



Instructions: Complete the five sections of this challenge. Each section contains steps highlighted in green with an approximate time for completion. Total time for entire Challenge is approximately 20 hours but this may be completed at your own pace. Most steps contain links to supporting web pages and/or printable documents. At the end of this document, you will find a link to return to the Outsmart Disaster website to collect your Certificate of Completion. If you have any questions, please contact CalOSBA: outsmartdisaster@gobiz.ca.gov

Section 1 - Prepare and Anticipate

Estimated Time: ⌚ 5 hours

Document Your Business Functions

Before creating a resiliency plan for your business, make a list of what keeps your business running *today*.

Inventory List ⌚ 30 minutes

As a business owner, you know the equipment and machinery that are required to perform critical business functions. Make an inventory list and keep it easily accessible.

Time estimates: Each resource has an estimated amount of time you should set aside to complete the action item. Duration will vary depending on your business' unique characteristics, including size, industry, location and more. Make sure to review the form ahead of time to gather the documents, employees and equipment you'll need to complete it.

[Know Your Equipment](#) (bit.ly/3D9BWEw)

Essential Business Functions ⌚ 1.5 hours

Create a list of business operations and prioritize from most to least critical to keeping your business running. This step is one of the most important and will require some extra effort on your part, but it's the foundation of your resiliency plan.

[Rapid Business Impact Analysis \(Red Cross\)](#) (bit.ly/3CMLWm5)

Business Process Dependencies ⌚ 1 hour

Now you'll figure out your business "dependencies" – processes that rely on other components in order to be completed.

An example of a business dependency: Take marketing as an example. What key personnel, equipment, suppliers, and information does your marketing strategy and execution depend on?

Once you map out your business dependencies, you'll be able to respond quickly if any of them experience a disruption.

[Know Your Operations](#) (bit.ly/3yRgT7d)

Contact List ⌚ 30 minutes

When a disaster strikes, immediate communication is more important than ever. Update your important contacts.

[Emergency Contact Form – SAMPLE \(Red Cross\)](#) (bit.ly/3CIHQv5)

Identify Impacts of Disruption

Disaster Risk Assessment ⌚ **30 minutes**

Can you identify the biggest threats to your business? Depending on your location, business type, and a range of other factors, each business faces different risks. Once you have a list of these risks and prioritize them, you can develop a resiliency plan that allows you to prepare effectively and invest your time and money wisely.

Use one of the vulnerability assessment tools to assess the threat of different disaster scenarios on your business.

[Know Your Risks](https://bit.ly/3MOgf0g) (bit.ly/3MOgf0g)

Recovery Needs ⌚ **1 hour**

Based on your risk assessment, you should now figure out the recovery needs for each of your essential business processes. This will tell you where to invest in recovery capabilities – such as backup communications and power, alternative office space, and emergency computer systems and hardware.

[Process Recovery Form \(Red Cross\)](https://bit.ly/3eB8v5a) (bit.ly/3eB8v5a)

Your recovery needs will help to guide your business continuity plan. Develop a plan for minimizing the impact of your largest vulnerabilities on customers, employees, and business assets while meeting legal, regulatory, and contractual obligations. Considerations should include impacts of setbacks such as short-term power outage, loss of water, loss of internet, loss of cellular telephones.

[Business Continuity Plan Template](https://bit.ly/3s5VCD3) (click will download a .docx) (bit.ly/3s5VCD3)

Proceed to Section 2

Section 2 - Support Key Stakeholders

Estimated Time: ⌚ 5 hours

Recognize Key Relationships with Suppliers, Vendors, Partners, and Customers

Supply Chain ⌚ 45 minutes

Who are your critical suppliers and vendors? What will you do if a supplier cannot provide products or services? Use the tools below to understand just how a disruption to them could pose a risk to your business and figure out how to take the necessary steps to protect yourself ahead of a disaster.

[Preparing for a Supply Chain Disruption \(Red Cross\)](#) (bit.ly/3SbVPiE)

Alternative Contact Lists ⌚ 45 minutes

Based on the supply chain assessment above, take a moment to consider which other sources you might need to rely on during a disaster. Pull together an emergency list of these alternative vendors, suppliers, and transportation for products and services. Taking a moment to create this list now will save you so much time and stress later.

Train and Care for Employees

Emergency Response Plan ⌚ 2 hours

When a disaster strikes, the sooner your business can respond, the better. Create shelter-in-place and evacuation plans for different types of events and identify the resources you'll need to respond adequately.

Tip: Who do you want on your disaster planning team? Think about who is best suited to determine needs and priorities. The number of people on your team will likely vary depending on the size of your business.

[Emergency Response Plan \(FEMA\)](#) (bit.ly/3ES5t7h)

Employee Preparation ⌚ 1.5 hours

Now you have an emergency response plan in place. But when a disaster strikes, will your employees know how to react? Clarify employee roles and train them on emergency protocol during and after a disaster.

Tip: Consider ways your employees may be struggling after a disaster and make sure to include guidance for supporting their mental health as well.

[Know When to Test Your Plan](#) (bit.ly/3s3B8uT)

Proceed to Section 3

Section 3 - Secure and Protect

Estimated Time: ⌚ 5 hours

Strengthen Facilities

Facility Assessment ⌚ 1.5 hours

Document the conditions in and around your work areas. This can include familiarizing yourself with the performance code of your building. Secure items that could tip, fall, or break during an earthquake. Collect floorplans of gas, water, electric, etc.

[Facility Description Form – SAMPLE \(Red Cross\)](#) (bit.ly/3g7uWiu)

For Rental Spaces ⌚ 1 hour

Review your contract and determine terms for post-disaster building access, roles and responsibilities, retrofits, and more. Include a due diligence process when considering new leased spaces – look at vulnerabilities and negotiate favorable terms with landlord during lease discussion.

Safeguard Data and Vital Documents

Backup Data ⌚ 1+ hours

Store backup copies of all vital records at a secure but accessible off-site location. This could include utilizing tapes, cartridges, USB drives, or accessing cloud storage. Documents should include your business resiliency plan and anything else needed to support recovery efforts.

Tip: Depending on where and how you store your backup data, make sure to also know what the data retrieval process looks like and how long it will take.

NIST Small Business CyberSecurity Corner

[The NIST Small Business CyberSecurity Corner](#) (bit.ly/2D1taJA)

Cybersecurity basics, guidance, solutions, and training to protect your information and manage your cybersecurity risks. Time estimate: varies depending on the size and complexity of the organization.

NIST Cybersecurity QuickStart Guide

[The NIST Cybersecurity QuickStart Guide](#) (bit.ly/3Tyzw7S)

The NIST Cybersecurity Framework can help an organization begin or improve its cybersecurity program. Built off of practices that are known to be effective, it can help organizations improve their cybersecurity posture. It fosters communication among both internal and external stakeholders about cybersecurity, and for larger organizations, helps to better integrate and align cybersecurity risk management with broader enterprise risk management processes. Time estimate: varies depending on the size and complexity of the organization.

Question to Consider ⌚ 1 hour

How often should your business be backing up your data?

[Vital Records Classification Checklist \(Red Cross\)](#) (bit.ly/3yQ5XqE)

Proceed to Section 4

Section 4 - Adapt and Recover

Estimated Time: 🕒 4 hours

Understand Your Insurance

Review Insurance Plans 🕒 1 hour

Meet with your insurance agent to review your current plan, discuss topics including property coverage limits, exclusions, deductibles, and co-insurance requirements.

Tip: If the disaster has hit other businesses as well, expect that insurance agents will be inundated with calls and emails. Make sure to have all of the necessary documentation in front of you when you contact your insurance company following a disaster.

[Insurance Coverage Discussion Form \(FEMA\)](#) (bit.ly/3TvKRWj)

Understand Your Finances

Review Finances 🕒 1 hour

Maintain updated financial records and understand what your business would do in the event of a temporary shutdown. Consider recovery costs, temporary accommodations, travel expenses, and other potential needs caused by a disaster.

Tip: Meet with your financial institution to discuss post-disaster financing options. Meet with your payroll processor to discuss possibilities for an automated payroll run in the event of a disaster.

[Know Your Finances](#) (bit.ly/3gkBbQk)

Document Your Contingency Options

Supply Stock 🕒 1 hour

What are the critical supplies your business needs? Stock up and keep limited supply lists handy to enable rapid restock. Develop a plan for order and redistribution in case of an emergency.

[Personal Workplace Emergency Preparedness Kit \(Red Cross\)](#) (bit.ly/3VDeXJf)

Emergency Response Binders 🕒 1 hour

Now that you have key elements of your resiliency plan, pull them all together in easily-accessible emergency response binders. Consider including floor plans, site maps (utilities), aerial photos, contacts, guidelines, building assessment forms.

Proceed to Section 5

Section 5 - Rinse and Repeat

Estimated Time: 🕒 45 minutes

Establish a process to continually re-assess risk at regular, predetermined intervals and trigger points. Process should include:

Localized Hazard and Vulnerability Assessment 🕒 45 minutes

How might a disaster have human, property, and operational impacts on your business? How might these change over time? How will this affect the way you prioritize the expenditure of mitigation resources?

[Business Impact Analysis Worksheet \(FEMA\)](#) (bit.ly/3CKO0e1)

Leased Space Due Diligence

What are your emergency communications procedures, post-event security protocol, vulnerabilities, etc. and have these been assessed and discussed with your landlord?

Exercise your contingency options to reveal gaps, make corrections, and increase confidence in your plan. Time estimate: varies depending on the size and complexity of the organization.

Congratulations!

You have completed the Resilient Business Challenge. Thanks to your investment of time and effort, your business is as prepared as possible for the unexpected. Click the link below to collect your Certificate of Completion. The web form is password protected.

Complete the Challenge Survey!

Password: challenge5