BUSINESS DISASTER PLANNING & ALTERNATIVE METHODS TO EXECUTING YOUR BUSINESS

A how-to-guide to assess and triage your business

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OCCUR

HTTPS://OCCURNOW.ORG/MICRO-BUSINESS-ASSISTANCE

OCCUR serves as a facilitator and catalyst bringing together neighborhood residents, merchants and government to strengthen and stimulate the economic development potential of emerging communities". Over its more than 65-year history, OCCUR has consistently served as a community “watchdog” agency and has honed its strategic effectiveness in serving the interests and improved quality of life for low-income youth, residents, and families.
AGENDA FOR TODAY

Business Triage
30 min
• Cash & Credit Analysis
• Business Continuity Plan & Resources

Moving your business online
15 min
• How to guides & resources

Add Resources Q&A
30 min
• Tax Strategies
• Lease & Other Renegotiations
• Tips and other resources
BUSINESS PLANNING

TO-DO LIST

- Develop list of business owners to collaborate with
- Evaluate business and other loan assistance programs
- Participate in a mutual exchange network
- Evaluate changing your business model and/or your business
- Evaluate new business opportunities

Develop
List of key business contacts and resources

Create
A three-to-six month cash Flow statement

Develop
A business recovery plan

Call
All key suppliers, creditors and customers
https://www.score.org/resource/12-month-cash-flow-statement
https://www.thebalancesmb.com/free-cash-flow-393588
https://www.score.org/event/understanding-cash-flow-critical-component-life-your-business
## BUSINESS CONTINUITY PLAN

https://www.ready.gov/business-continuity-plan

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<th>Business Impact Analysis</th>
<th>Recovery Strategies</th>
<th>Plan Development</th>
<th>Testing &amp; Exercises</th>
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<tr>
<td>• Develop questionnaire</td>
<td>• Identify and document resource requirements based on BIAs</td>
<td>• Develop plan framework</td>
<td>• Develop testing, exercise and maintenance requirements</td>
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<td>• Conduct workshop to instruct business function and process managers how to complete the BIA</td>
<td>• Conduct gap analysis to determine gaps between recovery requirements and current capabilities</td>
<td>• Organize recovery teams</td>
<td>• Conduct training for business continuity team</td>
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<td>• Receive completed BIA questionnaire forms</td>
<td>• Explore recovery strategy options</td>
<td>• Develop Relocation Plans</td>
<td>• Conduct orientation exercises</td>
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<td>• Review BIA questionnaires</td>
<td>• Select recovery strategies with management approval</td>
<td>• Write business continuity and IT disaster recovery procedures</td>
<td>• Conduct testing and document test results</td>
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<td>• Conduct follow-up interviews to validate information and fill any information gaps</td>
<td>• Implement strategies</td>
<td>• Document manual workarounds</td>
<td>• Update BCP to incorporate lessons learned from testing and exercises</td>
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BUSINESS IMPACT ANALYSIS

The BIA should identify the operational and financial impacts resulting from the disruption of business functions and processes. Impacts to consider include:

- **Lost sales and income**
- **Delayed sales or income**
- **Increased expenses** (e.g., overtime labor, outsourcing, expediting costs, etc.)
- **Regulatory fines**
- **Contractual penalties or loss of contractual bonuses**
- **Customer dissatisfaction or defection**
- **Delay of new business plans**
BUSINESS CONTINUITY PLAN II

Resource Requirements


Recovery Strategies

- Consider the following aspects of information and work flow:

  Internal Interfaces (department, person, activity and resource requirements)

  External Interfaces (company, contact person, activity and resource requirements)

- Tasks (in sequential order)

- Reciprocal trade agreements vendors
EVALUATE BUSINESS & OTHER LOAN ASSISTANCE PROGRAMS

- [https://www.sba.gov/article/2020/mar/02/100-most-active-sba-7a-lenders](https://www.sba.gov/article/2020/mar/02/100-most-active-sba-7a-lenders)
- Crowdfunding sources
- [https://www.kiva.org/borrow](https://www.kiva.org/borrow)
- Economic Injury Disaster Loan with cash advance grant ($1K per employee including owner). [https://www.sba.gov/disaster-assistance/coronavirus-covid-19](https://www.sba.gov/disaster-assistance/coronavirus-covid-19)

https://restoreyoureconomy.org/index.php
https://www.facebook.com/business/boost/grants
https://www.score.org/resource/wheres-money-10-types-small-business-financing-and-how-qualify
ADD LOAN RESOURCES


- If Restaurant still doing take-out or delivery, they can promote through Unity
- Council in Fruitvale, “Oakland’s Open” campaign at
- [http://www.oaklandchamber.com/](http://www.oaklandchamber.com/) or Eater SF, have delivery fees waived for 30 days, and use free Revel scooters for delivery

- If artists, authors or arts organizations, the City’s Cultural Affairs Division has assembled a long list of grants here:
- [https://www.oaklandca.gov/resources/resources-for-oakland-artists-and-nonprofit-arts-organizations](https://www.oaklandca.gov/resources/resources-for-oakland-artists-and-nonprofit-arts-organizations)
- [https://cameonetwork.org/coronavirus-resources-for-business](https://cameonetwork.org/coronavirus-resources-for-business)

- If a barber, hairstylist, cosmetologist, or massage therapist,
- [https://beautychangeslives.org/](https://beautychangeslives.org/) has $1K grants for professionals and students
Paypal, Square, and Intuit were just approved to offer PPP loans. They have not launched applications yet, but contractors and business owners can sign up to be notified when they do:


Square will be accepting applications from Square customers only; their overview of the PPP program is really well done and may be useful to any applicant:


Intuit has a helpful calculator: [https://aidassist.intuit.com/app/home#/home](https://aidassist.intuit.com/app/home#/home)
TIPS FOR MOVING YOUR BUSINESS ONLINE

- Decide on your webhosting site
  https://www.squarespace.com/templates

- Social Media Tool-kit

- How to start an online business
  https://torquemag.io/2019/05/start-online-business/


- https://codex.wordpress.org/Getting_STARTED_with_WordPress
OTHER STRATEGIES TO CONSIDER

- Barter/Trade with other suppliers, business owners, creditors, customers etc.
- [https://sfbace.org/](https://sfbace.org/)
- Borrowing against assets
- Changing business model or business
- Switching from Product-to-service business
- Adding family as employees
- Reducing work hours instead of employees
- Consider tax strategies
- COVID Navigation session with us at

- Walking away from your lease
- Renegotiating your lease terms
- Consolidating location with a competitor or complementary business
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