



Train the Trainer for Business Continuity Planning

Housekeeping – Using Zoom for Questions

- In the interest of time, please feel free to add questions/comments to the chat as we go through the presentation.
- When it comes time for Q&A at the end of the presentation, we will review the chat dialog and try and answer as many questions as possible.
- Please take a moment right now and mute your microphone if it is not already muted.

Background

Background – Wildfire Season Summary

Year	# Wildfires	Hectares Burned	People Evacuated	Total Cost	Notable Conditions or Losses
2017	1,352	1,216,053	65,000	\$649 million	Largest area burned at the time, Plateau Complex fire (545,151 ha)
2018	2,117	1,354,284	68,000	\$615 million	Worst year on record until 2023, significant lightning activity
2019	825	21,138	9,000	\$211 million	Fewer fires and less area burned, cooler and wetter conditions
2020	670	15,000	6,000	\$196 million	Lower activity due to favorable weather conditions
2021	1,610	869,279	32,000	\$565 million	Drought and historic heat wave, Lytton town burned
2022	1,758	133,437	15,000	\$310 million	Increased activity but less severe impacts compared to previous years
2023	2,245	2,840,000	70,000+	\$1 billion+	Most destructive year, extensive losses including 6 firefighter fatalities.

Background

- Completed the Economic Impact and Economic Recovery Workplan for the Elephant Hill Wildfire of 2017
- Completed the Lytton & Region Economic Recovery Work Plan and Recovery Needs Report in April 2023
- Was flown all over the Province to help businesses with BCP and economic resilience by CFBC and Western Diversification
- Keynote/subject matter expert at Provincial and national conferences

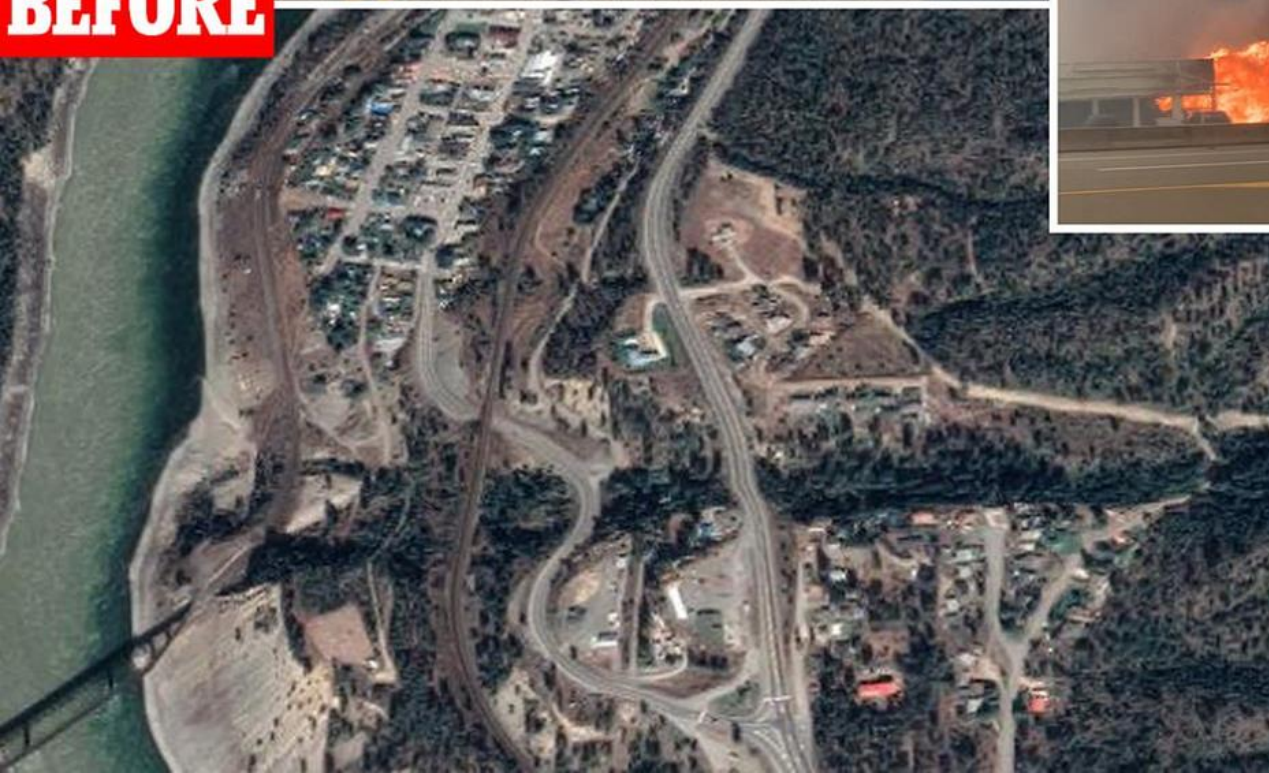




BEFORE



AFTER



Background



Background

I have spoken to hundreds of business owners about their experiences pre and post disasters.

My family lost their home and business in the 2003 wildfires – total loss.

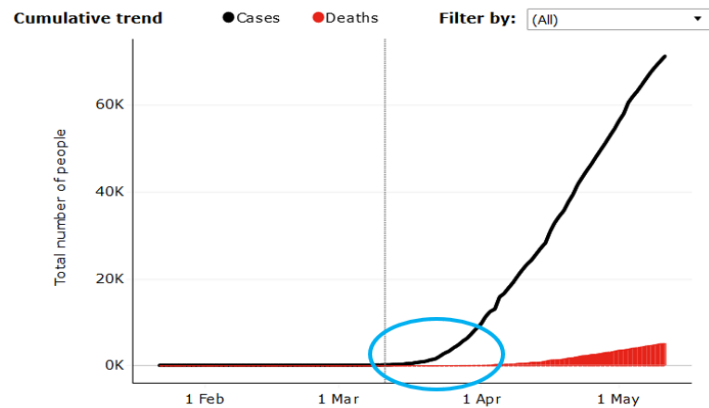
Everything I have learned has gone into making the Community Futures Business Continuity Plan guide....

So that **together** we can give BC business' the best chance possible, to be resilient and survive whatever Mother Nature has in store for us.

Stages in Crisis

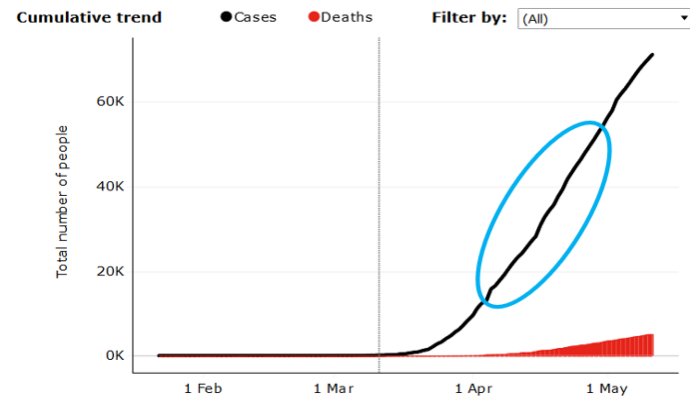
Crisis Management:

Immediate Crisis Management



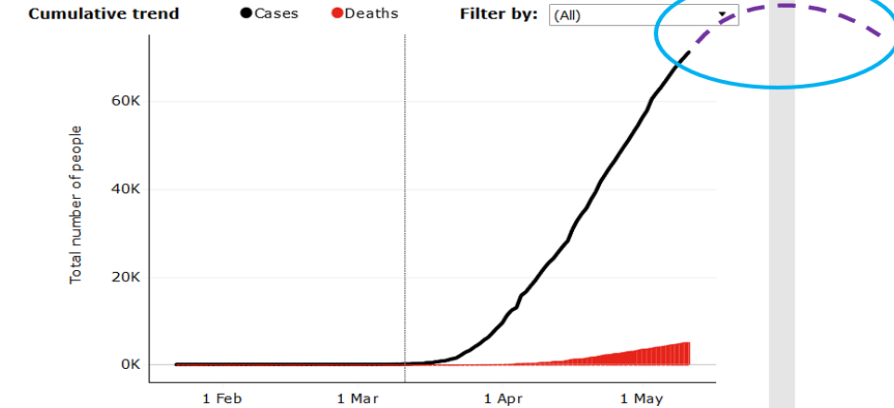
Overseas territories, autonomous territories, dependencies and departments are noted as separate countries

Crisis Response



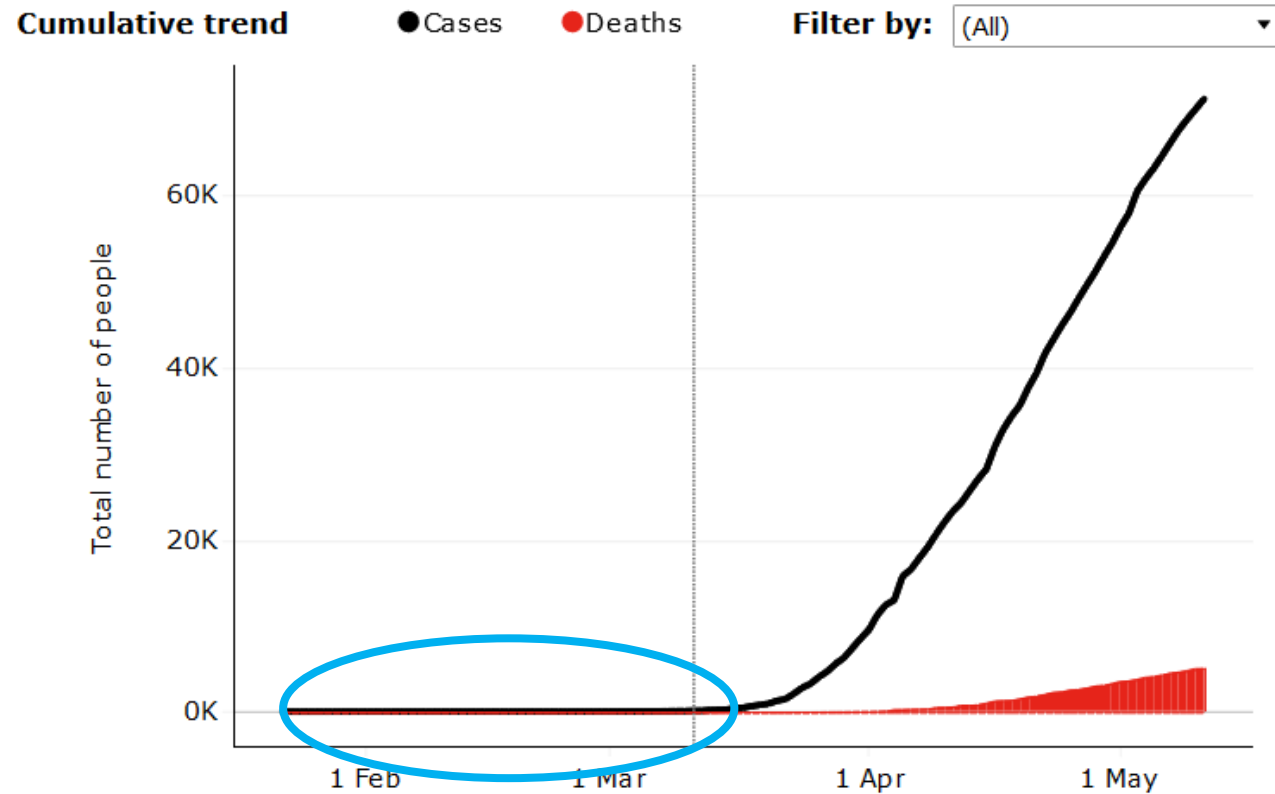
Overseas territories, autonomous territories, dependencies and departments are noted as separate countries
Source: Johns Hopkins University, Deloitte analysis

Economic Recovery



Overseas territories, autonomous territories, dependencies and departments are noted as separate countries
Source: Johns Hopkins University, Deloitte analysis

Pre-Crisis Planning:



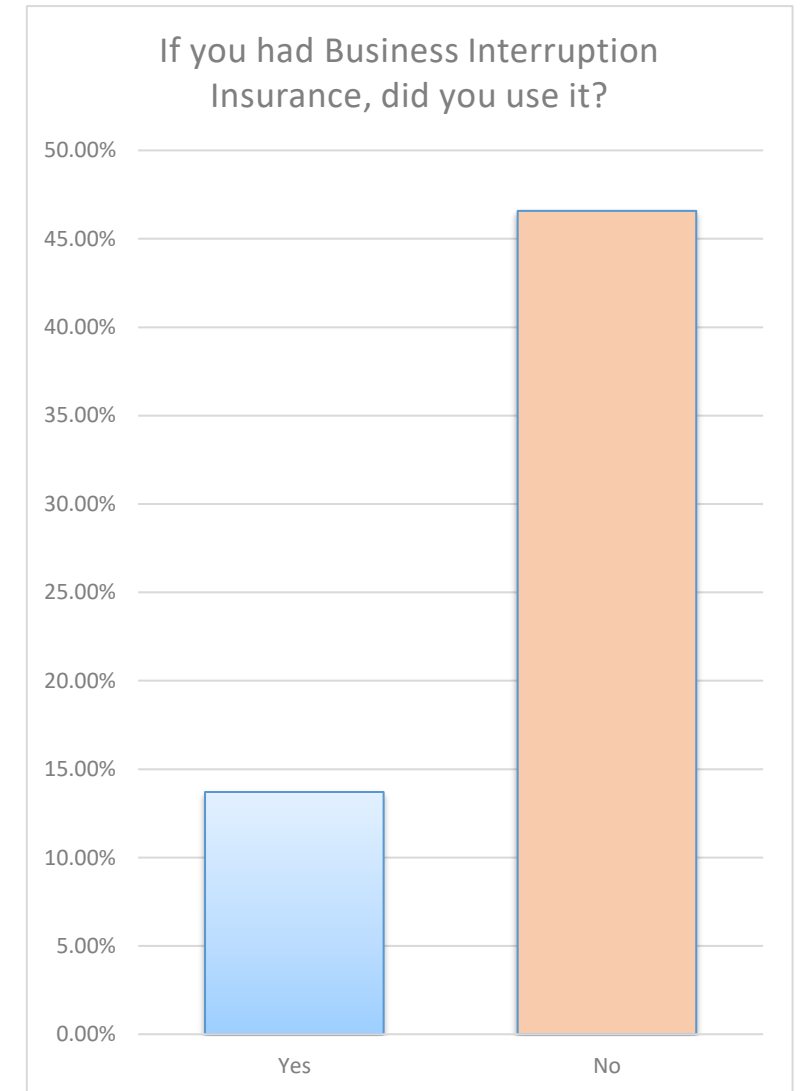
Overseas territories, autonomous territories, dependencies and departments are noted as separate countries

Source: Johns Hopkins University, Deloitte analysis

Learning from past experiences

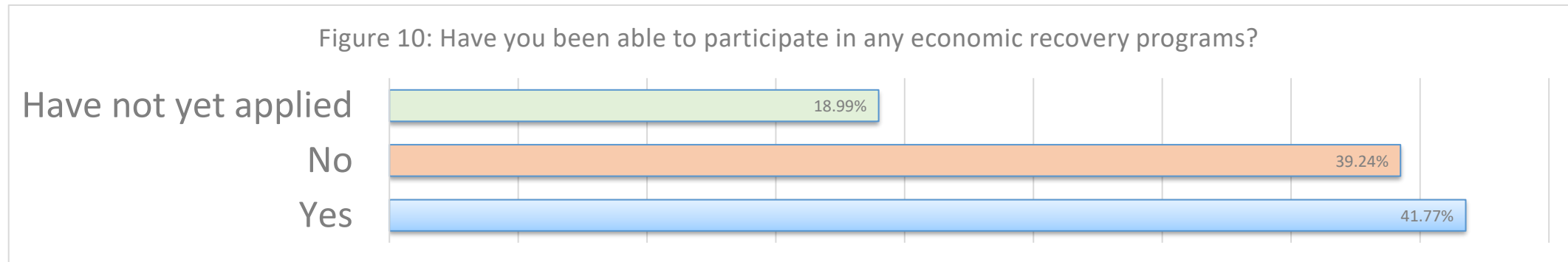
Key Findings

- Overwhelmingly the economic loss suffered by businesses due to wildfires was **business interruption**.
- Only 8.5% of businesses surveyed held business interruption insurance **AND** were able to successfully make a claim.



Key Findings

- Only 42% of businesses engaged indicated that they had successfully participated in an economic recovery program despite the fact that eligibility is much higher.
- Generally the data indicates a persistent lack of awareness about the existing recovery programs and that there is still underutilization of existing programs.



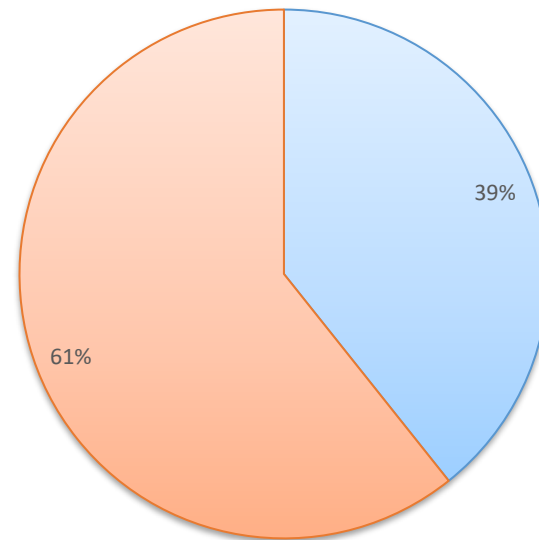
Key Findings

- Businesses and communities are interested in having assistance with disaster planning now, as a proactive measure, before the next disaster strikes.
- When asked if business owners would like to know more about programs and services that could help their business with economic recovery, there was an overwhelming response of “yes”.

Key Findings

- **When businesses were asked if they had an emergency plan, nearly two thirds (61%) reported that they did not.**

Figure 13: Do you have a business emergency plan?



Yes
No

Business Continuity Planning



“An ounce of prevention is worth a pound of cure”

– Benjamin Franklin



What is a Business Continuity Plan?

- A Business Continuity Plan is a plan that focuses on the ability of a business to prepare for and respond to unexpected disruptions.
- Well prepared businesses have been proven to fare much better through and after a disaster because they have already considered the possible impacts to their business and developed strategies ahead of time for dealing with them.

Why is it important?

- Emergencies and disasters are unavoidable and are happening more and more frequently in British Columbia
- Although it is impossible to predict what will happen in the future, it is possible to take steps to help reduce any negative impacts
- The best time to strategize is when you are not in an emergency situation and instead have time to think

Why is it important?

COVID!

Hazards in BC



Snowstorms



Flooding



Forest Fires



Landslides



Severe Heat



Hazardous Material Spills



Loss of Telecommunications



Loss of Utilities



Disruption to business network



Damage to road & transportation networks



Cyberattack / Loss of Critical Business Data



Fraud / Theft



Owner / Critical Employee Loss



Pandemic

Risk Analysis

Risk Analysis

Identify Hazards Specific to their Business and their Probability

- For the purpose of this workshop, hazards are defined by conditions which are **exterior** to their business operation and **outside of their control**.
- For example: **Loss of electricity is a hazard** because it is an outside influence and is out of their control.
- Loss of frozen food inventory because of a loss of power is a business function (cold storage) and critical asset (operating freezer), which are both internal to their business – **Not hazards**.

Risk Analysis

Pop Quiz: What are the top 4 hazards in the ETSI BC region?

The Top 4 Regional Hazards for the Interior of BC are:

1. Floods
2. Hazardous Material Spills
3. Transport Incidents
4. Wildfires

Source: Province of British Columbia, Emergency Preparedness, Response and Recovery

**“AT LEAST ONE IN FOUR BUSINESSES THAT CLOSE
BECAUSE OF A DISASTER NEVER REOPEN.”**

THE INSTITUTE FOR CATASTROPHIC LOSS REDUCTION



Risk Reduction - Mitigation & Preparedness

Risk Reduction - Mitigation & Preparedness

- Mitigation and preparedness are two ways to reduce risk:
 - **Mitigating risk** is an **action which business owners undertake** before a hazard situation to **reduce businesses' vulnerabilities and risk exposure**. By mitigating the risks, when a hazard occurs, it will have less of an impact.
 - **Preparedness** means **putting resources in place** before an emergency, so that when a hazard occurs **business owners are better equipped to deal with it**. This will also lessen the impact.

Risk Reduction - Mitigation & Preparedness

Security Hazard Strategies:

Small businesses are susceptible to physical security threats including theft, vandalism, and fraud. As the use of technology increases in business operations so do the risks of digital threats such as cyberattacks, data breaching and online fraud.



Cyberattack /
Loss of Critical Business Data



Fraud / Theft

Information Technology Protection

Data is one of your businesses most important assets. When a disaster happens an Information Technology (IT) strategy can make all the difference in your businesses survival. In its simplest form you can protect your data by having hard copies of critical information, data and resources stored securely in an off-site location. This way, even if your physical location is compromised, you can establish the continuation of your operations.

Cloud Storage and Computing

When data is stored on remote servers accessed from the internet, it is called "Cloud Storage". This virtual storage is maintained, operated and managed by a cloud storage service provider. Storage servers that are built on virtualization techniques. Businesses of all sizes can be empowered using cloud technology knowing their most current data is being stored securely so that they have instant and accurate information anywhere, anytime on any device.

Data Back-ups

Ensure you back up your data regularly onsite and offsite and test your system periodically to ensure you can restore your system if needed. Using an external storage device (external hard drive) to store data and store in a secure off-site location.

Human Resource Hazard Strategies:

Possibly the most critical component of executing your business continuity plan is your employees. Their involvement in the planning process is critical. A primary focus will also need to be on your employees' personal lives should they be disrupted.



Owner / Critical Employee Loss



Pandemic

Communication is Fundamental

Communicate concise, timely, and up-to-date information with your staff about the state of your operations on a regular basis. This helps reduce stress and gives your team confidence that they are a valued member of your business.

Training & Succession Planning

As mentioned above, some of your employees may experience personal impacts from a disaster. Having a plan that allows them to take the time they need to deal with personal impacts is critical. A key part of this plan is cross training and succession planning. Succession planning is the process of having your key operations remain functioning regardless of key personnel. Cross training provides more flexibility in managing your staff to get the job done, and it is good for staff because it helps them learn new skills, increase their value to their firm and prevent position fatigue and ultimately supports succession planning.

7 Strategies to Implement Now

1. Crisis Communication Plan (Communicating Outwards)

Crisis Communication Plan

Communicating Outwards:

- Knowing who you will communicate with is an important part of the preparedness process.
- How will you use your business communication channels: website, social media, email, telephone?
- Creating a Crisis Communication Plan is a valuable tool for developing these communications strategies ahead of time.

Crisis Communication Plan

Communicating Outwards:

- Things to Consider for pulling together a Crisis Communication Plan:
 - Who will be the communications leads
 - When to implement your communications strategies
 - Who you will communicate with
 - How you will communicate to your intended audience; and
 - Develop some template messaging.

Crisis Communication Plan

When to Activate Plan (Any of the Following Conditions)	
Length of time of outage/interruption:	Greater than 48 hours
% Drop in sales	25%
Number of employees impacted	25%
% Key business functions interrupted	10%
% Key business assets down	10%
Evacuation Alert	YES
Evacuation Order	YES
Inability to access Wells Grey Park	YES

Crisis Communication Plan

Audience	Employees
Communication Channels	Phone calls Email
Pre-Hazard Message:	[COMPANY NAME] is aware of [impending hazard] that is scheduled to impact [community/offices] on [this date]. We will continue to monitor the situation and send updates as needed. Please check with [authority body] for additional information.
After an Event Message Operations Not Affected:	This message is being left on behalf of [NAME, TITLE]. Today is [date/time]. [COMPANY NAME] was not affected by the [hazard] and has resumed operations as usual.
After an Event Message Operations Affected:	This message is being left on behalf of [NAME, TITLE]. Today is [date/time]. [COMPANY NAME] was affected by the [hazard]. We are temporarily not operating. We will send additional details and/or updates as they become available. Thank you.

Crisis Communication Plan

Audience	Customers
Communication Channels	Facebook Website Twitter
Pre-Hazard Message:	[COMPANY NAME] is aware of [impending hazard] that is scheduled to impact [community/offices] on [this date]. We will continue to monitor the situation and send updates as needed. Please check with [authority body] for additional information about [impending hazard].
After an Event Message— Operations Not Affected:	This message is being left on behalf of [NAME, TITLE]. Today is [date/time]. [COMPANY NAME] was not affected by the [hazard] and are open for business as usual.
After an Event Message — Operations Affected:	Hello, this is [name and title]. This message alert is for [date here]. Due to the [hazard], [COMPANY NAME] will be temporarily offline so that we can ensure our employees and workplace are safe. We appreciate your patience as we work through this event. Please call back for updates.

Crisis Communication Plan



Crisis Communication Plan: Communications Plan: Roles and Activation

Key Roles and Responsibilities	
Primary Communication Lead:	
Emergency Contact Number:	
Email Address:	
Back-up Communication Lead:	
Emergency Contact Number:	
Email Address:	

When to Activate Plan (Any of the Following Conditions)	
Length of time of outage/interruption	
% Drop in sales	
Number of employees impacted	
% Key business functions interrupted	
% Key business assets down	
Evacuation Alert	
Evacuation Order	



Communications Plan and Messaging



Audience	
Communication Channels	
Pre-Hazard Message:	
After an Event Message— Operations Not Affected:	
After an Event Message — Operations Affected:	

2. Collecting Valuable Information

Collecting Valuable Information

Collecting Valuable Information:

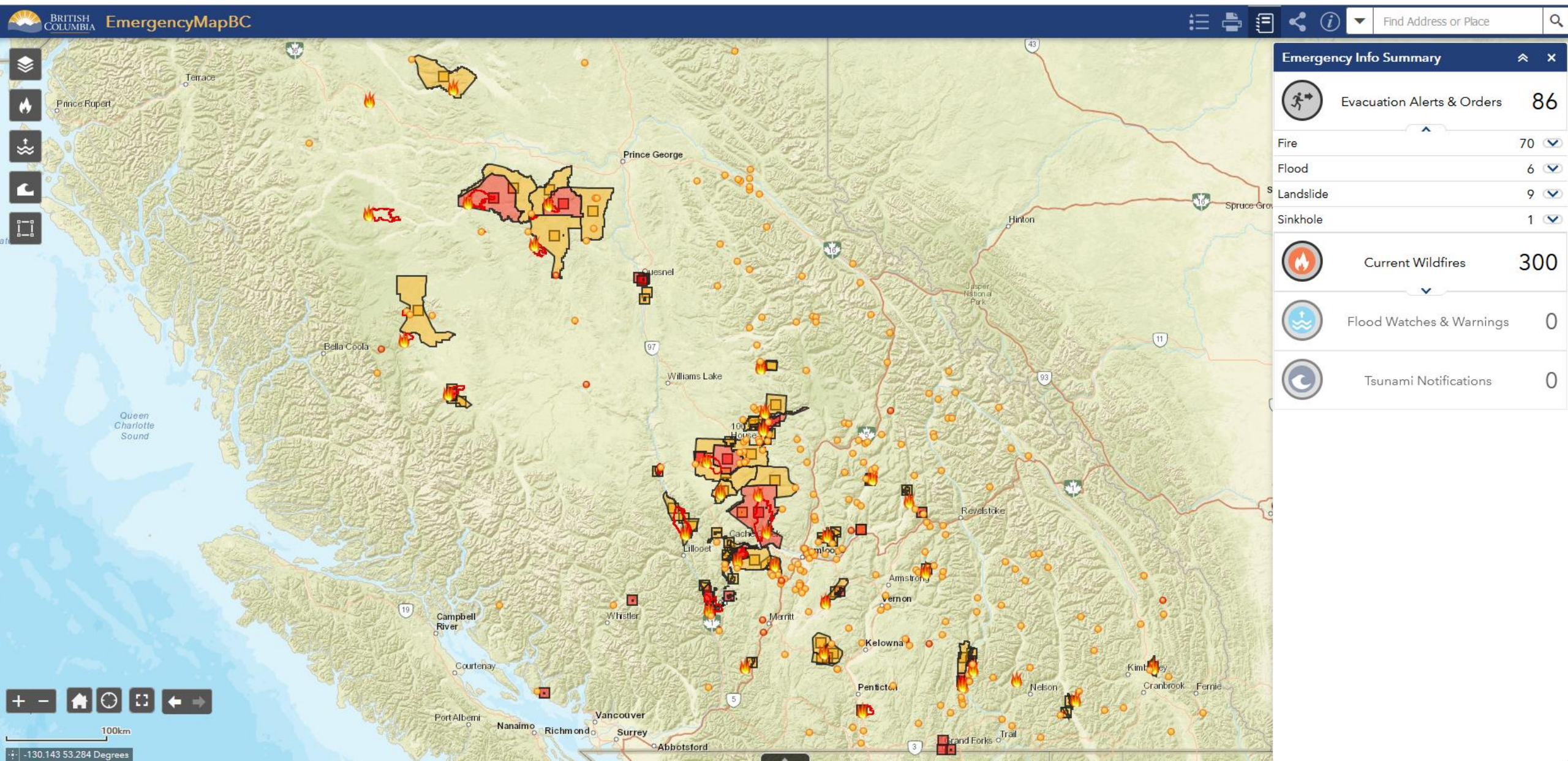
- You should think about where and how you will get up-to-date information in an emergency.
- Knowing ahead of time what sources (like news media and local government agencies) you should monitor will help ensure your business gets the information it needs in a crisis.
- Set these sources up in advance – now – so you will have up-to-date information on external hazard situations.

Collecting Valuable Information

Collecting Valuable Information:

Hazard	Information Sources
Flood	
	Emergency Info BC: https://www.emergencyinfobc.gov.bc.ca/
	British Columbia River Forecast Center: http://bcrfc.env.gov.bc.ca/warnings/index.htm
	The TNRD Emergency Program at 1-877-377-8673
Forest Fire	British Columbia Wildfire Service: https://www2.gov.bc.ca/gov/content/safety/wildfire-status/wildfire-situation
	Drive BC: https://www.tranbc.ca/current-travel-advisories/
	BC Wildfire Service Facebook: https://www.facebook.com/BCForestFireInfo/
	BC Wildfire Service Twitter: https://twitter.com/bcgovfireinfo
Power Interruption	BC Hydro at 1-888-POWERON (1-888-769-3766) or *HYDRO (*49376) on a cell phone.

Emergency Map BC



3. Evacuation Guide

Evacuation Guide

- Some hazards will necessitate the declaration of an evacuation order because it has been deemed too dangerous to stay in the area.
- The authority to order an evacuation can rest with different levels of government (local, regional, provincial or federal), and a standard three-stage evacuation process has been adopted by all levels of government.

How will you know if there is an evacuation alert or order?

- Various methods will be used to advise residents and businesses in the event of an evacuation alert or an evacuation order, such as: going door-to-door (if applicable), patrol cars or fire vehicles using PA systems, alerting the media (radio, TV, internet), and social media (Emergency Management BC, Regional Districts, RCMP, etc.).

Evacuation Guide

Stage 1: Evacuation Alert

- Individuals are advised of the nature of the danger and that evacuation may be required at any time.
- In some instances an Evacuation Order is immediate and no evacuation alert is given.

Stage 2: Evacuation Order

- All persons in the affected area are told that, in the interest of their own safety and considering the risk, they are now ordered to leave the area.
- At this time any related information, such as a specific evacuation route or the location of an Emergency Reception & Information Centre will be provided.

Stage 3: Evacuation Rescind

- All persons in the affected area are advised that the emergency is under control and the area has been declared habitable and safe and the evacuation order has been rescinded.

Evacuation Guide

Before an Evacuation Alert:

- Designate an individual as the Evacuation Lead
- Devise a system for accounting for all personnel during the evacuation

During an Evacuation Alert:

- Collect and organize the important items already identified at the start of your Business Continuity Plan, under "locations of important items"
- Ensure all employees and visitors are aware of the evacuation alert information
- Start to implement any communications strategies if applicable

Evacuation Guide

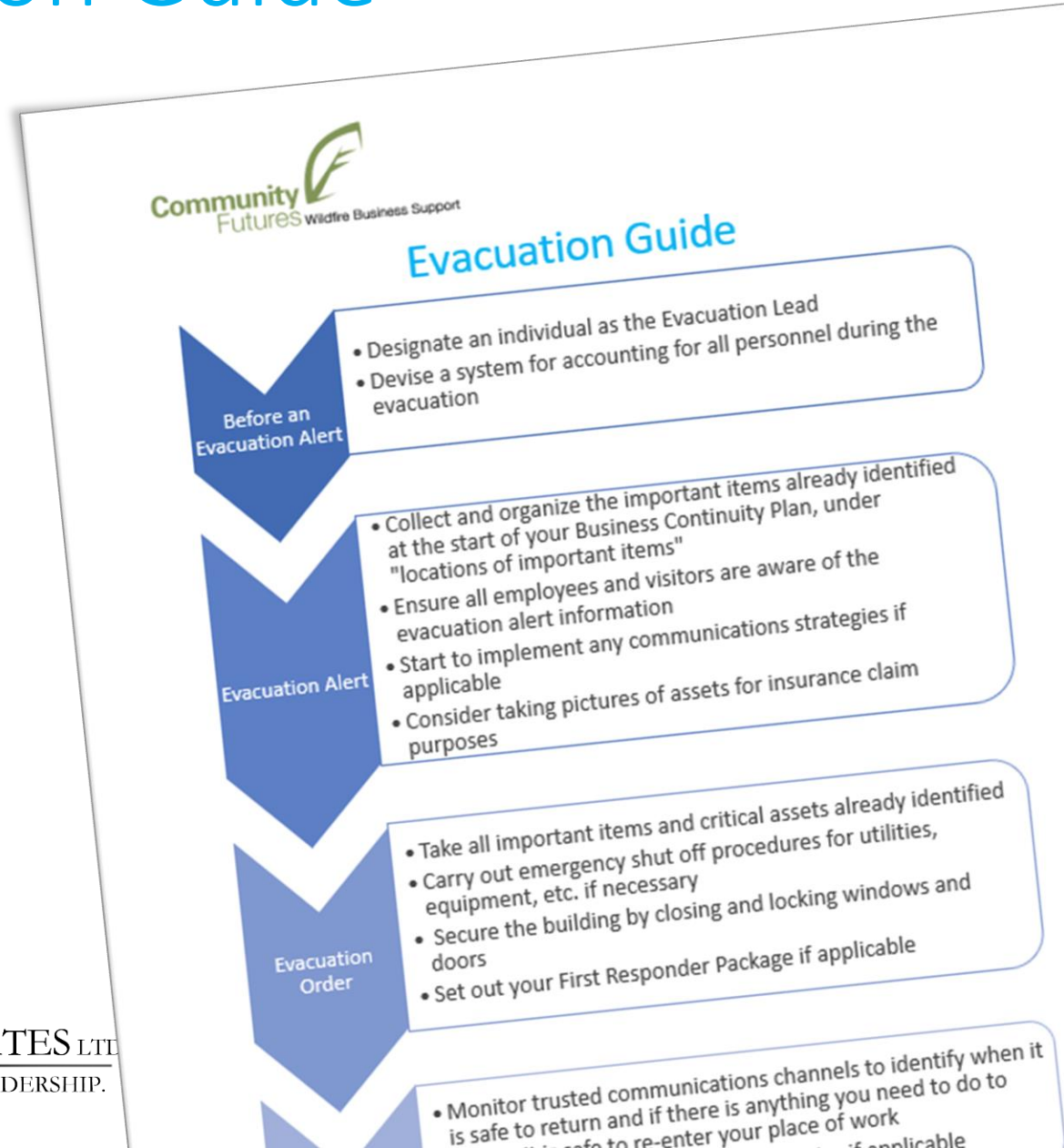
Evacuation Order:

- Take all important items and critical assets already identified
- Carry out emergency shut off procedures for utilities, equipment, etc. (if necessary)
- Secure the building by closing and locking windows and doors
- Set out your First Responder Package if applicable

Evacuation Rescind:

- Monitor trusted communications channels to identify when it is safe to return and if there is anything you need to do to ensure it is safe to re-enter your place of work
- Wrap up any communications strategies if applicable

Evacuation Guide



4. Insurance Support

Insurance Support

- Some risk can only be mitigated through insurance; therefore, insurance coverage needs to be a key consideration when it comes to disaster recovery and resilience.
- **This is especially important as businesses are not eligible to apply for government disaster financial assistance if insurance was available for a particular loss and the business chose not to obtain coverage**
- Only 8.5% of businesses in the 2017 TNRD wildfires held business interruption insurance and were able to successfully make a claim.

Insurance Support

Why Business owners are typically not able to utilize insurance:

- The losses were not enough to make it worthwhile putting in a claim;
- There was no “insurable loss” for a variety of reasons, as defined by the insurance providers;
- Putting in a claim was too complicated;
- The deductible was too high; and
- The insurance was too cost prohibitive for a small business.

Insurance Support

What you need to know: When it comes to making an **insurance claim**, the claimant bears the **Onus of Proof** to demonstrate a valid **claim** against the policy.

- **The onus is on you to prove your loss!**
 - Today – walk around your business and take pictures of everything!
 - Keep up to date financial records and make sure you can access them in an emergency.
- **The onus is on you to ensure your coverage is applicable to your needs!**
 - Review your insurance policies and make sure the coverage is applicable to your business.
 - Don't leave out information or scrimp to try and reduce your premiums.

Insurance Support

Questions to Ask:

- What perils or causes of loss does my policy cover?
- How will my property be valued?
- What does my policy require me to do in the event of a loss?
- For how long is coverage provided?
- How long is my coverage for lost income if my business is closed by order of a civil authority?
- To what extent am I covered for reduced income due to customers not all immediately coming back once the business reopens?
- What types of records and documentation will my insurance company want to see?
- How will my emergency management program affect my rates?

Insurance Guide

Questions to ask yourself or your insurance provider/broker:

- ☐ Yes ☐ No Do you need Business Income and Extra Expense Insurance?
- ☐ Yes ☐ No Does my policy cover cyber and privacy breach coverage?
- ☐ Yes ☐ No Does my policy cover the cost of required upgrades to code or due to by-laws?
- ☐ Yes ☐ No Am I covered for lost income in the event of business interruption because of a loss?
- ☐ Yes ☐ No Do I have enough coverage?
 - To what extent am I covered for loss due to interruption of power? Is coverage provided for both on- and off-premises power interruption?
 - What perils or causes of loss does my policy cover?
 - How will my property be valued?
 - What does my policy require me to do in the event of a loss?
 - For how long is coverage provided?
 - How long is my coverage for lost income if my business is closed by order of a civil authority?
 - To what extent am I covered for reduced income due to customers not all immediately coming back once the business reopens?
 - What types of records and documentation will my insurance company want to see?
 - How will an emergency management program affect my rates?
 - How will my business expansion affect my rates?

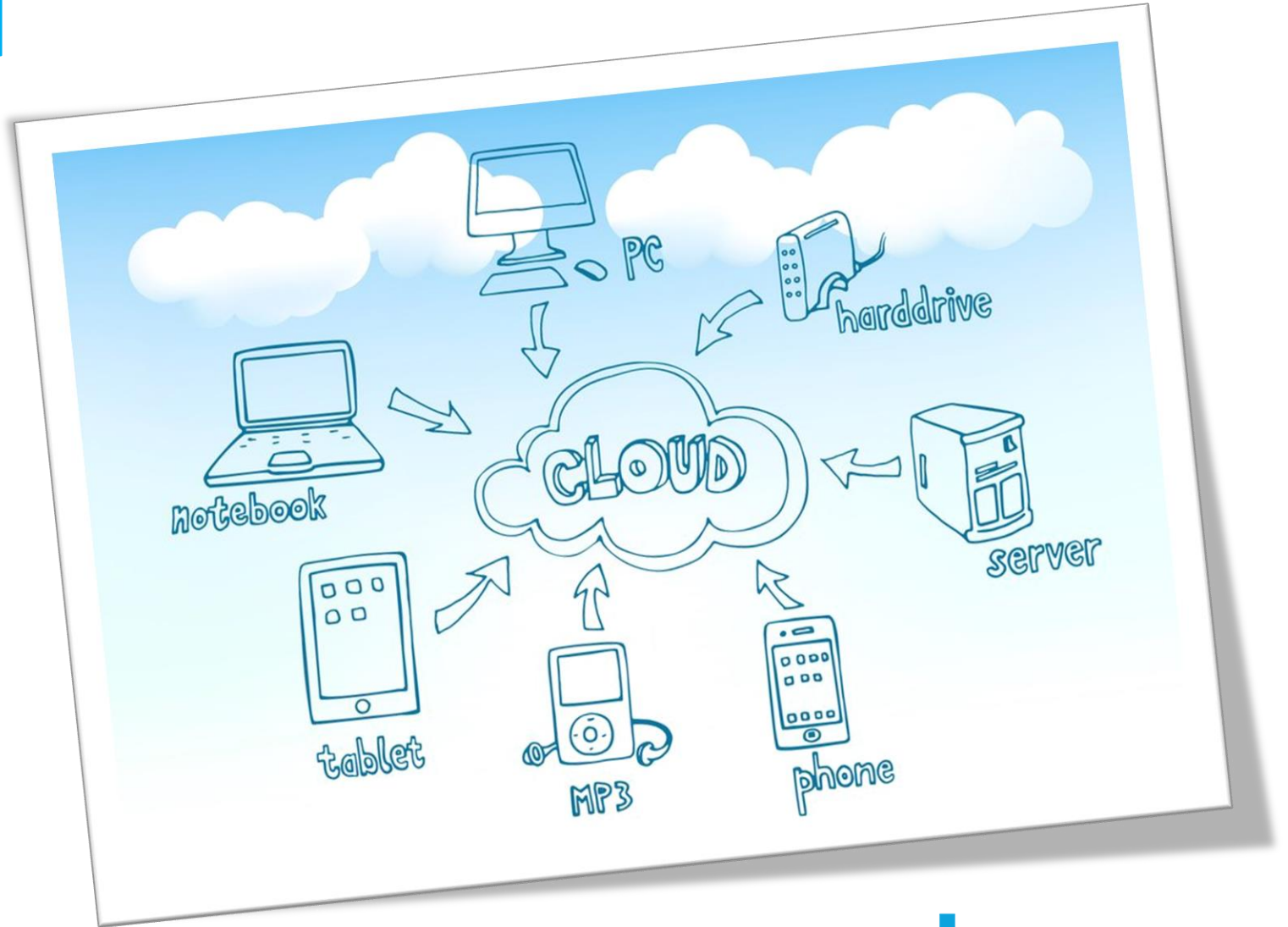


5. Utilize the Cloud

Utilize the Cloud

What is cloud storage?

- Cloud storage allows you to save data and files in an off-site location that you access via the internet.



Utilize the Cloud

The pros of cloud storage:

- Your cloud provider assumes responsibility for maintaining and protecting the stored data.
- Cost-effective; you pay for the capacity you use. This allows your organization to treat cloud storage costs as an ongoing operating expense instead of a capital expense.
- You can access your information anywhere.
- The data is housed in multiple off-site locations (not a back-up hard drive next to your computer).

6. Create a “Grab and Go” Bag

Create a “Grab and Go” Bag

Business “Grab and Go” Kit Checklist:

- The “Grab and Go” Kit is also called an emergency preparedness kit and many are available for purchase pre-made.
- Employees should also be encouraged to build their own “Grab and Go” Kits and have them available at all times, such as in their vehicle.
- This is an easy strategy so that you are better prepared for any evacuation situation.

Create a “Grab and Go” Bag

- A copy of your Business Continuity Plan
- Water: one gallon of water per person per day for drinking and sanitation
- Food: at least a three-day supply of non-perishable food
- Flashlight and extra batteries and some basic tools
- First aid kit and three-day supply of prescription medications
- Whistle to signal for help
- Dust mask or cotton t-shirt to help filter the air
- Moist towelettes for sanitation
- Can opener
- Sturdy shoes, extra clothes and blankets
- Cash
- Backpack or tote bag (to carry the kit items)
- Blanket or sleeping bag
- 5 pack of Candles
- Waterproof Matches
- 12-Hour Light Sticks
- Tarp: 8' x 10'
- Solar Blankets
- Work Gloves
- Duct Tape
- Sunscreen
- Jacket
- Folding Shovel
- Leatherman style multi-tool
- Wind-up flashlight and radio
- External battery pack or wind-up cellphone charger

Create a “Grab and Go” Kit



Business “Grab and Go” Kit Checklist

Below is a list of items to consider when building your Business “Grab and Go” Kit. The “Grab and Go” Kit is also called an emergency preparedness [kit](#) and many are available for purchase pre-made. Employees should also be encouraged to build their own “Grab and Go” Kits and have them available at all times, such as in their vehicle.

- ☐ A copy of your Business Continuity Plan
- ☐ Water: one gallon of water per person per day for drinking and sanitation
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- ☐ Solar Blankets
- ☐ Work Gloves
- ☐ Duct Tape
- ☐ Sunscreen
- ☐ Jacket



7. Mental Health Support

HEALTH

Anxiety, depression and anger: The mental health impacts of natural disasters



By **Katie Dangerfield & Katherine Ward** • Global News

Posted August 23, 2023 1:03 pm • Updated August 24, 2023 5:02 am • 5 min read

Across the West, fire season lasts longer and has become more intense than any time in history—tens of thousands of structures burn every year, and dozens of people die. But new research is highlighting a different problem: those who survive are never the same.

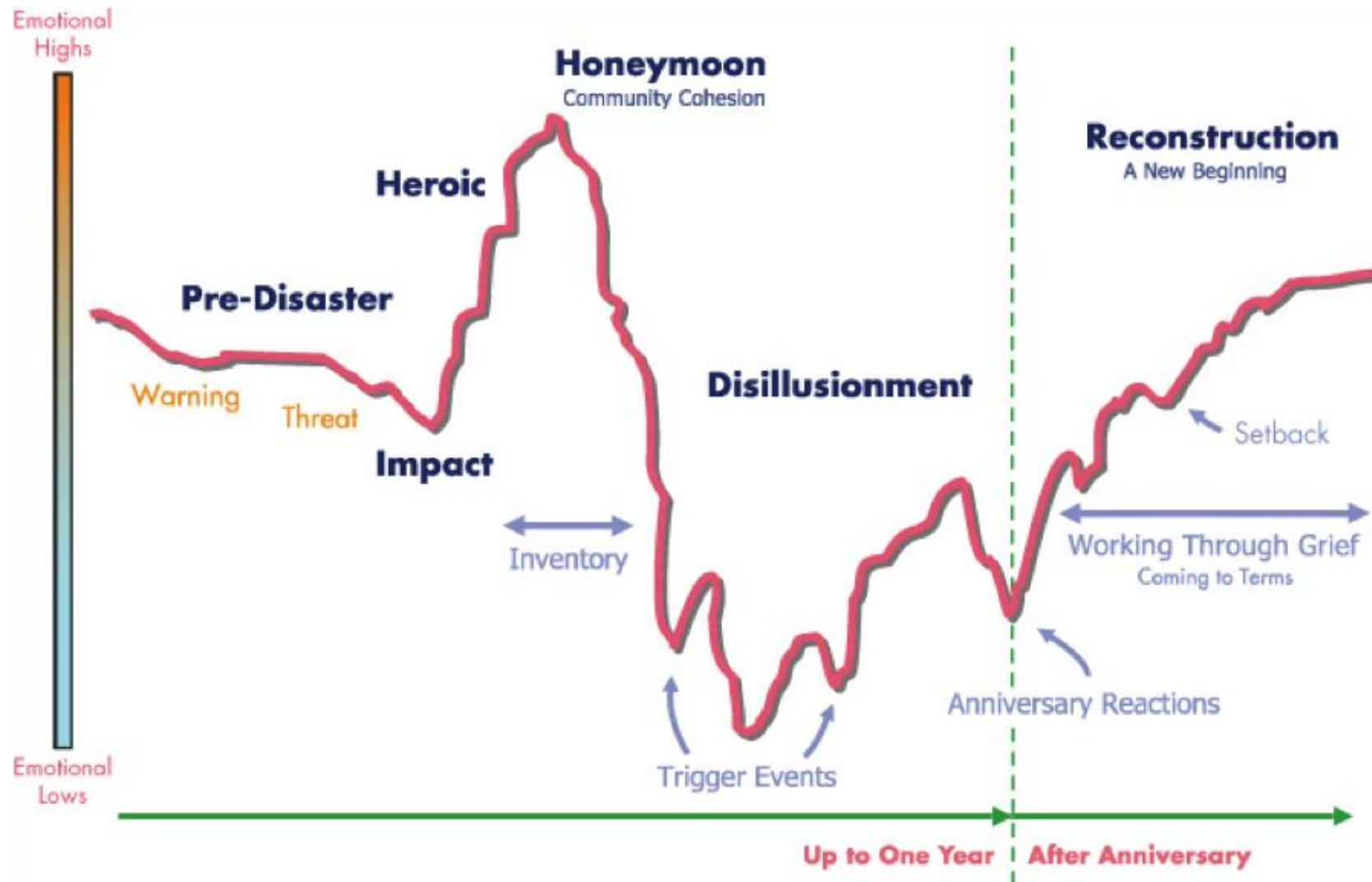
Over a third of youths in Fort McMurray show signs of PTSD in wake of 2016 wildfire disaster: researchers

Mental Health Support

Before, During or After a wildfire, you may experience not only physical health effects but also serious mental health impacts. It's inevitable to feel sad, stressed, or anxious.

These reactions are common, but you should seek support if they become overwhelming.

Mental Health Support



Mental Health Support

Impact of Wildfires On Your Mental Health

- **Depression and stress.** Wildfires contribute to depression and extreme psychological stress.
- **Post-traumatic stress disorder.** The unpredictability of the situation contributes to high stress levels. In the long-term, psychological effects may persist after the wildfires have ended.
- **Anxiety.** The fear of recurrence affects mental health. It can be distressing to think about the likelihood of another wildfire. You don't know how bad it will be or the extent of the damage.

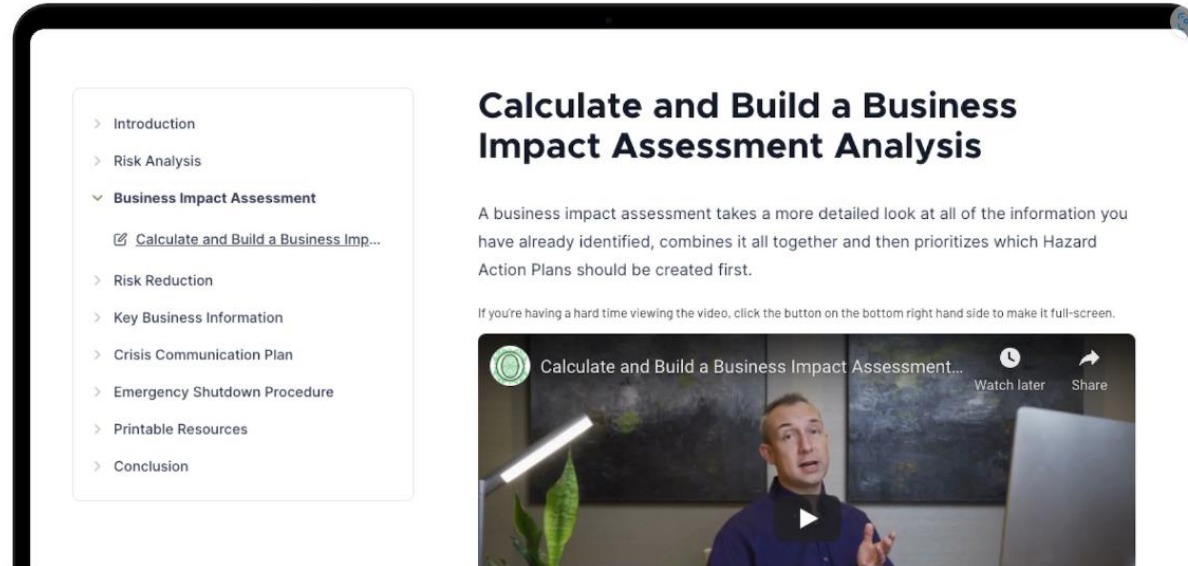
Mental Health Support



www.cmha.bc.ca



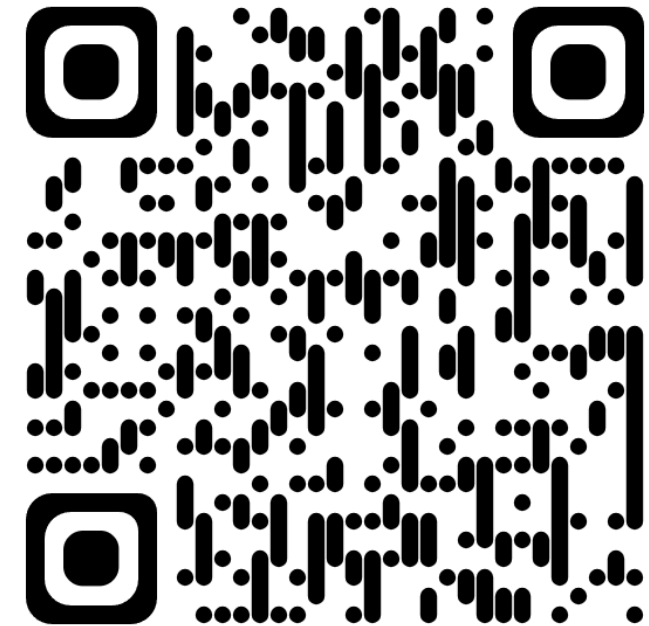
Online BCP Tool



What is a BCP?

A personalized plan to prepare for and respond to unexpected disruptions.

Well-prepared businesses have proven to fare much better through and after a disaster because they have already considered the possible impacts to their business and developed strategies ahead of time for dealing with them.



[BCP | Log in \(cfbcp.ca\)](#)



Questions?