



DISASTERS HAPPEN!

***- BUT IF IT HAPPENS TO YOU –
YOUR BUSINESS OR ORGANISATION
DOESN'T HAVE TO GO DOWN THE DRAIN***

10 QUICK TIPS TO DISASTER PROOF

YOUR BUSINESS

an Ebook

by Beryl Shaw asm cmc

Understanding Disaster

Yes, disaster can happen to anyone. Businesses sometimes burn down. A ‘key’ person in your business or organisation can have an accident, become ill, die. If this key person is you, you don’t want all the hard work you’ve put in over the years to count for nothing. You have a legacy to hand on to others.

Whether you own your own business, or share it as a partner; if you are the lynchpin who stands between people above and below you in the hierarchy of a large business; you are crucial to the ongoing nature of this organisation, perhaps even the person without whom the business will no longer exist.

That’s an awesome thought!

I’ve been helping other people work through and beyond all sorts of major traumas for a good 20 years. And along the way we learn, don’t we. Just as well I’d learned through experience the lessons I was teaching others, because when I was taken into hospital for emergency cancer surgery in 2001 my own business would have been right down the drain without the preparations I’d made constantly during that time. And even the 6 months of chemotherapy didn’t run ‘Another Life Services’ into the ground.

Indeed, I’m doing some rebuilding of ALS because as a published author and public speaker, I was quickly able to see the huge need in the community for others to be helped past such potential disasters, so the rebuilding is an ‘adding on’.

I was pleased to discover there’s nothing in what I’ve been doing all these years that was invalidated by my ‘cancer experience’. So this Ebook and the other work I’ve added to my array of consulting, speaking, writing is simply an extension of all the strategies I’ve been privileged to hand on to others previously.

And my own business is alive and well – as I am. And rearing to go with ideas to help you make sure no disaster will ever stop *you and your business* or *organisation* in its tracks.

Beryl Shaw asm cmc

‘Another Life Services’

Who/Where are you?

You are a 'key person' in your business or organisation.

You've either spent years building up a 'nice little business': OR:

You're in a position of authority and trust within a larger business, or organisation.

When an owner, or other key person in a business or organisation becomes suddenly incapacitated by a major illness or accident, it's not only the individual and their family who are affected, but the whole structure of the workplace (even a casual worker may be 'key', depending on the place they occupy in your business's operation).

There are all sorts of reasons for such a potentially disastrous situation to occur.

e.g. **Accident:** We all spend time 'in transit'. Whether we travel by car, motor bike, train, bus, aeroplane, or walk to work, accidents happen. And not forgetting sports injuries – some of us play pretty hard. The result of an accident to you or someone who is crucial to your business may be days, or even months of disruption.

Illness: From the common cold, through migraine, stroke, heart disease, arthritis, cancers of various types – to illness in an employee's child or parent, illness does take a lot of hours out of the legitimate working life of everyone.

Death: It was reported in 2003 that cancer has now become the greatest killer in Australia, having leapt ahead of heart disease. All types of cancer are on the increase and – sorry – we haven't managed to find a cure for all of them yet.

Some illnesses kill swiftly e.g. a sudden heart attack or major stroke; some very slowly – MS, kidney disease, some cancers.

If someone at work dies, whether suddenly, or after a prolonged illness, the outcome must be expected to be major, at least in the short term, *unless you have a disaster plan in place.*

Without a 'disaster plan', a small business may even be so badly affected by any of these events that they could go under. Yet even in the largest business, everyone is suddenly vulnerable when someone 'key' suffers an accident, or is diagnosed with a serious illness.

Where do you start?

John managed a department for a large firm. He was a vibrant man, who had put in place many innovative strategies that kept the business constantly moving forward. Then he became ill, quite suddenly, soon diagnosed with a particularly virulent cancer.

Even when he was undergoing chemotherapy, he was still at his desk in the afternoon. John struggled on, inspiring everyone by the way he kept being a productive member of the team – up until a couple of weeks before his death.

At his funeral we spoke of his ‘beautiful death’, surrounded by his immediate family, his favourite CD playing, his wife sitting behind him on the bed, holding him fast in her arms. The industry magazine asked permission to print the eulogy I’d written after spending 2 hours with his family, preparing the funeral ceremony (as their civil celebrant).

The time he was at his desk, battling on, had a huge effect on those around him. They referred to his bravery in fronting up for work, but also the concern they felt for him at this time. His death was experienced as a deep personal loss, since they’d been an active part of his life experience in ways that would only normally be the experience of family.

This true story demonstrates the type of impact experienced under two circumstances. First there was the disruption of seeing a workmate with a serious and ongoing illness; along with the stress of other people having to fill the spaces where he was no longer able to fully perform his duties. Added to this was the knowledge and concern that John may not ‘make it through’; the precursor to his death. After this came the void when he did die.

Had he been a member of a much smaller business/organisation the ramifications of all these elements would have had an even greater impact on the running of the workplace. Were he the owner of a business, his death would have taken not only one person from the workforce, but also his ability to bring in money.

Long term ill health doesn’t only stop people earning money; other costs are added. Medical and hospital bills, travel and parking for treatment, for the ill person and their family, the cost of medicines – and sometimes, fees for personal nursing or palliative care. When these costs have to be borne by the principals of the affected business, cash flow problems may be added to the burden.

Should it become obvious that this person will not be able to continue employment, there are the added costs of searching for someone to fill their place and issues of paying out all the usual amounts when an employee – or owner – leaves: holiday pay, equity, etc. On top of this has been salary for extra people who’ve filled in during this time – perhaps for the life and business partner, since these are often enough the same person.

The question is ‘What to do?’ to avoid such difficulties.

What do you need to know?

Let's look at John's story again. I wasn't privy to answers to the questions: *How long did it take for the business to recuperate from this disaster? Did John train someone else during his last months? The memories he left were uniformly wonderful, but what was the ultimate cost, measured not only in terms of business, but also as the loss of a close friend?* I only know what they'd have done if they'd asked me to look at their problem.

Forward planning can protect the business, allowing it to go on. Indeed it may even become enhanced by the experience. But you have to know the strategies. To even begin to develop correct strategies, you first need to make sure you're looking at the whole picture. Do you know who your key people are? If not, how to find out?

In my twenty years of helping people move through and beyond major trauma I've developed strategies of my own to identify the traps. It all starts with the reasons you are in business – and it doesn't take long to identify that. It might however take someone outside your business to help you do this, since we all know our own businesses a little too well, don't we? Aren't we constantly working from assumptions that we've built up over years? And we probably needed to do this to make the business run smoothly at times when nothing much is changing.

Finding the right person to look at your business from the outside is a good place to start.

Sometimes the starting place is simply in looking at your own work practices e.g. Do you take a lunch break? If you take a break, do you actually eat and drink? (non alcoholic drinks that is)

I want you to be able to prepare so thoroughly that, should a key person in your organisation or business be out of the loop; through illness, accident, or any other disaster, you'll still be 'in business' after the event. Using my strategies as a matter of course will also make a health disaster less likely, while ensuring that you and everyone around you will in any case be more sure footed, more comfortable in your role and far more effective.

There's also the possibility of the building burning down, or water damage from flood or a burst water main. The issues for picking up the pieces are quite similar.

Once you're aware of the things to do to 'disaster proof your business', you'll be ready for anything life – and the business world – can throw at you. So where do you start?

My 10 quick tips

Have a look at the 10 quick tips below. You might even have a try at writing some responses to the questions I've raised. This would be a good beginning to seeing your business more clearly.

1. **Decide Priorities.** Look at what your most important purpose was in setting up your business. What did you wish to achieve? Are you achieving this? If not, what do you need to change?
2. **Define what your main job (source of income) is.** If today you had to slough off the less lucrative parts of your business, what would they be? Identify these and make sure the other people in your business know about your decision.
3. **Always list work to be done.** You'll feel wonderful each time you cross one off. And it's **crucial** at times when someone has to fill in for you at short notice. Also helps identify if you are trying to do too many things. If the list is becoming longer, maybe it's time you grew! Would these 'jobs to do' afford you a new helper, if they were followed through?
4. **Don't work 7 days a week for any length of time.**
Overwork cuts your effectiveness, reduces creativity.

The medical profession now understands stress that continues for any time – and that you feel unable to do anything about - compromises your immune system, allowing illness to sneak in e.g. evidence is mounting that people don't get cancer unless their immune system is compromised.
5. **Always take a proper lunch break.** Don't kid yourself that you don't have time. Research shows you're more productive in the afternoon when you have a lunch break – particularly if you actually eat & drink.
6. **Diarise time out for yourself/your loved ones.** Quite apart from needing to keep connected with those we love, they may be the very people you'll need to call on if disaster strikes.

- 7. **Have a coffee/tea and talk with at least 1 business friend a fortnight, away from the office.** This keeps you interested in your career, normalises what you are doing, relaxes you – therefore sharpens your ‘edge’. Also see 6 above.
- 8. **Create your ‘disaster plan’ now.**

What will you do? : Is your business one that *must* go out to clients every day? If yes, identify who will do this. Can it be handled in another way? By phone? Contract deliveries? Or-----

If you are a one person business – identify people who may be able to fill in for you. Perhaps one person, someone in a similar business, or several individuals who would each do part of what you do. Maybe one, or some, of the people you’ve been having coffee with.

If you are a multi person business, cross train people to fill in for others: and/or identify others who will work as casuals & train them *before the problem arises*.

Be clear when you employ someone that you will expect them to be available to do more if someone becomes ill – or other disaster strikes your business – and train them. Introduce them to as many facets of what *you* do as practicable.

Will you proceed with **2**?

- 9. **Tell someone else** Seem obvious? Sometimes the obvious things are the ones we think about last. If no one else knows about your plan (and you’re the one who’s sick or injured) it won’t happen.
- 10. **And If disaster strikes - phone your clients + be honest** (you’ll be surprised at their understanding).

Bonus Tip: Are your customer records in a form that can be read – and understood – by everyone who’ll need them?

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What comes next?

Well – if you’ve followed along with these 10 quick tips you’ve begun to get a handle on what you need to do *now* just in case something goes wrong. And let’s face it, something always goes wrong sooner or later. So will you take this further? Will you put these suggestions in place?

Simply taking my advice about looking after yourself is a good start to avoiding burnout. And burnout can be a significant starting point for disaster. So have a look at your own practices – or ask someone else to look at them ‘from outside’.

Now, I realise this may all seem just too much to handle alone. Specially so if you are the prime mover in a small business – or if you’re the ‘meat in the sandwich’ between the people who get the job done day to day and those at the top who you have to answer to.

But help is at hand if you want it.

As you’ll have realised by now, I’ve worked these strategies out over a period of many years. I’ve written and had published 5 books, put together several tapes, all while pursuing my passion to pass on to other people the things I’ve learned during my often problematical life. As a consultant, public speaker, seminar designer and leader, I’ve been able to test these theories out – and indeed I’ve tested them well in my own life. Not least when I had emergency cancer surgery in 2001, followed by chemotherapy for 6 months.

I’m happy to say that my business – Another Life Services – is alive and well. If I’d not known – and used – the strategies I help others with, this business would have gone under for sure.

It’s taken me all these years to learn what I know. It doesn’t have to take others that long, because I’m happy to help.

And happy I am that you’ve chosen to stay with me this far.

May your life be long, your business associates steadfast, your personal relationships full of laughter, your coffers full to overflowing. And may you never suffer a disaster you hadn’t planned for way way in advance.

Beryl Shaw

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Wrapping up -----

The Centre Piece of this plan is:

Look after yourself day to day, week to week, or one day you may not have a business.

‘Cross train’, network, create people who’ll fill in for you.

So, as far as possible, avoid ‘disaster’ by looking after yourself – and extending your awareness NOW!

Call me in if you don’t have the time/energy to do it all yourself.

You can learn more about me at my website: www.anotherlife.com.au ~~

Email me on: berylshaw@netspace.net.au ~~

Phone me at: (Australia - +61) 3 9569 1412

Or my mobile when I’m away from my office on another job: 0408 142 133

In any case, why don’t you sign on for ‘Transitions’ my free Enewsletter of inspirational tips for life at -- berylshaw@netspace.net.au

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***THIS EBOOK CONTAINS IDEAS DETAILED IN ONE CHAPTER
OF BERYL SHAW’S UP-COMING BOOK TITLED
“YOUR 15 MINUTE CONSULTANT ----
What they didn’t tell you in Business School”***
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