Reyes: Good afternoon everyone, my name is Reyes Ramirez I'm here with Fresh Arts. Today is really great, we're about to have a really amazing discussion. Thank you for waiting, sorry for the delay but technical difficulties for peculiar, very ones actually this time, so again thank you for sticking around, thank you for your patience.

So just do a quick recap, so on Tuesday what I've done is I went over some emergency grants and other resources that are available that are quick, but that was kind of in the context of what's going on right now and there's more than one solution to a lot of the issues that were, that is affecting so many. And so today really, we're gonna provide perhaps another solution that may work for you, and today hopefully you'll get more information on whether or not you can use this resource. And so, what we're gonna do today is that we're gonna have a discussion with Tim Jeffcoat, who is the director of the Houston office here for the US Small Business Administration, and we're also gonna have Marlana Walsh Doyle, a local artist who has gone through that application process and received Small Business Administration loan. She is the CEO of Institute of Contemporary Dance Houston and the founder and artistic director of Houston Contemporary Dance Company. So yeah, so we'll get started. Tim you good?

Marlana: Hi, Tim are you there? Tim are you still there?

Reyes: Sorry, everyone.

Tim: Yes, I'm here.
Reyes: Awesome awesome awesome, perfect, alright so how you doing, Tim? Hello? Sorry, everyone give us a minute.

Marlana: Reyes do you want me to start?

Reyes: Absolutely, yeah fair enough, all right so let's do this. Yeah so kind of the concept of the Small Business Administration as you know there under the context of a disaster assistance to do with the coronavirus, COVID 19, currently happening, and so if you could, Marlana, you could kind of first talk about your business in your practice?

Marlana: Sure.

Reyes: and what you do.

Marlana: Yes, so I am the founder and president and CEO of the Institute of Contemporary Dance Houston, as well as the artistic and executive director of Houston Contemporary Dance Company. So those two entities were formed in July, the end of July kind of beginning of August, and the company is actually fiscally sponsored by Fresh Arts, so we're super excited to have that fiscal sponsorship, it's a nonprofit dance company and we are also I also started the Institute of Contemporary Dance which is the for-profit LLC dance space, without just dance we have all kinds of arts that are happening, and we will be opening hopefully this spring. Obviously, there's been a lot going on, but our construction is moving forward. And when I was researching grants and ways to fund the Institute, SBA was something that kept coming up. People kept telling me to apply to look at it is a resource for a small business...

Tim: Like she's at the end of a hallway.

Marlana: Hi Tim, are you there?
Reyes: Sorry for the interruption, go ahead.

Marlana: That's okay! So, SBA was something that came up and people said you should apply for SBA, so I got in touch with Tim Jeffcoat, who is the head of the Houston office as you stated, and he was very resourceful, gave me some really great contacts and we went through three different kind of banks here in Houston, local banks: Amegy, Wells Fargo, and there was a third that was given to me; but I felt like Amegy was the best bank to go with. I kind of started with them, and they were amazing. I had the VP of SBA loans working with me directly, and I will say it is a very lengthy application. It was a very lengthy process but Amegy is SBA approved, which means the loan can go through quicker. And essentially the SBA is covering the construction costs for our build-out, so we were went through the process, talked to Jim -er- Tim, and talked to Gentry, Gentry Smith was who I worked with directly, and she was amazing because I've never had a business before. I had a 17-year tenure with MET Dance, which is a dance organization here in Houston, and you know starting a new business, it was it was time to kind of branch on on my own and the SBA really afforded me to build out the space and company with the funding.

Reyes: That's cool. I suppose my follow up question would be, in particular, in your experience with going to other banks and going to other lenders, what kind of set the SBA, the Small Business Administration, apart or what, what essentially made you choose to kind of go with them?

Marlana: Um, just because we I was a new business and a small business and starting. It felt like that was more resourceful, because that's what they do. You know, they've tried to help women run, I mean anyone honestly, businesses starting, and I felt like it was a good resource. I did talk to a few banks, just trying to figure out what was the best option, and my board chair
knew Tim, introduced us, and then Tim was obviously very resourceful and looking forward to what we were doing. The arts and dance is something SBA does, but not all the time, so it was kind of a particular case different funding resource for them, so he was excited for the opportunity for SBA. And I felt like, you know again, the process was very lengthy, but it was it was totally worth it.

**Reyes:** Great! So, kind of on that note, what was the application process like? What do you like, what did you need to kind of provide, or if you'd want to go, I mean, you don't go too into deep in detail, but like what did you need to have ready?

**Marlana:** Of course! Um so, a business plan was the big big thing, projected P&L, a profit and loss sheets, balance sheets. Also, just my resume, personal history, what my experience was with dance, my expertise in dance. Because that is important to SBA, that you have the knowledge to prove to them you know what you are doing and what you can provide. Also, my history here in Houston, what I've done, who I've worked with. But it was also a lot of uh numbers, you know. I'm married, my husband and I are doing this together so it was that that side of it too. It was just a lot of paperwork, a lot of pre thinking, predicting and and being as resourceful as you can.

**Reyes:** Did you already kind of have like a business plan already ready or it was that something SBA helped you out with or?

**Marlana:** I did and the bank kind of just reiterated that I needed to kind of extend it, beef it up a little bit, really nitty-gritty things that I wouldn't think mattered, mattered. And then it was, you know, just a lot of paperwork back and forth. But you know, I think it's good that there's a lengthy process just because the government does guarantee it, and you know, it's they're wanting to provide that. But just that was just a disclosure, I talked to you yesterday when I
talked to Angela, that like it was a lengthy process. I mean it was totally worth it, but that is one of the things. So yeah.

Reyes: Yeah, and that's something we'll follow up with Tim, in terms of like particularly under like the disaster context, so we'll definitely follow up with him on that. But kind of, again, to kind of continue this line of questions, how was your business affected by or impacted by the loan?

Mariana: Right, so fortunately the loan is still there, we closed in February, so everything is moving forward with construction. We majority of the loan is going towards the construction and...

Reyes: I'm sorry, could provide context, construction of?

Mariana: Construction of our space, I'm sorry yes that's true. Okay, so we have sixty-three hundred square feet in on Houston Ave and Sawyer Heights, which is the Arts District, and we have three dance studios that are also, again, a space for all of the arts. Rehearsal space and having multiple arts organizations coming in using it. We have a space that can be utilized as an informal performance space. So, the construction cost of the building was just an A-frame building with no air conditioning, no plumbing, no water. So, we had to build it from the ground up, there was no walls it was just an empty warehouse. So, the SBA's loan provided me to build that out, if that makes sense. So, the construction costs are continuing the crew is working, there's only maybe like four or five guys in there at one time. We did a majority of the work before this whole COVID 19 kicked in, and they're working through. And yeah, that's what SBA kind of helped provide.
Reyes: Awesome. You kind of, I mean, and I have plenty of questions for you, but before we kind of, is Tim available? Before we continue.

Tim: Yes, I'm here.

Reyes: Okay awesome, so my last kind of question for now for you, Marlana, is are there some tips you have for other artists in kind of beginning this process or continuing this process?

Marlana: Um, I think my tips would be just making sure you're really secure with your business plan, and making sure this is something you're committed to. Because it is funded by the government, you want to make sure that you're proceeding forward and you're gonna stick to your plan. And then, be realistic with your profit and loss. Now honestly, my P&L looks different now because of COIVD 19, you can't be in a space more than 10 people, and that's just something you know we're reevaluating, like everybody, every day. But we are gonna continue to move forward and and build out the space and have it there from when we're all free to be together again.

Reyes: Absolutely no, and I'll be sure to follow up before today ends with you in regards to how you're kind of adjusting, and like I know you're doing some online cool stuff, so I'll be sure to follow up with that. Thank you. So, I'm going to ask Tim some questions, probably kind of provide more context or add more clarity on some of the issues or some of the things brought up by Marlana. So Tim, if you kind of please give me like a little summary, or maybe an overview, of the Small Business Administration.

Tim: Sure, I hope you can hear me okay. The Small Business Administration, we are here to help Americans start and grow their small businesses. That's virtually every business you can
imagine, we do that in four main ways. The first is that we help businesses find the money that they need to start or to grow. We do that of many different ways, but the one that a lot of people hear about is this thing called an SBA loan. SBA actually doesn't lend the money; local banks lend the money but we guarantee it. So, you might think of the SBA as the cosigner on the business for your business. In Houston last year, it was a little over 1 billion dollars, that's with a "B", just for the Houston market of loans that we guaranteed. So, we try to do quite a lot of it.

The second thing we do is we have a large network here in the Houston district, about 300 people, that spend their time at no charge to you, helping you with your business. Three organizations comprise those roughly 300 people, the Gulf Coast Small Business Development Centers, the Score Organization, and the Women's Business Center. Those 3 organizations receive funds from the SBA so that they can offer these services at no charge. They also provide quite a lot of training classes, they do charge for those, but the charge is usually nominal, 30 or 50 dollars usually because it includes some lunch or something like that. So those organizations are there to sit down with you and help you with a whole variety of business issues. Anything you can imagine, but specific to the situation Marlana described, when you need a business plan to show a banker or a lender, and you need the related documentation to go with it to explain your business, particularly how it will behave financially, then one of these resource partners of ours are absolutely where you want to go. They're going to be able to take that information that you have and help you package that and present that in a way that is easily decipherable by the lender, which improves your chances of getting funded. So, Marlana's story is a great story, she worked with a lender that really knows what they're doing and that she already had a big start on the business plan and some of this other information.

So, a third thing that we do for more mature businesses that are looking at growing, the United States government buys more of anything than anyone, and we have special programs where
we work directly with businesses to give them special access to contracts with the federal government.

The last thing that we do, which unfortunately occupies 99% of my time right now, is disaster. So, when there is some kind of a disaster that could affect the economy and affect the small businesses in the economy, then we have a whole special set of activities that we undertake to help. So right now, with the COVID-19 crisis, which is unprecedented in its size as a disaster, we will be offering or we are offering something called an economic injury disaster loan, or EIDL for short. And the point of the EIDL is to help provide the cash flow to your business that you would normally get from your customers, in order to sustain you until the correct the crisis is over.

So, Mariana talked about lots of documentation, well there’s lots of documentation with an EIDL loan too. We need the kind of information to show what your sources of revenue have been per month, preferably for a couple of years, and we need to know in detail what your liabilities are. So, like in Mariana’s case, she'll be paying a bank loan for a building that she built. She may be paying suppliers for supplies; she may be paying you know operational bills. So, understanding what those are so that we can try to match a loan from the federal government to your needs to keep your business afloat until the disaster is over.

So right now, we’re holding four webinars a day out of my office to help educate the public. We tend to have about 250 or so businesses on every one of those webinars. In fact, there’s one happening as we speak. And next week, beginning today, and then into next week we’ll also be offering them in Spanish. So, kind of a nutshell and we SBA is and what we do.

**Reyes:** Thank you thank you, that actually already answered some questions I had. But I suppose then, what does in the context of an artist, in the context of an art business, an
independent artist, in your experience what does an artist need to apply for a loan, and you know as in establishing themselves as a small business? I know we've gone over business plan but...

Tim: Sure, that's a great question. So, anyone, even whether they're an artist or an IT business, need to show a few things. So, this is a bank loan really like any other bank loan. So, you need to be at least reasonably credit worthy already, you need to be able to show that you satisfy your current obligations. So, you have some credit cards you may have a mortgage or rent payment or what-have-you, and as long as you are current on those and you don't have a track record of missing payments on a repeated basis, then you're probably okay. If that describes you, and you are basically doing a reasonable job of managing your financial affairs, then after that, that's where the SBA steps in. So, as a small business to most bankers you are higher risk by definition because you're a small business. So, they tend to be a little less capable, not so much that they're bad people and don't want to finance you, but they're regulated organizations these banks, and so it's not always easy for them to lend to somebody. So, because of the regular regulatory hurdles that they face sometimes, it means that you're a high-risk opportunity. So, they're less interested in lending to you. SBA steps in and says, yes that person's okay. If they meet our criteria and we will basically co-sign on that loan for them. So, if somebody needed let's just use an easy number, because I'm actually a music major, $100,000 you need $100,000 for your business, then the SBA, in most cases, will cover about 75% of that, so $75,000. So, if that Bank makes the loan to you for $100,000, and if you are wind up being unable to repay the loan, then they know they can turn to the SBA and we will pay them up to $75,000 to help satisfy the obligation. So, their only real risk is $25,000. So that helps level the playing field for the small business whether that's a performing artist or a dance operation or whatever it may be the thing may be. The bank is going to want to see is, they want to see a lot of things, but fundamentally what the bank wants to see is that your arts business will be able to
pay the loan. One of the ways they do that by looking at past history. So, let's say you've been in business for a year, then they want to be able to look back at your sales records for the last year to be able to get a picture of how frequently people purchase your goods and how much revenue is in your business. They also want to be able to look at the future, so what will the future look like for your business, do you think it's going to be a big growth curve and lots of great things are going to happen? Is it just going to be steady income? And then, once you and the banker can agree on those numbers, then that lets them determine, yes indeed your business is solid, you're going to be able to continue to sell gigs or paintings or whatever your art is. My wife is a painter by the way, she's an abstract painter. And you'll be able to sustain enough income to be able to pay back our loan and pay yourself and take care of your business. So, their interest is in making you successful, they're they are not interested in lending you money and then helping you fail. So hopefully, that's kind of in a nutshell kind of describes the process from a very high level.

You know I might actually, if you don't mind, throw a question at Marlana if you're still handy. Isn't that basically what you faced, Marlana, when you worked with your bank on your current loan?

**Marlana:** Yes, it is. I definitely was working with a couple other banks and yes, I had to... Am I there? Can everybody hear me? Okay, there we go... never hear me okay there we go Yes, can you repeat the question one more time? Sorry...

**Tim:** Yeah, does that basically describe what you went through, that you had the basic fundamentals and the bank just needed to get a better picture of how revenue was going to flow with your business so that you could pay back the loan.
**Marlana:** Yes absolutely. And then a large construction cost too, so yes it was all those things kind of tied together. I think my experience and and how I've been doing this and how a lot of the students, you know are with me and have been following me I've been teaching for many years, and I have the nonprofit as well so a lot of those artists teach at my at the Institute. I think having that helped, but then it was yes, trying to not really prove myself but kind of be thorough and to let let the SBA know that once we open and we're operational it will be profitable and we will be able to pay the loan.

**Reyes:** So, kind of like a follow-up question, sorry, too some of this, so for an artist to apply for a loan or with the SBA do you need to have an LLC? Do you need to be a non-profit? Do you get to be just an independent artist working?

**Tim:** You don't have to worry too much about the legal form of your business, you can simply be a sole proprietor and that's okay. Once you start working with a lender, they may give you great advice that you may give you great advice that you should form an LLC, or you should do some other legal form of your business in order to protect yourself or your stakeholders. But to start out with, there's really nothing that you need to do. Anyone that listens to this this call, if you are interested in pursuing an SBA loan, number one thing is don't go to a bank. Number one thing is going to be connect with one of our resource partners, The Gulf Coast SBDC, the Score Organization, or the Women's Business Center. They will help you organize all of your thoughts and activities into a nice coherent business plan. They won't do it for you now, but they're going to coach you through it. And then they will be able to help you get your financial projections organized so that when you do meet with a bank, the odds of getting funded are significantly of getting funded are significantly higher. Basically, you're making it as easy on the lender as possible to make a loan to you. They will frequently know lenders that are already oriented towards your industry, and if they don't then they know they can contact my office and we can
help steer them to the people that, for instance in the case of the arts, that do the most arts related loans. And we were happy to provide that information anytime.

Reyes: Cool. So then, I guess another question I have is, what's different now in the process under the disaster context, with the context of COVID 19 crisis, yeah, is there any kind of difference in the process? Is it quicker or is it more... Yeah, whatever however you describe it?

Tim: Yeah, that's a great question. Yeah so, for your business, you want to borrow some money, like Marlana did, to finish out a building etc., that's working with one of the local lenders and we guarantee the loan. In the case of disaster, you're going to be to hire, rather borrowing, directly from the federal government. So, there's no bank involved, we're loaning you federal money. So, for purposes of COVID 19, this is a virtual event so everything is taking place online. You go to the SBA disaster website, and there will be a link to create a profile and to begin an application for what's called an EIDL loan, economic injury disaster loan. The process probably in many cases it takes between two and four weeks.

As I said earlier, we're going to have to have a really good set of information from you about your revenues and your liabilities, so we can make a determination as to the amount of money available. When we publish information about the EIDL loan we say it's up to two million dollars, and people start to get a picture in their head that they're going to go to the bank, or go to the SBA rather, and say okay I need a loan and we write you a check for a million dollars to two million dollars and then you just start paying it back eventually. But that's not the case, what happens is we give you enough money that you can get back on your feet and then you can sustain yourselves and we may give you multiple installations. So, it's not like you're just going to go borrow you know $10,000 and then you run out of that and have to come back to us and get another loan for another $10,000 to make it through the crisis. We should set you up from the start so that we can sustain you through the crisis.
Reyes: Good to know. And then this is something that both of you can answer: what can the loan money, let's say you were to get it, what can loan money apply to, and does it have to be spent in a certain way?

Tim: Yeah, there aren't a lot of strings on the disaster loan, and when you are working on that loan with the SBA person, they're going to be... there's a specific SBA disaster loan analyst that you will be working with and they're going to be helping you through the process. But essentially, this is for paying your fixed desk, things like mortgages or payments on equipment or things of that nature. You might have inventory that you've had to finance, and so it's going to pay for that kind of thing as well. But just in general terms, what we would call fixed debts: payroll your, accounts payable, so the people you owe money to, and then other bills that are affected by the disaster. So, a lot of people might say yeah, I've got 20 people employed and I want to keep all of them employed through this process. Well, that could be possible, we just don't know until you work directly with the disaster analyst and determine what the best path is forward.

Do keep in mind that from the time you start the process, if you submitted all of your documentation perfectly the first time, so that the loan analyst can work with that information and really develop a good set of projections for your business, then that's the two to four week time frame. If the analysts had to come back, you know, five or six times and seek additional information, which really isn't all that unusual, then it's going to prolong the time that it takes. So, if you think you're going to seek the disaster loan, I think my same advice applies, to contact one of our Resource Partners and let them at least take a look at your information first, so that they can help you present the right set of information that makes it easy on the disaster loan analyst to wrap up your loan package as quickly as possible. Now they're, as you might imagine, exceedingly busy right now helping clients through the disaster, so we all want to help.
So, between my office and the 250-300 of our Resource Partners, we are absolutely here to help you get through it.

**Reyes:** Marlana, did you want answer kind of any part of that question, in regards to like, yeah, well how would the money was used or how you've been using it?

**Marlana:** Yeah, I mean again it's not a disaster relief loan, we did it prior to all the COVID 19 stuff, but I mean right now the SBA is pretty much providing the space for the community in helping us build it out. And then, eventually, having the the I know I have the resource to use to open the space and and have dance classes and an art space for the community. I will say that Score and the three or the two other entities that Tim was talking about are very resourceful. Being an SBA, having an SBA loan and even just signing up for what's happening in here in Houston as an artist, I went to a woman's conference in March where Tim and I met in person. And it was an amazing opportunity and it was an amazing resource for me and I was able to really learn a lot in a very short day. And meet a lot of small businesses and women and it was a woman's conference, but small businesses and people that are, you know, this American dream trying to be an owner of a business. And so, the SBA, regardless if you do the disaster or do a loan, is very resourceful. They have a lot of great programs and things that I've find found to help me start my business.

**Reyes:** Awesome thank you. And so, Tim, a question for you: specifically, in regards to interest rates, so a question we received is, is Texas a designated state for low-interest loan due to COVID?

**Tim:** For businesses that apply and receive a disaster loan for COVID, the interest rate is 3.75%. That's pretty low. If it is a private nonprofit, they are also eligible, and there are plenty of nonprofits in the art space, and they can get an interest rate of 2.75%.
I will mention that if your business is fairly stable right now and you currently have good relationships with bankers, I think that Marlana is a great example, then you would want to give them a call today. Tell them the challenges that you're facing, go ahead and be upfront with them. They're not going to pull your loan, and let them know the challenges you're facing, they may be able to defer payments. They may be able to provide additional funding to help you through. Generally speaking, they want you as successful as possible. They have a vested interest in your success because they have lent money to you. So not only do they want you to pay that back, that's how they make money, but they want to help you as you grow. So, they're there for you, they're a great resource. So, if you are currently working with a lender or a banker and you are happy with that relationship, give them a call and see what they can do for you. If you specifically have an SBA guaranteed business loan, not a disaster loan, if you have an SBA loan on your business now, absolutely call your SBA lender. Because we have given them the authority to defer payments for up to six months. So, you may not get six months right off the bat, but they may say fine for the next two months no payments and then let's see where we're at then. But they can do that up to six months and they don't have to ask the SBA for permission. In the meantime, the interest is going accrue, so that part of the loan will grow, but you will at least get relief while you're facing what's going on right now of not having to make your loan payments.

Reyes: Thank you, and so kind of rounding out the discussion, what other, I know Tim, you've mentioned other resources like Women's Business Center the Gulf Coast SBDC, as far as the SBA Houston office, are there any other programs or resources that y'all are providing? I know you mentioned webinars, but if you could please expand on some of these resources?

Tim: We have a wealth of things that both we do and our partners do that we haven't really discussed here. But I'll put it this way, any need you have for your business, one of our partners, including the SBA, can help you. I'll give you a great example: if you have a business that relies
on customers coming to see you, and you're at a point now where they're not coming to see you much because everybody is staying home to avoid being infected, this is a great time to start a really interesting social media program. And if you already have one, maybe it's time to accelerate it bring it to a new level. So, the SBDC and Score and WBC, they can help you with that. They can help you message that; they can help maybe coach you on some different platforms you can use. Maybe you're on Instagram today, but you don't do anything on, I don't know let's say, LinkedIn. Well, I can tell you right now there are some very clever musicians that put postings on to LinkedIn to help generate gig activity for them. So, if you aren't doing those kinds of things now, and you're not actively engaged in satisfying customers right now, then maybe you can use your time to develop those kinds of capabilities. So, there's just a range of things that could be helpful right now.

Just a couple more ideas, if you have a business today, let's say you've got you know six or eight employees managing cash flow right now is really important. SBDC, Score, WBC, they can help you manage that cash flow, decide what bill is need to be paid now, versus what can be paid later. Maybe give you advice on how to renegotiate some terms, and maybe even help you decide what people need to be laid off, so that your business will survive and will eventually be able to hire people again. It's sometimes business owners are- feel very guilty at times like this of laying off their employees, but sometimes it's a matter of the business surviving versus everybody being employed. So, it may be something that has to happen and again, I think they can be in a good position of helping you with that. If you have an entertainment venue and you recover you rely on, you know, forks and knives and napkins and things of that nature, you can have supply chain problems right now. It could be the people you get your goods for helping develop your final product, so the experience of being in a club you listen to the music for instance, they may no longer be able to supply you. So, what are you going to do? Again, our partners may be able to give you advice on ways to diversify your supply chain, so that you
always get the goods that you need. Then they'll forget that, hopefully you get a disaster loan or you get some other something to sustain you through the disaster, then this is a great time to plan for future disasters. We live in Houston, we know they're going to happen. It's not a matter of if, it's a matter of when. So take the time now and put together some really good risk management plans. Maybe put into place some business interruption insurance, so that if another hurricane happens or some other flood or something, then at least your insurance will have sustained you through it and you won't have to do things like turn to the SBA for a disaster loan.

Reyes: So Marlana...

Tim: We do want you to do that if you need it! But if you already have great insurance, you won't need to turn to the SBA for a disaster loan.

Reyes: Thank you. Marlana, could you kind of maybe expand on any maybe resources you've use that have been helpful for your particular business and your practice?

Marlana: Since COVID 19?

Reyes: Pre, during, just in general? Yeah...

Marlana: Yeah so, as I said when we were talking before, we went live, we were doing virtual dance classes here in my house. You know my husband's, uh has a Zoom production company so utilizing that resource. We're here, we're at home, and so we've I've done a lot of classes we just started yesterday and just kind of using this opportunity to reach out to people. I also have 16 youth company students that are home from school and and looking for something to do. If you're on any social media platform and you're a dancer, there's lots of options but kind of
beefing that up a little bit trying to stay connected to people while people are being so isolated. But as far as the space goes, you know, we're still moving forward, you know, depending on what's gonna happen is when we're gonna open.

It's kind of interesting to hear Tim talk about your business as it's going, when I haven't really started yet. But hopefully it will be will be getting there. And you know, the dance company with with Fresh Arts in this fiscal sponsor and just kind of plugging away forward, but staying connected, reaching out to people, and and using the resources that we have at our fingertips. You know, there's just so many things out there, Fresh Arts is one of those places, you know. There's a lot you guys are doing as well for the arts, and I get all the emails and signed up for everything could. But SBA really has been helpful, Tim, as you can see, is very knowledgeable, a lot of great advice and those people are there for small business owners. So, don't get defeated, you can do it.

Reyes: Is there any other, perhaps like resource organizations that maybe you've turned to, in regards to your business plan or any other aspects of your creative business.

Marlana: Houston Arts Alliance you know here in Texas, TCA Texas Commission on the Arts, a lot of the arts organizations, as well as Dance Source Houston, they're a service organization as well. So, everyone's trying to pitch in right now, and really help and just using those resources. Again, I get all the emails from SBA and just reading about all that they're doing and all the opportunities to connect with people at this time so.

Reyes: Awesome. So, before we before we had the discussion could you, Marlana, starting with you, could you please maybe give a link or maybe say your socials so people can follow.
Marlana: Sure, yeah. So, it's Institute of Contemporary Dance Houston, the website is icdancehouston.com and the company is houstoncontemporary.org so those two entities. We are on Instagram, Facebook, and Twitter so you can find us at those places.

Reyes: Awesome, thank you. Tim could you please provide maybe a link or a site that kind of find some of these resources you talked about today?

Tim: Sure! The main SBA website is www.sba.gov. If you want to Google my office, the easiest way to do this is just Google SBA, as in Small Business Administration, Houston. The first link should be to my office, and if you look down in the bottom right hand corner, there's a plate rather button where you can sign up for our certifications. If you sign up for that, I promise we're not going to sell your email to somebody to spam you. What we're going to do is every time we hold a meeting, and we do about 1200 of them a year, we will send you an email to let you know we're doing. We do all kinds of things, not right now because we're all busy supporting disaster, but generally every single month we, for instance, we have a meeting where small business owners come and speed date with lender. So, if you have your information ready for a lender to see, rather than go visit specific lenders, you can come to one of these speed-dating for money events and 15 minutes at a time you can meet with say four or five different funders and find the one that's a good fit for you. We do speed dating for mentors, so you can find a free mentor that can give you counseling on how to help your business, and we have mentors and counselors in all industries. Fashion sorts of things. Not to oil and gas. So sign up merchandising, all mention, of course, there, you'll get that information, you'll be able to hear all about us. You can also find us on Twitter, we regularly update the situation on Twitter, and if you the same thing just Google or go check go into Twitter and just look for a Houston SBA, it should be the first thing that comes up. Please hook up with us and then you'll be able to not only connect with us but communicate with us there.
Reyes: Awesome. Actually, before we head out, we have one more question from our viewers. Tim, in regards to the emergency loans that are being issued, are they happening in Texas yet?

Tim: They are not happening in Texas yet, and it's kind of a technicality that's always frustrating for the public and frustrating for me too. There's a process that must happen based on federal law, and that process is that the governor of Texas has to declare a disaster for the President to consider. That has happened, the state of Texas sent that information forward to the SBA, and it will be acted on shortly. The delay right now is that at the same time Texas submitted theirs, about 40 other states and territories also submitted theirs. Remember, this is a national disaster, so it has bogged things down a little bit. I am going to be optimistic and say that it is imminent. So, the best thing you can do, once again, we're going to use our good friend Google, and Google SBA disaster declarations. That'll take you to a specific web page where you can see every single Presidential or SBA declared disaster and you'll see, for instance, right now Utah, Montana, Florida, I have it right in front of me. And you'll also see New Mexico, in boldface next to New Mexico, did not in boldface as Texas. Texas does not have a desk disaster declaration yet. What that means is that the counties of Texas that touch New Mexico get included in New Mexico's disaster declaration, so all of the state has not yet been declared. It's imminent, we all just gotta wait on it. The very best thing you could do is hit that website the second it happens my office will be pushing information out. For instance, if you went to my webpage and click that button in the bottom right hand corner to sign up, that you're going to get something from us as fast as we can send it. We're gonna throw it on Twitter, I'm gonna be putting it on LinkedIn, the we're gonna be sending it to the press, they should be talking about it. So, you should find out but if you want to know as soon as it happens, you can find out on that webpage.

Reyes: Awesome. Thank you, so again, I wanted to thank everyone for joining me in this discussion. I thank you do Marlana Doyle with the Institute of Contemporary Dance Houston
and Houston Contemporary Dance Company. I want to thank Tim Jeffcoat, again, he is the
district director for the Houston office of the US Small Business Administration.

I would just want to give a quick thank you to Ben Doyle of Bend Productions for working with us
through this technology. As I said in the last Facebook live, a lot of nonprofits and lot of art
spaces are kind of finding new ways to kind of engage the public, and so his website is
www.bendproduction.com, so thanks again Ben.

Thank You you two, everyone watching good luck with everything I hope everything works out.
We'll be here next Tuesday; we'll be having a discussion regarding alternative methods of
engaging the public for the arts. So please tune in then, thanks for tuning in today. We'll be sure
to post some of the resources mentioned today on our resource page, www.fresharts.org.

This is Reyes Ramirez, I want to thank the Fresh Arts team, particularly Angela, Micah, Marci,
Sydney doing great work, so again thank you everyone. See you Tuesday!