

BUSINESS CLIMATE RESILIENCE PLAN



BUSINESS NAME:

Date Plan Agreed:

Last Reviewed:

BUSINESS CLIMATE RESILIENCE PLAN

Contents

How & Why To Use This Workbook	3
1. Your Main Risks and Responses	4
2. Keep in Contact	8
3. Useful Checklists	9
Essential Actions For All Businesses:	9
Other Key Actions:	10
Premises	10
People	11
IT and back-ups	11
Products and suppliers	11
4. Your Action Plan	12

Funded by:



Produced by:



CLASP. Environment
Resilience
Resources
& Support

This guide was commissioned by Cumbria Action for Sustainability (CafS) as part of the Rebuilding Together project funded by the National Lottery Community Fund. This project aims to increase the resilience and sustainability of communities and third sector organisations across Cumbria. Rebuilding Together was managed by Cumbria CVS, working with CafS and ACTion with Communities in Cumbria (ACT).

Cumbria Action for Sustainability, Eden Rural Foyer, Old London Road, Penrith, Cumbria, CA11 8ET
w: cafs.org.uk e: office@cafs.org.uk t: 01768 210276

Company Number: 6492907 | Registered Charity Number: 1123155





How & Why to Use This Workbook

Minimising the impact of threats including severe weather on your business, and recovering quickly, are key to business success. Cumbria is seeing more extreme weather events year on year, like Storm Desmond, the “Beast from the East” and heatwaves, so it pays to be prepared.

This template is specifically designed to help small and medium-sized businesses to take the first step towards making their business more resilient to the climate and environment related risks that they may face both now and in the future.

This document can help you make a simple business resilience plan in 3 steps:

- 1) Identify your key risks and some actions you can take to address them.
- 2) Make a record of key contact details for your business.
- 3) Work through some emergency checklists and identify key actions.

If you complete all 3 sections you will have made a good start on identifying your key risks and what you can do to minimise them.

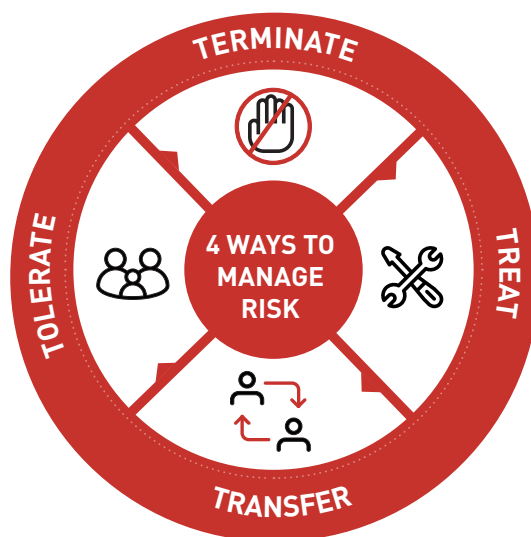
1. Your Main Risks and Responses

A key part of your business resilience to flooding, for example, (or any other problem) is to consider the risks that might affect you, and what the most appropriate response may be to each of them.

These will be unique to your business and each situation, but a simple way to categorise responses to risks is to use the 4 Ts:

- **Treat** – Attempt to reduce the risk, i.e. by changing the way you do things;
- **Tolerate** – Accept the risks and do nothing, i.e. when tackling the issue would be more expensive than taking the loss, or would put anybody in danger;
- **Transfer** – For some risks the best response may be to transfer them, i.e. by outsourcing a process, by conventional insurance or contractual arrangements. This option is particularly good for mitigating financial risks or risks to assets;
- **Terminate** – In some circumstances it might be appropriate to suspend or terminate a service, product, activity, function, or process for a period of time.

Occasionally there can be a 5th T – **Take the opportunity**. New opportunities, partnerships and publicity can arise in a positive way from a business crisis, but these are difficult to predict in advance.



With these Ts in mind, look through the “*Weathering the Storm*”¹ guide, which accompanies this workbook, for examples of the issues Cumbrian businesses have previously faced from storms and flooding.

There are also case studies of ways they have successfully responded.

The guide covers:

- Insurance
- Premises
- Utilities
- Information technology and security of data
- People
- Suppliers, logistics and delivery
- Products, processes, stock and raw materials
- Emergency contacts and important documents
- Agricultural businesses



Now take some time to think about key problems that have affected Cumbrian businesses previously, and how they might impact your business. You can make some notes below:



Snow

Trainline closed

Drains backed up

Schools shut

Loss of water supply

Flooded buildings

Roads and bridges closed





Now think about the main problems your business might face from flooding, or other extreme weather. For each assign one or more T and make a note of what you might do.

We suggest that as a minimum you think about:

- Roads and bridges closed due to flooding
- Business premises flooded
- Mains electricity lost to business premises

Example ↗

RISK, OR TYPE OF EMERGENCY	POSSIBLE IMPACT	PREPARE IN ADVANCE	IN AN EMERGENCY	
		ACTIONS	TREAT / TOLERATE/ TRANSFER / TERMINATE	ACTIONS
Roads and bridges closed due to flooding	Staff can't get to work Deliveries can't get in	Know the home location and phone number of each staff member. Keep contact details of staff and suppliers, securely, off-site. Equip office staff with remote access to key files by Dropbox to allow access from home. Set up ability to divert landline calls to mobiles.	Tolerate Treat Terminate temporarily	Shop floor staff to wait until roads clear again. Office staff to work from home where possible. Contact suppliers (using contact lists held on Dropbox) to cancel fresh deliveries due immediately and update on a daily basis.
Roads and bridges closed due to flooding				
Business premises flooded				

RISK, OR TYPE OF EMERGENCY	POSSIBLE IMPACT	PREPARE IN ADVANCE	IN AN EMERGENCY	
		ACTIONS	TREAT / TOLERATE/ TRANSFER / TERMINATE	ACTIONS
Mains electricity lost to business premises				



2. Keep in Contact

Ensuring that key staff have a list of important contacts can be very useful should you have to evacuate your business, or be unable to access the site. You can use this page to build up a list:

Environment Agency's Floodline: 0345 988 1188

24hr emergency numbers for:

Gas:

Water:

Electricity:

Insurance company:

Bank, relationship manager:

Local authority central contact number:

Key customer contact details:

Key supplier contact details:

Staff Contacts

You might also want to create a separate list of all staff, the village or town they live in, plus home and mobile contact numbers. This can be helpful for estimating who may be able to access your business site(s) in an emergency. (You will need to have regard to GDPR when planning who in your organisation has access to copies of this and how it is stored.)





3. Useful Checklists

Here are the key actions that will help many businesses. Read through them and see which you think will most help your business. You can keep a note of when they were last updated.

Essential Actions for All Businesses:

- **Sign up key staff for Environment Agency Flood Alerts, and check everybody understands what they mean.**

A free service from the Environment Agency allows many parts of Cumbria to receive flood alerts and warnings by text, phone call and email. You can register yourself and other staff too. Check if your area is covered and sign up at: www.gov.uk/sign-up-for-flood-warnings

- **Make a Key Contacts list and distribute to staff.**

You can use the template in section 2 of this document.

- **Make a flood kit and ensure staff know how to access it.**

The flood kit could be a bag or box containing essential items you will need to keep the business going if you can't access or leave your usual site for a few days, such as:

- Multiple copies of your flood plan and Key Contacts list
- Important documents such as insurance documents
- Mobile phones and chargers
- Torch and extra batteries
- Camera to take photos of damage
- Two-way radios for staff members
- Rubber gloves and wellingtons
- Keys

- Keep copies of important documents in a safe place off-site, electronically if possible.

- Remember that keeping people safe is always more important than protecting property.

- Find out if there is already a Community Emergency Plan in your area that you should be aware of or can assist with.

- Check that your business insurance covers flooding and damage from severe weather and consider what else you could do if it does not.





In December 2016, the Business Insurance Brokers' Association (BIBA) launched a scheme to help businesses obtain flood insurance cover. Visit the BIBA website at www.biba.org.uk/find-insurance to find a participating broker, or telephone the "Find-A-Broker" service directly on 0370 950 1790.

What if insurance is too expensive?

- Sign up for flood alerts, make a bespoke plan for your business, brief all staff and do all you can in advance to minimise impacts.
- Consider investing in physical Property Flood Resilience (PFR) and flood alleviation measures, such as flood barriers, pumps and racking.
- Renegotiate – demonstrating that you are flood aware and have taken steps to mitigate your losses will make insuring your business a more attractive proposition to insurers. You may be able to tailor a policy, adding and removing elements.
- Consider self-insuring – setting aside savings to cover loss.

Other Key Actions:

PREMISES:

- ☐ Check drainage systems (guttering, downpipes and drains) at least twice a year to ensure they are not blocked.

Date last checked:

- ☐ Consider if there are any simple changes you could make to your buildings to help them cope better with storms, flooding and heat.
- ☐ Consider whether you could operate from alternative premises if you had to.





PEOPLE:

- ☐ Do you know how to contact your employees out of hours to get assistance in moving or protecting stock?
- ☐ Do your staff have any medical conditions (such as high or low blood pressure, heart disease, epilepsy or diabetes) that might be made worse by extreme temperatures (hot or cold)?
- ☐ If your staff drive for business, make sure they are aware of procedures for driving in severe weather.
- ☐ Find out which of your staff may be unable to get to work in extreme weather. Are their homes or travel routes likely to be affected? Are their children's schools likely to close? Do you have procedures in place to handle these issues? Can staff work from home if necessary?

IT AND BACK-UPS:

- ☐ Flooding, storms or power surges could damage computers and electronic files could be lost. Do you have a back-up and is it saved in a safe, separate location?
- ☐ If your staff are unable to get to work, because either homes or working premises are affected by snow, floods or storm damage, can you continue to do business? Can they work from home, with access to IT?
- ☐ Do you hold a list (off-site) of important contacts such as insurance, landlord details, suppliers, customers and other key contacts?

PRODUCTS AND SUPPLIERS:

- ☐ Think about how you get your products to your customers or how your customers get to you. Consider how the routes could be disrupted by extreme weather.
- ☐ Do you have accounts in place for alternative suppliers in the event of transportation delays or main supplier problems?
- ☐ Do you experience seasonal variances in demand for your product or service? Have you investigated the potential opportunities that may exist for your products and services from severe weather?
- ☐ Once you've worked through this checklist you could tell your customers and suppliers that you are starting to get "climate ready" and have adopted the principles in this guide.



4. Your Action Plan



You can use this section to make a note of what you plan to do immediately, in the next week, month and longer term.

Actions for the next **hours**

Actions for the next **week**

Actions for the next **month**

Actions for the longer **term**