



# Crisis Management Toolkit for Women-led Businesses

---

DEVELOPED FOR CARIBBEAN WOMEN ENTREPRENEURS

---



# FOREWORD

## UK Foreign, Commonwealth and Development Office

The UK Government is committed to supporting inclusive and sustainable economic growth across the Caribbean. We recognise the vital contribution that women-led businesses already make — and will increasingly make — to the region’s economies and societies. The Caribbean has immense potential. Yet it is also exposed to significant risk: it is one of the world’s most disaster prone regions and sits on the frontline of the climate crisis. Strong, resilient women led businesses are essential both to seizing the region’s economic opportunities and to strengthening its ability to withstand shocks. But the challenges facing women entrepreneurs are substantial, not least because many shoulder considerable care and community responsibilities, alongside other gender related barriers.

The UK Government is therefore pleased to support this Crisis Management Toolkit, and its accompanying Risk Assessment Toolkit, developed through the SheTrades Commonwealth+ programme. These resources will help women-led enterprises across the Caribbean to better identify, assess and manage the risks they face; to prepare for and respond effectively to crises; and ultimately to strengthen the resilience

and long-term success of their businesses. In doing so, they will play an even greater role in supporting the well-being, growth and development of their families, communities and the wider region.

These tools advance the UK’s longstanding support for women-led businesses across the Caribbean, particularly support to access the opportunities of international trade. Ensuring businesswomen have the skills, resources and market access they need to compete globally is central to driving shared and sustainable prosperity. This partnership is also great for the UK, bringing UK consumers fantastic, high-quality products from women-led businesses across the Caribbean, while strengthening commercial links and creating new opportunities for UK firms to collaborate, innovate and grow alongside Caribbean entrepreneurs.

This work sits at the heart of our growth partnership with the region which strives to drive mutual prosperity and shared economic resilience.

**Tom Coward**  
Development Director for the Caribbean



# FOREWORD

## International Trade Centre

Periods of crisis and disruption are an increasingly common feature of the business environment. Economic shocks, supply chain disruptions, health emergencies, and other unforeseen events can undermine the continuity and viability of small businesses, particularly in vulnerable contexts. Effective crisis management is therefore essential for every business today.

Women-led businesses play a critical role in Caribbean economies, contributing to employment, income generation, and community resilience. However, crises often affect women entrepreneurs disproportionately. Climate-related risks, including increasingly severe storms, flooding, droughts, and heat stress, have become especially prominent in the region. These risks compound the existing structural constraints while increasing social and caregiving responsibilities during periods of disruption. Strengthening preparedness and adaptive capacity is therefore imperative.

Through the SheTrades Commonwealth+ Programme, the International Trade Centre supports women entrepreneurs to build resilient and sustainable businesses. This crisis management toolkit provides practical guidance to help Caribbean women-led businesses anticipate risks,

respond effectively to disruption, and plan for recovery, supporting more inclusive and resilient economic development.

**Judith Fessehaie**  
Head, SheTrades Initiative  
International Trade Centre



## ABOUT THIS TOOLKIT

This toolkit was developed by the International Trade Centre's (ITC) SheTrades Initiative and adapted for women-led businesses in the Caribbean within the framework of the SheTrades Commonwealth+ (STC+) Programme, funded by the Government of the United Kingdom (UK).

ITC will collaborate with the Caribbean Development Bank (CDB), as the host institution of the SheTrades Caribbean Regional Hub, to support outreach and dissemination activities to support outreach and help women-led businesses use this toolkit in practice.

### **ITC SheTrades Initiative**

Established in 2015, the SheTrades Initiative is ITC's flagship women and trade programme. ITC SheTrades works with women, business support organizations, policymakers and value chain actors to strengthen the people, ecosystems, and policies that enable women to participate in and benefit from trade.

### **SheTrades Commonwealth+ (STC+) Programme**

Funded by the UK Government and implemented by ITC, the STC+ Programme aims to foster an enabling gender-inclusive business

ecosystem by promoting inclusive policy and data by engaging business support organizations and private-sector partners, as well as to connect women-led businesses in Programme countries to markets, ensuring the benefits of trade empowers women economically.

### **SheTrades Caribbean Regional Hub**

The Caribbean Development Bank (CDB) and ITC partnered to launch the SheTrades Caribbean Hub in September 2023. The SheTrades Caribbean Regional Hub serves as a resource center for women-led businesses in the 19 Caribbean Borrowing Member Countries where members benefit from a range of support including access to webinars and e-learning materials, training workshops, opportunities to participate in regional and international trade fairs and attend business networking events. For more information visit [www.caribank.org/shetrades](http://www.caribank.org/shetrades)



© SHUTTERSTOCK.COM

# Contents

## CRISIS MANAGEMENT TOOLKIT FOR WOMEN-LED BUSINESSES

**A**

PAGE 01

### **BACKGROUND**

- The SheTrades Crisis Management Toolkit for Women-Led Businesses

**B**

PAGE 02

### **GUIDANCE NOTE FOR WOMEN-LED BUSINESSES ON CRISIS MANAGEMENT & RECOVERY PLANNING**

**C**

PAGE 04

### **OVERVIEW OF THE SHETRADES CRISIS MANAGEMENT TOOLKIT AND RRAP CANVAS**

- The Crisis Management Toolkit
- The Recovery and Resilience Action Plan Canvas

# Background

## THE SHETRADES CRISIS MANAGEMENT TOOLKIT FOR WOMEN-LED BUSINESSES

Climate-related shocks are intensifying around the world, with Small Island Developing States (SIDS), many of them in the Caribbean, facing some of the most severe impacts. In recent years, the region has experienced stronger hurricanes, prolonged droughts, extreme heat, and recurrent flooding, all of which disrupt local economies and strain small businesses. Women-led small and medium-sized enterprises are particularly affected, as climate events often worsen existing challenges.

This toolkit supports Caribbean women entrepreneurs in assessing risks and strengthening their capacity to manage change and plan for greater resilience against climate-related disruptions.



## THE KEY OBJECTIVES OF THIS TOOLKIT ARE TO:

- Guide entrepreneurs on how to realistically assess the impact of climate-related shocks on their businesses;
- Guide businesses on how to clearly define a path forward;
- Guide businesses on how to draw up an action plan that is responsive to change.

# Guidance note for women-led businesses on crisis management and recovery planning

## HOW TO USE THIS TOOLKIT

Men and women experience and respond to crises in different ways. In many Caribbean communities, women take on primary caregiving roles – including raising children, supporting the elderly, and maintaining stability and wellbeing in the home. During adverse climate events such as hurricanes or floods, these responsibilities often intensify and become more demanding.

Because of this, and because women often have less control over resources and decision-making, women business owners carry a heavier burden during adverse climate events. This is made harder because

climate events often damage infrastructure, supply chains, and local markets, directly affecting the survival of their businesses. It is with this in mind that this toolkit was developed and designed as a practical workbook that can be used step-by-step.



B

SHE TRADES CRISIS MANAGEMENT TOOLKIT // GUIDANCE NOTE

## LET'S GET STARTED

It is recommended that the user sets aside 30 minutes a day to assess her business resilience path and survival strategy. To get the most out of this toolkit, the SheTrades Initiative proposes the following ideas to help women navigate their different roles while keeping their businesses afloat:

1. **Download** the Resilience and Recovery Action Plan Canvas (RRAP);
2. Spend **30 minutes a day** thinking through various challenges and opportunities presented by climate-related events;
3. **Write down** thoughts in a notebook;
4. **Find a business buddy** or a working partner (e.g. from the SheTrades network) to act as a sounding board and provide feedback. This person should be someone who can give honest and constructive feedback on your thoughts and ideas.
5. Give yourself permission to **do what comes naturally** and spontaneously in your business. E.g. change of business model, embracing digitization, etc;
6. Where **young adults above 18** are present, ask for their opinions and gather their ideas on the way forward for the business;
7. **Test your ideas** as soon as possible and quickly learn what is working and what is not;
8. Feel free to **contact the SheTrades regional team or the focal point** in your country for further support;
9. Don't beat yourself down, **keep moving forward!**

B

SHE TRADES CRISIS MANAGEMENT TOOLKIT // GUIDANCE NOTE

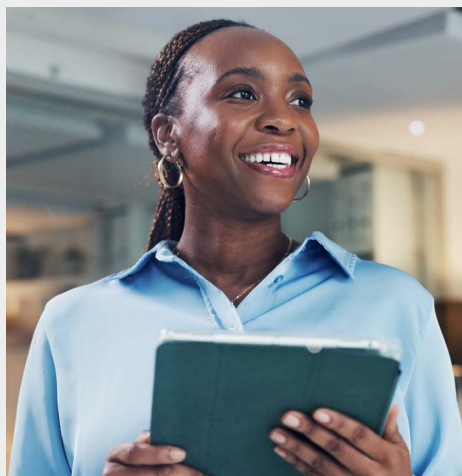
# Overview of the SheTrades Crisis Management Toolkit & RRAP Canvas

## CLIMATE SHOCKS CRISIS MANAGEMENT TOOLKIT

Climate-related shocks create ongoing uncertainty and rapid changes in the business environment. Recognizing the important role of women in the Caribbean economy, and the contribution of women-led businesses (WLBs) to sustainable economic growth and resilient livelihoods, the SheTrades Initiative developed this Toolkit to support women-led businesses in strengthening preparedness, recovery, and long-term resilience.

**THE CRISIS MANAGEMENT TOOLKIT** is a practical reference guide for women-led businesses looking for resources and tools to support decision-making process during and after adverse climate events. It includes the following resources:

- The Resilience and Recovery Action Plan Canvas
- A collection of relevant business planning and decision-making guides and templates
- References to online resources, webinars, trainings and ITC market intelligence tools.



## RESILIENCE AND RECOVERY ACTION PLAN CANVAS (RRAP CANVAS)

A RRAP Canvas is a business assessment and planning tool designed to support WLBs in quick and efficient decision making during a crisis.

The function of the RRAP is to ensure that women-led businesses have a comprehensive picture of the current and anticipated impact of external crisis on their business. This increases the likelihood that women-led businesses are better prepared for sudden changes to local, regional, and global business landscapes, helping them build resilience to recover more quickly.

The STC+ Programme recognizes that many women entrepreneurs often play dual roles in society – i.e. as caregivers within their households and as leaders within their businesses.

In the Caribbean, the increasing intensity and frequency of hurricanes, floods, droughts and other climate-related shocks places women entrepreneurs under tremendous pressure. They must safeguard livelihoods, protect their employees, and keep their businesses afloat whilst simultaneously managing increased household responsibilities. This leaves little time for the critical planning and strategic thinking needed to respond effectively in times of crisis.

The toolkit and accompanying RRAP Canvas are designed to support women-led businesses in research, planning, and strategizing through the crisis, therefore supporting flexible and practical decision-making.

A complete RRAP canvas is a single comprehensive road map to help women-led businesses to navigate through a crisis, and captures information on businesses' current standing, the direction they wish to take, roadblocks to be mindful of, and actions they should take to achieve their objectives.

BUSINESS NAME		REVIEW DATE	NEXT REVIEW DATE	
(1) STRATEGIC OBJECTIVE		(2) RESPONSIBLE TEAM		
(3) BUSINESS IMPACT ANALYSIS				
(4) SCENARIO ANALYSIS <i>(key indicators)</i>				
	SCENARIO 1	SCENARIO 2	SCENARIO 3	SCENARIO 4
RISKS				
OPPORTUNITIES				
BEST RESPONSE <i>(urgent actions)</i>				
(5) STRATEGIC ACTION <i>(next steps)</i>		(6) CONSTRAINTS <i>(specifically as it relates to operationalizing action steps)</i>		
(7) REQUIRED RESOURCES <i>(human, hard/soft infrastructure, knowledge/skill)</i>				

## AN 8-STEP APPROACH TO COMPLETING THE RESILIENCE & RECOVERY ACTION PLAN CANVAS

The RRAP Canvas is designed to guide businesses through planning during times of uncertainty. It covers elements of crisis management, business continuity planning, and how to analyze scenarios.

The canvas provides a comprehensive strategy for resilience and recovery. Although MSMEs can generally adapt quickly in uncertain conditions, many do not have the resources to deeply analyze the impact of adverse climate-related events on their businesses and do not usually develop clear and realistic plans.

The RRAP canvas therefore supports businesses with timely strategic (re) assessments, planning, and decision making.



## STEP 1: STRATEGIC OBJECTIVE/APPROACH

What is your business's strategic objective and approach for resilience and recovery? This is the overall objective one seeks to accomplish. This will be a description of a company's general direction through its response and recovery planning. It will guide internal and external operations and communication throughout the crisis.

### STEP 1: EXAMPLE

*Our two priorities are to: i) Ensure the health and safety of our employees and direct suppliers; ii) Continue business operations and the delivery of our services by maintaining and respecting the confidence of quality that our clients have in our products and services.*

## STEP 2: RESPONSE TEAM

Who is responsible for the business' recovery plan and what roles do they play in the business? Which team will help achieve the objective described in "Step 1"? Who will be responsible for the different elements? Who is responsible for the planning and implementation of the resilience and recovery action plan?

The response team/person, depending on the size of the company, will be responsible for monitoring the implementation of your RRAP. This will include flagging issues as and when they arise. The team should have the support and authority from management to act.

### STEP 2: EXAMPLE

*Ms. Y, CEO; Ms. X, Head of operations (team leader); Mr. V, head of finance.*

## STEP 3: BUSINESS IMPACT ANALYSIS

What is your core business competence? What impact has the crisis had on operations, infrastructure, employees, customers, and the company's finances? This helps describe the current situation of the business. This step should guide a business in understanding the impact the crisis has had on its core competencies and its ability to continue delivering its product/service.

Ask yourself three main questions:

- What is your core business competence?
- What is the current state of our business's, i.e. operations, people, customers and finances?
- How has the crisis impacted point i) and ii) above?

### STEP 3: EXAMPLE

#### Core Business Competences:

*strong customer services;  
consistent product quality;  
reliable and timely delivery.*

#### Operations: Production

*temporarily reduced due to  
hurricane-related disruptions;  
approx. 60 days of inventory;  
some local suppliers affected  
but key partners resuming;  
transportation delays expected  
due to damaged roads.*

People: *All employees accounted  
for and safe; two staff members  
unable to work due to home  
damage; regular safety updates  
via WhatsApp; temporary shift*

*adjustments to support team.*

Customers: *Customer contact  
reduced due to service outages  
and limited mobility; partial  
store closure resulting in drop in  
walk-in customers; maintaining  
key contacts via WhatsApp; no  
existing system for broader  
customer engagement during  
emergencies.*

Finances/Legalities: *Sales down  
due to store closure; cash-in  
reduced, fixed costs ongoing;  
loan repayment continues;  
reviewing insurance coverage  
and documentation for hurricane-  
related damage.*

## STEP 4: SCENARIO ANALYSIS

Map out scenarios from positive, mildly negative, severe, to catastrophic. What are the risks, opportunities, and possible responses to each scenario? Enter four different scenarios that could play out during and after the crisis. List the associated risks based on each identified scenario by specifically identifying what might happen internally or externally because of the specific climate-related adverse event. Next, outline/describe the best response you can take under each scenario, while considering the information/results from your business impact analysis and your strategic objective.

**EXAMPLE: SCENARIO 1** *(key indicators)*

Local authorities have confirmed that basic infrastructure (roads, electricity, and water services) will be restored within 10–14 days. However, several routes remain blocked. The business continues to operate at 50% capacity due to reduced staff availability and transportation delays.

<b>RISKS</b>	Demand for our goods may decline as customers prioritize recovery needs; continuing pressure on cash flow due to lower sales and partial operations.
<b>OPPORTUNITIES</b>	Essential services and relief organizations are still running; idle capacity in our delivery operations due to fall in customer orders.
<b>BEST RESPONSE</b> <i>(urgent actions)</i>	Leverage on core business competence, i.e. product quality, customer service, and reliable delivery, to support essential services, community groups or relief efforts; keep long-standing clients informed as conditions improve.

**EXAMPLE: SCENARIO 2** *(key indicators)*

Heavy flooding persists for 30–45 days after the hurricane. Several regions remain inaccessible. Power outages continue in some areas and damaged ports delay imports and exports. Local suppliers face disruptions, and the business operates at 30% due to staff displacement and transport constraints.

<b>RISKS</b>	Severe supply disruptions leading to rapid depletion of raw materials; inability to meet customer demand; rising operational costs due to alternative transport and sourcing; workforce stress due to prolonged displacement and uncertainty.
<b>OPPORTUNITIES</b>	-
<b>BEST RESPONSE</b> <i>(urgent actions)</i>	-

**EXAMPLE: SCENARIO 3** *(key indicators)*

A second storm causes floods and landslides, halting operations at 10–20% capacity and delaying recovery.

<b>RISKS</b>	Extended halt in production; inability to access facilities safely; substantial revenue loss; deterioration of stored goods; increased risk of long-term customer attrition as buyers shift to more stable suppliers.
<b>OPPORTUNITIES</b>	-
<b>BEST RESPONSE</b> <i>(urgent actions)</i>	-

**EXAMPLE: SCENARIO 4** *(key indicators)*

Three months post-hurricane, recovery is uneven. Essential infrastructure is partially restored but unstable. Inflation rises due to scarcity of inputs and supply chain bottlenecks. Tourism, a key source of customers, remains subdued. The business operates at 40% capacity, but demand patterns remain unpredictable.

<b>RISKS</b>	Higher input prices reduce profit margins; unpredictable customer purchasing behavior; financial strain from sustained low revenue; increased difficulty repaying loans; risk of losing trained staff to more stable sectors.
<b>OPPORTUNITIES</b>	-
<b>BEST RESPONSE</b> <i>(urgent actions)</i>	-

## STEP 5: STRATEGIC ACTION

What are your next steps? Based on your analysis from steps 3 & 4, identify specific solutions. What is the most reasonable next step for your business? Include a timeline for each action step. Ensure that your strategic action steps align with your strategic objective.

### STEP 5: EXAMPLE

*To ensure survival and redirect current business operations to focus on core competences by:*

- *Mapping out essential services within business area*
- *Develop marketing and pricing plan to be aligned with approach*

## STEP 6: CONSTRAINTS

What are the constraints to the identified strategic action steps? What are some hurdles to implementing solutions identified under Step 5?

### STEP 6: EXAMPLE

*Business currently operates using analogue or face-to-face engagement with customers. Outsourcing our delivery service might put additional pressure on our system and affect the quality of our service. Absence of online presence restricts our marketing outreach. No one in our team is skilled/knowledgeable on digital marketing.*

## STEP 7: REQUIRED RESOURCES

What resources do you need to implement your action steps and overcome any challenges? What resources do you need to implement the strategic action steps (Step 5), and overcome the constraints (Step 6) to keep the business running? What are some of the institutions and existing partners that may provide these resources, i.e. who can you reach out to for accessing these resources? E.g. Banks, HR consultancy services, part-time staff, E-commerce platforms, and suppliers/ market to increase sales outlets etc.

C

SHETRADES CRISIS MANAGEMENT TOOLKIT // TOOLKIT OVERVIEW

## STEP 7: EXAMPLE

*Required Resources (human, hard/soft infrastructure, knowledge/skill)*

- *Logistic management software*
- *Business website where businesses can order and pay for pick-ups and delivery*

## STEP 8: RRAP TEST

Ask yourself: Does my canvas show a clear direction to previously identified business strategic objective? Does my response for step 5 support my overall objective in step 2? Is my team clear on their roles? Do I have a clear communication message?

C

SHETRADES CRISIS MANAGEMENT TOOLKIT // TOOLKIT OVERVIEW

BUSINESS NAME		REVIEW DATE	NEXT REVIEW DATE	
XYZ Foods Ltd.		24.11.2026	23.12.2026	
(1) STRATEGIC OBJECTIVE			(2) RESPONSIBLE TEAM	
Continue business operations and the delivery of our products/services where possible, maintaining and respecting the confidence of quality that our clients have in our products and services.			Ms. Y, CEO; Ms. X, Head of operations (team leader); Mr. V, head finance.	
(3) BUSINESS IMPACT ANALYSIS				
<p><u>Core Business Competences:</u> strong customer services; consistent product quality; reliable and timely delivery. <u>Operations:</u> Production temporarily reduced due to hurricane-related disruptions; approx. 60 days of inventory; some local suppliers affected but key partners resuming; transportation delays expected due to damaged roads. <u>People:</u> All employees accounted for and safe; two staff members unable to work due to home damage; regular safety updates via WhatsApp; temporary shift adjustments to support team. <u>Customers:</u> Customer contact reduced due to service outages and limited mobility; partial store closure resulting in drop in walk-in customers; maintaining key contacts via WhatsApp; no existing system for broader customer engagement during emergencies. <u>Finances/Legalities:</u> Sales down due to store closure; cash-in reduced, fixed costs ongoing; loan repayment continues; reviewing insurance coverage and documentation for hurricane-related damage.</p>				
(4) SCENARIO ANALYSIS (KEY INDICATORS)				
	SCENARIO 1	SCENARIO 2	SCENARIO 3	SCENARIO 4
	Basic infrastructure (roads, electricity, and water services) damage; likely to be restored within 10-14 days. The business continues to operate at 50% capacity due to reduced staff availability and transportation delays.	Flooding persists for 30-45 days after the hurricane; several regions remain inaccessible; power outages continue; damaged ports delay imports and exports. The business operates at 30% due to staff displacement and transport constraints.	A second storm causes floods and landslides, halting operations at 10-20% capacity and delaying recovery.	Post-hurricane recovery is uneven; essential infrastructure is partially restored but unstable; inflation rises; low tourism-related business. The business operates at 40% capacity.
RISKS	Demand for our goods may decline as customers prioritize recovery needs; continuing pressure on cash-flow due to lower sales and partial operations	Severe supply disruptions leading to rapid depletion of raw materials and spoilage of stock due to inconsistent refrigeration as a result of power cuts; rising operational costs due to alternative transport and sourcing; workforce stress due to prolonged displacement and uncertainty.	Extended halt in production; inability to access facilities safely; substantial revenue loss; deterioration of stored goods; increased risk of long-term customer attrition as buyers shift to more stable suppliers.	Higher input prices reduce profit margins; unpredictable customer purchasing behavior; financial strain from sustained low revenue; increased difficulty repaying loans; risk of losing trained staff to more stable sectors.
OPPORTUNITIES	Essential services and relief organizations are still running, idle capacity in our delivery operations due to fall in customer orders.	Deepen ties with nearby communities by coordinating shared transport, storage, and labor solutions; explore low-resource simple processing alternatives to increase shelf life	Strengthen digital presence to retain brand visibility; enhance online engagement to build consumer trust and position the business as reliable even in crisis	State government SME response fund; business partnerships
BEST RESPONSE (urgent actions)	Leverage on core business competence, i.e. product quality, customer service, and reliable delivery, to support essential services, community groups or relief efforts; keep long-standing clients informed as conditions improve.	Ration existing raw materials; consolidate production to the safest accessible site; protect perishable stock using any available backup cooling (ice, shared generators, community cold rooms) and simple processing methods.	Create/update company social media profiles and company website; plan communications strategy; share transparent updates and behind-the-scenes photos of safe-handling.	Apply for Government grant/funding to cushion impact on business; follow-up on insurance claims, reach out to business partners and explore bulk purchasing.
(5) STRATEGIC ACTION (next steps)		(6) CONSTRAINTS (specifically as it relates to operationalising action steps)		
Map out operational services within business area for coordinated action. Develop marketing (including digital) and pricing plan aligned with approach.		Sharing our delivery service will put additional pressure on our system and may affect the quality of our service. Absence of online presence restricts our marketing reach. No one on our team is skilled/ knowledgeable on digital marketing.		
(7) REQUIRED RESOURCES (human, hard/soft infrastructure, knowledge/skill)				
Logistics management software; business website where businesses can order and pay for pick-ups and delivery; digital marketing and branding knowledge, information on available government support schemes for small business recovery.				

# #SheTrades

HER SUCCESS. OUR FUTURE.

The SheTrades Initiative is the International Trade Centre's flagship women and trade programme. It works with women, business support organizations, policymakers and value chain actors to strengthen the people, ecosystems, and policies that enable women to participate in and benefit from trade.

- [www.shetrades.com](http://www.shetrades.com)
- @ITC SheTrades
- @ITC\_SHETRADES
- @internationaltradecentre
- ITC SheTrades

Scan QR code to access all platforms: