WHY SHOULD VERMONT BUSINESSES PLAN TO PREVENT INTERRUPTIONS AND LOSSES FROM NATURAL DISASTERS?

Business owners invest significant time and resources into making their businesses work, from developing a broad customer base, to creating good relationships with suppliers, and establishing themselves as good neighbors. Then Nature throws you a curve and rivers spill their banks, heavy snow loads collapse roofs, and power outages leave communities in the dark.

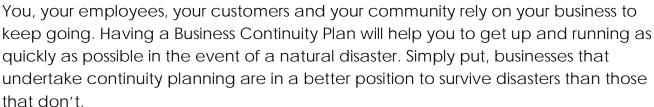
In Vermont's climate, businesses are highly vulnerable to interrupted production and losses from extreme weather events. Can your business *afford* to stop work for a day, a week, or more after a storm? What if your essential employees couldn't make it to the

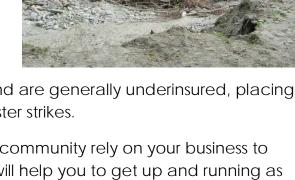
office because the road was washed out? Would you be able to re-open if you lost your inventory, your production equipment, or your client database from a fire, flash flood, or a burst pipe following a power outage?

The fact is, 25% of businesses never reopen following a natural disaster. And 90% of businesses that are affected by a significant event are forced to close within two years.

Many small businesses have no flood insurance,

no business interruption insurance coverage, and are generally underinsured, placing them in an extremely vulnerable position if disaster strikes.





WHAT IS A BUSINESS CONTINUITY PLAN?

You already have a business plan – you plan ahead and order inventory, you project cash flow, you think about plowing and sanding and how to fill in for a sick worker. You know how to stay in business under normal circumstances. A Business <u>Continuity</u> Plan prepares a business to stay in business in the unusual conditions a disaster can bring, and provides the guidelines to fully recover operations, services and programs.

A BUSINESS CONTINUITY PLAN:

- Identifies the pre-set arrangements you need to have on "stand-by" in order to get vital business functions operating again with as little delay as possible.
- > Ensures the availability of necessary resources including personnel, information, equipment, financial arrangements, services and accommodations.
- > Helps the business survive unplanned interruptions by making sure essential clients' needs are met until normal operations are resumed.

WHAT KIND OF ASSISTANCE IS TRORC OFFERING?

WHAT IS THE COST?

HOW MUCH TIME WILL IT TAKE?

As part of our economic development efforts, the Two Rivers-Ottauquechee Regional Commission has acquired funding from the U.S. Economic Development Administration to assist selected small businesses in developing a Business Continuity Plan during 2011 at no charge.

We assess the natural disaster risks you face and develop a customized Business Continuity Plan by visiting with you and identifying the most critical pieces of your business' operation. This should require about 4 hours of your time in total. We'll meet with you on for an hour or two on site, gathering information on your business operations, equipment, work force, and supply chain. We'll then do the rest of the leg work, which may involve some follow-up calls, and return with a draft Business Continuity Plan for review and comments prior to sending you a final version.

Private information will be kept confidential.

THE BOTTOM LINE IS...

A Business Continuity Plan is the least expensive insurance any company can have, especially small companies. A small investment of your time could go a long way toward averting a serious disruption caused by a natural or human-caused disaster.

CONTACT THE TWO RIVERS-OTTAUQUECHEE REGIONAL COMMISSION

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