



YOUR BUSINESS HAS BEEN DESTROYED BY A  
NATURAL DISASTER.....WHAT NOW?

~ 10 STEPS TO HELP YOU REBUILD ~

BY ANDREW GRIFFITHS

# **Your business has been destroyed by a natural disaster.....what now?**

10 STEPS TO HELP YOU REBUILD

Andrew Griffiths.

My heart goes out to the thousands of business owners who have literally lost everything as a result of the recent Australia wide floods. For many this can lead to an enormous sense of despair, with years of hard work and sacrifice down the drain.

How on earth do you start again? And in fact where do you start?

To try and support people in this position I have written "10 STEPS TO HELP YOU REBUILD."

Please pass this article onto anyone who may need some help. Having a simple process to follow can go a long way to giving focus, clarity and most importantly hope.

## **1. Set up communication to the outside world.**

The first step in the rebuilding process is to make sure you are connected to the outside world and this normally means a working telephone. It might just be your mobile for now, but you can get your main business line diverted to the mobile for the time being. At least you can get calls and stay in touch with people trying to contact you.

Having an internet connection and email is also important to get set up. It might mean hiring some computer equipment or getting your mobile phone set up for internet connection (if you haven't already) but much of the rebuilding information will come via the internet. With social media such as Twitter and Facebook, there is some incredibly helpful information coming through all the time and if you are connected, you can benefit from it.

Even setting up a TV in your building helps. It feels like you are connected to the outside world

and not feeling quite as isolated. Do whatever you can to get connected and in touch with the outside world, even by doing something as simple as talking to a neighbour you haven't met before.

## **2. Break the rebuilding process into smaller, more manageable chunks**

When standing in a devastated office, shop or factory, the amount of things that need to be done can be totally overwhelming. The best way to deal with this is to break the big and overwhelming "to do's" into small more manageable chunks. This is a great philosophy for life and it will certainly help at a time like this. Whenever you find yourself starting to feel overwhelmed about what needs to be done - start on the smaller jobs, one by one, and before you know it you will be back on track.

## **3. Let your suppliers know what is going on - they will want to help**

Remember that if your business is not making money neither are your suppliers, so it is in their best interest to help you get up and running as quickly as possible. Even though it might be a few weeks before you are ready for stock or replacement equipment, place the order now so that you are in the system. If promotional material is destroyed, let them know so you can get some more on the way. Talk about payments - it is better to be upfront and clarify what you need, especially if there is an insurance claim pending. You might be surprised how flexible your suppliers will be. The more you communicate with them the better off you will be.

## **4. Talk to your bank and credit card providers**

Cash flow is going to be a big issue, particularly in the short term. Make the call to your bank and to any institution where you have credit and let them know what has happened. Most of the time they will be incredibly supportive by deferring repayments. Regardless of whether you need this right now or not, it is good to know that you have it available.

On another note, if you take credit cards in your business you might want to get a hold of a manual machine to at least be able to process credit card payments with the old “click clack machine”. It is very likely that there will be many power interruptions once the rebuilding process starts. Down time due to power cuts or telephone line upgrades can mean lost sales - clearly the last thing you need now.

## **5. Talk to the ATO**

The ATO might be the last people you want to talk to in the midst of a major disaster, but from my experience they can really help. They will be able to give you advice, support and in reality, they can take some of the financial burden from you with revised payment plans for paying tax.

Why is this so important now? One of the biggest fears for business owners facing a rebuild of their business is the cost. Who knows how much money will be needed or how long it will take to start trading again? The less pressure you have on you, particularly financial, the better. If you don't have to worry about your mortgage for three months, that is a big relief. Likewise if you can defer your tax payments, you get some breathing space. Sure, you still have to pay, but right now the focus is on getting the business operation again so you can some cash flow.

## **6. Keep your staff informed**

This is a tough time for employees in small businesses in particular. They know that the business owner generally doesn't have a lot of money and with none coming in, plus the cost of the rebuild, their job is in jeopardy. Which is of course the truth. Tell your staff what is happening, be honest and lay it on the line. As hard as it is, the pressure of doing what you need to do as well as trying to protect your staff from hard news is simply too much. You might just be surprised by the response from your staff - most will roll up their sleeves and do what they can to help, regardless of whether they are getting paid or not.

Talk to the Government relief organisations - they might be able to give your staff some funding and let them keep working to help you rebuild the business.

## **7. Keep new records, take photos, keep samples of damaged stock and equipment**

When confronted with a pile of rubble or a foot of mud, our initial desire is to get rid of it all so that we can start with a clean slate. But it is important to take photos along the way that show the extent of the damage to stock, to buildings and to equipment. This is important for insurance claims, many of which won't be paid unless there is some record or proof of damage.

My advice is that you keep a small pile somewhere of damaged stock or equipment. Take as many photos as you can and keep a journal of what you throw out and when you threw it out.

## **8. Manage your physical and emotional wellbeing**

It is very easy to get sick at a time like this. The emotional toll is enormous, something we can easily overlook. Add to this working long hours in less than ideal conditions and the potential to get really ill is extremely high. You simply have to take care of yourself as this is a marathon event.

This means eating as well as you can, drinking lots of water, resting and sleeping as often as you can. Once you have finished the rebuilding stage you will need your energy to drive the business forward. Reach out to other business owners who are going through the same thing and encourage them to take a break, have a cuppa and pace themselves.

## **9. Let your customers know what is going on**

As soon as you are operating again, even if it is in reduced capacity, hang that shingle out, turn on the lights and yell it from the street corner. It is vital that you get customers coming back to your business and spending money as quickly as possible and believe me, they will want to support you and your business.



The key here is to keep your customers informed about the progress of your business restoration. When you do open up be sure to ask your customers to tell their friends that you are open and trading.

**10. There is always an upside - this is the opportunity to rebuild your business the way you have always wanted it to**

I know that it is hard to see the upside or the bright side of things at a time like this, but life somehow always seems to give us an unexpected positive when faced by adversity.

I feel that in this instance it is a chance to think about your business, the changes you have been meaning to make but never quite seem to get around to.

It is the opportune time to think about your future, what you want out of your business and where you are heading. It is a time to rebuild not just your business but your dreams and your goals.

Most importantly it is a time to think about what you have, not what you have lost, and be grateful.

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*Flood Hotline - 1 300 993 191*

*To make a donation -*

*Flood Appeal - 1800 219 028*

*[www.qld.gov.au/floods](http://www.qld.gov.au/floods) and most banks will accept donations.*

*“The secret of life isn’t what happens to you, but what you do with what happens to you.”*

**Norman Vincent Peale**

# A few words of inspiration....

“One who gains strength by overcoming obstacles possesses the only strength which can overcome adversity.”

**Albert Schweitzer**

“It is not what we get, but who we become, what we contribute ... that gives meaning to our lives.”

**Tony Robbins**

“A man who carries a cat by the tail learns something he can learn in no other way.”

**Mark Twain**

“No one can make you feel inferior without your consent.”

**Eleanor Roosevelt**

“There are only two ways to live. One is as though nothing is a miracle. The other is as if everything is.”

**Albert Einstein**

“A true handicap is what we don't do with what we have, not what we can't do with what we don't have.”

**Christopher Brewer**

“Obstacles are those frightful things you see when you take your eyes off your goals.”

**Sydney Smith**

“I think you can accomplish anything if you're willing to pay the price.”

**Vince Lombardi**

“Do not follow where the path may lead. Go instead where there is no path and leave a trail.”

**George Bernard Shaw**

“Only those who dare to fail greatly can ever achieve greatly.”

**Robert F. Kennedy**

“There are two kinds of people, those who do the work and those who take the credit. Try to be in the first group, there is less competition there.”

**Indira Gandhi**

“If you believe in what you are doing, then let nothing hold you up in your work. Much of the best work of the world has been done against seeming impossibilities. The thing is to get the work done.”

**Dale Carnegie**

“Success is dependent upon the glands—sweat glands.”

**Zig Ziglar**

“All wise men share one trait in common—the ability to listen.”

**Frank Tyger**

“Success is the ability to go from one failure to another with no loss of enthusiasm.”

**Sir Winston Churchill**

“I violated the Noah rule: predicting rain doesn’t count; building arks does.”

**Warren Buffett**

“If you want to be successful, find someone who has achieved the results you want and copy what they do and you’ll achieve the same results.”

**Tony Robbins**

“If you’re passionate about what it is you do, then you’re going to be looking for everything you can to get better at it.”

**Jack Canfield**

“Success is a journey, not a destination.”

**H. Tom Collard**

“The time to repair the roof is when the sun is shining.”

**John F. Kennedy**

“Success seems largely a matter of hanging on after others have let go.”

**William Feather**

“Success consists of a series of little daily victories.”

**Laddie F. Tyger**

“In order to succeed, at times you have to make something from nothing.”

**Ruth Mickleby-Land**

“Success isn’t permanent and failure isn’t fatal.”

**Mike Dikta**

“The road to success is always under construction and full of detours—enjoy the ride.”

**Unknown**

“A great part of life consists of contemplating what we cannot cure.”

**Robert Louis Stevenson**

“The problem is that most people focus on their failures rather than their successes. But the truth is that most people have many more successes than failures.”

**Jack Canfield**

“The worst bankrupt in the world is the man who has lost his enthusiasm. Let a man lose everything else in the world but his enthusiasm and he will come through again to success.”

**H. W. Arnold**

“A man without a smiling face must not open shop.”

**Chinese proverb**

“Do the one thing you think you cannot do. Fail at it. Try again. Do better the second time. The only people who never tumble are those who never mount the high wire. This is your moment. Own it.”

**Oprah Winfrey**

“Never, never, never give up.”

**Sir Winston Churchill**