

A speech bubble with a black outline and a tail pointing down and to the left. Inside the bubble, the text "What IF..?" is written in green, and "Wednesday" is written in black below it.

What IF..?
Wednesday

A Disaster Checklist for Small Business Owners

We know this is probably not your top choice
of reading material.

But disasters are here to stay.

And the more you know about them, the more
likely it is your business will survive any disaster.

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Using the checklist?

As small business owners, we're often time and cash poor. So why would we add another task to our to-do list?

But whether we like it or not, disasters are part of life. They can impact the way we live and how we do business.

Did you know the best thing a small business owner can do during a disaster is (safely) continue to operate?

To understand how to keep trading when a disaster hits, you need to understand what disasters are.

This checklist explains common words associated with disasters. It also outlines the different types of disasters that can stop you from doing business.

Share this checklist with your employees and some business contacts. Then get together to review it.

Preparing for a disaster should be a shared responsibility in your business and your community.

With this checklist, you'll be a small business disaster expert in no time.

What is a Disaster?

Disasters are large-scale events that cause loss of life, property or profits.

They can affect communities, businesses and the environment.

There are two types of disasters – natural or unnatural.

1 Natural disasters include bushfires, floods, earthquakes, hailstorms or heatwaves. Your location often determines the natural disasters that will affect your business.

Other natural disasters like pandemics and heatwaves can happen anywhere, at any time.

2 Unnatural disasters are often the result of intentional or unintentional human actions. We can also call them man-made or human-induced disasters.

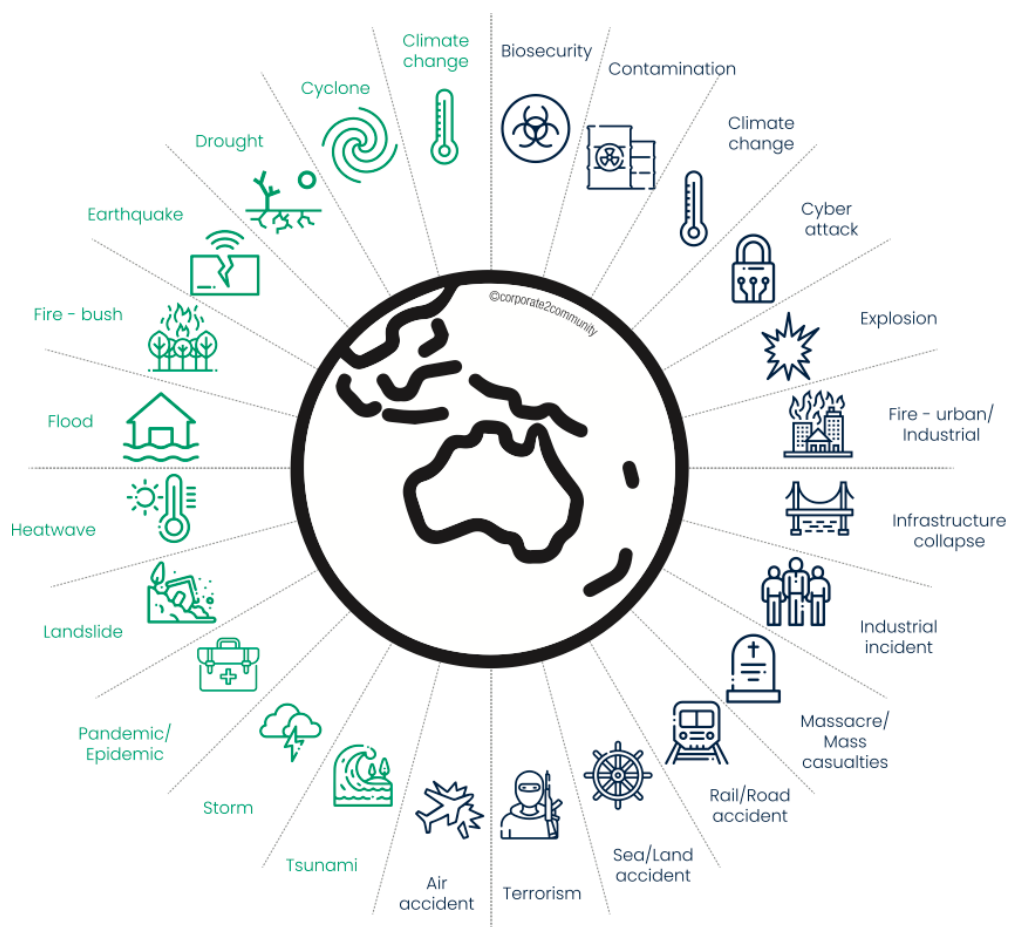
Industrial accidents, power outages, cyber-attacks, water contamination, acts of terror and biosecurity hazards can all affect your business.

We often focus on natural disasters, but it's also important for you to know about unnatural disasters.

Both natural and unnatural disasters can stop your business from doing business.

What types of disasters should I know about?

Every day there are many types of disasters that can stop your business from operating.



Can you think of others?

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What disasters could stop me doing business?

Use the checklist to identify the natural or unnatural disasters that might stop you from doing business.

From the first column, think about or discuss with others what you know about each disaster. What does it mean to you or what experience have you had? Add other disasters that might be relevant to your location or business.

For each disaster, answer Yes or No depending on whether that disaster would stop you doing business.

In the last column write down how it would stop you.

Think of all the direct and indirect ways each disaster could impact your ability to keep trading. How would a disaster affect your employees, customers and suppliers?

Natural Disasters

<u>Disaster Type</u>	<u>Yes</u>	<u>No</u>	<u>How would it stop you?</u>
• Bushfire	<input type="checkbox"/>	<input type="checkbox"/>
• Flood	<input type="checkbox"/>	<input type="checkbox"/>
• Drought	<input type="checkbox"/>	<input type="checkbox"/>
• Earthquake	<input type="checkbox"/>	<input type="checkbox"/>
• Heatwave	<input type="checkbox"/>	<input type="checkbox"/>
• Landslide	<input type="checkbox"/>	<input type="checkbox"/>
• Cyclone	<input type="checkbox"/>	<input type="checkbox"/>
• Tsunami	<input type="checkbox"/>	<input type="checkbox"/>
• Storm	<input type="checkbox"/>	<input type="checkbox"/>
• Pandemic	<input type="checkbox"/>	<input type="checkbox"/>
• Climate change	<input type="checkbox"/>	<input type="checkbox"/>
•	<input type="checkbox"/>	<input type="checkbox"/>
•	<input type="checkbox"/>	<input type="checkbox"/>
•	<input type="checkbox"/>	<input type="checkbox"/>

Unnatural Disasters

<u>Disaster Type</u>	<u>Yes</u>	<u>No</u>	<u>How would it stop you?</u>
• Biosecurity	<input type="checkbox"/>	<input type="checkbox"/>
• Contamination	<input type="checkbox"/>	<input type="checkbox"/>
• Climate change	<input type="checkbox"/>	<input type="checkbox"/>
• Cyber-attack	<input type="checkbox"/>	<input type="checkbox"/>
• Explosion	<input type="checkbox"/>	<input type="checkbox"/>
• Urban/Industrial fire	<input type="checkbox"/>	<input type="checkbox"/>
• Infrastructure collapse	<input type="checkbox"/>	<input type="checkbox"/>
• Industrial accident	<input type="checkbox"/>	<input type="checkbox"/>
• Rail/road accident	<input type="checkbox"/>	<input type="checkbox"/>
• Sea/land/air accident	<input type="checkbox"/>	<input type="checkbox"/>
• Terrorism	<input type="checkbox"/>	<input type="checkbox"/>
•	<input type="checkbox"/>	<input type="checkbox"/>
•	<input type="checkbox"/>	<input type="checkbox"/>
•	<input type="checkbox"/>	<input type="checkbox"/>

What did you learn?

Did you surprise yourself by how simple and easy it was to understand the many types of disasters? And how each disaster could stop you from trading?

Remember, the best thing you can do when a disaster strikes is to (safely) keep doing business. It's not just good for your business but for your employees, customers and suppliers.

If you're keen to share your completed A Disaster Checklist for Small Business Owners, we'd love to see them.

We're on Facebook or Instagram @helpasmallbiz so please tag us in a post or tag @helpasmallbiz in your story.

Congratulations on taking the first step towards becoming a small business disaster expert.

If you're interested in hearing more, visit us online at: corporate2community.com.

Until next time, stay safe.



Renae Hanvin
and the corporate2community team