



Small
Business
Commissioner

Get Ready Business

Prepare your business for disasters in 5 simple steps



GET READY
For disasters

Acknowledgement of Country

The NSW Small Business Commission acknowledges that Aboriginal and Torres Strait Islander peoples are the First Peoples and Traditional Custodians of Australia, and recognises their continued custodianship of Country – land, seas and skies. We acknowledge the diversity of First Nations cultures, histories and peoples, recognise their enduring connection to our State, and we pay our deepest respects to Elders past, present and emerging.

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Introduction

The frequency and severity of natural disasters is increasing in Australia,* meaning that there will be more floods, storms, bush fires, heat waves and flow-on impacts for businesses, such as power outages and transport and communications interruptions.

If a disaster strikes, your business may be unable to operate and unable to generate revenue. However, fixed costs will still need to be paid. On top of this, you may incur significant costs in your effort to rebuild your business.

* Source: Australian Business Roundtable for Disaster Resilience & Safer Communities, 2016

How much could disaster cost your business?

Whether we like it or not, the threat of disaster in NSW is real and preparing for it is just another part of conducting good business. Those businesses that were prepared in the face of the 2017 Lismore floods had significantly better business outcomes.



Case study – Lismore 2017

Every year, businesses in NSW are devastated by disasters – the 2017 flood in Lismore saw 7 out of 10 businesses in the CBD suffer damage.

	Business A	Business B
Aware of flood risk to business	✓	✗
Flood action plan, including moving stock and staff requirements	✓	✗
Stock storage location above flood water	✓	✗
Flood-resistant shop fit-out	✓	✗
Post-flood clean-up plan	✓	✗
	↓	↓
Business closure time	2 days	2 months
Financial impact	Minimal stock losses	Approx. \$160,000 in lost stock and new shop fit-out

The five-step plan



The good news is that preparing your business for disaster has never been easier!

Preparing your business for disaster is easy to do if you follow these five simple steps. **Start today by chatting with your staff, colleagues and business neighbours about what you might do if disaster were to strike.** These conversations won't take long but they will be invaluable in helping you to prepare your emergency action plan and ultimately could help to save your business from disaster.

These steps have been designed so that you can work through them at a time that suits you. **But it is really important that you make time to complete each step!**

Date & Time 1:

Date & Time 2:

Date & Time 3:

This tool guides you through disaster preparation in five simple steps

01



Know your risk

Identify the disasters that might face your business. If you're new to the area, it's really important to understand how you might be at risk so you can know what to expect.

02



Plan now for what you will do

Sit down with your staff and use this step to **make an emergency action plan** so that everyone knows what needs to be done and by whom if a disaster strikes.

03



Get your business ready

There are some really practical and easy actions you can take now to **prepare your business and plan for business continuity.**

04



Be aware

If a disaster does strike, knowing where to look for up-to-date disaster information could help save you vital time. **Connect with key information sources now** to receive regular alerts.

05



Look out for each other

Neighbouring businesses can be one of the best sources of information and help before, during and after a disaster. **Develop connections with local businesses** and commit to helping one another.



Step 1. Know your risk



The first step in preparing your business for disaster is knowing which risks you might face. Regardless of their location, all businesses are at risk of disasters and resulting business disruptions. Risks that can affect all businesses include:

Storms



Structural fire



Infrastructure failure



Heatwave



Disaster preparation is just good business

Other risks are dependent on location. Use the following tool to identify other potential risks.

Please select any that apply:
My business is located...

Near a river, creek, waterway or in a low-lying area



Your business is at risk of floods

Near bushland



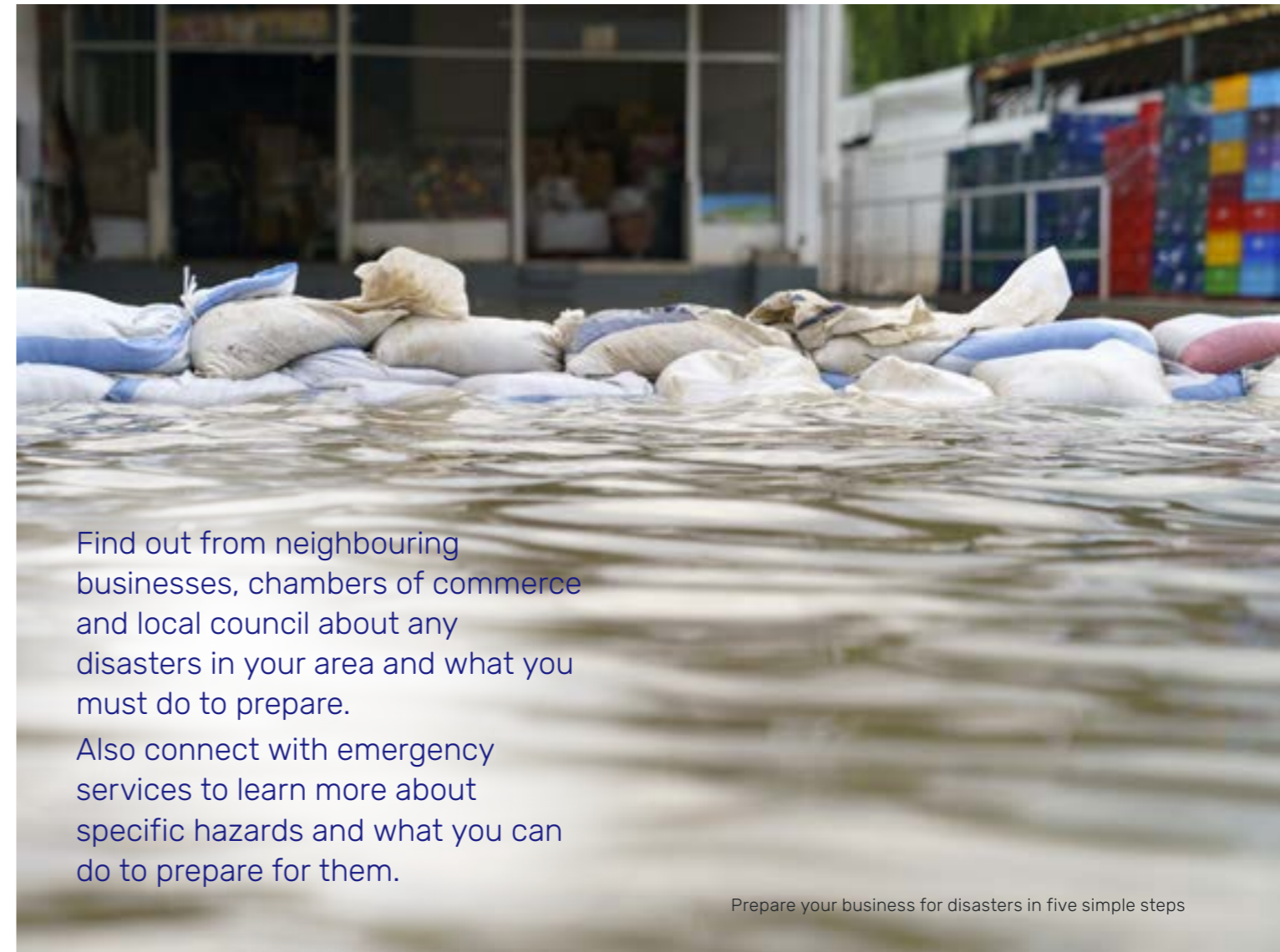
Your business is at risk of bush fires

On the coast



Your business is at risk of tsunami, coastal erosion and east coast lows

Your business may still be at risk from additional natural disasters such as landslide, earthquakes, drought, etc.



Find out from neighbouring businesses, chambers of commerce and local council about any disasters in your area and what you must do to prepare.

Also connect with emergency services to learn more about specific hazards and what you can do to prepare for them.

Step 2. Plan now for what you will do



Create an action plan NOW to guide you in the face of disaster







When faced with disaster, taking the appropriate action in time could help to save your life, the lives of your staff and the future of your business.

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Tips for creating your action plan

- **Think about the location** and nature of your business and how this might impact the actions that you need to take (e.g. located on the second floor or near power lines)
- Ensure that **more than one staff member is trained to complete an action** to avoid the risk of relying too heavily on one person
- **Develop your action plan with staff** so that they feel a part of the process
- **Test and refine** the plan with feedback from your staff
- **Ensure all new staff are given an induction to the emergency action plan within their first week.**



What Needs To Be Done	How Will You Do It?	Who Will Do It?
 <p>Move stock and/ or equipment to a safe place</p>	<ul style="list-style-type: none"> • Decide now where you will move your stock/equipment to save them from disaster • Consider higher positioning on site or an alternate off-site location <p>We will move stock/equipment to:</p>	<p>By when:</p> <p>Signed:</p>
 <p>Secure or remove any external business fixtures (e.g. signs, stands, tables & chairs)</p>	<ul style="list-style-type: none"> • Think about any external elements of your business that could cause damage in a disaster • Plan now for how you will minimise their threat <p>The external fixtures will be:</p>	<p>By when:</p> <p>Signed:</p>
 <p>Fortify entry points and windows as appropriate (e.g. sandbags, boarding up)</p>	<ul style="list-style-type: none"> • Disasters can penetrate your business from multiple locations. You will need to protect your business from all angles • Take steps to protect the inside of your business to help minimise the rebuild costs/effort 	<p>By when:</p> <p>Signed:</p>
 <p>Prepare internal premises with protective measures (e.g. move shelving, lay plastic sheeting)</p>	<ul style="list-style-type: none"> • Depending on the disaster threat you will need to take different protective measures • Discuss the different approaches you will take with staff • Ensure you have the resources required to protect your business prior to disaster threats 	<p>By when:</p> <p>Signed:</p>
 <p>Complete your emergency essentials kit (Will create in Step 3)</p>	<ul style="list-style-type: none"> • There are elements of your business that are simply too important to lose (e.g. property deeds, business licence)—protect them with an emergency essentials kit • You will begin to create this in Step 3, and add the final important elements on the day of disaster so that they can easily be removed from the premises to safety 	<p>By when:</p> <p>Signed:</p>
 <p>Evacuate the premises</p>	<ul style="list-style-type: none"> • In a disaster, your staff's safety is of paramount importance. Ensuring you evacuate your staff in ample time is your responsibility as an employer • Plan now for how you will evacuate depending on the disaster you face • Note that exits may be blocked so you will need to plan more than one exit route 	<p>By when:</p> <p>Signed:</p>

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Step 3. Get your business ready



Part 1 of 3:

Preparing your business

Disasters can approach with little warning and leave your business vulnerable if you aren't prepared.

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Four simple steps could save your business

Initial icon when complete

If not yet complete:
Date for completion and WHO is responsible

<p>1</p>	<p>Develop a Disaster Finance Plan</p> <ul style="list-style-type: none"> When disasters strike the costs of repairs coupled with ever-mounting fixed costs can be staggering Insuring your business is the BEST way to protect your business's future There are several types of insurance to consider, not just disaster protection (e.g. business disruption insurance) Explore insurance options that might suit your business by going online or contacting an insurance broker directly If you cannot get insurance, you need to create financial reserves that would help to cover costs if anything were to happen 	<p>By when:</p> <p>Signed:</p>
<p>2</p>	<p>Back Up All Data on Cloud Server</p> <ul style="list-style-type: none"> Disasters can destroy physical documents and computers within minutes If your data is not backed up on a cloud server, it could mean that you cannot access vital information, like outstanding invoices, critical documents or contacts. Think of all you stand to lose if that data is destroyed Explore cloud storage options online to see which one suits your business needs and back up your data before it's too late 	<p>By when:</p> <p>Signed:</p>
<p>3</p>	<p>Ensure that Fixtures and Stock can be Moved Easily</p> <ul style="list-style-type: none"> Being able to move your fixtures and stock in a hurry can help to save precious time when a disaster is looming Speak with neighbouring businesses about the measures they have in place to move fixtures and stock at speed Explore inventive storage solutions online to see if any suit your business 	<p>By when:</p> <p>Signed:</p>
<p>4</p>	<p>Conduct General Premises Maintenance</p> <ul style="list-style-type: none"> Keep on top of your premises maintenance to ensure it's always ready for disasters Critical tasks: <ul style="list-style-type: none"> - Clear gutters - Check wiring - Fill any structural cracks - Install sprinklers and/or fire extinguishers 	<p>By when:</p> <p>Signed:</p>

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Part 2 of 3:

Prepare your emergency essentials kit

Dealing with a disaster can be a highly emotional and stressful time. It can be hard to think of everything that needs to be done.

Preparing a pack of all essential items ahead of time can help you feel better prepared.

- You will need a **waterproof pack to hold all your documents and a bag big enough to hold this pack and all of your essential business items**
- Store this kit in an **easy-to-access location** within your business
- Ensure that you **store digital copies of all vital documents** in cloud storage also.

To Always be Stored in Emergency Essentials Kit	To be Added to Emergency Essentials Kit on the Day of Disaster
<ul style="list-style-type: none"> Business registration documents Deeds to property Any licences, certificates, awards Insurance agreements Emergency action plan (Step 2 of this tool) Neighbour contact information (Step 5 of this tool) Important contact information (e.g. staff's emergency contacts, suppliers etc.) All key contracts and bank loan documents Property photos THIS CHECKLIST 	<ul style="list-style-type: none"> Any cash on site (petty cash, cash in register etc.) Portable electronic devices Other important extras Other important extras Other important extras

Part 3 of 3:

Planning for business continuity

If a disaster impacts your business's ability to function normally that could mean loss of profits and eventually customers. Remember, a disaster can cause significant business disruption via power shortages and road closures. Putting plans in place now for alternate arrangements will help to keep your business operating after disasters.

Plan for Business Continuity <small>Initial icon when complete</small>		If not yet complete: <small>Date for completion and WHO is responsible</small>
1 	Plan an Alternate Operation Location <ul style="list-style-type: none"> If your premises are damaged by disaster you may need to operate in an alternate location Identify other off-site areas where you might operate your business from (e.g. from home) Put measures in place to allow employees to work remotely (e.g. video conferencing) where possible 	By when: Signed:
2 	Plan an Alternate Stock Source <ul style="list-style-type: none"> If a disaster negatively impacts one of your suppliers or the road networks between you, it may mean you're unable to source stock to run your business Explore other supplier options that you could call on if such an upset occurred 	By when: Signed:
3 	Plan Methods to Maintain Customer Relations <ul style="list-style-type: none"> If your business cannot operate in its usual location or even operate at all customers may choose to opt for a different vendor/supplier Making efforts to communicate with customers during this time, reminding them of how much you value them could help to maintain customer loyalty Develop channels of communication now (e.g. social media, email lists) that do not require a face-to-face presence, so that they are possible avenues of communication during and post-disaster 	By when: Signed:
4 	Plan Methods to Keep Staff Engaged <ul style="list-style-type: none"> If your business is severely damaged by a disaster and cannot reopen your staff's livelihoods are at risk Develop plans to keep them engaged (e.g. clean up and building duties) in the rebuild process Ensure they are part of the disaster planning process to create a sense of ownership of the business outcomes Remember: staff may also be affected personally by the disaster and be unable to work/assist the business. Train multiple staff members on all tasks to avoid relying on one person if they are unable to work 	By when: Signed:
5 	Plan for How You Will Safeguard all Other Critical Business Areas <ul style="list-style-type: none"> Think about the other areas of your business that are crucial for it to operate Plan for how you will continue these essential operations if a disaster strikes 	By when: Signed:

Step 4. Be aware



Being aware of the signals of an impending disaster is crucial in knowing when to act and trigger your emergency action plan.

Knowing where to look for these signals can help you decide when to act and ultimately could help save your business.

Connect with relevant disaster services now to stay up to date on disaster information in your area, including disaster preparation events.

Visit the emergency services websites

NSW Rural Fire Service:
www.rfs.nsw.gov.au

NSW State Emergency Service:
www.ses.nsw.gov.au

Fire and Rescue NSW:
www.fire.nsw.gov.au

Bureau of Meteorology:
www.bom.gov.au



You can also find up-to-date disaster information online at: abc.net.au/news/emergency

Find your local radio frequency to tune in and keep informed in the face of disaster: help.abc.net.au/hc/en-us/sections/360000218456-Frequencies

Be aware—know when to act to protect your business!



Go to social media sites for the NSW agencies:



X

[NSW Rural Fire Service](#)
[NSW State Emergency Service](#)
[Fire and Rescue NSW](#)



RSS

[NSW Rural Fire Service](#)
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YouTube

[NSW Rural Fire Service](#)
[NSW State Emergency Service](#)
[Fire and Rescue NSW](#)



Step 5. Look out for each other



Share information



Help prepare



Help rebuild



List three neighbouring businesses that will help you and that you will help in an emergency

Contact name

Business/Organisation

Phone number

Contact name

Business/Organisation

Phone number

Contact name

Business/Organisation

Phone number

Build relationships with your business neighbours and make an agreement to help one another in an emergency

- In times of disaster, your community may be isolated. Your local business community may be your best source of support
- Older businesses within the community will often have greater experience of disasters and can provide you with helpful advice in preparing your business
- Similarly, local business chambers and local councils can share information about disasters in the area and help you take steps to prepare and rebuild your business.





Small Business Commissioner

Preparing your business for disaster
is simply good business

Get your business disaster ready and download
your FREE preparation toolkit. Visit:

[https://www.smallbusiness.nsw.gov.au/help/
common-questions/get-ready-for-disasters](https://www.smallbusiness.nsw.gov.au/help/common-questions/get-ready-for-disasters)

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This toolkit has been developed in conjunction with the NSW Department
of Planning, Industry and Environment, the NSW Small Business
Commissioner and NSW Reconstruction Authority to help you get your
business ready for disasters.

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For disasters