



DISASTER PLANNING & RECOVERY

Self-Assessment Questions

These questions can help you decide which resources in this Toolshed are right for you and, after reviewing them, help you prioritize the actions most important to your recovery.

1. Do you have the information and skills to assess your current, mid-term, and multi-year cash flow after a disaster?
2. Do you have the information and skills to assess the critical and optional elements of your operation to determine how to prioritize short-term, mid-term, and long-term recovery?
3. Do you have cash reserves sufficient to replace equipment or infrastructure that is essential to your operation? (Fencing to keep animals off the road, delivery truck to get product to market, essential planting or harvesting equipment, etc.)
4. Do you have cash reserves sufficient to cover necessary (required, totally non-optional) expenses if you lose an entire crop or lose market access for two weeks during peak season?
5. Do you have insurance that would enable you to quickly replace equipment or infrastructure essential to your operation?
6. Do you have immediate access to credit that would allow you to meet current obligations if you lost an entire crop or were unable to make sales for two weeks?
7. Do you have a framework to systematically assess the likelihood and severity of the risks facing your operation?
8. Do you understand how tax losses related to a disaster can be used to offset current and future income?

9. Do you have a framework to systematically assess the most strategic mitigations for each of the risks facing your operation?
10. Do you have a double-entry bookkeeping system in place that provides complete, accurate and up-to-date information on cash, equipment and infrastructure, debts, income and expense?
11. Do you regularly use spreadsheet tools to help you calculate cash flow?
12. Do you regularly use spreadsheet tools to help you analyse specific questions related to profitability?
13. Do you understand the different types of insurance that can help to protect your business in the event of a disaster?
14. Are you aware of how your community is preparing for disaster?
15. Are the roads on which you would evacuate in good shape and would they stay usable during a flood or fire?
16. Do you know where your local evacuation centers are located and what resources you would find there if you needed to evacuate?

If you answer “no” to any of these questions, these resources are for you.

As a Community Development Financial Institution, we invest in the prosperity and well-being of farmers, ranchers, fishers who have limited access to financial resources. Our programs center communities of color, and promote just and resilient economies and natural resource conservation. We offer fair financing, business education, and support for owning or managing agricultural land. For more about California FarmLink, see: cafarmlink.org