

Business Resilience | Business Preparedness & Prevention  
Business Response & Continuity | Business Resumption & Recovery

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# Disaster resilience for business toolkit

A toolkit to help your business  
survive disasters

BUSINESS VICTORIA

The logo for Business Victoria, featuring the text "BUSINESS VICTORIA" in a bold, sans-serif font. The word "VICTORIA" is partially enclosed by a white downward-pointing triangle.

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## Time to complete

The time you need to complete the *Disaster resilience for business toolkit* depends on the size and complexity of your business.

If you have information readily available, each section should take 10 to 15 minutes.

We have added simple activities in the *Disaster resilience for business toolkit*.

Completing this toolkit will help your business be more resilient to future disasters.

# Background

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The *Disaster resilience for business toolkit* is for all business owners. You can use this toolkit even if you have no knowledge or experience running a business during and after a disaster.

It will help you understand disasters and the negative impacts they can have on your business.

Business owners often think disasters won't happen to them. But disasters are a risk to every business.

Disasters often arrive without warning and can disrupt your business for an unknown period.

## Benefits of a disaster-resilient business

**Building a resilient business involves:**

- identifying what your business can't afford to lose
- planning for how to prevent loss if a disaster occurs

**Creating a business resilient to disasters includes:**

1	Business resilience	Readying your business to adapt to disasters
2	Business preparedness and prevention	Reducing business disruptions from disasters
3	Business response and continuity	Continuing to operate during disasters
4	Business resumption and recovery	Getting your operations back to business as usual

Every business is unique. There's no single approach to building disaster resilience. This may seem like a big task, but it's easier than it seems.

## This toolkit will help you:

- identify what will make your business resilient to disasters
- understand how you can prepare before a disaster
- keep your business trading safely during a disaster
- get your business back up and running after a disaster

The *Disaster resilience for business toolkit* is an easy-to-follow framework suitable for every business.

# Getting started

All businesses are at risk of natural or unnatural disasters. Most small to medium businesses aren't prepared for how a disaster will affect their business.

## Impacts to your business can be:

- direct (such as stock loss from a power outage from a hailstorm)
- indirect (such as loss of customers due to nearby bushfires blocking road access)

The more you know about what could disrupt your business, the more you can do to prevent it and recover.

Research states 40% of businesses never reopen after a disaster. And of those that reopen, 25% close within a year<sup>1</sup>.

We created the *Disaster resilience for business toolkit* to help you survive disasters and thrive.

## Types of disasters

There are two types of disasters: natural and unnatural. Both types can disrupt your business.

### ACTIVITY 1:

Tick any disaster that could affect your business from the list below.  
Add others not on the list.

### 1.1 Disaster threats to your business

#### Natural disasters

- Bushfire
- Flood
- Storm
- Drought
- Heatwave
- Earthquake
- Landslide
- Cyclone
- Tsunami
- Climate change
- Pandemic
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- \_\_\_\_\_
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#### Unnatural disasters

- Cyber attack
- Data entry error
- Security breach
- Biosecurity
- Contamination
- Explosion
- Power outage
- Industrial accident
- Urban/industrial fire
- Infrastructure collapse
- Aviation accident
- Rail/road accident
- Sea/land accident
- Terrorism
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

<sup>1</sup> Source: *Make your business resilient: US Department of Homeland Security.*

# Building a disaster resilient business

## What is business resilience?

Business resilience is the ability to adapt and respond to any disruption to your business. This includes disruptions from natural or unnatural disasters.

Business resilience planning helps to address disaster readiness, response and recovery. It covers:

- business preparedness and prevention
- business response and continuity
- business resumption and recovery

The key to business resilience is knowing what's vital to your business operations. You also need to know what makes your business vulnerable to financial loss.

The more you know about what your business needs to keep operating, the more resilient you'll be.



## How resilient is your business?

### ACTIVITY 2:

Tick the relevant sentences below and use the scorecard to assess your current business resilience.

### 2.1 Business resilience audit

- We have a person or team responsible for business resilience.
- We've identified all natural and unnatural disasters that could interrupt our business.
- We know the critical priorities for our business and what would stop us trading.
- We know how our business will keep operating to provide products or services during and after disasters.
- We have up-to-date procedures including emergency contact lists ready for future disasters.
- We've protected our important business plans, documents and information and made them accessible when we can't access the premises.

Scorecard: 1 tick = 1 point  
Count the ticks and add up your score.

**Score 0 to 2: Your business is at great risk.**  
Your business is at risk of not being able to operate when a disaster strikes. The *Disaster resilience for business toolkit* will help you reduce potential loss to your business.

**Score 3 to 4: Your business is at some risk.**  
Your business is less at risk and the *Disaster resilience for business toolkit* will improve your resilience.

**Score 5 to 6: Your business is at less risk.**  
Your business is better prepared than most. Use the *Disaster resilience for business toolkit* to address gaps and continue building resilience.

## Examples of business resilience

The examples below show how business resilience reduces loss from disasters.



**Nick – Agribusiness**

**Unexpected extreme weather can affect Nick's agribusiness in many ways.**

Such as:

- reducing product supply
- disrupting the supply chain
- losing revenue

Extreme weather may cause the loss of key assets and damage to critical equipment and resources.

Nick has a back-up or alternative assets and resources plan that includes people, assets and service delivery.

Nick has made sure he has alternative supply chains and workplaces and appropriate levels of insurance.

This makes Nick's agribusiness more resilient because he's able to mitigate, reduce or eliminate unexpected disruptions to his business.



**Angela – Cafe**

**Angela expanded her in-store coffee business to include online sales. She identified the parts of her new online business that disasters could affect.**

Angela ensured:

- appropriate system firewalls
- anti-malware software
- social media security settings
- mobile devices are physically and digitally secure

Angela has also set up secure privacy and online payment processes.

The secure online platform reduces the risk and impact of a cyber-attack or theft of critical data or client information.

This ensures resilience for Angela's online coffee sales business.

### ACTIVITY 3:

Write an example of a resilient business (your own or another) and what makes it resilient.

### 3.1 Recognising a resilient business

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## Make your business resilient

### ACTIVITY 4:

Complete the sections below to build disaster resilience in your business.

#### 4.1 Choose a resilience team

##### Who will lead resilience in your business?

The people listed are responsible for disaster resilience in your business. Include this responsibility in their job descriptions. The first person is the team leader.

**Name**

**Title**

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#### 4.2 Understand disasters

##### What disasters could affect your business? Have you:

- Completed 'Types of disasters' on page 4
- Completed 'Activity 1' on page 4 to identify what types of disasters can have an impact on your business

#### 4.3 Know your operations

##### What business functions and processes are critical to your business operations?

- People** Functions related to employees, including recruitment, benefits, wellbeing and performance management.
- Assets, infrastructure and resources** Equipment for key business operations such as maintenance and repairs, operational manuals and back-up. Also includes support supplies, fuel, power, water, generation and consumables.
- Systems, structures and processes** Functions to ensure smooth business and back office operations. Includes accounting systems, software codes and keys, standard operating procedures and appropriate insurance.
- Safety and security** Functions to keep your people safe from the disaster including safe work practices, security alarms and access keys. The health and safety contact details of staff and key stakeholders are protected and accessible.
- Customers, suppliers and key stakeholders** Functions to connect with customers, suppliers and stakeholders and update them on the changing environment and impact on business. This includes supply chain delays, production and business impacts, transport restrictions and blockades.

#### 4.4 Commitment to resilience

##### Building a resilient business requires ongoing commitment. What is your commitment to resilience?

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# Preparing your business for disasters

## What is business preparedness and prevention?

Business preparedness and prevention is the step before a disaster, but it's often forgotten. Being prepared means knowing the risks your business faces so you can plan your response. Effective preparation means you can work out which risks you can prevent. You can take action to reduce or mitigate any risks before a disaster occurs.

Risks that aren't preventable require a plan. This will minimise the disruption they have on your business operations. Preparing your business for a disaster might not seem like a business priority. But it's important to make time every week or month to plan for and prevent potential hazards.



## How prepared is your business?

### ACTIVITY 5:

Tick the relevant sentences below to see how risk aware you are. Use the scorecard to assess your current level of preparedness and prevention.

### 5.1 Preparedness audit

- We know our business is at risk of not being able to trade because of natural and unnatural disasters.
- We know the risks each natural or unnatural disaster could have on our business.
- We know the actions we need to take to prevent risks that are preventable.
- We have implemented actions to prevent preventable risks.
- We know the actions we need to take to plan for risks that are not preventable.
- We have plans ready to activate when unpreventable risks occur.

Scorecard: 1 tick = 1 point  
Count the ticks and add up your score.

**Score 0 to 2: Your business is at great risk.**  
Your business is at risk of not being able to operate when a disaster strikes. The *Disaster resilience for business toolkit* will help you reduce potential loss to your business.

**Score 3 to 4: Your business is at some risk.**  
Your business is less at risk and the *Disaster resilience for business toolkit* will improve your resilience.

**Score 5 to 6: Your business is at less risk.**  
Your business is better prepared than most. Use the *Disaster resilience for business toolkit* to address gaps and continue building resilience.

## Examples of business preparedness and prevention

The examples below show how preparedness and prevention reduce business loss from disasters.



**Coworking hub**

**Four local entrepreneurs in regional Victoria run a coworking hub for up to 30 like-minded professionals and start-up businesses.**

They take business resilience seriously for themselves and for their clients.

As a flexible workforce location, they've developed staff and office evacuation plans. These include an online process to sign in and out of the office. Clients receive online and face-to-face training and simulations on the disasters that may affect their businesses.

Training and education build awareness to prepare their clients to respond to a disaster.



**Mary – Agribusiness**

**Mary runs an innovative agribusiness in rural Victoria that's at risk of being affected by severe weather.**

Mary has installed the best value technology to prepare the business and its people. This includes weather detection systems and fire prevention and suppression. These systems tell the team when to evacuate from high-risk locations. They can also monitor online emergency services knowledge, applications and websites.

These systems ensure the agribusiness can prepare for disruptions caused by disasters. This information helps Mary make the best decisions for the business and its people.

### ACTIVITY 6:

Write how your business (or another) has prepared itself and prevented disasters.

#### 6.1 Recognising a prepared business

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# Leading your business during disasters

## What is business response and continuity?

At this stage the disaster is active, and your business resilience planning and prevention is about to pay off. The best thing your business can do during a disaster is to keep trading safely. But you need to put the safety of your people first. You also need to protect business assets as you respond to the changes around you.

Business continuity allows you to keep doing business until things return to normal. Your response team will action your emergency and evacuation plan while you focus on trading safely. This section will help you to strengthen your ability to respond to disasters like bushfires, floods, cyber-attacks and pandemics.



## How ready is your business to respond to a disaster and keep trading?

### ACTIVITY 8:

Tick the relevant sentences below to see how ready your business is to respond. Use the scorecard to assess your current business readiness.

### 8.1 Response and continuity audit

- We know the safety of our people and assets is our priority during a natural or unnatural disaster.
- We know (and have documented for easy access) how our business can safely respond to disasters.
- We have trained our people to respond safely and keep trading during a disaster.
- We have a business continuity plan (that we can access) to help us keep operating in a changing environment.
- We have built trusted networks with key stakeholders in our local community to support each other during a disaster.
- We can access reliable emergency management and disaster information, including government emergency apps.

**Scorecard: 1 tick = 1 point**  
Count the ticks and add up your score.

**Score 0 to 2: Your business is at great risk.**  
Your business is at risk of not being able to operate when a disaster strikes. The *Disaster resilience for business toolkit* will help you reduce potential loss to your business.

**Score 3 to 4: Your business is at some risk.**  
Your business is less at risk and the *Disaster resilience for business toolkit* will improve your resilience.

**Score 5 to 6: Your business is at less risk.**  
Your business is better prepared than most. Use the *Disaster resilience for business toolkit* to address gaps and continue building resilience.

## Examples of business response and continuity

Here are some examples of how response and continuity reduces the impact of a disaster on business.



**Veronica – Hardware supplies**

**Veronica owns and runs a building supplies and timber yard in regional Victoria.**

The business has trusted networks and connections across the local community which supports it to continue trading.

These established connections mean responding to a disaster is more efficient and effective for Veronica, her staff and her business.

During recent bushfires, they worked with a local transport company to delivery supplies to help set up a disaster response centre.

The business's ability to respond and continue operating helps the community overcome the disaster.



**Peter & Jane – Convenience store**

**Peter and Jane run a grocery and convenience store in a rural Victorian town.**

The town is familiar with disasters, mainly floods and bushfires.

During disasters, Peter and Jane provide essential services and are a source of knowledge and information in the community.

To respond to disasters and continue trading, they've installed generators to provide reliable electricity. They've also increased their storage capacity for critical and essential goods.

By continuing to trade, this business supports emergency services and local communities before, during and after the disaster.

### ACTIVITY 9:

Write how your business (or another) has continued trading during a disaster?

#### 9.1 Recognising business response and continuity

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# Business recovery after a disaster

## What is business resumption and recovery?

Business resumption and recovery after a disaster is important for the success and survival of the business. The faster your business can resume trading as usual, the less loss your business may incur.

Business resumption focuses on restoring your business operations straight after a disaster. You go from not trading (or reduced trading) to operating under more normal business conditions. Business recovery involves recovering all business processes, including employees, workspaces, equipment and facilities. If you've prepared well, your business will recover from a disaster more efficiently in the short, medium and long term.



## How ready to resume or recover is your business?

### ACTIVITY 11:

Tick the relevant sentences below and use the scorecard to see how ready your business is to recover.

#### 11.1 Business resumption and recovery audit

- We know (and have documented for easy access) what we need to do to resume operations after a disaster.
- We know (and have documented for easy access) our People needs to resume operations. This includes staff wellbeing, and health and safety.
- We know (and have documented for easy access) our Asset, infrastructure and resource needs to resume operations. This includes the standard operating procedures to reinstate after a disaster.
- We know (and have documented for easy access) our Systems, structures and processes needs to resume operations. This includes business and finance systems.
- We know (and have documented for easy access) our Safety and security needs after a disaster. This includes safety compliance to resume operations.
- We know (and have documented for easy access) our Customer, supplier and key stakeholder needs to resume operations. This includes current key contact lists.

Scorecard: 1 tick = 1 point  
Count the ticks and add up your score.

**Score 0 to 2: Your business is at great risk.**  
Your business is at risk of not being able to operate when a disaster strikes. The *Disaster resilience for business toolkit* will help you reduce potential loss to your business.

**Score 3 to 4: Your business is at some risk.**  
Your business is less at risk and the *Disaster resilience for business toolkit* will improve your resilience.

**Score 5 to 6: Your business is at less risk.**  
Your business is better prepared than most. Use the *Disaster resilience for business toolkit* to address gaps and continue building resilience.

## Examples of business resumption and recovery

Below are examples where resumption and recovery reduces business loss from disasters.



**Susan & Derek – Winery**

**Susan and Derek run a winery, craft shop and metal fabrication business in regional Victoria.**

Their disaster plan is to leave with their children and animals.

They weren't directly affected by the bushfires. But the fire front and infrastructure damage meant they couldn't return to their business and home for 7 days.

Because of their business resumption plan, their craft shop and metal fabrication business continued to operate. They could access business information remotely and had arrangements to work from other locations in town.

Being able to remain open without losing employment or down time in production reduced their stress



**Factory flood**

**A flood reduced the operations of a medium-sized chemical manufacturing company on the outskirts of a regional city.**

A dedicated resumption and recovery team meant the company could respond quickly, effectively and efficiently.

In resuming business, the recovery team ensured safe operations by diverting plant production and resources.

While working on the recovery, they focused on insurance claims and reconstruction. They learned from the disaster to better prepare for future disasters.

This resulted in the chemical manufacturing company getting their business back on track quicker.

### ACTIVITY 12:

How has your business (or another) resumed operations and recovered well following a disaster?

### 12.1 Recognising business resumption and recovery

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## Restoring and recovering your business operations

Depending on the disaster, the road to recovery can take days, weeks or months. Below is a simple roadmap of things to consider over the short, medium and long term.

### ACTIVITY 13:

Complete the table below to identify your business priorities after a disaster.

#### 13.1 Post disaster business priorities

Focus (short, medium, long term)	Accessibility documented (Y/N)	Next steps to action
<b>People</b>		
Staff contact list for ongoing updates		
Staff wellbeing, including trauma support		
Staff health and safety		
Staff Employee Assistance Program (EAP)		
<b>Assets, infrastructure and resources</b>		
Asset assessment and insurance claims		
Equipment safety testing		
Maintenance and repairs		

Focus (short, medium, long term)	Accessibility documented (Y/N)	Next steps to action
<b>Business systems, structures and processes</b>		
Data recovery and trusted networks		
Financial management of cash flow		
Social media access		
<b>Safety and security</b>		
Workplace safety inspection		
Legal, regulatory and compliance obligations		
Information breach		
<b>Customers, suppliers and key stakeholders</b>		
Contact list and communication channel access		
Ongoing stakeholder updates		

# How did you go?

## ACTIVITY 14:

Complete the sections below after you have completed this Toolkit.

### Disaster resilience

- We have a person or team responsible for business resilience.
- We've identified all natural and unnatural disasters that could interrupt our business.
- We know the critical priorities for our business and what would stop us trading.
- We know how our business will keep operating to provide products or services during and after disasters.
- We have up-to-date procedures including emergency contact lists ready for future disasters.
- We've protected our important business plans, documents and information. They are accessible for all disasters, including when we can't access the premises.

FINAL TOTAL  PAGE 5 TOTAL

*If your total here is more than Page 5 your business is more resilient to disasters; if less revisit Page 5-7.*

### Disaster response & continuity

- We know the safety of our people and assets is our priority during a natural or unnatural disaster.
- We know (and have documented for easy access) how our business can safely respond to disasters.
- We have trained our people to respond safely and keep trading during a disaster.
- We have a business continuity plan (that we can access) to help us keep operating in a changing environment.
- We have built trusted networks with key stakeholders in our local community to support each other during a disaster.
- We can access reliable emergency management and disaster information, including government emergency apps.

FINAL TOTAL  PAGE 12 TOTAL

*If your total here is more than Page 12 your business is more resilient to disasters; if less revisit Page 12-15.*

### Disaster preparedness & prevention

- We know our business is at risk of not being able to trade because of natural and unnatural disasters.
- We know the risks each natural or unnatural disaster could have on our business.
- We know the actions we need to take to prevent risks that are preventable.
- We have implemented actions to prevent preventable risks.
- We know the actions we need to take to plan for risks that are not preventable.
- We have plans ready to activate when unpreventable risks occur.

FINAL TOTAL  PAGE 8 TOTAL

*If your total here is more than Page 8 your business is more prepared for disasters; if less revisit Page 8-9.*

### Disaster recovery & resumption

- We know (and have documented for easy access) what we need to do to resume operations after a disaster.
- We know (and have documented for easy access) our People needs to resume operations. This includes staff wellbeing, and health and safety.
- We know (and have documented for easy access) our Asset, Infrastructure and Resource needs to resume operations. This includes the standard operating procedures to reinstate after a disaster.
- We know (and have documented for easy access) our Systems, Structures and Processes needs to resume operations. This includes business and finance systems.
- We know (and have documented for easy access) our Safety and Security needs after a disaster. This includes safety compliance to resume operations.
- We know (and have documented for easy access) our Customer, Supplier and Key Stakeholder needs to resume operations. This includes current key contact lists.

FINAL TOTAL  PAGE 16 TOTAL

*If your total here is more than Page 16 your business is more prepared for disasters; if less revisit Page 16-19.*