

# FINANCE & CONTINGENCY PLANNING CHECKLIST

**No small business' financial situation is guaranteed. Plan for unforeseen circumstances with this checklist.**

- Don't Panic & Focus on Your Long Term Business Goals
- Emergency Savings Account with 3 to 6 Months of Expenses Saved  
     \_\_\_ Total Monthly Expenses X \_\_\_ Months = \_\_\_\_\_ Amount to Save
- Create Crisis Budget
  - Cut non-crucial expenditures
  - Account for essential expenses
    - Lease/Mortgage Payments
    - Utilities
    - Equipment Upkeep
    - Emergency Fund for Unexpected Repairs
    - Insurance
    - Essential Staff
- Identify Risks & Plan Accordingly
  - Prioritize and organize based on their impact to your business and probability of them occurring. Here are a few examples:
    - If a natural disaster strikes then \_\_\_\_\_
    - If 75 reservations cancel then \_\_\_\_\_
    - If a client gets injured then \_\_\_\_\_
- Keep Your Contact Information Up-To-Date
  - Periodically review contact information for your key resources
  - Make sure you have correct emergency contacts for your staff
- Factor in your Family
  - Do some of the same planning at home to ease things in crisis.
- Remember, people will partake in fun excursions again, and they will be looking for a safe, thrilling adventure!

