

Resilient Tourism: A Guide for MSMEs in the Tourism Sector – Sri Lanka

Asia Pacific Alliance for Disaster Management Sri Lanka (A-PAD SL)

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INTRODUCTION

Tourism is an essential element in developing the world economy and is one of the leading sources of revenue for advanced and emerging countries. In Sri Lanka, tourism plays a major role in the socio-economic development with it being one of the largest sources of income for Sri Lanka after the workers' remittances and apparel. In 2019 the tourism sector of Sri Lanka reportedly generated 4.3% of its local GDP (SLTDA, 2020). It is also one of the key sectors which accommodate thousands of local Micro, Small and Medium Enterprises (MSMEs). MSMEs inevitably dominate the tourism sector in Sri Lanka, and each tourist destination represents an amalgam of MSMEs providing tourists with a diverse range products and services.

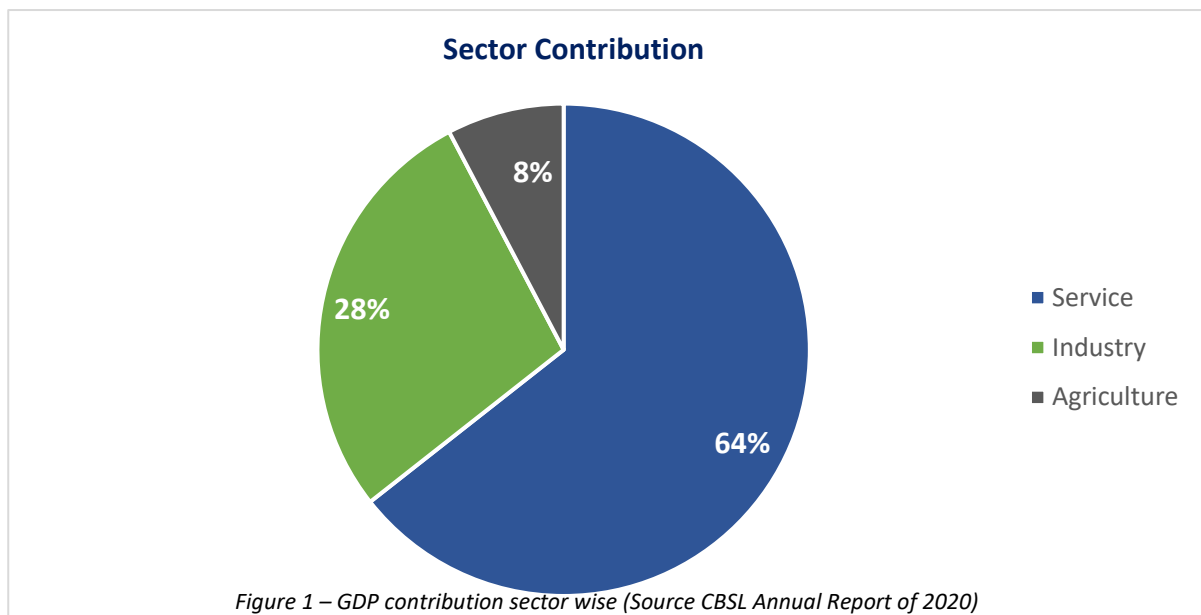
However, tourism is also one of the worst-affected sectors from COVID-19 and is yet to witness a significant recovery from the pandemic that shook the world – and still continue to do so. Regardless of the concessions and assistance provided to those engaged in tourism-related businesses prior to the pandemic, these businesses are still financially struggling as they attempt to seek out alternative livelihoods. MSMEs being a substantial part of the island's tourism industry was also the most affected demographic due to the prevailing situation. The potential long-term global impacts of COVID-19 are yet to be determined and it is a stark reminder of the vulnerability of the tourism and related industries.

With the tourism industry and MSME sector having gone through several challenges in the recent years including the Easter Attacks of 2019, and the COVID-19 pandemic that followed soon after, the need to strengthen the industry's ability to survive under evolving conditions is clearer than ever. Therefore, effective and strategic measures must be recognized, implemented and supported to ensure a robust recovery once the current situation returns to a place of normalcy.

ECONOMIC OVERVIEW OF SRI LANKA

Sri Lanka, formerly known as Ceylon, is a 65,610-square-kilometer island with a population of 21.67 million people (mid-year 2018) located in a strategic location off the southeastern coast of India whose natural and cultural resources have attracted travelers for centuries. The average literacy rate in the country is 91.71%, while the average life expectancy at birth is 76.8 years (The Impact of COVID-19 to SME Sector in Sri Lanka, Gunewardena, UNDESA/DSDG).

In 2020, Sri Lanka's GDP projected to be US \$ 80.7 billion, with primary sectors of services, industry, and agriculture contributing 64.4%, 27.9%, and 8%, respectively (CBSL, 2020).



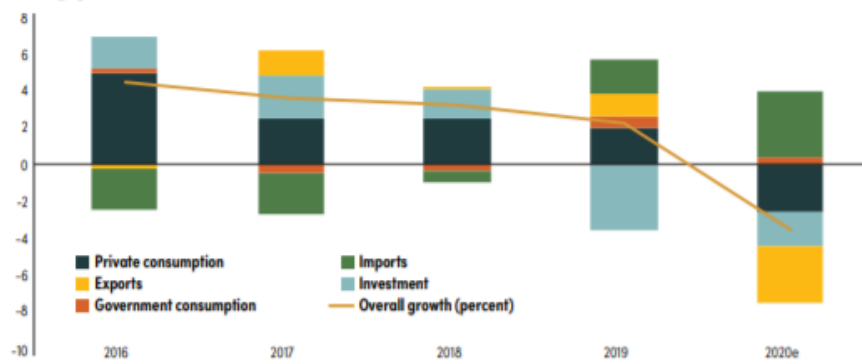
The country's tourism sector has extensive backward and forward links to other economic activities classified as Services and Industry. With the Easter Sunday attacks and COVID-19, such ties were severely disrupted, and the ramifications lasted through until present day.

The COVID-19 shock occurred in the context of pre-existing flaws. Between 2017 and 2019, growth was only 3.1% on average (Department of Census and Statistics, 2020). Economic activity was disrupted by periodic macroeconomic shocks, which slowed structural reforms aimed at increasing private sector participation, export orientation, and integration into global value networks.

Prior to the COVID-19 outbreak, the economy was beginning to recover from the Easter Sunday Attacks, which led GDP growth to slow to 2.3% in 2019 (Department of Census and Statistics, 2020), the slowest rate in two decades.

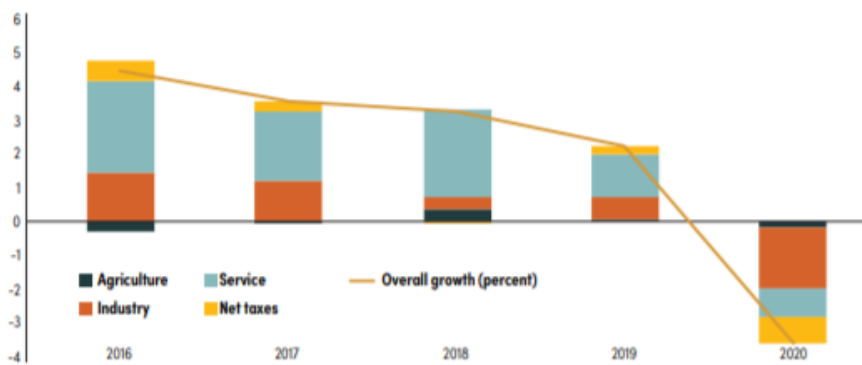
COVID-19 triggered a fresh economic shock with unprecedented economic implications. As has been the case with many countries throughout the world, the COVID-19 epidemic resulted in Sri Lanka's lowest growth performance on record. In 2020, the economy shrank by 3.6% (y-o-y). The GDP shrank by 1.8% in the first quarter. Following that, the second quarter saw a historic drop of 16.4% (y-o-y), with severe contractions in construction, manufacturing, tourism, and transportation, as a curfew stifled economic activity and global demand collapsed. Both the third and fourth quarters saw growth rebound to 1.3% (y-o-y) as lockdown measures were eased, with financial services, food and beverage industries, and domestic trade driving the recovery. (CBSL, 2020).

Figure 2: Growth deceleration (expenditure side)
(Percentage point contribution)



Source: Department of Census and Statistics and staff calculations.

Figure 3: Growth deceleration (production side)
(Percentage point contribution)

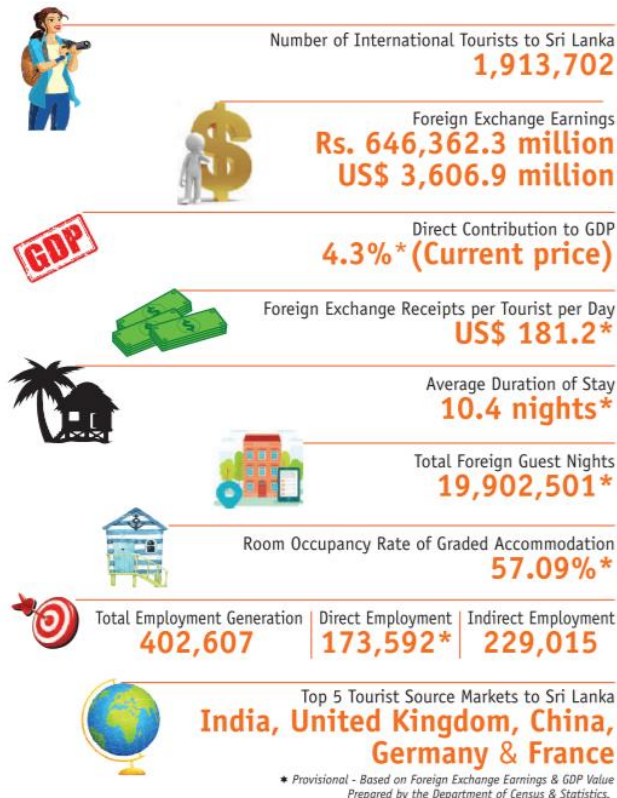


Source: Department of Census and Statistics and staff calculations.

Because of job losses and lower salaries, the \$3.20 poverty rate is expected to rise from 9.2% in 2019 to 11.7% in 2020 (World Bank, 2021). The poorest people received the greatest proportionate earnings shock, while the wealthiest people suffered the least relative income losses. The latter have more formal, stable occupations and better access to digital technology, allowing them to undertake wage work or commercial operations from a distance.

TOURISM INDUSTRY OF SRI LANKA

2019 Highlights



Tourism is one of the world's most rapidly increasing industries. For Sri Lanka, it is a significant economic force and is the most reliable source of foreign exchange having the potential to help fix the trade deficit. In Sri Lanka, tourism encompasses all business activities that give services to tourists. It comprises hotels, vacation agencies, and trekking agencies, among other things. Industries are divided into two categories based on

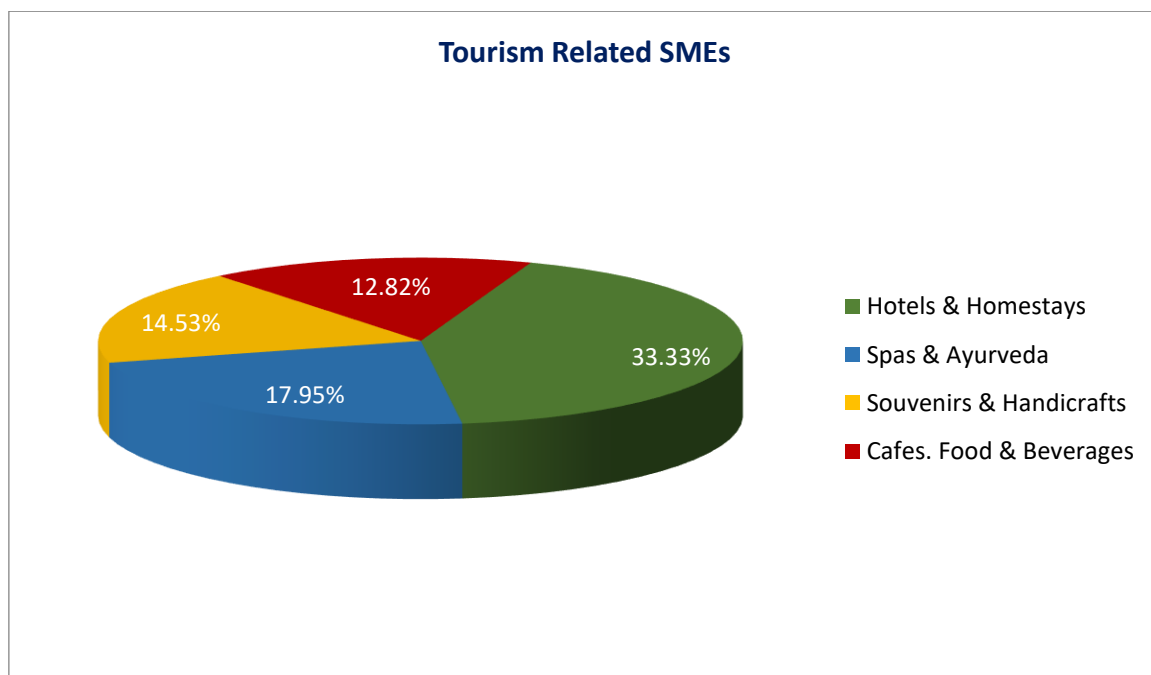
their nature: production industries and service industries. Tourism is one of the most rapidly increasing service businesses on the planet. As a result, one out of every ten jobs in the globe is created by the tourism business. In 2019, it directly created 330 million employments and accounted for 10.3% of global GDP (Travel & Tourism Global Economic Impacts & Trends WTTC, 2020). Hotels, airlines, and other passenger transportation agencies all employ people in this manner.

In 2019, the tourism industry generated 4.3% of the local GDP (SLTDA, 2020). With total earnings of \$ 4.4 billion in 2018 and \$ 3.7 billion in 2019, it rose in popularity to become the third largest foreign exchange earner by 2019 (SLTDA, 2020). Furthermore, it was conveyed by Hon. Min. Prasanna Ranatunge, Minister of Tourism, that “the Sri Lankan government had set a target of six million visitor visits by 2025, generating \$ 10 billion in revenue” (Daily FT, 2021), while SLTDA, 2020, reported that a total of 402,607 individuals were employed in the tourist industry in Sri Lanka, with 173,592 working directly and 229,015 indirectly.

MSME SECTOR IN THE TOURISM INDUSTRY

Micro small and medium-sized enterprises (MSMEs) are businesses with fewer employees, assets, or income on a smaller scale than major corporations. The specific definition of a small business varies by country. In Sri Lanka, a company is classified as a MSME if it employs less than 300 people and generates less than 750 million LKR in revenue (Ministry of Industry and Commerce, n.d.). MSMEs in Sri Lanka play a significant role in socioeconomic growth. These businesses account for up to 52% of the GDP. MSMEs are estimated to account for over 90% of non-agricultural sector enterprises and 45% of total employment in Sri Lanka (Ministry of Industry and Commerce, n.d.). A significant damage to this fragile eco system, which employs 27% of the workforce, might devastate Sri Lanka's chances of a satisfactory post-COVID economic recovery (World Bank, 2021).

According to a survey conducted by Deshapriya & Nawarathna, 2020 (ADBI Working Paper Series) in recognizing the key business types of both tourism related and non-tourism-related SMEs located in four coastal tourist destinations—Hikkaduwa, Galle, Mirissa, and Tangalle—in the Southern Province of Sri Lanka, the following outcomes were denoted:



Deshapriya & Nawarathna, 2020 (ADBI Working Paper Series)

Businesses such as hotels and homestays; spas and ayurveda; cafes, food, and beverages; traveling and guiding; surfing and diving; and souvenirs and handicrafts are common business types of tourism-related SMEs. In fact, 33.33% (39) of tourism-related SMEs are hotels and homestays, while spas and ayurveda recorded the second-largest proportion (17.95%). Souvenirs and handicrafts and cafes, food, and beverages accounted for 14.53% and 12.82% of

tourism-related SMEs, respectively. More importantly, traveling and guiding firms and surfing and diving agencies are also common in all four surveyed destinations. It is worth concluding that the majority of the surveyed SMEs are tourism-related SMEs and that, among them, SMEs related to hotels and homestays and spas and ayurveda take the lead (Tourism and SME Development: Performance of Tourism SMEs in Coastal Tourist Destinations in Southern Sri Lanka, July 2020).

As illustrated in the above graphical presentation, Spas and Ayurveda, more commonly known as “wellness tourism” have taken after a trend in Sri Lanka. The concept of Wellness Tourism, which is an important aspect of Sri Lanka's National Export Strategy, focuses on offering services that promote mental and physical well-being to overseas visitors. The industry's key services include Ayurveda resorts, spas, and yoga retreats. Wellness has become a tourist term as a result of favorable worldwide trends, with travelers increasingly selecting hotels with health services and facilities. Although Wellness Tourism is still a new concept and a budding industry in Sri Lanka, the country's ayurvedic and traditional medicine traditions give the sector a distinct advantage and enormous growth potential.

Sri Lanka was named the number one tourist destination for the year 2019 by Lonely Planet, and the country welcomed 2.2 million visitors at the end of 2018. Meanwhile, as the tourism industry has grown, people have shown a willingness to participate in niche tourism, such as homestays as a new tourism experience and concept. The villagers' simple lifestyles have become a major draw for travelers who want to stay in a homestay. In Sri Lanka, homestays have been built in every province (SLTDA, 2016) and expanding the homestay industry is a top priority. Two elements determine the success of homestay entrepreneurship: the success of homestay entrepreneurs and the success of the homestay business. Even in poor economic and political conditions, entrepreneurship stresses chances in building enterprises and groups to encourage change.

The present pandemic's waves are significant and have an influence on loan repayment ability, particularly for MSMEs; ultimately, this will have an impact on the country's financial system at large. As a result, the government has extended a strong intervention with critical support in order to lessen this complexity; yet, there are major operational challenges. Although the government has developed a new working capital loan to address such concerns, the enterprise must be a registered operation under the SLTDA to qualify for this credit. However, in Sri Lanka, the bulk of these MSME tourism-related company operations are not registered with SLTDA and are only registered with the local government. As a result, when they applied for government-mandated facilities, they encountered several technical issues, leaving business owners impotent.

INTERRUPTIONS TO THE TOURISM INDUSTRY AND MSMEs IN SRI LANKA

In Sri Lanka, the tourism industry has been extensively affected by numerous disasters in the recent years. Sri Lanka was rocked by a spate of bomb blasts on April 21st 2019, and economic activities were limited as a result of the security worries that followed. Despite an almost 17% drop in international tourist arrivals compared to 2018 (2.3 million), and a nearly 18% drop in tourism income/receipts compared to 2018 (\$4.4 billion), total international tourist arrivals were 1.9 million in 2019. When we look at the growth trends in tourism profits, it's clear that the Easter Sunday terrorist attack shattered the previous several years' growth trends (for example, revenue increased by 12% to \$3.9 billion in 2017), (SLTDA, 2020).

The country was once again under curfew for a different reason less than a year later. COVID-19, a new disease that initially appeared in the Chinese city of Wuhan in December 2019, rapidly spread over the world. Health systems around the world were struggling to cope with the rapidly increasing number of COVID-19 cases by March 2020. Starting March 12, 2020, the Sri Lankan government implemented a number of measures to combat the disease's spread but failed so due to the virulent increase of from the first wave to the fourth and current wave. Employees were requested to work from home as schools closed early for the April holidays. From mid-March, an all-island curfew was imposed. In addition, beginning March 22, the country's principal airports were blocked to arrivals to avoid the importation of COVID-19 cases, which is the main source of outbreaks in Sri Lanka. COVID-19, unlike the Easter Sunday attacks, is not limited to Sri Lanka. The economic impact on Sri Lanka will be determined not just by domestic events, but also by how the epidemic affects global value chains, markets, and the flow of commodities and people around the globe.

COVID-19 is thought to have had a significant impact on the majority of employees, both direct and indirect, formal and informal. In 2019, the tourism sector employed 903,300 people, accounting for 11% of total employment in Sri Lanka (WTTC). On average, more than 90% of the industry's overall employment is susceptible, with the bulk of them currently unemployed. COVID-19 is expected to affect between 350,000-400,000 jobs in the tourism industry, according to estimates. Furthermore, the industry's foreign exchange revenues have dropped to almost nil. If not for COVID-19, the expected foreign exchange earnings of 2020 were expected to reach nearly US\$ 4 billion (World Bank, 2021).

Restaurants, tour operators, and tour guide services have all fallen in tandem with the hotel sector (WSWS, 2020). The considerable risk of infecting tour guides has deterred tour guides from offering their services. In addition to those concerns, fear of the virus spreading has prompted

and will continue to provoke local public hostility to tourist service providers and destinations (e.g., spice and herbal gardens, entertainment venues). Most service providers cater to both locals and international tourists. However, such oppositions may cause residents to refuse to use service providers' services, resulting in worse consequences for their firms

According to the SLTDA, the tourist industry created 388,487 jobs in 2018, with 169,003 direct jobs and 219,484 indirect jobs (SLTDA, 2018). However, the entire tourism labor sector is at risk of losing their jobs or their income. Most contract-based employee jobs, such as safari drivers and tour guides have left the industry, and tourism dependents who earned a daily tip of roughly LKR 750 in addition to their wage have lost their only source of income.

Due to the country's unpredictable state, lenders and loan providers such as banks also refuse to grant loans to investors. As a result of their debts and losses, investors tend to sell their properties, lay off employees, or shut down their businesses. Furthermore, because the pandemic is still not under control, it is highly doubtful that investors or employees would be able to reclaim their businesses or employment anytime soon.

Nonetheless, despite encountering several dark experiences over past decades, Sri Lanka has demonstrated its physical and psychological resilience alongside its nation's strength to way forward as an emerging destination exhibiting significant milestones in the international tourism arena.

WHY THE MSME SECTOR IN SRI LANKA MUST BE REVIVED?

According to a survey carried out by The Sandbox Consultancy Services of Sri Lanka (Daily FT, 2020), the following key insights were that:

- The MSME sector generates Rs. 8.8 trillion in economic production (52% of GDP), making it the economy's backbone. However, due to the impact of the COVID-19 pandemic, it has resulted in an overall sector loss of Rs.514.8 billion in 2020.
- Micro enterprises account for 92% of all firms in Sri Lanka, and employs 27% of the Sri Lankan workforce which accounts for a total of 1,338,675 people approximately.
- Due to issues posed by COVID-19, 73.2% of micro companies face a moderate to very high risk of unemployment. Three out of every ten people are at risk of losing their jobs (approximately 980,000 jobs).
- In the 12 months from April 2020 to March 2021, 94.6% of all MSME respondents expect to be at Moderate, High, or Very High revenue risk levels.

- In terms of COVID relief measures as a percentage of GDP, Sri Lanka ranks bottom among SAARC member countries, accounting for around 0.25% of GDP.
- Microbusiness reporting and data collection are severely neglected, as evidenced by the fact that the most recent national survey data is over eight years old.

CONCLUSION

The deployment of a transitional and transformational approach is a key component that all tourism destinations, including Sri Lanka, should adapt as part of destination resilience and recovery. As a destination, you should guarantee that you have a strong economic immunity, as well as governance and infrastructure, to assure the safety and security of both suppliers and consumers. All layers of the tourism value delivery network require smarter and more innovative product development and delivery processes.

The MSME sector's resilience should be deliberately increased with adequate contingency planning. As Sri Lanka has not faced such an unprecedented and vulnerable disease in the past, the strategic value of business resilience or contingency planning was overlooked. Sri Lanka should have comprehensive short- and long-term plans to achieve this goal.

Therefore, in order to strengthen the resilience of MSMEs, the “Business Resilience Handbook for MSMEs” was developed to practice business resilience and continuity amidst any interruption in a sustainable manner.

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Business Resilience Handbook for MSMEs

Purpose

Extreme events have catastrophic direct and indirect effects on corporate operations and continuity. These disastrous events have had a substantial influence on Sri Lanka's Micro, Small, and Medium-sized Enterprises (SMEs) in recent years. Because they are resource constrained and less robust, the micro and small business sectors might be deemed particularly susceptible to elements of the Sri Lankan economy that were severely damaged by recurrent natural and man-made interruptions.

Particularly, the tourism sector of Sri Lanka saw a down spiral since the Easter Sunday attacks of 2019, followed by the COVID-19 pandemic which has now seen four virulent waves and several other variants too. The implications of these interruptions on the micro businesses that depend on the larger tourism industry has suffered incalculable losses in terms of livelihood, assets and insurmountable financial constraints.

The “**Business Resilience Handbook for MSMEs**” is designed to provide Micro, Small and Medium Enterprises (MSMEs) to adapt and assimilate to practice business resilience and continuity amidst any interruption in a sustainable manner. This guide is the base for your business resiliency plan. Since every business faces different threats, your plan will be different from the plans of other businesses. To maximize the utility of this booklet, it is important that throughout the process you honestly consider where your business currently stands in its various emergency preparation efforts and where it is vulnerable in these efforts.

1. Assess Your Business Resilience
2. Know Your Risks
3. Know Your Operations
4. Formalizing Your Business
5. Innovative Business Plans

**BEING PREPARED NOW WILL SAVE YOU TIME AND RESOURCES IN THE
FUTURE!**

RESILIENCY SELF ASSESSMENT

	YES	NO
Do you know all your potential hazards and risks?	<input type="radio"/>	<input type="radio"/>
Have you identified the key resources / assets of your business?	<input type="radio"/>	<input type="radio"/>
Do you have an inventory of your existing stocks?	<input type="radio"/>	<input type="radio"/>
Do you have access to any early warning systems / warnings?	<input type="radio"/>	<input type="radio"/>
Have you identified the current emergency contact information of vendors, suppliers, customers and other key contacts?	<input type="radio"/>	<input type="radio"/>
Do you have an emergency disaster evacuation plan / safe location?	<input type="radio"/>	<input type="radio"/>
Do you have a business hazard calendar?	<input type="radio"/>	<input type="radio"/>
Have you formally registered your business?	<input type="radio"/>	<input type="radio"/>
Are you connected to the District Disaster Management Unit (DDMCU)?	<input type="radio"/>	<input type="radio"/>

Assess Your
Business
Resiliency

01

MY POTENTIAL BUSINESS HAZARDS

Natural Hazards

- | | |
|--|--------------------------------|
| <input type="checkbox"/> Fire | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Flood | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Landslide | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Storm | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Tsunami | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Coastal erosion | <input type="checkbox"/> _____ |

Man-Made Hazards

- | | |
|--|--------------------------------|
| <input type="checkbox"/> Power outage | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Accidents | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Pandemic / Epidemic | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Civil Disorder | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Terrorism | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Cyber Attack | <input type="checkbox"/> _____ |

Based on the overall hazards you have listed above, try and identify the potential impacts of these hazards on your business and interrupt your continuity. Begin by walking around your small business entity and identify both internal and external hazards. Ask these questions:

- What is around me?
- What should I be concerned with that may interrupt my operations?
- What are my critical business assets?
- What is the disaster history of my business location?

Know Your
Risks

02

MY CRITICAL BUSINESS ASSETS



Once you have identified your critical assets, you may prioritize them as per your own business trade. This will help you to either relocate certain resources or better enhance their safety from potential interruptions (E.g. – machinery, business related documents etc.)

Know Your
Business
Operations

03

SME BUSINESS ADMINISTRATION CHECKLIST

	YES	NO
Is your businesses legally registered?	<input type="radio"/>	<input type="radio"/>
Do you have copies of your business documents stored in a safe place? (E.g. – soft copies on a pen drive / hard-copies in a water-proof document holder?)	<input type="radio"/>	<input type="radio"/>
Are you registered with a larger supply chain / market to promote your goods / services?	<input type="radio"/>	<input type="radio"/>
Do you have a business plan and budget?	<input type="radio"/>	<input type="radio"/>
Does your business have the ability to continue for a minimum of 03 – 06 months without support after an interruption?	<input type="radio"/>	<input type="radio"/>
Do you update your financial ledgers regularly and monitor its behavior and prepare accordingly?	<input type="radio"/>	<input type="radio"/>
Do you meet the minimum standards of safety and security on the quality of your product / service?	<input type="radio"/>	<input type="radio"/>

Formalizing
Your Business

04

SME BUSINESS DEVELOPMENT CHECKLIST

	YES	NO
Does your small business have a social media presence? (E.g. – Facebook, Instagram, TikTok etc.)	<input type="radio"/>	<input type="radio"/>
Is your business accessible on online service platforms? (E.g. - Agoda, Booking.com, AirBnb, TripAdvisor etc.)	<input type="radio"/>	<input type="radio"/>
Do you have the capacity to cater to both local & international clients?	<input type="radio"/>	<input type="radio"/>
Have you advertised your business venture locally? (E.g. – Newspaper, magazines, local markets)	<input type="radio"/>	<input type="radio"/>
Is your business environmentally friendly and sustainable?	<input type="radio"/>	<input type="radio"/>
Do you undergo continuous training to enhance your business skill?	<input type="radio"/>	<input type="radio"/>
Have you developed a marketing plan to expand your business?	<input type="radio"/>	<input type="radio"/>

Innovative/
Smart Business

05

GUIDANCE TO ACHIEVE BUSINESS RESILIENCE

DAY-TO-DAY EMERGENCY CONTACT LISTS

The following format can be used to compile information of current customers, emergency contacts, vendors / suppliers, and employees too.

Emergency Contact E-mail					
Emergency Contact Mobile Phone					
Emergency contact Name					
Personal E-mail					
Work E-mail					
Home Phone					
Mobile Phone					
Work Phone					
Last Name					
First Name					

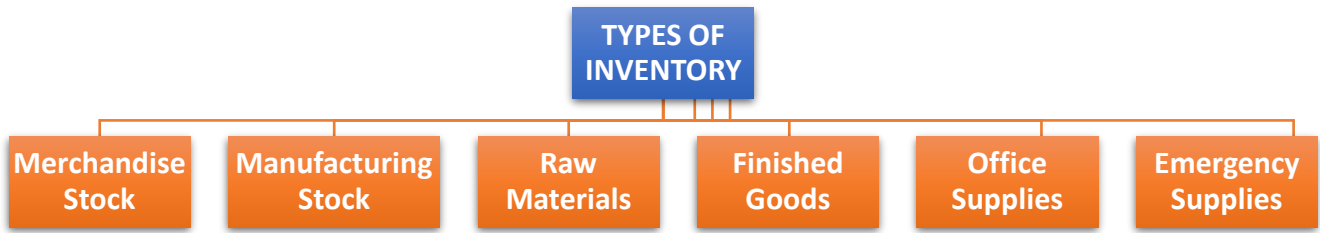
CREATING A GRAB-N-GO CASE

This is a physical case, folder, box or brief case (preferably water/fire proof) that has essential items in it and potentially includes a USB flash drive and/or printed copies of documents that are important to your business. E.g. – emergency contact lists, key supplier information, stock/inventory lists, legal business documents, suppliers of equipment etc.

Here's a sample Grab-N-Go Case supply list:

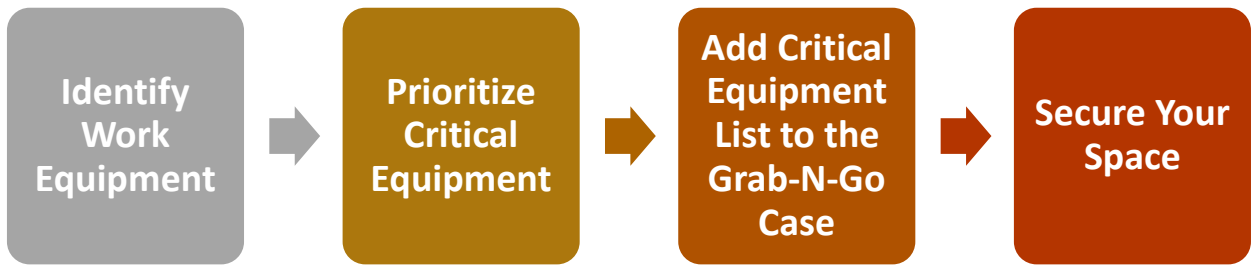
Emergency Response Procedures	
Emergency Contact Lists	
Decision Making Documents	
Disaster Plan	
Legal Documents (business registration)	
Business / Office Floor Plan	
Evacuation Plan	
Priority Inventory List	
Suppliers of Critical Equipment	
USB / Hard Drive - Soft copies of the above mentioned	

PROTECT YOUR INVENTORY



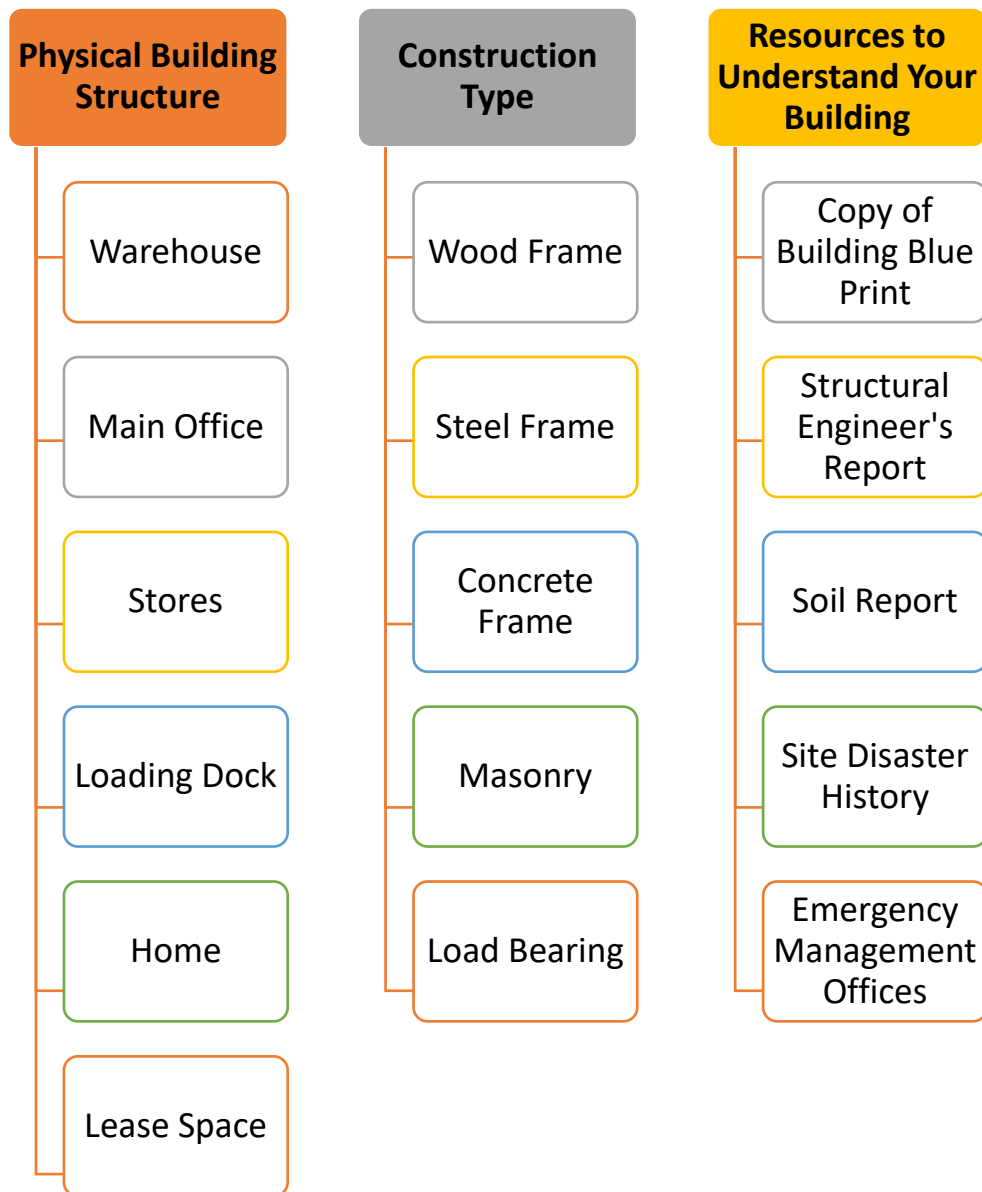
Item No	Name	Manufacturer	Description	Cost per Item	Stock Quantity	Inventory Value	Reorder Level	Days per Reorder	Items Reorder Quantity	Item Discontinued

PROTECTING YOUR EQUIPMENT



TOP 10 – EQUIPMENT LIST					
Priority	Description of Item (make & model number)	Serial Number	Date Acquired	Vendor / Lessor	Cost

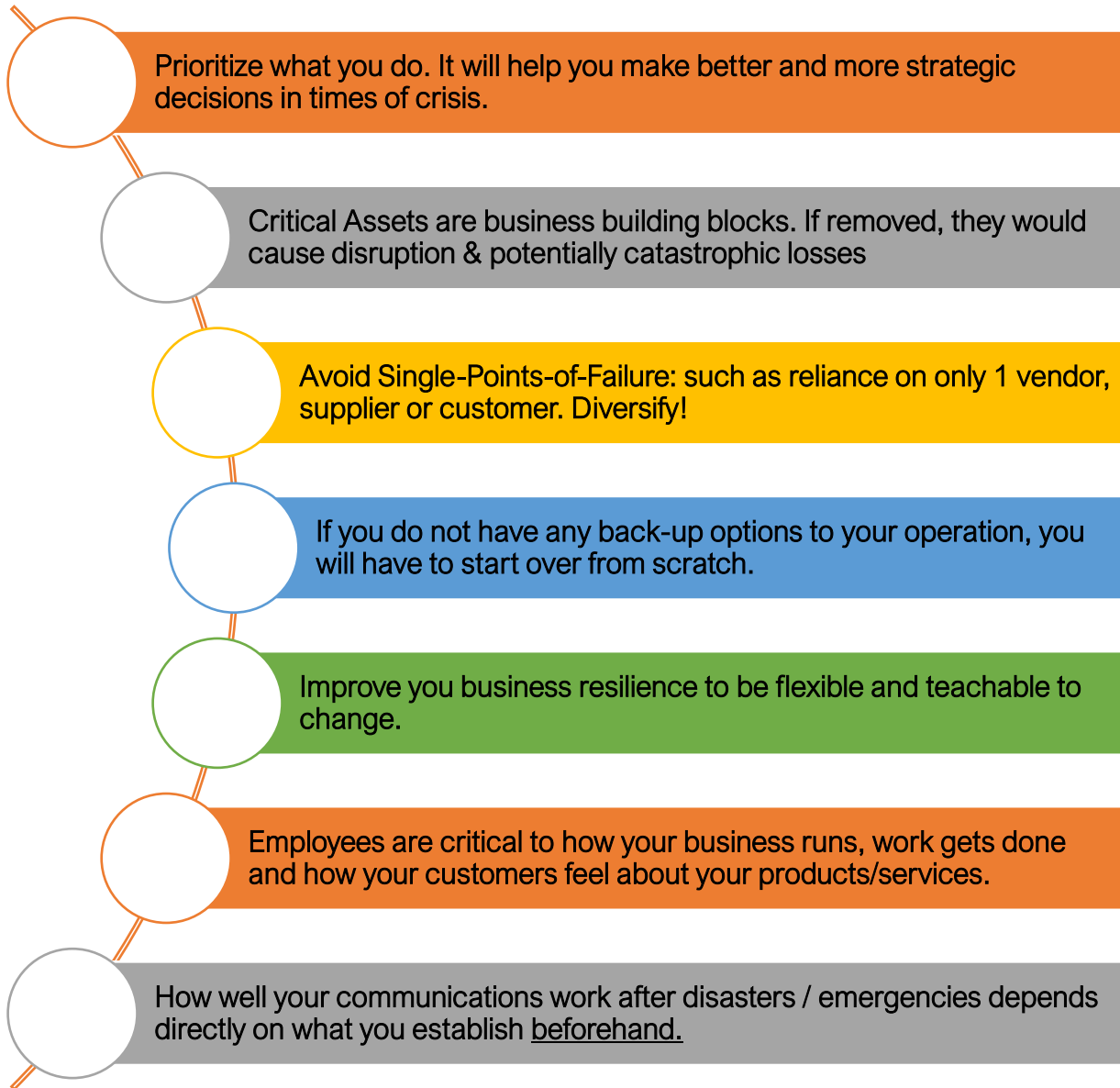
If you are reliant on your physical space or structure to run your business – it is very important to your business. Consider if you lost your building, how would you run your business or serve your customers?



If your physical structure is critical to your business, you will need to plan ahead to find an alternate space where you can move your operation to in an emergency.

BUSINESS HAZARD CALENDAR

Dec					
Nov					
Oct					
Sep					
Aug					
Jul					
June					
May					
Apr					
Mar					
Feb					
Jan					
Event	South West Monsoon	North East Monsoon	Maha Season	Yala Season	



BUSINESS RESILIENCE TIPS

06

**Disaster
Management Centre
Hotline**
117

**COVID-19
Emergency Hotline**
1390

Sri Lanka Police
119

Fire & Rescue
110

**Suwasariya
Ambulance Service**
1990

Sri Lanka Telecom
1212

**National Water
Supply & Drainage
Board**
1939

**Ceylon Electricity
Board**
1987

**Lanka Electricity
Company**
1910

**Road Development
Authority - Road
Access**
1968

**Tourist Police
Division**
0112421451

Emergency Contact Numbers

07





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