

U.S. Chamber of Commerce
Foundation

Small Business Readiness for Resiliency

2024 Impact Report

Founding sponsor



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Introduction

As natural disasters increase in frequency and intensity, taking proactive measures to develop preparedness and recovery solutions can determine whether a small business stays open or closes forever after a disaster strikes. According to [FEMA](#), about 25% of small businesses do not reopen following a major disaster, and [recent research](#) by the U.S. Chamber of Commerce Foundation and RXN Group found only 26% of small businesses have a disaster plan.

For this reason, the U.S. Chamber Foundation and FedEx created the Small Business Readiness for Resiliency (R4R) Program, which empowers small business owners to invest in readiness and resilience as essential business practices. With additional funding from Allstate, American Express, and Fiserv, this program guides interested small businesses in how to prepare for a disaster through a simple checklist and then offers immediate relief funding of \$5,000 for those prepared businesses after a federal disaster declaration is made in their region.

Since the program began in June 2022, more than 3,600 small business owners have completed the preparedness checklist to register with R4R, and 102 grants have been distributed for 32 natural disasters. We're getting grants into the hands of small business owners more quickly after a disaster happens—reducing the average distribution time by 46% (50 days in 2022 vs. 27 days in 2024). While federal resources can take weeks to months to arrive, shortening our R4R grant distribution timeframe allows us to meet the needs of small businesses more quickly, allowing communities to recover faster.

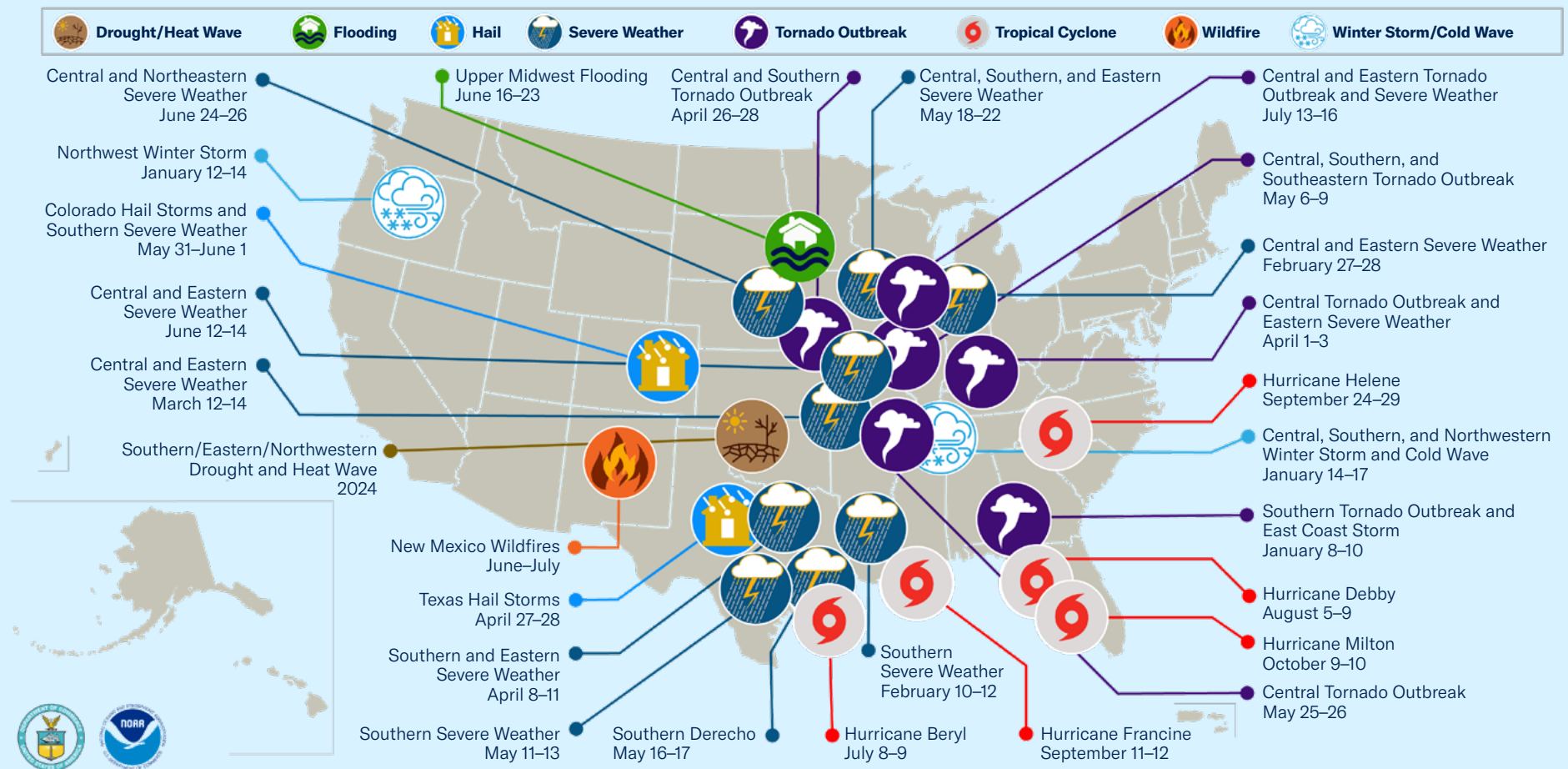
The U.S. Chamber Foundation leverages its vast partner network, including businesses of all sizes, local chambers of commerce, nonprofits, and governments, to develop and deploy solutions to challenges facing communities. Last year we partnered with SBA to provide resources like our R4R program and engagement opportunities to the small business community. We also reached new audiences through a collaboration with NASCAR driver Denny Hamlin, featuring a co-branded car wrap at the Coke Zero Sugar 400 race in Daytona, Florida. Digital campaigns promoting this collaboration reached more than 860K people and received nearly 900K views.

We look forward to continuing our work to prepare small businesses for disasters and build more resilient communities.

2024 Billion-Dollar Disasters

Last year, the U.S. experienced 27 disasters, each causing at least \$1 billion in damages, according to the National Centers for Environmental Information (NCEI) at NOAA. Together, these events resulted in \$182.7 billion in total losses. This was the second-highest number of billion-dollar disasters on record, just behind the 28 recorded in 2023. These disasters included severe storms, hurricanes,

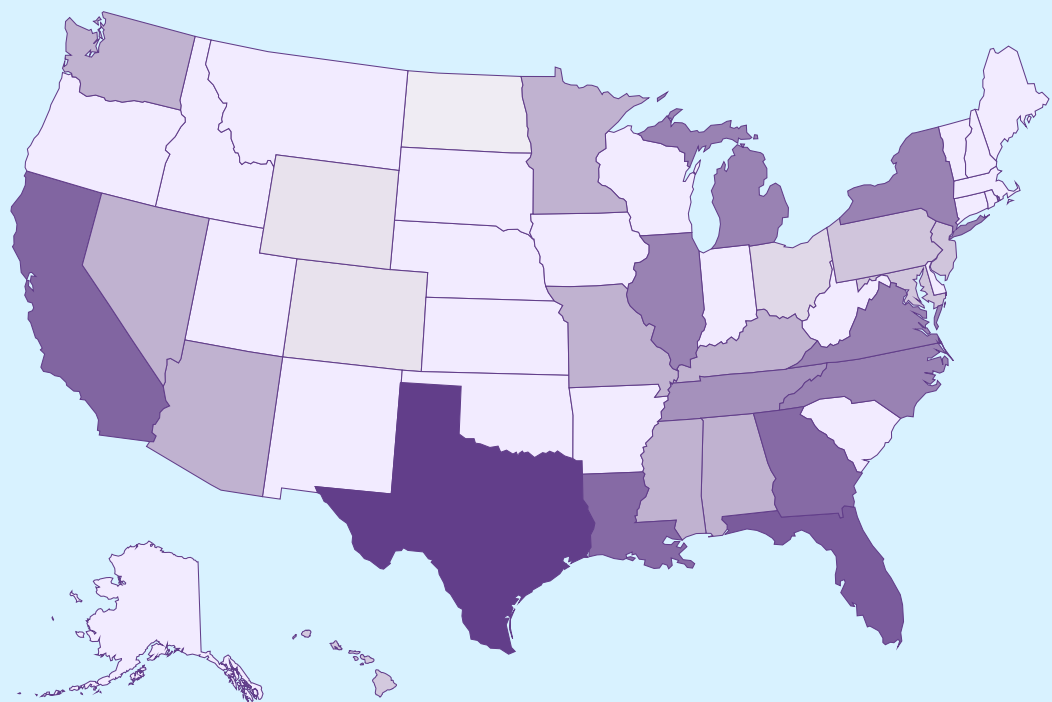
wildfires, floods, and winter storms—and represent only a portion of the 90 major disaster declarations issued by FEMA in 2024. The rising frequency and cost of these events underscore a critical truth: it's not a matter of if disasters will strike, but when—and small businesses must be prepared for these disasters to impact their communities.



Source: National Centers for Environmental Information /National Oceans and Atmospheric Administration. This map denotes the approximate location for each of the **27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.**




A Closer Look at R4R Registrants

Total Number of Businesses Registered for R4R by State (2022–2025): 3,628



2024 Registered Businesses

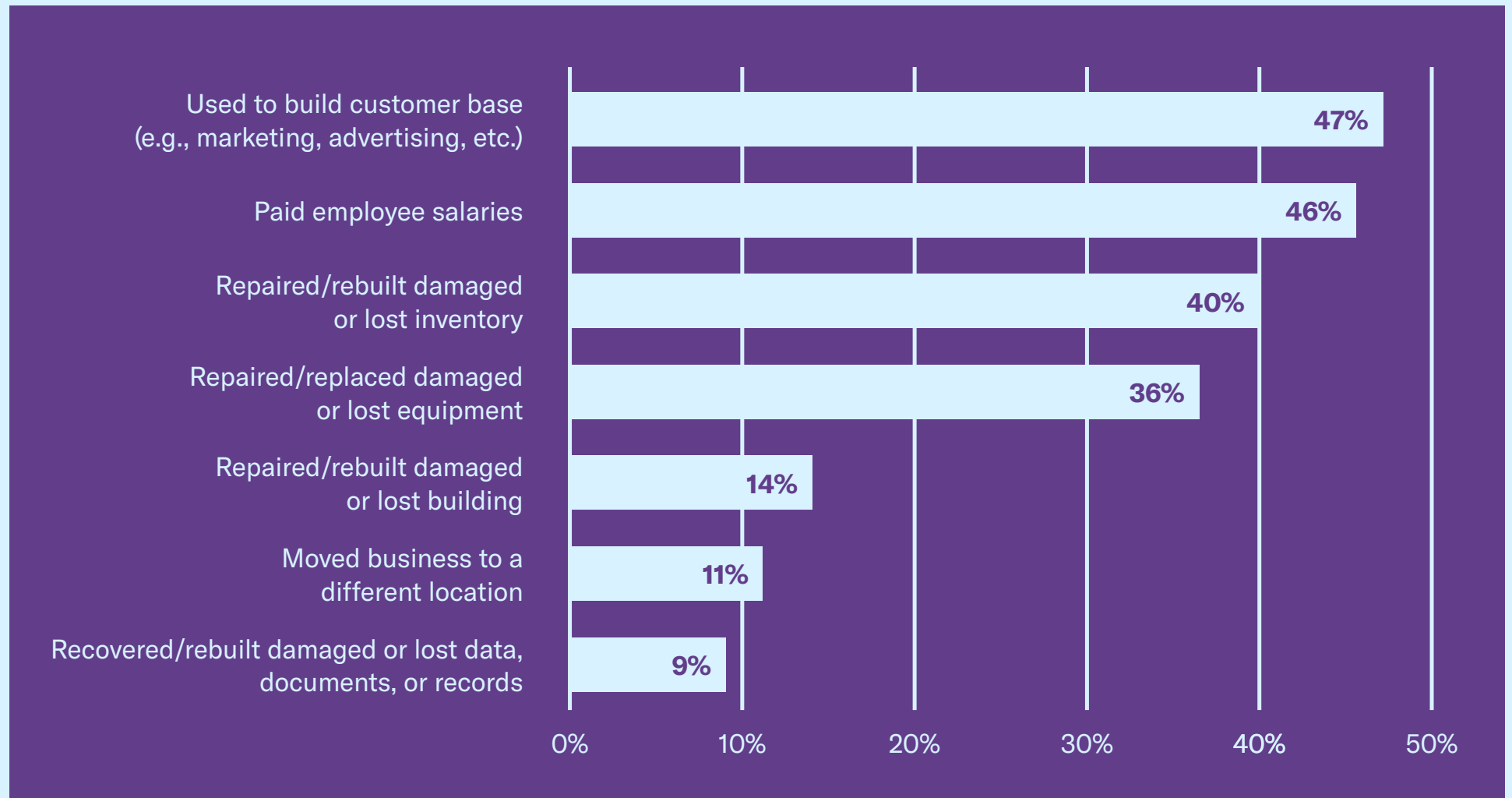
In 2024, 902 new businesses registered for R4R across 22 states, with most registrants coming from Florida, California, and North Carolina.

- 1 Florida 
- 2 California 
- 3 North Carolina 

902 businesses
prepared for disasters through R4R across
22 states

How Grantees Used Their Funds

Grantees used the funds to cover critical expenses, from repairing or rebuilding damaged structures, equipment, or data, to moving locations. Nearly half of businesses said the funds helped them build their customer base through marketing and advertising or pay employee salaries.



Grantees may have used the funds for more than one purpose



New Developments

Throughout the year, the U.S. Chamber Foundation raised awareness of the R4R program across our network of corporate partners, federal agencies, and state and local chambers of commerce.

Expanding Our Partnership Network

01

U.S. Small Business Administration

The U.S. Chamber Foundation and SBA's Office of Disaster Recovery and Resiliency launched a partnership to better support small businesses and strengthen disaster resilience in communities. This collaboration will enable greater information sharing and engagement through future events to expand our reach across small businesses in America.

02

State and Local Chambers of Commerce

Through briefings and other events, our team educated more than 300 businesses and local chambers of commerce on the benefits of R4R. These resources will help the small businesses and community organizations in their network better prepare for and recover from the growing number of catastrophes that occur around the country.

03

Bonterra Grant Management System

As part of efforts to streamline our funding window and get grants into the hands of businesses faster, the U.S. Chamber Foundation selected a new grant management software platform called Bonterra to operate R4R, with plans to launch in Q1 of 2025. Bonterra will serve as a one-stop-shop for grant applications and funding, as well as internal project management.

Digital and Event Marketing

We used a combination of digital marketing efforts and internal and external activations to reach small businesses located in disaster-prone areas across the country.

Building Resilience Conference

During the 2024 Building Resilience Conference, FedEx leadership and three R4R grantees engaged in a mainstage panel moderated by April Britt, managing director of global citizenship at FedEx. Both small business owners discussed their experience with recent disasters, how they used the R4R funding to help recover, and the benefits of investing in preparedness.

Mityne Lewis, owner of Peas in a Pod Daycare in Chicago, Illinois, used the grant to help cover employee payroll while her childcare facility was closed for renovations.



“

[The water] was flooding in so fast there was nothing we could do to stop it. We lost a lot; I had to replace rugs... all of our curriculum and resources were just gone. The grant was a beacon of light. I strongly recommend every small business tap into this resource and prepare yourself so that you're ready for any possibility. Don't treat a disaster as something that might happen. Treat it like it could happen any day, because it can.

Mityne Lewis • Owner of Peas in a Pod Daycare in Chicago, Illinois

NASCAR Activation

FedEx and the U.S. Chamber Foundation partnered to highlight the R4R program through FedEx's partnership with Joe Gibbs Racing. Racing star Denny Hamlin's #11 racecar, wrapped with R4R branding, competed in the NASCAR Coke Zero Sugar 400 at the Daytona Beach Raceway. Ahead of the race, Hamlin starred in a promotional video highlighting the benefits of R4R. In [this article](#), Hamlin talks about the importance of small business resilience and resources like R4R in strengthening our communities.

Our Reach

5.9M people

reached through digital marketing campaigns

7.8K views

from Building Resilience Conference in-person and online content





Success Stories

Helping small businesses prepare for and recover from disasters is the cornerstone of R4R. In 2024, the R4R program provided 102 \$5,000 grants to small businesses across the U.S. and its territories.

Below are some real-life stories from small businesses that benefited from R4R this year, preparing them to better respond to a disaster, keep their business going, and enhance their operations.

Gold Standard Commercial Air Conditioning and Heating

Industry: Construction

Hurricane Helene

Owner: Kenneth Kitchen

Tampa, Florida



“

The R4R emergency checklist was instrumental. It served as a guide to secure essential equipment, safeguard records, and establish communication plans with employees and clients ahead of the storm. It helped avoid costly replacements of essential tools and equipment by securing them before the disaster. The program not only provided financial relief but also gave us the tools and confidence to navigate this challenging period successfully. We are now better positioned to continue serving our clients and building resilience for the future.

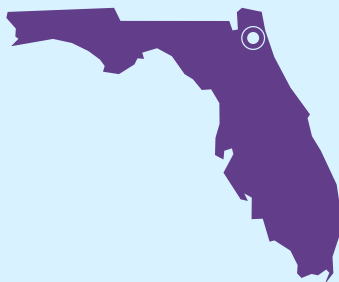
Soluna Yoga Spa

Industry: Retail and Wellness

Hurricane Helene

Owner: Dori Thomsen

Jacksonville, Florida



“

The checklist helped with staying focused because it's easy to lose our focus when under stressful situations. We recovered faster because we were able to communicate better to our team and community, while getting the business prepared to protect us and our team from the hurricanes. It helped us get back on our feet and provide for our team a better living wage to make up for the closed days and loss in customers.

Blackmon Entertainment Group

Industry: Arts, Entertainment,
and Recreation

Tornadoes

Owner: Christopher Blackmon

Nashville, Tennessee



“

The R4R program positively impacted my business because the emergency checklist was a guide on steps to take in real time. The truth of the matter is it is challenging to think while disaster is striking. It is safe to say that the R4R program is a godsend and I'm grateful that this program exists.

The Greatest You Consulting

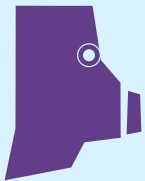
Industry: Professional, Scientific
and Technical Services

Flooding

Owner: Carlene Fonseca



Central Falls, Rhode Island



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The grant funded essential tools and training for our team. The recovery grant was pivotal in modernizing our business operations, enabling us to provide comprehensive virtual support, and enhancing our marketing strategies to effectively reach and serve a wider community.

Bridgeway International

Industry: Educational Services

Hurricane Beryl

Owner: Jeff Burkart

Houston, Texas



“

This grant was incredibly helpful to get back to work quickly. We were able to use some of the funds to help address needs we identified and how to avoid challenges in the future. The biggest thing it did was boost our confidence and resilience. Now we are in a groove, hired a part time helper, and are looking to grow as we close out 2024.