Small business resilience toolkit

A toolkit to help your small business prepare for a disaster

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About

The small business resilience toolkit provides a framework for small businesses that may not have the time or resources to create an extensive plan to recover from business interruptions. This toolkit is based on best practices and is designed to educate you on basic business resilience activities and approaches. These resources will guide your company towards addressing preparedness issues, while building the flexibility to handle potential business disruptions.

The toolkit is designed to lead any business, even one with no disaster experience or knowledge, towards greater resiliency. This toolkit includes basic tools focused on a business's ability to be informed and readily able to determine specific actions that will enhance its resiliency against disasters and potential interruptions.

This toolkit will help you

- Identify the business activities that are essential for continued operation during a disruption
- · Plan for risks that affect your business
- Create an easy-to-use resiliency plan tailored to your business, giving you a plan in the event of a disaster

Purpose

About 99% of businesses in every US community are small; small businesses employ over 50% of the private sector workforce. Globally, small businesses are vital for the communities in which they operate. Employees live in the community and so do the customers they serve. Unfortunately, all communities are susceptible to natural hazards, and businesses are vulnerable to human-caused disruptions. The majority of small-to-medium sized businesses are unprepared for disruptive events. Consequently, communities become vulnerable when their economic base is hit hard by disastrous events.

Research indicates that 40% of businesses never reopen after a disaster, and 25% of businesses that do reopen fail within a year. The small business resilience toolkit, and its resiliency framework, is designed to help you increase your ability to survive and even thrive after disasters such as a flood, earthquake, epidemic, power outage etc.

Getting started

After a disaster, many owners of small-to-medium sized businesses learn one lesson the hard way: "I wish I had done something in advance to prepare." For them, they hadn't planned soon enough.

It is not too late for you and your business to take action. Read this small business resilience toolkit, pick one step and then take action! Your business will be better prepared. You owe it to your business, your employees, your communities and yourself.

In the US

NATURAL DISASTER IMPACT ON SMALL BUSINESS



IMMEDIATE

40% of small businesses will not reopen

ONE YEAR LATER

25% of small businesses will close

THREE YEARS LATER

75% of small businesses without a disaster plan will fail

THE AVERAGE DAILY LOSS OF A SMALL BUSINESS
THAT CLOSES DUE TO DISASTER

USD 3,000

Small business

USD 23,000

Medium-sized business

Why is this important?



In summary

Developing a resilient business is about identifying what your business can't afford to lose and planning for how to prevent loss if a disaster occurs. While this may seem a daunting task, determining your business's resiliency strategy is more straightforward than you might think.

Every organisation is unique, and there is no single approach to building resiliency. This toolkit is designed with the small business in mind, and provides an accessible, action-oriented, easy-to-use framework to create a resiliency approach that can be tailored to meet the unique needs of your business.

Resiliency framework Guided planning approach

As you move through the framework, you will be guided to complete forms and contact lists, and document critical resiliency data. Upon completion of this toolkit, you will have the foundation of a business resiliency plan and a better understanding of the regular activities that will continue to develop resilience within your business.

The framework consists of the following elements:

- I. Assess your business resilience
- II. Know your risks
- III. Know your operations
- IV. Know your employees
- v. Know your key customers, suppliers and vendors
- vi. Know your information technology
- VII. Maintaining and practising your business resilience

Assess your business resiliency

Resiliency self-assessment

Complete these questions below to rate your resiliency

HAVE YOU?

Assembled a "team" of individuals in your business who know key operations and can provide important perspectives when planning for and responding to disasters?

Organised all your critical documents and information so they are protected and easily accessible when needed?

Made all important data or files accessible for decision-making if you were unable to access your facility (e.g. after an earthquake or fire)?

Documented and prioritised which business operations are critical so you know what to recover first, second etc.?

Identified the possible hazards (natural and man-made) that could interrupt your business?

Developed business continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g. inability to access the building, need a generator etc.)?

Maintained current emergency contact information for employees, vendors, suppliers, customers and other key contacts?

How ready is your business?

Assembled a "team" of individuals in your business who know key operations and can provide important perspectives when planning for and responding to disasters?

Assigned someone to lead business disaster planning efforts for your business?

Organised all your critical documents and information so they are protected and easily accessible when needed?

Made all important data or files accessible for decision-making if you were unable to access your facility (e.g. after an earthquake or fire)?

Documented and prioritised which business operations are critical so you know what to recover first, second etc.?

Identified the possible hazards (natural and man-made) that could interrupt your business?

Developed business continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g. inability to access the building, need a generator etc.)?

Maintained current emergency contact information for employees, vendors, suppliers, customers and other key contacts?

Scoring

Count the ticks and add up your score. Remember, a tick equals 1 and a blank equals 0.

Score of 0-5: Uh oh!

Your organisation is at risk of interruption. The good news is you can start using the small business resilience toolkit to begin building resiliency.

Score of 6-12: Well done!

Your organisation has taken the initial steps to be prepared. You are less at risk; however, there is an opportunity to improve your resiliency using the small business resilience toolkit resources.

Score of 13-15: Excellent work!

Your organisation is better prepared than most. Use the small business resilience toolkit to address any gaps and continue building resiliency.

Know your risks

Knowing your risks will help you evaluate the extent of your business's vulnerability to disruptions. As a small business, you have limited time and resources, so it's important to prioritise your use of both. The first step is to identify the types of disasters to which your business is vulnerable.

Types of disasters

Regardless of where a business is located, it is vulnerable to hazards and potential disasters. These disasters are divided into two types: natural or man-made. If a business is unprepared, these eventualities can interrupt operations and cause catastrophic losses and potential closure.

THE MOST COMMON DISASTERS FOR BUSINESSES

NATURAL DISASTER Severe weather is the number one natural disaster affecting businesses today. Mother Nature can be brutal on your employees, facilities and utilities that your business relies on.

MAN-MADE DISASTER Man-made disasters can include data loss, hazardous material spills, fires, groundwater contamination, epidemic, transport accidents, structure failures and explosions.

Tool instructions

Businesses should start their first step towards resilience by identifying their general potential disaster hazards, both natural and man-made.

On the next page, identify the hazards that may put your business at risk; fill in the blanks with any hazards that are not included.

My business hazards

List all hazards relevant to your businesses. Some events result in cascading issues (such as a storm causing power outage); select all relevant hazards, regardless of whether they are a cause or effect of another hazard. Use the blanks to create any others.

NATURAL	
Fire	
Earthquake	
Tornado	
Flood	
Storm	
Landslide	
Hurricane/typhoon	
MAN-MADE	
Cyber attack	Accident
Theft/crime	Civil disorder
Data entry error	Hazardous material
Terrorism	Workplace violence
Vandalism/sabotage	
Power outage	
Enidemic	

Internal and external risks

Based on the overall hazards you've listed, look further for hazards that could disrupt a part or all of your operations. Identify those that are internal and external to your facility. Ask these questions: What is around me? What should I be concerned with that may interrupt my operations, cause losses, affect reputation or hurt someone? Here are examples you may find:

P	0	Т	Ε	N	Т	IΑ	L	Ш	N	Т	Ε	R	N	Α	L	F	3	IS	K	S	

Utilities located in the

and/or motorways

basement

Computer data not backed up	
Heavy or fragile items on high shelves or bookcases	
Filing cabinets not bolted to floor, each other or wall studs	
Unbraced shelves located next to emergency exits	
MAN-MADE	
Located near a high-risk area that may experience a disaster (e.g. near a chemical plant)	
Located near a water source, such as a river, water main etc.	
Brick elements in your building structure or facade	
Located near a railway, airport	

What are your critical business resources?

These are the resources that are critical for operations and, if taken away, would cause disruption and potentially catastrophic losses. To simplify identification of the critical resources, they have been condensed into six groups:

- People
- II. Facilities
- III. Operations (key business functions and processes)
- IV. Inventory and/or specialist equipment
- V. IT resources
- VI. Key third parties, vendors and suppliers

Specifics of these resources will differ from one business to another, but these six critical groups exist in some form in all businesses.

Understanding what your critical resources are will assist you in identifying where your business is vulnerable to disruption. For example, if most of your revenue comes primarily from inventory, you should prioritise protecting the inventory from damage and losses in the event of a disaster such as earthquake, fire or flood.

Assess your business risk to different hazards

Now that you have an understanding of which natural and manmade disasters are relevant for you, let's assess where your business is most vulnerable to disruption. Rate the level of impact that each hazard may have on each of your critical resources and total your scores. Based on your results, determine the priority of your resources, lowest to highest, to know which areas need to be addressed to reduce potential impacts and disruptions.

Levels of impact

Before you begin completing the risk assessment, here are the differences between the levels of impact.

THE LEVELS OF IMPACT ARE LISTED IN ORDER OF ESCALATION:



LOW

Impacts are minimal. Limited to no business disruptions or property damage. Example: Short-term power outage.



MEDIUM

A limited disruption that may affect operations without shutting them down. No or minor damage. Example: Small fire in a contained area (kitchen, storage area etc.). Facility is evacuated and left with limited to no damage. Operations resume quickly.



HIGH

Temporary disruptions of operations or major damage to the facility. Impacts may be operation-wide. Example: Significant interior flooding occurs. Facility cannot be occupied for several days.



CATASTROPHIC

A disaster that affects the entire business operation, causes workplace disruptions and forces closure of facility(s). It can include complete destruction, multiple injuries or deaths, and a regional event that means limited or no outside resources available for some time. Typically in such events, this means no outside resources for at least three days. Example: Significant earthquake impacting your business operations and the community where you operate.

Instructions

The table on the right will help you determine and prioritise your business risks.

- Read through the general types of hazard events listed in the left-hand column and add your own in the blanks provided
- 2. Start with the first listed disaster event "Earthquake"
- 3. Rate each critical resource group to score how the hazard would probably have an impact on your business
- Complete the other rows and then total your numbers for both columns and rows
- As the last step, prioritise which areas should be addressed first, based on highest vulnerability, and then assign each column with your priority number 1-6
- 6. Operations (key business functions and processes)
- 7. Inventory and/or specialist equipment
- 8. IT resources
- 9. Key third parties, vendors and suppliers

Business risk assessment

THREATS	LIKELIHOOD	IMPACT (L,M,H) People Places Things	ACTIONS TO TAKE
EARTHQUAKE			
FIRE			
FLOOD			
UTILITY OUTAGE			
IT FAILURE			
LOSS OF VENDOR			
LOSS OF KEY STAFF			
EDIDEMIC.			



Know your operations

A business's ability to respond quickly to any type of disruption could make the difference between resilience and closure.

To determine the maximum amount of time your business can endure being closed after a disaster, you should identify your key business functions and processes, and decide how long you can go without being able to perform them.

What is a key business function?

Simply put, key business functions are high-level groupings of business processes and activities that are needed to run your business.

The following are common examples:

· FINANCE

Accounts payable, payroll, tax and accounting

· PRODUCTION

The manufacturing of products or delivery of services

HUMAN RESOURCES

Functions related to employees such as recruiting, benefits and performance management

SOURCING

The end-to-end process of purchasing materials, components, supplies and services. This includes vendor and partnership management.

Instructions

Use the form on the right to identify which business functions are critical to your business's survival.

Consider the following:

- What is your main product or service?
- How do you produce this product or service?
- What are the things that are most likely to affect your ability to do business?
- If your business was affected, who would you need to call? How would you reach them?
- What other business functions and processes do you perform to run your overall business?
- Which of these business functions and processes have legal, contractual, regulatory or financial responsibilities?
- Can the function be performed off-site or remotely? What equipment is needed?
- How much downtime can you tolerate for each business function or process?
- What are the consequences if the function or process cannot be performed?
- · Can your business survive without a specific function?

Know your operations

Identify what business functions are critical to your business's survival. Duplicate the form for each business function.

Business function

Employee in	n charge:									
Priority:										
Extremely	/ high	High	medium	Low						
Impact of d	owntime:									
None	Operation	onal	Contractual	Regulatory	Legal					
Who perfor	ms this fu	nction?								
Employee(s):										
Suppliers/v	endors:									
Key contact	ts:									
What is nee	eded to pe	erform th	e function? _							
Equipment:										
IT application	ons:									
Key contact	ts:									
Brief description of the function:										
Describe any contingency plans or workarounds:										
Notes:										

Know your employees

Your employees are your business's most valuable resource. In the event that an emergency affects your business, can you accomplish some of the basic communication activities?

- · Would you know how to reach your employees?
- Do you have current home and mobile phone numbers, home addresses, email addresses and emergency contact information?
- Is your employees' contact information accessible outside your business location?

Remember

Up-to-date employee contact information will enable you to reach employees to determine their safety and whereabouts; inform them about the status of your operations; where, when and if they should report; and what to do following a disaster.

Two-way communication with employees is critical before, during and after a disaster. Create an employee telephone calling tree, and know how to email and text your employees. Designate a telephone number where employees can leave messages.

Instructions

Use the "Employee contact card" form at the end of this section to record information about all employees, including the business owner, so that each person can be contacted in the event of an emergency. Duplicate the form for each employee.

Pro tip: Contact info refresh

To maintain your communication readiness, have your employees review and update their contact information at least every six months.

Create a resilience team

- 1. Lead the development of your business resilience plan
- 2. Act as the leadership group during a disaster

The size of your business determines how many people should be on the team. For the smallest businesses, the owner may be enough. In larger organisations, a lead person from each department or work area should be identified.

Regardless of the size of your business, support from top leadership is essential in ensuring that resiliency planning is successful.

Instructions

The resiliency team will assign themselves specific roles in the event of a disaster, which could include:

- Coordinating a building evacuation
- Accounting for and communicating information to employees
- Shutting down utilities and safeguarding the business location or building
- Tracking disaster-related costs
- Putting the emergency communications plan into effect
- Retrieving emergency kit(s)

Pro tip: Planning your team

Depending on the size of your business, your planning team may consist of you and a few critical partners, such as someone who provides you with computer/technical or bookkeeping support, and possibly your landlord if you're leasing physical space.

Larger organisations should designate a key employee from each department, such as sales, operations and customer service.

Crisis communication plan

Develop a contact list

You need to be able to communicate effectively before, during and after a disaster. Your resiliency plan should include both internal and external communications.

You will need to communicate with key groups such as:

- Employees and their families
- Customers or clients
- Third parties, vendors, suppliers and partners
- · The media
- Your insurance provider(s)

Ensure that your contact list includes both primary and alternative phone numbers for each contact type. Keep copies of your contact list at your facility, in your emergency go-bag and at home.

Pro tip: Back-up storage

Store a back-up copy in a cloud-based file hosting service and regularly update your contact list.

Communications planning recommendations

A strong communications plan includes:

- Names, roles and contact information of your resiliency team members.
- Current (and regularly updated) contact info for all employees, and a point of contact for employees to get in touch with.
- A current master list of contacts in other key groups, including vendors, key customers and utility providers (including electricity and water).
- A virtual meeting place you should have a conference bridge or other method for the resiliency team to meet in the event that a disaster occurs during non-business hours or when members are away from the office.

Pro tip: Emergency contact cards

Make a miniature laminated emergency contact card and keep it in your wallet. Include contact information for:

- Primary and alternative phone numbers for key employees and suppliers
- · Local police and fire
- Utility providers (electric, natural gas, water)

Employee emergency contact card

Use this form to record current information about all employees, including the business owner, so that each person can be contacted in the event of an emergency. Duplicate the form for each employee.

Please fill in

Contact point:

General employee	Resiliency team member	Alternative resiliency team member
Employee name:		
Position title:		
Home address:		
Town, county, postcode		
Office phone:		
Mobile phone:		
Office email:		
Home email:		
Local emergency contact		
Full name:		
Relationship:		
Mobile phone:	Home pho	ne:
Email:		
Out-of-state emergency o	contact	
Full name/relationship:		
Mobile phone:	Home pho	ne:
Fmail:		

Know your key customers, suppliers and vendors

Resilience planning is about being prepared to manage any disruption to ensure the continuation of services to your customers. Your customers need to know that you can maintain "business as usual" even if others around you are challenged by a disaster. They will want to know that you are still in business, or how soon you will be back, and how the disruption will affect their operations. Maintaining up-to-date contact information for your key customers, contacts, suppliers and vendors is critical.

The ability to resume your business operations relies on the capability of your suppliers and vendors to deliver what you need on time. Here are some tips to consider:

- Make sure that your suppliers and vendors are not all in the same geographic location as you.
- · Have alternative or back-up suppliers and shippers in place.
- Request copies of your suppliers' business continuity plans.
- Be ready to communicate with your customers, suppliers and vendors by establishing a notification list and procedures.

Next steps

Next, record information about your current suppliers, those you could use as an alternative choice and your key customers and contacts.

Key contacts are those you depend on for the successful operation of your business, such as:

- Accountant
- Bank
- · Billing/invoicing service
- Building manager/owner and security
- Insurance agent/broker
- Insurance company
- · Internet service provider
- Payroll provider
- Public works department
- Supplier/vendor of raw goods or services
- Telephone company
- Utilities

Customers, suppliers and vendors contact cards

Use this form to record information about your current suppliers, those you could use as an alternative choice and your key customers and contacts. Duplicate the form for each contact.

Please fill in

Fmail:

Contact type:		
Current supplier/ vendor	Back-up supplier/ vendor	Key customer/ contact
Company/individual nam	ne:	
Account number:		
Materials/services provi	ded:	
Town, county, postcode		
Office phone:		
Website:		
COMPANY REPRES	ENTATIVE (PRIM	ARY)
Primary contact:		
Title:		
Office phone:	Mobile pho	ne:
Email:		
COMPANY REPRES	ENTATIVE (ALTE	RNATIVE)
Alternative contact:		
Title:		
Mobile phone:	Home phon	e:

Know your information technology

IT resiliency planning

IT resiliency is your ability to prepare your business for an extended outage of critical systems, software or apps and to restore services as widely and as quickly as possible.

You should identify and consider the following:

- Identify the IT systems (software, applications etc.) and applications that your business relies on
- Document the steps to take in the event of an extended IT outage
- 3. Ensure that your data is backed up (frequently and completely)
- 4. Document any procedures (such as manual workarounds) that would be implemented in the event of an extended outage

Pro tip: Plan and practice

Train and practice your procedures (such as manual workarounds) so that these procedures are established and are performed with confidence when they are needed during a disaster.

Back up your data

Backing up your data is essential. You should also understand the basics of retrieving and restoring it, what that process entails, what data can be restored and how long it will take.

Consider the following when planning for data backup:

- Make sure that your data back-up provider explains and demonstrates how its recovery process works.
- Make sure that your data is backing up with the frequency and completeness that you expect, and the back-ups are tested from different locations.
- Have more than one person who understands where and how to access your backup data.

UNDERSTAND ESTABLISH TEST WITH DESIGNATE
RECOVERY BACK-UP MULTIPLE MULTIPLE
PROCESS FREQUENCY LOCATIONS INDIVIDUALS

IT services log

Use this form to list the computer equipment, hardware, software, vital records and back-up processes that you will need to fulfil your critical business functions. Duplicate the form for each item or record.

Please fill in

Technology type:

Item:
Title and version/model number:
Serial number:
Registered user name:
Purchase/lease price:
Purchase/lease date:
Quantity (equipment) or number of licences (software):
Licence numbers:
Technical support number:
Primary supplier/vendor:
Alternative supplier/vendor

Maintain and test your resilience

You should identify and consider the following:

Training your employees on your plan and keeping it up to date creates lasting value. A resiliency plan should be a "living document" that changes as your business does. If the contact list you created is out of date when disaster strikes, it will lose value when responding to an emergency.

TRAIN EMPLOYEES ON PLAN

UPDATE PLAN AS NEEDED AND RE-TRAIN

UPDATE CONTACT LIST WITH ANY CHANGES

SEND UPDATED CONTACT LISTS
TO EMPLOYEES

MAINTAIN AND REPEAT

Maintain and test your resilience

Test your plan

Test your resiliency plan to make sure that it works as anticipated. Your plan should be tested at least once a year; as your plan is tested, incorporate lessons learned to improve your plan over time. It's important to test all critical functions, particularly those that would be most vulnerable during a disaster.

Types of tests you may consider

TABLETOP EXERCISES

A simple tabletop exercise can help you analyse the effectiveness of your business continuity plan in an informal, stress-free environment. This approach is cost-effective and focuses on your people and the tasks they will perform in a recovery. During a tabletop exercise, you will guide your team through various scenarios asking "what if" questions. This type of test will help you uncover holes to refine and improve your plan. It will also help you build confidence in your plan and improve disaster readiness.

DRILLS

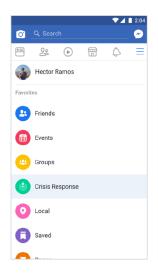
After conducting a few tabletop exercises, you may consider running a drill. A drill is a way to test specific parts of your plan. For example, a fire drill can be set up to evaluate how quickly you and your employees are able to exit your building and to make sure that everyone is aware of the designated emergency assembly location in the event of a building evacuation.

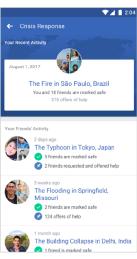
Facebook's Crisis Response feature

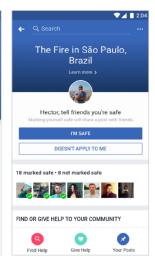
and additional resiliency resources

Crisis Response tools on Facebook

Crisis Response is a Facebook tool where people can find information about recent crises and access Facebook's Crisis Response features (including Safety Check, Community Help and Fundraisers to support crisis recovery) all in one place.







Safety Check

A fast and easy way to let your family and friends know you're safe. Safety Check helps to quickly determine whether or not people in the affected geographical area are safe and identify those who require assistance.

Links to articles, photos and videos

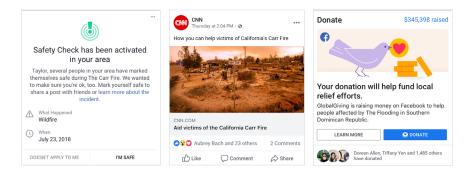
Crisis-related content from public posts are made available in one place to help people learn more about a crisis.

Community Help

People can ask for and give help to communities affected by the crisis.

Fundraisers

Facebook provides people a platform to create fundraisers and donate to support those affected by the crisis and charities helping with relief efforts.



Prepare a business emergency kit

Make sure that your business has an updated and well-stocked emergency kit with everything that you and your employees may need in the event that you're asked to evacuate or required to shelter in place. You want to ensure self-reliance until help arrives. Use the checklist to begin creating your business emergency kit.

Pro tip: Emergency kit planning

Consider your business's unique environment and needs as you create your kit. Items that may be relevant during a disaster differ depending on the environment that your business operates in.



Your checklist

The small business emergency kit checklist includes the basics for an emergency kit, but is not an exhaustive list. Remember to consider the specific needs of your business and employees when creating your kit.

Small business emergency kit

Copies of important records and documents (don't forget your resiliency plan!)

Basic office supplies, such as pens, notepads, stapler (and staples!)

Details on critical software (access codes, passwords etc.)

First-aid kit

Mobile chargers – consider a solar charger for laptops and mobile phones

Spare set of keys

Food and water for employees for at least 72 hours

Torches and extra batteries

Consider insurance coverage

The importance of insurance coverage

Insurance is a critical risk management tool for all businesses.

Insurance can reduce the financial impact of accidents, fires and other business disruptions. Insurance protects businesses from events outside of their control, and improves their chances of survival.

TWO KINDS OF INSURANCE SHOULD BE CONSIDERED TO PREPARE FOR A DISASTER:

- 1. Property insurance secures the value of your business assets, including buildings, computers, equipment, furnishings etc.
- 2. Business interruption coverage reimburses you for income lost during an involuntary shutdown.

INSURANCE CONSIDERATIONS TO KEEP YOUR BUSINESS RUNNING SMOOTHLY:

- Review your coverage and design an insurance programme that fits your business and risks.
- Speak to an insurance professional to understand different types of available coverage.
- Bear in mind that your policies may not need to cover every aspect of the business, but only those most critical elements that are required to remain operational.
- When a disaster occurs, file a claim as soon as possible; plan ahead with the items the insurance company may require so that you don't miss an important step in the process.
- Periodically take pre-disaster photos of your business and equipment; after an event occurs, document damage with photos or videos for the claim.

Additional resiliency resources

Resiliency resources for business

- FEMA's Business Continuity Planning Suite https://www.ready.gov/business-continuity-planning-suite
- The Voluntary Private Sector Preparedness Program PS-Prep™ and Small Business Preparedness

https://www.fema.gov/voluntary-private-sector-preparedness-program-ps-preptm-small-business-preparedness

- American Red Cross Ready Rating SMB Prepared Playbook https://www.readyrating.org/lobby/ResourceCenter/agentType/View/ ResourceID/45/SMB-Prepared-Playbook
- Business Preparedness Plan Ready.gov https://www.ready.gov/business
- Interim Guidance for Businesses & Employers to Plan & Respond to Coronavirus Disease 2019

https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html

Community engagement

It is important to connect with neighbouring businesses and your local government agencies to create a resiliency network before a disaster.

Remember

- Contact your local (city or county) emergency services department; governments at all levels, utilities and charities such as the Red Cross are actively involved in planning for community-wide resiliency in the event of a large-scale disaster.
- Ask your local government for your community's disaster response plans.
- Ask what opportunities there are for businesses to provide input to the planning process.

Resiliency checklist

Is your business resilient?

Disasters can happen any time, anywhere. A disaster may disrupt your business for an unknown period of time. It is important to prepare your business operations and employees prior to a crisis so that you can minimise operational downtime and get back to serving your customers.

The small business resiliency checklist is the first step in the business continuity planning process. The checklist is not an exhaustive list; it is a simple tool that can be used to ensure that the basic planning process has been initiated.

Small business resiliency checklist

Assemble a team of employees who represent the critical aspects of the business and are responsible for preparing for and responding to business disruptions.

Organise all your critical documents and information so they are easily accessible when needed most.

Identify and prioritise which business operations are critical so you know what to recover first, second etc.

Identify the possible risks (natural and man-made) that could interrupt your business.

Develop continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g. if the building is inaccessible, needs a generator etc.).

Make all important data or files accessible for decision-making if you were unable to access your facility (e.g. after a fire).

Maintain updated emergency contact information for employees, vendors, suppliers, customers and other key contacts.

Maintain emergency supplies for your business to address immediate needs, such as if employees are unable to go home.

Resiliency quick action checklist

Before the disaster

The following activities should be completed prior to a business disruption:

Stay informed about potential disasters in your area

Assemble a team of employees who represent the critical aspects of the business and are responsible for preparing for and responding to business disruptions

Organise all your critical documents and information so they are readily accessible when needed most

Identify the possible impacts of downtime of critical resources (people, facilities, key third parties etc.) that could interrupt your business

Develop continuity or emergency procedures so that you can continue to provide products or services after a disaster (e.g. if the building is inaccessible, needs a generator etc.)

Make accessible all important data or files for decision-making if you were unable to access your facility (e.g. after a fire)

Maintain updated emergency contact information for employees, vendors, suppliers, customers and other key contacts

Maintain emergency supplies for your business to address immediate needs such as if employees are unable to go home

Resiliency quick action checklist

After the disaster

The following activities should be completed immediately following a business disruption:

Ensure that employees are safe; determine how to manage the ongoing safety of employees

Notify management team of the incident

Convene the management team-either at a rally point or virtually via a phone call

Determine incident response priorities and the need to engage third parties or other organisations to respond to the disruption

Communicate guidance and priorities to employees

Conduct an initial assessment to determine severity of impact to employees, operations and distributors

Notify insurers and other relevant parties (e.g. legal counsel, partners etc.)

Gather information: document everything related to the incident; take photos; preserve any evidence

Control information: Prepare a summary report of the incident; assign a single individual to manage the dissemination of information

Consider impact to business and distributor operations; determine an action plan to mitigate any significant disruptions







