SMALL BUSINESS DEBT HELPLINE
1800 413 828
sbdh.org.au

SMALL BUSINESS CRISIS & RECOVERY CHECKLIST

This checklist helps small businesses take control after a crisis, such as a disaster, accident, fire, or major disruption.

Disclaimer:
This checklist provides general guidance to support small businesses following a disaster. It is not a substitute for personalised financial, legal or business advice. Each business's situation is different, and decisions should be based on individual circumstances. While care has been taken in developing this resource, Financial Counselling Australia, the National Debt Helpline and the Small Business Debt Helpline accept no responsibility for actions taken based on this information. Small business owners are encouraged to seek support from a qualified financial counsellor or other relevant professionals when making decisions about their recovery.

NATIONAL DEBT HELPLINE
ndh.org.au
1800 007 007

You do not need to do everything at once - work through it step by step.

1

SAFETY FIRST – MAKE SURE PEOPLE ARE SAFE

- ☐ Check if anyone is injured (staff, customers, yourself)
- ☐ Contact emergency services if required
- ☐ Record details of any injuries

2

RECORD THE IMPACT

- ☐ Write down what happened and when
- ☐ Take photos/videos of damage to buildings, equipment, vehicles and stock
- ☐ Note impacts on income, operations and reputation

3

COMMUNICATE WITH STAFF

- ☐ Inform staff what has happened
- ☐ Advise if staff are required to attend work
- ☐ Reassure staff where possible
- ☐ Hold a staff check-in within 24–48 hours
- ☐ Discuss Employee Assistance Program options with staff, if available

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CONTACT YOUR INSURER

- ☐ Contact insurer before cleaning up
- ☐ Contact the Insurance Council of Australia Disaster Hotline on **1800 734 621** during a declared disaster to help locate insurer details that have been lost or destroyed
- ☐ Lodge an insurance claim
- ☐ Keep photos, receipts and claim numbers

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SEEK FINANCIAL & BUSINESS SUPPORT

- ☐ Check for government disaster or recovery assistance
- ☐ For State-based recovery information/support, go to **NEMA Recovery**
- ☐ Contact your bank or lender about hardship options
- ☐ **CPA Australia Disaster Recovery Toolkit** - great tool to assist with your business recovery
- ☐ Speak with a small business financial counsellor (free and confidential). A small business financial counsellor can also provide guidance on leasing obligations/access to premises issues and dealing with suppliers and customers after a crisis

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TAX SUPPORT

- ☐ Contact the ATO – Emergency Support Infoline: **1800 806 218**
- ☐ Ask for extra time to pay or lodge
- ☐ Request fast-tracked refunds if eligible

More information on how the ATO can support small business after a disaster is available **ATO: Overview of natural disaster support**

7

MENTAL HEALTH SUPPORT

- ☐ Acknowledge stress and emotional impacts
- ☐ Seek support if needed from organisations such as **Lifeline** and **Beyond Blue**
- ☐ Beyond Blue also provides free and confidential mental health support to small business owners via their NewAccess program, **NASBO**

8

RECOVERY PLANNING

- ☐ Record lessons learned
- ☐ Update recovery and continuity plans
- ☐ Make changes to reduce future risk

9

PERSONAL FINANCES

- ☐ After a crisis, financial challenges can also impact your personal and family financial situation. The National Debt Helpline provides free, confidential and independent support and guidance to help

You don't have to face this alone.

Free, confidential support via phone, webchat or online resources are available from the Small Business Debt Helpline 1800 413 828 or www.sbdh.org.au and the National Debt Helpline 1800 007 007 or www.ndh.org.au to help you understand your options and make informed decisions.