

SHARE:

[Join Our Email List](#)



Grazing Grounds for Entrepreneurial Growth
Mayland Small Business Center
Hurricane Helene Assistance Edition
October 15th, 2024

Mayland Small Business Center is here to offer support and encouragement to small business owners after the devastating impacts of Hurricane Helene.

Small Business Owners and Entrepreneurs:

We have workspace available along with desktop computers, internet access and printers to help during these difficult times if needed. Feel free to reach out for more information at 828-766-1296

Resources and links which may be helpful listed below.



Small Business Disaster Recovery Steps in North Carolina

- 1. Assess and Document Damage:** After a disaster, the first step is to assess the extent of the damage to your property, equipment, inventory, and other business assets. Document everything thoroughly with photos, videos, and detailed notes to have a clear record. This is crucial for reporting the incident to insurance providers and other agencies, ensuring you capture the full scope of the loss.
- 2. Contact Insurance Carrier:** Once the damage is documented, notify your insurance provider immediately to begin the claims process. Provide them with the documentation of the damage and work closely to understand the timeline and requirements for receiving compensation. Be proactive in following up and ensuring all paperwork is correctly filed to expedite the claim.
- 3. Register with the Federal Emergency Management Agency (FEMA):** Once a federal disaster declaration has been made for your area, contact FEMA by phone to report any loss. FEMA will take your information and provide you with a registration number. Contact FEMA online at <http://www.fema.gov>, via phone at **1.800.621.FEMA (3362)**, or via TTY at 1.800.462.7285 for the speech and hearing impaired.
- 4. Contact SBA:** The U.S. Small Business Administration (SBA) provides disaster recovery loans to businesses affected by disasters. These loans can help cover the costs of repairs, rebuilding, and operational recovery. Reach out to the SBA for guidance on the loan application process and gather the necessary documentation to apply for financial assistance. Often, FEMA and SBA will work with local agencies to provide support through the Disaster Recovery Centers (DRCs) and Business Recovery Centers (BRCs). **1-800-659-2956**
<https://www.sba.gov/funding-programs/disaster-assistance/hurricane-helene>
- 5. Contact Lending Organizations** for Bridge Loans or Rapid Recovery Loans: You may be able to apply for bridge loans to provide for cash needs in the short term. When those funders are identified, information will be provided here.
- 6. Contact Suppliers:** Notify your suppliers about the disaster and discuss how it might affect your orders, deliveries, and supply chain. Collaborating with suppliers early helps minimize disruptions and may offer temporary adjustments to payment terms or delivery schedules, allowing your business to get back on track faster.
- 7. Contact Creditors:** If your business has existing loans or financial obligations, inform your lenders about the disaster. Many financial institutions offer disaster relief options, such as loan deferments, payment restructuring, or temporary interest rate reductions, to help ease financial strain during recovery.
- 8. Get Help from the SBCN (Small Business Center Network):** The Small Business Center Network (SBCN) in North Carolina provides free counseling, resources, and support to small businesses recovering from disasters. Reach out for guidance on navigating recovery, accessing grants or loans and assistance with applications, and obtaining referrals to other necessary resources. The SBCN can also offer specialized seminars or consultations to help you rebuild your business effectively. To schedule an appointment, go to www.ncsbc.net



RESPONDING TO DISASTER

TIPS FROM THE FRONTLINE



YOUR PEOPLE COME FIRST.

Establish a system that helps quickly identify which employees and facilities are impacted.



PUT YOUR TEAM AND PLANS IN ACTION IMMEDIATELY.

Business resumption plans and crisis response teams are essential at the facility, division, regional, and corporate levels. Engage them quickly, and ensure the point person(s) has decision-making authority, as well as a direct line to company leadership.



HAVE A PLAN A, B, AND MAYBE C.

That goes for people and communication methods. If members of your crisis teams live in the area where the crisis occurred, ensure there are alternates who can provide support. Also identify alternative means of communication if power or networks are knocked out. Don't underestimate the value of going back to the basics, like investing in battery-operated radios and keeping a printed list of phone numbers for important contacts.

Checklist for Re-Opening Your Business After a Disaster



ASBTDC
ARKANSAS SMALL BUSINESS AND
TECHNOLOGY DEVELOPMENT CENTER



Funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of SBA.

Checklist for ReOpening

WNCBUSINESS

Dogwood Health Trust

Mountain Bizworks

Disaster Unemployment Assistance

US Small Business Administration

Business Physical Disaster Loan

USDA

RAFI

USDA Farm Service Agency

Programs for Farm Resilience

Abundance Capital

NC Dept. of Commerce

AMY Wellness Foundation

Doordash

Business Counseling

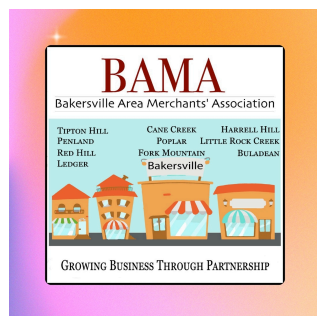
Confidential Business Counseling

The MCC Small Business Center provides confidential business counseling at NO COST to start-ups and small business owners in areas such as business planning, identifying funding options, marketing assistance, web design, and more. Your job is to take a chance and become an entrepreneur. Our mission is to help you get started and to help existing small businesses expand, increasing the number of businesses and jobs in our community.



**Schedule a
Business
Counseling Session
HERE**

The Small Business Center partners with several external resources to provide additional assistance to small businesses. Contact the Small Business Center at mwood@mayland.edu to schedule an appointment.



Additional Resources

Visit our **MCC Small Business Center Website** to learn about our confidential business counseling, training opportunities, and other resources.

Connect with the **North Carolina Military Business Center (NCMBC)** to learn about military and federal business opportunities.

Visit the **Small Business Technology Development Center** website to learn about the assistance the SBTDC can provide to your small business, including help with exporting and doing business with the government.

The **Small Business Administration Start-Up Business Guide** can help you with taking the first steps down the path to starting your business.

The NC Small Business Center Network is funded by the state of North Carolina and supported through the NC Community College System. Small Business Centers are located at each of the state's 58 community colleges.

Visit the **NC Small Business Network website** for more information.

Email: mwood@mayland.edu **Phone:** 828.766.1295

ggunter@mayland.edu **Phone:** 828.766.1296

Website: www.mayland.edu/small-business-center/

Mayland Small Business Center | PO BOX 547 97 Pinebridge Ave | Spruce Pine, NC 28777 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!