A Business Self-Assessment
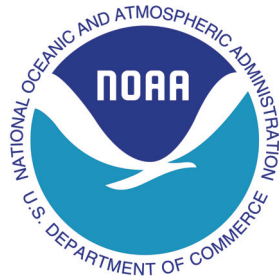
Understanding How Prepared Your Business is for a Disaster

"On the road to fisheries resilience"

TABLE OF CONTENTS

FISHERIES RESILIENCE INDEX TEAM

Business Name: _____

Date Completed: _____

Name	Title

Date proposed for next Index Assessment: _____

INTRODUCTION

The Fisheries Resilience Index (FRI) is a self-assessment tool developed for fishery industry leaders and businesses. It serves as a simple and inexpensive method of predicting if individual fishing businesses and the regional fisheries industry are prepared to maintain operations during and after disasters. Completing the FRI will assist the fishing industry in developing actions for long term resilience.

As you complete the FRI, you should consider your business's level of preparedness for both large and small-scale events. Being able to withstand and adapt to change has become a focal point for businesses and industry. Resilient businesses recognize the vital role that planning, preparation, and collaboration play in developing and retaining the ability to respond to challenges, adapt to changes, and thrive.

Water-dependent industries, such as the seafood industry, will benefit from the FRI by identifying strengths and weaknesses in its system. These indicators can provide important baseline data by which to measure progress toward resilience goals.

PREPARE FOR THESE AND OTHER HAZARDS:

Natural Disasters
- Hurricanes
- Fire
- Flood
- Tornado
- Ice or hard freeze

Man-Made Disasters
- Oil spills
- Beach closures
- Transportation breakdowns

Economic Downturns
- Qualified staff shortage
- Recession

In addition, the FRI will assist in assessing the overall resilience of the industry. The process of completing the FRI will help identify action items the industry can work on to help address system vulnerabilities and maintain long-term viability.

Development of the Fisheries Resilience Index

The FRI was developed with broad participation from industry leaders. The Development Team coordinated an industry Steering Committee to identify measures of resilience, or indicators. Each indicator was written in the form of a "yes" or "no" question that can be answered using existing business and local industry conditions. Using those indicators, the FRI was organized into broad categories: business and operations planning, disaster preparedness, marketing, workforce, federal, state and local resources, and resource access and knowledge. A point system is used for each indicator so an overall score can be calculated. Instructions and interpretation

of a score will be included as part of the FRI. The process of completing the FRI is intended to be an in-person activity bringing together various divisions of a local business to discuss the questions and determine the answer. This process creates dialogue across important issues and joint solutions to challenges the business may face as well as documents strengths of current industry best practices. Furthermore, it will assist with permitting, FEMA funding disaster efforts, marina rebuilding plans, fuel, and bait supplies.

RESULTS OVERVIEW

After completing this self-assessment, you should complete the summary that will help you calculate your Resilience Index (see page 10). The scale used in this self-assessment will define resilience as **LOW, MEDIUM,** or **HIGH**.

The rating will give you an idea of how long it may take your business to provide basic services, restock supplies, and reestablish adequate staff after a disaster. For more details about interpreting your Resilience Index results, go to page 11.

BUSINESS AND OPERATIONS PLANS

I. Does your business have the following business and operations plans in place? Check Yes or No.

Business and Operations Plans	Yes	No
Example: Mission statement	√	
Do you have a written business plan containing at least the following:		
Mission statement		
Company overview (legal structure, products or services, location, management, insurance)		
Industry analysis (differentiates critical and non-critical organization functions/activities including product availability/access to product)		
Customer analysis (customer demographics, target markets, needs of target customers)		
Marketing plan (product design, pricing, distribution, and promotions plan)		
Operations plan (physical necessities, facilities, and equipment, adequate staffing)		
Financial plan (cash flow statement, three-year income projection, sources and uses of funds, summary of financial needs, financial statements, and profits/losses)		
Has your written business plan been updated in the last 12 months?		
Do you have an internal employee communications plan?		
Does your internal employee communications plan address English-and Non-English-speaking employees?		
Do you have adequate access to local or regional suppliers and/or contractors who provide reliable and adequate products and services (generators, construction, food, fuel, and ice)?		
Do you have a business leadership and staff succession plan?		
Does your current equipment and technology maximize your profitability (fuel-saving trawl nets, modern processing equipment, up-to-day computers/software)?		
Total number of Yes and No answers:		

For resources to improve your business in these areas, see the "Fisheries Resilience Resources" section.

ADDITIONAL NOTES

_____

_____

_____

_____

_____

_____

_____

DISASTER PREPAREDNESS PLANS

2. Does your business have the following disaster preparedness plans in place? Check Yes or No.

Disaster Preparedness Plans	Yes	No
Example: Emergency contact information for your employees	√	
Do you have a disaster preparedness plan for your employees for both large and small-scale disasters containing at least the following:		
Emergency contact information for your employees		
Evacuation, re-entry, or shelter-in-place plan		
Continuity of operations plan (essential personnel/services/equipment, alternate reporting locations, reopening, critical records storage)		
Agreements and contracts with suppliers and contractors for critical operations		
Mobile communications ready for use in the event of a disaster (satellite phones, two-way radios, Emergency Positioning Beacon (EPB), additional cell phone battery packs)		
Internal (employee) communications plan? (established phone numbers for staff to call for information, schedule for staff to return to work)		
Communications plan for media, customers, and the public (predetermined messages and messaging vehicles)?		
Do you have a testing, training, and tabletop exercise program (written plan and practice various scenarios)**?**		
Do you have employees who are cross-trained in tasks outside of their normal job duties to assist with recovery (employee responsible for external messaging to update customers on business status)**?**		
Do you have a designated employee trained to serve as a spokesperson to manage any questions from the general public and media?		
Do you have Memorandums of Understanding (MOUs) **or contracts with service providers in place that you execute during and after disasters** (generators, debris removal, and clean up services)**?**		
Do you have MOUs or contracts in place with local businesses that you execute during disasters (using an alternate marina or referring customers to a similar business)**?**		
Do you have at least three (3) **months of emergency operating funds?**		
Does your business have insurance that adequately covers the following events: flood, wind, theft, general liability, fire, catastrophic loss, loss of income, and product liability (recalls, equipment failure, inventory loss, profit loss due to water closures)**?**		
Have key personnel in your business had first-hand experience with disaster recovery during the last 10 years?		
Total number of Yes and No answers:		

For resources to improve your business in these areas, see the "Fisheries Resilience Resources" section.

ADDITIONAL NOTES

_____

_____

MARKING

3. Does your business have the following plans related to communications procedures and strategies? Check Yes or No.

Marketing	Yes	No
Example: Written marketing plan	√	
Do you have a written marketing plan containing: situation/market analysis, goals, strategies, tactics, and timeline?		
Do you utilize different messaging vehicles to communicate to customers and the public (advertising, public relations, website, email marketing, text messaging, and social networking platforms)**?**		
Are you a member of your local or regional chamber of commerce?		
Are you a member of a local professional industry association?		
Are you a member of any regional or national professional industry associations (e.g., American Shrimp Processors Association, Gulf Oyster Industry Council, charter fishing association, retail marketing, Fish for America, Share the Gulf)**?**		
Do you participate in a marketing organization that supports your industry (local, state, regional, or national)**?**		
Do you have a diverse customer base (local, regional, national, international)**?**		
Does your business provide diverse secondary attractions and/or activities (recreational fishing and sunset cruises, wildlife tours, seafood processing venue tours, variety in packaging and distributing products)**?**		
Do you offer packages of your products or services with other businesses or organizations to expand local business opportunities?		
Total number of Yes and No answers:		

For resources to improve your business in these areas, see the "Fisheries Resilience Resources" section.

ADDITIONAL NOTES

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

WORKFORCE

4. Does your business meet the following criteria with relation to your local workforce? Check Yes or No.

Workforce	Yes	No
Example: Have enough staff for normal operations	√	
Do you have enough staff for normal operations under regular working conditions (including disruption of work due to absences of staff)**?**		
Do you actively recruit new employees (attend job fairs, word of mouth, ads)**?**		
Do you have access to an adequately trained workforce?		
Do your employees have reliable transportation to and from work?		
Do you provide employee incentives (flexible hours, accommodating class schedules, housing stipends, health insurance, retirement contributions)**?**		
Have you identified outside volunteers (non-employees) **willing to work during and after disasters?**		
Do you have procedures that will assist you in working with non-employees during disasters (utilities, volunteers)**?**		
Do your employees participate in regularly scheduled health and safety training specific to your business (first aid/CPR training, OSHA, HAZWOPER training, mental health services)**?**		
Total number of Yes and No answers:		

For resources to improve your business in these areas, see the "Fisheries Resilience Resources" section.

ADDITIONAL NOTES

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

FEDERAL, STATE AND LOCAL RESOURCES

5. Is your business actively engaged with your local government regarding the following plans and procedures it provides ? Check Yes or No.

Federal, State, and Local Resources	Yes	No
Example: Participate in post-disaster damage assessments	√	
Do you participate in any post-disaster polling program to determine the extent of damage from a disaster and the status of the recovery progress?		
Have you identified the appropriate public or private resources to obtain up-to-date disaster information within your city/county/fishing areas? (local emergency management hotline, local municipalities' website)		
Do you initiate or participate in any area-wide or emergency management agency (EMA) sponsored disaster drills with your employees?		
Have you coordinated your re-entry or re-opening plan with local officials?		
Do you have access to your local FEMA Flood Insurance Rate Maps, or floodplain maps, and know the flood zone for your business?		
Total number of Yes and No answers:		

For resources to improve your business in these areas, see the "Fisheries Resilience Resources" section.

ADDITIONAL NOTES

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

RESOURCE ACCESS AND KNOWLEDGE

6. Does your business support local resource sustainability efforts? Check Yes or No.

Resource Access and Knowledge	Yes	No
Example: Support local efforts on natural resource sustainability	√	
Do you support local efforts on natural resource sustainability (habitat conservation and restoration, erosion prevention, stormwater management)**?**		
Do you employ sustainable operations practices (local sourcing, recycling, and energy efficient or "green" technology)**?**		
Do you have an understanding of fisheries management policies on a local and federal level (stock assessments, data requirements and monitoring programs like electronic logbooks and Vessel Monitoring System)**?**		
Do you use your knowledge or experience to influence fisheries policies (public comment, calling your regulatory office)**?**		
Do you have an understanding of fisheries science (data collection, reporting, availability and health of fisheries stock)**?**		
Do you require international partners to provide assurance of sustainable fisheries practices?		
Is your company involved in federal/state authority discussions to support sustainability (Sustainable Fisheries Partnership)**?**		
Do you have adequate access to water-dependent infrastructure (boat launches, docks, processors) **during normal operations?**		
Do you support local efforts focused on ensuring maintenance dredging for channels you use?		
Total number of Yes and No answers:		

For resources to improve your business in these areas, see the "Fisheries Resilience Resources" section.

ADDITIONAL NOTES

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

SCORING TABLE

Use the box labeled "Total Number of Yes or No Answers" from Sections 1-6 to complete the following chart.

Sections 1-6	Number of Yes answers	Translate number of Yes answers to Resilience Index	Resilience Index	Comments
(Example) Section 2: Disaster Preparedness Plans	6	7 or fewer (LOW) 8 to 11 (MEDIUM) 12 or more (HIGH)	LOW	We are planning a tabletop exercise where we can practice our Continuity of Operations Plan. We are also developing a program for cross-training our employees.
Section 1: Business and Operations Plans		**6 or fewer** (LOW) **7 to 9** (MEDIUM) **10 or more** (HIGH)		
Section 2: Disaster Preparedness Plans		**7 or fewer** (LOW) **8 to 11** (MEDIUM) **12 or more** (HIGH)		
Section 3: Marketing		**4 or fewer** (LOW) **5 to 6** (MEDIUM) **7 or more** (HIGH)		
Section 4: Workforce		**4 or fewer** (LOW) **5 to 6** (MEDIUM) **7 or more** (HIGH)		
Section 5: Federal, State, and Local Resources		**2 or fewer** (LOW) **3** (MEDIUM) **4 or more** (HIGH)		
Section 6: Resource Access and Knowledge		**4 or fewer** (LOW) **5 to 6** (MEDIUM) **7 or more** (HIGH)		

ADDITIONAL NOTES

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

INTERPRETING FISHERIES RESILIENCE INDEX RESULTS

RESILIENCE INDEX: A Resilience Index is an indicator of your business' ability to reach and maintain an acceptable level of functioning and structure after a disaster.

After completing the Summary section of this self-assessment, your Resilience Index was identified as **LOW, MEDIUM,** or **HIGH** in different categories.

LOW Resilience Index. A low Resilience Index indicates that your business should pay specific attention to this category and should make efforts to address the areas of low rating. For example, if the Disaster Preparedness Plan category received this rating, the reopening of your business may encounter many problems reopening and becoming functional after a disaster.

MEDIUM Resilience Index. A medium Resilience Index indicates that more work could be done to improve your Resilience in this category. If the Disaster Preparedness Plan category received this rating, there will be challenges to reopening.

HIGH Resilience Index. A high Resilience Index indicates that your community is well prepared for a storm event. If the Disaster Preparedness Plan category received this rating, your business will likely be functional and reopen with few difficulties.

NEXT STEPS

Regardless if your business has a **HIGH**, **MEDIUM**, or **LOW** Resilience Index, you should learn about and investigate the weaknesses you have identified during this process. Refer to the references section for additional information on resources, training, and support. You can use the space provided on page 14 to start your own list of action items and best practices.

FOR MORE INFORMATION

Tracie Sempier, PhD
Community Resilience Specialist
Mississippi-Alabama Sea Grant Consortium
(228) 818-8829
tracie.sempier@usm.edu

LaDon Swann, PhD and Director
Mississippi-Alabama Sea Grant Consortium
Auburn University Marine Programs
(251) 648-5877
swanndl@auburn.edu

FISHERIES RESILIENCE RESOURCES

The following resources are provided to assist you in building a more resilient business. You will find templates for creating a business plan, visualization tools to help you assess your risk, and best practices to guide your future long-term planning efforts. In addition to these resources, check with your local and regional chambers of commerce and destination marketing organizations.

U.S. Small Business Administration: www.sba.gov/writing-business-plan
The U.S. Small Business Administration (SBA) is an independent agency of the federal government to aid, counsel, assist, and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA helps Americans start, build, and grow businesses, through an extensive network of field offices and partnerships with public and private organizations.

> Alabama Small Business Development Center: www.asbdc.org
> Florida Small Business Development Center Network: floridasbdc.org
> Mississippi Small Business Development Center: www.mssbdc.org
> Louisiana Small Business Development Center: www.lsbdc.org
> Texas Small Business Development Center Network: www.sbctexas.org

American Planning Association Resources on Resilience and Planning: www.planning.org

> Planning for Post-Disaster Recovery and Reconstruction. 1998. PAS Report No. 483/484:
> www.planning.org/store/product/?ProductCode=BOOK_P483
> Current APA project (www.planning.org/research/postdisaster)
> nearing completion to produce a next-generation version of the above PAS Report:
> www.planning.org/store/product/?ProductCode=BOOK_P576
> Planning for the Unexpected: Land-use Development and Risk. 2005. PAS Report 531:
> www.planning.org/store/product/?ProductCode=BOOK_P531
> Hazard Mitigation: Integrating Best Practices into Planning. 2010. PAS Report 560:
> > Online: www.fema.gov/media-library/assets/documents/19261?id=4267
> > In print: www.planning.org/store/product/?ProductCode=BOOK_P560
> > Project site: www.planning.org/research/hazards/

Federal Emergency Management Agency: www.fema.gov/plan-prepare-mitigate
FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

> National Incident Management System (NIMS) Training:
> www.fema.gov/national-incident-management-system
> Community Emergency Response Team (CERT) Training:
> www.fema.gov/community-emergency-response-teams
> FEMA Coastal Flood Risks: Achieving Resilience Together:
> www.fema.gov/coastal-flood-risks-achieving-resilience-together
> FEMA Flood Insurance Rate Maps (FIRMs): msc.fema.gov

Ready: www.ready.gov
A program of The Department of Homeland Security (DHS) and The Federal Emergency Management Agency (FEMA), Ready is a national campaign designed to educate and empower Americans to prepare for and respond to emergencies including natural and man-made disasters. The goal of the campaign is to get the public involved and ultimately to increase the level of basic preparedness across the nation.

Ready Business: www.ready.gov/business
Ready Business will assist businesses in developing a preparedness program by providing tools to create a plan that addresses the impact of many hazards. This website and its tools utilize an "all hazards approach."

American Red Cross: www.redcross.org
The American Red Cross exists to provide compassionate care to those in need. The Red Cross responds to approximately 70,000 disasters in the United States every year, ranging from home fires that affect a single family to hurricanes that affect tens of thousands, to earthquakes that impact millions. In these events, the Red Cross provides shelter, food, health, and mental health services to help families and entire communities get back on their feet.

U.S. Army Corps of Engineers: www.usace.army.mil
Coastal Risk Reduction and Resilience: Using the Full Array of Measures is a published paper that discusses the U.S. Army Corps of Engineers capability to assist in reducing risks posed to coastal areas and improve resilience to coastal hazards through an integrated planning approach. These include natural or nature-based features (e.g., wetlands and dunes), nonstructural interventions (e.g., policies, building codes and emergency response such as early warning and evacuation plans), and structural interventions (e.g., seawalls and breakwaters). The document can be found on the Climate Change Adaptation website: www.corpsclimate.us/ccacrrr.cfm

Gulf Coast Regional Resources:

Gulf of Mexico Alliance (GOMA): www.gulfofmexicoalliance.org
Gulf Sea Grant Programs
     Florida Sea Grant: www.flseagrant.org
     Louisiana Sea Grant: www.laseagrant.org
     Mississippi-Alabama Sea Grant Consortium: www.masgc.org
     Texas Sea Grant: www.texas-sea-grant.tamu.edu
Mississippi-Alabama Sea Grant Consortium Coastal Resilience Index: www.masgc.org/ri
State-Specific Resilience Resources
     Florida: Florida Resilient Communities Initiative, www.frci.dcp.ufl.edu
     Louisiana: LRAP, Louisiana Resiliency Assistance Program, www.resiliency.lsu.edu
     Mississippi: Center for Policy and Resilience, www.usm.edu/gulfcoast/center-policy-and-resilience

Brookings Institution Press:
Resilience and Opportunity: Lessons from the U.S. Gulf Coast after Katrina and Rita
www.brookings.edu/research/books/2011/resilienceandopportunity

Coastal Resilience: www.coastalresilience.org
Coastal Resilience is a global network of practitioners who are applying an approach and web-based mapping tool designed to help communities understand their vulnerability from coastal hazards, reduce their risk and determine the value of nature-based solutions.

Institute for Business and Home Safety (IBHS):
https://www.disastersafety.org/wp-content/uploads/OFB-EZ_Toolkit_IBHS.pdf
https://www.disastersafety.org/

Training

Gulf of Mexico Sea Grant College Programs: www.gulfseagrant.org
Coastal Services Center: www.coast.noaa.gov/digitalcoast/training/list
National Estuarine Research Reserves Coastal Training Program: www.gulfalliancetraining.org

NEXT STEPS

What ideas did the FRI spark for you? Start your own list here of Action Items and Best Practices.

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

DEVELOPMENT TEAM

The FRI was developed by Mississippi-Alabama Sea Grant Consortium in collaboration with:

- Alabama Department of Conservation and Natural Resources
- Auburn University Marine Extension and Research Center
- Gulf of Mexico Alliance
- Gulf Shores & Orange Beach Tourism
- Mississippi Department of Marine Resources
- Dewberry
- Industry Business Leaders
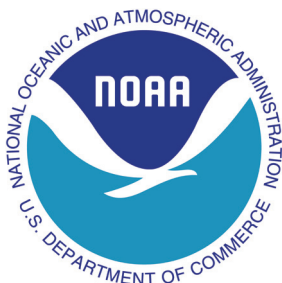
Coastal Flood Exposure Mapper

www.coast.noaa.gov/digitalcoast/tools/flood-exposure

This tool supports users undertaking a community-based approach to assessing coastal hazard risks and vulnerabilities by providing maps that show people, places, and natural resources exposed to coastal flooding. This product is based on knowledge and experiences the Office for Coastal Management has in community-based risk and vulnerability assessments.
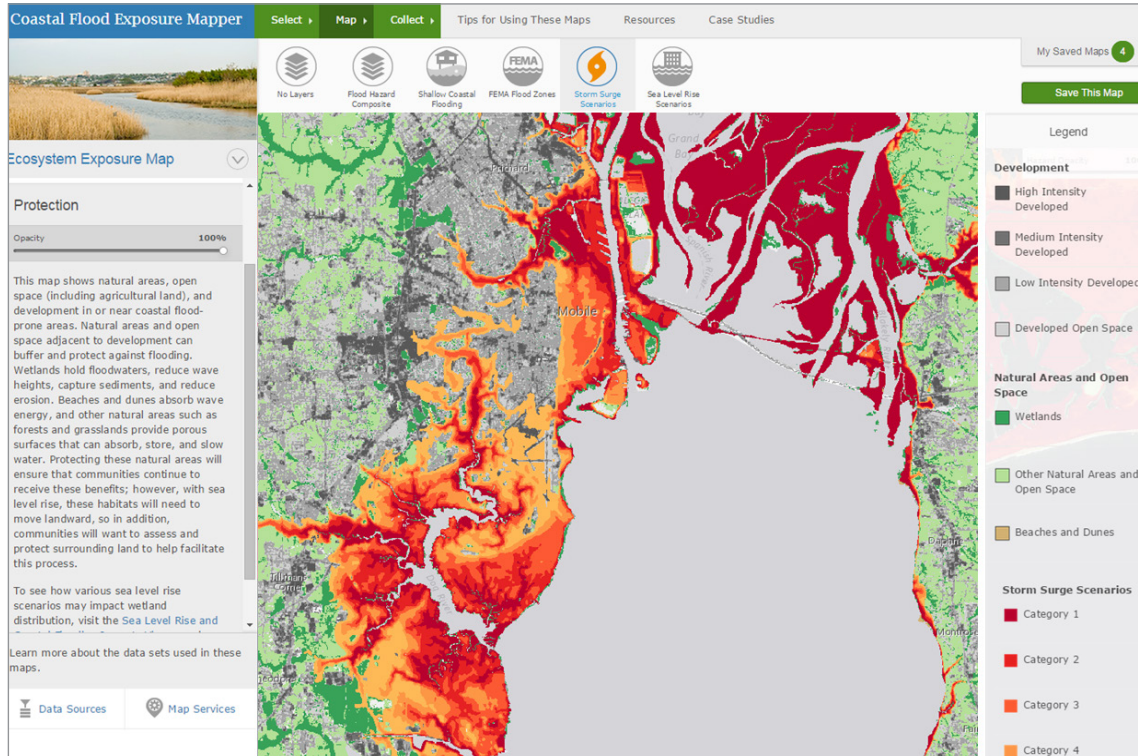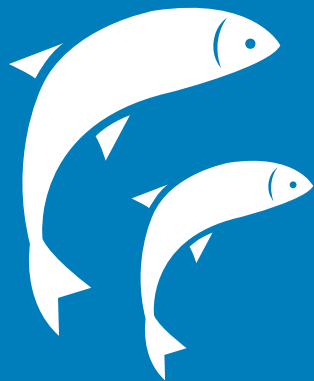

StormSmart Coasts Network

www.stormsmart.org

- Learn how to identify your community's risks
- Find ways to reduce those risks (and the funding to do so)
- Discover what other communities across the Gulf and the nation are doing to address their risks
- Find others working to protect their communities

FISHERIES RESILIENCE INDEX