

[Firm Name] Business Recovery Planning Workbook

This document has been developed to provide a framework for developing a Business Recovery Plan. It does not purport to contain an inclusive list of items or actions that may be deemed appropriate to include in a business resumption or continuity strategy.

Introduction

Welcome to the Saskatchewan Business Recovery Planning Workbook, part of the *Saskatchewan Economic Preparedness and Recovery Toolkit 2*. This Business Recovery Workbook is based on best practices provided by leading disaster recovery practitioners in the United States and Canada. We specifically credit the following organizations for material contained within this document:

- **Vermont Small Business Development Center** provided permission to utilize their planning framework
- **University of Wisconsin-Green Bay Center for Organizational Studies** for their research on impacted businesses and their recovery process

The workbook is designed to help you gather information that you need, make assessments, answer questions, and make the best business decision for you and your company. It can also be used as a foundational step to work with professional advisors. Or, if you choose not to work with an advisor, it is set up so you can undertake the steps by yourself.

Please note that a ***Business Preparedness Workbook*** is available at www.saskresilience.ca. Planning ahead to minimize potential business disruption will support speed and efficacy in restoring operations following a disaster or other significant event.

This workbook has checklists in place to record actions that need to be taken. We strongly suggest that you keep this workbook, and all materials related both to the disaster and to your recovery process in one place. You may be referring to this information on a daily basis, and it will need to be mobile unless your place of business is up and running.

Ideally, we hope that any local community or region that is impacted will establish a Business Recovery Centre or other initiative designed to support resumption of operations in the business sector. We have provided a list of key contacts at www.saskresilience.ca to assist communities and businesses in reaching out to key agencies individually.

We wish you well through this process.

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SECTION I Initial Recovery

1.1 Assessment: Personal and Home

Answer the following questions and create action steps with due dates and who is responsible.

PERSONAL SAFETY					
Question	Yes	No	Action and/or Comments	By Whom	By When
Adequate clothing?					
Adequate food?					
Adequate housing?					
Review insurance policy with adjuster.			Make list of losses and determine what will be covered and what will not. Determine if advance for living expense will be coming and by what date.		
Do you have access to cash and credit for personal use					
How much do you need to live on? Use Worksheet 1.1 Personal Budget List					

HOME INSURANCE					
Insurance Agent name:		Phone:		Email:	
Question	Yes	No	Action and/or Comments	By whom	By when
Contacted insurance agent					
Documented damage in a list					
Took photos					

1.2 Assessment: Business

The most immediate task after addressing personal and safety issues is to do a quick evaluation of the business. If you have a disaster recovery plan, access it and begin to implement. If not, use the questions below to inform your next steps.

Determine if a local Business Recovery Centre is being established with services targeted to assisting businesses. If not, a suggested list of contacts is located at www.saskeconomicrecovery.com

Workforce					
Question	Y	N	Action and/or Comments	By Whom	By When
All employees accounted for? Use Worksheet 1.2 to create a full employee list if you don't have one					
Are all of your employees' families okay					
Are all your people able to go back to work					
Do you need to lay off anyone – See Worksheet 1.3 Employee Action List					
Is unemployment insurance an immediate necessity for any employees?			Assist employees in obtaining unemployment insurance if required		
Is anyone hurt or does anyone have a medical condition?					
Do you need to hire replacement workers?			Contact Business Recovery Centre or workforce contacts		
Do you need to provide training?					
Do your employees need mental health counselling?					
Are employees registered with the Red Cross?					

Business Operations					
Question	Y	N	Action and/or Comments	By Whom	By When
Is the facility operational?					
Can you reopen without significant repairs?					
Is inventory damaged or recoverable or need to be replaced?					
Are supplies damaged or need to be replaced?					
Is equipment damaged or needs replacing? If required, sketch an outline of the inside and outside					

of the business. Then start to fill in the details on the sketches (where equipment and fixtures were located). In the case of retail, mark where the products and inventory were located. Mark exterior items such as shrubs, signs, parking, etc.					
If you purchased an existing business, go back to the broker or lender for a copy of the purchase agreement to provide detail on the building and associated assets at time of purchase. If the building was constructed for you, contact the contractors and ask local planning department for any copies of plans					
Does the business have vehicles in working order? Determine fair market value of vehicles if owned and remaining liability if they are leased or have liens. If not salvageable, determine fair market value of vehicles lost.			Use local dealership and Blue Book.		
Does the building need to be secured against theft/ vandalism?					
Does the business have a web site that is still active? Should it be shut down? Should a message be placed on it telling clients what has happened and to stay tuned? If it accepts orders online – this utility may have to be stopped while in recovery.					
What is status of computers? Are they backed up offsite and can backups be accessed?					

Business Insurance

Insurance Agent name:		Phone:		Email:	
Question	Yes	No	Action and/or Comments	By whom	By when
Contacted insurance agent to work with you on initial assessment.					
What is your insurance agent telling you about your policy and what will be covered and what won't be covered? Make a list.					
Determine if any advance to cover losses will be coming and by what date.					
Refer to Business Operations on the previous two pages for suggestions on determining value of business assets.					

1.3 What is the current financial position of your business?

This process is extremely important in helping you decide your next steps. If you need assistance with this section, it is vital that you get it. Your accountant is the most logical place to start. Your bankers will also be willing to help, as will your recovery advisor team (if available).

Question	Y	N	Action and/or Comments	By Whom	By When
Do you or your accountant have all the business financial records?					
If no, take the following actions					
Obtain deposit statements from bank - should reflect sales for any given time period.					
Contact Province of Saskatchewan for copies of PST reports for past 3 years.					
Contact Government of Canada for payroll					

summary reports for the past three years.					
Contact Canada Revenue Agency and request Copy of Tax Returns from past 3 years.					
Inventory Records – if required, obtain copies of invoices from suppliers that date back at least one calendar year.					
Determine available cash. Use worksheet 1.5 Aged Accounts Receivable and Sales Chart for the next 30/60/90 days					
Are you losing money daily? How much? Use Worksheet 1.6 Quick Cash Loss Calculation sheet					
Use the financial information to create an accurate picture of the current health of the business. Do this with your Advisor, your accountant, or any financial mentor.					

NOTES:

1.4 Preliminary Actions

To Do	Y	N	Action and/or Comments	By Whom	By When
Contact your bank to see if they can provide emergency funding if required.					
Contact your creditors to see if they can defer payments and for how long.					
Create an accounts payable list by date due – what bills do you owe and when are they due? Use worksheet 1.7 Aged Accounts Payable if you don't have one					
Contact vendors about payment schedules. (Ask for best deal.)					
Make decisions about staff in immediate future. <i>Layoff? Refer to unemployment? Use worksheet 1.3 Employee Action List</i>					
Postpone purchasing supplies/ inventory.					
Cancel orders that you have made. Use worksheet 1.8 Vendor Orders to Cancel List					
Customer orders? Can you fulfill them? Have they been lost? Use worksheet 1.9 Customer Orders Action					
Are there standard orders that you need to talk to specific clients about?					
If computer is not working, do you have back-up that you can download onto another machine?					
Check in on website again and ensure orders have been stopped if necessary.					
If you can still fulfill orders, make sure clients know that there may still be delays.					

Communications Plan					
To Do	Y	N	Action and/or Comments	By Whom	By When
List and contact your key stakeholders (include key customers, suppliers & lenders/investors). Rebuild list manually if required. Use worksheet 1.4 Key Stakeholders List.					
Ensure employees are aware of any planned communication to ensure common messaging.					
Put prepared statement on website regarding employees, safety, impact, structures, and closure and expected reopening.					
Send out email newsletter with prepared statement to all customers, vendors, colleagues					
Post prepared message in social media channels					
If appropriate, forward your business phone to an answering service with a prepared message.					

NOTES:

[illegible]

SECTION II Assessing Go Forward Options

2.1 Should you reopen your business?

This section features research¹ conducted by the University of Wisconsin-Green Bay Center for Organizational Studies on businesses that have been impacted by dramatic business interruptions. Research proponents found that impacted businesses who took the time to pause and assess their current state of mind (as well as all the financial and physical situations) were grateful for doing so, in the long run. They felt that they made better more informed decisions about the future.

Initially, businesses have at least three basic options available.

Option One - Reopen Your Business

1. You can finance your business reopening with company assets, personal saving, low-interest loans, traditional loans, insurance proceeds, investment, family loans, credit cards, and so forth.
2. You can re-establish your business at the same location or you can relocate your business – if supported by your creditors (if applicable).
3. You can reopen your business offering the same products and services you provided before the disaster or you can change, in part or entirely, the products and services you provide.

Option Two - Close Your Business

1. You can walk away.
2. You can liquidate the business.
3. You can start a new business elsewhere with new product/services or the same product/services you previously provided.
4. You can go to work for someone else.
5. You can retire.

Option Three - You Can (Try To) Sell or Transfer the Business to Someone Else

1. You can sell or transfer the business to your children. (If they are interested)
2. You can sell or transfer the business to a competitor or other interested buyer.
3. You can turn over the business to a relative or former employee.

These options are not singular or mutually exclusive and you will likely be able to think of other alternatives. In the immediate aftermath of a disaster, a business owner may choose to reopen his or her business without considering or even knowing about the alternatives available, factors to consider, or the potential consequences of his or her actions. The following questions may assist you in evaluating your options:

¹ After the Disaster, What should I do now? University of Wisconsin Green Bay Centre for Organizational Studies

Question to Ask Self	Y	N	Comments, Qualifiers, Additional Information
Were you happy running the business before the disaster?			
How was the condition of the business pre-disaster?			
Were you making the profit you wanted?			
What was your exit plan before the disaster? a. Age? b. Health? c. Anyone to leave business to?			
Do you prefer being your own boss?			
Are you good at/do you like managing staff?			
Have you considered other opportunities?			
Would you rather reopen a different business?			
Would you make changes to the existing business if you decide to reopen?			
Are you prepared for the potential extra demands that restoring your business will place on you, both personally and financially?			
Are you willing to take on more debt?			
Would you walk away if you could?			
If you didn't reopen, what would you do?			
Should you reopen?			

2.2 What are your chances for success?

Now is the time to analyze the potential demand for your product or services post-disaster by answering the following questions.

What Happened to Your Customers?

- If you are in manufacturing or wholesaling, it is likely that your customer base is geographically dispersed. Only a few of them may have suffered losses from the event. In that case, it is important for you to do what is necessary to ensure that you meet your customers' continuing needs.
- If you suffered significant losses and will have to be closed for some time, it is important to learn what your customers are doing during the time it takes you to reopen. If your customers did not suffer major losses, they may change their buying habits and you may have to fight an uphill battle to win them back. Do your customers still want or need your product or service? Can they afford it?

Whether it makes sense to reopen your business depends mainly on what happened to your customers as a result of the event. If all or most of your customers suffered large losses as a consequence of the disaster, there is little reason for you to reopen quickly, unless you have

something they need desperately. For example, it usually makes sense for lumberyards, building supplies, pharmacies, physicians, furnishings and appliances, construction, dry cleaning, laundry, and grocery stores to reopen quickly.

However, if you sell goods and services that come from discretionary money, your customers may not be able to afford what you have to offer as they attempt to pick up the pieces. It is likely that people who had dramatic losses will put off spending money at the optometrist, at specialty restaurants, for things like recreational gear, and for jewelry and expensive gifts. Sometimes, your customers may move away. In that case, reopening is like starting over.

How Much Did You Lose and Where Will the Money Come from to Reopen?

Most business owners interviewed in the University of Wisconsin research project used their life savings, borrowed from relatives, used their credit cards, got a little help from suppliers and/or customers, or got loans through conventional lenders.

Before you decide to use your life savings or borrow money from organizations that require you to use your home and other personal assets as collateral, it makes sense to take a very serious look at your business prospects in the post-disaster environment. There is a very good chance that your old business plan is no longer viable, depending on what happened to you and your customers.

It is time to conduct a new feasibility analysis and to rebuild your pro forma and cash flow analysis before committing any cash to the new venture. If you can reopen without putting any significant amount of money into the venture and you have good reason to expect your customers to be there, then go ahead. But, unless you have a service or product that people need desperately, expect that your business will not be what it was before the event, for a long time.

Be cautious about how you use your insurance proceeds; don't confuse cash flow with investment. Be wary of taking loans that require you to use personal assets, like your home, as collateral. Be wary of taking loans that will be forgiven if you stay in the same business in the same location. You may be far better off moving to a new location.

If you are at or near retirement age, you will want to think particularly carefully about reopening the business. You may be better off liquidating your business assets and putting your money in safer investments. Sometimes, even if your alternatives look bleak, it still makes sense to walk away.

How Strong Was Your Business Before the Event? How Well Is Your Firm Positioned Regarding the Dominant Trends in Your Industry?

Even if your firm was doing well before the disaster, it is important for you to take a hard look at where your firm is with regard to dominant trends in the area where you do business. Retail patterns are, of course, changing. If your business is positioned favorably with regard to industry trends, your chances of surviving a disaster are much better than if your firm is in an uphill fight against major trends.

Only you will know how strong your business was before the disaster. If you were losing out to the competition before the disaster, there is no reason to believe you can do better after the disaster. If your firm was doing well, growing and becoming more profitable each year, chances are you can do well after the disaster, provided you can retain your customers in the unsettled times after the event.

Are You Able to Give What It Is Going to Take?

It takes a lot of energy and commitment to start a new business. You know that. You've done it. Remember that, following a real disaster, it usually takes that same level of commitment and energy to revitalize a business that has suffered a disastrous event. Ask yourself whether you still have the drive needed to do it again. If so, good luck with your venture. If not, it makes a lot of sense to reconsider your options.

More Questions to Self	Y	N	Comments, Qualifiers, Additional Information
Is your business vital to the community?			
Is your business the type that everyone needs to recover their homes and businesses?			
Have key customers and/or suppliers been affected by the disaster?			
Have they found other sources so that you will have to "get them back"?			
Has the disaster led to other businesses in your area closing, and if so, have you determined how this may impact your business?			
Economic climate of the area: Pre-disaster? Post-disaster?			
Were you keeping up with the industry?			
Can your business change easily to react to outside forces?			
Can you reopen quickly?			
Will you be the first business to reopen in your area?			
Can you wait to reopen and still be viable when you do?			

DECISION POINT

Reopen or explore other options.

Section III Recovery Choosing to Reopen

3.1 Recovery Plan

If you decide to reopen, you still need to ask some additional questions before you proceed. You now need to make a recovery plan.

To Do	Y	N	Action and/or Comments	By Whom	By When
Develop your recovery objectives? <i>Use Worksheet 3.1 Recovery Goals Worksheet.</i>					
What are all the requirements to reopen your business? <i>Use Worksheet 3.2 Recovery Plan Worksheet.</i>					
Establish a recovery team with clear responsibilities from the recovery plan.					
Can team members work off site (if premises not viable)?					
Do you have resources (staff, finances, etc.) to bring business up to normal operating levels?					
Cost to execute your recovery plan? <i>Use Worksheet 3.3 Cost Estimations for Re-opening</i>					
Incorporate lessons from running your business prior to disaster into your recovery plan.					
Incorporate your analysis of the market conditions post- disaster into your recovery plan.					
What are the financial goals you want to achieve (net profit margin, ROI, etc.)?					
Will there be addition of new product lines or removal of existing product lines?					
Will there be addition of new services or reduction in services?					
Can you reduce operating costs					
Can you adopt new technologies and processes?					
Should relocation be an option?					

3.2 Financing the reopening of your business

At this point, it is crucial that you consider the following questions. And once you are done, you need to think about sources of financing in the next section.

Question	Y	N	Action and/or Comments	By whom	By when
Can you afford to reopen your business?					
Did you complete cash flow and profit and loss forecasts? Use Worksheet 3.4 Monthly Cash Flow Worksheet.					
Did you use these forecasts to run “what if” scenarios to measure how your cash flows will be impacted by unexpected events?					
How do you intend to fund the reopening of your business? From existing business sources, your own resources, other investors, banks, lenders, or a mix? (See next section.)					
Do your forecasts and your financial statements show whether the business can afford to use internal or external sources of financing to fund the reopening? If no, can you adjust your recovery plan so it is affordable?					
If you cannot afford your recovery plan; stop to consider exiting the business again at this point.					
Review all existing debt-financing arrangements to ensure that the finance structure fits the new needs of the business.					
Make sure you have all updated information on the amount of your insurance coverage.					

3.3 Sources of Financing:

If you need money to reopen and to cover operating expenses for a time, answer the following.

Question	Y	N	Action and/or Comments	By Whom	By When
Even if you can fund the reopening of the business from existing sources, have you analyzed whether it is better to use external sources of finance? <i>(eg: line of credit, community futures loan)</i>					
Have you spoken to your bank about your recovery plan and your funding needs?					
Can existing lines of credit be accessed (and increased if necessary) to fund reopening of the business?					
What collateral do you have available to offer?					
If you are seeking debt financing, determine: <ul style="list-style-type: none"> ▪ <i>What to use the money for?</i> ▪ <i>What length of the loan term?</i> ▪ <i>Total of what you need?</i> Use worksheet 3.5 Sources and Use Worksheet.					
Can you finance the reopening of your business from your own resources?					
Can you access money from other sources? (family, friends, other investors)					

NOTES:

3.4 Reopening Steps

Now consider the answer to each of the following questions. Make a to-do list using the action column. If necessary, assign the task to someone, with a clear due date.

Question	Y	N	Action and/or Comments	By Whom	By When
PEOPLE					
Staffing needs? Take a look at the jobs that existed before and make sure your needs are the same. What should change? Make list of jobs needed to be filled. Use worksheet 3.6 Jobs Needed to Re-open Worksheet.					
Re-hire key employees? <i>Match with jobs list above.</i>					
Need to hire new employees? Write job descriptions. Begin hiring process. Work with local labour force advisors.					
LOCATION					
Reopen existing location? Move temporarily? Move permanently?					
Any changes in the status of the location due to the disaster - from the local or federal government - that should be considered? For example, if it was a flood are you now in a newly designated flood plain?					
What is the status of other businesses and their plans? Will you be the first to reopen? (Is the whole area is going to be perceived as closed. Is it time to reopen?)					
Are your needs being met by the current location? <i>Is it big enough? Too big? Layout correct? If there were renovations on your wish list, is now the time to do them? Find out if your funding can include these upgrades.</i>					
MAJOR EQUIPMENT					
Make an assessment. Use worksheet 3.7 Equipment Assessment List.					
Equipment in working order?					
Given the new conditions (or any changes you are considering) should you replace equipment?					
Insurance covering equipment replacement needs?					

Consider which is best for equipment: Purchase (and how to finance)? Lease?					
Expertise readily available to install the equipment?					
Wait time for equipment replacement? How will this affect reopening?					
Any new equipment needs?					
INVENTORY					
What needs to be replaced?					
Before reordering, check past sales data: <i>What was selling? What was not?</i>					
Will the post-disaster market change your customer's needs? <i>New items to order.</i>					
MARKETING					
Before creating a reopening plan, assess marketing efforts before the disaster for their effectiveness (<i>type; message; cost; was it working or not</i>). <i>Apply this assessment to new media plan.</i>					
Reopening communication plan (traditional media; social media; online media). Use 3.8 Media List for Reopening.					
Price/Budget for media plan. Add cost to above list.					
Reopening event? <i>Issue appropriate press releases.</i>					
What changes need to be made to the website to reflect the reopening plan?					
Are there any promotions being done in your local area by government or others that you can take advantage of?					
PRICING					
Have you undertaken an analysis to determine whether the prices you charge are making the profit you want? Do this product by product with your advisor or accountant.					
Compare your pricing to your competitors?					

BUSINESS LICENSES					
Are all licenses/permits up to date?					
Do you have copies?					
Replace all copies that were destroyed. Same applies to all permits.					
ACCOUNTING AND RECORD KEEPING					
Has all of your accounting been restored?					
Was your accounting system efficient and effective pre-disaster?					
Meet with accountant or bookkeeper to discuss any changes that should be made before reopening.					
Are you backing up off site? If not, set up.					
Make sure that you are recording all expenses (including any out-of-pocket) for any disaster repair and reopening expenses.					
LEGAL OBLIGATIONS					
Has your ability to file and pay such returns/forms/obligations been delayed?					
Have your reconstructed financial records given you the necessary information and evidence to be able to complete such returns?					
INSURANCE					
Review your insurance coverage to see whether it is adequate and whether there are any gaps in your coverage.					
Do a new assessment with your agent.					
Do you need any special (e.g., flood) insurance now? Cost?					
THANK YOU					
Keep track of everyone who has helped you. <i>Use 3.9 Thank You list.</i>					
When there is time, send thank you notes.					

Section IV- Worksheets

1.1 Personal Budget Worksheet

Expense	Monthly Amount
Auto Fuel	\$
Auto Insurance	\$
Auto Payment	\$
Auto Repair & Maintenance (tires, oil changes, etc.)	\$
Cable TV	\$
Charity	\$
Child Care	\$
Clothing	\$
Credit Card Payments	\$
Dues & Subscriptions	\$
Electricity	\$
Entertainment	\$
Gifts	\$
Groceries	\$
Health Insurance	\$
Heat (gas, oil, etc.)	\$
Home Repair	\$
Household Expenses	\$
Internet	\$
Laundry & Dry Cleaning	\$
Life Insurance	\$

Medical & Dental	\$
Miscellaneous	\$
Mortgage Payment	\$
Personal Care (hair, etc.)	\$
Property Taxes	\$
Other Debt	\$
Rent	\$
Retirement	\$
Savings	\$
School Expenses	\$
Telephone & Cell	\$
Tuition	\$
Vacations	\$
Vet/Pet	\$
Water & Sewer	\$
Other:	\$
Other:	\$
Total	\$
Subtract: Other Family Members' Contributions	\$
Your Needed Contribution	\$

1.2 Full Employee List

[illegible]

1.3 Employee Action List

Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> Layoff: <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> Layoff: <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> Layoff: <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> Layoff: <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> Layoff: <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	

Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> Layoff: <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> <input type="checkbox"/> Layoff: <input type="checkbox"/> <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> <input type="checkbox"/> Layoff: <input type="checkbox"/> <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	
Name:	
Job Title / Function:	
Contact #:	Email:
Keep: <input type="checkbox"/> <input type="checkbox"/> Layoff: <input type="checkbox"/> <input type="checkbox"/> Plan to Rehire: <input type="checkbox"/> <input type="checkbox"/> Referred to Unemployment: <input type="checkbox"/>	
Action/Notes:	

1.4 Key Stakeholders List

Name:	Relationship:
Contact #:	Email:
Contacted: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Name:	Relationship:
Contact #:	Email:
Contacted: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Name:	Relationship:
Contact #:	Email:
Contacted: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Name:	Relationship:
Contact #:	Email:
Contacted: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Name:	Relationship:
Contact #:	Email:
Contacted: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	

1.5 Aged Accounts Receivable and Sales Chart for 30/60/90 Days

[illegible]

1.6 Quick Cash Loss Calculation

Daily:

Typical Daily Sales / Revenues	x	# of Days Closed	=	Total Estimated Revenue Lost
	x		=	

OR Monthly:

Typical Daily Sales / Revenues	x	# of Days Closed	=	Total Estimated Revenue Lost
	x		=	

1.7 Aged Accounts Payable Worksheet

[illegible]

1.8 Vendor Orders to Cancel

Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	

1.9 Customer Orders Action

Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	
Vendor:	
Description of Order:	
Contact #:	Email:
Cancelled: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Action/Notes:	

3.1 Recovery Goals Worksheet

[illegible]

3.2 Recovery Plan Worksheet

[illegible]

3.3 Cost Estimations for Reopening

Expense	\$	Explanation
Cleanup		All costs related to cleanup (make separate list if necessary)
Advertising		Promotion for reopening the business
Inventory Replacement		The amount of inventory needed to be replaced
Building Construction		The amount per contractor bid
Furniture and Fixtures		Use actual bid on all F & F
Equipment		Use actual bid on all equipment
Installing Fixtures and Equipment		Use actual bids and other
Lease/Rent Payment		Amount to be paid before reopening in new location
Licenses and Permits		Check with local or provincial offices
Miscellaneous		All other
Professional Fees		Include CPA, attorney, engineer, etc.
Remodeling/Decorating		The amount per contractor bid and other
Services		Cleaning, etc.
Signs		The amount per contractor bid and other
Supplies		Office, cleaning, etc. supplies
Unanticipated Expenses		Include an amount for the unexpected
Other		
Other		
Other		
TOTAL START-UP DOLLARS		Total amount of costs before reopening

3.4 Monthly Cash Flow Worksheet

	MONTH 1	MONTH 2	MONTH 3	TOTAL
TOTAL INCOME				
TOTAL COST OF GOODS SOLD (COGS)				
GROSS PROFIT				
EXPENSES				
ADVERTISING/MARKETING				
CREDIT CARD FEES				
DUES/SUBSCRIPTIONS				
LIABILITY INSURANCE				
LOAN #1				
LOAN #2				
LOAN #3				
OFFICE EXPENSES				
PAYROLL				
PAYROLL TAXES				
OWNERS DRAW				
ACCOUNTING				
LEGAL FEES				
RENT				
REPAIR/MAINTENANCE				
TAXES				
TELEPHONE				
UTILITIES				
TOTAL EXPENSES				

PROFIT/LOSS				
CASH ON HAND				
P/L MONTH 1				
P/L MONTH 2				
P/L MONTH 3				
TOTAL CASH FLOW PROJECTED				

3.5 Sources and Use Worksheet

Sources of Financing	\$
Investment of Cash by Owner #1	
Investment of Cash by Owner #2	
Bank Loans to Business (short-term)	
Bank Loans to Business (long-term)	
Bank Loans (personal)	
Disaster Loan	
Grant #1	
Grant #2	
Grant #3	
Donations	
Other	
Other	
Total Sources of Financing	

Uses of Financing	\$
Land	
Buildings	
Equipment	
Remodeling	
Inventory	
Cleanup	
Working Capital	
Other	

Other	
Donations	
Other	
Other	
Total Uses of Financing	

3.6 Jobs Needed to Reopen

[illegible]

3.7 Equipment Assessment

[illegible]

3.8 Media List for Reopening

[illegible]

3.9 Thank-you List

Contact Info	Reason to Thank	Type of Thank You	By Whom	Done
Name				
Street Address				
City/Province/Postal Code				
Email				
Contact Info	Reason to Thank	Type of Thank You	By Whom	Done
Name				
Street Address				
City/Province/Postal Code				
Email				
Contact Info	Reason to Thank	Type of Thank You	By Whom	Done
Name				
Street Address				
City/Province/Postal Code				
Email				
Contact Info	Reason to Thank	Type of Thank You	By Whom	Done
Name				
Street Address				
City/Province/Postal Code				
Email				