



12 Steps to Resiliency

**A Guidebook on Disaster Risk Reduction
and Business Continuity Planning for
Microfinance Institutions**



12 Steps to Resiliency

**A Guidebook on Disaster Risk Reduction
and Business Continuity Planning for
Microfinance Institutions**

Copyright @ 2016 ASKI and Oikocredit

All rights reserved. Any part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, even without permission of the publisher as long as the Guidebook will be properly cited.

Acknowledgement

This Guidebook is jointly published by Oikocredit and Alalay sa Kaunlaran Inc., (ASKI) with full support from the Capacity Building Unit of Oikocredit International, which provided the impetus for the project and the resources for it.

The Guidebook would not have been developed and completed without the full support of the following:

Benigno Balgos, for writing and developing the Guidebook

Maria Theresa L. Pilapil (Regional Director, SEAsia RDC Oikocredit), *Marilou P. Juanito* (Regional Capacity Building/Social Performance Coordinator, Oikocredit) and *Babylyn F. dela Cruz* (Director, ASKI Foundation, Inc), for their guidance and critical inputs developing and improving the Guidebook

Representatives from MFI partners ASKI, RSPI and TSKI, for reviewing the guidebook. The following were the participants during the pre-testing: *Marlon Enriquez, Michael Austria, Constantino Canero, Rommel Feliciano, Mark Gil Bautista, and Sernan Santiago*.

Manolita A. Gonzales, for editing and comprehensive review of the Guidebook

The Area Managers, Branch Managers and dedicated staff of ASKI and RSPI, for their participation in the key informant interviews, focus group discussions and validation

Tinh Thuong Microfinance Institution (Vietnam), for permission to use some of their DRRM outputs as examples

Corporate Network for Disaster Response, for conducting the pilot DRRM-BCP training in 2014

Ms Conchita Ragragio, Karen Tria, Dr. Cedric Daep, and Dr. Salvador Catelo, for the DRRM-BCP training-workshops in Manila and Phnom Penh

Mark Andrew Elepano, for gathering data on Rangtay sa Panrang-ay, Inc. (RSPI), and

Michael Vincent Mercado, for layout, design, and cover image.

Finally, we thank our MFI partners in the Philippines, Cambodia, Vietnam and Indonesia for taking part in the training workshops, especially those who participated directly in the process of drafting this guidebook.



Message from Oikocredit

Oikocredit is very proud to work with ASKI in producing this timely and practical guide to helping MFIs plan to cope with natural disasters; while written from the perspective of operating in the Philippines, we believe it has worldwide application in terms of business continuity planning, advance planning to manage events, and recovery planning when major events occur.

Because there is sadly no doubt that events will occur, as a result of changing climate conditions and other issues affecting the world we live in – tsunamis, earthquakes, droughts, floods and major storms are becoming more frequent and will likely continue to do so, as we see daily in our worldwide work with MFIs and small farmers. This guide can only ever be a small contribution to help people learn preparedness. Preparedness cannot mean prevention, but it can allow for rapid and practical responses to mitigate the effects of natural disasters when they strike our communities.

Oikocredit's stakeholders have always worked for better social conditions for people around the world, and we strive daily to measure and improve social outcomes – increasingly these also involve a strengthening sense of environmental governance, as the effects of climate change are seen on those least able to accommodate them, the small farmer communities and villages around the world. As global citizens, if we are to help people to adapt, to reduce rural depopulation with all its consequences and continue to promote balance between urban, peri-urban and farming communities, we must all play our parts. Building the structures for MFI's, cooperatives, and smallholder groups to be able to cope, react, and recover in such situations is an important part of giving people the belief, resilience and confidence which makes such a difference, as we have seen in the Philippines in the response to typhoon Yolanda a few years ago, and other more recent events.

This guidebook is a significant step in that direction, and it is one in which we believe strongly. The more we can do to help people and communities be prepared, the more they will be able to control their destinies and the dignity of the lives to which we all aspire.

George David Woods
Managing Director

Message from ASKI

For more than 29 years, Alalay Sa Kaunlaran, Inc. (ASKI) has been serving poorest communities not only on their financial needs but also in their social, cultural and spiritual development. As a social development organization, it affirms one of the significant role - building resilient communities.

In putting such role, major activities were initiated like promotions to care about the issue of climate change, the establishment of adaptive strategies that would reduce the impacts both to clients and organization, and the extension of various support to poor families and sectors making them ready to respond to climate change.

In September 2009 when typhoon *Ondoy* (international name: Ketsana) caused massive flooding in Metro Manila and the provinces of Bulacan, Pampanga, Laguna; and the typhoon *Pepeng* (international name: Parma) hit Northern Luzon triggering floods and landslides, ASKI took the critical task and challenge of becoming an assertive agency for affected families and communities.

Communicating disaster risk reduction and management (DRRM) to vulnerable clients, groups and barangays in our areas of operations were arranged, organized and implemented. The major objectives include reducing client's and communities' vulnerability to the impact of changing climate; increasing their capacity to withstand climate variability; and, increasing their adaptive capacities to extreme climatic events.

We know that our initiatives are not enough. ASKI then keeps its commitment and opens its heart of becoming a channel or agent of change. We envision that in the coming months and year, our staff and clients together with the whole community we work with will go beyond being a *"disaster survivor or a victim"* but as an *"assertive individual, sector or institution"*.

We believe we can best achieve our goal through continuing interactions with communities; collaboration and networking with local and international experts and passionate agencies; and, ultimately, if we continue the role of microfinance and community development towards sustainable well-being and resilient communities.

Indeed, it is a great privilege for us to be a partner in developing the Guidebook on DRR and Business Continuity Planning. We are hoping that this will guide and inspire fellow MFIs to work on the continuing challenge of building institutional capacity and the confidence to face future disasters and make the best decisions, plans and innovative interventions.

Mr Rolando B. Victoria

ASKI, Executive Director

List of Templates

Template 1	Disaster timeline
Template 2	Seasonal calendar
Template 3	Elements at risk
Template 4	Disaster Risk Reduction and Management (DRRM) planning
Template 5	Roles and responsibilities of committees
Template 6	Roles and responsibilities of the sub-committees in emergency response
Template 7	Business Continuity Planning (BCP) framework
Template 8	Impact Level Comparison Chart
Template 9	Maximum Tolerable Period of Disruption
Template 10	Prioritized Activities and Recovery Time Objectives (RTOs)
Template 11	Necessary resources for prioritized activities
Template 12	Risk-Likelihood/Impact Scoring Scale
Template 13	Resource Damage Estimate Sheet
Template 14	Protection and mitigation measures for key resources
Template 15	Evacuation and rescue plan
Template 16	Emergency operation center
Template 17	Emergency contact list
Template 18	External contact list
Template 19	Storage list for disasters
Template 20	Damage Survey Form
Template 21	Continuity strategy summary
Template 22	Business Continuity (BC) Strategy Planning Sheet
Template 23	Available funds
Template 24	Recovery costs
Template 25	Ordinary expenditures
Template 26	Financial Status Sheet
Template 27	Financial measures
Template 28	Exercise plan
Template 29	Business Continuity Plan Review Form
Template 30	Management Review Sheet

List of Tables

Table 1	Disaster resiliency roadmap, steps, objectives and tools
Table 2	Summary of risk assessment tools and the data that can be generated from it
Table 3	Risk-Livelihood/Impact Scoring Scale

List of Figures

Figure 1	Disaster resiliency roadmap
Figure 2	Disaster Risk Reduction and Management Structure
Figure 3	Functional Structure of Tinh Thuong Microfinance Institution (Vietnam)
Figure 4	Communication Structure and Operation Flow Chart of Tinh Thuong Microfinance Institution (Vietnam)
Figure 5	Business Continuity Management Framework

List of Image

Image 1	Sample of Hazard and Resource Map
---------	-----------------------------------

Contents

List of Templates	8
List of Tables	9
List of Figures	9
List of Image	9
Rationale	11
Using this Guidebook	13
Part 1 – Understanding hazards, risks, and impacts disasters	21
Step 1: Risk Assessment	24
Part 2 – DRRM Planning	33
Step 2: Disaster Risk Reduction and Management (DRRM)	35
Part 3 – Business Continuity Planning	43
Step 3: Determining the Business Continuity Plan (BCP) Purpose, Scope and Team	47
Step 4: Prioritized Activities (PA) and Recovery Time Objectives (RTO)	48
Step 5: Defining what you need to resume key activities	50
Step 6: Knowing disaster scenarios	51
Step 7: Do not forget pre-disaster protection and mitigation	53
Step 8: Emergency response to disaster	54
Step 9: Business Continuity (BC) Strategies to early resumption	59
Step 10: Be financially prepared	63
Part 4 – Testing and Implementing	67
Step 11: Test run to make your plan functional	68
Part 5 – Monitoring and reviewing	73
Step 12: On-going review and improvement	74
Ten tips in developing your DRRM-BCP plans	76
References	78
Glossary of disaster-related terms	79



Rationale

In 2014, Oikocredit focused its global environmental policy on Principle IV: Natural Disaster Management, which read: “We contribute to an increased level of disaster preparedness of our project partners to meet recent and future challenges as a consequence of climate change.”

Following this, the Steering Group of the Environmental Project decided to focus on risk and resiliency. The Philippines was chosen as pilot country given that its geographical location and geological characteristics contribute to the frequency and intensity of natural hazards (CDRC, 1996). The country lies along the Pacific Ring of Fire and the world’s busiest typhoon belt. As a result, it is prone to both geological hazards (e.g. earthquake, volcanic eruption) and hydro-meteorological hazards (e.g. typhoon, flood).

The pilot project entitled, *Disaster Risk Reduction and Management (DRRM) Capacity Building Support to Oikocredit Partners in Southeast*



Asia, was implemented by Oikocredit in the Philippines with the objective of contributing to resiliency of microfinance institutions (MFIs) given the environmental risks that they face. The project activities were then rolled out with selected MFIs in the Philippines and Cambodia and two partners in Indonesia and Vietnam.

Many MFIs currently operate in hazard-prone areas, while climate change exacerbates the risk and exposure of MFIs to disasters. MFIs need to protect their personnel, borrowers, assets and the business in times of emergencies. Likewise, MFIs need to ensure operations will continue immediately after a disaster.

Although MFIs have experienced different disasters before, MFIs are still largely reactive in their approach

“We contribute to an increased level of disaster preparedness of our project partners to meet recent and future challenges as a consequence of climate change.”

to disasters. Mandates, protocol and structures on DRRM and business continuity remain unclear. Some MFIs have drafted policies in relation to the risks they face. Each business unit may have its own plans, but these are not harmonized and consolidated. In addition, only a few members of management and staff are knowledgeable on disaster risk reduction. There is also a felt need among MFIs for a fast, smooth and effective communication flow within the organization, from the head office to the branches.

If MFIs are not prepared for future crises, their people, clients and assets are at-risk. They are (unconsciously) preparing for failure when disaster strikes (APEC 2013: 3). DRRM and Business Continuity Plans should therefore be developed.

The pilot project in the Philippines comprised of two capacity building activities. The first part aimed to enhance the partners' knowledge of DRRM concepts and to equip them with tools to eventually create a Contingency Plan (CP). In the second part, the partners underwent a training-workshop on Basic Continuity Management (BCM) to equip them with knowledge and tools on how to craft their institution's Business Continuity Plan (BCP) so they would be able to continue their business after a disaster. Mentoring workshops were likewise offered to selected partners to further support them in enhancing their organization's DRRM-BCP.



©Oikocredit and ASKI

Initially, 11 selected partner organizations in the Philippines were chosen as participants. The participating partners were able to develop a Disaster Risk Reduction and Management Plan and a Business Continuity Plan that can be implemented cost-effectively and tailored to the hazards within their areas of operation, unique institutional capacities and size of operations.

A Roadmap for Disaster Resiliency was developed by Oikocredit and its partners out of the lessons and learnings from the series of workshops on DRRM and BCP, as well as testing and review of the plans. From the Roadmap, comprehensive, yet practical steps toward DRRM and BCP were laid down in this Guidebook.

Using this Guidebook

The 12 Steps to Resiliency is designed to assist MFIs in improving their capacity towards preparedness, resilience and sustainability in the face of increasing vulnerability to disasters. The guidebook provides easy to follow and practical steps that will help the MFIs in developing their own DRRM Plan as well as BC Plan.

The 12 Steps to Resiliency is divided into five main sections: understanding hazards, risks and impacts; disaster contingency planning; business continuity planning; testing and implementation; and, monitoring and review. Each section contains a step(s) toward DRRM and BC Planning. The guidebook provides templates that MFIs can easily fill-in and complete. In following *The 12 Steps to Resiliency*, the MFIs can organize workshops, write-shops, and/or table-top exercises. Whichever approach works best, MFIs are encouraged to complete their plans in a participatory manner, where top management, staff, business units and clients are represented

Because of the diversity found in business operations, not all samples provided in the templates of this guidebook will be applicable to all MFIs. Examples are provided in the templates as models. You may also adapt or modify the templates to suit the business operations and nature of your MFI.

LAYOUT OF CHAPTERS

An overview of the guidebook is provided in Table 1. Each part of the guidebook contains a step toward resiliency except part 3, which covers Steps 3 to 10.

The “Understanding hazards, risks, and disaster impacts” part aims to analyze the (a) hazards and vulnerabilities in the areas where MFIs operate and, (b) existing capacities of MFIs and clients to cope with the hazards.

The “Disaster Risk Reduction and Management Planning” part aims to identify the MFI’s vision of DRRM capacity for the institution and the necessary steps to achieve the vision.

The “Business Continuity Planning” part aims to identify the goals of the BCP, sections/units of the MFI where the BCP will be introduced, and the group that will undertake the MFI-wide BCP activities.

The “Testing and implementation” part aims to execute and exercise the plans to ensure its effectiveness in achieving the set objectives.

The “Monitoring and review” part aims provide steps on how to monitor, review, and improve the plans.

Finally, to guide the MFIs in developing their DRRM-BC Plans, 10 helpful tips are provided.

APPENDICES

At the end section of the guidebook, the definitions of the various terminologies used can be found.

Lastly, the reference materials consulted in developing the guidebook are provided.

Roadmap to disaster resiliency

1 Understanding Hazards, Risks, & Impact

The process involves understanding the nature and effects of geological, meteorological, and hydrological hazards, and the strengths and weaknesses of the organization to gauge its vulnerability to calamities. The goal is to produce a risk assessment of the organization and its partner communities.



5 Monitoring & Review

Monitoring generates ideas about improving the systems to continue service delivery on time and under difficult circumstances. Reviewing the plan after the disaster to identify and analyze differences between what was thought to happen (plans) and what actually does happen (execution).



2 Disaster Contingency Planning

The contingency plan anticipates hazards and outlines the systematic measures by which the partner will effectively respond before, during or immediately after a disaster. Its main objective is to ensure the safety of clients and personnel once a disaster strikes.



Figure 1:
Disaster Resiliency Roadmap
(Source: Oikocredit, 2015)

4 Testing & Implementation

Testing: a dry-run test is made to review the plans. This involves setting scenarios with approximate descriptions of possible future realities.



Implementation: implementing the preventive measures, preparation plans prior to disaster; and carrying out response actions when disaster actually occurs. organization's recovery plan in the aftermath of a disaster. It projects possible impact on the business, identifies critical business processes and their recovery time objectives, recovery requirements, and strategies. Its main purpose is the survival or preservation of the partner organization.

3 Business Continuity Planning

The Business Continuity Plan is the organization's recovery plan in the aftermath of a disaster. It projects possible impact on the business, identifies critical business processes and their recovery time objectives, recovery requirements, and strategies. Its main purpose is the survival or preservation of the partner organization.



As presented in Figure 1, the process of building disaster resiliency begins with helping MFIs gain deeper understanding of the nature of disasters and how vulnerable the organization is to these, then preparing, dry-testing and executing DRRM and Business Continuity Plans, and finally monitoring and reviewing these plans for gaps and further improvement. The roadmap is a cyclical process. Plans have to be reviewed and revised regularly according to changing situations.

Table 1 provides the key elements of the Roadmap and the corresponding steps, objectives and tools to use.

Disaster resiliency roadmap	Steps	Objectives	Process	Tools to use
<p>1 Understanding hazards, risks, and disaster impacts</p>	<p>Step 1: Risk assessment</p>	<p>To analyze the (a) hazards and vulnerabilities in the areas where MFIs operate and, (b) existing capacities of MFIs and clients to cope with the hazards.</p>	<p>1) Disaster Timeline 2) Hazard and Resource Mapping 3) Seasonal Calendar 4) Elements at-Risk</p>	<ul style="list-style-type: none"> • Disaster Timeline (Template 1) • Hazard and Resource Mapping • Seasonal Calendar (Template 2) • Elements at-Risk (Template 3)
<p>2 Disaster Risk Reduction and Management Planning</p>	<p>Step 2: DRRM planning</p>	<p>To identify the MFI's vision of DRRM capacity for the institution and the necessary steps to achieve the vision.</p>	<p>1) Visioning 2) Planning 3) Organizing the DRRM Committee</p>	<ul style="list-style-type: none"> • DRRM Planning (Template 4) • Roles and Responsibilities of Committees (Template 5) • Roles and Responsibilities of Sub-committees in Emergency Response (Template 6)
<p>3 Business Continuity Planning</p>	<p>Step 3: Determining the BCP purpose, scope, and team</p>	<p>To identify the goals of the BCP, sections/units of the MFI where the BCP will be introduced, and the group that will undertake the MFI-wide BCP activities.</p>	<p>1) BCP Purpose 2) Scope 3) BCP Team</p>	<ul style="list-style-type: none"> • BCP Framework (Template 7)
<p>Step 4: Prioritized Activities (PA) and Recovery Time Objective (RTO)</p>	<p>To determine the MFI's lifeline product and service that should be recovered (delivered) as the priority when disaster strikes as well as the duration of disruption that is tolerable to the MFI.</p>	<ul style="list-style-type: none"> • Impact Level Comparison Chart (Template 8) • Maximum Tolerable Period of Disruption (Template 9) • Prioritized Activities and RTOs (Template 10) 		

w

Disaster resiliency roadmap	Steps	Objectives	Process	Tools to use
Step 5: Defining what you need to resume key activities	To identify the internal and external resources that are essential to resume the MFI's PA when disaster strikes.	<ul style="list-style-type: none"> • Necessary Resources for Prioritized Activities (Template 11) 		
Step 6: Knowing disaster scenarios	To systematically identify risks that may lead to catastrophes that can threaten the MFI.	<ul style="list-style-type: none"> • Risk Impact and Likelihood Comparison Chart (Template 12) • Resource Damage Estimate Sheet (Template 13) 		
Step 7: Do not forget pre-disaster protection and mitigation	To identify pre-disaster strategies of protection and mitigation.	<ul style="list-style-type: none"> • Protection and Mitigation Measures for Key Resources (Template 14) 		
Step 8: Emergency response to disaster	To determine immediate actions to undertake when disaster strikes and to prevent emergency situations from become unmanageable.	<ul style="list-style-type: none"> • Evacuation and Rescue Plan (Template 15) • Emergency Operation Center (Template 16) • Emergency Contact List (Template 17) • External Contact List (Template 18) • Storage List for Disasters (Template 19) • Damage Survey Form (Template 20) 	<ol style="list-style-type: none"> 1) Evacuation and rescue 2) Setting up an emergency operation center 3) Confirmation of employee safety 	
Step 9: BC strategies to early resumption	To formulate the MFI's BC strategies in resuming PA within the RTOs.	<ul style="list-style-type: none"> • Continuity Strategy Summary (Template 21) • BC Strategy Planning Sheet (Template 22) 		

Disaster resiliency roadmap	Steps	Objectives	Process	Tools to use
	Step 10: Be financially prepared	To determine the financial conditions of MFIs in emergency crises.	<ol style="list-style-type: none"> 1) Check your available funds 2) Estimate recovery costs 3) Summarize ordinary expenditures 4) Assess cash flow status 5) Provide financial measures 	<ul style="list-style-type: none"> • Available Funds (Template 23) • Recovery Costs (Template 24) • Ordinary Expenditures (Template 25) • Financial Status Sheet (Template 26) • Financial Measures (Template 27)
	Step 11: Test run to make your plan functional	To execute and exercise the plans to ensure its effectiveness in achieving the set objectives.	<ol style="list-style-type: none"> 1) Organize a drill team 2) Organize participants in the drill 3) Conduct drill orientation and coordination 4) Develop a drill scenario 5) Prepare materials needed for the drill 6) Conduct the drill 7) Conduct an evaluation of the drill 	<ul style="list-style-type: none"> • Exercise Plan (Template 28)
	Step 12: Ongoing review and improvement	To monitor, review and improve the plans.		<ul style="list-style-type: none"> • BCP Review Form (Template 29) • Management Review Sheet (Template 30)

Table 1
Disaster Resiliency Roadmap, Steps, Objectives, and Tools





Following this easy-to-follow yet comprehensive Roadmap to Disaster Resiliency, you will be able to protect your MFIs' assets, ensure safety and security of your clients and employees, and most importantly, guarantee uninterrupted business operations even during emergency situations.



Part 1

Understanding hazards, risks and impacts

To ensure continuation of business operations even in times of emergencies, you would need a DRRM plan, a hazard-specific contingency plan and a business continuity plan. However, to be able to plan appropriately and effectively, it is imperative to first understand and assess the risks that may affect your business continuity. This chapter provides the most basic and practical knowledge in understanding the risks, hazards and potential impacts of disasters on your business, assets, clients and operations.



Two sets of information must be prepared and analyzed for the areas where you operate, namely:

DATA ON THE ENVIRONMENT

- Government-generated hazard maps showing areas that are prone to flooding, flash floods, landslides and riverbank erosion and other natural hazards. Danger areas should be classified as low, moderately or highly susceptible.
- First-hand information on danger spots such as areas prone to landslides, sinkholes, flash floods and other related hazards.
- The Disaster Risk Reduction and Management (DRRM) or any disaster-related plans and offices of the local government units in the areas where you operate.

DATA ON THE ORGANIZATION

- An assessment of your organization's strengths, weaknesses, opportunities and threats (SWOT matrix), organizational structure, functions and an inventory of resources (financial and material); and,
- Client profile, including their location.

Step 1: Risk assessment

Conducting a risk assessment is the first step toward disaster resiliency and business continuity. The outputs from this step will serve as the foundation in DRRM and business continuity planning.

WHY PERFORM A RISK ASSESSMENT?

1. To identify, estimate and rank risks
2. To identify adequate and successful DRRM measures
3. To establish indicators to measure changes in vulnerability.
4. To provide disaster specific information that can be integrated in planning.

WHAT TO LOOK INTO IN RISK ASSESSMENT

1. Past patterns of hazards and present threats on the areas of operation (hazard)
2. Understanding of vulnerabilities (vulnerability)
3. Available resources that you can use to reduce risk (capacity)

FACTORS THAT WILL PUT THE MFIS AND BRANCHES AT RISK:

- Location of the office
- Type of building materials
- Lack of information on preparedness
- Weak organizational structure (or lack of unity during emergency situations)

This process “involves the analysis of hazards, vulnerabilities and capacities of your organization, clients and areas where you operate. In doing this, you will also be able to determine the nature and extent of risks by analyzing potential hazards and evaluating existing conditions of vulnerability that together could potentially harm exposed people, property, services, livelihood and the environment on which you depend on.”¹

In addition, this process includes a “review of the technical characteristics of hazards such as their location, intensity, frequency and probability, the

analysis of exposure and vulnerability including the physical, social, health, economic and environmental dimensions, and the evaluation of the effectiveness of prevailing and alternative coping capacities in respect to likely risk scenarios.”²

People within an organization usually have different perceptions of risks resulting from their experiences and lessons from previous disasters. It is therefore crucial to arrive at a common and collective understanding in order to develop an appropriate response toward risks.

In Risk Assessment, you are looking into three things: hazards, vulnerability and capacity.

¹Republic Act 10121 or the Philippine Disaster Risk Reduction and Management Act

²Republic Act 10121 or the Philippine Disaster Risk Reduction and Management

Hazard assessment

To ensure that services and operations are not disrupted by disasters, MFIs need to study the nature and behavior of different hazards in their areas of operation. This is done by considering the force, warning signs and signals, forewarning, speed of onset, frequency, seasonality and duration of previous and present hazards.

In doing hazard assessment, you will have a picture of the disaster history in your areas of operation, what disasters have been experienced in the past as well as the threats that you may not be aware of as a result of climate change. In hazard assessment, you need to consider the following³:

- A particular hazard that may result in secondary hazards (i.e. typhoons can cause floods and landslides);
- Intensities of hazards (i.e. earthquake and typhoons);
- Hazards or threats which the MFI has not experienced yet; and,
- Hazard assessment results that can be used for designing risk reduction measures such as Early Warning System (EWS) and other information, education, and communication (IEC) materials that MFIs can use.

³Adopted from the Basic Instructor's Guide on Community-Based Disaster Risk Reduction and Management

⁴Ibid

Vulnerability assessment

For MFIs, vulnerability assessment is a participatory process to determine what elements are at risk per hazard type, and to analyze why these elements can be damaged. The following questions should be looked into in vulnerability assessment⁴ :

- Who are at risk or can incur damage or loss?
- What other elements are at risk?
- What damage or loss can the MFIs or element at risk suffer or incur (i.e. physical damage, deaths, injuries, disruption of business, environmental impact, need for emergency response)?
- Why the MFIs, their branches and other elements at-risk can suffer damage or loss?



©Oikocredit and ASKI



©Oikocredit and ASKI

Capacity assessment

The different mechanisms adopted by MFIs and their branches in order to cope with hazards and respond to disasters should also be identified and studied. Capacities involve knowledge, skills, attitudes, resources, organizations and institutions, practices and values. Capacity assessment answers the following question⁵:

- What are the existing coping strategies and mechanisms during time of crisis?
- How has the MFI survived and responded to disasters in the past?
- What are the resources, strengths and practices that can be used for disaster preparedness, mitigation and prevention?



©Oikocredit and ASKI

Risk assessment tools

There are different tools for undertaking Risk Assessment. It is highly suggested that you use all the tools to generate a comprehensive understanding and data of the hazards, vulnerabilities and capacities of your organizations, clients and areas of operation. Information that you will generate using all the tools will be useful in developing your DRRM and business continuity plans.

The following tools are recommended for MFIs Risk Assessment tools:

- Disaster timeline
- Hazard and resource mapping
- Hazard assessment matrix
- Seasonal calendar
- Elements-at-risk.

⁵Ibid

⁶The Risk Assessment tools are adopted from the Basic Instructor's Guide on Community-Based Disaster Risk Reduction and Management and contextualized for the MFI use.

Risk Assessment Tool 1: Disaster Timeline

Key Objectives:

- (a) to recollect and learn from significant disasters that occurred in your areas of operation and,
- (b) to identify the impacts and lessons from previous disasters.

Output:

- List of disaster events in areas of operation

Materials needed:

- Manila paper or flip chart
- Marking pens

Process:

- Discuss past and recent significant disasters that hit your areas of operation using Template 1 as a guide. Start from the most recent down to the most dated disaster you can recall.

Template 1: Disaster timeline

(Adopted and reconstructed from the JICA BIG Module)

Month/Year	Disaster	Intensity/ strength	Effects		Lessons Learned
			On the operation	On the clients	
September 2015	Typhoon Koppu	Strong winds	Head Office flooded 2 branch offices damaged 50 staff were stranded Head Office stopped operation for 2 days 2 branches resumed operation after 3 days PAR increased by 10%; P2.5M loss of capital	2,050 clients affected Houses of 90% of clients in Branch X 300 clients loss of capital Flood-related diseases incidence reported	

Risk Assessment Tool 2: Hazard and Resource Mapping

Key Objectives:

to (a) identify the most vulnerable areas where you operate and, (b) identify available resources that you can use in disaster risk reduction and management. Some of the questions that you will find useful in this tool are:

- What are the hazards that put your areas of operation at risk?
- What are the places/areas in your operation that are at risk?
- What among your critical facilities, infrastructure or organizational resources are in danger? Why are these at risk?
- What are the resources that can be found in your areas of operation that you can use in times of emergency?
- Who have access and control over the available resources?
- Among your branches and clients, who have the least resources needing special assistance in times of emergency?



©Oikocredit and ASKI

Planning and Mapping of Village Council and Tribal Elders of Barangay Palale in General Tinio, Nueva Ecija

Output:

- Visual image showing local perceptions of areas or people. It provides a picture of risk and hazards, facilities and resources that are within the areas of operation.

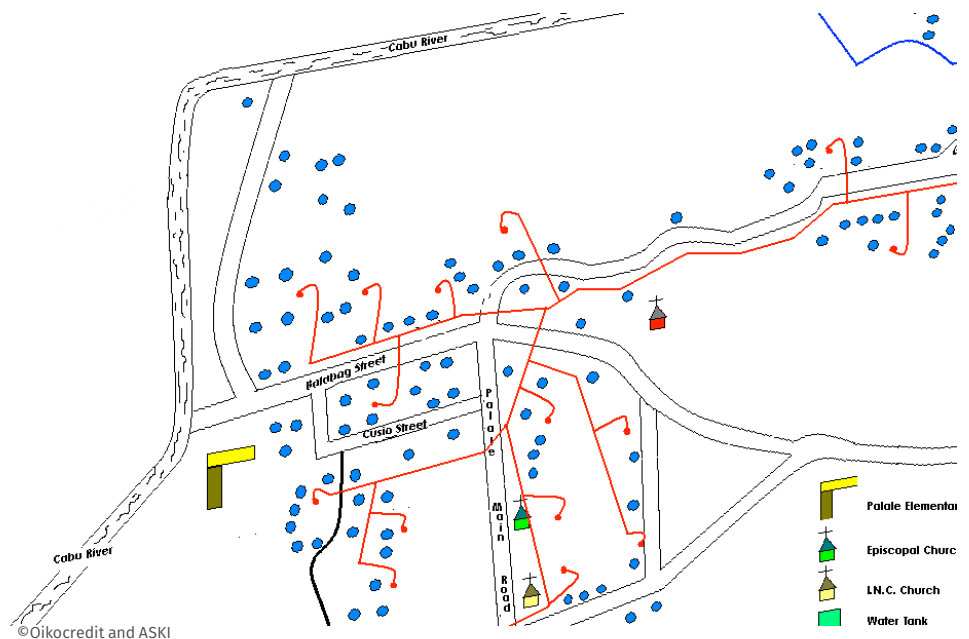
Materials needed:

- Manila paper or flip chart
- Marking pens

Process:

- Using the hazard maps from government-mandated agencies, draw a spot map of your area where your offices are located. The map should include landmarks, critical facilities and resources.
- Identify the low, medium and high-risk areas and the specific hazards these are exposed to (i.e. flood, landslide and earthquake).
- Put a legend on the map for easy recognition of the significant marks and drawings you have placed.

Image 1: Sample of Hazard & Resource Map



©Oikocredit and ASKI

Risk Assessment Tool 4: Elements at Risk

Key Objectives:

to assess how many of your clients are at risk.

Output:

- List of areas and other elements in the areas of operation that are at risk to disasters

Materials needed:

- Manila paper, marking pens

Process:

- Complete Template 3 using the criteria developed during the Hazard and Resource Mapping for each hazard prioritized during the Hazard Assessment Matrix activity.

Template 3: Elements at risk

Name of Areas of Operation/Branch	Hazard 1 (Example: Flood)			Hazard 2 (Example: Earthquake)			Hazard 3 (Example: Landslide)		
	High	Medium	Low	High	Medium	Low	High	Medium	Low
Bulacan Branch	✓			✓					✓
Cabanatuan Branch	✓			✓					✓
Pangasinan Branch	✓				✓			✓	
Baler Branch			✓		✓		✓		
TOTAL									

(Adopted and reconstructed from the Basic Instructor's Guide on Community-Based Disaster Risk Reduction and Management)

Table 2: Summary of Risk Assessment Tools and data that can be generated from these
 Table 2 serves as a guide in summarizing the hazards, vulnerabilities and capacities that will help in DRRM-BC Planning:



Risk Assessment Tools	Objective	What can the Risk Assessment tools generate?				
		Hazard	Frequency of hazard	Capacity	Vulnerability	Stakeholders
Disaster timeline	<ul style="list-style-type: none"> • To know the significant disaster events that occurs in the areas of operation; and, • To identify the impacts and lessons learned from the disaster 	✓	✓	✓	✓	
Hazard and resource mapping	<ul style="list-style-type: none"> • To identify places in areas of operation at risk to specific hazards; and, • To identify resources available that could be used in DRRM. 	✓		✓	✓	✓
Seasonal calendar	<ul style="list-style-type: none"> • To learn a bout hazards, disasters, weather, seasonal events and other relevant activities throughout the annual cycle. 	✓	✓	✓	✓	✓
	<ul style="list-style-type: none"> • To assess how many clients within the areas of operation are at risk from different hazards. 	✓				





Part 2

DRRM planning

What are the contents of a DRRM Plan?

ORGANIZATIONAL
PROFILE

HAZARD
INFORMATION

DESCRIPTION OF THREATS AND
POTENTIAL IMPACTS IN CRITICAL
AREAS OF THE ORGANIZATION

STRATEGIES FOR THE FOLLOWING:

- Structure and functions (before, during, and after)
- Warning system
- Communication protocol
- Evacuation criteria and procedures
- Emergency criteria and procedures
- Emergency transport system
- Back-up medical emergencies
- Internal and external emergency security
- Resource mobilization and emergency fiscal administration
- Establishment and management of emergency operation center
- Internal and external DRR policies and regulations

OBJECTIVES

(Oikocredit, 2015)

Step 2: Disaster Risk Reduction and Management planning⁷

Disaster can disrupt operations and as such, a plan on disaster management is an important component of the MFI's overall risk management strategy and framework. Below are practical steps in developing your MFI's Disaster Risk Reduction and Management (DRRM) Plan.

Visioning

A CRITICAL FIRST STEP IN DRRM PLANNING IS IDENTIFYING THE STATE OF DRRM THAT YOU INTEND TO ACHIEVE IN YOUR OPERATION (VISION) AS WELL AS THE STEPS YOU NEED TO TAKE TO REACH THIS STATE (DRRM PLAN). MFIS ARE ENCOURAGED TO UNDERTAKE THIS IN A PARTICIPATORY MANNER WHERE TOP MANAGEMENT, STAFF, BUSINESS UNITS, AND CLIENTS ARE REPRESENTED.

OBJECTIVE:

to illustrate the vision of your organization in relation to the risks it faces.

PROCESS

- Draw a picture of your area of operation. In doing this, consider the following questions:
- What do you think are the characteristics of a resilient and developed MFI?
- What do you think is the role of the different stakeholders in achieving a resilient and developed organization?
- Once completed, discuss and present the vision among the group.

Sample DRRM Vision

- Minimize the number of decisions that must be made during and immediately after a major disruption;
- Minimize dependence on any specific person or group of people in the recovery process;
- Minimize the need to develop, test and de-bug new procedures, programs or systems during the recovery process; and,
- Minimize the adverse impact of lost information while recognizing that the loss of some transactions is inevitable.

⁷The DRRM Planning process is adopted from the JICA-NDRRMC Basic Instructors Guide and contextualized for MFIs use.

Planning

NOW THAT YOU HAVE VISUALIZED AND DEVELOPED YOUR ORGANIZATION'S DRRM VISION, YOU ARE NOW READY TO PROCEED TO DRRM PLANNING.

FOR STEP 3, YOU NEED TO GO BACK TO THE RESULTS OF STEP 1: RISK ASSESSMENT FOR YOUR DRRM PLAN TO ADDRESS THE VULNERABILITIES IDENTIFIED AND TO UTILIZE THE CAPACITIES IN ADDRESSING SUCH. INTERVENTIONS TO ADDRESS THE ROOT CAUSES OF YOUR VULNERABILITIES SHOULD ALSO BE IDENTIFIED AND PLANNED FOR. AS AN MFI, YOU NEED TO COLLECTIVELY REFLECT ON WHY THESE VULNERABILITIES EXIST. WHAT ARE THEIR CAUSES?

PROCESS

- Divide the number of vulnerabilities by the number of hazards that you identified.
- Assign each group to plan on particular vulnerabilities identified by completing Template

Template 4: Disaster Risk Reduction and Management (DRRM) Planning

Vulnerabilities	Solutions to address the vulnerabilities	Contribution and roles to arrive at the solutions					Indicators (proof that solutions have been addressed)	Timeframe (When can the solutions be undertaken?)	Resources needed	Committee/ Persons Responsible
		Employees	Organization	Branches	government unit	Local				
Floods										
Robbery/theft										
Diseases										
Others										

(Adopted and reconstructed from the Basic Instructor's Guide on Community-Based Disaster Risk Reduction and Management)

Organizing the DRRM Committee

A strong and institutionalized body is needed to implement the DRRM plan and strategies. As each country has its own national government disaster risk reduction and management framework, it is thus recommended to align the committees to the existing structure in your country or regional context.

In the case of the Philippines, Republic Act (RA) 10121 or the Philippine Disaster Risk Reduction and Management (PDRRM) Law provides a comprehensive and proactive approach to DRRM. The different phases of DRRM have been organized into four thematic areas: disaster prevention/mitigation, preparedness, response and recovery/rehabilitation. An agency with corresponding roles and responsibilities is assigned for each thematic area. From the national down to the barangay level, the same framework is followed to ensure that efforts are harmonized and functions clearly delineated.

Below is the sample structure. As your organization would need to engage other stakeholders (i.e. local government unit, government agencies) that follow the same structure, you are encouraged to adopt a similar structure for your organization or make changes depending on your needs and context. The structure underscores how the tasks are organized as well as the accountability and responsibility of each committee.

DRRM is a systematic approach to reduce risks and vulnerabilities. To be able to concretize this, the different thematic areas of DRRM should be reflected in the plan. The following provides what each thematic area intends to address:

Prevention/mitigation

- **Reduce vulnerability and exposure of MFIs to all hazards.**
- **Enhance the capacities of MFIs to reduce their own risks and cope with the impacts of all hazards**

Preparedness

- **Increase the MFI's awareness of the threats and impacts of all hazards.**
- **Equip MFIs with necessary skills to cope with negative impacts of disaster.**

Response

- **Increase the capacity of institutions.**
- **Develop and implement comprehensive preparedness policies, plans and systems.**
- **Strengthen partnership among all key players and stakeholders.**

- **Decrease the number of preventable deaths.**
- **Provide for the basic subsistence needs of affected population.**
- **Restore immediately basic social services.**

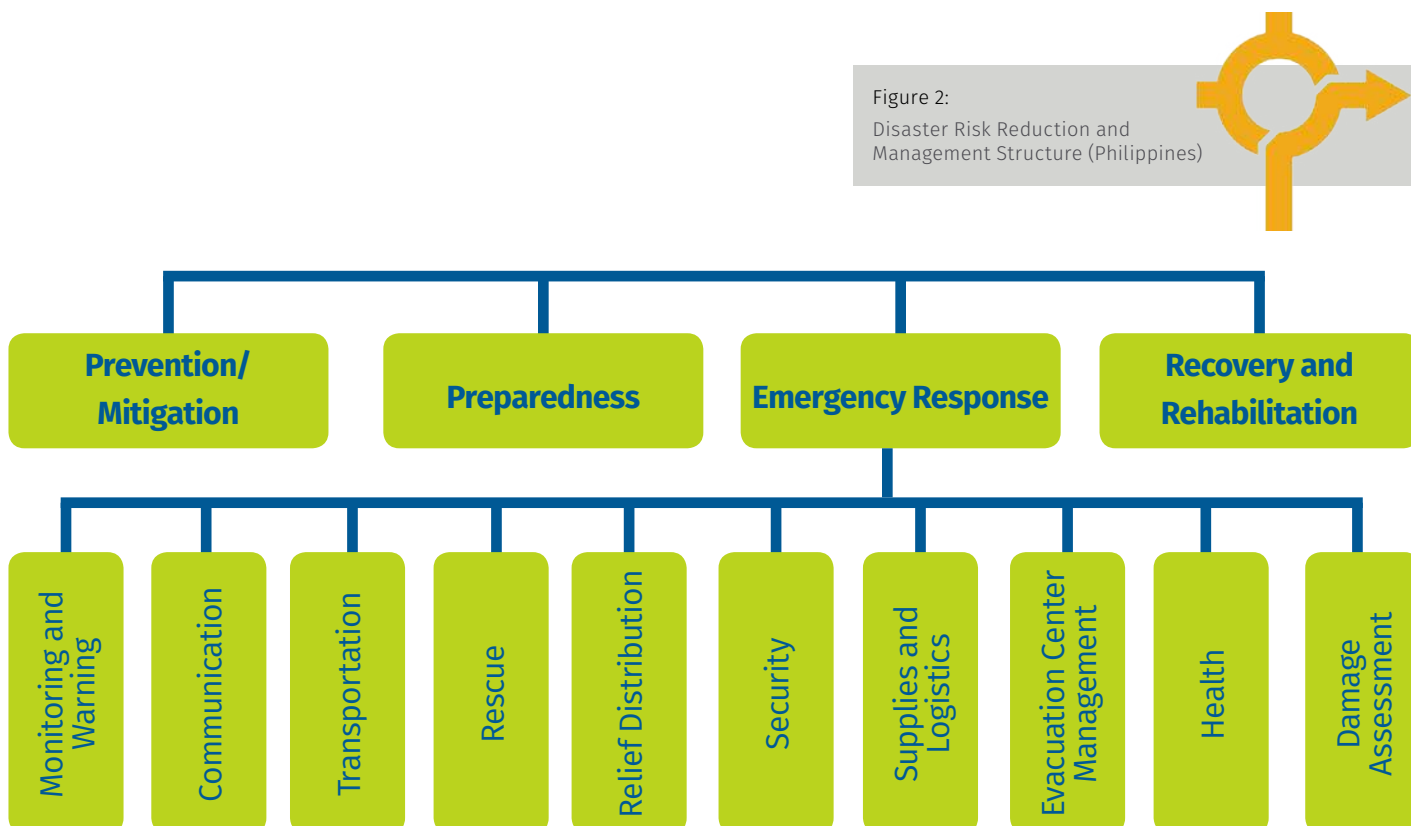
Recovery/rehabilitation

- **Decrease the number of preventable deaths.**
- **Provide for the basic subsistence needs of affected population.**
- **Restore immediately basic social services.**

Figure 2 shows that there are various sub-committees in the Emergency Response cluster. In the context of business continuity during crises, this cluster will be mainly responsible for responding to the disaster. MFIs can be flexible in adopting this structure: the Emergency Response

structure can be based on the same number of staff of the organization and the corresponding staff capacity in providing response during emergency situations. Figure 3 provides a sample structure from an MFI in Vietnam.

Figure 2:
Disaster Risk Reduction and
Management Structure (Philippines)



PROCESS

For the workshop on the DRRM structure, divide the participants into four groups, one for each thematic area (Prevention/Mitigation, Preparedness, Response and Recovery/Rehabilitation). Each group will think of its roles and responsibilities in relation to its thematic area. For the group handling Emergency Response, have the members of the other three areas (i.e. Prevention/Mitigation, Preparedness, and Recovery/Rehabilitation) help in identifying the roles and responsibilities of each sub-committee under Emergency Response (refer to Figure 2).

Write the results of the discussion in Templates 5 and 6 below. For the communication structure, see sample below from an MFI in Vietnam.

Figure 3:
Functional Structure of Tinh Thuong
Microfinance Institution (Vietnam)



Board of Directors

Disaster Operation Team

Branch



Figure 4:
Communication Structure and
Operation Flow Chart of Tinh Thuong
Microfinance Institution (Vietnam)

**DOT
(Disaster Operation Team)**

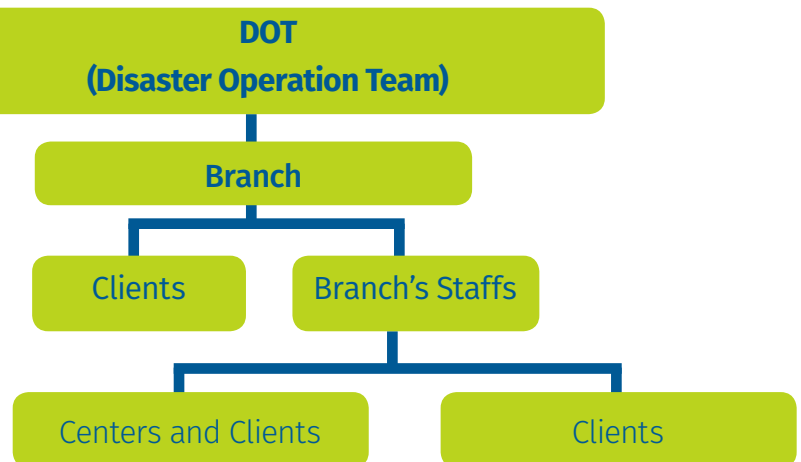
Branch

Clients

Branch's Staffs

Centers and Clients

Clients



Template 5: Roles and Responsibilities of the Committee Sub-Committees (with sample)


Thematic Area	Head/Members	Roles and responsibilities
Prevention/Mitigation	Head Members	<ul style="list-style-type: none"> Conduct a survey, investigation and risk assessment on a regular basis (or ideally after every disaster DRRM-BC Plans need to be updated). Initiate disaster preventive activities in cooperation with agencies and partners concerned. Establish connection with related authorities at local, district and provincial level and share disaster information among each other.
Preparedness	Head Members	<ul style="list-style-type: none"> Undertake disaster preparedness trainings and drills. Disseminate information on the impending disaster to branches.
Response	Head Members	<ul style="list-style-type: none"> Coordinate with the local rescue groups/professionals for the evacuation of staff and clients.
Recovery/Rehabilitation	Head Members	<ul style="list-style-type: none"> Prepare list of disaster victims for the use of the operating teams during rehabilitations period. Undertake emergency relief assistance to victims/evacuees. Provide first aid assistance to victims.

Template 6: Roles and Responsibilities of the Sub-Committees in Emergency Response (Tinh Thuong Microfinance Institution)

Sub-Committee	Head/Members	Roles and responsibilities
Example: Monitoring and warning	Head Members	<p>Monitoring, data collection, analysis and interpretation</p> <ul style="list-style-type: none"> Develop warning system and criteria. Establish linkages and good working relationships with the government warning authorities Maintain coordination with the communication task unit Collect warning information from our government, Access the level of typhoon Transfer warning information. Disseminate warning information to branches and ensure implementation of communication protocols <p>Existing Support Resources:</p> <ul style="list-style-type: none"> Information from relevant government agencies A system of organization from the HO to the branches, centers and clients.

Sub-Committee	Head/Members	Roles and responsibilities
Example: Communication	Head Members	<p>Functional Structure</p> <ul style="list-style-type: none"> • Transfer/communicate warning information • Disseminate notices, guides and decisions from DOT to staff and clients <p>Existing Support Resources</p> <ul style="list-style-type: none"> • LAN line (local area network) • Fixed landlines in each branch and other transaction centers/points (i.e. ATM or mobile payment/collection centers) • Directory of staff and clients • Relationship with the local communication organization
Example: Security and Evacuation Procedures	Head Members	<p>Function:</p> <ul style="list-style-type: none"> • Develop evacuation plan and ensure that each branch develops evacuation plans and procedures specific to its area • Responsible for the evacuation of threatened person/persons or potential victims identified by the Block Service Team, from the danger zone to the safer areas. • Coordinate with the local disaster authorities for evacuation and relief assistance when needed. • Responsible for the safekeeping and protection of critical MFI properties and investments. • Ensure that evacuation site and temporary holding areas are based on the selection criteria for safe evacuation centres. • Protect persons and properties in vacated areas and areas of operations <p>Evacuation route: Each branch will have an evacuation route.</p> <p>Evacuation Plan Matrix: Each branch will have selection criteria for safe evacuation center in order to save lives and minimize loss.</p> <p>Existing Support Resources</p> <ul style="list-style-type: none"> • Two cars from Head Office • Relationship and contact list of transporter





Part 3

Business continuity planning

Business continuity is the strategic and tactical capability of the organization to plan for and respond to incidents and business disruptions in order to continue business operations at an acceptable pre-defined level (ISO 22301). The difference between strategic and tactical elements in business continuity in the context of disasters is shown below:

Strategic

STRATEGIC

POLICY

ROAD MAP

**DOING THE RIGHT
THING**

LONGEST PERIOD

BROAD

Tactical

**PROCESSES/
PROCEDURES**

VEHICLE

**DOING THINGS
RIGHT**

SHORTEST PERIOD

NARROW

In ensuring business continuity, the following key questions must be answered:

- Which critical functions/departments in your organization can be affected by the disaster?
- Which services in your organization should resume within one week's time? Which services are critical?
- What strategies can be adopted by your organization to continue the work/resume critical services?
- How much loss can your organization afford to absorb if it becomes non-operational for a week/two weeks/a month?

3 reasons why business continuity is important:

1. Management process that helps manage the risk to the smooth running of an organization or delivery of a service, ensuring that it can operate to the extent required in the event of a disruption or crisis
2. As a system, BCMS actively engages organizations to establish, implement, operate, monitor, review, maintain and improve resiliency
3. Improves capability for an effective response that safeguards the interests of key stakeholders, reputation, brand and value creating activities

There are many scenarios that can affect your business continuity such as terrorism, power outage, pandemic, data center failure, criminal acts and acts of nature (or disasters). In this guidebook, the focus of business continuity planning (BCP) is on crises resulting from disasters. A crisis or a disaster is a context that is beyond your organization's normal business operations. A crisis can harm people, disrupt your operations, damage assets and cause loss of reputation, customer/public support and finances.

The goal of the BCP therefore is to address the impact of crisis and disaster on your business operations. The previous steps you carried out such as Risk Assessment is vital given that the BCP will serve as your organization's recovery plan.

It is important that all departments or units be involved in developing the BCP, particularly the following:

Board of directors - for issuing policies such as the creation of a DRRM committee and DRRM reserve fund

Department of Finance - for financial projections

Human Resources - for personnel deployment

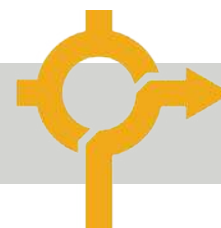
Operations/Credit - for resumption of services

IT - for protection and keeping the system going.

For big MFIs and cooperatives, a BCP for each branch is suggested if the hazards and risks vary from branch to branch.

To effectively and systematically carry out the BCP, a framework for Business Continuity Management has been developed and is being followed by different organizations worldwide. The framework below lays down the critical steps that you will have to undertake in BCP.

Figure 5:
Business Continuity Management
Framework



10 Step Guide

1. DETERMINE BCP PURPOSE, SCOPE, AND TEAM

Plan

2. PRIORITIZED ACTIVITIES AND RECOVERY TIME OBJECTIVE

3. WHAT DO YOU NEED TO RESUME KEY ACTIVITIES?

4. RISK ASSESSMENT - KNOW YOUR DISASTER SCENARIOS

5. DO NOT FORGET PRE-DISASTER PROTECTION MITIGATION

Do

6. EMERGENCY RESPONSE TO DISASTER

7. BC STRATEGIES TO EARLY RESUMPTION

8. BE FINANCIALLY PREPARED

9. EXERCISE MAKES YOUR PLAN FUNCTIONAL

Check

10. ONGOING REVIEW AND IMPROVEMENT

Act

Step 3: Determining the BCP purpose, scope and team

After developing your organization's DRRM plan, you are now ready to plan for business continuity. Similar to the DRRM planning exercise, the most basic and initial step in BCP is to identify the following: What is the purpose of your organization's BCP? What shall be covered by your BCP? Who shall be the persons involved?

With representatives from different units of your organization, discuss and collectively agree on the purpose, scope and team of your BCP. As much as possible, all departments and branches of your organization should be covered by the BCP to ensure that all units will continue operating after a crisis or disaster. MFIs are also encouraged to make the different stakeholders in the organization part of the BCP team to ensure that everyone has a role to play.

Template 7 will be helpful for this step.

Template 7: BCP Framework (with sample)

BCP Purpose	
Protect People	<ul style="list-style-type: none"> To protect people (staff and client, partner and visitor) and our business operation from disasters and accidents. Besides, BCP contributes to recovering with local community from disasters
Protect Business Activities	
Recover with local community	
BCP Scope	
Departments to introduce BCP	<ul style="list-style-type: none"> All departments in head office and branches
BCP Leader and team	
BCP Leader	<ul style="list-style-type: none"> General Director
BCP Team Members	<ul style="list-style-type: none"> Heads and Deputy Heads of Departments in the Head Office, and 4 Directors in the branches

Step 4: Prioritized activities and recovery time objectives⁸

For Step 4, you will need to do the following: (1) prioritize activities (PA) for your business continuity and, (2) determine what you need to resume key activities of your operation.

The first process in identifying your PA and the time needed to recover from disasters is to assess the impact of disasters on your operation, using the Business Impact Assessment (BIA).

In doing BIA, you would need to do the following:

(1) List down departments/units/branches in your organization that are handling specific products/services.

(2) Determine the external and internal impacts of potentials hazards on your business operation. External impacts refer to those that might affect costumers, users and society at large if the departments/units/branches will stop functioning as a result of disasters (APEC 2013: 7). Internal impacts refer to how disasters can seriously reduce your company's revenue over time (APEC 2013: 7).

In determining the degree of external and internal impacts, you may use the following rating scales: L (large), M (medium) and S (small), as shown in Template 8.

Template 8: Impact Level Comparison Chart (with sample)

Product/services	Impact levels	
	External impact	Internal impact
Individual lending	• L : M : S	• L : M : S
Consumption loans	• L : M : S	• L : M : S
Construction loans	• L : M : S	• L : M : S
MSE loans	• L : M : S	• L : M : S
Insurance loans	• L : M : S	• L : M : S
Others		

⁸Adopted and reconstructed from APEC BCP Guidebook 2013

Once the impact level has been determined, you should know the timeline of the impact of the disruption. How soon a disruption in certain departments/units/branches will be acceptable to your organization? In BCP,

this period is referred to as Maximum Tolerable Period of Disruption (MTPD). Using the template below, list down the departments/units/branches identified above. Determine the period by which each department/

unit/branch has to resume operations. In the Recovery Time Objective (RTO) column, write down when or what period of time you will need to restore service delivery to a key customer.

Template 9: Maximum Tolerable Period of Disruption (with sample)

Department Handling Each Product / Service	Time When Impact becomes unacceptable MTPD				Recovery Time Objective (RTO)
	Loan Evaluation	Loan Approval	Loan Disbursement	Collections	
Business Loans	5 days	5days	5days	7 days	3 days
Consumption Loans	5 days	5days	5days	7 days	3 days
Construction Loans	5 days	5days	5days	7 days	3 days

(Source: TYM BC Plan)

Now that you have assessed the internal and external impacts of disasters on different departments/units/branches in your organization as well as determined the Recovery Time Objective of your organization’s key activities, the next step is to identify your organization’s Prioritized Activities and Recovery time objective (RTO) using the template below:

Template 10: Prioritized Activities and RTOs

Prioritized activity(ies)	
Recovery time objective(s) RTO	

Step 5: Defining what you need to resume key activities

Your BCP's Prioritized Activities will require internal and external resources. When a disaster disrupts your operation, resources should be available to ensure business continuity. Now that you have identified the Prioritized Activities and RTO, you need to determine what you need to resume key activities.

Template 11 below will help you to identify the resources needed:

(1) internal resources (usually under your organization's control)

(2) essential services (provided by public entities and usually not under your organization's control), and

(3) business partners (suppliers and costumers).

Template 11: Necessary resources for prioritized activities (with sample)

Necessary resources for prioritized activities					
Types of resources		Contents	Types of resources		Contents
Internal resources	•Building	A safe place to operate (for accountants, disbursement and collection. The place needs to be the nearest place or place which was not destroyed by the hazard.	Essential Social Services	•Electricity	General, line, fuel
	•Equipment/ machinery	Calculator, motorbike, cash register, printer, copy machine		•Gas	
	•Inventory	Documents: contract, invoice		•Essential Social Services	Each branch needs to have 3 big bottles of fresh water
	•People	Staff, Accountant, Branch Manager		•Phone/ communication	Phone and other communication equipment (i.e. satellite phones and radios among others)
	•IT System	Computer, 3G USB		•Traffic/Roads	
	•Fund	Computer, 3G USB		•Other	
	•Other	Money to operate for 1-2 months without income	Supplies	•Direct supplier	Banks
				•2nd, 3rd Supplier	
		•Costumer			

Step 6: Knowing disaster scenarios

Step 6 is similar to Step 1: listing the various risks and hazards that may threaten and disrupt your operation. From the list, you will have to analyze, assess, evaluate and then determine which specific risk you will have to prioritize in your BCP. Table 4 provides the criteria for rating the various risks to your operation.

Rank	Likelihood	Impact
High	Likely	Disastrous, severe damage threatening the company
Middle	Moderately likely	Medium level damage affecting operations
Low	Unlikely	Insignificant damage Minor injuries

Table 3
Risk – Livelihood/Impact scoring
Scale



Template 12 is used to determine, evaluate and prioritize the risks. Start by listing down the risks in the leftmost column, then, using the scales in Table 3, determine the risks' potential impacts and likelihood. After completing the first three columns, the last column is used to rank and prioritize the risks.

AFTER COMPLETING TEMPLATE 12, PROCEED TO TEMPLATE 13 AND PROVIDE THE APPROPRIATE INFORMATION REQUIRED. SEPARATE FORMS SHOULD BE MADE FOR EACH HAZARD AS THE DAMAGE DEPENDS ON HOW VULNERABLE YOUR AREAS OF OPERATIONS ARE FOR CERTAIN RISKS.

Template 12: Risk Impact and Likelihood Comparison Chart (sample)

Risk	Impact	Likelihood	Priority
Earthquake	H	M	1
Flood	M	H	2

Template 13: Resource Damage Estimate Sheet (sample)

Risk		Flood	Assumed Recovery Period						Measures needed	
Assumed damage		Damage	Day	Day (shown by graph)						
Necessary resources				3	1wk		1mo			
Internal Resources	Building	Break: door, windows, and roofs	7 days							
	Equipment/	Damage: chains, tables,	30 days							
	Inventory	Failure: document	3 days							
	Internal	Staff: Ill, accident, could not go	3 days							
	IT System	Break: computers, LAN, data loss	10 days							
	Fund	Lost money								
	Other	Wet and loss value								
Essential Social Services	Electricity	Cut of electricity	3ds							
	Gas	Cannot use	30 days							
	Water	Pollution	15 days							
	Phone/	Cut off	10 days							
	Traffic/Roads	Impassable	8 days							
	Other									
Supplies	Direct supplier	Cannot be contacted Cannot	30 days							
	2nd, 3rd supplier	Cannot be contacted	20 days							
	Costumer	Inaccessible	10 days							

Step 7: Do not forget Pre-Disaster Protection and Mitigation

This step involves the protection (prevention) or mitigation of the damage caused by a disaster so that Prioritized Activities can be resumed quickly in time with your RTO. Using Template 14, supply the following: (1) resources that require measures be taken; (2) objectives of those measures; (3) what measures to take; (4) specific plans for taking those measures; (5) implementation deadlines; and (6) the department in charge of implementation.

Template 14: Protection and Mitigation Measures for Key Resources (with sample)

Resources	Objectives	What to do	Your Plan	Implementation deadlines			Department in charge
				Immediately	Within 1 year	Mid to Long Term	
Personnel	Keep personnel safe	Provide instructions on evacuation safety	Make an evacuation plan and disseminate to employees;				General affairs department
Buildings	Protect/mitigate damage to building	Check earthquake resistance of buildings	Check earthquake-resistance of the building in which the headquarters/branches are located				General affairs department
		Make building earthquake resistant	Make the headquarters/branch buildings earthquake resistant				General affairs department
Facilities	Protect/mitigate damage to facilities	Install restraints to prevent equipment from falling over	Fix machine tools to the floor				Building Administration
Systems	Protect/mitigate damage to buildings	Set-up power generators that can be used in case electricity lines are down	Put servers at headquarters in a server rack				Information system department

Step 8: Emergency response to disaster

When a disaster affects your organization, you have to stabilize the situation by eliminating danger and protecting your people, assets and business operations. First priority is to protect and rescue people. Then, to eliminate threats and secure safety, protect assets, and prevent further damage and secondary disasters. In Step 8, you will have to establish specific actions and plans for emergency situations. More specifically, there are three things you have to collectively discuss within your organization: (1) evacuation and rescue; (2) setting up an emergency operation center; and, (3) ensuring safety of employees and clients.

Evacuation and Rescue

Template 15: Evacuation and rescue plan

Office	Head Office/ Branches
Evacuation site (meeting place)	School and gymnasium
Leader	Leader of Disaster Team and Branch Director
Person in charge of rescue and medical care	Leader of Disaster Team
Hospital	

Setting up an Emergency Operation Center

Template 16: Emergency operation center

	Roles		Department/name	Telephone number
Members	Leaders (including deputies)			
	Analysis and planning			
	Information function			
	Site operation function (stabilization, rescue and medical care, confirmation of employee safety, sanitation, logistics)			
Mobilization thresholds				
Meeting place (including alternate locations)	Order of priority	Workplace	Address	Telephone number
	1			
	2			
	3			

Confirmation of employee safety

Template 17: Emergency contact list

Department	Name	Telephone number	Email address	Safety status

Template 18: External contact list

External Partners	Name	Telephone No.	Email address	Status (complete when an incident occurs)
Materials and parts suppliers				
Logistics services Providers				
Equipment maintenance Co.				
Costumers				
Financial institutions				
Public agencies, local government offices				
Essential service providers				

Template 19: Storage List for Disasters (with sample)

External Partners	Name	Telephone No.
Food/water	Drinking water	3 liters/person for 3 days
	Emergency food	3 day supply/person
Living supplies	Sanitation supplies (tissues, wet tissues, toilet paper, etc.)	3 days
	Utensils	Necessary numbers for people
	Portable toilets	3 days
	Plastic bags, tape	Equal to the number of people
	Blankets, sleeping bags	Equal to the number of people
	Portable gas and stoves	3 days
	Pots and kettles	3 each
	Pocket warmers	3 day supply/person
	Oil heaters, oil	Fuels for 3 days
Medical supplies	First and kits	Equal to the number of people
	Folding stretcher	3
Tools	Tools (crow bar, pliers, hammer, shovel, cloth tape, stepladder)	3 each
	Helmet and gloves	Equal to the number of people
	Plastic sheets, tarps	24 sheets (10m x 10m)
	Garbage cans, buckets	5 each per floor
Support for getting people home	Raincoats	Equal to the number of people
	Maps	Equal to the number of people
Information gathering, communication	Radios, dry batteries	3 each
	Cellphone chargers	3 units per each model
	Loudspeakers	3 units
Other	Generators, generator fuel	2 units of fuel for 3 days

Once the situation has been stabilized and safety has been secured, the damage to the MFI should be surveyed immediately. Template 20 can be used for this purpose.

Template 20: Damage Survey Form (with sample)

Surveyed location		
Employee injuries	Injured employees	Names:
Damage to buildings	Appearance	Severe/medium/slight/none
	Inside	Severe/Medium/slight/none
	Safe entity	Yes/No
Damage to assets	Equipment	Damaged equipment/number of items
	Communication equipment	Damaged equipment/number of items
	IT apparatus	Damaged equipment/number of items
	Fixtures and fitting	Damaged items/number of items
	Vehicles	Damaged vehicles/number of items
Damage to essential services	Electricity	Available/Not Available
		Available/Not Available
	Water	Available/Not Available
	Landline phone service	Available/Not Available
	Mobile phone service	Available/Not Available
	Internet	Available/Not Available
Neighboring situations	Fire	Available/Not Available
	Other	
Business continuity		
Visitors		Disrupted/Not Disrupted
Others		Injured people

Step 9: BC strategies to early resumption

Once emergency measures have been identified, the next step is to determine specific strategies for resuming operations following the event. Use Templates 21 and 22 for this purpose.

Template 21: Continuity Strategy Summary (with sample)

Continuity Strategy Summary				
Priority	Strategy Outline	Activities to Resume	Key Resources (bottleneck resources)	Necessary External Partners
Strategy 1: resume at the damaged/affected site				
	Assess damage to office and roads going to and from the office before advising personnel to report	<ol style="list-style-type: none"> 1. Evaluate the damage of disaster to all activities, financial statement, building, equipment, electricity, IT systems 2. Check if IT system is working: Computer, connect equipment, all database and repair 3. Check if electrical system is working and ask to repair if needed 4. Check for functionality of Centers and repair if needed 5. Check for any damages to building and equipment and do all necessary repairs 	Disaster Operation Team IT staff, back up data Personnel, relationship with local government. The Staff work on occupation as a constructor. Finance	IT equipment Supplier, Electrical supplier

Continuity Strategy Summary				
Priority	Strategy Outline	Activities to Resume	Key Resources (bottleneck resources)	Necessary External Partners
Strategy 2: Resume at an alternate site				
	Prepare and set up all necessary equipment and gather all required personnel at the new site	<ol style="list-style-type: none"> 1. Find out a new, accessible and safe place to resume activity 2. Check for passable road system and traffic flow 3. Prepare building 4. Prepare all data 5. Prepare IT system 6. Be sure to have enough necessary equipment, 7. Documents 8. Electrical 9. Inform clients about the changing. 	Finance, Personnel, Good Relationship with local government. Personnel IT staff, accountant IT staff Finance, personnel Personnel, relationship with local government.	Local government, VWU, Electricity, Supplier, Clients
Strategy 3: Resume using alternate methods				
	Example Start up using older methods, using spare (old) equipment			
Strategy: Other				

Template 22: BC Strategy Planning Sheet (with sample)

Prioritized Activity		Strategy Outline				
Categories	Resources	What's to be done/ needed	Details of measures	To be done by when		Department in charge
					Mid to Long-Term	
Internal Resources	Building	Workable building	Repair roof, windows, doors, walls of the building			Administration Department
	Equipment/ Machinery	Repair, buy new equipment/ machinery Minimize cost	Repair damaged equipment if possible to reduce expense. Replace with new equipment if necessary			Administration Department
	Stock					
	People	Help people can recover from the disaster, settle down and resume work	Check for safe accommodation and provide support if necessary (money, food, life-saving devices like oxygen tanks medical equipment and kits) Arrange for some new staff to help in case some current staffs cannot come back to work			HR and Training Department
	IT System	Resolve the problem with IT system. Recovery data, use back up data.	IT guide need to be check all everything in IT system, repair something. Have a provisional plan to make system work as soon as possible			Administration Department
	Others					

Prioritized Activity		Strategy Outline				
Categories	Resources	What's to be done/ needed	Details of measures	To be done by when		Department in charge
					Mid to Long-Term	
Essential Social Services	Electricity/ Gas/					Administration Department
	Water	Contact with local government and suppliers to repair and provide				Administration Department Research and Communication Department
	Phone/					Administration Department Research and Communication Department
		Contact local government and suppliers to repair and resume service				
	Traffic/ Roads	Contact with local government and suppliers to repair roads				Administration Department
	Others					
External Partners	Suppliers	Check supplier's preparedness level to respond to disasters. Arrange for an alternative supplier if needed	Contact with supplier. Set up a list of other suppliers. Set up relationship with them.			
	Costumer	Help customers recover from the disaster and settle down	Visit customers and assess damage. Mobilize resources to help. Provide emergency loan or debt rescheduling			Research and Communication Department
	Others					

Step 10: Be financially prepared

It is critical that financial preparedness be part of the MFI's risk management strategy. For Step 10, consider the financial condition of your organization in relation to emergencies and disaster that may occur. The primary question is: Can you survive financially if your operation is disrupted for a certain period of time?

**USE TEMPLATES 23
AND 27 TO ASSESS.**

In Step 10, it is important to:

Project by how much revenue can decrease due to business disruption

Estimate how much the recovery costs will be to resume business operations

Recognize how much ordinary expenditure will be incurred during disruption

Calculate the level of funds needed to fulfill the shortage.

Check your available funds

Template 23: Available Funds

Type	Amount	Other
Cash and Deposits		
Insurance		Fire/Flood/Earthquake
Available Funds (A)		

Estimate recovery costs

Template 24: Recovery Costs

Recovery	Amount	Other
Building		
Equipment and machinery		
Fixtures and fittings		
Inventory		
Total Recovery Costs (B)		

Summarize ordinary expenditures

Template 25: Ordinary Expenditures

Ordinary Expenditure	Amount	Other
Payroll		
Purchased supplies		
Rent		
Others		
Total Ordinary Expenditures (C)		

Assess cash flow status

Template 26: Financial Status Sheet

Available Funds (A)		
Recovery Costs (B)		
Ordinary Expenditures (C)		
Balance (=A-B-C)		

Financial measures

Template 27: Financial Measures (sample)

Financial measures	Amount	Detail
Borrow from bank		
Disaster loan		
Disaster relief fund / reserves		



Part 4

Testing and implementing



The DRRM and BC Plans are an investment in the future of your business and should be proactively approached rather than left as an afterthought. Each organization's recovery plan will be unique. But it is important that prevention, mitigation and preparedness plans be tested and implemented.

The steps to achieve at this level include line-of-business (LOB) analysis of mission-critical data, creation of DR and business continuity policy, the formulation and execution of a strategic implementation plan. This chapter will guide you in implementing and testing out your DRRM-BC Plan.

Step 11: Test run to make your plan functional

Now that you have developed your company's DRRM and BC Plans, it is imperative that you give these a test run to assess and check appropriateness and see what areas need improvement. The plans are run against possible scenarios using tools such as the PCDA (Plan-Check-Do-Act). The purpose of the tests is to validate plans, to gauge how well the staff knows their BC plans and to identify changes and alternatives before the plans are carried out.

Based on the plans you developed, you can choose which part of the plans to be tested and exercised. Nevertheless, it is suggested that all sections of both the DRRM and BC plans be checked against a disaster scenario. Use Template 28 in scheduling the testing.

Template 28: Exercise Plan

Type of exercise	Aim	Target group	Date of exercise	Post review

(Adopted and reconstructed from APEC BCP Guidebook 2013)

Organize the Drill Team

A drill is one of the effective means of testing plans. In conducting drills, the emphasis should be on checking the structure, communication protocol and recovery strategies against a disaster scenario. Below are suggested procedures, to be done in sequence.

The first step in testing your plan is to form a drill team. The composition of the team depends on which business unit or branches you want to conduct a drill on. The drill team should be composed of the following:

Drill director

Station heads

Actors

Observers and evaluators

First aider

Media partner

Documenter (videographer and photographer)

Logistics



Things
to remember in
conducting the drills

5 Assign documenters (written and video/photo) in each station

4 Assign observers and evaluators in each section

3 Conduct table-top exercises

1 Drill should be based on worst-case scenario

2 Conduct ocular visit on the drill area/s

©Oikocredit and ASKI

Organize participants in the drill

The next step is to organize and determine the participants of the drill. Again, the participants depend on which business unit and branches you want to test. In any case, the following are some of the suggested participants of the drill:



©Oikocredit and ASKI

• DRRM AND BC STRUCTURE OF THE ORGANIZATION

- BRANCHES
- CLIENTS

Identify who should be involved in the drill for each cluster of participants.

Conduct drill orientation and coordination

Hold a meeting among the members of the DRRM and BC teams to identify the important parts in the plan that should be put to test in the drill.



Conduct the actual drill

In conducting the drill, it is important that:

- Drill participants be in the drill venue on time.
- Final briefing is conducted before the actual drill.



Prepare materials for the drill

Materials needed in conducting the drill include the following: signs and signages, megaphones, two-way radios, venue where evaluation will be conducted and food for the participants.



Develop a drill scenario

The drill team should develop a drill scenario. In doing this, prepare the following:

- A monitoring board is prepared to record progress of the drill.
- The team follows the script strictly.
- During the drill, the following are available: standby first aid responders, emergency kits and vehicles for possible real life scenarios that may occur.



©Oikocredit and ASKI

Conduct an evaluation of the drill

It is imperative that you conduct an assessment to evaluate the process. In the evaluation, ensure that each sector involved in the drill is represented. Based on the results of the assessment, you need to develop an action plan on how to improve the plan.



Part 5

Monitoring and reviewing

Step 12: On-going review and improvement

In the event that any disaster does occur, it is important that a team in the organization monitors how the plans are executed so as to identify further improvements to help the organization become more efficient in dealing with calamities. General plans can be made more specific and adapted to the different situations in the branches of MFIs.

Investing time, effort and resources on the DRRM and BC plans can pay off in terms of reducing damage to lives and property. Partner organizations should communicate the contingency and business continuity plans to all personnel and regularly refine, review and adapt these to changes that take place over time.

Template 29 below can be used in monitoring and reviewing your DRRM and BC plans:

The final stage in the roadmap to disaster resiliency is monitoring and reviewing the DRRM and BC Plans. Before doing it, you should ask the following questions⁹:

Are DRRM and BC activities which have been decided and planned effectively done?

Are there any tasks and areas for improvement?

Are there any changes in internal and external circumstances which need to be considered?

Template 29 - Review forms

Step	Items to Review and Check	Related forms	Currently effective	Changes in Business Environment	Issues to review

(Adopted and reconstructed from APEC BCP Guidebook 2013)

It is crucial that you periodically review and check process the plans. In monitoring and reviewing the plans, representatives from different business units should be involved.

In addition, top management should also conduct a Management Review at least once a year to ensure that the PDCA cycle is working (APEC 2013). In performing the said review, use Template 30.

Template 30 - Management Review Sheet

Check and review items	Persons in charge	Due date	Top management

(Adopted and reconstructed from APEC BCP Guidebook 2013)

Ten tips in developing your DRRM-BCP plans



A good DRRM-BCP plan is an essential foundation of the MFI plan. It should be anchored on the Vision, Mission, and Goal of the organization. It is important that the DRRM-BCP be part of the MFI's risk management framework and not treated as a separate plan in itself.

References

Asia Pacific Economic Cooperation (APEC) (2013). Guidebook on SME Business Continuity Planning.

Japan International Cooperation Agency and National Disaster Risk Reduction and Management Council (JICA – NDRRMC) (2014). Basic Instructor Guide on Community Based Disaster Risk Reduction and Management.

Documentation – Practical Business Continuity Management. Oikocredit (2015).

BC Plan Refresh, Test, Review, and Consultation for OCCCI. Oikocredit (2015). Documentation –

Plan Do Check Act (PDCA) – How it applies to business continuity. Rupert, Jacque (2010). Date Retrieved – 20 December 2015. <http://perspectives.avalution.com/2010/plan-do-check-act-pdca-%E2%80%93-how-it-applies-to-business-continuity-2/>

Glossary of disaster-related terms

- **Adaptation** - the adjustment of natural or human systems to moderate harm or exploit beneficial opportunities in actual or expected climatic stimuli or their effects
- **Capacity** - a combination of all strengths and resources available within a community, society or organization that can reduce the level of risk or effects of a disaster
- **Climate Change** - change in global or regional weather patterns that last for an extended period of time, either decades or longer, whether natural or resulting from human activity
- **Contingency Planning** - a management process that (a) analyzes specific potential events or emerging situations that might threaten society or the environment and (b) establishes arrangements in advance to enable timely, effective and appropriate responses to such events and situations.
- **Disaster** - a serious disruption of the functioning of a community or a society involving widespread human, material, economic or environmental losses and impacts, which exceeds its ability to cope using its own resources.
- **Disaster mitigation** - refers to measures that lessen or limit the adverse impacts of hazards and related disasters. Mitigation measures include engineering techniques and hazard-resistant construction as well as improved environmental policies and public awareness.
- **Disaster preparedness** - the knowledge and capacities developed by governments, professional response and recovery organizations, communities and individuals to effectively anticipate, respond to and recover from the impacts likely, imminent or current hazard event or conditions. Preparedness action is carried out within the context of disaster risk reduction and management and aims to build the capacities needed to efficiently manage all types of emergencies and achieve orderly transition from response to sustained recovery. Preparedness is based on a sound analysis of equipment and supplies, the development of arrangements for coordination, evaluation and public information, and associated training and field exercises. These must be supported by formal institutional, legal and budgetary capacity.
- **Disaster prevention** - the outright avoidance of adverse impacts of hazards and related disasters. It expresses the concept and intention to completely avoid potential adverse impacts of hazards and related disasters through action taken in advance such as construction of dams or embankments that eliminate flood risks, land-use regulations that do not permit any settlement in high-risk zones, and seismic engineering designs that ensure survival and function of a critical building in the event of an earthquake.
- **Disaster response** - the provision of emergency services and public assistance during or immediately after a disaster in order to save lives, reduce health impacts, ensure public safety and meet the basic subsistence needs of the people affected. Disaster response is predominantly focused on immediate and short-term needs and is sometimes called "disaster relief."
- **Disaster risk** - the potential losses of lives, health status, livelihood, assets and services which could occur to a particular community or a society over some specified time period, as a result of a disaster.
- **Disaster risk reduction** - the concept and practice of reducing risks through systematic efforts to analyze and manage the causal factors of disasters including reduced exposures to hazards, lessened vulnerability of people and property, wise management of land and the environment and improved preparedness for adverse events.
- **Disaster risk reduction and management** - the systematic process of using administrative directives, organizational and operational skills and capacities to implement strategies and policies, and improve coping capacities in order to lessen the adverse impacts of hazards and the possibility of disaster.
- **Early warning system** - the set of capacities needed to generate and disseminate timely and meaningful warning

information to enable individuals, communities and organizations threatened by a hazard to prepare and to act appropriately and in sufficient time to reduce the possibility of harm or loss.

-
- **Emergency** - an unforeseen or sudden occurrence, especially danger, which demands immediate attention.
-
- **Mitigation** - structural and non-structural measures undertaken to (a) limit the adverse impacts of natural hazards, environmental degradation and technological hazards and, (b) ensure ability of at-risk communities to address vulnerabilities aimed at minimizing the impact of disasters. Such measures include, but are not limited to, hazard-resistant construction and engineering works, the formulation and implementation of plans, programs, projects and activities, awareness-raising, knowledge management, policies on land-use and resource management, as well as the enforcement of comprehensive land-use planning, building and safety standards, and legislation.
-
- **Partner** - an organization that has an active loan and/or investment agreement with Oikocredit. These partners can be microfinance institutions, cooperatives, small and medium enterprises (SMEs) or other types of social enterprises. Oikocredit partners are selected according to strong ethical criteria: the positive impact on the community, the involvement of women in management and or implementation; no harmful environmental implications; financial sustainability and suitable management.
-
- **Resilience** - the ability of a system, community or society exposed to a hazard to resist, absorb and recover from its effects in a timely and efficient manner, including the preservation and restoration of its basic structures and essential functions.
-
- **Response** - any concerted effort by two or more agencies, public or private, to provide assistance or intervention during or immediately after a disaster to (a) meet the life preservation and basic material needs of people affected and, (b) restore essential public activities and facilities.
-
- **Risk** - the probability of an event and its negative consequences.
-
- **Vulnerability** - the characteristics and circumstances of a community system or asset that make it susceptible to the damaging effects of a hazard.
-

About Alalay Sa Kaunlaran Incorporated (ASKI)

ASKI the organization was born in October 1986 in the year of the EDSA People Power Revolution when social issues like poverty and unemployment were widely felt. A group of business leaders in Nueva Ecija, out of Christian zeal and compassion, joined hands to think of a positive response to the issues and help deliver an economic turnaround - micro-enterprise.

It was officially registered with the Securities and Exchange Commission (SEC) on March 23, 1987 as a non-stock, non-profit organization committed to the promotion and development of micro and small-to-medium enterprises and the delivery of social services. It formally launched operations on July 1, 1987.

From a small playing field in Cabanatuan City, ASKI has branched out into other provinces in Central Luzon and adjacent Regions I and II. From a handful of savings and loan services, ASKI's lines have diversified into a capital build-up and other cooperating arrangements. It attributes its success to a values-oriented philosophy on entrepreneurial lending, believing that no Return on Equity can be realized without an informed, responsible and conscientious clientele.

ASKI's loan portfolio is complemented by support services like values training, social preparation, community organizing, institution building and financial management. ASKI today goes on, inspired by the confidence that the strength of any country lies in a strong middle class that can only come about by putting into the hands of the micro entrepreneur what he needs to become a macro.

About Oikocredit

Oikocredit is a worldwide cooperative and financial institution that promotes sustainable development by providing loans, capital and capacity building through microfinance institutions, cooperatives, fair trade organizations and small to medium enterprises (SMEs). As a social investor, Oikocredit's work is guided by the principle of empowering people to improve their livelihoods. Oikocredit is primarily financed through the investments of individuals and organizations. Oikocredit offers a positive triple return to its investors: social, environmental and financial.

Oikocredit has taken a "plus" approach to its development financing. Access to capacity building and technical assistance has become as important as credit for many of the Oikocredit's partner- organizations and target groups. Each regional office has a dedicated staff member that identifies and monitors capacity building projects in the area. The capacity building projects are often collaborations between Oikocredit and other funders.

Oikocredit has its environmental policy, applying this to its own operations and partners. One principle in the policy is Oikocredit's recognition of its responsibility to offer some form of relief to its project partners after a disaster, as well as providing sustainable and long-term assistance. Oikocredit has a role and should be able to contribute towards the disaster victims' efforts to rebuild their lives and for organizations to return to effective operations after having been struck by calamity. In such cases, Oikocredit may provide calamity loans and restructure loans, if needed. It has also provided capacity building support to partners by providing disaster preparedness and business continuity training and mentoring workshops to partner-organizations.



Oikocredit International

T +31 (0)33 422 40 40
F +31 (0)33 465 03 36
E info@oikocredit.org

Berkenweg 7
3818 LA Amersfoort
The Netherlands

PO Box 2136
3800 CC Amersfoort
The Netherlands

This document was produced by Oikocredit, Ecumenical Development Cooperative Society U.A. (Oikocredit International) with the greatest of care and to the best of its knowledge and belief at the time of writing. Oikocredit International provides no guarantee with regard to its content and completeness and does not accept any liability for losses which might arise from making use of this information.

