

# Example Business Business Resilience Action Plan



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in partnership



**NEWANGLIA**  
Local Enterprise Partnership  
for Norfolk and Suffolk

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# 1. ORGANISATION PROFILE

Business Name	Example Business
Business Address	899 Primrose Lane Emporia
Business PostCode	RG30 2BA
Telephone Number	123456789
Contact Name	Jonathon Burton

## 2. EXECUTIVE SUMMARY

Example Business has undertaken the Full Resilience Check on the Business Efficient Resilience Tool (BERT) in order to determine its current resilience status. Example Business has answered 72 of questions and a Resilience Action Plan has been generated. The Resilience Action Plan highlights your businesses priority measures in regards to improving its resilience and as a result, highlights were we feel you should start focussing your efforts.

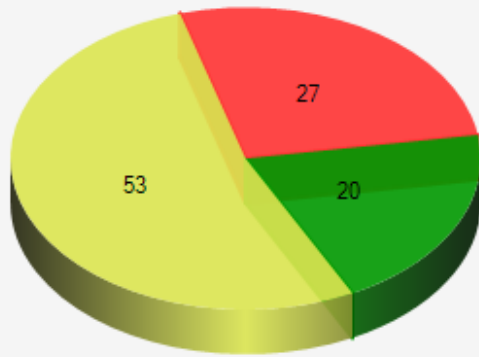
## 3. Example Business RESILIENCE STATUS

Your priority actions to address can be broken down into the following categories. To access these, simply click on the wording below . The sections will provide advice as how to address each area highlighted.




- Premises and Location
- Flooding
- Staff
- IT and Communications
- Utilities
- Assets and Equipment
- Insurance
- Supply Chain

Should you require any support taking these recommended actions forward please contact us on 01473 350370 or email [suffolkbusinessadvisor@groundwork.org.uk](mailto:suffolkbusinessadvisor@groundwork.org.uk). There is free support available to help you with taking your actions forward.

### Over All Result



The Chart below Example Business Resilience status. The answers that you provided us have been colour coded, these colours are explained below.

-  Your business has not currently undertaken this action and this has been highlighted as a priority
-  Your business has undertaken this action, remember to review all resilience actions, find out more on the ["Stay Resilient"](#) page.
-  You need to check whether your business has done this. if it hasn't this will be a priority action

## 3-1 Premises and Location Priority Actions

Answer	Question	Action
No	Do you check that drainage systems are in working order and do you have a flood plan?	It is important that you check your drainage systems and that you have a flood plan in place. Determine whether you are in a flood risk area, and develop a flood plan according to the risk. Surface water flooding risks should also be considered and managed by actively checking the working order of drainage systems. A different response will be needed for surface water flooding.
No	Do you have a contingency plan if you are unable to access your business premises?	It is recommended that you develop a plan that details how the company, and its employees would respond to extreme weather events or other major disruption. There are many resources available to help you through this exercise, but speak to Groundwork for more bespoke advice.
No	If you have confirmed your premises are in a Flood Risk area, do you have flood proof measures in place? E.g. raised sockets, flood doors, wet proofing, dry proofing, sandbags	If your premises are located in a flood area, it is important that flood proof measures are in place to reduce losses in the event of a flood. These can include raised sockets, storing important documents above possible flood water levels, sandbags and flood doors amongst others.
No	If your premises is in a flood area, do you have flood proof measures in place? E.g. raised sockets, flood doors, wet proofing, dry proofing, sandbags	If you haven't checked if you are in a flood risk area, it is recommended that you do this using the Environment Agency's flood map and your postcode. The results will influence the scale of flood measures that might be taken. If access to your site is compromised then contact your local Environment Agency Office on 01473 706005 to register
Don't Know - Need to Check	In the event of the disruption or evacuation, have you considered the availability of temporary alternative accommodation or the use of temporary structures on site?	Check if your company has alternative accommodation available set up in the event of a disruption. Take action to consider whether this is required.
No	Do you have a maintenance schedule to ensure your premises is kept in good order?	Consider developing a maintenance schedule to track the handling of reported defects. This should include any flood products on site that may need updating/replacing.

Don't Know -  
Need to  
Check

Do you check that drainage systems are in working order?

Determine if your business has a flood plan. Make sure you understand the risk in your area. If the working order of drainage systems is actively checked regularly include this in any contingency plan that you have developed.

Don't Know -  
Need to  
Check

Have you considered the risk to your business of losing access to your premises?

If you are not sure whether your company has a resilience plan take action to track it down. Then work will need to be done to increase awareness. If it is found that the company does not have a contingency plan, then you should take some action to developing one.

Don't Know -  
Need to  
Check

Do you have a resilience plan?

If you are not sure whether your company has a resilience plan take action to track it down. Then work will need to be done to increase awareness. If it is found that the company does not have a plan, then you should take some action to developing one.

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## 3-2 Flooding Priority Actions

Answer	Question	Action
Don't Know - Need to Check	Have you used the Environment Agency's website to check if your business is at risk from flooding?	To check if your business location is at risk of flooding go to <a href="http://www.gov.uk/check-if-youre-at-risk-of-flooding">www.gov.uk/check-if-youre-at-risk-of-flooding</a> .
Don't Know - Need to Check	If your business is at risk of flooding, do you know if it is the result of one of the following; premises, site access or business related transportation?	If your premises are not at risk make sure you investigate if flooding affects access routes for staff, suppliers and deliveries. If this is the case then you can contact your local Flood Resilience team at the Environment Agency on 01473 706005 to ensure you sign up for the correct flood warning messages. Floodline will not be able to process this type of registration
Don't Know - Need to Check	Is the business registered to the Flood Warning Service?	You can register your business yourself online at <a href="http://www.gov.uk/sign-up-for-flood-warnings">www.gov.uk/sign-up-for-flood-warnings</a> . Consider who needs to get the message in your business so that the right people are notified. This could include the management team, key holders and maintenance staff. Make sure that this is updated when staff change
Don't Know - Need to Check	Are staff homes registered to the Flood Warning Service?	Your staff/employees homes may be at risk of flooding, this could affect their ability to get to work. By promoting your resilience plan to your staff you will highlight the need for them to make a personal floodplan and look at alternative travel arrangements should flooding occur. Staff can sign up here <a href="http://www.gov.uk/sign-up-for-flood-warnings">www.gov.uk/sign-up-for-flood-warnings</a>
Don't Know - Need to Check	Are company mobile phones all on the same network?	Flood Warning messages are now automated in many areas, regardless of registration. This not only includes landlines registered to a floodwarning area but also mobile phones. Some mobile networks have a poor coverage in rural areas. Check your company mobile phones to see if they are all on the same network, and check to see that there is coverage to receive the warnings. This could mean the difference to receiving a warning and not.

Don't Know -  
Need to  
Check

Are you aware of any previous incidents of surface water flooding near your premises?

Have you checked for any previous flooding history in or around your area? It could help to include in your resilience planning such information - access roads, depths of water, what roads could be closed/blocked when flooding is expected. This will help if evacuation is needed and would enable staff/employees to make emergency travel arrangements. This type of information should be updated in your plan should flooding occur.

Don't Know -  
Need to  
Check

Does your business have an emergency grab bag?

It is recommended that every business has an emergency grab bag. Planning ahead what you could need and putting it together in one place in a grab bag can save time and means you are not caught out. Key staff would need to agree a place to store it, just the same as you would with a first aid kit or fire safety equipment. Check out [www.globehuggers999](http://www.globehuggers999). Adapting the procedures for your fire drill maybe a starting point for your response to flooding.

Don't Know -  
Need to  
Check

Is your business involved in a community flood plan?

Some businesses fall within a large urban area which may be at risk of flooding and this could affect other businesses around you. But what happens if your business is in a rural location? If your business sits within a local parish you may want to consider working with your local parish council or community flood group to help each other. Many parishes now have adopted Community Emergency Plans, which includes flooding. As part of that community, best practice shows benefits to both business and community working together. Community Emergency Plans are registered with the local district council and some have trained volunteers. To find out if you can link up with your local parish group please call the Flood Resilience team on 01473 706005.

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### 3-3 Staff Priority Actions

Answer	Question	Action
No	Do you hold a list of emergency contact details for all employees that can be accessed offsite	Holding a list of key employee emergency contact details in the event that you are unable to access your premises is important. For example, consider how to contact your staff if the flooding happens overnight and the site is closed - how do you let people know? Local Media will broadcast all flooding information including roads closures.
No	Do you have a flexible working policy, including the option to work from home is the role calls for it	If you do not have a flexible working policy, including the option to work from home if the role allows for it, you might consider reviewing company policy to enable some key staff to work from home. This will enable you to be able to continue trading in the event of severe weather.
No	Do you regularly train staff on their role in an emergency? i.e. first aiders	If you do not regularly train staff on their role in an emergency (e.g First Aiders) then this could impact upon your business during an emergency. All key personnel should have their responsibilities recorded, including key dates and important tasks within your company training log.
Yes	Are you confident that staff and management have the same expectations in relation to travel during emergency ?	Excellent, it is important to have the same expectations for both staff and management. Clear messages with regard to safety during emergency situations such as flooding is vital.
Yes	Have you experienced problems with staff attendance during severe weather?	If you have experienced problems with staff attendance during severe weather then was it addressed sufficiently and are you prepared if a future event were to occur? It is worth promoting your business resilience plan with your staff/employees. This will enable you to record which staff live in a flood risk area and could have problems with getting into work
Yes	Have you considered the risk to your business from employees living in areas which may be at flood risk?	Great, if your workforce is unable to get to the workplace you need to have alternative plans in place.
Don't Know -	Have you considered evacuation measures in	The examples you might be looking for are within your policies or

Need to Check	the event of an emergency?	handbooks. If you do not have evacuation measures, take some action to look at how you would do this.
Don't Know - Need to Check	Are the directors and senior management of the business aware of their legal responsibilities and duties of care?	Check your companies policies to ensure that you are legally compliant
Don't Know - Need to Check	Do you have a procedure or policy for driving in severe weather?	Check to see if you have a policy for driving through flood water. Walking or driving through floodwater is dangerous no matter what depth. 6 inches of water can knock you off your feet and 2 feet of water can float a car. Manholes covers could be displaced and can cause serious injury.
Don't Know - Need to Check	Do you check the highways agency or AA for traffic information when undertaking any journeys	Check if you have a list of the most used contacts for traffic and travel available to staff. AA traffic info, highways agency links, local and national radio links all offer information sheets and updated sites.
Don't Know - Need to Check	Do the questions covered within this section form part of your staff handbook?	All of the answers to this section could form part of a staff handbook on flooding. This would enable staff to have clear expectations of what actions they need to take, their responsibilities and avoid taking any risks. It enables you to avoid any interruptions to trading if you get this right and put the correct measures in place ahead of time.
Don't Know - Need to Check	Have you considered emergency accommodation for displaced staff at work in the event of an emergency?	In the event of an emergency, it is important to have considered whether your staff can safely return home. The emergency services may open local rest centres to accommodate people in the event of a major emergency and they are displaced, it is important to make a note of where these will be.
Don't Know - Need to Check	Is more than one person able to carry out all of the business critical functions?	It is important to check whether more than one person can carry out business critical functions across the organisation. If it is not possible to train other members of staff in these critical roles, consider exploring "key person" insurance with your insurer
Don't Know - Need to	If you are suddenly short staffed due to an emergency, do you have contingencies in	Consider in your resilience plan how to redeploy staff to cover critical activities to continue to trade. Is it possible to transfer staff from an

Check place?

alternative site? Can a staff bank/agency offer assistance.? Is the only option to close and stop trading?

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## 3-4 IT and Communications Proirity Actions

Answer	Question	Action
Don't Know - Need to Check	Does your business have an emergency grab bag?	It is recommended that every business has an emergency grab bag. Planning ahead what you could need and putting it together in one place in a grab bag can save time and means you are not caught out. Key staff would need to agree a place to store it, just the same as you would with a first aid kit or fire safety equipment. Check out <a href="http://www.globehuggers999">www.globehuggers999</a> . Adapting the procedues for your fire drill maybe a starting point for your response to flooding.
Don't Know - Need to Check	Have you used the Environment Agency's website to check if your business is at risk from flooding?	To check if your business location is at risk of flooding go to <a href="http://www.gov.uk/check-if-youre-at-risk-of-flooding">www.gov.uk/check-if-youre-at-risk-of-flooding</a> .
Don't Know - Need to Check	Are company mobile phones all on the same network?	If your company mobile phones are all on the same network, or registered to the same location, this may need changing if in an emergency the network goes down. Flood Warning messages are now automated in many areas, regardless of registration. This not only inlcudes landlines registered to a floodwarning area but also mobile phones. Some mobile networks have a poor coverage in rural areas. Check your company mobile phones to see if they are all on the same network, and check to see that there is coverage to recieve the warnings. This could mean the difference to recieving a warning and not.
Don't Know - Need to Check	Does your business have an emergency grab bag?	It is recommended that every business has an emergency grab bag. Planning ahead what you could need and putting it together in one place in a grab bag can save time and means you are not caught out. Key staff would need to agree a place to store it, just the same as you would with a first aid kit or fire safety equipment. Check out <a href="http://www.globehuggers999">www.globehuggers999</a> . Adapting the procedues for your fire drill maybe a starting point for your response to flooding.
Don't Know -	Do you have a procedure for diverting	If you do not know whether there is a procedure in place to divert

Need to Check	communications in the event of an emergency?	communications then it is essential that this is checked. A robust system in place may mean that business activities can continue in the event of loss of access to the premises.
Don't Know - Need to Check	Is all of your electronic data regularly backed up?	If you do not know whether your data is regularly backed up and checked, this should be an immediate action. 90% of businesses that lose data during a disaster are forced to shut within two years so this is extremely important. This could be the vital thing that keeps you open for business.
Don't Know - Need to Check	Do you scan important documents and archive paper records off site?	If you are not sure whether you scan important documents it is important to check. A business is at great risk if it stores important documentation on site and does not have an electronic backup.
Don't Know - Need to Check	Do you have a list of important business contacts (e.g. insurance, landlord, suppliers, customers, stakeholders) kept off site and accessible by relevant key staff?	If you do not know where the key contact details are, then it is likely that you would be unable to find them in an emergency situation. Make sure the details are included both as a paper copy and also within the business continuity plan.
Don't Know - Need to Check	Do you have a list of external emergency services, utilities and local authorities kept off site and accessible by relevant key staff?	If you do not know where the emergency details are, then it is likely that you would not be unable to find them in an emergency situation. Make sure the details are included both as a paper copy and also within the business continuity plan, and any emergency grab bag that you may have.
Don't Know - Need to Check	Do you have accessible records of serial numbers, product keys and licenses for company software?	If this is unknown, it is important to check. In the event of a major event at the premises, if serial numbers, product keys and licenses are not backed up it may mean that the business may take longer to get back up and running.
Don't Know - Need to Check	Can staff collaborate on electronic documents remotely?	It is important that this is clarified as in the event that staff can not access the premises, allowing staff to work from home and ensuring they have access to electronic documents remotely may mean that business activities can continue.

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### 3-5 Utilities Priority Actions

Answer	Question	Action
Don't Know - Need to Check	Have you assessed the implications to your business should electricity, gas or water supplies be disrupted?	Check if you have included this in your plan. Are key staff aware of the utilities cut off points. Check where your back up source of power is stored (generator)
Don't Know - Need to Check	Are the appropriate staff aware of the locations of water and electricity cut off points in case of an emergency?	Consider doing an audit of the locations to ensure that these are still accessible. Check your site plan is updated.
Don't Know - Need to Check	Have you considered the implications on wider scale power outage beyond site operations?	For wider scale events you need to consider that power may already have been lost. Refer to your plan to check that this has been recorded as a risk and that other sites have been checked for flood risk.
Don't Know - Need to Check	In the event of an emergency, are you confident on safety aspects regarding reinstating utility supplies?	Check your plan for key contacts. Update any existing contractors if out of date.

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### 3-6 Assets and Equipment Priority Actions

Answer	Question	Action
No	Do you have an inventory of the business' machinery and equipment?	It is recommended that you produce an inventory of all machinery and equipment. Keeping a record of your assets could help to speed things up when making an insurance claim or getting your business back up and running quickly.
Yes	Have you considered the implications of losing critical assets and equipment on your business due to a severe weather event?	Good. Extreme weather can have a significant impact upon land and asset values, so considering this when making long term investment decisions is vital.
Yes	Is there a plan to relocate critical or high value assets in an emergency (e.g. flooding)?	Good, the loss of critical assets could be fatal or result in a significant loss to the business
No	Do you store chemicals, oil or lubricants (hazardous or non-hazardous) at ground level that could be affected by flood water and result in contamination/environmental damage?	Good, if you do store chemicals, oils or lubricants above ground, ensure they are sealed correctly and stored in appropriate containers
No	When you make a large capital purchase with an expected life running into decades, do you think about the implications of climate change/increased weather events on that asset?	It is recommended that you look at climate change projections (see <a href="http://ukclimateprojections.defra.gov.uk">http://ukclimateprojections.defra.gov.uk</a> ) and compare with the operating specifications (e.g. temperature, energy usage and water consumption) of long life assets before purchase. This will help ensure they are future-proof
Yes	Have you video recorded key assets and equipment for insurance purposes?	Good, video recordings of assets and equipment can be invaluable for insurance purposes in the event of a major incident
Don't Know - Need to Check	Does your business have an emergency grab bag?	It is recommended that every business has an emergency grab bag. Planning ahead what you could need and putting it together in one place in a grab bag can save time and means you are not caught out. Key staff would need to agree a place to store it, just the same as you would with a first aid kit or fire safety equipment. Check out <a href="http://www.globehuggers999">www.globehuggers999</a> .

Adapting the procedures for your fire drill maybe a starting point for your response to flooding.

Don't Know -  
Need to  
Check

Do you have a plan in place to replace critical assets in the case of an emergency?

Check that you have a list in place and that this is documented in your resilience plan. Check that you have a list of critical assests This is important for your business to continue operating and trading.

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## 3-7 Insurance Priority Actions

Answer	Question	Action
Don't Know - Need to Check	If your business' premises is leased, have you checked that the owner has the correct insurance to cover an emergency event such as flooding, fire damage or flood damage?	If the building owners' insurance does not have correct cover for flood damage then you could be at risk. Review a copy of the insurance documentation for details of the level of flood cover. Take the necessary action according to your findings.
No	Does your insurance policy include adequate business interruption cover?	If your insurance policy does not include adequate business interruption cover and flood damage then contact your insurer for this to be included in your policy. Ensure that the level of cover is appropriate.
No	Does your insurance policy include adequate flood damage cover?	If your insurance policy does not include adequate business interruption cover and flood damage then contact your insurer for this to be included in your policy. Ensure that the level of cover is appropriate.
Yes	If your business' premises is leased, have you checked that the owner has the correct insurance to cover flood damage?	Ensure that you have a copy of the necessary documentation filled for reference. Notify your landlord of any changes that might impact the validity of the policy, and ensure that any conditions of cover are met.
Yes	Do you actively review your business' insurance policy annually?	Great, this is good practice and resource should continue to be made available to ensure that staff can take the time to thoroughly check and understand the level of cover being purchased.
Yes	Do you know what the excess is on your insurance policy for flood damage and what the conditions are?	It's great that you are aware of this; be sure that it is affordable and offers you the level of cover that you need.
Don't Know - Need to Check	Has your insurance premium ever increased as a consequence of a flooding claim?	You can determine if your insurance premiums have ever increased by checking your company insurance files, ringing the insurance company or your finance team may have noticed an increase in payments to insurance. It is also important that you check your insurance before it may automatically review.

Don't Know - Need to Check	Have you received a grant for flood damage 'repair and renew' products?	Check with your local authority in the first instance, the economic development team should be able to help you determine what is available.
Don't Know - Need to Check	Is more than one person able to carry out all of the business' critical functions?	It is important that more than one person can carry out business critical functions across the organisation. If this is not possible, consider exploring 'key person' insurance with your insurer
Don't Know - Need to Check	Do you regularly test your emergency procedures?	Take the action to look at the last time you tested your plan. This date should be included in your plan anyway. If longer than 12 months, test it soon.

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## 3-8 Supply Chain Priority Actions

Answer	Question	Action
Don't Know - Need to Check	Have you considered the risk to your business of key suppliers not being able to deliver to you?	Our supply chain risk mapping tool will help you do this.
Don't Know - Need to Check	Do you rely on a sole supplier for critical goods?	Check your current suppliers and determine if you have 'critical' suppliers and alternative arrangements in place should they experience a disruption. Our supply chain risk mapping tool can help you mitigate this risk amongst your suppliers.
Don't Know - Need to Check	Have you mapped the risk of flooding to your key suppliers and their delivery routes to your site?	Check if anyone in the company has done this - it may be part of new supplier forms - and take action as appropriate. Our supply chain risk mapping tool will help you do this.
Don't Know - Need to Check	Do you have arrangements with alternative suppliers in the event of problems with your main supplier?	Check your current arrangements with alternative suppliers should your main supplier experience a disruption. Our supply chain risk mapping tool will help you do this.
Don't Know - Need to Check	Do you have sufficient 'buffer' stock of provisions to allow for a period of supply chain breakdown?	Check your current stock levels and delivery schedules to determine how long you would be out of stock in the event of a disruption to your suppliers
Don't Know - Need to Check	Do you rely on a sole customer for the majority of your sales?	Think about who purchasing your goods and/or services and the risk on them being able to continue doing this should a major disruption occur either local to you or them
Don't Know - Need to Check	Are your sales influenced by weather conditions?	Your business sales could be influenced by weather more than you think. Consider whether your ability to deliver your goods and/or services is affected by weather and if so the potential risks to trading that might bring.
Don't Know - Need to	Have you investigated the possibility of adapting your products or services to become	Having a detailed understanding of your supply chain, markets and customer base and how these could be affected by severe weather could

Check more resilient to severe weather?

enable you to continue trading where others might not



## **4. DISCLAIMER**

Suffolk Coastal and Waveney District Councils, Environment Agency and Groundwork Suffolk are committed to providing the highest quality of information; however this report makes assumptions based on information provided by you and other external sources. Neither Suffolk Coastal and Waveney District Councils, Environment Agency nor Groundwork Suffolk can take responsibility for the accuracy of information provided by external parties and do not endorse or promote any of the organisations cited within this tool. BERT does not involve any advice in connection with your legal responsibilities under environmental law or any other statutory or regulatory provision.

## **5. Background to Project**

Suffolk Coastal and Waveney District Councils, Environment Agency and Groundwork have worked together to produce the innovative new tool – Business Efficient Resilience Toolkit (BERT). BERT is an online tool which will help businesses to develop and build a resilience action plan. The toolkit comes with a free support package provided by Groundwork, which includes telephone support, workshops and individual support to coastal businesses in Suffolk and Norfolk. Groundwork have been working with businesses to help them understand and address resilience since 2010. Over the years Groundwork has developed a business resilience review, upon which BERT is based, and a supply chain risk mapping workbook. These methodologies have been tested with businesses over the years and BERT encapsulates the learning and feedback received. Ensuring that businesses are resilient and able to operate effectively and efficiently is of paramount importance to Groundwork. The project is supported by New Anglia Local Enterprise Partnership, Suffolk Chamber of Commerce, Orbis Energy.