

Dare to Prepare

40% of Small Businesses that Close Because of a Disaster Never Re-open. You've invested a lot of time and resources into making your business a success—Be Business Ready.

For more than 35 years—The Florida SBDC Network is a statewide partnership of higher education and economic development organizations dedicated to helping businesses grow and succeed through consulting, training and information resources.

Through the Florida SBDC Network's Business Continuation service, trained and experienced Florida SBDC professionally certified business consultants are ready to help you develop a comprehensive Business Continuity, Emergency Preparedness and Disaster Recovery Plan at no cost.

Two 38' Mobile Business Assistance Centers (MACs) augment outreach services of the Business Continuation assistance. The MACs are equipped with laptops, printers, satellite communications, business libraries, supplies and more. In the event of a disaster, they are deployed to the field for on-the-spot disaster recovery assistance. Tents and tables are set up outside where Florida SBDC consultants provide consulting and assistance needed for clients to work through the forms and applications that disaster victims must manage in the recovery process.

Protect Your Assets

- Review your current policy with your agent—most policies do not cover flood damage. Understand your deductibles.

- Buy business income interruption and extra expense insurance.
- Inspect and assess the impact of a natural or man-made disaster on your facility.
- Keep a backup copy of your computer operating system, critical software programs and data—explore using an off-site storage center.
- Make a photographic or videotaped record of your inventory. Have a camera ready to take pictures of damage after a disaster.

Support Your Employees

- Assemble an emergency employee contact information form.
- Have a plan to provision quickly for emergency housing for displaced employees.
- Determine how you will meet the immediate needs of your employees, including short-term financial aid.
- Plan for the possibility of security/access for your employees. Will they need badges or security clearances? Be prepared!
- Establish a special telephone number for employees to call with a recorded message, an out-of-state message line, designate a contact person or create a calling tree.

Safeguard Your Critical Business Processes

- Develop a business continuity plan that documents the processes critical for your business to operate and meet the needs of key stakeholders. Contact the Florida SBDC Network for assistance with developing a plan.
- Create a Business Ready “Records-To-Go” box that includes copies of all important documents and supplies necessary for business to continue after a disaster.
- Share the plan with your employees and practice it periodically. Revise when

necessary to keep it up-to-date.

- Communicate with your key customers to let them know your status in the event of a disaster—check on the status of their business operations.
- Diversify your customer base geographically—if one area is severely impacted by a disaster, it's likely that customers in another area will continue business as usual. Lessen the impact on your bottom line.
- Develop relationships with back-up suppliers before a disaster strikes. Encourage your suppliers to have a business continuity plan.
- Talk to your accountant, insurance agent and banker, along with other professional advisors. Know when and how to access your records— and your money—in the event of a disaster.

Business Ready “Records-To-Go”

Every business should have a Business Ready “Records-To-Go” box that includes important documents and supplies necessary for business to continue after a disaster. Make sure the box is fire- and waterproof. Some suggested records include:

- Business Continuity, Emergency Preparedness and Disaster Recovery Plan to include documents required for disaster loans and/or other assistance available after a disaster:
 - Current profit & loss statement and balance sheet with schedules
 - Inventory list and pictures
 - Current schedule of liability
 - Tax returns for the last three years
 - Emergency contact list of employees and key customers/clients
 - Insurance policies and agent information
 - List of suppliers and vendors
 - Copies of your "authorized passage under emergency conditions memo or letter"
 - Voice mail box number and remote password information

- Back-up computer systems/data files
- General office supplies
- Pictures of business inside and out
- Camera to document damage
- Cash reserves
- Bank records including checking, savings, credit and debit cards, loans and letters of credit

**Bring your "Records-To-Go" box with you—
store it at a safe off-site location.**