### DISASTER-PROOF YOUR BUSINESS 12 EASY STEPS



# **75**%

Research also shows that 75% of companies without Business Continuity Plans (BCP) fail within three years of a disaster.<sup>2</sup>

By having a plan, businesses are more likely to adapt, survive and thrive even when things go wrong. As business continuity planning is critical to survival, creating a plan should not be put off indefinitely. Remember that disasters can strike at any time, and just when you think something will never happen to you, it does.



#### Do a quick Business Continuity Plan (BCP)

Download our quick easy-to-use BCP template from pipso.org.fj/stayopen and follow the steps below.



#### **CORE PRODUCTS/SERVICES**

What are your core products/services?

What products or services are fundamental to the survival of your business?

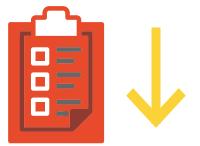
What products and/or services could you stop delivering and still continue as a functioning business?



### Prioritise the top three and write these key ones down.

#### DO YOU KNOW...

**1 in 4 businesses do not survive after a large disaster strikes.**<sup>1</sup> There is one way that will ensure you stay in business in the face of any disaster or adversity:



Set aside the next few minutes to download our free, easy-to-use Business Continuity Plan (BCP) template at pipso.org.fj/stayopen and create one yourself using our quick 12-step guide. These were created with you in mind so no complex jargon and no complicated stuff. We get right to business!



You can complete a plan in 12 minutes and immediately put it into action.

REDUCE RISK, BE READY, RESPOND ACCORDINGLY AND RECOVER QUICKLY FROM ANY DISASTER.



**BECOME A DISASTER-READY BUSINESS.** 

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#### ESSENTIAL ROLES AND SKILLSETS



What are the essential roles and skills at the core of your business?

Do any of these tasks rely on a single person?

Can others from inside or outside the business step in to complete these tasks?

Identify the tasks and the people capable of carrying out these key roles and write them into your business plan.



Cross train members of your team to provide backup for different roles and skills.

#### **ESSENTIAL SUPPLIES**



What are the essential supplies you need ready to deliver your core products and services?

Who supplies these resources and are there alternative suppliers who can provide the same resources?

Are there alternative products that could be substituted into your processes?



FOR MORE INFO

#### Identify equipment essential to delivering your core products and/or services and the options for getting replacement equipment.



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#### ESSENTIAL EQUIPMENT

What equipment do you use that is critical to your business?

What would you do if these were damaged in a disaster? How would you replace them to ensure you can continue to operate if disaster strikes?

Identify equipment essential to delivering your core products and/or services and the options for getting replacement equipment.

**RELOCATION OPTIONS** 

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If you have to where could you relocate your business to in times of disaster?

Could you share premises alongside similar businesses? Could you work from home, or would a short term lease be an option?



Identify some possible location options where you could relocate vour business and who to contact in this case. Note any advantages and disadvantages associated with each option.

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#### **INSURANCE OPTIONS**



Does your business have access to insurance and can you protect yourself against business loss caused by disaster?

Some examples of insurances you may want to ask local insurance providers:

- business interruption insurance
- income protection insurance
- public liability insurance
- contents insurance
- life insurance



#### Investigate local insurance

options as some policies don't cover disaster such as cyclone or flash flooding so additional preparation will be required to protect your business and assets.



FOR MORE INFO

#### **CONTACT DETAILS**



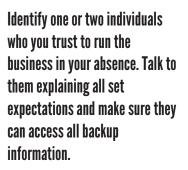
Ensure you have multiple details on hand of your employees, key suppliers, insurance providers and those you may need in times of disaster within your plan.

#### **DELEGATION OF AUTHORITY**



How can roles be delegated if the manager or director is not available in a crisis?

Is there an assistant manager, or family member who could step in to make strategic decisions like sign cheques, pay staff etc? Decide on this and ensure everyone in the team understands.



You might need some advice from a lawyer so that your trusted individuals are able to operate the business on your behalf during emergencies. Contact your local chamber of commerce or business councils for some free or discounted legal advice on this.



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#### **BUSINESS RECORDS**



Back up your business records. This may include customer records, emails etc. This should be a regular activity of your business and backup records should be kept off the premises to ensure your data is protected

Identify some possible location options where you could relocate your business and who to contact in this case. Note any advantages and disadvantages associated with each option.

Use off-site backups, such as online storage in the cloud, a portable hard drive that is taken home every day or kept in a fireproof safe. There are professional backup services available too, contact an IT provider for backup setups using NAS drives and other options.

#### **EMERGENCY PREPAREDNESS**

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Ensure all your staff have getaway kits and are trained on emergency procedures for evacuation, locations of fire exits, safe areas in case of Tsunami, assembly points and emergency supplies.

It is understandable that your staff's first priority in an emergency event is to check on their family members so encourage them to prepare their families for any disaster. This will ensure everyone's safety and will make it easier for your staff to return to work.

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#### PRACTICE AND UPDATE THIS PLAN



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Practice the plan. Schedule regular dates to run through it step-by-step with your entire team and revise the plan yearly.

QUICK

SAVE THIS PLAN

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FOR MORE INFO



Save this plan and ensure it can be accessed on laptops, tablets or mobile phones and easily at any time by you and your staff. Print some copies and have them available and accessible.

BECOME A DISASTER-READY BUSINESS.

#### You can complete a plan in 12 minutes and immediately put it into action.

Each step will ask you some questions that you must answer and record electronically using our BCP template (downloadable interactive PDF pipso.org.fj/stayopen).



Time yourself 1 minute to go through each step.

#### After filling up the template you must



SAVE THE BCP DOCUMENT IN MULTIPLE LOCATIONS that you can access from anywhere.



You do not have to be too detailed right now, the key here is to begin outlining what works and what is most important for your business.



Save your BCP document in free online storage services like Google Drive or Dropbox.

You can then access and even share the document to your staff using any laptop, smartphone or tablet that is connected to the internet. We suggest for you to print a few copies of the BCP document to be placed on the office staff wall and on your desk as well.

#### Endnotes:

<sup>1</sup> Civil Defence Wellington Region Emergency Management Office. (2017). Retrieved February 24, 2017, from Wellington Region Emergency Management website, http://www.getprepared.org.nz/ <sup>2</sup>Civil Defence Wellington Region Emergency Management Office. (2017).



FOR MORE INFO









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