



Small Business Development Center

## COVID Business Recovery Accelerator

South-West Texas Border SBDC Network

**UTSA** The University of Texas at San Antonio

# SBDC **BizRecovery** Back to Business Handbook



**(210) 458-2272**

**[txsbdc.org/businessrecovery](https://txsbdc.org/businessrecovery)**

**[businessrecovery@utsa.edu](mailto:businessrecovery@utsa.edu)**



Small Business Development Center

## **COVID Business Recovery Accelerator**

South-West Texas Border SBDC Network

**UTSA** The University of Texas at San Antonio

The South-West Texas Border SBDC Network has served entrepreneurs in a 79-county area of South, West and Central Texas for over 35 years. Our SBDC COVID Business Recovery Accelerator team designed this handbook to help you easily navigate requirements and resources to support the safe and effective reopening of your business. In this handbook you will find:

**Regulatory and Informative Posters..... 3-9**

**Management Tips, Checklists and Best Practices ..... 10-16**

**Small Business Development Center Resources ..... 17-19**

Our professional business advisors and support team are available to you during this difficult and unexpected time. We are committed to sharing the most updated information of COVID business recovery especially in the areas of funding, employer resources, cybersecurity, safety and educational resources.

SBDC COVID Business Recovery Accelerator:

210-458-2272 | [businessrecovery@utsa.edu](mailto:businessrecovery@utsa.edu) | Monday-Friday 8:00 a.m. to 5:00 p.m. CST.

For news, training and resources, including the SBDC Biz Recovery Back to Business Handbook, visit: [txsbdc.org/businessrecovery](https://txsbdc.org/businessrecovery).



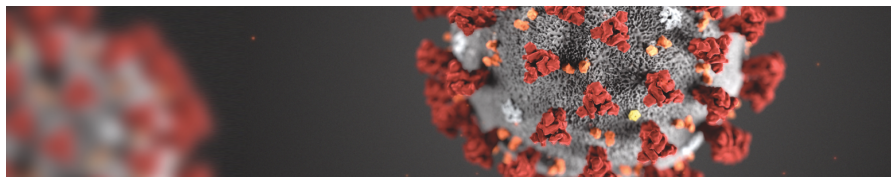
SBDCBizrecovery



SBDCBizrecovery



UTSA SBDC COVID Business Recovery Accelerator



## Ten Steps All Workplaces Can Take to Reduce Risk of Exposure to Coronavirus

All workplaces can take the following infection prevention measures to protect workers:

- 1 Encourage workers to stay home if sick.
- 2 Encourage respiratory etiquette, including covering coughs and sneezes.
- 3 Provide a place to wash hands or alcohol-based hand rubs containing at least 60% alcohol.
- 4 Limit worksite access to only essential workers, if possible.
- 5 Establish flexible worksites (e.g., telecommuting) and flexible work hours (e.g., staggered shifts), if feasible.
- 6 Discourage workers from using other workers' phones, desks, or other work tools and equipment.
- 7 Regularly clean and disinfect surfaces, equipment, and other elements of the work environment.
- 8 Use Environmental Protection Agency (EPA)-approved cleaning chemicals with label claims against the coronavirus.
- 9 Follow the manufacturer's instructions for use of all cleaning and disinfection products.
- 10 Encourage workers to report any safety and health concerns.

For more information, visit [www.osha.gov/coronavirus](http://www.osha.gov/coronavirus) or call 1-800-321-OSHA (6742).

## OSHA Workplace Poster

[Click here to download.](#)

Click here for more information on Occupational Safety and Health Administration (OSHA)



**OSHA**  
Occupational  
Safety and Health  
Administration  
[www.osha.gov](http://www.osha.gov)

1-800-321-OSHA (6742)  
TTY 1-877-889-5627

OSHA 3994-04-2020

## US Dept. of Labor Workplace Poster

[Click here to download.](#)

Click here for more information on  
the U.S. Department of Labor (DOL)

*The requirement for FFCRA covered leave expired 12/31/2020.  
The opportunity to provide paid leave and have it fully reimbursed  
or you through tax credit is in place through 3/31/2021.*

# EMPLOYEE RIGHTS

## PAID SICK LEAVE AND EXPANDED FAMILY AND MEDICAL LEAVE UNDER THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

### ► PAID LEAVE ENTITLEMENTS

Generally, employers covered under the Act must provide employees:

Up to two weeks (80 hours, or a part-time employee's two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:

- 100% for qualifying reasons #1-3 below, up to \$511 daily and \$5,110 total;
- ⅔ for qualifying reasons #4 and 6 below, up to \$200 daily and \$2,000 total; and
- Up to 12 weeks of paid sick leave and expanded family and medical leave paid at ⅓ for qualifying reason #5 below for up to \$200 daily and \$12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

### ► ELIGIBLE EMPLOYEES

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons (see below). Employees who have been employed for at least 30 days prior to their leave request may be eligible for up to an additional 10 weeks of partially paid expanded family and medical leave for reason #5 below.

### ► QUALIFYING REASONS FOR LEAVE RELATED TO COVID-19

An employee is entitled to take leave related to COVID-19 if the employee is unable to work, including unable to telework, because the employee:

- |   |   |
|---|---|
| <ol style="list-style-type: none"><li>1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;</li><li>2. has been advised by a health care provider to self-quarantine related to COVID-19;</li><li>3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis;</li><li>4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);</li></ol> | <ol style="list-style-type: none"><li>5. is caring for his or her child whose school or place of care is closed (or child care provider is unavailable) due to COVID-19 related reasons; or</li><li>6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services.</li></ol> |
|---|---|

### ► ENFORCEMENT

The U.S. Department of Labor's Wage and Hour Division (WHD) has the authority to investigate and enforce compliance with the FFCRA. Employers may not discharge, discipline, or otherwise discriminate against any employee who lawfully takes paid sick leave or expanded family and medical leave under the FFCRA, files a complaint, or institutes a proceeding under or related to this Act. Employers in violation of the provisions of the FFCRA will be subject to penalties and enforcement by WHD.



WAGE AND HOUR DIVISION  
UNITED STATES DEPARTMENT OF LABOR

For additional information  
or to file a complaint:  
**1-866-487-9243**  
TTY: 1-877-889-5627  
[dol.gov/agencies/whd](https://www.dol.gov/agencies/whd)



WH1422 REV 03/20

# Stop the Spread of Germs

Help prevent the spread of respiratory diseases like COVID-19.



## Texas Health and Human Services Workplace Poster

Click on one of the following links to download  
poster in English or in Spanish:

**English:** <https://dshs.texas.gov/coronavirus/toolkit/print/StopSpreadofGerms-English.pdf>

**Spanish:** <https://dshs.texas.gov/coronavirus/toolkit/print/StopSpreadofGerms-Spanish.pdf>

Click here for more information on the  
Texas Health and Human Services

# US Food & Drug Administration Workplace Poster

[Click here to download.](#)

[Click here for more information on the U.S. Food & Drug Administration \(FDA\)](#)

## Summary of Best Practices for Retail Food Stores, Restaurants, and Food Pick-Up/Delivery Services During the COVID-19 Pandemic



### BE HEALTHY, BE CLEAN



- Employees - Stay home or leave work if sick; consult doctor if sick, and contact supervisor
- Employers - Instruct sick employees to stay home and send home immediately if sick
- Employers - Pre-screen employees exposed to COVID-19 for temperature and other symptoms



- Wash your hands often with soap and water for at least 20 seconds
- If soap and water are not available, use a 60% alcohol-based hand sanitizer per CDC
- Avoid touching your eyes, nose, and mouth with unwashed hands
- Wear mask/face covering per CDC & FDA



- Never touch Ready-to-Eat foods with bare hands
- Use single service gloves, deli tissue, or suitable utensils
- Wrap food containers to prevent cross contamination
- Follow 4 steps to food safety [Clean, Separate, Cook, and Chill](#)

### CLEAN & DISINFECT



- Train employees on cleaning and disinfecting procedures, and protective measures, per CDC and FDA
- Have and use cleaning products and supplies
- Follow protective measures



- Disinfect high-touch surfaces frequently
- Use EPA-registered disinfectant
- Ensure food containers and utensils are cleaned and sanitized



- Prepare and use sanitizers according to label instructions
- Offer sanitizers and wipes to customers to clean grocery cart/basket handles, or utilize store personnel to conduct cleaning/sanitizing

### SOCIAL DISTANCE



- Help educate employees and customers on importance of social distancing:
  - Signs
  - Audio messages
  - Consider using every other check-out lane to aid in distancing



- Avoid displays that may result in customer gatherings; discontinue self-serve buffets and salad bars; discourage employee gatherings
- Place floor markings and signs to encourage social distancing



- Shorten customer time in store by encouraging them to:
  - Use shopping lists
  - Order ahead of time, if offered
- Set up designated pick-up areas inside or outside retail establishments

### PICK-UP & DELIVERY



- If offering delivery options:
  - Ensure coolers and transport containers are cleaned and sanitized
  - Maintain time and temperature controls
  - Avoid cross contamination; for example, wrap food during transport



- Encourage customers to use "no touch" deliveries
- Notify customers as the delivery is arriving by text message or phone call



- Establish designated pick-up zones for customers
- Offer curb-side pick-up
- Practice social distancing by offering to place orders in vehicle trunks

For more information, see [Best Practices for Retail Food Stores, Restaurants, and Food Pick-Up/Delivery Services During the COVID-19 Pandemic](#)

April 2020



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success

Effective 5/1/2020



**TEXAS**  
Health and Human  
Services

Texas Department of State Health Services

John Hellerstedt, M.D.  
Commissioner

## ☒ CHECKLIST FOR ALL EMPLOYERS

Page 1 of 2

The following are the minimum recommended health protocols for all businesses choosing to operate in Texas. Employers may adopt additional protocols consistent with their specific needs and circumstances to help protect the health and safety of all employees, contractors, and customers.

*The virus that causes COVID-19 can be spread to others by infected persons who have few or no symptoms. Even if an infected person is only mildly ill, the people they spread it to may become seriously ill or even die, especially if that person is 65 or older with pre-existing health conditions that place them at higher risk. Because of the hidden nature of this threat, everyone should rigorously follow the practices specified in these protocols, all of which facilitate a safe and measured reopening of Texas. The virus that causes COVID-19 is still circulating in our communities. We should continue to observe practices that protect everyone, including those who are most vulnerable.*

*Please note, public health guidance cannot anticipate every unique situation. Employers should stay informed and take actions based on common sense and wise judgment that will protect health and support economic revitalization. Employers should also be mindful of federal and state employment and disability laws, workplace safety standards, and accessibility standards to address the needs of both workers and customers.*

### Health protocols for your employees and contractors:

- ☐ Train all employees on appropriate cleaning and disinfection, hand hygiene, and respiratory etiquette.
- ☐ Screen employees and contractors before coming into the business:
  - ☐ Send home any employee or contractor who has any of the following new or worsening signs or symptoms of possible COVID-19:
 

- Cough	- Sore throat
- Shortness of breath or difficulty breathing	- Loss of taste or smell
- Chills	- Diarrhea
- Repeated shaking with chills	- Feeling feverish or a measured temperature greater than or equal to 100.0 degrees Fahrenheit
- Muscle pain	- Known close contact with a person who is lab confirmed to have COVID-19
- Headache	
- ☐ Do not allow employees or contractors with new or worsening signs or symptoms listed above to return to work until:
  - In the case of an employee or contractor who was diagnosed with COVID-19, the individual may return to work when all three of the following criteria are met: at least 3 days (72 hours) have passed *since recovery* (resolution of fever without the use of fever-reducing

Effective 5/1/2020

Revised 5/5/2020

Revised 5/5/2020

## Texas Department of State Health Services Health Recommendations

[Click here to download a checklist for all employers and event organizers](#)

[Click here to visit the Texas Department of State Health Services website for opening the State of Texas.](#)

**Find regularly updated information at our website.**

# Workplace Reopening Guidelines

## WORKPLACES DURING THE COVID-19 PANDEMIC



The purpose of this tool is to assist employers in making (re)opening decisions during the COVID-19 pandemic, especially to protect vulnerable workers. It is important to check with state and local health officials and other partners to determine the most appropriate actions while adjusting to meet the unique needs and circumstances of the local community.

### Should you consider opening?

- ✓ Will reopening be consistent with applicable state and local orders?
- ✓ Are you ready to protect employees at higher risk for severe illness?

ANY  
NO

DO NOT  
OPEN

ALL  
YES

### Are recommended health and safety actions in place?

- ✓ Promote healthy hygiene practices such as hand washing and employees wearing a cloth face covering, as feasible
- ✓ Intensify cleaning, disinfection, and ventilation
- ✓ Encourage social distancing and enhance spacing between employees, including through physical barriers, changing layout of workspaces, encouraging telework, closing or limiting access to communal spaces, staggering shifts and breaks, and limiting large events, when and where feasible
- ✓ Consider modifying travel and commuting practices. Promote telework for employees who do not live in the local area, if feasible.
- ✓ Train all employees on health and safety protocols

ALL  
YES

### Is ongoing monitoring in place?

- ✓ Develop and implement procedures to check for signs and symptoms of employees daily upon arrival, as feasible
- ✓ Encourage anyone who is sick to stay home
- ✓ Plan for if an employee gets sick
- ✓ Regularly communicate and monitor developments with local authorities and employees
- ✓ Monitor employee absences and have flexible leave policies and practices
- ✓ Be ready to consult with the local health authorities if there are cases in the facility or an increase in cases in the local area

ALL  
YES

OPEN AND  
MONITOR

ANY  
NO

MEET  
SAFEGUARDS  
FIRST

ANY  
NO

MEET  
SAFEGUARDS  
FIRST

Click here for more information on guidance for Workplaces & Businesses from the [Center for Disease Control \(CDC\)](https://www.cdc.gov).



Texas Health and Human Services

## COVID-19 Mental Health Support Line

If you or someone you know is feeling overwhelmed by the COVID-19 pandemic, ***help is available.***

\*\*\*\*\*

Speak with a mental health professional for help dealing with anxiety, depression, stress, grief or worry 24/7.

\*\*\*\*\*

Call the toll-free COVID-19 Mental Health Support Line at **833-986-1919.**

\*\*\*\*\*



**TEXAS**  
Health and Human  
Services

Texas Health and Human Services  
**Mental Health  
Support Line**

[Click here to download.](#)

Click here for more information from the  
Texas Health and Human Services (THHS)

HHS COMM 20D0594 • June 2020

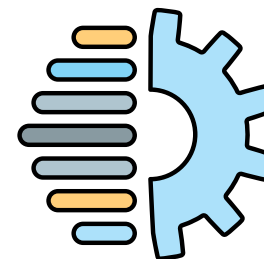
## Tips for Successful Transition from Office to Remote Work Environment

As a company considers shifting long-term toward increased remote work, the business owner/management should evaluate job functions and their suitability to be performed remotely.

- What functions remain as is with remote work?
- What functions go away with remote work?  
Are there functions that need to be kept on location?
- What new functions can arise with remote work?
- What are the physical, technological and other needs to support those functions remotely?
- What metrics are appropriate for evaluating remote job performance?



# Checklist: Managing Operations During COVID-19



## Cash Management

- ☐ Have financial records in one, easily accessible place. Review financial information daily and forecast cash needed to operate your business. Know your financial data well.
- ☐ Develop a relationship with a banker. Talk to lenders about renegotiating existing loan terms and interest-only payments for a while.
- ☐ Regularly review customer accounts and have solid credit policies in place.

## Pricing & Cost Containment

- ☐ Reduce unnecessary expenses like travel, entertainment and other areas that do not contribute to revenue generation.
- ☐ Negotiate discounts with vendors when possible. Remember, trying times impact them too.

## Supply Chain Management

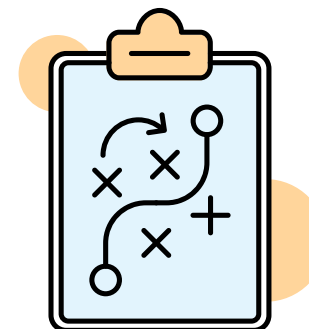
- ☐ Review inventory regularly. If your POS (Point of Sale) system has an inventory management feature, enter products as they arrive. Your POS system will provide daily inventory information.
- ☐ Eliminate slow sellers when reordering and liquidate products that have been in inventory beyond 90 days.

## Marketing

- ☐ Communicate regularly with customers to keep relationships. Talk about customer support, business hours, services, special order needs, promotions.
- ☐ Strengthen digital communications and online presence. Use various channels to reach your audience – website, social media, email.
- ☐ Watch for new trends and look for opportunities to provide solutions.
- ☐ Publicize staff safety protocol information with customers.

## Checklist: Managing in Times of Financial Difficulty

The importance of financial management cannot be over emphasized, especially when business conditions become difficult. While profits may be the measure of success, it is cash that determines the business survival. It is very important for the viability of your business to convert your customers outstanding debt into cash



### Ideas to improve the cash position of your business

☐ **Prepare regular cash flow forecasts.**

If your business is having cash flow difficulties, you should be preparing such forecasts on a regular basis. They will show the likely extent of any crisis, and how long it might last.

☐ **Keep an eye on your entire cash cycle.**

If you are in a difficult cash position, skew promotions towards those services or products which consume less resources or which can be turned into cash more quickly. In other words, generate cash through sales but don't undersell your products or services. You must make a profit.

☐ **Measure and reward the right behavior in your staff.**

For example, sales commissions should only be paid on receipt of payment, not necessarily when a sale is made. This will encourage sales staff to focus on making sales to customers who are most likely to pay.

☐ **Make full use of your terms of credit as this amounts to an interest-free loan.**

Don't pay your suppliers too early or outside of your agreed credit terms. Be seen as a solid, dependable customer. Having a good reputation will give you better scope for negotiating deals and favorable credit terms.

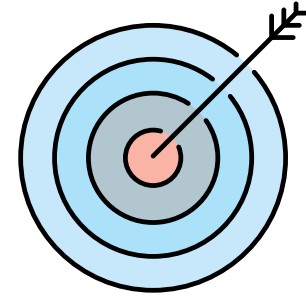
☐ **Don't let personal draws get out of hand.**

Ideally, the owners should take a modest but regular wage and leave the remaining cash in the business. Keep fringe benefits or withdrawals of stock to a minimum.

☐ **Don't hide your problems from the bank.**

Keep the line of communication open. Demonstrate that you are on top of your business and understand your cash flow. Show you can provide financial information if you need to ask for temporary relief on loans.

## Ideas to improve the cash position of your business



- ☐ **A profitable business is generally a successful business and your margin is a measure of that success.**

Prepare financial statements on a regular basis. These will give you information you need to determine your overall profit margin and where costs can be saved. They can also be used to determine the margin on individual products and to compare how your business is performing against industry averages.

- ☐ **Focus on boosting profit.**

Retained profits is an important source of cash to meet your obligations and it can also be used for investments. To maximize profit, you need to focus on sales that give you the highest margin, not just “sales”. The only exception to this rule is when you deliberately set out to achieve another aim such as liquidating inventory to make room for profitable products.

- ☐ **If possible, don't discount prices on lower margin products or services.**

Use an alternative strategy, such as bundling in support services for a higher price. This is an especially valuable strategy with slow moving lines as it justifies the investment in them.

- ☐ **Understand the profit contributions of each of your products, and your main customers.**

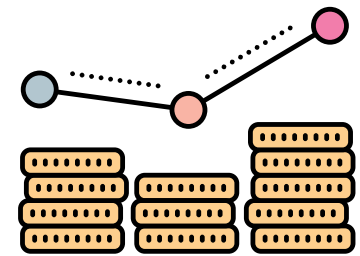
This will show you where to best focus your efforts and identify opportunities for improvement.

- ☐ **Don't discount unless you can achieve the same or better gross profit margin.**

It may require large increases in sales to generate the same amount in gross profit. While some price discounting may be required to get shoppers' attention, a much better approach is to deliver the discount through, for example, an add-on product. This should deliver more dollars of gross profit to the business. See the effect of discounting on gross profit below.

## Control Inventory

The essential principle is to have the right level of inventory to satisfy the needs of your customers and to have room for new items.



- ☐ **Keeping inventory levels low reduces the amount of money you have tied up, thereby freeing cash for other uses.**

It also helps to keep your storage and merchandising costs down and reduces your risk of carrying “unsalable” stock.

- ☐ **Get rid of slow-moving and obsolete inventory.**

Either put it all in a clearance bin so you can convert it to cash or write it off and destroy it to clear storage space. Carrying too much inventory means you are tying up cash. Removing it will help you focus on the inventory that generates the cash and margins that keep you in business.

- ☐ **Maintain necessary inventory.**

In order to maintain sales momentum and ensure customers are never disappointed over the products that you offer.

- ☐ **Tighten the purchasing of inventory.**

Knowing your historical sales by product will help you buy the right amount. Carrying not enough inventory may discourage customers as you may not be immediately able to satisfy their needs and carrying too much means that you are tying up cash that could be put to better use.

- ☐ **Negotiate deals with suppliers but avoid volume-based discounts.**

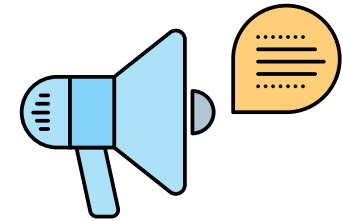
When money is tight, there is no point investing in next month’s inventory without good reason. Instead of volume discounts, try to negotiate discounts for prompt settlement (unless your cash position is poor) or negotiate for smaller and more frequent deliveries from your suppliers to smooth out your cash flow.

- ☐ **Don’t let discount prices drive your inventory buying decision.**

Buy inventory you can sell at a profit in a reasonable time frame.

## Improve Sales

Focus on the additional profit from sales. Don't think that more discounted sales are the measure of success.



### ☐ Don't chase just any sale; chase profitable sales

The only exception to this rule should be when you deliberately set out to achieve another aim such as getting rid of dead stock or building market share.

### ☐ Create added value with your offers.

For example, provide a gift or bonus with certain purchases or a discount on a second item. This tactic is especially effective if you can bundle slow moving or dead stock at a discount together with a full price item. You are delivering customer value while making a sale of an item you might not have otherwise sold.

### ☐ Encourage companion selling and up-selling by your sales personnel.

### ☐ Use in-store signs to highlight the product of the week, or today's special.

This is a very low cost way of generating traffic and interest in a retail environment. It might get customers into the habit of coming back tomorrow for the special of the day.

*The best run businesses use ideas and resources to help operate during the good times and the bad. In order to maximize profits and minimize risks, know how to approach any business situations with confidence. Assess your risks and proceed with caution. In the meantime, you can also seek no-cost one-on-one business advising with one of our advisors. Call 210.458.2272 or email [businessrecovery@utsa.edu](mailto:businessrecovery@utsa.edu).*

# Best Practices for Re-opening Retail Food Establishments

## Important Links for Re-Opening Restaurants

[Click here to download.](#)

Click here for more information from the U.S. Food & Drug Administration (FDA) on best practices for retail food.

For news and coronavirus guidance and resources, visit the Texas Restaurant Association at [txrestaurant.org](https://txrestaurant.org)

Best Prac

SOCIAL



### Best Practices for Re-Opening Retail Food Establishments During the COVID-19 Pandemic

FDA U.S. FOOD & DRUG ADMINISTRATION

We encourage retail food establishments and their employees to follow these best practices and refer to the [checklist](#) for more details. Work closely with State and local regulatory/health authorities where the business is located to ensure all requirements are met.

#### BE HEALTHY, BE CLEAN



Stay home, if sick.



[Check for symptoms](#) like fever, cough, difficulty breathing, and consider conducting health checks prior to starting work.



Wash hands often with soap and water for at least 20 seconds.



Don't touch Ready-To-Eat foods with bare hands.



[Wear cloth face coverings if Personal Protective Equipment is not required.](#) Check State or local guidelines.

#### CLEAN & DISINFECT



Clean and disinfect high-touch surfaces and common use areas more frequently, such as door knobs and handles, display cases, check-out counter, order kiosks, grocery cart handles, restrooms, and waiting areas.  
Clean and sanitize equipment like ice machines and ice bins.



Prepare and use sanitizers and disinfectants according to label instructions.



Monitor for pests.

[www.fda.gov](https://www.fda.gov)

May 2020



Small Business Development Center

## COVID Business Recovery Accelerator

South-West Texas Border SBDC Network

**UTSA** The University of Texas at San Antonio

## COVID-19 Virtual Trainings, Town Halls and Events

Our professional business advisors and support team are available to you during this difficult and unexpected time. We are committed to sharing the most updated information of COVID business recovery especially in the areas of funding, employer resources, cybersecurity, safety and educational resources.

To register for upcoming events, or view past trainings and town halls, visit us at [txsbd.org/businessrecovery-register](https://txsbd.org/businessrecovery-register)

To speak to someone in our SBDC COVID Business Recovery Accelerator:  
210-458-2272 | [businessrecovery@utsa.edu](mailto:businessrecovery@utsa.edu)

Our team is available Monday-Friday 8:00 a.m. to 5:00 p.m. CST.

Visit our website for the latest in resources: [txsbd.org/businessrecovery](https://txsbd.org/businessrecovery)

 SBDCBizrecovery

 SBDCBizrecovery

 UTSA SBDC COVID Business Recovery Accelerator



# South-West Texas Border Small Business Development Center (SBDC) Network



South-West Texas Border  
**Small Business  
Development Center Network**

*The University of Texas at San Antonio*

The South-West Texas Border Small Business Development Center (SBDC) Network provides consulting and technical assistance to the small business community. Our goal is simple — to help small businesses start and grow. The SBDC program supports the growth and development of the Texas economy by assisting in job creation, economic diversification, and business expansion.

## MISSION

The mission of the South-West Texas Border Small Business Development Center Network is to foster small business success.

## VISION

We are the leading economic development network recognized for excellence in service to the small business community

## SBDC Field Office Locations

10 field offices are located throughout our 79-county service region, providing business advising, training, and research services.

SBDCs provide management counseling in areas including accounting, financing and loan packaging, capital acquisition, business planning, marketing, human resources, economic development, strategic planning, and financial analysis.



We also provide specialized assistance in international trade, government contracting, and rural development issues.

## Funding Partners

U. S. Small Business Administration(SBA)  
The University of Texas at San Antonio(UTSA)  
Host organizations throughout South and West Texas

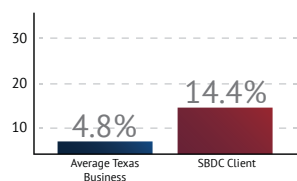
# Building the Texas Economy One Business at a Time

## SBDC CLIENT VS. AVERAGE TEXAS BUSINESS

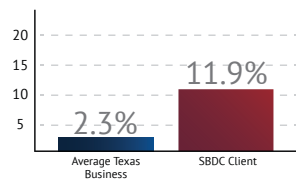
SBDC long-term advising assistance is highly valuable from a public policy perspective because it returns tax revenues to state and federal governments, as well as value and capital to its clients, that are greater than the direct cost of providing the service. For every \$1.00 invested in the South-West Texas Border SBDC, a return of \$4.70 is generated.

— 2020 FINDINGS FROM A NATIONAL INDEPENDENT STUDY BY JAMES J. CHRISMAN, PH.D.

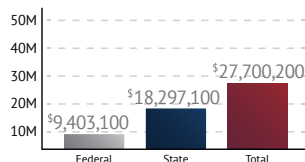
### SALES GROWTH



### EMPLOYMENT GROWTH



### NEW TAXES GENERATED



### COST PER JOB



### SERVICE RESULTS

<b>31,868</b> TOTAL BUSINESSES SERVED	<b>25,198</b> TRAINING PARTICIPANTS	<b>1,031</b> TRAININGS / SEMINARS & COURSES	<b>6,670</b> CONSULTING CASES
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### IMPACT RESULTS

<b>3,455</b> JOBS CREATED	<b>3,682</b> JOBS RETAINED	<b>354</b> NEW BUSINESS STARTS
<b>\$27,700,200</b> NEW TAX REVENUE GENERATED	<b>\$173,638,395</b> NEW FINANCING / INVESTMENTS	<b>\$471,586,096</b> NEW SALES / CONTRACTS & EXPORTS

## SBDC South-West Border Network 2020 Annual Report

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<https://txsbd.org/our-impact/>



AN EXCERPT FROM THE 2020 SOUTH-WEST TEXAS BORDER NETWORK ANNUAL REPORT



Small Business Development Center

## COVID Business Recovery Accelerator

South-West Texas Border SBDC Network

**UTSA** The University of Texas at San Antonio



**(210) 458-2272**

**[txsbdc.org/businessrecovery](https://txsbdc.org/businessrecovery)**

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South-West Texas Border

**Small Business  
Development Center Network**

*The University of Texas at San Antonio*

March 2021