

SMALL BUSINESS DEVELOPMENT CENTER

# DISASTER RECOVERY

CLIENT GUIDE



Institute for  **Economic Development**  
The University of Texas at San Antonio

 South-West Texas Border  
Small Business  
Development Center Network  
The University of Texas at San Antonio



This guide was adapted from resources generously provided by the Vermont SBDC with input from many other Small Business Development Centers around the nation. We are grateful for the shared expertise of all of our SBDC partners and appreciate the tools and support they have shared.

It is designed as a working guide for you and your local SBDC Advisor to work through the steps as you consider how to proceed post-disaster.

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# First Assessment – Personal

Answer the following questions using the charts below, setting action steps with dates due and who is responsible if possible.

## 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					

## FEMA/SBA

**The most important first steps are to register with FEMA and the SBA:**

### Apply with FEMA

- If you are in the affected region, even if you don't think you need any assistance now, you may need it later

### Apply for SBA Disaster Loan Assistance (homeowners, renters, businesses of any size):

- If you are in a declared disaster area and have suffered any disaster related damage you may be eligible for federal disaster assistance.

*Business owners, homeowners and renters are encouraged to apply even if you are not sure you need or want a loan.*

Question	Yes	No	Action and/or Comments	By whom	By when
Applied with FEMA					
Applied with SBA					

**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/videos					

**Call your advisor back and they will outline the next steps:**

SBDC 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:

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# Instructions on how to use the rest of the SBDC Disaster Recovery Guide for Business:

1. We suggest that you get an accordion file with a handle (or a binder or some kind of folder that can be secured and easily carried) to 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. Even if you can get into your office, you will want all of the following information organized and 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. We have provided an overview, in the form of a flow chart, of the steps that need to be taken. (See page 6.)
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.
5. Additional sheets have been numbered to 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.

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 get 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 SBDC tell us that it was well worth it and that their overall recovery was more successful.

We are here to help you.

7. There are many steps to disaster recovery, and it is important to 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:

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# Disaster Recovery Steps



First Assessment -- PERSONAL



First Assessment -- BUSINESS



DO ALL PRELIMINARY ACTIONS



Current financial position of company



REOPEN ?

YES



What are your chances for success



Create a recovery plan



How to fund the reopening



Securing sources of financing



REOPEN

NO



Create a *Closing Checklist*  
with your SBDC Advisor

No

No





## 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. W1</i>					
How much do you need to live on? <i>Use Personal Budget Sheet. W2</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 – see <a href="http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance">http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance</a> )					



## 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). <b>W3</b> <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 <b>W4</b> 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 <b>W5</b></i>					
Postpone purchasing supplies/inventory?					
Cancel orders that you have made? <i>Use Vendor Orders to Cancel List <b>W6a</b></i>					

Question	Yes	No	Action and/or Comments	By whom	By when
Customer orders? Can you fulfill them? Have they been lost? <i>Use Custom &amp;/or IRSCustomer Orders Action List <b>W6b</b></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 machine?					
Check in on your website again and make sure that orders have been stopped if necessary. a. If you can still fulfill orders, make sure clients know the situation and that there may still be some delays.					
If you have computer access, consider posting on Facebook and other social media. a. If there are ways that your customers can help, this is a way to keep in touch with them.					

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## 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 SBDC 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 Reconstructing Your Financial Records sheet. W7</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. W8</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 SBDC Advisor, your accountant, or any financial mentor.					



## 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?			





## 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?			



## 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. W9</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. W10</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. W11</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?					



## 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. W12</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.					



## 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
<p>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?</p> <p>a. SBA Disaster Loan b. State Loan options</p>					
<p>Are there monies available from local charities/business organizations/non-profit organizations?</p> <p>a. Make a list of potential sources. <i>Use Grants and Alternative Funding Sources List. W13</i></p> <p>b. Gather application forms if required.</p> <p>c. Once you are certain you are going to reopen, fill out and submit applications.</p>					
<p>Have you spoken to your bank about your recovery plan and your funding needs?</p>					
<p>Can existing lines of credit be accessed (and increased if necessary) to fund the reopening of the business?</p>					
<p>What collateral do you have available to offer?</p>					

Question	Yes	No	Action	By whom	By when
If you are seeking debt financing, determine: <ol style="list-style-type: none"> <li>What you will be using the money for? <i>Use Sources and Use Worksheet. W14</i></li> <li>What length of the loan term?</li> <li>Total of what you need</li> </ol>					
Can you financing the reopening of your business from your own resources?					
Can you access money from other sources? <ol style="list-style-type: none"> <li>Family</li> <li>Friends</li> <li>Other investors</li> </ol>					

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## 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. W15</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. W16</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?					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Action and/or Comments</b>	<b>By whom</b>	<b>By when</b>
Major Equipment:					
Make an assessment. <i>Use the Equipment Assessment List. W17</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?					
<b>Inventory:</b>					
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.					
<b>Marketing:</b>					
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. W18</i>					
Price/Budget for media plan. a. Add cost to above list.					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Action and/or Comments</b>	<b>By whom</b>	<b>By when</b>
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?					
<b>Pricing:</b>					
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?					
<b>Business Licenses:</b>					
Are all licenses up to date?					
Do you have copies?					
Replace all copies that were destroyed.					
Same applies to all permits.					
<b>Accounting &amp; record keeping:</b>					
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.					
<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Action and/or Comments</b>	<b>By whom</b>	<b>By when</b>
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. W19</i>					
When there is time, send thank you notes.					

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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 SBDC 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

Worksheet Name	W#
Quick Cash Loss Calculation	W1
Family/Personal Budget	W2
Key Stakeholders	W3
Aged Accounts Payable	W4
Employee Action List	W5
Vendor Orders to Cancel	W6a
Custom and/or Standing Customer Orders to Cancel	W6b
Reconstructing Your Financial Records (adapted from IRS.gov)	W7
Aged Sales Forecast and Accounts Receivable Chart	W8
Recovery Goals Worksheet	W9
Recovery Plan Worksheet	W10
Cost Estimations for Reopening	W11
Quick 3 Month Cash Flow	W12
Grants and Alternate Funding Sources List	W13
Sources and Use Worksheet	W14
Jobs Need to Reopen Worksheet	W15
Local Business Assessment	W16
Equipment Assessment List	W17
Media List for Reopening	W18
Thank You List	W19

# 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		=	

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## 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	\$



# 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:				

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:	
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:	

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:	

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](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
<b>Total Sales</b>					

Accounts Receivable	0-30	31-60	61-90	90+	Total
<b>SubTotal Accounts Receivable</b>					













## 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		
Other		
<b>TOTAL START-UP DOLLARS</b>		Total amount of costs before reopening



# Quick 3 Month Cash Flow

Quick Cash Needs Assessment - 90 days

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

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





**Grants and Alternative Funding Sources List**

Name of Source:		
Contact #:	email:	
Address:		
Applied Required?: Yes      No      Completed & Sent:		
Application Requirements/Notes:		
Received \$                      Date:		

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Contact #:	email:	
Address:		
Applied Required?: Yes      No      Completed & Sent:		
Application Requirements/Notes:		
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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
e.g., Facebook Posting: Reopening soon			0	xx/x x	xx/x x	xx/x x	xx/x x	xx/x x	xx/x x	0
e.g., Newspaper Ad: Daily Times	x	x	\$250	xx/x x		xx/x x		xx/x x		\$750
<b>Total Cost</b>										

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<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
<b>Total Cost</b>										

**Thank You List**

	<b>Reason to Thank</b>	<b>Type of Thank You</b>	<b>By Whom</b>	<b>Done</b>
Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

Name				
Street Address				
City/State/Zip				
email				

Name				
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email				

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