

# Disaster Response Checklist for Small Business and other Small Organizations



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- Speak with employees** – Do they have ideas and solutions to help manage this crisis? Do you have to reduce hours or layoff, speak to each employee individually and present options including unemployment. Have a contact list and communicate regularly.
- Check Insurance Policy** – Contact your insurance agent to understand your coverage.
- Speak with your Banker** – See what options you have to give your business more time.
- Evaluate Cash Flow** – Determine what level revenue you need to cover your vital expenses over next 3 months. What expenses can you defer or eliminate in the short-term. If you find your business need financial relief, look in to program such as SBA Disaster Recovery Loan, and other community loans or potential grants.
- Update Inventory** – Do you have too little or too much inventory at this time? Or, do you have the right amount of the right inventory for operations under different circumstances?
- Make a Calendar of Payment Deadlines** – Rent, payroll, suppliers, service providers. Contact them to work out schedule or payment plan, as long as it does not negatively affect business/personal credit.
- Communicate with Customers/Clients** – Call them and let them know your status and how you will be operating during the crisis/recovery. Continue to communicate news, offers, rewards, etc.
- Communicate with the Public** – Social media, online marketing, public relations and other advertising, could be effective during this time.
- Collaborate with Industry and Other Businesses** – Work with industry associations, chamber, other local businesses, and even competitors during this challenging time.
- Re-Evaluate Your Business Model** – To help you with any short-term issue, and it may potentially benefit you for long term success.
- Update your Business Continuity Plan** – Take this opportunity to ensure your important contacts, account information, procedures, etc., are well-documented and backed up on another server or secure cloud location. Consider doing this along with your annual business planning cycles.