



BUSINESS RESILIENCE TOOLKIT

Assisting Small Businesses affected by COVID-19

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PREVENT

The most efficient way to stop the spread of COVID-19 is to abide by the **safer at home** order and continuing to practice Social Distancing guidelines.

Practice **good hygiene** and maintain a safe working environment for both customers and employees. Cancel unnecessary gatherings to reduce the chance of an infection.

Contain illness should it occur.

Sign up for City Updates at: <https://azusaca.gov/AlertCenter.aspx>

STAY INFORMED

COMPREHENSIVE MEDICAL INFORMATION

County of Los Angeles Public Health
PublicHealth.lacounty.gov

California Department of Public Health
CDPH.ca.gov

U.S. Centers for Disease Control
CDC.gov

EMOTIONAL WELLNESS INFORMATION

Coping with Stress During an Outbreak of Infectious Disease
PublicHealth.lacounty.gov

Addressing Loneliness During Social Distancing
AHIP.org

Combat Stigma and Discrimination
CDC.gov

Consumer Cost-Sharing Waived for Testing of COVID-19
Insurance.ca.gov

BE RESILIENT

PRIORITIZE AND ORGANIZE

- Clarify essential job functions, eliminate any redundancies, and cross train personnel to perform essential functions if key staff members are absent.
- Revisit your business plan. Consider alternative business models, rebalance your sales and expense projections, adjust operations, while identifying various recovery and contingency options. Create a business continuity plan if you don't already have one and an infectious disease outbreak.
- Gather corporate documents, both hardcopy and electronic formats. These might include corporate formation documents, lease and legal agreements, licenses and permits, insurance policies, financial statements, and tax records, among others.
- Review insurance policies, particularly business interruption insurance, and file claims as appropriate.

BE RESILIENT

MAKE NECESSARY ADJUSTMENTS

- Closely track inventory to avoid any interruption in your supply chain.
- Consider using teleconferencing, videoconferencing, live streaming, e-commerce solutions, and convenience options
- such as pick-up, delivery and curbside service.
- Cancel and postpone events and meetings, as necessary, and adjust travel and transportation plans as needed. Offer information about safety practices of public transportation.

BE RESILIENT

MAINTAIN COMMUNICATION WITH KEY STAKEHOLDERS

- Be the first to open the lines of communication and continue to convey your plans and request assistance, as appropriate.
- Ensure that employees are well informed about health and job considerations
- Let customers know about any changes in services or schedules and let them know how they can continue to patronize your business.
- Review expectations with suppliers and contractors and diversify your base of vendors, as needed.
- Dialogue with your landlord, lender(s), and investors to discuss mutually beneficial options.
- Reach out to professional advisors such as your attorney, accountant, bookkeeper, and insurance professionals for advice and assistance.

FINANCIAL RESOURCES

AZUSA LIGHT AND WATER

To help with the financial challenges due to COVID-19, ALW is temporarily suspending disconnections for customers unable to pay their bill. No late fees or penalties will be assessed during the State of Emergency.

ALW Payment Plan

ALW is offering a payment plan to assist businesses who were affected by COVID-19. The payment plan allows businesses to defer their utilities bills into the future without any penalties, fees or interest. Businesses need to sign up. Call (626) 812-5225 to speak to a customer representative.

SMALL BUSINESS ADMINISTRATION (SBA)

Economic Injury Disaster Loans (EIDL) and Loan Advance

In response to COVID-19, the SBA is offering a loan of up to \$2 million to provide economic relief to businesses experiencing a temporary loss of revenue. Up to \$10,000 will be given as a loan advance that would not have to be repaid.

Apply online at: <https://covid19relief.sba.gov/#/>

Paycheck Protection Program

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and money is used for payroll, rent, mortgage interest or utilities. Loan payments are deferred for six months. No collateral or personal guarantees are required. Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Businesses should consult with their banking institution. **Deadline to apply is June 30, 2020.**

For more information visit : <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

OTHER RESOURCES

FREE BUSINESS CONSULTING

University of La Verne Small Business Development Center (SBDC)

The ULV SBDC is partially funded by the SBA and are dedicated to providing free consulting services to our local businesses. They can provide assistance in preparing loan applications via phone call or videoconference call. To set up an appointment, call (909) 448-1567 or visit their webpage at www.lavernesbdc.org

View SBDC California's COVID-19 Response Guide at: smallbizla.org/covid19-response-guide/

ADDITIONAL RESOURCES

Coronavirus Response Page at LAEDC

The Los Angeles County Economic Development Corporation (LAEDC) has developed this online Coronavirus Response and Recovery Resource Guide to help for profit and non-profit recover from the economic impacts of COVID-19. Visit: <https://laedc.org/coronavirus/>

Governor's Office of Business and Economic Development

The Governor's Office of Business and Economic Development (GO-Biz) has compiled helpful information for employers, employees, and all Californians as it relates to the Coronavirus (COVID-19) pandemic. For more information visit: <https://business.ca.gov/coronavirus-2019/>

DEADLINES AND EXTENSIONS

AZUSA BUSINESS LICENSE

The City's Business License will not be assessing any late penalties or fees for business licenses temporarily.

STATE OF CALIFORNIA FRANCHISE TAX BOARD (FTB)

Tax file and pay deadlines have been extended to July 15, 2020. Your scheduled payments will NOT reschedule automatically. You must cancel the payment and reschedule new payments. Visit ftb.ca.gov for more information.

CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION (CDTFA)

CDTFA is assisting businesses by granting extensions for filing returns and making payments and relief from interest and penalties. You must file a request for relief of interest or penalties and or an extension for filing a return online by logging into your account, emailing, sending a letter or by calling their Customer Service Center at 1(800) 400-7115. Visit cdtfa.ca.gov for more information.

INTERNAL REVENUE SERVICE (IRS)

The federal tax filing due date has been extended to July 15, 2020. Taxpayers can defer federal income tax payment to July 15, 2020 without penalties and interest regardless of the amount owed. Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. If additional time is needed to file beyond the July 15, 2020 deadline, a request must be filed. Visit irs.gov for more information.

EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD)

If you are experiencing hardship as a result of COVID-19, you can request up to a 60-day extension of time from the EDD to file your state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return. Call the EDD Taxpayer Assistance Center at 1(888) 745-3886 or visit edd.ca.gov for more information.