Disaster resilience Business Continuity Plan Part 4 – Reassess and recover

Use this Reassess, recover and learn template to help your business recover from a disaster.

This plan may be completed as a stand-alone document or, as one of four documents that combine to form a Business Continuity Plan. Fact sheets on assessing disaster risks and insurance are also available from [www.business.tas.gov.au](http://www.business.tas.gov.au/) and may be helpful when completing this template.

If you require further assistance on a business issues please contact Business Tasmania on 1800 440 026 or email [ask@business.tas.gov.au](mailto:ask@business.tas.gov.au)

*Instructions are provided in italics. Where instructions are contained in [square brackets] please delete these and enter your relevant information.*

Plan information

|  |  |  |
| --- | --- | --- |
| Business details | | |
| **Business name** | *[Your business name]* | |
| **Business owner** | *[Your name and title]* | |
| **Address and contact(s)** | *[Business address and contact details]* | |
| **ABN/ACN** | *[Your Australian Business Number, if you are registered and/or your Australian Company Number if you are a company]* | |
| **Last updated** |  | |
| **Communication strategy** | | |
| **Communication type** | **Person responsible** | **Frequency** |
| *[For example, email]* | *[Person responsible for communicating]* | *[For example, monthly]* |

To help you keep track of your progress, tick off each section as you complete it.

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| Contents | | | |
|  | 4.1 Business post-disaster impact assessment |  | 4.5 Communications and marketing strategy |
|  | 4.2 Recovery contacts |  | 4.6 Current creditors and debtors |
|  | 4.3 Insurance claims |  | 4.7 Government funding |
|  | 4.4 Market assessment |  | 4.8 Recovery checklist |

4.1 Business post-disaster impact assessment

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Risk assessment | | | | |
| **Damage** | *[Describe damage or a remaining risk to your business and its potential impact. For example, bushfire damaged warehouse and stock]* | | | |
| **Impact to business** | *[Describe direct or indirect impacts this damage will have on business. For example, insufficient stock to meet existing orders]* | | | |
| **Severity** | *[high, medium, low]* | **Action** | *[repair, replace, rebuild]* | |
| **Recovery Steps** | *[List steps needed to recover including services and repairs, staff, building materials and cost estimates]* | | | |
| **Actioned by** | *[Responsible person]* | **Due date for completion** | | *[Estimate date for completion]* |
| **Damage** |  | | | |
| **Impact to business** |  | | | |
| **Severity** |  | **Action** |  | |
| **Recovery Steps** |  | | | |
| **Actioned by** |  | **Due date for completion** | |  |
| **Damage** |  | | | |
| **Impact to business** |  | | | |
| **Severity** |  | **Action** |  | |
| **Recovery Steps** |  | | | |
| **Actioned by** |  | **Due date for completion** | |  |

4.2 Recovery contacts

*List the contacts essential to your business and its recovery. These are people you might need to keep in touch with or contact during or following a disaster such as suppliers, lawyers, accountant, etc.*

|  |  |  |
| --- | --- | --- |
| Essential contacts | | |
| **Contact type** | **Organisation name** | **Person and contact details** |
| *[For example, insurance, accountant, lawyer, bank, supplier etc.]* | *[For example, name of your insurance company]* | *[Name and phone number]* |
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| Recovery services contacts | |
| --- | --- |
| **Business assistance** | |
| Enterprise Centres Tasmania | 1800 440 026 |
| Mentoring Service Tasmania | 1800 440 026 |
| Tasmanian Chamber of Commerce and Industry | 1300 559 122 or 6236 3600 |
| **Rebuilding assistance and advice** | |
| Master Builders Tasmania | 6210 2000 |
| Workplace Standards | 1300 366 322 |
| **Emotional health and well-being** | |
| Anglicare Family and Relationship Services | 1800 243 323 |
| Relationships Australia | 1300 364 277 |
| The Salvation Army | 6231 5440 |
| Mental Health Helpline | 1800 332 388 |
| Lifeline | 13 11 14 |
| Suicide Helpline | 1300 132 098 |
| Mensline Australia | 1300 789 978 |
| BeyondBlue | 1300 224 636 |
| **Rural services and environment** | |
| Department of Primary Industries, Parks, Water and Environment | 1300 368 550 |
| Rural Financial Counselling Service | 1300 883 276 or 6272 5992 |
| Landcare Tasmania | 6234 7117 |
| Rural Alive and Well | 6259 3014 |
| Tasmanian Farmers and Graziers Association | 1800 154 111 or 6332 1800 |

| Recovery services contacts | |
| --- | --- |
| **Useful websites** | |
| **General recovery advice** | Commonwealth Government Business [www.business.gov.au](http://www.business.gov.au/Pages/default.aspx)  For recovery advice search for *Succession planning, emergency management and recovery* and *emergencies and natural disasters.* |
| **Financial and legal advice** | ASIC Money Smart [www.moneysmart.gov.au](http://www.moneysmart.gov.au) |
| **Rural disaster recovery** | Department of Primary Industries, Parks, Water and Environment [www.dpipwe.tas.gov.au](http://www.dpipwe.tas.gov.au/)  For information on managing seasonal conditions search for *Managing seasonal conditions* to locate links to tools and resources to help with managing seasonal conditions including flood and dry conditions. |
| **Tax assistance** | Australian Tax Office [www.ato.gov.au](http://www.ato.gov.au/)  For information on managing disasters select *Individuals* and search for *Deal with disasters and hardship.* |
| **Employment conditions during a natural disaster** | Fair Work Ombudsman [www.fairwork.gov.au](http://www.fairwork.gov.au)  For information on rights and obligations during natural disasters and emergencies search for *Rights and Obligations* fact sheets in *Policies and guides* in the drop down list. |
| **Industry association or peak body** | List available on the Business Tasmania [www.business.tas.gov.au](http://www.business.tas.gov.au)  Select *Starting a business* and search for *Industry associations and networks* under *related resources.* |
| **Grants** | Government Assistance – Disaster Assist [www.disasterassist.gov.au](http://www.disasterassist.gov.au/) |

4.3 Insurance claims

*Use the table below to record and keep track of your insurance claims.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance claims | | | | |
| **Insurance company** | *[Your insurer]* | **Date of contact** | | *[day/month/year]* |
| **Details of conversation/claim** | *[Any relevant details which you discussed with your insurer regarding your claim]* | | | |
| **Follow up actions** | *[any actions you need to complete in order to process the claim]* | | | |
| **Insurance company** |  | **Date of contact** | |  |
| **Details of conversation/claim** |  | | | |
| **Follow up actions** |  | | | |
| **Insurance company** |  | **Date of contact** | |  |
| **Details of conversation/claim** |  | | | |
| **Follow up actions** |  | | | |
| **Insurance company** |  | | **Date of contact** |  |
| **Details of conversation/claim** |  | | | |
| **Follow up actions** |  | | | |

4.4 Market assessment

*Based on your assessment of the damage to our business and/or surrounding area, list any areas of your market that have changed below.*

|  |  |  |
| --- | --- | --- |
| Market assessment | | |
| **Market changes** | **Impact to your business** | **Business options** |
| *[What has changed in the market since the disaster?]* | *[What part of your business will be affected by these changes?]* | *[How can your business adapt or change to suit these new conditions?]* |
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4.5 Communications and marketing strategy

*Detail how you will communicate with your customers, suppliers and staff following an emergency. If your business is reopening following a temporary closure, consider how you will get your message to your customers. You may consider a targeted marketing effort such as using social media campaign or advertising.*

|  |  |
| --- | --- |
| Communication and marketing strategy | |
| **Customers/clients** | |
| **Key messages** | *[When will you reopen; where will you be operating from; when can you take new orders/have guests; when will you be delivering etc.]* |
| **Communication platform** | *[Social media, newspaper, TV, phone, etc.]* |
| **Suppliers** | |
| **Key questions/**  **information** | *[When will you reopen; where will you be operating from; when can they start deliveries; how have they been affected by the event, etc.]* |

4.6 Current creditors and debtors

*List all current creditors and any arrangements you have made during the recovery period.*

|  |  |  |  |
| --- | --- | --- | --- |
| Current creditors | | | |
| **Creditor name** | *[For example, your bank]* | **Contact** | *[Name and phone number]* |
| **Special arrangement details** | *[Outline the conditions of your special arrangements. For example, loan]* | | |
| **Period of special arrangement** | *[Start and end date]* | **Amount to pay** | *[$$]* |
| **Creditor name** |  | **Contact** |  |
| **Special arrangement details** |  | | |
| **Period of special arrangement** |  | **Amount to pay** |  |
| **Creditor name** |  | **Contact** |  |
| **Special arrangement details** |  | | |
| **Period of special arrangement** |  | **Amount to pay** |  |
| **Creditor name** |  | **Contact** |  |
| **Special arrangement details** |  | | |
| **Period of special arrangement** |  | **Amount to pay** |  |

*List all current debtors you have contacted and their agreed payment amount and date.*

|  |  |  |  |
| --- | --- | --- | --- |
| Current debtors | | | |
| **Debtor name** | *[For example, business that has brought your product]* | **Contact** | *[Name and phone number]* |
| **Details** | *[Note what the payment was for]* | | |
| **Agreed payment date** | *[day/month/year]* | **Amount to receive** | *[$$]* |
| **Debtor name** |  | **Contact** |  |
| **Details** |  | | |
| **Agreed payment date** |  | **Amount to receive** |  |
| **Debtor name** |  | **Contact** |  |
| **Details** |  | | |
| **Agreed payment date** |  | **Amount to receive** |  |
| **Debtor name** |  | **Contact** |  |
| **Details** |  | | |
| **Agreed payment date** |  | **Amount to receive** |  |

4.7 Government funding

*List all government funding you have applied for and the expected amount you will receive. Types of government funding that may be available after a disaster includes the Australian Government Disaster Recovery Payment, Disaster Income Recovery Subsidy and Clean-Up and Recovery Grants. See* [*www.disasterassist.gov.au*](http://www.disasterassist.gov.au) *for information about recovery assistance following a disaster.*

|  |  |  |  |
| --- | --- | --- | --- |
| Government funding | | | |
| **Program name** | *[For example, clean up and recovery grant]* | **Date of** **application** | *[day/month/year]* |
| **Funding details** | *[Terms of the funding]* | | |
| **Date to be received** | *[day/month/year]* | **Amount to receive** | *[$$]* |
| **Program name** |  | **Date of application** |  |
| **Funding details** |  | | |
| **Date to be received** |  | **Amount to receive** |  |
| **Program name** |  | **Date of application** |  |
| **Funding details** |  | | |
| **Date to be received** |  | **Amount to receive** |  |
| **Program name** |  | **Date of application** |  |
| **Funding details** |  | | |
| **Date to be received** |  | **Amount to receive** |  |

4.8 Recovery checklist

|  |  |
| --- | --- |
| *This checklist will help you monitor the recovery of your business following a disaster event.* | |
| **Damage assessment** | |
|  | List details of any injured people, including staff, customers, and other members of the public. |
|  | List the details of any damage to buildings, equipment, company vehicle and stock. Section 4.1 the Business Continuity Plan will help you get started. |
|  | Record or photograph damage to your premises, fixtures, vehicles, stock, customer records and equipment. |
|  | List any impact on your business functions. |
|  | Predict any damage to your business’ reputation or likely downturn in patronage due to the perception that the area may be dangerous or closed for business. |
|  | |
| **Keep your staff informed and up to date** | |
|  | Meet with and debrief staff within 24 – 48 hours of the crisis. If you can’t do this or your business premises is affected and closed, be sure to make contact with each of your staff members to alert them of the situation and allow them to react and ask questions. |
|  | Keep staff informed through the recovery process. |
|  | Advise staff about colleagues who may be injured or badly affected by the disaster. |
|  | Keep staff informed about what is expected of them, whether they are required to work and if not, when work is likely to resume. |
|  | Reassure staff about job security. |

| **Seek help** | |
| --- | --- |
|  | Contact your insurance company to make a claim (before you begin cleaning up and removing damaged goods, etc.) |
|  | Consider the types of government assistance that may be available to help your business recover. Depending on the disaster, this could include initiatives such as clean-up and recovery grants and low interest loans. |
|  | Consider support that may be available from banks and other businesses. |
|  | Consider any other grants, support services or disaster assistance that may be available to your business following a disaster. |
|  | If appropriate, contact the Australian Taxation Office to find out about assistance available for individuals and businesses that have been affected by natural disasters. They may be able to fast-track your refund or give you extra time to pay debts, meet activity statement, income tax and other lodgement obligations. |
|  | Consider whether you would like to discuss any stress or emotional trauma you may be experiencing. If so, contact Lifeline on 13 11 14 for confidential emotional and crisis support or Beyondblue for depression and anxiety support. |

|  |  |
| --- | --- |
| **Review your recovery and learn from experience** | |
|  | Record what you have learned from the disaster event. |
|  | Review and update your recovery plan and your business continuity plan. |
|  | Consider key lessons learned and what went well and what did not. |

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