

Where's Your Disaster Preparedness Plan?

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Everybody is talking about the subject of disaster preparedness – New Orleans, hurricane alley in North Carolina, and, closer to home, Indian Point, local townships, and our families. According to the SBA, “The best time to respond to a disaster is before it happens. A relatively small investment of time and money now may prevent severe damage and disruption of life and business in the future. Every area in the country is subject to some kind of disaster”

Let's talk about our business disaster plans. My bet is, most of you don't have one, so now is the time to tackle the subject head on – while you're motivated by watching everyone else's experiences. There are several components to a business preparedness plan. Records and files, people issues, client issues, recovery issues and bringing the business back on-line.

According to Fenton Soliz, President of Mortgage Experts, and Chairman of the Board of the American Red Cross, Westchester Chapter, the Red Cross has written information available to help you prepare for emergencies. Fenton says that personnel and office infrastructure are 2 different things, and each needs a plan. He recommends you back up your computers and take the data with you if you're small, or have your computer system continuously update at an

emergency back up facility if you're larger. Be sure your people have a safe evacuation plan to get out of the building and get home, and encourage employees to have a plan to pick up spouses and children. Most important, allow the American Red Cross to get you prepared, by planning ahead.

Build a community of support with customers and vendors, your local government, and local emergency support services. Have back up vendors and shippers, and alternate facilities lined up, in another geographic area. Think about the diversity of your customer base: do you have customers from all over the country, so if one area gets hurt, your business continues. Think about how your vendors and customers could help, if needed, by providing a temporary worksite, temporary workers, back up computers, production equipment, spare furniture, and so on.

Every day your operation is down is lost income. Where would you operate from, if you couldn't get to your place of business for an extended period of time? Figure out how you would transfer records, supplies, equipment, inventory and finished goods. Think about how you would access business funds. After a disaster you will need money for the business, yourself, and your employees. Review your insurance plans to be sure they

are up to date and comprehensive. After the fact is no time to find out you didn't have the necessary coverage.

Think about what you would have to do for yourself and your family, to get back up and running as quickly as possible. It is hard to focus on the business when your own family has nowhere to live. When you are living from one meal to the next, and don't know what will happen next, you will have little energy left for the business. One business owner in New Orleans, a week after the disaster, had bought a new home 100 miles inland, enrolled his children in a new school, bought clothes and furniture, secured a new office location, and was gathering his senior managers together to reform the company. They expected to have minimum output going within another week. That's what you can achieve, if you have a game plan thought out ahead of time.

You also want to think about what you would do to help employees get through the first few weeks after a disaster, financially, emotionally, physically. How would you get in touch with your employees, once the disaster had passed? Plan a way to communicate, even if people cannot get in to work. One business owner in New Orleans has said that the worst part, far beyond the devastation, is that he does not know what has happened to all of the people who

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worked for him. He has no way to reach employees, they have no home phones, and they cannot gather at his office because that, too, has been wiped off the map. Figure out now, how you would connect with your employees – perhaps by communicating with a major client, vendor or business friend, located in another geographic area. Make sure every employee knows how to get in touch; maybe make up an emergency ID and contact card that people can carry in their wallets.

Encourage your employees to develop their own family plans. You could offer employees a list of things to consider, or even go so far as a brown bag lunch-and-learn session, to discuss what's needed. Some of this list can be dealt with ahead of time, other parts can be assembled in case of emergency warning. You can also encourage people to join the Citizen Corps, volunteer for the local fire and ambulance services, support their local Red Cross, and talk to their towns about other ways to respond locally.

Every family needs an emergency kit and a way to communication. All family members should plan out ways to contact each other, including a meeting point, and ways to communicate without cell phones or land lines. The family needs a destination, a means of transportation, enough gas to get

there, and alternative ways to travel. An emergency kit should include a 3 day supply of water and food, cooking utensils, extra medication (including ice, ice chest and bags to keep medicine dry, if refrigeration is needed), and clothing, all of which can be quickly pulled together. Don't forget batteries, portable radio and flashlight. Gathering up insurance and other identification documents, shutting off utilities, and caring for pets are some of the other items that need to be dealt with before departure.

Looking for something good to read? Try the following websites for more information:

<http://www.redcross.org/services/prepare>

<https://www.citizencorps.gov/citizenCorps/volunteer>

<http://www.sba.gov/disaster/getready>

<http://www.fema.gov/areyouready>

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