



A 3-STEP DISASTER RISK ASSESSMENT FOR YOUR BUSINESS

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BECOME A DISASTER-READY BUSINESS.

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Step 1: A quick 'stock take' of your disaster resilience

To form a basic picture of your business' current level of disaster resilience, please complete this self-assessment checklist by marking your answers against the 9 questions.

Ticks in the:

- **Red** zone indicate urgent priorities;
- **Orange** zone indicate high priorities;
- **Yellow** zone indicate moderate priorities;
- **Green** zone indicate low priorities for action

Disaster Resilience 'Stock Take'	Red Zone Urgent	Orange Zone High priority	Yellow Zone Moderate priority	Green Zone Rating Low priority
1. Is my business located in an area exposed and vulnerable to floods, cyclones & other hazards?	The area is always affected by hazards	The area is regularly affected by hazards	The area is occasionally affected by hazards	The area is never affected by hazards
2. Would a direct hit from a flood or storm close my business?	Even a minor flood/storm would close my business	Only a direct hit from a medium-sized flood/storm would close my business	Only a direct hit from a major flood/storm would close my business	My business would stay open in all eventualities
3. Does my business have a continuity plan?	My business does not have a continuity plan	My business has informal, unwritten continuity 'ideas'	My business has a formal continuity plan but it needs updating	My business has an up-to-date and practiced continuity plan
4. Does my business have back-up systems (ie IT or alternative premises) it can use in case of a disaster?	My business has no back-up systems	My business has a few untried back-up systems	My business has tested back-up systems but they need updating	My business has up-to-date and tested back-up systems for all business processes
5. Is my business insured against disaster losses?	My business has no disaster insurance	My business has partial disaster insurance cover	My business has significant disaster insurance cover	My business has full disaster insurance cover
6. Does my business have an alternative ready if a disaster closes a key supplier?	My business is totally reliant on the key supplier	Very difficult to find an alternative supplier	Not so difficult to find an alternative supplier	A reliable back-up key supplier is in place
7. Are my local and national authorities prepared for floods & other hazards?	The authorities are not prepared	The authorities have basic preparations	The authorities have good preparations except for major hazards	The authorities are very well prepared for all hazards
8. Would my business suffer if public utilities such as roads, power and water were cut?	The loss of public utilities would close my business	The loss of public utilities would have a major negative impact on my business	The loss of public utilities would have a minor negative impact on my business	The loss of public utilities would have no impact on my business
9. Is managing my business' disaster risk a priority?	Disaster risk is not a priority for my business	My business has some awareness of its disaster risk but nothing more	Disaster risk is one of many priorities for my business	Disaster risk is a clear priority for my business

Step 2: Recording past hazards

To plan for the future you need to record the past. This step sees you logging previous disasters and their impact on your business. This step is also an opportunity for you to remember what has worked in the past in terms of preparing for and responding to disasters.

Disaster event	Impact on your business	Actions taken	Result of actions	Lessons learnt

Step 3: Assessing your disaster risks

Now that we understand the past better, let's consider the future hazards your business may experience. Rating this hazard risk will enable you to prioritize actions as part of your Business Continuity Plan (BCP) to avoid and/or reduce their impact.

You need to rate the **likelihood** of a hazard occurring and its **potential impact** on your business. Do this according to the below three level scoring system. Finally, multiply the two scores to provide a simple risk rating. The higher the rating the greater the risk that this hazard will turn into a disaster for your business.

Risk rating: Likelihood

1 = Low (Unlikely)
2 = Medium (Possible)
3 = High (Very likely)

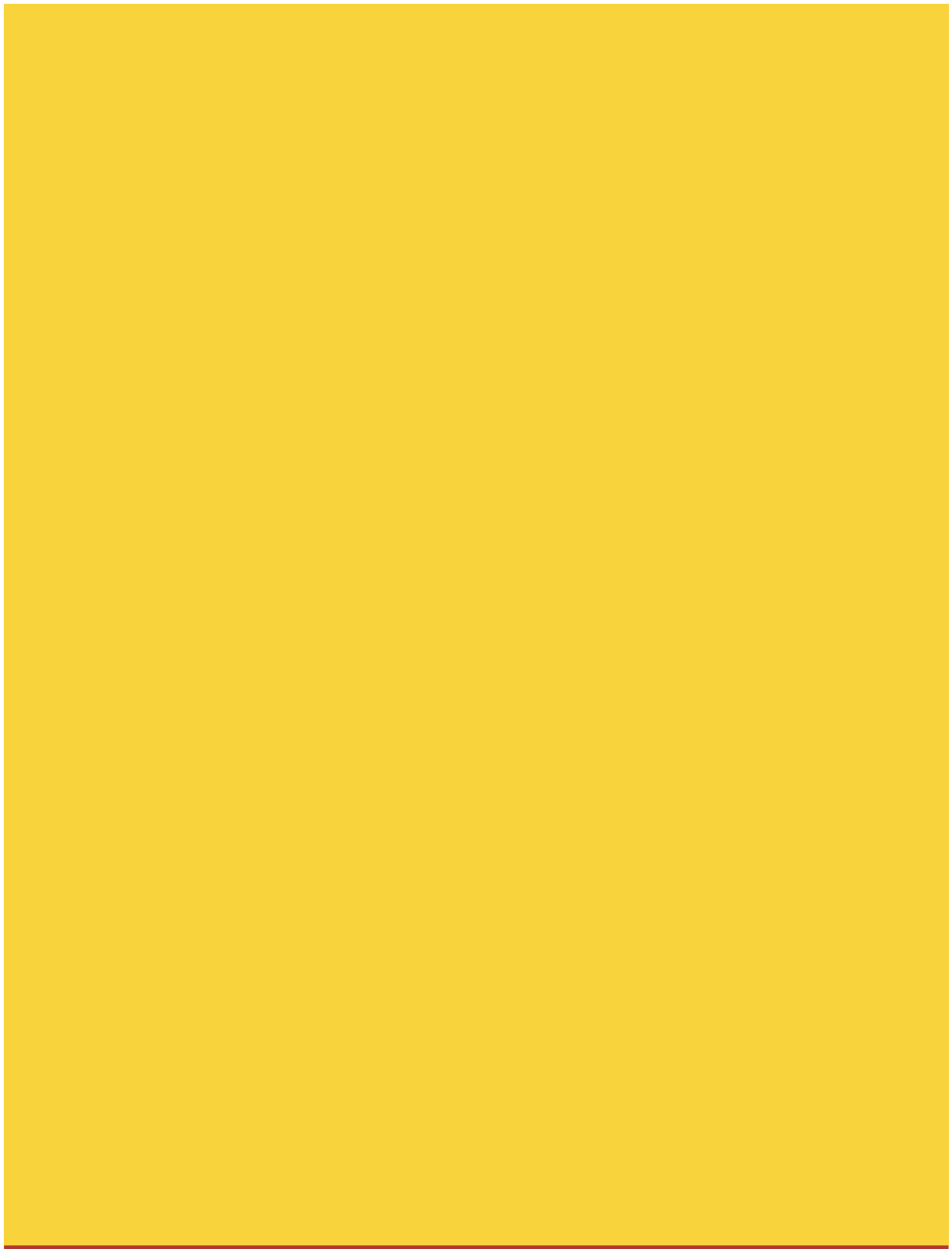
Risk rating: Potential impact

1 = Low (Not very damaging)
2 = Medium (Moderately damaging)
3 = High (Very damaging)

Hazard/Disasters	Likelihood(a)	Potential impact (b)	Risk rating (a x b)
Hazard 1:			
Hazard 2:			
Hazard 3:			

This 3-step disaster risk assessment provides a useful basis for you to now complete your Business Continuity Plan (BCP). The following 12-step BCP will help your firm stay open before, during and after a disaster. It helps you protect your business, operations, assets, reputation and livelihoods of your employees.

Notes



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