

Business Disruption: Tactics and Resources Worksheet

Purpose: The following activity encourages participants to choose a business and disaster scenario where key considerations must be discussed to identify preparedness tactics and resources.

Instructions: From the charts below, select a business, and select a disaster scenario where impacts on the business must be considered. Reflect on the potential impacts and answer the questions below.

1. Select One Business	2. Select One Disaster / Disruption
a. Restaurant	a. Flood Damage (12 inches of water)
b. Hotel	b. Hurricane (landfall in 3 days)
c. Convenience Store	c. Supply Chain Disruption (4-week delay)
d. Florist	d. Cyberattack (lose access to files)
e. OR choose another business	e. OR choose another disaster/disruption

1. How would you prepare your facility, your staff, yourself?

2. Who do you need to communicate with? What does your staff need to know?

- Your customers?
- Your suppliers?
- Do you know how to reach out to each audience if your usual means isn't working?

3. What if one of these issues arose while you were out of town? Does your team know the key actions to take?



Business Resilience Self-Examination

Consider the following questions as you think about the resilience of your business.

	<i>Question</i>	<i>Response</i>
1	When was the last time I reviewed my insurance coverage?	
2	What risks/threats do I have for my business?	
	• Cyber	
	• Infrastructure — power outages, road closures, etc.	
	• Supply chain	
	• Natural hazards (Fire, Flood, Wind, Earthquake)	
3	How many days can my business go without revenue?	
4	What is the worst time of the year for that interruption to occur?	

Key Business Recovery Actions

[Planning for disasters](#) requires businesses to take proactive steps to mitigate negative impacts on their operations. Recovery actions taken proceeding a disaster in both the short and long-term can support businesses in getting back to business quicker. The following business recovery actions can be taken:

Before



Begin a [preparedness plan or a checklist](#). How will your business respond to and recover from a disaster?



Train employees on your disaster recovery plan and conduct emergency drills.



Store emergency supplies such as flashlights, food, water, and a generator.



Maintain important [documentation offsite](#) to access critical information after a disaster.



Establish necessary financial and insurance coverage.



Cultivate partnerships in the community with businesses, government, and nonprofits.

Post Disaster — Short Term



Inspect your property and document damage — Take photos and videos to document the damage.



Contact your insurance professional or your insurer to begin the claims process.



Establish communication with employees, customers, and vendors.



Connect with other businesses by contacting your [chambers of commerce](#), economic development, and other [community support organizations](#).



Keep receipts of all expenses related to the disaster.



Make temporary repairs if needed to minimize further damage, such as placing a tarp over a hole in your roof.

Post Disaster — Long Term



[Reach out for technical support](#) to navigate the process of recovery.



Document lessons learned and update your [plan](#).



Explore [financial products](#) and support to repair/rebuild.

- The [U.S. Small Business Administration \(SBA\)](#) offers low-interest [loans](#).
- The [IRS](#) can postpone certain tax deadlines for taxpayers who reside or have a business in the disaster area.
- Explore [grants](#) and [opportunities](#) to integrate [mitigation](#) into rebuilding/repair to enhance [resiliency](#).

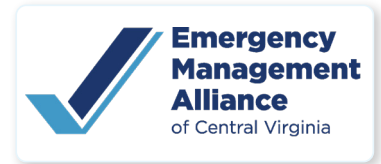


[Check eligibility](#) for relief.



Location (flexible operations) — Should you open a new temporary location, or can you operate from your home or use the facilities of a partner or even a friendly competitor?

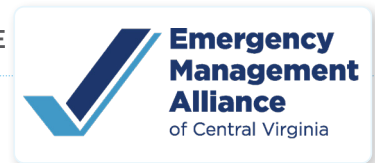




Key Contact Sheet Template

Use this template to capture key points of contact related to business recovery for easy reference.

Organization	Name (s)	Email (s)	Phone	Website
Local				
Find EM contacts in your community: https://planrva.org/emergency-management-home/emergency-contacts-in-your-community/				
Nonprofits/Private Sector				
State				
Virginia Economic Development Partnership Richmond, VA		info@vedp.org	804-545-5600	Virginia EDP
Virginia Small Business Development Center Fairfax, VA		help@virginiاسبdc.org	703-277-7703	Virginia SBDC



Organization	Name (s)	Email (s)	Phone	Website
Regional				
Emergency Management Alliance of Central VA		ema@planrva.org	804-323-2033	EMACV
Federal				
Small Business Administration Virginia District Office		Richmond.Va@sba.gov	804-771-2440	SBA — Virginia District Office

Key Resource Sheet



Below are some resources for business owners.

- [Ready Business](#) can help you and your partners prepare for disruptions to business and ensure they have continuity.
- <https://www.readyrating.org/> — Through their Ready Rating program, the American Red Cross allows businesses to complete a 123-point preparedness assessment, access tips and best practices, and take a pledge to improve their readiness.
- <https://www.sba.gov/funding-programs/disaster-assistance> — Through the U.S. SBA website, business owners can find information on disaster loans and government assistance programs.
- SCORE Small Business Resilience Hub: <https://www.score.org/templates-resources/small-business-resilience-hub>
- <https://www.nfib.com/business-resources/disaster/> — The National Federation of Independent Business (NFIB) provides articles on disaster planning, insurance and other topics.
- <https://www.bicepp.org/> — Business & Industry Council for Emergency Planning & Preparedness (BICEPP) provides a forum for information and exchange to enhance emergency preparedness and contingency planning within the business community.
- <https://www.fema.gov/businesses-organizations> — Provides links to greater private sector coordination including information about FEMA's National Business Emergency Operations Center (NBOEC).
- After a disaster declaration, the [IRS](#) can postpone certain tax-filing and tax-payment deadlines for taxpayers who reside or have a business in the disaster area.
- Additional tax refund: [The Alcohol and Tobacco Tax Refund](#) allows within 6 months from the date of a disaster.
- The [Economic Adjustment Assistance — Revolving Loan Fund](#) provides funding to eligible recipients for Revolving Loan Fund (RLF) grants. RLF grants allow eligible recipients to capitalize or recapitalize lending programs to assist businesses that otherwise may struggle to obtain traditional bank financing.
- [Community Development Block Grant — Disaster Recovery](#) — HUD provides flexible grants to help local governments, states, and tribes to recover from Presidentially-declared disasters, especially in low- and moderate-income areas, subject to the availability of supplemental appropriations.
- [USDA Business and Industry Loans](#) — Provides loans to businesses in areas not in a city or town with a population of more than 50,000 inhabitants.
- [Businesses | VDEM \(vaemergency.gov\)](#) — Provides hazard specific guidance for creating business preparedness plans.
- [Economic Development Administration — Virginia Resources](#)