

EMERGENCY PREPAREDNESS, RESPONSE AND RECOVERY **GUIDE**

ICC WCF Emergency Preparedness, Response and Recovery Guide

Introduction

The ICC World Chambers Federation is proud to provide this emergency preparedness and recovery guide to all chambers around the world.

This guide is meant to be a resource to chambers globally. Many chambers have played a pivotal role in helping their members and general business community prepare for, handle, and recover from emergency situations. Chambers are found all across the globe, and are often the most trusted and connected business organizations in their respective regions. As a result they are ideal to be the organizations that ensure businesses can be resilient and come through an emergency or disaster with minimal impact.

This guide is critical for two reasons: first is that in virtually every emergency program around the globe, protocols and frameworks exist to address humanitarian needs but not the needs of business – therefore it fills a current gap; and, the ability to provide quick and efficient support to businesses affected by a disaster or emergency drastically increases the chances that the business will survive the event.

The statistics are significant: research in the United States shows that of businesses that were affected and closed as a result of a natural disaster, 43% never re-open. And of those that do re-open, 28% fail within two years. This guide is meant to address those statistics and help businesses be better prepared and resilient in the face of a major event. Research proves that if businesses are able to recover quickly following an event, it contributes to better recovery of a community.

While chambers are often member-based organizations, in the case of emergency preparedness and recovery, it is important to ensure the health and recovery of the entire business community, not just chambers and their members. Therefore in this guide when the term member is referred to, we encourage all chambers to make the resources available to all businesses. This can be one more means of demonstrating value to the community and a way to encourage businesses to support the work of the chamber.

It is also important to note that this guide has been developed to enable a chamber to prepare for and respond to any kind of situation, man-made or natural disaster. The range of situations in which this guide can be of assistance include:

1. Natural disasters such as floods, fire, hurricanes, tornados, earthquakes;
2. Man-made disasters such as fire, explosion, toxic spill;
3. Criminal situations such as hostage taking, active shooters, riots, terrorism, etc.

The guide is meant to assist any chamber with two things: how to be more prepared themselves; and, how to deploy programs that will be of benefit to their members or general business community.

It details a variety of governance, communication and activities that are recommended best practices in terms of being able to best support the recovery of a business community to disaster or emergency.

The guide is segmented into three parts:

1. Emergency Preparedness – what chambers and businesses can do in advance of any disaster or emergency to increase resilience and the chances of recovery post event;
2. Emergency Response – what chambers can and should do in the immediate hours and days following an event; and,
3. Recovery – the role of chambers, and other related organizations, in ensuring that businesses recover back to a normalized state post event.

Preparedness is essential to creating the best chances for recovery. The success of any response and recovery will depend highly on the amount of preparation that has been done at the individual business level, as well as the governance and plans of the chamber and community.

The response and recovery phases of activity are based around a simple model:

1. Analyze – determination of the scope of the impact or damage;
2. Mobilize – information, resources, support to affected business, as well as advocacy to government and media relations; and,
3. Energize – getting the business community re-energized with customers and cash flow.

The key thing to remember with this guide is that it is a starting point for chambers to play a lead role in ensuring business preparedness and recovery in a time of emergency or disaster. Every situation, place or context will be different or unique. The guide is meant to provide some insight as to what can be done, but is not meant to be restrictive. Each chamber should use what works or fits, adapt and change things that need to, and even add new ideas and approaches.

This guide includes templates for certain activities or functions. They are meant to provide a starting point for how to best provide support and assistance. These will be renewed and updated constantly so chambers are therefore encouraged to check for updates, but also to provide feedback based on their experiences using and adopting these practices.

Some things to keep in mind:

- This guide is most useful if used in advance of disaster or emergency;
- If your chamber is in the preparation phase, it is recommended that you start by reading this guide from start to finish;
- If your community has experienced, or is experiencing, a disaster go straight to section 2 – Emergency Response for immediate activities to consider;

- In this guide the words “emergency” and “disaster” are used interchangeably and are meant to both reflect any of the things noted on the previous page that may create a serious situation affecting a business community;
- The term “chamber” refers to all types of chambers of commerce and boards of trade including local, regional, national chambers, both public and private law.

The ICC World Chambers Federation is always looking to improve this guide. If you have suggestions or improvements, please email wcf@iccwbo.org

Part 1: Emergency Preparedness

This phase is the preparation phase. The saying “an ounce of prevention is worth a pound of cure” certainly rings true here. The more work that a chamber can do in advance the better the chances of it being successful in supporting itself and its members in the aftermath of a disaster situation or event.

Making members prepared will enable them to be resilient in the face of an emergency situation. This can be challenging if there is no evident threat or emerging situation. Human nature is to react to crisis versus plan for the future. Therefore while this phase is critically important, it is also one of the most difficult to get members to respond to.

It is comprised of five steps:

1. Develop and distribute emergency preparedness handbooks;
2. Develop and communicate emergency business contact data base and communication protocol;
3. Create a business emergency task force and establish leadership;
4. Build an emergency supplier database;
5. Become part of the community emergency team/agency;
6. Ongoing communications.

Emergency Preparedness Handbook

Every community should develop an emergency preparedness and business continuity handbook. A template for this can be found in *Appendix A*¹. This template is a guide that can be adapted for any community but contains vital standardized information that will enable a business to prepare for an emergency. This includes things such as:

1. Having contact details for staff and suppliers to alert in time of emergency;
2. Having adequate provisions on hand;
3. Knowing how to handle technology to increase resilience;
4. Analyzing risks and weaknesses;
5. Developing a plan.

¹ Other sources such as US Chamber of Commerce and US Small Business Administration can also be excellent templates to adopt.

A chamber should customize the template to suit their local community and economy, and make it available to their members in hard copy and electronic format. When initially launching, a formal communication campaign to increase awareness of the handbook should be used, or it can be handed out at major chamber events, or taken along when meeting with members as a leave behind.

Certain digital applications may be of value in this instance vs a handbook. A new app, released in the United States by Florida International University Extreme Events Institute, Florida Small Business Development Centre and USAID, called Bizaster enables a business to identify risks to its operations and develop basic emergency preparedness plans using an app based template.

Special Note on Insurance

Feedback from communities all over the world post disaster suggests that one of the largest sources of challenge and frustration is insurance coverage and dealing with insurance companies.

Based on the experience of Canterbury, NZ post-earthquake, chambers should encourage the business community to address the following issues prior to a disaster or emergency in order to minimize the challenges dealing with insurance in the aftermath:

1. Business should use a template to identify inherent risks, evaluate management systems to mitigate those risks and determine the cost-benefit of insuring the residual exposure when setting up insurance coverage;
2. A business disaster preparedness plan should consider the critical elements of running the business and plan for any events resulting in the following elements being inaccessible:
 - a. Premises;
 - b. Customer database;
 - c. Stock;
 - d. Plant and equipment;
 - e. Legal records;
 - f. Financial records to support a business interruption claim.
3. When evaluating and considering insurance coverage, businesses should consider the following:
 - a. Material damage – businesses need to have a clear understanding of where they stand if they cannot access their assets for an extended period of time for any reason, including the creation of a cordoned zone around their business;
 - b. Business interruption – businesses should clearly understand the conditions under which their business interruption insurance will kick in. Some policies do not

provide funds if the property is not damaged but is within a cordoned off area, and some do not provide funds under “acts of god” or “civil unrest” such as riots. Every business owner should understand the fine print of this valuable insurance that is often inaccessible due to loopholes and alternative interpretations;

- c. Valuation - Business owners should regularly review rebuild costs to ensure their coverage is adequate. Additionally, photos or video should be taken to capture the amount of stock, inventory and plant and equipment that they possess to support insurance claims.

Emergency Business Contact Database and Communication Protocol

During a time of emergency, communications can often be interrupted or reduced. As a result there are competing demands for current and live information and updates, some from questionable sources with inaccurate information. Chambers are a trusted source in every community and are ideally suited to be the distributor of information to their members and the business community. This information could be updates from local authorities as to status, updates on infrastructure, all clear signals, and requests for assistance.

During and immediately following emergencies, many public communications need to focus on messages to the general population rather than those for business. This is for good reason. However, it creates a need for secondary stream of business communications. This can include information such as how building owners can have the safety of their building assessed for re-entry, how to report hazardous or sensitive materials that may have been affected, employer’s responsibilities to their employees, how to request priority response to get critical infrastructure back online, and much more.

Not every business is a member therefore a separate database to communicate is needed. It should be a free, confidential database that is only used during emergency response.

An Emergency Business Contact Database (EBCD) is an essential tool to develop. Its features include:

- A standalone database in a webform format built off a CRM platform or newsletter type data base within a website.
- Members can register their name, business and contact method (email, text, sms etc) for contact during a time of emergency.
- When an emergency situation occurs, the chamber will send communications to people across a multitude of platforms, depending on what is available given the extent of the damage or situation.
- Ideally this database is cloud based to ensure communications so that damage to local servers or equipment won’t impair the ability to communicate. If a cloud based solution is not possible, the database should be backed up and stored in multiple locations.

Specific considerations on the EBCD include:

- The easiest alternative for most chambers would be a simple (either standalone or embedded) subscribe page through their email marketing provider (Constant Contact, MailChimp, Campaign Monitor);
- Make sure to request a backup email and/or phone number as corporate systems may be affected in an emergency;
- The webform is embedded on a page with other emergency related resources highlighted so that you can cross market preparation for emergencies with communication about emergencies;
- Feature messaging on the page to let people know if they are experiencing an emergency (and may have found their way to this page) that they should be communicating with 911;
- Provide relevant answers to commonly asked questions, most notably being clear that they will receive no marketing information by signing up for this list;
- Encourage social sharing of the tool both on the landing page as well as the thank you page once they have registered;
- Develop any special or dedicated social media handles as well that people can recognize in advance, such as #cityemergency as an example;
- Feature it regularly in social and email marketing;
- Send communications to the database from time to time promoting preparedness and encouraging the maintenance of accurate contact information;
- It may be beneficial to keep a version of the EBCD in printed form in the case of a disaster that affects all digital communications.

It is important for a chamber to keep this database separate from their membership database and make a commitment that they will not use it to solicit business and will only activate it in a time of emergency. This will be essential to increase the number of registered businesses and build trust in the community for the chamber as the lead business response entity.

If possible, the chamber should gain access to other business contact lists and add them to the EBCD. This could include businesses that are members of other associations. Maintaining the commitment to use the EBCD only for emergency related communications is critical for building the trust that is required for other organizations to share their information.

Communication Protocol

To ensure the greatest degree of calm and focus, it is essential that businesses recognize the communications protocol associated with an emergency in advance. The chamber should clearly lay

out the process by which communication will flow under an emergency situation. A sample notification could look like the following:

1. In the event of an emergency, the chamber will activate the EBCD and inform businesses that a state of emergency is in effect, and provide any specific details known;
2. Indicate that the chamber is in contact with officials and will be providing regular updates;
3. Provide links or contacts;
4. Provide information as to how a business may be in contact with the chamber;
5. Detail available resources;
6. Establish frequency of future updates.

Chambers should actively train someone in their organization in crisis communications. This training will help to establish proper protocols and methods associated with supporting the business community during a disaster.

Create a Business Emergency Task Force and Establish Leadership

Often rallying people to a cause in the aftermath of an event can be incredibly difficult if not impossible given the level of impact in the community and challenges to communications channels. Therefore it is easier to build a team and establish leadership structures when things are not in crisis mode.

The chamber should take the lead and create a Business Emergency Task Force (BETF). This Task Force would be responsible for assessing and deploying a range of services and programs in support of the business community in a time of disaster – essentially a means to amplify the work of the chamber in an emergency. The group can be a clearing house, and enable a rapid response, to issues facing business. Many items and hurdles that would take weeks to address could be tabled and dealt with quickly by the BETF.

For example, during a time of emergency the BETF would meet regularly to discuss status, what is needed by businesses and then decide on allocation of resources and distribution of work. It should be a highly active and focused approach, utilizing a Situation Report (SitRep) method that creates a log of issues and questions, and assigns individuals to lead the investigation or solution for each issue and a targeted completion date. This method can be learned from the Incident Command System (ICS). Formal education in emergency response systems and communications, such as ICS, is highly recommended for chamber professionals working in this areas. At each SitRep all outstanding issues should be reviewed for status.

The Task Force can be made up of the following:

1. Chamber of Commerce
2. Local economic development office

3. Emergency management agency staff or key liaison to local authorities and responders
4. Local government (planning, bylaws, health and safety, engineering, infrastructure etc.)
5. Provincial/state and national government
6. Health authorities
7. Local business schools
8. Other business related organizations, particularly those experienced in issues of insurance and law
9. Trade unions
10. Utility providers
11. Tourism and hotel association
12. Business Improvement Districts, or Business Revitalization Zones
13. Building owner and manager association
14. Major employers
15. Counselling centre or service (to support mental health requirements)

The key to success for this group is to ensure that there are no egos, agendas or challenges to the relationships. This is all about collaboration and commitment.

One critical relationship within the BETF is that with government. In a time of emergency or disaster, the public and private sectors need to work closely and collaboratively in order to ensure the quickest and most efficient return to a safe and normal state. The BETF should include representatives of government – whether at the local, state/provincial, or national level. But the ability to be engaged and connected to key government officials early in the process through a pre-established relationship and protocol can make a significant difference in the effectiveness of a BETF and a chamber's work.

The chamber should act as the chair of the BETF. Key considerations for the successful creation and operation of a BETF include:

1. Establish a Terms of Reference (TOR) for the BETF – a sample TOR can be found in *Appendix B*;
2. Ensure that participants come to the table focused on creating solutions with no agenda;
3. Keep an active and current list of contacts for all BETF members, distribute to the group on a regular basis and keep it in a secure and backed up location;

4. Identify locations in advance that can be used for meetings in an emergency situation;
5. Outline communications protocols in advance of an emergency situation;
6. Establish leadership and a chain of command/succession in the event leaders cannot participate.

A sample of issues that the BETF may address includes:

- Understanding of access and safety issues;
- Current status of utility and infrastructure such as power, water, wastewater, roads, airports etc.;
- Availability of government support programs and financial aid;
- Coordination of the parties with respect to the information sharing;
- Coordination with respect to information and resources delivered to business operators, including translation services for owners in ethnic based locations;
- Support with respect to securing parking relaxations in disaster affected business zones;
- Updates from senior levels of government or first responders;
- Policy requests and recommendations to levels of government with respect to business issues;
- Implementation of surveys to affected business areas; and,
- Marketing and promotional campaigns for disaster affected business areas.

It is recommended that the BETF form in advance of an event, and then work to get businesses to ensure they are preparing themselves for emergencies. The group may also wish to meet once or twice a year to discuss any outstanding business or determine if any updates are required.

Build an Emergency Supplier Database

It is often the case that only certain areas or zones of a city are affected by a disaster or emergency. Rare is the occasion when an entire city or region is completely affected. Therefore in most cases there are businesses within a city or region that have been unaffected and are willing to assist with the response and recovery efforts.

The chamber, through the role of the BETF, should maintain a database of companies or suppliers that are willing to provide goods and services in a time of emergency or disaster. Many local and global companies have come to the aid of communities that have been affected by disaster. Establishing that relationship before a disaster, and defining the nature of goods or services they can provide, will help to reduce the amount of time needed to respond to support the community.

Examples of goods or services that companies would be willing to provide include:

- Food and water;
- Clothing and personal items;
- Building materials;
- Shipping and transport;
- Heavy equipment for demolition and clean-up;
- Telecommunications and internet accessibility;
- Computer equipment;
- Temporary office space;
- Vehicles;
- Medical supplies;
- Personal protection equipment.

This database should be kept separate from the EBCD as its use and need is entirely different. This supplier database should be activated when there is a known need within the community post disaster and that these goods and services can be deployed via the EBCD or through the role of the EMA or organization/level of government coordinating the response.

Community Emergency Team/Agency

Many mid to large sized cities will have an emergency management agency (EMA) or operations team that is responsible for coordinating activities in the event of an emergency. It is important that the local chamber become part of that team so that it can participate in the regular briefings and be brought into the inner circle of decision making and communications. This EMA is often run through the local government and administration, and therefore is a critical body or entity that the chamber should have a relationship with before any disaster strikes. The ability of a chamber and BETF to coordinate and communicate effectively with an EMA will minimize the amount of time needed to be an effective responder to business.

For locations that activate an emergency operations centre or a command centre, ensure that the chamber is part of that team and is in the emergency operations centre when active. This will enable better communication of the needs of business to the responders, as well as enable the chamber to communicate via the EBCD with real time information.

For those communities that do not have an agency, the chamber should liaise in advance with police, fire, and or elected officials and administration to register their engagement and support during a time of emergency or need.

Ongoing Communications

Many communities go for years, even decades, without a major event. Therefore it is easy for people to lose sight of the need to be prepared for an emergency.

The chamber should consistently reinforce the need for a business to build an emergency plan and be prepared. This may include semi-annual public service announcements, promotional campaigns, or regular distribution of the handbook to businesses.

Chamber Preparedness

Every chamber should take a dose of its own medicine – meaning that they should all have an emergency preparedness plan. They can model theirs off the handbook that they are sharing with members, as it covers the basic components of need.

1. Chamber leadership should have contacts for all staff kept safe, in a secure location that can be accessed in time of emergency (i.e., cloud based location like Dropbox). Require all staff to share this with you and commit to keeping this data safe.
2. Decisions should be made as to the technology solutions that will enable a chamber to operate after an event. This includes consideration of cloud based solutions.
3. Ensure the chamber has adequate supplies on hand in the event of an emergency, keeping fresh water, flashlights and batteries, and other key provisions on hand.
4. Chambers should consider keeping all of the emergency platforms and resources in a digital format in the cloud to ensure that it can continue operations even when local systems fail.

Part 2: Emergency Response

For the purposes of this guide, emergency response refers to the time immediately after an event – hours and days – depending on the severity, and the immediate assessment of impact, and the mobilization of resources to support resumption of operations in the local business community. This will align with the overall local emergency management function to meet essential humanitarian needs, cleanup and damage assessment.

No community or chamber should think they need to go it alone. Chambers should reach out to the network to see if there are other chambers that have gone through a similar experience and can offer guidance, or support. Chambers should also reach out to authorities and levels of government to seek assistance and support for the business community in a time of need.

A number of things are critical in response for an emergency or disaster response:

1. Timely and accurate information flow;
2. A place to provide information on more long term recovery issues (could be digital and/or physical);
3. A gathering place;
4. Financial assistance and leniency;
5. An ability to share experiences in order to grieve.

The response phase is the activation of the plans and processes established in the *Prepare* phase, essentially the *Analyze* and *Mobilize* components of the AME model.

The chamber should first ensure that all its staff are safe and accounted for. Communicate with them and ensure that any support they need is given.

At that point the chamber should take the lead to activate the plans. The response phase has the following components:

- | | |
|--|--|
| 1) Activate the Business Emergency Task Force (BETF) <ol style="list-style-type: none"> 1. Convene Business Emergency Task Force (BETF) 2. Ensure BETF is integrated into local emergency management agency (EMA) 3. Work with EMA on effective re-entry of critical businesses to the community 4. Evaluate demand/need for a Business Recovery Centre (BRC) | |
| 2) Analyze the Situation <ol style="list-style-type: none"> 1. Conduct initial business impact assessment | 3) Mobilize Information and Resources <ol style="list-style-type: none"> 1. Provide information to businesses 2. Establish BRC 3. Launch business support programs 4. Activate the business supplier network 5. Advocate for business 6. Ongoing media relations and communications |

Activate the Business Emergency Task Force

Convene the BETF

Immediately launch communications to the members of the BETF that an emergency situation has arisen and there is a need to activate the group. Depending on the severity of the situation, meetings may be conducted in person, via phone or via another electronic format. An early definition of the state of damage or impact should be established, as well as agreed upon initial roles, and frequency for upcoming meetings and communications.

Ensure that at least one member of the BETF is integrated into the local EMA.

Ensure that the EMA is aware of the degree of business distress and provide additional information on physical damages and projected economic impact to the community. Confirm the protocols between communication and roles of the BETF and the EMA.

Endeavour to influence the tiered re-entry of critical businesses back into the community.

In the event of an evacuation, local EMA will designate essential services and identify the order of priority by which businesses will be allowed back into the community. The BETF can add value to this discussion in their role of representing the business community.

Evaluate the need for a Business Recovery Center (BRC).

The sequence of action steps following a disaster will be somewhat unique to each circumstance, community or region. In some instances, the degree of impact on local businesses will be clear and in these cases, local leadership will move directly into establishing a Business Recovery Centre. In other situations, conducting an immediate assessment survey may assist the BETF. Based on the situation, the BETF in consultation with the EMA will determine the need for a BRC.

Analyze the Situation

Conduct Initial Business Impact Assessment

Every event will be unique and the ability to assess the extent of the damage will vary, but the chamber/BETF should take a lead role in the community working to assess the extent of damage to business.

The damage created by an emergency or disaster goes beyond accounting for the physical damages or insured loss to the indirect costs of business interruption caused by power failure or market loss. In an emergency or disaster event, a business can experience potentially three losses that should be assessed to the greatest extent possible in the Analyze phase:

1. Loss/damage to property (physical real estate as well as furniture and equipment);
2. Loss/damage of inventory;
3. Loss of revenue and income.

All of these are on top of ongoing expense obligations such as rent/lease, payroll, taxes etc., and understanding all these cost impacts will help the chamber/BETF to be most effective in supporting business and advocating for aid, leniency and resources. The mental health of employees and business owners should also not be discounted, therefore while they are not counsellors, the surveyors assessing the damage should be prepared to refer people to the appropriate supports.

Depending on the nature of the damage and situation, analysis and assessment can be done by:

1. Site inspection and door-to-door surveys;
2. Aerial view;
3. Phone and electronic communications/surveys;
4. Individual member engagement via phone or electronic communications.

A sample assessment survey can be found in *Appendix C*.

It is vital that no chamber should put itself or its staff, members or volunteers at risk to assess the damage. Only after authorities have given the all-clear should the chamber or BETF attempt to assess the situation.

Mobilize Information and Resources

The Mobilize phase is about getting support and information to business so that they stand the greatest chance of full recovery. It includes the following steps:

1. Provide information to businesses
2. Establish Business Recovery Centre (BRC)
3. Launch business support programs
4. Activate the business supplier network
5. Advocate for business
6. Ongoing media relations and communications

These steps are not necessarily sequential as some may require work at the same time to best support business. Each situation will be unique and the chamber/BETF will assess the best course of action.

Provide Information to Businesses

Creating a flow of timely and accurate information during an emergency or event is essential. This helps to keep people calm, focused and optimistic about the future and recovery. Organizations and individuals with established brands and credibility are best suited to achieving this goal. This is why it is so important for the chamber to take the lead.

The chamber should activate the Emergency Business Contact Database (EBCD) and launch initial communications. This should indicate that an emergency situation has occurred and that further communications will be forthcoming. Keep communications regular and detailed as possible, pointing to available information or resources.

If the EBCD cannot be activated, consider other channels such as social media (Twitter, Facebook, LinkedIn etc) to achieve broad audience exposure.

Businesses need information and they need it fast after an event. Work to try and communicate across as many platforms as possible. Digital communications should become your key means of communication. Provide as much information as possible through your website and social media channels. This can range from updates on safety and security, information on utilities, and helpful resources from many sources on disaster recovery.

The chamber website may be used to provide the information, or a chamber may wish to create a dedicated emergency website that remains active at all times for not only response situations but also a support for emergency preparedness. Either site should be used as a clearing house and FAQ location.

Information and resources to include are:

1. How to safely re-enter a business post-disaster or emergency and status of affected areas and infrastructure;
2. Existence of the BRC (see next section) and availability of resources;
3. Available government programs of support to business such as loans, grants, financial assistance and others;
4. Workplace safety such as drinking water, sanitation;
5. Risk management issues such as assessing the damage, protecting physical and intellectual resources;
6. Banking and financial institution information, including availability of financial support programs;

7. Insurance information, including how to deal with claims and disputes;
8. Human resources information including obligations of employer, attendance, emotional issues, rights and best practices in times of emergency;
9. Mental health resources for business owners and those affected directly and indirectly by the event;
10. Real estate information including obligations and rights as either tenant or landlord;
11. Clean-up and garbage removal services;
12. Tax information;
13. Marketing information to help get customers back;
14. City permits and health inspections;
15. Status of local infrastructure including water, waste water, utilities, airports, ports, public transit etc.

A chamber is also encouraged to work with other social media outlets to share information and cross-promote new information postings.

Messages should also be prepared for media to release when called upon, and should relay the severity of the situation but also strike a balance to minimize panic and civil unrest.

Updates on a regular basis – every 24 hours in the first week at a minimum – should be sent addressing key items such as:

- Information for employers – trading, cash flows, tenancies, paying staff and employee welfare;
- Building structures – access, cordons, landlord and tenant matters;
- Infrastructure - water, waste water, traffic, infrastructure status, telecommunications, power and utilities;
- Logistics – functioning of airports, public transit, railways, roads;
- Financial information – government subsidies, banks, loans, insurance and legal obligations of businesses;
- Staff support – welfare, public health, psychological/mental health supports;
- Regional information – provincial/state updates, public transport, postal services etc.

Establish Business Recovery Centre

The Business Recovery Center (BRC) is a one-stop shop designed to provide businesses with critical recovery information and resources. Ideally, a virtual and/or physical BRC should be established as quickly as possible. The BRC will assist businesses in resuming operations and/or support succession planning and market exit, if warranted. The BRC should support workforce issues such as recruiting and replacing employees; assisting with layoffs and employment insurance submissions and identifying training needs.

The BRC can also serve to push out essential information to the business community as centre staff and volunteers will have up to date information and/or a direct link to the EMA.

A virtual BRC provides a Hotline (telephone interaction) and ideally a supporting online platform to push out key documents to the target audience. A virtual (online and/or telephone based) BRC is a cost effective and flexible alternative to a physical centre.

A case management approach should be employed with respect to supporting incoming requests. See *Appendix D* for a template case management form. Data should be tracked sufficiently to understand rank priority of issues and needs of businesses so that support can be directed to those areas of greatest need. An online ticketing system, such as Zendesk, to track inquiries and cases should be employed.

A physical centre requires appropriate space for a team of volunteers and staff to provide one on one support to impacted businesses. People who are part of a BRC need to be flexible and able to self-manage, as it is unlikely that robust processes will be in place straight away and decisions will have to be made quickly often with minimal oversight. Those who thrive in an environment that is constantly changing are valuable. Staff will need to be empowered to support business in an environment of uncertainty.

Suggested Action Steps:

1. Identify a Location for the physical Business Recovery Centre, if needed

Location of the BRC will be defined by the scope of services it offers. The BRC is ideally a physical centre with virtual support capacity. It should be centrally located and separate from the local emergency response centre which will be providing support to the general population.

If the BRC is housed in the same location as the general emergency response centre, make sure there is a clear distinction between the two centres and the services being provided.

Potential locations for a BRC include vacant retail space or a community hall or recreation facility. If space allows, an existing organization or business might also have the capacity to host the centre. Depending on the severity of the incident and its impact, the BRC may only be required for a period of weeks. In severely impacted regions of the United States, the BRC has operated for over a year.

When appropriate in the recovery process, BETF could plan to transition (if required) BRC functions to a suitable local organization such as a Community Futures Development Corporation or local economic development office. This will ensure that BRC services and supports continue to be provided for as long as required.

2. Establish a virtual BRC Help Desk and HOTLINE and online platform

A means for businesses to call and receive direct assistance for specific issues/questions must be provided. Endeavour to keep this line open for extended periods (e.g. 8 am to 8 pm). Online platform for access to critical information, outlined above, is recommended. The chamber may wish to maintain a dedicated URL to support this (i.e., a dedicated emergency and disaster response URL for the business community/BETF), or may wish to work within existing entities URL's.

3. Provide technical assistance and resources to the business community.

Recruiting staff and/or volunteers from the private, public and non-profit sectors is essential to the provision of technical assistance. Providing sensitivity training to BRC staff and volunteers is highly recommended as they may witness varying degrees of personal and business impact. Recommended representatives with the following expertise and resources include:

- Levels of government;
- Bylaws and authorities;
- Health agencies;
- Insurance expertise;
- Legal expertise;
- Human resources expertise;
- Counselling and social services;
- IT;
- Real estate and construction.

BRC staff should be prepared to mitigate a variety of situations such as:

- Identifying interim or new commercial sites for displaced businesses and/or establishing co-working space;
- Arranging to relocate stock or inventory to alternative storage facilities;
- Ensuring industry has a means of communicating that they are 'open for business';

- Troubleshoot insurance issues;
- Recruit support from trades contractors outside the immediate area;
- Reach out to disaster cleanup and restoration firms;
- Land use, bylaws and building code, health inspections;
- Utility issues;
- Banking and financial aid.

Launch Business Support Programs

With the launch of a BRC, hotline or the availability of information on the chamber website, many businesses will have adequate information support. However many companies want more than just a website to refer to. They need help cleaning up, and many want to talk to experts on a wide range of topics. If there is a common thread across natural disaster recovery it is that there are more questions than answers. A physical or virtual BRC can assist with this and efforts should be made to ensure awareness of it is high. Being able to pull together experts and advisors to help answer those questions is a role that can provide much value.

Additional business support programs may increase the likelihood of a successful business recovery post disaster. Potential business support programs may include:

Digital match making service: using a web portal, this connects companies that have an ability to help with companies that need help, by offering tools, equipment and supplies. A chamber can use its own site for that purpose or can use something like kijiji or other type application for such a digital bulletin board;

Business recovery information kiosks: These are portable kiosks that should be set up in business areas impacted by the event. They are essentially mobile mini BRC's. They should be staffed by a host of experts that can answer the questions of business, including staff from local government, health authority, utilities, banks, insurance companies and others. They provide expert, on the ground information and resources in the affected areas. The simplicity of a business owner being able to walk down the street while they are in the process of cleaning up their damaged premises, and have a variety of their questions answered is hugely impactful and beneficial.

Business recovery expo: A chamber should organize a full day expo and information session to assist businesses 30 days after a disaster or emergency event. This gives businesses a sufficient amount of time to clean up, get their insurance processes launched and be in a position to have a better sense of where their gaps in information and needs lay. Experts in the fields of insurance, business interruption, HR, IT, real estate and contract law, renovations, construction, health and safety, marketing, crisis counselling, and many other topics should deliver 30 min presentations on what a business needs to do to recover, and be available for questions. In addition, every presenting company should have a booth in the expo portion of the event to be able to meet one on one with affected businesses and answer additional questions.

Business mentoring: Many business owners experience sufficient trauma from a disaster that they have trouble assessing what the next steps should be in getting their business back on its feet. Creating a business mentoring program with volunteer experts in a variety of fields, or with experts from business school programs, can help to guide the way for a struggling and fragile business owner. Individuals with experience in counselling businesses are required to work with business on an individual basis. Businesses may require immediate technical assistance in areas such as marketing; financial planning; refocusing their business in new products or markets. Sample case management process and intake forms are included in *Appendix D*.

Activate the Business Supplier Network

The chamber or BETF should have an established supplier database that identifies which companies can contribute goods and services during a time of disaster. In working as a BETF, and ideally in collaboration with the local EMA or coordinating body, to assess the extent of the damage and the needs of businesses and the community, a list or inventory of needed goods and supplies should be created. Once this list has been developed, it should be shared with the business supplier network database to enable them to self-identify their ability to meet the requirements. They can then be directed to deliver the needed goods and services to the appropriate location either through the role of the BETF or the EMA. It is important in activating this supplier network to maintain some level of knowledge as to who is distributing what materials and supplies so that no areas of need are either over or under supplied.

Advocate for Business

A business is likely too busy cleaning up and repairing their business to worry about certain things like deadlines or trying to contact their government representative. They need someone looking out for them and speaking on their behalf. That is a key role for the chamber in an event.

One specific issue that business will face, and need advocacy support on, is financial assistance. Businesses need cash flow and need it quickly after an event. Immediately following a disaster, businesses face the need for working capital to meet payroll, replace damaged inventory and equipment and fund other operational costs. The combined loss of cash flow, damage to premises and inventory and the need to rebuild is often beyond the capability of the majority of businesses. Therefore providing timely funding support, even in the form of low or no interest loans, is a necessary immediate step. There will always be a need for quick distribution and movement of funds post-emergency or disaster.

Governments will need to understand the requirement for money to move quickly, with minimal documentation and support. Concerned governments should take an approach to get funds out the door with minimal review and can use follow up and repayment as the time to evaluate worthiness of firms and then penalize later for those that have abused the system. This risk of penalty should be communicated early in a funding support scenario.

Outreach to financial institutions, third party lenders as well as the provincial and federal governments will likely be necessary to advocate for bridge or gap financing. Establishing a business grant program or a community fund to support business recovery is an option that must be considered.

Often governments are removed from the situation and don't have a sense of the urgency or need. Despite being "on the ground" they don't know or understand the immediate needs of business. Therefore advocacy with all levels of government for the needs of business is essential. Specifically, advocacy at the different levels could be as follows:

1. National government – work with the Prime Minister's/President's office asking for financial support to affected businesses such as grants or loans, leniency in tax filing deadlines and support for expedited inspection processes;
2. Provincial or state government – communicate with the Premier/Governor asking for financial support to affected businesses such as grants or loans, leniency in tax filing deadlines and support for expedited inspection processes;
3. Local government: work with the Mayor's office asking to establish business recovery information centres to provide information support to affected businesses, and to delay the deadline for business tax payments.

It is also important for the chamber to work with non-governmental but influential organizations to provide supports to affected businesses such as:

1. Health authorities: work with local health authorities to ensure they allocate resources to business support and to expedite the inspection process to get businesses back up and running;
2. Utilities: work with utilities to ensure they communicate effectively with their customers re: safety and power restoration when entering and cleaning up affected premises;
3. Banks – work with financial institutions to request they provide additional working capital and leniency on payment deadlines for affected businesses. Most financial institutions are supportive to affected businesses;
4. Building owners– work with them to provide leniency on rent and lease payment deadlines.

Ongoing Media Relations and Communications

Keeping business and citizens up to date on the status of the business impacts should also be top of mind. Key points include the range of impacts to business, the importance of getting business back on their feet and the likely implications this would have to the local economy. In a time such as a natural disaster information is at a premium and media is an excellent partner to help deliver a message.

In emergency situations, who delivers information is critically important to how it is received and acted upon by the population. Individuals with an established and trustworthy public image, speaking on behalf of a credible organization, have the greatest success in cutting through the clutter and creating action.

As stated earlier, the chamber, and often the chamber president, are ideally suited to this role and should be considered as a potential primary spokesperson as well as the mayor and head of the local EMA.

While an incident is taking place, and in the days immediately following, there can be intense pressure to deliver correct information, concisely and very quickly. This can be a new skillset for communications professionals accustomed to having more time.

Many messages can be prepared in advance, and there is a science to how messages are best communicated during emergency situations. The following are key guidelines:

1. Developing limited number of key messages: ideally three key messages or one key message with three parts for underlying concern or specific question (conciseness);
2. Keeping individual key messages brief: ideally less than three seconds or less than nine words for each key message and less than nine seconds and 27 words for the entire set of three key messages (brevity);
3. Developing messages that are clearly understandable by the target audience: typically at the sixth to eighth grade readability level for communications to the general public (clarity).²

Coordination of Need

In an emergency situation there is immense need. Often in the height of the emergency people are busy with first response and supporting life safety and humanitarian needs. But there is an ever growing list of needs: food, water, blankets, clothing, toiletries, diapers, building materials, etc. The outside world watches and wants to help. They have the ability to provide goods, products and transport.

There is a need to create a mechanism that will support the consolidation of the entire magnitude of need, and ultimately match it to those capable of fulfilling some of those needs. Digital technologies play a big role here, as well as the clear articulation of who takes this leadership role in a time of emergency.

Depending on the existence of programs in the community or location, the chamber or BETF may wish to provide some form of means of linking those wishing to provide/donate supplies or assistance to those who need it. This ideally would be through some kind of on-line presence.

Leveraging Existing Digital Platforms to Support Emergency Response

A number of other digital platforms are expanding to provide support in the time of an emergency or disaster. For example:

² Vincent T. Covello, Ph.D. Message Mapping, Risk and Crisis Communications

- AirBnB's disaster response programme enables people to offer up their homes in a time of need in support of evacuees;
- Facebook Safety Check is a function uses geo-location to detect if you are near an emergency or disaster situation, and will contact you to determine if you are safe and will subsequently post notification of your status to your contacts;
- Twitter is a constant flow of real time information and should be monitored and used as a key communications channel.

Part 3: Recovery

Recovery can be described as the process that progressively moves a community through repair, rebuild, and regeneration after a disaster and the immediate emergency response and relief. Effective recovery needs to be community focused and recognize the different aspects and diverse interrelated needs of the affected community.

The recovery phase is built around the Energize component of the AME model – getting the business community re-energized with customers and cash flow, and ensuring that the underlying economic health of the community is stable.

The long term recovery activities should be initiated 4-8 weeks after a disaster and be completed within 6 to 12 months depending on the severity of the damages and resources available. However, a period of mourning and letting go may be required, prior to moving forward. Each community's economic recovery program is shaped by the community itself, the damage sustained, the issues identified, and the community's post disaster vision for the future. Long-term recovery is generally tracked for three years. Rebuilding can take even longer. All parties should be prepared for the length of time that this process can take. Leadership throughout is essential.

Energize

After a certain point in time, businesses begin to get back on their feet and are ready for customers again. The biggest challenge for a business as a result of a disaster or event is the loss of revenue. A business can often experience one or all three potential losses because of an event or disaster: loss of revenue; loss/damage to property; and, loss of inventory. Given that the majority of businesses are often small businesses, and don't have the financial resources to weather great periods of time without revenue. This boils down simply to cash flow – despite the disaster or event, costs are still being borne by a business and they need revenue and sales to keep their business afloat.

Therefore once the business and surrounding area has been cleaned up and is ready to be open again, they are anxious to get customers in the doors quickly. Helping get customers through doors again can be a role for the chamber. They need to re-energize the local economy by getting dollars flowing again into local businesses. This is called an *energize* plan.

Energizing an economy, area or business district after an event or disaster is a significant task. First, people and businesses need to feel safe, therefore it is imperative that local authorities have made sure the area is secure and safe.

Once the all-clear has been given, it is important to increase the communication from the chamber/BETF to encourage people to come to the area. A variety of tactics can be used to attract people back to an affected area. What follows is an outline of the audiences, communications strategy planning, and tools and tactics a community can use in planning an energize campaign.

Audiences

In energizing your community, there are frequently several target audiences. These often include:

1. Business owners and managers
 - Business owners and managers need to feel optimistic about the future and excited to reopen their business. This can lead them to recover more rapidly, and make business decisions that will help them capitalize off the opportunities presented to them.
 - A sense that they are being supported by a major public marketing effort, and that other businesses owners are also opening with enthusiasm, can be a major positive factor.
2. Local audiences and customers
 - A significant percentage of small businesses draw their clients directly from the local community. Those people need to be invited back in and encouraged to shop in the disaster affected area.
 - It needs to be made clear to them when businesses in the area are substantially reopened, and how they can play a significant role in helping the area recover.
 - It is these customers who can often move fastest to help re-energize the businesses in an area.
3. Regional, national and international audiences
 - The reputational impact of a disaster or emergency tends to linger much longer than the physical impact of the disaster. Those outside the affected region will often perceive the area as more severely disaster-affected, and for longer, than actually true.
 - Experience around the world tells us that this perception can lag for years in areas significantly affected by incidents, even if the business community and services have recovered long ago.
 - While people in nearby areas may be aware of the business community recovery because they hear about it through the media, or have the opportunity to revisit themselves, those further away will often assume that the region has not recovered for some time. Unless, they have a specific message communicated to them through an energize campaign.
 - The need to engage regional, national and international audiences is even more essential in regions that depend heavily on tourism, as tourists tend to shy away until they know a region has significantly recovered.
 - However, running a campaign over a large geographic area can be extremely expensive, and large amounts or resources can be expended with little benefit. For this reason, it is important that each effort is strategically targeted. Often media relations are also the most effective channel to use for this purpose.

Communications Strategy Planning

For each audience, unique marketing plans and messages will likely be required. As a quick and simple marketing approach, the following three questions can be asked on any plans or tactics to help develop the message strategy:

1. Who are we talking to?
 - Which specific target audience?
 - Where are they?
 - How are they feeling and thinking?
2. What do we want them to do?
 - Specifically, do we want them to go down to a shopping district, make purchases online, re-open their business as soon as possible, or something different?
3. What's in it for them?
 - What motivating factors can we provide?
 - These may include helping get the community's economy back going, or helping with a speedier recovery.

Tools and Tactics

In producing an energize campaign, it is recommended that you segment the communications channels and marketing assets available to you into three categories and use them each to your advantage, albeit differently:

1. Paid
 - Paid media includes any media that is traditionally bought and sold, including television, radio, billboards, newspapers and online ads.
 - Paid media is extremely effective at hitting a large audience quickly with a specific message that you have crafted. Its scale is unmatched. It is also generally the most expensive media channel.
 - Few Chambers have the resources to pay for large or lengthy media campaigns at full rates. For this reason, it is recommended that chambers approach local media companies – television stations, out-of-home advertising companies, newspapers and radio stations – to bring them into the recovery effort as partners, offering their media space at greatly discounted rates or even free of charge. Having the business community recover as quickly as possible is generally in these companies' interests as well, as they rely on local businesses as their advertising clientele.

2. Earned

- Earned media includes media organizations and channels that you do not directly purchase or control. News media like newspaper and television reports, as well as influential bloggers and other citizens' social media accounts fit into this category.
- In many emergency cases, earned media will be the most powerful communications channels open to you. As emergencies attract news coverage and social conversation, you can also use this to your advantage to spread the word when communities are re-opening and re-energizing. Through earned media you will likely be able to reach the widest audience, with limited direct costs. However, it often requires a lot of work to generate appropriate coverage.
- Enlist local politicians or celebrities to help – often local mayors or celebrities will lend a hand to helping promote the opening of a business district after a disaster. See the note below on spokespeople as a great tool in generating earned media.
- Earned media is generally considered highly credible by the public as the journalists writing stories about your communities, or individuals posting to social media are not being directly compensated to say good things. For this same reason, earned media is the most difficult channel to control your message, and will often even make a point to present both sides of a message.
- Create a shopping campaign or experience, such as a festival or market to help promote being open for business.

3. Owned

- Owned media includes all the channels that you and the rest of the BETF can directly control. This may often include a number of social media accounts for all the associated organizations, websites, electronic newsletters, organizational magazines or paper newsletters. Often the local government will also have access to bulletin boards or other signage in facilities they control – such as signage areas in municipal recreation and community areas.
- The advantages of owned media are that you will generally have total control over the message and its length, so you can provide detailed information in log format. It is often very low-cost to use your owned media channels.
- Its drawback is that it will reach mostly only audiences with whom you already directly have contact, or those closely associated. So, other media channels will be required to reach beyond.

It is recommended that chambers utilize all three communications areas – paid, earned, and owned – to create the communications multiplier effect, when similar messages are repeated often and in different areas.

Power of spokespeople

- Identifying clear spokespeople for your community to rally behind is important and can often amplify the effectiveness of other communications.

- The highest relevant level of government should play a major public relations role. These individuals, be it the mayor, premier, governors or head of state, can often attract media attention at will, and they should use that platform to help provide the truth about your recovering region to the news media.
- In many countries, these individuals are also considered credible sources of information and support. Their participation can help communicate the message that the region is truly recovering, and that recovery is being supported by the government.

A note of caution on timing energize campaigns

While you should always put your community's best foot forward, it is also critically important that the message you share with the world is true. This means that you must be cautious to have executed the other areas of this document, and know that businesses are indeed ready to start accepting customers, before running any major energize campaigns. If customers and tourists travel to an area because you have encouraged them to, and they find it is unready to accept their business, they will be very hard to draw back again for a long time.

Samples of media and creative associated with an "open for business" campaign can be found in *Appendix E*.

Economic Recovery Plan

Depending on the nature and extent of the damage, there may be a need to re-envision the community from an economic development perspective. Economic strengths and assets may have been either lost or sufficiently compromised that the future may not be aligned to the past economically speaking.

The chamber or the local economic development agency may be required to develop a new economic development plan for the community. The following steps can assist should this be necessary:

1. Conduct a post-disaster economic impact study – this will enable intelligence for decision makers regarding requests for funding to rebuild physical structures or to support businesses through their recovery. This may include understanding the impact to tax revenues, job losses, loss of wages, business closures, damage to property and infrastructure, etc.;
2. Initiate a post-disaster economic recovery planning process – this should be a broad based community engagement process to ensure a successful future. It should include a detailed economic analysis post-disaster;
3. Create the plan with action strategies and associated responsibilities and timelines;
4. Coordinate action plans with the development of an effective communications strategy.

Summary

The role for chambers is significant in helping prepare businesses for, and to recover after, a disaster, emergency or other event. Keeping business and commerce active after an event can mean the difference between full recovery and a failed economy or civil unrest.

As trusted institutions, across the globe, chambers are well positioned to be the leaders in the preparation for, and response to, businesses in need of assistance.

The World Chamber Federation is proud to be able to provide this guide to global chambers as a means of making your community more resilient and vibrant and capable of thriving despite whatever challenge may come your way.

Appendix A – Business Preparedness Handbook Template



Calgary

Is your business prepared?

CEMA
Calgary Emergency Management Agency



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This guide is a collaboration between CEMA and The Calgary Chamber.

What is business continuity?

Business continuity is about understanding the risks your business could face, and developing strategies and plans to ensure continued operation during and after a disruption.

A business continuity plan will allow you to analyze and understand which products and services are critical to your business operations. It will introduce you to the risks and hazards to which your business may be vulnerable. Based on this information, you can develop strategies to ensure that your business can quickly recover and continue operating through any type of disruption.

Most importantly, a business continuity plan promotes a safe environment for your stakeholders, your employees, and your customers.

Business continuity is not only for disruptions – it makes a business a safer place to work and contributes to financial stability.



Top tip

Back up your data regularly and store copies in a secure off-site location.

But I have business insurance...

Not all risks are insurable. Insurance companies may provide financial assistance but you remain out of business. A business continuity plan aims to keep your business running and makes it easier to resume operations after a disruption.

No matter how big your insurance payout is, it cannot help you retain your customers.

In the 2013 Alberta floods, an estimated 180,000 workers could not go to work.

Companies unable to resume operations within ten days are not likely to survive.

The Institute for Catastrophic Loss Reduction (ICLR) predicts that Alberta will see a 10 percent increase in severe weather events by 2050.



Top tip

Practice fire safety and establish an evacuation plan.

Why should my business have a plan?

Being unable to provide your products and services to your customers can seriously hurt your business reputation. **Stay open for business!**

- Remain competitive by staying open for business.
- Reduce the financial losses you may incur.
- Identify the weaknesses within your business.
- Improve your dealings with banks, creditors, investors, and insurers by showcasing your appetite for business resilience.
- Protect staff and customers from harm.

While you are out of business, your competition is still operating.

Disasters big and small happen without warning. Having a plan in place before a disruption can make for a more effective response and faster recovery.

How to develop a business continuity plan

- 1** **STEP ONE:** Analyze your business
- 2** **STEP TWO:** Assess the risks
- 3** **STEP THREE:** Develop strategies
- 4** **STEP FOUR:** Make a plan
- 5** **STEP FIVE:** Exercise your plan

Top tip

Review your insurance policies and know what your policy covers.

STEP ONE:

Analyze your business

It is important to understand your business when developing a successful business continuity plan. Consider the following:

- What is the purpose of your business?
- What products and services do you provide?
- How do you provide your products and services?
- Do your service providers have business continuity plans in place?
- Who is involved? (e.g. employees, suppliers)
- What are the minimum resource requirements? (e.g. personnel, equipment, records)
- Who are your customers?

Fill out the templates in **Appendices A and B** to begin this process. Templates are available at calgary.ca/cema.

According to the Insurance Bureau of Canada, Alberta accounts for 67 per cent of all insurance payouts due to a disaster. Between 2009 and 2012, the average disaster payout in Alberta was \$1 billion a year.

The 2013 Calgary and southern Alberta floods were the costliest natural disaster in Canadian history.

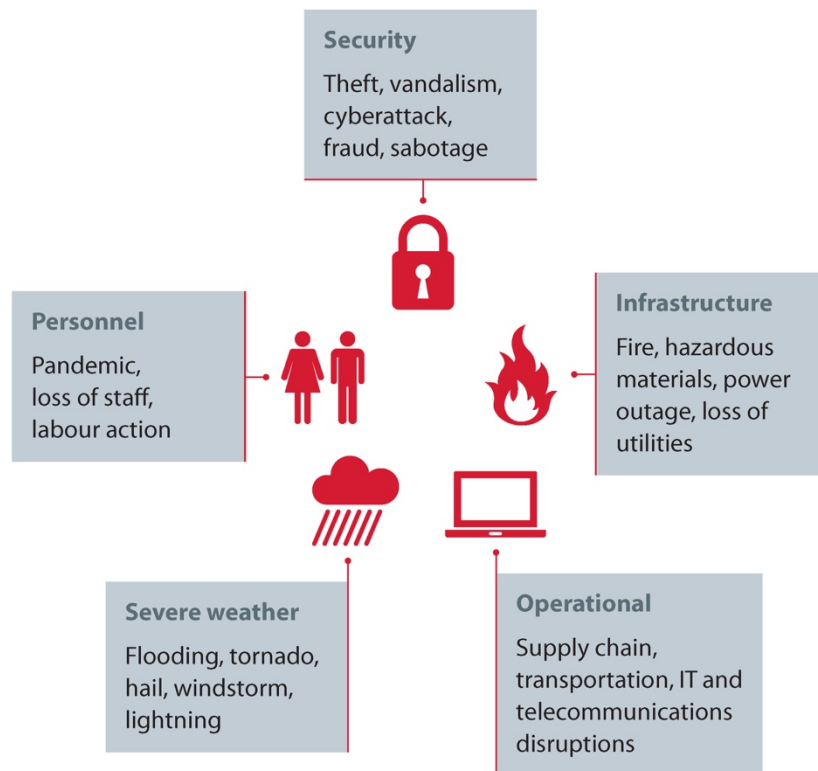
Calgary has also endured windstorms, industrial fires, high-rise fires and associated technological disasters, power disruptions, a pandemic, and numerous hail storms.

Top tip

In the event of a disruption, log the sequence of events. It will help you review the strengths and weaknesses of your plan post-disaster.

STEP TWO: Assess the risks

Calgary is exposed to different types of risks such as natural hazards, human-caused hazards, and technological hazards. The following are risks and hazards to which your business may be vulnerable. Assess the risks and imagine how they could affect your ability to continue operating.



Various risks and hazards have different severities and likelihood of occurring. Make use of the **Risk matrix** in **Appendix C** to better understand the hazards to which your business is vulnerable.

STEP THREE: Develop strategies

Now that you know the risks your business may be vulnerable to, evaluate possible strategies. Many strategies are easy and cost-effective to implement. Such strategies may involve a simple phone call to another supplier or developing mutual aid agreement with other businesses. The following are some business continuity strategies that you may consider:

- Cross-training of staff
- Borrowing equipment from another business
- Keeping old equipment as a back-up
- Identifying alternative suppliers
- Storing important data and documents in a safe location
- Succession planning
- Off-site inventory of goods
- Uninterruptible power supply (UPS)
- Alternative work location
- Establish work-from-home protocols
- Promote personal and family preparedness
- Discuss with your employees how they will communicate with you or report to work in the event of a disruption

Consider the worst case scenario when developing your strategies.

Top tip

Protect vital paper documents by storing them in fire resistant and waterproof storage.

Top tip

A company is only as good as its employees. The old adage applies to your business continuity plan. Encourage all employees to assemble a 72-hour emergency preparedness kit at home. This kit is a collection of items they may need in the event of a disaster, which should include:



- Bottled water
- Non-perishable food
- First Aid kit
- Prescription medication
- Wind-up flashlight and radio
- External battery pack or wind-up cellphone charger
- Warm clothes and blankets or sleeping bags
- Important documents and information
- Cash in small bills and coins
- If applicable, stock your kit with baby supplies and items for your pet
- Non-power consuming entertainment for children and adults

In the event of a disaster, employees may be unable to report to work as they are responding to their own family's needs. Encourage your employees to have a personal family plan and a 72-hour emergency preparedness kit.

STEP FOUR: Make a plan

You have now gained a better understanding of potential risks to your business and the appropriate strategies to address them. It's time to put this knowledge together and make a plan. Your plan should have step-by-step instructions on what to do in the event of an emergency.

If your business suffers a fire, what are your priorities? How will you account for your employees and ensure they are all safe? Who do you have to contact first? What resources and supplies do you require to continue operating? It is essential that you have these details beforehand to ensure a proper and timely response.

Fill out the **Risk Matrix** in **Appendix C** to give your business a head start.

STEP FIVE: Exercise your plan

It is essential to exercise your plan on a regular basis. Staff should be involved during the exercise to become familiar with their roles and what is expected of them during an emergency.

In the business world, things are constantly changing. It is important to update and maintain your plan on a regular basis. Exercising your plan will give you insight on the strengths and weaknesses of your business continuity plan.

Sign up for the Emergency Business Contact Database (EBCD)

In partnership with CEMA and supported by the Government of Alberta, the Calgary Chamber has created the Emergency Business Contact Database (EBCD).

The EBCD helps facilitate communication and collaboration between CEMA and the business community (Calgary and southern Alberta) during emergencies that could impact your business operations. In the event of an emergency or disaster, it is important to get timely information to business community – all businesses should sign up to get relevant and timely alerts at calgarychamber.com/EBCD

APPENDIX A: Vital business information

BUSINESS LICENCE NUMBER	
INSURANCE POLICY NUMBER	
CRITICAL PAPER RECORDS LOCATION	
BACK-UP COMPUTER RECORDS LOCATION	

Staff contact numbers

CONTACT NAME	CONTACT DETAILS	PHONE NUMBER	EMAIL ADDRESS

Key customer contacts

CONTACT NAME	CONTACT DETAILS	PHONE NUMBER	EMAIL ADDRESS

Supplier contacts

CONTACT NAME	CONTACT DETAILS	PHONE NUMBER	EMAIL ADDRESS

Other key contacts

	CONTACT NAME	PHONE NUMBER	EMAIL ADDRESS
BUILDING MANAGER			
ELECTRICITY			
GAS			
INSURANCE			
LANDLORD			
MEDICAL			
POLICE			
SECURITY			
TELECOMMUNICATIONS			

APPENDIX B: Key business functions

This table will assist you in prioritizing the key business functions that are critical to your operations. Check the maximum timeframe for which a key business function can be interrupted.

Recovery Time Objective (RTO)

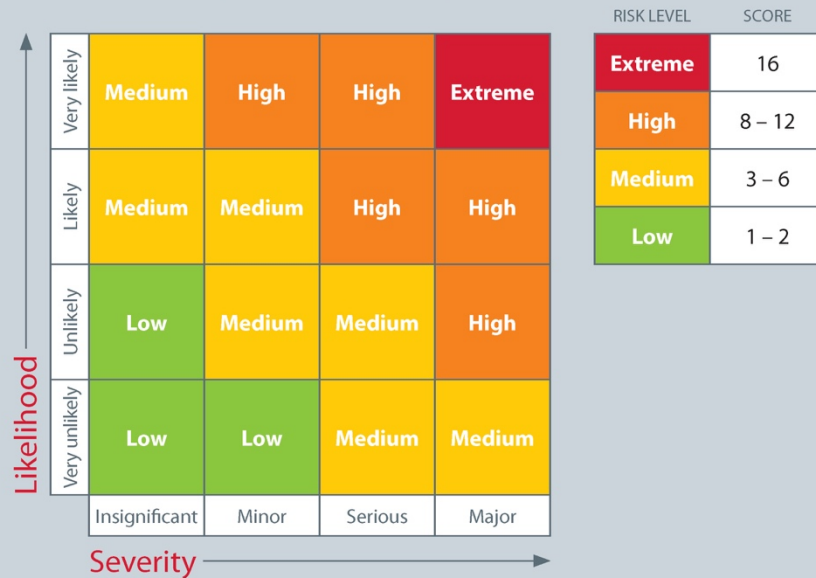
	<24 HOURS	48 HOURS	72 HOURS	1 WEEK	2 WEEKS	1 MONTH
STAFF						
IT						
VITAL RECORDS						
INTERNET						
FACILITIES						
COMMUNICATIONS						
TRANSPORTATION						
EQUIPMENT						
SUPPLIERS						
VENDORS						

Armed with a better understanding of your key business functions, make a plan to ensure that these functions return to operation within the specified Recovery Time Objective (RTO).

For example, a bakery may survive a supplier disruption for up to 48 hours. It may continue operating with the existing inventory stock of baking ingredients. However, the company will be unable to continue operations without further shipments from its suppliers past 48 hours.

APPENDIX C: Risk matrix

Consider the different hazards on page 6 and use the risk assessment matrix below to assess the potential hazards to your business.



VALUE	LIKELIHOOD	DESCRIPTION
4	Very likely	Very likely to occur in the foreseeable future
3	Likely	Likely to occur in the foreseeable future
2	Unlikely	Not likely to occur in the foreseeable future
1	Very unlikely	Will only occur in exceptional circumstances

VALUE	SEVERITY	DESCRIPTION
4	Major	Loss of life, permanent disability or serious injuries
3	Serious	Serious injury requiring medical treatment or lost time
2	Minor	Minor injury requiring First Aid treatment
1	Insignificant	No treatment required

To calculate the risk level, multiply the hazard's likelihood value by the severity value (likelihood x severity = risk level).

HAZARD	RISK LEVEL	PLANNING MEASURES
Fire Likelihood: Unlikely Severity: Serious	Medium 2 (Unlikely) x 3 (Serious) = 6 (Medium)	Fire drill, service fire extinguishers and detectors, store duplicates of customer information off-site

APPENDIX D:

Business continuity action plan example

RISK	Power outage
RISK LEVEL	Medium
RTO	Less than 24 hours
BUSINESS FUNCTIONS AFFECTED	Vital records, internet, communications, computer equipment, cash registers, sales
ACTION	<ul style="list-style-type: none"> ➤ Turn on generator ➤ Call the building manager Jack: 403-555-5555 ➤ Notify the owner Jill: Mobile: 403-555-5555 Home: 403-555-5555 ➤ Determine the likely duration of the power outage Call Enmax: 403-555-5555 ➤ If it is an extended outage, maintain fuel levels Call fuel delivery: 403-555-5555
RESOURCES	Landline, mobile phone, generator

If you suffer an interruption, you may wish to make an insurance claim.

1. Phone your agent as soon as possible to discuss the situation.
2. If your business has suffered a flood, ask your agent if you should take a sample of the floodwater, and if your insurance covers the cost of analyzing the data.
3. Photograph the damage. Ideally, you should photograph everything before you start cleaning up, as you clean up, and when you're finished.
4. Keep all receipts for repairs and document all funds spent. If you have to dispose of anything, record what you dispose of. Keep a log of the time you spend on clean-up.

Stay informed. Knowledge is power.

Alberta Emergency Alert

[@AB_EmergAlert](#) | emergencyalert.alberta.ca

Alberta Emergency Alerts are issued to warn people about potential risks to their health and safety.

The City of Calgary website

[@cityofcalgary](#) | calgary.ca

In the event of an emergency, The City of Calgary website is a great source of up-to-date information.

Calgary City News blog and mobile app

calgarycitynews.com

Stay on top of what's happening in Calgary with The City of Calgary News app.

Calgary 311 mobile app

Report and track select City services from your smartphone using location-based technology.

The City of Calgary facebook

facebook.com/TheCityofCalgary

Receive the latest City of Calgary updates on facebook.

The City of Calgary Road Conditions mobile app

The City of Calgary Road Conditions app is designed to help you plan your commute during winter storms.

Calgary Police Service

[@Calgary_Police](#) | calgarypolice.ca

Calgary Police Service tweets regularly about potential dangers in Calgary and will help keep you up-to-date in an emergency situation.

Public Safety Canada

[@Safety_Canada](#) | publicsafety.gc.ca

Public Safety Canada works to keep Canadians safe from risks such as natural disasters, crime, and terrorism.

**Calgary
Chamber**



In an emergency, dial 911.

For more information on business continuity planning, go to:

Calgary Emergency Management Agency (CEMA)

calgary.ca/cema

Alberta Emergency Management Agency

aema.alberta.ca

Public Safety Canada

getprepared.gc.ca

Calgary Chamber

calgarychamber.com

2015-1900

Appendix B – Sample Terms of Reference for Business Emergency Task Force

Terms of reference: business emergency task force

APPROVED: September 2016	REVISED:
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1. Purpose and scope

The purpose and scope of the Business Emergency Task Force (BETF) is to:

1. Create a unified approach to supporting business in the preparation, response and recovery from disaster or emergency;
2. Create strategic oversight within a jurisdiction to ensure that business preparedness and response are integral parts of any community disaster and emergency response;
3. Maintain relationships and communication with local emergency management agencies or emergency response;
4. Develop and deploy preparation materials and messages that will support greater resilience and preparedness;
5. Provide a business focused multi-organizational response, following the AME model of the World Chamber Federation guide, to the any disaster or emergency situation to ensure that businesses are provided with the appropriate support, help and campaign activity that will enable them to get back to operational status as quickly as possible in a successful manner;
6. Lead or participate in post disaster economic recovery process.

2. Business emergency task force composition

The committee shall include representatives, including but not limited to:

1. Chamber of Commerce
2. Local economic development office
3. Emergency management agency staff or key liaison to local authorities and responders

4. Local government (planning, bylaws, health and safety, engineering, infrastructure etc.)
5. Provincial/state and national government
6. Health authorities
7. Local business schools
8. Other business related organizations, particularly those experienced in issues of insurance and law
9. Trade unions
10. Utility providers
11. Tourism and hotel association
12. Business Improvement Districts, or Business Revitalization Zones
13. Building owner and manager association
14. Major employers
15. Counselling centre or service (to support mental health requirements)

3. Meetings

- a) In a time of non-event or emergency it is recommended that the BETF convene at least once annually to ensure continued communication and relationships, and to address any changes in protocols or information;
- b) In a disaster scenario, the BETF shall meet as needed, and the Chair may call meetings at any time.
- c) Minutes of meetings shall be taken in the form of action items and issue tracking.
- d) Progress on existing issues will be addressed in subsequent meetings, and new issues can be tabled and added to the tracking for action.

4. Duties and responsibilities

1) Activate the Business Emergency Task Force (BETF) <ol style="list-style-type: none"> 1. Convene Business Emergency Task Force (BETF) 2. Ensure BETF is integrated into local emergency management agency (EMA) 3. Work with EMA on effective re-entry of critical businesses to the community 4. Evaluate demand/need for a Business Recovery Centre (BRC) 	
2) Analyze the Situation <ol style="list-style-type: none"> 1. Conduct initial business impact assessment 	3) Mobilize Information and Resources <ol style="list-style-type: none"> 1. Provide information to businesses 2. Establish BRC 3. Launch business support programs 4. Advocate for business 5. Ongoing media relations and communications

** See World Chamber Federation Emergency Guide for further detail on each responsibility.

Appendix C – Sample Assessment Survey

Immediate business assessment survey

DATE of Survey: _____ **Prepared by:** _____

Name of business: _____

Street address: _____

Business contact person: _____

Which form of contact do you prefer?

Text (please provide cell phone number) _____

Phone (please provide phone number) _____

E-mail (confirm email address) _____

Conventional mail _____

Has your business had to relocate because of the disaster?

If yes, please give us your current address: _____

Type of work your business does: _____

How long has your business been in operation? _____

1. How was your business impacted by the disaster? (please check all that apply):

Our business was in a mandatory evacuation area.

Our business was not in a mandatory evacuation area.

We lost business because of the incident.

Our supply chain was compromised because of the incident.

Other _____

2. What kind of damage was inflicted on your business? (please check all that apply)

Our building and/or equipment suffered direct damage.

Our building and/or equipment did not suffer direct damage, but customers, staff and suppliers could not reach us.

Our facilities are: Fully useable Partially useable Not useable

3. Other key factors hindering operations? What areas are creating problems for you?

Access to business Debris removal Product supply

Financials/Business loans

Short term capital Long term capital Legal Water damage

Smoke damage Training/personnel Customer base

Personal problems Insurance settlement Housing

Employee Transportation Construction/contractor needs

New Business Plan Marketing

Other _____

4. If you require new or temporary business premises, what type of space is needed?

Office - Square Footage Desired _____ Temp Permanent

Industrial - Square Footage Desired _____ Temp Permanent

Retail - Square Footage Desired _____ Temp Permanent

Other _____

5. How has the incident affected your employees? (please check all that apply)

We have had to lay off _____ employees.
We expect they will be able to return to work by _____.
When we are at full staff, we employ _____ people.

We have had to lay off _____ employees.
Our business has closed, so they will not be able to return to work.

We have not had to lay off employees, but we have had to curtail their hours.

Other _____

6. Please estimate the amount of damage your business has incurred due to the disaster:

Physical property: \$ _____

Loss of income: \$ _____

Other (please indicate): \$ _____

7. What percent of your normal revenue are you now generating _____ %.

8. Which of the following can you now support with current cash reserves?

Payroll Damage Repair Inventory Taxes

9. If you suffered losses, were you covered by insurance?

Yes No

10. Are you interested in receiving information on recovery programs that will be available to local businesses?

Yes No

11. What suggestions do you have for ways that could help small businesses get back in operation? _____

Appendix D – Sample Case Management Documentation

Economic recovery centre case management

- Sample **Case Management** and **Client Intake Process**.
- Example of a **Master Intake List** to record all inquiries via telephone or in person visit.
- Template of a **Client Management Form** for staff to utilize when interviewing the business owner or manager. Have the Client fill out the Basic Information Section and pass this on to the Case Manager.

Case Management

- Designate a team lead to organize management of the Economic Recovery Centre and establish a system for incoming telephone and in-person clients.*
- Determine skills and areas of expertise of staff/volunteers and assign appropriate roles. Individuals can be assigned to gather initial information from clients and assisting them to complete the Client Intake Form. Clients can then be referred to a Business Counsellor or appropriate agency, based on immediate priorities.*
- Management of active client files. Given the Economic Recovery Centre may be relying largely on volunteers, central management and follow up with referrals and actions planning must be undertaken.*

Example of Client Intake Process

1. **Determine the state of the individual. Mental and physical needs are the priority**

Is the individual mentally prepared to start and complete the business recovery process? If they either state that they are too overwhelmed to even move, or if they are displaying symptoms of stress, Mental Health resources need to be brought in to work with the individual until such time that they can mentally move back into decision making mode.

2. **Is the individual physically able to start the recovery process?**

Physical exhaustion or injury could impede the individual from moving forward. Although they may proceed and/or want to proceed their decision making capacity may not be there.

3. Has the individual taken care of their personal and family needs (clothing, food, housing).

Every business owner will also have personal property and perhaps a family that also needs to be taken care of. Until this step is taken care of they will not likely move into business recovery as a first priority.

4. Determine the extent of the crisis for that business owner

- *What is the degree of damage that has been done to the business? Is it just smoke damage, or are there physical items (electronics) that need to be repaired or replaced before they can open again?*
- *Can the damage be repaired easily or will it require additional expertise?*
- *Determine the capacity both financial and physical of the individual to address the recovery.*
- *Does the individual have adequate insurance to address their issues?*
- *Does the individual have business interruption insurance (for how long)?*
- *Does the individual have an alternate source of income to sustain themselves and their family?*
- *Will outside agencies need to be contacted to assist financially (social services)?*
- *Is the individual physically able to commence the recovery process or are they already physically exhausted or is the work too physically demanding for them?*
- *Does the individual have access to additional human resource to assist with the recovery?*
- *Is there a financial program available that businesses can access?*
- *Is the individual willing and committed to reopen their business? If yes, then the recovery action plan should be developed with them. If no, then recommendations for succession, sale or bankruptcy should be offered.*

5. Develop an action plan with the individual

Action plans should be very specific in nature with timelines and individual roles and responsibilities assigned.

Action plans should be developed using small steps of progress to assist in maintaining a level of motivation to continue.

Goals related to task completion and business re-opening day should be established at the beginning to ensure that individuals can realize that there will be a beginning and end to the process, followed by normalcy.

Example of a Master Intake List

DATE: _____						
BUSINESS NAME	CONTACT NAME	CONTACT PHONE #	PRIMARY AREA OF INQUIRY	PHONE OR DROP-IN	REFERRED TO (LIST AGENCY OR BRC CASE MANAGER)	COMMENTS

Example of Client Management Form

DATE: _____ Prepared by: _____

Name of business: _____

Mailing address: _____

Business contact person: _____

Which form of contact do you prefer?

Text (please provide cell phone number) _____

Phone (please provide phone number) _____

E-mail (confirm email address) _____

Conventional mail _____

Has your business had to relocate because of the disaster?

If yes, please give us your current address: _____

Type of work your business does: _____

How long has your business been in operation? _____

1. How was your business impacted by the disaster? (please check all that apply):

- Our business was in a mandatory evacuation area.
- Our business was not in a mandatory evacuation area.
- We lost business because of the incident.
- Our supply chain was compromised because of the incident.

Other _____

2. What kind of damage was inflicted on your business? (please check all that apply)

- Our building and/or equipment suffered direct damage.
- Our building and/or equipment did not suffer direct damage, but customers, staff and suppliers could not reach us.

Our facilities are: Fully useable Partially useable Not useable

3. Other key factors hindering operations? What areas are creating problems for you?

- Access to business Debris removal Product supply
- Financials/Business loans
- Short term capital Long term capital Legal Water damage
- Smoke damage Training/personnel Customer base
- Personal problems Insurance settlement
- Housing 2
- Employee Transportation Construction/contractor needs
- New Business Plan Marketing

Other _____

4. If you require new or temporary business premises, what type of space is needed?

- Office — Square Footage Desired _____ Temp Permanent
- Industrial — Square Footage Desired _____ Temp Permanent
- Retail — Square Footage Desired _____ Temp Permanent

Other _____

5. How has the incident affected your employees? (please check all that apply)

- We have had to lay off _____ employees.
We expect they will be able to return to work by _____ .
When we are at full staff, we employ _____ people.
- We have had to lay off _____ employees.
Our business has closed, so they will not be able to return to work.

We have not had to lay off employees, but we have had to curtail their hours.

Other _____

6. Please estimate the amount of damage your business has incurred due to the disaster:

Physical property: \$ _____

Loss of income: \$ _____

Other (please indicate): \$ _____

7. What percent of your normal revenue are you now generating _____ %.

8. Which of the following can you now support with current cash reserves?

Payroll Damage Repair Inventory Taxes

9. If you suffered losses, were you covered by insurance?

Yes No

BUSINESS RECOVERY PLANS

Clean up to date:

Repairs to date:

Have you received any assistance or supplies to date: Yes No

If yes, describe:

Short Term (0-90 days) recovery plans:

Short Term (90 days+) recovery plans:

PERSONAL ASSESSMENT

Were you or are you currently evacuated from your home? Yes No

Are your family members in good health? Yes No

Are you receiving any emergency supports for your family? Yes No

If yes, provide details:

If no, what are your areas of most need – identify priority as follows:

1. For immediate or emergency need
2. Need urgent but not an emergency
3. Needed within a month
4. Need is uncertain
5. Act whenever there is time and resources

HEALTH:

Medical Counselling Special Needs

HOUSING

Temporary Permanent Clean up Rebuild/Construct Household Needs

OTHER

Food Clothing Transportation Child Care Animal/Pet Care Schooling

INTERVIEWERS COMMENTS

REFERRALS			
	AGENCY REFERRED TO	FOR WHAT	REFERRED BY

LIENT ACTION PLANS

ACTION PLAN #1:			
Goal:			
Task	Responsibility	By When	Assistance Needed
ACTION PLAN #2:			
Goal:			
Task	Responsibility	By When	Assistance Needed

Appendix E – Samples of Energize Campaign for Economic Recovery

Photography

With Mayor, prominent business leaders, community members and Chamber



Television and Online Advertisements





rediscover our city

YYCISOPEN.com

ATB Financial calgary
be part of the energy

calgary economic development Calgary Chamber Alberta Government tourism calgary

<https://www.youtube.com/watch?v=Di2F5C5x9ms>

Out of Home Advertising

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be part of the energy™

ATB Financial™

Alberta
Government

Support businesses in flood affected areas
17th ave 4th Street Bowness Bridgeland Chinatown Downtown
Inglewood Kensington Montgomery Victoria Park



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