



Experience Western Downs

It's the
people that
make it.



WESTERN DOWNS REGIONAL COUNCIL

BUSINESS RESILIENCE PROGRAM RESOURCES



WESTERN DOWNS REGIONAL COUNCIL
**BUSINESS RESILIENCE
PROGRAM RESOURCES**

3 GETTING THE RIGHT ADVICE

- 4 **Business support**
- 4 **Advisors**

6 YOUR GRANT READY CHECKLIST

- 7 **General details**
- 7 General business information
- 7 Business ownership and structure
- 7 Other information (depending on the grant program)
- 8 **General supporting evidence**
- 8 Business plan
- 8 Business financials
- 8 Marketing plan
- 8 Operational or project management plans
- 9 **Project information**
- 9 **Recovery funding application**
- 9 Claims and evidence
- 9 **Additional supporting information**

10 GRANT WRITING TIPS

- 11 Do your research
- 12 **Prepare your grant ready toolkit**
- 12 Business plans
- 12 Supporting evidence
- 12 Define your project
- 12 Project description
- 13 Project plan - outline in detail all stages of project delivery including
- 13 Project approvals including
- 13 Project Budget
- 13 The application process
- 14 Criteria responses
- 14 Evidence and supporting material

15 WEBSITE MASTERY

- 16 The importance of a website
- 16 Website developer vs DIY
- 18 **Building your own website**
- 18 Getting a domain
- 19 Decide on your CMS
- 21 Components of the website
- 21 Written content
- 21 Visual media
- 21 Search Engine Optimisation (SEO)
- 22 Refining and launching
- 22 Need help?
- 22 Definitions
- 23 Key takeaways

24 BUSINESS RISK AND SCENARIO PLANNING

- 25 **What is business risk scenario mapping?**
- 25 Identify key risks or threats
- 26 How likely is it to happen?
- 27 What can I do to mitigate the risk and respond?
- 28 **Resource links**
- 29 **Other useful resources**

For more information

1300 COUNCIL
info@wdrc.qld.gov.au

Please direct all mail to
PO Box 551, DALBY QLD 4405

www.wdrc.qld.gov.au



ACKNOWLEDGMENT OF COUNTRY

Western Downs Regional Council acknowledges the traditional owners, the Barunggam, Iman (Yiman), Bigambul, Wakka Wakka, and the Jarowair people, as the custodians of this land. We pay respect to all Aboriginal community Elders, past and present, who have resided in the area and have been an integral part of the history of the region.

WESTERN DOWNS REGIONAL COUNCIL
**BUSINESS RESILIENCE
PROGRAM RESOURCES**

GETTING THE RIGHT ADVICE



Experience Western Downs

**It's the
people that
make it.**



There are a number of business support organisations and agencies who are there to support you as you establish and develop your business. There are also many other organisations available to provide assistance, so don't be afraid to reach out and ask for help.

BUSINESS SUPPORT

[ABLIS¹](#)

You may need Government licenses and permits before you can start your business. The Australian Business License and Information Service (ABLIS) is a free service that simplifies the process of finding out which licenses your business needs.

[Small Business Support Network²](#)

Access free financial counselling, wellness coaching, and other support services designed to help you and your business.

[Queensland Small Business Commissioner³](#)

The Queensland Small Business Commissioner (QSBC) supports and advocates for small and family businesses across Queensland (less than 20 full-time employees). The QSBC delivers services to improve the business environment for small and family businesses. This includes reducing the time and cost of resolving disputes and providing advice and assistance to support their success.

[Business Queensland - Grants and business support services⁴](#)

Find programs, grants and support specific to your business and industry.

[Western Downs Regional Council](#)

Western Downs Regional Council is a recognised leader in agribusiness, energy and manufacturing.

Council is committed to strong [Economic Development⁵](#) and provides extensive [Business Resources and Support⁶](#) for new and established small and medium businesses.

[Business Navigator⁷](#)

Owning a small business can be an exciting and fulfilling venture, providing a sense of autonomy, creativity, and the opportunity to pursue your passion.

However, it also comes with its fair share of challenges. The Business Navigator team provide pro bono advice and hands-on assistance to businesses with the potential for and commitment to growth.

ADVISORS

Accountant

What do they offer you?

These professionals can help to:

- Forecast your running costs, cash flow and turnover requirements
- Financial analysing and reporting
- Prepare tax returns
- Audit accounts
- Determine if you have sufficient funds to invest or how much you will need to borrow
- Financially manage your business
- Develop your budget
- Act as consultants on financial matters

If you need help on finding the right accountant, [read here⁸](#).

ADVISORS (cont)

<p>Bookkeeper What do they offer you?</p>	<p>A bookkeeper is a professional who helps businesses and other organisations keep their finances in order. They can:</p> <ul style="list-style-type: none"> • Manage general accounting ledgers • Record transactions • Generate financial statements
<p>Financial advisor What do they offer you?</p>	<p>A financial advisor provides guidance and planning to help you achieve your financial goals. These professionals can help to:</p> <ul style="list-style-type: none"> • Develop your budget • Help you meet your financial goals • Provide professional advice specific to situations • Strategies to help you stick to your financial plan
<p>Legal advisor What are their roles?</p>	<p>A solicitor or other legal practitioner should be consulted on any contractual or other legal arrangement you need to make for your business, for example:</p> <ul style="list-style-type: none"> • Lease agreements • Sale of business contracts • Business set up • Operational contracts
<p>Insurance company or broker What should you do?</p>	<p>Talk to an insurance company or broker to determine what insurance cover you will need to make sure you protect yourself, your employees and your guests onsite through:</p> <ul style="list-style-type: none"> • Public liability • Property damage • Loss of income • Workers compensation • Business insurance
<p>Consultants Why go to them?</p>	<p>Consultants have extensive local knowledge and offer a variety of skills and experience in product development, marketing, business planning, mentoring and operational management. Set a clear brief and expectations to manage their service delivery.</p>
<p>Mental health support Black Dog Institute⁹ Beyond Blue¹⁰ 13YARN¹¹</p>	<p>Trained and educated mental health professionals, there to listen and discuss hard feelings. You can visit online forums, chat online, download useful apps, educate yourself and talk directly to professionals for advice.</p>

WESTERN DOWNS REGIONAL COUNCIL
**BUSINESS RESILIENCE
PROGRAM RESOURCES**



YOUR GRANT READY CHECKLIST



Experience Western Downs

**It's the
people that
make it.**



YOUR GRANT READY CHECKLIST

Preparing grant documentation early is crucial because it allows sufficient time to develop a strong, well-planned, and compelling application, significantly increasing the chance of success. Much of this information is details that, as part of good business practice, you should already have prepared. You could be applying proactively for grants for new development or upgrades, or responding reactively following a disaster where recovery funding is available.

To help you start planning, here is our checklist of information to assist you in developing your next grant application. For more details and how to find and apply for grants - [check out our Grant Writing Tips article](#)¹².

GENERAL DETAILS

General business information	<ul style="list-style-type: none">• Registered business name• Trading name• ABN and ACN• Registered business address• Postal address• Primary contact details• GST registration• Website and social platforms
Business ownership and structure	<ul style="list-style-type: none">• Authorised persons details• Business structure (e.g. Sole Trader, Partnership, Company, Family Trust)• Business category or type
Other information (depending on the grant program)	<ul style="list-style-type: none">• Local Government Area (or relevant electorate for some government grants)• Financial details including revenue and expenditures• Number of employees, hours worked• Other relevant statistics



GENERAL SUPPORTING EVIDENCE

<p>Business plan</p>	<p>A basic business plan should be up to date and include:</p> <ul style="list-style-type: none"> • Business vision, values and unique selling proposition (USP) • Markets and customers • Key resources • SWOT analysis • Financial forecast
<p>Business financials</p>	<ul style="list-style-type: none"> • Annual budget • Profit and loss • Cash flow forecasts • Balance sheet
<p>Marketing plan</p>	<p>With details such as:</p> <ul style="list-style-type: none"> • Market details: <ul style="list-style-type: none"> - Value proposition or business overview - Positioning and key messages - Customer segments - Competitor analysis • Marketing Objectives: <ul style="list-style-type: none"> - Short, medium and long term - Strategies e.g. digital, direct and PR - Budgets - Success measure
<p>Operational or project management plans</p>	<p>These may vary depending on your business but could include:</p> <ul style="list-style-type: none"> • Sustainability plans • Risk management plans • Event management plans • Traffic management plans • Environmental impact plans

PROJECT INFORMATION

Project details

- Project title and description
- Project budget - including details of matching funding
- Project plan
- Supporting documents:
 - Aerial views
 - Site plans
 - Research
 - Financial forecasting
 - Property title/lease
- Development Applications (DA) if required or other approvals
- Key project dates

RECOVERY FUNDING APPLICATION

Claims and evidence

- Disaster or crisis event description (including date)
- Impact description - what has the damage or crisis meant you have been impacted, loss of income, inability to complete work etc.
- Evidence of disaster or damage to property, assets etc
- Proof of assets
- Quotes for repair or replacing damaged assets
- Bank account details

ADDITIONAL SUPPORTING INFORMATION

Examples of types of information

- Formal plans and strategies
- Example of marketing activities
- Media articles
- Research and data
- Community support
- Economic Impact
- Letters of support
- Letters of commitment

WESTERN DOWNS REGIONAL COUNCIL
**BUSINESS RESILIENCE
PROGRAM RESOURCES**



GRANT WRITING TIPS



Experience Western Downs

**It's the
people that
make it.**



Grant programs provide a potential additional funding stream for business through funds to short term programs or capital developments. There are a range of grant programs available across industries and purposes. They can help to cover activities such as research and development, infrastructure, event delivery, marketing activities, hiring and training employees, or expanding operations.

Grant programs are generally delivered by the government (Local, State or Federal) as a way to support the economy, critical recovery initiatives, innovative research, and industry development strategies. There are grant programs offered by larger organisations to support community development or small business incubation.

Importantly, however, grants are not designed to support the ongoing sustainability of businesses and should not be relied upon in order to keep the lights on.

They can be highly competitive, and often require a detailed written submission which takes time to prepare. This should not deter you from applying. There are many things that you can do in your business to 'get grant ready' and be prepared for funding rounds when they open.

DO YOUR RESEARCH

Begin by researching the types of grant funding programs that are available including:

- [Grant connect](#)¹³
- [Grants and programs finder](#)¹⁴
- [Queensland Government grants finder](#)¹⁵
- [Smarty Search](#)¹⁶

Your local council, elected members and local, regional and industry organisations (e.g. business chambers) are a good place to start. Many have newsletters that you can sign up for where they share news of grants available.

There are plenty of free resources available to help you source grant details. You don't need to pay for this information.

Understanding the types of programs available and the activities that they will fund will help you to identify projects within your business that may be eligible. However, grant release schedules are not always set, so it is important to keep an eye out and stay informed.

For more information on grants and funding available through Western Downs Regional Council please [visit here](#)⁹.

PREPARE YOUR GRANT READY TOOLKIT

Preparing the key information required for a grant will make the application process much smoother. This includes business, marketing and project management plans, which you may already have in place as part of good business practice.

You can start to prepare your general business information, supporting information and evidence including strategies and plans.

<p>Business plans</p>	<ul style="list-style-type: none"> • General Details - registered business name, ABN and key contact details • Business structure - business type, location and size • Key Business Numbers - including financials, number of employees and number and type of customers
<p>Supporting evidence</p>	<ul style="list-style-type: none"> • Business Plan - keep it simple and current • Business Financials - including annual budgets, profits and loss statements, cash flow forecasts and balance sheet • Marketing Plan - market details, objectives and alignment with any relevant local, state and federal government grants • Operational or Project Management Plans - these will vary depending on your business but may include risk management, event management or sustainability plans <p>It is important to remember that every grant program is different. While having a toolkit will help you in completing your application faster, make sure that you tailor each application to the relevant grant program. Each grant will have a specific set of criteria, so do not fall into the trap of 'copy and paste'.</p>
<p>Define your project</p>	<p>What is it that you plan to do? You will need to communicate the value of your proposal and sell your project to the funding body. This will usually include project details and budget.</p>
<p>Project description</p>	<ul style="list-style-type: none"> • Make it succinct and punchy! • What will the funding be used for? • What are the project goals? • How does the project align with the funders' objectives and support their outcomes?

PREPARE YOUR GRANT READY TOOLKIT (cont)

<p>Project plan</p>	<p>You'll need a thorough project plan that outlines all stages of project delivery including:</p> <ul style="list-style-type: none"> • Staff details • Stakeholders and partners • Timelines • Key outcomes • Success measures
<p>Project approvals</p>	<ul style="list-style-type: none"> • Development Applications (DA), if required. Having relevant approvals in place will make your application more competitive
<p>Project budget</p>	<p>You'll need to provide a project budget to show how you will use the grant money effectively to deliver the project.</p> <p>Before you prepare a budget, it's important to read the guidelines and understand eligible and ineligible costs for the funding program (that is what you can and can't spend grant funding on).</p> <p>The project budget should:</p> <ul style="list-style-type: none"> • Be realistic and include all anticipated project costs (including ineligible costs) • Have quotations or evidence to support budgeted amounts • Clearly identify the items that the funding will support • Balance in that you should not be gaining a profit - the income should equal the expenditure • Identify any in-kind contributions (e.g. human resources, financial or partner investment or support) • Clearly identify your financial contribution to the project <p>If the grant has a matching fund component, you will need to demonstrate that you have these funds by attaching proof such as bank statements or loan approvals.</p>

THE APPLICATION PROCESS

Once you've found a grant program that you want to apply for, you'll need to take some time to understand and plan for the application process.

Before you start:

- Read the guidelines, twice. Make sure you understand and meet all the eligibility criteria. It is important to read the fine print.
- Read the application form, twice. Review the application criteria and response questions.
- Phone the funding body to discuss the project, ask questions and clarify details.
- Understand the timeframes and deadlines and plan time to fully complete the application.

THE APPLICATION PROCESS (cont)

Criteria responses

Grant funding rounds are highly competitive. Assessors will be reviewing a high volume of applications. You need to present a concise, easy to read application that addresses all the stated requirements and assessment criteria.

Assume the reader knows nothing about your business or your proposed project. Tell the story of your business. Make sure you:

- Answer all the questions. Each question will have a weighting as part of the assessment process, so it is important to answer all of them.
- Articulate the benefits to the greater community. Remember it is not just about your business. What are the broader benefits of supporting your project? These could be economic, community, social or environmental.
- Highlight alignment with Federal, State and Local government plans (such as community strategic plans, destination management plans or economic development plans), show where your project fits in and supports bigger picture goals and objectives.
- Be concise and factual by using simple language and do not include misleading information.
- Demonstrate your capacity to deliver. Show that you have a successful business record and adequate human resources and skills to manage the project. Demonstrate that you have systems and processes in place to manage the project and that you have undertaken research, project planning and preparation.

Evidence and supporting material

Types of supporting material and evidence you may be asked for include:

- Site plans, aerial views or architectural drawings (if relevant) that show the location of your project or what it will look like when it is complete.
- Research which assesses the viability of your project including financial forecasting.
- Letters of support from organisations such as your local council, organisations, community groups or other businesses. Make sure you provide them with enough lead time to write this for you.
- Examples of past work, activities and projects including images and outcomes, that highlight your capacity to deliver.
- Letters of commitment showing your financial contribution to the program. Typically these will be from your bank or accountant.

Completing a grant application is a big task. Be realistic about the amount of time it will take to complete the criteria responses, be organised and plan your time wisely. Don't leave it to the last minute.

WESTERN DOWNS REGIONAL COUNCIL
**BUSINESS RESILIENCE
PROGRAM RESOURCES**



WEBSITE MASTERY

Your Detailed Guide to Developing a Website



Experience Western Downs

**It's the
people that
make it.**



A business' online presence is as crucial as its physical storefront. For small businesses, mastering the art of a well-crafted website can be the key to attracting more customers, building brand identity and driving sales.

This resource is intended to guide you through the process of either collaborating with a developer or taking the do-it-yourself (DIY) route to build a site that best represents your business. It has been developed to minimise overwhelm. Please read this BEFORE embarking on your business website project.

The importance of a website

A website acts as the digital facade of your business, often serving as the first point of contact with potential customers. It's a platform where you can showcase your products or services, share your brand story and connect with customers globally, 24/7.

Having a user-friendly and visually appealing website can significantly influence consumer perception and decision-making, making it a non-negotiable asset for any business aiming for growth and sustainability.

The most common websites include:

- **Brochure/Information sites:** Serve as digital business cards, providing essential information about a business and showcasing its services.
- **Booking enabler sites:** Designed to facilitate online appointment or reservation scheduling for services like tours, hotels, restaurants, or personal appointments.
- **E-commerce sites:** Virtual storefronts that allow businesses to sell products or services directly to consumers, featuring shopping carts and payment processing.

Website developer vs DIY

Deciding between hiring a website developer and building the site yourself is pivotal. Hiring a developer can offer a professional touch, ensuring a high-quality, secure and optimised website. It's an ideal choice if you have the budget and prefer to focus on other aspects of your business.

Conversely, the DIY approach, facilitated by numerous user-friendly website builders, can be cost-effective and offer you complete control over the design and update process. It can also still give you a high-quality website. This option suits those willing to invest time in learning and managing their website.

Being able to manage your website is critical and if you do go down the outsource option, ensuring you have control and access to your website ongoing is not negotiable.

There are a number of content management systems (CMS) available, including WordPress, Squarespace and Wix, each with unique templates and tools suited for various business types. Start by researching these CMS platforms and others to understand more about their offering. Having a clear vision for your website's appearance and functionality will assist you in selecting the most suitable platform. Take the time to review the payment structures and what each option includes -some platforms even provide trial periods, allowing you to explore their features before making a commitment..

The pros and cons of using a website developer versus doing it yourself.

DETAIL	USING A WEBSITE DEVELOPER	DIY
Cost	Con: Higher upfront cost due to professional fees.	Pro: Lower initial cost since you're not paying for professional services.
Time	Pro: Saves you time because the developer handles all aspects of building and potentially maintaining the website.	Con: Time-consuming, as you need to invest time in learning, building, and maintaining the site.
Control	Con: Less direct control over the website's day-to-day management, depending on the arrangement.	Pro: Complete control over the website's content, layout, and updates.
Customisation	Pro: High level of customisation and unique design tailored to your business needs. Professional quality, with attention to detail in design, functionality, and search engine optimisation (SEO).	Con: Limited by the capabilities of the content management system and your own technical skills. May not match professional quality in design, user experience, or SEO.
Maintenance	Pro: Ongoing support and maintenance can be part of the package, but likely incur additional costs.	Pro: Full control over updates and changes. Con: Responsibility for all maintenance and troubleshooting.
Learning	Con: Less personal learning about website management and design. Education may be provided as part of the package, but likely be additional costs.	Pro: Opportunity to learn new skills and have complete control over the website's design and content.
Scalability	Pro: A developer can plan and build a website with future growth in mind, making it easier to scale.	Con: Scaling the website for growth may require additional skills or eventually the need to hire a professional.
Efficiency	Pro: Developers can implement the most efficient solutions for performance and SEO, potentially leading to better site speed and visibility.	Con: Without expertise, you might not optimise the site's performance and SEO as effectively as a professional could.
Risk	Con: Dependence on another party for critical updates and potentially for resolving urgent issues.	Pro: Direct control over resolving issues and making urgent updates. Con: Higher risk of making mistakes due to lack of expertise.



BUILDING YOUR OWN WEBSITE

If you do choose the DIY route, planning is crucial. Start by defining your website's goal, understanding your target audience, and researching competitors.

By researching your competitors, you will begin to understand what others are doing and how they present themselves. Think about the functionality and design of their websites and what you like about them – or don't. Gathering inspiration will help refine your vision and influence your site's design.

These are the following steps to take to build your website.

Getting a domain

This is a foundational step in establishing your online presence. It involves choosing a unique name that reflects your business and checking its availability. This process is intertwined with choosing your business name, as it's essential to ensure the domain is available and aligns with your brand. You want to keep it simple though if you have a long business name. It will also typically form your email address.

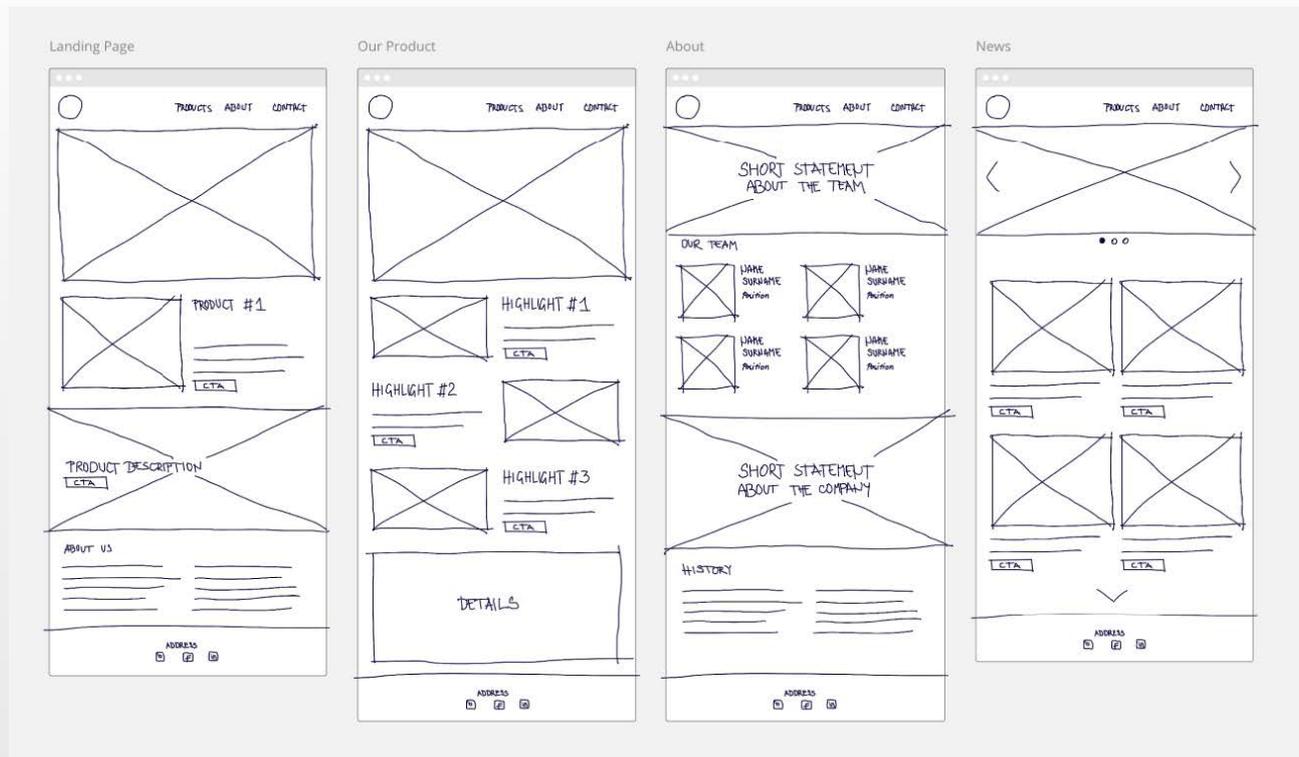
You can buy a domain name from sites including:

- [GoDaddy](#)¹⁷
- [Name.com](#)¹⁸
- [CrazyDomains](#)¹⁹

Depending on your CMS, they may also offer domain purchasing and hosting.

Developing a Wireframe

A wireframe is essentially a blueprint for your website. It outlines the structure and layout without focusing on design elements like colours or images. Think of it as a “mud map” for your site - it can be as simple as a hand-drawn sketch or can be mocked up on a digital tool (like below). Use your learnings from your competitor review to provide inspiration and a starting point.



This step helps you plan the arrangement of content and features on your site. This will help in determining the main navigation sections and any hidden or linked pages, i.e. which pages will be directly accessible through the menu and which ones will be hidden (accessible only through direct links or other pages). This step is crucial for user experience and site navigation.

Decide on your CMS

Choosing the right Content Management System is vital for building and managing your website. It's the platform where you'll create, manage, and modify content on your website. When you are at this point, it is important to consider the pros and cons list and what it means for you in regards to templates, ease of updating content, costs involved, as well as security. Spend time doing your research.

Some examples include:

- [Squarespace](#)²⁰
- [Wordpress](#)²¹
- [Wix](#)²²

WEBSITE MASTERY



Lock in your template

Most CMS platforms offer a range of excellent, flexible templates that dictate the basic design and layout of your site. Select one that best fits your vision for the website.

Consider its responsiveness, customisation options, and alignment with your business goals and business brand. The visual design of your website should reflect your brand's identity. Choose fonts, colours, and imagery that align with your brand palette to create a cohesive and recognisable look. This consistency is key to building brand trust and recognition.

To ensure website accessibility, focus on incorporating key design and content elements that cater to diverse user needs. This includes using alt text for images, enabling keyboard navigation, ensuring sufficient colour contrast, employing clear and readable fonts, and providing captions or transcripts for audio and video content. For more information on website accessibility, see these [good practice tips to align with Web Content Accessibility Guidelines \(WCAG\) requirements](#)²³.

COMPONENTS OF THE WEBSITE

The following are key components essential for a successful website.

Written content

Keep it simple! Aim for clear, concise, and compelling copy that communicates your message effectively. Avoid industry jargon and make your content accessible to a broad audience.

Limit your main navigation to a few key headings to simplify user experience.

Some key pages that you may want to have include:

- **Homepage:** This is your first impression. It should clearly state who you are, what you offer, and what visitors should do next (e.g. book an experience, shop, sign up).
- **About Us Page:** Share your story, values, and the people behind your business to build trust and connect with your audience.
- **Product or Service Pages:** Detailed descriptions, benefits, images, and prices help customers make informed decisions. Having case studies, testimonials and reviews as social proof can significantly influence buying decisions, so highlight positive customer experiences.
- **Contact Information:** Make it easy for customers to get in touch with you through a contact form, email address, and social media links.
- **FAQ Section:** Address common questions to improve user experience and reduce customer service inquiries.

Search Engine Optimisation (SEO)

To boost your website's SEO, strategically use relevant keywords across your site, including in meta descriptions and image alternative texts (alt text), to align with what your target audience is searching for.

Enhancing your URLs with clear, keyword-rich slugs can also improve both user experience and search engine rankings. These efforts help search engines better understand and prioritise your content, making it easier for potential customers to find your site.

Visual media

For your website's visual components, prioritise high-quality images and videos that accurately showcase your products or services, while also optimising them for quick loading times to enhance user experience.

Additionally, include alt text for all images to boost both accessibility for individuals using screen readers and SEO, as it helps search engines understand the content of the visuals.

REFINING AND LAUNCHING

Before launching, refining your website is critical. Ensure that the navigation is intuitive, the content is error-free and engaging, and the design is responsive across devices (importantly, checking mobile view on each page). Testing the website on different devices and browsers is also essential to ensure compatibility and a smooth user experience.

Integrate essential software tools like Google Analytics and booking platforms (if relevant) into your website to streamline operations and gather valuable insights.

After these checks, it's time to launch. However, a website is never truly "finished."

Regular updates, content additions, and performance analyses are necessary to keep the site relevant, engaging, and ranking well on search engines. Encourage customer feedback and be prepared to make adjustments to improve usability and content continuously.

Upon launching your site, regularly monitor your analytics to understand user behaviour, including bounce rates, exit rates, time spent on page, and which content resonates most with your audience, enabling you to make data-driven improvements.

Need help?

Here's a handy webinar that you can lean on if you need further advice - [watch here](#)²⁴.

Definitions

There are lots of terms used in website development. Below are quick definitions to help guide you and help you become a website master.

Alternative Text	'Alt Text' Descriptive text for the appearance/ function of web page images
CMS	Content Management System
SEO	Search Engine Optimisation
WCAG	Web Content Accessibility Guidelines
Wireframe	Website structure mud map

KEY TAKEAWAYS

Mastering your website requires a clear understanding of its importance, a thoughtful decision on hiring a professional or taking the DIY approach, and meticulous attention to the essential components that make a website effective. You should have the confidence to do it on your own with all the tools and resources online to assist you.

By refining and launching with care, and committing to ongoing maintenance, your website can become a powerful tool to attract, engage and convert visitors into loyal customers. Remember, in the digital landscape, your website is your business' front door. Make it welcoming, make it beautiful, but most importantly, make it unmistakably yours.

WESTERN DOWNS REGIONAL COUNCIL
**BUSINESS RESILIENCE
PROGRAM RESOURCES**



BUSINESS RISK AND SCENARIO PLANNING



Experience Western Downs

**It's the
people that
make it.**



WHAT IS BUSINESS RISK SCENARIO MAPPING?

Risk scenario planning looks at what scenarios could happen and how businesses can prepare for those scenarios. It evaluates critical elements (social, technological, economic, political and environmental) that can influence or trigger a scenario outcome.

Risk scenario planning involves three steps: analysing projects, processes and personnel; identifying potential uncertainties; and outlining courses of action to mitigate negative impacts if a scenario occurs.

This planning will help to:

- Prepare teams for potential future risks
- Provide greater agility during uncertainty
- Support informed decision making
- Identify potential risk themes or pain points in the business

To create a risk plan there are three key questions that you need to answer:

1. What is the risk?
2. What is the likelihood of it happening?
3. How can I mitigate the risk?

1. Identify key risks or threats

Aligning risk scenario planning with strategic objectives requires defining critical business issues or threats, considering underlying principles, market competition and project complexity. This allows businesses to select appropriate leadership, track domestic and global environments, improve risk scenario accuracy, and identify potential causes of risk.

Once issues or threats are identified, teams can identify the different potential causes that can positively or negatively influence the outcomes.

These risks can include:

- **Internal** - Controllable internal business factors, such as policies and structure.
- **External** - External factors like new government regulations or competitor strategies, often outside of control.
- **Local** - Geographic factors, particularly recruitment and employee availability, significantly impact a business.
- **Global** - Factors that could influence the business globally, such as economic downturns or technology advancements.

With the following simple table, you can complete the first column 'RISK'.

RISK	LIKELIHOOD	MITIGATION/RESPONSE
e.g. Cyber attack targeting business systems.		

2. How likely is it to happen?

Using the previously identified issues or threats, map them against the likelihood of them occurring.

Now that you have listed potential risks, think about how probable each one is. This helps you prioritise which risks to focus on first.

You can use these simple categories:

- **Highly Likely** - This risk is expected to happen soon or happens regularly (e.g. seasonal weather, ongoing staff shortages).
- **Likely** - This risk might happen within the next year or under certain conditions (e.g. supplier delays, tech issues).
- **Unlikely** - This risk could happen, but it is rare or would require several things to go wrong first (e.g. major natural disaster, national economic collapse).

You could also use colour coding to help visualise this step using red for highly likely, orange for likely and yellow for unlikely.

With the following simple table, you can complete the second column 'LIKELIHOOD'.

RISK	LIKELIHOOD	MITIGATION/RESPONSE
e.g. Cyber attack targeting business systems.	Highly Likely	

In this scenario, a cyber attack may be highly likely because a business has not implemented password management, two-factor authentication or staff awareness training.

3. What can I do to mitigate the risk and respond?

When an identified risk happens, teams and key decision-makers can start enacting the risk scenario plan. This includes decision-makers identifying and executing projects or other business initiatives outlined in the plan.

“What actions can I take now or if it happens?”

Write down the actions you can take to:

- Prevent the risk
- Prepare ahead of time
- Respond quickly if it occurs

RISK	LIKELIHOOD	MITIGATION/RESPONSE
e.g. Cyber attack targeting business systems.	Highly Likely	Implement cyber security plan

Next steps: Actions

Once risk identification has happened across the business you can then develop actions to help mitigate or respond to these risks. Examples of action may be writing of procedures or staff training.

All staff should be aware of identified risks and encouraged to identify any other risks. Mitigation of risks is always the first step to dealing with risks.

RISK	LIKELIHOOD	MITIGATION/RESPONSE	ACTIONS
e.g. Cyber attack targeting business systems.	Highly Likely	Implement cyber security plan	<ul style="list-style-type: none"> • Operating systems, software and apps are automatically updated • Update all staff passwords • Implement password management system • Ensure two-factor authentication • Ensure important data is regularly backed up • Identify who can access what within the business is managed • Passphrases are used where possible rather than passwords

Your risk and scenario mapping plan should be reviewed often and updated with new risks as they emerge, as well as assess likelihood and if they are changing. Based on the mitigation and action plans, these actions can be embedded into business tasks in an attempt to mitigate the risk happening and lessening the potential impact to your business.

RESOURCE LINKS

- 1 <https://ablis.business.gov.au/>
- 2 <https://www.business.qld.gov.au/running-business/support-services/programs-networks/support-network>
- 3 <https://qsbq.qld.gov.au/about/>
- 4 <https://www.business.qld.gov.au/running-business/support-services>
- 5 <https://www.wdrc.qld.gov.au/Business-Development/Economic-Development>
- 6 <https://www.wdrc.qld.gov.au/Business-Development/Business-Resources-Support>
- 7 <https://www.navigatorwestern Downs.com.au/>
- 8 <https://www.sparrowly.com/blog/how-to-choose-the-right-accountant>
- 9 <https://www.blackdoginstitute.org.au/>
- 10 <https://www.beyondblue.org.au/>
- 11 <https://www.13yarn.org.au/>
- 12 <https://www.sparrowly.com/blog/nailingyournextgrantapplication>
- 13 <https://www.grants.gov.au/>
- 14 <https://business.gov.au/Grants-and-Programs/>
- 15 <https://www.grants.services.qld.gov.au/>
- 16 <https://www.wdrc.qld.gov.au/Community-Recreation/Grants-Funding/SmartySearch>
- 17 <https://www.godaddy.com/en-au>
- 18 <https://www.name.com/>
- 19 <https://www.crazydomains.com.au/>
- 20 <https://www.squarespace.com/>
- 21 <https://wordpress.com/>
- 22 <https://www.wix.com/>
- 23 <https://www.w3.org/WAI/tips/designing/>
- 24 <https://www.youtube.com/watch?v=RRKavrcGoAE&feature=youtu.be>

OTHER USEFUL RESOURCES

Western Downs Regional Council - Disaster Recovery

<https://www.wdrc.qld.gov.au/Community-Recreation/Disasters/After-a-Disaster#section-1>

Dalby Chamber of Commerce and Industry

<https://www.dalbychamber.com.au/>

Chinchilla Community Commerce & Industry

<https://chinchilla.com.au/>

Wandoan Community Commerce & Industry Inc

<https://wandoansurfclub.com.au/>

Tara Futures Group

<https://www.facebook.com/TaraFuturesGroup/>

Jandowae Business Group

<https://www.facebook.com/p/Jandowae-Business-and-Community-Group-100064687897228/>

Miles & District Chamber of Commerce

<https://www.facebook.com/mileschamberofcommerce/>