# Sturbridge Business Breakfast – 3 March 2020

Presented by the Sturbridge Economic Development & Tourism Office



# Agenda

- Welcome and introductions
- Town Updates
- Cyber Security for Business
- Preparing Your Business for Emergencies
- Question and Answer
- Thank you



# Introductions

#### Please share your:

- Name
- Business
- Something about your business



# Town Update

Presented by:

Kevin Filchak, Economic Development & Tourism Coordinator



# Town Update

 Branding and Marketing Update

- Economic Development Self Assessment / Benchmarking Update
  - www.sturbridge.gov/businesses /pages/reports

- 2019 Business of the Year –
   Winners
  - Alternatives for Health
  - Sturbridge Seafood
  - Comfort Inn
  - Escape the Pike



# Town Update (cont....)

- Business Retention and Expansion Program (BR&E)
  - Business Classes
  - Business Tours
  - Façade Improvements
  - Incentives and Support
  - Visitor Guides
  - www.sturbridge.gov/for-business
- Community Events Upcoming
  - Sturbridge Restaurant Week, 16 March 29 March
  - AAA Travel Show
  - Community Bonfire, 1 May



# Cyber Security for Business

Presented by:

Dave Demings



# Preparing your Business for Emergencies

Presented by:

Kevin Filchak, M.P.A., Emergency Mgmt. Coordinator Dave Demings, CERT Team Leader



## **Businesses and Disasters**

"Up to 40% of businesses affected by a natural or humancaused disaster never reopen"

Department of Homeland Security (DHS)



# Murphy's Law and Risk

Risk

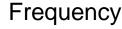
If something can go wrong, it can and it will

High Risk
Low Frequency
(i.e. Coronavirus)

High Risk
High Frequency
(i.e. Snowstorm)

Low Risk
Low Frequency
(i.e. Employee sick)

High Risk
High Frequency
(i.e. Snowstorm)





## Risks for Business?

 Financial – lost revenue, repair costs, clean up, insurance, etc.

Legal – liability, etc.

 Economic – Supply chain issues, local economic downturn, etc.

Public Relations – loss of customers, reputation, etc.



# Word of the Day – MITIGATE

- As business leaders you MUST look at ways to mitigate hazards
- Pre-Plan
  - Rule of 3: Redundancy, redundancy, redundancy
  - Continuity of Operations Plan (COOP)
  - Write it down
  - Think, what are the specific needs of the following in an emergency and how do you meet them?
    - You
    - Your Business
    - Your Employees
    - Your Customers
- Zero Cost, Low Cost and Investments
- Don't reinvent the wheel, learn from best practices



## Insurance and the IRS

#### **IRS**

- Back up important documents
  - Don't leave everything online
- Publication 584-B, Business Casualty, Disaster and Theft Loss Workbook
- Picture documentation

#### Insurance

- Do you have the proper coverage? What is your coverage?
- Talk with your broker
- "Insurance is only a partial solution. It does not cover all losses and will not replace customers." – DHS



## Communication

 "News travels fast and perceptions often differ from reality. Businesses need to reach out to customers and other stakeholders quickly" – DHS

How you communicate before, during and after a disaster

Internal and external customers



## Plans you should have

- Continuity of Operations
  - To make sure your business can keep running
- Emergency contact information
  - To make sure you can get in touch with employees, families, suppliers, banks, etc.
- Property record
  - To make sure you know what you have, what you rent, what you own
- Emergency Plans
  - i.e. Fire escape routes, Active Shooter plans, rally points, etc.

Teach, re-teach and test these plans with your employees often



# **Emergency Kits**

www.Ready.alaska.gov

www.ready.gov/plan



# Resources to help

#### Websites

- www.dhs.gov
- www.fema.gov
- www.ready.gov
- www.redcross.org
- www.Readyrating.org
- www.sturbridge.gov

#### **Phone Numbers**

- 9-1-1
  - For ALL emergencies
- (508) 347-2525 ext. 0
  - Sturbridge Police and Fire
- (508) 347-3352
  - State Police Barracks, Sturbridge
- (508) 347-2525 ext. 331
  - Sturbridge Emergency Management



# **Questions and Answer**

Here is your opportunity to ask the Town questions, share ideas and concerns, or share information with the group.

### Kevin Filchak, M.P.A.

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Thank you for coming

 Thank you Cornerstone Bank for providing breakfast

