Correspondent  
Yahoo Finance February 27, 2020



Starbucks (SBUX) said on Thursday that 85 percent of its China stores are open after closing more than half them amid the coronavirus (COVID-19) outbreak.

# Plan now to capture the bounce back

Business Volume  
Level Before Covid-19

After??

Bottom

# Plan to capture the bounce back

- Look ahead and keep reframing your efforts
- Be adaptive to evolving situations
- Reallocate your resources to any emerging opportunities
- Shift sales channel mix
- Have quick communication methods set up with contractors, customers, vendors, employees
- Prepare for a faster recovery than you expect
- Have a Plan!

# Basic Plan

- Determine the most important/profitable customer segments
- Plan on how will you re-engage with them
  - Sales calls, special packages, incentives
- Determine when to ramp up suppliers - estimate the timeline to restore the flow of needed products/services
  - What cash is need to get the supplier to ship
- Manpower – get ICs, staff & training lined up
- Calculate the maximum capacity to handle new orders



# Summary

# Summary

---

- Stay healthy
- Know where your business stands
- Conserve cash
- Take advantage of government programs
- Communicate with your customers
- Build a plan to bounce back



# Summary

- Check out the links in the presentation for more details:
  - <https://www.fpl.com/coronavirus.html> Florida Power & Light
  - <https://floridadisasterloan.org/> State of Florida Bridge Loan
  - <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources> SBA Loan
  - <https://www.facebook.com/business/boost/grants?ref=eml> Facebook Grant
  - <https://bit.ly/3dlyTue> Law firm summary of FFCRA
  - <https://bit.ly/2xcNpUt> Time Magazine FFCRA Summary
  - <https://bit.ly/2U8vFm9> FL Restaurant Assn. FFCRA Summary
  - <https://www.uschamber.com/app/covid-19-flyer/> U.S. Chamber Covid-19 Health Statement
  - <https://amazonsmallbusinessrelief.force.com/SelfRegisterPage> - Amazon Neighborhood Small Business Relief Fund
  - <https://us.accion.org> - Accion
- We will send to your registration email:
  - Copy of this presentation
  - Excel cash flow workbook
  - SBDC loan information package
  - SBA loan information package
  - FFCRA Summaries

# Resources

- SCORE – Cash forecast, bounce back plan, Customer communications...
  - Broward.score.org
    - Mentoring – consult with us about where you are and where you want to take your business
      - <https://core.score.org/mentoring/request/0/9093>
    - Educational – Webinars for now. Back to workshops later.
      - <https://broward.score.org/local-workshops-events>
- SBDC – Help in filling out loan applications
  - SBDC at FAU – Broward & Palm Beach counties
    - (954) 762-5235
    - <http://www.fau.edu/sbdc/>
  - SBDC at FIU – Miami-Dade County
    - (305) 779-9230
    - <https://business.fiu.edu/centers/sbdc>
- SBA Miami District Office – info. & help with federal gov't programs
  - (305) 536-5521
  - <https://www.sba.gov/offices/district/fl/miami>
  - SBA email updates: <https://bit.ly/2Ua9lsq>

# All links

<https://www.fpl.com/coronavirus.html> Florida Power & Light

<https://floridadisasterloan.org/> State of Florida Bridge Loan

– <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources> SBA Loan

– <https://www.facebook.com/business/boost/grants?ref=eml> Facebook Grant

– <https://bit.ly/3dlyTue> Law firm summary of FFCRA

– <https://bit.ly/2xcNpUt> Time Magazine FFCRA Summary

– <https://bit.ly/2U8vFm9> FL Restaurant Assn. FFCRA Summary

– <https://www.uschamber.com/app/covid-19-flyer/> U.S. Chamber Covid-19 Health Statement

- SCORE – Someone to talk to about your business

- Broward.score.org

- Mentoring – consult with us about where you are and where you want to take your business
  - <https://core.score.org/mentoring/request/0/9093>
- Educational – Webinars for now. Back to workshops later.
  - <https://broward.score.org/local-workshops-events>

- SBDC – Help in filling out loan applications

- SBDC at FAU – Broward & Palm Beach counties

- (954) 762-5235
- <http://www.fau.edu/sbdc/>

- SBDC at FIU – Miami-Dade County

- (305) 779-9230
- <https://business.fiu.edu/centers/sbdc>

- SBA Miami District Office – information about federal gov't programs

- (305) 536-5521
- <https://www.sba.gov/offices/district/fl/miami>
- SBA email updates: <https://bit.ly/2Ua9lsq>