

# **BUSINESS RESILIENCE TOOLKIT**



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We also extend our appreciation to the businesses, government agencies, partners, and stakeholders who contributed their time, feedback, and expertise through consultations and validation workshops. Your input has helped shape a practical and relevant toolkit for businesses in Fiji.

FBDR and FCEF remain committed to supporting business resilience and strengthening preparedness, response, recovery, and continuity across the private sector in Fiji.

### **Project Coordination & Content Development:**

*Edward Bernard, CEO FCEF & Pricilla Ram, Coordinator FBDR.*



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## FOREWORD - FCEF CEO

**Disaster** resilience - being prepared for response and recovery, is very critical for the private sector. The private sector is both impacted during disruptions and also called upon to support response and recovery efforts at national level. Many times, this expectation is extended to rural and maritime areas where Government services are not accessible.

While the private sector may have the resources and means to support response and recovery, it also needs to understand its key role and how it can engage effectively during disaster response and recovery. The Private Sector Disaster Preparedness & Resilience Toolkit, provides the guidance the private sector needs to prepare for response and recover.

When it comes to disaster response, the Fiji Commerce & Employers Federation (FCEF) through the Fiji Business Disaster Resilience Council (FBDR) works closely with the Fiji National Disaster Risk Management Office (NDRMO). This phase is also called the humanitarian phase and relates to supporting provisions for those impacted by disasters. These range from food, water, blankets, tents, etc. The private sector is called upon not only to provide essential provisions, but also to support logistics and delivery.

Therefore, this toolkit provides the institutional and legal guide, on FCEF and FBDR's role and how the two can engage more effectively in the response phase.

Disruptions impact Micro and Small Businesses more severely. Global research states that those MSMEs that have better preparedness strategies – Business Continuity Plans (BCP), bounce back faster compared to those that are not prepared. The recovery phase for micro and small businesses to recover is shorter and they are able to build forward, more resilient.

Businesses that have parametric insurance can enjoy fast payout insurance solutions. However, when coupled with BCP, the cost and risk of business disruptions is significantly reduced. Therefore, for MSMEs, parametric, in addition to BCP is highly recommended. While many large businesses have their BCPs integrated into their ISO standards, micro and small business do not have this luxury.

Therefore, as a preparedness strategy, the toolkit provides a step-by-step guide for micro and small businesses to develop and operationalise a BCP. A BCP is increasingly becoming an important component of Business Plans, now required by banks and donor agencies. It is therefore a good practice to have a BCP as part of a Business Plan.

Finally, I thank UNCDF and UNDP for supporting this initiative. This support will provide a great foundation for future plans of FCEF and FBDR to contribute to national efforts and support its membership.

Vinaka vakalevu,

**Edward Bernard**



**Edward Bernard**  
Chief Executive Officer  
Fiji Commerce & Employers  
Federation (FCEF)

# FOREWORD - NDRMO DIRECTOR

Fiji lives with the reality of climate change and natural hazards every day. Cyclones, floods, landslides, and droughts are not abstract risks, they affect our people, our businesses, and our communities. Each event tests how prepared we are, how well our systems work, and how quickly we can recover. In this reality, resilience is not the responsibility of one agency or one sector. It is everyone's business.

The National Disaster Risk Management Office (NDRMO) strongly supports the development of this Private sector guide for disaster response. The private sector plays a vital role not only in driving the economy, but also in supporting Government and communities when disasters occur.

NDRMO works alongside government agencies, businesses, civil society organisations, communities, and development partners to strengthen collaboration and ensure that efforts are aligned across all levels. When we work together, we reduce risk, save lives, and limit damage and disruption.

This guide is designed to help the Employers & Business Membership Organizations (EBMO) and businesses understand the role of Government (NDRMO) and how they can work effectively in the response phase of the disaster.

NDRMO encourages EBMOs and business leaders and industry partners to take ownership and align to the established national disaster response phase.

The National Disaster Risk Management Office remains committed to leading, coordinating, and partnering with all stakeholders to strengthen disaster response across the nation.

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Vinaka vakalevu,

**Napolioni Boseiwaqa**



**Napolioni Boseiwaqa**

Director  
National Disaster Risk  
Management Office (NDRMO)

# THE ROLE OF THE PRIVATE SECTOR IN DISASTER RESILIENCE

**82%**

of registered businesses in Fiji are MSMEs (Ministry of Trade Fiji, 2025)

**18%**

contribution of MSMEs to Fiji's GDP (UNDP Pacific, 2025), (2017; GFDRR, 2018)

**80%**

of MSMEs in Fiji are impacted by natural hazards each year (Fiji Times / UNCDF, 2025)

The private sector plays a central role in disaster risk management and recovery in Fiji. Businesses are not only engines of economic growth, but also major employers, service providers and contributors to community stability. When disasters disrupt business operations, the impacts extend well beyond individual enterprises to affect employment, household income, access to essential goods and services, and the pace of national recovery (World Bank, 2017).

In Fiji, micro, small and medium enterprises (MSMEs account for more than 82% of registered businesses) and provide a significant share of private-sector employment (Ministry of Trade Fiji, 2025). These enterprises are particularly vulnerable to disasters due to limited financial resources, high dependence on daily cashflow, and constrained access to insurance and recovery financing. Evidence from past disaster events indicates that many MSMEs struggle to resume operations within the first three months following a major shock, increasing the risk of permanent closure and job losses (UNDP, 2018; World Bank, 2017).

Large businesses, while often better resourced, face different but equally critical risks during disasters. These include multi-site operational disruptions, complex supply chain failures, workforce displacement, and prolonged utility outages, all of which can have cascading effects across sectors and markets (GFDRR, 2019). Disruption to a relatively small number of large enterprises can significantly affect national supply chains, exports and essential services.

Fiji is among the most disaster-exposed countries globally, with tropical cyclones, floods and storm surges causing repeated economic losses. Regional and national assessments show that a single severe cyclone can result in economic losses equivalent to 20–30% of GDP, with the private sector absorbing a substantial share of these impacts through damaged assets, lost revenue and prolonged business interruption (World Bank, 2017; GFDRR, 2018). Importantly, indirect losses, such as reduced sales, disrupted supply chains and lost productivity, often exceed the value of direct physical damage, particularly for businesses (UNDRR, 2019).

Experience from recent disasters in Fiji and the Pacific has demonstrated that businesses are often among the first actors to resume activity, restoring access to goods, services and employment when adequate preparedness and continuity measures are in place (ADB, 2020). Where businesses recover quickly, communities stabilise sooner and reliance on public and humanitarian assistance is reduced. Conversely, prolonged business disruption delays recovery, deepens economic stress and increases pressure on government resources.

Disaster resilience is therefore a shared responsibility between government, the private sector, communities and development partners. While government plays a central coordination and regulatory role through national disaster risk management systems, private sector preparedness, business continuity planning and recovery capacity are essential to reducing disaster losses and accelerating economic recovery (UNDRR, 2019).

The Fiji Business Disaster Resilience Council (FBDRRC), under the Fiji Commerce & Employers Federation (FCEF), provides a dedicated platform for strengthening private sector disaster resilience. FBDRRC supports businesses to prepare for disasters, respond safely during emergencies, and recover more effectively through practical tools, capacity building and coordinated engagement with partners, including the National Disaster Management Office (NDRMO).

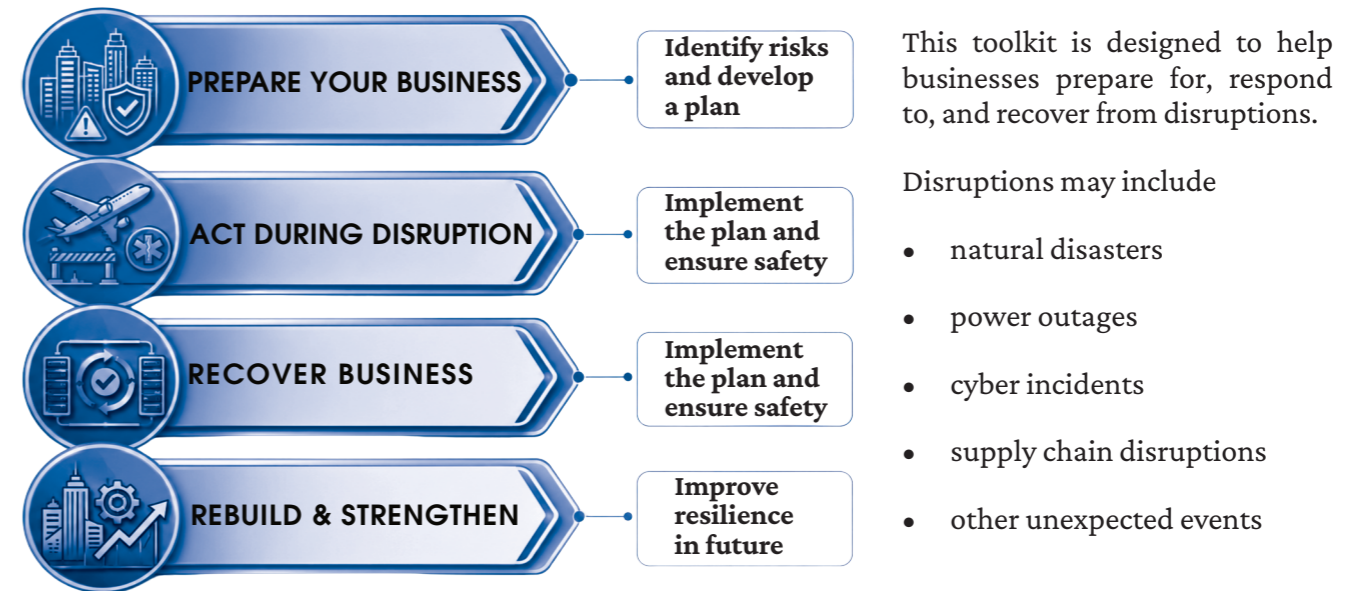
By investing in disaster preparedness, business continuity and recovery planning, Fiji's private sector not only safeguards individual enterprises, but also protects jobs, stabilises supply chains and contributes to a more resilient and shock-resilient national economy (UNDP, 2018; World Bank, 2017).

# ABBREVIATIONS

<b>ADB</b>	Asian Development Bank
<b>BCP</b>	Business Continuity Plan
<b>CBI</b>	Connecting Business Initiative
<b>CDRFI</b>	Climate and Disaster Risk Finance and Insurance
<b>DRF</b>	Disaster Risk Financing
<b>DRR</b>	Disaster Risk Reduction
<b>FBDRRC</b>	Fiji Business Disaster Resilience Council
<b>FCEF</b>	Fiji Commerce and Employers Federation
<b>GFDRR</b>	Global Facility for Disaster Reduction and Recovery
<b>GOAP</b>	Global Ocean Accounts Partnership
<b>IFC</b>	International Finance Corporation
<b>ILO</b>	International Labour Organization
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>NDRMO</b>	National Disaster Risk Management Office (Fiji)
<b>NGO</b>	Non-Governmental Organisation
<b>OHS</b>	Occupational Health and Safety
<b>PPE</b>	Personal Protective Equipment
<b>SMEs</b>	Small and Medium Enterprises
<b>SOP</b>	Standard Operating Procedures
<b>UNCDF</b>	United Nations Capital Development Fund
<b>UNDP</b>	United Nations Development Programme
<b>UNDRR</b>	United Nations Office for Disaster Risk Reduction

# HOW TO USE THIS TOOLKIT

## A SIMPLE GUIDE FOR BUSINESSES



The toolkit follows four simple steps, which align with the stages of disruption:

### 1 PREPARE YOUR BUSINESS — PREPAREDNESS

Before a disruption occurs, businesses should identify risks and develop a simple plan.

- **MSMEs:** Complete the **Self-Check Assessment**
- **Medium & Large Businesses:** Complete the **Preparedness Review Checklist**
- Use this information to develop your **Business Continuity Plan (BCP)** – **A living document that needs to be reviewed on a regular basis to ensure its relevant when activated.**
- Work with FCEF and NDRMO to identify critical products (PPE, Disinfectants and basic food supply) and Essential service (Water carting etc)
- Create a database of what needs supplied and negotiate pricing and create a mobilisation plan for delivery during disruptions.

**OUTCOME:** You will have a clear plan outlining how your business will respond during disruptions. Private sectors are not first responders therefore a BCP will enable faster response and ensure fast recovery. The Database would encourage better use of limited resources and provide income during disruption for those businesses that deliver essential products and service.

### 2 ACT DURING DISRUPTION — RESPONSE

When a disruption occurs:

- Activate your **Business Continuity Plan**
- Ensure staff safety
- Protect assets and facilities
- Maintain critical operations where possible

At the same time:

- Record damage and impacts on your business and calculate how long and what costs it will take to repair, replace and recover.
- Larger businesses can support response efforts through supply of essential goods and services

**OUTCOME:** Your business responds quickly and minimises losses. Your business has a structured plan that shortens the time and cost around recovery.

# LEGAL AND INSTITUTIONAL FRAMEWORK FOR DISASTER RISK MANAGEMENT IN FIJI

## Importance of the Legal and Institutional Framework for Businesses

Disaster risk management in Fiji operates within a defined legal and institutional framework that guides preparedness, response and recovery at national, divisional and community levels. For businesses, understanding this framework is important because it shapes how disasters are managed, how decisions are made during emergencies, and how recovery support is coordinated.

Businesses do not operate in isolation during disasters. Their ability to respond and recover is influenced by national policies, government actions, coordination mechanisms and partnerships. Familiarity with the disaster risk management framework enables businesses to align their own preparedness and response actions with national systems, reducing confusion and improving coordination.

## National Disaster Risk Management Act 2024

Fiji's disaster risk management system is governed by the **National Disaster Risk Management Act 2024**, which replaces earlier disaster legislation and reflects a modern, risk-informed approach to disaster management.

The Act adopts an:

- **all-hazards approach**, recognising that disasters may arise from natural, technological or biological hazards; Part 1; Section 4 (j) "support coordination of a multiple hazard approach and multiple hazard early warning early action system" and
- **whole-of-society approach**, recognising the roles of government, private sector, civil society, communities and development partners. Part 1; Section 4 (c) "support a whole-of-society 'approach in support of national efforts in disaster risk management and risk assessment through education, training, awareness and capacity building;"

Importantly for businesses, the Act explicitly recognises the private sector as a key stakeholder in disaster risk management, rather than only as a recipient of assistance

## Roles and Responsibilities Under the Act

Under the National Disaster Risk Management Act 2024, responsibilities for disaster risk management are distributed across different levels of government and stakeholders.

Key responsibilities include:

- national coordination of preparedness, response and recovery
- risk reduction and resilience building
- emergency response and life-saving actions
- recovery planning and reconstruction

While government agencies have primary coordination roles, the Act encourages collaboration with the private sector, recognising that businesses play a critical role in economic continuity and recovery.

## National Disaster Management Office (NDRMO)

**The National Disaster Management Office (NDRMO)** is the central government agency responsible for coordinating disaster risk management in Fiji.

The NDRMO is responsible for:

- coordinating national preparedness and response activities
- issuing warnings and advisories
- activating emergency coordination mechanisms
- supporting recovery planning following disasters

During disaster events, businesses may interact with the NDRMO directly or indirectly through divisional and sectoral coordination mechanisms.

## 3

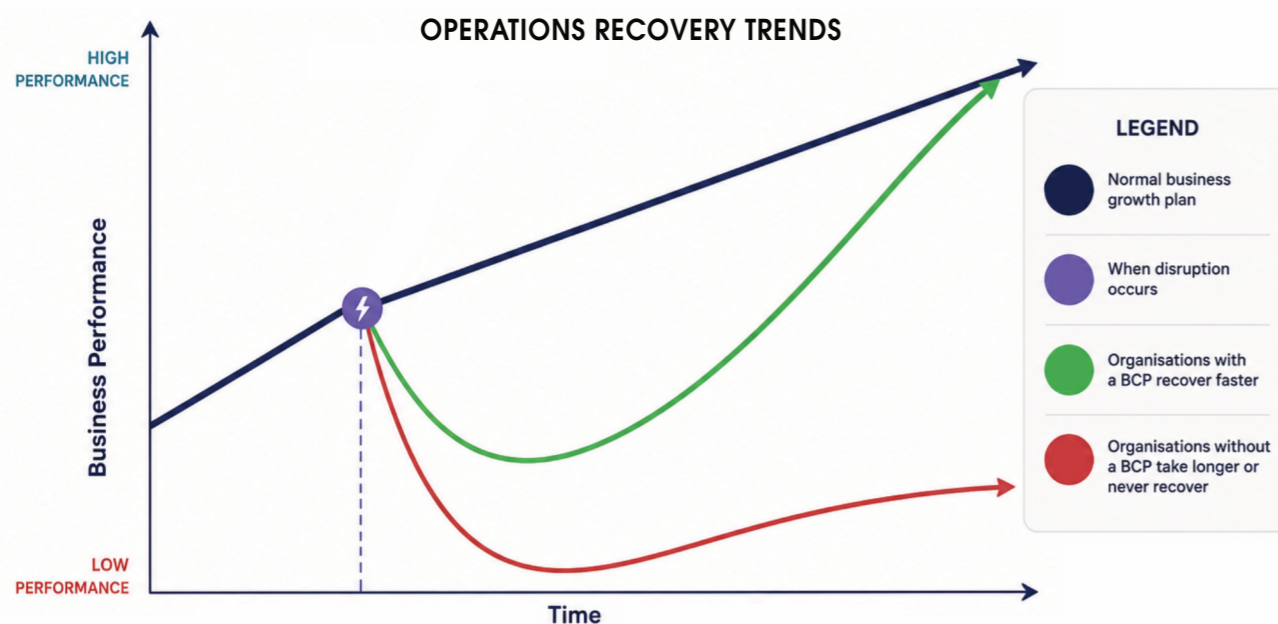
After the disruption:

- Assess damage and financial loss
- Estimate income loss based on downtime
- Develop a **Recovery Plan**
- Prioritise actions to restart operations

Recovery may take:

- **Days** (basic operations)
- **Weeks** (stabilisation)
- **Months** (full recovery)

**OUTCOME:** By enabling steps 1,2 & 3, businesses ensure that they are better prepared, limited resources are properly managed during the BCP activation and most importantly recovery is faster.



LOW PERFORMANCE

Business Performance

Time

### LEGEND

- Normal business growth plan
- When disruption occurs
- Organisations with a BCP recover faster
- Organisations without a BCP take longer or never recover

## 4

### REBUILD AND STRENGTHEN — RECONSTRUCTION

Step 4 – Rebuild and Strengthen (Reconstruction)

For larger disruptions:

- Repair or rebuild damaged infrastructure
- Replace equipment and restore systems
- Engage with government, financial institutions, and partners

Businesses can also:

- supply goods and services
- participate in reconstruction efforts
- support wider economic recovery

**OUTCOME:** Your business and the wider economy rebuild stronger and more resilient. The better prepared the businesses are, the lower the risk of a disruption becoming a disaster.

## Divisional and District Disaster Risk Management Committees

At the sub-national level, Divisional and **District Disaster Risk Management Committees** support coordination and implementation of disaster risk management activities.

These committees:

- coordinate preparedness and response at divisional and district levels
- support evacuation, relief and early recovery activities
- liaise with local authorities, communities and stakeholders

Businesses operating at local levels may be affected by decisions made through these committees, such as evacuation orders, access restrictions or recovery arrangements.

## The Fiji Cluster System

Fiji uses a cluster coordination system during disaster response and recovery to organise activities across key sectors.

Clusters typically include areas such as:

- logistics
- shelter
- food security
- health
- education
- protection

The cluster system supports coordination among government agencies, development partners and non-government organisations. While primarily humanitarian in focus, cluster decisions can affect businesses, particularly those involved in logistics, supply chains, construction and service provision.

## Role of the Private Sector in the Disaster Risk Management

The private sector plays a vital role in disaster risk management through:

- provision of goods and services
- maintenance of employment and livelihoods
- restoration of supply chains
- contribution to recovery and reconstruction

Businesses are often among the first to resume operations following disasters, supporting community recovery and reducing reliance on external assistance.

Recognising this role, disaster risk management frameworks increasingly emphasise private sector engagement in preparedness, continuity and recovery planning.

## Fiji Business Disaster Resilience Council (FBDR)

The **Fiji Business Disaster Resilience Council (FBDR)** serves as the private sector platform for disaster resilience under the Fiji Commerce & Employers Federation (FCEF).

FBDR supports businesses by:

- promoting disaster preparedness and business continuity planning
- providing tools and guidance for risk management and recovery
- aggregating private sector impact data following disasters
- engaging with government and development partners on business recovery initiatives

FBDR plays a critical bridging role between businesses and national disaster risk management systems.

## Relationship Between FBDR and Government Systems

FBDR complements government-led disaster risk management efforts by:

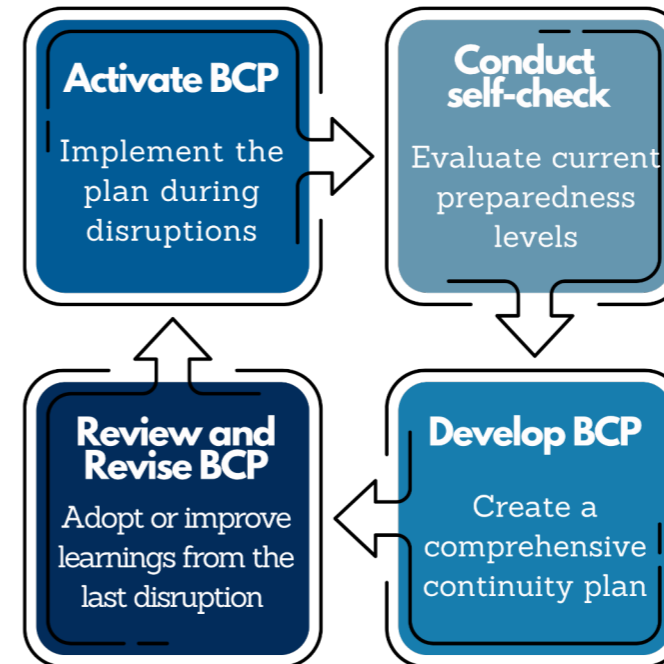
- representing private sector perspectives
- supporting data collection on business impacts
- facilitating coordination between businesses and authorities
- advocating for business-focused recovery measures

This collaboration helps ensure that business needs and capacities are reflected in preparedness, response and recovery planning.



# 1 PILLAR 1 PREPAREDNESS (Preventative Measures)

## PREPAREDNESS PILLAR CYCLE



Preparedness is not only about protecting people, systems, and operations — it is also about preparing financially for disruptions and disasters.

Businesses may face unexpected financial pressure following events such as cyclones, flooding, pandemics, cyber incidents, utility disruptions, or supply chain interruptions. Access to financial support during these periods is critical for business continuity and recovery.

As part of preparedness planning, businesses are encouraged to consider:

- emergency savings and contingency funding;
- insurance coverage;
- financial recovery arrangements; and
- disaster risk financing tools, including parametric insurance.

Further information on parametric insurance and disaster risk financing is provided in Pillar 5 of this toolkit

Because businesses operate at different scales, preparedness actions will vary.

This section therefore provides:

- **Self-Check Assessment for MSMEs:** Identifies risks and impacts
- **Preparedness Checklist for Medium and Large Businesses:** confirms systems for larger businesses
- **BCP Form:** brings everything together into one simple plan

Preparedness focuses on the **actions businesses can take before disruptions occur** to reduce losses and maintain operations.

Disruptions can include:

- Natural disasters (cyclones, floods, earthquakes)
- Power outages
- Supply chain disruptions
- Cyber attacks
- Political or economic disruptions
- Pandemics or public health events
- Global trends and situations

Even simple preparedness actions can reduce financial losses and help businesses reopen faster after disruption.



## SECTION 1: MSME Self-Check Assessment

This self-check helps small businesses understand their **main risks and vulnerabilities over the next 12 months.**

The first step is risk identification.

The goal is to identify:

- what disruptions may occur
- how they would affect the business
- what simple preventative actions can reduce losses.



STEP 1: RISK IDENTIFICATION		
POSSIBLE DISRUPTION	COULD THIS AFFECT YOUR BUSINESS?	HOW WOULD IT AFFECT OPERATIONS?
Cyclone or severe weather	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Flooding	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Power outage	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Supply chain disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cyber or IT disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Staff shortages	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Water cuts	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Transport disruptions	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No	

For the second step, businesses should identify **what must be protected to keep operating.**

STEP 2: IDENTIFY KEY BUSINESS ASSETS		
BUSINESS ASSET	WHY IT IS IMPORTANT	HOW IT CAN BE PROTECTED
Equipment		
Inventory or stock		
Business records		
Customer contacts		
Supplier contacts		
Digital data		

Next, businesses should identify the problems **that disruptions usually create.**

STEP 3: IDENTIFY COMMON PROBLEMS	
COMMON PROBLEM	PRACTICAL SOLUTION
Stock damaged during flooding	Store goods above ground level
Power outages affecting operations	Backup generator or alternative operating hours
Loss of important documents	Keep digital copies or store documents safely
Supplier disruption	Identify at least one alternative supplier
Communication breakdown	Maintain updated staff contact list

Small businesses often face **limited financial resources.**

For the fourth step, businesses should identify where resources should be used to reduce the biggest risks.

STEP 4: RESOURCE AND FUNDING LIMITATIONS			
RISK	PREVENTATIVE ACTION	ESTIMATED COST	PRIORITY (HIGH / MEDIUM / LOW)
Flood damage	Raise storage shelves		
Power disruption	Small generator		
Loss of records	Cloud storage / USB backup		

This helps businesses focus on **practical improvements that provide the greatest benefit.**

## SECTION 2: Preparedness Review Checklist (For Medium and Large Businesses)

This checklist helps businesses confirm whether key preparedness systems are in place to manage disruptions such as natural disasters, cyber incidents, supply chain disruptions, or operational interruptions.

PREPAREDNESS AREA	IN PLACE	NEEDS REVIEW/IMPROVEMENT
Business Continuity Plan (BCP) is documented and regularly reviewed	<input type="checkbox"/>	<input type="checkbox"/>
Disaster and disruption risks have been identified and assessed	<input type="checkbox"/>	<input type="checkbox"/>
Emergency communication procedures are in place	<input type="checkbox"/>	<input type="checkbox"/>
Critical business operations have been identified	<input type="checkbox"/>	<input type="checkbox"/>
Backup suppliers have been identified	<input type="checkbox"/>	<input type="checkbox"/>
Insurance coverage for key assets and operations has been reviewed	<input type="checkbox"/>	<input type="checkbox"/>
IT systems and data are regularly backed up	<input type="checkbox"/>	<input type="checkbox"/>
Cyber security procedures are implemented	<input type="checkbox"/>	<input type="checkbox"/>
Emergency procedures and evacuation plans are established	<input type="checkbox"/>	<input type="checkbox"/>
Staff understand their roles during disruptions	<input type="checkbox"/>	<input type="checkbox"/>
Recovery procedures are documented	<input type="checkbox"/>	<input type="checkbox"/>

It is encouraged that your supply chain vendors also have a BCP that Aligns with your business BCP.

## SECTION 3: Business Continuity Plan (BCP)

The information gathered through the MSME Self-Check Assessment and the Preparedness Review Checklist can now be used to develop a simple Business Continuity Plan, which helps businesses prepare for disruptions.

A Business Continuity Plan helps businesses:

- respond quickly during disruptions
- protect employees and key assets
- maintain critical operations during and after an incident
- recover and reopen faster after disruption.

The following template provides a simple structure that businesses can use to document their continuity plan. The BCP will be activated during a disaster or disruption.

Financial continuity should form part of every Business Continuity Plan (BCP).

Businesses should identify:

- critical operational costs during disruptions;
  - emergency funding requirements;
  - insurance and financing arrangements; and
  - procedures for accessing financial support following a disruption or disaster.
- Businesses may also consider disaster risk financing mechanisms, including parametric insurance, as part of their continuity and recovery planning.

Refer to Pillar 5 of this toolkit for further information on parametric insurance and risk financing options.

STEP 1: BUSINESS INFORMATION	
INFORMATION	DETAILS
Business Name	
Business Location	
Owner / Manager	
Contact Number	
Email Address	
Number of Employees	
Type of Business	

Based on your self-check or preparedness review, list the disruptions that could affect your business.

STEP 2: KEY DISRUPTIONS IDENTIFIED	
DISRUPTION	IMPACT ON BUSINESS
Cyclone / severe weather	
Flooding	
Power outage	
Supply chain disruption	
Cyber or IT disruption	
Other	

Next, identify the activities that must continue for the business to operate

STEP 3: CRITICAL BUSINESS OPERATIONS		
CRITICAL ACTIVITY	PERSON RESPONSIBLE	MAXIMUM ACCEPTABLE DOWNTIME

STEP 4: KEY ASSETS TO PROTECT		
ASSET	RISK	PROTECTION ACTION
Equipment		
Inventory / Stock		
Business Records		
IT Systems		

STEP 5: EMERGENCY CONTACTS		
CONTACT TYPE	NAME / ORGANISATION	PHONE
Staff		
Supplier		
Insurance		
Bank		
Technician / Repair		
Emergency Services		

STEP 6: IMMEDIATE ACTIONS DURING DISRUPTION	
ACTION	PERSON RESPONSIBLE
Ensure staff safety	
Secure equipment and premises	
Communicate with employees	
Document damage	

STEP 7: RECOVERY ACTIONS		
RECOVERY ACTION	PERSON RESPONSIBLE	PRIORITY
Assess damage		
Contact insurance		
Repair equipment		
Restock supplies		
Resume operations		

# 2

PILLAR 2

# RESPONSE

(During Disruption)

The Response phase begins when a disruption occurs and affects business operations. At this stage businesses should **activate their Business Continuity Plan** to protect people, minimise damage, and maintain critical operations where possible. The response phase focuses on **immediate actions to protect employees, assets, and business operations.**

Disruptions may include:

- cyclones or flooding
- power outages
- cyber incidents
- supply chain disruptions
- operational interruptions

The response phase focuses on **immediate actions to protect employees, assets, and business operations.**

## Response Pillar Flow



## TOOL 1: Activate the Business Continuity

Once a disruption occurs, businesses should activate the BCP developed during the Preparedness phase. This ensures the business responds quickly and reduces further damage.

ACTION	PERSON RESPONSIBLE
Confirm staff safety	
Activate emergency communication	
Secure business premises	
Protect equipment and assets	
Contact key suppliers if necessary	

## TOOL 2: Protection Actions During Disruption

Businesses should focus on **protecting people and critical assets**.

AREA	ACTIONS
People	Confirm staff safety and communicate with employees
Facilities	Secure buildings and infrastructure where possible
Equipment	Protect machinery and electronic equipment
Inventory / stock	Move stock to safe locations if possible
Business records	Protect physical and digital records

## TOOL 3: Emergency Coordination (Large Businesses)

**Emergency Relief Supply Mapping** - The database will help identify businesses that can provide essential goods and services used during disaster response. This allows the private sector to **quickly mobilise supplies during emergencies**. As per database - Annexure 1.

## TOOL 4: Business Impact Self-Check

This tool helps businesses assess the impact of the disruption while it is occurring. (During Disaster). *This information is important for **insurance claims and recovery planning**.*

IMPACT AREA	DESCRIPTION	ESTIMATED IMPACT
Infrastructure damage		
Equipment damage		
Inventory loss		
Staff availability		
Loss of income		
Operational disruption		

## TOOL 5: Initial Recovery Planning

Once the immediate situation is stabilised, businesses should begin preparing for recovery.

RECOVERY STEP	PERSON RESPONSIBLE	PRIORITY
Inspect business premises		
Document damage		
Contact insurance		
Inform suppliers and customers		
Plan reopening timeline		

# 3 RECOVERY

PILLAR 3  
(After Disruption)

## Recovery Pillar Flow

The Recovery phase focuses on restoring business operations after a disruption.

Recovery may take days, weeks, or months, depending on the level of damage and the type of business.

Businesses should aim to:

- restore critical operations as quickly as possible
- minimise financial losses
- plan for full recovery over time

**Key Concept – Recovery Happens in Phases**

**1. Immediate Recovery (Days)**

- basic operations restart
- temporary solutions used

**2. Short-Term Recovery (Weeks)**

- operations stabilised
- suppliers and staff return

**3. Full Recovery (Months)**

- full repairs completed
- business returns to normal capacity



## TOOL 1: Disaster Impact & Needs Assessment

This builds directly from the **Response Pillar Impact Self-Check**.

IMPACT AREA	DESCRIPTION	ESTIMATED VALUE (FJD)	TIME LOST (DAYS)
Infrastructure damage			
Equipment damage			
Inventory loss			
Business interruption			
Staff disruption			

**Identify normal daily income = Normal daily production x sale price (if manufacturing)  
= number of items x sales (business with finished products)**

**Identify number of days affected by Disruption (complete closure)**

**Identify daily loss on income = normal daily income x number of days (complete closure)**

### Example

Normal daily income was \$2,000 and if the business was closed for 3 days.

Total loss would be, \$6000 = 2000 x 3

### Once operational

**Identify at what percent is the business operations and how long would it take to be fully operational**

### Example

Normal daily income was \$2,000 but due to disruptions the first 5 days the income per day is \$800.

$800/2000 \times 100\% = 40\%$

60% loss per day = \$1200

Estimated days required to return to 100% = 10

Therefore total loss is  $1200 \times 10 = \$12,000$

**Loss of Income = Time Lost x Normal Daily Production**

Time Lost = number of days business could not operate

Normal Daily Production = average daily income or output

This gives a **quick estimate of financial loss**.

## TOOL 2: Recovery Timeline Planning

ACTIVITY	PERSON RESPONSIBLE	START DATE	END DATE	PRIORITY
Clean and inspect premises				High
Repair equipment				High
Restock inventory				High
Reconnect utilities				Medium
Resume full operations				High

## TOOL 3: Business Recovery Plan

RECOVERY AREA	ACTION REQUIRED	TIMELINE	PERSON RESPONSIBLE
Facilities	Repair damage to building		
Equipment	Replace or repair machinery		
Inventory	Restock goods		
Staff	Return staff to work		
Customers	Reconnect and communicate		
Finance	Manage cash flow		

## TOOL 4: Financial Recovery Planning

NEED	ESTIMATED COST	SOURCE OF SUPPORT
Repairs		Insurance / Loan
Equipment replacement		Bank / Savings
Working capital		Government support
Staff wages		Internal funds

# 4

PILLAR 4

## RECONSTRUCTION

(Rebuild & Repair)

The Reconstruction phase focuses on restoring and rebuilding infrastructure, facilities, and systems after a disruption.

This stage goes beyond individual business recovery and supports wider economic and infrastructure restoration, where the private sector plays a key role.

**Key Concept – Reconstruction is Coordinated**

Reconstruction requires coordination between:

- Government
- Private sector
- Financial institutions
- Development partners

The private sector contributes through:

- supply of materials and services
- construction and repair works
- logistics and distribution
- technical expertise

### Reconstruction Pillar Flow



## TOOL 1: Private Sector Resource Mapping

RESOURCE	TYPE	EXAMPLE	BUSINESS / SUPPLIER	CAPACITY	LOCATION	CONTACT
Construction services		Contractors				
Building materials		Cement, timber				
Equipment		Excavators, trucks				
Skilled labour		Electricians, plumbers				
Logistics		Transport providers				

## TOOL 2: Reconstruction Action Plan

AREA	ACTION REQUIRED	TIMELINE	PERSON RESPONSIBLE
Facilities	Repair or rebuild premises		
Equipment	Replace damaged equipment		
Utilities	Restore electricity, water		
Compliance	Meet safety standards		

## TOOL 3: Reconstruction Co-ordination & Business Engagement

INSTITUTION / ACTOR	ROLE IN RECONSTRUCTION	HOW BUSINESSES CAN ENGAGE
Government Ministries	Lead national reconstruction, infrastructure repair, policy direction	Participate in government-led projects and supply tenders
Local Authorities	Provide approvals, inspections, and local coordination	Engage for permits, rebuilding approvals, and compliance
Private Sector (Businesses)	Provide materials, services, labour, logistics	Supply goods, offer services, support rebuilding activities
Financial Institutions	Provide loans and financial assistance	Access financing for rebuilding and working capital
Insurance Providers	Process claims and support asset replacement	Submit claims and use payouts for rebuilding
Development Partners	Provide funding and technical assistance	Participate in funded projects and partnerships
FCEF / FBDR	Coordinate private sector participation and communication	Engage through networks, share capacity, access opportunities

# 5 PILLAR 5 PARAMETRIC INSURANCE

(A Fast-Payout Insurance Solution After a Disaster, So Your Business Can Recover)

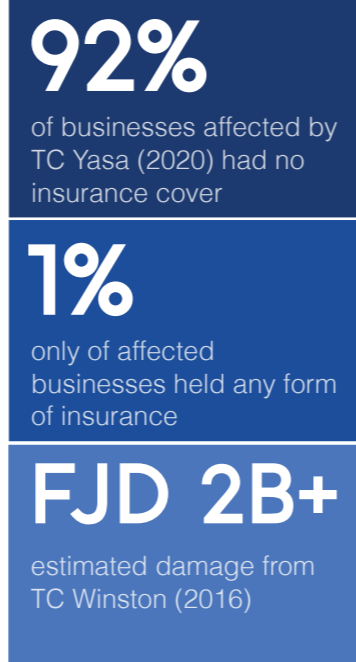
# A FAST-PAYOUT SOLUTION AFTER A DISASTER SO YOUR BUSINESS CAN RECOVER

## Why This Matters

When Tropical Cyclone Winston struck Fiji in 2016, it caused over FJD 2 billion in damage and disrupted thousands of businesses across the country. When Tropical Cyclone Yasa hit Fiji in 2020, 92% of businesses surveyed were affected. Only 1% had insurance and nearly a third went dormant or closed for good. For most MSMEs, the damage itself is only part of the problem. The real threat is weeks of lost revenue, disrupted supply chains, and unplanned debt while waiting for help that may take months to arrive.

Traditional insurance does not work for most small businesses. It requires asset valuations, damage assessors, and a claims process that typically takes 3 to 6 months. Premiums are priced for larger corporates.

**Parametric insurance is different.** It pays you automatically when a cyclone or heavy rainfall event hits your area, based on the severity of the weather — not on a damage assessment. There are no forms, no assessors, and no waiting. Cash reaches your bank account or mobile wallet typically within 14 days.



IF a cyclone or heavy rainfall event reaches a defined severity level in your area, THEN a fixed payment automatically goes to your account typically within 14 days.

*No claim. No assessor. No paperwork.*

## How It Works

Your payout is triggered by verified weather data from a pre-agreed source such as the Fiji Meteorological Service (FMS) or satellite data. You choose your level of cover and the specific perils when you enrol. If a covered event occurs in your area, the insurer checks the data automatically and sends the payment directly to your bank account or mobile wallet (M-PAiSA or MyCash).

FEATURE	TRADITIONAL (INDEMNITY) INSURANCE	PARAMETRIC INSURANCE
What triggers payment?	Assessed actual damage to your property	Pre-defined weather index breaches threshold
Do you file a claim?	Surveyor visit, documentation, negotiation	Automatic — no MSME action required
How fast is the payment?	1–3 months	Typically within 14 days
How much does it cost?	Often unaffordable for small businesses	From ~FJD 8 per month
Basis risk	Low (actual loss covered if assessor agrees)	Moderate: trigger may not match your exact loss

### EXAMPLE – RETAIL BUSINESS IN SUVA

Maria runs a retail shop in Suva. She holds a FJD 10,000 policy. When a tropical cyclone passes near Suva at Category 3, the wind speed index triggers at the 25% payout level.

Maria receives FJD 2,500 automatically within 14 days — no forms, no assessors. She uses the money to cover staff wages, replenish spoiled stock, and keep supplier relationships intact.

### EXAMPLE – TRANSPORT OPERATOR IN NADI

Ravi runs a minibus service with a FJD 10,000 policy. A tropical depression dumps heavy rain on Nadi for a week. Roads flood and he cannot operate for four days.

The 5-day rainfall total triggers the 10% payout level. Ravi receives FJD 1,000 automatically — no paperwork required.

## Who Should Consider Parametric Insurance?

Parametric insurance is most valuable for businesses that meet one or more of the following criteria:

- Revenue is directly disrupted by weather events, even without physical damage (e.g. tourism, markets, transport)
- Cash flow is tight and a 30–90 day revenue loss would threaten solvency
- Do not currently hold any form of business insurance, or existing cover has significant gaps
- Operate in sectors including retail, hospitality, food service, transport, agriculture, handicrafts, or fisheries
- Located in areas exposed to cyclone tracks or prone to heavy rainfall events
- Are an employer and need to protect your ability to pay staff during recovery

## Sector-Specific Relevance

### TOURISM & ACCOMMODATION

Occupancy collapses during and after a cyclone, sometimes for weeks, even without physical damage. A parametric payout covers lost revenue during this period.

### RETAIL & MARKET VENDORS

Flooding closes markets and disrupts supply chains. A rapid payout allows stock to be replenished and suppliers paid before competitors re-open.

### TRANSPORT OPERATORS

Road closures and excess rainfall can halt operations entirely. Parametric cover based on rainfall levels compensates for days when vehicles cannot operate.

### FOOD & CATERING BUSINESSES

Stock spoilage, supplier disruption, and forced closure all occur together during extreme weather. Fast cash flow is the critical need.

### AGRICULTURE-LINKED BUSINESSES

Processors, exporters, and input suppliers dependent on agricultural supply chains can use parametric cover when crop losses create upstream disruption.

## What Parametric Products Are Available for Fiji MSMEs?

Parametric coverage for MSMEs in Fiji is currently offered by **Tower Insurance** and **SUN Insurance** under the Pacific Insurance and Climate Adaptation Programme (PICAP), implemented by UNCDF, UNDP, and the UN University Institute for Environment and Human Security, with oversight from the Reserve Bank of Fiji. Products cover business interruption from cyclone and/or heavy rainfall, with coverage options from FJD 2,000 to FJD 10,000 per year.

## Is your location covered?

While most regions in Fiji are covered, some locations e.g. outer islands may have limited automated weather station density and coverage. Ask your insurer about coverage for your specific location before enrolling.

## How it Fits With Other Protection

A Business Continuity Plan (BCP) prepares your organisation to withstand and recover from disruptive events. Parametric insurance strengthens your BCP by ensuring guaranteed, predictable cash flow is available within days of a major weather event — removing one of the most common reasons BCPs fail in practice: the business runs out of liquidity before it can recover. We recommend businesses think about climate financial resilience in four layers. Parametric insurance occupies the critical middle layer:

LAYER	WHAT IT PROVIDES	WHEN IT HELPS
Layer 1: Savings	Emergency cash reserve	First few days
Layer 2: Parametric	Fast-payout liquidity bridge — automatic payout from weather trigger	Week 2 to Month 2
Layer 3: Traditional	Covers structural damage, asset replacement, and major rebuild costs. Slower but covers larger assessed losses. Complements parametric — not a replacement.	Month 1 onwards (slower)
Layer 4: Credit / BCP	Overdraft, supplier credit, FCEF/FBDRC, and government support	Backup for remaining gaps

Parametric insurance is your rapid cash bridge: it keeps your business alive in the critical first weeks while slower support is processed. Use the payout for staff wages, stock, supplier payments, fuel, or rent.

**Recommended uses of a parametric payout:** Staff wages & retention during closure period · Emergency stock procurement to resume operations · Advance supplier payments to protect relationships · Generator fuel & utility continuity · Temporary premises or equipment rental if primary site is damaged · Debt servicing or loan obligations that cannot be deferred · Professional fees (legal, accounting, engineering) for recovery planning

## How To Enrol

Enrolment has been designed to be simple, fast, and accessible without requiring a broker or prior financial literacy. The full process from initial inquiry to active cover takes less than 15 minutes for most MSMEs.

- 1 CONTACT AN INSURER**  
Contact Tower Insurance, SUN Insurance, or your sector association.
- 2 CHOOSE YOUR COVERAGE TIER**  
Select your product and sum insured (FJD 2,000–10,000 per year).
- 3 COMPLETE A SIMPLE FORM**  
Provide your business name, location, mobile number, and bank or wallet details.
- 4 PAY AND ACTIVATE**  
Pay via bank transfer, M-PAiSA, MyCash, or at an enrolment event.

*Do not wait for cyclone season. A waiting period may apply after enrolment before cover begins.*

## What to consider before you buy

**The Key Advantage: Speed and Certainty** - The single most important benefit for a small business owner is that you know, before any event occurs, exactly how much you will receive and when. If the trigger conditions are met, you receive your sum insured at the agreed payout level. This predictability allows you to plan your recovery immediately - ordering stock, paying staff, settling supplier invoices - before assessors have even been dispatched to other businesses in your area.

**The Key Limitation: Basis Risk** - Basis risk is an inherent feature of parametric insurance. It refers to the possibility that the payout triggered by the index does not fully match the actual loss experienced by the policyholder.

**Scenario 1:** The payout is triggered (wind speed at location exceeded threshold) but your individual business suffered minimal loss - you receive the payout regardless.

### EXAMPLES

**Scenario 2:** The payout is not triggered (location's heavy rainfall index narrowly missed threshold) but your business suffered significant flooding - no payout is made.

# ANNEXURES

Annexure 1 - Definitions

Annexure 2 - Product/ Assistance Available for Disruption Relief

Annexure 3 - Emergency Relief Supply Mapping Database – NFI and FI listing

Annexure 4 - Toolkit Forms

## Annexure 1 - Definitions

**BASIS RISK:** Refers to the challenges of parametric/index based insurance when actual losses do not match with the estimated losses of a policyholder.

**BUSINESS CONTINUITY PLAN (BCP):** A documented plan that outlines how a business will continue operating during and after a disruption, including procedures, resources, and responsibilities.

**CATASTROPHE BONDS OR CAT BONDS:** Provide sponsors (e.g., a country or a company) with financial resources to cover losses from natural disasters against payment of interest. If no catastrophe occurs within a predetermined time period, the investors receive the capital back. However, if a disaster strikes, the country or company receives the funds and investors lose the entire invested capital.

**CLIMATE RESILIENCE:** This refers to the ability of individuals, societies, ecosystems and countries to withstand and recover from climate change and hazard impacts. This includes the ability to adapt to, cope with and protect themselves from the effects of climate change.

**CLIMATE RISK INSURANCE OR CRI:** Is a financial risk management instrument used to transfer economic losses caused by extreme weather events from individuals/ organisations to insurers or other risk-pooling entities.

**DISRUPTION:** Any event, incident, or condition that interrupts normal business operations, supply chains, services, workforce availability, or access to critical resources, resulting in operational, financial, or reputational impacts on businesses and communities.

**DISASTER:** An event that causes significant harm, damage or loss to people, property or the environment and disrupts the normal course of life in the affected area.

**DISASTER RISK:** The potential loss of life, injury, or damage to assets resulting from the interaction between hazards, exposure, and vulnerability.

**DISASTER RISK MANAGEMENT:** Analyzing the risk factors of a society to reduce or remove existing risks and disaster losses as well as to strengthen resilience by applying different approaches and strategies.

**DISASTER RISK REDUCTION (DRR):** The systematic approach to identifying, assessing, and reducing disaster risks through preparedness, mitigation, and resilience-building measures.

**EMERGENCY RESPONSE:** Immediate actions taken during or directly after a disaster to protect lives, property, and the environment.

**EXTREME WEATHER EVENTS:** Hazards that surpass the average weather conditions in a particular region or season, such as storms and storm surges, tornadoes, tropical cyclones, extreme rainfall, snowfall and hail and very long periods of heat and drought. Such events are difficult to predict.

**HAZARD:** A natural or human-induced event that has the potential to cause harm, damage, or disruption (e.g., cyclones, floods, pandemics).

**IMPACT ASSESSMENT:** The process of evaluating the effects of a disaster on business operations, assets, employees, and supply chains.

**INSURANCE:** A financial risk transfer tool based on a collective risk-sharing principle in which each insurance policyholder (which could be an individual, enterprise or a country) pays a premium and can receive a payout for specified losses based on the insurance contract terms.

**INSURANCE PAYOUT:** Is a sum of money the insurance company pays to a policyholder.

**INSURANCE PREMIUM:** The amount charged to an insured individual, organisation or country for insurance protection. The terms of the payment (i.e., payment due dates, frequency and amount to be paid) are indicated in a contract, the insurance policy.

**INSURANCE PRODUCTS:** Different types of insurance agreements or policies sold by an insurer. For example, an insurer may sell car and home insurance, liability insurance, health care coverage, etc.

**LOSSES AND DAMAGES (PLURAL):** Refer to manifested impacts of climate change that have not or could not be avoided through mitigation or adaptation measures and which call for transferring those climate risks through insurance and other disaster risk financing tools. Loss and Damage (capitalized) refers to the international climate policy debate on how to avert, minimize and address losses and damages.

**MACROINSURANCE:** Refers to sovereign or government level insurance in which payouts are made to states.

**MACRO-TO-MICRO INSURANCE MECHANISM:** Refers to the allocation of public resources by governments to purchase insurance or to provide premium support to effectively reach the most vulnerable households after a hazard occurs.

**MESOINSURANCE:** Refers to insurance in which policyholders are associations or organisations. Those entities can include banks, small and medium-sized enterprises and also farmers' associations or cooperatives that purchase insurance policies to protect their member farmers.

**MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES):** Businesses classified based on size, typically defined by number of employees, turnover, or asset value.

**MICROINSURANCE:** Provides affordable protection to low income individuals against specific risks in return for low premium payments that are proportionate to the likelihood and cost of the risk involved. It primarily caters to people with limited access to traditional insurance services and other resources to manage risks effectively.

**NATURAL HAZARD:** Is a geographical event that occurs naturally and has the potential to cause injury/loss of life or property/ environmental damage.

**PARAMETRIC INSURANCE:** A type of insurance in which a payout is automatically triggered when certain predefined parameters (e.g., duration of a dry period, amount of precipitation, wind speed) are reached or exceeded. This type of insurance can also be referred to as "index-based insurance" as the triggers are thought of as indexes. These terms are used somewhat interchangeably. Some types of parametric insurance are based on a modelled loss approach in which a payout is triggered when the value of modelled losses, calculated based on the hazard parameters, exceeds a given threshold

**PREPAREDNESS:** Actions taken before a disaster to ensure effective response and recovery, including planning, training, and resource allocation.

**PROTECTION GAP IN CLIMATE RISK INSURANCE:** Refers to the uninsured portion of the population. This is particularly relevant in low-income countries due to the underdeveloped insurance markets, where the uninsured population is large, more vulnerable and at risk of slipping further into poverty after extreme weather events.

**RISK:** Refers to the possibility of losing something of value (life or non-life). In the context of CDRFI, risk is the possibility of a climate-related event causing harm, damage or loss to people, property or the environment.

**RISK TRANSFER:** Refers to the process of transferring the potential financial consequences of an adverse event from one party to another. One risk transfer tool is insurance.

**RISK LAYERING:** Refers to the utilisation of distinct risk financing mechanisms based on the expected severity and frequency of climate-related events. These mechanisms build on and complement one another effectively. Governments employ multiple risk financing instruments in combination (e.g., parametric insurance and catastrophe bonds) to protect against potential losses from hazards of various severity and frequency.

**RECOVERY:** Actions taken to restore normal business operations after a disaster, including repairing damage, restoring services, and supporting employees.

**RECONSTRUCTION:** Long-term rebuilding and improvement of business infrastructure and systems to enhance resilience against future disasters.

**REGIONAL (SOVEREIGN) RISK POOLS:** Refer to entities that offer parametric insurance products for governments. Such institutions provide financial protection at reasonable costs. Current sovereign regional risk pools include African Risk Capacity (ARC) Group, CCRIF SPC (formerly known as the Caribbean Catastrophe Risk Insurance Facility), Pacific Catastrophe Risk Insurance Company (PCRIC) and the Southeast Asia Disaster Risk Insurance Facility (SEADRIF).

**RESIDUAL RISK:** Refers to the disaster risk that remains even when measures to reduce disaster risk are in place. For this reason, emergency response and recovery resources need to be reserved.

**RESILIENCE:** The ability of a business to anticipate, prepare for, respond to, and recover from disruptions while maintaining essential functions.

**RISK ASSESSMENT:** The process of identifying hazards, analysing risks, and evaluating their potential impact on a business.

**SUPPLY CHAIN DISRUPTION:** Interruptions in the flow of goods and services that affect business operations due to disasters or other external shocks.

**WAITING PERIOD:** The time between the purchase date of an insurance policy and the date that it comes into effect.

## Annexure 2 - Product/ Assistance Available for Disruption Relief

PRODUCT/ASSISTANCE	WHAT IT PROVIDES	KEY DETAILS	ORGANISATION/CONTACT
<b>Natural Disaster Rehabilitation Facility (NDRF)</b>	Concessional loans for businesses to rebuild and recover after disasters	Loans for repairing buildings, replacing machinery, vehicles, stock and working capital. Concessional interest rates supported by the Reserve Bank of Fiji.	Reserve Bank of Fiji (RBF) via ANZ, Westpac, Bred Bank, BSP, HFC Bank
<b>Fiji Development Bank Rehabilitation Loans</b>	Recovery financing for MSMEs and agriculture businesses affected by disasters	Loans for rebuilding assets, replacing equipment & restoring operations. Flexible repayment arrangements may apply after major disasters.	Fiji Development Bank (FDB)
<b>MSME Fiji Programme</b>	Business support services for micro, small and medium enterprises	Training, advisory services, and support for accessing finance and government assistance programmes.	Ministry of Trade, Co-operatives, SMEs and Communications
<b>Business Advisory &amp; Capacity Building</b>	Business training, continuity planning, and resilience support	Resilience workshops and advisory services to help businesses strengthen preparedness and recovery planning.	Fiji Commerce & Employers Federation (FCEF)
<b>Private Sector Disaster Coordination</b>	Coordination platform connecting businesses with government disaster response systems	Supports coordination of private-sector resources, supply chains, and recovery efforts during disasters.	Fiji Business Disaster Resilience Council (FBDRRC) under FCEF
<b>Insurance Claims (Business Property &amp; Interruption)</b>	Financial compensation for disaster-related damage or losses	May cover property damage, equipment & stock loss and business interruption depending on policy coverage.	Insurance providers: FijiCare, Sun Insurance, BSP Life, Tower Insurance, etc.
<b>Disaster Relief &amp; Community Support</b>	Emergency humanitarian assistance that may indirectly support affected businesses	Relief supplies such as food, water, shelter and essential items distributed to affected communities.	NDRMO, Fiji Red Cross, humanitarian partners
<b>Climate and Disaster Resilience Programmes for MSMEs</b>	Technical support and financing to strengthen business resilience to climate risks	Programmes focused on MSME resilience, risk financing and climate adaptation, supported by international partners.	Government of Fiji with development partners: UNDP, UNCDF and others
<b>Business Associations &amp; Chambers of Commerce</b>	Sector-level coordination and advocacy for business recovery	Support through information sharing, recovery initiatives and engagement with government.	Fiji Hotel & Tourism Association, Chambers of Commerce and sector organisations

## Annexure 3 - Emergency Relief Supply Mapping Database - NFI and FI listing

NO.	ITEM DESCRIPTION	LOCATION	QTY	PRICE
1	Bed Nets			
2	Blankets			
3	Hygiene Kit			
4	Kitchen Kits Small White Box			
5	Kitchen Kits Red Box			
6	Sleeping Mat / Straw Mat			
7	Shelter Tool Kits			
8	Tarpaulins			
9	Solar Street Light			
10	Freeplay Radiance Solar Powered Lantern			
11	Inflatable Solar Lights			
12	Lumi Aid Packlite Max Phone Charger Solar			
13	Campmaster Solar Powered Lantern			
14	Water Blasters Heavy-Duty			
15	Water Pump			
16	Honda Generator 5.5 KVA Unleaded			
17	Generator 16 KVA			
18	Generator 100 KVA			
19	Generator 5.5 KVA on Wheels			
20	Tank Sprayer (Agriculture)			
21	Cooking Pot			
22	Manure			
23	Gasoline Mistblower			
24	Insecticide Chemicals 20 Litres			
25	Folded Beds Coloured Plastic Coated			
26	Stretcher Bed Blue			
27	Gas Cylinder 50 kg			
28	Folding Tables White			

**PILLAR 1: PREPAREDNESS (PREVENTATIVE MEASURES)**

**SECTION 1: MSME SELF-CHECK ASSESSMENT**

**STEP 1: RISK IDENTIFICATION**

POSSIBLE DISRUPTION	COULD THIS AFFECT YOUR BUSINESS?	HOW WOULD IT AFFECT OPERATIONS?
Cyclone or severe weather	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Flooding	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Power outage	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Supply chain disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cyber or IT disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Staff shortages	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Water cuts	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Transport disruptions	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**STEP 2: IDENTIFY KEY BUSINESS ASSETS**

BUSINESS ASSET	WHY IT IS IMPORTANT	HOW IT CAN BE PROTECTED
Equipment		
Inventory or stock		
Business records		
Customer contacts		
Supplier contacts		
Digital data		

**STEP 3: IDENTIFY COMMON PROBLEMS**

COMMON PROBLEM	PRACTICAL SOLUTION
Stock damaged during flooding	Store goods above ground level
Power outages affecting operations	Backup generator or alternative operating hours
Loss of important documents	Keep digital copies or store documents safely
Supplier disruption	Identify at least one alternative supplier
Communication breakdown	Maintain updated staff contact list

**STEP 4: RESOURCE AND FUNDING LIMITATIONS**

RISK	PREVENTATIVE ACTION	ESTIMATED COST	PRIORITY (HIGH / MEDIUM / LOW)
Flood damage	Raise storage shelves		
Power disruption	Small generator		
Loss of records	Cloud storage / USB backup		

PILLAR 1 - PREPAREDNESS

NO.	ITEM DESCRIPTION	LOCATION	QTY	PRICE
29	Makita Bluetooth Radio			
30	Folding Chairs White			
31	Brushcutter			
32	50-Man Tent Marquee			
33	200-Man Tent Marquee			
34	300-Man Tent Marquee			
35	Hot Water Urn			
36	Silver Cooking Pot			
37	Silver Stretcher			
38	Yellow Mattress			
39	Dryer			
40	Skip Bins / Rubbish Bins Green			
41	Pillows			
42	Washing Machine			
43	Fridge			
44	Folding Beds			
45	Portable Air Cooler			
46	NZ Hygiene Kits			
47	Binson Generator			
48	Hidea Outboard Motor Engine 40 HP			
49	Hidea Outboard Motor Engine 30 HP			
50	Stretcher Bed Green			
51	Split Peas			
52	Soya Bean Oil			
53	Tin Fish 425 g			
54	Corned Mutton 326 g			
55	Sugar			
56	Powdered Milk 450 g			



## PILLAR 1: PREPAREDNESS (PREVENTATIVE MEASURES)

### SECTION 3: BUSINESS CONTINUITY PLAN (BCP) FORM – CONTINUED

#### STEP 5: EMERGENCY CONTACTS

CONTACT TYPE	NAME / ORGANISATION	PHONE
Staff		
Supplier		
Insurance		
Bank		
Technician / Repair		
Emergency Services		

#### STEP 6: IMMEDIATE ACTIONS DURING DISRUPTION

ACTION	PERSON RESPONSIBLE
Ensure staff safety	
Secure equipment and premises	
Communicate with employees	
Document damage	

#### STEP 7: RECOVERY ACTIONS

RECOVERY ACTION	PERSON RESPONSIBLE	PRIORITY
Assess damage		
Contact insurance		
Repair equipment		
Restock supplies		
Resume operations		

## PILLAR 2: RESPONSE (DURING DISRUPTION)

#### TOOL 1: ACTIVATE THE BUSINESS CONTINUITY PLAN

ACTION	PERSON RESPONSIBLE
Confirm staff safety	
Activate emergency communication	
Secure business premises	
Protect equipment and assets	
Contact key suppliers if necessary	

#### TOOL 2: PROTECTION ACTIONS DURING DISRUPTION

AREA	ACTIONS
People	Confirm staff safety and communicate with employees
Facilities	Secure buildings and infrastructure where possible
Equipment	Protect machinery and electronic equipment
Inventory / stock	Move stock to safe locations if possible
Business records	Protect physical and digital records

#### TOOL 3: EMERGENCY COORDINATION (LARGE BUSINESSES) - EMERGENCY RELIEF SUPPLY MAPPING

Reference: Annexure — Emergency Relief Supply Mapping Database

Large businesses should use the database (Annexure 3) to identify which essential goods and services they can supply during a disaster response, and register their capacity with FCEF / FBDR to enable rapid private-sector mobilisation.

#### TOOL 4: BUSINESS IMPACT SELF-CHECK

IMPACT AREA	DESCRIPTION	ESTIMATED IMPACT
Infrastructure damage		
Equipment damage		
Inventory loss		
Staff availability		
Loss of income		
Operational disruption		

#### TOOL 5: INITIAL RECOVERY PLANNING

RECOVERY STEP	PERSON RESPONSIBLE	PRIORITY
Inspect business premises		
Document damage		
Contact insurance		
Inform suppliers and customers		
Plan reopening timeline		

## PILLAR 3: RECOVERY (AFTER DISRUPTION)

### TOOL 1: DISASTER IMPACT & NEEDS ASSESSMENT – LOSS AND DAMAGE

IMPACT AREA	DESCRIPTION	ESTIMATED VALUE (FJD)	TIME LOST (DAYS)
Infrastructure damage			
Equipment damage			
Inventory loss			
Business interruption			
Staff disruption			

#### LOSS OF INCOME CALCULATION

Loss of Income = Time Lost × Normal Daily Production

Time Lost = number of days business could not operate | Normal Daily Production = average daily income or output

ESTIMATED LOSS: FJD \_\_\_\_\_

### TOOL 2: RECOVERY TIMELINE PLANNING

ACTIVITY	PERSON RESPONSIBLE	START DATE	END DATE	PRIORITY
Clean and inspect premises				High
Repair equipment				High
Restock inventory				High
Reconnect utilities				Medium
Resume full operations				High

### TOOL 3: BUSINESS RECOVERY PLAN

RECOVERY AREA	ACTION REQUIRED	TIMELINE	PERSON RESPONSIBLE
Facilities	Repair damage to building		
Equipment	Replace or repair machinery		
Inventory	Restock goods		
Staff	Return staff to work		
Customers	Reconnect and communicate		
Finance	Manage cash flow		

### TOOL 4: FINANCIAL RECOVERY PLANNING

NEED	ESTIMATED COST	SOURCE OF SUPPORT
Repairs		Insurance / Loan
Equipment replacement		Bank / Savings
Working capital		Government support
Staff wages		Internal funds

## PILLAR 4: RECONSTRUCTION (REBUILD & REPAIR)

### TOOL 1: PRIVATE SECTOR RESOURCE MAPPING

RESOURCE	TYPE	EXAMPLE	BUSINESS / SUPPLIER	CAPACITY	LOCATION	CONTACT
Construction services		Contractors				
Building materials		Cement, timber				
Equipment		Excavators, trucks				
Skilled labour		Electricians, plumbers				
Logistics		Transport providers				

### TOOL 2: RECONSTRUCTION ACTION PLAN

AREA	ACTION REQUIRED	TIMELINE	PERSON RESPONSIBLE
Facilities	Repair or rebuild premises		
Equipment	Replace damaged equipment		
Utilities	Restore electricity, water		
Compliance	Meet safety standards		

### TOOL 3: RECONSTRUCTION COORDINATION & BUSINESS ENGAGEMENT

INSTITUTION / ACTOR	ROLE IN RECONSTRUCTION	HOW BUSINESSES CAN ENGAGE
Government Ministries	Lead national reconstruction, infrastructure repair, policy direction	Participate in government-led projects and supply tenders
Local Authorities	Provide approvals, inspections, and local coordination	Engage for permits, rebuilding approvals, and compliance
Private Sector (Businesses)	Provide materials, services, labour, logistics	Supply goods, offer services, support rebuilding activities
Financial Institutions	Provide loans and financial assistance working	Access financing for rebuilding and capital
Insurance Providers	Process claims and support asset replacement	Submit claims and use payouts for rebuilding
Development Partners	Provide funding and technical assistance	Participate in funded projects and partnerships
FCEF / FBDR	Coordinate private sector participation and communication	Engage through networks, share capacity, access opportunities





**Fiji Commerce &  
Employers Federation**

THE VOICE OF THE PRIVATE SECTOR



Fiji Business Disaster Resilience Council

PROTECT · PROMOTE · PRESERVE



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