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READY CLARENCE VALLEY

Business Disaster Resilience Workshop

A practical 25-minute business continuity exercise

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A practical 25-minute business continuity exercise

Saturday 19 September 2026 | Maclean Showground

The aim is simple: identify what would stop your business, how long you could absorb the disruption, and the actions that would get you operating again.

Business	
Name	
Date	

Keep this pack somewhere accessible off-site or electronically. Do not record passwords, PINs or other sensitive credentials in it.

What Keeps Your Business Alive?

List the functions, assets or resources your business cannot operate without. Think beyond the obvious. A premises may matter less than access to your booking system, vehicle, refrigeration, EFTPOS, staff or supplier.

CRITICAL FUNCTION / CRITICAL RESOURCE			
WHAT HAPPENS IF WE LOSE IT			
HOW QUICKLY DOES IT HURT?	DAYS	WEEKS	MONTHS

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THE ONE THING THAT WOULD HURT US FASTEST

Critical means its loss stops revenue, creates a safety or legal problem, damages assets, or materially delays recovery.

What Keeps Your Business Alive?

List the functions, assets or resources your business cannot operate without. Think beyond the obvious. A premises may matter less than access to your booking system, vehicle, refrigeration, EFTPOS, staff or supplier.

Area	Question	Yes	No	Don't know
Cash	Could we meet unavoidable costs during a trading interruption?			
Premises	Could we operate, even partially, from somewhere else?			
People	Could someone else make critical decisions if the owner/manager could not?			
Systems	Can essential records and systems be accessed securely away from the premises?			
Data	Are critical files backed up somewhere not exposed to the same event?			
Suppliers	Do we have an alternative for critical supplies or services?			
Payments	Can we take payments if EFTPOS, internet or power is unavailable?			
Communications	Can we contact staff and customers if normal channels fail?			
Access	Can staff, customers or deliveries reach us if our normal route is cut?			
Insurance	Do we know what is covered, key exclusions and who to call?			

OUR BIGGEST RESILIENCE GAP

Know Your Financial Runway

Estimate the unavoidable cash leaving the business each week even if revenue falls sharply or stops.

Weekly commitment	Approx. amount
Wages and super	$
Rent / mortgage / occupancy	$
Loan, lease and equipment repayments	$
Insurance	$
Utilities and essential subscriptions	$
Essential suppliers / contracted commitments	$
Other unavoidable costs	$
TOTAL UNAVOIDABLE WEEKLY COST	$

Calculation	Amount
Cash / immediately accessible liquidity	$
÷ unavoidable weekly cost	$
= approximate financial runway	$

Important: Insurance may ultimately reimburse a covered loss, but it should not be treated as immediate cash. Consider the timing between the event, claim assessment and payment.

Emergency liquidity we could access	Amount
Cash Reserve	$
Line of Credit / Overdraft	$
Redraw	$
Other	$

Who can authorise access	
Bank/Finance contact	

The First 24 Hours

Scenario: It is 7:00 am. Something happened overnight. Your premises cannot open today and you do not know when access will return.

My first five actions
1
2
3
4
5

Priority	Action
1. People & safety	Account for people, follow emergency directions and do not create additional risk.
2. Communicate	Tell staff, customers and critical suppliers what is known, what is not known and when the next update will come.
3. Protect cash & assets	Stop avoidable expenditure, secure assets where safe, preserve stock/data and protect access to banking.
4. Establish alternative operations	Activate remote work, alternate premises, manual processes, alternative suppliers or reduced service.
5. Document	Photograph damage where safe, keep receipts and record decisions, lost trading time and additional costs.
6. Notify	Contact insurer, landlord, bank/finance provider, accountant and other advisers as relevant.
7. Reopen deliberately	Decide what minimum viable operation can restart first and communicate it clearly.

Important: Emergency instructions from authorities and personal safety take precedence over business continuity actions.

My Business Resilience Top 5

Do not leave with a long wish list. Choose five actions that materially reduce the chance that one disruption becomes a business failure.

1. Biggest vulnerability - The biggest vulnerability in my business is:

2. Back up or duplicate - One thing I need backed up, duplicated or accessible elsewhere is:

3. Alternative operation - If I cannot use my normal premises/system/supplier, I will:

4. Financial capacity - My approximate emergency financial runway is:

5. Seven-day action - The one action I will complete within the next 7 days is:

Owner	
Review Date	