

2025 edition guide

Stronger together in emergencies

How chambers of commerce can strengthen small business resilience



ICC World Chambers Federation

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About this guide

The audience: Who is this guide intended for?

Designed for chambers of commerce and other business organisations, this guide aims to help businesses—especially small- and medium-sized enterprises (SMEs)—to prepare for, handle and recover from emergency situations. Chambers are well positioned to lead in this space by elevating the needs of businesses of all sizes and contributing to effective responses. The International Chamber of Commerce and its World Chambers Federation (ICC WCF) created this guide for chambers as a means of making communities around the world more resilient and capable of swift recovery in the face of disasters and emergencies.

The need: Why prioritise small business emergency preparedness, response and recovery?

Enhancing business continuity and accelerating post-disaster reopening and rebuilding can mean the difference between full recovery and a failed economy or civil unrest. Since SMEs are the backbone of local economies, accounting for the bulk of employment, their survival and success are crucial for all disaster-affected communities. While chambers are membership-based organisations, the impact of a disaster extends to all businesses in a given location. By making preparedness, response and recovery resources available to the entire business community—and to SMEs in particular—chambers can demonstrate value to the community and attract more members and supporters.

Disasters—ranging from earthquakes or floods to cyberattacks—create rapid, unexpected disruptions that demand contingency planning and collaborative preparation. Chambers are often the most trusted and capable organisations in their respective regions, which makes them well-placed to ensure that SMEs can be better prepared for emergencies and supported during the response and recovery periods.

The solutions: What key actions can chambers take to enhance resilience of local businesses?

Chambers can provide a multiplier effect to reach local businesses, including SMEs, when they act as the hubs for resilience. The guide is organised into three sections with the corresponding recommendations, each including actionable steps, practical examples and resources:

- **Emergency preparedness—**Actions chambers can take before a disaster to build awareness, capacity and resilience among SMEs
- **Emergency response—**Strategies chambers can deploy in the immediate aftermath of a disaster to protect lives, businesses and livelihoods
- **Emergency recovery—**How chambers and other key stakeholders can facilitate long-term, inclusive recovery so that SMEs not only survive but thrive

The next steps: Join the community of chambers committed to building emergency resilience

We are always looking to build on the content of this guide and encourage continuous peer learning among chambers around the world. If you would like to share your experience, email wcf@iccwbo.org.

Introduction

This guide is most useful in advance of disaster or emergency. If your chamber is in the preparation phase, start by reading from start to finish. If your community has experienced, or is currently experiencing a disaster, go straight to Part 2—Emergency response for immediate actions to consider.

The ICC World Chambers Federation (ICC WCF) first published a guide on emergency preparedness, response, and recovery in 2017 to help chambers around the world in their efforts toward greater resilience. Given the evolving nature of emergencies and threats faced by businesses, ICC WCF created this revised version of the guide to capture current best practices and provide guidance on how chambers can effectively support small and medium-sized enterprises (SMEs)[1] before, during and after emergencies. This resource is an integral part of advancing the broader mission of the International Chamber of Commerce (ICC), the world's largest business organisation, to ensure that business works for everyone, everywhere, every day—especially in the face of a crisis.

Disasters—whether natural, man-made, related to security, technology or public health—pose a growing threat to communities, economies, and businesses globally. Natural disasters in particular are increasing in both frequency and severity. These events disrupt livelihoods, fracture supply chains and disproportionately affect SMEs who are the least equipped to absorb and recover from shocks.



According to the World Meteorological Organization (WMO), over the past 50 years, emergencies related to a weather, climate or water hazard accounted for 50% of all disasters and occurred every day on average, resulting in 115 deaths and US$202 million in daily losses. Over that same period, the number of such disasters has increased fivefold.[2] A report commissioned by the ICC estimates that climate-related extreme weather events have cost the global economy more than $2 trillion over the past decade.[3]

There are around 400 million SMEs around the world accounting for about 90% of all firms, providing an estimated 70% of employment and contributing up to 70% to global GDP.[4] Yet, they often lack the resources, capacity and awareness necessary to withstand and recover from disasters. Many small businesses never reopen after a major disruption because they face compounding challenges. Their smaller size often means limited financial reserves, fewer staff and less access to risk management resources. Many operate without formal continuity plans and prioritise short-term operations over long-term risk reduction. This guide is meant to help chambers support their members and the broader business community—particularly SMEs—in overcoming such vulnerabilities.

Chambers of commerce are uniquely positioned to close the SME resilience gap. While many emergency-focused resources prioritise humanitarian needs, few focus on the survival and recovery of businesses, especially small ones. Chambers can act as local hubs to help SMEs prepare for emergencies through education, planning and resource mobilisation; coordinate rapid and effective responses when disasters strike; and support recovery that keeps economies moving forward. By

1 SMEs refer to non-subsidiary, independent firms that employ fewer than a certain number of employees varying across countries. In the EU, the most common upper limit is 250 employees, and in the US, SMEs are generally defined as having fewer than 500 employees.

2 WMO study period: 1970-2019, https://wmo.int/media/news/weather-related-disasters-increase-over-past-50-years-causing-more-damage-fewer-deaths.

3 International Chamber of Commerce (2024), *The economic cost of extreme weather events*, https://iccwbo.org/news-publications/policies-reports/new-report-extreme-weather-events-cost-economy-2-trillion-over-the-last-decade/.

4 Future Readiness of SMEs, World Economic Forum, https://initiatives.weforum.org/sme-resource-hub/home.

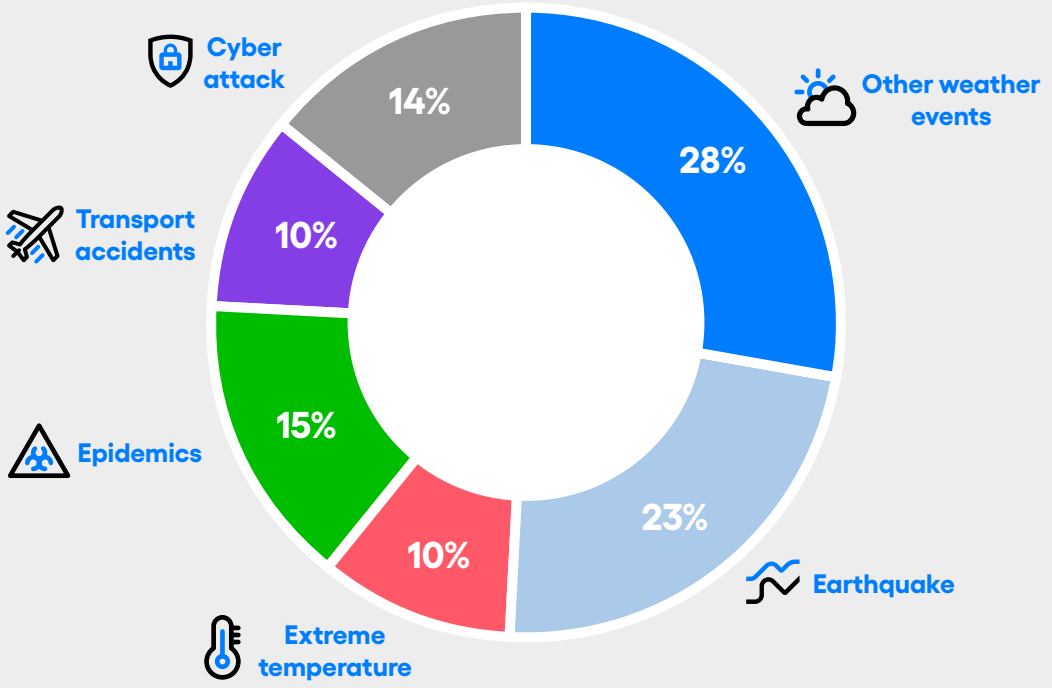
stepping into roles of conveners, information brokers, advocates and recovery partners, chambers can drive meaningful outcomes that preserve jobs, stabilise local economies and foster resilience. The term "chamber" refers here to all types of chambers of commerce including local, regional and national chambers, organised under both public and private law. The recommendations are also applicable to other types of private sector organisations such as business associations and employers' federations.

This guide has been developed to address any emergency or disaster situation and uses these terms interchangeably to refer to a serious disruption affecting businesses, including:

- Natural disasters such as floods, wildfires, hurricanes, tornados and earthquakes
- Human-caused hazards such as industrial and transport accidents (fires, explosions, toxic spills, etc.)
- Physical security-related situations such as hostage taking, active shooters, riots and terrorism
- Technology-related hazards like cyber security risks, power outages or equipment failure
- Public health emergencies such as epidemics and pandemics.

In a global survey by the UN Office for Disaster Risk Reduction (UNDRR) conducted in 2020 across 33 countries, SMEs identified extreme temperatures and other weather events as their top risk (38% of responses), followed by earthquakes, epidemics, cyberattacks and transport accidents.[5]

Significant risks identified by SMEs



Source: Adapted from UNDRR (2020), *Building the Resilience of SMEs*, with design modifications by ICC

Every emergency situation is different and unique. However, this guide provides insights that are broadly applicable and can be tailored to local circumstances. The recommendations are not meant to be restrictive but inspirational in providing new ideas, tools, and approaches. They are meant to be a starting point for how chambers can best provide support and assistance for SMEs.

5 UNDRR (2020), Global Survey "Building the Resilience of SMEs," carried out from November 2019 through March 2020, www.undrr.org/media/48552/download?startDownload=20250626.

Part 1: Emergency preparedness

Preparation is a crucial phase during which a chamber can make a significant difference in improving the emergency readiness of its members and the wider business community. However, in the absence of an immediate threat, human nature tends to prioritise reacting to crises over planning for the future. As a result, this phase—despite its importance—can be the most challenging when it comes to engaging local businesses. To counteract complacency, chambers should highlight in their communications and outreach that, while businesses of all sizes face risks, SMEs suffer a disproportionate share of losses.

SMEs experience up to 74% of the total losses to business during a disaster, which reflects the concentration of SMEs in high-risk regions—notably Asia and Africa—and in agriculture, low awareness and capacity to effectively reduce risk (on average, only 20-30% of SMEs have a written business continuity plan) and inadequate support.[6]

Recommendation 1: Provide education, tools, and awareness

> Step 1: Identify the needs of the local business community

Before offering educational resources or tools, the chamber should understand the key risks and preparedness gaps in its business community. Existing sources of information provide a starting point, including historical data on disasters or hazard vulnerability assessments (for instance, flood risk maps) developed by the governmental or municipal emergency management agencies. The chamber should then conduct a structured needs assessment survey to ascertain the types of risks most relevant to different sectors, current levels of preparedness among SMEs, barriers that may prevent businesses from investing in preparedness (e.g. lack of time, funding or information) and preferred formats for receiving guidance (e.g. workshops, publications, or peer learning).

This survey can be administered online or as part of one-on-one outreach through existing business support services or member engagement activities. To increase participation, chambers may offer incentives, emphasise the benefits of participating and collaborate with local economic development offices or emergency management agencies. The insights gained will guide all subsequent programming.

Fire—whether related to a larger disaster or to an accident affecting just one business—is among the most common risks for companies globally. Sharing resources on fire preparedness and response may be a good place to start for a chamber that is trying to gain traction with SMEs on emergency-related topics. Start small and be proactive: even simple initiatives like training, shared protocols or emergency simulations can have exponential impact. Do not wait for a crisis to define your role—redefine your role to anticipate the crisis.

6 UNDRR, Enhancing SME resilience through increased uptake of disaster risk reduction, www.undrr.org/media/76348/download?startDownload=20250627.

Step 2: Aggregate and share locally applicable resources

Many tools to plan and prepare for different types of emergencies already exist, so chambers can add value by compiling a list of resources that are most relevant locally (see References for recommended resources). Chambers can help SMEs by highlighting tools that are straightforward and easy to use since—unlike large companies—SMEs are less likely to leverage complex frameworks such as ISO 22301 Business Continuity Management Systems standard or develop their own resources in house. Examples of useful tools include emergency preparedness toolkits and templates or resiliency scorecards and self-assessments such as the Resilience Maturity Assessment (ReMA) developed by the United Nations Office for Disaster Risk Reduction (UNDRR) and the Corporate Chief Resilience Officers network.[7] The Appendix also provides a simple ABC Toolkit for Small Business Emergency Preparedness.

Chambers as platforms that mobilise private sector capacity for emergency preparation and response in Bolivia

In today's increasingly volatile world, emergency preparedness is not optional—it is a core responsibility of any institution that aims to protect economic continuity and community wellbeing. CAINCO, a chamber of commerce which brings together industrial, commercial, service and tourism companies in Santa Cruz, Bolivia, followed this imperative.

Over 60% of CAINCO's members are SMEs so prioritising their needs is of strategic importance. The chamber offers technical resources, shares expert knowledge, drives public-private collaboration and ensures that both members and non-members are included. The focus is on preparing for both common disasters such as fires and mitigating long-term risks like climate change and infrastructure vulnerabilities. This approach is based on inclusion, scale, and coordination where SMEs are part of larger, multisectoral safety nets and benefit from collective protocols, training, access to equipment and real-time information in emergencies.

One example was CAINCO's response during the COVID-19 pandemic. From the onset, SMEs were the chamber's top priority in developing and disseminating business continuity and biosecurity protocols; facilitating dialogue with the authorities; providing technical and legal guidance; enabling access to public support mechanisms; and turning CAINCO's headquarters into a vaccination centre to ensure rapid access to vaccines for thousands of workers.



A volunteer FUNDASOL firefigher
Source: CAINCO

Another highlight involves CAINCO's two interconnected initiatives: FUNDASOL and CAMPI.[8] FUNDASOL, launched in 1993, was born out of a devastating fire that destroyed Bolivia's largest industrial park. At that time, no specialised emergency services were available to respond to industrial disasters, and CAINCO founded the country's first private sector-led volunteer fire brigade. FUNDASOL became a pioneering model of cross-sector collaboration, establishing a permanent fire station in the industrial park and training volunteers.

7 UNDRR SMEs Resources Compendium, www.undrr.org/media/48433/download and ReMA tool, www.undrr.org/resilience-maturity-assessment-tool.

8 FUNDASOL stands for Fundación Solidaridad (Solidarity Foundation) and CAMPI stands for Comité de Ayuda Mutua del Parque Industrial (Mutual Aid Committee of the Industrial Park); visit www.cainco.org.bo for more information.

CAINCO then launched CAMPI, a comprehensive emergency preparedness and prevention ecosystem where more than 1,000 companies coordinate resources, protocols and training. This work represents a transition from reactive emergency response to proactive collective resilience and produced tangible results:

- Over 2,500 employees trained in fire prevention, first aid and emergency response
- Fire response times reduced by over 66% from 30 minutes to under 10 minutes
- City-wide standardisation of firefighting equipment solving a decades-long interoperability problem between public and private firefighting units
- Creation of a shared emergency protocol network among all industrial park members
- Permanent 24/7 emergency operations maintained through private sector contributions
- Community engagement through awareness campaigns, emergency drills and education reaching more than 200,000 people.

Beyond these statistics, the most valuable result has been cultural: building a shared mindset of preparedness where the private sector does not just protect its assets—it protects the community. In 2024, during Bolivia's worst wildfire season on record, CAINCO also played a key national role by coordinating equipment deployment, advocating successfully for legal reform to ease international aid flows, and managing fundraising and distribution of resources to frontline responders.

If a chamber feels that there is a gap in available resources, it can also develop its own version of an emergency preparedness handbook or checklists tailored to the needs of local SMEs, focusing on emergencies most common in the area (e.g. flooding or earthquakes).

The Indonesian Chamber of Commerce and Industry (KADIN), for instance, led the development of the Business Neighbourhood Resilience Framework, launched in October 2024 in partnership with stakeholders such as the National Disaster Management Agency, World Vision Indonesia and Miyamoto International.[9] The framework aims to help businesses across the country, especially MSMEs, prepare for and recover from disasters. It outlines crucial steps in risk identification and mitigation, business continuity, navigating disruptions and returning to full capacity after a disaster. To ensure that the framework addresses the needs of diverse businesses, KADIN conducted broad consultations with businesses across multiple provinces.

All such practical resources should be published on the chamber website and can be made available in hard copy during in-person communication campaigns or chamber events. Digital platforms and applications for emergency management may be of value as well. While technology is constantly evolving and new tools become available, some key features include: real-time alerts and notifications (via SMS or email), crisis communication tools (e.g. mass messaging capability and automated emergency-related scripts that can be quickly pushed to contact lists), incident tracking and reporting dashboard, mobile app and remote access or integration with access control (e.g. to disable keycards or restrict entry to administrative areas) and physical security systems (CCTV cameras). More advanced systems can also leverage artificial intelligence (AI) to identify potential threats and predict incidents before they occur.[10]

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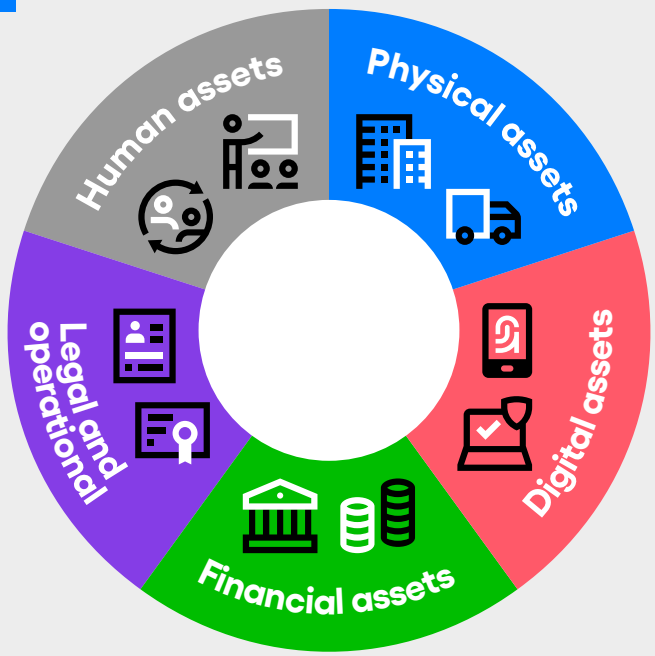
9 Mohan, S., Connecting Business Initiative, "KADIN Indonesia introduces the Business Neighborhood Resilience Framework to Strengthen Disaster Readiness," 7 July 2025, www.connectingbusiness.org/news-events/news/business-neighborhood-resilience-Indonesia.

10 Stu Waters, Coram.ai, "5 Best Emergency Management Software for 2025" (14 May 2025), https://www.coram.ai/post/best-emergency-management-software.

Chambers and SMEs can leverage new technologies like AI to better predict risks and vulnerabilities. For instance, Google uses AI to make flood forecasting information universally available[11] and ThinkHazard![12] created by the Global Facility for Disaster Reduction and Recovery (GFDRR) and administered by the World Bank Group provides a general view of the hazards for a given location. This information can be incorporated into business continuity planning and community-level preparedness.

Critical assets are one key topic that chambers should help SMEs understand first. These are all the resources essential for an organisation's operations, and they become vital in times of emergency.

Critical business assets



Source: Adapted from multiple sources including Ready.gov website, U.S. Chamber of Commerce Foundation and UPS Foundation (2017) *Business Resilience 101 Workbook*, and International Labour Office (2012) *Multi-Hazard Business Continuity Management: Guide for Small and Medium Enterprises*

- **Human assets—**e.g. employees, leadership, customers, suppliers and other business partners. Emergency considerations include preparing contact information lists; specifying chain of command for decision-making; developing an emergency action plan (EAP) that outlines procedures for responding to various workplace emergencies; and an internal and external emergency communication strategy to protect company brand and reputation.
- **Physical assets—**e.g. buildings, equipment and machinery, inventory and vehicles. Insurance is the key larger consideration here. Businesses should also make emergency relocation plans or explore temporary alternative workspaces (including online) and storage.

11 Google Flood Forecasting, https://sites.research.google/gr/floodforecasting/.
12 GFDRR, ThinkHazard!, https://thinkhazard.org/en/.

- **Digital assets—**e.g. business-related data, website and social media access, software licences. This category is becoming increasingly important as most businesses now rely on electronic assets such as customer databases or employee and financial records. This data needs to be regularly backed up, and SMEs should use cloud-based services in addition to physical data storage that may be prone to damage in a disaster.
- **Financial assets—**e.g. banking information, insurance policies, lines of credit, emergency funds. Given their frequently limited cash reserves, SMEs need to do emergency financial planning to understand their position and be able to access funds and emergency credits.
- **Legal and operational assets—**e.g. business licences and permits, tax records, contracts, standard operating procedures, inventory lists. To ensure compliance with relevant laws and regulations as well as business continuity, there needs to be a plan for how to keep these documents safe or recoverable in an emergency.

Every business should understand its own critical assets and plan for events that may result in their premises, inventory, equipment, customer database or legal and financial records being inaccessible. Creating and maintaining a comprehensive **asset inventory** for each of these categories can not only help in planning for emergencies but also aid in continuity and recovery efforts by clearly showing where vulnerabilities lie and who is accountable for preparedness. Regular updates (ideally on an annual or semi-annual basis) are essential to keep the information accurate and actionable.



Just as SMEs should encourage employees to keep an emergency kit that includes critical items like non-perishable food, water, phone charger, radio, flashlight, first-aid and personal items, they should also prepare a "grab-and-go" case for the business itself. This should be a water- and fire-proof portable container with items such as a USB flash drive and/or printed copies of a company's key digital, financial, legal and operational assets and any other items relevant to business continuity.[13] The case, and its backup, should be in possession of relevant staff or executives, stored securely if it contains sensitive information.

› Step 3: Host training, webinars and awareness campaigns for local businesses

Most chambers already host a variety of training and educational events, whether in person, online or hybrid. Adding an offering focused on emergency preparation can be an easy step toward engaging the local business community on this subject. Topics may include:

- How to conduct a **risk assessment (RA)** and scenario planning analysis to identify disruptions with the greatest likelihood and impact and to prepare for different types of threats (e.g. hurricane vs. civil unrest).
- How to map critical assets and perform a **business impact analysis (BIA)** to identify operational and financial impacts of a disruption such as physical damage to a building, utilities outage or supply chain interruption. Potential impacts include loss of sales and revenue, cost of replacing damaged equipment, contractual penalties, customer dissatisfaction, etc.
- How to proactively develop risk mitigation and recovery strategies based on the information gathered through the RA and BIA, resulting in a **business continuity plan (BCP)** that outlines the strategies and actions to maintain or restore operations following a disruption.

13 U.S. Chamber of Commerce Foundation and UPS Foundation (2017), *Business Resilience 101 Workbook*, www.uschamberfoundation.org/solutions/disaster-response-and-resiliency/resilience-in-a-box.

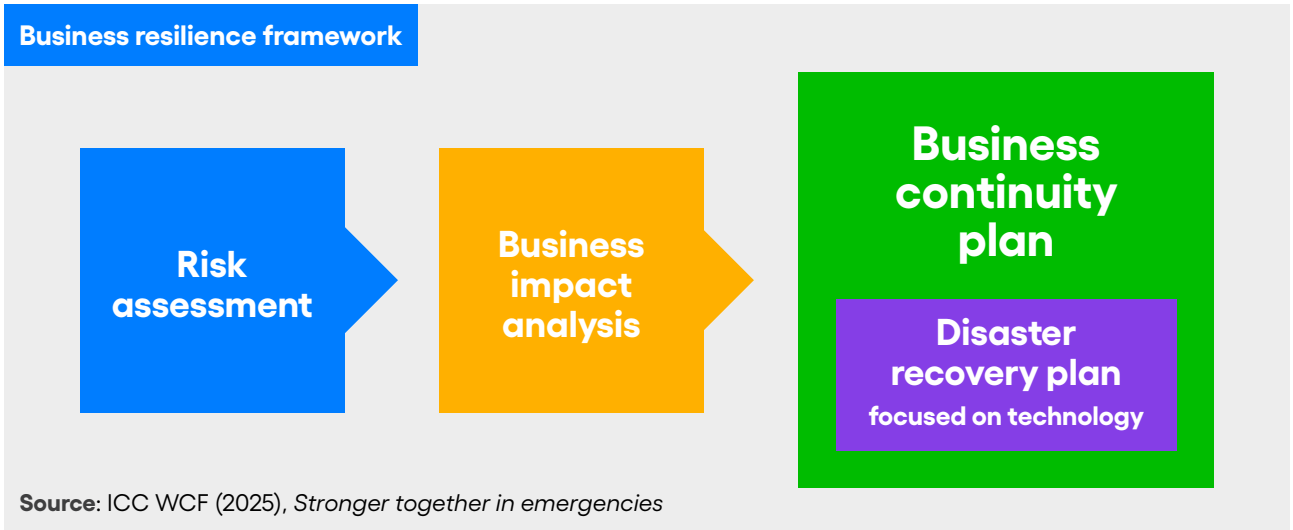
- How to ensure that business assets are properly and sufficiently insured, and how to interact with insurance companies to file a business damage or interruption claim. Once businesses identify their inherent risks though the RA and mitigate those risks based on the BIA, they should conduct a cost-benefit analysis of insuring the residual exposure when choosing their coverage.

Chambers should consider recording training presentations and webinars to create a curated library of emergency-related resources. While some of these may be member-only events, releasing at least partial content to the public, or offering deeply discounted prices for non-member SMEs, is not only the right thing to do for the community, but also a good strategy to attract new members.

Chambers may also already provide training on topics important to SMEs that are not just limited to emergencies but become especially crucial then, such as digital resilience. In existing training, chambers should emphasise how establishing good habits in cyber security hygiene, cloud backup practices or cyber incident response planning pays large dividends in an event of a disruption. Chambers could also offer training dedicated to preparing an information technology (IT) **disaster recovery plan (DRP)** focused on restoring systems and data after natural disasters, cyberattacks or power outages.

The need for more awareness and operational improvements among SMEs in this area remains significant. According to a survey from the Insurance Bureau of Canada (IBC), for instance, almost half (47%) of Canadian small businesses do not allocate any portion of their annual operating budget to cyber security.[14] Beyond training, chambers can also be cyber advocacy leaders on behalf of businesses. The Victorian Chamber of Commerce and Industry, for instance, provided detailed insights into the Australian government's 2030 Strategy for prosperity through innovation via its policy work on addressing cyber security needs of SMEs.[15]

While risk assessments, business impact analyses, business continuity plans and disaster recovery plans are related tools, chambers can help SMEs understand the distinctions between them and how they connect to each other.



Source: ICC WCF (2025), *Stronger together in emergencies*

14 IBC (2021), "Many small businesses vulnerable to cyber attacks," www.ibc.ca/news-insights/news/many-small-businesses-vulnerable-to-cyber-attacks.

15 Victorian Chamber of Commerce and Industry (2023), *Cyber Security and Scams Policy Position: Protecting Small, Medium, and Family Businesses*, www.victorianchamber.com.au/cdn/dw1sk5truzkgwwc4.

Special note on insurance

When evaluating insurance coverage, businesses should consider the following:

- **Material damage—**Businesses need to have a clear understanding of the direct and indirect costs if they cannot access their assets for an extended period for any emergency-related reason, including the creation of a cordoned zone around their premises.
- **Business interruption—**SMEs should clearly understand the conditions under which their business interruption insurance will apply. Some policies do not provide funds if the property is not damaged but is within a cordoned off area, and some exclude certain force majeure events or civil unrest such as riots. Every business should read the fine print of the chosen insurance option to avoid loopholes that may deny them coverage.
- **Valuation—**Business owners should regularly review the rebuild costs to make sure that their insurance coverage is adequate. They should also periodically take photos or videos of their premises, inventory and equipment to possess documentation in support of insurance claims.
- **Digital assets—**Beyond insuring physical assets, SMEs may also consider purchasing cyber insurance to help them recover from financial losses and other damages resulting from cyberattacks and data breaches.



To encourage SMEs, every chamber should lead by example and have an emergency preparedness plan for its building, staff, digital infrastructure and other critical assets. Chambers can model their plans on best practices they share with businesses since the basic components remain largely consistent.

SMEs frequently do not think about emergency preparedness because they are busy simply running a business. To help them focus on disaster planning, a chamber can use channels such as its social media and newsletters or community events to raise awareness. Chambers can also encourage SMEs to conduct emergency drills and simulations or join community-wide preparedness efforts led by local governments or other organisations such as disaster relief nonprofits.

Strong business networks for disaster and climate resilience in Vietnam

In Vietnam, extreme weather events such as storms, floods and droughts as well as climate change-related saltwater intrusions and sea level rise are increasingly frequent and severe, particularly in coastal and lowland areas. The Vietnam Chamber of Commerce and Industry (VCCI) became involved in assisting both member and non-member businesses with emergency preparedness, response, and recovery because all enterprises are affected by these escalating risks. While SMEs are among the most severely impacted, their ability to manage risks remains limited. To help them, VCCI has taken proactive steps to ensure that disaster risk reduction and climate resilience are integrated into SME business strategies. In 2021, VCCI, the Viet Nam Disaster Management Authority (VNDMA), and the United Nations Development Programme (UNDP) established a working group to promote the role of the private sector in reducing risks related to disasters, climate change, and epidemics.[16]

16 UNDP Viet Nam, "Vietnamese Business Networks Responding to Disasters, Climate Change, and Epidemics," 15 October 2025, https://www.undp.org/vietnam/press-releases/vietnamese-business-networks-responding-disasters-climate-change-and-epidemics.

VCCI's Mekong Delta and Central Highlands branches have played especially active roles in implementing the group's initiatives.



Business resilience fair in Vietnam
Source: VCCI (2021)

VCCI established the Mekong Delta Resilient Business Network (MRBN) with support from The Asia Foundation. Despite the challenges posed by the COVID-19 pandemic, MRBN has expanded its membership base to over 250 businesses and individuals and implemented impactful activities, including forums and fairs on drought, salinity and climate adaptation that brought together over 17,600 participants online and in person. These events facilitated partnerships through exhibitions, led to business deals and green technology transfers and provided platforms to engage with policymakers and technical experts on adaptation strategies. VCCI has also delivered training on disaster risk reduction and business continuity tailored for SMEs in partnership with UNDP and the General Department of Disaster Prevention and Control, attracting nearly 50 businesses.

VCCI Central Highlands launched a regional network of enterprises informed by research, survey findings, and lessons learned from models such as MRBN and the international Connecting Business Initiative (CBi). VCCI assessed SME readiness and created a support network offering capacity building and technical guidance, peer learning opportunities, and a channel for SMEs to participate in policy development. The network now includes nearly 30 core members from seven provinces. Communication efforts have also been VCCI's key focus, with extensive use of digital platforms and major media outlets to raise awareness about risk mitigation and promote business networks. Overall, these efforts helped shift the mindset of many SMEs from passive responders to proactive planners and paved the way for broader SME engagement in country-level resilience.

> Step 4: Encourage collaboration among businesses

Chambers can also play an important role in fostering resilience by organising peer mentorship circles that connect local businesses just beginning their emergency preparedness journey with more experienced ones. By identifying and recruiting businesses that have successfully navigated past disasters, chambers can create structured forums to share practical insights and lessons learned. For instance, a chamber might invite retailers who successfully reopened after a flood to mentor new business owners on inventory management or how to file insurance claims.

These peer circles can meet regularly (in-person or online, self-directed or with chamber facilitation) to discuss topics such as risk assessment, financial planning and recovery strategies. To ensure relevance and effectiveness, chambers could match participants based on industry, risk exposure or business stage, and support these groups with tools and expertise. Publicly recognising mentor businesses and sharing success stories can inspire broader participation, especially among SMEs. Chambers may also encourage SMEs to enter into mutual aid agreements with other businesses for resource sharing in emergencies (e.g. backup inventory storage or temporary relocation space).

Finally, larger chamber members can be instrumental in promoting emergency preparedness throughout their value chains. Corporations can promote business continuity planning among SMEs they transact with by sharing best practices on risk assessment and scenario planning or providing contractual incentives. For instance, they can offer free or subsidised training and provide emergency toolkits and checklists for their suppliers, distributors and service providers, and build in requirements for business continuity and risk management in their contracts or supplier codes of conduct.

Recommendation 2: Prepare for emergency communications

› Step 1: Create an emergency business contact database

In times of emergency, communications are often disrupted or limited. This can lead to a surge in demand for real-time updates, some of which may come from unreliable or inaccurate sources. Public emergency-focused communications tend to focus on the general population rather than business, leaving a gap for targeted messaging to businesses. Chambers of commerce, as trusted institutions in their communities, are well-positioned to serve as reliable sources of information for their members and the broader business community. This information may include updates from local authorities, infrastructure status reports, all-clear signals to return to business premises, guidance on how owners can have the safety of their building assessed for re-entry and how to report hazardous materials that may have been compromised or various requests for assistance.

To reach all affected businesses, chambers should think beyond their membership and develop a contact database to communicate with the broader local business community—an emergency business contact database (EBCD). Chambers should maintain this database separately from their regular membership lists and commit to using it solely for emergency-related communication. This commitment will help build trust and encourage more SMEs to register.

The database should be web-based, built off the chamber's customer relationship management (CRM) platform and offer:

- free online registration where members and non-members can provide their names and contact methods (email, text message, etc.) to be used only during a time of emergency
- multi-platform communication capabilities, allowing chambers to reach registrants using whatever channels remain functional during a crisis
- preferably a cloud-based system, or at minimum with routine backups stored in multiple secure locations to ensure continuity if local servers are damaged.

Further tips to implement a database:

- Use simple email marketing tools (e.g. Constant Contact, MailChimp, Campaign Monitor) to create a standalone or embedded subscription page on the chamber website.
- Collect backup contact information such as personal email or phone of each registered business owner in case corporate systems go offline.
- Embed the registration form on a page with other emergency-related resources to both encourage emergency preparedness and provide resources useful in emergencies.
- Display clear guidance for those currently experiencing an emergency, directing them to call the local emergency number if they need immediate assistance.
- Include answers to frequently asked questions about the registration process and clarify that no marketing communications will be sent to those signing up.

- Encourage registrants to share the information about the database with others by including social media share buttons on the landing page and in the registration confirmation message.
- Promote registration regularly in the usual chamber communications.
- Consider developing recognisable hashtags or dedicated social handles (e.g. #CityEmergency) for easier tracking of outreach and engagement.
- Periodically send communications to the registrants promoting preparedness and encouraging them to update their information if the contact details changed.
- Keep a printed version of the database on hand in case a disaster renders digital systems inaccessible.

Chambers should also consider collaborating with other business associations to integrate (with consent) additional contact lists into the EBCD—again, with a strict commitment to emergency-only use. This approach can strengthen the chamber's role as the lead entity for business response and coordination.

› Step 2: Establish the communication protocol for the emergency business contact database

The chamber should ensure that businesses registered through the database understand its communication protocol in advance to maintain calm and focus during an emergency. To that end, the registration page should clearly outline how information will be communicated, what types of information will be shared and how frequently. Ideally, chambers should also train at least one staff member in crisis communications. A sample notification protocol may include the following:

- **Initial alert—**Activate the database and notify registered businesses that a state of emergency is in effect, citing any known details.
- **Ongoing information flow—**Maintain close contact with local officials and provide regular updates as new information becomes available.
- **Key emergency contacts and resources—**Share relevant contact information (e.g. the address of an emergency shelter) and resource links.
- **Two-way communication—**Provide instructions on how businesses can reach out to the chamber with questions or requests for support.
- **Update schedule—**Indicate when and how frequently future updates will be issued.



Since many communities go for years or even decades without a major event, it is easy for local businesses to lose sight of the need to be prepared for an emergency. The chamber should consistently reinforce that need through regular communication. Examples include semi-annual public service announcements about the importance of emergency preparedness, promotional campaigns or regular distribution of relevant publications at chamber events.

Recommendation 3: Lead community-level emergency planning

› Step 1: Form a Business Emergency Task Force

Rallying stakeholders in the aftermath of a disaster can be extremely difficult due to the impact on the community and disruptions to communication channels. That is why chambers should build an emergency team and establish leadership structures before a crisis by forming a Business

Emergency Task Force (BETF). This group would be responsible for assessing needs and mobilising programmes to support the business community during disasters. The task force can act as a clearing house, enabling rapid response to issues facing local businesses and tackling hurdles that would otherwise take weeks to address. The members may include:

Potential members of the Business Emergency Task Force



Source: ICC WCF (2025), *Stronger together in emergencies*

During an emergency, the task force would meet regularly to discuss status, assess needs, decide on resource allocation and assign responsibilities. To guide its work, the BETF should adopt a Situation Report (SitRep) format—a tool borrowed from the Incident Command System (ICS)[17]—to create a log of emerging issues and questions, assign individuals to lead on finding solutions or answers and set target completion dates. At each meeting, all outstanding items should be reviewed for status updates. Chambers are encouraged to provide formal training in emergency management, such as ICS certification, for their staff working in this area to build internal capacity.

The success of the task force depends on collaboration and a shared commitment to the common good. It is essential that participants approach the table without domineering egos, personal agendas or competing interests. Among the most important relationships within the task force is that with the government since the public and private sectors need to work closely and collaboratively together to ensure effective response. Strong pre-established working relationships and communication with officials at all levels—local, regional and national—are key to effective coordination when a disaster strikes.

17 Ready.gov Incident Management, https://www.ready.gov/business/resources/incident-management.

Another key partner for the Business Emergency Task Force should be local banks and microfinance institutions. Work with them to proactively to develop financial preparedness programmes for SMEs on establishing an emergency fund and creating continuity plans for payroll, rent and vendor payments. Financial institutions can also help SMEs prequalify for emergency credit lines and rapid disbursal loans to provide quick access to funds in a disaster, and low-interest, long-term loans to facilitate post-disaster recovery.

The chamber should serve as chair of the task force and establish the Terms of Reference (TOR) to define purpose and scope, composition, meeting schedule, duties and responsibilities. The chamber should also maintain and regularly distribute an up-to-date contact list for all BETF members, stored securely and backed up, outline communication protocols and identify locations in advance that would be suitable for emergency meetings. The task force needs a clear leadership structure, including chain of command and succession planning in case primary leaders cannot participate.

Potential issues the task force may address in an emergency include:

- Problems businesses face with accessing their premises or keeping employees safe
- Status of restoring utilities and infrastructure (e.g. power, water, roads, airports)
- Availability of government support programmes and financial relief
- Coordination of updates from the government and first responders, and information sharing across all entities involved in disaster response
- Delivering information and resources to the business community (including translation services where needed)
- Requests for temporary regulatory changes (e.g. relaxing parking rules in disaster-affected business zones) and other urgent policy recommendations with respect to business issues
- Implementation of business impact surveys in affected areas
- Development of marketing or promotional campaigns to support recovery.

To be fully effective, the BETF should be established well in advance of any emergency and initially focus on advancing disaster preparedness. Holding periodic meetings once or twice a year can help keep the group engaged, identify action items and ensure that response readiness remains high.

Step 2: Coordinate with the local emergency management agency or team

Many medium to large cities have an emergency management agency or an emergency operations team responsible for coordinating activities in the event of an emergency and typically operated through a local government or municipal administration. A local chamber of commerce should establish a formal relationship with this agency and become an active participant in its planning and response efforts. By being included in regular briefings, decision-making, and communications, the chamber ensures that the needs of all local businesses, including SMEs, are understood and addressed from the outset. This relationship should be built before any emergency occurs to help the chamber and the Business Emergency Task Force coordinate effectively with the city's emergency management team and enable a rapid response.

In jurisdictions that activate an emergency operations centre (EOC) or a command centre during a disaster, the chamber should seek to be a part of the response team. This direct involvement will enable better communication of business needs to the responders and allow the chamber to relay accurate, up-to-date information to businesses. In communities that do not have a formal

emergency agency or operations team, the chamber should proactively liaise with key local stakeholders, including the police, fire services, elected officials and municipal administration. By registering its intent to support and coordinate business response efforts during a crisis, the chamber positions itself as a trusted partner.

The role of city chambers in disaster preparedness and response in Japan



Busy streets of Tokyo
Source: Getty Images

Japan is prone to natural disasters ranging from earthquakes and tsunamis to typhoons, floods and landslides. Such events can be particularly deadly in dense urban settings and disproportionately impact small businesses. Tokyo ranks near the top of the most disaster-prone cities in the world.[18] The risk of a major earthquake is especially concerning as it could leave large numbers of people stranded if public transportation is suspended and streets become overcrowded.

To better prepare local businesses, the Tokyo Chamber of Commerce and Industry formed a Disaster and Risk Management Committee and, in 2023, published the All-Hazard Business Continuity Plan Development Guide for Small and Medium-sized Enterprises. Aimed primarily at businesses developing such a plan for the first time, the guide uses an example of a bakery to explain key concepts and steps in simple terms.

In 2024, the chamber conducted a disaster preparedness survey among its members. Over 1,100 companies replied; approximately 28% of them were SMEs. About half of the respondents said that they stockpile at least three days' worth of drinking water and food for employees, but 37% said it would be difficult to accommodate people from outside who were unable to go home during an emergency. When asked about disaster countermeasures that they would like the government to undertake, the most common answer was "infrastructure for disaster prevention and transportation" (67.1%), followed by "subsidies for disaster stockpiles" (52.7%), and "support for people who are unable to return home" (49.6%).[19]

Based on these responses, the chamber developed seminars and events to help SMEs with preparing business continuity plans. The chamber website now includes a list of useful apps, such as the Tokyo Disaster Prevention App from the metropolitan government, and emergency safety confirmation services provided by member companies. The chamber also advocates for disaster preparedness policies that reflect business needs, while raising broader public awareness through media outreach.

A key concern has been the shortage of shelter facilities for the estimated 660,000 people who could be stranded after a major earthquake as the city has secured only about 71% of the required capacity. To help close this gap, the government has promoted the emergency

18 Cambridge Centre for Risk Studies. *World Cities Risk 2015-2025*. University of Cambridge: Cambridge, UK, 2015, www.jbs.cam.ac.uk/wp-content/uploads/2020/08/crs-lloydsworldcities-pt1-overviewresults.pdf.

19 Tokyo Chamber of Commerce and Industry (2024), *Survey on Disaster and Risk Countermeasures for Member Companies*, www.tokyo-cci.or.jp/survey/bcp/.

use of offices and commercial buildings through incentives: covering over 80% of the cost of emergency stockpiles for businesses, exempting stockpile warehouses from property and other taxes, and dispatching disaster prevention experts to advise firms on preparedness and response. Thanks to this public-private cooperation, the city is making progress toward securing shelter space for 590,000 people by 2030.[20]

Step 3: Build an emergency supplier database

In many emergencies, only certain neighbourhoods or zones are impacted. As a result, there are often businesses in unaffected areas that are both willing and able to contribute to response and recovery efforts. The chamber should create a database of such companies. Many large businesses have a history of stepping up to support affected communities and their efforts can greatly benefit SMEs unable to deal with the disruption unassisted. Establishing these partnerships before a disaster occurs and clearly defining the types of assistance each company can provide will significantly accelerate the response.

Examples of goods and services offered voluntarily during emergencies



Source: ICC WCF (2025), *Stronger together in emergencies*

Importantly, the supplier database remains distinct from the emergency business contact database as it serves a different function. The supplier database should be activated only when a specific need is identified within the community during or after a disaster. Coordination for deployment of goods and services can be managed through the Business Emergency Task Force, the local emergency management agency or the appropriate government body overseeing the response. By establishing this system in advance, chambers can ensure a faster, more organised mobilisation of resources.

Beyond creating the emergency supplier database, chambers can help SMEs map out their supply chains. Smaller businesses often rely on just a few local suppliers; they need to better understand dependencies and identify alternative vendors in case of a disruption.

20 Otahara, N. and R. Takeda, "Tokyo lacks 'temporary stay facilities' for a major disaster," *The Asahi Shimbun*, 2 September 2024, www.asahi.com/ajw/articles/15411046.

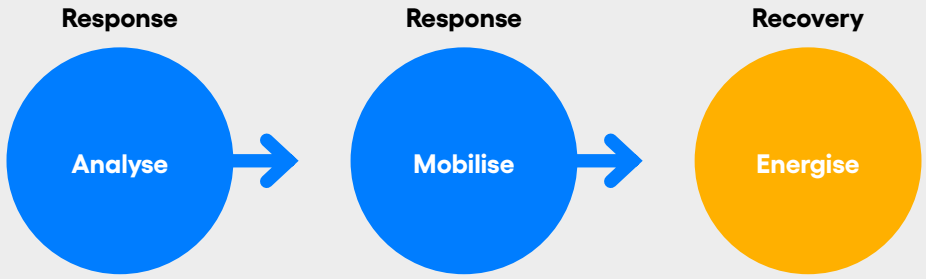
Part 2: Emergency response

The emergency response phase refers to the period immediately following an event—typically lasting hours to several days, depending on the severity—and involves rapid impact assessment and the mobilisation of resources to support the resumption of business operations. This timeline aligns with broader local emergency management efforts focused on meeting essential humanitarian needs, conducting cleanup and assessing damage.

Chambers play a critical role during this time by supporting SMEs in activating their preparedness plans and leveraging emergency resources such as timely information and access to funding. Their engagement can significantly enhance the prospects for business recovery and involves the activation of plans and processes established in the emergency preparedness phase, aligned with the Analyse and Mobilise elements of the framework for emergency response and recovery :

- **Analyse—**determine the scope and impact of the damage
- **Mobilise—**provide information, resources and support to affected business; engage in advocacy with the government and media relations
- **Energise—**support the revival of the business community by helping to restore customer demand and healthy cash flow

Chamber framework for emergency response and recovery



Source: ICC WCF (2025), *Stronger together in emergencies*

No community or chamber should think they must manage disaster response alone. Chambers should reach out to their local network to see if there are other business organisations that have gone through a similar experience and can offer guidance or support. Chambers should also reach out to authorities and all levels of government to seek assistance for the business community in a time of need.

Recommendation 4: Initiate response coordination

Business mobilisation and response in disasters in Türkiye

In February 2023, a devastating earthquake struck south-eastern Türkiye, causing over 50,700 deaths, the displacement of more than 3 million people, the destruction of over 313,000 buildings and more than US$84 billion in damages. SMEs were among the hardest hit.[21]



Industrial buildings affected by the earthquake
Source: Gaziantep Chamber of Industry





Industrial buildings affected by the earthquake
Source: Gaziantep Chamber of Industry

This disaster prompted a major response from the government, international actors and the local business community. TÜRKONFED, a nation-wide business confederation, created a crisis desk to coordinate assistance. The American Chamber of Commerce and Industry organised subcommittees focused on response in food and agriculture, the digital economy and support for small businesses.[22] The Union of Chambers and Commodity Exchanges of Türkiye (TOBB), which represents 367 chambers and exchanges and 69 sectoral assemblies, spearheaded both short-term support and longer-term projects meant to revive trade, industry and employment in the region. TOBB coordinated the donations of 36,000 tons of food, 6,000 tents, more than 900,000 heaters and blankets, 530 tons of fuel oil, and distributed hot meals to 3.5 million people.[23] TOBB also encouraged large companies and food retailers to source from the earthquake zone, matched its members to supply the needs of affected businesses (equipment, machinery, etc.), enabled commission-free e-commerce sales for local sellers and launched a permanent housing campaign raising donations for the victims.

The Gaziantep Chamber of Industry, which represents 20,000 members, and the UN International Organization for Migration created impact analysis reports for the five earthquake provinces, based on questionnaires for business owners and employees, and interviews with chambers and other stakeholders. The reports outlined short-, medium-, and long-term action plans for the economic restructuring, including green transformation, digitalisation and lean production methods.[24] The UN agencies involved in the response and the local business organisations then held a workshop to gather lessons learned for future crises, highlighting the need for coordination between the public and private sectors and the power of businesses not only as a source of funding but also skills-based contributions.

The experience of the Kocaeli Chamber of Industry illustrates another key aspect of an effective response to natural disasters and industrial accidents alike: ensuring uninterrupted communication. The chamber, which serves about 3,800 members in a heavily industrialised

21 Turkish Ministry of Interior and the UN Office for the Coordination of Humanitarian Affairs (OCHA), 2023, https://reliefweb.int/report/turkiye/turkiye-humanitarian-needs-and-response-overview-interim-update-published-11-april-2023-entk.

22 Radjy, Shahnaz, E. Herzog, and F. R. Nery, Connecting Business Initiative (2024), *Türkiye Earthquakes 2023: Lessons Learned on Business Engagement and the Humanitarian Response*, www.connectingbusiness.org/sites/default/files/downloads/publication/Türkiye%20Earthquakes%20FINAL%20LIGHT.pdf.

23 TOBB, "Industrial road map for the earthquake zone announced at TOBB," 2 October 2023, www.tobb.org.tr/Sayfalar/Eng/Detay.php?rid=29752&lst=MansetListesi.

24 International Organization for Migration (IOM), 2023. IOM Türkiye Refugee Response Programme Recovery and Stabilization Unit, Earthquake Impact and Sustainability Analysis for Manufacturing Sector Gaziantep Report 2023.

region of Türkiye, implemented an emergency and disaster communication radio system (EDCRS) as the country's first public-private partnership model in disaster communication. This closed-circuit radio system operates independently of conventional infrastructure, connecting 84 companies and 10 organised industrial zones and ensuring continuous communication even during power failures or mobile network disruptions. The system was inspired by the Awareness and Preparedness for Emergencies at Local Level (APELL) process designed by the UN Environment Programme (UNEP).[25] Since its launch in 1989, the radio system has proven its effectiveness, particularly during the 1999 Gölcük earthquake, the 2023 grain silos explosion near the port of Derince, and the 2024 fire at the TÜPRAŞ oil refinery.

Through seamless communication between relevant institutions and companies, the radio system minimised casualties, injuries, environmental impact and financial losses. Beyond regular testing and upgrades, the Kocaeli chamber's plans for this system are to integrate additional industries and institutions, explore international expansion and transition to a public-private-people partnership model incorporating trained volunteers, structured emergency drills and dedicated communication networks to enhance community resilience.

Step 1: Activate the Business Emergency Task Force

To be able to help SMEs implement their preparedness and response plans in an emergency, the chamber must first ensure that all its staff are safe and accounted for and provide any needed support. Once the minimal required staff capacity to work is confirmed, the chamber should inform the members of the task force that there is a need to convene the group. Depending on the severity of the situation, meetings may be conducted in person, via phone or online. Early on the task force should assess the state of damage and impact on the community, including SMEs, and agree on the roles and frequency for upcoming meetings and communications, leveraging the emergency meeting location if needed.

Step 2: Ensure coordination between the Business Emergency Task Force and the emergency management agency

The chamber should act as a conduit between business stakeholders and the emergency management agency, providing real-time data on business disruptions and preliminary estimates of economic impact. This will allow government planners to factor private sector needs into broader response operations. A clear understanding of communication protocols—including emergency hotlines, official spokespersons and messaging platforms—is essential. Both parties should reaffirm an agreement on who shares what information, when, and through which channels. This coordination will eliminate duplication and promote unity of the message.

It is also important to define boundaries and synergies. The emergency management agency typically directs emergency logistics, public safety, and initial assessments, while the Business Emergency Task Force represents business concerns, mobilises support and assists with economic impact analysis. Establishing these boundaries avoids confusion and highlights both entities' complementary strengths.

25 UNEP APELL, www.unep.org/topics/disasters-and-conflicts/response-and-recovery/awareness-and-preparedness-emergencies-local.

Step 3: Work with the emergency management agency on re-entry of critical businesses to the disaster-affected area

In the event of a mandatory evacuation, the emergency management agency designates essential services and determines the order in which businesses are allowed to return to affected zones. This involves balancing public safety and logistical feasibility according to established frameworks like the Incident Command System. The task force can add value to this process by representing the interests of the business community and advocating for a strategic, tiered re-entry plan. The task force should compile a prioritised list of critical businesses such as grocery stores, pharmacies, logistics providers and utilities whose early return will accelerate community recovery.

Task force members can advocate for a tiered re-entry plan that reflects both public needs and economic imperatives. Drawing on sector-specific knowledge, the task force can guide decisions of the authorities, e.g. demonstrating why utility companies or IT and Internet service technicians can unlock wider business recovery and speed essential services restoration if allowed early re-entry.

Recommendation 5: Analyse the situation

Step 1: Prepare the initial business impact assessment survey

The sequence of actions following a disaster will vary depending on the nature of the event. In some cases, the impact on local businesses will be immediately evident, prompting the chamber and the Business Emergency Task Force to establish a business recovery centre (BRC). In others, an assessment survey may be needed first to understand the scale of business disruption and the need for such a centre. If so, the BETF should coordinate a rapid business impact survey—delivered online, via phone outreach, or on-site visits—to quantify closures, structural damage and staffing challenges, with the special focus on SMEs. While it is essential that chambers do not put their staff, members or volunteers at risk during the assessment process, one should be conducted as soon as safely possible to gather timely information. The chamber can also leverage relationships with other members of the task force such as banks or trade associations to enlist their help in asking businesses they interact with to fill out the survey.

A business can experience potentially three types of loss or damage that the survey should assess: property (real estate, furniture, and equipment), inventory and income. These losses come in addition to ongoing business expense obligations such as rent/lease, payroll or taxes, and understanding all these costs will help the chamber to be most effective in advocating for aid, leniency and resources.

The survey should use short, well-structured questions focused on immediate impact (for instance, damage to premises, loss of inventory, staff availability, operating status) and include a follow-up option for businesses to request help or more information. To understand the needs of different types of businesses, the survey should disaggregate the data to the extent possible by business size and other characteristics that are particularly important when it comes to SMEs such as women-owned or formal vs. informal enterprises.



If the resources or personnel needed to conduct the assessment are scarce, the chamber/BETF should prioritise outreach based on geography (hardest-hit areas), sector (essential services) or vulnerability (SMEs with limited reserves). The disaster trauma-related mental health of business owners and their employees must also not be overlooked. While surveyors conducting on-site damage assessments are not trained counsellors, they should be prepared to refer individuals to appropriate mental health and psychosocial support services as needed.

› Step 2: Leverage technology to conduct the assessment

The survey should be available in multiple formats such as phone interviews, SMS, WhatsApp, web links, QR codes and printed forms without relying on a single platform in case of power and Internet outages. Helpful software may include AlertMedia[26] for automated calls, texts and push notifications, or SMS- and WhatsApp-based chatbots to walk business owners through the survey questions (translated into local languages if needed).

More advanced digital data collection, management and visualisation platforms such as KoboToolbox[27] or Open Data Kit (ODK)[28] can also be very helpful. They include useful features such as the ability to collect data offline and sync to the server when an Internet connection is available or the option to include timestamping, global positioning system (GPS) coordinates, and photo capture to build more comprehensive datasets. Other useful tools include crowdsourced reporting platforms like Ushahidi[29] allowing businesses to self-report impact through a shared map and dashboard.

Beyond surveys and self-reporting, the BETF and EMA may use aerial view analysis based on drone imagery or satellite data from services such as Planet[30] or Copernicus Emergency Management Service[31] to help assess structural damage to businesses in a given area.

Recommendation 6: Mobilise information and resources

The Mobilise phase, the second phase in the Analyse-Mobilise-Energise chamber framework for response and recovery, is about delivering information and support to the local business community so that they stand the greatest chance of full recovery. The steps outlined below are not necessarily sequential as some may require concurrent implementation to best support business depending on the situation.

› Step 1: Provide vital information to business

Timely and accurate information flows are critical during and after an emergency. Clear, consistent communication helps keep the community calm, focused, and optimistic about recovery. This information should come from trusted sources, which is why it is essential for the local chamber of commerce to take the lead, enlisting help from other organisations and individuals with established brands and credibility.

As soon as an emergency occurs, the chamber should activate the emergency business contact database and launch initial communications. This message should indicate the nature of the situation and let businesses know that additional updates and guidance will follow. Keep communications regular and as detailed as possible, pointing to available information or resources. If the EBCD cannot be activated—for example, due to power outages—use alternative communication channels such as the chamber's website (or a dedicated website) and social media channels to reach broad audiences. The website should have a frequently asked questions (FAQs) section, links to recovery resources and tools, and regular updates published and sent every 24 hours in the first week at a minimum on topics like:

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26 AlertMedia, www.alertmedia.com.
27 KoboToolbox, www.kobotoolbox.org.
28 ODK, https://getodk.org.
29 Ushahidi, www.ushahidi.com.
30 Planet, www.planet.com/industries/mapping/.
31 Copernicus, Programme of the European Union, www.copernicus.eu/en.

- Safety and security conditions
- Status of transportation infrastructure, including roads, airports, public transit and railways
- Status of the utilities, including water, power and telecommunications
- Financial support programmes such as government subsidies, emergency bank loans and assistance in filing insurance claims
- Other available support for businesses and their staff such as public health programmes ensuring access to clean water, food and sanitation services or psychological/mental health counselling
- Other information relevant to businesses based on local laws and regulations, such as legal obligations to employees or landlord and tenant matters.



Chambers often take the lead on organising in-kind response to natural disasters. Examples from around the world abound. In 2024, for instance, the Kenya National Chamber of Commerce and Industry established a crisis response initiative to assist families impacted by recent floods. The Quito Chamber of Commerce created a collection centre for local communities in Ecuador's capital affected by the wildfires. Both chambers gathered donations of blankets, hygiene products, beverages and non-perishable food.

Step 2: Establish a business recovery centre (if needed)

If warranted based on the disaster assessment, the Business Emergency Task Force should proceed to establish a business recovery centre (BRC) as a one-stop shop for businesses to access critical recovery information and resources. The centre is designed to help businesses resume operations or, if necessary, support succession planning and market exit strategies.

A BRC can be physical and/or virtual, the latter providing a telephone hotline and ideally an online platform to disseminate key information and resources to the target business audience. A physical centre requires adequate space for staff and volunteers to provide one-on-one support to affected businesses. It should be centrally located and separate from the local emergency response centre providing support to the general population (even if housed in the same location). Potential locations include vacant retail space, a community hall, or a recreation facility. An organisation or business unaffected by the damage might also have the capacity to host. Alternatively, an exclusively virtual BRC in some cases may be a cost effective and flexible alternative to a physical centre as long as there is a capacity to handle high volume of calls and keep the phone lines open daily for extended periods.

How a business recovery centre provides support in emergencies



Source: ICC WCF (2025), *Stronger together in emergencies*

BRC team members should be adaptable and able to work independently since robust processes may not be in place straight away and decisions will have to be made quickly, often with minimal oversight. They should be resilient and thrive in a fast-changing environment while navigating uncertainty. Recruiting staff and/or volunteers from the private, public and non-profit sectors is essential to the provision of technical assistance and advice. Providing sensitivity training to staff and volunteers of the centre is also highly recommended to ensure that they can effectively respond to business owners who may be in varying degrees of distress.

A business recovery centre should use a case management system to handle incoming business support requests, tracking data to prioritise issues and identify areas of greatest need. An online ticketing system, such as Zendesk, can be helpful to manage inquiries and log cases efficiently.

Depending on the severity of the incident and its impact, the centre may only be required for a period of weeks or operate for much longer. When appropriate in the recovery process, the BETF may plan to transition any ongoing BRC functions to a suitable organisation such as a local economic development office. This ensures continued support, particularly for SMEs, which often require longer-term assistance.

Step 3: Launch other business support programmes

The chamber and the Business Emergency Task Force, in being responsive to local needs, may create additional business support programmes to increase the likelihood of a successful recovery, such as:

- **Emergency supplier database** can now be activated to provide information on companies that can contribute needed goods and services. Work with the emergency management agency to assess the needs of businesses and the community, augment the pre-existing database with additional offerings, and coordinate the delivery based on requests from local businesses. A chamber can host this service directly on its website, create a group on a social media platform, or use simple tools like Google Forms or Airtable to facilitate peer-to-peer resource sharing.
- **Business recovery information kiosks** are portable physical hubs that function as mobile mini-BRCs. They should be deployed in commercial districts affected by the disaster and staffed by experts, including representatives from local government, emergency management, health authorities, utilities, banks, and insurance providers. The accessibility of these kiosks allows busy business owners—often still in the process of cleaning up or assessing damage—to receive answers to their questions conveniently right in their neighbourhood.
- **Business recovery expo** is something a chamber may consider hosting a few weeks after a disaster. The event should combine information sessions with one-on-one support. By this time, most businesses will have initiated insurance claims, resumed basic operations, and identified critical knowledge or support gaps. The expo should include short presentations and question and answer (Q&A) sessions with experts in insurance, human resources, legal issues, IT, real estate, construction, health and safety, etc. Each presenting organisation should also host a booth to meet individually with affected businesses and answer further questions.
- **Business mentoring** with experts from various relevant fields, or with fellow businesses further along the path of recovery, can greatly help business owners. Many of them, especially SMEs, may feel overwhelmed and unsure what steps to take next. Mentors should have experience in post-crisis business recovery and be able to offer both practical and emotional support. Areas of assistance may include marketing, financial planning, operations, or repositioning the business in a changed market. If a chamber offered mentoring as a part of emergency preparedness, it could now build on this approach and use structured case management to track progress.

Step 4: Advocate for business

Financial assistance and other forms of relief

Businesses—preoccupied with disaster response efforts—do not have time to contact their government representatives directly with policy recommendations for effective recovery. Individually, they also lack the clout of a business membership organisation to authoritatively formulate such priorities. That is a key role for the local chamber.

The most common issue businesses need advocacy support on is financial assistance. In the immediate aftermath, they face urgent demands for working capital to meet payroll, repair their premises, replace damaged inventory and equipment and cover other operational costs.

Facilitating timely access to funding in the form of low- or no-interest loans is a priority step in post-disaster response. Chambers may also establish a business grant programme or a community-based recovery fund themselves. At the same time, chambers need to find an affordable way for SMEs to develop business continuity plans. The long-term goal is not to look to emergency assistance but to avoid and minimise risks in the first place through by effective risk assessment and preparation.

Governments are often removed from the situation and do not have a sense of urgency or pressing business needs. Chambers can help them understand the importance of moving financial assistance quickly and with minimal bureaucracy, emphasising the risk of penalties for potential misuse instead of making access to the funds difficult. Key areas of advocacy may include:

- **National government—**Engage with the Prime Minister's or President's office to request financial support for affected businesses, including grants or loans, leniency in tax filing deadlines and expedited inspection processes.
- **Provincial or state government—**Advocate with the authorities for similar measures: financial assistance, tax deadline flexibility and streamlined inspections to accelerate business reopening.
- **Local government—**Work with the mayor's office to provide on-the-ground support for affected businesses and to delay deadlines for municipal tax payments.

In addition to governmental bodies, the chamber should also collaborate with other influential stakeholders on behalf of business:

- **Banks and financial institutions—**Advocate for additional lending options and temporary leniency on loan repayments.
- **Additional funders and supporters—**Work with corporate foundations, national chambers or apex private sector bodies, philanthropies and other donors (including the public) to mobilise additional funding or other forms of aid (for instance, AirBnB allows people to offer up their homes to support evacuees).
- **Health authorities—**Request that they prioritise resources for business support and expedite inspections so that affected companies can reopen safely and quickly.
- **Utilities—**Ensure that they communicate effectively with business customers regarding safety protocols and power restoration when entering or cleaning damaged premises.
- **Building owners and landlords—**Encourage flexibility in rent or lease payment deadlines to ease financial pressure on business tenants.

Coordination with the emergency management and other government authorities in St. Lucia and the United Kingdom

The importance of establishing strong relationships with the authorities is paramount before a disaster strikes. To that end, the St. Lucia Chamber of Commerce, Industry and Agriculture actively engages with the National Emergency Management Organization (NEMO)—the state agency charged with disaster preparedness and recovery. The chamber sits on the National Emergency Management Advisory Committee that includes key stakeholders and is a part of the Supplies Committee responsible for ensuring that NEMO knows what stocks of food and essential goods are available on the island during the hurricane season. The largest members of the chamber already have business continuity plans in place, are always active in disaster

recovery, and many are also in direct communication with NEMO, other government agencies and community disaster preparedness committees. The chamber coordinates the overall private sector needs by alerting and advising the authorities so that both the emergency management bodies and businesses can swiftly move forward with the response and recovery efforts.

In addition, for over 10 years, the chamber has run annual business continuity training workshops for its members, with a session specifically designed for MSMEs.[32] That training includes site visits by a facilitator who ensures that the business continuity plan of the small business aligns with its actual physical space and operations. The chamber provides a business continuity plan template and a hurricane preparedness checklist and regularly hosts disaster risk reduction seminars with insurance and spatial planning professionals as well as NEMO and other relevant agencies. The chamber also successfully advocated for tailored support to MSMEs during the COVID-19 pandemic.



Cyber security preparedness is a shared responsibility
Source: Getty Images

The value of chambers as conveners and advocates goes beyond natural disasters. For example, the British Chambers of Commerce (BCC) is actively engaging with government and businesses to strengthen cyber resilience. According to the government's 2025 cyber security breaches survey, 43% of businesses reported experiencing a cyber security breach or attack in the previous 12 months.[33] This very real threat of cyberattacks is impacting growth opportunities for businesses of all sizes in the UK and beyond. The BCC has a leading role on digital policy, having set up the Digital Revolution Challenge Group to bring together chambers, businesses and academic experts to understand the key issues affecting businesses in the UK. They include digital infrastructure, connectivity, cyber security, and advanced technologies such as AI.

In February 2025, the BCC published a policy report, *Strengthening Cyber Resilience for Businesses*,[34] which examined the scale of the cyber threat and steps taken by the government to address it. The recommendations called for better access to government-approved cyber security training for businesses, action to address existing shortages of cyber security professionals and closer engagement with businesses on additional cyber security measures. The BCC is also playing a critical role in bringing businesses and the government closer together through its work on Cyber Essentials,[35] a government-backed certification scheme that helps keep businesses safe from cyberattacks. Through the BCC's extensive chamber network across the UK, member businesses can receive support through training, cyber security guidance, and a Cyber Essentials Assessment.

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32 St. Lucia Chamber (2025), "Successful Business Continuity Planning." www.stluciachamber.org/news/successful-business-continuity-planning.

33 UK Department for Science, Innovation and Technology, Cyber security breaches survey 2025, www.gov.uk/government/statistics/cyber-security-breaches-survey-2025.

34 BCC (2025), Strengthening Cyber Resilience for Businesses, www.britishchambers.org.uk/policy-campaigns/digital-revolution/#flipbook-df_28882/1/.

35 National Cyber Security Centre, Cyber Essentials, www.ncsc.gov.uk/cyberessentials/overview.

Step 5: Lead ongoing media relations and communications

Keeping the public up to date on the status of local businesses supports the advocacy efforts. Key points to highlight, through both traditional and social media, include the extent of damage to business, the importance providing timely assistance, and the impact on the local and national economy. In emergency situations, who delivers information is critical to how it is received. Individuals with an established and trustworthy public image, speaking on behalf of a credible organisation like the chamber, have the greatest success in spurring action. The chamber president, appearing alongside the mayor or the head of the emergency management agency, is well-suited to play this role and serve as the primary spokesperson for local business.

Use these guidelines for effective emergency-related communication with the emphasis on conciseness, brevity and clarity:

- **Develop a limited number of key messages—**Aim for three key messages, or one key message with three parts, focused on addressing the core concern or specific question.
- **Keep messages brief—**Ideally, each individual key message should be no more than three seconds or fewer than nine words. All three key messages should take less than nine seconds total and contain fewer than 27 words.
- **Ensure clarity—**Messages should be easily understandable for the intended audience, typically prepared at a sixth to eighth grade reading level when targeting the general public.[36]

36 Vincent T. Covello, Ph.D., newDemocracy (2020), *Message Mapping, Risk and Crisis Communications*, www.newdemocracy.com.au/wp-content/uploads/2020/06/Covello---Message-Mapping.pdf.

Part 3: Emergency recovery

Recovery is the process that progressively moves a community through rebuilding and regeneration after the immediate emergency response and relief. Effective recovery needs to be community focused and built around the Energise component, the third phase of the Analyse-Mobilise-Energise framework, re-invigorating local businesses with customers and cash flow and boosting the health of the local economy.

The chamber should initiate recovery activities four to eight weeks after a disaster and aim to complete them within six to 12 months depending on the severity of the damage and resources available. These are not necessarily universal timelines and should be tailored to the needs of each community. Long-term recovery is generally tracked for three years, and rebuilding can take even longer. Private sector leadership throughout is essential to ensure that businesses of all sizes can recover.

Recommendation 7: Energise the local economy

› Step 1: Stimulate business reopening and consumer demand

The greatest challenge businesses face after a disaster is the loss of revenue—especially small ones with limited financial reserves, often unable to withstand prolonged periods without income. Once the major disaster-related damage has been cleaned up, businesses feel increasingly ready to reopen eager to welcome customers back. Chambers of commerce can play a vital role by helping to drive customer traffic to restart the revenue flow. Energising the local economy after an emergency is a significant undertaking. First and foremost, customers and businesses must feel safe, so local authorities need to ensure the area is secure. Following the all-clear, the chamber or the Business Emergency Task Force can encourage businesses to reopen and customers to return to the area.

In implementing the energise plan, the chamber should consider several target audiences:

- **Business owners and managers** need to feel optimistic about the future to reopen as this mindset can accelerate their recovery and capitalise on new opportunities. A strong sense of support—especially through a major public marketing effort from the chamber and the knowledge that fellow business owners are also reopening with enthusiasm—can be a powerful motivator.
- **Local customers** are key for SMEs, in particular, since they rely heavily on local clientele. These community members need to be actively invited back and encouraged to shop in the disaster-affected area. The chamber should clearly communicate to this group when businesses are reopened and highlight how local residents can play a meaningful role in the recovery process.
- **Regional, national and international audiences** also matter greatly when it comes to the reputational impact of a disaster, which tends to linger much longer than the physical impact even after the business operations have long resumed. While nearby residents may be aware of the recovery through local media or in-person visits, those farther away often assume the region remains impacted unless they receive clear, targeted messages to the contrary. Engaging broader audiences is especially important in areas that rely on tourism. However, wide-reaching campaigns can be costly and ineffective if not targeted well, so the chamber should strategically focus its efforts.

Step 2: Develop a tailored communications strategy

The chamber should prepare unique marketing plans and messages for each audience, answering the following questions:

- **Who are we reaching out to?** Understand the target audience considering its location, demographic characteristics and attitudes or perceptions toward the state of business recovery.
- **What do we want them to do?** Ensure that your communications include a clear call to action for the audience (e.g. to visit the local shopping district or to make purchases online from businesses that may not have fully reopened physically).
- **What is in it for them?** Incorporate messaging that provides motivation for the audience to take the action you want them to take (e.g. an appeal to communal solidarity and the benefits of restarting the local economy quickly).

Step 3: Implement the energise campaign

Once the audience-segmented messages are developed, the chamber should leverage various communication channels, tools and tactics:

- **Owned media** refers to any online or traditional communication channels that the chamber and other members of the task force control directly, such as their website, social media accounts, and electronic or papers newsletters and magazines. Local government may also offer access to public bulletin boards or other signage in community areas. The advantages of owned media include full control over the content and format of the message at low cost. The drawback is that it will reach mostly audiences with whom you already have contact, or those closely associated, so it is not a sufficient channel to reach broader audiences.
- **Paid media** refers to paying for advertising space or placement to reach a specific audience, including via television, radio, billboards, newspapers and online ads. This method is highly effective for rapidly reaching a large audience, but it is expensive. As most chambers lack the resources for extensive paid campaigns, they should approach local media outlets to join the recovery effort as partners, providing discounted or free advertising space. Supporting the swift recovery aligns with local outlets' interests, since local businesses are their primary advertisers.
- **Earned media** refers to publicity or exposure that a campaign receives through various third-party channels without direct payment. Coverage in the news media, influential blogs, or social media mentions could be valuable sources of such visibility, and it is often the most powerful outreach tool available during and after an emergency. Because emergencies naturally attract news coverage and public attention, chambers and individual business alike can leverage this interest to promote reopening and revitalisation. Earned media can carry high public credibility if it comes from respected journalists or trusted individuals. However, the chamber has less control over the message, and coverage may include differing viewpoints. To generate compelling stories, consider organising events such as "shop local" campaigns or community festivals that highlight the return to business and create a positive, newsworthy experience.

All three types of media should be used in combination to amplify the message: we are open for business! Leverage the name recognition and brand power of high-profile spokespeople—including the highest relevant level of government representatives—to reinforce the message. Make sure to get the timing right. If customers and tourists travel to the area because you have encouraged them to, and they find it unprepared, they will be very hard to bring back again.

Recommendation 8: Support long-term economic recovery planning

Depending on the nature and extent of the damage, there may be a need to re-envision the community from an economic development perspective. Economic strengths and assets may have been lost or significantly compromised, making it unlikely that the future development strategy will mirror the past. The chamber or local development agency may need to craft of a new economic development plan.

› Step 1: Conduct a post-disaster economic impact study

While the initial business impact assessment survey conducted shortly after a disaster gathered rapid feedback from affected businesses about physical damage and urgent needs, a post-disaster economic impact study is a broader and more in-depth analysis. It is typically conducted weeks or months later and provides comprehensive intelligence to guide long-term recovery and redevelopment strategies. This study goes beyond anecdotal business data to quantify the disaster's effects on the overall local economy, analysing the impact on tax revenues, employment, wages, sectoral disruption, business closures and infrastructure damage. Importantly, it identifies which economic sectors were hardest hit, assesses ripple effects through supply chains and provides the evidence base needed to secure funding from national governments, donors, or development banks.

The chamber or local economic development agency is often best positioned to commission or coordinate this study, particularly in partnership with universities, planning departments or independent consultants. Findings will be critical in rethinking local economic strengths, informing a recovery strategy that is forward-looking and not just a return to the pre-disaster status quo.

› Step 2: Create a post-disaster economic recovery plan

Once the impact data is gathered, launch a post-disaster economic recovery planning process grounded in broad community engagement. Public-sector bodies, local businesses (especially SMEs), civic organisations and affected community members should be invited to participate. This inclusive approach ensures recovery strategies reflect diverse needs and build trust.

These discussions can take place via public forums, workshops, surveys and focus groups. The chamber can work with the local economic development agency to convene stakeholders, facilitate listening sessions and ensure the needs of businesses are represented. Engagement should aim to reimagine the community's economic future, especially when disaster has disrupted its pre-existing economic model. Depending on the needed scale of a new plan, the planners may consider creating a dedicated task force to ensure that the process is well-structured and outcome oriented:

- Hold a kick-off meeting with the key stakeholders to agree on the clear objectives and timeline for the planning process.
- Divide stakeholders into subgroups that will work on specific topics covered in the plan (e.g. infrastructure or tourism).

- Identify the community's core economic assets after the disaster (e.g. key industries and employers, land-use potential, skilled worker population).
- Conduct scenario planning for redevelopment that accounts for both opportunities and vulnerabilities to determine how different policies and programmes can be leveraged under different scenarios to improve the chances for positive economic outcomes.
- Develop actionable strategies and next steps for each topic covered in the plan, identifying the required resources (funding, staff, technical expertise).
- Monitor and evaluate the implementation of the plan, revising as needed.

› Step 3: Align implementation with a communications strategy

A vital but sometimes overlooked step is pairing the economic recovery plan with a communications strategy to foster broader public engagement beyond the groups and individuals directly involved in the deliberations. Regular updates via press releases, social media, chamber newsletters, and public webinars can help maintain momentum and keep the public informed. Effective communications should emphasise transparency, acknowledge economic uncertainties after a disaster and celebrate early wins such as featured profiles of local business reopening or the growing number of jobs restored.

Recommendation 9: Promote recovery-to-resilience strategies

Recovery efforts should do more than simply restore what was lost, they should build a foundation for greater resilience against future emergencies. Resilience refers to the ability of businesses and communities not only to recover, but to adapt and come back stronger. Local chambers should guide the recovery efforts toward such "antifragile"[37] long-term outcomes, especially among SMEs.

› Step 1: Collaborate on lasting policy reforms for recovery

Since the two most common bottlenecks for business recovery are the lack of financial resources and prolonged, uncertain bureaucratic procedures, chambers should work closely with governments at all levels to address regulatory and financing barriers that delay recovery. This applies not just to the speed of recovery from the most recent disaster, but crucially to making recovery from future shocks smoother. Therefore, policy improvements such as streamlined permitting or simplified access to recovery funds should not be one-off exceptions to otherwise burdensome procedures but instead formulated in a way that will allow for easy activation in any future emergency.

Trade facilitation delivers life-saving goods to Colombia and Madagascar

Reducing costs and delays associated with moving goods across borders is always important for business but becomes crucial in an emergency, as illustrated by the work of the Global Alliance for Trade Facilitation led by a consortium including ICC, the World Economic Forum and the Center for International Private Enterprise. The Alliance brings together governments and businesses as equal partners to deliver targeted reforms such as digitalisation.

In Colombia, still recovering from decades of civil war, the Alliance worked with the National Food and Drug Regulation Agency (Invima) and local businesses to introduce a Risk Management System (RMS) in March 2018. This system streamlined the import process for food, beverages, medicines and medical devices to reduce the reliance on physical

37 In his book *Antifragile: Things that Gain from Disorder*, Nassim Nicholas Taleb discusses the concept of antifragility which describes systems or entities that improve when exposed to disorder, volatility, and stressors. It is not just about being resilient (withstanding stress) but about benefiting from change in some ways.

inspections. Colombian chambers and business associations shared their insights to ensure that the new processes both address the needs of traders, including SMEs, and support public health protection. In just 18 months, the RMS helped Invima cut its average rate of inspections from 100% to 70% and at some border crossings down to just 37%.[38]



Ports are vital entry points for trade
Source: Getty Images

During the COVID-19 pandemic, the government of Japan and the World Customs Organisation (WCO) engaged with the Alliance and the National Center for Disaster Preparedness (NCDP) at Columbia University to improve ways of importing humanitarian goods and vaccines into countries around the world.

In Madagascar, the Alliance, supported by WCO, worked with the Customs authority and the National Risk and Disaster Management Office to enhance the resilience of clearance processes for relief supplies following natural disasters and disease outbreaks. In February 2022, the Alliance, the Malagasy government, NCDP and WCO organised a scenario-based testing of the Customs procedures to see if they allow for rapid cross-border movement of goods during a disaster. The Alliance involved air logistics companies and local businesses in formulating recommendations for improvements. Later that month, Cyclone Batsirai struck the country, turning a tabletop exercise into action and underscoring the importance of stress-testing existing procedures.[39]

Step 2: Contribute to sustainable urban and land use planning

Chambers should be actively engaged when local governments make decisions on zoning and redevelopment plans to ensure that future disaster risks and climate change impact are considered. A silver lining of the recovery phase is an opportunity for communities to make long-term investments in resilience. One example may be expanding green spaces which act as flood buffers and lower urban temperatures during heatwaves (among other benefits). Other investments may include improved stormwater management and coastal protection that incorporates both natural and engineered defences such as mangroves or sea walls to reduce the impact of storm surges, sea level rise, flooding, and erosion. Resilient land use planning may also involve the promotion of economic clustering in lower-risk zones where feasible.

Step 3: Promote investment in resilient public infrastructure

When it comes to physical damage to local infrastructure, chambers should advocate for the rebuilding in a more durable and disaster-resistant manner, for instance, through upgraded road systems, modernised power grids and better flood defences. Chambers can also include disaster planning into ongoing advocacy and events on sustainable development. For example,

38 Global Alliance for Trade Facilitation (2019), *Colombia: Making Trade of Essential Goods Simpler, Faster and More Cost Effective*, www.tradefacilitation.org/wp-content/uploads/2025/01/Alliance-impact-in-Colombia_INVIMA.pdf.

39 Global Alliance for Trade Facilitation, (2025), *Disaster Preparedness and Trade Facilitation*, www.tradefacilitation.org/wp-content/uploads/2025/03/2025_Madagascar-flyer.pdf.

the IMC Chamber of Commerce and Industry, based in Mumbai and representing over 400,000 businesses, incorporated disaster planning and management into an expert seminar held in August 2024 to address the city's various challenges ranging from urban planning and infrastructure, to transportation, green buildings and energy efficiency, water and waste management, and climate resilience. That month, the chamber also devoted the whole issue of its journal to creating a future-ready Mumbai.[40] Such efforts align well with the government's Mumbai Development Plan 2034 meant to create efficient transport networks, enhance green spaces and transform the city into a global economic hub.

For other types of emergencies, such as terrorism or cyberattacks on digital infrastructure, chambers should work with local authorities to build on lessons from previous incidents or experiences from other communities to design better public policies and guidance going forward. These improvements help protect local economies from future disruptions and reduce long-term recovery costs.

› Step 4: Encourage SMEs to invest in upgrades

Beyond community-level improvements, chambers can also support policies, programmes and initiatives that incentivise local businesses—in particular SMEs who may need extra help—to rebuild stronger. This may include encouraging the use of more durable construction materials (e.g. reinforced concrete or impact-resistant windows), adopting energy-efficient solutions such as cooling roofing materials and reflective paints, and integrating digital tools to streamline operations and ensure business continuity during future emergencies. Chambers can also facilitate access to technical assistance or matching grants to support these upgrades.



In outreach to SMEs, chambers should not only emphasise risks but also highlight opportunities that emerge from disaster and climate challenges such as developing new green products or investing in disaster-resilient infrastructure. There are also brand benefits to consider: if businesses prepare well for future emergencies, they will not only dramatically increase their chances of survival and recovery but also grow their intangible reputational assets. How a company handles a crisis matters greatly to employees, customers, business partners, and community relationships. One key lesson is that disaster recovery cannot be achieved by the government alone. Businesses—including MSMEs—must play an active role not just in ensuring their own survival but also in contributing to the local recovery.

Recommendation 10: Learn and improve

Disasters, while disruptive and often devastating, also provide a critical opportunity for learning and improvement. Chambers of commerce, reflecting on their role in supporting local businesses during emergencies, can greatly strengthen future preparedness, response, and resilience. The process of continuous improvement—learning from each crisis and adapting accordingly—will ensure that chambers are better equipped to help their business communities navigate future challenges with confidence.

40 IMC Chamber of Commerce and Industry, *IMC Journal*, Vol. 116, Issue 1, July-August 2024, www.earthday.org/wp-content/uploads/2024/09/IMC-Journal-July-August-2024.pdf.

Step 1: Document business experiences and post-incident learning

After the emergency has passed and immediate needs have been addressed, chambers should systematically document the experiences of local businesses, especially SMEs. This includes collecting qualitative and quantitative data through interviews, surveys and focus groups, capturing stories of what helped businesses survive and recover, and noting challenges they faced in accessing support or restarting operations. Particular attention should be paid to how chamber-led programmes, communications and partnerships functioned in real-time.

While recovery outcomes often take years to fully assess, lessons from preparation and response phases can be gathered relatively quickly. Chambers should review their internal actions and external engagements to identify what worked well and what did not. This might include evaluating crisis communication strategies, partnerships with emergency management agencies, financial aid mobilisation or outreach to both member and non-member businesses.

Step 2: Ensure continuous improvement

Chambers should formalise a process of continuous improvement by integrating the lessons learned into revisions to their strategic plans, training materials, and policy advocacy. This may involve updating emergency preparedness toolkits or training content, adjusting roles within future BETFs, refining communication templates, continuing emergency-related advocacy with the government and building new ongoing partnerships (for instance, with other business organisations, banks or non-profits). By institutionalising this learning cycle after each emergency, chambers can strengthen their position as leaders in economic resilience ready to guide their business communities more effectively through the next crisis. By making post-incident learning a standard practice, chambers position themselves not just as responders, but as proactive leaders in strengthening the full lifecycle process of economic resilience.

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Appendix: The ABC Toolkit for Small Business Emergency Preparedness

Analyse your critical assets and risks

> Tool 1: Critical assets inventory

Creating a critical assets inventory begins by identifying key human, physical, digital, financial, legal and operational assets that are essential to business operations. Within each category, list specific assets, evaluate their criticality (e.g. high, medium or low), and assign a person responsible for coordinating emergency planning for that asset. To conduct the critical asset inventory effectively, businesses should assemble a cross-functional team that includes representatives from operations, information technology (IT) , human resources (HR), finance and legal departments. This team should start by reviewing existing documentation, such as insurance policies, IT backup logs, contracts and standard operating procedures (SOPs) and conduct interviews or walkthroughs to identify gaps. Make sure to list all your relevant assets under each category (and create sub-categories if needed to keep the list well-organised); the ones below are just examples.

Asset category	Specific asset	Criticality (high/medium/low)	Responsible person
Human	Employee contact info and emergency contacts		
Human	Leadership succession plan		
Physical	Facility/building information		
Physical	Equipment inventory (computers, machinery, vehicles)		
Digital	Customer and business data backups		
Digital	Software licenses and login credentials		
Financial	Emergency funds or credit access		
Financial	Insurance policies (property, liability, cyber)		
Legal & operational	Business licenses and permits		
Legal & operational	Supplier and vendor contact list		

> Tool 2: Risk assessment

A risk assessment (RA) identifies potential threats like floods, earthquakes and fires or vulnerabilities like cyberattacks. Once all the major risks are captured, assign the likelihood of them occurring based on past experience or available predictive data, and estimate the severity of impact.

- RA answers the question: *What could happen to disrupt our business operations?*
- Sample risk statement: "A cyberattack is moderately likely and could cause a major data loss."

Use the template below to analyse your risk statements in the context of existing controls (i.e. prevention and mitigation measures). Inherent risk is the risk that exists before controls are put in place. Residual risk is the remaining risk after the implemented controls. Carefully review the scenarios with residual risks rated as medium or high and consider how effective your existing controls truly are and whether you should add other prevention or mitigation measures. Remember that even low risk does not equal no risk—do not ignore low probability scenarios.

Critical asset or operation at risk	Type of risk	Disaster scenario	Probability (L, M,H)	Impact (L, M,H)	Inherent risk (probability x impact)	Existing controls	Residual risk (L, M,H)	Additional prevention or mitigation measures to consider
Computer systems	Cyberattack	Data loss due to hacking	High	High	High	Software, staff training	Medium	Data backup plan
Factory building	Flooding	Flash flood	Low	High	Medium	Evacuation plans, general insurance	Medium	Flood insurance

For more granular ratings, consider using a more gradual scale—for instance from rare to very likely probability and very low to very high (catastrophic) impact—or a numerical scale, e.g. one to 10 where one is the lowest and 10 the highest. A heatmap may be another useful tool for the initial assessment of the probability and impact of various risks, but make sure to follow up with analysing your risk management controls and implementing additional prevention or mitigation measures where needed.

> Tool 3: Business impact analysis

A business impact analysis (BIA) goes more into detail on how the threats identified in the risk assessment affect various business functions and could disrupt operations. Consequences of disruptions can include financial and reputational losses, loss of staff, data, buildings or inventory. While the RA identifies the threats that may affect your business, the BIA seeks to establish the optimum balance between recovery time and costs to help prioritise the risk countermeasures and investments needed to implement them.

- BIA answers the question: *What functions are critical to our business and what would be the impact if they become disrupted?*
- Sample impact statement: "If our payment system is down for more than three hours, we lose $10,000 in sales."

Review the existing operational data and interview business process owners to gather the necessary information. The goal is to help prioritise critical business functions, risk mitigation measures and recovery efforts. Examine each critical function for its operational impact, including any dependencies and the corresponding financial impact. Adjust this template as needed to fit your business:

Critical business function	Operational and reputational impacts	Dependencies (e.g. people, systems, suppliers)	Financial impact based on recovery time	
			Duration of outage	Financial impact
Accounting system	Delays in contractual payments, regulatory fines		<1 day	Estimated amount
			2-4 days	Estimated amount
			5-10 days	Estimated amount
			>10 days	Estimated amount
HR system	Increased expenses (e.g. overtime to process payroll)			
Sales system	Loss of revenue			
Email	Customer dissatisfaction			

To better understand the financial impact of IT systems recovery and set appropriate targets, use recovery time objectives (RTO) and recovery point objectives (RPO). RTOs specify the maximum target time for restoring IT systems, applications, or data, and RPOs define the maximum acceptable data loss that a business can tolerate during a disaster. Both are time-based metrics, with RTO typically expressed in hours or minutes and RPO representing the amount of time since the most recent acceptable data backup. A lower RTO indicates a higher priority for quick recovery (e.g. access to critical patient records for a healthcare business) and a lower RPO requires more frequent backups, which can be more costly.

For more detailed analysis, you may want to consider additional factors such as the time of the disruption and construct different versions of the business impact analysis accordingly. For instance, an email outage that occurs at night will have less impact than during business hours, and a disaster that affects sales during the peak season or historically most profitable month will have a comparatively greater financial impact.

Build systems for preparedness

> Tools 4 and 5: Business continuity plan and IT disaster recovery plan

A business continuity plan (BCP) is a comprehensive document that outlines how to keep a business operating during or shortly after a disruption. The goal is to develop strategies to mitigate risks, maintain critical operations and recover from disruptions. The business continuity plan is informed by the risk assessment and business impact analysis to help identify which business functions need the most attention and resources for recovery.

- The business continuity plan answers the question: *What is our plan to keep the business going?*
- Key steps: identify critical systems, develop recovery procedures, establish communication plans and conduct regular testing (e.g. via drills or tabletop exercises).

A disaster recovery plan (DRP) is a subset of the business continuity plan that focuses specifically on restoring IT systems, data and technology after an incident like a cyberattack or power outage.

- The disaster recovery plan answers the question: *How do we recover critical technology quickly, minimise downtime, and avoid major data loss?*
- Key steps: list critical systems and data, set clear recovery goals (e.g. “Email should be restored within two hours”), plan for a backup system, identify roles and responsibilities, provide recovery instructions, conduct testing and employee training.

Below is a sample structure for a comprehensive business continuity plan, inclusive of a disaster recovery plan:

1. Executive summary
Purpose of the plan, scope and objectives, approval and review information
2. Risk assessment summary
Identified threats and vulnerabilities, likelihood and potential impact, risk control measures in place, further prevention and mitigation plans
3. Business impact analysis summary
Critical business functions and dependencies, impact of disruptions (financial, operational, reputational), RTOs and RPOs
4. Continuity strategies
Strategies for maintaining or resuming critical operations, workarounds, redundancies, alternative processes, backup sites or remote work options
5. Emergency response procedures
Immediate actions in an emergency (e.g. employee evacuation, first aid, fire response), key staff roles and responsibilities, communication procedures (internal and external)
6. IT disaster recovery plan
Procedures and priorities for restoring IT systems, data, and infrastructure, offsite backup and data integrity procedures
7. Communication plan
Internal communication tree, external communication strategy (media, customers, suppliers), pre-approved messaging templates
8. Roles and responsibilities
Continuity team structure, departmental responsibilities, contact lists with alternatives
9. Training and awareness
Staff training schedule, plans for emergency drills and simulations, new employee onboarding
10. Plan testing and maintenance
Various types of tests (e.g. walkthroughs and checklists, tabletop exercises, limited simulation, full-scale test that mimics a real emergency), review and update frequency (e.g. annual and post-incident)
11. Sample appendices
Contact lists (staff, vendors, emergency services), floor plans and maps, equipment and supplies inventory

Connect with your community

› Tool 6: Chamber of commerce resources

As this guide illustrates, local and national chambers of commerce, or an apex business federation in a given county, can be great resources for small business. SMEs in particular can leverage the tools, educational programmes and networks that these business organisations provide. Check what resources may be available on the chamber website, attend events focused on emergency preparedness, take advantage of mentorships if they are available and join the emergency business contact database if that is an option. Communicate your needs, especially if your local chamber does not currently provide such resources or not sufficiently—you can encourage them to address any information gaps. Finally, if your company is not yet a member of a chamber, consider joining for the best access to resources and support that may be member-only benefits.

The International Chamber of Commerce also remains committed to providing further guidance and sharing examples of best practices, so follow our work in this space.

Tool 7: Peer support networks

Small businesses can also learn a lot from each other so reach out to companies that may have more experience in successfully planning for and recovering from disasters. Through building local networks—which can be informal—businesses can support each other not just through knowledge sharing but also very practically by offering direct mutual aid and collaboration. If your chamber already established a local business resilience network, you could take advantage of that structured platform for enterprises to connect, share experiences and work together to better prepare for emergencies and be able to respond. Even if no such initiative currently exists, SMEs can collaborate on risk assessments specific to the area, share continuity plan templates and examples, host joint workshops or tabletop exercises, pool resources to invest in emergency supplies (e.g. generators and first aid kits) and develop agreements to share backup workspaces, equipment or transportation. They can also create useful means of communication such as WhatsApp groups, email lists or Slack channels to share alerts, preparedness tips, requests for help or relevant updates. During the recovery stage, SMEs can support each other by sharing referrals to trusted contractors for cleanup or IT services, collaborating on grant or loan applications, and jointly promoting "open for business" campaigns.

Tool 8: Publicly available resources

Local authorities typically provide information and resources on emergency preparedness, response and recovery that SMEs can take advantage of. They may include local risk maps and hazard assessments for natural disasters, climate risks projections, planning tools and guides for business continuity, practical emergency preparedness checklists or sector-specific guidance (e.g. hospitality, manufacturing, agriculture). Local governments or nonprofits may also offer relevant training and awareness events such as cardiopulmonary resuscitation (CPR) classes, fire safety tips or cyber security training tailored for SMEs.

Make sure to sign up in advance for early warning systems available in your area via text messaging, email or mobile apps. During an emergency, heed the guidance issued by the local emergency management agency, emergency operations centre or other relevant authorities and seek trusted official channels for real-time updates. In the recovery phase, follow the local building code and zoning requirements for disaster-prone areas and take advantage of any programmes that governments or international donors may offer not only for immediate financial relief but also towards rebuilding with greater resilience.

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The ICC World Chambers Federation (WCF) is the forum that connects chambers across borders, creating a better environment for business and micro-, small-, and medium-sized enterprises, and driving prosperity and opportunity for all. WCF is ICC's unique and truly global forum connecting, leading and inspiring the global network of chambers and their respective business communities.

33-43 avenue du Président Wilson, 75116 Paris, France
T +33 (0)1 49 53 28 28 E icc@iccwbo.org
www.iccwbo.org @iccwbo