

## Upcoming Events

May 19th  
**Business Builders  
Networking**  
5:30- 7:00pm  
SERVPRO of Perry  
Hall White Marsh,  
9008 Yellow Brick  
Road Unit F, 21237

May 27th  
**Lunch & Learn  
Seminar**  
Noon-1:30pm  
Columbus Gardens  
\$10/lunch Included

June 27th  
**The Town Fair**  
10am - 3pm  
Perry Hall High  
School

### Message from the President, Lynn Richardson



The mission of the Perry Hall/White Marsh Business Association is to be “ a resource and advocate for the business community in the Perry Hall & White Marsh area. The goals are to promote business growth, foster business relationships, build trust & confidence with other business members in the area and encourage cooperation between members.”

Events in the last month have made our mission almost impossible to fulfill. We are providing as much resource information as we can find. We are posting resources we find immediately, both to our Facebook page and our website. We are committed to assisting our member and community businesses to get through, but we know that isn't enough.

It has been said very often that we are “all in this together,” but we know that not all businesses are created equal. Some will go back to an office or company, almost as if nothing has happened. Others will re-open their doors and pray that customers will have enough money to spend at their business, as they hope to at the very least make a slow recovery. And, sadly, casualties of consumer fears and cautionary spending, others will have nothing to come back to at all.

The fear that has spread, as fast as the disease, will re-sculpt the landscape of how we work, where we work and how customers decide where to spend their money.

Ultimately, things will settle down and we will adjust, because as business professionals, that's what we do. This business association is poised to do whatever we can to promote the well-being of our members and community. As part of this effort, we are inviting ANY business in the Perry Hall/White Marsh community to join our organization for FREE for the next 90 days. We are promoting our members directly and indirectly in many ways, and we want to engage as many of our neighbors as possible. Current members will notice a 90 day extension to their membership.

[www.phwmba.org/join-us](http://www.phwmba.org/join-us)

It's a start.

Info you can use:

Internal Revenue Service - Coronavirus Tax Relief (Website) New Tax Relief info released 3-22-20:

“Small and midsize employers can claim two new refundable payroll tax credits to reimburse them, dollar-for-dollar, for the cost of providing employee leave related to the COVID-19 outbreak. See #IRS info at: [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)

Businesses with less than 500 employees can get funds to provide employees with paid leave, either for the employee’s own health needs or to care for family members. More on this and other #IRS info related to COVID-19 outbreak at: [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)

To take immediate advantage of new paid leave credits, businesses can retain and access funds that they would otherwise pay to #the IRS in payroll taxes. Learn more about this and other #IRS info related to COVID-19 outbreak at: [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)

SBA application: <https://www.sba.gov/funding-programs/disaster-assistance>

Emergency grant: <https://commerce.maryland.gov/.../maryland-small-business-cov...>

THURSDAY, April 2 at 1:00pm SBA explained- Webinar  
Registration Link: <https://mdsbdc.ecenterdirect.com/events/16173>

[Work On Your Business When You Can't Work In Your Business \(PDF\)](#)

[11 page guide on the CARES legislation](#)



# Give Blood. Give Life!

## Johns Hopkins Bayview Blood Drive

**April 20-21 and 23, 2020**

7:30 a.m. to 5 p.m.

Francis X. Knott Conference Room

*All participants receive a meal coupon and special gift.  
More important, they will take pride in  
knowing they saved up to 3 lives!*

**Call 410-550-0289 to schedule a  
life-saving donation.**



Perry Hall White Marsh Business Association P.O. Box 117 • White Marsh, MD 21162  
Please contact any board member if you have questions or concerns  
email us at [info@phwmba.org](mailto:info@phwmba.org) or call us using the information below

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# DISASTER RECOVER TIPS FOR SMALL BUSIENSS

By Charell Star - Business News Daily Updated: August 21, 2018

**EDITORS NOTE: This is an older article and is more about a physical disaster, but there are some good strategies for ANY disasterous occurance.**

According to the Federal Emergency Management Agency (FEMA), 40 to 60 percent of small businesses never reopen their doors following a disaster. That's a disheartening statistic for any owner trying to pick up the pieces following a devastating fire, storm, platform hack, security breach, riot or other unexpected catastrophe.

As overwhelmed as you might feel, it is important to know that your post-disaster actions and speed will directly impact how quickly you're able to get your business up and running again. If you want to be one of the businesses that survive, you'll need to be intentional about the process you follow to get on the road to recovery.

To help you get started, we connected with industry experts to curate seven of the best disaster-recovery tips for small businesses.

## Take stock of the damage

Abby Eisenkraft, CEO of Choice Tax Solutions Inc. recommends small businesses "take stock of where they are currently at." Knowing the level of damage to your business assets is going to be the first step in determining what you attack first. She advises starting with fundamental questions like are employees okay and available to return to work? Do you have a way of contacting everyone? Is it safe to return to the premises?

Even if the building and employees are safe, there's work to do. Eisenkraft's next question: Does your company need to acquire new equipment so you can be back in business quickly?

Answering these questions helps you visualize the challenges ahead and prioritize the steps involved in your recovery.

## Reach out for help

Make sure you take photos of all the damage before you start cleaning up. When you pick up the phone to call your insurance company, you'll want proof for your claim.

"Hopefully you have insurance that covers both the physical damage and compensates you for lost business as a result of the storm," says David Waring, co-founder of the small business outlet FitSmallBusiness.com. "This would be in the form of coverage for your building [and its property] as well as business income insurance to replace any income the business loses as a result of the disaster."

Waring further advises, "Whether you have insurance or not, for businesses affected by natural disasters like hurricanes, the federal government may also have assistance available, which you can explore." And, Waring added, don't forget that, "the Small Business Administration has various programs to help with disaster recovery" as well. [Interested hard drive recovery services? Check out our best picks on our sister site, Business.com.]

## Be lean and mean

Small businesses may not always have an advantage when going up against larger competitors, but in the immediate days following a disaster, being lean may be an asset in recovering more quickly.

"Being small means [you] do not have to conduct endless meetings to hash out approaches and strategies," says Evan Bloom, CEO of Fortress Strategic Communications, a PR company specializing in crisis communications and enterprise risk management PR. "Small companies are less likely to have obstructive red tape, and they have greater freedom to make timely, decisive decisions."

Leverage your size and responsiveness to make necessary decisions fast and get your doors back open.

## Get started as soon as possible

Resist the temptation to wait for the most opportune time to start your business recovery. Once the danger has passed and you can safely assess the damage, you should.

"Every day the company or business is down, it loses money, time, and clients," says Lisandra Pagan, Ph.D., an emergency preparedness consultant with Deliberate Plan Consulting. "Every day they are not implementing a recovery plan, they are getting further from recovery and reopening." Time can be your enemy when trying to recover from a disaster.

Pagan advises that business owners "start with something. Even if it is a limited service or offering. There need to be some initial signs of recovery so clients come back, even if that means only offering one item, one service."

"This will help with some money coming in that will ultimately aid with recovery, and even if it's not a lot, it is not another day you are digging the finances deeper," she says.

## Start communicating

Along with reintroducing your service offerings, you'll need to inform clients that you're back in business. To reassure and keep them on your side as you fully recover, Jay Shelton, senior vice president of executive risk at Chicago-based insurance agency Assurance, recommends "keeping the company's leadership visible and reachable."

During a recovery, clients will have lots of questions and need answers from you and your team. Being accessible and sharing what you know, when you know it can be the linchpin in retaining clients through the recovery stage and beyond.

## Don't forget about taxes

Depending on the time of year disaster hits, prepping for taxes may not feel like a priority. However, don't wait too long to organize your files.

Eisenkraft cautions that following a disaster, many small businesses "don't think about taxes and records, but they are so important to a business."

Eisenkraft adds that businesses will need to make sure "[they] still have copies of previous tax records and a good backup of their income and expense information for the current year," she says. If everything was lost, "there are ways to reconstruct missing tax records – you can obtain IRS transcripts. You can contact the tax preparer to get copies and any records they may have. You can get data from third parties, such as banks, credit card companies and vendors."

Eisenkraft stresses, "You need to do this immediately, because as time goes on, your memory will not be as clear, and the IRS knows this. Get the records you can, reconstruct the rest, ensure everyone and everything is safe, and then get back to business."

## Plan ahead

Once you've made some traction in getting your business back on track, you want to take steps to ensure it could survive another disaster. The experts we connected with stressed that the best recovery plans are the ones made before a crisis, not after.

There is no guarantee that a business won't suffer through multiple disasters in its lifetime. Use the experience to put a disaster survival plan in place for your business and update it often as your business grows.







I want to help you!

In the coming weeks, you will want to re-assess how you will be doing business. Picture This Multimedia Service is offering to help you GET STARTED NOW to be ready for your "post-confinement" business with a DEFERRED PAYMENT PLAN

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• Social Media content & management
• Updated business site photography (soon but not today!)

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CLICK HERE FOR OUR ONLINE MEMBERSHIP FORM



Visit our website for details about the PHWMBA

www.phwmba.org

email: info@phwmba.org

Mail: P.O. Box 117 White Marsh, MD 21162

or go to www.phwmba.org and use our online application

Member Application

- Regular Membership is \$175.00 and extends for 12 months from application date -- Includes all regular meetings except Holiday Party and Special Events

Membership is open to all businesses and professionals interested in the Perry Hall/White Marsh Community. Make check payable to : PHWMBA. Mail your check and a copy of this application to: PHWMBA, P.O. Box 117, White Marsh, MD 21162.

You may also apply and pay online at www.phwmba.org. Please print a copy of this application for your records.

Organization Name \_\_\_\_\_

Business Contact \_\_\_\_\_

Business Address \_\_\_\_\_

Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Website \_\_\_\_\_ Type of Business \_\_\_\_\_

Total Amount Being Paid \_\_\_\_\_

Name of Person/Source Who Referred You \_\_\_\_\_

By submitting your application, you agree to be part of our mailing list, that is available to our membership. You may from-time to time, receive notifications, announcements & solicitations from other members. Your company info will be listed in our directory in print and online. If you do not want that information published, please indicate that here. [ ] do not publish

Please provide a 25 word description of your business & indicate what category you wish for your listing on the website and in our monthly newsletter directories

Four horizontal lines for providing a 25-word business description.

Which committee would you be interested in joining?

- [ ] Newsletter [ ] Membership [ ] Town Fair [ ] Events [ ] Programs/Fundraising



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JUNE 27th

10-3

thetownfair.net

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Questions? Call Lynn Richardson at 410-493-4984