GETTING YOUR SMALL BUSINESS “UP AND RUNNING” AGAIN AFTER DISASTER STRIKES

BUSINESS CONTINUITY PLANNING

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Impact of a Disaster on Small Business

- FEMA estimates that almost 40% of the small businesses that closed after a disaster never reopened because they did not have a Business Continuity Plan and were unprepared to recover.

- The Insurance Institute for Business & Home Safety (IBHS) and U.S. Small Business Administration (SBA) estimate that 1 in 4 businesses can expect to experience a disruptive disaster.

(Figures provided by Small Business Association)
Disaster Recovery Steps

Prepare

Response

Recovery
Preparedness

“By failing to prepare, you are preparing to fail”
Benjamin Franklin
Emergency Communication Plan

- Staff text message / email
- One method of after-hours communication to get in touch with employees.
- Include persons with disabilities and those with limited English Language Proficiency
- Establish single point of contact
- Monitor the news (Lime example)
When Faced With Disaster

- Have evacuation plan w/ escape route assignments
- Create redundant alert measures
- Establish safe points for immediate business
Building Resilience in Supply Chain

- Concentrate on key products and services leading up and after disaster situation
- Secure secondary supplier
- Identify any single points of failure

Service Level agreements (SLA): defines an agreed level of service that you can expect as a customer in terms of communication, quality, rectified action if problems arise
Supply Failure Alliance “Buddying Up”

- Lend staff during staffing shortages
- Exchange reliable supplier information
- Share inventory during an emergency

Angry Pepper Tap House is a great example of a business alliance forged relationship with another restaurant to rely on each other in time of crisis.
Case Study: Joe’s Island Clams
Building your nest egg for a rainy day
Response
Responding to Crisis

- Gather accurate information after the storm with boots on the ground
- Conduct full evaluation of infrastructure, and other safety measures
- Accounting for all employees after the disaster
- Coordinate next steps to get doors open
- Initiate communication with all parties involved
Post-Loss Insurance

• Immediately contact your insurance company
• Ensure the insurance company knows temporary address and contact information.
• Take photographs of the damaged assets
• Don’t remove damaged property until adjuster has made an official report.
• Make only repairs necessary to prevent any further damage; unauthorized repairs may not be covered.
Post-Loss Insurance

- Accompany the adjuster to point out damage during the inspection.
- Hire licensed, reputable contractors who secure the appropriate building permits. **Look for red flags.**
- Get the denial in writing
- Settlement offered by the insurance company seems unfair, contact the Florida Office of Insurance Regulation by visiting [www.floir.com](http://www.floir.com)
Recovering from Crisis

- Identify lessons learned
- How can we improve communications?
- Were we satisfied with the way technology was backed up and restored
- Are changes needed in our insurance policy?
- Did staff fully understand their roles during and after the disaster?
- Were there delays in reopening and if so why?

Weather forecasting is a tricky business and the situation can change at a moments notice
Tampa Bay Area Business Continuity Exercise for Small Businesses

- Beginning in late Fall, Tampa Bay Regional Planning Council will be recruiting small businesses to participate in a Tabletop exercise.
- That Tabletop exercise will introduce small business owners and Chamber of Commerce participants into the working of an Emergency Operations Center during a simulated storm.

If you are interested in participating in the storm event simulation, make sure to give me your business card or contact information after the presentation.
The time to repair the roof is when the sun is shining

- John F. Kennedy -
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