Small Business

Disaster Recovery & Resiliency KIT

Carolina Small Business
DEVELOPMENT FUND

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![Carolina Small Business Development Fund logo]

PREPARE, PLAN and ENGAGE
Your business before the next disaster…

If you have already been impacted by a natural disaster we will work to help you recover and get back to business.
Please contact your local business development officers located on page 3 of this packet or visit www.carolinasmallbusiness.org.

STEP 1: PREPARE

Prepare your business and team for the next natural disaster that could impact you and your community. Review the checklists in this booklet so that you know how to prepare critical documents ahead of time to ensure that you can engage with our business development team immediately. We invite you to register for our **Live Webinar Series** to learn about how you can prepare your business for the next disaster. Please visit www.carolinasmallbusiness.org to enroll in our Disaster Relief and Resiliency training listed on our events page.

STEP 2: PLAN

Make a disaster plan for your small business and engage your team in the process. When you are proactive, it will help your business during a crisis and those that rely on you. By enrolling in our Disaster Relief and Resiliency Webinars or by enrolling in our **Disaster Relief Newsletter**, you will be automatically added to our database to receive critical information as needed in how Carolina Small Business is helping your community.

STEP 3: ENGAGE

When disaster strikes, reach out to your local business development officer and they will notify the **Disaster Relief Business Advisor** to develop a support plan for your business. Be prepared to share your story and have your business documents available so that the Carolina Small Business team can engage your needs immediately. Remember that disaster happens often at the hardest times in our business – we are there to be the calm in the storm.

You can count on us.

EMERGENCY COMMUNICATIONS

Communication in the aftermath of an interruption is vital - and creating an Emergency Communications Plan is an important step in assuring your business is able to communicate both internally and externally no matter what the scenario.

✓ **Determine roles and responsibilities**
- ❏ Appoint primary decision maker/coordinator
- ❏ Appoint back-up decision maker(s)
- ❏ Outline roles and responsibilities for additional participants

✓ **Determine entities with which you communicate**
- ❏ Employees
- ❏ Stakeholders
- ❏ Shareholders
- ❏ Clients/Customers
- ❏ Regulatory Agencies
- ❏ Media
- ❏ Other:

✓ **Document when to activate plan, using criteria such as:**
- ❏ Length of time of outage/interruption
- ❏ Severity of interruption
- ❏ Percentage/Number of employees, departments impacted
- ❏ Prolonged loss of contact with clients and/or vendors
- ❏ Other:

*Chart source: preparemybusiness.org

During an emergency, it is imperative that those within your organization know how to communicate effectively. This includes both internal and external communications. The following checklist will highlight some recommendations for developing and executing a well-rounded communications strategy in the face of any disaster scenario.

✓ **Determine, document and publicize an emergency communications plan:**

❑ Phone/email tree (include spouse/family information for employees)

❑ Employee evacuation plan

❑ Website emergency messaging system

❑ Phone/Voice mail emergency messaging system

❑ Plan for multiple forms of communication: text, email, voicemail, etc.

✓ **Educate employees about the communications plan**

❑ Document in hardcopy and electronic formats

❑ Train current and new employees

❑ Remind employees about emergency communication plan, including pocket cards, fold-out cards, brochures and booklets

❑ Update information regularly and re-educate employees

✓ **Developing your communications plan**

❑ Start with a General Risk Assessment:
- Identify the top threats to your organization and any vulnerabilities
- Analyze what business functions are critical to your operations
- Identify the resources needed to protect those critical business functions
  ~ People, Processes, Technology required and Communications needs associated with each

❑ Establish a crisis management team, and those within group responsible for Communications.

❑ Develop and regularly update an emergency contact list to include:
- Home Phone
- Alternate Mobile
- Personal Email
- Family Contact Information
- Evacuation Plan

❑ Consider setting up an alert notification system capable of multiple means of communication to employees, stakeholders & clients. Test this system regularly and ensure employees are familiar.

❑ Ensure that employee, vendor & supplier mobile voice communications are not reliant on a single network. Utilize multiple carriers and train all critical personnel on the use of text messaging.

❑ Establish a separate, formal notification plan for employees' immediate families and close relatives in the event of loss of life, missing personnel, etc. Additionally, ensure that caregivers and daycare operators upon whom employees depend can receive appropriate information.

❑ Ensure that a formal system exists to integrate new hires into the crisis communications plan.

❑ Consider establishing a public hot line, or a "dark" Website that can be activated on short notice to provide information during an emergency to everyone in the community.

❑ Consider an Online Social Networking Platform for web-based crisis communications (Facebook, Twitter, LinkedIn, etc.)

❑ Establish a universal and easily accessible database of information about the company and disaster strategies and plans. Database should include company background information, critical documents, key contacts, passwords, etc.

❑ Consider setting up a password-protected online message board specific to your organization.

❑ Establish remote hosting for your corporate website.
- Ensure proper bandwidth capability for spikes in traffic during and after crises
- Ensure remote access to your website, and establish a team to manage updates to the site during disasters

❑ Develop a tactical response plan for Voice/Phone redirection.

❑ Establish processes & plans to re-establish your network connectivity.
- Email
- Virtual Private Network (VPN)
- Remote Services

❑ Coordinate all Crisis Communications Planning with key vendors and suppliers to ensure seamless transition.

✓ **Developing your communications strategy**

❑ Develop and test your Media Communications Strategy:
- Designate primary and secondary spokespersons.
- Ensure all Employees know WHO the Spokesperson is.
- Arrange for media to have 24-hour access to a spokesperson.
- Ensure designated spokespersons receive training in dealing with the media.
- Establish a policy for all employee interaction with Media, ON and OFF-SITE
- Maintain trustworthy, credible relationships with the media all of the time. If you do, the media will be less suspicious and more cooperative in the midst of a crisis.
- Identify key audiences and develop a strategy for each.
- Create Key Messages & Talking Points to ensure consistent message.
- Ensure you have a media kit at the ready containing information about your company or organization, as well as a list of approved contacts.
- Discuss possible problem areas and potential negative impacts.

✓ **During the crisis**

❑ Have all employee, vendor, client & media contact information on hand.

❑ Be the first to break the news about how your organization is responding. Even if the situation is still evolving, begin with full disclosure. Always respond to media requests.

❑ Continue to communicate with all key audiences until the crisis has passed. Consistency is important.

❑ Continuously monitor online and offline conversations in order to evaluate the strengths and weaknesses of your strategy and messaging.

❑ Nothing is "off the record." Confirm facts; communicating openly and accurately about the situation.

❑ Your communications team must know the proper, approved messages.

❑ During evacuation have a central point of contact for all employees, and ensure you know where your people are located.

❑ During evacuation consider your phones lines - redirection to cell phones, answering service, Google Voice, or backup lines could be critical.

✓ **After the crisis**

❑ Following the crisis, notify all critical people of next steps.

❑ Learn from the experience and anticipate the next crisis. Plan for likely and even unlikely scenarios based on this most recent crisis, and know the steps you are going to take before you have to take them.

❑ Debrief staff on their experiences, praising people for what went well.

❑ Improve your plan as needed, and aim to regularly update it, including response to lingering fallout from the most recent crisis.

DISASTER RECOVERY KIT

A disaster, no matter how great or small, can be a hectic time in both your professional and personal life. Preparing several kits and making them easily accessible will help restoration procedures to begin immediately. This checklist will provide a breakdown of necessary items to initiate recovery. One of the primary functions of any recovery kit should be protecting the important records and emergency items in order to ensure a smooth reconstruction of vital information and operations following any disaster.

Description	Included		Quantity	Task assigned to
	Yes	No		
Business continuity plan important records				
Insurance Policies	❏	❏		
Fixed Asset Inventory	❏	❏		
Contracts	❏	❏		
Employee Information	❏	❏		
Operating system installation disks/software licensing keys/office supplies				
Software installation disks	❏	❏		
Software licensing keys	❏	❏		
Hardware serial numbers	❏	❏		
Stamps	❏	❏		
Writing utensils & notepads	❏	❏		
Stapler & staples	❏	❏		
Tape	❏	❏		
Printer paper	❏	❏		
Calculators	❏	❏		
Letterhead	❏	❏		

Emergency items			
Cash	❏	❏	
Water (one gallon per person per day)	❏	❏	
Map of the area	❏	❏	
Three day supply non perishable food	❏	❏	
Battery powered/crank radio	❏	❏	
Flashlight	❏	❏	
Extra batteries	❏	❏	
First aid kit	❏	❏	
Whistle to signal for help	❏	❏	
Can opener for food (if needed)	❏	❏	
Blankets	❏	❏	
	❏	❏	
	❏	❏	
	❏	❏	
Sanitation			
Dust/filter masks	❏	❏	
Moist towelettes	❏	❏	
Plastic garbage bags	❏	❏	
Paper towels	❏	❏	
	❏	❏	
	❏	❏	
	❏	❏	

*Chart source: preparemybusiness.org   *Chart source: preparemybusiness.org

WHAT TO TAKE WHEN YOU EVACUATE

Tools				
Duct tape	❑	❑		
Pocket knife	❑	❑		
Wrench/pliers to turn off utilities	❑	❑		
Screwdriver	❑	❑		
Lighter/matches (sealed in plastic bag)	❑	❑		
	❑	❑		
	❑	❑		
	❑	❑		
	❑	❑		
Grab & Go kits for employees				
Medications	❑	❑		
First aid kit	❑	❑		
Cash	❑	❑		
Emergency contact information	❑	❑		
	❑	❑		
	❑	❑		

When an evacuation takes place at work, employees often don't know what to take with them and what to leave behind. You've heard the terms before: "Bug Out Bag", "Go Bag", "Grab Bag" and more. These are all terms to describe quick access emergency kits that hold all your important tools and possessions in a single, easy to reach location.

In order to make your recovery as smooth as possible, we encourage you to educate your employees on the items they may want to bring with them in the event of an evacuation. To help you with this process, we have created the following checklist of suggested items. Keep in mind, these are just suggestions. This is not a complete list, nor are we suggesting that you plan to carry all of these items. Some may be unnecessary or not applicable in your personal situation. Remember, above all, your own safety and the safety of others should be your primary goal.

Here are a few tips to keep in mind when planning for an evacuation.

- The items you would like to include in your "go bag" should be close by, at all times. Time wasted collecting items before evacuating could be a serious, even deadly mistake.
- The items you plan to take with you should be easily accessible and easy to carry – hence the suggested use of a bag to contain them all in one place.
- This collection of tools and possessions should be the bare minimum you would need in the event of a crisis taking place in your office or business.

✓ Suggested items to include in a Business/Office evacuation "Go Bag"
❑ Cellphone or PDA, containing key emergency contacts, passwords, etc., and charger
❑ Identification and wallet/cash/credit cards
❑ Car/House keys and office keys or passcard
❑ Laptop & Charger
❑ Office Phone Roster (including personnel emergency contacts' information)
❑ Office Floor Plans (to aid in possible search/rescue efforts)
❑ Calendar/Day Planner
❑ Server Backup Tapes or Drives
❑ Disaster Plan or Emergency Procedure Manual
❑ Flash Drive with critical documents, employee information, emergency plans/procedures, asset inventories, insurance information
❑ First Aid Supplies
❑ Any Personal Medications
❑ Password Book/Document
❑ Basic Office Supplies (pen & paper)
❑ Network Cables (Ethernet)

Above all, any evacuation plan, emergency procedure or disaster plan should protect the safety and well-being of all employees and guests in your office. However, those who take the extra time to keep important belongings and tools close at hand in the event of an emergency may recover from a disaster more quickly and easily with these items in their possession.

12 | Disaster Recovery & Resiliency Kit
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FLOOD
PREPAREDNESS

Floods are one of the most common and widespread of all disasters, and continue to grow in frequency and severity. Businesses are more likely to flood than burn down, so it is vital to prepare now.

The following checklist will help keep your business afloat even if the worst happens. Most businesses can save between 20% and 90% on the cost of stock and movable equipment by taking action to prepare in advance of flooding. The following resources and tools will help mitigate your risk and protect not only your business, but also the most critical element of your business – your people.

✔ Before the flood

❑ Review Emergency Plan with team, and key employees.

❑ Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property - locate main gas and electrical shut-offs and anchor all fuel tanks.

❑ Postpone any receipt of goods- deliveries, couriers, etc.

❑ Contact insurance agent, discuss policy, etc.

❑ Establish emergency communication method (Alert Notification System, phone tree, etc.); identify meeting place and time for all key employees in Crisis Management Team; create voicemail for when evacuated, or out of office, etc.

❑ Update disaster recovery kits and begin crisis back-up procedures.

❑ Maintain accurate inventory of product on site.

❑ Use plugs to prevent floodwater from backing up into sewer drains, or install. flood vents/or flood proof barriers.

❑ Stay tuned to local media & community messaging.

✔ During the flood

❑ Life safety is paramount.

❑ Begin next phase of your business continuity plan.

❑ Send non-critical staff home.

❑ Raise elevators to the 2nd floor and turn off.

❑ Stay tuned to local media- evacuate when required.

❑ Take cell phones, charger, critical hardware, and emergency kits with you.

❑ Unplug electrical items before leaving.

❑ Consider your business phones and redirection to cell phones, an answering service, or Google Voice.

✔ After the flood

❑ Listen for news reports to learn whether the community's water supply is safe to drink.

❑ Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage - water may also be electrically charged from underground or downed power lines.

❑ Be aware of areas where floodwaters have receded, roads may have weakened and could collapse under the weight of a car.

❑ Clean and disinfect everything that got wet, mud left from floodwater can contain sewage and chemicals.

❑ Implement DR plan, and monitor local authorities' communication.

❑ Contact employees via determined method of communication and discuss next steps.

❑ Contact your insurance agent.

*Chart source: preparemybusiness.org   *Chart source: preparemybusiness.org

✓ **Your people**

❑ Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.

❑ Have all employees, vendors, and client contact information on hand.

❑ During evacuation have a central point of contact for all employees, and ensure you know where your employees are located.

❑ Following the flood, notify all critical people of next steps, based on damage.

Helping to Mitigate your Risk for Flood Interruption:

Do You Know the Terms?

- **Flood Watch:**
  Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.

- **Flash Flood Watch:**
  Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

- **Flood Warning:**
  Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

- **Flash Flood Warning:**
  A flash flood is occurring; seek higher ground on foot immediately.

HURRICANE
PREPAREDNESS

Hurricanes generate a series of threats to lives and property. The most obvious is the threat posed to buildings, equipment, and people by the high winds which characterize such storms.

This checklist will help you prepare for a hurricane's effect on your business, employees and community by highlighting activities you should undertake before, during, and following the event. When the National Oceanic and Atmospheric Administration's National Hurricane Center issues a watch or warning, use the time available to begin taking the following steps.

✓ **Before the storm**

❑ Stay up-to-date on storm progress via radio, TV or NOAA Weather Radio All Hazards receiver.

❑ Determine safe evacuation routes inland as well as alternative routes.

❑ Review your Shelter-In-Place plan, making sure your Disaster Kit is fully stocked and fresh batteries & supplies are included.

❑ Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.

❑ Backup all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take backup tapes with you in the evacuation.

❑ Turn off all non-critical devices such as server monitors and workstations and other non-essential electrical equipment.

❑ Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the floor.

❑ Inspect and make emergency repairs to drains, gutters and flashing.

❑ Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.

❑ Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.

❑ Protect/relocate vital records including your insurance policies. Be sure your risks are protected.

❑ Install windstorm shutters/plywood over windows and doors.

❑ Ensure that any employees who volunteer to stay on site have proper supplies and equipment (drinkable water, nonperishable food, medical, flashlights, walkie-talkies). If an official evacuation order is in place however, no employees should remain behind.

16 | Disaster Recovery & Resiliency Kit
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☐ Take the following steps so that items outdoors will not blow away or cause damage:
- Remove all loose debris
- Anchor or relocate all nonessential equipment to a safe indoor location
- Secure storage of flammable liquid drums, or move them to a sheltered area (but never into main facility areas)
- Anchor all portable buildings (e.g., trailers) to the ground
- Secure large cranes and other heavy equipment
- Make sure outdoor signs are properly braced

☐ Have cash on hand for post-windstorm needs, such as buying food and supplies, or paying employees and contractors.

☐ Ensure you know which employees are certified in CPR, EMT, etc.

☐ Repair and fill above-ground tanks with fresh water.

☐ Fill fuel tanks of generators, fire pumps, and all company-owned vehicles.

☐ Remove as many goods as possible from the floor, or ship them out of the facility.

☐ Shut off natural gas supply in order to minimize fire loss.

☐ Disconnect the main electrical feeds to the facility, if possible, to prevent a potential fire caused by short-circuiting of damaged equipment.

☐ Ensure remote access to your company's website so updates about your availability can be made.

✓ During the storm

☐ Patrol the property continuously and watch for roof leaks, pipe breakage, fire or structural damage. During the height of a windstorm, personnel should remain in a place that has been identified as safe from wind and flood.

☐ Constantly monitor any equipment that must remain on line.

☐ During power failure, turn off electrical switches to prevent reactivation before necessary checks.

✓ After the storm

☐ Listen to radio, TV or NOAA Weather Radio All Hazards to make sure the storm has passed.

☐ Wait until an area is declared safe before entering to secure the site and survey damage.

☐ Secure 24-hour security if needed.

☐ Watch for closed roads. If you come upon a barricade or a flooded road, turn around.

☐ Survey for safety hazards such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.

☐ Call in key personnel and notify contractors to start repairs. Make sure safety systems are fully implemented before work is allowed to begin. This means controlling smoking and other open flame sources. Require contractors to share responsibility for establishing fire-safe conditions before and during the job.

☐ Begin salvage as soon as possible to prevent further damage:
- Cover broken windows and torn roof coverings immediately
- Separate damaged goods, but beware of accumulating too much combustible debris inside a building

☐ Clean roof drains and remove debris from roof to prevent drainage problems.

✓ Your people

☐ Have all employees, vendors, client contact information on hand.

☐ Use an Alert Notification System to keep all interested parties posted on status updates and next steps.

☐ During evacuation, have a central point of contact for all employees, and ensure you know where your people are located.

☐ During an evacuation, consider your phones lines - redirection to cell phones, answering service, Google Voice, or backup lines could be critical.

☐ Following the storm, notify all critical people of next steps, based on damage.

In flat areas, storm surges may rush many miles inland. Hurricanes often generate heavy rainfall, which can cause severe flooding over wide areas. Hurricanes also may spawn deadly tornadoes. Flooding and tornadoes may affect areas well inland. You should also prepare for these potential interruptions.

The National Weather Service rates hurricanes by their intensity, using a scale of one to five. The scale categorizes storms according to their sustained winds, the storm surges produced, and expected damage. Businesses located within areas of risk should have a hurricane preparedness plan. It is a good idea to develop a plan of action for your business and your staff to be ready for this type of interruption.

Know the Terms:

Tropical Depression: An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 MPH (33 knots) or less. Sustained winds are defined as one-minute average wind measured at about 33 feet (10 meters) above the surface.

Tropical Storm: An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39–73 MPH (34–63 knots).

Hurricane: An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 MPH (64 knots) or higher.

Storm Surge: A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50–1000 miles wide. Storm surge is by far the greatest threat to life and property along the immediate coast.

Storm Tide: A combination of a storm surge and the normal tide (i.e., a 15-foot storm surge combined with a 2-foot normal high tide over the mean sea level created a 17-foot storm tide).

Hurricane/Tropical Storm Watch: Hurricane/tropical storm conditions are possible in the specified area of the watch, usually within 48 hours. Tune in to NOAA Weather Radio, commercial radio, or television for information.

Hurricane/Tropical Storm Warning: Hurricane/tropical storm conditions are expected in the specified area of the warning, usually within 36 hours of the onset of tropical storm force winds. Complete storm preparations and immediately leave the threatened area if directed by local officials.

Extreme Wind Warning: Extreme sustained winds of a major hurricane (115 mph or greater), usually associated with the eye wall, are expected to begin within an hour. Take immediate shelter in the interior portion of a well-built structure.

Short Term Watches and Warnings: These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.

TORNADO
PREPAREDNESS

A tornado is arguably one of the most destructive types of storms imaginable. Unlike a hurricane or tropical storm, a tornado may develop almost without warning, appearing within minutes and leaving little time to react accordingly. Winds can get up to and exceed 200mph causing enormous damage in its path. Therefore, the importance of being prepared beforehand cannot be conveyed strongly enough.

The following is a checklist to prepare your business in the event of such an occurrence.

✓ Before the storm

☐ Have a weather alert radio in the office.

☐ Have a plan to provide emergency notification (warning system) to all employees, clients, visitors and customers in an emergency.

☐ Put your crisis management plan in writing and give it to all employees.

☐ Conduct drills regularly to prepare employees for the real thing.

☐ When you establish your timeline for workplace preparation and closure, consider that employees will need to prepare their families and take care of personal matters as well. Allow enough time for them to execute their personal preparedness plans.

☐ Identify critical employees, and make sure they understand what is expected of them during a disaster. For example, you may need certain employees responsible for IT functions to work during a disaster to protect and reestablish your technology systems. If you need those employees to work remotely, make travel, hotel, and meal arrangements in advance, and ensure they know what equipment and support they will need to perform their duties.

☐ Develop a plan to allow your payroll, benefits, and HR functions to operate during a disaster, after a disaster, or during any period in which access to your workplace is restricted.

☐ If employees will be required to return to the workplace to assist in the recovery process before all services are restored, obtain an adequate supply of water, nonperishable food, first-aid supplies, generators, cleaning supplies, batteries, flashlights, and other necessities.

☐ Update your employee contact information regularly and at the beginning of any season during which natural disasters are more likely.

☐ Look for the following danger signs: dark, often greenish sky, large hail, dark, low-lying clouds, and/or loud roar (similar to a freight train).

*Source: preparemybusiness.org
*Chart source: preparemybusiness.org

✓ **During the Tornado**

❏ Move to an interior room or hallway on the lowest floor. If possible, get under a heavy piece of furniture.

❏ Stay away from windows.

❏ Mobile homes/ work trailers, even if tied down, offer little protection from tornadoes and should be abandoned.

❏ Go to a pre-designated shelter area such as a safe room, basement, storm cellar, or the lowest building level. If there is no basement, go to the center of an interior room on the lowest level (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and use your arms to protect your head and neck. Do not open windows.

✓ **After the Tornado**

❏ Ensure the site is safe for re-entry. A third-party inspector may be necessary to achieve proper safety protocol.

❏ Communication following a disaster is critical. In advance, establish a communication plan that will work regardless of the nature of the disaster. For example, consider setting up a toll-free number or website, make sure they are operated out of areas that aren't disaster-prone and are located away from your workplace, and give employees instructions on when, how, and what to communicate through those methods following a disaster.

✓ **Your Employees**

❏ Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.

❏ Have all employees, vendors, and client contact information on hand.

❏ During evacuation have a central point of contact for all employees, and ensure you know where your people are located.

❏ During evacuation consider your phones lines- redirection to cell phones, answering service, Google Voice, or Agility lines could be critical.

❏ Following the tornado, notify all critical people of next steps, based on damage.

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