



Disaster Risks and Needs Assessment Tool



A User Guide



Copyright © 2022 by the Philippine Disaster Resilience Foundation, Inc., Center for Disaster Preparedness, and the Office of Civil Defense - parties collectively known as the Philippine Preparedness Partnership (PHILPREP), the localized tripartite platform of the Asian Preparedness Partnership (APP) under the Asian Disaster Preparedness Center (ADPC) with support from the Bill and Melinda Gates Foundation and the United States Agency for International Development – Bureau of Humanitarian Assistance (USAID-BHA).

Philippine Disaster Resilience Foundation

2/F Employee Services Building,
Meralco Compound Ortigas Ave.
Pasig City 1600, Philippines
pdfcentral@pdf.org.ph

Table of Contents



| | |
|---|----|
| Messages from PHILPREP Member Organizations | 1 |
| Definition of Terms | 7 |
| About this User Guide | 8 |
| About the Checklist | 8 |
| Disaster Risks and Disaster Preparedness Needs Assessment Tool .. | 10 |
| Vulnerability Based on Location | 13 |
| Perceived Likelihood of Disaster Risks | 15 |
| Pre-Disaster Need Assessment Inventory..... | 17 |
| Perceived Level of Likelihood of Impacts | 25 |
| Epilogue | 31 |
| Useful Links | 32 |

A vertical dotted line of small white circles runs down the left side of the page.

MESSAGES FROM MEMBERS OF THE

Philippine Preparedness Partnership



Edwin M. Salonga
Country Program Manager, Philippines
Asian Disaster Preparedness Center (ADPC)

Micro, small, and medium enterprises (MSMEs) are the backbone of our local economy. According to the 2020 List of Establishments of the Philippine Statistics Authority (PSA), 99.51% of the total business enterprises operating in the country are MSMEs. They contribute 62.66% of the total employment in the Philippines. Despite the significant role MSMEs play in local economic development and employment generation, however, they remain vulnerable to the impacts of disasters.

Efforts to support MSMEs in building their capacity and strengthening their resilience are always welcome. This MSME Disaster Risks and Needs Assessment Tool is designed to gauge their vulnerability to disaster risks. It also seeks to assess their needs so that they can avoid, reduce, or mitigate the impacts of disasters in their businesses. With this tool in place, MSMEs can better prepare for, respond to, and recover from the impacts of disasters.

As the Secretariat of the Asian Preparedness Partnership (APP), the Asian Disaster Preparedness Center (ADPC) commends the individuals and organizations that developed this MSME Disaster Risks and Needs Assessment Tool. We remain committed in supporting the development initiatives of the Philippine Preparedness Partnership (PHILPREP) in further building the capacity of MSMEs towards sustainable development. We call on individuals, families, and organizations to continue working together in building safer, disaster-resilient, and climate change-adaptive communities.



Loreine B. Dela Cruz

Executive Director

Center for Disaster Preparedness (CDP)

Capacity building and strengthening is a vital part of a resilient community. Making sure that community members at the grassroots level are properly equipped with the knowledge and means to face hazards should be at the forefront of disaster risk reduction. As the frequency and intensity of hazards increase year after year, the vulnerability and risk level of localities are steadily increasing, leading to greater damage and loss of lives and livelihood. With MSMEs as the backbone of the Philippine economy, a blow to this sector is a blow to the country's financial stability and safety. As an at-risk group, it is imperative that MSMEs are well equipped in decreasing their respective vulnerabilities. This endeavor starts at the level of risk assessment.

To this end, the MSME Disaster Risk and Needs Assessment Tool is envisioned to provide MSMEs the ability to gauge their vulnerability to disaster risks and to ascertain their own needs in terms of knowledge, skills, and resources to be able to avoid, reduce, or mitigate the impacts of disasters in their businesses. Through this tool, it is with hope that MSMEs are able to take their valuable first step towards protecting their businesses, contributing to a more resilient Philippine economy.



Undersecretary Ricardo B. Jalad

Administrator, Office of Civil Defense (OCD)
Executive Director, National Disaster Risk Reduction and Management Council (NDRRMC)

Our warmest felicitations and congratulations to the Philippine Disaster Resilience Foundation, the Center for Disaster Preparedness, and all members of the Asian Preparedness Partnership – Philippine Preparedness Partnership (APP-PhilPrep) on the successful publication of the Micro, Small and Medium Enterprises (MSME) Disaster Risks and Needs Assessment Tool. This is indeed another outcome of the effective partnership between government and the private sector to ensure that the Filipino nation is protected from the ravages of hazards and disasters.

We are confident that this tool will truly enable MSMEs to gauge their vulnerability to disaster risks and to ascertain their own needs in terms of knowledge, skills and resources to be able to avoid, reduce, or mitigate the impacts of disasters to their businesses.

Meanwhile, we thank our MSMEs for their invaluable support to all the nation's undertakings as well as for their cooperation in the effort to prepare for emergencies and to safeguard communities from the perils of disasters.

We are delighted to endorse this assessment tool to all our MSMEs so that they can use it to build their resilience and enable themselves to continue contributing to the country's march to economic growth and prosperity.

Mabuhay!



Rene S. Meily

President

Philippine Disaster Resilience Foundation
(PDRF)

MSMEs are the bedrock of the Philippine economy. Millions rely on these businesses for livelihood and employment. The private sector is particularly reliant on them to sell their goods and deliver services. When disaster strikes, they are among the hardest hit and so strengthening their resilience against all kinds of hazards also safeguards our economy.

Building their capacity begins with small business owners understanding the dangers they are vulnerable to and how to cope with these threats. The Disaster Risk and Disaster Preparedness Needs Assessment Tool will help them not only identify these risks but also ascertain their own needs in terms of knowledge, skills, and resources. This tool was developed from research by the Social Development Research Center of De La Salle University-Manila when they conducted interviews with MSMEs all over the country, asking them about their experiences dealing with different disasters.

The Philippine Disaster Resilience Foundation (PDRF) and the other members of the Philippine Preparedness Partnership (PHILPREP) hope that this practical tool will help MSMEs take the first steps to protect themselves and their businesses.



Dr. Alfredo Mahar Francisco A. Lagmay

Executive Director

University of the Philippines Resilience Institute (UPRI)

As an academic public service office of the University of the Philippines through research, education, institution building, and science-based hazards, risk, and vulnerability assessment, the U.P. Resilience Institute welcomes the development of risk and needs assessment tools for practitioners in the private sector.

In a country exposed to various hazards that are only intensifying with the changing climate, MSMEs must consider disasters as a primary risk factor to address and mitigate when establishing a productive business. MSMEs, which comprise a significant portion of livelihood in the country, should employ resilient practices to ensure a stable economy even in times of disaster. To develop such practices, a thorough assessment of risks that MSMEs face during disasters must be conducted. The Disaster Risks and Disaster Preparedness Needs Assessment Tool is a practical and accessible method that examines this. It is a tool that could help identify gaps and areas to bolster disaster preparedness. As an invaluable pillar of the Philippine economy, the resilience of the MSMEs reinforces the financial stability and resilience of the country.

Congratulations to PDRF and the Philippine Preparedness Partnership for their support.

Definition of Terms



Exposure

Potential disaster related events that may happen/occur in a given area.

Risk

A condition that predisposes an individual to potential danger.

Vulnerability

A state of being exposed to the possibility of disasters of sorts.

Likelihood

The probability that disasters may hit a specific location.

Disaster Preparedness

The readiness of an organization to respond to disasters by identifying measures to better respond to consequences of disaster.

Needs Assessment

A process of determining and addressing needs and gaps in relation to disaster preparedness.

This guide is intended to aid Micro, Small, and Medium Enterprise (MSME) owners and managers on how to self-accomplish this checklist as well as on how to interpret scores.

About The Checklist

This Disaster Risks and Disaster Preparedness Needs Assessment Checklist (DRDPNAC) is designed to provide a tool that MSMEs can use in order to gauge their vulnerability to disaster risks and to ascertain their own needs in terms of knowledge, skills, and resources to be able to avoid, reduce, or mitigate the impacts of disasters in their businesses.

The formulation of the items of the checklist was scientifically informed by the results of the research conducted by the Social Development Research Center of De La Salle University-Manila. The said research involved group interviews with selected MSMEs from Luzon, Visayas, and Mindanao who encountered disasters and emergency situations in the past. Key informant interviews were also conducted with local disaster risk reduction management officers as well as Department of Trade and Industry representatives. Two validation workshops were likewise held in order to solicit feedback and suggestions to further enhance the said tools. In addition, the checklist was also circulated to PDRF partners for comments.

The tool has four components, namely, vulnerability assessment based on location, perceived likelihood of disaster risks, pre-disaster needs assessment inventory, and perceived likelihood of impacts. Results of these components may be used as MSMEs craft their disaster preparedness plan as well as their business continuity plan.

For a detailed guide to developing a business continuity plan, please refer to the MSME Guide to Disaster Resilience developed by PDRF together with the MSME Resilience Core Group in 2020 downloadable from <https://iadapt.pdrf.org/resources/msme-guide-to-disaster-resilience/>

This tool has four components:



1. Vulnerability Based on Location

There are 18 items in this section. Any item answered “yes” indicates that MSMEs must develop risk controls to respond to a specific disaster that may arise resulting from the peculiar characteristics of the business location. For scoring purposes, every “yes” answer corresponds to 1 point. “No” and “I do not know” answers correspond to no points.



2. Perceived Likelihood of Disaster Risk

This section contains 12 items. They measure the perceived likelihood that various disasters may happen in the area that could potentially impact MSMEs. For this component, respondents are asked to indicate their perception by choosing one of the following: most likely, likely, very unlikely, and remote.



3. Pre-Disaster Needs Assessment Inventory

This section contains 10 categories/sections. The purpose of this inventory is to allow MSMEs to reflect on which aspects they need to improve on as well as the changes they need to make or adopt in order to ensure that they are better prepared when disasters impact their business. Each “yes” answer will be given 1 point while each “no” answer will be given no points. This inventory shall also serve as a list or menu of what needs to be done and prepared to decrease risks and vulnerabilities of MSMEs. An item with a “no” answer indicates that such arrangement needs to be addressed by the MSME. The results of this tool can help inform the MSME’s disaster preparedness plan. *Please note that if you have more than two MSMEs, you should use separate forms for each.*

| Sections (Pre-Disaster Needs Assessment Inventory) | No. of Items |
|---|--------------|
| Physical Features of the Business Infrastructure | 8 |
| Disaster Management Planning | 15 |
| Disaster Management-Related Capacity | 9 |
| Access to Information | 3 |
| Goods/Products | 4 |
| Equipment and Tools | 7 |
| Health, Safety, and Welfare of Employees | 6 |
| Health, Safety, and Welfare of Clients | 4 |
| Service Utilities (Water, Electricity, Communication, and Transportation) | 8 |
| Insurance Coverage and Claims and Financial Capacity | 6 |
| Total | 70 |



4. Perceived Level of Likelihood of Impacts

There are 49 items in this section. This section aims to know the perception of MSMEs regarding the likelihood of disaster impacts. Response options for this section include “most likely”, “likely”, “unlikely”, and “remote”.

Disaster Risks
and Needs
Assessment Tool



Company Profile



1. **Name of Company:** _____
2. **Type of MSME:**
 - ___ Micro (1-9 employees)
 - ___ Small (10-99 employees)
 - ___ Medium (100-199 employees)
3. **Location of Business:** _____
4. **Type of Business (Industry):**
 - ___ Manufacturing
 - ___ Accommodation and Food Services Activities
 - ___ Wholesale and Retail Trade
 - ___ Financial and Insurance Activities
 - ___ Human Health and Social Work Activities
 - ___ Information and Communication
 - ___ Education
 - ___ Others, kindly specify: _____

Past Disaster Experiences



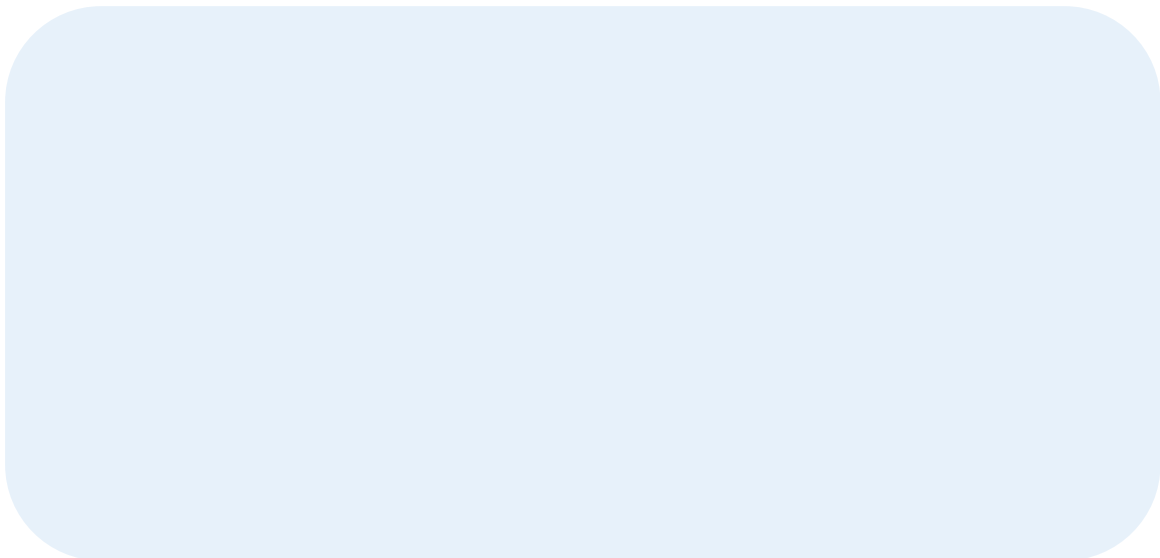
1. **Which types of disaster has your company experienced in the past? Kindly put a ✓ in the space corresponding your answer. You may check all that apply.**

- | | |
|--|--------------------------------------|
| ___ Typhoon | ___ Volcanic Eruption |
| ___ Flooding | ___ Storm Surge |
| ___ Tsunami | ___ Others, please specify: _____ |
| ___ Earthquake | |
| ___ Health Pandemic/Endemic/Epidemic (Human) | |
| ___ Health Pandemic/Endemic/Epidemic (Animals) | |
| ___ Fire | |

2. Which of the following post-disaster risks or impacts have your business or company experienced? Kindly put a ✓ in the space corresponding to your answer. You may check all the apply.

- Damage to property
- Damage to equipment
- Damage to communication facilities
- Loss of income/revenue
- Loss of work/occupation
- Retrenchment of employees
- Loss of lives
- Loss of customers
- Damage to company documents
- Decrease in revenue/profit
- Increase in prices of raw materials
- Disruption in the supply chain

If there are others not mentioned above, please indicate in the space provided below:



.....

Part I

Potential Exposure to Risks Based on Location



Kindly read the statements below. If you think the statement is applicable to your business, kindly put a check mark ✓ in the box corresponding your answer. The items are answerable by yes, no, and I do not know. If your answer is yes, you have one point. A “no” and “I do not know” answers correspond no points. Please write the corresponding number of points for each item in the last column.

| Location | Yes (1) | No (0) | I do not know (0) | Points |
|--|---------|--------|-------------------|--------|
| 1. Is your business site situated less than 100 feet away from a river? | | | | |
| 2. Is your business site situated less than 100 feet away from an ocean? | | | | |
| 3. Is your business site situated less than 100 feet away from a lake? | | | | |
| 4. Is it situated next to a higher infrastructure (such as tall buildings)? | | | | |
| 5. Is your business located in or at the foot of a steep hillside? | | | | |
| 6. Is your business located in low-lying areas (at or near sea level) or flood-prone area? | | | | |
| 7. Is your business located in an overcrowded area? | | | | |
| 8. Is your business located in a densely populated residential area? | | | | |
| 9. Is your business site built close to another business establishment? | | | | |
| 10. Is your business site built in a place classified by your LGU as hazardous? | | | | |
| 11. Is your business site built near a volcano and within the 6 kilometer danger zone? | | | | |
| 12. Is your business site built next or near to a gasoline station (i.e., less than 100 meters)? | | | | |
| 13. Is your business site built in front or near (less than 100 meters away) an accident-prone area? | | | | |

| Location | Yes (1) | No (0) | I do not know (0) | Points |
|---|---------|--------|-------------------|--------|
| 14. Is your business site built in a conflict or violent-invested area (war, violence, extremist movements, presence of NPA)? | | | | |
| 15. Is your business site built near, next, or close to a big tree (taller than the establishment)? | | | | |
| 16. Is your business site built near, next, close to an unsafe electric wire installation? | | | | |
| 17. Is your business built near a public market, malls, or commercial centers? | | | | |
| 18. Is your business built near an active fault line? | | | | |
| Total Points | | | | |

Please see table below for the interpretation of your score.

| Score | Risk |
|--------------|---------------|
| 0 | No Risk |
| 1-10 | Low Risk |
| 11-19 | Moderate Risk |
| More than 20 | High Risk |

Interpretation

- ▶ A score between 4 and 13 signifies moderate to high risk exposure. A score of more than 13 means that you are situated in a very high risk location, which would require relocation.
- ▶ If your level of exposure is moderate to high, please consult your LGU to view your LGU hazard map and determine if indeed you are situated in a place that is deemed hazardous. You may also want to visit <https://hazardhunter.georisk.gov.ph/> to know more about the status of your location.
- ▶ Even if your score is low, you still need to come up with a disaster management plan addressing the potential risks that you may face in the future. As a caveat, the scoring is meant to provide you a general picture of the possible magnitude of potential risks that you may encounter. However, please note that a single risk may potentially create negative impacts on your business.
- ▶ For a more detailed risk assessment, please refer to the MSME Guide to Disaster Resilience which can be accessed at <https://iadapt.pdrf.org/resources/msme-guide-to-disaster-resilience/>

Part II

Perceived Likelihood of Disaster Risks



In your opinion, what is the level of likelihood that any of the disasters listed below will take place in your area? Please answer the items based on your past experiences and your knowledge about your area. Since this is a personal (subjective) assessment, you are free to identify or define the level of likelihood that these events will happen. To assist you with your evaluation, you may consider these definitions:

Please answer the items based on your past experiences and your knowledge about your area. Since this is a personal (subjective) assessment, you are free to identify or define the level of likelihood that these events will happen.

To assist you with your evaluation, you may consider these definitions:

Most Likely

You are certain that it is going to happen;

Likely

You are slightly certain that it is going to happen;

Unlikely

You are certain that it is not going to happen;

Remote

You are definitely certain that it is not going to happen at all.

If your answer is “Most likely”, you will score 3 points. If your answer is “Likely”, you will score 2 points. Meanwhile if your answer is “Unlikely”, this corresponds to 1 point. A “Remote” answer corresponds to no points.

| Response | Points |
|-------------|--------|
| Most Likely | 3 |
| Likely | 2 |
| Unlikely | 1 |
| Remote | 0 |

Kindly put a check mark ✓ in the box corresponding to your answer.

| Hazards | Perceived Level of Risk | | | | Points |
|---------------|-------------------------|------------|--------------|------------|--------|
| | Most Likely (3) | Likely (2) | Unlikely (1) | Remote (0) | |
| 1. Typhoon | | | | | |
| 2. Earthquake | | | | | |
| 3. Flooding | | | | | |
| 4. Landslide | | | | | |

| Hazards | Perceived Level of Risk | | | | Points |
|--|-------------------------|---------------|-----------------|---------------|--------|
| | Most Likely (3) | Likely (2) | Unlikely (1) | Remote (0) | |
| 5. Tsunami | | | | | |
| 6. Storm Surge | | | | | |
| 7. Pandemic/endemic/ epidemic (humans) | | | | | |
| 8. Pandemic/endemic/ epidemic (livestock or poultry) | | | | | |
| 9. Fire | | | | | |
| 10. Volcanic Eruption | | | | | |
| 11. El Niño | | | | | |
| 12. La Niña | | | | | |
| Total Points | | | | | |

Please see table below for the interpretation of your score.

| Score | Level of Risk |
|-------|---------------|
| 0 | No Risk |
| 1-10 | Low Risk |
| 11-19 | Moderate Risk |
| 20-36 | High Risk |

Interpretation

- ▶ Regardless of your score (unless 0), you should seriously consider consulting your Local Disaster Risk Reduction Management Office (LRRDMO), your company engineers (if there are), or any relevant government and non-governmental organizations in order to know the appropriate interventions that can be made to ensure that impacts of any disaster that your area is prone to can be mitigated. Transferring to another location may be considered, especially by those with a score 10 and above.
- ▶ If your score falls between 1 and 36, your company needs to undergo training in order to be able to come up with a comprehensive business continuity plan and disaster preparedness plan.



This inventory aims to ascertain whether or not you already have existing resources, infrastructures, skills, capacities, protocols, arrangements, and enough staffing to be able to mitigate or abate the potential negative impacts of disasters that might impact your business. The items are answerable by yes or no. Read each of the statements below and kindly put a check mark ✓ in the box corresponding your answer. A yes answer gets 1 point while a “no” answer corresponds no points.

| Statements | Yes (1) | No (0) | Points |
|--|---------|--------|--------|
| Physical Features of the Business Infrastructure | | | |
| 1. Is your business site/factory/establishment built with durable materials? | | | |
| 2. Is your business site/factory/establishment built with a firewall? | | | |
| 3. Does your business site/factory/establishment have compliant emergency fire exit/s? (e.g., properly labeled, with emergency light, etc.) | | | |
| 4. Are your cabinet doors installed with sliding bolts or child-proof latches? | | | |
| 5. Do you conduct regular structural maintenance check-ups (regular scheduled inspection of buildings and equipment, e.g., monthly, quarterly, etc.)? | | | |
| 6. Do you or any of your business/company employees know how to assess the safety and durability of your business site against typhoons and earthquakes? | | | |
| 7. Do you have a copy of the most recent / updated version of your barangay’s hazard map? | | | |
| 8. Do you regularly discuss the hazard map with your employees? (year basis) | | | |

| Statements | Yes (1) | No (0) | Points |
|--|------------|-----------|--------|
| Disaster Management Planning | | | |
| 9. Do you have an evacuation plan for your company that is placed in strategic areas? (not only limited to evacuation map) | | | |
| 10. Do you have a pre-disaster recovery plan? | | | |
| 11. Do you conduct training in relation to your pre-disaster recovery plan annually? | | | |
| 12. Do you have a post-disaster needs assessment mechanism? | | | |
| 13. Do you have a team or group of employees that can serve on an internal disaster response team? | | | |
| 14. Do you have contingency and fallback plans with your suppliers to respond to needs after a disaster? | | | |
| 15. Do you have a visible emergency contact list for use in making calls in times of emergency? | | | |
| 16. Do you have a visible evacuation map in your establishment? | | | |
| 17. Do you conduct safety drills to evaluate disaster preparedness on an annual basis? | | | |
| 18. Do you have a system or early notification mechanism to ensure quick evacuation? | | | |
| 19. Do you have a system or a plan in place to ensure proper document succession? | | | |
| 20. Do you have a pre-set of employee succession plan for key personnel including yourself as owner in case you incapacitated because of a disaster? | | | |
| 21. Do you maintain back-up files or data storage (offsite or cloud servers) with system security and protection? | | | |

| Statements | Yes (1) | No (0) | Points |
|--|------------|-----------|--------|
| 22. Are your documents secured in a fire-proof storage (e.g., vault)? | | | |
| 23. Do you have an alternative site just in case your current business site cannot be used following a disaster? | | | |
| Disaster Management-Related Capacity | | | |
| 24. Have you or any of your business/company employees attended disaster risk reduction management training in the past two years? | | | |
| 25. Have you or any of your business/company employees attended DRRM training in past two years? | | | |
| 26. Have you or any of your business/company employees attended a training or workshop on business continuity planning in the past two years? | | | |
| 27. Have you or any members of your business or company attended an incident/emergency safety training or seminar in the past two years? (e.g., for flood, earthquake, etc.) | | | |
| 28. Have you identified personnel who are tasked to facilitate evacuation? | | | |
| 29. Have you identified personnel who are tasked to check gas, water, and electricity prior to evacuation? | | | |
| 30. Does your company have an evacuation plan to transfer goods, raw materials, and other equipment to a safer location following a disaster? | | | |
| 31. Do you or your employees have the skills to perform business operations online when health protocols prohibit face-to-face transactions? | | | |
| 32. Do you have the capacity to shift to online processes when situation does not permit face-to-face financial transactions with partners and customers? | | | |

| Statements | Yes (1) | No (0) | Points |
|--|------------|-----------|--------|
| Access to Information | | | |
| 33. Do you have readily available sources of information about potential disasters that may hit your area? | | | |
| 34. Do you have information or knowledge on evacuation sites identified in your area? | | | |
| 35. Are you able to quickly access health protocols provided by your LGU or the national government? | | | |
| Goods/Products | | | |
| 36. Do you have alternative sources of raw materials/goods should your regular supplier/s be unable to provide such materials due to a disaster? | | | |
| 37. Do you have a safe storage area for your goods or products? | | | |
| 38. Are the goods, products, and equipment placed in elevated areas? | | | |
| 39. Do you stock raw materials for emergency purposes? | | | |
| Equipment and Tools | | | |
| 40. Do you own solar-powered equipment (e.g., for charger, for lighting)? | | | |
| 41. Do you own a generator set? | | | |
| 42. Do you possess emergency safety equipment that is stored at your company or business site? | | | |
| 43. Do you have a fire extinguisher in your establishment? | | | |

.....

| Statements | Yes (1) | No (0) | Points |
|--|---------|--------|--------|
| 44. Do you have escape ladder that can be used during emergency situations? | | | |
| 45. Do you have working emergency lights in your establishment? | | | |
| 46. Are your entrance doors swing out? | | | |
| Health, Safety, and Welfare of Employees | | | |
| 47. Are your employees covered by health insurance? | | | |
| 48. Do you have an emergency/first aid kit? | | | |
| 49. Do you have health protocols to control the spread of diseases (pandemic)? | | | |
| 50. Do you have a mechanism in place to be able to offer financial help to employees after a disaster? | | | |
| 51. Do you conduct cross training among your employees to enable cross deployment when needed after a disaster? | | | |
| 52. Do you have a communication plan in order for you to be able to contact your employees? | | | |
| Health, Safety, and Welfare of Clients | | | |
| 53. Do you have a mechanism for contact tracing? | | | |
| 54. Do you have health protocols to ensure that your clients are safe from the pandemic? | | | |
| 55. Do you have an evacuation plan for clients in case of emergency? | | | |
| 56. Do you have a mechanism to ensure that your loyal or regular clients will still be able to patronize your services/products/goods? | | | |

| Statements | Yes (1) | No (0) | Points |
|--|------------|-----------|--------|
| Service Utilities (Water, Electricity, Communication, and Transportation) | | | |
| 57. Do you have alternative access to utilities (water, electricity, and communication) in the event of a disaster? | | | |
| 58. Do you have alternative means to deliver your goods/products following a disaster? | | | |
| 59. Do you have an alternative source of power or back-up power supplies in case electricity is shut down due to a disaster? | | | |
| 60. Do you have an alternative source of water or back-up water supplies in case your water source is affected due to a disaster? | | | |
| 61. Do you have transportation facilities to provide to your employees in the event that they cannot report to work due to transportation paralysis? | | | |
| 62. Do you have staff or anyone you know that can check electrical wirings following a disaster? | | | |
| 63. Do you have staff or anyone you know that can check the water pipes of your company? | | | |
| 64. Do you have staff or anyone you know that can check electrical equipment following a disaster? | | | |
| Insurance Coverage and Claims and Financial Capacity | | | |
| 65. Do you have insurance for your business? | | | |
| 66. Are you equipped to deal with insurance claims? | | | |

| Statements | Yes (1) | No (0) | Points |
|---|---------|--------|--------|
| 67. Does your insurance cover raw materials and inventory? | | | |
| 68. Do you have emergency savings or sinking funds intended for your business? | | | |
| 69. Have you identified potential financial windows for loans and grants, when needed? | | | |
| 70. Do you have quick access to a loan facility to be able to resume operations after a disaster? | | | |
| Total | | | |

To identify which areas you are better prepared relative to others, you may follow the scoring indicated in the example below.

| Sections | No. of Items | Score (total number of yes responses divided by total number of items X 100) |
|----------|--------------|--|
| e.g., | 5 | 5/7= 71% |

| Sections | No. of Items | Score |
|--|--------------|-------|
| Physical Features of the Business Infrastructure/ Safety Protocols | 8 | |
| Disaster Management Planning | 15 | |
| Disaster Management-Related Capacity | 9 | |
| Access to Information | 3 | |
| Goods/Products | 4 | |
| Equipment and Tools | 7 | |
| Health, Safety, and Welfare of Employees | 6 | |
| Health, Safety, and Welfare of Clients | 4 | |
| Service Utilities (Water, Electricity, Communication, and Transportation) | 8 | |
| Insurance Coverage and Claims and Financial Capacity | 6 | |
| Total | 70 | |

For the composite scoring, this is the interpretation.

| Score | Interpretation |
|-------|--|
| 1-17 | Not prepared at all |
| 18-36 | Inadequately prepared (Needs improvement) |
| 37-53 | Adequately prepared |
| 54-70 | Highly prepared |



Interpretation

- ▶ If your score falls between 1 and 36, you need to seriously consider implementing protocols, arrangements, and procedures that are not yet in place. You may attend trainings or consult appropriate authorities in order to know some strategies on how best to comply with the standards.
- ▶ Any “no” answer indicates that you need to consider such arrangement in your business or company to increase your capacity to manage disaster impacts.

Part IV

Perceived Level of Likelihood of Impacts



Part IV-A



In your opinion, what is the level of likelihood that your company/business will experience hazards or risks following a typhoon (signal 2 or higher)?

Please answer the items based on your past experiences and your knowledge about your area. Since this is a personal (subjective) assessment, you are free to identify the level of likelihood that these events will happen.

To assist you with your evaluation, you may consider these definitions:

Most Likely

You are certain that it is going to happen;

Likely

You are slightly certain that it is going to happen;

Unlikely

You are certain that it is not going to happen;

Remote

You are definitely certain that it is not going to happen at all.

If your answer is most likely, you will have 3 points. If your answer is likely, you have will have 2 points. Meanwhile if your answer is unlikely, this corresponds to 1 point. A “remote” answer corresponds no points.

| Response | Points |
|-------------|--------|
| Most Likely | 3 |
| Likely | 2 |
| Unlikely | 1 |
| Remote | 0 |

Kindly put a check mark ✓ in the box corresponding your answer.

| Hazards | Perceived Level of Risk | | | | Points |
|-----------------------------|-------------------------|------------|--------------|------------|--------|
| | Most Likely (3) | Likely (2) | Unlikely (1) | Remote (0) | |
| 1. Damage to property | | | | | |
| 2. Damage to equipment | | | | | |
| 3. Loss of life (employees) | | | | | |

| Hazards | Perceived Level of Risk | | | | Points |
|--|-------------------------|------------|--------------|------------|--------|
| | Most Likely (3) | Likely (2) | Unlikely (1) | Remote (0) | |
| 4. Flooding | | | | | |
| 5. Storm surge | | | | | |
| 6. Erosion/Landslide | | | | | |
| 7. Injury | | | | | |
| 8. Loss of electricity | | | | | |
| 9. Loss of water supply | | | | | |
| 10. Damage to transportation | | | | | |
| 11. Loss of life (livestock/poultry) | | | | | |
| 12. Damage to documents | | | | | |
| 13. Looting | | | | | |
| 14. Damage to communication facilities | | | | | |
| 15. Disrupted supply chain | | | | | |
| 16. Loss of Customers | | | | | |
| 17. Loss of capital | | | | | |
| 18. Business closure (Death of owner/bankruptcy/no more supply of raw materials/shifted to another business) | | | | | |
| Total Points (Part IV-A) | | | | | |

Part IV-B



In your opinion, what is the level of likelihood that your company/business will experience hazards following an earthquake?

Please answer the items based on your past experiences and your knowledge about your area. Since this is a personal (subjective) assessment, you are free to identify the level of likelihood that these events will happen.

To assist you with your evaluation, you may consider these definitions:

.....

Most Likely

You are certain that it is going to happen;

Likely

You are slightly certain that it is going to happen;

Unlikely

You are certain that it is not going to happen;

Remote

You are definitely certain that it is not going to happen at all.

If your answer is most likely, you will have 3 points. If your answer is likely, you will have 2 points. Meanwhile if your answer is unlikely, this corresponds to 1 point. A “remote” answer corresponds no points.

| Response | Points |
|-------------|--------|
| Most Likely | 3 |
| Likely | 2 |
| Unlikely | 1 |
| Remote | 0 |

Kindly put a check mark ✓ in the box corresponding your answer.

| Hazards | Perceived Level of Risk | | | | Points |
|---------------------------------------|-------------------------|------------|--------------|------------|--------|
| | Most Likely (3) | Likely (2) | Unlikely (1) | Remote (0) | |
| 19. Damage to property | | | | | |
| 20. Damage to equipment | | | | | |
| 21. Loss of life (employees) | | | | | |
| 22. Flooding | | | | | |
| 23. Storm surge | | | | | |
| 24. Erosion | | | | | |
| 25. Injury | | | | | |
| 26. Loss of electricity | | | | | |
| 27. Loss of water supply | | | | | |
| 28. Damage to transportation | | | | | |
| 29. Loss of life (livestock/ poultry) | | | | | |
| 30. Damage to documents | | | | | |
| 31. Disrupted supply chain | | | | | |
| 32. Loss of customers | | | | | |
| 33. Loss of capital | | | | | |
| 34. Business closure | | | | | |
| Total Points (Part IV-B) | | | | | |

Part IV-C



In your opinion, what is the level of likelihood that your company/business will experience negative impacts following a volcanic eruption?

Please answer the items based on your past experiences and your knowledge about your area. Since this is a personal (subjective) assessment, you are free to identify the level of likelihood that these impacts will happen.

If you think you are unlikely to be affected by volcanic eruption (i.e., no volcano in the area or it is unlikely to be reached by ash fall and other risks), please check the option “remote” for all items. Please note, however, that volcanic eruption can blast ash, lava, solid rocks, and gases that can cause disruptions even in places miles and miles away (redcross.org). Please do not leave the items blank.

To assist you with your evaluation, you may consider these definitions:

Most Likely

You are certain that it is going to happen;

Likely

You are slightly certain that it is going to happen;

Unlikely

You are certain that it is not going to happen;

Remote

You are definitely certain that it is not going to happen at all.

If your answer is most likely, you will have 3 points. If your answer is likely, you will have 2 points. Meanwhile if your answer is unlikely, this corresponds to 1 point. A “remote” answer corresponds no points.

| Response | Points |
|-------------|--------|
| Most Likely | 3 |
| Likely | 2 |
| Unlikely | 1 |
| Remote | 0 |

Kindly put a check mark ✓ in the box corresponding your answer.

| Hazards | Perceived Level of Risk | | | | Points |
|--|-------------------------|------------|--------------|------------|--------|
| | Most Likely (3) | Likely (2) | Unlikely (1) | Remote (0) | |
| 35. Damage to property | | | | | |
| 36. Damage to equipment | | | | | |
| 37. Loss of life (employees) | | | | | |
| 38. Injury | | | | | |
| 39. Loss of electricity | | | | | |
| 40. Loss of water supply | | | | | |
| 41. Damage to transportation | | | | | |
| 42. Loss of lives (livestock/ poultry) | | | | | |
| 43. Damage to documents | | | | | |
| 44. Looting | | | | | |
| 45. Damage to communication facilities | | | | | |
| 46. Disrupted supply chain | | | | | |
| 47. Loss of customers | | | | | |
| 48. Loss of capital | | | | | |
| 49. Business closure | | | | | |
| Total Points (Part IV-C) | | | | | |

For this section, please add your scores (Part IV-A to IV-C). The table below shows the interpretation of results.

| Total Points | Interpretation |
|--------------|--------------------|
| 1-37 | Low Exposure |
| 38-74 | Moderate Exposure |
| 75-111 | High Exposure |
| 112-147 | Very High Exposure |



Interpretation

- ▶ A score of very high exposure (between 112 and 147) signifies that you may be susceptible to various disaster impacts. This perhaps may be attributable to your current location. You may consider relocation.
- ▶ A score of moderate to high (between 38 and 111) entails that you must carefully take into consideration the potential disaster impacts in the crafting of disaster preparedness plan or business continuity plan. You may consult your Local Disaster Risk Reduction Management Office (LDRRMO), relevant Non-Governmental Organizations operating in your area, and government agencies that can help provide technical assistance to be able to plan in terms of strategies to minimize or if not avoid these impacts from happening.
- ▶ Even if your score is between 1 and 37, this does not mean that you are completely safe from experiencing disaster impacts of sorts. Therefore, these perceived impacts need to be considered in your disaster preparedness plan as well as in your business continuity plan.

EPILOGUE

In an effort to build disaster resilience among communities and businesses, the Philippine Disaster Resilience Foundation (PDRF), along with its partner organizations, conducted a study to assess the disaster risks that MSMEs may face in the future and to know their different needs in order for them to become resilient and be prepared when disasters hit their communities.

Specifically, this tool is designed in order for MSMEs to be better informed about the disaster risks that they may encounter in the future, and the resources (infrastructural, human, and physical), processes, and organizational arrangements that should be put in place in order to ensure disaster preparedness and resilience. It is hoped that the tool can guide MSMEs in terms of disaster preparation in general, and in the crafting of their business continuity plan in particular. Some of the items may not be applicable to you at the moment but may become a concern later on as your business grows.

MSMEs whose scores indicate high risks and low preparedness need to seriously address gaps in terms of putting processes and arrangements in place and of investing in resources (physical, human, infrastructural) to improve disaster resilience and preparedness. As the saying goes, failing to plan is planning to fail. May this guide encourage you to plan and be prepared!

For assistance, you may contact the following:

Philippine Disaster Resilience Foundation (PDRF)

2nd Floor, Employee Service Building,
Meralco Compound, Ortigas Avenue,
Pasig City, 1600 Philippines
+63 (2) 88442700
Email: pdrfcentral@pdrf.org.ph

Department of Trade and Industry

Trade & Industry Building
361 Sen. Gil J. Puyat Ave.,
1200 Makati City, Philippines
Trunk Line: (632) 7791.3100 | (632) 7751.0384
Email: ask@dti.gov.ph

For a full list of DTI's Negosyo Centers, please visit
<https://www.dti.gov.ph/negosyo/negosyo-center/directory/>

USEFUL LINKS



Rapid Earthquake Damage Assessment System

<https://www.phivolcs.dost.gov.ph/index.php/information-tool/redas>



Philippines Community Risk Assessment & Prioritization Portal

<https://drrgateway.net/e-resilience/tool/philippines-community-risk-assessment-prioritization-portal>



Hazard Hunter

<https://hazardhunter.georisk.gov.ph/map>



Katatagan In A Box App



Payong App



