

Welcome

Business Resilience: Beyond the Basics

Sponsored by:



Thank You for Joining Us

Pledge of Allegiance



Welcome



William T. Corbin CEcD Executive Director



wcorbin@bdbmc.org



772-486-1001



Let's Connect!

About the BDBMC

WHAT WE DO

- Help businesses grow, expand, stay in Martin County
- Connect business owners with resources

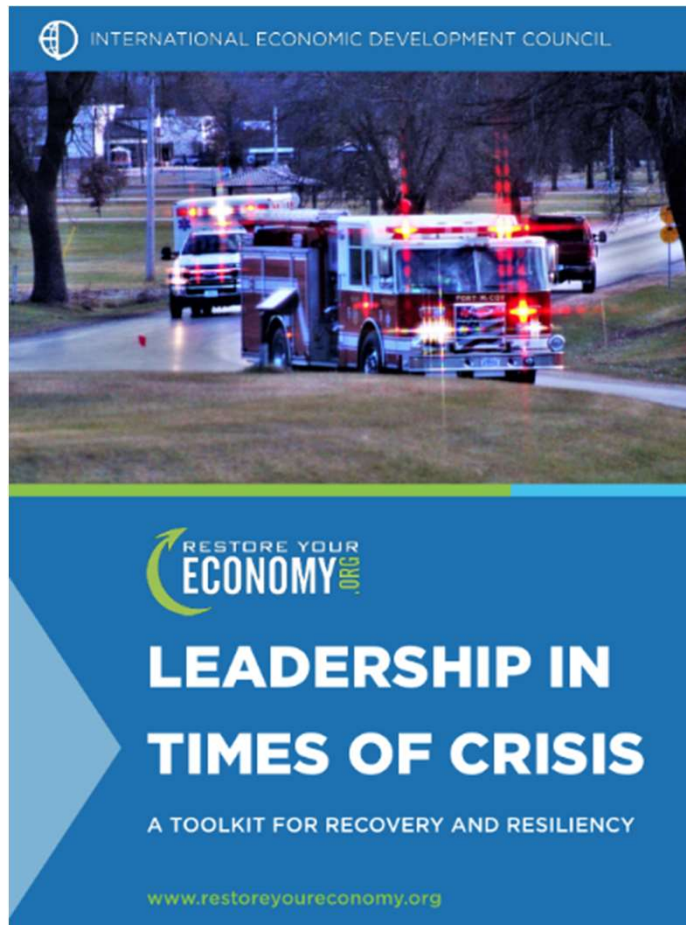
Events, workshops, forums, and roundtables

- Liaison to regulators
 - Translate government-speak to business-speak
- Pulse program guides programming and decision making
- 80/20
 - 80% Business Retention & Expansion
 - 20% Attraction



AND Support the County in Business Recovery ESF-18!

ESF18 – Business & Industry



“In disaster-affected communities, EDOs are in a position to lead economic recovery efforts by helping local businesses respond to impacts on their employees, facilities, customers, and supply networks.”

~International Economic Development Council, Crisis Leadership Toolkit

Our Goal Is To Be PROACTIVE **vs** Reactive



Helping businesses be ready for:

- Weather - floods, hurricanes, tornadoes, fires, etc.
- Health – widespread and sustained serious illness
- Human – acts of violence and accidents
- Technology – ransomware, equipment failures, utility outages

Helps businesses recover faster.

www.bdbmc.org/business-resources/disaster-readiness/




Why Is This Important?



William V. West PLLC
Intellexit.com

 bwest@acquisitionexperts.net


 772-812-5530

 *Let's Connect!*



Ted Astolfi
Economic Council of
Martin County

 tastolfi@mceconomy.org

 772-288-1225



Speaker Introduction



BANK OF AMERICA

Kevin Staten
SVP Relationship Manager,
Commercial Banking
Bank of America



Welcome



Sally Waite, Director
Martin County Emergency
Management Agency



Business & Industry

In Disasters



**EMERGENCY
MANAGEMENT**



Jensen Beach
• CHAMBER OF COMMERCE •

1 in 10 Affected each year
by disasters

90% Fail within 2 years
of a disaster

25% Do not reopen
after a disaster

\$1.4B Total verified
business loss FY22

\$1.08B Total verified
losses in FL

Why it's important



**EMERGENCY
MANAGEMENT**

Disaster Preparedness

"By failing to prepare, you are preparing to fail." - Benjamin Franklin



Know your Risk

People, places, products, possibilities

Write a Plan

Staff, surroundings, space, system, structure, service; share.

Build a Go Kit

Order of succession, plan, checklists, equipment, files, tools, technology, policies, communications

Stay Informed

You, family, employees, clients, vendors, situation



Disaster Response

"Pain is inevitable. Suffering is optional." - Buddha



Implement the Plan

Checklists, protective actions

Take your Go Kit

Order of succession, plan, checklists, equipment, files, tools, technology, policies, communications

Stay Safe

Shelter in place, evacuate, close down business

Stay Informed

You, family, employees, clients, vendors, situation



Disaster Recovery

"Our greatest glory is not in never failing, but in rising every time we fall." - Confucius



Status Check

People, places, products,
processes

Stay Informed

Staff, employees, clients,
vendors, situation, resources

Resources

Local, state, federal, private:
construction, payroll, wellness,
inventory, insurance

Be Adaptable

New information, new
processes, new people, new
opportunities



ready.gov/business

martin.fl.us/readiness

sba.gov

floridadisaster.biz

flchamber.com

Business toolkit



EMERGENCY
MANAGEMENT

Thanks, Contact Us

mcema@martin.fl.us

772-287-1652

www.martin.fl.us/EM



**EMERGENCY
MANAGEMENT**

Speaker Introduction



Ted Astolfi, CEO
Economic Council of Martin County

Welcome



Marshall Critchfield
External Affairs Advisor
Florida Power & Light



Speaker Introduction



Sarah Lynch
VP Commercial Banking
Seacoast Bank



Welcome



Jonathan Falk
Director, Disaster Operations
National Home Builders Association



Planning for Tomorrow's Disaster, Today

A Practical Guide to Business Continuity & Resilience
Business Resilience Workshop – May 2025

Jonathan Falk
Director, Disaster Operations
National Association of Home Builders



Introduction

The NAHB Disaster Relief Program supports the national federation of over 650+ state and local home builder associations in preparing for, responding to, and recovering from natural disasters

On average, the program responds to a new member-impacting disaster every 10 days





What's At Stake For Small Business

40%

The Federal Emergency Management Agency (FEMA) in a 2017 study found nearly **40** percent of small businesses fail to reopen after being hit by a natural disaster.

2016 CUNY Small Business Study Superstorm Sandy

"Approximately one half of the respondents indicated that they spent between **\$101,000 and \$250,000** to recover from Superstorm Sandy. The most costly and time consuming tasks **were restoring their computer system and recovering necessary documents and files.**"

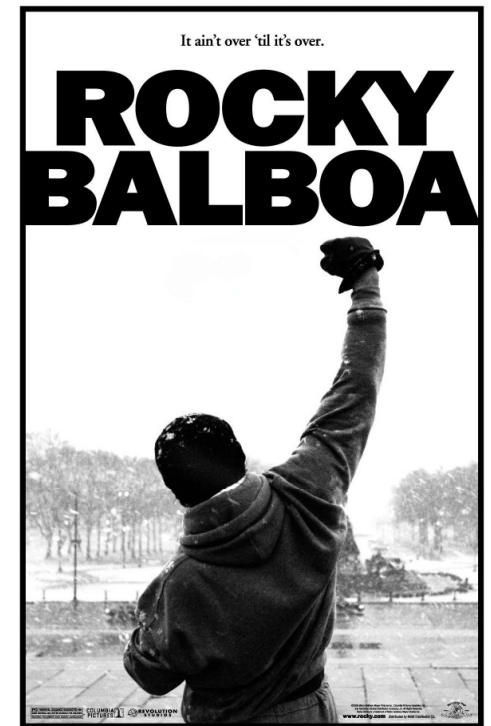
"More than 70% of survey participants that did not have a plan responded that they should have been more prepared. Yet, **more than 70% of these same respondents still hadn't developed a plan.**"

What Does Resiliency Mean?

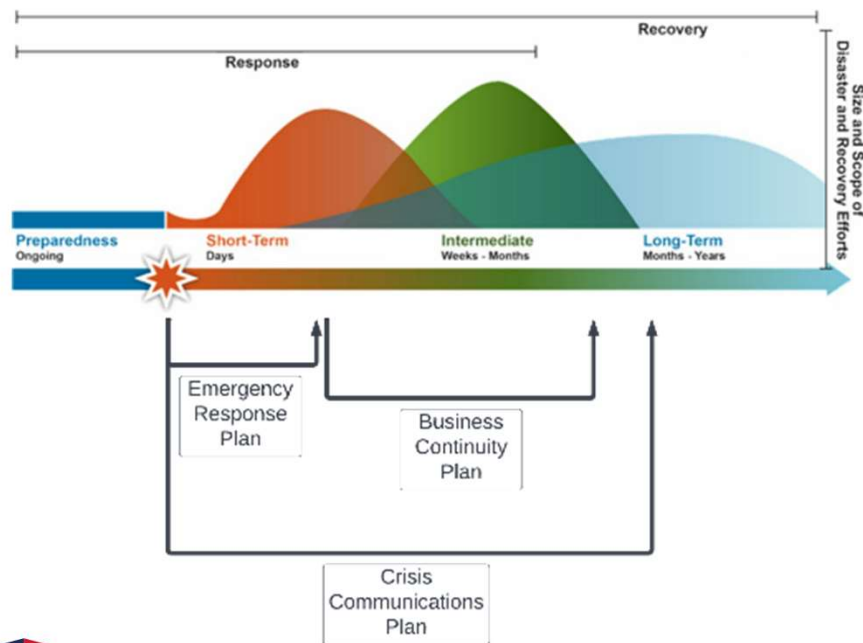
The ability of an organization to adapt, recover, and thrive in the face of adversity—whether natural disasters, economic shocks, or unexpected crises

Key components include:

- **Proactive planning**
- **Clear and reliable communications**
- **Strong relationships and community connections**



Continuity of Operations Planning (COOP) for Business

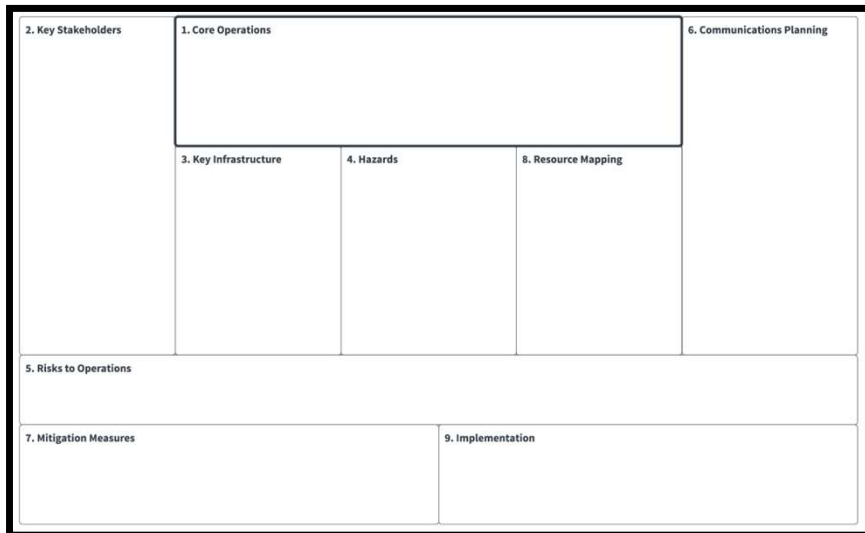


COOP is a process that identifies your organization's most critical functions and outlines how to maintain or restore them in times of disruption

It includes:

- **Hazard and risk assessment**
- **Mitigation strategies**
- **Alternate workflows and resources**
- **Crisis communications**

A Practical Planning Strategy



Disaster planning doesn't need to be complex

Start by:

- **Hosting team conversations**
- **Drafting basic procedures**
- **Identifying initial action steps**

Revisit, iterate, and improve as needed



Five Steps to COOP Planning

- 1. Identify Key Functions**
- 2. Conduct a Risk Assessment** (use an all-hazards approach)
- 3. Develop a Communications Plan**
- 4. Identify Mitigation Measures** (Avoid, Reduce, Control, Transfer)
- 5. Adopt, Implement, and Train** (define roles and build a culture of preparedness)



Identify Key Functions

What does your company do to provide value?

What essential business functions need to be completed to "keep the lights on"?

What functions need to be done to ensure proper cash flow or administration?

What functions do your employees rely on you to complete?

Conduct a Risk Assessment

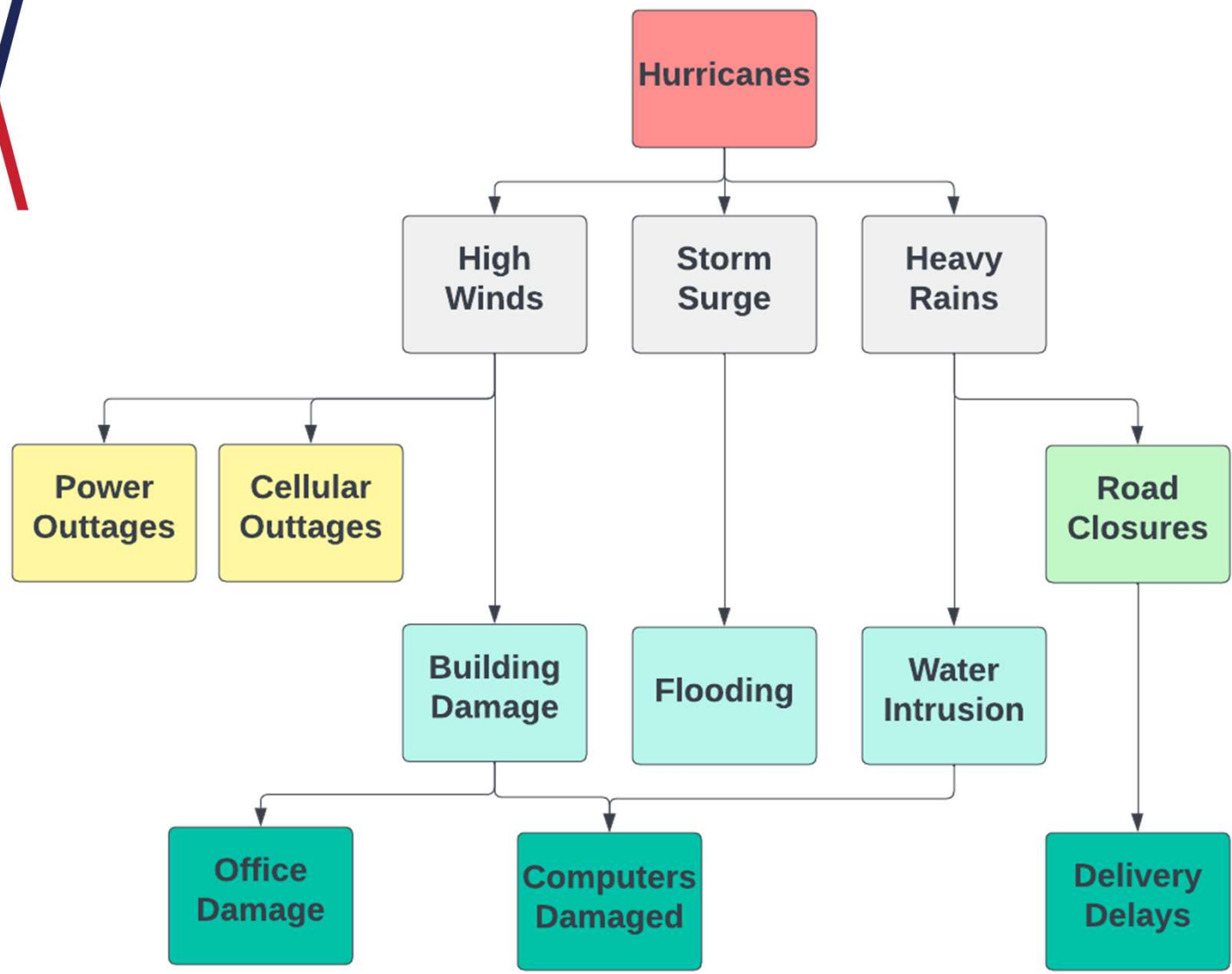
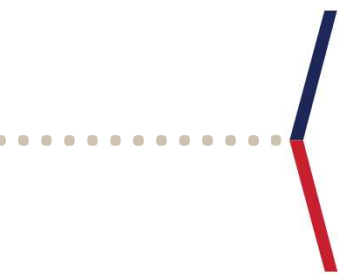


**Risks to your operations
can be traditional and
non-traditional**

**Take an all-hazards
approach to planning**

**Risks and hazards are
constantly evolving**





Communications in a Crisis

Define with whom you will need to share information with and the best way you can reach them

Establish two-way channels to share and gather updates

Communicate early and communicate often

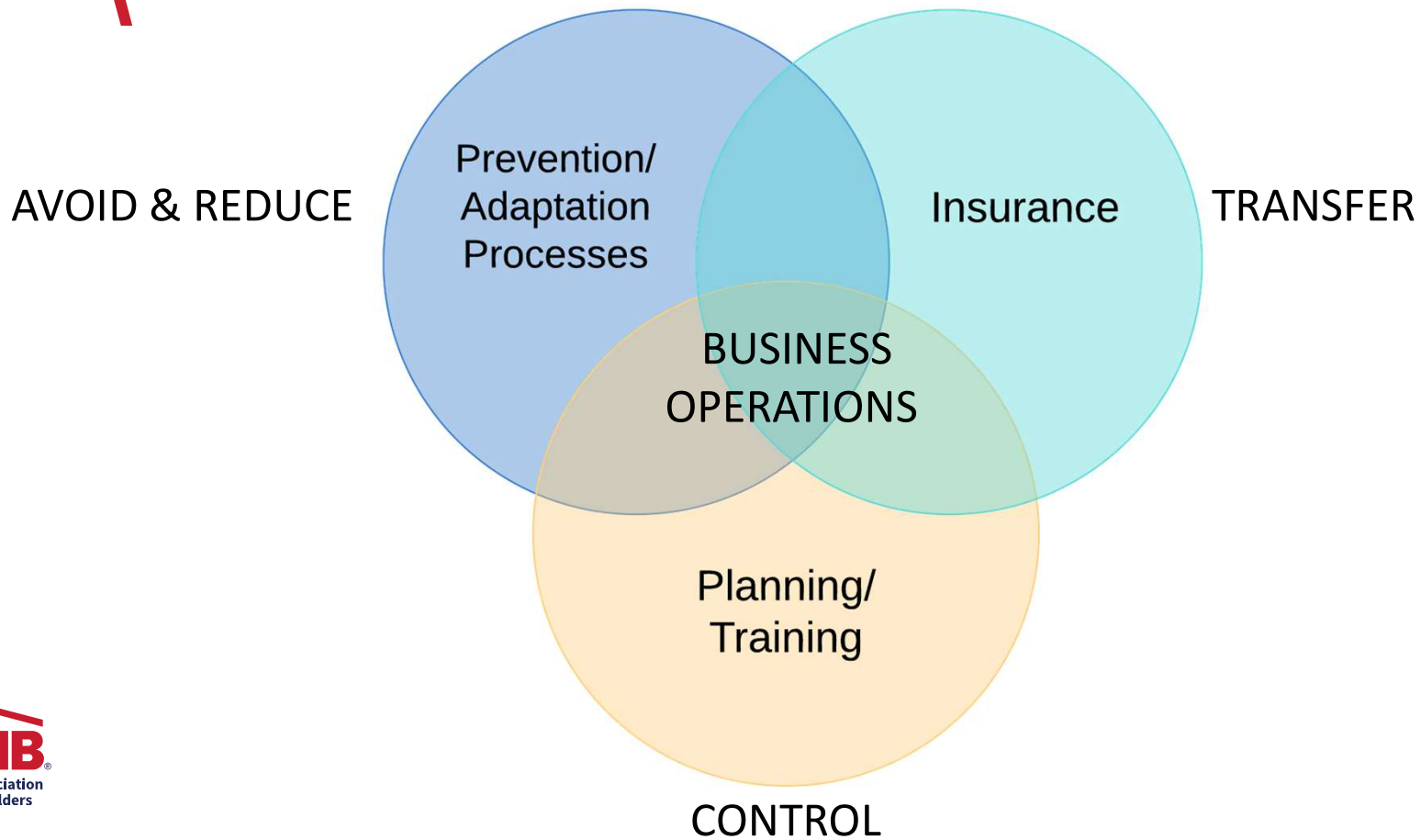




Crisis Communications Planning

#	Phase	Internal or External	Event or Trigger	Dependency / Condition	Communications Channel	Communications Detail	Resources Linked	Audience	Frequency/Timing	Stakeholders Involved/ Owner	Sample
1	Monitoring	External	Monitoring/ Situational Awareness	If Notice Event	Email	Monitoring Event	N/A	Customers	As soon as event is known	CEO	
2	Monitoring	Internal	Monitoring/ Situational Awareness	If Notice Event	Email	Bullets describing event, known	N/A	Internal Business Lines	With Advanced Notice of Event	Operations Team	
3	Monitoring	External	Response	If Notice or No-Notice Event	Email	Disaster Details	N/A	Suppliers	When Possible Impacts are known	Operations Team	
4	Pre-Disaster Communications	Internal	Response	All Impacts	Email or Phone	Confirmation of communications plan	N/A	Comms Team	With Advanced Notice of Event	Communications Team	
5	Pre-Disaster Communications	External	Monitoring the situation,	All Impacts	Email or Phone	Support Email	Any Information	Local Operations	Approximately +/- 1 day	Marketing	
6	Post-Disaster Communications	External	N/A	Approval from CEO	Social Media Post	Monitoring event	Preparedness, Emergency Checklists,	Customers	Approx 3-5 days after, Repeating	Safety Team, Comms	
7	Response	External	Personalized outreach	All Impacts	Email or Phone	Offering of assistance	Local Resources	Local Operations	Approx 3-5 days after	CEO	

Identify Mitigation Measures

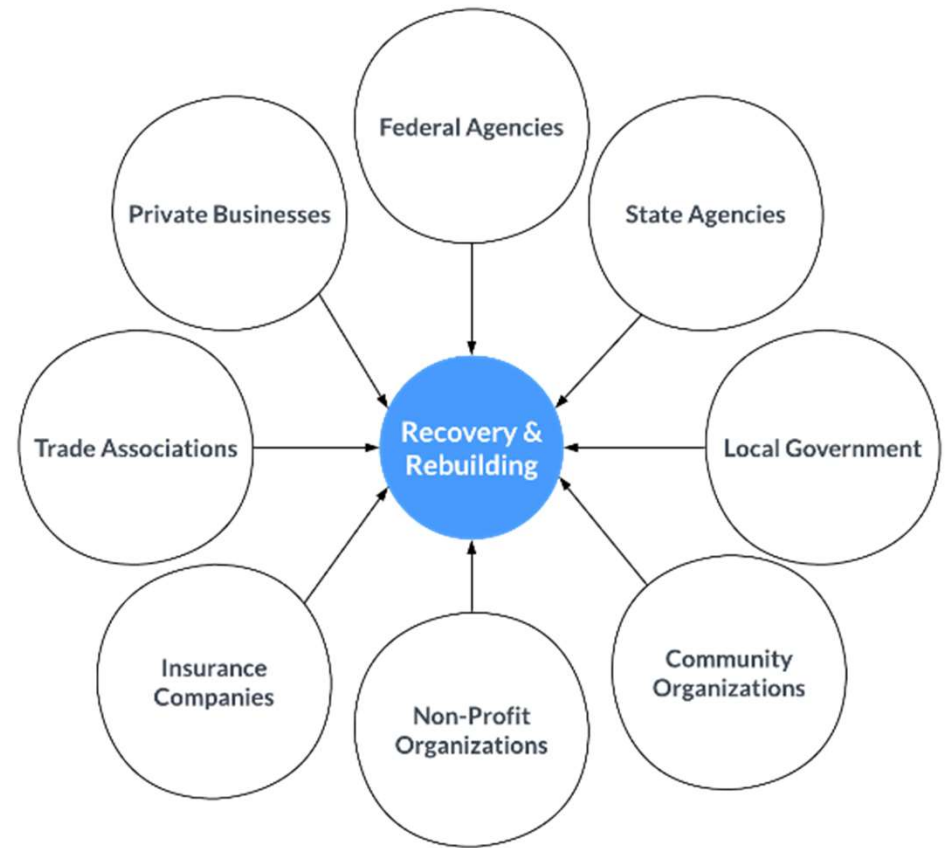


Resource Mapping

**Build relationships with partners
before a disaster strikes**

**Collaborate on shared resources,
communications, and preparedness**

**Preparedness takes a whole-
community approach**



Adopt, Implement, and Train



Consistent training throughout the year on your disaster plans will promote familiarity with the procedures adopted

Define roles and responsibilities

Make sure all stakeholders feel empowered at all levels of the organization to share insights, ask questions, discuss potential risks, and offer suggestions



Thank you

Jonathan Falk
Director, Disaster Operations
Jfalk@nahb.org
904-994-5530

Please contact me anytime with questions or comments



Speaker Introduction



Trent Wilson
Branch Manager, Stuart
MIDFLORIDA Credit Union



Welcome



Rick Mancinelli
CEO, Founder
C3 Complete




Session I Questions & Answers

Moderated by:



William V. West PLLC
Intellexit.com

 bwest@acquisitionexperts.net


 772-812-5530

 *Let's Connect!*



Ted Astolfi
Economic Council of
Martin County

 tastolfi@mceconomy.org

 772-288-



15 Min Break

Sponsored by:



Speaker Introduction



Eric Kiehn
President, CEO
C&W Technologies



Welcome



Matthew Rocco

President

South Florida Manufacturers Association





How the SFMA Impacts the Community!



Meet the SFMA Team!



Matthew Rocco
SFMA President



Eve Crowley
Office and Event Manager



Fernando Mendoza
SFMA Business Advisor



Pete Previte
SFMA Business Advisor



Ana Maria Rodriguez
SFMA Business Advisor

Florida Manufacturing Facts

In Florida...



+25,000 Manufacturing Companies



+426,000 jobs

- 80% of manufacturers have less than 20 employees



\$74,588 annual average wage

An aerial photograph of a coastal city, likely Miami, showing a dense cluster of high-rise buildings along the oceanfront, a winding river or canal cutting through the urban landscape, and a large green park area on the right side. The water is a vibrant blue, and the sky is clear.

South Florida Manufacturing

The largest manufacturing region in the State with greater than 6,8000 manufacturing locations, 90,000+ employees, and a GDP of \$9.33 billion. Key industries are Pharmaceuticals, Nutraceuticals, Aviation, Marine, Medical Device, Printing, Steel Metal Fabrication, and Structural Metals.

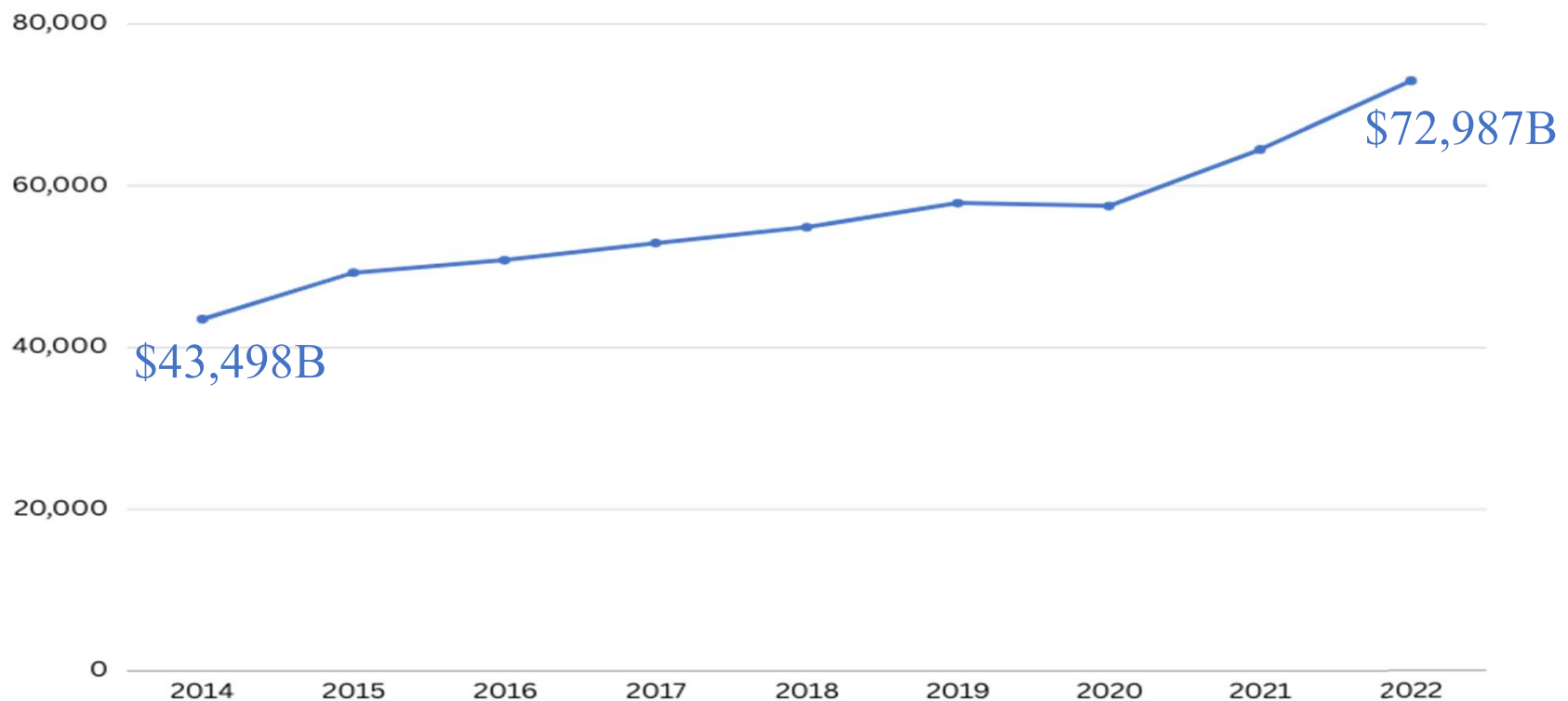
6,800+
Manufacturers

100,000+
Employees

\$69,000
Average Salary

\$9.33B
GDP

Florida's Manufacturing Output (GDP in \$ billions)



Source: Bureau of Economic Analysis

SFMA's Mission

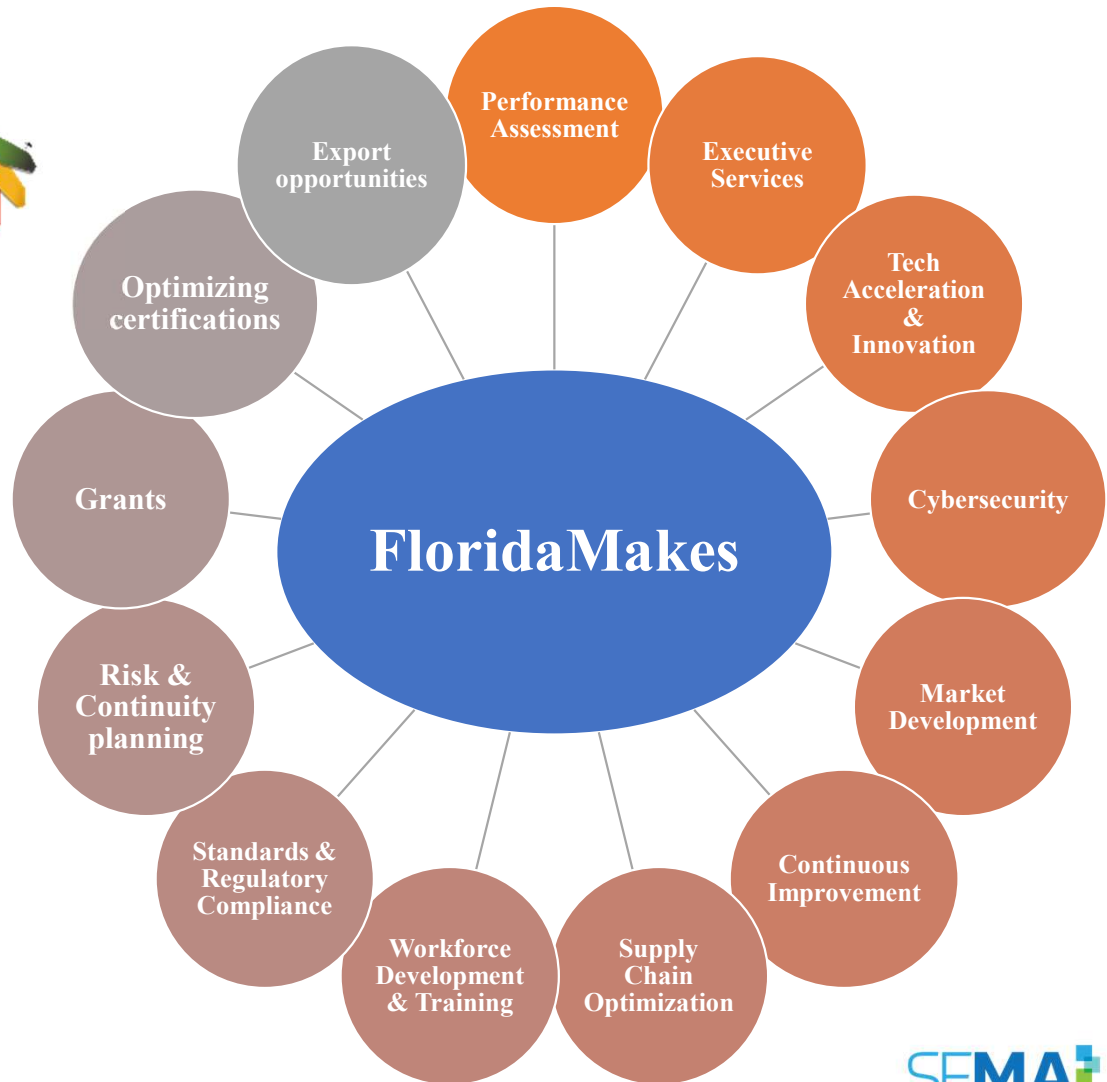
To Serve Manufactures!

SFMA's Vision

To be the #1 resource for manufacturers in South Florida, saving its members time and money through advocacy, networking and resources.

Sampling of SFMA Member Benefits





SFMA & FLORIDAMAKES IMPACT

Data is through Quarter 2 of 2024



Company #1 - 175 Employees

The Challenge:

The Company was in the **process of acquiring two out-of-state companies** and needed **assistance with a review of the acquisitions and ROI** and help strategizing on the proper shutdown of the two acquisitions.

The Engagement:

- ❖ **Assisted** with the **design, review, and advise of the new layout** for the member company's current facility to include equipment acquired during the acquisitions (keeping in mind process flow through the facility);
- ❖ **Reviewed** utilities and workforce **capacity** to absorb new operations and business gained from the acquisitions (including water and electrical requirements); **and**
- ❖ Created a **strategic plan** that would include the acquisitions as part of the business going forward.

Results/Impacts:

- **New Sales:** \$5 million
- **Retained Sales:** \$35 million
- **Cost Savings:** \$1.8 million; **and**
- **Jobs:** 20 new jobs created

Company #2 – 40 Employees

The Challenge:

The company was **facing challenges** in **understanding** their **operational costs**. The member company needed **assistance** to **determine their actual cost of goods sold** and to **determine if the company's pricing in the market** was competitive and profitable.

The Engagement:

Worked with the accounting department and CFO to **develop a process** by which to **evaluate** costs and profitability of the company.

Results/Impacts:

- **New Sales:** \$150,000
- **Retained Sales:** \$1 million
- **Cost Savings:** \$200,000
- **Jobs:** 30 jobs retained



Why SFMA!





How the SFMA Impacts the Community!

A solid blue horizontal bar spanning the width of the slide, located at the bottom.



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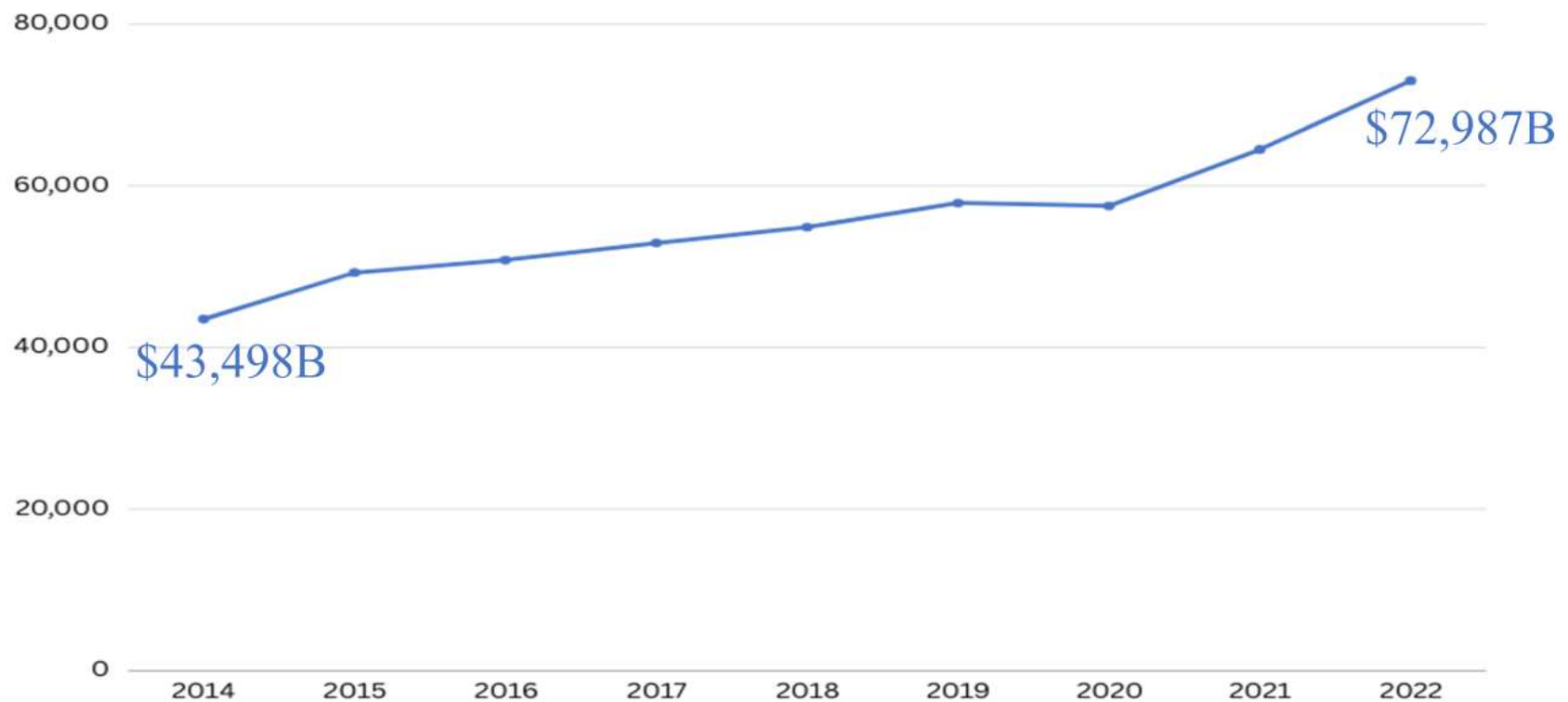
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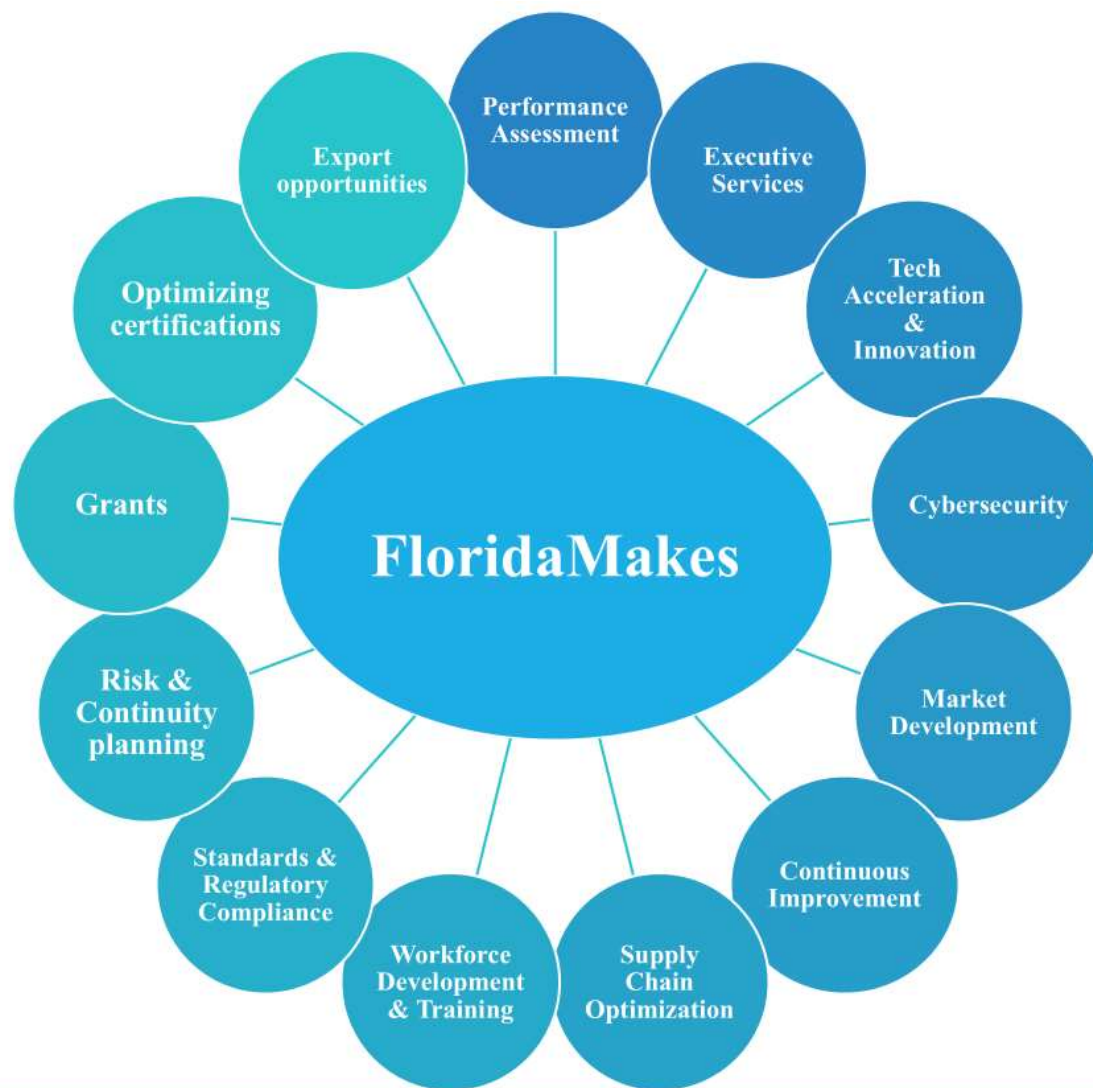
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The Network! It's all connected



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Why SFMA!



Welcome



Michael Aller
Director of Supplier
Development
FloridaMakes



Connor Hlywa
Supplier Development
Coordinator
FloridaMakes



Disaster Preparedness & Readiness Resources

Michael Aller

Vice President, Strategic Program Development

Connor Hlywa

Supplier Development Coordinator

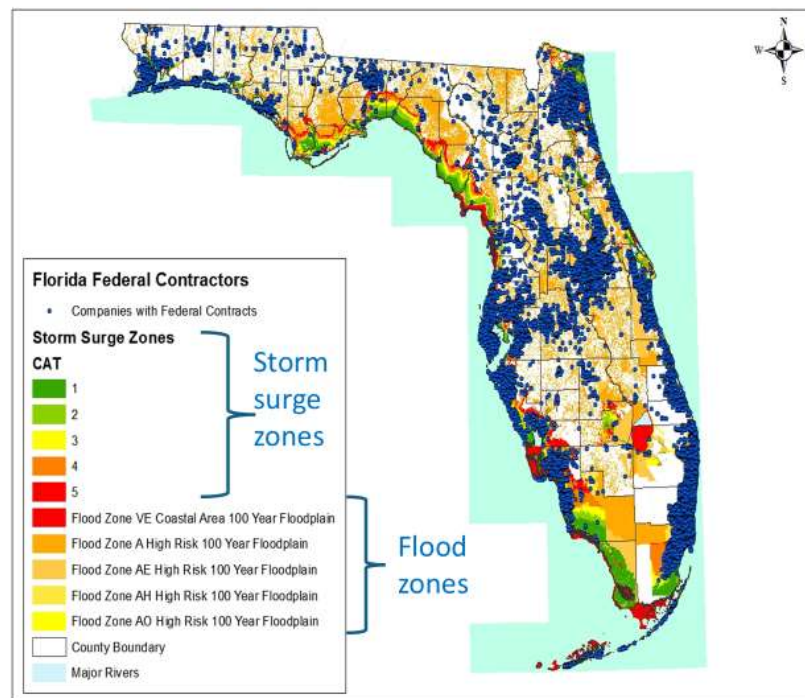
FloridaMakes

May 29, 2025



Business Continuity & Resilience Resources

Are You Prepared? This is Florida



FEMA Facts

- Roughly 40-60 % of small businesses never reopen their doors following a disaster.
- Following a disaster, 90% of smaller companies fail within a year unless they can resume operations within 5 days.
- Best practice: 20% of larger companies spend ≥ 10 days per month on their continuity plans.

Are You Prepared? Where do we start?



FloridaMakes free assessment tools for manufacturers

<https://www.floridamakes.com/service-offerings/disaster-resources>



Are You Prepared? Business Continuity Assessments

**FREE RISK ASSESSMENT
COVERING 10+ AREAS OF
YOUR BUSINESS**

BUSINESS CONTINUITY ASSESSMENT

**90 minute deep dive.
Conducted on site with a
Business Advisor**

Business Continuity Assessment

- ❖ General Risk Assessment
- ❖ People
- ❖ Processes
- ❖ Plant & Utility
- ❖ Machines & Equipment
- ❖ Markets & Customers
- ❖ Materials & Supply Chain
- ❖ Transportation & Logistics
- ❖ Finance
- ❖ Legal & Regulatory

the
FloridaMakes
network



PART OF THE

MEP
**National
Network™**

www.FloridaMakesContinuity.com/DIRA

Are You Ready?

Disaster Preparedness, Business
Continuity and Resilience for
Manufacturers

On-Demand via
YouTube

Mike Semel

President and
Complianceologist at
Semel Consulting



Business Continuity Planning

Are You Ready? Disaster Preparedness, Business Continuity and Resilience for Manufacturers

- Watch the Recording Here:

- <https://www.youtube.com/watch?v=2ZWo5w5Asaw>

- Learn about resources and strategies to prepare your business and team for unexpected events.
- Learn how to build a culture of resilience in your manufacturing business.
- As an active 2025 hurricane and storm season approaches, the FloridaMakes network of regional manufacturers associations and its fellow Manufacturing Extension Partnership centers across the Southeast US are pleased to offer a webinar highlighting key issues and resources to help you and your team ensure that you are prepared.



PART OF THE



In Case of Emergency: State of Florida Disaster Resources

- FloridaDisaster.biz – Business Related Resources
 - Disaster Planning Toolkit
 - Florida Disaster Business Damage Assessment Survey
 - Florida Small Business Emergency Bridge Loan
- Emergency Support Function 18 – Business and Industry Economic Stabilization
- FloridaDisaster.org – Individual and Community Resources





DISASTER PREPAREDNESS & RECOVERY RESOURCES

For live downed lines or immediate emergencies, please contact 911.

For Businesses

FloridaMakes Disaster Resources	https://www.floridamakes.com/supplychainflorida/disaster-resources
Florida Hotline for Businesses and Private Sector:	850-410-1403
Florida Business Disaster Preparedness Resources:	www.floridadisaster.biz
Report Damage to the Florida Disaster Business Emergency Operations Center:	www.floridadisaster.biz/BusinessDamageAssessments
Register with FEMA:	www.disasterassistance.gov or 800-621-3362
Small Business Emergency Bridge Loan Program:	https://floridacommerce.my.site.com/RebuildFloridaBusinessLoanFund/s/ or 850-898-3489
Small Business Economic Injury Disaster Loans:	https://disasterloanassistance.sba.gov/ela/s/ or 800-659-2955
Manufacturers Disaster Readiness & Disaster Impact Assessment Resources:	www.FloridaMakesContinuity.com/DIRA/
Florida SBDC Recovery Assistance:	Visit your local SBDC Location or call 850-898-3489
FEMA Disaster Support:	www.fema.gov/disasters
State of Florida Business Continuity and Disaster Recovery:	www.floridadisaster.biz/ and www.floridadisaster.org/business/
U.S. Small Business Administration Disaster Assistance Programs:	https://www.sba.gov/funding-programs/disaster-assistance

Updated June 12, 2024

www.floridamakes.com

<https://www.floridamakes.com/service-offerings/disaster-resources> - Click on “Disaster Resources” icon



DISASTER PREPAREDNESS & RECOVERY RESOURCES

For Individuals

Florida Emergency Information Line:	800-342-3557
The Disaster Distress Helpline:	1-800-985-5990
FEMA Assistance:	800-621-3362 or www.FEMA.gov/apply-assistance
FEMA Roof Damage Assistance:	Operation Blue Roof or 888-ROOF-BLU
Storm Related Damage:	www.disasterassistance.gov
Disaster Unemployment Assistance:	www.floridajobs.org

Other Resources

Utility Hotlines: For information regarding utility services or to report outages or downed lines, please call:

- Florida Power & Light at 1-800-468-8243
- Tampa Electric at 1-877-588-1010
- Duke Energy at 1-800-228-8485
- or your local municipal utility

Many utilities have their own mobile applications (check the Apple Store or Google Play to download), which can often give more immediate information and reporting options for outages and other customer service functions.

Florida Division of Emergency Management:	www.floridadisaster.org
Statewide Regional Emergency Management Contacts:	www.floridadisaster.org/globalassets/maps/em_managers.pdf
American Red Cross Disaster Resources	www.redcross.org/get-help/
US State Emergency Management Contacts:	www.usa.gov/state-emergency-management

Updated June 12, 2024

www.floridamakes.com

<https://www.floridamakes.com/service-offerings/disaster-resources> - Click on “Disaster Resources” icon

SUPPLY CHAIN FLORIDA: SUPPLY CHAIN RESOURCES FOR FLORIDA MANUFACTURERS



How Small Manufacturers Can Develop Risk Management Strategies for their Supply Chains



www.SupplyChainFlorida.com

https://www.floridamakes.com/supplychainflorida/learning-center/supply-chain-resources

Home About us Learning Center Sourcing Resources Events Partners Access Connex

Schedule Connex Orientation

US DHS CISA Info

- Use the Supply Chain attack impacts of

Supply Chain News

Connex Video Tutorials

Supply Chain Resource Center

Technology (ICT) Supply Chain Toolkit: <https://www.cisa.gov/ict-supply-chain-toolkit> Toolkit to help shield your business information and communications technology from sophisticated supply security and Infrastructure Agency (CISA), this toolkit will help you raise awareness and reduce the

Supply Chain

CONSUMER

LOGISTICS

DISTRIBUTOR

MANUFACTURER

US Presidential Executive Orders related to Supply Chain and Supply Chain Risk Management

- EO 13806 Assessing and Strengthening the Manufacturing and Defense Industrial Base and Supply Chain Resiliency of the United States (PDF) (July 2017)
 - Executive Order 13806 report (Oct 2018)
- EO 14005 Ensuring the Future Is Made in All of America by All of America's Workers (Jan 2021)
 - NIST MEP Information on response to EO 14005, including MEP Supplier Scouting: <https://www.nist.gov/mep/executive-order-14005>
- E.O. 14017 America's Supply Chains (Feb 2021)
 - White House Fact Sheet on 100-day Supply Chain Reports (June 2021) (Batteries, Critical Minerals, Pharmaceuticals, Semiconductors)
 - White House Fact Sheet on 1-year Supply Chain Reports (with links) (Feb 2022) (Defense, Energy, Food, ICTs (Information and Communication Technology), Medical Manufacturing & Personal Protective Equipment, and Transportation)
- EO 14028 Improving the Nation's Cybersecurity (May 2021)

Total Cost of Ownership (TCO) analysis:

Total Cost of Ownership (TCO) is an analytical model that reviews and quantifies costs and risks associated with offshore production and long-distance shipping of components or finished products. TCO helps companies make better sourcing decisions about offshore vs. domestic sourcing and compare "fully loaded" costs across bids from different areas of the world. TCO is also a valuable tool that allows manufacturers to provide "total cost comparison"

WHAT IS CONNEX FLORIDA?

Connex Florida is an online capabilities database and connection platform built by and for Florida manufacturers that helps you connect with manufacturers, find resources and adapt to changing market demands



Florida Focused
Resources



Network With Over
8,000 Manufacturers



Industry-Specific
Sourcing



No Cost

connex
FLORIDA

part of the
FloridaMakes
network 

FLORIDA'S SUPPLY CHAIN SOLUTION



What can you search for with Connex?

- Customize search parameters to narrow results to the most relevant resources
- Identify and qualify alternative suppliers
- Made in Florida
- Made in USA



Connex's Searchable Database

SEARCHABLE CAPABILITIES



Certifications & Qualifications



Equipment



By Geographic Regions



Industry Sectors



Materials



NAICS & SIC



Products & Services



Small Business Designations

MOST POPULAR SEARCHES



Manufacturing Services



Components



Materials



Packaging

About the MEP National Network

NIST MEP National Network Manufacturing Extension Partnership



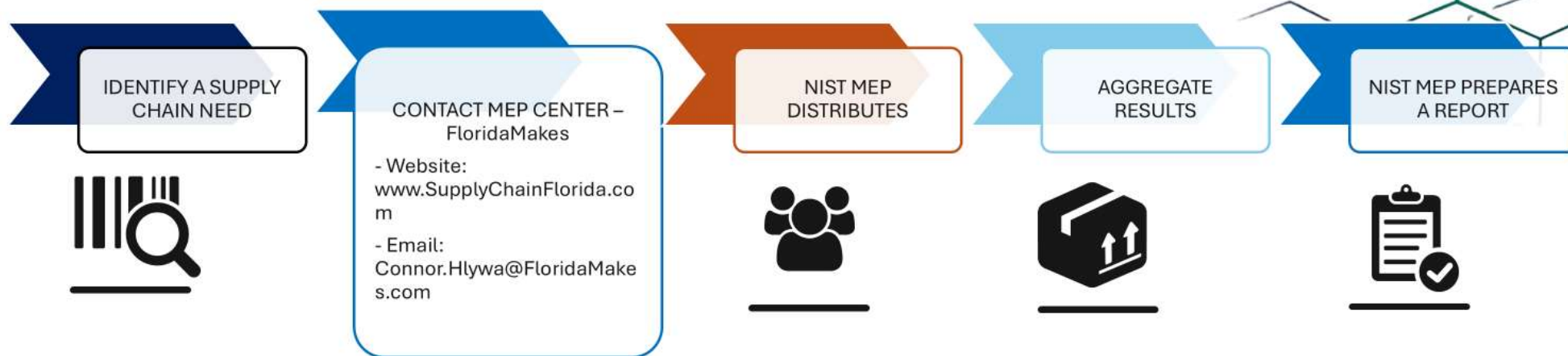
FloridaMakes
it possible.



Learn more about the MEP National Network via: <https://www.nist.gov/mep/>

MEP SUPPLIER SCOUTING SERVICES

FloridaMakes
it possible.



TIPS FOR A SUCCESSFUL SUPPLIER SCOUTING PROCESS:

Be as specific as possible

30-Days is the recommended length to scout for an item

Your company name won't be public

Use of NDAs to provide information is allowed

Provide specs, drawings, brochures, or all other documentation available



PART OF THE



MEP
National
Network™

connex
FLORIDA

Thank You

Mike Aller

VP, Strategic Program Development

Michael.Aller@FloridaMakes.com

321-205-4533 Direct

Connor Hlywa

Supplier Development Coordinator

Connor.Hlywa@FloridaMakes.com

315-350-6656 Direct

FloridaMakes



PART OF THE



MEP
National
Network™

www.FloridaMakes.com

Pete Previte

Business Advisor, SFMA

pprevite@sfma.org

908-723-6523 Direct



Speaker Introduction



Maygan Johnson
Senior Director of Development
Indian River State College Foundation



Welcome



Katherine Culhane
Associate Director
SBDC at IRSC



Disaster Preparedness For Small Businesses

AMERICA'S
SBDC
FLORIDA

presented by

Trenton-Glover
State College

About the SBDC

State Designated as Florida's Principal Provider of Business Assistance

- Over 225 professional, certified Florida SBDC Network consultants provide **no-cost consulting** in all areas of business, and in all stages of the business lifecycle.
- Located in **40 offices around the state**, at 9 host institutions spanning Pensacola to Key West.

The Florida SBDC Network is funded in part by the **U.S. Small Business Administration (SBA), Department of Defense, State of Florida** and other private and public partners.

- Founded in 1976, one of eight pilot programs nationwide.
- The University of West Florida serves as the Network's designated lead host institution.



About the SBDC at IRSC

Hosted at Indian River State College the FSBDC at IRSC provides credentialed consulting and assistance to the Treasure Coast Region. In these areas:

- Government Contracting Experts
- Export Marketing Plans
- Advanced Research Tools
- Profit Mastery Certification
- QuickBooks Training
- Digital Marketing Assistance
- Team Building through DiSC Assessments



SBDC at IRSC Impact

Our Impact

\$64.5 Sales¹
generated
by Florida SBDC at IRSC

\$8.4M Taxes¹
generated
by Florida SBDC at IRSC

400 Jobs¹
impacted
by Florida SBDC at IRSC

\$84.8M Gov't Contracts
acquired
by Florida SBDC at IRSC

\$12.9M Capital
accessed
by Florida SBDC at IRSC

34 New Businesses
created with assistance from
Florida SBDC at IRSC

1. Based on the 2023 Economic Impact analysis completed by Dr. Jerry Perrelli - last revised as of April 2025

Your Small Business Resource

Florida SBDCs help you help your
small business constituents.

The Florida SBDC at IRSC serves the following counties:
Indian River, Martin, Okeechobee, and St. Lucie counties

Florida SBDC at IRSC | (772) 336-6285 | FloridaSBDC.org/irsc

Our Clients

All metrics are reported by clients through our SBDC and APER programs unless otherwise noted.

716
Existing & Aspiring Business
Owners Consulted

4,657
consulting hours delivered

\$15.1M
revenue increase

3,569
employees supported

AVERAGE U.S. BUSINESS
JOB GROWTH → **3.4%**

AVERAGE SBDC CLIENT
JOB GROWTH → **14%**

Learn more about our
impact statewide, regionally
& in your district →



About the SBDC at IRSC



Tom Kindred, MBA
Regional Director



Katherine Culhane, MS
Associate Director



Xiomara Rosales
Administrative Assistant



Linda Gonzalez
Marketing Coordinator



Frank Fink
Vero Beach Business Consultant | Profit Mastery Certified Facilitator



Michael Bernard, EDFP
Port St. Lucie Business Consultant | Profit Mastery Certified Facilitator



Clifton Vaughn, CPA
Fort Pierce Business Consultant | Profit Mastery Certified Facilitator



Scotty Wilson, CPP
Government Contract Specialist

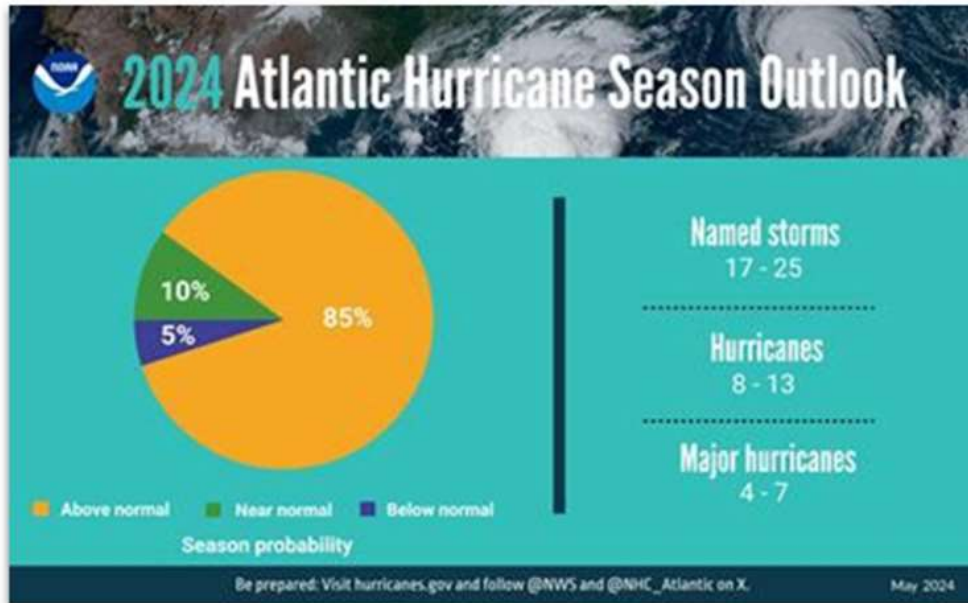


Phil Galdys
Digital Marketing Specialist



Alisha Vassar
START-UP SPECIALIST

2024 Hurricane Season





State Resources


ESF 18

- Emergency Support Function 18 - Business Industry and Economic Stabilization
 - The purpose of ESF 18 is to support the private sector in preparing for, in responding to, and recovering from disasters.
 - Preparedness assistance may include assessing the financial, workforce, technical, and community resources that affect a community's ability to restore business operations and to resume focus on long-term business strategies.
 - Led by FloridaCommerce with support from other state agencies and industry associations.



Business Damage Assessment Survey

- Managed by FloridaCommerce
- Allows local, state and federal officials to better understand impacts from small business owners.



The screenshot shows the 'RESPOND' section of a website. The header features a map of Florida and a hurricane image, with the word 'RESPOND' in large white letters. Below the header is a navigation bar with links: PREPARE, RESPOND (active), RECOVER, and CONTACT. A 'SIGN IN / SIGN UP' link is also present. The main content area is titled 'Business Damage Assessment Survey (Fields marked with * are required)'. It contains a paragraph explaining the survey's purpose: 'Providing information in the fields below submits a survey to determine damage related to disaster impacts in Florida, and does NOT serve as an application for resources. To apply for disaster loans and resources, click on the RECOVER tab. After filling out the survey, federal, state or local agencies may reach out to you through the contact information provided if you indicate your interest. Surveys are public records and must be made available to the public and media upon request.' Below this text are two input fields: 'Event/Incident: *' with a dropdown menu showing '--Please Select Event--', and 'Business Location: *' with a text input field.

Small Business Emergency Bridge Loan Program

- Activated by the Governor, administered by FloridaCommerce
- Short-term, interest-free loans of up to \$50,000 to help “bridge the gap” between the time the economic impact occurred and when a business secures other financial resources.
- The Florida Small Business Emergency Bridge Loan Program is not designed to be the primary source of assistance to affected small businesses.
 - Loans made under this program are short-term debt loans made by the state of Florida using public funds – they are not grants. Florida Small Business Emergency Bridge Loans require repayment by the approved applicant from longer term financial resources.



The background of the slide features a dark blue gradient with faint, silhouetted palm trees scattered across the lower half, creating a tropical aesthetic.

Federal Resources

Federal Resources

- SBA disaster loans are the primary Federal disaster assistance loan program for private sector, non-agricultural businesses impacted by disasters.
- Applicants must have a good credit history acceptable to the SBA, demonstrate ability to repay all loans, and pledge collateral where it is available.
- The law authorizes loan terms up to 30 years but terms are lower for businesses with credit elsewhere.
- SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

Federal Resources

SBA business disaster loans:

- **Physical Damage Disaster Loans:** Provides up to \$2 million in funds to businesses and private non-profit organizations of any size in the declared disaster area that have sustained uninsured losses. Funds can be used to repair or replace business property to pre-disaster conditions.
- **Economic Injury Disaster Loans:** Provides up to \$2 million in working capital loans for small businesses and private non-profit organizations in the declared disaster area that suffer economic injury as a direct result of a disaster. Assistance is provided regardless of whether property was damaged. Loan proceeds are not intended to replace lost sales or profits or for expansion.

Florida SBDC in Disaster

- ESF 18 support - state and local
- Provide technical assistance in disaster resource applications
- Mobile Assistance Centers
- Business consultants in the community





What can you do?

Business Continuity



- Assemble your team
- Identify key operations and prioritize
- Compile and update key contact lists
 - Staff
 - Vendors
 - Additional Stakeholders

Business Continuity

PREPARE YOUR TEAM.

Ensure your employees are aware of your disaster plan and understand their roles and responsibilities. You should be prepared to provide for their well-being and safety.

>>> HURRICANE PREPAREDNESS TIPS

AMERICA'S
SBDC
FLORIDA

- Name key staff and ensure they know what is expected of them
- Educate all staff on disaster plans
- Practice and gather feedback

Business Continuity



- Understand what data is needed for key functions
- Decide appropriate timeline for data backup
- Make sure data is accessible from multiple points

Business Continuity

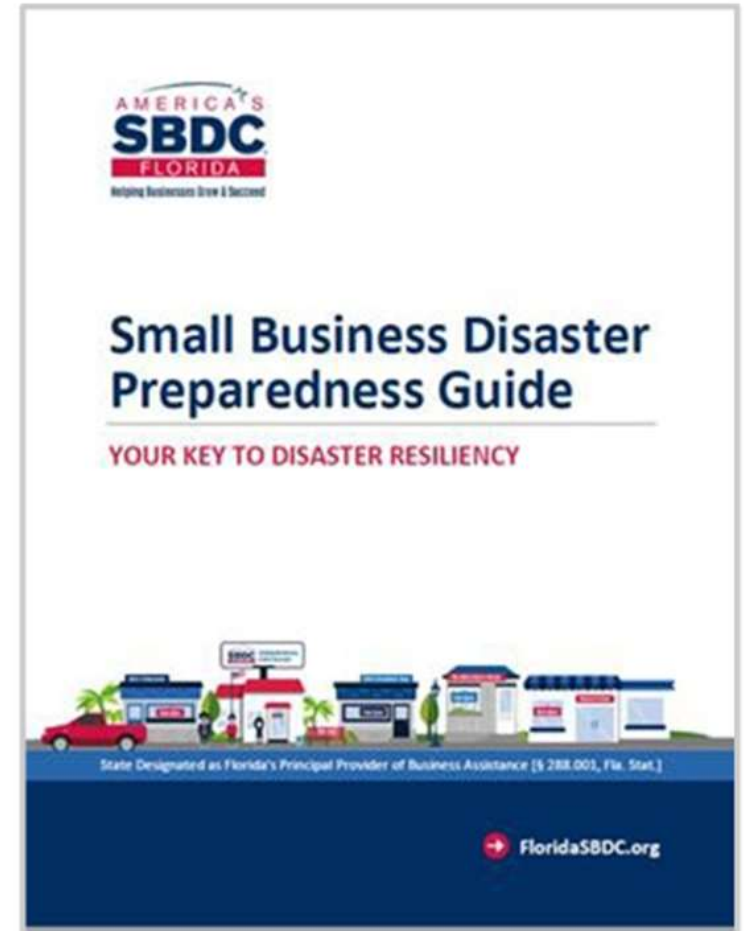


- Review coverage regularly
- Know your policy

Resources From the Florida SBDC

- Online Templates
- Personalized Business Continuity Plans

floridasbdc.org/services/business-continuation/preparedness/



Thank You!

Katherine Culhane

Associate Director

Florida SBDC at IRSC

Kculhane@irsc.edu

772-336-6285

Learn More  **FloridaSBDC.org**

State Designated as Florida's Principal Provider of Business Assistance [§ 288.001, Fla. Stat.]

The Florida SBDC Network is a statewide partnership program nationally accredited by the Association of America's SBDCs and funded in part by the U.S. Small Business Administration, Department of Defense, State of Florida, and other private and public partners, with the University of West Florida serving as the network's headquarters. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for individuals with limited English proficiency.

Welcome



Dieulanie Claude
Outreach & Marketing Specialist
South Florida District Office
U.S. Small Business Administration





U.S. Small Business
Administration

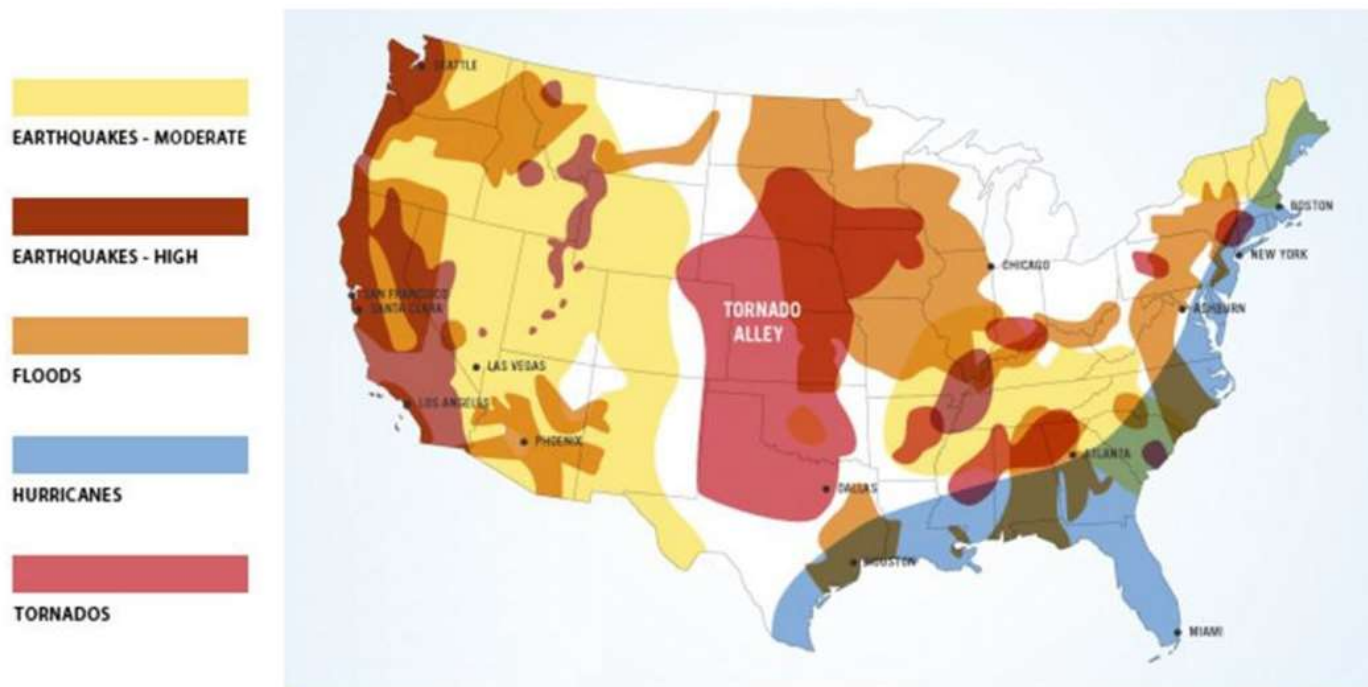


Presenter:

Dieulanie Claude
Outreach & Marketing Specialist
South Florida District Office
U.S. Small Business Administration

It's not a matter of if, but when disaster will strike

- Winter – Pacific Northwest Floods
- Spring – Midwest and Southern States Floods
- Summer and Fall – Wildfires
- March thru July – Tornado Season
- June 1 to November 30 – Hurricane Season
- September is National Preparedness Month



Small Business Losses in Disaster



25%
of businesses
don't open again
after a disaster

Source: Insurance Institute for
Business and Home Safety

Disaster Planning in 6 Steps



1. Establish a Communications Plan



2. Protect Vital Information



3. Review Insurance Coverage (NFIP - [floodsmart.gov](https://www.floodsmart.gov))



4. Facilities and Operations Planning



5. Business Preparedness Resources ([ready.gov](https://www.ready.gov) for plan & [disastersafety.org](https://www.disastersafety.org) for an Open for Business toolkit)



6. Practice/Test Your Plan with Staff

sba.gov/prepare

Understanding SBA's Role in Disaster Recovery



- SBA disaster loans are the primary source of federal assistance to help private property owners pay for disaster losses not covered by insurance or other recoveries.
- SBA offers federal loans to businesses of all sizes, private nonprofit organizations, homeowners and renters.
- SBA's low-interest, long-term federal disaster loans help make recovery both feasible and affordable.

SBA Disaster Loan Type and Limits

<u>Types of Loans</u>	<u>Borrowers</u>	<u>Purpose</u>	<u>Max. Amount</u>
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$500,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$100,000
Mitigation	Businesses, private nonprofits and homeowners	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$500,000

*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).

sba.gov/disaster

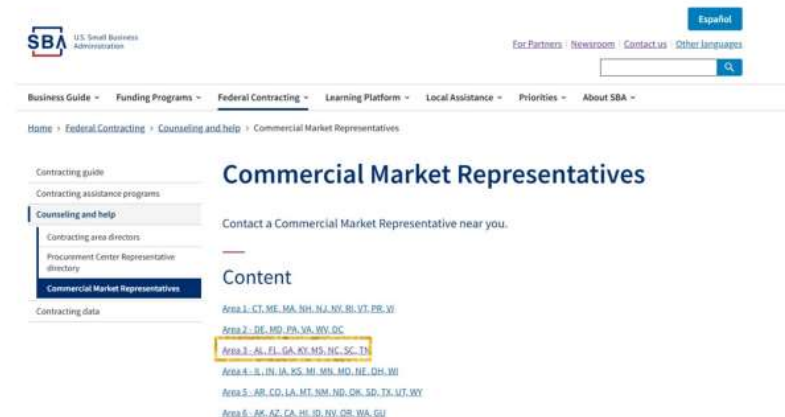
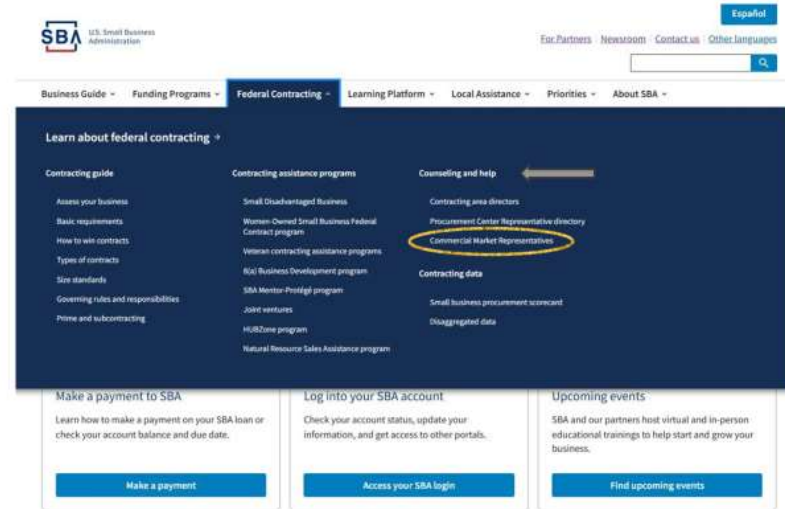


SBA Commercial Market Representative (CMR) Assistance

In the event of a disaster, Commercial Market Representatives (CMRs) assigned to the area provide instructions to access the Disaster Response Registry or a listing of other than small business prime contractors who may already have a major contract of the type necessitated by the disaster in place to small business firms.

These lists include the names and contact information of the federal agency prime contractors operating in the state(s) of the affected area(s).

Sba.gov/contracting



SBA Resource Partners

SBA's Resource Partners can help businesses:

- Prepare financial statements and apply for an SBA disaster loan
- Successfully stay in business
- Develop business models and marketing plans
- Consider alternative funding sources
- Identify ways to reduce costs
- Technical training
- Government contracting
- Update management and technical services

sba.gov/local-assistance

Women's Business Centers

APEX
ACCELERATORS

AMERICA'S
SBDC
SMALL BUSINESS DEVELOPMENT CENTERS

U.S. SMALL BUSINESS ADMINISTRATION
VBOC
VETERANS BUSINESS OUTREACH CENTERS

SCORE

Stay connected with SBA South Florida

www.sba.gov/SouthFlorida

	(305) 536-5521
	Southflorida_do@sba.gov
	www.linkedin.com/sbasouthflorida
	@SBA_SouthFL



Follow on LinkedIn



Follow Us on X



SBA SFDO Online



Upcoming Events

Dieulanie Claude | dieulanie.claude@sba.gov

Speaker Introduction



Michael Habyan
Vice President, Business Banker II
TD Bank



Welcome



Doug Coward
Founder, Director
Solar Energy Loan Fund



Solar and Energy Loan Fund



May 29, 2025

**America's First Local Nonprofit Green Bank (2010),
and First Green Bank - CDFI (2012) hybrid**



Co-Creators and Co-Leaders

Duanne Andrade
Chief Executive Officer



Duanne has over 15 years of international experience in strategic management, micro-finance, sustainability, and clean energy projects.

She has helped SELF increase the investor pool from 1 to 25 current investors and developed proprietary underwriting methods that resulted in 98% repayment rate.

Andrade provides strategic financial and operational direction to SELF. She has a Bachelor's degree from NYU and an MBA from the Harvard Institute of International Development, in cooperation with the Bolivian Catholic University.

Doug Coward
Founder, Director of National
Expansion and Partnerships



Doug has three (3) decades of professional experience as a senior environmental planner, clean energy policy expert, small business owner, and elected official, including 12 years as a St. Lucie County Commissioner (1998-2010). He attended Florida State University earning a Master's Degree in Urban and Regional Planning.

Coward has worked as a Senior Environmental Planner, Clean Energy Executive, and Environmental Specialist in the private and non-profit sectors. His background has been critical to help build robust partnerships for expansion and to lay out the strategic direction of SELF.

SolarEnergyLoanFund.org

MISSION

Rebuild and empower underserved communities by providing access to affordable financing for sustainable property improvements, including energy efficiency; renewable energy (i.e., solar); storm resilience; water/sewer; health and safety; disabilities, and more.



LOAN PROGRAMS:

Flagship



HOMEOWNERS: Green Home Loans

Unsecured loans for upgrades to single-family homes and residential units. (14 years of experience)



LANDLORDS: SEER Loans

Unsecured Energy Efficiency and Resiliency Rehab Loans for Affordable Rental & workforce housing



DEVELOPERS: SAGE/HCI loans

Predevelopment and Gap Funding for Green Affordable Housing New Construction and Rehabs



Additional lending programs have been developed for people with disabilities and for green infrastructure projects

Projects We Fund

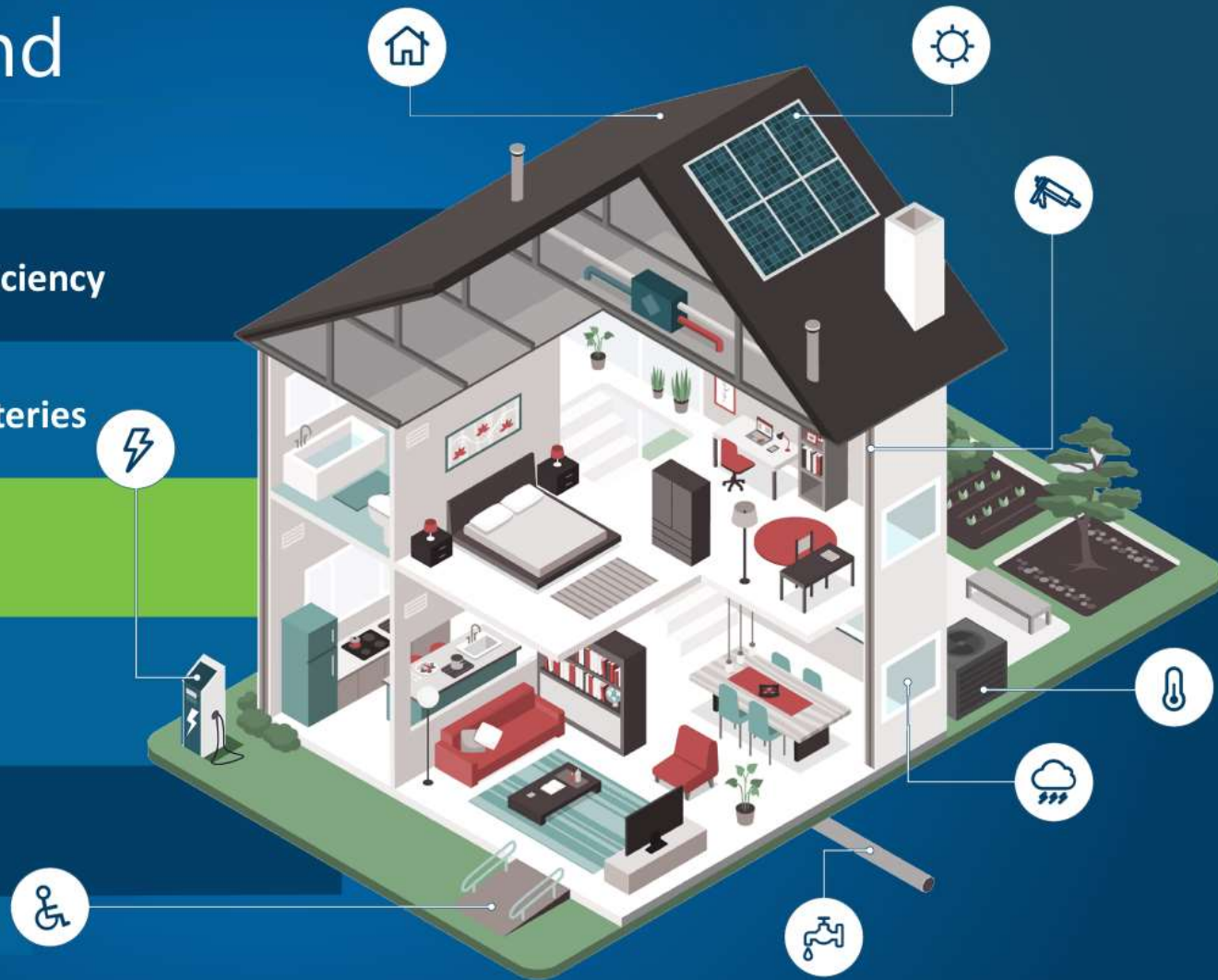
Energy Conservation & Efficiency

Clean Energy/Solar PV/Batteries

Storm Resilience

Clean Water/Sewer

Health/Safety/Disabilities



OVERALL RESULTS

\$52 million of
projects completed.

Financed 3,500
projects and assisted
11,000+ people.

72% of clients have
been Low- and
Moderate-Income
(LMI), as per HUD
and CDFI Guidelines

Average historical
default rate =
approx. 2+%

Primary Beneficiaries have
been seniors on fixed
income, women, veterans,
and people with
disabilities

SELF has 1,000+
companies in our
Contractor Network
(Green Jobs)

Business Owners:



STORM RESILIENCE

**NEW ROOFS AND REPAIRS
IMPACT WINDOWS AND DOORS**



ENERGY RESILIENCE

**SOLAR PV + BATTERY
EV AND EV CHARGING STATIONS**





CONTACT INFORMATION

Website: SolarEnergyLoanFund.Org
Email: DougC@solarenergyloanfund.org
HQ – Tel. # **(772) 468-1818**



Speaker Introduction



William V. West, PLLC
Acquisition Experts



Welcome



Christine Coble
Business Services Mgr.
CareerSource
Research Coast



Dawn Riccardi
Business Navigator
CareerSource
Research Coast



LAYOFF AVERSION AND RAPID RESPONSE SOLUTIONS

May 29, 2025



TODAY'S PRESENTERS



Christina Coble

Business Services Manager

CCoble@careersourcerc.com

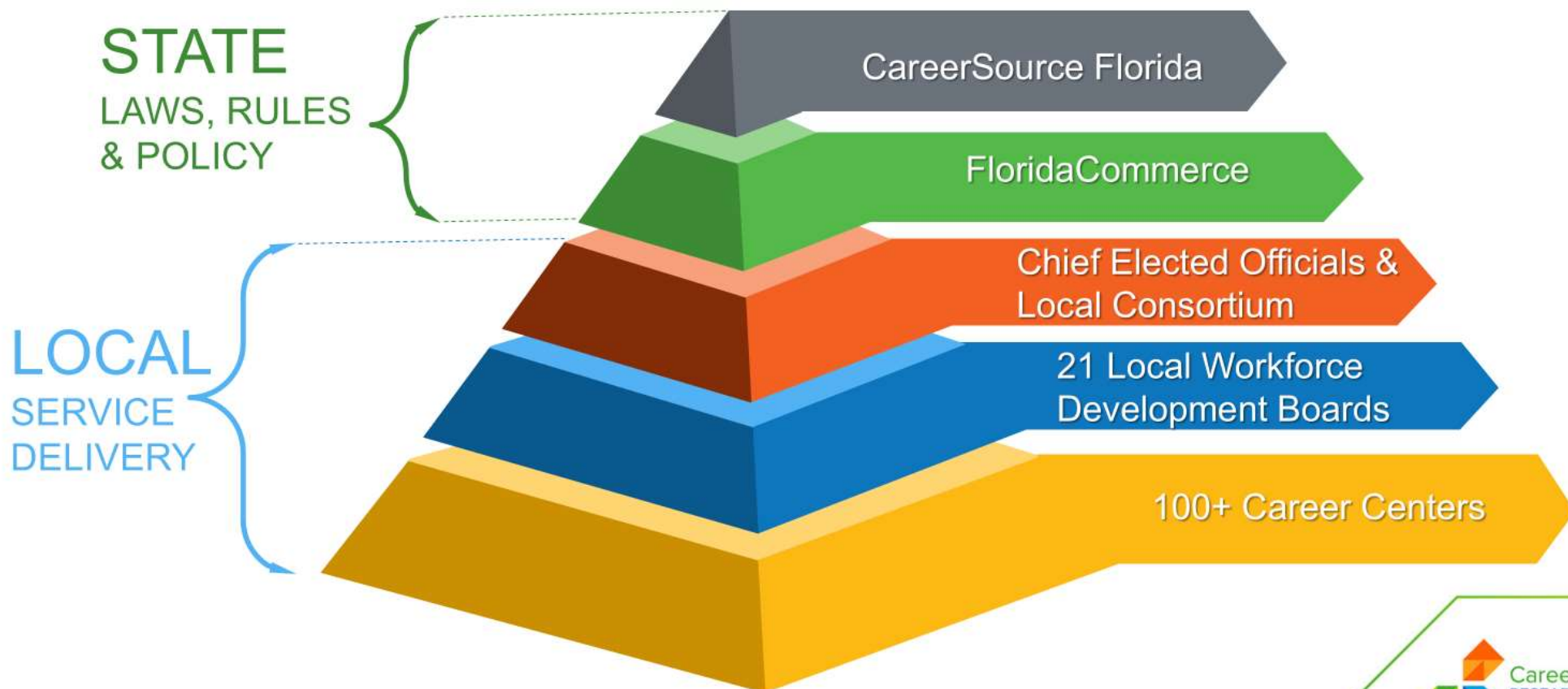


Dawn Riccardi

Business Navigator

DRiccardi@careersourcerc.com

CAREERSOURCE RESEARCH COAST AND FLORIDA'S WORKFORCE DEVELOPMENT SYSTEM





WHAT ARE LAYOFF AVERSION AND RAPID RESPONSE?

Layoff Aversion

Layoff aversion refers to strategies and services aimed at preventing or minimizing the need for layoffs within a company or industry.

Rapid Response

Rapid Response is a program designed to assist businesses and workers during layoffs, facility closures and other job displacement situations.



LAYOFF AVERSION PROGRAMS & FUNDING?

Incumbent Worker Training

The Incumbent Worker Training Program assists employers with enhancing the skills of their workers to maintain a quality, resilient workforce and prevent layoffs.



LAYOFF AVERSION PROGRAMS & FUNDING?

Short Time Compensation

The Short Time Compensation Program provides pro-rated Reemployment Assistance (RA) benefits to employees whose work hours and earnings are reduced as a part of a plan to avoid total layoff.

It is a solution to avoid a temporary layoff and is administered at the State level by FloridaCommerce.



RAPID RESPONSE SERVICES

Rapid Response

Rapid Response is a proactive, business focused program designed to assist companies and their employees facing potential layoffs or closures. It provides on-site services to assist workers facing job losses.



RAPID RESPONSE TEAM

The primary purpose of the Rapid Response team is to minimize the impacts of layoffs and help affected employees quickly re-enter the workforce by connecting them to employment and training services.

The team is composed of a Rapid Response Coordinator, Career Center Manager, Career Planner, Recruiter, Local Veteran Employment Representative and TAA Coordinator.

FINAL QUESTIONS?



THANK YOU



Christina Coble

Business Services Manager

CCoble@careersourcerc.com



Dawn Riccardi

Business Navigator

DRiccardi@careersourcerc.com



Speaker Introduction

COMCAST
BUSINESS

Neil Morgan
Senior Business Account Executive
Comcast Business



Welcome



Vytas Reid
Chief Meteorologist
CBS12 News at 5



Insert vyta's slides here


Session I Questions & Answers

Moderated by:



William V. West PLLC
Intellexit.com

 bwest@acquisitionexperts.net


 772-812-5530

 *Let's Connect!*



Ted Astolfi
Economic Council of
Martin County

 tastolfi@mceconomy.org

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Thank You!



Prize Drawing | Presentations | Photos



We're Here For You



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in Let's connect



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www.bdbmc.org/business-resources/disaster-readiness/

