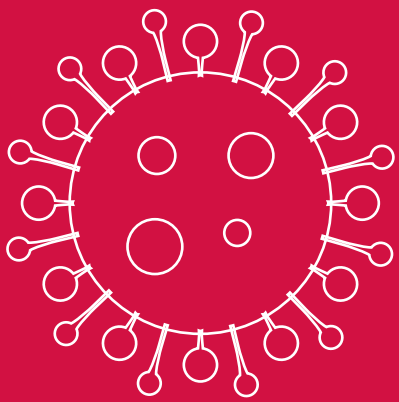




ORANGE COUNTY INLAND EMPIRE NETWORK

NETWORK SERVICE PRIORITY HANDBOOK



RESPONSE TO COVID-19 FOR EXISTING BUSINESSES

POWERED BY



U.S. Small Business
Administration

Funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of the SBA. All programs are extended to the public on a nondiscriminatory basis.

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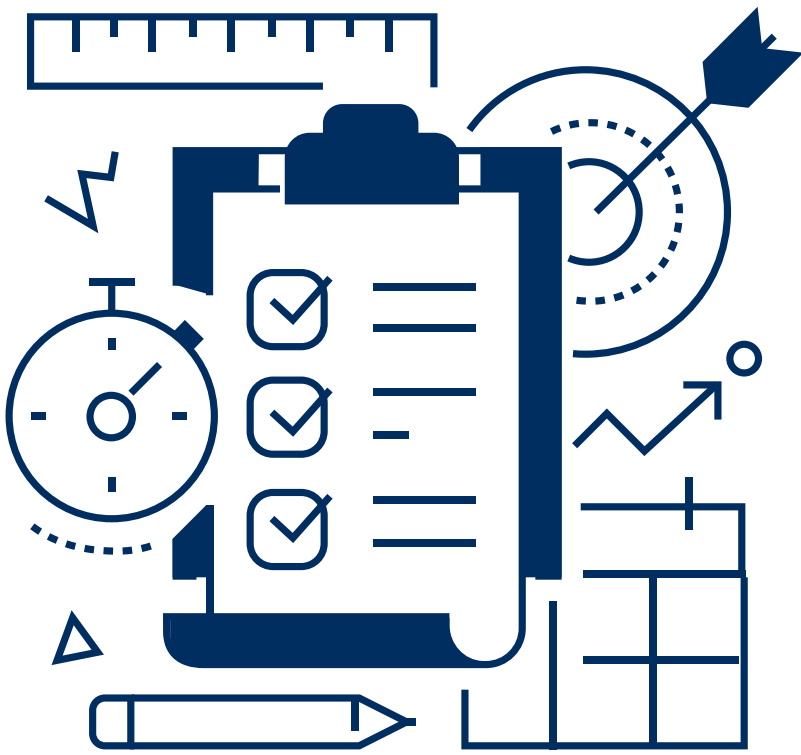


MORE INTERNAL RESOURCES

[OCIESMALLBUSINESS.ORG/STYLEGUIDE/CONSULTANTTOOLBOX](https://ociesmallbusiness.org/styleguide/consultanttoolbox) PASSCODE: ociesbdc

STEP 1

EXISTING BUSINESS ASSESSMENT



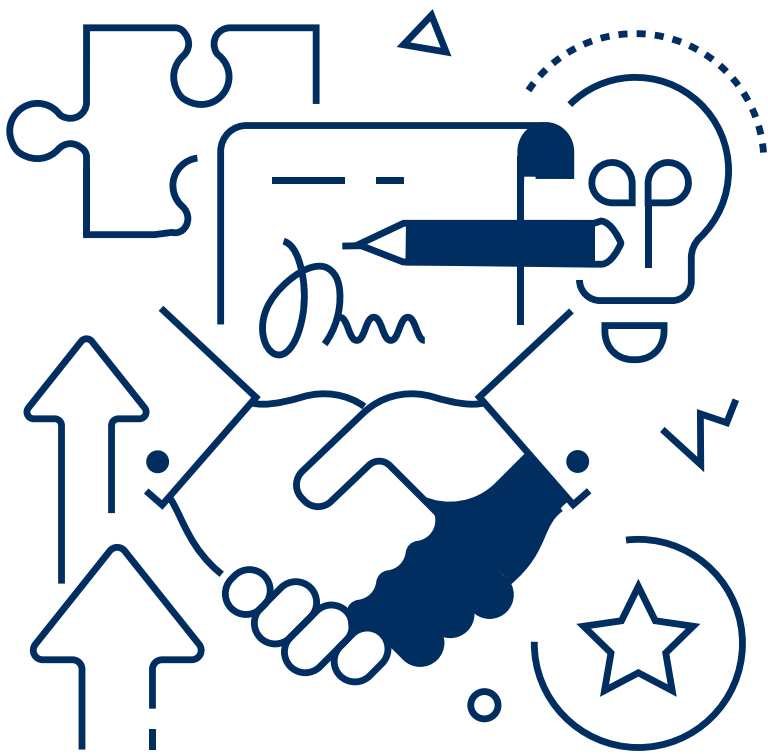
**ASSESS THE
EXISTING BUSINESS OWNER'S
CURRENT SITUATION, ASK:**

- WHAT TYPE OF BUSINESS IS IT ?** (C CORP, S CORP, SOLE PROP., ETC.)
- # OF EMPLOYEES**
- SALES TODAY VS. LAST MONTH BEFORE THE CRISIS**
 - WHAT PERCENTAGE IS IN -STORE VS. ONLINE? IF ANY.
 - WHO ARE YOUR CLIENTS? LARGEST CONTRACTS/SALES
 - ANY ACCOUNTS RECEIVABLE OR ACCOUNTS PAYABLE?
- LEASE**
 - HOW LONG IS LEFT ON THE LEASE?
 - HAVE YOU NEGOTIATED WITH YOUR LANDLORD?
- WORKING CAPITAL ON HAND**
- ABILITY TO RECEIVE INVENTORY**
- INSURANCE**
 - DOES THE CLIENT HAVE BUSINESS INTERRUPTION (INCOME) INSURANCE?
- CURRENT DEBT** (CREDIT CARDS, LOANS, ETC.)
- SUPPLIER TERMS**
 - NET X DAYS, AMOUNT AVAILABLE.



STEP 2

REVIEW FUNDING OPTIONS



**WHAT IS THE CLIENT ELIGIBLE FOR AT THIS TIME?
HOW MUCH DOES THE CLIENT NEED?
WHAT ASSETS DOES THE CLIENT HAVE?**

DEVELOP OPTIONS AND NEXT STEPS.

- SBA ECONOMIC INJURY DISASTER LOAN (EIDL)
- STATE/LOCAL GRANTS AND REVOLVING LOAN PROGRAMS
- SBA LOAN PROGRAMS
- ALTERNATIVE LENDERS
- SHORT-TERM NO INTEREST CREDIT CARDS
- CROWDFUNDING
- LINES OF CREDIT
- OTHER ASSISTANCE/ RESOURCES
 - CONTACTING BANK CUSTOMER SERVICE FOR OPTIONS ON LOAN PAYMENTS AND DEFERRALS



STEP 3

DISCUSS EMPLOYEE OPTIONS



ASK ABOUT THE CLIENT'S EMPLOYEES.

TAKE THE CLIENT STEP BY STEP THROUGH PROGRAMS AND RESOURCES.

- WHAT TYPE OF EMPLOYEES DOES THE CLIENT HAVE?**
 - CONTRACTORS, FULL-TIME, PART-TIME?

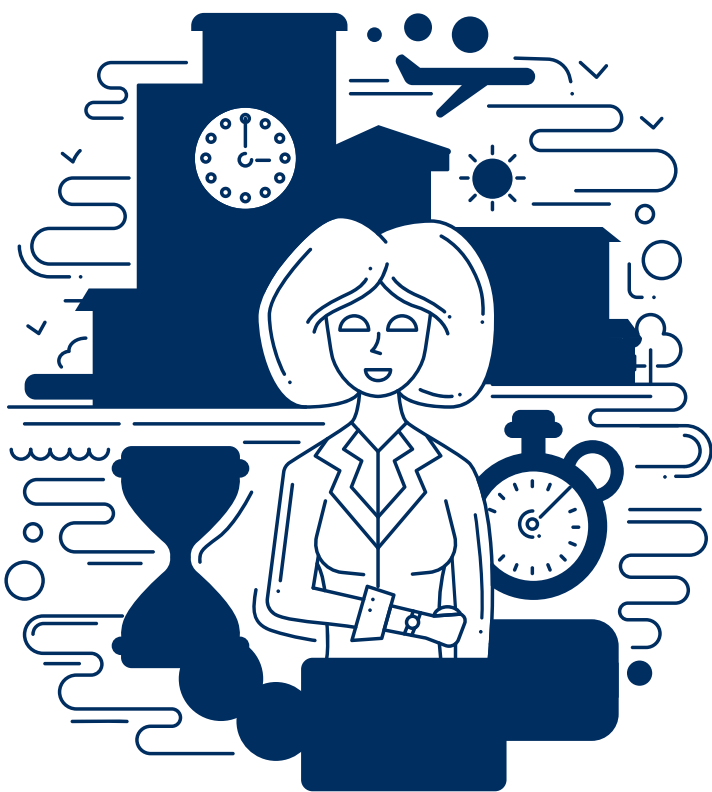
- WHAT PROGRAMS MIGHT THE CLIENT QUALIFY FOR THROUGH EDD OR OTHER RESOURCES?**
 - EDD WORK SHARING PROGRAM INFORMATION
 - PAYROLL TAX EXTENSION (STATE)
 - CORPORATE TAX EXTENSION

- EDD PROGRAMS FOR THEIR EMPLOYEES**
 - WORKERS' COMP
 - PAID FAMILY LEAVE (SEE EDD FAQs)
 - DISABILITY INSURANCE
 - UNEMPLOYMENT INSURANCE



STEP 4

CONDUCT OPEN/CLOSE ANALYSIS



WHEN APPLICABLE - CAN THE BUSINESS STAY OPEN?

REVIEW STEPS 1-3

- CONDUCT OPEN/CLOSE ANALYSIS**
 - MONTHLY REGULAR REVENUE – EXPENSES (BASELINE)
 - COMPARE WITH CURRENT PROJECTED MONTHLY REVENUE – EXPENSES (STAY IN BUSINESS)
 - COMPARE WITH NO REVENUE – EXPENSES (CLOSE BUSINESS)
- CALCULATE DIFFERENCE BETWEEN OPEN/CLOSE**
- PROJECT TIME FRAME FOR STAYING OPEN OR FOR CLOSING**
 - REFER TO PROJECTIONS TAB 2-3 (LINKED HERE)

