

Prepare Your Small Business during September: National Preparedness Month

Small businesses often have limited resources. As such, they are vulnerable to events that interrupt their routines, big or little.

Disasters can represent such an interruption. Whether the building burns down or coffee is spilled on a computer with records, either is a disaster for a business. During September – National Preparedness Month – businesses are encouraged to look at how well they may be prepared for a disaster. After examining their situation, business owners should take the time to prepare the businesses for a disruption of any level.

Preparation starts with completing a disaster plan template, such as the one provided by the Extension Disaster Education Network at <http://bit.ly/EDENReadyBiz> or FEMA at www.ready.gov/business.

The steps are easy. Begin with a look at current disaster plans. The second step is to put into place procedures that would help get you back into operation as quickly as possible.

Simple steps include:

Plan to stay in business

- Know potential disruptions
- Assess how your company functions
- Protect your employees
- Provide for evacuation and sheltering in place
- Prepare for medical emergencies (CPR, first aid, etc.)
- Train on fire extinguishers

Talk to your people

- Create an emergency planning team
- Practice drills (fire, tornado, etc.)
- Encourage employees to make home emergency supply kits and develop family emergency plans
- Detail how you will be in contact with employees, suppliers, customers and others
- Talk to your employees, and your own family, about the need to balance family and business needs during disasters

Protect your investment

- Meet with your insurance provider to understand and review current and possible additional coverages, such as lost income or business disruption
- Prepare for utility outages and disruptions
- Secure physical assets
- Protect your data and IT systems (off-site backup, etc.)
- Perhaps even consider options for where you may relocate all or part of your business (i.e., what if you need cold storage or freezer space)

Many of these steps don't take much time and cost nothing or little, but they might save lots of time and money in the event of a business disruption, whether minor, such as a contract deliverer not available, or major, such as a tornado.

You can't protect yourself against all possible disruptions, but by taking a proactive approach, to the extent possible, you can have peace of mind and a quicker recovery if something does happen.