

# DISASTER PROOF YOUR BUSINESS WORKBOOK

TO ACCOMPANY THE DISASTER PROOF YOUR BUSINESS GUIDE



Australian Government



Queensland Government



**NORTH BURNETT**  
REGIONAL COUNCIL

Assistance provided through the jointly-funded Commonwealth-State Disaster Recovery Funding Arrangements (DRFA)



## WELCOME TO THE DISASTER PROOF YOUR BUSINESS WORKBOOK.

*This workbook and the accompanying activities will draw on key resources to provide a comprehensive and straightforward program. You can then use this information to develop your Business Continuity Plan (BCP).*

*The aim of this workbook is to help you build a strong business and minimise the impacts of challenges, disruptions and disasters.*

## DEFINITION OF TERMS

### **BUSINESS CONTINUITY PLAN (BCP)**

*A document containing all of the information required to ensure that your business is able to resume critical business activities should a crisis/ disaster occur.*

### **BUSINESS CONTINUITY PLANNING**

*A process that helps develop a plan to manage the risks to a business, ensuring that it can operate to the extent requires in the event of a crisis/ disaster.*

### **BUSINESS IMPACT ANALYSIS**

*The process of gathering information to determine basic recovery requirements for your key business activities in the event of a crisis/ disaster.*

### **KEY BUSINESS ACTIVITIES**

*Those activities essential to deliver outputs and achievements of business objectives.*

### **RECOVERY TIME OBJECTIVE (RTO)**

*The time from which you declare a crisis/ disaster to the time that the critical business functions must be fully operational in order to avoid serious financial loss.*

### **RESOURCES**

*The means that support delivery of an identifiable output and/ or result. Resources may be money, physical assets, or most importantly, people.*

### **RISK MANAGEMENT**

*The process of defining and analysing risks, and then deciding on the appropriate course of action in order to minimise these risks, whilst still achieving business goals.*

# TABLE OF CONTENTS



Monto street art- Lynne Wilbraham.

<b>SECTION ONE: Setting the Scene</b> .....	4
• Disasters and Disruptions.....	5
• Characteristics of Resilient Business Operators.....	5
• BCP Introduction.....	6
• BCP Topics.....	7
• Task 1.....	8
<b>SECTION TWO: Information and resources</b> .....	10
• BCP Template link.....	11
• Online Resources.....	12,13
• Task 2.....	14
• Disaster Planning Checklist Elements.....	15
• Task 3.....	16
• Disaster Planning Checklist – First Three Elements.....	17
<b>SECTION THREE: Recap</b> .....	19
• Disaster Planning Checklist – Final Four Elements.....	20,21
• Disaster Planning Checklist Templates.....	22-28
• Case Studies.....	29-30

<b>SECTION FOUR: Disaster Triggers</b> .....	32
• Task 4.....	33
<b>SECTION FIVE: Starting Your BCP</b> .....	34
<b>Your BCP: Prevention</b> .....	35
• Risk Management Planning.....	36
• Task 5.....	37
• Task 6.....	38
• Task 7.....	39
• Task 8.....	41
• Relocation Options Template.....	42
<b>Your BCP: Preparedness</b> .....	43
• Business Activity Review Template.....	44-46
<b>Your BCP: Response</b> .....	47
• Incident Response Plan.....	47
• Immediate Response Checklist.....	48
• Task 10.....	49
• Task 11.....	50
• Document Review Template.....	51
• Equipment Review Template.....	52
• Task 12.....	53
• Task 13.....	54
• Task 14.....	55
<b>Your BCP: Recovery</b> .....	56
• Market Assessment.....	58
• Crisis and Recovery Checklist.....	59-60
<b>SECTION SIX: Rehearse, Maintain and Review your BCP</b> .....	61
<b>REFERENCES</b> .....	62



## SECTION ONE

ROAD SUBJECT TO  
FLOODING  
INDICATORS SHOW DEPTH

Let's set the scene for you to start thinking about planning for natural disasters and managing the impact they may have on your business.

This chapter will introduce you to templates, terminology, and information for you to use in coming Sections and also suggest information to collect and actions you can take to start your planning journey.

*Flood warning signage, North Burnett- Lynne Wilbraham.*

## DISASTERS AND DISRUPTIONS

A disaster or disruption is anything which disrupts day to day operations of a business. This could be a natural disaster, like bushfire or flood. It could also be illness, failure of computer or telephone systems, robbery, loss of key customers, or any other factor which disrupts the day to day operations of the business.

Research has shown that the pathways that businesses take to recover from disasters are many and varied and are influenced by factors such as the business characteristics and the extent of the disaster. No business is the same, and disasters impact each in different ways. <sup>1</sup>

## RESILIENT BUSINESS OPERATORS AND THEIR BUSINESSES

A resilient business can quickly adapt to its changing environment during and after a disaster occurs. <sup>2</sup>

The impact of natural disasters can be far reaching and impact individual businesses, their staff, communities and regions. By building resilience in yourself and your business, you can better adapt to a changing environment during and after a disaster or disruption.

As noted in the *Disaster Proof Your Business* guide below, there are three key factors that can help you build resilience in your business:



**1. Build strong and trusted relationships within the business community and the wider community.**



**2. Explore diversity in your business model – look at opportunities to do things differently, explore innovative opportunities and ways to strengthen your business.**



**3. Continual learning and feedback about strategies you are putting in place to manage disasters and strengthen your business.**



*Disaster Proof Your Business – A guide for business continuity during disaster events, North Burnett Regional Council.*

The guide can be found on North Burnett Regional Council's Disaster Management website.

More information about downloading this guide can be found on page 14 of this workbook.

# BUSINESS CONTINUITY PLANNING INTRODUCTION

A BCP is a valuable document when it comes to disaster planning for your business. A BCP will help you work through the actions you need to take before, during and after unexpected events and situations.

When managing the day-to-day operations and everything else that comes with running a business, the last thing on your mind may be planning for disasters. However, the very process of preparing a BCP has the added benefit of helping you identify areas you need to work on to strengthen and grow your business' day-to-day operation.

Chances are that you already have the information for this plan, but not necessarily in one place. Working through the BCP will help you compile the information and make sure that potential issues facing your business are tackled and not ignored.

It is designed to help you:



## THINKING POINT

### Why is Business Continuity Planning important?

*The following scenarios highlight the importance of continuity planning for your business.*

#### Scenario 1

*Your business has been flooded and, while you were able to get your stock out in time, you are not able to start trading until the building has been inspected. This could take one or two months to happen.*

- How would you continue to trade?
- How would you manage your staff?
- How could you continue to meet the needs of your customers?

#### Scenario 2

*Imagine you were not able to run your business or communicate with staff and stakeholders for 6 months.*

- Would your staff be able to run your business?
- Do you have a document or plan in a secure place that staff and stake holders could access (eg: in the cloud)?
- Does your plan include all the information needed to operate the business successfully in your absence?



## BUSINESS CONTINUITY PLAN TOPICS

The four key areas covered in the BCP will help you plan for and manage disaster risk and the impact of disasters on your business:



### Prevention

Preparing a **Risk Management Plan** will help you understand and reduce the impacts of different disasters; and,

Know your risks and understand what hazards are likely to impact your business.



### Preparedness

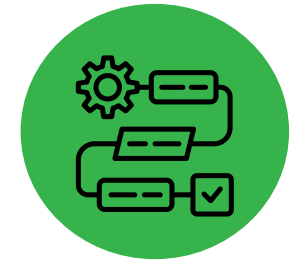
A **Business Impact Analysis** will help you know which of your business processes will be likely to be disrupted by a disaster, maximum acceptable outages and the time for you to react and resume operations.



### Response

An **Incident Response Plan** will help you to be organised when a disaster hits, help minimise impacts and reduce the time it takes to resume normal operations in your business.

This plan will help provide information and guidance when you most need it and are likely to be in a very stressful situation.



### Recovery

Developing a **Recovery Plan** will set a pathway to recover and reduce the time for you to get back to business.



North Burnett locality- Lynne Wilbraham.



Cania Gorge- Lynne Wilbraham.



North Burnett locality- Lynne Wilbraham.



## TASK 1



Download the following document

[Business Continuity Planning template link](#)

Take time to review this template as we will be working through it to prepare your BCP.

## Time for reflection

*Think about the last disaster in your community.*

- *What were the immediate impacts?*
- *Have there been any long-term changes or impacts on your community?*





## THINKING POINT

Some ideas about exploring diversity in your business model in response to a range of disasters and impacts.

*Exploring flexibility and diversity in your existing business takes time and planning. This information may be of interest and resonate with you about how businesses cope with the short and long term impacts of disasters.*

### Adapting or changing an existing business model product and/or service:

Some businesses introduced a new business model while others changed their product/service offerings to attract customers or to generate revenue, effectively repositioning the business. For instance, a hospitality business added on retail to generate cash flow. Businesses also re-evaluated their existing business practices to operate in a leaner way.

### Pivoting:

Most businesses were cautious about pivoting due to the unknown nature of how long the pandemic would interrupt the business. For some businesses, there was also limited scope to pivot during or after disaster, especially given the compounding effects of bushfire and COVID-19.

### Capitalising on short-term opportunity:

Some businesses also looked at producing goods that were needed during the pandemic such as developing hand sanitisers.

### Ensuring smooth cash flow:

This was one of the most common approaches as businesses looked to spread out their income and expenses through measures offered by the Australian Tax Office (ATO) and utility service providers, or by reducing costs (decreasing staff or the number of working hours), or by looking at balancing supply and demand.

### Downshifting:

Working fewer hours, taking the opportunity to take stock or renovate. <sup>3</sup>





## SECTION TWO

*Burnwood storm.*

In this Section we will be introducing you to some useful online and print resources and templates for disaster planning, and introduce you to a Disaster Planning Checklist. This is an excellent tool to work through and focus your thoughts before you start working through your BCP.



## INFORMATION AND RESOURCES

When it comes to planning and preparing for, and recovering from natural disasters, the sheer volume of resources, information and assistance available can be somewhat overwhelming!

However, if you set off with a plan in mind about the information you need to prepare and the way you are going to use it in your business, it will streamline your path to strengthen your business.



## BUSINESS CONTINUITY PLAN

In Section One, you were introduced to the BCP, refer back to page 8 for instructions on downloading this plan.

The process you take to complete this in Section Five will depend on how you like to work – online or by printing out the documents. There is no right or wrong way, just whatever works best for you.



## POINT OF TRUTH

Trusted advisors, industry contacts, organisations and resources you can rely on will be an excellent source of information and support on your disaster planning journey.



## ONLINE RESOURCES:

Hint: Work through the following resources one by one to gain an understanding of the information they provide and how it can apply to your business.

### North Burnett Regional Council

Online resources available to you as a business operator and resident have been provided by North Burnett Regional Council.

[North Burnett Disaster Management](#)

### Queensland Government

The Queensland Government's Disaster Hub has a wealth of information, including current disaster assistance available for specific industries. The Hub also has information relating to planning, preparing for and responding to disasters.

[Natural disaster resilience and recovery | Business Queensland](#)

### Australian Government

The Australian Government's Business page provides information and templates to assist in your disaster planning as well as Australia wide emergency services updates, alerts and warnings.

[Be prepared for an emergency|business.gov.au](#)



*The North Burnett Disaster Management Co-ordination Centre, Gayndah- Lynne Wilbraham.*



*Fire Danger Rating System, North Burnett- Lynne Wilbraham.*

### Key Emergency contacts

Become familiar with your local emergency contacts, listed below:

SERVICE	PHONE
Emergencies – Police/Fire/Ambulance.....	000
North Burnett Regional Council.....	1300 696 272
State Emergency Service (SES).....	13 25 00
Ergon Energy.....	13 16 70
Health Advice.....	13 HEALTH (13 43 25 84)
Road Closure, Traffic & Travel Information.....	13 19 40
Queensland Rural and Industry Development Authority.....	1800 623 946
Translating and Interpreting Service.....	13 14 50
Australian Institute for Disaster Resilience.....	(03) 9419 2388
Lifeline.....	13 11 14
Poisons Helpline.....	13 11 26



Cania Gorge, North Burnett- Lynne Wilbraham.



Reminder to subscribe to the **EMERGENCY MANAGEMENT DASHBOARD** for information relevant to the North Burnett region.

[emergency.northburnett.qld.gov.au](https://emergency.northburnett.qld.gov.au)



and visit the **QUEENSLAND GOVERNMENT SMALL BUSINESS DISASTER HUB**

[business.qld.gov.au/disasterhub](https://business.qld.gov.au/disasterhub)

Follow the links below to download the Small Business Disaster Hub App where you can access disaster information for your business when the internet is down.



[www.play.google.com/store/apps/details?id=au.gov.qld.disasterhub&hl=en\\_US](https://www.play.google.com/store/apps/details?id=au.gov.qld.disasterhub&hl=en_US)



[www.apps.apple.com/au/app/small-business-disaster-hub/id1552667662](https://www.apps.apple.com/au/app/small-business-disaster-hub/id1552667662)

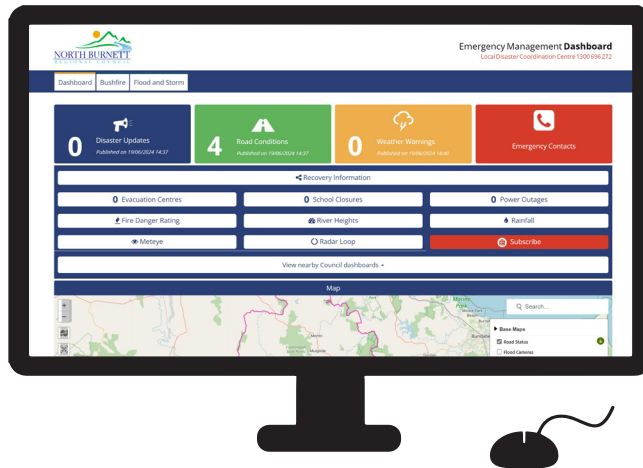


## TASK 2



### Visit Council's Emergency Management Dashboard

Click on the "Subscribe" tab and register to receive updates and information before and during natural disaster events.



<https://emergency.northburnett.qld.gov.au/>



### Visit Council's Disaster Management webpage

Follow the link below to find and download the Disaster Proof Your Business guide.



<https://northburnett.qld.gov.au/disaster-management/>



## THINKING POINT

### Disaster Planning Checklist

*Before you start working on your BCP, completing a disaster planning checklist will help you identify the areas where you need to take action in relation to planning for a disaster.*

We will work through this over the next couple of Sections to ensure that you have all aspects covered and are ready to work on your BCP.

If a disaster or disruption does strike in the meantime, you can have comfort in knowing that you have covered some key elements and are on your way to having a strong, prepared business.

The checklist covers many of the operational areas of your business and links them together as a system.



*These elements will be covered in detail in your disaster planning checklist.*



*This may seem like a lot of areas to work through, but don't be daunted, this Workbook will help break them up into bite sized pieces.*

## TASK 3



### Disaster Planning Checklist - Complete Operations, Premises and Employee elements

Refer to page 5 of the *Disaster Proof Your Business guide* for the Disaster Planning Checklist.

The guide can be found on North Burnett Regional Council's Disaster Management website or by referring back to page 14 of this workbook.

This Task will work through the first three elements of the Checklist.

Some of the actions may take longer than others to work through, some are ongoing and others may simply not apply to you and your business. The most important fact to keep in mind is that this is your Workbook and **your** business, so any work you do to complete it will help to strengthen you and your business.



October 2023 bushfires, Gayndah



## OPERATIONS

The operations of your business are the wheels that keep things turning if disaster strikes. If you have staff, they are a valuable resource to help you manage and recover from a disaster situation. If you are a sole trader/ operator, the questions will still be the same, however, you may need to bring in additional people to help in times of need.

It is helpful to consider the areas of your business that could operate independently if a disaster strikes. If the impact of a natural disaster such as flooding or fire is severe, there may be very limited areas that could function. However, working through this information will help you focus on how you could restore your business during the recovery process.

It is not only important to have a list of your suppliers accessible on your phone or your computer, but consider having a printed up-to-date version handy for when a disruption or disaster happens.

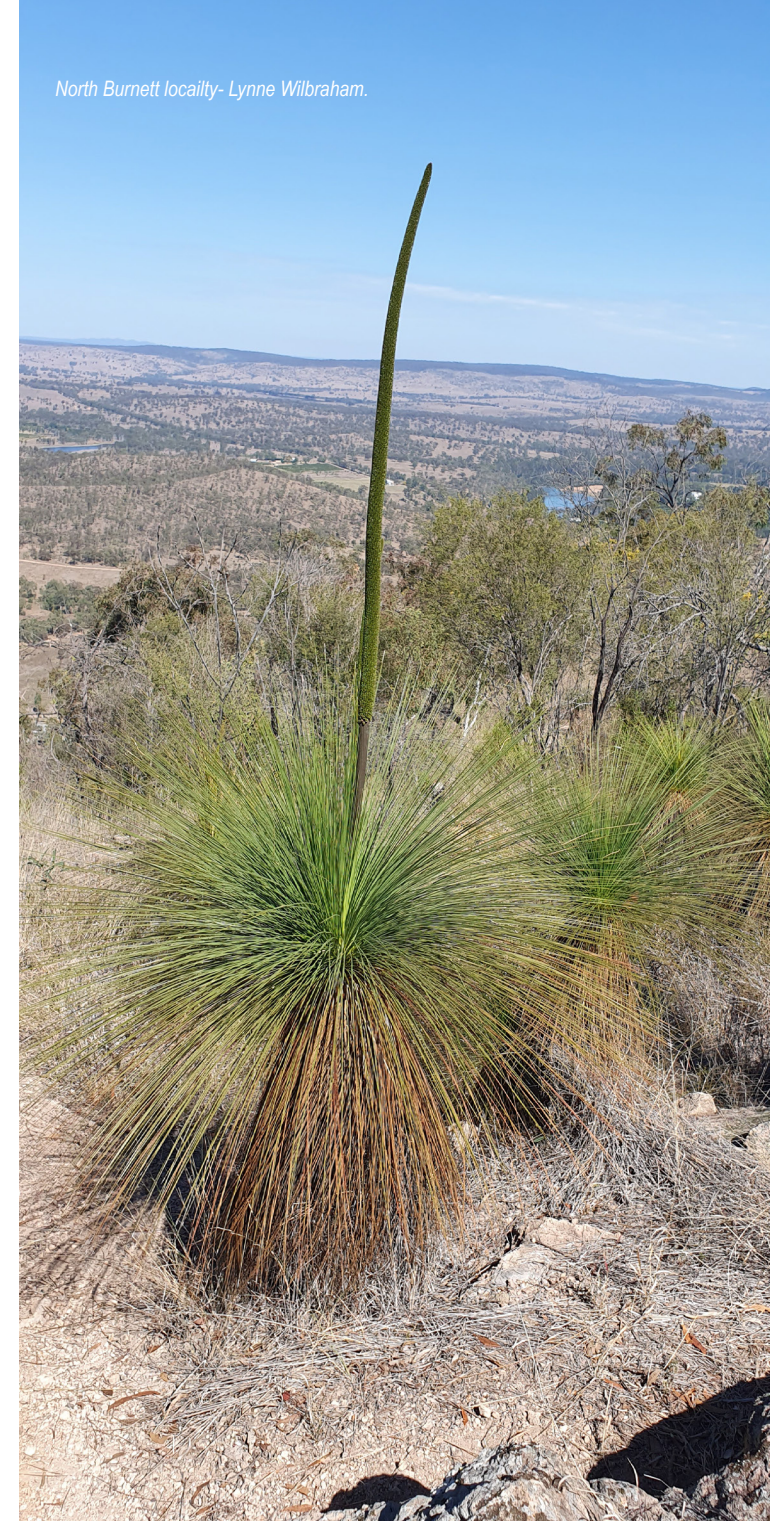


## PREMISES

The points raised in this section focus on the security and maintenance of your premises and infrastructure to ensure they are able to withstand the impact of natural disasters. Of course, some disasters are just too much for some premises, however, if you have stock, livestock, vehicles and equipment that can be relocated or protected, this section will help you make plans about how to do this.

## EMPLOYEES

Training in evacuation scenarios, first aid procedures and implementation of your disaster response and recovery plan are essential. This is worthwhile and applies to every business, whether you have employees, are a family business or a sole trader.





Township of Gayndah, North Burnett- Lynne Wilbraham.



## THINKING POINT

*This checklist can also be used in planning your response to incidents and unplanned impacts in your business. If you lose one of your major customers, are facing an economic downturn, have a fire in your business or are at risk of losing water or sewage connections for a period of time – do you have a plan to manage and recover from these impacts?*



## Time for reflection

*What did you learn from completing these elements? Did they raise any red flags about actions you need to take urgently or are you happy that everything is under control with these aspects of your business?*



## SECTION THREE

**So far we have looked at the following elements:**

- An introduction to Business Continuity Planning
- Disasters and their impact on businesses, the community and regions.
- Essential skills and traits of resilient business operators and businesses.
- Resource identification – an introduction to North Burnett Regional Council ***Disaster Proof your Business*** guide and online disaster planning templates.
- Working through the first three elements of the Disaster Planning Checklist – operations, premises, employees.

**In this Section we will work through the final four elements of the Checklist.**



## THINKING POINT

Working through the final four elements of the checklist will help set you on the path to identify areas of your business where actions need to be taken to ensure you have the essential areas of disaster planning covered. This information will also:

- Assist you in developing your BCP;
- Assist you when conducting regular drills and rehearsals of emergency events;
- Help identify gaps and areas for improvement; and,
- Ensure you are as prepared as possible. 4



## COMMUNITY

When you are running a business in a rural area, chances are you already know the value of community. Having friends to help out in times of need, banding together to share resources and provide assistance, and sharing stories during recovery from the disaster.

Local business and community organisations are invaluable sources of information and assistance during times of disaster. Chambers of Commerce, industry bodies and community organisations provide you with a network of social and business support and this also enables you to share your own resources and capabilities in times of need.

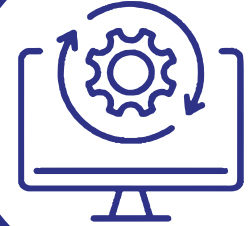
By now you should have visited the North Burnett Regional Council's *Emergency Management Dashboard*, and clicked on the "Subscribe" tab to receive updates and information before, during and after natural disaster events. You can do this on your desktop computer or mobile phone.

You can also contact Council on 1300 696 272 if you need assistance to subscribe.

Once you have subscribed, you can also add your business details and hours of operation. Your business, once verified, will appear on the interactive map allowing other users to see if you are operating in times of disaster and recovery.



## TECHNOLOGY



Data security, backing up your critical data and securing this information in portable storage devices offsite is an excellent strategy to follow. Cloud storage is an option many businesses are now using. This can offer:

- cost savings
- critical information to assist in disaster recovery
- protection from data breaches
- accessibility for management and staff when working remotely
- scalability to meet the needs of a growing business

When you are working through this element, take the opportunity to complete the following online quick digital health check of your business. This will help assess your current digital strengths, identify opportunities to add digital capabilities to your business and provide resources to help you improve your digital health.

[Digital health check | Business Queensland](#)

## COMMUNICATIONS

Effective and timely communication is essential. However, if mobile phone services are disrupted or the internet is down, you will have to be a little innovative in how you send and receive information.

Some excellent information from Queensland Fire and Emergency Services (QFES) about communication in emergencies and natural disasters:

- If communication networks go down and you are concerned for your safety, do not wait to be told to evacuate – prepare and leave early.
- Follow advice from emergency personnel on the ground and Emergency Alert phone messages if received.
- Plan ahead and don't rely on a single type of communications technology. Consider how you will communicate if your mobile, landline and internet service are not available.
- Include a portable radio with a spare set of batteries in your emergency kit so you can stay up-to-date with emergency information.
- Keep your mobile charged and have a backup power source, like a battery pack.
- While you have power, monitor your local ABC and commercial radio and television stations, as well as local emergency service websites and social feeds for up-to-date warnings and information.
- Write down contact numbers and email addresses for family and friends so you have these available if you are in a natural disaster and cannot recharge your phone. 5



## CUSTOMERS AND SUPPLIERS

When you work through this section, it is a good opportunity to review your customer mix. Is your business reliant on one major customer? Do you supply products or services to customers in different regions? Can your business model adapt to serving a diverse customer base? For example, if you operate a retail business, do you have the capability and capacity to supply online orders as well as over the counter?

When your business is facing a natural disaster or disruption, maintaining contact with your customers and suppliers is essential to avoid potential issues. Deliveries may be delayed due to inaccessible roads and your payment schedules may be delayed as your business suffers cash flow impacts.

On the other side of the coin, your suppliers and customers may be experiencing impacts from natural disasters and disruptions themselves. This will in turn have a flow on impacts on your stock levels and cash flow. This section of the Checklist will help you identify any actions you need to take to help minimise impacts on your business.



Cania Gorge, North Burnett- Lynne Wilbraham



# OPERATIONS

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>Organise a staff meeting to talk about the risk of potential disasters and how you could manage them.</li> </ul>		
<ul style="list-style-type: none"> <li>Discuss the parts of your business that could continue in different situations and how you could achieve this.</li> </ul> <p><b>Tip</b> - Discuss how you would restore the other parts of your business during the recovery process?</p>		
<ul style="list-style-type: none"> <li>Make a contact list for all suppliers and staff, print it out and store it securely.</li> <li>Make sure your key staff know where the list is and how to access an online copy.</li> </ul> <p><b>Tip</b> - Check if you will have to change delivery schedules, contact suppliers or reorganise payments.</p>		
<ul style="list-style-type: none"> <li>Check you are insured for risks your business faces.</li> </ul> <p><b>Tip</b> - Speak with your accountant or finance organisation about how to manage cash flow if necessary.</p>		



# PREMISES

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>Check that your premises remain secured when left unattended, when the power is out or the internet is down.</li> </ul>		
<ul style="list-style-type: none"> <li>Are your premises and infrastructure regularly maintained to be weather resilient?</li> </ul> <p><b>Tip</b> - Inspect your roofing and drainage systems. Ensure key equipment or stock can be moved out of disaster-prone areas.</p>		
<ul style="list-style-type: none"> <li>Do you have a plan for an extended power outage?</li> </ul> <p><b>Tip</b> - Consider what you can run off a generator, where you will source it from and how you will keep it fuelled and ready to go.</p>		
<ul style="list-style-type: none"> <li>Do you have stock, livestock, vehicles and equipment that may need relocating or protecting during an event?</li> </ul> <p><b>Tip</b> - Make sure you know where you would take them and know what the trigger to move them would be. Work out how you would transport them and who is responsible for this.</p>		



# EMPLOYEES

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>• Have you prepared a business emergency kit?</li> </ul> <p><b>Tip</b> – Include key business documents, your BCP, first aid supplies, a torch, battery operated radio, spare batteries, power banks and chargers, plastic bags and water.</p> <p>For more information about what to include in your kit:</p> <div style="border: 1px solid #0056b3; border-radius: 15px; padding: 5px; display: inline-block;"> <span style="color: #0056b3; font-size: 1.2em;">Q</span> <a href="#">Disaster Preparedness for Business   Get Ready Queensland.</a> </div>		
<ul style="list-style-type: none"> <li>• Are your team able to work from home during a disaster?</li> </ul> <p><b>Tip</b> – Ensure your team have the resources at home to carry out core activities and keep the business operating.</p>		





# COMMUNITY

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>Join a local business organisation or industry body.</li> </ul> <p><b>Tip</b> – These organisations provide you with a network, support, information sources and access to government funding opportunities.</p>		
<ul style="list-style-type: none"> <li>Exchange contact details with your neighbouring businesses, residents and community organisations.</li> </ul> <p><b>Tip</b> – this will help you share information, capabilities and resources in times of need.</p>		
<ul style="list-style-type: none"> <li>Subscribe to council and Government publications and mailing lists.</li> </ul> <p><b>Tip</b> – Get to know the officers from Government bodies who can assist you in your disaster preparedness and recovery. They are worth their weight in gold.</p>		



# TECHNOLOGY

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>• Have you backed up your critical data to portable storage devices and secured them safely offsite?</li> <li>• Ensure your cloud storage is backed up regularly and has solid cyber security in place to protect it from being compromised.</li> </ul>		
<ul style="list-style-type: none"> <li>• Have you and your staff subscribed to the North Burnett Emergency Management Dashboard? <a href="http://northburnett.qld.gov.au">Dashboard (northburnett.qld.gov.au)</a>.</li> </ul>		
<ul style="list-style-type: none"> <li>• Keep a list of emergency contacts and business recovery contacts – both on your computer and on paper.</li> </ul> <p><b>Tip</b> – Use the Emergency Contact list in the North Burnett <i>Disaster Proof Your Business Guide</i> or develop your own list. Taking action is the critical point here. Refer back to page 14 of this workbook for a link to the guide.</p>		
<ul style="list-style-type: none"> <li>• Initiated media/public relations response?</li> </ul>		
<ul style="list-style-type: none"> <li>• Understood and complied with any regulatory/ compliance requirements?</li> </ul>		



# COMMUNICATIONS

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>Do you have active channels of communication with your customers through social media, email newsletters, text, signage, websites, blogs, live streams and others?</li> </ul>		
<ul style="list-style-type: none"> <li>Have you prepared a media pack with company information, a press release template, photos, logos and details of a spokesperson to contact?</li> </ul> <p><b>Tip</b> – Ensure these details are able to be quickly shared if contacted by the media during a disaster.</p>		
<ul style="list-style-type: none"> <li>Are you familiar with Council’s Local Disaster Management Plan and how it relates to your business?</li> </ul> <p>The Local Disaster Management plan can be found on Council’s Disaster Management webpage referred to on page 14.</p>		



# CUSTOMERS AND SUPPLIERS

ELEMENT	✓ OR ✗	ACTIONS TO BE TAKEN
<ul style="list-style-type: none"> <li>Are you able to diversify your clients to include a mix of local, interstate, international, personal, online, private and government customers?</li> </ul>		
<ul style="list-style-type: none"> <li>Can you ensure your contracts or agreements with customers and suppliers allow for adjustments to delivery and payment timeframes?</li> </ul> <p><b>Tip</b> – Disasters take time to respond to and recover from. Ensure that your cash flow can withstand any delays in payment from your customers.</p>		
<ul style="list-style-type: none"> <li>Have you considered how your suppliers could be impacted by a disaster and how that would impact your operation?</li> <li>Consider how you could minimise that impact and potentially have backup suppliers in place.</li> </ul>		



Three Moon North Burnett- Lynne Wilbraham



Cania Gorge- Lynne Wilbraham



Visitor information sign- Lynne Wilbraham.



Monto mural- Lynne Wilbraham.

## CASE STUDIES

**Type of disaster or crisis:**



Flood recovery

**Industry:**



Hospitality

A popular local bakery faced issues when supplies of flour to their business were disrupted. This was a result of roads being cut by flooding and also the impact of floodwaters inundating their supplier's warehouse in Brisbane.

This provided the opportunity for the bakery owners to take steps to source alternative sources of supply in less vulnerable locations. This allowed them to double their carrying capacity for flour at their business, ensuring continuity of stock on hand and security for one of their most valuable resources.

**Type of disaster or crisis:**



Flood recovery

**Industry:**



Retail

When a local clothing retailer was impacted by flooding cutting access to her business for herself and her customers, she devoted her time to increasing promotions for online clothing orders and special offers. In this way, she was able to secure forward orders to help compensate for loss of sales during the time her business was closed.

This also helped her increase her customer base and opened up markets in New South Wales and Victoria with customers keen to purchase her quality clothing and who were pleasantly surprised to be able to source different labels from a small country retailer!

# CASE STUDIES

---

**Type of disaster or crisis:**



Flood recovery

**Industry:**



Construction

From further afield, this case study of a Townsville builder, demonstrates the importance of getting things in writing, not jumping straight in after a disaster.

In the wake of flooding caused by the 2019 monsoon trough in far north Queensland, the Townsville couple was forced to scale their building business up more than tenfold to meet demand for construction services. Following the natural disaster, they went from a 2-3 person team to employing 20 people and regularly working 16-hour days.

'The toughest part was having the finances to keep everything going and being able to pay the tradies,' he said. 'We had to negotiate faster payments from the big businesses we were working for, progress payments from QBuild and take out a loan as well.'

'We stripped out about 90 houses for \$5,000 each, but I later found out some people were getting \$20,000 to strip out a house,' he said. 'The insurers took advantage of us.'

His advice to other small businesses in a similar situation is not to rush in.

'Take the time to analyse the situation and have a plan of attack before you rush in,' he said.

'And get everything on paper. We were left out-of-pocket on variations, because people thought the insurers were paying for them, but it was us.'

Despite the huge amount of work the couple faced, they never gave up. Fortunately, the couple made it through and said they'll be more prepared for the next severe weather event. 6



Cania Gorge, North Burnett- Lynne Wilbraham.



## THINKING POINT

*One key point in the Communications element is to prepare a media pack and nominate a spokesperson so you can quickly share this if contacted by media covering the disaster in your region. This will be explored in more detail when it comes to completing your BCP. However, it is a good time now to start exploring what this may look like. A media kit may contain the following:*

- *a brief history of your business with information about the product or service you provide*
- *a few notable milestones, awards or achievements*
- *any additional information you would like to include such as photos and logos*
- *contact details for yourself and your business spokesperson*
- *links to your social media channels and website*



## Time for Reflection

*By now you will have been introduced to resources to help you access information and stay informed when disasters threaten. You will have worked through an essential Planning Checklist to help you understand the areas of your business which are well prepared and resilient and those which need attention.*

*Working through the information in this Planning Checklist will help you compile information for your BCP and Emergency and Recovery Plan and ensure that you have covered the essential areas of:*



**Prevention, Preparedness, Response and Recovery.**

*This time for reflection is yours to review what you have learned about your business, your staff or team, resources available and the community in which you operate and live.*



## SECTION FOUR

### DISASTER TRIGGERS

**An important element of disaster preparedness and disaster response is knowing exactly which conditions, measures or scenarios will trigger you to commence your preparation, response and recovery activities.**

**The trigger for your business may be different to that of another, depending on the following factors: 7**



**Type of disaster:** natural disaster, personal, physical, operational, financial, technology, malevolence or confrontation



**Geography:** where your business is located. Will the disaster affect your ability to access your business, the business itself or your staff?



**Potential impact:** working through the Risk Matrix to be covered when you work on your BCP, will help you assess the likelihood and impact of the disaster and provide an objective perspective.



**Risk exposure level:** will the risk be minor or severe? For example, if your business is reliant on walk-in customers and they are cut off by flood waters, how will you sustain your business and its revenue?



**Type of business you operate:** Some businesses are more fragile than others when it comes to disasters. Those which sell goods or services online may be impacted by connectivity disruptions, but still be able to recover sooner than agricultural businesses impacted by flood, fire or pests.





## TASK 4



A short task to give you time to regroup and catch up.

Take some time to think about your disaster triggers and discuss with your team, trusted advisor or fellow business owners. Your findings may be interesting as a trigger for your business may be very different to another. The industry you are operating in will also be a factor here.

Visit the Queensland Government's



[Small business disaster hub resources | Business Queensland](#)

and click on the link to your particular industry for valuable information about disaster preparedness. For example, if you are a primary producer, you can source information about flood preparedness, managing and recovering from drought and how to cope with bushfires.

Tourism and hospitality business owners can find out how to deal with disasters including major health events, emergencies such as visitor accidents and reputation incidents.

While there are particular references for specific industries, one common thread that all these resources refer to is your BCP and the value in preparing this document for your business.

You can also download this free information from the App Store and Google Play Store (refer to page 13 of this workbook).



## SECTION FIVE

### STARTING YOUR BCP

The work you have completed in the previous Sections has helped to set the scene for your BCP. It's a little like checking the oil, tyres and fuel in your vehicle before you leave on a long trip – if you work through the basics, things run much more smoothly.

There are sections of this plan that you may review and decide they are not relevant for your business and others you may want to expand on to include more information.

You can customise the Plan to suit your individual circumstances, however, there are four core areas discussed in Section One that we will be focusing on. If you at least cover these, you will have the information you need to help you manage the impacts of disasters and disruptions:



Prevention



Preparedness



Response



Recovery



### DOWNLOAD THE BCP TEMPLATE

Visit:

[www.business.qld.gov.au/running-business/risk/continuity-plan](https://www.business.qld.gov.au/running-business/risk/continuity-plan)



## YOUR BCP – PREVENTION



### An Introduction to Risk Management Planning

This section covers the Prevention element of your disaster preparedness actions and will introduce you to the risk management planning process.

Knowing your risks and understanding what hazards are likely to impact your business will assist you in reducing the impacts disasters or disruptions have on your business.

Risk management planning involves first identifying what it takes to make your business function.

What are the inputs and outputs of your business? What does your business need to operate and what is the result of your labours? For example, if you are operating a service-based business, you will need skilled staff, equipment, vehicles, reliable phone system, an accounting system, marketing and more.

Outputs will include the service you provide, work that you and your team complete and the outcomes of those services, hopefully eventuating in satisfied customers and ongoing contracts.



Your Risk Management Planning begins on page 8 of the BCP template with:

- likelihood,
- impact and,
- level of risk tables.

These cover:



Likelihood	Impact	Risk
Very High..4	Severe..... 4	12-16
High.....3	High..... 3	8-2
Medium....2	Moderate...2	4-8
Low.....1	Low.....1	1-4

For full descriptions of the above risk matrix and remedial actions, see the tables on page 8 of the BCP template.

**Example**

Depending on where your business is located, some events have a very low likelihood of happening – such as a flood or fire. However, the impact they will have on your business may be significant and so, the level of risk is high.

A flood where your business is located may occur every ten years on average, so it would be Level 2, but the impact on your business may be severe so this would be a Level 4. This would result in a Rating of 8 (2x4), so according to the risk matrix table on page 8 of the BCP template, you need to take action within one month to develop preventative action and contingency plans.

The aim of working through this section and the following Risk Management Plan on page 9 of the BCP template, is to focus on the risks with the highest score and put contingencies in place. This is to help minimise any impacts to keep your business running and return to normal operations as quickly as possible.



## TASK 5



### Complete Section One of the template: BCP Overview

You will find this Section on page 4 of the BCP template.



The Executive summary is optional, however, completing the Objectives section is important as this will serve to clarify the purpose of your plan.

The objectives for preparing your BCP may include the following:

- undertake risk management assessment
- define and prioritise your critical business functions
- detail your immediate response to a critical incident
- detail strategies and actions to be taken to enable you to stay in business
- review and update this plan on a regular basis



Completing the Distribution list will assist in recording, updates and revisions to the plan, ensuring that it is relevant and up-to-date.

The table in the template will assist you to record when your plan is updated, who has been supplied with a copy of the plan and the location where it is held. As well as retaining the master copy yourself in hard and soft copy, additional copies of the plan may be supplied to your business team, accountant or professional advisor.



## TASK 6



### Complete Business Activity Review and Business Impact Analysis

#### **Business activity review**

The business activity review table on page 12 of the BCP template is the place for you to list the critical business activities that must be performed to ensure your business continues to operate effectively. As suggested in the template, if you have several business units or departments, you may wish to complete one table for each.

When you are working on this element, speaking with your staff, business advisors and stakeholders is a good idea, as they may identify activities you have not considered. These may include production processes, financial management, sales, marketing, human resource management and maintaining supply of products or services.

Your business activity review is directly linked to business continuity management.

Business continuity management is all about making sure that in a time of disaster or after a time of disaster we can continue operation of our most critical business functions. If they have gone down, restore those critical business functions back to a state of working again.

Otherwise, if there is a huge lag time we may not be able to survive as an organisation, we may lose market share, we may lose our customer loyalty or we may not be able to provide the services that we are legislated to provide, so it's important that we understand those critical business activities. 8

After you have listed your critical business activities, the next step is to assess where the activities you have identified fall in terms of being important to the operation of your business. This helps you take an objective point of view and assess activities in terms of:

- Weekly losses to the business if the activity could not be provided
- Loss of revenue, increased costs
- Impacts to staffing
- Any fines or legal liability or other harm to the business
- The maximum time the activity could be unavailable before losses would occur
- Whether the activity depends on any outside inputs to enable it to be completed and
- How important the activity is to your business

These details about your business activities can then be entered into the Business Impact analysis table.

#### **Business impact analysis – page 18 of BCP template**

A business impact analysis identifies your critical business functions, the consequences of disruptions to these functions and the time and resources needed to help recover. The business impact analysis will also help you prioritise critical activities and in turn help you to focus on restoring those high priority activities in your business.




This business impact analysis covers internal activities and their impact on the business, so this helps give you an understanding of the measures you can take to help minimise this impact.



## **TASK 7**

### **Complete Risk Management Planning: pages 8 and 9 of Business Continuity Plan Template**

The information you have worked through in previous Sections will be helpful in completing this element of your plan.

-  When you review examples listed in the template on page 9 you will notice that risks are not just limited to natural disasters. Considering risks including interruption to power or water, burglary, electrical breakdown, absence of key staff, pest or disease and others, will help to provide a comprehensive risk assessment for your business.
-  You can use this table to document those risks and work out what you can do to help prevent the risk having a major impact on your business and what contingency plans you can put in place.
-  If you are having difficulty identifying risks to your business, talking to your staff, trusted advisors, industry contacts, fellow business people and others will help.

**Point to Note: Insurance and Data security and backup strategy tables form part of your Risk Management Plan.**



## **THINKING POINT**

### **A word about risks.**

If you consider the potential risks and their impact in advance, this will help reduce the pressure of managing them at the time, if or when they occur.

**Not all risks are equal and control measures can be determined by type:**

- **direct risk**—a threat to your business that is within your control
- **indirect risk**—a threat to your business that is out of your control
- **internal risk**—risks you have the power to prevent or mitigate within your business
- **external risk**—risks you have no control over.

Business Queensland has excellent resources to help with identifying and managing business risk. This may help when you are working on your Risk Management Plan - [Identifying and managing business risk | Business Queensland](#) 8.





October 2023 bushfires, Gayndah

## Time for Reflection

Risk management plans are an essential part of your BCP.

As time goes by, and as the business changes, updating these sections of your plan will help you consider new risks, downgrade treated risks and highlight areas for improvement.

Conducting tests or trials to see what would happen if risks eventuated can help with this process. A good example of these is an emergency evacuation drill.

By conducting an evacuation drill, you will be able to determine:

- how the business performed
- did the process and systems work effectively?
- what areas need to be reviewed or improved

Upon review, update your risk management plan with revised procedures and communicate these changes to your staff.

By planning for challenges, your business is better prepared to meet them. 9





## **TASK 8**



Review your data security.

This table will help you capture details about the data you need to backup, when it is to be done, how, and who will be responsible.

You will have considered your businesses data security and back up plans earlier when you worked through Task 4 (page 33).

Now is the time to capture this information and nominate a person responsible for:

- protecting your data and network and
- ensuring you have backup procedures in place.



## THINKING POINT

*When you work through your Risk Management Plan, you may identify the need to consider relocation options in the event that your business premises, livestock or machinery are impacted. You may need to move machinery, livestock or need a different location from which to operate.*

*The following table will help you plan for this.*



# Relocation options

Temporary business accommodation we can quickly access in an emergency situation.  
[Consider attaching a map of temporary accommodation options to your plan.]

<b>Location type</b>	<i>[Examples: private home, hotel, business centre]</i>		
<b>Address (and name if a business)</b>			
<b>Resources and equipment available</b>	<i>[Examples: computers, furniture, photocopiers, phones, internet access]</i>		
<b>Resources needed</b>	<i>[Examples: software, staff, business records, storage space]</i>		



## YOUR BCP – PREPAREDNESS

This section will cover the steps you can take to be prepared and consider what actions are needed to prevent or reduce the likely effects of an incident or disaster



### Business activity review and business impact analysis

Prepare information and identify priorities that will be used to develop contingency plans to help you manage disruptions and disasters.

You may use some of the information you have included in your Risk Management Plan to assess the identified internal risks and impacts to the critical activities of your business and from there develop contingency plans to manage them.

This may be an interesting process for you to work through. You inherently know that it will impact your business if certain elements such as production processes, key people and supply of products are disrupted. However, it may surprise you how long or short the time will be for this to impact to hit home.

# Essential jobs/people

<p><b>Task details</b></p>	<p><i>[Example: Preparing orders.]</i></p>		
<p><b>Training/ skills required</b></p>	<p><i>[Example: Online order system training.]</i></p>		
<p><b>Current arrangements</b></p>	<p><i>[Example: Lee - trained and experienced.]</i></p>		
<p><b>Back up options</b></p>	<p><i>[Example: Train 2 other staff in system.]</i></p>		

# Essential services/supplies

<p><b>Task details</b></p>	<p><i>[Example: Supply of coffee packaging.]</i></p>		
<p><b>Current arrangements</b></p>	<p><i>[Example: Espresso Supplies provides our branded packaging.]</i></p>		
<p><b>Back up options</b></p>	<p><i>[Example: Baggit has suitable plain packaging.]</i></p>		

# Essential equipment/systems

<p><b>Task details</b></p>	<p><i>[Example: Online order system.]</i></p>		
<p><b>Current arrangements</b></p>	<p><i>[Example: Dodgy-connect Online Sales.]</i></p>		
<p><b>Back up options</b></p>	<p><i>[Example: Website notification if system is down with alternative arrangements.]</i></p>		



## YOUR BCP – RESPONSE

### Incident Response Plan

Responding to natural disasters and other disruptions in a planned way, as quickly as possible, ensures you and your staff remain safe and your business can take necessary steps to manage the event, recover and rebuild as efficiently as possible.

Responding to a disaster includes:

- monitoring emergency alerts
- post-disaster viability
- insurance considerations
- cleaning up and rebuilding. 9

There are several steps you can take to help you plan and implement your disaster response and together these form your Incident Response Plan.

This Plan includes the following elements – Refer page 19 of the BCP template:

1. Immediate response checklist
2. Emergency evacuation procedures
3. Emergency kit
4. Emergency team roles and responsibilities.
5. Emergency contacts and communication methods
6. Event log



### TASK 9



#### 1. Review your immediate response checklist

The first step in this section is to review your Immediate Response Checklist. This is a checklist for you to cross check your actions taken in response to the incident and then document actions taken.

This information is valuable in that it captures information that may be useful if there is an inquiry into the incident, recording information for insurance purposes or as a guideline to ensure you have covered all aspects of your response plan.

You may choose to print and laminate the following list and keep it on hand with your disaster management documents.



INCIDENT RESPONSE	ACTIONS TAKEN
<input type="checkbox"/> Assessed the severity of the incident	
<input type="checkbox"/> Evacuated the site if necessary	
<input type="checkbox"/> Accounted for everyone	
<input type="checkbox"/> Identified any injuries to persons	
<input type="checkbox"/> Contacted emergency services	
<input type="checkbox"/> Implemented your incident response plan	
<input type="checkbox"/> Started an event log	
<input type="checkbox"/> Activated staff members and resources	
<input type="checkbox"/> Appointed a spokesperson	
<input type="checkbox"/> Gained more information as a priority	
<input type="checkbox"/> Briefed team members on incident	
<input type="checkbox"/> Allocated specific roles and responsibilities	
<input type="checkbox"/> Identified any damage	
<input type="checkbox"/> Identified critical activities that have been disrupted	
<input type="checkbox"/> Kept staff informed	
<input type="checkbox"/> Contacted key stakeholders	
<input type="checkbox"/> Understood and complied with any regulatory/ compliance requirements	
<input type="checkbox"/> Initiated media/public relations response	





## TASK 10



### 2. Prepare your emergency evacuation procedures document

Every business should have an emergency evacuation plan regardless of their industry, staffing numbers or location. If your business is on the land, retail, wholesale, service, online or any other industry sector, you will still need to know when to evacuate, where to meet away from your premises and how to make sure everyone is looked after and accounted for in the event of an emergency or disaster.

The following set of procedures will assist in your planning and development of an appropriate evacuation plan:

- start with a floor plan of the site
- clearly identify the location of emergency exits
- develop strategies for providing assistance to persons with disabilities
- make sure that everyone knows what to do if evacuation is necessary
- select and indicate a meeting place (evacuation point) away from the site
- test the plan on a regular basis.

You can even do one for your own home and in fact, are encouraged to as part of your own disaster planning.

This Emergency evacuation procedure template example has been taken from the Australian Government Business Continuity Plan.

You are encouraged to create your own procedure that is relevant to your location.

Emergency procedure	What to do	Evacuation location	Where to find the full procedures	Supporting documents
Fire evacuation procedure	<ol style="list-style-type: none"> <li>1. Alarm raised and emergency services authorities contacted.</li> <li>2. Wait for evacuation signal.</li> <li>3. Follow fire warden instructions.</li> <li>4. Calmly evacuate the premises from nearest emergency exit.</li> <li>5. Arrive at evacuation location.</li> <li>6. Locate and account for all staff.</li> </ol>	Corner of Safe Street and Sound Lane, City	The Fire and emergency procedures. doc is on the shared drive under the 'Emergency' folder. A printed copy is also in the staffroom.	Office floor plan, map of evacuation locations.



## TASK 11



### 3. Prepare your business emergency kit

An emergency kit for your business is similar to one you may have at home or in your vehicle.

However, there are a number of key differences concerning items and documents to include that will help you navigate disasters and disruptions and minimise the impact on your business and staff:

Necessary documents and equipment for your emergency kit are listed in the BCP template on page 21. However, they are repeated here to help provide another reference for you:

#### Documents

- BCP—your plan to recover your business or organisation in the event of a critical incident.
- List of employees with contact details—include home and mobile numbers, and even e-mail addresses. You may also wish to include next-of-kin contact details.
- Lists of customer and supplier details.
- Contact details for emergency services.
- Contact details for utility companies.
- Building site plan (this could help in a salvage effort), including location of gas, electricity and water shut off points.
- Evacuation plan.
- Latest stock and equipment inventory.
- Insurance company details.
- Financial and banking information.
- Engineering plans and drawings.
- Product lists and specifications.
- Formulas and trade secrets.
- Local authority contact details.
- Headed stationery and company seals and documents.

#### Equipment

- Computer back-up USB memory sticks/ external hard drives.
- Spare keys/security codes.
- Torch and spare batteries.
- Hazard and cordon tape.
- Message pads and flip chart.
- Marker pens (for temporary signs).
- General stationery (pens, paper, etc).
- Mobile telephone with credit available, plus charger.
- Dust and toxic fume masks.
- Disposable camera (useful for recording evidence in an insurance claim)
- Non-perishable food



## Document Review Template

### IMPORTANT POINTS TO NOTE:

- Make sure this pack is stored safely and securely on-site or off-site
- Store the document digitally: Google drive, Cloud-based options or other online storage solutions
- Ensure items in the pack are checked regularly, kept up-to-date, and in good working order. Set a date for checking all is still current. You could do this quarterly or whenever information needs to be updated such as employee information, insurance or banking details.
- Remember that cash/credit cards may be needed for emergency expenditure.

**List the contents of your emergency kit and the date each item was last checked/reviewed. Add extra rows if you need to.**

DOCUMENTS	CHECKED/ REVIEWED DATE	PERSON RESPONSIBLE
BCP		
List of employees with contact details		
Lists of customer and supplier details.		
Contact details for emergency services.		
Contact details for utility companies.		
Building site plan		
Evacuation plan.		
Latest stock and equipment inventory.		
Insurance company details.		
Financial and banking information.		
Engineering plans and drawings.		
Product lists and specifications.		
Formulas and trade secrets.		
Local authority contact details.		
Headed stationery and company seals and documents.		



EQUIPMENT	CHECKED/ REVIEWED DATE	PERSON RESPONSIBLE
Computer back-up USB memory sticks/ external hard drives.		
Spare keys/security codes.		
Torch and spare batteries.		
Hazard and cordon tape.		
Message pads and flip chart.		
Marker pens (for temporary signs).		
General stationery (pens, paper, etc).		
Mobile telephone with credit available, plus charger.		
Dust and toxic fume masks.		
Disposable camera (useful for recording evidence in an insurance claim)		
Non-perishable food		
Other		
Other		

### Equipment Review Template

Additional notes:



## TASK 12



### 4. Complete your emergency team roles and responsibilities

As noted in the BCP (page 22), the allocation of roles and responsibilities during a disaster allows you to assign responsibility for completion of each task to one of your designated people. If you are a sole trader, the roles and responsibilities may fall only to you. It is important then to focus on the essential actions to be achieved in the initial stages and the actions which will follow.



## THINKING POINT

If you do have a team to work with, it is important to check with them about the tasks they are comfortable managing. During a disaster or disruption, clear direction and a clear course of action is essential and people need to be able to manage their roles effectively.

Roles can range from activating the BCP to ensuring that workers and helpers involved in recovery activities are provided with food and water.

The table provided in the BCP template can be tailored to meet your individual business needs and structure. It is important to complete and should be reviewed during your pre-emergency planning and discussions.





## TASK 13



### 5. Complete your emergency contact lists and communication methods

#### 5.1 Emergency contact lists

You will note in the BCP (pages 24-25) that there are two lists – one for internal contacts and one for external.

If you are a sole trader or family-based business, your internal contacts will be different from businesses who employ staff as you will not have these resources. However, emergency services contacts will be the same no matter what the size and structure of your business.

North Burnett Regional Council's *Disaster Proof Your Business guide* has key emergency contact and additional disaster contact information listed on page 10. It is recommended to incorporate this information in your BCP as an additional resource.

**Note** - In many larger businesses, contact details for staff are not shared due to confidentiality concerns. However, in an emergency, where staff need to be contacted, this information is essential. It may be a good idea to have a chat with your team and decide on procedures where this information can be shared and how this will happen.

#### **Important Note**

*Your external contact list should be displayed in your business for your staff to access should they need. It is then easy to find when you are in an emergency situation, and/or offline and you need to contact any of the services listed.*

#### 5.2 Communication Methods

When you completed your Planning Checklist in Section Three, ideally you will have considered communication methods and channels. This is the opportunity now to bring this information together and have it on hand ready to use when you need.

Communication methods that you would normally use and take for granted in your day-to-day business operations can change dramatically in emergency or disaster situations. Mobile phone towers can go down, and internet and landline disruptions can occur.

If the disruption is relatively short-lived, you may be able to work through a short period of time with limited communication. However, longer term solutions may be necessary if critical infrastructure is not connected for some time. Discussing alternative methods of communication with your staff and others you may need to contact is an excellent strategy. Do you have access to 2-way radios or a satellite phone?

- What are your ways to communicate in an emergency?
- What method will you use to contact staff?
- Will one person contact all your contacts, or will the responsibility be divided?
- What communication methods will you have access to? Telephone, 2-way radio, social media, others?



## **TASK 14**

### 6. Review the event log.

The information captured in an event log, may be essential when working with insurance companies, emergency services and other stakeholders. It is an objective record of what happened and what decisions or actions were taken and by whom.

When you are coping with a disaster, completing a lengthy document may not be a priority, so brief notes should be sufficient to prompt your memory when you revisit the log at a later date.

You may consider printing the Event Log from page 26 of the BCP template to have ready at hand in your emergency folder.





## YOUR BCP – RECOVERY



**In this section we will work through some tools and strategies to help with your business recovery after an incident, crisis, disaster, or significant event.**

If you and your team have been through a challenging event, there may be physical, financial and emotional impacts to consider as well as rebuilding your business. There is the immediate impact on your business and then further reaching ones on your community and potentially customers and suppliers.

Depending on your preparation and the impact of the natural disaster, you may be able to reopen after a short time.

Reopening strategies depend on the nature of the disaster (e.g. a flood affecting part of the premises and equipment versus a bush fire burning down the business premises entirely).

Reopening will also depend on customers' and suppliers' ability to access your business, or your ability to reach and deliver to them.

You may need to establish your business at other premises for a period of time. This could include:

- at your home
- at a co-working space or serviced office
- leasing another premises
- sub leasing part of a warehouse from another business.

### **Rebuilding your financial position**

The natural disaster will most likely affect your cash flow as your ability to trade normally has been interrupted.

Contact your accountant to:

- identify how long you can continue to pay staff and creditors before your business would be trading insolvently
- identify if or when you would need to lay off staff
- develop a plan to pay creditors on payment plans where possible
- develop a communication plan. 10





**The Business Impact Analysis you completed in Task 10 will help you identify and plan the time and actions needed to return your critical business activities to operational standard.**

Unlike an incident response plan, the business recovery plan has a longer-term view and covers areas including:

- strategies to recover from a range of incidents
- objectives around time-frames to fully recover all business functions
- a description of key resources, equipment, and staff required
- checklists to ensure all actions have been done.

Creating a comprehensive business recovery plan after a disaster involves several key steps. While the specifics may vary depending on the nature of your business and the type of disaster, your BCP has two elements to help ensure you have considered short, medium and long term actions needed during your recovery - Recovery Plan and Crisis and Recovery Checklist. The Recovery Plan also includes tables for you to document insurance policies you have claimed for, any changes to your market and adaptations needed.



## THINKING POINT

### Looking after yourself, your colleagues, and your staff

Your business recovery plan should also include support for you, your colleagues, staff and others who may be suffering trauma and anxiety in the face of a crisis.

Supporting and rebuilding your staff is just as important as any other part of the recovery process.

Staff will need support as they work with you during any clean up and recovery stages

Support can be given to staff by:

- providing additional communication
- referral to support services such as Beyond Blue and Lifeline
- involve them in team meetings to work together for business product and service redesign.

If staff need to vary work arrangements, such as working from home or a different location, additional communication support should be provided with regular online meetings. 11





## MARKET ASSESSMENT

A thorough market assessment following a disaster is essential for businesses to understand and adapt to the evolving market landscape, identify new opportunities, mitigate risks, and position themselves for growth in the post-disaster environment.

The table on page 33 of the BCP template contains information you may not have considered as part of your recovery planning. However, it is timely to look at any changes in your market post disaster or crisis. When your business is out of action for whatever reason, your customers may make changes in their buying habits.

Examples of market impacts during a crises:

### Hospitality Business - COVID Lockdown

Customer purchasing behaviour changed in the hospitality industry when COVID lockdowns were in place. Lockdowns and travel restrictions meant fewer people were dining out or visiting cafes, so some innovative business owners put some clever measures in place. One restaurant implemented a system enabling customers to pre-order and pre-pay for takeaway meals meant less contact time waiting in the venue. They also established a 'drive through' service so customers did not have to leave their vehicles.

### Product Store – Drought

If you are running a feed store and there is a drought on, assuming that you can buy in stocks of hay, your sales are likely to be strong during this time. When the good weather returns and grass starts to grow, your sales of hay may drop off as people don't have to hand feed their stock.

Assessing this change in the market and decline in sales may prompt you to look at how you can promote other products you have in stock to still retain your customer base and keep sales strong. You may be a distributor for a particular brand of supplement so may consider promoting this more strongly. Or you may have different brands of horse wormer in stock that work more effectively than others.

### Clothing Store – Water inundation

Another example is a clothing store which suffered severe damage in a downpour that was so heavy, the plumbing on the roof couldn't handle the amount of water and the ceiling, stock and fittings inside the shop were damaged.

The shop was closed for two months while repairs were underway. The biggest risk of market change for this business is that customers decided to shop elsewhere. They kept their customers updated during the closure and promoted a grand reopening sale when repairs were made. Their business interruption insurance was very helpful at this time as it lessened the financial burden on the owners.

This checklist can be printed or downloaded for you to use during your recovery process to ensure that you have not missed any vital details.  
[Customise this list to include information specific to your business.]

Details of the crisis	Notes
<ul style="list-style-type: none"><li><input type="checkbox"/> Record details of any injured people, including staff, customers and other members of the public.</li><li><input type="checkbox"/> Photograph or record damage to buildings, equipment, company vehicles and stock.</li><li><input type="checkbox"/> Record impact on your business functions.</li><li><input type="checkbox"/> Record any anticipated damage to your business's reputation.</li></ul>	
Update staff	
<ul style="list-style-type: none"><li><input type="checkbox"/> Conduct a critical incident debrief within 48 hours (preferably within 24 hours) following a crisis.</li><li><input type="checkbox"/> Hold a meeting with your staff to ask them about their reactions to the crisis. Your staff may need time and space to process their thoughts and feelings.</li><li><input type="checkbox"/> Encourage deeply affected staff to seek support from other staff members or from counselling services and remember to monitor progress in the months following a crisis.</li><li><input type="checkbox"/> Inform staff about the recovery process and schedule regular updates.</li><li><input type="checkbox"/> Advise staff about colleagues who may be injured.</li><li><input type="checkbox"/> Keep staff informed about what is expected of them.</li><li><input type="checkbox"/> Advise staff whether they should turn up for work the next day.</li><li><input type="checkbox"/> Reassure staff about job security.</li></ul>	
Contact your insurer	
<ul style="list-style-type: none"><li><input type="checkbox"/> Contact your insurance company to make a claim (before you begin cleaning up and removing goods).</li><li><input type="checkbox"/> Photograph or record damage to your premises, fixtures, vehicles, stock, customer records and equipment to support claims.</li></ul>	
Seek support	
<ul style="list-style-type: none"><li><input type="checkbox"/> Apply for any government support programs to help the recovery of your business after a crisis. Refer to the Small Business Hub on page 13 of this workbook for information.</li><li><input type="checkbox"/> Investigate support that might be available from banks and other businesses (support is often available after a natural disaster).</li></ul>	



Tax assistance	Notes
<ul style="list-style-type: none"> <li><input type="checkbox"/> Consider contacting the Australian Taxation Office (ATO) to find out about assistance available for individuals and businesses affected by natural disasters.</li> <li><input type="checkbox"/> Investigate whether the ATO can fast-track your refund or assistance.</li> <li><input type="checkbox"/> Ask the ATO for extra time to pay any outstanding liabilities.</li> <li><input type="checkbox"/> Request more time to meet activity statement, income tax and other lodgement obligations</li> </ul>	
Emotional and crisis support	
<ul style="list-style-type: none"> <li><input type="checkbox"/> If appropriate, contact <a href="#">Lifeline</a> on 13 11 14 for confidential emotional and crisis support.</li> <li><input type="checkbox"/> If appropriate, contact <a href="#">Beyond Blue</a> for depression and anxiety support.</li> <li><input type="checkbox"/> Read the Queensland Government <i>Mental Health and Wellbeing Resources for Businesses</i>, refer to the Small Business Hub on page 13 to access these resources.</li> </ul>	
Review your recovery processes	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Record what you have learned from this crisis.</li> <li><input type="checkbox"/> Review and update your recovery plan.</li> <li><input type="checkbox"/> Review and update your overall BCP</li> <li><input type="checkbox"/> Consider and record what went well and what did not.</li> <li><input type="checkbox"/> Consider and record key lessons learned.</li> <li><input type="checkbox"/> Implement changes needed to improve.</li> </ul>	
Other	



## SECTION SIX

*Mount Perry locality- Lynne Wilbraham.*

Rehearse, maintain and review your BCP.



## TASK 15



### Rehearse and review your BCP.

Rehearse your plan to ensure that it remains relevant and useful. This may be done as part of a training exercise and is a key factor in the successful implementation of the plan during an emergency.

#### Actions:



#### **1. Develop a review and training schedule**

- A training schedule will prepare people who may be involved in an emergency at your site.



#### **2. Review your business activities to ensure they are still relevant and meeting the needs of your customers:**

- Is your business model profitable and sustainable?
- Are your products/services meeting your customer needs and contributing to your business growth?
- Plan for the future - Do you have a strategic plan in place to take your business into the future as a resilient business which can quickly adapt to a changing environment?



#### **3. Review your plan:**

After an event it is important to review the performance of the plan, highlighting what was handled well and what can be improved upon.

This section of the BCP has tables for you to document your review and training schedule.



#### **A final suggestion.**

Keeping your BCP in a folder will help you update information as needed and add information as it changes or comes to hand.



Street art, Monto- Lynne Wilbraham.

## ***Congratulations on taking action to prevent, prepare, respond and recover from disasters or disruptions!***

Now that you have put in the hard work to complete your Plan, it is critical that it remains a living document and is updated as your business or personal circumstances change.

Learn from the work you have completed and use these learnings to take control, grow your business and build on the strength and resilience you have identified.

Your BCP can be so much more than a tool to help you prepare for, respond to and recover from disasters and disruptions whether they be natural disasters, health events, emergencies, IT threats, burglary or others.

It is your key to developing a stronger business, reducing risks and avoiding disruption of your business operations including loss of revenue. It builds confidence with your staff, customers and stakeholders such as banks, may meet compliance requirements and puts you ahead of other businesses by taking a strategic approach to your business' future.

## REFERENCES

1. Regional Australia Institute, Disaster recovery and resilience policy guide, Regional Australia Institute 2021. Accessed February 15, 2024. [https://regionalaustralia.org.au/Web/Web/Research-Policy/Policy-Submission-Landing-Pages/2023/Disaster\\_Recovery\\_And\\_Resilience\\_Policy\\_Guide\\_2021.aspx](https://regionalaustralia.org.au/Web/Web/Research-Policy/Policy-Submission-Landing-Pages/2023/Disaster_Recovery_And_Resilience_Policy_Guide_2021.aspx)
  2. North Burnett Regional Council, Disaster proof your business guide. North Burnett Regional Council, Gayndah 2023.
  3. Regional Australia Institute, Disaster recovery and resilience policy guide, RegionalAustralia Institute 2021. Accessed February 15, 2024. [https://regionalaustralia.org.au/Web/Web/Research-Policy/Policy-Submission-Landing-Pages/2023/Disaster\\_Recovery\\_And\\_Resilience\\_Policy\\_Guide\\_2021.aspx](https://regionalaustralia.org.au/Web/Web/Research-Policy/Policy-Submission-Landing-Pages/2023/Disaster_Recovery_And_Resilience_Policy_Guide_2021.aspx)
  4. Business Queensland, Running a business. Respond to natural disasters, Queensland Government 2023. Accessed February 6, 2024. <https://www.business.qld.gov.au/running-business/natural-disaster/respond>
  5. Australian Government, Disaster Assistance. Assistance and support for businesses affected by natural disasters2022. Accessed February 15, 2024. <https://business.gov.au/grants-and-programs/disaster-assistance>
  6. Business Queensland, Running a business. Small business disaster hub case studies 2023. Accessed February 15, 2024, <https://www.business.qld.gov.au/running-business/natural-disaster/disaster-hub/case-studies>
  7. Paladin Risk Management, Business Continuity and Critical Business Activities2019. Accessed February 8, 2024. <https://paladinrisk.com.au/P38> – currently numbered as 8
  - 8 Business Queensland, Running a business. Identifying and Managing Business Risk 2022. Accessed February 15, 2024. <https://www.business.qld.gov.au/running-business/risk/identify-manage>
  9. Business Queensland, Running a business. Respond to natural disasters 2023. Accessed February 6, 2024. <https://www.business.qld.gov.au/running-business/natural-disaster/respond>
  10. Business Queensland, Running a business. Recover from natural disasters 2024. Accessed 15 February 2024. <https://www.business.qld.gov.au/running-business/natural-disaster/recover>
  11. Business Queensland, Running a business. Recover from natural disasters 2024. Accessed February 15, 2024. <https://www.business.qld.gov.au/running-business/natural-disaster/recover>
- Disaster Management in Queensland, Business continuity plan template 2024. Accessed February 15, 2024. <https://www.business.qld.gov.au/running-business/risk/continuity-plan>
- North Burnett Regional Council, Emergency Management Dashboard. Viewed May 17, 2024. <https://emergency.northburnett.qld.gov.au/>
- Queensland Fire and Emergency Service. Factsheet: Communication-in-emergencies 2024. Accessed 8 February 2024. <https://www.qfes.qld.gov.au/>

## TOP 10 TIPS



### 1. MAKE A PLAN

Identify your risks, create a Business Continuity Plan, keep it up to date and store it in a safe, disaster proof location



### 2. REVIEW INSURANCE, POLICIES AND FINANCES

Check your insurance and finances are adequate to cover your business



### 3. PREPARE YOUR BUSINESS

Prepare your property - clear vegetation and loose items, back up data and pack an emergency kit



### 4. PLAN FOR ALTERNATIVES

Plan for power outages, loss of deliveries, access and alternative ways to operate



### 5. MONITOR THE INCIDENT

Check Council's Emergency Management Dashboard, listen to emergency alerts, know where to evacuate and follow advice



### 6. ASSESS IMPACT ON YOUR BUSINESS

When safe to return, assess and photograph the damage and contact your insurer and bank



### 7. CONNECT

Connect and communicate with staff, customers, guests and community



### 8. FINANCIAL RECOVERY

Apply for financial assistance and other business support



### 9. COMMUNICATE AND PROMOTE

Develop marketing strategies to communicate with customers and promote positive news



### 10. RECOVERY PLANNING

Consider what you've learned and update policies, plans and staff training

For more information visit [northburnett.qld.gov.au](http://northburnett.qld.gov.au)

Assistance provided through the jointly-funded Commonwealth-State Disaster Recovery Funding Arrangements (DRFA). Although funding for this project has been provided by both the Australian and Queensland Governments, the material contained herein does not necessarily represent the views of either Government. Workbook text by Lynne Wilbraham, graphic design by Kym Franklin, 2024.



Australian Government



Queensland Government



NORTH BURNETT  
REGIONAL COUNCIL