



MINISTRY OF TOURISM



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# BUSINESS CONTINUITY PLAN GUIDEBOOK

Prepared by  
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A systematic step-by-step approach to plan, implement, manage and improve a Business Continuity Management system in alignment with the ISO 22301:2019 Standard

# ACKNOWLEDGEMENT

The team at Phoenix Business Insight Ltd (PBI) takes this opportunity to express its gratitude to the Tourism Enhancement Fund for bringing this project together. This signals the Fund's unwavering dedication to the fulfilment of its mandate and the unquestionable impact that this will have on the sector.

The preparation of this document includes input from a host of stakeholders including, but not limited to, small and medium-sized tourism enterprises and the Ministry of Tourism. Special thanks to the participants in the focus groups for their valuable time and input into this process. Additionally, we express our heartfelt gratitude to two of PBI's key team members, Cheryl Griffith and Brian Reid who have both made an invaluable contribution to the preparation and delivery of this document.

Finally, to the hardworking members of the Phoenix team, thank you all.

# FOREWORD



Honourable Edmund Bartlett, CD, MP.  
Minister of Tourism  
Government of Jamaica

Small and medium-sized tourism enterprises (SMTEs) are the lifeblood of the industry, accounting for 80% of global tourism. Research indicates that this critical sub-sector has been among the hardest hit by the COVID-19 pandemic – and many businesses have found it difficult to recover, essentially exacerbating the broader effects of the crisis on economies globally. As a result of the pandemic, SMTEs faced a variety of challenges, such as a reduction in demand, supply shortages, closure periods, and movement restriction policies.

However, the Government of Jamaica has been quick to help these important business entities by setting up a strong support system for both large and small businesses in various sectors, including tourism. As the industry recovers and prepares for even stronger growth in the future, we are cognizant of the need to adopt new strategies, a new orientation, and a new ethos to ensure that the tourism sector becomes more resilient, sustainable, inclusive, and competitive.

It is for this reason that the Tourism Enhancement Fund (TEF) collaborated with key partners to develop several initiatives aimed at assisting SMTEs in retooling and recovering from the impact of the COVID-19 pandemic, such as resilience packages, loan facilitation, and facilitating the distribution of Ministry of Finance and the Public Service grants.

# FOREWORD CONT'D

In an effort to provide even greater assistance, we have also developed this guidebook for both large and small tourism businesses, called a Business Continuity Plan (BCP). It can help them better plan for and recover from both natural and man-made disasters.

I applaud the team in the Tourism Policy and Monitoring Division (TPMD) of the Ministry as well as the Tourism Enhancement Fund's Research and Risk Management Department (RRMD), for their hard work in developing this guidebook for SMTEs and large tourism entities. I am confident it will be a useful tool in reducing the impact of disasters on businesses, by enabling them to be better prepared to handle the unexpected.

As we strive to develop a more inclusive sector, the Ministry and its public bodies are working earnestly to ensure that local suppliers remain resilient and are better able to provide the products and services that our visitors need. This guidebook will aid greatly in this regard. This is especially important in light of the current economic fallout caused by COVID-19, which put a strain on every sector of the economy, prime among them the tourism industry, which is now rebounding nicely and providing the driving force needed to foster continued growth in the national economy.

I look forward to hearing the success stories from users of this critical tool, which will help to streamline our efforts to build a stronger, more resilient sector, which will benefit each and every Jamaican and our entire nation.

Hon. Edmund Bartlett, CD, MP  
Minister of Tourism



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## ABBREVIATIONS

BC	Business Continuity
BCM	Business Continuity Management
BCMS	Business Continuity Management Scope
BCP	Business Continuity Plan
BIA	Business Impact Analysis
DR	Disaster Recovery
IT	Information Technology
JHTA	Jamaica Hotel & Tourist Association
MAO	Maximum Acceptable Outage
MoT	Ministry of Tourism
RTO	Recovery Time Objective
RPO	Recovery Point Objective
SMTEs	Small, Medium Tourism Enterprises
TRA	Threat and Risk Assessment

# BCP GUIDEBOOK

## INTRODUCTION

The tourism sector is a major contributor to the Jamaican economy, accounting for 9.0% of Gross Domestic Product (GDP) in 2018 (<https://www.europeanceo.com/industry-outlook/jamaica-is-the-caribbeans-rising-star/>). Jamaica's Tourism Resort areas (Negril, Montego Bay, Falmouth, Ocho Rios, Port Antonio, Kingston and the South Coast) are all located along coastal areas and are at risk of being severely impacted by the effects of climate change and natural hazards such as storm surges, droughts and earthquakes. Viruses such as H1N1, Zika, Chikungunya and Dengue have also always presented major challenges for Jamaica's public health system. However, the emergence of the Covid-19 pandemic has highlighted the need for pandemics to be treated with greater importance in disaster risk management planning especially because of its devastating impact on the tourism sector. It also underscored the vulnerability of the small and medium-sized tourism enterprises (SMTEs) which do not have the appropriate framework or capacity to absorb the impact of major disasters or pandemics.

Focusing on business continuity is a very important decision by a business owner, to protect their livelihood from various disasters and accidents and to enhance their business' ability to survive by conducting planned continuity strategies.

As a business owner, you have to protect your trade, not only on good days but also, and especially so, on bad days. The tourism market is tough competition under ordinary circumstances, but you will also need resilience if you are to successfully navigate and survive a crisis, such as a natural disaster, flood or a fire or even a cyber-attack. You do not want to see your business destroyed by any of these events. Is your business prepared for disasters?

If you are not preparing for such incidents, you are preparing for failure when a disaster or accident strikes. Business continuity planning can help protect your business during a crisis. Let us keep that in mind as we continue.

# BCP GUIDEBOOK OBJECTIVES

The main objective of the Business Continuity Plan - Guidebook is to outline the steps in the identification, mitigation, and response to any negative impacts of natural and man-made disasters as well as pandemics on the stakeholder's operations in the tourism industry.

The details of which include:

- ✓ To guide stakeholders in the tourism sector in the identification of physical and operational risks; and document their preparation activities for any possible emergency or disasters that may impact their business, labor force and overall operations.
- ✓ To provide stakeholders with the approaches for putting procedures in place to manage preventable emergencies and reduce the impact of a disaster.
- ✓ To assist stakeholders to develop response strategies for emergencies or disasters as they happen in a logical manner.
- ✓ To provide direction to the tourism sector, in particular SMTEs in developing strong rebound mechanisms in light of the emergencies or disasters that may impact their business and the country by extension.

# WHY SHOULD MY BUSINESS HAVE A BUSINESS CONTINUITY PLAN?

## To stay open for business!

Disasters big and small can happen with very little warning. Over the past 20 years, the Caribbean has experienced more disasters than ever before. From hurricanes, the Covid-19 pandemic, and widespread cyber-attacks, tourism businesses need to adapt to a 'new normal' by bolstering their resilience to increasing threats. One excellent way to increase your business' resiliency is through business continuity planning. Having a plan in place before a disruption occurs can help ensure your business has the resources and information needed to recover quickly. Tourism businesses rely on the various sub-sectors in the industry to deliver critical goods and services which help to rebuild after disasters. Businesses that continue to deliver goods and services to their customers following an emergency have a better chance of maintaining (and possibly increasing!) clients in the long run.

## HAVING A BUSINESS CONTINUITY PLAN WILL HELP YOUR BUSINESS

- Remain competitive by staying open for business during a disruption
- Reduce financial losses
- Identify the weaknesses within your business
- Improve your dealings with financial institutions, creditors, investors, and insurers by showcasing your commitment to business resilience

## What is a CRISIS?

A crisis occurs when an unforeseen disruption places the stability of a business at risk. These incidents can be initiated internally, or they can be instigated by external influences. The problem affecting the business can worsen to the point where it becomes difficult or impossible to conduct normal day-to-day activities.

## What is a DISRUPTION?

Disruptive events can cause harm to any type of company, which makes BC such a critical component of managing a business. Disruption refers to an outage which has time and business consequences. BC ensures that during a disruption, companies can continue providing their products and services. It also helps them return their business operations to normal, as soon as possible. Some disruptive events may not occur often, but could have severe consequences for critical services, which are not easily resolved by routine problem-solving.



### REMEMBER:

In today's tourism environment, crisis events are common. As a tourism operator, it's often not a question of **IF** a crisis will occur, but **WHEN**. Your capacity to deal with a crisis can make or break your business.

# WHAT IS BUSINESS CONTINUITY?

Business continuity is about understanding the risks your business could face and developing strategies and plans to ensure continued operation, during and after an emergency or disaster.



## WHAT IS A BUSINESS CONTINUITY PLAN?

A business continuity plan outlines procedures and instructions a business can follow when faced with a disruption. It aims to keep your business running and makes it easier to resume operations after a disruption. A business continuity plan will allow you to analyze and prioritize which products and services are critical to your business operations and customers. It will introduce you to the risks and hazards to which your business may be vulnerable. Based on this information, you can develop strategies to ensure that your business can quickly recover and continue operating through any type of disruption.

# THE BCP FRAMEWORK

## PURPOSE, SCOPE AND TEAM

Companies must identify the boundaries and scope of the BCMS. It is important to understand that determining the BCMS scope is dependent on several factors, such as the internal and external problems, as well as the company's objectives, mission and obligations. The scope of your BCMS, will help to inform what should be included in your business continuity policy.

- **Purpose**

The purpose of BCM is to protect your business operations from disasters and accidents. Establishing a clear purpose will play an important role in deciding your priorities and choosing your business continuity solutions.

What is the purpose of your BCMS?

Protecting employees and visitors on your premises. It also protects your business, making certain that you are able to achieve your contractual obligations to your customers. By doing so, it secures employment for your staff and protects their livelihoods.

- **Scope**

You can limit the scope to key areas of your business. For example, you can select your essential service or product that has the highest sales. Your BCM scope can be based on your business needs and individual circumstances, but you should be sure to include the core functions that are critical to your company's survival.

- **Leader and Team**

Your BCM leader should be very familiar with the business activities and ensure it has the resources it needs to continue operations. If the staff complement is large, a team can be put in place to support the BCM leader.



### DID YOU KNOW?

Often, when roles and responsibilities are not defined effectively, the wrong individuals (typically with the wrong skills, experiences, and credentials) are engaged in a specific task – usually resulting in poor performance or missed expectations. SMTEs that have 1-5 employees will have to assume various roles.

Having a clear purpose will be especially important in deciding the priorities of your essential products or services and selecting your business continuity strategies. The first priority is to protect people, including any employees and customers.

Fill in the below form to get started on your Company's BCM Framework

**Example: BCM Framework**

<b>BCM Purpose</b>	
Protect People	Staff, visitors
Protect Business Activities	Tours
Protect Premises	Shop, Stall

You can limit the scope to your key areas. e.g. which tour that has the highest sales.

<b>BCM Scope</b>	
Functions/Departments to introduce BCM	

You should identify a person who you can trust in the event you are not available to carry on the business.

<b>BCM Leader and Team</b>	
BCM Leader	
BCM Team Members	



Refer to page 67 of BCP Guidebook Annex for BCM Framework Template

# THE ROLE OF ISO 22301:2019

## SECURITY AND RESILIENCE - BUSINESS CONTINUITY

This standard lays down the framework that can be used by any business to understand the necessities of a BCP. It helps to protect the business as well as its reputation, allowing operations to stay agile and resilient to unexpected interruptions. If there is one thing we have learned from life, it is this, nothing is certain. Therefore, resilience is about the ability of a company to absorb and adapt in a changing environment, in order to ensure continued delivery of its products and services, regardless of whether you operate a 5-star hotel chain or a single proprietor tour guide or taxi business. All business owners want to flourish and be successful. This calls for forward thinking and risk management, to help you to be prepared for the unforeseen. The development and implementation of a Business Continuity Plan sets your business up to sustain these unexpected shocks and continue operations.

### Four Phases of the Business Continuity Process



### SIMPLY PUT

A business continuity plan is a document of procedures to prevent damage, maintain productivity and recover in the event of an emergency or disaster.



# WHEN A CRISIS STRIKES, IS IT TOO LATE TO START THINKING WHAT TO DO?

Being prepared is about planning to manage your risk. It involves more than just making plans and running an occasional drill. Businesses need to evaluate their crisis exposure and develop plans to respond to and manage their business through a crisis event. For example, a power outage would require a different response to a flood event. See examples of events below:

- Incident - Not part of a standard operating business e.g., loss of electricity
- Emergency – Poses an immediate threat to human life or serious damage to property and environment e.g., vehicle accident, road damage.
- Crisis/Disaster – Significant business disruption and/or potential impact to reputation, viability and profitability. This may include an unplanned or sudden event e.g., epidemic/pandemic.



## REMEMBER:

Even if an event like a hurricane does not damage your business, roads might be blocked due to fallen trees resulting in customers or suppliers being unable to access your operations. Think outside the box and be prepared. For example, a Tour Operator would have to look for an alternative route in the event of bad roads or obstruction along the roadway.

# HOW TO DEVELOP YOUR BUSINESS CONTINUITY PLAN

This guide will help you through the steps to develop an effective Business Continuity Plan and is based on the **International Standard ISO:22301** for Business Continuity Management.

Step 1

Analyze Your Business

Step 2

Assess Your Risks

Step 4

Create Your Plan

Step 3

Develop Strategies

Step 5

Test & Assess Your Plan

Step 6

Continuous Improvement

**An important note:** Each business is unique. Businesses are encouraged to expand or change any parts of the template in order to make a document that is relevant and useful to you.



## STEP ONE: ANALYZE YOUR BUSINESS

In an emergency, energies and resources must be focused on the important, critical elements of the business.

1. What is the purpose of your business?
2. What products and services do you provide?
3. What is special about your business?
4. How and where do you provide your products and services?
5. Do you have adequate and appropriate insurance coverage for the risks that could impact the business?
6. Can the business continue without the availability of some employees?
7. Can employees work remotely if necessary?
8. What data is most critical and how reliable are our technology platforms?
9. In the event of an IT systems failure, do you have backup arrangements in place?
10. What critical functions and business processes must carry on after a crisis occurs, in order to keep the business actually going?

### EXAMPLE:

#### **What is the purpose of your business?**

Business X is a Tour Operator that offers personalized tours for customers, focusing on the north coast.

#### **What products and services do you provide?**

Tour packages, including some established attractions but more on Jamaica's "hidden gems".

#### **What is special about your business?**

Knowledgeable tour guides and other SMTEs to provide the ultimate ("tourist experience")

#### **How and where do you provide your products and services?**

Instagram and Facebook. Business is open from 8:00 a.m. to 6:00 pm., 7 days a week.



### REMEMBER

Business operations cannot be successful without understanding the systems established throughout the company.

To prepare for a crisis you will need to look at your business and understand what it takes to keep it running. Better understanding leads to a stronger business NOW and in the event of a crisis. Look at your business' strengths, weakness, opportunities and threats (SWOT).

Businesses should also consider their relationships with other parties, including the outsourcing of processes or other activities that may impact delivery of goods/services.



### DID YOU KNOW?

SWOT analysis is one of the most frequently used methods of analyzing a company's context. The strengths and weaknesses discovered during the analysis allow the business to take a close look at existing internal issues, while information on opportunities and threats are used to examine a company's external issues.



Refer to page 68 of BCP Guidebook Annex for SWOT Analysis Template

# IDENTIFY ANY BUSINESS FUNCTIONS

Select those functions that are relevant to your business. Include any additional functions which may be missing.

## **Product/Services**

Product Design  
Production  
Transporting Product  
Service Delivery

## **Administration**

Appointment Bookings  
Payroll/Accounts  
Reception  
Record Keeping

## **Sales/Marketing**

Advertising  
Customer Service  
Provide Quotations

## **Supply Chain Management**

Ordering Supplies  
Receiving Goods  
Storage/Stocking  
Procurement

## **Staff**

Housekeeping  
Guest Services  
Reservations  
Security  
Maintenance

## **Technology**

Website Maintenance  
On-line Security

# PRIORITIZE KEY BUSINESS FUNCTIONS

In an emergency, energies and resources must be focused on the essential, critical products or services that draw customers. Prioritize business functions in the table below. Delete/add functions as required. The purpose of this step is to identify what functions must be prioritized following an emergency.

Using the list of business functions selected in the previous step, identify the level of priority for each. Select the maximum timeframe for which a key business function can be interrupted. In other words, what is the longest period that your business can delay the function without serious consequences.

## Example: Critical Business Functions

Business Function	High Priority (must be done immediately)	Medium (Can wait a few days)	Low (Can wait a few weeks)	Notes
Customer service	✓			Customers are collected/dropped off on time
Maintenance of Vehicle		✓		Book every 6 months
Record keeping			✓	Done monthly
Advertising				



Refer to page 69 of BCP Guidebook Annex for Critical Business Functions Template



## STEP TWO: ASSESS THE RISKS

In Jamaica, there are a number of hazards which could disrupt your business operations. This section will guide you to identify local hazards and assess their likelihood and impact on your business.



The following is a list of hazards. Not all hazards will affect your business. Select those hazards which apply to your business: Include any other hazards that are not on the list but relevant to your business. Please note that the list in the table is not exhaustive.

**Example:**

Hazard	Check those hazards which may apply to your business
Hurricane	✓
Coastal Flood	
Landslide	
Epidemics (Chikungunya, Dengue, Zika)	
Pandemics (epidemic of an infectious disease that has spread across the country)	✓
Fire	
Terrorism	✓
Theft	
Cyber Crime	



Refer to page 70 of BCP Guidebook Annex for Risk Assessment Template

# WHAT IS RISK?

Risk is the probability of an outcome having a negative effect on people, systems or assets. We make decisions about the hazards to which we are willing to expose ourselves, we make decisions about where to build schools, factories, dams and dykes and how much to invest in disease surveillance, and we make decisions about how our societies organize and care for vulnerable people and assets.

– UNITED NATIONS OFFICE FOR DISASTER RISK REDUCTION

**IT Risks** include hardware and software failure, human error, spam, viruses and malicious attacks.

**TERRORISM** - Businesses can feel the impact of a terrorist attack, either directly or indirectly, and the effect – human, operational and reputational – can be significant. (Refer to page 57 for more information on Terrorism).



## ASSESSING HAZARDS

Once you have selected the hazards which could impact your business, you need to assess the risk level. To calculate the risk level, multiply the hazard’s likelihood value by the severity value (likelihood x severity = risk level). Always assume the worst possible scenario and prepare for multi-hazard scenarios.

Hazard	Risk Level (Extreme, High, Medium or Low)	Planning Measures
Hurricane Likelihood: Likely Severity: Serious-Major	High 3 (Likely) x 3 (Serious) = 9 (High)	Purchase hurricane insurance; install roof ties; generator/solar power; hurricane shutters, essential supplies (food, water, flashlights), secure building, cash, product; monitor weather reports through radio, have first aid kit on hand
Pandemic Likelihood: Certain Severity: Serious	Certain (4) X Serious (3) = 12 High	Increase cleaning and disinfection; follow public health advice; ensure staff wear masks, put out hand sanitizer for customers; deliveries to be left outside homes; install barriers around cash register; request that customers use electronic payment

# ASSESS YOUR RISK

You can't stop every risk from happening. Instead, you need to know just how badly they need to be addressed *if* they come up.

## Example of a 3 X 3 Matrix

		Impact		
		Low	Medium	High
Probability	High	Low	Medium 	High
	Medium	Low	Medium	Medium
	Low	Low	Low	Low 

### USING A 3 X 3 RISK MATRIX TO CALCULATE RISK

Step 1. Rank the risk identified by **Probability** along the vertical axis (top to bottom)

Step 2. Rank the risk identified by **Impact** along the horizontal axis (left to right)

Step 3. Select the option that reflects your combined ranking from steps 1 and 2.

e.g. 1. Assume we identified a risk with a low probability and a high impact. The risk ranking would be calculated as illustrated by the blue cross in the risk matrix above.

e.g. 2. Assume we identified a risk with a high probability and medium impact. The risk ranking would be calculated as illustrated by the red cross in the matrix above.

# HANDLE THE RISK

The risk assessment process will require businesses to not only identify potential risks, but also do the following:

- Identify the potential disruption the risk could cause to the company's prioritized activities and any resources they require.
- Conduct a full analysis and evaluation of the risk.
- Determine whether the risk requires action/treatment.

## BUSINESS COVERAGE - INSURANCE

### CONSIDER INSURANCE

Insurance **provides certainty against events that could destroy a small business or financially decimate the business or sole trader.** You have worked so hard to build your business and assets, and all could be lost in an event that could have been covered by a relatively inexpensive Insurance Policy.

### CHECK YOUR INSURANCE

Having identified the key risks to your business, you should **discuss your policy with your insurer and ensure that you are covered for these events.** You may also like to consider taking out Business Interruption Insurance – which is a policy that covers a crisis that did not impact the physical infrastructure of your business, but the earnings were affected as people stopped coming to the region? – **COULD YOUR BUSINESS SURVIVE?**

### KEEP IN MIND

Some tourism operators have discovered after a crisis that they did not always have the level of coverage they thought they had.



#### DID YOU KNOW?

72% of people do not have the insurance coverage they thought they had.

# Risks you need to think about

The five most important risk scenarios that affect business operations of companies are:

1. Place of operation is partly or fully destroyed or cannot be accessed
2. Loss of data and other critical records
3. Loss of IT functions due to glitches, viruses, power outages etc.
4. Loss of skills due to incapacitation, death or mission-critical staff leaving for greener pastures
5. Disrupted supply chains

This requires businesses to not only identify potential risks, but also do the following:

- Identify the potential disruption the risk could cause to the company's prioritized activities and any resources they require.
- Conduct a full analysis and evaluation of the risk.
- Determine whether the risk requires action/treatment.



## How to handle risks:

**PREVENT** – Those risks which are of high probability with high impact.

**ACCEPT** – Risks which have low probability and low impact.

**CONTAIN** – Risks which have a high probability of occurring but having low impact on operations.

**PLAN** – Low probability but high impact events. Though this may be a once in a lifetime event, its impact could be catastrophic. The business should plan the steps to be taken if such a risk occurs. Use the Consequence Table below to help determine what each risk event falls under.

**Consequence Table**

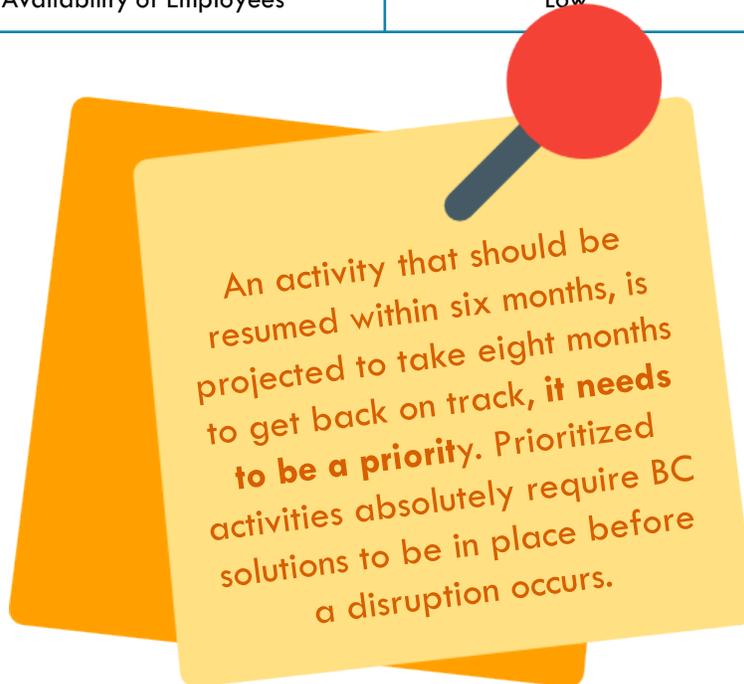
CONSEQUENCE	DESCRIPTION
<b>Extreme</b>	Threatens the survival of the business. Loss of revenue is extreme
<b>Very High</b>	Threatens the effective functionality of the business and may require intervention. Loss of revenue is very high.
<b>Medium</b>	Business is not threatened, however could be subject to significant review or change in operations. Loss of revenue is medium.
<b>Low/negligible</b>	The consequences are dealt with internally or by routine operations. Loss of revenue is low.

# BUSINESS IMPACT ANALYSIS (BIA)

Once all the risks have been identified, it is time to do the Business Impact Analysis (BIA). The BIA will gauge the impact of a specific risk on business operations from the standpoint of restarting operations as well as its financial impact.

## Example of BIA

THREAT	RISK	PROBABILITY	IMPACT
Hurricane/Flood	People, Critical Infrastructure	High	Business Interruption/Property Damage
Cyber Attack	Information Technology, Confidence in the business	Medium	Reputational Damage
Epidemic, Pandemic	People, Business Operations, Supply Chain, Environment	High	Financial Loss, Loss of Customers, Loss of Staff
Industrial Action	Availability of Employees	Low	Loss of Services



The best way to evaluate the impact of interrupted activities is to use a scale which clearly defines the impact at each level. The recommended scale is known as the four-point scale as illustrated in the table below.

## FOUR-POINT SCALE OF IMPACT

LEVEL	NAME	DEFINITION
4	Catastrophic	Loss of value that may lead the company to bankruptcy
3	Major	Loss of value that is not within the company's tolerance, but such loss may be recovered eventually
2	Significant	Significant loss of business value
1	Limited	Minor loss of business value

## BIA IMPACT MATRIX

	IMPACT THRESHOLDS			
	1 Limited	2 Significant	3 Major	4 Critical
<b>Financial Risk</b>	\$5,000	\$10,000	\$25,000	\$50,000
<b>Functionality Impact</b>	1-week backlog	2-week backlog	1-month backlog	3-month backlog
<b>Stakeholder Impact</b>	Customer complaints	Questioning of current contracts	Cancellation of current contracts	Dismissal of CFO or members of management
<b>Economic, Human and Social Impact</b>	Limited financial loss	Significant financial loss	Financial debts	Bankruptcy

\*The above is a sample and can be edited to suit the business' needs

# YOUR RECOVERY TIME OBJECTIVES (RTO)

The recovery time objective (RTO) is the maximum tolerable length of time that a computer, system, network or application can be down after a failure or disaster occurs. Businesses will determine the appropriate business continuity option and strategy:

- ✓ An RTO is measured in seconds, minutes, hours or days.
- ✓ Once a business has defined the RTO for an application, then they can decide which disaster recovery technologies are best suited to the situation.

(Recovery Time Objectives - RTO) is illustrated in the tables below.

## Recovery Point Objective (maximum acceptable data loss)

RECOVERY STRATEGY	TIME FRAME
MIRROR SYSTEM	1 MINUTE
NETWORK BACKUP	24 HOURS
BACKUP ON TAPES	7 DAYS

## Recovery Time Objective (maximum acceptable downtime)

SEVERITY	TIME FRAME
CRITICAL	1 HOUR
VERY IMPORTANT	12 HOURS
IMPORTANT	72 HOURS



### CONSIDER

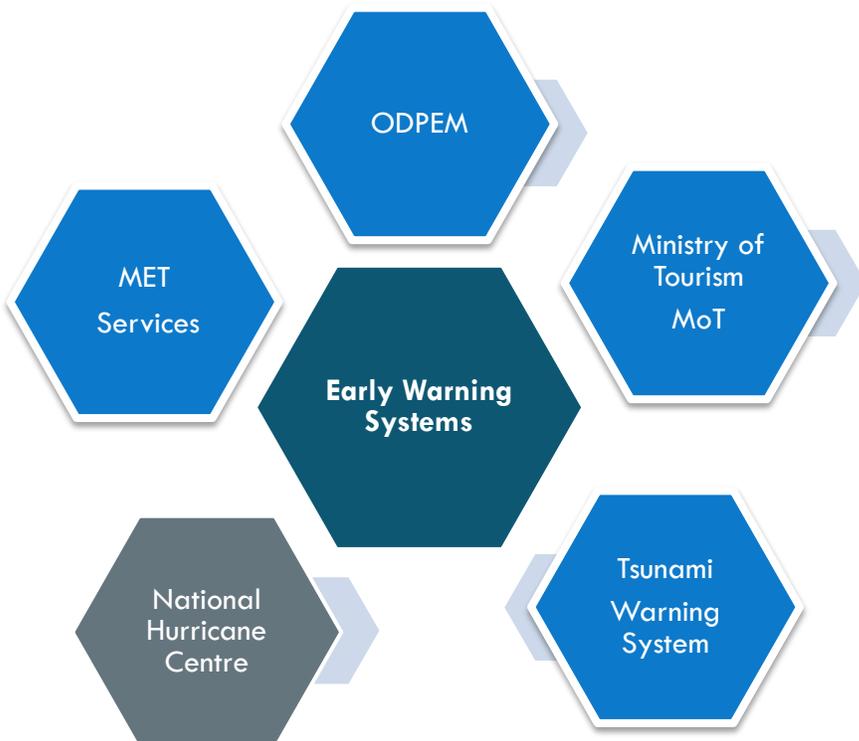
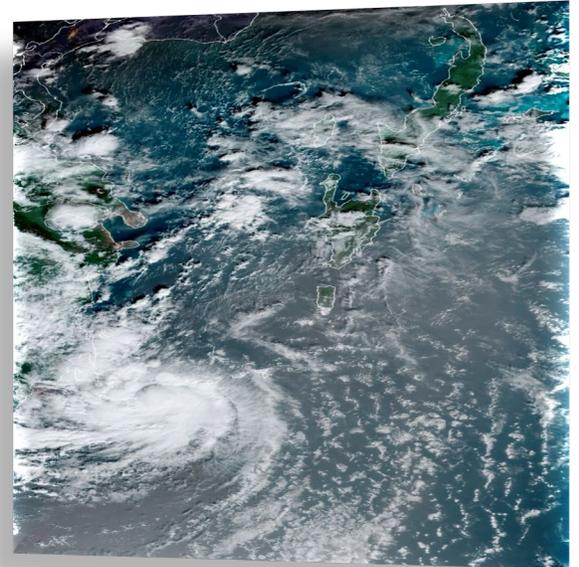
The tables above demonstrate how the use of various available technologies can result in different RPOs and RTOs, depending on the applications used. The more your business relies on certain types of data, will influence how much you can afford to lose or how long you can be without access. Making these determinations will then help you to decide on your recovery strategy and the technology investments to achieve the desired objectives.

# EARLY WARNING SYSTEMS

In planning your response, you need to consider the following areas:

For crisis events that can be predicted (e.g., hurricane), an early warning can give you time to prepare and reduce impacts.

Identify the early warning procedures for emergency service agencies in your area and note where early warning information comes from (e.g., Tsunami Warning System, MET Service, National Hurricane Centre (NHC), ODPEM , MoT etc.) This information should be included in your crisis training for all staff.



## EARLY WARNING SYSTEMS

# YOUR CRISIS TEAM

Do you know what steps to take to keep yourself, staff and visitors safe in the event of a crisis?  
Do you know who is responsible for crisis management?

Who is going to be in your **Crisis Management Team (CMT) or your Representative?** It could be you and a partner or friend if you run a small business, or it could be the manager of each department if you operate a large entity.



The Ministry of Tourism has an Emergency Management Committee for managing disasters and emergencies.

The Ministry of Tourism manages and operates a **Tourism Emergency Operations Centre (TEOC)** to coordinate the sector's response and crisis communications (Refer to page 64 for more information on the full framework).

The **Destination Managers** also act as tourism disaster coordinators and are responsible for disaster preparedness efforts in each resort area.

**Train Your Crisis Team**  
Practice makes perfect, and, just like a fire drill, practice allows you to improve your response (the first 5 mins can make a difference).



## REMEMBER:

Assign CMT roles to positions within a business as staff may change. Nominate a back-up person for each role. It's Murphy's Law that the person you have identified in a critical position will not be available on the day.

# CRISIS COMMUNICATION

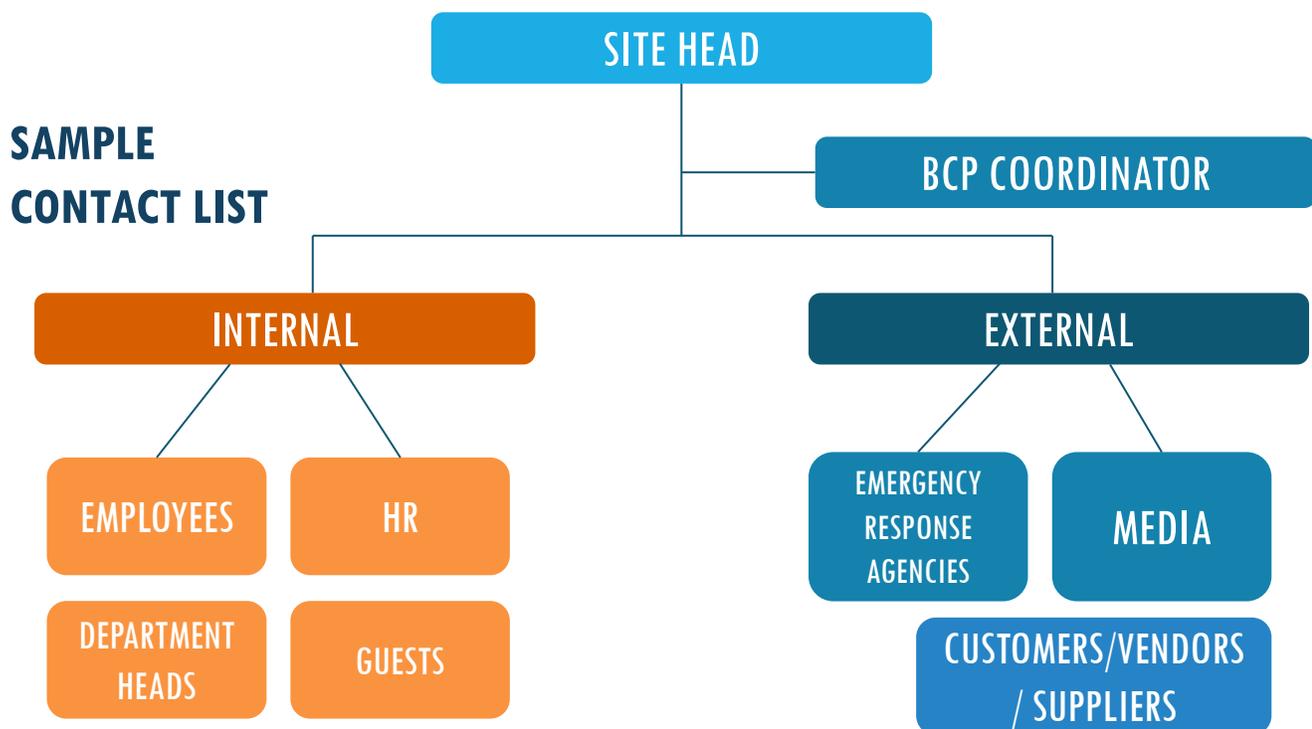
A **Crisis Communication Plan** details the key stakeholders to be contacted when a crisis occurs, and the means and responsibility for contacting them. Stakeholders include, but may not be limited to:

- Emergency personnel
- Customers
- Staff
- Tourism industry partners
- Jamaica Hotel & Tourist Association & Ministry of Tourism
- Other tourism operators
- Suppliers
- Possibly the media

Your **Crisis Communication Plan** should include:

1. Roles and responsibilities
2. Communication questions for internal and external communication (see Contact List below)
3. Protocols for working with the media

Using a **Contact List** can help you to know who should contact whom and the procedures for reporting back to a central location. This way the process for communication is managed and controlled. A small business, using programs such as Excel, allows you to keep your contacts in a digital form and easily print them out for regular use. Or using WhatsApp for those not inclined to use a computer for their contacts.



# COMMUNICATION DURING A CRISIS

## Coordinate with your Tourism Agencies to:

- Provide consistent and coordinated information
- Ensure the information provided puts people's safety first
- Minimize misinformation and reduce sensationalism
- Coordinate interviews with tourism operators, if necessary



## Managing Employees in a Crisis

At a time of uncertainty, confusion and fear, employees will look to the people they trust to provide support, guidance and leadership. Business leaders and managers must act and communicate in ways which reassure their people that this is indeed the case.

There are things you can do beforehand to help meet this challenge:

- **Trauma counselling**

Identify organizations which can provide support and counselling to your people in the event of a major incident.

- **Communication**

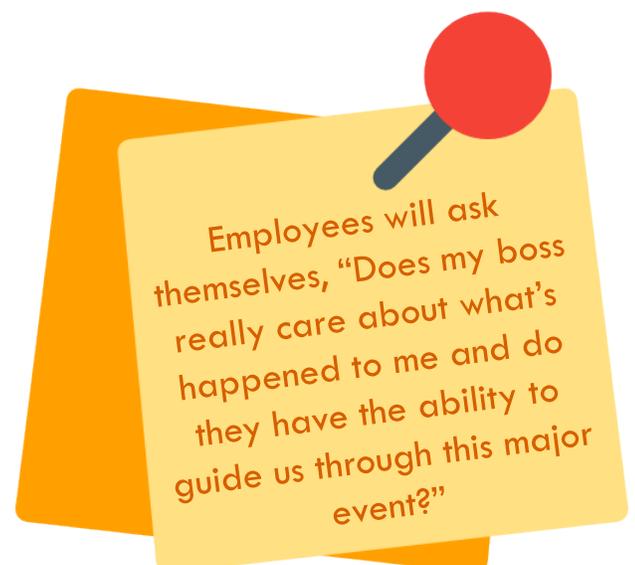
Consider how you will communicate with your employees in the aftermath of a terrorist incident. What channels will you use? Are you able to reach them after hours?

## Prepare for Social Media

- Information gathered from social media users may be inaccurate.
- Follow trusted sources of information
- Can be used to communicate about recovery and open for business to the public.

## Monitoring

In the event of a major incident, you need to know what is being said about your organization (as well as the general situation).



# SUPPORT DURING CRISIS

## Manage stress levels

Most people recover well from a crisis while some need specialized help. However, personal recovery can take some time. It may be months rather than weeks before a person feels less stressed and a sense of returning to normal again. People will respond to crises at different times and in different ways. Some people will feel the greatest impact immediately afterwards. Others will feel it more than six months after an event.



## Seek counselling

Counselling can be a great way to get your main worries off your chest and sort through them with someone who is not part of your family and friendship circles.

### REMEMBER

Look after yourself. Seek help and support from those around you.



# PROTOCOLS FOR COMMUNICATION WITH THE MEDIA

Crises generally draw considerable attention from the media, and they will look to speak with as broad a cross-section of the community as possible. To ensure consistent messages are delivered on behalf of the tourism sector in your area during this time, it is recommended that you direct all media inquiries to your Crisis Management Team.

Make sure your staff know who the media spokesperson is in your business and ensure they are trained accordingly. However, if you need to respond to the media, identify key messages about the situation in consultation with your CMT. Update these messages as the situation evolves.



Provide information that is consistent and coordinated and puts people's safety first. Minimise misinformation and reduce sensationalism.



**If you do need to talk to the media, do so in consultation with your Tourism Crisis Management Group to ensure the key messages are consistent. Also, keep in mind the following:**

- Be factual – don't speculate
- Be calm and reassuring
- Acknowledge the responsibility to visitors and community
- Acknowledge the importance of visitor welfare (if appropriate)

# TOURISM INDUSTRY NETWORK

**Knowing your tourism network means you will have access to support during a crisis.**

The Ministry of Tourism has established an Emergency Management Committee for managing disasters and emergencies.

The network also includes:

- The Tourism Emergency Operations Centre (TEOC) which serves as the primary emergency organization in charge of coordinating the tourism sector's response and crisis communication efforts.
- The Destination Assurance Councils (DAC) is managed by a chairperson who provides governance and administration, as well as influence, motivate and enable partners to ensure that quality standards are met and maintained in the destination.
- The Destination Managers (DMs) also act as tourism disaster coordinators and are responsible for disaster preparedness efforts in each resort area.

The DMs maintain active lists of tourism entities and community members and lines of communication via email and WhatsApp groups as a means of quickly disseminating information during a disaster. These lines of communication are also used to sensitise and activate entities for training sessions which are routinely conducted by the Ministry of Tourism, TPDCo and other entities for which certification of compliance/participation is a necessary requirement for tourism entities' continuous operation.

It is important to get in touch with your DMs to inform them about the impact of the crisis on your business. This will help them to develop a picture of what is happening in your area which can be communicated to various levels within the Tourism Network.

See **Tourism DRM Institutional Network** on page 62



## REMEMBER:

Your Destination Managers (DMs) are the main means of information dissemination and mobilisation in normal and disruptive circumstances between the Ministry and the entities and vice versa.

# PLAN YOUR EMERGENCY RESPONSE

You cannot write a plan to handle every crisis because each one is different, but there are some common characteristics.

So, let's recap: You have identified what types of crisis events could impact your business and you have your crisis management team in place.

Now you need an **Emergency Response Plan** which includes things like your evacuation plan and all the information and actions needed at the time of a crisis.

## HAVE YOU GOT An evacuation plan which:

- ❖ **Details what triggers an evacuation?**
- ❖ **Details who has the authority to order an evacuation?**
- ❖ **Details how staff and guest are to be evacuated?**
- ❖ **Is made accessible to all staff?**
- ❖ **Is practiced regularly?**

It is also important to:

- ✔ Clearly display your evacuation plan.
- ✔ Make sure key documents are stored safely and securely both on and off site.
- ✔ Remember cash/credit cards may be needed for emergency expenditure.
- ✔ Ensure documents are updated regularly and that current lists (e.g., customers) are available immediately.

# PREPARE A 'GO BAG'

If you need to evacuate your site or premises, a Go Bag is an emergency kit that can be easily carried or stored off-site and contains key documents such as your Contacts Lists and Disaster Recovery Plan.

With your Crisis Management Team, decide what should be included in your Go Bag, prepare the bag and store it in a location that is easily accessible on or off-site. This should be checked annually, and items replaced as needed by the Emergency Response Lead.

Items that you may consider for your Bag are listed below. This list is not exhaustive, and you should customize your Go Bag contents to suit your business.

## GO BAG CHECK LIST

### SUGGESTED GO BAG CONTENTS

#### Documents:

- Evacuation plan
- List of employees'/stakeholders' contact details
- Listing of current and expected guests/visitors
- Supplier details with contact phone details
- Contact details for emergency services, utility companies, insurance
- Latest stock and equipment inventory
- Financial and banking information
- Document back up and restoration procedures
- Product list and specifications

#### Equipment:

- First Aid Kit and manual
- Portable radio, torches, spare batteries
- USB memory sticks and flash drives
- Spare keys/security codes
- Stationery, pens/markers for temporary signs
- Mobile phones with credit, chargers
- Cash





## STEP THREE: DEVELOP STRATEGIES

When selecting response options and strategies, the following should be considered:

-  The type of hazard(s) the company is exposed to
-  Manual processing abilities and related costs
-  Use of insurance (replace rather than salvage)
-  Business cycles and peak periods
-  Accessibility of data
-  Deciding whether an alternative site is required
-  The option to do nothing – deciding how much the business can afford to lose
-  Internal resource capabilities, critical supply chains and vendor management
-  Third party arrangements, business partnering/dependencies, sector grant or moratorium; and
-  Alternate procedures for carrying out the process to completion or to a minimal acceptable level until recovery can be achieved.



### REMEMBER

If a disruption does occur, the strategies and solutions in place should minimize the amount of time the disruption affects operations and the impact it has on them. They should also make sure that there are enough resources available for continuity and recovery.

# STRATEGIES

Now that you are aware of the risks that may affect your business, it is time to assess possible strategies to maintain critical business functions during a disaster. Many solutions are easy and economical to put into action. For example, a simple phone call to another business partner, supplier or developing mutual agreements with other businesses. Remember to network with other business owners to consider opportunities for best practices and collaboration.

The following are some business continuity strategies that you may consider:

## SALES /SERVICE

- Communicate with clients to let them know of any possible changes to services
- Customers to pay for services using a discount system
- Consider innovation and diversification of products and services

## SUPPLY CHAIN MANAGEMENT

- Identifying alternative suppliers
- Off-site inventory of goods

## STAFF

- Discuss with your employees how they will communicate with you or report to work in the event of a disruption
- Keep emergency contact information for all your staff

## ADMINISTRATION

- Keep hard copies of important documents in water-proof folders

## TECHNOLOGY

- Keeping old equipment as a back-up
- Storing important data and documents in a safe location
- Regularly back up your computer files

*The severity of the crisis situation hit home when manual processes and work from home strategy were implemented.*  
- Travel Agency

**NOW IDENTIFY SOME STRATEGIES THAT YOUR BUSINESS CAN USE BEFORE AN EMERGENCY**

Using the examples below, identify some strategies that your business can use before an emergency occurs.

## Strategies to employ **BEFORE** an emergency

<b>Hurricane</b> – Review insurance, check Go Bag with essentials
<b>Power Outage</b> – Have important documents, cash, first aid kit

## Strategies to employ **DURING** an emergency

<b>Activate building alarm</b>
<b>Evacuate</b>

## Strategies to employ **AFTER** an emergency

<b>Communicate with customers</b>
<b>Work from Home</b>
<b>Relocate to alternate site</b>



Refer to page 72 of BCP Guidebook Annex for Planning Strategies Template



## STEP FOUR: CREATE YOUR BUSINESS CONTINUITY PLAN

After a crisis, the aim of the game is to get back to business as quickly and effectively as possible. What happens beyond the immediate crisis is just as critical for your business' survival as dealing with the crisis itself.

You cannot write a plan to handle every crisis because each one is different, but there are some common characteristics.

So, let's recap: You have identified what types of crisis events could impact your business and you have your crisis management team in place.

In this section we show you the steps to developing your **Business Continuity Plan**.

A **Business Continuity Plan** will look different for every business, however most good plans include:

- ✓ Critical assets required for the business to operate.
- ✓ The purpose and scope of the plan clearly stated at the beginning of the document.
- ✓ The critical business activities to be recovered and the timeframe and level of recovery needed.
- ✓ How you will access the necessary funds for the business' recovery if insurance payments take significantly longer than you expect.
- ✓ A listing of all staff with roles in the implementation of the plan.



### REMEMBER

A business continuity plan is a documented plan that outlines how a company should respond to a disruptive event, recover from it, and resume and restore operations based on a predefined level of operations.

# CREATE YOUR BUSINESS CONTINUITY PLAN

## FIRST organize key documentation

In an emergency it is likely that you will not have immediate access to your computer or email systems. Gather your important information and include it in your plan.

## Who should write the plan?

Typically, an owner/manager will have most of the information needed to complete a business continuity plan but will need the support of all staff. However, for a small business of 1-2 persons, the owner may have to complete the plan.

### Example:

## BUSINESS CONTINUITY PLAN INFORMATION

Company Name	Business X Tour Operator
Name of person responsible for this plan	Business Owner/Operator Manager
Business Continuity Plan Location (where can I find a copy of this plan?)	Fireproof cabinet in office; Electronic version is found on drive C in folder 'emergency preparedness'

## VITAL RECORDS INFORMATION

Business License Number	1234567
Insurance company, Policy and contact info	Insurance Company P123456 868-571-7000
Critical Paper records location	Black Fireproof cabinet in office/owner's home
Back up computer records location	External hard drive kept in business owner's home



Refer to page 73 of BCP Guidebook Annex for BC Plan Information Template

## KEY CUSTOMER CONTACTS

NAME	NOTES	PHONE	EMAIL
Ms. Malcom	Sandals Hotel- Arrange tours for guest	123-4567	sandals@tours.com
Randy Grimes	Bike Operator	123-7654	WhatsApp message

## OTHER KEY CONTACTS

SERVICE PROVIDER	NAME	PHONE	EMAIL
KJ Garage	Kevin Johnson	123-4567	kjohnson@garage.com
Internet Provider	Flow	123-7654	Staff@flow.com
Electric	Electric Provider	123-7654	staff@electric.com

## BUSINESS CONTINUITY PLAN DISTRIBUTION LIST

### (WHO HAS RECEIVED THIS DOCUMENT?)

Ensure that key individuals have received the appropriate parts of the plan. Document who has received the plan, and which format has been circulated

NAME/POSITION	Details (received by email or hard copy)	DATE
Paul - Business Partner	Received by email	December 15
Jane	Received hard copy	December 15
Nathan	Received by email	December 15



Refer to page 73 of BCP Guidebook Annex for BC Plan Information Template

# BUSINESS CONTINUITY- ACTION PLAN

Using the template provided, write a clear and concise business continuity plan for each hazard which poses a significant threat.

## Example:

<b>Hazard</b>	Hurricane	
Risk Level	High	
High Priority- <b>Business Functions affected</b>	Delivery of Tour services	
Immediate Actions (within the first 24 hours)	<b>Task</b>	<b>Persons Responsible</b>
	Take pictures of vehicle for insurance claim, take stock of any damage	Owner
	Communicate with customers/partners on status of business and expectations for work	
	Ensure you have cash on hand	
Short term actions (within 1 week)	Update customers to let them know you are open for business	
Medium term actions (1-6 weeks)	Contact insurance company to initiate claim	
	Deliver services to key customers	
Long Term Actions to reduce risks (1-12 months)	Ensure car insurance coverage is up to date	
	Schedule regular maintenance of vehicle.	
Resources needed	Cash, gas for vehicle, mobile phone and charger	



Refer to page 74 of BCP Guidebook Annex for BC Action Plan Template



# STEP FIVE: TEST AND ASSESS YOUR PLAN

Today, things are constantly changing. It is important to update and maintain your plan on a regular basis. One very effective way to evaluate your plan is to exercise it. Exercising your plan will give you insight on its strengths and weaknesses. Staff should be involved during the exercise, and in different scenarios to become familiar with their roles and what is expected of them during an emergency.

## Exercise examples:

Create a scenario (with multiple hazards, like a hurricane and a power outage), and describe what might happen before, during and after the business interruption. Using the scenario, walk through the business continuity plan to see if staff understand roles, responsibilities and priorities.

After a business interruption (for example, a power outage), meet with staff to discuss what happened, and what could be improved next time. Make the appropriate changes to the Business Continuity Plan.

Conduct a simulation where staff practice the steps they would take to respond to an emergency.

## BUSINESS CONTINUITY PLAN TEST/ASSESSMENT

### EXAMPLE:

The following changes will be made to improve the plan	Person responsible for making the change	Date completed
1. Include online payments for transactions	Nathan	December 15, 2021
2. Customers to be given a discount for repeat services	Jane	Outstanding
3. To “Immediate actions” add: take pictures of damage to vehicle	Business owner	December 15, 2021



Refer to page 75 of BCP Guidebook Annex for Test/Assessment Plan Template

# REVISION LIST

(Have changes been made to the document?)

The Business Continuity Plan should be regularly reviewed (at least once yearly) when hazards change. Some examples of changes to hazards which may prompt a review of the business continuity plan include:

- Upcoming hurricane season
- Vaccines become widely available for COVID-19 or other viruses
- Increased warnings/reports of widescale cyberattacks that could impact your business
- Increase in political unrest/civil disorder
- Mitigation measures put in place to decrease risk of flooding (e.g. proper drainage)

## Example:

VERSION	DETAILS OF SIGNIFICANT CHANGES	REVISED BY	REVISION DATE
1	Initial Plan	Business Owner	December 2021
2	Updated Contact list of partners, suppliers, customers	Jane	May 2022
3			



Refer to page 73 of BCP Guidebook Annex for BC Plan Information Template

# TEST YOUR PLAN



Testing your company's business continuity strategies and solutions ensure they are adequate and valid. The results of the exercises and tests will guide companies to make improvements to their strategies and solutions.

The exercises and tests should be reviewed on a regular basis to ensure that they contribute to the continual improvement of BC strategies, and whenever significant changes happen within the business. See examples of testing below:



# PRACTICE, PRACTICE, PRACTICE...

Do you regularly review how to get quickly and safely out of the premises of your business, as well as how to get quickly back inside? Follow these steps:

## CONDUCT DRILLS WITH STAFF

All staff should know what to do during a crisis and how they can help you get back to business quickly.

Regular drills mean less stress, confusion and panic and a safer environment for everyone during a crisis. These drills should happen at least annually and businesses with high staff turnover should consider running new staff through the procedures at onboarding.

## REFLECT AND RE-ASSESS

After each drill evaluate how well your plans and procedures worked and gather feedback from your staff. What worked well, what did not!

Revise your Emergency Response Plan based on your findings. The more improvements you make during practice the better you will respond during a real event.



### REMEMBER

If you are a small business without staff, the principles of practicing your response to a crisis remain the same. Practice what you or you and your business partner will do in the case of a crisis and how you will look after guests in your care and consider what works and what doesn't.

Revise your plans based on what you will need to return to business.



## STEP SIX: CONTINUOUS IMPROVEMENT

### PDCA: Continuous Improvement



Plan-Do-Check-Act Cycle

Business Continuity Management highlights your efforts to develop capabilities for resuming critical activities after a disruption caused by a disaster. It is not easy to set up such know-how in a short period of time, but it is essential to continuously improve and enhance them over time. We strongly recommend that you utilize the PDCA Cycle (Plan, Do, Check, Act) for your company's continuous BCM improvement.

Regardless of the changes within a business (e.g., new locations, new products or services or the business might grow in terms of customers), you must always be adaptable and have the ability to pivot to guarantee operational continuity.

All phases of your BCM activities – before, during, and after an incident – should be reviewed.

All phases of your BCM activities – before, during, and after a disruption/incident should be checked.

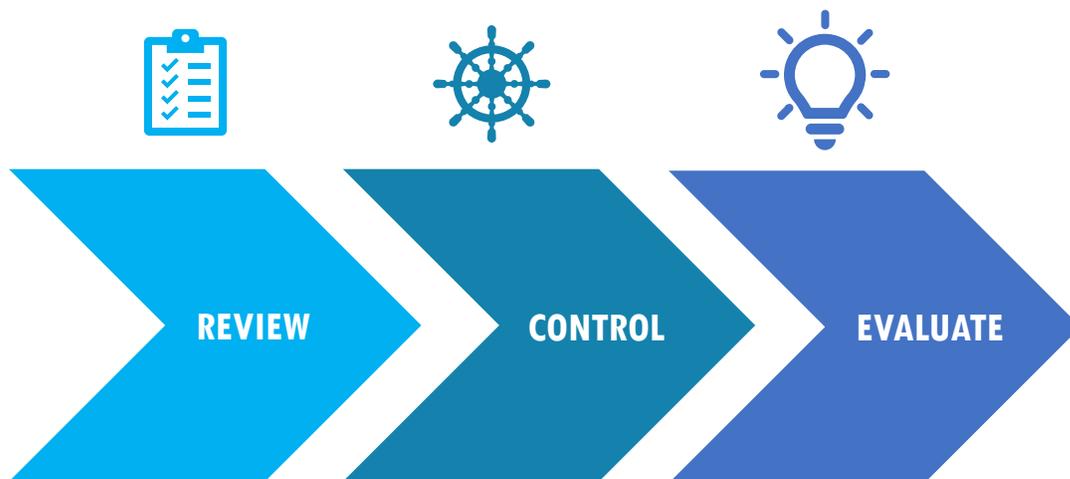
**Ask yourself the following questions as you assess each step.**

- Are the BCM activities that have been created being performed effectively?
- Are there any tasks or issues that require improvement?
- Are there any changes in internal or external circumstances that need to be considered?
- Are there any details or items which were not included that now need to be added?

# YOUR BCP REVIEW

The importance of the management review cannot be overstated. First and foremost, it makes it possible to assess any potential risks that could jeopardize BC performance. Once these risks have been identified, they can be mitigated or eliminated. In addition, the management review allows the company to evaluate the BCP performance against the defined objectives to determine its effectiveness, and review and confirm financial support for the BCP.

To get the most out of the management reviews, they must be conducted at their regular intervals. One effective way to do that is to include the review as a topic on the agenda of management meetings, since these discussions are traditionally held regularly. Whatever way the auditor chooses to conduct management reviews, it is important to send out all relevant documents ahead of the review.



## REMEMBER

It is also necessary to conduct an internal audit and a thorough management review to identify possible areas of concern and the appropriate actions to address them.



# MORE SUPPORT INFORMATION

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To Build Resilience

# BE FINANCIALLY PREPARED

Can you survive financially if your operation is disrupted for one or two months?

Recognize the financial conditions of your company in case of an emergency and prepare appropriate measures in advance, to avoid bankruptcy even if income is suspended.

If your business' operation is suspended, you will lose revenue but still be required to pay ordinary expenditure such as, car payments, payroll and rent. And if your facilities are damaged, you will need cost recovery of your damaged facilities.

Estimate how much money will be needed if your company sustains damage by a disaster and, consider measures that could be taken to fulfill any shortage. Key factors to consider in your financial analysis include:

- ✓ Understand by how much revenue will decrease due to business disruption
- ✓ Estimate how much the recovery costs will be to resume your business operations
- ✓ Recognize how much ordinary expenditure will be incurred during disruption
- ✓ Calculate the level of funds needed to fulfill the shortage.



## CONSIDER

The information you have gathered from discussions with your Destination Managers, other tourism operators in the area, and notice how the media is presenting the event to the public to help you estimate the likely impact of the crisis on visitation levels to your business.

## **When your business and the destination/local area or region are open for trade, you are in the Recovery phase.**

This is an important time for looking ahead, making new plans and putting some strategies in place to revitalize your business. It can be useful to think through:

- What are my bookings/turnover likely to be in the coming months?
- What will the impact be on my staffing levels in the next 6-12 months?
- What new products or experiences will I need to create or identify in the local area to offer to visitors?
- What promotional activities should I undertake?

### **Cash Flow**

Keep a close eye on cash flow. Continue to monitor your cash flow budget carefully during the months following a crisis. It is useful to compare your actual to estimated results each week/fortnight/month and revise your budget when necessary.

### **Seek Financial Support**

A major crisis event may prompt some financial support from both government and non-government agencies which could assist you through a time of low turnover. However, this depends largely on the size and impact of the event on the country.

### **Reassure Customers with Forward Bookings**

You have already contacted customers with bookings in the first few weeks after the crisis, but what about after that? People may have doubts about whether the destination is safe to visit and, perhaps, if they still want to visit. Being proactive in managing bookings can prevent a lot of cancellations.

Contact all your customers with bookings for the next few months and tell them you are looking forward to welcoming them. Identify the positive reasons why visitors should still visit your business and the local area.

## UNDERSTANDING YOUR MARKETS

Having a good understanding of who your target audience is before a crisis hits, gives you a head start when recovering from an event.

- ✓ Record information about your customers and their visitation patterns to help you make decisions about your marketing that are tailored to their needs.
- ✓ Keep records of contact details and seek permission to contact them again with promotional offers.
- ✓ Contact customers twice yearly to offer information on new products or special offers. Customer's loyalty can generate critical support for a business affected by a crisis event.

## REVIEW AND REFRESH YOUR PROMOTIONS

Sometimes parts of the country which are not hard hit by a crisis can be ready to reopen for business earlier than the country as a whole. In this instance, it is a good idea to work.



Determine which markets you should target in the short-term consequences of the crisis to get business going again

## WHICH MARKETS RECOVER FASTER THAN OTHERS?

How markets respond will depend on the type of crisis. For example, visitors who value the environment will take longer to return to the country where natural habitats have been damaged in some way. If safety is in question, visitors may also stay away from a destination.



Tranquil River Source: [luxurycolumnist.com](http://luxurycolumnist.com)

# MANAGE YOUR BOOKINGS

## DEALING WITH CANCELLATIONS

Your cancellation policy should explain what happens if either you or a customer cancels a booking.

In the first 24 hours of a crisis event, you would have notified customers who are due to arrive at your business in the next few days to indicate whether they can visit.

Very soon after the event, it is also important to be proactive in managing bookings taken for the next few weeks. This can result in fewer cancellations and more deposits remaining in the business for critical cash flow.

Contact all customers who have made bookings for the next few weeks and update them on the situation.

### HAVE A CANCELLATION POLICY

A clear, concise and well communicated cancellation policy can reduce the consequences of risk. Knowing your legal obligations is important. For example, if your business is closed as a result of a crisis, you are legally obliged to refund deposits for bookings that fall during that time.

However, sometimes even if customers can access your business, they will want to cancel .e.g., due to announcements such as 'code red'. They may think the destination, or your business will be less attractive or unsafe to visit and want their deposit refunded.

If you have a cancellation policy, it is much easier to manage cancellations. The policy should be included in correspondence that is sent to the customer such as a booking confirmation form, and it should be listed on your website.

If a booking is made over the telephone using a credit card, the customer should also be made aware of your cancellation terms. Otherwise, if you charge a credit card in the event of a cancellation, it may be considered an unauthorised transaction by the credit card company.

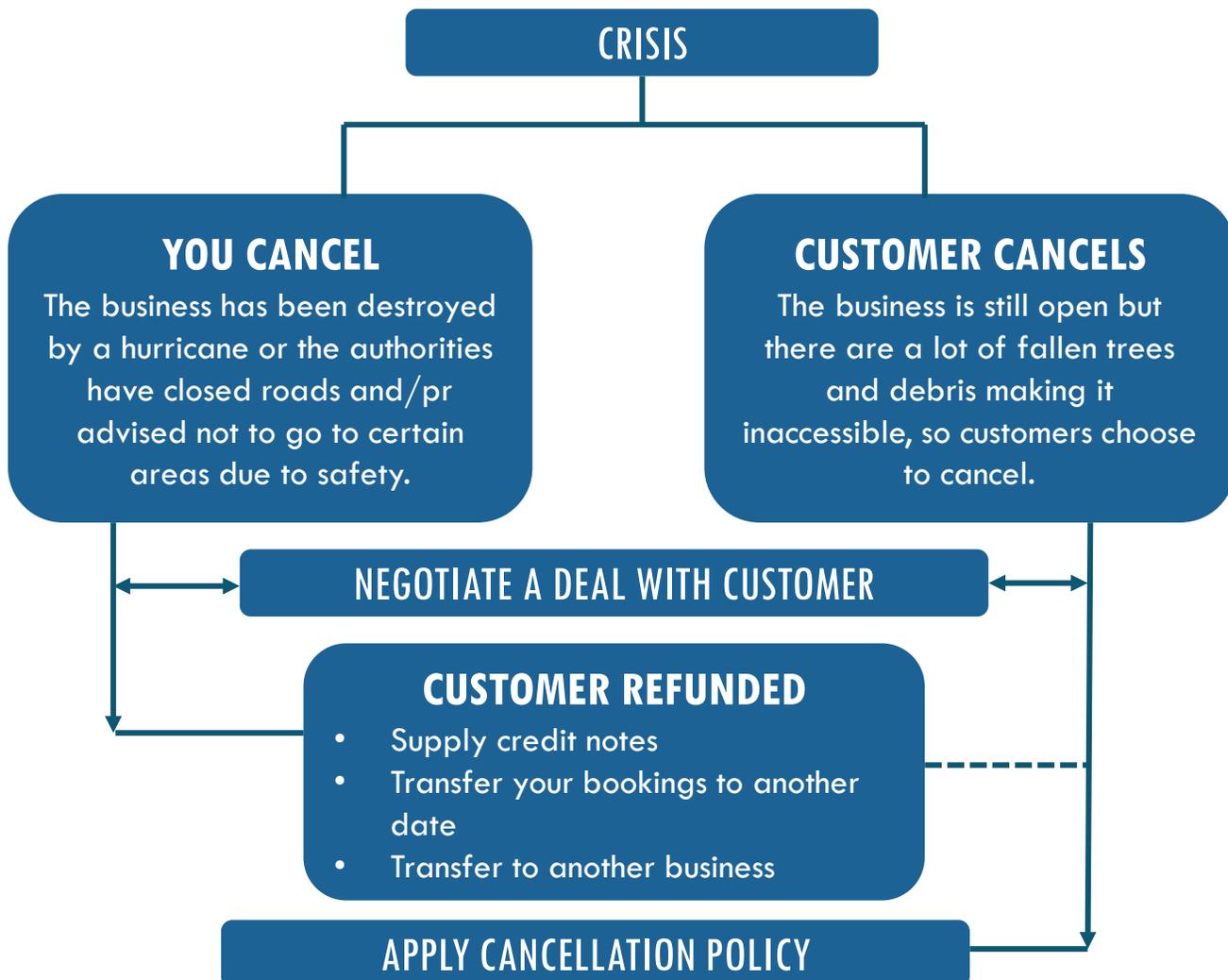
It helps to have a telephone script to follow when making bookings, and to include cancellation terms on a written confirmation form, providing evidence to the credit card company that you have met their conditions.

Remember that a person who cancels now may be a visitor in the future so it's good business to part on good terms.

# ASSESS THE SITUATION POST-CRISIS

Customers may choose to cancel their bookings due to the perception that you or your region has been impacted.

Evaluate the incident as it develops, including the status of access routes and the condition of the attractions and services in the areas that are popular for your visitors. Using this information, you can decide whether you will encourage customers to come or to reschedule their visit if these are closed. Either way, contact all customers who have made bookings for the next few weeks and update them on the situation. It is best to encourage customers to postpone their visit rather than cancel when a deposit may have to be refunded, as this allows for cash to be kept in the business as much as you can during this time



# REVISE YOUR MARKETING STRATEGY

During the first few weeks after a crisis event, you will need to make some quick marketing decisions for your business to help increase sales. This section will assist you to identify the best strategies to get your business back on track.

Key questions to answer include:

- ✓ Is my product still relevant?
- ✓ Have the main attractions to the country been affected by the crisis?
- ✓ Do I need to focus on a new target audience?
- ✓ Which customers are the most likely to come back quickly?
- ✓ How do I encourage customers to come back to the country and to my business?
- ✓ Should I reduce my prices?

## REASSESS YOUR PRODUCT

One of the things you may discover soon after a crisis event is that you can't offer the same experience to visitors as you did before.



*After 12 months of Covid-19 and border closures, we knew we had to shift to a local market and promoted villa bookings which offered occupants the seclusion and safety they required.*

*- Travel Agency*



### USEFUL TIP:

The key to success is to be quick to notice what changes would help your business, to put these in place and then communicate them to your markets.

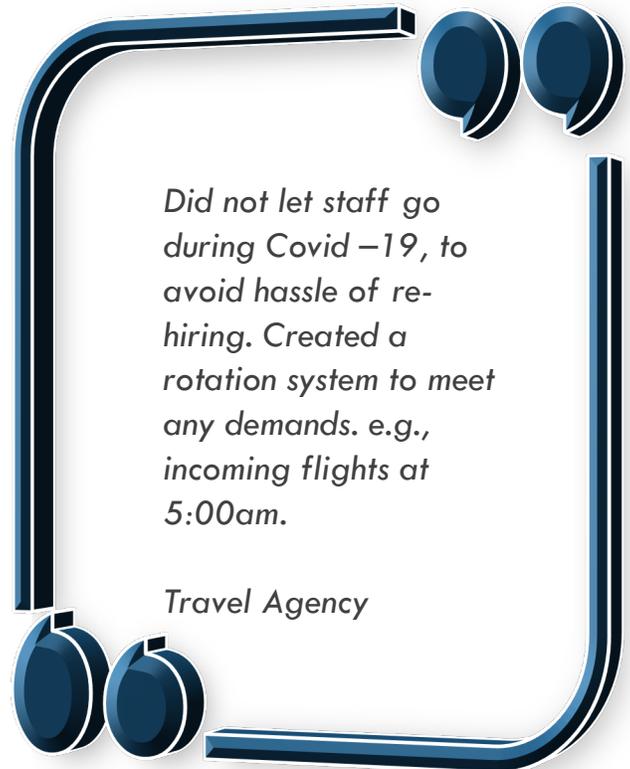
# MANAGING YOUR EMPLOYEES

## ASSESS YOUR STAFFING LEVELS

Staff are often one of the greatest assets in a tourism business and can be one of the most valuable when recovering from a crisis. Staff can be very understanding and generous with their time to help get the business back on track. However, it's important to make sure that anyone who goes 'over and above the call of duty' does not burn out or risk their health.

Here are some tips to assist you:

- Make a thorough appraisal of the short, medium and long-term situation before making decisions about the future of your staff:
- Stay calm.
- Listen carefully to staff advice and concerns.
- Keep everyone informed.
- Maintain normal procedures as much as possible.
- Take charge of each emerging situation – show leadership.



*Did not let staff go during Covid-19, to avoid hassle of re-hiring. Created a rotation system to meet any demands. e.g., incoming flights at 5:00am.*

*Travel Agency*

## Inviting employees to take any accrued leave entitlements while a crisis is ongoing.

These entitlements would need to be paid even if the staff member is retrenched, so business cash flow would be unchanged. However, you would need to be confident that the emergency impact would only be short-term, and that the person's job would be secure in the longer term. Otherwise, the employee would be deprived of any income while seeking new employment.

# TERRORISM

**Terrorism** is a growing concern for the tourism industry and recent terrorist targets have included civilian locations such as hotels, resorts, restaurants and night-life attractions.

Although being prepared for terrorism is a challenge in the tourism sector, which strives to provide a warm, welcoming and accommodating environment to visitors from around the world, good customer service should not prevent tourism establishments from understanding and addressing their risk and vulnerability to acts of terrorism.

Terrorist acts may include bomb threats, vehicle bombs, suicide bombings, or biological, chemical, nuclear or cyber-attacks, and can impact tourism establishments by causing physical damage and human injuries or fatalities.

Terrorism can also have a profound effect on an establishment's – or even an entire destination's – ability to attract customers, deliver services and generate revenue.

Tourism businesses, such as hotels, restaurants and small craft markets, have many characteristics that may leave them vulnerable to terrorist threats or terrorist events.

- ✓ Venues that attract large crowds and are easily accessible by foot and/or vehicle provide attractive “high-value” targets to terrorist groups.
- ✓ Hotels, which offer numerous services and amenities, can be used by terrorist groups to prepare or stage an attack.

Restaurants and small craft markets are less easily exploited by terrorists or terrorist groups during the attack-planning stage, as people generally spend a shorter period of time there and have less privacy.

# CHALLENGES FOR SMALL BUSINESS OPERATORS

Small businesses have difficulty accessing capabilities and resources that would make them better prepared and resilient to face any crisis.

-  Understanding of managerial practices
-  Limited financing options
-  No documented policies/procedures
-  Limited product/service alternatives
-  Dependent on a single source for raw materials
-  Limited human resource
-  Scalability of operations
-  Lack of IT expertise
-  Availability of equipment
-  Access to transportation for emergency purposes

There is therefore the need for greater support of small and medium-sized tourism enterprises (SMTEs) in order to ensure the growth and sustainability of the tourism industry.

*Minister of Tourism, Hon. Edmund Bartlett*

# CONSIDERATIONS FOR SMALL BUSINESS OPERATORS

As a small business operator or sole trader, you are something of a jack of all trades. The different parts of your business such as (accounts, marketing, human resource management, sales, marketing etc.) which can be tackled by different experts for optimum results are usually taken on by you.

This useful and important knowledge already exists in your business:



What is normal for your business: for example, what products sell and what products do not sell; what changes in customer patterns and trends and increases in costs/sales are to be expected?



Vital documents (whether held digitally on paper or both) e.g insurance policy, contracts, banking and financial records.



Potential risks and impact on your business.



Roles and responsibilities – who is responsible for doing what?



How you will respond to different scenarios – what needs to happen, and when?



In the event of an IT systems failure, do you backup your data?

## KNOW YOUR MARKET

- Who is your target audience? Is your market seasonal?
- **Pay attention to your customers e.g., what is your most requested product or service?** Seek permission to contact guests again with promotional offers.
- Your relevance in your chosen industry is totally dependent on just how much you know about the dynamics of that industry as a whole.
- Brainstorm all these various situations and the impact they could have on you, your business and income.

# CONSIDERATIONS FOR SMALL BUSINESS OPERATORS



## What are the risks and how could these impact a small business operator or sole trader?

This is not only about environmental disasters like hurricanes, floods and crises related to technology and security, but also consider any potential internal challenges.



## What happens if you face problems with your cash flow?

### What about if you lose a key member of staff?

Next, think about how your potential risks could impact the following areas of your business, and how you will manage them:

-  Premises
-  People (customers, employees, partners, suppliers)
-  Stock and equipment
-  Operations and processes
-  Technology (e.g. cell phone, computer, internet)

When reviewing the risks, you should also assess **how likely** each risk is to happen and add a **timescale** (e.g 0-24 hrs.) for a solution to be found. For example, if your computer crashes, do you have a backup of your files? And how long will it take you to retrieve them?



## What if you cannot get your supplies? Do you have a backup vendor ready?

During the hurricane season – June-November, early warning can give you time to prepare and reduce impacts to your business by listening to the media or using weather apps.

# CONSIDERATIONS FOR SMALL BUSINESS OPERATORS

## HAVE CLEAR PLANS TO GUIDE YOUR RESPONSE



### Communication Plan - bullet points

As the small business operator or sole trader, you will have to speak on the crisis event and dealing with on-line and social media outlets e.g., Facebook, Instagram and your website.

It is a good idea to prepare a statement and answers to commonly asked questions before hand, so you are prepared.

Prepare a list of all who should be kept up to date during a crisis e.g., Destination Managers, Suppliers.



### Emergency Response Plan

You might need to evacuate on short notice. Know your safe routes ahead and test them periodically to ensure they are still accessible.

Have a go-bag handy packed with key items in the event you need to relocate. For example, bank records, back up tapes, chargers, cash and 80% of what should be in your go bag.



### IT Recovery Plan - Bullet Points

Create procedures, resource requirements, and data restoration plans for the recovery of IT networks, servers, computers, wireless devices (cell phones) applications, and data.

Have a backup plan for accessing the Internet.

It is important to make sure that your plan works before you have to use it.

Test each stage of your plan, train your staff (if you have any), and develop and add to it if anything is unclear.

# CONSIDERATIONS FOR SMALL BUSINESS OPERATORS

As a small business operator or sole trader, you always hope you will never need to use this plan. It is like insurance that protects your business. That is why it is important to review the plan regularly so it is up to date and can be relied on in an emergency.

Monitoring, measuring, testing and documenting actions to close gaps in your BC performance shows your resilience capabilities and recoverability. This should be done annually.

Not sure what to do? Here is an example to get started:



Conduct a review of your existing practices.



Identify any gaps or differences between your documented procedures and what is actually being done.



Communicate these differences to your business partner, family member or employees and explain why it is important that procedures are followed.



Conduct training if necessary.



Implement the required and desired changes to ensure alignment with your policies and procedures.

# CONTENTS FOR YOUR BUSINESS CONTINUITY PLAN

Remember, each business is unique. Here are some key elements to include in order to make a document that is relevant and useful to you.

---

Purpose/Scope

---

Core products and/or services

---

Essential supplies/equipment

---

Key customers/clients

---

Risk Assessment/Business Impact Analysis

---

Business Continuity Strategies/Solutions

---

Roles and Responsibilities

---

Incident Response & Recovery

---

Delegation of Authority

---

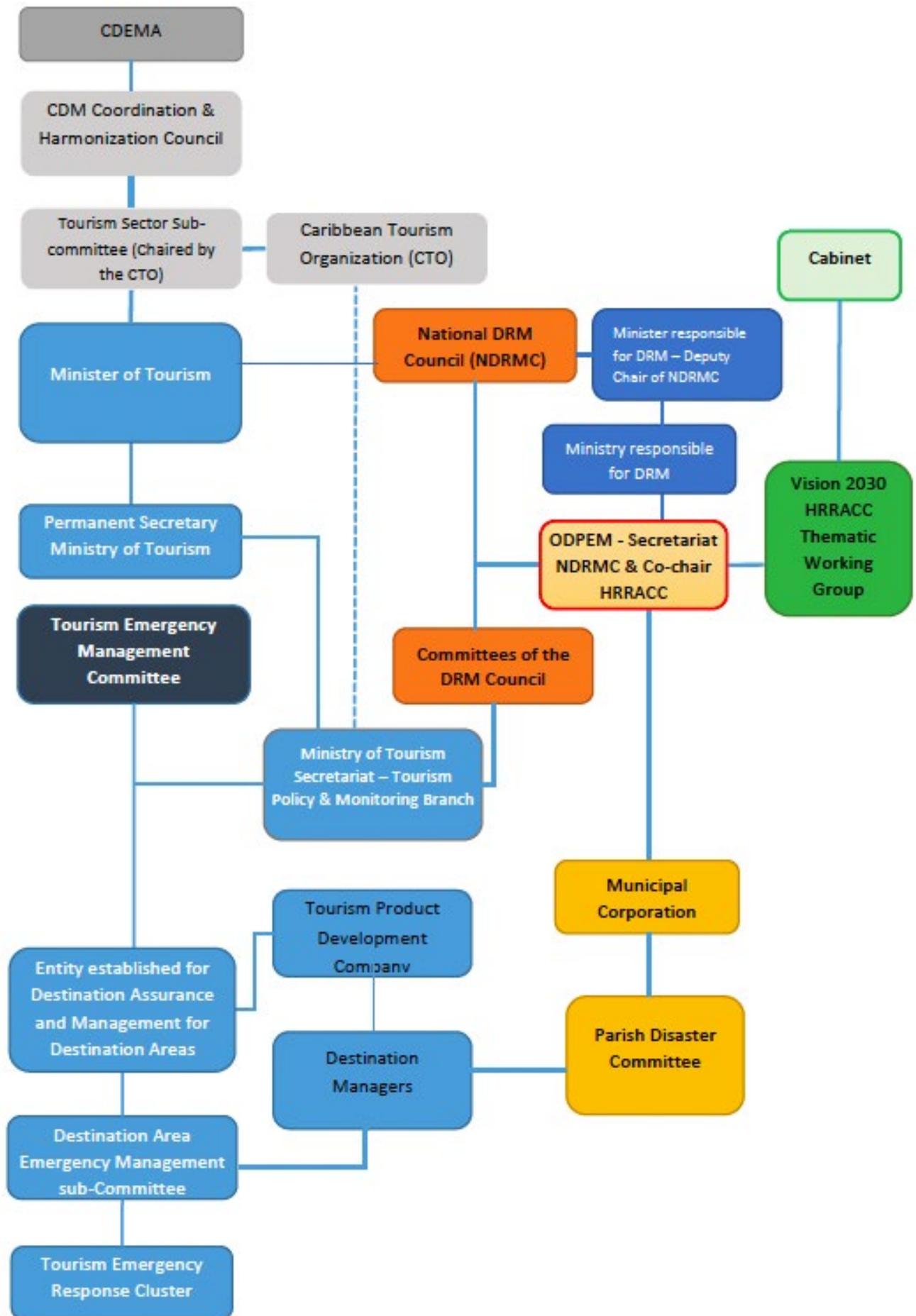
Test your plan

---

Review and update

---

# TOURISM DRM INSTITUTIONAL NETWORK





Source: [tropicaltripsjamaica.com](http://tropicaltripsjamaica.com)

# ANNEX

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TEMPLATES TO SUPPORT THE BCP PROCESS

# BCM FRAMEWORK

<b>BCM Purpose</b>	
Protect People	
Protect Business Activities	
Protect Premises	

<b>BCM Scope</b>	
Functions/Departments to introduce BCM	

# SWOT ANALYSIS

SWOT ANALYSIS	
Strengths	Weaknesses
Your Advantages	Areas for Improvement
Opportunities	Threats
Situations to apply your advantages	Where you are at risk

# CRITICAL BUSINESS FUNCTIONS

<b>Business Function</b>	<b>High Priority</b> (must be done immediately)	<b>Medium</b> (Can wait a few days)	<b>Low</b> (Can wait a few weeks)	<b>Notes</b>

# RISK ASSESSMENT



Hazard	Likelihood	Severity	Risk Level <small>(Likelihood X severity = Risk Level)</small>

Hazard	Risk level <small>(Extreme, High, Medium or Low)</small>	Planning Measures

# BUSINESS IMPACT ANALYSIS

THREAT	RISK	PROBABILITY	IMPACT

# PLANNING STRATEGIES

## Strategies to employ **BEFORE** an emergency


## Strategies to employ **DURING** an emergency


## Strategies to employ **AFTER** an emergency


# BUSINESS CONTINUITY PLAN INFORMATION

<b>Company Name</b>	
<b>Name of person responsible for plan</b>	
<b>Alternate person responsible for plan</b>	
<b>Business plan location (where can I find a copy of this plan?)</b>	

## Revision List

( Have changes been made to the document?)

Version	Details of any significant changes	Revised by	Revision Date
1			
2			
3			
4			

## Plan Distribution

(Who has received this document?)

Name	Details (received by email/hard copy)	Date

# BUSINESS CONTINUITY - ACTION PLAN

<b>Hazard</b>		
Risk Level		
High Priority- <b>Business Functions affected</b>		
Immediate actions	<b>Task</b>	<b>Persons Responsible</b>
		Owner
Short-term actions		
Medium-term actions		
Long-term actions to reduce risks		
Resources needed		

# TESTING & ASSESSING THE PLAN

Date of BC Plan test and assessment:

\_\_\_\_\_

<b>The following changes will be made to improve the BC Plan</b>	<b>Person Responsible for making the changes</b>	<b>Date completed</b>
1		
2		
3		
4		
5		
6		



# APPENDIX A

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# VITAL BUSINESS INFORMATION

<b>Business License Number</b>	
<b>Insurance Policy Number</b>	
<b>Critical Paper Records Location</b>	
<b>Back-up Computer Records Location</b>	

## EMPLOYEE CONTACT INFORMATION

<b>Name</b>	<b>Position</b>	<b>Phone number</b>	<b>Email address</b>

## KEY CUSTOMER CONTACTS

<b>Name</b>	<b>Position/notes</b>	<b>Phone number</b>	<b>Email</b>

# OTHER KEY CONTACTS

	Contact Name	Phone Number	Email Address
<b>Building Manager</b>			
<b>Water</b>			
<b>Electricity</b>			
<b>Gas</b>			
<b>Insurance</b>			
<b>Medical</b>			
<b>Police</b>			
<b>Fire Services</b>			
<b>Security</b>			
<b>Telecommunications</b>			

Identify Your Main Vendors/Suppliers. Include at least 1 alternate for key goods/services

Supplier	Goods/Services Supplied	Telephone	Email

# CRISIS COMMUNICATION PLAN

1. Roles and Responsibilities		
<b>Who is responsible for Managing Communications</b>	Internal	Name: Contact Details:
	External:	Name: Contact Details:

2. Contact Hierarchy
Draw your contact hierarchy here - that is, who is responsible for contacting who

3. Staff Briefing Notice	
<b>Description of incident</b>	
<b>Current assessment of the situation</b>	
<b>What is being done?</b>	
<b>Message to customers</b>	

# IT CHECK LIST

One of the roadblocks for small businesses is the limitation of not having adequate resources to hire a dedicated IT team to oversee the tech needs of the company.

This checklist serves as a guide for business owners to know what IT essentials they should prioritize to move their business forward.

<input type="checkbox"/> High-speed Internet and Network Connection
<input type="checkbox"/> Computer Hardware and Equipment
<input type="checkbox"/> Up-to-date Software Solutions
<input type="checkbox"/> Website and Email Hosting Providers
<input type="checkbox"/> Data Storage and Backup Systems
<input type="checkbox"/> Phone and Fax Systems
<input type="checkbox"/> IT Support Services
<input type="checkbox"/> Mobile Devices e.g., Cellular phone, tablet

# Infectious Diseases Checklist

(Dengue, Zika, Chikungunya, Pandemic used as example below)

As businesses, you can plan and make decisions now that will protect the health of your staff during an infectious disease outbreak. Plan policies and strategies to increase space or limit face-to-face contact between staff. These measures may help more staff stay well and keep the workplace running smoothly. Use this checklist to help you take steps to plan and protect the health of your staff.

Before a Pandemic PLAN	During a Pandemic TAKE ACTION	After a Pandemic FOLLOW UP
<input type="checkbox"/> Work with your health authorities and Tourism Network on planning efforts	<input type="checkbox"/> Stay informed about the pandemic and government shutdowns, curfews etc.	<input type="checkbox"/> Discuss and note lessons learned
<input type="checkbox"/> Create or update your pandemic and communication plans.	<input type="checkbox"/> Update staff, customers and suppliers with information about how your business is responding to the pandemic.	<input type="checkbox"/> Improve your plans accordingly
<input type="checkbox"/> Share your plans with staff	<input type="checkbox"/> Encourage staff and customers to practice healthy behaviors	<input type="checkbox"/> Share best practice with other businesses in your community, as well as through industry associations
<input type="checkbox"/> Strategize how to increase space or limit contact between staff, guest, customers etc.	<input type="checkbox"/> Provide supplies (such as hand sanitizer, masks etc.)	<input type="checkbox"/> Test and update your plans regularly
<input type="checkbox"/> Establish refund, cancellation policies for guest during a pandemic.	<input type="checkbox"/> Clean frequently touched surfaces and objects.	<input type="checkbox"/> Share best practice with other businesses in your community, as well as through industry associations
<input type="checkbox"/> Develop a monitoring system for tracking staff absences	<input type="checkbox"/> Use a monitoring system to track staff absences due to the pandemic	
	<input type="checkbox"/> Co-ordinate with external organizations e.g., Ministry of Tourism, Tourism Network	
	<input type="checkbox"/> Revise your marketing strategies	

# REFERENCES

Guidelines	Link
BCI Good Practice Guidelines	<a href="https://www.thebci.org">https://www.thebci.org</a>
ISO 22301: 2019 Business Continuity Standard	<a href="https://www.iso.org/standard/75106.html">https://www.iso.org/standard/75106.html</a>
National Disaster Action Plan for Jamaica	<a href="https://odpem.org.jm">https://odpem.org.jm</a>
The regional disaster risk management for sustainable tourism in the Caribbean project	<a href="https://www.onecaribbean.org">https://www.onecaribbean.org</a>
USA National Hurricane Center	<a href="http://www.nhc.noaa.gov">http://www.nhc.noaa.gov</a>
Multi-hazard Contingency Planning Manual For The Caribbean Tourism Sector	<a href="https://www.onecaribbean.org">https://www.onecaribbean.org</a>
Where To Pivot Your Hotel Marketing Strategy During The COVID-19 Crisis	<a href="https://www.hotelspeak.com/2020/04/where-to-pivot-your-hotel-marketing-strategy-during-the-covid-19-crisis/">https://www.hotelspeak.com/2020/04/where-to-pivot-your-hotel-marketing-strategy-during-the-covid-19-crisis/</a>
Terrorism Preparedness and Response	<a href="https://www.onecaribbean.org/content/files/OASDisasterManual2009final.pdf">https://www.onecaribbean.org/content/files/OASDisasterManual2009final.pdf</a>
Responding to the covid-19 crisis pathway to business continuity & recovery	<a href="https://www.unido.org/sites/default/files/files/2020-06/MSME_Recovery.pdf">https://www.unido.org/sites/default/files/files/2020-06/MSME_Recovery.pdf</a>
Battered Caribbean businesses set hopes on resilient recovery	<a href="https://www.undrr.org/news/battered-caribbean-businesses-set-hopes-resilient-recovery">https://www.undrr.org/news/battered-caribbean-businesses-set-hopes-resilient-recovery</a>
Don't Risk It!. For Tourism Businesses	<a href="https://icrtourism.com.au/wp-content/uploads/2013/11/3_Dont-Risk-It-for-Tourism-Businesses.pdf">https://icrtourism.com.au/wp-content/uploads/2013/11/3_Dont-Risk-It-for-Tourism-Businesses.pdf</a>

