



# The CARICHAM Guide to Completing a Business Continuity Plan



# FORWARD

**On behalf of the Caribbean Chambers Network (CARICHAM)** it gives me great pleasure to welcome you to this important tool that will help companies and organisations through-out the Caribbean region be better prepared to deal with the multiple risks that impact our region.

CARICHAM has formed a strong partnership with the United Nations Office for Disaster Risk Reduction (UNDRR) - Regional Office for the Americas and the Caribbean, and is proud to be a member of the ARISE initiative.

## **ARISE aims to:**

- Enhance the resilience of small and medium enterprises (SMEs);
- Integrate disaster and climate risk into investment decisions by the financial sector;
- Incentivize disaster risk reduction and enhanced data for risk-informed decision-making through engagement with the insurance industry as global risk manager; and
- Support resilient infrastructure development.

The CARICHAM Disaster Risk Reduction Working Group, under the very capable leadership of Lizra Fabien of the Dominica Association of Industry and Commerce, is one of the most vibrant groups within CARICHAM. In collaboration with McAllister & Craig Disaster Management (another ARISE member), the Disaster Risk Reduction Working Group has created this Business Continuity Planning (BCP) tool kit, which is adopted from a tool created by the Calgary Emergency Management Agency. On behalf of all of the membership, I would like to thank the UNDRR for its support for this project, and congratulate the team on its hard work.

The Caribbean region faces multiple hazards, from hurricanes, flooding, volcanic eruptions, earthquakes to pandemics. Businesses in the region also face disruptions caused by security issues and increasingly cyber-crime as well. Sometimes we face multi-hazards at the same time. Disaster Risk Reduction is a key issue for the regional private sector, and this is a key pillar of activity for CARICHAM.

Business continuity planning is a key activity that companies, large and small, need to undertake. This tool kit is designed to help the member companies who comprise the membership of Chambers in our network improve their BCP. The development of this tool has been supported by UNDRR through the contribution of USAID's office of U.S. Foreign Assistance (US AID BHA). This in turn will strengthen the resilience of individual businesses, and collectively the overall resilience of the private sector and hence of our collective Caribbean society.

I would encourage all companies and organisations within the wider CARICHAM network to use this tool kit and ensure the keep their BCPs constantly updated. Individual companies with up-to-date BCPs will be able to take action to prevent disasters and recover more quickly during and after a crisis. Both lives and livelihoods depend on our ability to respond effectively to a crisis. This BCP tool kit is important.

## **Dr. Thackwray "Dax" Driver**

CHAIRMAN OF THE NETWORK OF  
CARIBBEAN CHAMBERS OF COMMERCE





## HOW BEST TO USE THIS DOCUMENT

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1. The **CARICHAM Guide to Completing the Business Continuity Plan** and **The CARICHAM Business Continuity Plan Template** are designed to work together.
2. First, read through the document: **Guide to Completing the Business Continuity Plan**, which explains how to complete the CARICHAM Business Continuity Plan Template.
3. Then, fill out the Business Continuity Plan Template. You may choose to either complete the template by printing out the document and filling it out by hand, or by saving it as an MS Word file and completing it online. If needed, expand or delete sections which are relevant for your business.
4. When you are finished, don't forget to save and print your Business Continuity Plan to ensure that all fields print correctly.

### QUESTIONS?

Feel free to reach out to your local Chamber of Commerce for support or assistance if you have any questions.

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**CARICHAM Administration Email:**

*[coordinator@caribbeanchambers.net](mailto:coordinator@caribbeanchambers.net)*

**CARICHAM is happy to allow all businesses, everywhere, to use this tool.**

**Please ensure credit is given in future publications or adaptations.**



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# ACCESSING RESOURCES AND INFORMATION FROM YOUR LOCAL NATIONAL DISASTER MANAGEMENT AUTHORITY

Under the leadership of the Caribbean Disaster and Emergency Management Agency (CDEMA), Caribbean states work to achieve the main objective of the Sendai Framework for Disaster Reduction 2015-2030, which is to prevent the creation of risk, reduce existing risk, reduce existing risk and strengthen economic, social, health and environmental resilience by fulfilling the global target that calls for aligning national disaster risk reduction strategies and plans with the Sendai Framework.

Through their national disaster management authorities, participating Caribbean states collaborate with CDEMA to establish multi-year country work programmes, which aim to advance disaster risk management in their individual countries. Country Work Programmes provide an overview of the status and priorities of DEM programmes. Work programmes also provide valuable information on hazards at the country level, detail emergency plans, and provide an opportunity for public/private partnership to improve disaster risk management.

## **ROLE OF CARICHAM**

There is great value to be derived in the formal partnership between CARICHAM and CDEMA, as the impact of this partnership could be felt on a regional and national level. This partnership is important in empowering national Chambers to increase support to the local disaster management agencies in completing, executing and updating country work plans which is a guide for our countries in improving our risk management to reduce the impact of disasters. Through this partnership, coordination among the regional private sector and information flow would be enhanced to improve the overall resilience of the Caribbean region. Find out more about the DRM priorities, plans and resources available in your country.

# WHY SHOULD MY BUSINESS HAVE A PLAN?

To stay open for business!

Disasters big and small can happen with very little warning. Over the past 20 years, the Caribbean has experienced more disasters than ever before. From hurricanes, the Covid-19 pandemic, and widespread cyber-attacks, Caribbean businesses need to adapt to a 'new normal' by increasing their resiliency to increasing threats. One excellent way to increase your business' resiliency is through business continuity planning.

Having a plan in place before a disruption can help ensure your business has the resources and information needed to recover quickly.

Communities rely on local businesses to deliver critical goods and services and help the rebuild after disasters. Businesses which continue to deliver goods and services to their customers following an emergency have a better chance of maintaining (and possibly increasing!) clients in the long run.

## HAVING A BUSINESS CONTINUITY PLAN WILL HELP YOUR BUSINESS:

- Assist the community to receive essential goods and services
- Remain competitive by staying open for business during a disruption
- Reduce financial losses
- Identify the weaknesses within your business.
- Improve your dealings with banks, creditors, investors, and insurers by showcasing your commitment to business resilience.

### Top tip

*While you are out of business, your competition is still operating.*



## WHAT IS BUSINESS CONTINUITY?

Business continuity is about understanding the risks your business could face, and developing strategies and plans to ensure continued operation during and after an emergency or disaster.



## WHAT IS A BUSINESS CONTINUITY PLAN?

A business continuity plan outlines procedures and instructions an organization can follow when faced with a disruption. A business continuity plan aims to keep your business running and makes it easier to resume operations after a disruption.

A business continuity plan will allow you to analyze and prioritize which products and services are critical to your business operations and customers. It will introduce you to the risks and hazards to which your business may be vulnerable. Based on this information, you can develop strategies to ensure that your business can quickly recover and continue operating through any type of disruption.

Most importantly, a business continuity plan promotes a safe environment for your employees, and customers.

### Top tip

*It's good business to build resilience to disaster.*

# HOW TO DEVELOP A BUSINESS CONTINUITY PLAN

*This guide will help you through the steps to develop an effective Business Continuity Plan:*

- 1** Analyze your business
- 2** Assess the risks
- 3** Develop strategies
- 4** Make a plan
- 5** Test and assess your plan

## **An important note:**

Each business is unique. Businesses are encouraged to expand or change any parts of the template in order to make a document that is relevant and useful to you.

## **Top tip**

*Each CARICOM country has a National Disaster Management Authority. Contact your local Authority to find out what supports are available to businesses before, during and after an emergency. In addition to providing you with valuable information on hazards to plan for, these agencies can provide information about public/private partnerships in disaster risk reduction.*



## STEP ONE:

### Analyze your business

It is important to understand your business when developing a successful business continuity plan.

*Consider the following, and fill out section 1 (page 8) in the Business Continuity Template:*

What is the purpose of your business?

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What products and services do you provide?

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How do you provide your products and services?

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Do your service providers have business continuity plans in place?

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Who is involved? (e.g. employees, suppliers)

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What are the minimum resource requirements? (e.g. personnel, equipment, records)

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Who are your customers?

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#### EXAMPLE:

**What is the purpose of your business?**

*Business X sells food and essential household supplies to the community of Grenville.*

**What products and services do you provide? What is special about your business?**

*On Saturday's the manager goes to the market and to buy produce and purchase other goods.*

**How and where do you provide your products and services?**

**(e.g. web store, shop, delivery, reports)**

*Business is open 08:00 to 18:00, 6 days a week.*

#### Top tip

*Ask yourself, to what extent are your business investments informed by risk? Consider the risks associated with each investment your company makes.*

# IDENTIFY ESSENTIAL BUSINESS FUNCTIONS

Select any business functions that are relevant to your business.  
Include any additional functions which may be missing.

## EXAMPLE:

### Supply Chain Management

- Ordering supplies
- Goods receiving
- Storage/Warehouse
- Stocking shelves
- Procurement

### Sales

- Advertising
- Sales/Cash management
- Online sales
- Customer service
- Providing quotations/estimates
- Call centre

### Staff

- Recruitment
- Payroll
- Supervision and Management

### Administration

- Appointment bookings
- Accounting
- Payroll
- Licencing/certifications
- Reporting
- Reception/phones
- Maintenance of assets/equipment
- Record keeping (filing etc.)
- Data entry

### Technology

- Website maintenance
- Online security provider
- Internet provider

### Products/Services

- Product Design
- Production
- Packing
- Transporting product
- Service delivery
- Project design & delivery
- Project monitoring & evaluation

### Infrastructure/Facilities Management

- Security of office/assets
- Power
- Water
- Building Access
- Building maintenance

Refer to page 6 of the business continuity plan template



# PRIORITIZE ESSENTIAL BUSINESS FUNCTIONS

In an emergency, energies and resources must be focused on the essential, critical elements of the business—those flagship products or services that draw customers. Prioritize business functions in the table below. Delete/add functions as required. The purpose of this step is to identify what functions must be prioritized following an emergency.

Using the list of business functions selected in the previous step, identify the level of priority for each. Select the maximum timeframe for which a key business function can be interrupted. In other words, what is the longest period that your business can delay the function without serious consequences.

## EXAMPLE:

<b>BUSINESS FUNCTION /ACTIVITY</b>	<b>HIGH PRIORITY</b> <i>(must be done immediately)</i>	<b>MEDIUM</b> <i>(can wait a few days)</i>	<b>LOW</b> <i>(can wait a few weeks)</i>	<b>NOTES</b>
Payroll	✓			Staff are paid every two weeks on Tuesdays through auto-deposit
Sales/Cash Management			✓	Cash float in till and monthly reconciliation of debit/credit payments.
Storage/ Refrigeration of fresh produce + meat products)		✓		Fresh produce and meat stored in refrigeration units and checked for appropriate temperatures at least twice daily
Goods purchasing/ receiving (Contact with suppliers)		✓		Orders submitted by email to Food City 48 hours in advance; orders to local farmers by phone every Friday; pick up using transport for hire'
Delivery of food & essential items to key homebound customers	✓			List of homebound customers with standing orders. Deliveries are made on Mondays and Thursdays.
Maintenance of store (sweeping, mopping, etc.)			✓	Staff members are required to sweep and mop the store every evening; sweep outside main entrance; clean staff restroom every morning; disinfect refrigerator every 2 days.
Advertising			✓	Billboard outside store that promotes weekly/daily specials

Refer to page 6 of the business continuity plan template

# STEP TWO:

## Assess the Risks

In the Caribbean, there are a number of hazards which could disrupt your business operations. This section will guide you to identify local hazards, and assess their likelihood and impact on your business and community.



**The following is a list of hazards in the Caribbean. Not all hazards will affect your business. Select those hazards which apply to your business:**

Include any other hazards that are not on the list but relevant to your business.

EXAMPLE:

HAZARD	CHECK THOSE HAZARDS WHICH MAY APPLY TO YOUR BUSINESS
Earthquake	
Hurricane	✓
Coastal Flood	
Flood	
Landslide	
Tsunami	
Epidemics <small>(e.g. Chikungunya, zika virus, dengue, makarua)</small>	
Pandemics <small>(epidemic of an infectious disease that has spread across a large region)</small>	
Volcanic activity	
Power outage	✓
Cyber Crime	✓
Terrorism <small>(breakdown of law &amp; order)</small>	
Civil Disorder	
Crime/Theft	
Fire	✓
Drought	
Landslide	

Refer to page 8 of the business continuity plan template



# SUPPLEMENTAL INFORMATION ON Assessing Hazards

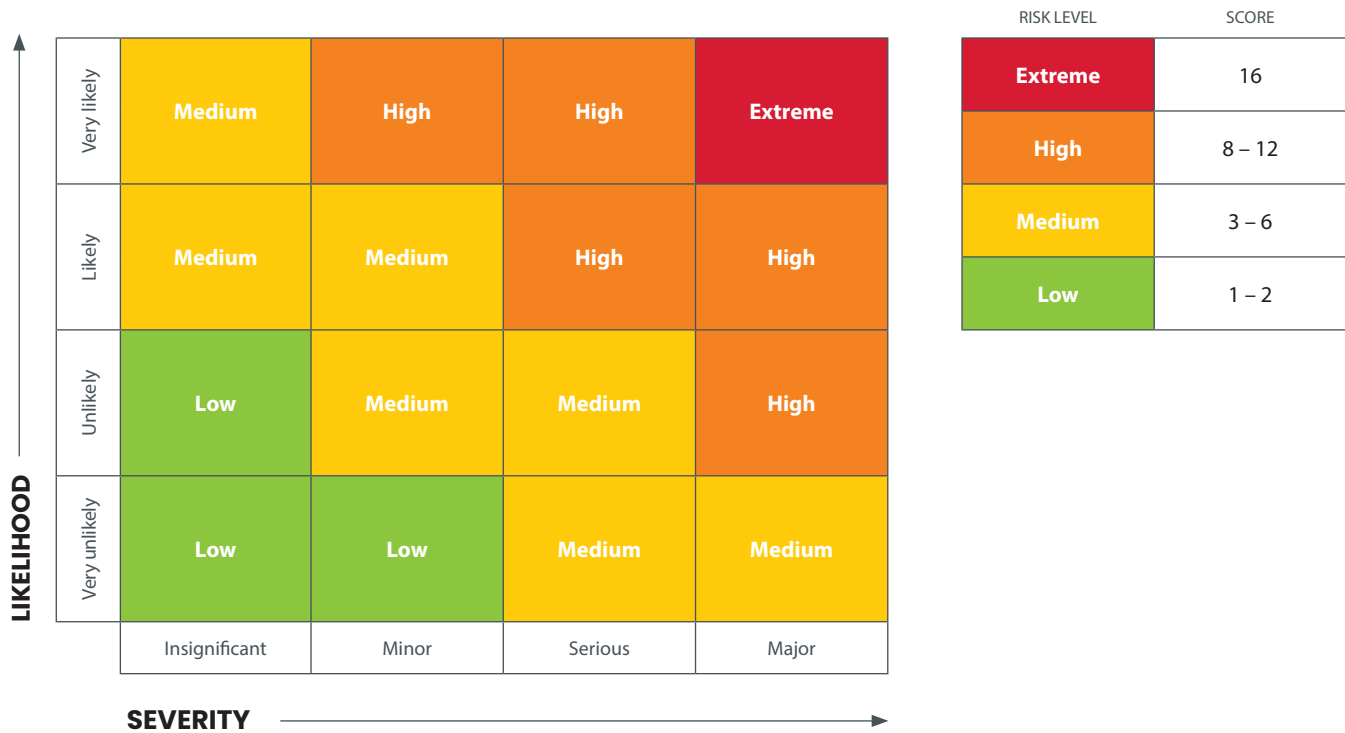
## HAZARD CLASSIFICATION

Meteorological & Hydrological	Extraterrestrial	Geological	Environmental	Chemical	Biological	Technological	Societal
<ul style="list-style-type: none"> <li>Cyclones (hurricanes &amp; Typhoons)</li> <li>Droughts</li> <li>Floods</li> <li>Tornados</li> <li>Heatwaves</li> </ul>	<ul style="list-style-type: none"> <li>Asteroid/Meteor impact</li> <li>Solar Flares</li> </ul>	<ul style="list-style-type: none"> <li>Earthquakes</li> <li>Tsunamis</li> <li>Landslides</li> <li>Sinkholes</li> <li>Volcanoes</li> </ul>	<ul style="list-style-type: none"> <li>Biodiversity Loss</li> <li>Land Salination</li> <li>Permafrost Loss</li> <li>Loss of Sea Ice</li> <li>Wildfires</li> </ul>	<ul style="list-style-type: none"> <li>Toxic Chemicals</li> </ul>	<ul style="list-style-type: none"> <li>Pathogenic Organisms</li> <li>Toxins</li> <li>Insects</li> <li>Bioactive substances</li> <li>Parasites</li> <li>Viruses</li> <li>Bacteria</li> </ul>	<ul style="list-style-type: none"> <li>Telecommunications Failure</li> <li>Transport Systems Failure</li> <li>Nuclear</li> <li>Infrastructure Failure</li> <li>Electrical, water, Health infrastructure failure</li> <li>Cyber Attacks</li> <li>Financial Systems Failure</li> </ul>	<ul style="list-style-type: none"> <li>Violence</li> <li>Conflict</li> </ul>

The Hazard Definition and Classification Review Technical Report 2020 for hazard and disaster terminology lists 302 hazards grouped in eight clusters: meteorological and hydrological hazards, extraterrestrial hazards, geohazards, environmental hazards, chemical hazards, biological hazards, technological hazards, and societal hazards. Hazards may be natural, anthropogenic or socio-natural in origin. Natural hazards are predominantly associated with natural processes and phenomena. Anthropogenic hazards, or human induced hazards, are induced entirely or predominantly by human activities and choices.

# RISK MATRIX

Consider the different hazards on page 9 and use the risk assessment matrix below to assess the potential hazards to your business.



Likelihood x Severity = **Risk Level**

## WHAT IS RISK?

Risk is the probability of an outcome having a negative effect on people, systems or assets.

We make decisions about the hazards to which we are willing to expose ourselves, we make decisions about where to build schools, factories, dams and dykes and how much to invest in disease surveillance and we make decisions about how our societies organize and care for vulnerable people and assets.

**– UNITED NATIONS OFFICE FOR DISASTER RISK REDUCTION**



VALUE	SEVERITY	DESCRIPTIONS
4	<b>Certain/Almost Certain</b>	Very likely to occur in the next year
3	<b>Likely</b>	Likely to occur in the next 2 years
2	<b>Unlikely</b>	Not likely to occur in the next 3 years
1	<b>Very unlikely</b>	Will only occur in exceptional circumstances

VALUE	SEVERITY	DESCRIPTIONS
4	<b>Major</b>	Large scale destruction of critical infrastructure (water, electricity, power); local economy severely impacted; widespread, long-term shortages of basic necessities including food and water; law and order affected; long-term disruptions to the supply chain; serious and widespread injury, illness; loss of life; inability of business to provide services or products for extended period of time; extended staff absenteeism; major long term financial/reputational loss to business
3	<b>Serious</b>	Some destruction of critical infrastructure (water, electricity, power); Some sectors of local economy impacted; medium term shortage of basic necessities and supply chain; some staff unable to work normal hours; injury/illness and/or loss of life resulting from the hazard; short to medium term loss of profit which can be recovered by the business
2	<b>Minor</b>	Minor injuries; short disruptions to critical infrastructure (power, water, telecommunications); short-term disruptions to the supply chain; short-term damage to the local economy and business.
1	<b>Insignificant</b>	No special measures required

Refer to page 8 of the business continuity plan template

## Top tip

*To obtain a percentage estimate of your risk, you can use the UNDRR Quick Risk Estimation Tool available on: [businessqre.net](http://businessqre.net)*



# ASSESSING HAZARDS

Once you have selected the hazards which could impact your business, you need to assess the risk level. To calculate the risk level, multiply the hazard's likelihood value by the severity value (likelihood x severity = risk level). Always assume the worst possible scenario and prepare for multi-hazard scenarios.

**EXAMPLE:**

HAZARD	RISK LEVEL	PLANNING MEASURES
<p><i>Hurricane</i> Likelihood: Likely Severity: Serious-Major</p>	<p><i>High</i> 3 (Likely) x 3 (Serious) = 9 (High)</p>	<p><i>Purchase hurricane insurance; install roof ties; Generator/ solar power; hurricane shutters, essential supplies (food, water, flashlights), secure building, cash, product; monitor weather reports through radio, have first aid kit on hand</i></p>
<p><i>Pandemic</i> Likelihood: Certain Severity: Serious</p>	<p><i>Certain</i> (4) x Serious (3) = 12 High</p>	<p><i>Increase cleaning and disinfection; follow public health advise; ensure staff wear masks, put out hand sanitizer for customers; deliveries to be left outside homes; install barriers around cash register; request that customers use electronic payment.</i></p>
<p><i>Flood</i> Likelihood: Certain Severity: Serious</p>	<p><i>Medium</i> (3) x Likely (2) Minor = 6 Medium</p>	<p><i>Purchase insurance if available. Monitor weather reports; clear drains near store; lift electrical wiring from the ground; install sandbags if need be; raise and cover any electronics.</i></p>
<p><i>Landslide</i> Likelihood: Very unlikely Severity: Insignificant</p>	<p><i>Low</i> Very unlikely (1) x Insignificant (1)= 1 (Low)</p>	<p><i>Check with local land registry office to ensure that there is no possibility of landslide. Use mitigation measures including natural vegetation to stabilize soil. Ensure regular building inspections and maintenance for any signs of soil destabilization.</i></p>

Use the table below to consolidate the rankings from the risk assessment in the previous page.

**EXAMPLE:**

HAZARD	RISK LEVEL
<i>Hurricane</i>	<i>High</i>
<i>Flood</i>	<i>Medium</i>
<i>Landslide</i>	<i>Low</i>
<i>Pandemic</i>	<i>High</i>



Refer to page 9 of the business continuity plan template

# STEP THREE:

## Develop Strategies

Now that you know the risks your business may be vulnerable to, evaluate possible strategies. Many strategies are easy and cost-effective to implement. Such strategies may involve a simple phone call to another supplier or developing mutual aid agreement with other businesses. Remember to network with other business owners to share best practices.

**The following are some business continuity strategies that you may consider:**

### Supply Chain Management

- Identifying alternative suppliers
- Off-site inventory of goods
- Stress testing and scenario planning

### Sales

- Communicate with clients to let them know of any possible changes to services
- Enable trusted customers to pay for goods at a later date using an 'I Owe You' system
- Consider innovation and diversification of products and services

### Staff

- Cross-training of staff
- Succession planning
- Promote personal and family preparedness
- Discuss with your employees how they will communicate with you or report to work in the event of a disruption
- Keep emergency contact information for all your staff

### Administration

- Keep hard copies of important documents in water proof folders

### Technology

- Borrowing equipment from another business
- Keeping old equipment as a back-up
- Storing important data and documents in a safe location
- Regularly back up your computer files. Keep a log of dates/ times that important data is backed up

### Infrastructure/Facilities Management

- Alternative work location
- Establish work-from-home protocols
- Keep a limited quantity of building repair supplies

#### TOP TIP:

*Integrate long term actions to reduce risks. For instance, assess possibilities to integrate nature based solutions and adaptation to climate change measures into your business operations. Examples include using recycled materials, improving waste management, working with suppliers who offer eco friendly, sustainable products, and resettling business to other locations away from vulnerable areas.*

**NOW IDENTIFY SOME STRATEGIES THAT YOUR BUSINESS CAN USE BEFORE AN EMERGENCY**

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Refer to page 10 of the business continuity plan template

# STEP FOUR: Make A Plan

## FIRST Organize key documentation

In an emergency it is likely that you will not have immediate access to your computer or email systems. Gather your important information and include it in your plan.

## Who should write the plan?

Typically a manager will have most of the information needed to complete a business continuity plan but will need the support of all staff.

### EXAMPLES:

## BUSINESS CONTINUITY PLAN INFORMATION

Company Name	<i>Grenville Grocery</i>
Name of person responsible for this plan	<i>Jennifer, Business Owner/Operator</i>
Manager	<i>Jennifer</i>
Alternate Manager	<i>Noah</i>
Business Continuity Plan Location (where can I find a copy of this plan?)	<i>Fire proof cabinet in office; Electronic version is found on drive C in folder 'emergency preparedness'</i>

## VITAL BUSINESS INFORMATION (TO BE INCLUDED AS ANNEXES TO THE PLAN)

Business License Number	<i>2908349876</i>
Insurance company, policy number and telephone	<i>Insurance Company Name BH19739399-2019 473-405-9876</i>
Critical paper records location	<i>Grey fire proof filing cabinet in manager's office</i>
Back-up Computer Records Location	<i>1) Cloud based file system 2) External hard drive kept in business owner's home</i>

## STAFF CONTACT INFORMATION

NAME	POSITION	PHONE	EMAIL
<i>Jennifer</i>	<i>Owner</i>	<i>403-8765</i>	<i>staff1@gmail.com</i>
<i>Brett</i>	<i>Cashier (full-time)</i>	<i>403-9876</i>	<i>staff2@gmail.com</i>
<i>Noah</i>	<i>Manager</i>	<i>234-1298</i>	<i>staff3@gmail.com</i>

## KEY CUSTOMER CONTACTS

NAME	NOTES	PHONE	EMAIL
Ms. James	<i>Customer (relies on delivery-unable to leave the home)</i>	403-8765	staff1@gmail.com
Mr. George	<i>Customer (unable to leave the home)</i>	403-8765	staff1@gmail.com
Ms. MacLeish, Director Home for the Aged	<i>Director--(receives large order of fresh produce every 2 days)</i>	403-8765	staff1@gmail.com

## OTHER KEY CONTACTS

	NAME	PHONE	EMAIL
Building Manager	<i>James Renwick</i>	403-8765	staff1@gmail.com
Water	<i>GRENLEC</i>	403-8765	staff1@gmail.com
Electricity	<i>Electric Company</i>	403-8765	staff1@gmail.com
Gas	<i>Gary's Gas</i>		
Internet Provider	<i>Carbint</i>		

## BUSINESS CONTINUITY PLAN DISTRIBUTION LIST

(WHO HAS RECEIVED THIS DOCUMENT?)

Ensure that key individuals have received the appropriate parts of the plan. Document who has received the plan, and which format has been circulated.

NAME/POSITION	DETAILS (Received by mail or hard copy?)	DATE
Jennifer	<i>Received by mail</i>	March 21, 2020
Brett	<i>Received by mail</i>	March 21, 2020
Noah	<i>Received hardcopy</i>	March 21, 2020

*"We are living in a multi-hazard world where risk is systemic and disaster impacts are cascading, often in unpredictable ways," says Mizutori. "Disaster preparedness, action on climate and cyber risk, and pandemic preparedness, all require good governance and political will and commitment to invest in making the world a safer place."*

**– Mami Mizutori, SPECIAL REPRESENTATIVE OF THE SECRETARY-GENERAL FOR DISASTER RISK**



# BUSINESS CONTINUITY ACTION PLAN

Using the template provided, write a clear and concise business continuity plan for each hazard which poses a significant threat. (refer to page 11).

## EXAMPLE:

Hazard	<i>Hurricane</i>	
Risk Level	<i>High</i>	
High Priority <b>Business Functions Affected</b>	<i>Storage/Refrigeration of fresh produce and meat products); cash and sales; building maintenance/security; delivery of goods</i>	
Immediate Actions (within the first 24 hours)	<b>Task</b>	<b>Person Responsible</b>
	<i>Ensure perishable stock remains refrigerated (turn on generators)</i>	Noah
	<i>Take pictures of any structural or water damage for insurance claim; take stock of any damage</i>	Jennifer
	<i>Ensure security of building, stock and cash</i>	Noah
	<i>Limit/Repair any damage to building to limit water damage. Ensure front and back entrance are clear of debris and safe for access.</i>	Jennifer
	<i>Cashiers to be directed to use paper tracker of sales. Cashier should prepare to use cash only if there is a power outage.</i>	Noah
	<i>Communicate with staff on welfare, status of business and expectations for work</i>	Jennifer
Short-Term Actions	<i>Update sign outside business to tell customers that the store is open</i>	Noah
	<i>Contact key clients to find out if they need anything ordered/delivered</i>	Jennifer
Medium Term Actions	<i>Contact insurance company to initiate claim</i>	Noah
	<i>Contact suppliers to order key goods (water, food, household supplies)</i>	Jennifer
	<i>Deliver goods to key clients</i>	Noah
	<i>Make repairs as needed</i>	Noah
	<i>Contact local chamber of commerce for updates</i>	Jennifer
Long Term Actions to reduce risks	<i>Plant ground cover around building to help with water infiltration and soil stability; install solar panels as alternate energy source in case of power outage</i>	
Resources Needed	<i>Cash, cash register, produce and other goods, staff (1 cashier, 1 manager minimum); fuel for generator; refrigerator; camera; mobile phone and mobile phone charger; solar panel/battery operated radio</i>	

## STEP FIVE: Test & Assess Your Plan

In the business world, things are constantly changing. It is important to update and maintain your plan on a regular basis. One very effective way to evaluate your plan is to exercise it. Exercising your plan will give you insight on its strengths and weaknesses. Staff should be involved during the exercise, and in different scenarios to become familiar with their roles and what is expected of them during an emergency.

### Exercise examples:

- During a staff meeting, explain that you will be reviewing the business continuity plan. Provide a scenario (with multiple hazards, like a hurricane and a power outage), and describe what might happen before, during and after the business interruption. Using the scenario, walk through the business continuity plan to see if staff understand roles, responsibilities and priorities.
- After a business interruption (for example a power outage), meet with staff to discuss what happened, and what could be improved next time. Make the appropriate changes to the business continuity plan.
- Conduct a simulation where staff practice the steps they would take to respond to an emergency.

### DATE OF BUSINESS CONTINUITY PLAN TEST/ASSESSMENT:

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#### EXAMPLE:

The following changes will be made to improve the business continuity plan:	Person responsible for making the change	Date Completed
1. Include contact information for online payment provider in the key supplier list	Jennifer	January 20, 2021
2. Create a paper form that can be used by trusted customers who have no cash. The form would include an 'I Owe You' statement, description of sold goods, amount owed, date and signature.	Brett	To be completed
3. Train staff to maintain the generator and track fuel use.	Brett	January 20, 2021
4. to 'Immediate Actions' add: "take pictures of any damage incurred to property or products"	Jennifer	To be completed

Refer to page 13 of the business continuity plan template

# REVISION LIST

*(Have changes been made to the document?)*

The business continuity plan should be regularly reviewed (at least once yearly) when hazards change. Some examples of changes to hazards which may prompt a review of the business continuity plan include:

- Upcoming hurricane season
- Vaccines become widely available for COVID-19
- Increased warnings/reports of widescale cyber attacks that could impact your business
- Increase in political unrest/civil disorder
- Mitigation measures put in place to decrease risk of flooding  
(for example sea walls)

EXAMPLE:

VERSION	DETAILS OF ANY SIGNIFICANT CHANGES MADE	REVISED BY	REVISION DATE
1	<i>Initial Plan</i>	Jennifer	Jan 2021
2	<i>Updated Contact list for staff, suppliers and clients</i>	Jennifer	June 2021
3			
4			

Refer to page 2 of the business continuity plan template



# QUESTIONS?

Feel free to reach out to your local Chamber of Commerce for support or assistance if you have any questions.

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## CHAMBER MEMBER:

## EMAIL CONTACT:

Antigua and Barbuda Chamber of Commerce and Industry	chamcom@candw.ag
Bahamas Chamber of Commerce and Industry	info@thebahamaschamber.com
Barbados Chamber of Commerce and Industry	bcci@barbadoschamber.com
Belize Chamber of Commerce and Industry	ceo@belize.org
British Virgin Island Chamber of Commerce and Hotel Association	info@bviccha.org
Dominica Association of Industry and Commerce	chamber.daic@gmail.com
Grenada Chamber of Industry and Commerce	ed@grenadachamber.org
Chamber of Commerce and Industry of Guadeloupe Islands	contact@guadeloupe.cci.fr
Chamber of Commerce and Industry of Haiti	info@ccih.org.ht
Federación Dominicana de Cámaras de Comercio	info@camarasantodomingo.do
Jamaica Chamber of Commerce	info@jamaicachamber.org.jm
Martinique Chamber of Commerce and Industry	contact@martinique.cci.fr
Saint Lucia Chamber of Commerce, Industry and Agriculture	info@stluciachamber.org
Sint Maarten Chamber of Commerce and Industry	president@chamberofcommerce.sx
St. Kitts and Nevis Chamber of Industry and Commerce	executivedirector@sknchamber.com
St. Vincent/the Grenadines Chamber of Industry and Commerce	svgchamber@svg-cic.org
Georgetown Chamber of Commerce and Industry	gccicommerce2009@gmail.com
Suriname Chamber of Commerce and Industry	chamber@sr.net
Trinidad Chamber of Industry and Commerce	chamber@chamber.org.tt
Energy Chamber of Trinidad and Tobago	member-relations@energy.tt



## LOOKING FOR MORE SUPPORT/INFORMATION?

Looking for more information? The following organizations support small to medium sized businesses build resilience.

### **ARISE (UNDRR Private Sector Alliance for Disaster Resilient Societies)**

[www.ariseglobalnetwork.org/join/networks](http://www.ariseglobalnetwork.org/join/networks)

ARISE is a UNDRR-led network of private sector entities, whose members voluntarily commit to align with the Sendai Framework. ARISE members share information, experience, activities, and projects, while the level of involvement and resources is at the discretion of each member. [INSERT LATIN AMERICA AND CARIBBEAN?]

### **Caribbean Chambers of Commerce (CARICHAM)**

[www.caribbeanchambers.net](http://www.caribbeanchambers.net)

CARICHAM is the network of Caribbean Chambers of Commerce. CARICHAM works with all members to promote Disaster Risk Reduction and Mitigation and make Caribbean economies and societies more resilient.

### **Caribbean Disaster Emergency Management Agency (CDEMA)**

<https://www.cdema.org/>

CDEMA is the regional inter-governmental agency responsible for disaster management in the Caribbean Community (CARICOM). CDEMA acts as the facilitator, driver, coordinator and motivating force for the promotion and engineering of Comprehensive Disaster Management (CDM) in all CARICOM participating states.

### **International Chamber of Commerce (ICC)**

[www.iccwbo.org](http://www.iccwbo.org)

The ICC is the institutional representative of more than 45 million companies in over 100 countries with a mission to make business work for everyone, every day, everywhere. The ICC promotes international trade, responsible business conduct and a global approach to regulation.

### **UN Office for Disaster Risk reduction (UNDRR)**

<https://www.undrr.org/about-undrr-where-we-work/americas>

UNDRR serves as the focal point in the United Nations system for the coordination of disaster reduction and to ensure synergies among the disaster reduction activities of the United Nations system.



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