

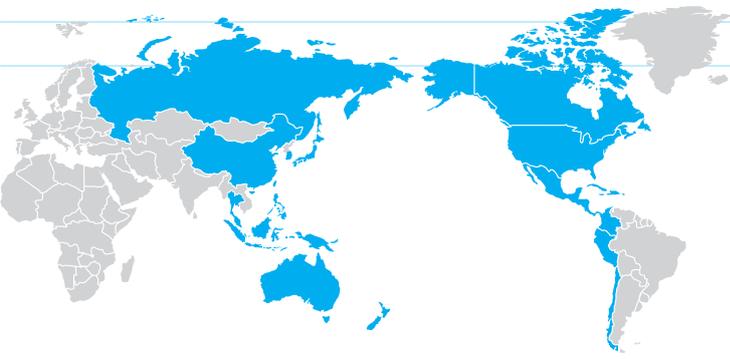


Asia-Pacific
Economic Cooperation

APEC SME Disaster Resilient Policy Framework



Published by:
APEC Small and Medium Enterprise Working Group (SMEWG)
November 2014



Contents

Foreword	04
Preface	06
Introduction	06
Brief Policy/ Program Table	08
APEC Members' Policy Framework	10
Australia	10
Canada	19
Chile	21
Hong Kong, China	24
Indonesia	27
Japan	30
Korea	35
Malaysia	37
New Zealand	39
Peru	44
Chinese Taipei	46
Thailand	51
Program Contact Directory	62

Foreword

According to statistics, 70% of the world's severe natural disasters happen in the Asia-Pacific region and the likelihood of residents here suffering the impact of natural disasters is 4 times higher than those living in Africa and 25 times higher than those living in Europe and America. The economic loss caused by natural disasters has come to a new high.

APEC economies should have in place a management mechanism for disaster resilience in order to more effectively address the risks and challenges posed by climate change and disasters so as to achieve sustainable development.

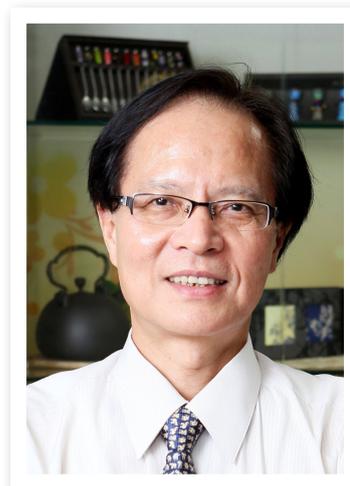
This framework is based on an in-depth look on the needs and current conditions of SMEs in the Asia-Pacific region in response to natural disasters and proposes policy tools for SMEs regarding disaster prevention, contingency measures and rebuilding in the event of a natural disaster. Successful stories from APEC economies are shared in the framework to educate SME managers in the Asia-Pacific, particularly in our region and Queensland in Australia, about the significance of improved disaster preparedness, resilience, and implementation and coordination mechanism, which will lead to reduced disaster impact.

Chinese Taipei has always been dedicated to such topics. In 2013, an expert group was convened to conduct a joint research, leading to the publication of The Guidebook on SME Business Continuity Planning and teacher training programs based on the guidebook. Indonesia; Japan; Mexico; the Philippines; Thailand and Viet Nam have all opted to continue the project by holding local teacher training programs and translating the manual into local languages. So far, there are over 300 trained teachers and the manual is available in 7 languages including English, Chinese, Thai, Indonesian, Vietnamese, Spanish and Japanese. It is expected that over 40% of the population and over 60% of the SMEs in the world can benefit from the trainers and localized manuals, effectively helping SMEs in the Asia-Pacific region conduct business continuity planning and build an environment that encourages innovation.

The framework also reflects APEC economies' commitment to building resilience by way of establishing disaster resilience strategies, launching ongoing reforms for natural disaster mitigation, and making relief and recovery arrangements.



Johnny Yeh
Director General
Small and Medium Enterprise Administration
Ministry of Economic Affairs



Disaster risk reduction (DRR) could be implemented through different approaches. At national level, DRR is closely related to national safety, environmental sustainability and people's livelihoods. Under APEC, an economy-oriented international organization, DRR could directly make contributions to securing safety of trade environment and business operation. Within 2011, three consecutive disasters severely rattled the world by the destructive devastation to people's lives and economic development in New Zealand, Japan and Thailand. Though learning experiences from the Great North-Eastern Japan Earthquake and Tsunami, and the Floods in Thailand that clearly identify high vulnerabilities at business sector and also reminds business owner should expand coverage of traditional business continuity plan to include adverse impacts caused by natural disasters. APEC, as a leading trans-boundary organization in the Asia-Pacific region, took a quick and decisive action of extending its mandate to cover business resilience even during disaster times.

Since second half of 2011, two working groups under APEC, Small and Medium Enterprises Working Group and Emergency Preparedness Working, have been working seamlessly to focus on integrating business operation with technology and knowledge of disaster management. The cross-fora and cross-cutting collaboration not only published a booklet of business continuity plan (BCP) in seven languages, but also substantially empowered small and medium enterprises (SMEs) by series of training programs in 6 APEC member economies. In a summary, 40% of global population can read and use the BCP booklet to improve disaster resilience of 60% of global SMEs. During implementing the project of enhancing business resilience, the regional synergy with the Asian Disaster Reduction Center and the Asian Disaster Preparedness Center does prove APEC's cutting-edge contributions on empowering SMEs.

Therefore, all APEC member economies highly recognize importance and value of BCP to SMEs and welcome the future commitments of incessant actions on enhancing safer trade and investment environment. Through APEC's contribution, APEC is taking a lead position in ensuring safer environment for trade facilitation and sustainable growth. With this goal in mind and echoing the commitments made under the Hyogo Framework for Action 2 and APEC Trade Recovery Guidelines.

In the up-coming years, APEC still encourages introducing innovative science and technology for better utilizing big data and sharing value-added information that will increase capacity building of disaster resilience at SMEs and Global Value Chains by raising digital preparedness for natural hazards.



Co-Chair
APEC Emergency Preparedness Working Group
Secretary General
National Science and Technology Center for
Disaster Reduction



Preface

APEC Leaders and Ministers urged APEC officials to enhance small and medium enterprise (SME) participation in global production chains, aligning with APEC 2013 theme: Resilient Asia Pacific. As shown in Australia, Japan, New Zealand, Philippines, Thailand, and the United States, natural disasters have become the emerging threat undermining the continuity of global supply chains, whereas SMEs and entrepreneurs are particularly vulnerable due to lack of knowledge on the development of business continuity plans (henceforth, BCPs).

The 2012 Leaders' Declaration, 2012 APEC Ministerial Statement and the 2011 APEC High Level Policy Dialogue on Disaster Resiliency also affirmed the need to establish disaster preemptive mechanisms, and encouraged greater communication, coordination and information sharing among APEC fora, APEC members and private sectors to ensure SMEs' business operation continuity. In response to the aforementioned, Chinese Taipei proposed a multi-year project on improving natural disaster resilience of APEC SMEs to facilitate trade and investment in 2011. As a second stage (2013) project activities, Chinese Taipei hosted the 2nd Focal Point Network and Expert Meeting in March at the margins of 36th SMEWG meeting. The meeting involved intensive discussion on the "Guidebook on Promoting SME Business Continuity Plans to Strengthen Reliability of Supply Chains" and its utilization for the Train-the-Trainer workshop held during the August 2013. In addition to the discussion, the meeting engaged experts in sharing best practices on government policy framework to assist SMEs on developing BCPs.

Introduction

The aim of this Policy Framework Report is to offer references for policy makers in APEC member economies to build resilient small and medium enterprises (SMEs) in the environment where nearly 70% of disruptive natural disasters take place.

To identify policies in different stage of disaster management, a survey is designed to investigate into three dimensions: Prevention, During Disaster, Recovery and Re-construction for SMEs to mitigate, respond and recover from natural disasters. 43 policies/programs were collected from 12 economies – Australia (6); Canada (1) Hong Kong, China (3); Indonesia (1); Japan (11); Korea (2); Malaysia (1); New Zealand (6); Peru (1); Chinese Taipei (3); and Thailand (6).

From the responses available there are a few findings important for noticing:

1. For disaster prevention, while most of the economies have programs in the form of training, workshop, and consultancy services to provide guidance for SMEs, only few economies mention regulation and laws for disaster management.
2. Almost all the economies have corresponding funding or subsidizing policies across stages from disaster prevention to disaster recovery, while other policies in the category of infrastructure, facilities, and human resources are left blank.
3. Looking into funding policies, the most common approaches are low interest loans and credit guarantees under different scale; grants are provided to repair or purchase machineries/ equipment but not for loss compensation. Few of the economies provide income subsidies for effected companies to pay salary,

and especially New Zealand and Thailand offer tax assistance for the effected businesses.

4. Public-private collaboration is clearly stated by Australia and Canada. Though many of the economies might have cooperation with private organizations in terms of BCP promotion and consulting services, there is no sufficient information to tell if public-private collaboration is a common approach in promoting BCPs to SMEs.

The observation of this report is preliminary and is not a conclusion since there are still 9 economies' surveys not available for analysis. In addition, it cannot be justified whether or not the economy has a corresponding policy/program if the question of the dimension is left blank. However, the policies/programs listed in this report can be seen as important references for policy makers when making decisions to tackle economic problems causes by natural disasters. It is to be hoped to arouse more attention and awareness in the APEC region that disaster management has to be done thoroughly in different stages, with different approaches, and involving different stake holders.

Brief Policy/Program Table

	Prevention	During	Recovery
Australia	Offer Emergency Management Guide		Natural Disaster Relief and Recovery Arrangement
	Critical Infrastructure Resilience Strategy	Crisis Coordination Center	Disaster Income Recovery Subsidy
	National Strategy for Disaster Resilience		
Canada	Private Sector Partnership Working Group		
Chile	Territory Management of SERCOTEC		Productive Emergency Programs for Entrepreneurs (Provide Fund)
HK, China	Emergency Response System	Emergency Monitoring and Support Center	Emergency Response System
Indonesia	National Disaster Management Agency	Emergency Operation Centers	Emergency Relief Fund
	Laws and Regulations for disaster anagement (Law24/2007, GR 21/2008, PR 61/2011)		Fund (Ministries of CSMEs)
Japan	Support for the development of BCP	Provision of consultation service for financing	nfrastructure/ grant and subsidy/ financing program
	Financial Support for providing disaster prevention equipment		
Korea			Loan Program / Credit Guarantee Program
Malaysia		National Security Council	Emergency Fund Program

	Prevention	During	Recovery
New Zealand	Cloud Computing Guide		Canterbury Business Recovery Trust
			Funding Registrations for Business Mentors New Zealand
	A Resilience Guide for Small Business		Earthquake Support Subsidy
			Tax Assistance for Earthquake Affected Business
Peru	National Policy of Disaster Risk Management		Rehabilitation and Reconstruction Process of the Disaster Risk Management
	National System for Disaster Risk Management-SINAGERD. Law 29664		Response Process of the Disaster Risk Management. Permanent EOC.
Chinese Taipei	Improving Natural Disaster Resilience of SMEs to Facilitate Trade and Investment	Emergency Operations Center (EOC)	Credit Guarantees and Loan Programs for SMEs Affected by Natural Disasters
Thailand	Thailand Action Plans on Water Management and Infrastructure Development	Government's Relief and Recovery Plan and Package	Thai Cabinet's Tax Incentives
			Insurance Claims Policy
			BOT's Clarification on Flood-relief Measures
			Credits from Government and Financial Institution

APEC Members' Policy Framework



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re- construction
Public Provision	A. Infrastructure	<ul style="list-style-type: none"> • Australian Government Critical Infrastructure Resilience (CIR) Strategy • National Strategy for Disaster Resilience 		Natural Disaster Relief and Recovery Arrangements (NDRRA)- Category B assistance
Business Continuity Supports	B. Facilities/Assets	<ul style="list-style-type: none"> • Emergency management & recovery plan template and guide (business.gov.au) • National Strategy for Disaster Resilience 	Crisis Coordination Centre (CCC)	Natural Disaster Relief and Recovery Arrangements (NDRRA)- Category B and C assistance
	C. Human Resources	<ul style="list-style-type: none"> • Emergency management & recovery plan template and guide (business.gov.au) • National Strategy for Disaster Resilience 		Natural Disaster Relief and Recovery Arrangements (NDRRA)- Category C assistance (can be used to engage contactors to assist small businesses).
	D. Financing	<ul style="list-style-type: none"> • Emergency management & recovery plan template and guide (business.gov.au) • National Strategy for Disaster Resilience 		<ul style="list-style-type: none"> • Natural Disaster Relief and Recovery Arrangements (NDRRA)- Category B and C assistance • Disaster Income Recovery Subsidy (DIRS)

Complete Policy Framework

Prevention/Preparedness

Emergency management & recovery plan template and guide (business.gov.au)

Area of focus:

Helps business owners identify risks to their business, critical areas of their business and how to best protect them.

Via its www.business.gov.au website, the Australian Government provides businesses with access to a guide and template for developing an Emergency Management and Recovery Plan. The Plan aims to help business owners identify risks to their business, critical areas of their business and how to best protect them. It also covers continuity and recovery planning to help your business prepare for and survive any emergency situation.

The Plan recognises that emergency management planning is more than just planning for natural disasters; it's a way to operate a business. Specifically, a business should know its strengths and weaknesses and put strategies in place to adapt to any likely scenario.

For example, a business may be affected by flood, with damage to information systems and most of its assets. Regardless of the damage, the impact of this disaster on business operations would be similar to that of a robbery and the same systems and assets were lost. Planning for the impact of an emergency rather than the emergency itself will give businesses a greater chance of survival. Businesses can download printable versions of the Emergency management & recovery guide (Word, 0.60MB) and Emergency management & recovery plan template (Word, 0.52MB), or create their emergency management plan on an iPad by downloading the free MyBizShield iPad App.

Contact Information:

Name: Tanya Jefferis

Title: Manager, Small Business Programs- Policy and Design Section, Small Business Division

Organization: Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education

Postal address: GPO Box 9839, Canberra ACT, 2601, Australia Tel: +61 2 6276 1327

Email: Tanya.jefferis@innovation.gov.au

Australian Government Critical Infrastructure Resilience (CIR) Strategy

Area of focus:

Through a non-regulatory, business-government partnership approach the Australian Government's Critical Infrastructure Resilience (CIR) Strategy, aims to enhance the capacity of critical infrastructure owners and operators to better manage both foreseeable and unforeseen or unexpected risks to their critical

infrastructure assets, supply chains and networks and thereby ensure the continued provision of essential services in the face of all hazards.

Critical infrastructure plays a vital role in relation to a community's resilience during a disaster- a community (and the SMEs that operate within it) will be more resilient if they have continued access to essential services provided by critical infrastructure.

The Australian Government's Critical Infrastructure Resilience (CIR) Strategy, through a range of initiatives and activities, aims to enhance the capacity of critical infrastructure owners and operators to better manage both foreseeable and unforeseen or unexpected risks to their critical infrastructure assets, supply chains and networks and thereby ensure the continued provision of essential services in the face of all hazards.

Under the Strategy, the Australian Government works closely with owners and operators of critical infrastructure through the Trusted Information Sharing Network (TISN), which is the most visible part of the business-government partnership on CIR. The TISN is made up of CI owners and operators, Commonwealth, State and

Territory government representatives and peak national bodies, and is designed to raise the awareness of risks to critical infrastructure, facilitate information exchange, develop strategies and solutions, assess and mitigate risks, and build resilience capacity within organisations.

The Australian Government's approach to CIR goes beyond traditional corporate strategies such as risk management and business continuity planning (which to a large extent only address reasonably foreseeable risks) to also address hazards and risks that are unforeseen or unexpected. Developing and promoting a body of knowledge on organisational resilience, which encapsulates this broader approach, is one of the key initiatives of the CIR Strategy

Organisational resilience encompasses sound risk management, effective emergency or crisis management and business continuity management, but it is also more than that. Resilient organisations exhibit a range of behavioural attributes in their leadership, in their networking, in their readiness for change and in developing a culture of trust which can lead to a faster return to pre-disruption performance, enhanced reputation with stakeholders, and increased staff morale, commitment and productivity.

From a government's perspective, this increased responsiveness benefits stricken communities and businesses that depend on critical infrastructure organisations for essential goods or services.

Further information on the Critical Infrastructure Resilience Strategy and the TISN can be found at www.tisn.gov.au.

Contact Information:

Name: Michael Jerks

Title: Assistant Secretary, Critical Infrastructure and Protective Security Policy

Organization: Attorney-General's Department

Postal address: Attorney-General's Department, National Circuit, BARTON, ACT, 2600, Australia

Tel: +61 2 6141 2930

Email: Michael.Jerks@ag.gov.au

National Strategy for Disaster Resilience

Area of focus:

Provides high level guidance on disaster management to federal, state, territory and local governments, business and community leaders, and the not-for-profit sector.

In December 2009, COAG agreed to adopt a whole-of-nation resilience-based approach to disaster management, which recognises that a national, coordinated and cooperative effort is needed to enhance Australia's capacity to prepare for, withstand and recover from disasters. The National Emergency Management Committee subsequently developed the National Strategy for Disaster Resilience (the Strategy) which was adopted by COAG on 13 February 2011.

The purpose of the Strategy is to provide high-level guidance on disaster management to federal, state, territory and local governments, business and community leaders and the not-for-profit sector. While the Strategy focuses on priority areas to build disaster resilient communities across Australia, it also recognises that disaster resilience is a shared responsibility for individuals, households, businesses and communities, as well as for governments. The Strategy is the first step in a long-term, evolving process to deliver sustained behavioural change and enduring partnerships.

COAG acknowledges that businesses can and do play a fundamental role in supporting a community's resilience to disasters. They provide resources, expertise and many essential services on which the community depends. Businesses, including critical infrastructure providers, make a contribution by understanding the risks that they face and ensuring that they are able to continue providing services during or soon after a disaster.

The Standing Council on Police and Emergency Management (SCPEM), comprising Police and Emergency Management Ministers from all Australian jurisdictions and New Zealand, and a representative from the Australian Local Government Association, has been tasked with implementing the Strategy. The Australian-New Zealand Emergency Management Committee, and its four sub-committees (capability development; recovery; community engagement; and risk assessment, measurement and mitigation) implement the Strategy on behalf of SCPEM.

The Attorney-General's Department administers funding programs by which, subject to eligibility criteria, projects to improve the disaster resilience of SMEs could be undertaken. Some funded projects also indirectly contribute to the disaster resilience of SMEs, such as the construction of flood levies in areas where SMEs are located and the conduct of a commercial building risk management study by a local government Council. The Natural Disaster Relief and Recovery Arrangements and the Disaster Income Recovery Subsidy can also assist SME's to recover from disasters (details above).

SME disaster resilience is also supported by other Australian Government programs,

such as the Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education's Small Business Advisory Services Program (\$27.5M over four years), which includes business continuity planning. SME's will also benefit from the National Work Program for Flood Mapping, which aims to ensure that Australia has high quality, consistent and comparable flood risk maps.

Further detail at: <http://www.em.gov.au/Publications/Program%20publications/Pages/NationalStrategyforDisasterResilience.aspx>

Contact Information:

Name: Ms Samantha Chard

Title: Assistant Secretary, Emergency Management Policy

Organization: Attorney-General's Department

Postal address: Attorney-General's Department, National Circuit, BARTON, ACT, 2600, Australia

Tel: +61 2 6141 2970

Fax: +61 2 6141 2873

Email: samantha.chard@ag.gov.au

National Strategy for Disaster Resilience

Area of focus:

Provides high level guidance on disaster management to federal, state, territory and local governments, business and community leaders, and the not-for-profit sector.

In December 2009, COAG agreed to adopt a whole-of-nation resilience-based approach to disaster management, which recognises that a national, coordinated and cooperative effort is needed to enhance Australia's capacity to prepare for, withstand and recover from disasters. The National Emergency Management Committee subsequently developed the National Strategy for Disaster Resilience (the Strategy) which was adopted by COAG on 13 February 2011.

The purpose of the Strategy is to provide high-level guidance on disaster management to federal, state, territory and local governments, business and community leaders and the not-for-profit sector. While the Strategy focuses on priority areas to build disaster resilient communities across Australia, it also recognises that disaster resilience is a shared responsibility for individuals, households, businesses and communities, as well as for governments. The Strategy is the first step in a long-term, evolving process to deliver sustained behavioural change and enduring partnerships.

COAG acknowledges that businesses can and do play a fundamental role in supporting a community's resilience to disasters. They provide resources, expertise and many essential services on which the community depends. Businesses, including critical infrastructure providers, make a contribution by understanding the risks that they face and ensuring that they are able to continue providing services during or soon after a disaster.

The Standing Council on Police and Emergency Management (SCPEM), comprising Police and Emergency

Management Ministers from all Australian jurisdictions and New Zealand, and a representative from the

Australian Local Government Association, has been tasked with implementing the Strategy. The Australian-New Zealand Emergency Management Committee, and its four sub-committees (capability development; recovery; community engagement; and risk assessment, measurement and mitigation) implement the Strategy on behalf of SCPEM.

The Attorney-General's Department administers funding programs by which, subject to eligibility criteria, projects to improve the disaster resilience of SMEs could be undertaken. Some funded projects also indirectly contribute to the disaster resilience of SMEs, such as the construction of flood levies in areas where SMEs are located and the conduct of a commercial building risk management study by a local government Council. The Natural Disaster Relief and Recovery Arrangements and the Disaster Income Recovery Subsidy can also assist SME's to recover from disasters (details above).

SME disaster resilience is also supported by other Australian Government programs, such as the Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education's Small Business Advisory Services Program (\$27.5M over four years), which includes business continuity planning. SME's will also benefit from the National Work Program for Flood Mapping, which aims to ensure that Australia has high quality, consistent and comparable flood risk maps.

Further detail at: <http://www.em.gov.au/Publications/Program%20publications/Pages/NationalStrategyforDisasterResilience.aspx>

Contact Information:

Name: Ms Samantha Chard

Title: Assistant Secretary, Emergency Management Policy

Organization: Attorney-General's Department

Postal address: Attorney-General's Department, National Circuit, BARTON, ACT, 2600, Australia

Tel: +61 2 6141 2970

Fax: +61 2 6141 2873

Email: samantha.chard@ag.gov.au

During Disasters

Crisis Coordination Centre

Area of focus:

As well as 24/7 hazard monitoring and reporting the Centre also:

- centralises and coordinates information across the Australian Government, states and territories during a crisis in Australia
- supports the Department of Foreign Affairs and Trade and AusAID during major emergencies and events overseas
- coordinates Australian Government physical and financial assistance for disaster relief

- maintains Australian Government response plans and arrangements for responding to domestic and international incidents.

Prime responsibility for the protection of life, property and the environment rests with the state and territory governments. However, the Australian Government is committed to supporting states and territories in developing their capacity for dealing with emergencies and disasters, and provides physical assistance to requesting States or Territories when they cannot reasonably cope during an emergency.

The Australian Government's Crisis Coordination Centre (CCC) is a dedicated allhazards facility that operates 24 hours a day, seven days a week.

The centre provides whole-of-government situational awareness to inform national decision-making during a crisis.

This includes the coordination of physical assistance as well as briefing and support to executive decision-makers in the Australian Government, the state and territory governments and non-government agencies.

Emergency Management Australia (EMA), Attorney-General's Department operates the Crisis Coordination Centre.

Further information at: <http://www.ag.gov.au/EmergencyManagement/Pages/CrisisCoordinationCentre.aspx>

Contact Information:

Organization: Crisis Coordination Centre (CCC), Attorney-General's Department

Postal address: 3-5 National Circuit, Barton ACT 2600

Tel: 1300 243 222 or +61 2 6141 3872

Fax: 1300 004 650

Email: ccc@ag.gov.au

Recovery/Re-construction

Natural Disaster Relief and Recovery Arrangements (NDRRA)

Area of focus:

- loans for small businesses and primary producers
- transport freight subsidies for primary producers
- Clean-up and recovery grants to assist small businesses, including farm businesses, to resume trading as soon as possible

Under the joint Commonwealth-State Natural Disaster Relief and Recovery

Arrangements (NDRRA), assistance is provided to alleviate the financial burden on Australian states and territories following a disaster. It also supports the provision of urgent financial assistance to disaster affected communities.

Under these arrangements, the state or territory government determines which areas receive NDRRA assistance and what assistance is available to individuals and communities. Where the NDRRA is activated, the Commonwealth will fund up to 75 per cent of the assistance available to individuals and communities.

There are four categories of assistance under the NDRRA. Categories A and B are automatically triggered when eligible state or territory government expenditure exceeds the small disaster criterion of \$240,000. Note, the relevant state or territory government determines which elements of the Categories A and B will be invoked for each disaster, once the event has occurred. Category A and B measures include:

- Concessional interest rate loans for small businesses and primary producers
- Transport freight subsidies for primary producers
- Concessional interest rate loans, subsidies and grants to Voluntary Non-profit Organisations
- Personal hardship and distress assistance
- Counter disaster operations
- Restoration or replacement of essential public assets.

Categories C and D are additional assistance measures for more severe disasters.

These measures require both a formal request from the relevant state and territory governments to the Commonwealth Attorney General and the Prime Minister of Australia's agreement for cost sharing before they are provided. NDRRA Category

C clean-up and recovery grants may be made available to assist small businesses, including farm businesses, to resume trading as soon as possible. The grants may be used for clean-up activities, replacement of damaged equipment and stock, and other general repairs but are not designed to provide compensation for losses.

NDRRA assistance for individuals and small businesses is delivered through state and territory agencies (ACT, NSW, NT, Qld, SA, Tas, Vic and WA). Further detail on the NDRRA is at: <http://www.disasterassist.gov.au/FactSheets/Pages/TheNaturalDisasterReliefandRecoveryArrangementsNDRRA.aspx>

Contact Information:

Name: Andrew Grace

Title: Director- Relief and Recovery Programs, National Disaster Recovery Programs Branch

Organization: Emergency Management Australia, Attorney-General's Department

Postal address: Attorney-General's Department, National Circuit, BARTON, ACT, 2600, Australia

Tel: +61 2 6141 2790

Email: andrew.grace@ag.gov.au

Disaster Income Recovery Subsidy (DIRS)

Area of focus:

Financial assistance to employees, small business people and farmers who have experienced a loss of income as a result of a disaster.

The Disaster Income Recovery Subsidy (DIRS) may be activated to assist employees, small business people and farmers who have experienced a loss of income as a result of a disaster.

For the purposes of the DIRS, 'loss of income' can be demonstrated by a reduction in a claimant's total income, including:

- wages
- a similar type of income payment, or
- profit from a business if self-employed.

The DIRS provides fortnightly payments for up to 13 weeks equivalent to the maximum rate of Newstart Allowance or Youth Allowance depending on a person's circumstances. These payments are delivered by the Department of Human Services.

When considering whether or not to activate DIRS, the Commonwealth considers a wide range of information, including:

- the State response to the disaster
- the full range of Commonwealth and State assistance measures made available to the community
- the number of individuals affected
- the degree to which the nature or extent of the disaster is unusual
- the overall severity of the impact on the local economy, including the number of industries impacted and degree of the impact
- the overall severity of the impact on the community, including the percentage of
 - the community impacted and the degree of the impact.

Contact Information:

Name: Ariane Malpas

Title: Director- Commonwealth Recovery Operations, National Disaster Recovery Programs Branch

Organization: Emergency Management Australia, Attorney-General's Department

Postal address: Attorney-General's Department, National Circuit, BARTON, ACT, 2600, Australia

Tel: +61 2 6141 3245

Email: Ariane.Malpas@ag.gov.au



Prevention/Preparedness

Canada's Platform for Disaster Risk Reduction, Private Sector Partnership Working Group

Area of focus:

In January 2005, at the World Conference on Disaster Reduction 168 Governments, including Canada, adopted the Hyogo Framework for Action (HFA) under the United Nations International Strategy for Disaster Reduction (UN/ISDR). In June 2009, Canada committed to creating a National Platform for Disaster Risk Reduction at the second Global Platform meeting, hosted by the UN/ISDR in Geneva. The Platform's objectives are to create the enabling environment to raise awareness and enhance dialogue, provide strategic advice to policy makers, and enhance stakeholder collaboration on disaster risk reduction (DRR) activities.

Canada's Platform builds on existing emergency management consultation mechanisms (e.g.: Federal/Provincial/ Territorial Senior Officials Responsible for Emergency Management, and the Domestic Group for Emergency Management) and existing relationships with non-governmental partners. Canada's Platform also complements and promotes the integration of DRR in national, regional, local and non-governmental emergency management policies, plans, initiatives and programs.

The Advisory Committee of Canada's Platform approves the establishment of working groups that fit within the mandate of the National Platform. A Private Sector Partnerships Working Group (PSPWG) has been established under Canada's Platform to provide informed advice on relevant strategies and identifies priorities for DRR activities that foster disaster resiliency. The PSPWG guides, sets priorities, and supports the development of economic resilience in the private sector to enhance its ability to plan for response and recovery from disasters. The group seeks opportunities for collaboration both within the private sector and with government at all levels to promote community resilience.

As per its terms of reference, the PSPWG is to consist of a broad spectrum of participants from across Canada, which will represent the various business sectors of Canada, and its role is to support the development of Canada's Platform for Disaster Risk Reduction through:

1. Facilitating and fostering networking, collaboration and alliances throughout the private sector across Canada to share and exchange best practices to achieve disaster resiliency.
2. Providing recommendations and communications to support informed best practice
3. Encouraging public/private innovation, partnerships and initiatives to assist government at all levels to develop and implement strategies to promote disaster reduction initiatives
4. Supporting the Government of Canada's efforts to update and report on national and international disaster risk reduction activities aligned with the Hyogo Framework of Action's strategic priorities with an emphasis on local resilient initiatives
5. Providing disaster reduction advice to policy makers with respect to the Private Sectors' initiatives for disaster risk reduction
6. Encouraging implementation and improvement of disaster resiliency and risk reduction programs and actions within the Private Sector and with the general public; and
7. Supporting Canadian technological/innovative efforts that promote disaster risk reduction.

Contact Information:**Working Group Co-Chairs****Name:** Mark Baker**Title:** Business Continuity Consultant**Organization:** BCP Risk Management**Postal address:** 62 Soley Road, Toronto, Ontario, Canada M1M 1C8 Tel: + 416 261 4963**Fax:** + 416 261 7685**Email:** BCPRiskManagement@bell.net**Name:** Rodney Yip**Title:** Product and Portfolio Manager**Organization:** Business Continuity and Resiliency Services IBM Canada**Postal address:** IBM Canada, 3600 Steeles Avenue East, Markham, Ontario, Canada L3R 9Z7**Tel:** +1 905-316-1894**Email:** ryip@ca.ibm.com



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re- construction
Public Provision	A. Infrastructure			Productive Emergency Programs for entrepreneurs
	B. Facilities/Assets			Productive Emergency Programs for entrepreneurs
Business Continuity Supports	C. Human Resources	Coordination and Anticipation of Emergencies by the Territory Management from SERCOTEC	Crisis Coordination Centre (CCC)	
	D. Financing			Productive Emergency Programs for entrepreneurs

Prevention/Preparedness

Coordination and Anticipation of Emergencies

Area of focus:

- Regulation in ensuring asset/facility safety
- Does the program provide loan programs, tax incentives and subsidies for SMEs to establish disaster preemptive mechanisms
- Providing experts to enhance SME employees disaster awareness
- The goal is to establish an inter-institutional coordination space to be aware and to face emergencies in advance. This means, to have a formal communication with other institutions and Government departments, in order to integrate all aspects this situations involves.

In this context, SERCOTEC promotes their Regional Departments to establish a measuring device for productive emergency management at regional level, which define how to react to a possible emergency, with previously established plan.

During Disasters

No Project Name

Area of focus:

- Incident report system for disaster response management and ensure the consistency of the report system across all levels;
- Effective and efficient communication strategies between SMEs and the government;
- A coordinated approach exists across the government and SMEs with clear identification of roles and responsibilities;
- Efficient allocation and use of resources for all stakeholders affected by disaster; and ICT to enhance the efficiency and effectiveness of communication and operation.

Recovery/Re-construction

Productive Emergency Programs for entrepreneurs

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

Productive Emergency Programs for entrepreneurs are Programs that arise in response to a critical and unexpected situation that affects negatively the entrepreneurs of a certain territory, such as natural disasters (earthquakes, volcanic eruptions, tsunamis, among others), fortuitous accidents (fire, explosion, among others) or productive emergencies (regional or national economic crises, among others).

Their goal is to reestablish economic activities disrupted or damaged by emergencies in the shortest time, through granting an incentive or benefit, which may be financing a business plan or giving technical assistance, which will allow employers to reestablish their company.

Eventually, if the magnitude of the event or disaster is too big, those affected could reestablish their company in a different location from the original, or the program could even provide funds to the entrepreneurship towards another productive activity different than the original.

Although all Productive Emergency Programs for entrepreneurs are different, since each depends on the agent and the extent of damage, there are four aspects that must be present in all cases. This four aspects are:

1. They are directed to small enterprises (less than 1.142.600 dollars in Sales, formalized company for tax purposes and with all permits valid)
2. The benefits are granted to the applicant only after he provides an "Investment Plan" which must detail the investments he's obligated to do.
3. The condition of injured or affected by the event and the level of damages suffered by each affected applicant must be certified by an Institution different than SERCOTEC (Provincial Government, Regional Government among others).
4. A different Institution must also declare a Productive Emergency "Situation", which certifies to SERCOTEC the emergency, and give the instruction of running a Productive Emergency Programs, through an Official Document.

Contact Information:

Name: José Luis Uriarte Campos

Title: CEO (National Director)

Organization: Technical Cooperation Service (Servicio de Cooperación Técnica, SERCOTEC)

Postal address: Huérfanos 1.117, Santiago, Chile

Tel: (56-2) 6754297

Email: jluriarte@sercotec.cl



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re- construction
Public Provision	A. Infrastructure	<p>Hong Kong, China has an Emergency Response System to handle disasters and major incidents.</p> <p>Please see:-http://www.sb.gov.hk/eng/emergency/ers/ers.htm</p>	<p>Emergency Monitoring and Support Centre (EMSC), the Government Secretariat's main monitoring and support centre, will be operated.</p>	<p>Under the Emergency Response System, recovery management will concentrate on the following major areas:-</p> <ol style="list-style-type: none"> 1. accommodation, food, clothing and relief funds; 2. enquiries from the public; and 3. registration and information services for disaster victims. <p>Meanwhile, the restoration process often begins while the rescue and recovery phases are ongoing. In addition, it is often in the best interests of all concerned to ensure that the restoration phase is completed as quickly as is practicable.</p>
	B. Facilities/Assets			
Business Continuity Supports	C. Human Resources			
	D. Financing			

Prevention/Preparedness

Emergency Response System

- The Emergency Response System of the HKSAR Government is a "Three Tier" emergency response system.
- The system is designed to work with the minimum number of layers of command and control; for emergency duties to be directed by the emergency services as near to the scene of incident as possible; and for the emergency services to retain directly the responsibility and the authority necessary to respond to emergency situations within their departmental capabilities. The system has clearly prescribed the roles of relevant bureaux and departments in emergency response.



During Disasters

Emergency Monitoring and Support Centre (EMSC)

In the event of a major incident involving widespread threats to life, property and security and where extensive Government emergency response operations are required, the EMSC will be activated upon the direction of the Secretary for Security or a designated senior Security Bureau official.

EMSC is the Government Secretariat's main monitoring and support centre during a widespread or major emergency that may seriously affect life, property and security in Hong Kong.

Contact Information:

Name: Kelvin KONG

Title: Assistant Secretary (Emergency Support Unit) 1

Organization: Security Bureau

Postal address: Central Government Offices, 8/F, East Wing, 2 Tim Mei Avenue, Tamar, Hong Kong

Tel: (852) 2810 2752

Fax: (852) 2501 4755

Email: khlkong@sb.gov.hk

Recovery/Re-construction

Emergency Relief Fund

- The Emergency Relief Fund aims to provide financial assistance to persons who are in need of urgent relief as a result of fire, flooding, tempest, landslide, typhoon or other natural disasters. Grants from the Fund are intended for relief rather than compensation.
- Among the five types of grants, SME farmers and fishermen may benefit from grants that cover repair or replacement of vessels and fishing gear grants; and primary producer grants, including grants for stock houses and farm buildings destroyed or severely damage and rehabilitation grants for loss of crops, livestock or cultured fish.
- More information of the Fund at : <http://www.swd.gov.hk/doc/social-sec/ERFI0807.pdf>

Contact Information:

Agriculture, Fisheries and Conservation Department

- Agriculture Tel: (852) 2476 2424
- Marine Fish Culture Tel: (852) 2150 7108
- Pond Fish Culture Tel: (852) 2471 9145
- Capture Fisheries Tel: (852) 2150 7095



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re- construction
Public Provision	A. Infrastructure	<ul style="list-style-type: none"> Issuing laws and regulations for disaster management (Law 24/2007, GR 21/2008, PR 61/2011) Establishment of national disaster management agency (NDMA) and offices at the provincial and local (district and city) Obliges local governments provides a pathway evacuation due to disasters in every regions (Local Government) Implementation and enforcement of spatial plans (Local Government) 	National, Regional, and Local Agency for Disaster Management establish Emergency Operation Centers (EOC)	<ul style="list-style-type: none"> Improvement of banking policy (Central Bank of Indonesia/CBI) Credit restructure policy (CBI) Construction and repair of roads, bridges, housing, clean water, and sanitation (Govts of National, Regional, and Local; private sectors, NGOs, foreigners or international)
Business Continuity Supports	B. Facilities/Assets	<ul style="list-style-type: none"> Disaster management technical standard requirements (NDMA) Business Incubator Program (Ministry of Co-operative & SMEs/CSMEs) Land certification (Ministry of CSMEs) 		<ul style="list-style-type: none"> Providing assistance through corporate social responsibility (State and private companies)

Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re- construction
		<ul style="list-style-type: none"> • Certification program for product, brand, and patent or intellectual property rights (Ministry of CSMEs) • Participation in national and customary international exhibition (Ministry of CSMEs) • Facilitate to enhance entrepreneurship (Ministry of CSMEs and Ministry of Education and Culture) 		<ul style="list-style-type: none"> • Verification SMEs affected by natural disasters (Local government, the Central Bank, and SMEs community)
Business Continuity Supports	C. Human Resources	<ul style="list-style-type: none"> • Education and training on entrepreneurship and disaster management (CSMEs and NDMA) • Participation in seminar, workshop, discussion (Ministries of CSMEs, Industry, Trade, Agriculture, Fishery and Marine) • Apprenticeship (Ministry of CSMEs) 		<ul style="list-style-type: none"> • Training for disaster management (NDMA & private sectors) • Psychological assistance for psychiatric recovery (NDMA and Local Government)
	D. Financing	<ul style="list-style-type: none"> • Program based lending small loans by state banks that received assurances from the government (CBI) • Provision of funding in the form of social assistance (grants) by government (Ministries of CSMEs, Industry, Trade, Agriculture, Fishery and Marine) 		<ul style="list-style-type: none"> • Remove bad loans receivable SMEs (State-owned banks) • Giving of fund (grant) to start business operation (Ministries of CSMEs, Industry, Trade, Agriculture, Fishery and Marine)

Recovery/Re-construction

Improving Natural Disaster Resilience of SMEs to Facilitate Trade and Investment

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

Contact Information:

Name: Dr. Johnny W. Situmorang

Title: Senior Researcher for Economic, Co-operative, and SMEs

Organization: Ministry of Co-operative & SMEs, RoI

Postal address: Gedung Kementerian KUKM, Jl. Rasuna Said Kav 3-4, Jakarta 12940, Indonesia

Tel: +6221-52992941

Fax: +6221-52992822



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re-construction
Public Provision	A. Infrastructure			
Business Continuity Supports	B. Facilities/Assets	Support for the development of BCP	Provision of consultation service for financing	Construction of temporary stores and factories Support for reconstruction of common facilities and equipment of SME groups and cooperative associations Dispatch of earthquake restoration advisors to the disaster area etc.
	C. Human Resources			Grant for employment adjustment Subsidy for development of employment of disaster victims Support for matching of disaster victims and SMEs etc.
	D. Financing	Financial support for providing disaster prevention equipment in accordance with BCP		Great East Japan Earthquake restoration special financing Financing program for small-scale enterprises' management improvement Great East Japan Earthquake revitalization urgent guarantee etc.

Prevention/Preparedness

Support for the development of BCP

Financial support for providing disaster prevention equipment based on BCP

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees
- SME Agency publishes guidelines of BCP development and operation for SMEs, and provides support tools which contain methodology and format appropriate to the level of SMEs.
- SME Agency publishes pamphlet depicting cases of reconstructed and revitalized SMEs from damages of earthquake and cases of development of BCP.
- Japan Finance Corporation provides a low-interest loan which SMEs can use when they provide disaster prevention equipment in accordance with BCP.
- SME Agency, in cooperation with local governments and industrial associations, conducts measures for dissemination of development of BCP such as holding seminars for SMEs.

During Disasters

Provision of consultation services for financing

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

During the period from incidence of disaster to restoration, consultation service desks for financing, tax etc. are provided to support affected companies at governmental organizations, financial institutes, chambers of commerce and industry etc.

Recovery/Re-construction

Construction of temporary stores and factories

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies

- Providing psychology support for employees
- Organization for Small & Medium Enterprises and Regional Innovation constructs temporary facilities such as shops, offices, factories etc. for SMEs that intend to resume their business in the disaster areas affected by the Great East Japan Earthquake, and lend them to local governments.
- SMEs which intend to enter the temporary facilities can use interest-free loan provided by prefectural SME support organization.

Support for reconstruction of common facilities and equipment of SME groups and cooperative associations

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

In the areas extensively affected by the Great East Japan Earthquake and where recovery is especially delayed, when SME Groups restore necessary facilities in accordance with their restoration action plan, the Japanese government grants 1/2 of their costs and the prefectural government grants 1/4.

Dispatch of earthquake restoration advisors to the disaster area

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

Organization for Small & Medium Enterprises and Regional Innovation dispatches earthquake restoration advisors who provide advice on SMEs' various support needs at no charge to affected SMEs and local governments and support organizations in the affected area.

Grant for employment adjustment

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

In cases where business managers who were forced to downscale their business

because of the Great East Japan Earthquake suspend their business to maintain employment, a part of the leave allowed is granted

Grant for employment adjustment

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

In cases where business managers who were forced to downscale their business because of the Great East Japan Earthquake suspend their business to maintain employment, a part of the leave allowed is granted.

Subsidy for the development of employment of disaster victims

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

A subsidy is granted to business managers who intend to employ, for more than 1 year and by referral of a public employment agency, persons who have worked at the affected area at the time the earthquake occurred and were forced to leave their jobs and persons who have lived in the affected area.

Support for matching disaster victims and SMEs

Area of focus:

Short term emergency work space for operation continuity

Establishing backup servers/facilities for SMEs to load

Loan programs, tax deductions for loss incurred, and subsidies

Providing psychology support for employees

SME Agency holds SMEs recruiting fairs at affected areas for young graduates, and dispatches fresh graduates for internships to SMEs which have a high motivation to employ them.

Great East Japan Earthquake restoration special financing

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load

- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees
- Japan Finance Corporation and Shoko Chukin bank provide long-term and low interest loans for SMEs which were affected by the Great East Japan Earthquake
- Interest subsidies are granted for loans, especially for direct damage such as complete collapse of offices, SMEs in the caution zone causing the nuclear accident. (Virtually interest-free loans)

Financing program for small-scale enterprise management improvement

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

Japan Finance Corporation provides no-collateral, no-warranty, wider-credit and lower-interest loans for small-scale enterprises which were affected directly and indirectly by the earthquake and will restart their business in accordance with the "Support guidance for small-scale enterprises' reconstruction" issued by societies of commerce and industry and chambers of commerce and industry.

Contact Information:

Name: Takashi Naruse

Title: Deputy Director, International Affairs Office

Organization: Small and Medium Enterprise Agency, Ministry of Economy, Trade and Industry

Postal address: 1-3-1, Kasumigaseki, Chiyoda-ku, Tokyo, 100-8912, Japan Tel: +81-3-3501-9093

Fax: +81-3-3501-7805

Email: naruse-takashi@meti.go.jp



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re-construction
Business Continuity Supports	Financing			Loan Programs for SMEs Affected by Natural Disasters

Recovery/Re-construction

Loan Programs for SMEs Affected by Natural Disasters

Area of focus:

Provide firms who are affected by a natural disaster and in an urgent need of funding with liquidity

- Total amount: KRW 125 billion
- Eligibility: SMEs affected by a natural disaster
- * Businesses that are recognized as "affected SMEs" by relevant local authorities and governments after on-site inspections
- Loan terms: annual fixed interest rate of 3%
- Period: up to 5 years (up to 2 years of grace period)
- Loan amount: up to KRW 1 billion per SME

Contact Information:

Name: Lang-In Shin

Title: Manager, Corporate Finance Dept.

Organization: Small and medium Business Organization

Postal address: Yeouido-dong 24, Gukjaegeomyeong-ro, Yeongdeungpo-gu, Seoul, Korea

Tel: + 82-2-769-6895

Fax: + 82-2-769-6899

Email: langin@SBC.OR.KR

Credit Guarantee Programs for SMEs Affected by Natural Disasters

Area of focus:

- Provide firms who are affected by a natural disaster and in an urgent need of funding with liquidity
- Offer security to SMEs who are affected by a natural disaster and cannot apply for loans due to the lack of collaterals
- Total amount: Unlimited
- Eligibility: SMEs affected by a natural disaster

*If a relevant area is designated as Special Disaster Zone, preferential terms may be applied.

- Guarantee rates: 0.5% (for Special Disaster Zone, 0.1%)
- Period: 1 year (The period may be renewed after 1 year through deliberation.)
- Guarantee amount: KRW 200 million per SME in working and equipment capitals combined (for Special Disaster Zone, KRW 500 million)

Contact Information:

Name: Young-Hwan Lim

Title: Senior manager, Credit Guarantee Team

Organization: Korea Credit Guarantee Fund

Postal address: Mapo Daero 122, Mapo Gu, Seoul

Tel: + 82-2-710-4143

Fax: + 82-2-710-4144

Email: yhlim@kodit.or.kr



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re-construction
Public Provision	A. Infrastructure		The National Security Council will be responsible to declare the disasters.	
Business Continuity Supports	B. Facilities/Assets			
	C. Human Resources			
	D. Financing	Provide financial assistance in term of working capital loan and grant		Matching Grants and Loan Programme for SMEs Affected by Natural Disasters such as Flood, Drought, Beach Erosion and Land Slide only.

Recovery/Re-construction

SME Emergency Fund Programme

Area of focus:

Provide hybrid of financial assistance programme (in term of loan and grant) for loss incurred and subsidies

1. Grant:

Purchase and Refurbishment of machineries/ equipment due to the natural disaster;

2. Loan:

- Working Capital including raw materials, operating expenses, salary and rentals (where applicable);
- Purchase of replacement machineries/ equipment and premise's basic fixtures.

The SMEEF was established to assist small and medium enterprises (SMEs) which had their business adversely affected by natural disasters. This Fund provides soft loan financing for purchases of machinery and equipment, refurbishment of premises, and working capital requirements such as purchases of raw materials and consumables.

Financing

Total financing amount up to a maximum of RM100,000 (approx: USD31,615.00) per company in hybrid manner of grant + loan:

Grant amount up to RM20,000(USD6,323.00) (maximum)

- Pre-approved and reimbursement basis:
 - 10% upon approval;
 - Company could claim twice (2) for the rest amount.
- Both claims must be submitted within ONE (1) year of the occurrence of related natural disaster
 - Scope of coverage: Purchase and Refurbishment of machineries/ equipment due to the natural disaster;

Loan amount up to RM80,000(USD25,292.00) (maximum)

- Financing amount: Minimum RM50,000 (USD15,812.00) and maximum RM100,000(USD31,615.00)
- Type of Financing: Fixed Term Loan (50% upon approval + 50% upon invoice submission)
- Tenure: 5 years, including 6 month grace period (only interest served)
- Interest Rate: 3% yearly rest (AYR)

Contact Information:

Name: Nik Syahril bin Nik Mahmood

Title: Senior Manager

Organization: SME Corporation Malaysia

Postal address: Level 6, SME 1, Block B, Platinum Sentral Jalan Stesen Sentral 2, Kuala Lumpur Sentral, MALAYSIA

Tel: 603- 2775 6000

Fax: 603-27756312

Email: syahril@smecorp.gov.my



Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re-construction
Public Provision	A. Infrastructure			
Business Continuity Supports	B. Facilities/Assets	Cloud Computing: A guide to making the right choices		Creation of the Canterbury Business Recovery Trust
	C. Human Resources	Shut Happens: A resilience guide for small business		Funding registrations for Business Mentors New Zealand
	D. Financing			<ul style="list-style-type: none"> • Earthquake Support Subsidy • Tax assistance for earthquake-affected businesses

Prevention/Preparedness

Cloud Computing: A guide to making the right choices

Area of focus:

Information on privacy issues if businesses are moving data to the cloud, which may help a business continue operations in the event of a disaster.

This guide provides a checklist on privacy issues that businesses need to consider if moving information to a cloud services provider. These include:

- the definitions of cloud computing and personal information;
- who is responsible for information in the cloud;
- how to keep information secure;
- how to handle customer requests for information;

- what to do if things go wrong;
- whether location matters;
- how much information the cloud provider sees;
- how to exit from the cloud.

The guide is available online at:

<http://privacy.org.nz/how-to-comply/using-the-cloud/>

Contact Information:

Organization: Office of the Privacy Commissioner

Postal address: PO Box 10094, Wellington, New Zealand

Tel: 0800 803 909

Email: enquiries@privacy.org.nz

Shut Happens: A resilience guide for small business

Area of focus:

Simple practical actions to build resilience in a small business and prepare for adversity.

This booklet assists businesses to prepare for disruption and adversity by taking them through steps to develop their resilience. These include:

- awareness of the external environment (e.g. customers, suppliers, industry associations, neighbours etc.);
- identifying core business needs, goals and priorities;
- getting back together in an emergency;
- backing up data;
- cultivating adaptability;
- developing leadership;
- engaging staff;
- testing and updating.

The guide is intended to be a resource that business owners can easily read and stimulate their thinking about being prepared for adversity. Links are provided to more information about each topic.

The guide is available online at:

http://www.resorgs.org.nz/images/stories/pdfs/OrganisationalResilience/sme_resilience_brochure.pdf

Contact Information:

Name: Dr Erica Seville, Dr John Vargo, Tracy Hatton

Title: Lead Researchers

Organization: Resilient Organisations

Postal address: University of Canterbury, Private Bag 4800, Christchurch, New

Zealand

Email: erica.seville@rsrc.co.nz; john.vargo@canterbury.ac.nz; tracy.hatton@pg.canterbury.ac.nz

Recovery/Re-construction

Creation of the Canterbury Business Recovery Trust

Area of focus:

- Support for SMEs affected by the 2011 Christchurch earthquake.
- Created a fund where tax-deductible donations could be directed following the earthquake.
- A mix of public and private contributions.

This trust was created following the February 2011 Christchurch earthquake to provide small amounts of financial assistance to affected SMEs in an easily accessible and timely way. Donations to the trust totaled \$5.4 million, with the Government contributing \$2.5 million. Grants were made to 360 businesses for marketing, fit-out costs or other activities relating to businesses' recovery plans.

Contact Information:

Organization: Canterbury Business Recovery Trust

Postal address: P O Box 2962, Christchurch, New Zealand

Tel: 0800 50 50 96

Email: patti.poole@mbie.govt.nz; cbrt@recovercanterbury.co.nz

Funding registrations for Business Mentors New Zealand

Area of focus:

- Assist owners of businesses affected by disasters to evaluate their options
- Provides an effective low-cost way for government to support SMEs using existing channels

After the September 2010 and February 2011 Canterbury earthquakes, more than 300 experienced volunteer business mentors provided guidance to small-to-medium businesspeople to help them recover after the quakes and provide a fresh perspective on their business. The Government paid the \$100 registration fee for each business to access the services of a business mentor for up to two years.

Business Mentors New Zealand provides a voluntary mentoring service to businesses that have fewer than 25 employees. Mentors are experienced businesspeople who are volunteers, although they are reimbursed for expenses. One-on-one mentoring offers effective and practical assistance to the development and growth of small businesses.

Further information about Business Mentors New Zealand is available at: <http://businessmentors.org.nz/>

Contact Information:**Organization:** Business Mentors New Zealand**Postal address:** PO Box 9043, Newmarket, Auckland 1149, New Zealand**Tel:** 0800 209 209**Email:** bmnz@bmnz.org.nz

Earthquake Support Subsidy

Area of focus:

- Provided immediate short-term financial relief for disaster-affected small businesses, allowing them to continue wage payments
- Prevents a large increase in unemployment benefit applications post-disaster.

The Earthquake Support Subsidy (ESS) was a payment for employers with fewer than 20 staff to help them pay their employees immediately after the Christchurch February 2011 earthquake. The subsidy was NZ \$500 per week per employee in businesses that were "directly affected"¹ by the earthquake and was repayable once insurance payouts had been made. The subsidy was also available to the self-employed or business owners who drew a wage. The ESS was available six days after the February 2011 earthquake and lasted for the next eight weeks. The ESS was very well received by many businesses, saving many and reducing the number of staff applying for the unemployment benefit.

More information about the ESS is available at:

<https://www.msd.govt.nz/about-msd-and-our-work/newsroom/media-releases/2011/millions-for-christchurch-quake-employment-support.html>

Unable to operate due to physical or environmental barriers preventing either staff or public access to the business.

Contact Information:**Organization:** Ministry of Social Development**Postal address:** PO Box 1556, Wellington 6140, New Zealand**Tel:** 0800 779 997

Tax assistance for earthquake-affected businesses

Area of focus:

Developed a flexible approach to disaster-affected businesses relating to their tax obligations.

Following the September 2010 Christchurch earthquake, the Government eased the tax-related burden on affected businesses with the following measures:

- Placed a moratorium on contacting Canterbury taxpayers directly for a month after the first earthquake, including those businesses that had outstanding debts and returns.
- Waived interest on late tax payments for affected businesses.
- Gave leniency to businesses who could not access their financial records or for

whom cash flow was causing a temporary issue.

- Set up a specific support phone line and provided information brochures for affected businesses.

More information about the tax assistance is available at:

<http://www.ird.govt.nz/earthquake/cq-factsheets/>

Contact Information:

Organization: Inland Revenue

Postal address: 39 Durham Street, Sydenham, Christchurch, New Zealand

Tel: 0800 473 566





Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re- construction
Public Provision	A. Infrastructure	<ul style="list-style-type: none"> • National Policy of Disaster Risk Management • National System for Disaster Risk Management-SINAGERD. Law 29664 	Response Process of the Disaster Risk Management. Law 29664. Permanent EOC	<ul style="list-style-type: none"> • Rehabilitation and Reconstruction Processes of the Disaster Risk Management. • Resolution N° 008-2012-EF/63.01, Specific minimum content of pre-investment studies level Investment Project Profile Public post-disaster recovery services. Ministry of Economy and Finance
Business Continuity Supports	B. Facilities/Assets	National System for Disaster Risk Management-SINAGERD. Law 29664		<ul style="list-style-type: none"> • Rehabilitation and Reconstruction Processes of the Disaster Risk Management. • Resolution N° 008-2012-EF/63.01, Specific minimum content of pre-investment studies level Investment Project Profile Public post-disaster recovery services. Ministry of Economy and Finance
	C. Human Resources	National System for Disaster Risk Management-SINAGERD. Law 29664		

Different Policies		Prevention/ Preparedness	During Disasters	Recovery/Re-construction
	D. Financing	Programme budget 068: Reduction of vulnerability and disaster emergency care.		<ul style="list-style-type: none"> Resolution N ° 003-2013-EF/63.01. Resolution N° 008-2012-EF/63.01, Specific minimum content of pre-investment studies level Investment Project Profile Public post-disaster recovery services. Ministry of Economy and Finance

Prevention/Preparedness

National Policy of Disaster Risk Management.

Programme budget 068: Reduction of vulnerability and disaster emergency care.

Area of focus:

- Short term emergency work space for operation continuity.

CONAGERD: National Council for Disaster Risk Management (major disaster) Law 29664

INDECI: Directs the response a emergencies at level 5

INDECI: Coordinates emergency response level 4

Rehabilitation and Reconstruction Processes of the Disaster Risk Management in Perú.

- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

Contact Information:

Name: Alberto Bisbal Sanz

Title: Director of the Disaster Preparedness of the INDECI

Organization: INDECI, National Institute of Civil Defense

Postal address: Ave. Jose Galvez Barrenechea 563. San Isidro. Lima. Peru

Tel: +51 14760161, +51 988061901

Fax: +51 14760161

Email: abisbal@indeci.gob.pe



Chinese Taipei

Different Policies		Prevention/Preparedness	During Disasters	Recovery/Re-construction
Public Provision	A. Infrastructure			
Business Continuity Supports	B. Facilities/Assets	Disaster Maps Disaster Prevention Maps National Science and Technology Center for Disaster Reduction (NCDR)	Establishment of Emergency Operations Centers (EOC)	Hsinchu Science Park Urban Renewal
	C. Human Resources	Improving Natural Disaster Resilience of SMEs to Facilitate Trade and Investment		Professional Civil Engineers Association Structural Engineers Association
	D. Financing	Residential Earthquake Insurance Fund Low-Interest Loans		Credit Guarantees and Loan Programs for SMEs Affected by Natural Disasters

Prevention/Preparedness

Improving Natural Disaster Resilience of SMEs to Facilitate Trade and Investment

Area of focus:

This project is proposed to increase the awareness of disaster preemptive mechanisms among APEC SMEs and to develop capacities of SMEs and APEC Economies. The project will have the following specific objectives:

1. To identify threats of natural hazards to business operations and possible solutions through implementing disaster preemptive mechanisms, with priority focus on ICT, logistics and auto parts industries;
2. To share best practices to assist SMEs in APEC region through implementing

disaster preemptive mechanisms; and

3. To enhance the awareness of both SMEs and governments on natural disaster risks.

Timeline:

Phase 1 (2012): To conduct a joint study investigating the needs of APEC SMEs in responding to natural disasters, such as surveys, and to review the current policy frameworks and collect best practices of business continuity plans for further knowledge dissemination to APEC economies.

• Deliverables:

- Establish a Focal Point Network and Expert Teams;
- Conduct surveys on current status of business continuity plans and government policies to assist SMEs in APEC;
- Formulate Guidelines on Promoting SME Business Continuity Plans to Strengthen Reliability of Supply Chains;
- Review the current policy frameworks and collect best practices on business continuity plans; and
- Establish a symposium on disseminating project outputs.

• Activities:

- Focal Point Network Meeting and Expert Meeting (July 11th, 2011)
- APEC Symposium on Promoting Business Continuity Plans to Enhance SMEs' Participation in Global Production Chains (July 12th, 2011)

Phase II (2013): To finalize and establish an educational guidebook, and host a train-the-trainer workshop specializing in assisting SMEs to develop own disaster preemptive mechanisms.

• Deliverables:

- Finalize educational guidebook; and
- Establish a training workshop to train the trainer.

• Activities:

- 2nd Expert Meeting (March 12th, 2013)
- Train the Trainer Workshop (August 5th- 9th, 2013)

Phase III (2014): To disseminate the outcome through: local communities, EPWG website, project website, and the workshop to enhance SMEs' participation of this project and to increase the awareness of disaster preemptive mechanisms among governments of member economies through establishing a high level dialogue.

• Deliverables:

- Host 3 Training Workshops in 3 volunteering economies; Hold a high level dialogue to increase the awareness of disaster risks among the government branch in member economies; and
- Conduct surveys to evaluate project effectiveness.

• **Activities:**

- 3 Training Workshops (January- April, 2014)
- High Level Dialogue (April, 2014)

During Disasters

Establishment of Emergency Operations Centers (EOC)

Area of focus:

- Incident report system for disaster response management and ensure the consistency of the report system across all levels;
- Effective and efficient communication strategies between SMEs and the government;
- A coordinated approach exists across the government and SMEs with clear identification of roles and responsibilities;
- Efficient allocation and use of resources for all stakeholders affected by disaster; and
- ICT to enhance the efficiency and effectiveness of communication and operation.

Personnel are grouped according to their functions and missions and the Incident Command System (ICS) mode. The Center has been regrouped into 4 groups and 14 units to better the Commander's coordination, command and dispatch so that the organization can be structured, execution can be efficient and dispatch can be planned.

Of all the disasters experienced by Taipei, typhoons and earthquakes are most frequent. Therefore, the priority of the Center is to prevent typhoon/flood and quakes damages. Other disasters, e.g. epidemics shall be the responsibility of relevant departments. The relevant departments shall have their respective response program in place.

The Commander shall enact certain units according to the situation. The procedure is as follows:

1. When stationed, all necessary responses shall be carried out immediately.
2. Relevant departments shall enact their respective response units in their own departments.
3. The Commander shall convene a rescue meeting at 9.00 and 21.00 every day.
4. Group Leaders shall convene a Group meeting when necessary.
5. When District Emergency Response Center cannot cope with the situation, report to the City EOC immediately.
6. When the disaster is contained the operations level can be lowered.

Contact Information:

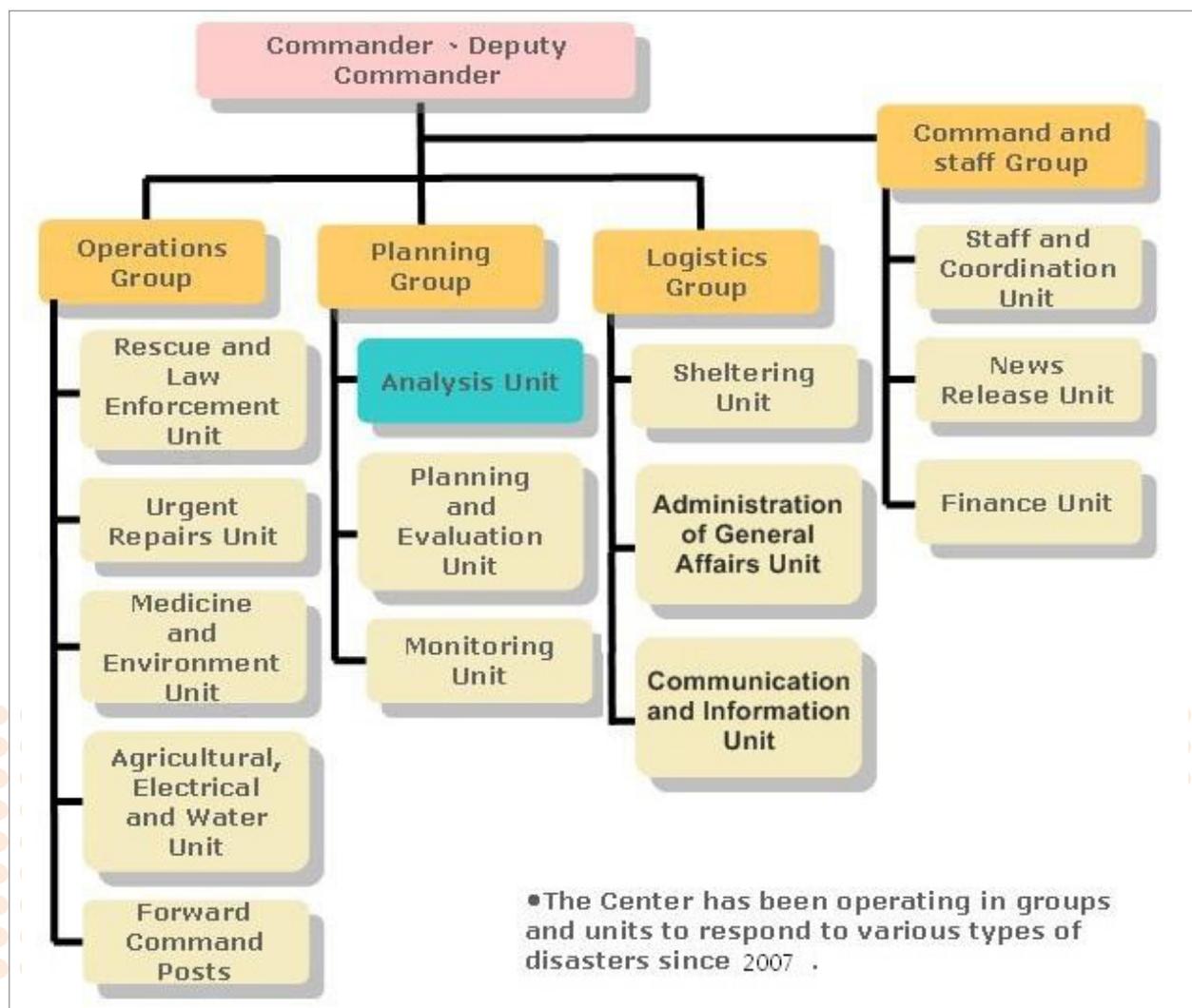
Name: Xing-Hua Yu

Organization: Emergency Operation Center of Taipei City

Address: No.2, Alley 11, Lane 391, Jhuangjing Rd., Sinyi District, Taipei

TEL: 886-2-8786-3119

FAX: 886-2-8786-3103



Recovery/Re-construction

Credit Guarantees and Loan Programs for SMEs Affected by Natural Disasters-

1. Credit Guarantees and Loan Program for Disaster Recovery
2. Credit Guarantees and Loan Program for Enterprises Affected by Typhoon Morakot

Area of focus:

- Short term emergency work space for operation continuity
- Establishing backup servers/facilities for SMEs to load
- Loan programs, tax deductions for loss incurred, and subsidies
- Providing psychology support for employees

Starting from May 2006, it provides financial assistance for SMEs to recovery from natural disaster with regard to business premises, plants, goods, raw materials and products damaged.

1. Credit Guarantees and Loan Program for Disaster Recovery

Starting from May 2006, it provides financial assistance for SMEs to recovery from natural disaster with regard to business premises, plants, goods, raw materials and products damaged.

2. Credit Guarantees and Loan Program for Enterprises Affected by Typhoon Morakot

Starting from September 2009, It focuses on the enterprises in the south area damaged in Typhoon Morakot, which caused serious flood and led to thousands of injuries and deaths.

Contact Information:

Name: Dr. Wei-Sen Li

Title: Secretary General,

Organization: National Science and Technology Center for Disaster Reduction

Tel: +886-2-8195-8704

E-mail: lj.weisen@ncdr.nat.gov.tw



Different Policies		Prevention/Preparedness	During Disasters	Recovery/Re-construction
Public Provision	A. Infrastructure	Thailand Action Plans on Water Management and Infrastructure Development	Government's Relief and Recovery Plan and Package	
Business Continuity Supports	B. Facilities/Assets			<ul style="list-style-type: none"> • Government's Relief and Recovery Plan and Package • Thai cabinet's tax incentives relating to flood losses • Insurance Claims Policy
	C. Human Resources			
	D. Financing			<ul style="list-style-type: none"> • BOT's Clarification on flood-relief measures • Credits from government and financial institution

Prevention/Preparedness

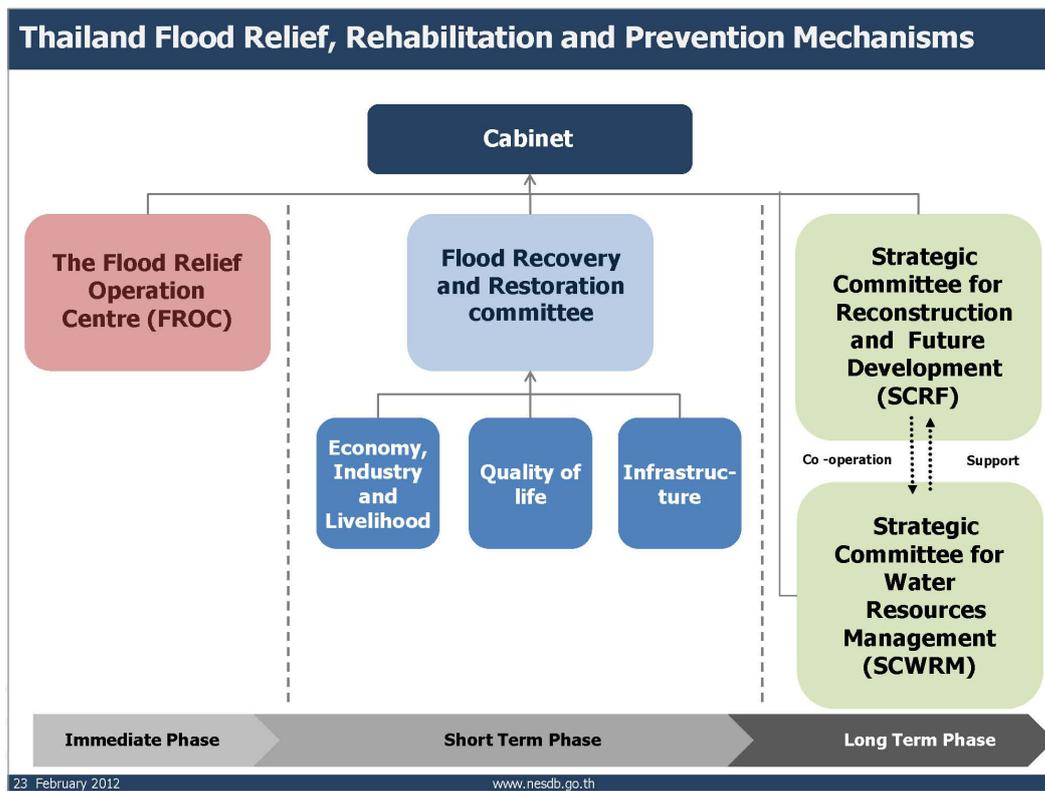
Thailand Action Plans on Water Management and Infrastructure Development

Area of focus:

Policy recommendation on long term development plan including:

- Policy recommendation on long term development plan including:
 - Strategic plan on rebuilding the Thailand
 - Financial Source
 - Rebuilding confidence of citizen and investors

- Disaster Management Scheme
 - Policy short term and long term strategic plan on water management including:
- Review current water management policy
- Pin point the current bottleneck and possible solution both in short term and long term
- Prepare investment package on water management



Five Strategies for reconstruction and future development

1. Water Resource Management

- 1.1 Master Plan on Water Resource Management
- 1.2 Restoration and conservation of forest and ecosystem
- 1.3 Management of major water reservoirs and formulation of water management plan
- 1.4 Restoration and efficiency improvement of current and planned physical structures
- 1.5 Information warehouse and forecasting & disaster warning system
- 1.6 Preparation plan for emergency situation in specific areas
- 1.7 Selecting water retention areas and recovery measures
- 1.8 Improving water management institutions
- 1.9 Create understanding, acceptance, and participation for large-scaled flood management from all stakeholders

2. Restructuring of the production & service sectors.

Two Dimension of Restructuring Policy Framework

- 2.1 Restructuring for preventing real sector from risks of disasters and crisis
 - 2.1.1 Support the business sector, particularly key industries to set up a system that can efficiently response and be resilient to disasters and crisis.
 - 2.1.2 The approach of Business Continuity Management (BCM) shall be applied to minimize risks and maintain operations of industries' supply chains in the crisis
- 2.2 Restructuring for enhancing competitiveness of the production and service sectors towards more advanced technology and higher value creation
 - 2.2.1 Continuously promote eco-industrial town development and environment revival in major industrial areas as well as supporting industrial cluster development
 - 2.2.2 Encourage the development of modern industry based on creativity, local wisdom and innovation
 - 2.2.3 Develop enabling factors to promote efficiency and standard and support the application of STI in creating high-value added manufacturing products
 - 2.2.4 Encourage and support production linkages between large and local industries and widen industrial development in regions through linkages between SMEs / OTOP entrepreneurs and large industrial companies.

3. Spatial Development for New Economic Areas

- 3.1 The land use policy shall focus on promoting the distribution of economic prosperity of the region and throughout all regions based on the difference in capability of each area
- 3.2 The development of international transport and logistics networks under the existing and future development plan and integration of the linkages within the sub-region and between sub-regions, as well as the cooperation under the Master Plan on ASEAN Connectivity
- 3.3 Development of Thailand's regions shall be pursued to connect with neighboring economies and Southeast Asia. The major development schemes include the EWEC, NSEC, and SEC under the GMS Scheme
- 3.4 Development of border economic zones and border towns shall be undertaken to serve as an economic gateway connecting with neighboring economies.

4. Infrastructure development (2012 –2020)

- 4.1 Transport Infrastructure Development: -Development of land transport network to connect main economic zones and cities in the region and neighboring economies including road networks rail networks and mass transit networks within the capital and perimeters. Air Transport Infrastructure Development -Sea Transportation Infrastructure Development.

- 4.2 Energy Security: New sources of energy, both domestic and international need to be sought and developed, especially through the establishment of collaborations in the area of energy resource development with potential neighboring economies on the west of Thailand (Dawei).
- 4.3 Telecommunications Infrastructure Development: to provide high-speed internet services covering all areas in Thailand, creating more opportunity for the public to get the services. Also, the Government Information Network (GInet) needs to be developed for support large and small and medium enterprises (SMEs) to efficiently utilize it to improve their competitiveness and generate greater income.
- 4.4 Public Infrastructure Development: The water supply system in rural areas and economic zones as well as the waste water management system shall be further developed to create efficient and worthwhile utilization resources for the consumption of population and the production and service sectors.

5. Insurance system development

- 5.1 The focus is on developing the insurance system to be a key mechanism, which provides economic and social security and handles the risks from natural disasters.
- 5.2 An Insurance Pooling Fund, with the initial capital worth 50,000 million baht, has already been set up in accordance with the Royal Decree on Insurance Pool Fund 2012.
- 5.3 The objective of this law is to establish an "Insurance Fund" as a legal entity to assist the insurance industry in providing insurance coverage for various natural disasters, particularly in the event of flood.
- 5.4 The Ministry of Finance has been given the authority to borrow both in local and foreign currencies, with a ceiling of 1.5 billion US dollars to support such objective. This fund will enable the insurance industry to provide an insurance coverage worth 50 billion US dollars.

During Disasters

Government's Relief and Recovery Plan and Package

Area of focus:

Measures to help people and businesses adjust to the current flood situations over the next 4- 6 weeks

For the Flood Assistance Phase Measures to help people and businesses adjust to the current flood situations over the next 4- 6 weeks are summarized:

Measures

1. Database for Infrastructure Rehabilitation

Integrate satellite data, geo-informatics, and basic information from the authorities concerned to identify flooded areas, water drainage directions, and flood damaged areas in details.

2. Integration of Activities in Temporary Shelters

- Offer food and consumer products, as well as mental rehabilitation
- Support transportation of necessary materials, devices, and care packages from the authorities concerned, e.g., Flood Relief Operation Centre (FROC), to many areas.

3. Social Rehabilitation Activities

- Improve water quality in total areas of 3,520 square kilometers by instructing local communities how to produce Effective Micro-organism (EM) balls.
- Prevent pandemic diseases by dispatching mobile medical units to treat patients residing in the flood affected areas to reduce the possibility of critical conditions.
- Provide job skill to generate alternative means of income in case flood victims are not capable of carrying on with their previous professions.
- Restore damaged historical sites and estimate losses of temples and schools.
- Rehabilitate teachers, students, and schools by providing necessary supplies, ease students' commute to schools, budget of 50,000 baht. After the flooding recedes, relief measures including debt moratorium, and loans with low interest rates for teachers and government officials of the Ministry of Education affected by the flooding will be provided for their residence restoration within the budget of 3,000,000 baht.

4. Main Economic Measures

· **Industrial Sector**

1. Drain water from factories and industrial estate areas as soon as possible, and start the infrastructure restoration process.
2. Compile information on the damages to machinery and equipment, and compensation by insurance companies; expedite claims payments and resolving conflicts between factories and insurance companies; as well as provide appropriate assistance by the government such as seeking cooperation from commercial banks in easing loans
3. Provide assistance in moving machinery, equipment, and inventory from affected areas to a safe place to minimize Damage
4. Facilitate visa procedures for foreign experts and mechanics and gathering local experts from academic and private sectors for repair of machinery, equipment, and infrastructure.
5. Implement a plan to supplement import-export document processing; 3 locations will be set-up at Suvarnabhumi Airport, Ministry of Commerce Service Link on Rachadapisek Road, and the Department of Foreign Trade-Chonburi Office.

- **Provide assistance to laborers through skill development programs** for affected workers to help them return to their jobs, to meet the demands of employers, and to help workers gain new skill sets.

- **Restore and repair roads and infrastructure**; expedite the process to improve accessibility of flooded streets to allow commuting, reparation of damaged roads and bridges to allow access as early as possible.
- **Water Management**
 1. Design a plan and process for draining water from affected areas within 2 months, taking into consideration issues such as water pathway, required tools and drainage equipment, and appropriate timeframe.
 2. Compile information on water levels to inform households and businesses in each area, build walls that match the water level in each area; the information will be accessible on the websites of governmental agencies.
- Approaches to monitoring, rationing, and regulating prices of goods and services
 1. (Ministry of Commerce) Coordinate with the Airports of Thailand Public Company (AOT) in opening access to Donmuang Airport as a temporary distribution center of goods for retailers in affected areas- CP-All (7-11 store), SiamMakro, Ekchai Distribution (Tesco Lotus), Big-C Supercenter, and Central Food Retail Company (TOPS Supermarket), which are in .
 2. (Ministry of Commerce) Coordinate with the army in using 120 of their trucks to transport goods from the temporary distribution center to other branches to avoid shortage in the market.
 3. Restore retail of highly-needed goods in Bangkok and the provinces; set up a mobile unit to distribute necessary consumer goods to areas with difficulty access.
 4. Set up a coordination center for distribution of goods, linking producers to distributors and retailers to ensure sufficient supply of necessary goods, and expedite the distribution of goods to retailers.
 5. Monitor price level to prevent retailers from taking advantage of consumers by sending monitoring teams to ensure fair pricing and prevent stocking of inventory, and receiving complaints through a hotline on a 24-hour basis and through the offices of the Department of Internal Trade in each province.

Recovery/Re-construction

Thai cabinet's tax incentives relating to flood losses

Area of focus:

To encourage reinvestment and new investment is by way of corporate tax exemptions. These exemptions are to apply to investment occurring throughout the whole of Thailand with greater exemptions applying to reinvestment in flood impacted provinces

The Thai Board of Investment (BOI) will grant tax incentives in the form of exemptions from Thai corporate income tax (at the proposed rates of 23% in 2012 and 20% in 2013) for a period of 8 years which will be granted to all investors in every investment zone in Thailand for:

1. An Investor who suffers losses from flooding:

1.1 8 years CIT exemption for an investor who reinvests in the same province that suffered flooding damage and who does not relocate will be granted without limitation on investment amount, and

1.1.1 a further 3 years, a 50% CIT reduction for investment in industrial estate in Zone 2 or,

1.1.2 a further 5 years, a 50% CIT reduction for investment in Zone 3.

1.2 8 years CIT exemption for an investor who invests in other provinces will be granted but limited to the investment amount* (that is, the total amount of both equity and loan capital which the company has invested into the project), and

1.2.1 a further 3 years, a 50% CIT reduction for investment in industrial estate in Zone 2 or,

1.2.2 a further 5 years, a 50% CIT reduction for investment in Zone 3.

1.3 Customs duty exemption for all imported machinery

2. Investor not suffering flooding losses or a new investor:

2.1 8 years CIT exemption will be granted but limited to the investment amount*, and

2.1.1 a further 3 years, a 50% CIT reduction for investment in industrial estate in Zone 1 or,

2.1.2 a further 5 years, a 50% CIT reduction for investment in industrial estate in Zone 2 or

2.1.3 a further 5 years, a 50% CIT reduction for investment in Zone 3.

2.2 Customs duty exemption for all imported machinery

The above tax incentive will apply to eligible investments submitted to the BOI from now to the end of 2012. * The total corporate tax saving as a result of the exemption must not exceed the investment amount. In addition, no Thai dividend withholding tax will apply during the tax exemption period.

Promoted industrial estate operator who suffers flood damage and who decides to invest in flood prevention infrastructure in an existing industrial area or in an extended area will be granted 8 years CIT exemption but limited to an overall maximum equivalent tax saving of 200% of the flood prevention infrastructure investment

The Thai Ministry of Finance is also to consider either exempting or reducing customs duty on passenger cars or parts for cars assembled for local sale at an appropriate rate to car manufacturers, assemblers and component manufacturers who have suffered flood losses or damage

Insurance Claims Policy

Area of focus:

Source of fund for recovery

Office of Insurance Commission (OIC) Relaxation of regulation of insurance

claims would be gradually paid in the beginning of January 2012. The payment process should not be late as insurance companies will pay minimum claims to their customers in order to facilitate business operation. The rest of the claims will be negotiated later. Depending on an agreement between businesses and insurance companies, damaged machineries can be moved or repaired while loss assessment has not finished yet. In the case of reinsurance², the general insurance association also convinced that the payment of claims would not be late as foreign reinsurance companies will rely on assessment and data provided by Thai insurance companies. Capital inflows from foreign reinsurer had already been observed in November 2011. Therefore, the speed of claim payment depends on how fast insurance surveyors in Thailand work. Currently, the government had temporarily allowed foreign surveyors to work in Thailand in order to relieve the surveyor shortage.

BOT's Clarification on flood-relief measures

Area of focus:

To support flooded borrowers³. For instance, commercial banks and non-banks were allowed to maintain flooded customer's loan classification as pre-flood class and consider credits to such borrowers as new loan approval with special interest rate

Clarification on flood-relief measures

- The BOT issued a circular to seek cooperation from financial institutions in assisting debtors affected by the flood as follows:
 - Financial institutions may retain the same classification prior to the flood for debtors classified as normal or special mentioned and may regard such support as part of debt restructuring;
 - Financial institutions and non-bank credit card companies may reduce the minimum monthly payment to less than 10 percent of outstanding balance as deemed appropriate up to June 30, 2012; and
 - Regulation on personal loan under supervision and credit card loan was relaxed by allowing higher credit line than the level specified by the BOT with such rules applicable to loans approved by June 30, 2012 for debtors effect by flood
- Relaxation of regulation on calculation of credit risk for housing loans affected by the flood
- The BOT issued a circular to relax the regulation on calculation of credit risk under the Standardized Approach for housing loan in order to provide financial relief for banks, real estate developers and consumers affected by the flood, by postponing the effective date of the regulation on LTV for low-rise housing priced below 10 million baht from January 1, 2012 to January 1, 2013. In addition, home repair loan approved between July 25, 2011 and December 31, 2012 can be classified as housing loan and has the risk weight of 35 percent.
- Clarification on calculation of provision for the loan guaranteed by the right to pension benefits

- The BOT issued a circular to allow financial institutions which joined the Government Pension Guarantee Scheme according to the Government Pension Act (No. 26) B.E. 2553 and the Government Pension Fund Act (No. 7) B.E. 2553 to use the right to pension benefits as collateral in the calculation of loan loss provisioning. This type of collateral should be considered on par to collateral with payment certainty from government entities, for which 100 percent of the collateral value can be deducted before provisioning in accordance with the BOT's notification on classification and provision of the financial institutions.

Revision of regulation on credit with the potential to be irrecoverable

The BOT revised the regulation on credit that can be potentially irrecoverable, for example, credit to a person whose behavior suggests lack of or difficulty in servicing debt, credit granted without relevant document, credit with evidence that the debtor or the guarantor does not exist, credit without credit analysis or assessment of debt serviceability, and credit with overestimated collateral value. Financial institutions shall pay attention to underwriting these types of credit and take into account associated risk

Revision of regulation on credit guaranteed by the Thai Credit Guarantee Corporation under the Portfolio Guarantee Scheme

The BOT revised the notification on calculation of credit risk and provision for credit guaranteed by the TCG under the Portfolio Guarantee Scheme by expanding the scope of application to all banks, including foreign bank branches and covering the Portfolio Guarantee Scheme Phase 2 and Phase 3, Portfolio Guarantee Scheme to assist SMEs affected by the flood in 2011, and Portfolio Guarantee Scheme in which the government compensate for loss from the operation on behalf of the TCG.

Credits from government and financial institution

Area of focus:

Measures concerning loans for people and business operators affected by the flood, within the budget of 325 billion Baht (10.3 billion USD)

1. Individual loans provided by the Government Saving Bank (GSB), the Government Housing Bank (GHB) and the Bank for Agriculture and Agricultural Cooperatives (BAAC) (80 billion Baht), comprising of:
 - Loans for individual groups: 20 billion Baht by GSB
 - Housing Mortgage: 30 billion Baht by GHB and GSB
 - Loans for affected farmers: 30 billion Baht by BAAC
 - Individual loans provided by Social Security Program (10 billion Baht), comprising of:
2. Individual loans for affected business enterprises for reconstruction: 2 billion Baht, up to 1 million Baht each, 3% interest rate p.a. (fixed 3 years)
 - Individual loans for affected self-insured for reparation of residence: 8 billion Baht, up to 50 thousand Baht each, 2.5% interest rate p.a. (fixed 2 years)

3. Loan guarantees for SMEs (120 billion)

- Small Business Credit Guarantee Corporation (SBCG) provides loan guarantee (120 billion Baht, 7 years) for business operators seeking business reconstruction loans from commercial banks.

4. Soft loans from business operators (50 billion Baht)

- GSB and commercial bank jointly provide soft loans amounting to 40 billion Baht from affected business operators, whereby the GSB deposes 50% of the amount to be granted through commercial banks.
- Loans for promotion of employment, amounting to 10 billion Baht, whereby the Social Security Office, through commercial banks, grants loans to business operators for the purpose of reconstruction or labor productivity enhancement.

5. Loans provided by Japan Bank for International Cooperation (JBIC) (50 billion Baht)

The Ministry of Finance will coordinate with the JBIC with regards to the provision of soft loans for affected business operators through commercial banks. The condition of the loan provision will be further discussed.

6. Loans for development of flood-protection system (15 billion Baht)

The Government will seek for and provide for supplementary budget for soft loans for the Industrial Estate Authority of Thailand (IEAT) and business operators for the construction of flood-protection system. The system and the infrastructure to be constructed shall be in accordance with the regulations to be established by the Government, so as to be coherent with the nationwide flood-protection system.

Contact Information:

Name: Ms. Nipawis Ritthironk

Title: Senior Operational Officer

Organization: Office of Small and Medium Enterprises Promotion

Postal address: G, 15, 17-20, 23 Floor, TST Tower, 21 Viphavadi-Rungsit Rd, Chompphon, Jatujak, Bangkok, Thailand 10900

Tel: +66 2 298 3233

Fax: +66 2 273 8850

Email: nipawis@sme.go.th



Program Contact Directory

Organization	Name	Title	Email	Phone
<u>Australia</u>				
Emergency Management Australia, Attorney-General's Department	Andrew Grace	Director, Relief and Recovery Programs, National Disaster Recovery Programs Branch	andrew.grace@ag.gov.au	+61 2 6141 2790
Emergency Management Australia, Attorney-General's Department	Ariane Malpas	Director-Commonwealth Recovery Operations, National Disaster Recovery Programs Branch	Ariane.Malpas@ag.gov.au	+61 2 6141 3245
Crisis Coordination Centre (CCC), Attorney-General's Department			ccc@ag.gov.au	1300 243 222 or +61 2 6141 3872
Attorney-General's Department	Ms. Samantha Chard	Assistant Secretary, Emergency Management Policy	samantha.chard@ag.gov.au	+61 2 6141 2970
Attorney-General's Department	Michael Jerks	Assistant Security, Critical Infrastructure and Protective Security Policy	Michael.Jerks@ag.gov.au	+61 2 6141 2930
Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education	Tanya Jefferis	Manager, Small Business Programs-Policy and Design Section, Small Business Division	Tanya.jefferis@innovation.gov.au	+61 2 6276 1327

Organization	Name	Title	Email	Phone
<u>Canada</u>				
BCP Risk Management	Mark Baker	Business Continuity Consultant	BCPRiskManagement@bell.net	+ 416 261 4963
Business Continuity and Resiliency Services IBM Canada	Rodney Yip	Product and Portfolio Manager	ryip@ca.ibm.com	+1 905-316-1894
<u>Chile</u>				
Technical Cooperation Service (Servicio de Cooperación Técnica, SERCOTEC)	José Luis Uriarte Campos	CEO (National Director)	jluriarte@sercotec.cl	+56-2 6754297
<u>Hong Kong, China</u>				
Security Bureau	Kelvin KONG	Assistant Secretary (Emergency Support Unit) 1	khlkong@sb.gov.hk	+852 2810 2752
Agriculture, Fisheries and Conservation Department				Agriculture +852 2476 2424 Marine Fish Culture +852 2150 7108 Pond Fish Culture +852 2471 9145 Capture Fisheries +852 2150 7095
<u>Indonesia</u>				
Ministry of Co-operative & SMEs, Rol	Dr. Johnny W. Situmorang	Senior Researcher for Economic, Co-operative, and SMEs	jwalker@situmorang.web.id	+6221-5299 2941

Organization	Name	Title	Email	Phone
<u>Japan</u>				
Small and Medium Enterprise Agency, Ministry of Economy, Trade and Industry	Takashi Naruse	Deputy Director, International Affairs Office	naruse-takashi@meti.go.jp	+81-3 3501 9093
<u>Korea</u>				
Small and medium Business Organization	Lang-In Shin	Manager, Corporate Finance Dept.	langin@SBC.OR.KR	+ 82- 2769 6895
Korea Credit Guarantee Fund	Young-Hwan Lim	Senior manager, Credit Guarantee Team	yhlim@kodit.or.kr	+ 82- 2710 4143
<u>Malaysia</u>				
SME Corporation Malaysia	Nik Syahril bin Nik Mahmood	Senior Manager	syahril@smecorp.gov.my	+603- 2775 6000
<u>New Zealand</u>				
Office of the Privacy Commissioner			enquiries@privacy.org.nz	+64 0800 803 909
Resilient Organisations	Dr. Erica Seville, Dr. John Vargo, Tracy Hatton	Lead Researchers	erica.seville@rsrc.co.nz, john.vargo@canterbury.ac.nz, tracy.hatton@pg.canterbury.ac.nz	
Canterbury Business Recovery Trust			mailto:patti.poole@mbie.govt.nz cbtr@recovercanterbury.co.nz	+64 0800 50 50 96
Business Mentors New Zealand			bmnz@bmnz.org.nz	+64 0800 209 209
Ministry of Social Development				+64 0800 779 997

Organization	Name	Title	Email	Phone
Inland Revenue				+64 0800 473 566
<u>Peru</u>				
INDECI, National Institute of Civil Defense	Alberto Bisbal Sanz	Director of the Disaster Preparedness of the INDECI	abisbal@indec.gov.pe	+51 1476 0161, +51 98806 1901
<u>Chinese Taipei</u>				
National Science and Technology Center for Disaster Reduction	Dr. Wei-Sen Li	Secretary General	li.weisen@ncdr.nat.gov.tw	+ 886-2-8195-8704
	Xing-Hua YU			
<u>Thailand</u>				
Office of Small and Medium Enterprises Promotion	Ms. Nipawis Ritthironk	Senior Operational Officer	nipawis@sme.go.th	+66 2 298 3233



**Asia-Pacific
Economic Cooperation**

APEC Policy Framework

APEC Project: M SCE 02 11A

APEC SME Crisis Management Center
3F, No. 16-8, Dehuei St., Jhongshan District, Taipei 10461, Taiwan
Tel: (886)-2-2586-5000 # 364 Fax: (886)-2-2598-1122
Email: apecscmc@fier.org.tw Website: www.apecscmc.org

For

Asia Pacific Economic Cooperation Secretariat
35 Heng Mui Keng Terrance, Singapore, 119616
Tel: (65) 68919 600 Fax: (65) 68919 690
Email: info@apec.org Website: www.apec.org

2014 APEC Secretariat
APEC#215-SM-01.1