

## 6 Tips for Affected Businesses

Below are some key learnings from the Christchurch earthquakes. The Chamber is here to assist all businesses – our website [www.cecc.org.nz/earthquake](http://www.cecc.org.nz/earthquake) will be updated regularly, and we are available on 0800 50 50 96.

1. **Enquire about the Earthquake Support Subsidy:** 0800 779 997. Their online form will be available from [www.workandincome.govt.nz](http://www.workandincome.govt.nz) next week – there is already some good information on their website. The Chamber's earthquake support page is being updated constantly: [www.cecc.org.nz/earthquake](http://www.cecc.org.nz/earthquake) or call 0800 50 50 96. Members and non-members welcome.
2. **Fully check and understand your insurance cover** – exactly what this means, including your Business Interruption Insurance. Opening for even for a short period may compromise your eligibility. This was a key learning from the Christchurch earthquakes.
3. **Cashflow is key:**
  - a. Contact IRD – you may be able to defer payments (GST, PAYE etc). They are being flexible and taking realistic approaches. 0800 473 566
  - b. Talk to your bank manager – ensure they're aware of the situation, they may be able to assist with low or no interest.
  - c. Get in touch with suppliers – delay payment if possible, and cancel or postpone stock orders.
  - d. Check and understand your lease agreements - get in touch with your landlord.
  - e. Understand your obligations around paying staff – The Chamber is here to help: 0800 50 50 96
4. **Communication with staff:**
  - a. Keep it positive, provide reassurance and be empathetic
  - b. Your wellbeing is key – look after yourselves too and don't be afraid to access The Chamber's HR advisors and other support networks
  - c. Understand every individual is different and encourage them to seek support. The official Earthquake Support Line is 0800 777 846
  - d. If you can't access payroll records, your bank may be able to replicate previous pay.
  - e. Call The Chamber's HR advisors if you need them – they're here to help you through this and have been through this before: 0800 50 50 96.
5. **Keep consistent, open communication with suppliers and customers** so they're aware of situation as it changes each day, otherwise assumptions may be made. Customers and suppliers outside of your area and NZ may be receiving the wrong messages so it's best they hear from you directly.
6. **Stay safe** – always remember safety is paramount. Ensure your buildings are approved by engineers or appropriate experts before entering, and if in doubt – always err on the side of caution.

**If you need further assistance, please call The Chamber on 0800 50 50 96. Our website is being regularly updated: [www.cecc.org.nz/earthquake](http://www.cecc.org.nz/earthquake)**