Many Bexar County small business owners and entrepreneurs need help and advice dealing with the impact of COVID-19 and the after effects of the Severe Texas Winter Storm. Our local, state, and federal partners have programs in place to provide assistance. This guide is intended to help you find answers to your questions and navigate the information available during this time. As always, should you need small business assistance please reach out to us, and contact our office, the Bexar County Small Business & Entrepreneurship Department at (210) 335-2478.

**U.S. Small Business Administration (SBA):**

- **Restaurant Revitalization Fund** - This program provides emergency assistance for eligible restaurants, bars, and other qualifying businesses.
  - *The Restaurant Revitalization Platform is now closed. Your application will be held in its current status on the platform. The SBA will rapidly move to approve and disburse your eligible application when/if new funds are made available.*

- **COVID-19 Economic Injury Disaster Loans (EIDL)** - EIDL is a coronavirus funding option that is available now. Applications are available to eligible small businesses, private non-profits and U.S. agricultural businesses. Deadline has closed.

- **Shuttered Venue Operators (SVO) Grant** - The program was established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, and amended by the American Rescue Plan Act. Eligible applicants may qualify for grants equal to 45% of their gross earned revenue, with the maximum amount available for a single grant award of $10 million. $2 billion is reserved for eligible applications with up to 50 full-time employees.
U.S. Small Business Administration (SBA) Continued:

- **PPP Loan Forgiveness** - Borrowers can apply for forgiveness any time up to the maturity date of the loan. If borrowers do not apply for forgiveness within 10 months after the last day of the covered period, then PPP loan payments are no longer deferred.

SBA Disaster Loans:

**Economic Injury Disaster Loans (EIDL)** - Working capital loans to help small businesses. Loans are intended to assist through the disaster recovery period. Deadline is November 19, 2021

For additional information:
Please call: (800) 659-2955
Email: disastercustomerservice@sba.gov
Visit: www.sba.gov/disasterassistance
Individuals who are deaf or hard-of-hearing may call (800) 877-8339.

SBA Extends Deferment Period for all COVID-19 and Other Disaster Loans until 2022

- All SBA disaster loans made in **calendar year 2020**, including COVID-19 EIDL, will have a first payment due date _extended from 12-months to 24-months from the date of the note._

- All SBA disaster loans made in **calendar year 2021**, including COVID-19 EIDL, will have a first payment due date _extended from 12-months to 18-months from the date of the note._

**The Centers for Disease Control and Prevention (CDC)** - The CDC offers the most up-to-date information on COVID-19. For updates from CDC, please visit the website: https://www.coronavirus.gov/

For additional information:
Please call: (800) 827-5722
Email: answerdesk@sba.gov
Visit: www.sba.gov/coronavirus

Bexar County Economic and Community Development:


- **Bexar County Strong Workforce Program** - Apply for workforce training assistance or be connected to jobs and work experience opportunities.

For additional information:
Please call: (210) 335-2492
Visit: www.bexar.org/ECD
LiftFund:
LiftFund is offering the following loan programs (subject to change):

- **EDA Recovery COVID Loan** - A small business loan, with specific geographical requirements including the City of San Antonio. Maximum loan is $250,000 with a low interest rate. Can be used for equipment purchase, owner-occupied commercial property purchase, leasehold improvements and some working capital.

- **Resiliency Loan** - Offers flexible capital to help strengthen your business, retain and hire employees and implement growth plans. The maximum loan amount is $25,000, with an interest rate up to 10%. Repayment terms are based on the loan size, with a maximum term of 48 months.

- **SBA Micro Loan** – A small business loan that offers technical assistance as part of the loan. Can be used for startup costs, working capital, equipment and more. Business must be a startup, newly established or growing business.

- **SBA 7a Community Advantage** – A small business loan with the maximum amount of $250,000. Term can be up to 10 years. Can be used for startup costs, working capital, equipment, lease improvements, and more.

For additional information:
Please call: (888) 215-2373
Email: info@liftfund.com
Visit: https://www.liftfund.com/?location=san-antonio

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**UTSA - COVID Business Recovery Accelerator:**
This team of professional business advisors are committed to sharing the most timely information in the areas of COVID business recovery.

- **Funding** - Receive assistance in locating funding for your business.
- **Employer Resources** - Understand and navigate your responsibilities as an Employer.
- **Cybersecurity** - Decrease your risk from cybersecurity threats.
- **Safety** - Mitigate physical risk in your business and how to enhance workplace safety.
- **Educational Resources** - Register for upcoming town halls and COVID related Trainings.

For additional information:
Please call: (210) 458-2272
Email: businessrecovery@utsa.edu
Visit: https://txsbdc.org/businessrecovery/
Recommendations for the Small Business Community:

We have 6 basic recommendations for small businesses recovering from the COVID-19 pandemic: adaptation, resilience, symbiosis, logistics, technology, and prevention.

1. Adaptation: Adapt New Business Models

Small businesses should adapt their business model to changes in the market resulting from COVID-19. For instance, they may add curbside-pickup options to their business establishment, develop e-commerce websites for their products and services, or offer free delivery and other promotions. They should also setup infrastructure for telework and remote operations as an alternative working solution for employees who prefer this option (Dau et al., 2020). Businesses may consider investing more time and money into social media marketing. Some businesses may also consider pivoting, and offer new products and services altogether.

2. Resilience: Save Money for Emergencies

Financial resilience is fundamentally important for businesses to withstand an unpredictable market. Small businesses should have a savings account with 3-6 months of business expenses, automate their savings, continually reevaluate monthly operating expenses, plan for the worst, and take care of their basic needs first, to name a few (Expert Panel, 2020).

3. Symbiosis: Develop Key Partnerships

Small businesses should establish mutually beneficial relationships, or a symbiotic relationship, with other businesses in the community. Establishing such a partnership could benefit both parties that are working together to creatively solve a problem (Sagarin, 2013).

4. Logistics: Reevaluate the Supply Chain

Think of ways you could maintain your business in operation if the supply chain is broken once again by sudden disruptions in the marketspace. For instance, small businesses should have access to multiple and diversified suppliers, identify emergency suppliers, source from local vendors, and use online platforms to give customers another way of ordering products if your physical location is closed (Chowdhury et al., 2021).
Recommendations for the Small Business Community Continued:

5. Technology: Adopt New Technologies

Small businesses should creatively use technology to adapt to the COVID-19 pandemic and the post-pandemic world. COVID-19 will likely drive further advancements and changes in the business world. The small business community should continue to monitor existing and emerging technology and apply changes to their workplace or business operations. For instance, businesses may consider contactless experiences, virtual interactions, digital platforms, and other technological modifications (Vargo et al., 2021).

6. Prevention: Create a Safe Environment

The Centers for Disease Control and Prevention (CDC) offers numerous guidelines for businesses responding to COVID-19, such as symptom screening, incorporating SARS-CoV-2 testing, providing masks or personal protective equipment, introducing flexible sick policies for employees, sanitizers or wipes for hand hygiene, cleaning and disinfection, and increasing or improving ventilation. These guidelines are important for preventing another outbreak and keeping your employees and customers safe from infection (CDC, 2021).

Sources:


"How to do Business with Bexar County" provides information on everything a business owner may need to know about becoming a supplier, including information on purchasing thresholds, definitions of purchasing terms, outlines the systems used by County staff, provides information on cooperative purchasing agreements, prime contractors, and annual contracts, and more.

The guide also outlines some of the initiatives of the Small Business & Entrepreneurship Department and provides contact information for SBED and Purchasing Department staff. Pick up a copy at an event, at our office, or online at www.bexar.org/sbed
The Small Business & Entrepreneurship Department is committed to increasing the involvement of Small, Minority and Women Owned Business Enterprises (SMWBEs) in the procurement process. It is the intent of the County to afford small, minority and women-owned businesses a fair opportunity to compete for all Bexar County contracts.

In pursuit of this mission, we have developed handy guides designed to provide suppliers and small business owners with the information they need to register as suppliers, find bid opportunities, find closed bids, and more.

"Doing Business with Bexar County" Monthly Training

In addition to the print guide, we offer monthly training by Renee Watson with SBED and Aaron Andrade with Bexar County Purchasing Department. This program teaches business owners how to register as a supplier, update their supplier record, search for open events and bid opportunities, and more.

We also focus on how to submit bids, search for award information, and how to use the County systems to verify payments.

The monthly "Doing Business with Bexar County" training is currently being held via Zoom. To register or for more information on the training, visit us online at www.bexar.org/cdms-training
Stay up to date with training, networking events, and more with the Bexar County SMWBE Calendar. The calendar is updated with events from Bexar County offices, resource partners, Chambers of Commerce, and more! Discover opportunities to expand your business, make new connections, and identify resources to help you grow.

Visit the Small Business & Entrepreneurship Dept. website for the full calendar at www.bexar.org/smwbe