Developing an emergency preparedness plan is one of the most important strategic decisions you will make as a small business owner. Consider how a natural, human-caused, or public health emergency could affect your personnel, customers, and workplace. Would business operations continue?

Preparing your small business doesn’t have to be time-consuming or expensive. In fact, for every dollar invested in pre-disaster preparedness and risk reduction, the Canadian Climate Institute says up to $15 CAD is saved in post-disaster response and recovery expenses.

 The Red Cross Ready Rating program makes it easy to evaluate your strengths and weaknesses. Ask yourself the following questions to help prepare your business to stay in business. Then visit [readyrating.org](https://www.readyrating.org/) for advice on the next steps.

1. **How vulnerable would your business be if an emergency were to occur?**

Know your region and the types of emergencies most likely to have an impact on your business.

* + Find out what emergencies have occurred in the past and what impact these had on other businesses in your area.
	+ Consider your facility’s physical capacity to resist damage, proximity to flood plains, and potential exposure to snowstorms, dams, hazardous materials, nuclear power plants, and other hazards.
	+ Consult with your insurance agent and learn what coverage is available and the precautions to take for emergencies that may impact your business. Remember, many general policies do not cover earthquake or flood damage.

**Assess the capacity of your personnel to prepare for and respond to an emergency.**

* How many of your personnel are trained in basic first-aid and CPR techniques? Do all personnel know how to identify individuals who are trained?
* Are personnel roles clearly defined in the event of an emergency?

**Identify external emergency resources that will assist during or after an emergency.**

* Who will you contact in an emergency and what will they be able to provide? Consider the following organizations:
	+ Local and state/provincial/territorial law enforcement.
	+ Fire departments and emergency medical services.
	+ Local government officials, emergency management office.
	+ Local Red Cross branch.
	+ Telephone, water, gas and electric companies.
	+ Neighbouring businesses.
	+ Emergency repair and cleaning services.
1. **What is your plan to protect your business and personnel before, during and after an emergency?**

Identify a first-aid team. Approximately 10-15 percent of your workforce should be trained in first aid and CPR so that they can assist in times of an emergency until help arrives.

**Obtain necessary safety equipment**. Budget for and purchase any safety equipment, first-aid kits, Automatic External Defibrillators (AEDs), fire extinguishers, smoke detectors and shelter-in-place supplies that may be needed. Make sure personnel know how to access and use these supplies.

**Write a plan for responding to emergencies**. Your Emergency Response Plan should include a system for warning personnel about emergencies and communicating with them and local emergency officials during an emergency.

Considerations should be factored in for the special needs of personnel with disabilities and medical conditions. Establish evacuation routes and an outside location where personnel should gather. Provisions and a location for personnel to shelter in place should also be included.

**Develop a Continuity of Operations Plan (COOP).** This plan will help keep your business operating as it responds and recovers from an emergency.

Here’s how to start developing a COOP:

* Establish procedures for COOP activation.
* Identify essential business functions and personnel to carry out these functions.
* Establish agreements and procedures with suppliers, vendors and other businesses critical to daily operations.
* Create a plan for conducting business if the facility is not accessible. Identify records and documents that must be readily accessible to perform essential functions and set up electronic backup systems so they can be safely stored.
1. **What can be done to integrate emergency preparedness into normal business operations?**

**Educate personnel. Consider partnering with community organizations, such as the Red Cross,­ to help create comprehensive preparedness training. All personnel should know:**

* Their role during an emergency and the roles and responsibilities of key personnel at your facility.
* Warning and communication procedures.
* Evacuation and shelter-in-place procedures.

**Practice your plan. Practice makes perfect. Conduct regular emergency drills.**

* Use drills to assess the readiness of your personnel and your facility.
* Involve both personnel and community responders in the evaluation process and use lessons learned to improve procedures and training as needed.

**Encourage personal preparedness among personnel.**

Your personnel will be better able to help your business respond and recover from an emergency if they know how to prepare their homes and families. Offer preparedness training and encourage your personnel and their families to:

* Get an emergency kit, make a plan, be informed. A free online education module is available to help them at [www.redcross.org](https://www.redcross.org/) (U.S.) or [www.redcross.ca](http://www.redcross.ca) (Canada).
* Encourage personnel to identify alternative routes for going to and from your facility.
* Remind personnel to always keep their emergency contact information current.

**Help your community get prepared.** Work with local community groups and government officials to ensure that your community is prepared for emergencies.

* Work with your local Red Cross branch to train volunteers to conduct preparedness presentations.
* Contribute supplies and/or services to emergency efforts.
* Adopt a local school or organization and support their emergency preparedness programs.