

If 2020 has taught us anything, it is to expect the unexpected. Many small business owners have worried about this scenario: when will there be an unexpected event or disaster that forces me to close my doors for good? With wildfires, hurricanes, flooding, a [global pandemic](#), and much more, it is hard to not to not fear the worst. The truth is, these fears are grounded in reality as FEMA reports [roughly 40 to 60% of small businesses](#) never reopen following a disaster. The good news is that while we can't stop all disasters from happening, we can do our best to prepare. You may have heard of the concept of preparedness before, but this blog post special feature for the [2020 National Preparedness Month](#) will dive into what it is and why it is increasingly important, while providing straightforward steps and credible resources to help boost your small business resilience through hardship.

About National Preparedness Month 2020

According to the [Department of Homeland Security](#) (DHS), National Preparedness Month is recognized each September to promote family and community disaster planning now and throughout the year. The theme for 2020 National Preparedness Month is “Disasters Don’t Wait. Make Your Plan Today.” The [four key pillars of business preparedness](#) for business leaders to consider according to DHS’s official website, [Ready.gov](#), are:

- Staff
- Structure & Systems
- Suppliers
- Service

This year for National Preparedness Month, each [week](#) has a different focus, including:

- Week 1: Make a Plan
- Week 2: Build a Kit
- Week 3: Prepare for Disasters
- Week 4: Teach Youth about Preparedness

For a summary of key concepts within each week's focus, check out [this toolkit](#). To sign up for preparedness [text messages from FEMA](#), text PREPARE to 43362. DHS also created a [2020 Preparedness Calendar](#) that you can use as a helpful guide long after this month ends. Ultimately, preparedness boils down to intentional actions taken now to consciously prepare for the unexpected, instead of kicking the can down the road and delaying preparation until it may be too late.

Rising Business Risks

Small businesses face a [variety of dangers](#), including natural hazards, health hazards, human-caused hazards, and technology-related hazards. The unfortunate truth is that many of these risks, particularly extreme weather and cyber-attacks, [continue to increase](#). Indeed, there is mounting evidence of [growing economic damages](#) caused by increasingly severe climate-driven natural disasters. See the following articles from Forbes to learn more about top risks to your small business:

- [Which Global Risks Are Increasing In 2019?](#)
- [Watch Out For These Global Business Risks In 2020](#)
- [Risk, Risk And More Risk: Responding To Rising Business Threats](#)

Of course, this year the coronavirus pandemic emerged as another top risk that is [threatening small business](#) in the US. Even though some small businesses are more [vulnerable to impacts](#) of COVID-19, almost all have felt it in some way. As many [small businesses report](#) reopening in some capacity, concerns about a “[second wave](#)” and financial hardship remain high.

This information does not mean, however, that all small business is doomed. In fact, small businesses are [uniquely positioned to innovate](#) and overcome evolving challenges. It simply serves as a powerful rationale that preparedness is absolutely essential for small business success, as the cost of ignoring these risks can be severe. Be sure to explore SBDCNet’s resources for [Disaster Preparedness](#) as well as [Small Business Cybersecurity](#) and [Adapting Your Small Business for COVID-19](#).

Actionable Preparedness Steps for Small Businesses

Incremental steps each day can add up to protect your business. DHS developed the [Ready Business Toolkit](#) series, which provides five hazard-specific versions available in both Spanish and English. Each toolkit is built around four sections: identify your risk, develop a plan, take action, and be recognized and inspire others. Based on your geographical area, one or more of the hazard-specific series may be most relevant, so remember to tailor your planning accordingly. As always, be aware of [laws and authorities](#) that may regulate and define your preparedness actions.

Consider revisiting your business insurance policy and consider adding additional types of insurance such as [business interruption insurance](#) and [key employee insurance](#). Each of

these actions may apply to specific industries and businesses in different ways, so it is important to examine your small business domain and think about what makes it unique.

According to FEMA's new preparedness training, Organizations Preparing for Emergency Needs (OPEN), the [top ten preparedness actions](#) organizations can take to improve resilience are:

- Understand risks
- Mitigate risks
- Identify the people you serve
- Determine essential activities
- Consider the supply chain
- Safeguard critical information
- Establish a communications plan
- Cross-train key individuals
- Formalize plans
- Regularly test and update plans

For further guidance on preparedness actions, visit the following resources:

- [Business Continuity Plan](#) – from DHS and FEMA
- [Business Continuity Training video series](#) – from FEMA on YouTube
- [How to Prepare Your Business for Disasters and Emergencies](#) – from Fundera
- [Resilience in a Box](#) – from the U.S. Chamber of Commerce Foundation and The UPS Foundation
- [Are You Prepared for What's Next? What Your Organization Can Learn from Your COVID-19 Response](#) – from the U.S. Chamber of Commerce Foundation
- [From COVID-19 to Hurricane Season: Disaster Preparedness for Small Business](#) – from Business.com
- [Prepare your Small Business and Employees for the Effects of COVID-19](#) – from CDC

With the above steps and resources, we hope you are ready to dig in and embrace preparedness. As a small business owner, preparedness planning can feel overwhelming. As you tackle the process, make sure to take time to [manage your stress](#) and care for your mental health – you and your business will be better for it. And finally, should the worst

happen and your business suffers damages from a disaster, know that [disaster assistance](#) help is out there.

Additional Small Business Resources

Already in business or thinking about starting your own small business? Check out our various small business resources:

- View our COVID-19 Resources here: [COVID-19 Small Business Resources](#) and [COVID-19 Industry Resources](#)
- View more small business help topics here: [Small Business Information Center](#)
- View business reports here: [Small Business Snapshots](#)
- View industry-specific research here: [Market Research Links](#)

Remember, you can also receive free professional business advice and free or low-cost

business training from your [local Small Business Development Center!](#)

About the SBDC National Blog

If you have a small business resource or SBDC story you think would make a great feature, please [Contact Us](#).

Photo by [J. Kelly Brito](#) on [Unsplash](#)