



Small
Business
Commissioner

Get back to business

A guide to recovering from disaster



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.



CONTENTS

Introduction	4
The Stages of Getting Back to Business	5
1. Monitor & Respond	6
Monitor the Impending Emergency Checklist	7
During the Emergency Event Checklist	9
NSW Emergency Services Information	10
Tropicana Fruit Shop Case Study	11
BIG4 Tathra Beach Holiday Park Case Study	12
2. Early Recovery	13
The First Hours Checklist	14
The First Days Checklist	17
Tathra Beachside Holiday Park Case Study	21
3. Mid term Recovery	22
Mid term Recovery Checklist	23
Dungog Tyre Service Case Study	26
4. Long term Recovery	27
Long term Recovery Checklist	28
Blend Providore Case Study	30
Making the decision to close your business	31
Preparing your business for sale, transfer or merger Checklist	31
5. Building Back Better	32
Godfreys Lismore Case Study	33

INTRODUCTION

When disaster hits your business, what do you do? With the frequency and severity of natural disasters increasing in Australia, that's something all businesses owners need to ask themselves. Whether it's flood, fire or a cyber-attack, the consequences can be devastating. After a disaster, the process of recovery can seem overwhelming, particularly when you don't have a plan. This guide can help.

How to use this document

This guide contains five phases of disaster recovery you would generally expect - from the moment the disaster has hit, to the actions you could take over the days, weeks and months ahead.

- The action checklists allow you to work through the phases of recovery in an easy to use step-by-step manner.
- The case studies highlight lessons learned by other small businesses when they had to face and recover from disaster.

Other Resources

[Get ready business: Prepare your business for disasters in five easy steps](#)

[Insurance claims for small business](#)

[Prepare for the unexpected: Build a business continuity plan](#)



THE STAGES OF GETTING BACK TO BUSINESS

This guide has been broken up into five stages to give you and your business the right information at the right time.



1	2	3	4	5
Monitor & Respond	Early Recovery	Mid term Recovery	Long term Recovery	Building Back Better
Monitor the emergency to keep yourself, your family, staff and customers safe and secure in your premises when an emergency is imminent or underway.	Prioritise what actions you need to take, start early on your recovery, such as collecting evidence for insurance claims, and ask for help from volunteers.	Check in on your own and staff's health while you continue to pursue your insurance claim(s), and let your customers and suppliers know if/ when you're open for trade.	As your business operations become less defined by the emergency but rather your new 'business as usual', you could develop a hazard-specific action plan based on your experiences.	Acting on what you have learnt will help you prepare for future events and improve your business plans and activities.

1

Monitor & Respond

Be aware and take appropriate action

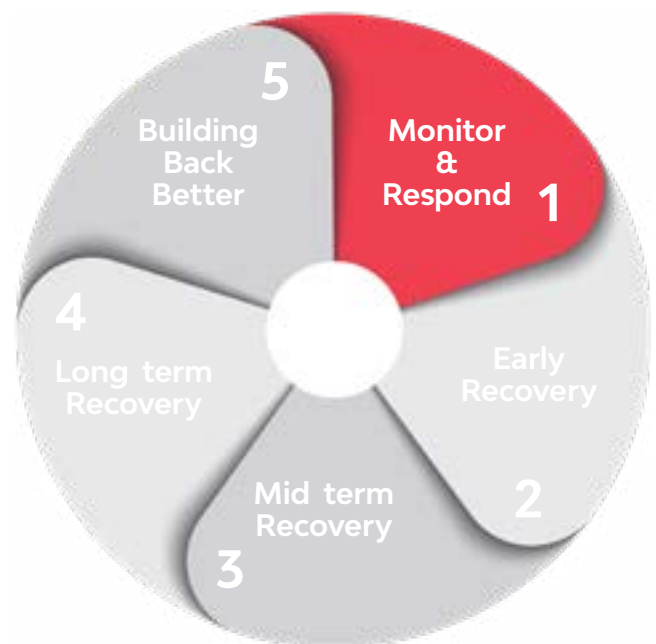
There are key things that you can do when an emergency event is imminent or underway.

Before disaster strikes

- Be aware and know where to go and when to act to protect your business.
- The *Get Ready Business toolkit* can help guide you through preparing for a disaster or emergency event.
- Keep yourself, family, staff and customers safe.
- Minimise the risks on and around your premises.
- Have an emergency action plan in place. This will help you think clearly in the event of an emergency and keep your business operating as long as possible.

During the Disaster

- Connect with relevant emergency services.
- Stay up to date with disaster information in your area.
- Keep yourself, your family, staff and customers safe.
- Action your emergency plan.



“Staff are a vital part of the response and recovery process. Prioritise them in your response and recovery plans. And plan absolute worst case. A solid Plan B is planning for the worst case. It will all happen again. And again. We’ve had droughts and fires before and we will again.” - Shelley Piper and Matt Cherry, ‘Trio Angus’, Upper Hunter Valley NSW.



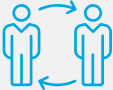


TIP Prepare a pack of all essential items including documents you may need in an emergency. Store this kit in an easy-to-access location and have digital copies in the Cloud. More information can be found in the [Get Ready Business toolkit](#).

Monitor the Impending Emergency Checklist



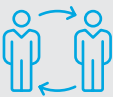
TASK	ACTION	KEEP IN MIND
<p>1</p> <p>BE READY</p> 	<p>Implement your Business Continuity Plan.</p> <p>Monitor information sources.</p>	<ul style="list-style-type: none"> • The hazard may be bigger than your previous experience or expectations. • A Business Continuity Plan should be regularly reviewed.
<p>2</p> <p>HEALTH AND SAFETY</p> 	<p>Keep yourself, your family, staff and customers safe.</p> <p>Review your evacuation plans with everyone present.</p> <p>Decide if it is safe to evacuate.</p> <p>Evacuate early if you, your staff or your customers are in danger or likely to be in danger.</p> <p>Take your emergency essentials kit (in a waterproof container) and some cash when you evacuate.</p> <p>Monitor local conditions in case the situation changes quickly.</p> <p>Monitor news and information sources for updates.</p>	<ul style="list-style-type: none"> • Monitor a couple of sources of reliable information regarding the emergency at hand (see page 9). • Visit the NSW Health's webpage: Maintaining health during and after floods and storms
<p>3</p> <p>PREMISES: SECURE AND PROTECT</p> 	<p>Prepare your premises.</p> <p>Switch off mains electricity, if appropriate.</p> <p>Switch off gas mains (if installed).</p> <p>Minimise any risks on and around your premises, e.g. unplug sensitive or expensive equipment, turn on sprinklers if a fire is approaching and elevate stock and fittings in the event of flood.</p> <p>Secure your assets and premises.</p> <p>Implement your emergency action plan (e.g. flood or bushfire plan).</p>	<ul style="list-style-type: none"> • Remove stock or valuable business items from your premises. • TIP remove the most valuable or necessary items first. • Secure your premises as much as you can. This may mean closing or opening doors depending on the hazard (e.g. opening doors to let floodwaters recede).

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TASK	ACTION	KEEP IN MIND
<p>4</p> <p>TECHNOLOGY AND BUSINESS RECORDS</p> 	<p>Secure business information, records and data.</p> <p>Take enough systems and information to set up a remote office.</p> <p>Secure key equipment and ensure all key data has been backed up.</p>	<ul style="list-style-type: none"> • Normal communications channels may not be operational, so ensure you have at least one alternative (e.g. divert your landline to a mobile or use two-way radios). • Contact your telecommunications provider early to seek support and assistance.
<p>5</p> <p>COMMUNICATE</p> 	<p>Call emergency contacts.</p> <p>Contact customers and suppliers to inform them that your business may be affected.</p> <p>Use social media channels, if you have them, to provide updates on your business.</p>	<ul style="list-style-type: none"> • Use your emergency contacts list to tell important contacts where you are and your situation. If you can't communicate for a few days due to phone outages, your customers and suppliers will know why.
<p>6</p> <p>CONNECT</p> 	<p>Assist others if possible.</p>	<ul style="list-style-type: none"> • If you are fully prepared for the event, you may be able to assist your neighbours or other local businesses to prepare.



During the Emergency Event Checklist

TASK	ACTION	KEEP IN MIND
<p>1</p> <p>HEALTH AND SAFETY</p> 	<p>Stay safe. Don't risk your life or the lives of your family, staff or customers.</p> <p>Enact your evacuation plan and evacuate only when safe to do so.</p>	<ul style="list-style-type: none"> • Follow the emergency action plan for your business and ensure clear communication with your staff. • Depending on the type of emergency, changes to normal procedures may be required, e.g. boiling drinking water. • Keep an eye on neighbours and community members. Offer assistance where possible and safe to do so.
<p>2</p> <p>COMMUNICATE</p> 	<p>Keep monitoring the emergency warnings and alerts (see emergency services information on following page.). Assign this task to someone in your team, if you have one.</p> <p>Plan for a back-up communications method, in case the existing network doesn't work (e.g. divert phones or use UHF radios).</p>	<ul style="list-style-type: none"> • Mobile phone and landline telecommunications may not work in an emergency.
<p>3</p> <p>CONNECT</p> 	<p>If you have evacuated, register everyone in your group with emergency services at a local evacuation centre, or online, through the Australian Red Cross Register, Find, Reunite website: register.redcross.org.au</p>	<ul style="list-style-type: none"> • In some situations where a mandatory evacuation has been ordered (e.g. if a bomb was discovered in or near your business premises) you may need to confirm with the police or emergency services that you have evacuated your business premises.

NSW EMERGENCY SERVICES INFORMATION

- ▶ Dial **000 Triple Zero for Police, Fire or Ambulance** for life threatening emergencies. If you are deaf or have a speech or hearing impairment dial 106 for the **Text Emergency Relay Service**

Websites for NSW emergency service are listed here:

- ▶ 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
- ▶ NSW Police Force www.police.nsw.gov.au
- ▶ Bureau of Meteorology www.bom.gov.au

Helpful Apps:



Hazards Near Me NSW



Life Traffic NSW



Emergency+

Other useful sources of information to keep you up-to-date:

- ▶ checking with your local council website for information on recovery and support
- ▶ online up-to-date disaster information at: abc.net.au/news/emergency
- ▶ tuning in to your local radio station (locate your radio frequency at: abc.net.au/reception/freq/)



Know your risks and be prepared to act quickly

Business owner, Alex Coronakes, knows from firsthand experience that understanding and monitoring the risks that are likely to affect your business can help you avoid or at least minimise losses in the face of disaster.

In the days just before the 2017 Lismore Flood, Alex Coronakes was driving home from Brisbane and noticed that there was a lot more water in the Wilsons River at Nashua, north-east of Lismore, than usual. When he got to Lismore, he rang some mates for updates on water levels in the surrounding area and was convinced that the CBD would flood.

Alex made a quick decision to close the shop at midday. The family returned at 3pm and were all packed up by 7.30pm, well in advance of the flood which overtopped the levee the next morning. Unfortunately, many of the other shops in Lismore left it too late and did not fare so well.

Alex's advice

Alex credits experience and being aware of the weather to saving the shop and his stock, many times over.

He said, "Don't be complacent. You have to be prepared and don't wait until the last minute. If you pack up and nothing happens, it doesn't matter. If you don't pack up or wait until the last half-hour it's too late and all hell breaks loose."



Tropicana Fruit Shop Lismore NSW



Safety in 'the cloud' – why remote access to business records is important

The owners of Big 4 Tathra Beach Holiday Park, Greg and Kerry McKay, can attest to just how important having access to business records and systems are in an emergency.

Six months before the 2018 Tathra bushfires, Greg moved the Holiday Park's computer-based reservations system to a new cloud-based system. That decision meant that when Greg and Kerry had to evacuate the Park and shut their office, they were able to log into their reservations database from any computer, anywhere.

With Greg and Kerry literally in the line of fire they were able to redirect the Holiday Park's phone to the mobile phone of their daughter, Katie. From her home 450km away in Sydney, Katie took over responsibility for managing reservations and communicating with current and future guests via group SMS messages and emails.

"Our guests told us our communications were fantastic. When the police opened up the town temporarily so guests could get their caravans out, we were able to send them a text and I was able to meet them on site to give them a hand to pack up," Greg said.

Although the Holiday Park sustained very little damage, Greg and Kerry lost their house in the bushfires. The following weeks and months were very difficult but Greg said that knowing his business records were secure and his customers were well informed, he was able to focus on other things. He even found time to help the local community with supply runs between the recovery centre and the showgrounds, and when the town was permanently opened again, he was able to concentrate on getting the Park re-opened.



Greg and Kerry McKay of BIG 4 Tathra Beach Holiday Park, Tathra NSW.

2

Early Recovery

The first hours and days

Being organised and knowing what to do will help you take advantage of the help on offer during the early recovery phase.

- Enlist the help of volunteers – utilising their help in the physical recovery can free you up to think about how your business may be affected in the months and years ahead.
- Stay alert to any further dangers.
- Record the damage (photos or videos) and contact your insurer as soon as you can. Make good records of the event and its effects on your business. And get insurance advice before cleaning up.
- Delegate tasks – This may be to your staff, volunteers or to the professionals who usually support you (e.g. your insurance broker, accountant, suppliers, subcontractors or tradespeople).





“Tradies can help with your record keeping and paperwork. They can take photos of damage you may not be able to see, take photos during repairs, and also help with information for your development applications.” - Tracey Lowrey, 'Bryan Lowrey Builders'.



TIP Remember to **ask for help**. Volunteers are often grateful for the chance to do something to help.

Communicate early about your business' situation with business partners, customers, suppliers, your bank and your insurance company.



Early Recovery – The First Hours Checklist

TASK	ACTION	KEEP IN MIND
<p>1</p> <p>HEALTH AND SAFETY</p> 	<p>Return to your business site only when safe.</p> <p>Protect yourself, your family, and your staff when returning to your business site.</p> <p>Stay alert to dangers if the emergency event is not yet resolved.</p>	<ul style="list-style-type: none"> • Seek information from emergency services or your local council about returning to the disaster affected area. • Common risks and dangers immediately after a crisis are flooded roads, damaged and falling trees, tetanus, contaminated water, and exposure to asbestos. • Wear protective clothing, hats, gloves, and boots that protect your feet and legs. • Floodwaters could be contaminated with sewage or be hiding sharp items. • Burned or damaged premises can contain dangerous substances, such as asbestos. • Roof-mounted solar panels and/or battery systems should be inspected by a licensed electrician if possibly affected. • The following guides may be helpful: <ul style="list-style-type: none"> • What to do after the fire – Fire and Rescue NSW • NSW SES Recovery Guide
<p>2</p> <p>STAFF</p> 	<p>Check that your staff and their families are OK.</p> <p>Find out if and when staff can return to work.</p> <p>Provide staff with information about your plan for recovery, if appropriate to do so.</p>	<ul style="list-style-type: none"> • Let staff know you care and want to support them as best you can. • See how ready they are to assist and get back to business. • The following guides may be helpful: <ul style="list-style-type: none"> • Employment Entitlements During Natural Disasters or Emergencies – Fair Work Ombudsman • Your workplace rights during natural disasters and emergencies – Legal Aid NSW.

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TASK	ACTION	KEEP IN MIND
<p style="text-align: center;">3</p> <p style="text-align: center;">PREMISES AND CONTENTS: DAMAGE ASSESSMENT</p> 	<p>Record the damage – photos or videos are essential.</p> <p>Contact your insurance company, insurance broker, or insurance consultant as soon as you can.</p> <p>Consider relocating your business operations to a temporary location if your premises are damaged or inaccessible.</p> <p>Recover items that can be saved or repaired.</p> <p>Estimate repair, replacement and/or relocation costs</p> <p>If you have a retail or commercial lease:</p> <p>Notify your landlord in writing as soon as possible, outlining the extent of the damage and any repairs required to the premises.</p> <p>Check your lease agreement for information about the responsibility and processes for undertaking urgent repairs.</p> <p>Check your lease agreement to see if there are certain conditions or requirements for claiming back the costs of urgent repairs. There may be costs that cannot be claimed if certain conditions are not met.</p> <p>For non-urgent repairs, contact your landlord to determine the best way forward.</p>	<ul style="list-style-type: none"> • Take photos and videos before you clean up, during the clean-up, and when complete. Photos and videos can be used to demonstrate your losses, not just for insurance. • Confirm your ability to clean up without it impacting any insurance claim. Insurance rules vary for different types of hazards. • You may need to separate the list of damages to your contents and tools, even if covered by the same insurance company. Useful resource: Damage Assessment Checklist and Cost Template – CPA Australia. <p>If you have a lease it may include provisions for rent abatement, rent relief or a termination of the lease. Check the lease for any relevant terms.</p> <p>If you have a retail lease, the Retail Leases Act 1994 sets out key obligations for both landlords and tenants, particularly in situations where a premises has been damaged or access is restricted.</p> <p>For further information, visit www.nsw.gov.au/emergency/recovery/support-government-agencies or contact the NSW Small Business Commission.</p>



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TASK	ACTION	KEEP IN MIND
<p>4</p> <p>INSURANCE</p> 	<p>Don't wait for a full damage assessment to lodge a claim.</p> <p>Ask about the level of support your policy provides for immediate business relief, temporary accommodation and recovery advice.</p>	<ul style="list-style-type: none"> • In large disasters, insurance services can be overwhelmed. Early contact helps. • If you have one, working through your insurance broker can assist claims. • If you lose insurance documents in the emergency, your broker or insurance company will have copies. • The Insurance Council of Australia (ICA) can help if you can't remember who you are insured with. Ph: 1800 734 621 • You may not be covered for unauthorised repairs, so speak to your insurer. • Insurers may ask you to minimise loss and damage e.g. by tarping a damaged roof or securing undamaged goods. • Contact the Australian Financial Complaints Authority on 1800 367 287 to access free dispute resolution if you have a complaint.
<p>5</p> <p>INDUSTRY REGULATIONS</p> 	<p>Contact your council or industry regulator to see if there are things you need to be aware of prior to re-opening.</p>	<ul style="list-style-type: none"> • If you sell food, you may need an environmental health inspection before you can return to trading.
<p>6</p> <p>RECORD KEEPING</p> 	<p>As soon as you can, and regularly, make good records of the event and its effects on your business.</p>	<ul style="list-style-type: none"> • Notes are vital to help you remember information. So much is going on and you may not remember everything. • Methods for keeping records include notebooks, voice recording into your phone, email or texts to yourself or a trusted person, or videos. • Record a date and time for each note. • Record actions, key names and phone numbers. • Your records can help with a business impact statement. That could allow access to additional support or funds. • Tick things off when you're done. As there is so much to do it helps to know you are moving forward.
<p>7</p> <p>COMMUNICATIONS</p> 	<p>Keep in close contact with other business owners, council and local emergency services to ensure you have the latest information on the broader recovery effort.</p>	<ul style="list-style-type: none"> • Plans for clean-up efforts, road closures etc. may impact your business.

Early Recovery – The First Days Checklist

While early action can help the speed and effectiveness of recovery, this may not be the best time for big decisions about the future of your business.


The first few days may be a good time to get help from professionals including your insurance broker, accountant, builder or others related to your line of business.

TASK	ACTION	KEEP IN MIND
<p>1</p> <p>HEALTH AND SAFETY</p> 	<p>Take care of yourself, your family and friends.</p> <p>Ask for help for anything you can't manage.</p> <p>Take time out as you go through recovery.</p> <p>Engage a licensed electrical contractor to inspect your electrical outlets and wiring if they were affected.</p> <p>Engage a licensed gasfitter to inspect any LPG or natural gas appliances and equipment if they were affected.</p>	<ul style="list-style-type: none"> • You may need time to recover from your injuries. • You may be feeling overwhelmed or need time to come to terms with what has happened. • You may not be in a position to focus on your business or your staff. This may depend on the loss or damage you or your business have suffered, or your experiences during the emergency. • Feeling overwhelmed is both understandable and temporary – you will be able to make decisions about your life and your business again.
<p>2</p> <p>STAFF AND VOLUNTEERS</p> 	<p>Offer support to your staff if they have been affected or are distressed.</p> <p>Give staff information about your plan for recovery, if appropriate to do so.</p> <p>Accept volunteer help when offered.</p>	<ul style="list-style-type: none"> • Staff often want to get back to work and doing this may help everyone's recovery. • Staff may also need to take unpaid leave to assist with broader emergency efforts. • Accept help, even if you believe there are others who need it more. In the early days of disaster recovery, there is often plenty of help available for everyone. • Be organised to make the most of your help. Give clear instructions and check in on volunteers regularly. • Using similar staff processes for volunteers can help e.g. make sure volunteers sign in and out and are supervised where possible. • You have a duty of care to volunteers working in your business.

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TASK	ACTION	KEEP IN MIND
<p data-bbox="245 333 272 376">3</p> <p data-bbox="188 398 331 456">FINANCIAL RECOVERY</p> 	<p data-bbox="453 344 855 405">Assess how long you can continue with reduced or no revenue.</p> <p data-bbox="453 427 903 584">Contact lenders, creditors and debtors early to discuss options, e.g. you may be able to explore if you can apply for a temporary variation to your loan obligations.</p> <p data-bbox="453 607 799 629">Access financial help on offer.</p> <p data-bbox="453 651 879 712">Begin planning for your longer-term financial recovery.</p>	<ul data-bbox="935 333 1465 1211" style="list-style-type: none"> • Assess your financial reserves, or lines of credit for early financial recovery. • Banks, lenders and creditors are sometimes willing to defer payments after a disaster. • Interest-free micro loans, through providers like Good Shepherd, may assist in the short term. • Interest only payments on loans may assist in the short term. • Debtors unaffected by the event may be able to pay more quickly than usual. • The Australian Taxation Office can sometimes approve deferrals of tax payments. • Government Disaster Grants and Loans information is available through the NSW Reconstruction Authority. • Your accountant may be able to assist your financial recovery planning. • Business Connect advisors can point you toward financial assistance. • Local industry or business organisations e.g. Chamber of Commerce may be able to assist.

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TASK	ACTION	KEEP IN MIND
<p style="text-align: center;">4</p> <p style="text-align: center;">PREMISES: REOPENING YOUR BUSINESS</p> 	<p>Get insurance advice before cleaning up.</p> <p>Consider all options for reopening, including:</p> <ul style="list-style-type: none"> reduced hours temporary premises alternative locations different business models (e.g. online sales). 	<ul style="list-style-type: none"> • Insurance may cover clean-up costs, especially if there is a lot of debris. • Dangerous demolition or asbestos removal may be supported by your insurance or local council. • Your local council may offer cleaning support, rubbish removal or kerbside pick-up. • Other assistance for your clean-up may be available from family, friends, colleagues or volunteers. • Consider alternate ways of running your business e.g. online sales, services or advice. • If your business is partially damaged, consider operating with reduced hours or limited products or services. • Temporary locations may include business centres, libraries, a hotel, someone's home or sharing with another business. • Consider a virtual office (telephone answering service, mail forwarding or a remote secretarial service). • Reopening your business helps your staff, customers and community recover. <p>Useful websites and resources:</p> <ul style="list-style-type: none"> • What to do after the fire – Fire and Rescue NSW • NSW SES Recovery Guide • Emergency Repairs – Fair Trading NSW • Service NSW advisors may help with ideas for reopening your business.

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Refer to the back of the guide for website links to the resources.

TASK	ACTION	KEEP IN MIND
<p>5 COMMUNICATE</p> 	<p>Contact customers and suppliers to inform them how your business has been affected.</p> <p>Advise customers if projects or orders are on track or cannot be fulfilled.</p>	<ul style="list-style-type: none"> • Your customers and partners are more likely to support your business recovery if you keep them informed. • Let key stakeholders know when you'll likely be able to trade or operate again. • Work out a strategy with customers about how and when to meet their orders/needs; and with suppliers about re-commencing deliveries.
<p>6 TECHNOLOGY AND BUSINESS RECORDS</p> 	<p>Recover or restore your business information and records.</p> <p>Repair or replace damaged technology systems.</p>	<ul style="list-style-type: none"> • Retrieve any data backups you have in the cloud or offsite and restore or recreate your information systems. • If your backups are damaged, contact a professional data recovery specialist for help. • If there are gaps in your records, consider who might be able to help reconstruct the information. Your accountant, the Australian Taxation Office or Australian Securities and Investments Commission (ASIC) have lists of business records and may help.
<p>7 CONNECT</p> 	<p>Visit the disaster recovery centre when it is established.</p> <p>Attend community recovery meetings.</p> <p>Visit or assist other businesses and neighbours if you have the capacity to do so.</p> <p>Complete business surveys which assess community needs and the impact of the disaster.</p>	<ul style="list-style-type: none"> • Research services and financial assistance available and take advantage of help you are offered. • Find ways to support your community and spend recovery money locally if possible. • Recovery meetings help communities cope after the event. Ask staff or a neighbour to attend if you can't yet leave your business. • Recovery newsletters can be a good source of information. • Share resources and ideas between businesses. • Consider bartering or offering services in trade to help one another. • Business surveys ensure recovery services are targeted effectively and help make the next recovery better.



Good communication can save your business

When the Tathra bushfire swept through the seaside town in March 2018, destroying more than 60 homes in its wake, it also affected most of the businesses in town.

Earlier in the day, ahead of the fire encroaching on the town, Carmen and Tim Risby received a severe weather alert for heat and wind through their booking management software. They forwarded the warning to all checked-in guests via SMS.

At that stage there was no fire, but it gave guests a chance to get ready. As the fire grew closer, the power went out and phones and mobiles stopped working. At this point, Tim distributed two-way radios to guests to help with an evacuation if it was needed.

Not long after Carmen and Tim evacuated their 215 guests from the Holiday Park, Carmen realised that they not only needed to communicate with their current guests, but those with future bookings as well. It was that insight that saved her business from massive losses.

With television crews in town, the only news getting out was bad news. **“The news said everything was gone, so we needed some marketing and promotion – something new to catch the public’s eye and let them know we’re still here,”** said Carmen. One of the Holiday Park’s staff members suggested they do a Facebook livestream.

The next day Carmen and Tim did a live Facebook feed and it became a daily event showing viewers that the Holiday Park cabins, the beach, the bell birds, chemist and bakery were all still there.

“That live Facebook feed saved our business but I didn’t want to just focus on our business. I also spoke about Tathra because it’s important to support your community. We had thousands of viewers and shares. It even ended up on the news and we didn’t get a single cancellation after we did that live stream,” said Carmen.



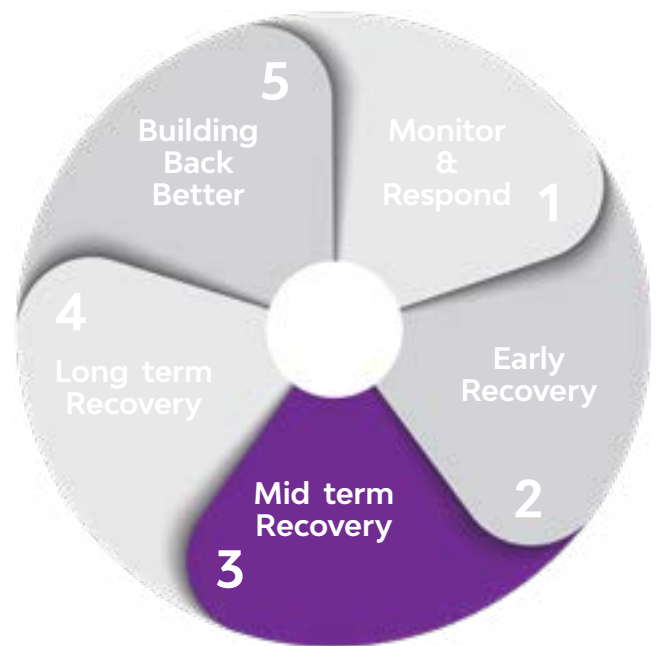
Carmen Risby of Tathra Beachside Holiday Park, Tathra NSW.

3

Mid-term Recovery Weeks and months

Disasters can have unexpected positive benefits which don't become apparent until mid-way through recovery. But remember, positive changes that arise after a disaster are not created by the event itself, but by the people in the business responding to opportunities.

- Check on your staff's welfare and any employment conditions which apply during natural disaster and emergencies.
- Work with your accountant or advisors on your plan for financial recovery. This may include pursuing your insurance claim(s), assessing cash flow over the next months and the costs of reopening your business.
- Inform your customers and suppliers about your trade operations and start developing a marketing strategy.
- Don't forget to look after your own welfare as well as that of staff and family.



"A disaster helps you understand your business better. If you can see it on its absolute worst day, you have the chance to think, what's my business all about? What does my business plan look like? Is it right? Can I change it? Is this the time? It's forced upon you, but you do have an opportunity at that point." – Carmen Risby, Tathra Beachside Holiday Park.



TIP Continue to pursue your claim(s) for insurance and seek help or advice on your financial recovery plan using the Mid-term Recovery checklist as a guide.

Mid-term Recovery Checklist

TASK	ACTION	KEEP IN MIND
<p>1</p> <p>STAFF</p> 	<p>Check on the welfare of your staff.</p> <p>Inform your staff about what is happening to your business.</p> <p>Show them you are doing your best to get them back to work.</p> <p>Check on the special employment conditions during natural disaster and emergencies through Fair Work Australia.</p>	<ul style="list-style-type: none"> • Good staff morale will help rebuild your business. • Some staff may need more time than others to recover. • Assess if staff can perform different tasks until the business is fully back up and running. <p>Useful resources:</p> <ul style="list-style-type: none"> • Contact the Fair Work Ombudsman on 13 13 94 for specific information. • Legal Aid has information on Workplace rights during natural disasters and emergencies.
<p>2</p> <p>FINANCIAL RECOVERY</p> 	<p>Work with your accountant or advisors on your financial recovery plan.</p> <p>Assess the costs of reopening your business and ensure you can cover these costs with insurance, grants and loans, and other income sources.</p> <p>Assess your cash reserves or line of credit to cover any potential periods of lost revenue.</p> <p>Forecast cash flow to understand the likely impact over the next 3 to 36 months.</p> <p>Apply for and check on progress of disaster grants and/or loans.</p> <p>Assess if changes to profit margins, operating costs, payment terms or other business elements are required.</p>	<ul style="list-style-type: none"> • Likely revenue impacts can take 4-12 weeks to become clear. • Tax on insurance etc. may impact your business as a result of the disaster. • Re-evaluate your market as the event may affect supply or demand for your products or services. Business Connect provides an advisory service to NSW small businesses • Investigate if there are new opportunities for collaboration with other businesses. <p>Useful resources:</p> <ul style="list-style-type: none"> • Government financial assistance is listed at the NSW Reconstruction Authority website. • CPA Australia has a useful Disaster Recovery Financial Planning Toolkit.
<p>3</p> <p>INSURANCE</p> 	<p>Continue pursuing your insurance claim with your broker, consultant, loss adjuster and/or insurance company.</p>	<ul style="list-style-type: none"> • Insurance consultancy services may be covered by your policy. <p>Useful resources:</p> <ul style="list-style-type: none"> • Understand Insurance website from the Insurance Council of Australia • Contact the Australian Financial Complaints Authority on 1800 367 287 if you have a dispute.

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TASK	ACTION	KEEP IN MIND
<p>4</p> <p>PREMISES: REBUILD, REPAIR, OR RELOCATE</p> 	<p>Consider the concept of 'Building Back Better', i.e. assessing the impacts of the disaster on your business, learning from them and minimising the impacts of future events.</p> <p>Consider co-locating with other businesses to get you back to business sooner.</p>	<ul style="list-style-type: none"> • Seek advice from builders, architects and/ or engineers. • Note that new or updated building codes may affect timeframes. <p>Useful websites and resources:</p> <ul style="list-style-type: none"> • Development assessments and planning approvals – Planning NSW • Things You Can Do Before a Flood – NSW State Emergency Service. • Plan and Prepare for bush fires – NSW Rural Fire Service.
<p>5</p> <p>COMMUNICATE</p> 	<p>Inform customers and suppliers about how your business has been affected.</p> <p>Provide updates about when and where you will reopen, and when new orders can be taken.</p> <p>Develop a post-disaster marketing and promotion strategy.</p>	<ul style="list-style-type: none"> • Share your journey. Customers and suppliers are more likely to support your business recovery if you keep them informed. • Give customers a reason to stay with you rather than going elsewhere.
<p>6</p> <p>RECORD KEEPING</p> 	<p>Continue record keeping (in a notebook or on a mobile phone or computer) with dates, times and actions.</p>	<ul style="list-style-type: none"> • Good records can aid not just with insurance, but with grant and loan applications, tax, legal issues, and even marketing.
<p>7</p> <p>HEALTH AND SAFETY</p> 	<p>Take time to check on the welfare of your staff and don't forget yourself.</p> <p>Celebrate successes. Disaster recovery is difficult so it pays to pause and recognise every step forward.</p>	<ul style="list-style-type: none"> • In the middle and late phases of disaster, staying focused on your mental health is important. • Remember that even a short break like a cup of tea or a walk can help. • Help is available for those who suffer emotional distress or trauma. Call Lifeline on 13 11 14 or check lifeline.org.au – 24 hours a day.
<p>8</p> <p>CONNECT</p> 	<p>Connect with other businesses and the community to help your own business and others' recovery.</p> <p>'Buy local' for goods and services you need, wherever possible and practical.</p>	<ul style="list-style-type: none"> • Regular meetups with other local businesses can help share lessons from the recovery. • Continue to share and trade time, resources and skills to support one another in recovery. • 'Buying local' supports other businesses and strengthens the local economy.

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TASK	ACTION	KEEP IN MIND
<p>9</p> <p>BUSINESS PLANNING</p> 	<p>Plan the long-term future of your business.</p> <p>Contact The Business Connect Program on 1300 134 359 for free business advisory services and business skills training.</p>	<ul style="list-style-type: none"> • Take the opportunity to reassess your business model. • You may decide to continue as you were, change your type of business, sell your business, close temporarily or permanently, or even merge with another business. • Filing for bankruptcy may be an option if the disaster has significantly impacted your ability to recover your business. • Business advisors can assist. • Seek legal and financial advice from your lawyer or accountant.
<p>10</p> <p>TAKE A BREAK FROM RECOVERY</p> 	<p>Take a break from recovery to help yourself and those close to you.</p>	<ul style="list-style-type: none"> • No matter how hard you were working in your business before, disaster recovery will be extra work and extra pressure. • Consider taking a break to be away from your home or business, and possibly away from the disaster – affected area.

Looking after your physical and mental health

In the weeks, months and even years after an emergency event it is 'normal' to experience a range of emotions ranging from disappointment and anger through to frustration, exhaustion and disillusionment during the recovery process.

The initial sense of shared survival experienced during the first three days can turn to disputes and feelings of resentment that can cause groups to weaken or fragment. But remember there is strength in community.

It's important to stay focused on looking after the physical and emotional health of yourself and others around you during this time – and to seek help if you need it.

View the Health section at the back of the guide for links to maintaining your health, personal safety and looking after each other.

“Mental side of a disaster, business aside, you’ve got to keep yourself half sane to make good decisions. It was good to talk to the local people about everyone’s experiences.” Matt Cherry and Shelley Piper, 'Trio Angus', Upper Hunter NSW.





Recovery takes a team and time

Three years after flash floods hit Dungog and their business, Ashley and his wife, Rozanne, now say that the disaster did them a favour. They have rebuilt their business and it is better than ever before.

Ashley and Rozanne’s insurance policy allowed them to choose their own builder and redesign things to make the business more efficient.

“I didn’t want an outside builder. I wanted to use tradespeople I knew, and I wanted the money to stay local. The insurance company were fine with that,” Ashley said.

During the reconstruction Ashley and Rozanne received help from unexpected sources including their local council who rented them the old bus shelter to continue operating out of while their shop was being rebuilt.

Unfortunately, the development application took longer than expected and slowed down their recovery by 10 months.

Ashley says it took about 18 months for the business to return to pre-flood business levels, but now it is in better shape than before the flood.

Lessons learned

Ashley credits having the correct insurance, a good insurance broker and a good accountant to help with taxation issues as important components of his business recovery.

“Don’t underinsure, make it spot on,” Ashley said.

He also acknowledges that he couldn’t have operated without his staff and the help of others.



Ashley Myhill of Dungog Tyre Service, Dungog NSW.

4

Long-term Recovery Months and years

Over time you will transition out of recovery and into 'business as usual' mode.

- Continue to check in with your staff on how their recovery is progressing. Just as businesses recover at different speeds, so do people.
- Continue working with your accountant or advisor on your financial recovery, such as negotiating repayment plans, or to check on the progress of any disaster grants or loans you may be eligible for.
- Celebrate successes, no matter how big or small, as you go through the difficult path of disaster recovery.
- Update your emergency action plan which can be tailored to the specific hazard or disruption that was experienced.






"You have to look at the positives too. The fire has helped some of our country too. I mean, it's wrecked a lot of it, but fire is now a tool that we can put into our land management. Having replaced about 70-80% of our infrastructure, it's all new. So, we won't have to look at replacing that for a good 10-15 years." – Shelley Piper and Matt Cherry, 'Trio Angus', Upper Hunter Valley NSW.



TIP Don't forget to thank your customers and suppliers for their support and inform them when things are back to normal.

Long-term Recovery Checklist

TASK	ACTION	KEEP IN MIND
1 STAFF 	<p>Check in with staff on how their recovery is progressing.</p> <p>Keep your staff informed about what is happening to your business.</p>	<ul style="list-style-type: none"> • Rebuilding from disaster can bring teams closer together and provide a shared sense of achievement and loyalty. • Staff may be affected for a long time.
2 FINANCIAL RECOVERY 	<p>Continue working with your accountant or advisors on your financial recovery plan.</p> <p>Negotiate repayment plans for disaster loans or payments deferred due to the disaster.</p> <p>Apply for and/or check on the progress of disaster grants and/or loans.</p>	<ul style="list-style-type: none"> • Speak with your accountant about any tax implications that may impact your business as a result of the disaster. • The impact of a disaster may affect your business for years after the event.
3 INSURANCE 	<p>Continue pursuing your insurance claim with your broker, consultant, loss adjuster and/or insurance company.</p> <p>Add to your claim as necessary until it is settled.</p>	<ul style="list-style-type: none"> • When it's time to renew your policy, check that your current insurer will continue to provide insurance and check on premium adjustments. • Insurance brokers can assist you in getting the right insurance if your needs have changed. <p>Useful websites and resources:</p> <ul style="list-style-type: none"> • Insurance Council of Australia's Understand Insurance website. • Contact the Australian Financial Complaints Authority on 1800 367 287 if you have a dispute on insurance.

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Refer to the back of the guide for website links to the resources.

TASK	ACTION	KEEP IN MIND
<p>4</p> <p>EMERGENCY PLANNING</p> 	<p>Update your Emergency Action Plan.</p> <p>Develop a hazard-specific action plan based on your experiences.</p> <p>Prepare an Emergency Essentials Kit in case there is another incident. More information can be found in the Get Ready Business toolkit.</p>	<ul style="list-style-type: none"> • All workplaces must have an Emergency Action Plan. • If you have new or reconstructed premises, change your emergency and evacuation plans. • Integrate what you learned from the disaster into an emergency action plan. • Consider disasters other than the type you experienced. • Plan for something bigger than you expect. <p>Useful resources:</p> <ul style="list-style-type: none"> • Emergency Management Template – Business.gov.au. • Small Business Fire Safety – Fire and Rescue NSW.
<p>5</p> <p>BUSINESS RECORDS</p> 	<p>Contact the relevant agencies to replace destroyed records.</p>	<ul style="list-style-type: none"> • Registrations and licences must be replaced.
<p>6</p> <p>COMMUNICATE</p> 	<p>Thank your customers and suppliers for their support during the disaster and inform them when things are back to normal.</p>	<ul style="list-style-type: none"> • Stronger relationships are often formed as part of a disaster.
<p>7</p> <p>HEALTH AND SAFETY</p> 	<p>Check on your own mental health and that of your staff.</p> <p>Celebrate successes. Disaster recovery is difficult so it is worth pausing to acknowledge every step, no matter how big or small.</p>	<ul style="list-style-type: none"> • Safety in the late phases of disaster recovery means looking after mental health. • Call Lifeline on 13 11 14 or check lifeline.org.au for 24/7 support for anyone suffering emotional distress or trauma.
<p>8</p> <p>CONNECT</p> 	<p>Connect with other businesses and the community to assist your own recovery and that of others.</p> <p>'Buy local' for goods and services you need if practical and possible. This supports other local businesses and strengthens the local economy.</p>	<ul style="list-style-type: none"> • One of the unexpected positives to come from an emergency is often stronger ties within a community. • Strong social ties are a good predictor of how well a business or community will recover from any future disaster.

Refer to the back of the guide for website links to the resources.



Finding new opportunities after a disaster

When Bronnie Pividori was evacuated during the 2018 Tathra fires, she thought that she would lose her business. While the fire did some damage, it did not destroy the business entirely. Bronnie has since become one of many business owners who have come out of a disaster and turned their business around for the better.

When Bronnie returned to town a few weeks after the fire, business was very quiet. Bronnie says, “It was like a ghost town. I remember standing in the street thinking that I may as well just shut the door.”

Bronnie was able to see her business from a different perspective and the quiet time after the fires then became the catalyst for her to renovate and create the foundations for a better business.

“When I bought the business it was a homewares store serving a bit of coffee. Since the fires we have turned into a full coffee shop with a bakery and specialty cheeses,” Bronnie said.

Bronnie hired a barista who also had a background as an artisan baker. The café now bakes six days a week and people come from far and wide to taste their famous ‘Tathra Sourdough’ and ‘Almond Croissants’.

Bronnie has also had plenty of help from her upstream suppliers who all approved deferred payments straight after the fires. Unexpectedly, the fire has strengthened Bronnie’s relationships with her local community, staff, suppliers and customers.

“Being resilient and finding ways to move forward with your business is really important. The business now feels more my own than ever,” Bronnie said.



Bronnie Pividori and Hasan Gould at Blend Providore, Tathra NSW.

Making the decision to close your business

After a natural disaster or other major disruption to your business, you may feel like you would prefer not to re-open your business at all. Maybe your business was already facing difficulty. Perhaps the prospect of having to rebuild, re-open and adapt to new circumstances feels more than you can handle at the time.

Closing your business may be a legitimate decision to make. However, you should also be aware that if you trade while insolvent, you could risk being fined or facing criminal charges under the Corporations Act. Check with your accountant, lawyer or the LawAccess NSW (1300 888 529, <https://www.legalaid.nsw.gov.au/> service for advice.

The Business Connect program (1300 134 359) is also available to NSW small businesses, where an expert can give you advice and guidance appropriate to where you are at in the life cycle of your business.

Exiting your business

There are a number of ways to exit your business including:

- ▶ selling the business;
- ▶ passing the business on (e.g. to a family member);
- ▶ merging the business with another business; and
- ▶ closing down the business and selling off assets.

For assistance in stepping through the decision making process make an appointment with a Business Connect advisor (1300 134 359) or visit:

[www.business.gov.au/Closing/Selling or closing](http://www.business.gov.au/Closing/Selling-or-closing)

Closing or selling

If you decide to sell, a business broker or business valuation specialist can help you to establish the value of the business and publicise the offer of sale.

Note: Even after a business has stopped trading, it will still be registered with the Australian Securities and Investments Commission (ASIC). For guidance on how to close a small business in Australia, visit www.asic.gov.au/closing

Preparing your business for sale, transfer or merger Checklist

Engage a solicitor and obtain professional tax advice.	Useful website: www.cpaaustralia.com.au
<p>Make sure your business records are tidy, complete and available for inspection when requested.</p> <p>Define the strengths of your business and ensure these are emphasised in negotiations.</p> <p>Make sure matters such as the transfer of any lease and hire purchase agreements on assets are settled.</p>	<p>Useful websites:</p> <p>www.industry.nsw.gov.au/business-and-industry-in-nsw/businessconnect</p> <p>www.asic.gov.au/closing</p> <p>www.business.gov.au/Closing/Selling-or-closing</p>

5

Building Back Better

Actioning lessons learned

Acting on what you've learned can make your business stronger and more resilient.

- Learn from your experience to ensure that you build back better as a result. For example, this might mean making structural changes to your business premises, having a more active social media presence or addressing identified weaknesses in your business set-up.
- Review your Business Plan at least once every 12 months.
- Use the *Get Ready Business toolkit* to help prepare your business for future disasters.



"We've packed up a couple of times and we didn't flood. But you can't take the risk when you've got stock and everything. If you have to pack up and it doesn't happen, it doesn't matter. I don't regret a single time when I've packed up the shop."

Alex Coronakes, Tropicana Fruit Shop, Lismore NSW.



TIP Document lessons learned and update your business continuity plan, whenever required.



Building back better

Business owner, Matthew Hardy, learned the importance of having an Emergency Action Plan and a Business Continuity Plan the hard way when his business was closed for eight weeks after the 2017 Lismore floods.

Godfreys Lismore is proof that businesses once unprepared for disasters can recover and be far better prepared for future emergencies. Added to that, reaching out to others may be just what you need to protect your business.

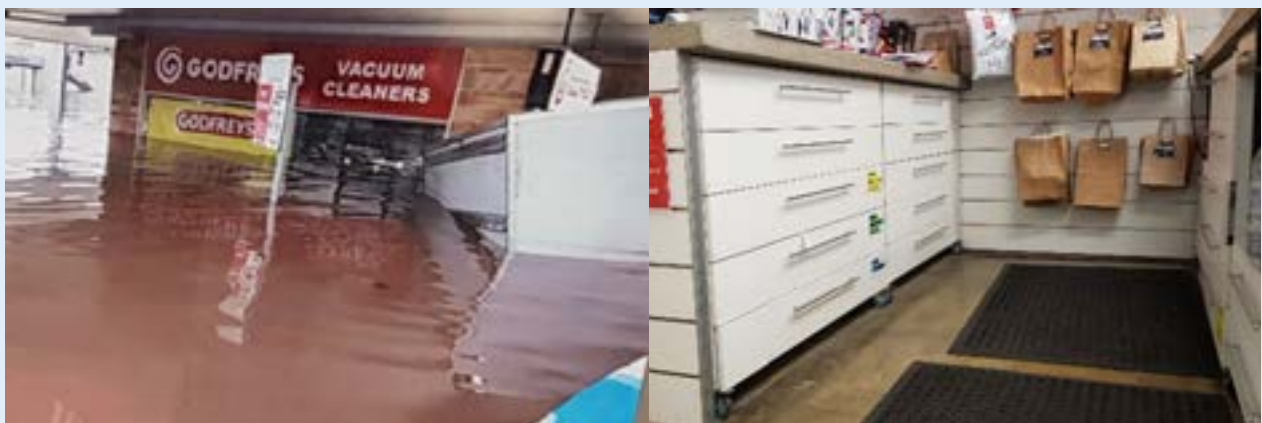
"I'd never been through a natural disaster in my 50 years of existence. I didn't have a plan. I didn't even think about it. It was certainly a painful experience. If I didn't have a financial buffer, I would have been in real trouble," Matthew said.

Lessons learned

When it came time to rebuild, Matthew worked with his shop fitter to help future-proof his business by:

- drilling hooks into the concrete roof, allowing all internal walls to hang on hinges that could be lifted out of harm's way.
- fixing counters which, this time, were made from concrete and steel, allowing for easy cleaning after the event of flooding.
- moving all power points and electrical cabling up above probable maximum flood height.
- building modular product stands which could now be easily disconnected from power, picked up and removed.
- installing spare parts and cabinets on wheels that could be loaded straight onto a trailer.
- installing new carpet with two joins so it could be cut at the join, rolled up and taken easily out of the shop.

In talking about his emergency-ready changes, Matthew said, "It was not that much more expensive. In fact, it's actually easier to fit out the shop this way. It's one thing to say I'm in a flood area and another thing to be prepared for it."



Godfreys Lismore NSW.



Small
Business
Commissioner

Preparing your business for disaster is simply good business

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

www.smallbusiness.nsw.gov.au/get-ready

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GET READY
For disasters

Visit us online at smallbusiness.nsw.gov.au

