

Reimagining Disaster Relief Through Small Business Support

Presented by: **David Nelson, Kat Latham, Leslie Dalton**



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Get the Worksheet:



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PARTICIPANT WORKSHEET - 4-PHASE RECOVERY STRATEGY

Build a business recovery strategy *before* the next storm.

A working document to guide your VOAD or LTRG through indexing local assets, designing a program, marketing it to your community, and deploying capital where verified needs emerge.

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Map the local and regional recovery ecosystem you can pull on.

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Decide what to start, fork, or partner on for your region.

STEP 03
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Identify the voices and channels that reach affected business owners.

Start over [Email me my worksheet](#)

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STEP 04
Advocate & Deploy
Stay flexible. Listen. Pull resources to verified needs.

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Test User

EMAIL (WHERE WE'LL SEND YOUR WORKSHEET) *
david@foundersforge.com

ORGANIZATION / VOAD
FoundersForge

COUNTY / REGION
Johnson City, TN

01 STEP ONE
Index Your Assets

Start over [Email me my worksheet](#)

How many small businesses in your community would be (or recently were) impacted by a major disaster?



menti.com
8687 1041

Waiting for participants

Responses are hidden X

→ Show responses



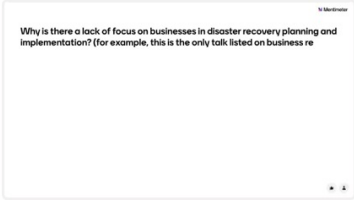
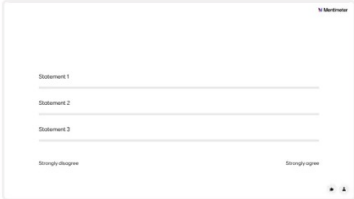
Mentimeter

Menti

New quiz



Select which slide to add



How Focused Are Your Existing Disaster Plans on Business Support vs. Personal Support?

My Disaster Recovery Plans Strongly Focuses on Individuals

My Disaster Recovery Plan Has a Strong Focus on Businesses

Low %

High %

→ Show responses





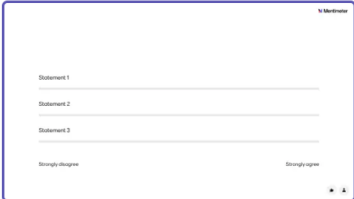
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Statement 1

Statement 2

Statement 3

Strongly disagree Strongly agree

Why is there a lack of focus on businesses in disaster recovery planning and implementation? (for example, this is the only talk listed on business re

What Happened



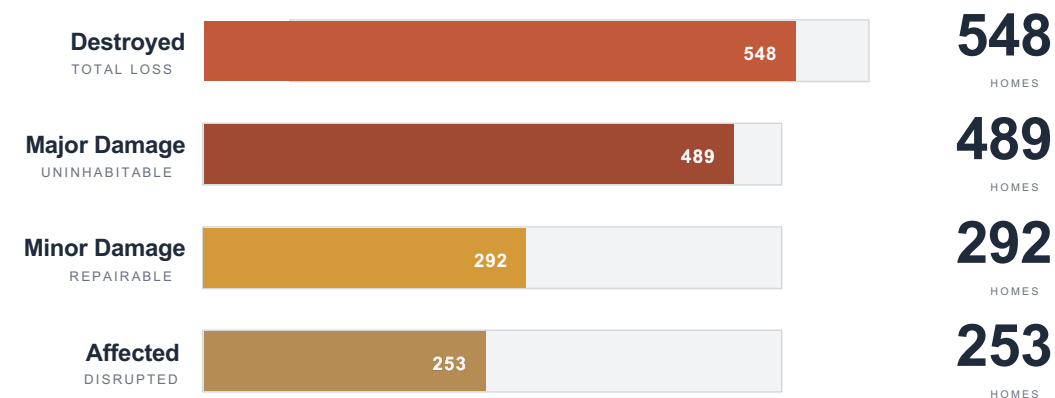


HURRICANE HELENE · SEPTEMBER 2024 · NORTHEAST TENNESSEE

1,582 Homes Hit. 548 of Them Are Gone.

RESIDENTIAL DAMAGE BY SEVERITY

HOUSEHOLDS



TOTAL IMPACTED **1,582**

SOURCE: TEMA & COUNTY DAMAGE ASSESSMENTS, NORTHEAST TN

A Generational Housing Loss

More than **1,000 households** in Northeast Tennessee saw their homes either destroyed outright or damaged beyond habitability — over **65%** of the impacted total.

For many families in Unicoi, Carter, Washington, and Greene counties, recovery is not a repair job. It was a rebuild or restart.

Clearly, Speed Matters

Every week without shelter, capital, or clear guidance pushes more displaced households out of the region permanently — turning a housing crisis into a population crisis.

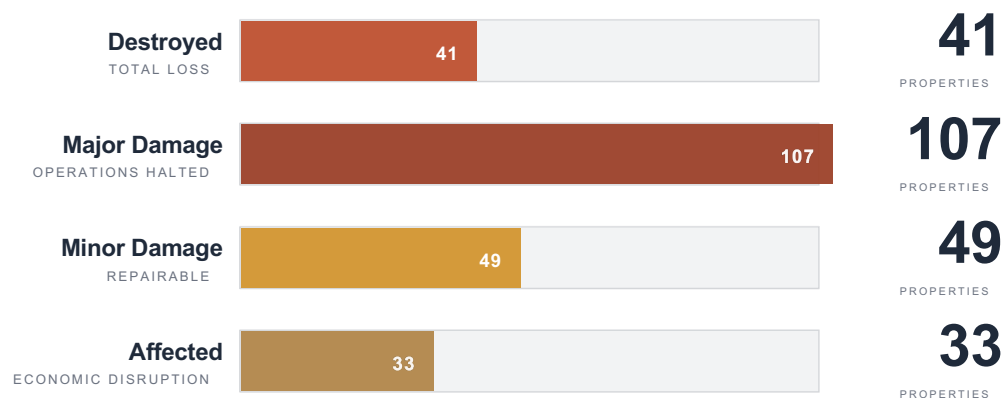
HARDEST HIT	COUNTIES DECLARED	EVENT
Unicoi County	8	September 2024

HURRICANE HELENE · SEPTEMBER 2024 · NORTHEAST TENNESSEE

230 Businesses Hit. 148 Cannot Reopen Their Doors.

COMMERCIAL DAMAGE BY SEVERITY

PROPERTIES



TOTAL IMPACTED **230**

The Local Economy Is the Casualty

148 commercial properties — over 64% of those impacted — were destroyed or sustained major damage that halted operations indefinitely.

These are the employers, suppliers, and Main Street storefronts that anchor jobs, tax base, and daily life in Northeast Tennessee.

Every Closed-Door Costs a Paycheck

Small businesses operate on thin cash buffers. Without rapid bridge capital, temporary closures become permanent ones — and the jobs they support don't come back.

HARDEST HIT
Cocke County

CANNOT REOPEN
148 of 230

EVENT
Sept 27, 2024

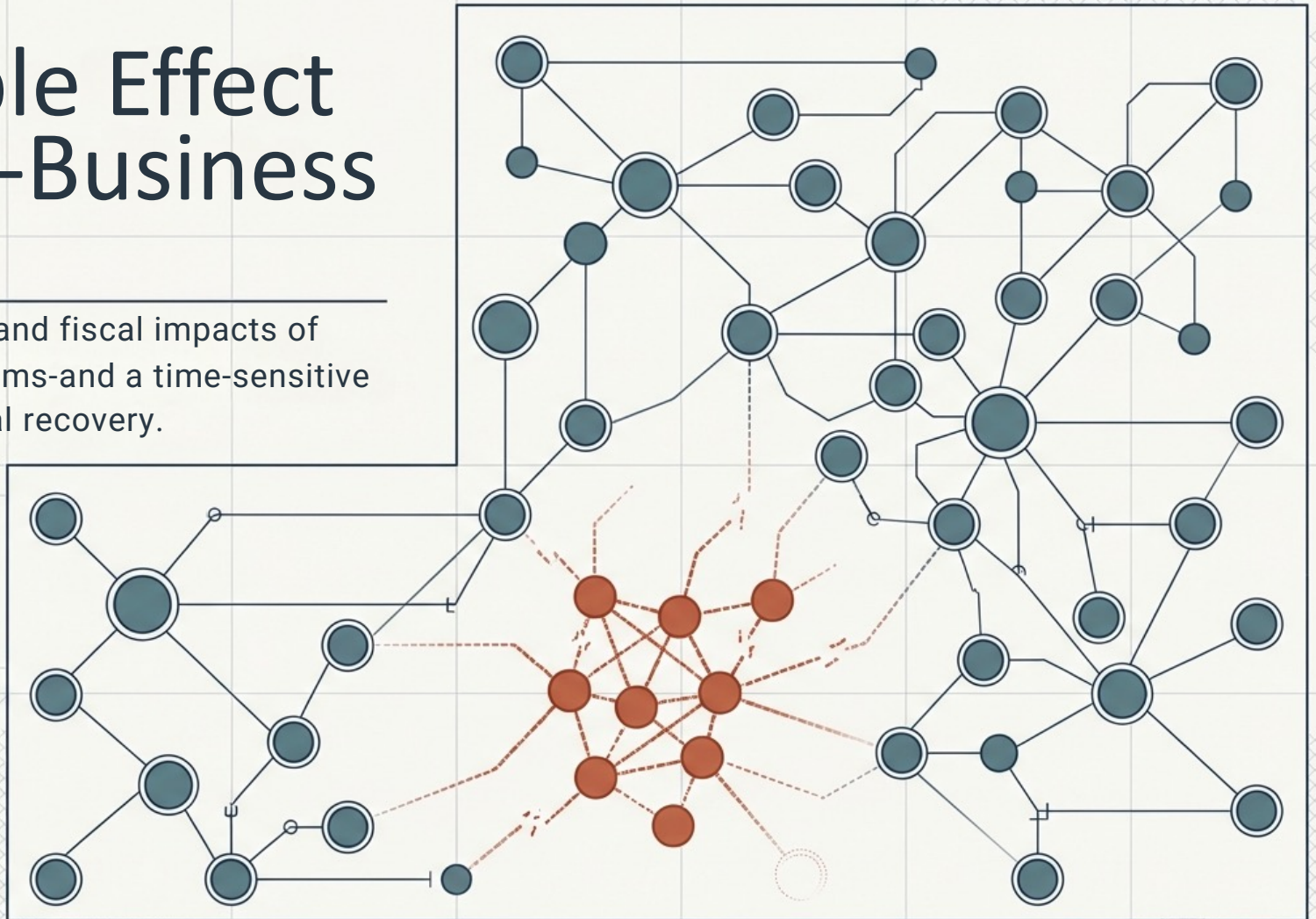
SOURCE: TEMA & COUNTY DAMAGE ASSESSMENTS, NORTHEAST TN

Why Business Recovery is the Missing Link



The Ripple Effect of Micro-Business Collapse

The economic, social, and fiscal impacts of losing 1-5 employee firms-and a time-sensitive playbook for rapid local recovery.



Small Businesses function as the load-bearing infrastructure of a small-town economy.



The Scale: 1-5 employees per firm (single-location micro-employers).
The Density: ~23.6 micro-businesses per 1,000 residents.
The Employment Base: ~1.44 jobs per business.
The Payroll Anchor: ~\$66,000/year per employee.

In small towns, single-location micro-employers dominate the landscape. They are not just businesses; they are the entry point to entrepreneurship and the training ground for tomorrow's business owners.

Every closed door creates a dual-sided vacuum in both economic output and community cohesion

The Economic Multiplier (Base 1.3)

Based on BEA RIMS II modeling, losing a micro-firm triggers indirect and induced effects. **Suppliers lose orders, and displaced workers immediately pull back local household spending.**



The Social Multiplier

46% of the U.S. private workforce relies on small business employment.

Community 60-80% of youth sports teams rely on sponsorships.

Nonprofits lose essential donors the moment demand for support spikes

Local gov. lose essential tax revenue required to fund services
(police, fire, parks, etc.)



Even modest closure rates produce severe, cascading labor-market shocks.

10% Loss - Visible Disruption

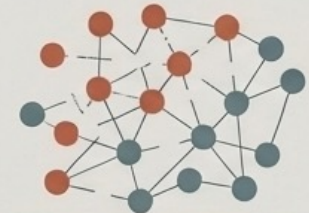
4.4 total jobs lost per 1,000 residents.
\$0.61M total GDP-equivalent value-added loss.



25% Loss - Meaningful Contraction

11.0 total jobs lost per 1,000 residents. \$1.53M total GDP-equivalent value-added loss.

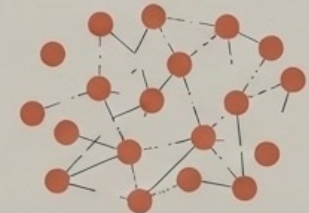
Note: Risk of dangerous feedback loops begins here as reduced local spending forces secondary closures.



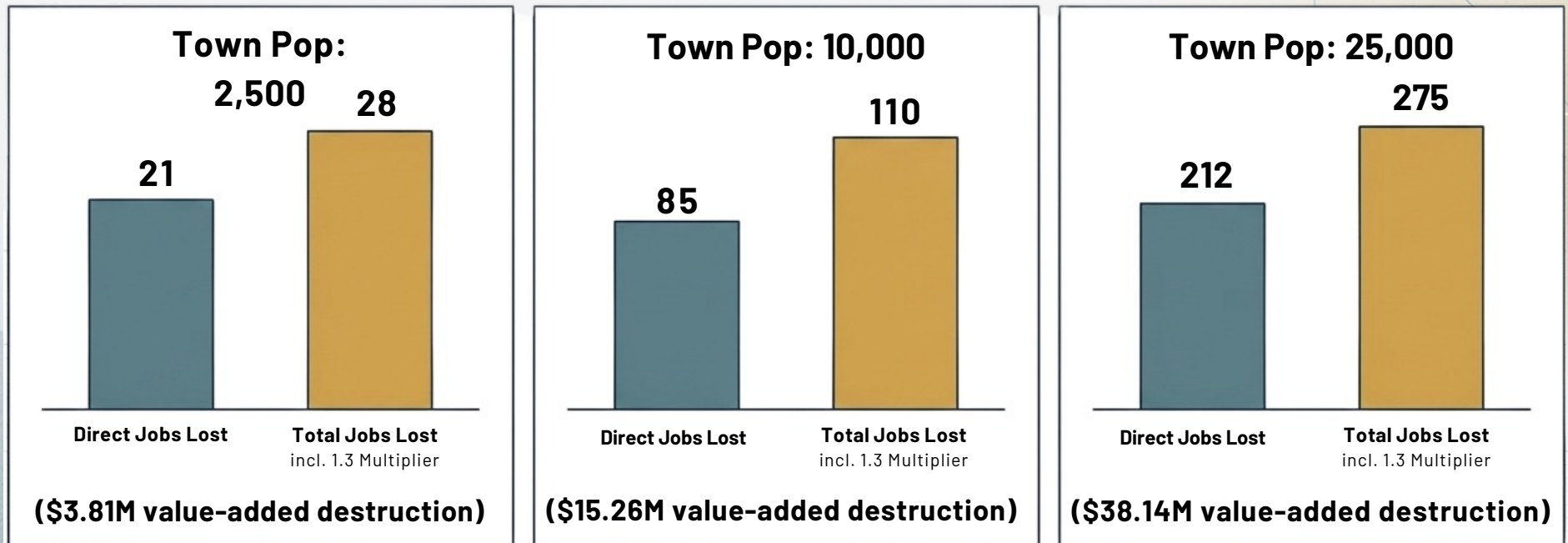
50% Loss - Severe Shock

22.0 total jobs lost per 1,000 residents. \$3.05M total GDP-equivalent loss.

Note: Recovery now depends entirely on rapid capital replacement.



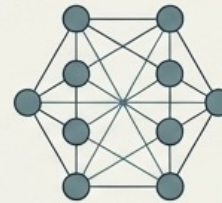
The Mathematics of Systemic Risk Scale Dangerously in Communities Under 25,000 Residents.



Applying the 1.3 employment multiplier reveals the hidden damage.
A 25% loss in a town of 10,000 eliminates 110 jobs and over \$15 million in economic output.

Delayed Business Recovery Transforms Temporary Business Closures into Permanent Demographic Decay

Rapid Capital Replacement



Delayed Recovery



The Frictions of Delay

Unemployment Scars: Longer unemployment durations severely elevate outmigration risk. Displaced workers commute farther or leave the region entirely.



Wealth Leakage: Residents must cross county lines for essentials like groceries, childcare, and fuel, permanently exporting local wealth.

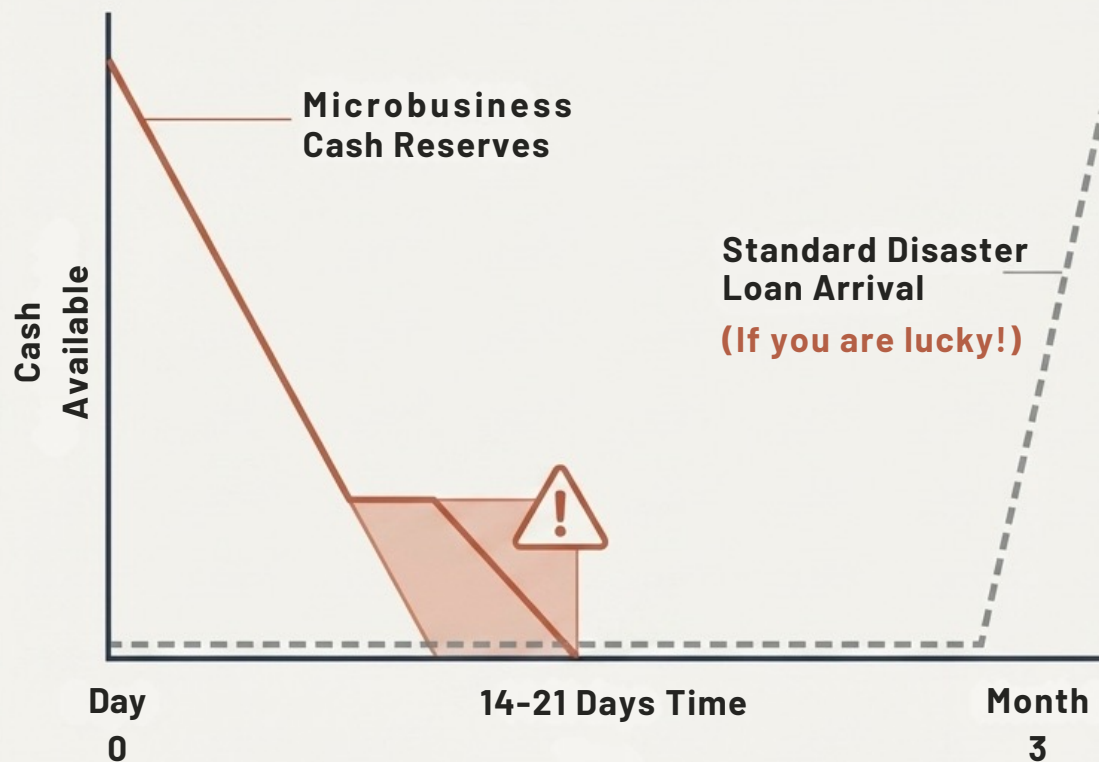


Case Study: Paradise, CA (Post-Camp Fire)

Uneven recovery and the failure to replace lower-cost housing permanently reshaped the town's demographic profile.

This dynamic dictates exactly which customer bases remain to support any surviving businesses.

Small Businesses Have Thin Cash Buffers, Making Processing Speed More Critical Than Total Loan Volume



The Speed Frictions of Traditional Loans

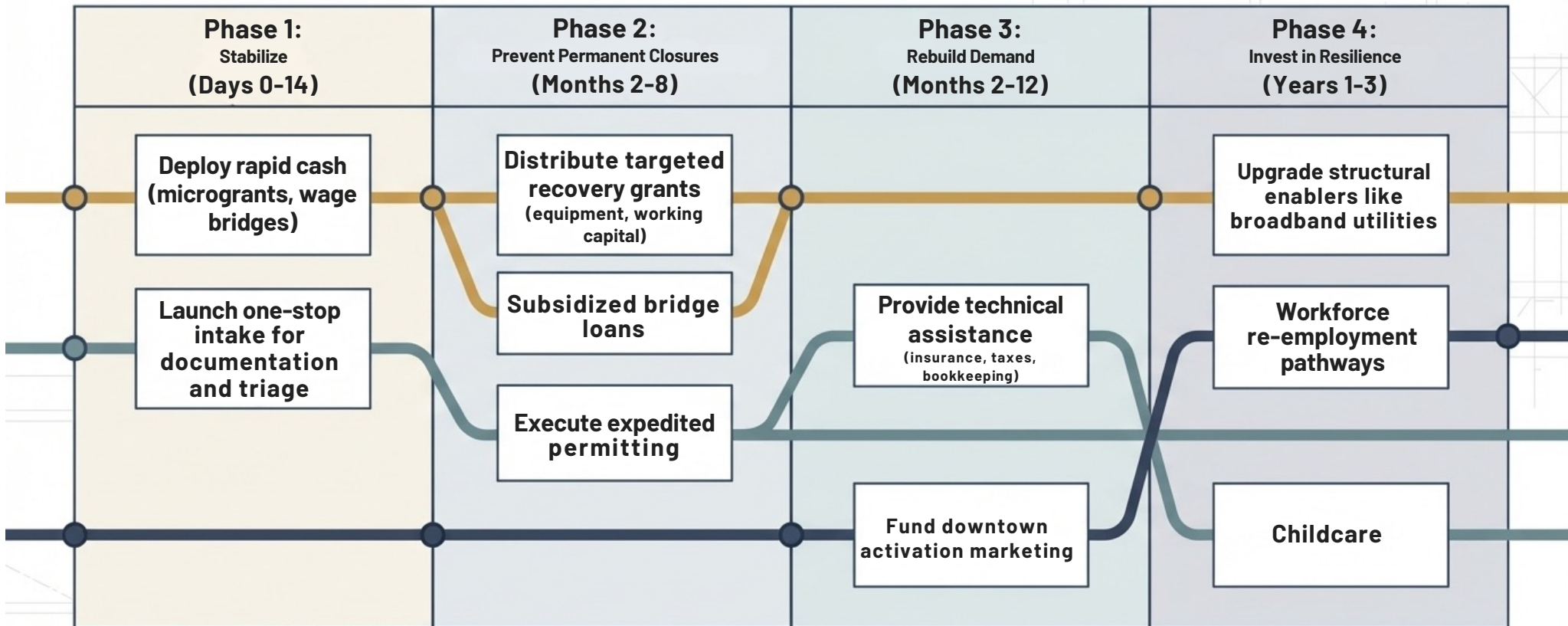
Following Hurricane Sandy, GAO reporting documented that processing times for SBA disaster loans peaked months after the event.

Traditional loan programs routinely fail to match the liquidity realities and risk profiles of very small employers operating under extreme uncertainty.

The Policy Imperative

Interventions that prevent closures (rapid grants) yield substantially higher community benefits than loans that finally arrive after the doors have permanently shut.

Effective Containment Requires a Synchronized, Four-Phase Operational Deployment



**Protecting Small Businesses is the
Most Cost-Effective Way to Preserve
Small-Town Infrastructure.**

Pillar 1 - Time:

Small businesses fail fast. Delays in aid are paid for entirely through civic unemployment, vacant properties, and reduced municipal services.

Pillar 2 - Scale:

Losing "just a few businesses" is enough to fundamentally fracture a town's labor market and collapse its local community programs.

Pillar 3 - Irreversibility:

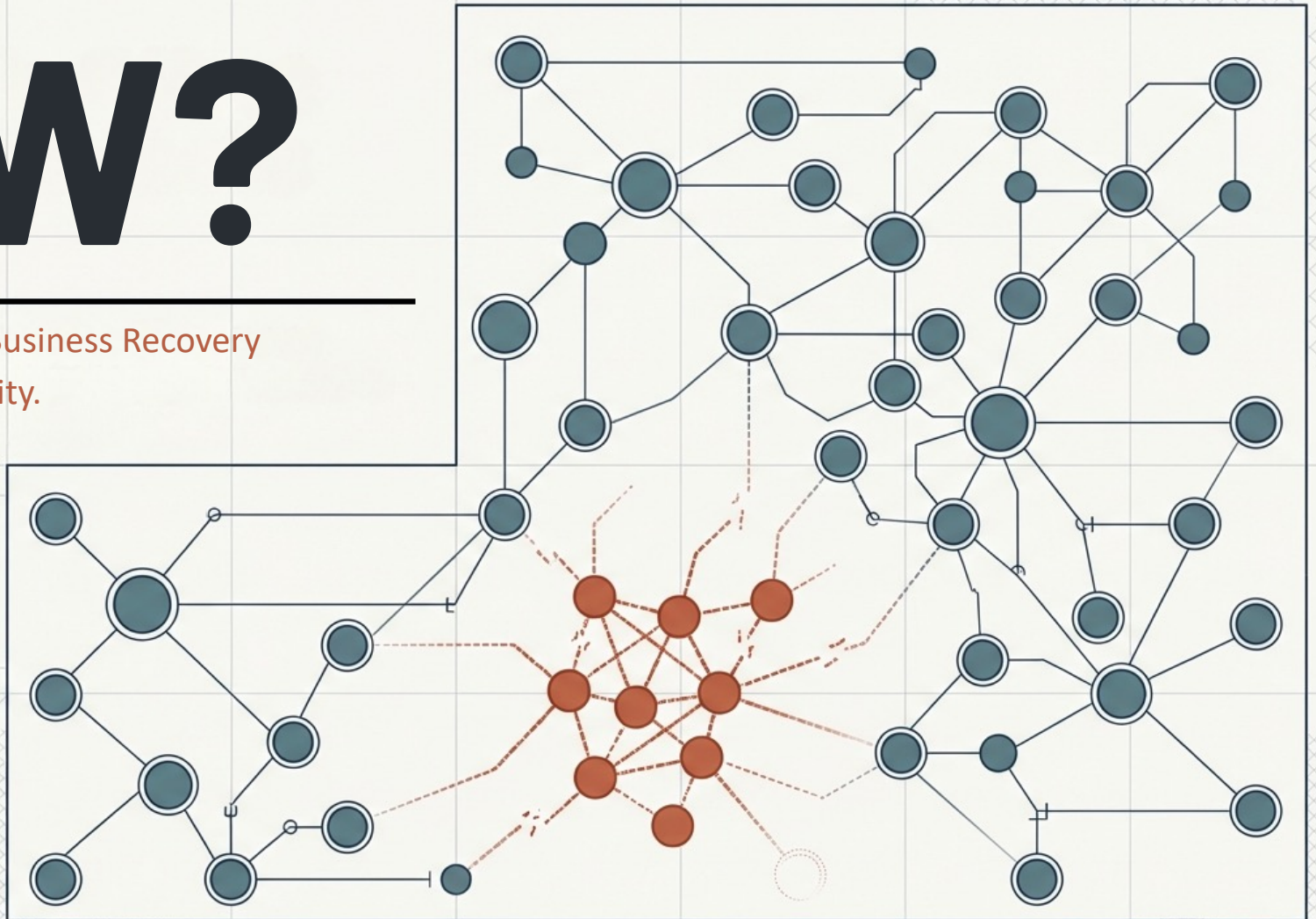
Once a small business is gone, the demographic damage is done. The path to recovery permanently changes, and the cost of rebuilding exponentially multiplies.

A grant that keeps a microbusiness alive is cheaper than a long vacancy and a displaced household. We are not just restoring buildings; we are protecting our economic infrastructure.

HOW?

A Guide to Implement a Business Recovery
Strategy in Your Community.

Get Your
Worksheet
Ready!





avante

helping **communities** support founders
and build incredible business ecosystems

By  FOUNDERSFORGE



Business Recovery Program

Helping Businesses Rebuild After Hurricane Helene

4 Weeks. Real Support. New Opportunities.

WHO'S AVANTE FOR?

Any business impacted by Hurricane Helene — directly or indirectly. Whether you lost your storefront, faced property damage, or saw a drop in sales and customers, this program is here to help you recover and grow.

What You Get:

- ✓ Weekly Workshops Tailored to Your Needs
- ✓ Legal, Financial & Marketing Support
- ✓ Access to Grant Writers & Funding Experts
- ✓ One-on-One Guidance from Local Partners
- ✓ Eligibility* for Small Business Grants
- ✓ Continued Support After the Program Ends

Program By:



Coke County Partnership



Coke County Partnership
CHAMBER of COMMERCE



**Free Program
Apply to Join**

Spots are limited and
applications are
required. Scan the QR
code to apply now!

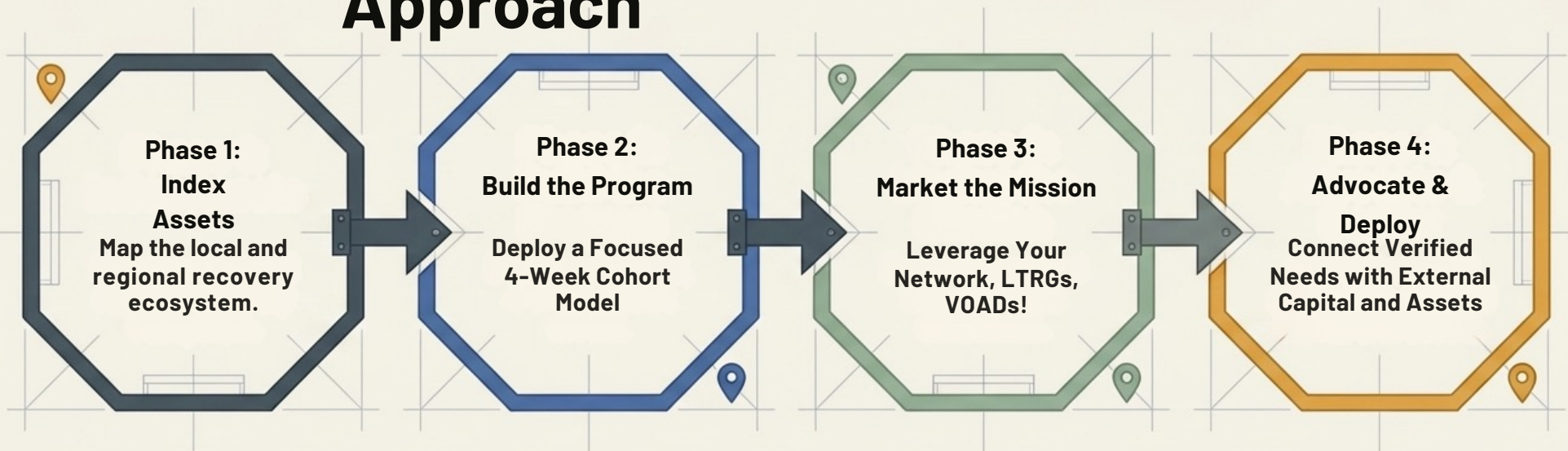
launchavante.com/recovery

*Must complete the program to be eligible for grants

The Recovery Business Training Gap

	Standard Business Programs	The Avante Recovery Model
Timing	Ongoing/Open Enrollment	4-Week Sprint (initiated after a 1-month delay post-disaster)
Business State	Growth and Scaling	Survival-Mode / Traumatized
The Hook	Educational Curriculum	Guaranteed Grants (\$2k-\$3k incentive to commit)
Support Model	100% Front-facing classroom	10% On-site cohort / 90% Behind-the-scenes coaching
Network	Insular/Business-only	Deeply integrated with VOAD and LTRG command structures

The 4-Phase Recovery Approach



Being Tested Across 6 of the Most Affected Counties from Hurricane Helene

Worksheet Demo

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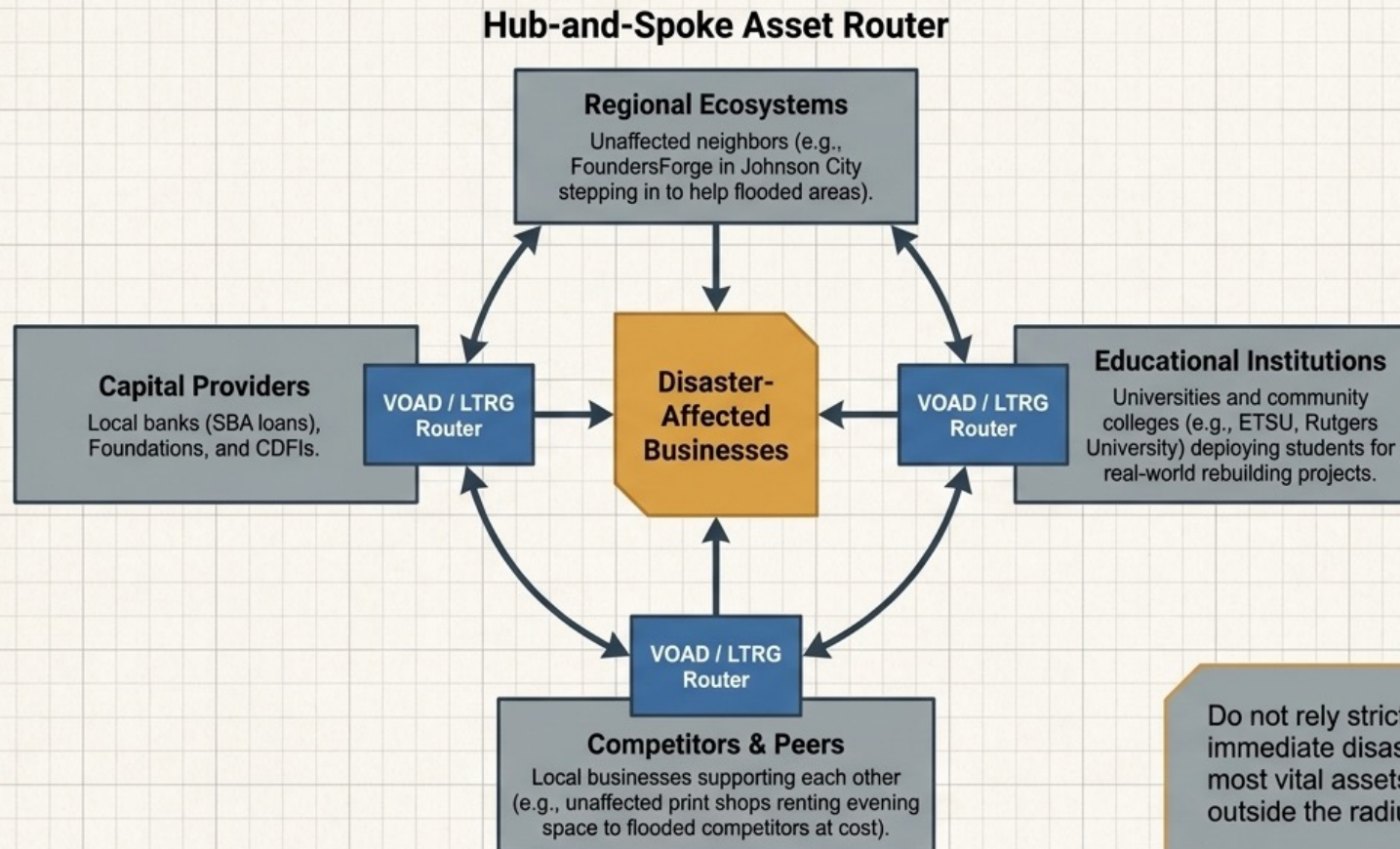
01 STEP ONE

Index Your Assets

Start over

Email me my worksheet

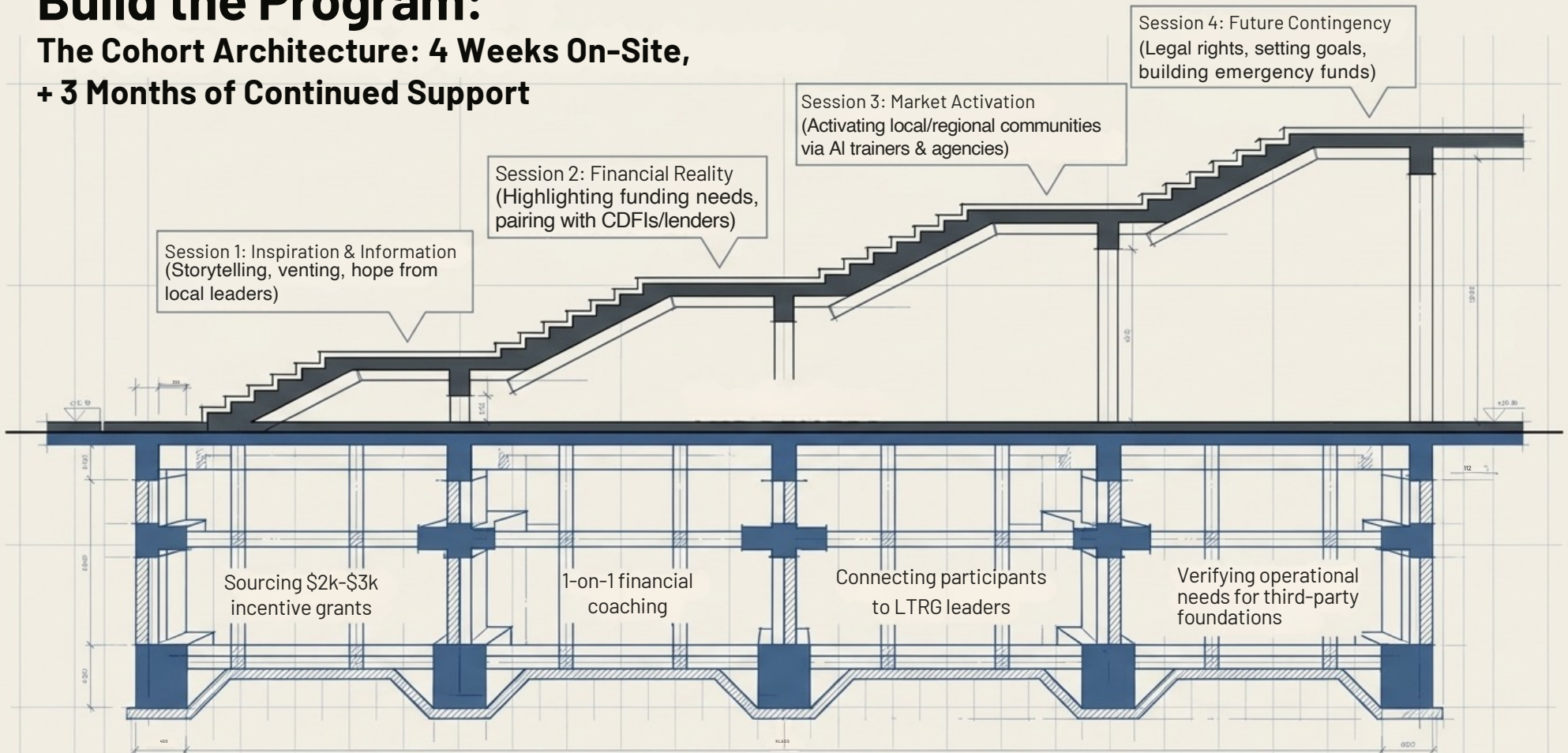
Indexing Assets: The Hub-and-Spoke Router



Do not rely strictly on the immediate disaster zone. The most vital assets often exist just outside the radius of impact.

Build the Program:

**The Cohort Architecture: 4 Weeks On-Site,
+ 3 Months of Continued Support**



**90% of the Work Happens Behind the
Scenes**

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BUSINESS RECOVERY
BOOTCAMP

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BUSINESS RECOVERY PROGRAM

Session 1: Inspiration and Information

Goal: Inspire, Provide Hope, and Share Opportunities

Speaker(s): Businesses that Have Been Through Recovery, Local Leaders, New Opportunities Highlighted.

Session 2: Financial Review for Funding

Goal: Highlight what is needed for funding. Assign financial coaches for funding prep.

Speaker(s): Appalachian Opportunity Fund, Pathway Lending, Local Lenders

Session 3: Marketing After a Disaster

Goal: Help businesses activate their local, regional, and online communities by capitalizing on the desire to help businesses affected by the disaster.

Speakers: RIPL Creative, Isaac Deel of FoundersForge, and / or Local Agencies Interested in Supporting Efforts

Session 4: Planning for the Future

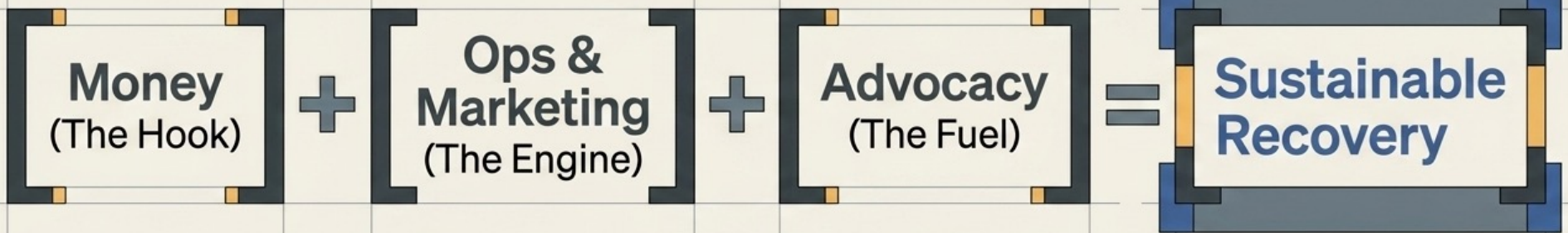
Goal: Helping businesses plan for the future. Setting goals and building a contingency / emergency fund into their business model.

Speakers: Pathway Lending & TBA

Two additional online or 1-on-1 opportunities will be provided to each business. This serves as a check-in and to continue to help provide new information.

Business Showcase Event(s) Currently in Planning

The Marketing Equation



The Reality

Every business owner enters believing they only need grant money. The reality is that without fixing marketing and operations, cash is just a temporary stop-gap

The True Mechanism

The 4-week program is not just a class-it is trust-building.

By spending a month deeply engaged with the businesses, the program independently verifies their true needs.

The Result

Third parties (foundations, universities, etc.) feel financially secure deploying their capital and time because the risk has been mitigated by the program's oversight.

Case Study: From Debris to Multi-Million Dollar Potential



The 3 Rivers Wood Case Study

The Situation:

A local excavating company cleared trees post-Helene to provide free firewood. They realized discarded hardwood and root-balls could be sold, and bio-char could be leveraged.

The Barrier:

They thought they just needed a grant to get started. But they really needed a complex business plan, verified financials, and pitch deck to secure a multi-million-dollar loan.

The Intervention:

Through the Avante program, a foundation trusted us and deployed a \$10k targeted grant for technical assistance to prepare the business for financing.

The Result:

The business will receive the money to purchase the equipment needed to launch the sawmill, hire 25 local workers and start generating income from pre-committed contracts with the county they operate in.

Case Study: The Digital Resurrection

The Invisible Disaster:

Over 50% of cohort participants had fundamentally broken digital footprints. Websites hadn't been touched in a decade; Google listings showed incorrect hours or marked them permanently closed.

The Action:

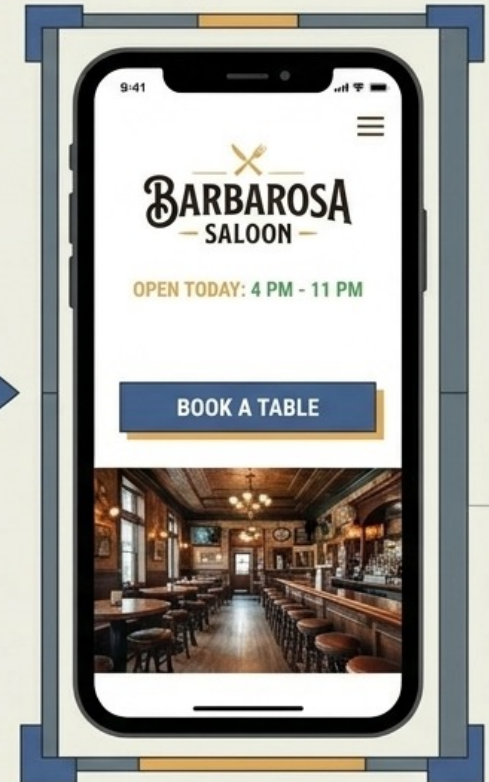
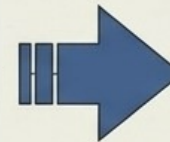
Deploying external marketing resources to conduct A complete digital audit and fix has been huge.

The Result:

Barbarosa Saloon (and dozens like it) received free, modernized websites and corrected social infrastructure, instantly reconnecting them to the tourism and local customer base they thought they had lost.

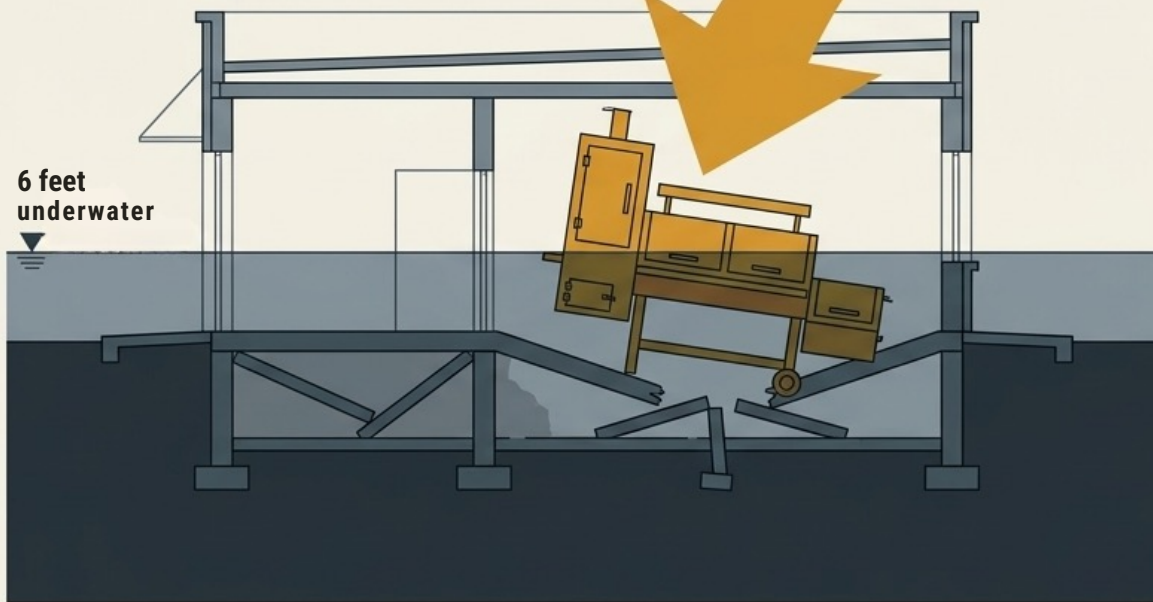


BEFORE: Digital Debris



AFTER: Digital Engine

Case Study: Network Advocacy in Action



The BBQ Restaurant Case Study

■ The Situation:

A gas station/BBQ restaurant was submerged under 6 feet of water. They restored the pumps within a year but lost the BBQ smoker entirely.

■ The Threat:

The BBQ accounted for 30% of their revenue. Without it, their proximity to a vital tourism district was wasted.

■ The Intervention:

By leveraging the program's embedded connections with Long Term Recovery Group (LTRG) leadership, the program advocated beyond its own walls.

■ The Result:

A BBQ restaurant from outside the county is working with the business to donate a used smoker or help them get a new one much cheaper.



The Dual Mandate of Community Recovery

Supporting entrepreneurs in recovery is not a luxury; it is the only way to stop a local economy from grinding to a halt.

People need a place to live, AND a place to work. It is not one or the other. Both must receive the attention they need

Build the Strategy Before the Storm. Institutionalize the Blueprint.



What's Next?

Pre-Signing Up Businesses for Disaster Assistance

**Convincing More Foundations to Support
Businesses in Recovery**

Fundraising for Our Existing Program
(Over a Year and More Help is Needed)

By  **FOUNDERSFORGE**



Learn more about Avante at:
<https://launchavante.com>

Get the **Slides** & Continue
the **Discussion**



Staying **Connected**

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Leslie Dalton
ldalton@unitedwayetnh.org

Kat Latham
kat@unitedwayetnh.org

Session Feedback:

