

A river ran through It



Aftermath



Coming Back





Disaster Planning

THANKS IRENE!

LESSONS LEARNED:

- **HAVING THE STOMACH TO DEAL WITH CHAOS**
- **HAVING GREAT PEOPLE AROUND YOU**
- **KEEP UP THE MOMENTUM: DO THINGS QUICKLY**
- **FIND THE MONEY**

CRISIS: HOW WFM DID IT

PHASE ONE: Cleanup quickly; Take photos, videos, make phone calls--insurance and insurance adjuster, accountant (Days 1 and 2)

PHASE TWO: Use The Matrix (Days 2 and 3)

- Physical plant issues
- Financial Issues
- Human Resource Issues
- Marketing and PR

PHASE THREE: Wash, Rinse, Repeat Phase 1&2 (Days 3-7)

PHASE FOUR: Reality bites – I am all alone!
(not really but it feels that way days 7-14).
Always Keep Positive!



Disaster Finance 101



“Income”:

- How much we had in savings
- Irene Card Income
- Floor Insurance Money
- VEDA Loan Proceeds
- Customer Loans/Gifts

Expenses of the Flood:

- Cost of Construction
- Cost of New Equipment
- Cost of Cleanup
- Cost of the Adjustor
- Payables Left to Pay