

# WEATHERING THE STORM

Saving and Making Money  
in a Changing Climate

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# What do I need to know?

## HOW TO USE THIS GUIDE

This guide has been produced for small and medium businesses (SMEs) in Yorkshire and Humber. It will help you to understand how you could be affected by weather, including extreme events, and how you can improve your chances of a quick recovery. The guide also sets out business opportunities from responding to a changing climate and provides useful tools.



### To get the most out of this guide:

- Read the introductory sections on why climate change is relevant now, what the key impacts can be and what is in it for your business.
- Read the section on how to prepare for extreme weather events. This is split into topics such as insurance, your premises and your people. For each topic, the guide asks a series of questions to help you think about how you might be affected and identifies a series of simple and low cost actions you could take.
- Do you need more advice? Refer to the tools and contacts section.

The list of suggested actions is not exhaustive and ticking all the boxes does not guarantee you are resilient. You must consider your specific circumstances.

The information in this guide has been focused on actions that are relatively easy for small businesses to achieve, tackling issues that are within your control or influence. You might not be able to stop flooding or an extreme storm event affecting your business, but you can take a few simple steps to reduce the impact these might have on your business so that you can remain operating.

There may also be opportunities that organisations can take advantage of, including identifying new markets or products through to saving money from effective resource efficiency. Further suggestions on how to identify these are presented towards the end of the guide on page 21.

## WHAT ARE THE EFFECTS OF A CHANGING CLIMATE LIKELY TO BE?

### More frequent and severe flooding

The majority of flooding is caused by heavy rainfall which can lead to rivers bursting their banks or drainage systems being unable to cope with the volume of water. With a changing climate, increased winter rain is projected throughout Yorkshire and Humber, with greater rates of rainfall increasing the risk of flooding. It is also likely that there will be increased instances of heavy rainfall in the summer months.

The period from April to June 2012 was the wettest on record with 2012 the wettest summer in 100 years. The BBC reported that this cost Britain's rural economy £1 billion. Farmers, tourist businesses and event organisers were all affected. In Yorkshire and Humber it is anticipated that winter rainfall will increase by 5% by the 2020s.

Do you know if your business or key employees' homes are in a flood risk area? If so, would your business survive a serious flood? How would electric and computer systems, stock and machinery be affected? How long would it take to recover?

### Hotter summers and milder winters

The heatwave in 2003 killed about 2,000 people in the UK. The frequency of hotter summers is expected to become more common. Increasing temperatures have also softened road surfaces and disrupted travel connections.

In Yorkshire and Humber it is anticipated that the summer average temperature will increase by about 1.3°C by the 2020s.

In urban areas hotter summers may be a particular issue due to the urban heat island effect. Buildings and other developments which retain heat can add several degrees to the temperature in built up areas. For your business, this could affect working conditions for staff and cause equipment to overheat. Increased temperatures could also affect agriculture by changing the growing season and the types of crops that can be grown. It may also change the nature of pests and diseases.

For Yorkshire and Humber it is estimated that the average winter temperature may increase by 1.3°C by the 2020s. Milder winters may bring some benefits, but cold spells will still occur.

### Drier summers

Reduced summer rainfall is expected and, combined with increased temperatures, could result in more droughts in Yorkshire and Humber. Water shortages in the summer could become more frequent. If stand pipes were introduced in your area, how would this affect your business?

In Yorkshire and Humber it is anticipated that the summer rainfall will decrease by about 5% by the 2020s.

Subsidence may become more common and could affect insurance costs.



## Information

# UK Climate Change Projections 2009

The estimates of how the climate is likely to change are taken from the UK Climate Projections 2009 (UKCP09). The projections are based on emissions scenarios, and show a range of possible outcomes and the probability of each outcome. The figures quoted are the central estimate based on the high emissions scenario.

UKCP09 uses 30-year time periods for both the baseline climate and for all future climate projections. Each future time period is named based on the decade upon which it is centred, i.e. 2020s refers to the period 2010 – 2039.

**For more information on UKCP09 see**  
<http://ukclimateprojections.defra.gov.uk/>

## Changes to frequency and severity of storms and extreme winds

Storm events can cause short term impacts including disruption to services. For example in January 2012 severe winds left 1,500 homes without gas when a maintenance shelter in Keighley, West Yorkshire was damaged.

In January 2007, storms and high winds caused power cuts and road closures across the UK. How reliant are you and your customers on the timely delivery of products, goods or services from suppliers?

The frequency and severity of storms may change. However, there is no clear picture yet as to what these changes may be.

## ARE THE WEATHER AND CLIMATE RELEVANT TO MY BUSINESS?

**Whilst many of the events to date have been flood related we may see more of these events and a wider variety of impacts as our climate changes.**

- Heavy and prolonged rainfall events in South Yorkshire during June 2007 had a devastating impact on homes and businesses in Sheffield, with 1000 businesses affected including landmark buildings such as Meadowhall Shopping Centre and Hillsborough Football Stadium.
- Businesses directly impacted by the 2007 floods took an average of 26 weeks to return to normal operating capacity. Some small businesses can take up to two years to recover from a flood - and some do not survive.
- After the flooding in June and July 2007, insurers received 165,000 claims in the UK, estimated to total £3bn in insured damages. But the economic and social costs were far higher, as not all costs to businesses can be insured.
- Based on a 2006 survey, 90% of SMEs are under-insured against flooding, and 70% of those in high risk areas were "not concerned".
- During the heavy snowfall over the 2009/10 winter a retail park in York was closed for a day due to snow as a precautionary measure for the safety of customers and staff.
- After 2 relatively dry years Yorkshire entered drought status in March 2012 with businesses and farmers being advised to use water wisely.
- Calder Valley was hit by a series of flash floods during June and July in 2012 with a month's worth of rain falling in a few hours. A survey carried out by Calderdale Council four months after the flood found that out of the 123 organisations surveyed 23 were still not open for business.



Preparing for a changing climate makes good business sense. Past events have shown that extreme weather could have some serious consequences for your business operations: not just for your premises and staff, but also by disrupting your suppliers, distribution or customers.

### Information



## Business Resilience Healthcheck

This interactive online tool is aimed at businesses and uses a multiple choice questionnaire to prompt users to think about the different generic aspects of their business - how vulnerable these may be to extreme weather events and what actions they could take to build their resilience. The output from the tool is a bespoke, colour coded action plan that suggests which actions should take priority in order for the organisation to become more resilient.

**For more information**

[www.businessresiliencehealthcheck.co.uk](http://www.businessresiliencehealthcheck.co.uk)

# What can I do to prepare?

## SO, WHAT'S IN IT FOR MY BUSINESS?

**Like any other issue facing your business, it is important to understand how extreme weather and climate change impacts could affect you. Planning ahead rather than responding reactively will help you to:**

- Save your business money in the long term.
- Give your business the best chance to continue to operate and meet customer orders, in spite of the weather.
- Identify possible business opportunities to sell new products or services or to reduce costs.

Understanding how your business will be affected by weather and climate change impacts is a crucial first step, but what should you do next? The following pages cover some common issues, questions to ask yourself and where to go for more information.

A number of these issues are common to all SMEs, regardless of your business sector. However, agriculture, horticulture and other rural businesses may face different challenges to urban businesses and therefore we have provided a separate section on page 18.

### Case Study

## Rhodes Asbestos, Ecclesfield

Rhodes Asbestos is a small enterprise dealing with the removal and disposal of asbestos materials just outside Sheffield, South Yorkshire. They have made proactive changes to their business in order to pre-empt potential flooding impacts on their new site.

### How they adapted:

- Sealed all asbestos storage units.
- Located the units in a position that would prevent their loss during a flood.
- Signed up to the Environment Agency flooding early warning system (see page 10).
- In their environmental plan, they have an arrangement with a local skip company to remove the storage skips if the river levels increase past a certain point.

### Benefits:

Rhodes is a great example of how small businesses can make small changes with the potential to make a big difference in the event of a flood. The changes they have made (such as flood warnings and arrangements with contractors or suppliers) are often quick, cheap and easy to implement.

We have focused on actions that are relatively easy for a small business to achieve, tackling issues that are within your control or influence. Whilst some of the actions will have an initial cost they should save you money in the long term.



## INSURANCE

### Ask yourself:

- When did you last check that you have the insurance you need?
- Are you covered for floods and storm events?
- Do you have business continuity cover if your business is interrupted?
- Does your insurance policy replace new for old or have limits for repairs?

### Take action:

- Check your insurance cover at least annually. Confirm that you have a policy that covers the full value of your business and keep documents safe from weather impacts (and store copies off-site).
- Check that buildings and contents insurance covers flooding and storms.
- Check if you have business continuity insurance that will cover you whilst you cannot do business.
- Catalogue your assets (could include photographs or video).
- Make sure that the period of time that you are insured for is adequate. In the case of a major flood, for example, there can be long delays while property dries out and affected customers return to do business with you.



### FURTHER INFORMATION:

- Check with your own insurance broker for more information, or contact The Association of British Insurers (ABI) at: <http://www.abi.org.uk> or 020 7600 3333, or the Federation of Small Businesses (FSB) on 0808 2020 888.
- The link below provides information on the types of insurance SMEs may need, including property, employees and financial risk (Insurance for Small Businesses: A Guide To Protecting Your Business): <http://www.abi.org.uk/Information/Business/40507.pdf>
- There are other types of insurance you can consider such as: engineering insurance to repair / re-instate machinery and computers; goods-in-transit insurance to cover goods whilst they are being moved; frozen food insurance which covers you if there is a failure of the public electricity supply; others such as glass insurance, cancelled event insurance etc.

### Don't Forget

Don't forget to take into account the length of time an insurance payment could take and potential cash flow problems. A loss adjuster may need to visit.

### NOTE

NOTE: If your property is not fully insured for the right sum, but only say 50%, then you will only be paid 50% of your claim. Some companies waive this condition for buildings, so it is important to check!

## PREMISES

### Ask yourself:

- Do you know if you are in an area at risk from flooding or flash flooding? Remember that climate change means that risks will change.
- If you are currently located in a flood risk area, do you have appropriate flood resistance and resilience measures (for example, sandbags, plywood or metal barriers)?
- If you are moving premises, check whether the location is within a flood risk area.
- Are you about to sign a long term lease agreement which would make it difficult to relocate? If you are, have you checked if you can afford the relevant insurances, including business continuity insurance?
- Do you have the equipment to clean up after an extreme weather event? Are you able to purchase this now?
- If your premises are damaged by extreme weather, think about re-instating it to a higher standard of resilience to prevent the same damage happening again.
- Have you considered whether you could operate from alternative premises if you had to?
- Are there mutual weather warning systems that you could share with neighbouring businesses? Can you share alternative suppliers, accommodation, etc?
- How well do your buildings and building services cope with high temperatures?
- Could increased chances of subsidence affect your business?
- Prolonged clean-up operations arising from stormwater contaminated with sewage is a particular problem for restaurants, takeaways, doctors etc.

### Take action:

- Before you sign a lease, make sure you are comfortable with the lease conditions. If you are in a flood risk area, consider the length of the lease agreement and potential implications.
- When upgrading your premises, for whatever reason, consider ways to make your property more resilient to severe weather. You could, for example, consider relocating to a lower risk area (higher ground, not on a flood plain, etc).
- You can check the Environment Agency's website to identify if you are in an area at risk of flooding from rivers. Enter your postcode at the following web address: <http://www.environment-agency.gov.uk/homeandleisure/floods/31650.aspx>
- You can also sign up to the Environment Agency's free 24 hour Floodline Warnings Direct Service. Warnings can be sent by phone, text, email, fax or page. The more warning you have, the more time you have to prepare and protect your business. Tel: 0845 988 1188 (Floodline).  
Email: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk).  
Web: <https://fwd.environment-agency.gov.uk/app/olr/register>

**“Well, I’m pretty much the same as everybody else really. We lost vehicles, stock, we lost our office stuff and everything else, and emotionally it was really hard to come to terms with losing 35 years of business.”**

Source: *Climate Change and the Effects on Small Businesses in the UK*, AXA, 2006.

## Other practical measures you can take include:

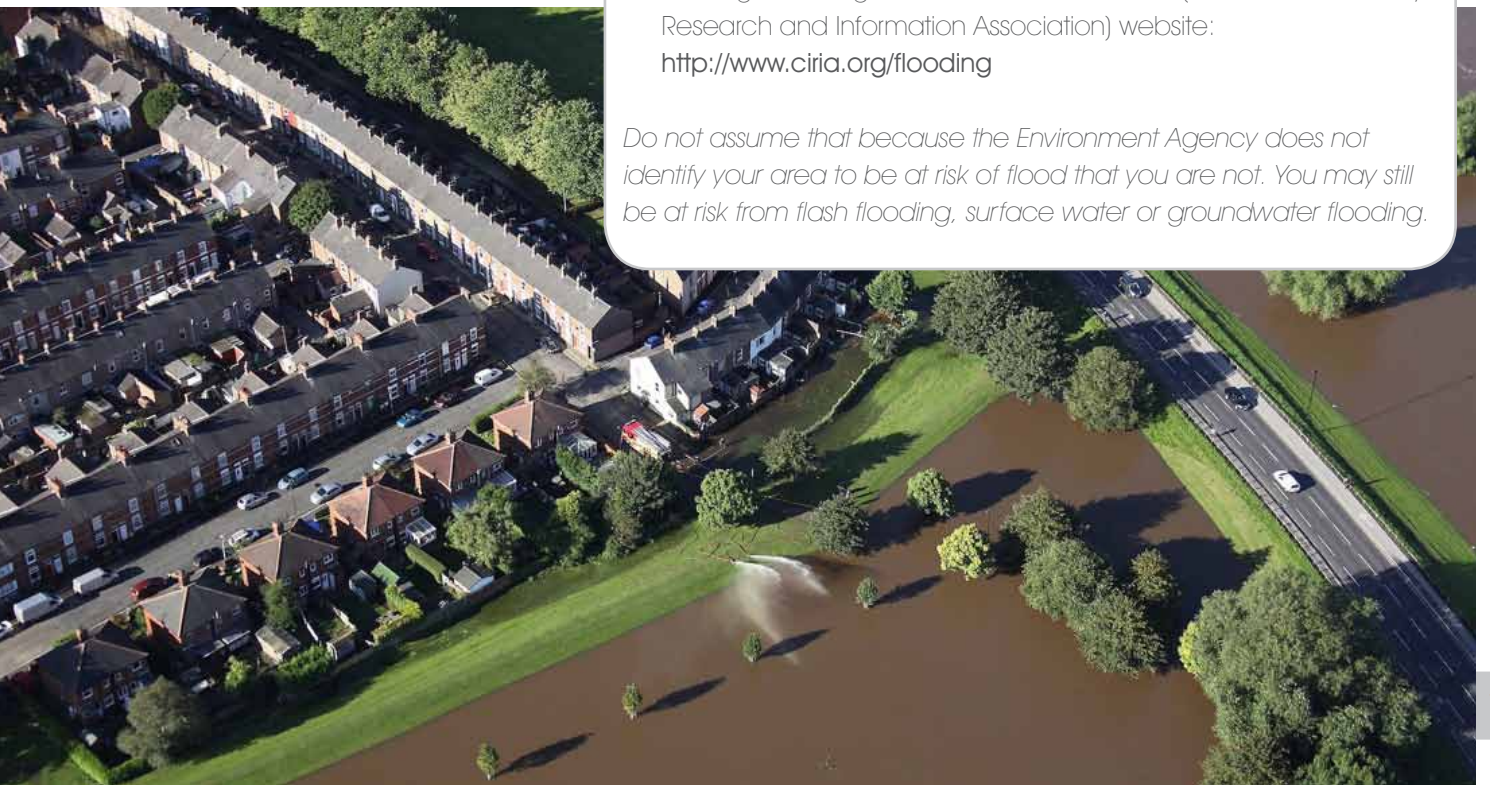
- Plastic covers can stop flood water coming through air bricks. Equipment such as pumps, driers and dehumidifiers will aid the clean up after a flood. If you have these prior to a flood it will save you time. Consider sharing the cost of equipment (e.g. a water pump) with your neighbours.
- Sandbags and pre-prepared plywood or metal barriers can reduce flooding around doors. Using a blanket or silicone sealant around the barrier can also help. If sandbags are in short supply you can buy your own sand and bags or use pillowcases/plastic bags. However, note that a flood may contaminate these items with sewage so they should not be reused. Alternatively, demountable flood defences are also available.
- Check buildings maintenance, gutters, drains and culverts.
- Move electrical sockets to above the flood level and separate electrical circuits.
- Lay ceramic tiles on the floor and use rugs instead of fitted carpets.
- Use lime plaster instead of gypsum.
- Fit stainless steel or plastic kitchens instead of chipboard.
- Position main parts of a heating or ventilation system upstairs, above the ground floor.
- Replace wooden window frames and doors with synthetic ones.
- Fix flood boards to window and door frames.
- If you are in a high flood risk area, fit back-flow devices to drains and sewers.



### FURTHER INFORMATION:

- "Would Your Business Stay Afloat?"  
<https://publications.environment-agency.gov.uk/ms/BWE7lp>
- The Met Office provides weather forecasts:  
Tel: 01 392 885680. <http://www.metoffice.gov.uk>
- Ask your plumber for advice. To find an approved professional search via the Chartered Institute of Plumbing and Heating Engineering (CIPHE) at: <http://www.ciphe.org.uk/>
- More information is available on the repair and restoration of buildings following extreme weather at CIRIA's (Construction Industry Research and Information Association) website:  
<http://www.ciria.org/flooding>

*Do not assume that because the Environment Agency does not identify your area to be at risk of flood that you are not. You may still be at risk from flash flooding, surface water or groundwater flooding.*



## PEOPLE

### Ask yourself:

- Are your staff vulnerable to extreme temperatures (heat and cold), have you considered risks such as fainting, injury and reductions in productivity?
- Do your staff have any medical conditions (such as high or low blood pressure, heart disease, epilepsy or diabetes) which might be made worse by extreme temperatures (hot or cold)?
- Have you considered other people that could be at risk, such as nursing or expectant mothers, outside workers, manual workers who are physically active, kitchen staff or staff operating equipment or machinery?
- Are there any areas where slips and falls could occur during extreme cold or rainfall?

### Take action:

- Identify individuals with medical conditions and increase awareness of the impact of extreme temperatures amongst staff.
- Ensure that you have identified your legal obligations and understand your liabilities with respect to working conditions in the workplace. See link to Health & Safety Executive (HSE) on the next page, including thermal comfort and outdoor working.



### In very high temperatures:

- If the task allows, encourage workers to wear suitable summertime and comfortable clothing to work to minimise discomfort.
- Install thermometers and identify cool areas.
- Insulate high temperature pipes and plant.
- Ensure there is good ventilation and encourage regular breaks (provide water and ice).
- Move workstations away from direct heat and fitting external shutters can help reduce glare.
- If you do not have suitable air conditioning equipment and it is too expensive to install, consider other ventilation and working-from-home options.

### In very low temperatures:

- Ensure that you have grit/salt supplies and that adequate gritting of access routes is undertaken in snowy and icy conditions.
- For outside workers, increase breaks to avoid hypothermia and consider other measures such as cold weather clothing.
- Encourage staff to wear appropriate footwear to prevent slipping on ice.



### FURTHER INFORMATION:

- The NHS provides advice on the risks of heatwaves and how to prepare: <http://www.nhs.uk/Livewell/Summerhealth/Pages/Heatwave.aspx>
- The HSE provides information on work place temperature requirements: <http://www.hse.gov.uk/temperature/index.htm>

## UTILITIES

### Ask yourself:

- If your pipes freeze, are they vulnerable to bursting?
- What would you do if your business was cut off from the mains power supply?
- Do you know how to turn off the gas, electricity and water supplies to your business?
- Does your business depend on water? If there was a drought and a resulting hosepipe ban or other restrictions, would you be able to continue to do business? Water companies have a legal duty to supply households, but not businesses.
- How will your business be disrupted if your phones don't work?

### Take action:

- Talk to your plumber on ways to avoid burst pipes or reduce the damage.
- Consider alternative power supplies such as solar or standby/back-up generators. There are grants available for energy-saving/energy efficiency projects which will save you money on energy bills in the long run and also make your business more resilient to power cuts. See page 26.
- Talk to your suppliers to find out how to turn off the water, gas and electricity to your business. By turning them off before a flood or storm, you may reduce the amount of damage.
- Consider alternative water supplies, such as installing water tanks to store rainwater. This can also save you money and help reduce your carbon footprint.



**“Outdated and overloaded sewage and drainage systems will not be able to cope with sudden intense rain falls, adding to flooding costs in urban areas.”**

Source: *Climate Change and the Effects on Small Businesses in the UK*, AXA, 2006



### FURTHER INFORMATION:

- Gov.uk – has replaced the Business Link website as the source of Government services and information for businesses:  
<https://www.gov.uk> Tel: 0845 600 9006.
- Gas suppliers in Yorkshire – <http://www.yell.com/ucs/UcsSearchAction.do?keywords=gas+suppliers&location=Yorks+And+Humberside>
- Electricity suppliers in Yorkshire – <http://www.yell.com/ucs/UcsSearchAction.do?keywords=electricity+suppliers&location=Yorks+And+Humberside>
- Water suppliers in Yorkshire – <http://www.yell.com/ucs/UcsSearchAction.do?keywords=water+suppliers&location=Yorks+And+Humberside>

## INFORMATION TECHNOLOGY AND SECURITY OF DATA

### Ask yourself:

- Flooding, storms or power surges could damage computers and electronic files could be lost. Do you have a back-up and is it saved in a safe, separate location?
- If your computers were unavailable, what processes would be affected (e.g. orders, payroll, contacts etc) and would your business still function?
- What alternative arrangements do you have to access vital data?
- If your staff are unable to get to work, either because homes or working premises are affected by snow, floods or storm damage, can you continue to do business? Can they work from home, with access to IT?
- Is your server room vulnerable to extreme temperatures? Do you rely on air conditioning to keep cool, which can be vulnerable to power cuts?
- Can you cope with lost orders and enquiries?

**“If office temperatures reach 32° Celsius, productivity decreases by 29%”**

Source: *Climate Change and the Effects on Small Businesses in the UK, AXA, 2006*

### Take action:

- Regularly back-up your computer files to disc or other saving device and store this in a safe place, separate from your computer's hard drive, ideally in a separate location.
- Check if your employees have broadband and other equipment at home to enable them to work from home if necessary.
- Consider getting a server with remote access so that key staff can access your computer files from any computer.
- Review the location of your key IT equipment to identify if it is at risk from increased temperatures and/or flooding.



### FURTHER INFORMATION:

- Seek advice from your hardware and software provider on how to back-up your files, and how to access your computer systems if they are damaged at your premises and how to access your computer files remotely.

## SUPPLIERS, LOGISTICS AND DELIVERY

### Ask yourself:

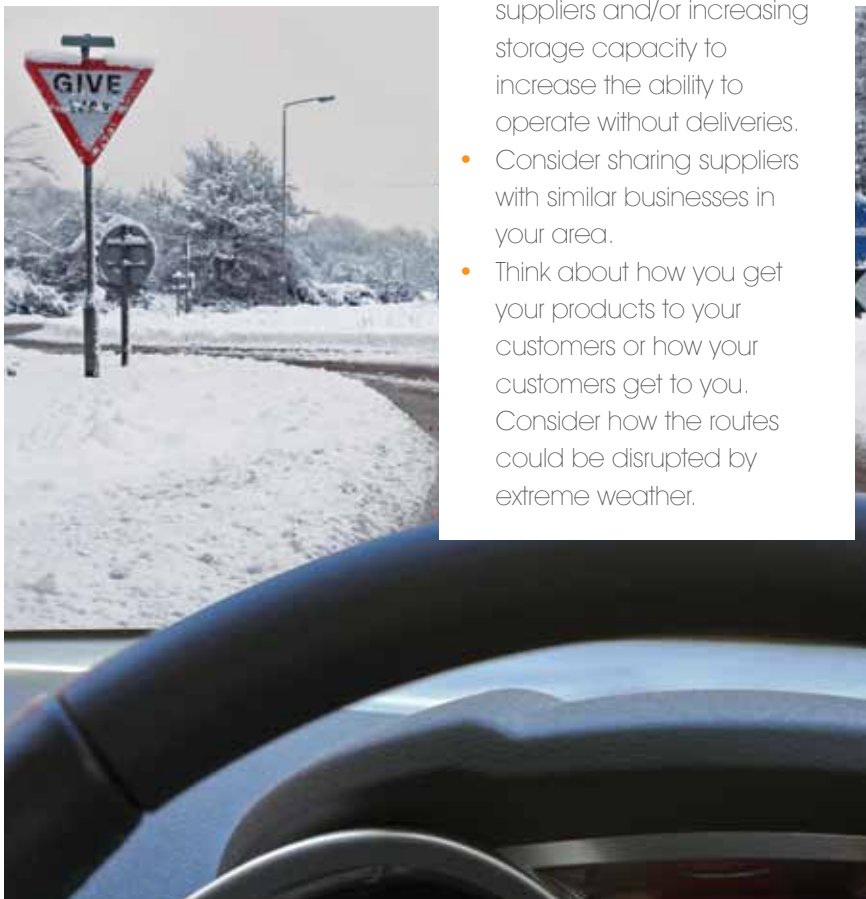
- What happens if your suppliers cannot get to you because of weather-related disruptions?
- What would happen if you could not get your products or services to your customers because of weather-related disruptions to road, rail or air services?
- Perhaps your customers could not get to you?
- Do you lease equipment or plant which could be damaged at a customer's property? Would production come to a halt?
- What happens if your staff cannot get to work?

**"I have been affected by the severe weather conditions. The building where my practice is has trouble with water supply and then my clients can't get to my practice. This means I had to cancel my appointments for the rest of the week. My business was badly affected by the economic situation last year, and now the snow adds to it."**

Source: *Climate Change and the Effects on Small Businesses in the UK*, AXA, 2006

### Take action:

- Consider alternative suppliers and/or increasing storage capacity to increase the ability to operate without deliveries.
- Consider sharing suppliers with similar businesses in your area.
- Think about how you get your products to your customers or how your customers get to you. Consider how the routes could be disrupted by extreme weather.
- Make sure the drivers of vehicles transporting your products are experienced and are aware of the risks of driving in extreme weather (i.e. through floodwaters, on icy roads or during high winds).
- If your staff drive for business, make sure they are aware of procedures for driving in severe weather.
- Alternatively, consider using teleconferences for meetings when you cannot deliver your service in person.



### FURTHER INFORMATION:

- Seek advice from your suppliers and other similar businesses to identify alternative options.



## PRODUCTS, PROCESSES, STOCK AND RAW MATERIALS



### Ask yourself:

- Have you thought about where you store your products, stock and raw materials?
- Do you know how to contact your employees out of hours to get assistance moving or protecting stock?
- Do you have any processes or products that are temperature or climate sensitive?

### Take action:

- Raise your stock off the floor to reduce its vulnerability to a flood. Do not store stock in the basement if possible.
- Know where your drains are and keep them unblocked.
- Empty oil traps regularly to minimise pollution in the event of floods.

### Case Study

## Syngenta, Huddersfield

Syngenta's Huddersfield manufacturing plant produces herbicides and fungicides, and was inundated with water in the flooding in 2007 from the Colne river that divides the site. Due to the nature of the products manufactured on site, the flooding could have a significant impact on the surrounding environment, with significant amounts of harmful chemicals being washed into the watercourse.

### How they adapted:

- All pumps and vulnerable equipment were placed on plinths.
- Electrics were relocated in the roof.
- Computers and the control room were sited on the first floor.
- Chemicals in drums / intermediate bulk containers (IBCs) were no longer stored on the ground floor.
- Bulk storage tanks are protected by bund walls (which keep spills in the bund and flood water out of the bund).
- Bulk storage tanks were bolted to ground to ensure they couldn't leave the site!

### Benefits:

The damage to equipment, infrastructure and product is protected from future flood events and business continuity has greatly improved. Small scale flooding was either eliminated or reduced, with the effects of floodwater minimised by management action as well as physical adaptation.

## THE AGRICULTURAL AND HORTICULTURAL RURAL BUSINESS

### Ask yourself:

In addition to the potential impacts that are common to all businesses, the agricultural and horticultural sector faces a different set of issues. These are directly affected by climate, and extreme weather events can have a significant impact. Ask yourself how your business may be affected both negatively and positively by the following potential changes in Yorkshire and Humber:

- Increased rain and increased flood risks.
- Reduction in quality and quantity of grass caused by lower rainfall and higher temperatures during summer (which may require feed for livestock to be supplemented).
- Reduced water availability (may affect yields of fruit, vegetables and cereals and irrigation availability).
- Higher temperatures and increased carbon dioxide in the atmosphere (some crops may flourish).
- Changing climate conditions (could make it possible to grow alternative crops, including crops for energy).
- Increase in storm events could provide opportunities for increased water storage for use during water shortages.
- Higher summer temperatures and reduced cloud cover (could increase the risk of heatstroke and sunburn for livestock in open pasture).



- Higher average winter temperatures (could reduce problems for livestock in freezing weather).
- Higher winter temperatures and fewer days of freezing weather (affects vernalisation of winter cereals and formation of flower buds on some fruit trees).
- Higher temperatures (could increase the risk of pests and diseases in arable and horticultural crops).
- Higher temperatures and reduced cloud cover (could increase the demand for outdoor leisure and tourism, which could create opportunities for diversification).

### Take action:

- Think about current trends and potential climate changes and seek further advice – refer to the next page.



### FURTHER INFORMATION:

- Vernalisation is the acquisition of a plant's ability to flower in the spring by exposure to the prolonged cold of winter.



### FURTHER INFORMATION:

- Farming Futures has produced a series of fact sheets containing sector-specific advice on climate change. These fact sheets explain the likely impacts, opportunities and challenges of climate change on each farming sector and suggest ways to adapt and combat climate change. The fact sheets can be accessed at: <http://www.farmingfutures.org.uk/resources/factsheets>
- Refer to the UK Irrigation Association and to the Environment Agency's guidance documents for horticultural and agricultural business: <http://79.170.40.182/iukdirectory.com/iuk/irrigationbooklets.php> and <http://www.environment-agency.gov.uk/business/sectors/32757.aspx>

## EMERGENCY CONTACTS AND IMPORTANT DOCUMENTS

### Ask yourself:

- Do you have a list of contacts that you can reach in an emergency? Do your employees have access to this list?
- Have you got a copy of your important documents saved in a separate location, for example insurance policies, accounts documents, product specifications, client details etc?
- Do you archive paper records off site?

### Take action:

- Make sure you have out-of-hours details of your staff so they can be contacted in an emergency.
- Keep your important documents in a safe place. This will help to make an insurance claim move more quickly.



### FURTHER INFORMATION:

- Get prepared using the Environment Agency guide "Would Your Business Stay Afloat?"  
<https://publications.environment-agency.gov.uk/skeleton/publications/ViewPublication.aspx?id=449bb3c4-7aa1-4e0d-8d9a-e97a0f6811f1>

## Case Study

### Forgemasters, Sheffield

Overview: Sheffield Forgemasters have one of their largest sites based in the Don Valley area of Sheffield, adjacent to the river Don. In June 2007, much of the Don Valley was flooded in a 1 in 200 year flood event and the Forgemasters site was inundated with 6 feet of flood water.

### How they adapted:

Working in conjunction with the Environment Agency (EA), Forgemasters helped to remove silt, vegetation and debris from the channel of the Don that had contributed to the 2007 flooding. Forgemasters has continued this work under their riparian ownership responsibilities in partnership with the EA and the River Stewardship Company. They also;

- Installed removable flood barriers across entrances to buildings.
- Cleaned and jettied drainage systems to aid drainage from the site.
- Non-return valves have also been installed and repaired to improve water drainage capacity of the site.

### Benefits:

Reduced risk of damage to property and infrastructure on site is the primary benefit. Being a key part of the Lower Don Valley Flood Protection Group has enabled joint partnerships to deliver complex and expensive flood protection schemes at a reduced cost.



The following table provides some examples of opportunities that small and medium businesses could consider, arising from a changing climate:

Markets	Finance	Logistics	Premises	People	Process
New products or modifications to existing products to respond to a changing market	Good risk management will appeal to financiers and insurers and other stakeholders, leading to reduced insurance premiums	Competitive advantage for companies with redundancy or flexibility built into delivery systems and supply chains or those undertaking business continuity planning	Maintenance of thermal comfort in winter months is less of a challenge	Greater comfort and lower fuel bills in winter	Agriculture: Longer growing season and new species and varieties of plants can be grown
Advantages for early movers in response to changed markets and lifestyles	Potential risks reduced and liabilities diminished through pro-active risk assessment and implementation	Supplying local markets creates an opportunity for marketing approach based on regional distinctiveness or reduced product miles	Opportunities for high thermal mass building solutions, which can reduce air-conditioning requirements	Reputational opportunities of responding effectively as a good employer increases recruitment and retention of high quality staff	Manufacturing: Developing expertise in managing industrial processes and technologies in response to climate change
Increased passing trade in some sectors during long hot summers	Clients and customers attracted to businesses that can show they are resilient to climate change		Opportunities for those in built environment industries to develop expertise and reputation in climate-related building services	Opportunity to improve work/life balance by responding to climate change risks with flexible working hours and increased home working	Finance: New insurance products and services that spread the risk of climate change and incorporate underwriting that takes account of climate change
Increased demand for some products and services			Opportunity to exploit external spaces to accommodate outdoor living	Opportunities for recruitment, housing and service provision in areas away from urban centres, which could become more attractive	Construction: Fewer delays on site through frosts
More extreme events means opportunities (i.e. maintenance services, repair, al-fresco eating facilities)				Generally more outdoor activity creates opportunities in some industries	

(Source: UKCIP, *A Changing Climate for Business: business planning for the impacts of climate change*, revised edition January 2009.)



# Useful tools and further information



Who	How Can They Help?	Contact Details
<b>Association of British Insurers (ABI)</b>	The ABI assists businesses minimise potential impacts or exploit opportunities associated with projected climate changes.	<a href="http://abi.org.uk">http://abi.org.uk</a> Tel: 020 7600 3333
<b>British Chambers of Commerce (BCC)</b>	Your Chamber of Commerce can provide advice, support and guidance on climate change adaptation issues. Find you local Chamber of Commerce on the web site provided.	<a href="http://www.britishchambers.org.uk">http://www.britishchambers.org.uk</a> Tel: 020 7654 5800
<b>British Insurance Brokers Association (BIBA)</b>	Contact your own insurance broker for advice, alternatively contact BIBA who can help you find a member broker.	<a href="http://www.biba.org.uk">http://www.biba.org.uk</a> Tel: 0870 950 1790
<b>Cabinet Office</b>	A toolkit to assist you develop a business continuity plan is provided at this web address.	<a href="http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/documents/digitalasset/dg_176447.pdf">http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/documents/digitalasset/dg_176447.pdf</a>

Who	How Can They Help?	Contact Details
<b>Climate UK</b>	<p>This not-for-profit Community Interest Company is a national network of twelve climate change partnerships in England, Northern Ireland, Scotland and Wales.</p> <p>They facilitate a bottom up, nationwide response to climate change by bringing together knowledge and technical expertise from every part of the UK to tackle the challenges and opportunities we face - a national response that reflects local circumstances, local risks and local opportunities.</p> <p>Business Resilience Healthcheck tool:</p>	<p><a href="http://climateuk.net">http://climateuk.net</a></p> <p><a href="http://www.businessresiliencehealthcheck.co.uk">www.businessresiliencehealthcheck.co.uk</a></p>
<b>Construction Industry Research and Information Association (CIRIA)</b>	<p>CIRIA provide information on the repair and restoration of buildings following floods.</p>	<p><a href="http://www.ciria.com/flooding/">http://www.ciria.com/flooding/</a></p>
<b>Confederation of British Industry (CBI)</b>	<p>The CBI helps create and sustain conditions in which business in the UK can compete and prosper. CBI provides advice on how to reduce your carbon footprint, case studies and information on climate change events.</p>	<p><a href="http://climatechange.cbi.org.uk/">http://climatechange.cbi.org.uk/</a></p>
<b>Department for Environment Food and Rural Affairs (DEFRA)</b>	<p>DEFRA is the lead central Government department on climate change adaptation and provides key information about flooding.</p> <p>For information about the National Adaptation Programme:</p> <p>For information about the UK Climate Change Risk Assessment:</p>	<p><a href="http://www.gov.uk/defra">http://www.gov.uk/defra</a> Tel: 08459 335577</p> <p><a href="https://www.gov.uk/government/publications/adapting-to-climate-change-national-adaptation-programme">https://www.gov.uk/government/publications/adapting-to-climate-change-national-adaptation-programme</a></p> <p><a href="https://www.gov.uk/government/publications/uk-climate-change-risk-assessment-government-report">https://www.gov.uk/government/publications/uk-climate-change-risk-assessment-government-report</a></p>
<b>Environment Agency (EA)</b>	<p>The EA is the lead Government agency in England on flooding, broader environmental management and the Climate Ready programme.</p>	<p><a href="http://www.environment-agency.gov.uk">http://www.environment-agency.gov.uk</a> Tel: 03708 506506</p>
<b>Farming Futures</b>	<p>Farming Futures is supported, amongst others, by DEFRA and the National Farmers Union (NFU). It provides a series of fact sheets and case studies on its website, prepared for each farming sector.</p>	<p><a href="http://www.farmingfutures.org.uk">http://www.farmingfutures.org.uk</a> Tel: 01223 342313</p>

Who	How Can They Help?	Contact Details
<b>Federation of Small Businesses (FSB)</b>	The FSB is the UK's largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms. Formed in 1974, it now has 215,000 members across 33 regions and 230 branches.	<a href="http://www.fsb.org.uk">http://www.fsb.org.uk</a> Tel: 0808 2020 888
<b>Kitemark</b>	Tested and approved flood protection products.	<a href="http://www.kitemark.com">http://www.kitemark.com</a> Tel: 0845 0809 000
<b>National Farmers Union (NFU)</b>	The NFU has various articles and reports on how climate change will affect agriculture and provides information by sector.	<a href="http://www.nfuonline.com">http://www.nfuonline.com</a> Tel: 02476 858500
<b>National Flood Forum Blue Pages</b>	Directory of builders, suppliers and other service providers who install or provide information on flood protection and resilience products.	<a href="http://www.bluepages.org.uk">http://www.bluepages.org.uk</a> Tel: 01299 403055
<b>The Met Office</b>	The UK's national weather service, with forecasts available from its website. Forecasts are for anything from the next few hours to the coming season.	<a href="http://www.metoffice.gov.uk">http://www.metoffice.gov.uk</a> Tel: 01392 885680
<b>The National Flood Forum</b>	A charity providing support and advice to communities and individuals that have been flooded or are at risk of flooding.	<a href="http://www.floodforum.org.uk">http://www.floodforum.org.uk</a> Tel: 01299 403055
<b>The Carbon Trust</b>	Provides specialist support to business and the public sector to help cut carbon emissions, save energy and commercialise low carbon technologies. <a href="http://www.carbontrust.co.uk/cut-carbon-reduce-costs/pages/default.aspx">http://www.carbontrust.co.uk/cut-carbon-reduce-costs/pages/default.aspx</a>	<a href="http://www.carbontrust.co.uk">http://www.carbontrust.co.uk</a> Tel: 020 7170 7000



Who	How Can They Help?	Contact Details
<p><b>UK Climate Impacts Programme (UKCIP)</b></p> <p><b>Tools provided include:</b>  <b>BACLIAT: (Business Areas Climate Impacts Assessment Tool)</b>  <b>CLARA (Climate Adaptation Resource for Advisors)</b></p>	<p>UKCIP helps organisations assess how they might be affected by climate change, so they can prepare for its impacts. Tools that UKCIP have prepared include BACLIAT and CLARA for businesses and business advisors respectively.</p> <p>BACLIAT is a good starting point for exploring the implications of climate change for your particular business or sector. It comprises a simple checklist for assessing the potential impacts of climate change.</p> <p>CLARA is aimed primarily at helping business advisors to support SMEs in understanding and preparing for the impacts of climate change.</p>	<p><a href="http://www.ukcip.org.uk">http://www.ukcip.org.uk</a>            Tel: 01865 285717</p> <p>BACLIAT:  <a href="http://www.ukcip.org.uk/bacليات/">http://www.ukcip.org.uk/bacليات/</a></p> <p>CLARA:  <a href="http://www.ukcip.org.uk/clara/">http://www.ukcip.org.uk/clara/</a></p>
<p><b>Your Climate</b></p>	<p>Your Climate is the Climate Change Partnership for Yorkshire &amp; Humber. We're a well-established network that works across sector boundaries to support organisations to be climate resilient and move to a low carbon future.</p>	<p><a href="http://www.yourclimate.org/">http://www.yourclimate.org/</a></p>



# Cut carbon and reduce costs

Every company, no matter what its size, can save money on its energy bills by following some simple steps. Cutting energy use and saving carbon now will help to reduce further climate change in the future. You don't have to invest lots of money or make big changes to your business to save on your energy bills. The right combination of small changes, many costing nothing, can reduce your energy bill by £1,000s. Here are some simple, no cost, energy saving tips for small businesses:

ISSUE	<b>What can you do to save money and cut carbon at no cost?</b>
<b>Heating</b>	Don't turn up the heating unless you really need to. Try to keep your thermostat at 19°C as your heating costs could increase by 8% each time you turn the temperature up by just one degree.
<b>Heating</b>	Set controls. Programme your heating system controllers to allow for varying building occupancy throughout the week.
<b>Lighting</b>	Switch lights off in empty rooms. You could cut your lighting costs by as much as 15% just by making sure you turn off lights in areas that aren't being used.
<b>Ventilation</b>	As simple as it sounds, making the most of natural ventilation through correct use of doors, windows and vents is a cost-effective way of achieving big savings on your ventilation.
<b>Office equipment</b>	Switch computers off. A single computer and monitor left on 24 hours a day could cost over £50 a year. Switching it off out of hours and enabling standby features could reduce this to £15 a year.
<b>Refrigeration</b>	Ensure your system is set at the right temperature. Even if it's 1°C lower than needed, your costs could rise by 2-4%.
<b>Motors and drives</b>	Switch off motors and other power equipment when they aren't being used.
<b>Boilers</b>	Service boilers every year - a regularly serviced boiler can save up to 10% on heating costs.
<b>Compressed air</b>	Find and fix leaks - a 3mm hole in your compressed air system could cost more than £700 per year in wasted energy.
<b>Good maintenance</b>	Equipment which is poorly maintained will not operate efficiently and will need more energy.
<b>Knowledge</b>	Make sure everyone knows that saving energy will help the company. Ask your colleagues for their ideas on how you could all save energy.

The Carbon Trust Implementation Services and Siemens Financial Services have combined forces, and together are offering financing options to all types of organisations, who have been trading for more than 36 months and are seeking to reduce their own energy use. Visit [www.carbontrust.com](http://www.carbontrust.com) to find out more.

**Your Climate is the Climate Change Partnership for Yorkshire & Humber. We're a well established network that works across sector boundaries to support organisations to be climate resilient and move to a low carbon future. Our priorities are to:**

- Engage clearly and simply with the business sector to support growth, increase resilience and boost competitiveness in a changing climate
- Work in partnership with the public, education and third sectors to build knowledge, capacity and expertise through effective communications, networks, shared learning and dissemination
- Develop projects to support a resilient and low carbon future, leveraging external expertise and funding to the region to help stakeholders deliver their priorities
- Influence and support the emerging National Adaptation Programme underpinned by local evidence and priorities



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**Contact Details:**

W: [www.yourclimate.org](http://www.yourclimate.org)  
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