Disaster resilience for business toolkit
A toolkit to help your business survive disasters
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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.
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:

<table>
<thead>
<tr>
<th>1</th>
<th>Business resilience</th>
<th>Readying your business to adapt to disasters</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Business preparedness and prevention</td>
<td>Reducing business disruptions from disasters</td>
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<tr>
<td>3</td>
<td>Business response and continuity</td>
<td>Continuing to operate during disasters</td>
</tr>
<tr>
<td>4</td>
<td>Business resumption and recovery</td>
<td>Getting your operations back to business as usual</td>
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</tbody>
</table>

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.¹

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

Types of disasters

There are 2 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

<table>
<thead>
<tr>
<th>Natural disasters</th>
<th>Unnatural disasters</th>
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<tbody>
<tr>
<td>☐ Bushfire</td>
<td>☐ Cyber attack</td>
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<td>☐ Flood</td>
<td>☐ Data entry error</td>
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<tr>
<td>☐ Storm</td>
<td>☐ Security breach</td>
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<td>☐ Drought</td>
<td>☐ Biosecurity</td>
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<td>☐ Heatwave</td>
<td>☐ Contamination</td>
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<td>☐ Earthquake</td>
<td>☐ Explosion</td>
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<td>☐ Landslide</td>
<td>☐ Power outage</td>
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<tr>
<td>☐ Cyclone</td>
<td>☐ Industrial accident</td>
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<tr>
<td>☐ Tsunami</td>
<td>☐ Urban/industrial fire</td>
</tr>
<tr>
<td>☐ Climate change</td>
<td>☐ Infrastructure collapse</td>
</tr>
<tr>
<td>☐ Pandemic</td>
<td>☐ Aviation accident</td>
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<tr>
<td>☐ ______________________________</td>
<td>☐ Rail/road accident</td>
</tr>
<tr>
<td>☐ ______________________________</td>
<td>☐ Sea/land accident</td>
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<tr>
<td>☐ ______________________________</td>
<td>☐ Terrorism</td>
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<td>☐ ______________________________</td>
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</tbody>
</table>


Business Victoria | Disaster resilience for business toolkit
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.
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 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
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.

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
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</table>

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?
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.

**ACTIVITY 6:**
Write how your business (or another) has prepared itself and prevented disasters.

### 6.1 Recognising a prepared business

**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.
7.1 Identify risks
What risks does your business face from each disaster?
Every disaster brings the possibility of risks that can disrupt your business. If you’re aware of the risks from disaster, you can prevent them or plan to minimise disruptions.

In the first column, list the risks your business might face from natural or unnatural disasters. Refer to your list on page 4 to include all disasters relevant to your business. Refer to page 7 to refresh your understanding of what business functions and processes are critical to your operations.

7.2 Prevent risks
What can you do to prevent risks?
You can prevent some risks. Understanding which ones are preventable means you can stop them from happening.

In the second column, assess each risk. Is it one you can prevent? If not, write N.
For any Y in column 2, list what you can do to prevent that risk in column 3.

7.3 Risk plan
What unpreventable risks can you plan for?
Not all risks are preventable. Some risks will occur regardless of how much you try to stop them from happening. For unpreventable risks you can plan how your business will respond when they occur.

For any N in the second column, list how you’ll respond to that risk in the fourth column.

### Risk Type

<table>
<thead>
<tr>
<th>Risk Type</th>
<th>Preventable (Y/N)</th>
<th>Actions to prevent</th>
<th>Actions to plan response</th>
</tr>
</thead>
<tbody>
<tr>
<td>People</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>eg. need to evacuate</td>
<td>N</td>
<td>None</td>
<td>Create an evacuation plan</td>
</tr>
</tbody>
</table>

ACTIVITY 7: Complete the sections below to identify and prevent risks and plan for risks that aren’t preventable.
<table>
<thead>
<tr>
<th>Risk Type</th>
<th>Preventable (Y/N)</th>
<th>Actions to prevent</th>
<th>Actions to plan response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets, infrastructure and resources</td>
<td>Y</td>
<td>Maintain assets and equipment</td>
<td>Maintenance schedule for equipment and assets</td>
</tr>
<tr>
<td>eg. equipment maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Systems, structures and processes</td>
<td>Y</td>
<td>Online storage of business-critical data</td>
<td>Access online storage</td>
</tr>
<tr>
<td>eg. loss of data</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security and safety</td>
<td>Y</td>
<td>Register all staff/visitors</td>
<td>Visitor sign-in procedure</td>
</tr>
<tr>
<td>eg. staff and visitor contacts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer, supplier and key stakeholders</td>
<td>Y</td>
<td>Supply chain inventory</td>
<td>Stock and supplier review</td>
</tr>
<tr>
<td>eg. supply chain delays</td>
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</table>
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
10.1 Safety first

How can you ensure the safety of staff, assets, equipment and resources during a disaster?

If it’s unsafe for your business to continue operating, stop operating immediately.

Complete the table below to understand when it’s not safe for your staff, assets, equipment or resources to operate.

1. Start by listing your business functions or locations in the first column
2. List situations where it would be unsafe for your people to keep trading in the second column
3. List situations that would be unsafe for your assets, equipment or resources in the third column
4. In the last column write Yes or No if you have trained staff to work safely during disasters.

<table>
<thead>
<tr>
<th>Business operations (location or function)</th>
<th>Unsafe for people Explain</th>
<th>Unsafe for assets, equipment or resources Explain</th>
<th>Trained in and aware of disaster safety (Y/N)</th>
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</table>
10.2 Continuity plan
How can you continue operating in a changing environment?

There are many stages during a disaster that can require your business to change how it operates. A Business Continuity Plan will help prepare your business to keep operating safely during a disaster.

Have you:

☐ Developed a Business Continuity Plan? Remember to share it with your staff.

☐ Not yet developed a Business Continuity Plan? You can find a simple Business Continuity Plan template on the Business Victoria website.

10.3 Trusted networks
Who should you connect with to support your business during a disaster?

Build connections with external stakeholders so you can draw on their help during a disaster. These might include:

- nearby businesses
- business associations
- emergency services organisations
- local councils.

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Name / title</th>
<th>Phone / email</th>
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</table>

10.4 Disaster alerts
What emergency management alerts should you be aware of before a disaster?

Victoria has an integrated warning and alert system. It provides information and warnings to the community and business through various channels:

- VicEmergency.website
- VicEmergency social media channels
- VicEmergency app and hotline
- 60+ emergency broadcasters
- Emergency Alert telephone alerting (phone alert).

You can find the warning and alerts meanings at www.emv.vic.gov.au
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

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 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.

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
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

<table>
<thead>
<tr>
<th>Focus (short, medium, long term)</th>
<th>Accessibility documented (Y/N)</th>
<th>Next steps to action</th>
</tr>
</thead>
<tbody>
<tr>
<td>People</td>
<td></td>
<td></td>
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<tr>
<td>Staff contact list for ongoing updates</td>
<td></td>
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<tr>
<td>Staff wellbeing, including trauma support</td>
<td></td>
<td></td>
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<tr>
<td>Staff health and safety</td>
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<tr>
<td>Staff Employee Assistance Program (EAP)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets, infrastructure and resources</th>
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<tbody>
<tr>
<td>Asset assessment and insurance claims</td>
<td></td>
</tr>
<tr>
<td>Equipment safety testing</td>
<td></td>
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<tr>
<td>Maintenance and repairs</td>
<td></td>
</tr>
</tbody>
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Business Victoria | Disaster resilience for business toolkit
<table>
<thead>
<tr>
<th>Focus (short, medium, long term)</th>
<th>Accessibility documented (Y/N)</th>
<th>Next steps to action</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business systems, structures and processes</strong></td>
<td></td>
<td></td>
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<tr>
<td>Data recovery and trusted networks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial management of cash flow</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social media access</td>
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<td><strong>Safety and security</strong></td>
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<td>Workplace safety inspection</td>
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<td>Legal, regulatory and compliance obligations</td>
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<td>Information breach</td>
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<td><strong>Customers, suppliers and key stakeholders</strong></td>
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<td>Contact list and communication channel access</td>
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<td>Ongoing stakeholder updates</td>
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**BUSINESS RECOVERY AFTER A DISASTER**
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.

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.

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.

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.