

# Building the adaptive capacity of SMEs

A report on the project for Sefton Council, and How-to Guide for others





January 2012 Building the Adaptive Capacity of SMEs 1

### Sefton Council and CLASP Building the adaptive capacity of Sefton's businesses

A project report and how-to guide from CAG Consultants

### January 2012

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### 1. Summary

Climate change is expected to cause significant disruption, but also opportunities, for UK business. As part of its commitment to adapt to climate change, Sefton Council worked with Invest Sefton – the enterprise, business support and inward investment service for the borough, to build the capacity of local businesses to adapt to climate change.

The project, which was funded by the Climate Change Local Area Support Programme (CLASP) aimed to raise the awareness of local businesses, of the need to adapt to climate change, by developing, and distributing, a toolkit to help them assess the opportunities and risks of climate change to their business.

By engaging with local businesses, the project developed a leaflet, website and checklist for businesses. Although tailored to Sefton's needs, the outputs provide templates which could be adapted for use in other areas, while the process of developing them highlighted useful lessons.

### 2. Background

### 2.1 The impacts of climate change on businesses in Sefton

Climate change is expected to significantly affect UK business. As a partnership committed to adapting to climate change, Sefton Borough Partnership had undertaken a comprehensive risk based assessment of its vulnerabilities to weather and climate change. This assessment suggested that the impacts from a changing climate are likely to effect the Sefton economy, especially in the key investment areas of tourism and construction.

Floods, droughts and heatwaves both locally and internationally are likely to have a significant impact on local businesses, through damage to property and assets, disruption to transport and logistical infrastructure affecting supply chains, on staff and customer safety and health, and on customers' demand for products and services. Changing climatic conditions could also pose some opportunities for Sefton's businesses, such as the construction industry and tourism (accommodation, food and retail) businesses.

### 2.2 The capacity of SMEs to adapt to climate change

Small and Medium sized Enterprises (SMEs), particularly in the current economic climate, are less likely to have the capacity to take the steps needed to adapt to the



risks and opportunities presented by climate change<sup>1</sup>. Businesses are often less aware of the potential risks and opportunities of climate change, the actions that they can take, and the support available; they have other competing priorities for their limited time and resources; and do not generally have the comprehensive risk management structures in place, and are possibly under-insured against current, if not, future risks of climate change. For example, in a survey in 2007, 66% of those from small organisations said they had no business contingency plan in place<sup>2</sup>. For these reasons, businesses, particularly SMEs are often difficult to engage, and they respond best to free, tailored information and advice, and from trusted sources.

# **2.3 Existing support and advice available to businesses on climate change adaptation**

There is already a wealth of guidance, advice and support available to businesses to help them adapt to climate change, such as:

- Local advice, such as advice on <u>business continuity planning</u> from Sefton Council's emergency planning team;
- (ii) Regional business advice on adaptation from <u>Business Link North West</u> and signposts to other advice through <u>Climate Change North West</u>, such as <u>ENWORKS</u>;
- (iii)Information and advice produced by other English regions and devolved administrations, such as Business in the Community North East's <u>Business</u> <u>Resilience Health Check</u> and <u>Weathering the Storm – Saving and Making Money</u> in a Changing Climate. A Practical Guide for Small Businesses in the West <u>Midlands</u>;
- (iv)National advice from organisations such as the <u>UK Climate Impacts Programme</u> (<u>UKCIP</u>), through tools such as the <u>Business Areas Climate Impacts Assessment</u> <u>Tool (BACLIAT</u>), the <u>Climate Adaptation Resource for Advisors (CLARA</u>), and the <u>NetRegs</u> programme;
- (v) Sector specific advice, for businesses involved in tourism, agriculture and construction.

From the outset, this project aimed to identify what on-line support and tools are currently available; to signpost businesses to existing support; and to add value to it for local businesses based in Sefton. A detailed (but non-exhaustive) list of existing

<sup>&</sup>lt;sup>2</sup> <u>Chartered Management Institute's 2007 Business Continuity Management survey</u>.



<sup>&</sup>lt;sup>1</sup> For research commissioned by the Department for the Environment, Food and Rural Affairs on engaging with business on climate change adaptation, see:

http://randd.defra.gov.uk/Default.aspx?Menu=Menu&Module=More&Location=None&ProjectID=17 530&FromSearch=Y&Publisher=1&SearchText=ca0201&SortString=ProjectCode&SortOrder=Asc&P aging=10#Description

information, guidance and support available to businesses on climate change adaptation is presented in the Annex.

### 2.4 Engaging with businesses

Existing research on climate change, communication and behaviour change<sup>3</sup>, as well as the field of marketing tells us that it is important to ensure that messages are:

- positive and aspirational, rather than focusing on the negative and guilt;
- targeted, clear and consistent about the actions people need to take;
- personal, linking to people's concerns, emotions and local context;
- delivered by trusted, credible and recognised voices;
- part of a sustained communications plan, and backed up with further information, advice and support.

These principles were used to guide the process of delivering the project, and its outputs.

### 3. Aims and funding

### **3.1 Aims of the project**

The project aimed to:

- 1. raise awareness of climate adaptation issues with businesses within Sefton;
- 2. provide businesses with a toolkit to assist them in their own self-assessment of climate-related opportunities and threats;
- 3. encourage businesses to assess their own threats and opportunities whether general or specific to them;
- 4. gather data about the response of businesses to the information provided and the effectiveness of the approach used;
- 5. engage closely with selected businesses relevant to local adaptation;
- 6. signpost local businesses to wider climate change support and information; and
- 7. develop ideas for the development of a longer-term programme of support for businesses, and how this could be funded.

<sup>&</sup>lt;sup>3</sup> There is a wealth of advice on communicating climate change including: UKCIP's CLARA resource: <u>http://www.ukcip.org.uk/index.php?option=com\_content&task=view&id=590&Itemid=546</u>; and Futerra's (New) 'Rules of the Game': <u>http://www.futerra.co.uk/downloads/10-Rules.pdf</u> and <u>http://www.futerra.co.uk/downloads/NewRules\_NewGame.pdf</u>



### 3.2 Project funding and delivery

The project was funded by the Northwest <u>Climate Change Local Area Support</u> <u>Programme (CLASP)</u> which awarded Sefton Council with £11,100 as part of the <u>Local</u> <u>Partnerships Small Projects Fund</u>.

The project was led by <u>CAG Consultants</u>, a co-operative consultancy which specialises in providing research, advice and support to local authorities and local partnerships on climate change issues.

### 4. Process and outputs

### 4.1 The process

The project involved three parallel, and interlinked, processes (illustrated by the diagram below):

- a) engagement with businesses, in order to raise awareness of the impacts of climate change and the benefits of adaptation; to understand the information and support that they needed; and to test the draft toolkit materials;
- b) **the development of the adaptation toolkit materials**, which included a leaflet, web pages, and a Business Climate Checklist;
- c) the development of ideas for future support to businesses on climate change adaptation.

Engagement with businesses	<ul> <li>Presentation to South Sefton Business Forum (Sept 2010)</li> <li>Meetings with 5 local businesses with Invest Sefton business advisors (Nov 2010)</li> </ul>
Development of adaptation toolkit	<ul> <li>First draft of leaflet, website and business climate checklist (October 2010)</li> <li>Second draft of materials and case studies (Nov 2010)</li> <li>Design and finalisation of materials (Feb-March 2011)</li> </ul>
	<ul> <li>Meeting with Invest Sefton (Aug 2010)</li> <li>Discussions with Low Carbon Business Support Group (Oct 2010)</li> </ul>
Advice on future support for businesses	•Research on other information and support



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### 4.2 The outputs

### 4.2.1 Engagement with businesses on climate change adaptation

As part of the project, CAG Consultants engaged with a number of businesses; firstly as an invited guest of the South Sefton Business Forum, and secondly, through targeted meetings with five local businesses.

The Business Forum organised by Sefton Chamber of Commerce and Invest Sefton, provided an opportunity to raise awareness of the project, and to ask businesses who attended the meeting what the key risks and opportunities of climate change are for them, and what information and support they would find useful. Although feedback was limited, conversations with local business people highlighted examples of the impacts of a rising water table and localised flooding on businesses, the competing pressures faced by businesses which prevent businesses from taking action, and the recognition of the opportunities for marketing their environmental performance as a point of difference.

Meetings were conducted with five local businesses in order to:

- (i) raise their awareness of the opportunities and risks presented by climate change, and test the draft Business Climate Checklist;
- (ii) understand what actions they are taking to adapt to climate change;
- (iii)ask what type of information and support they would find helpful, to help them adapt to climate change.

The five local businesses were selected on the advice of Invest Sefton's business advisors, and chosen on the basis that they are:

- in sectors whose products, services or processes are weather-dependent;
- involved in making decisions with long term consequences;
- already affected by extreme weather;
- are located in high-risk areas such as flood zones or coastal areas and have taken some actions to adapt (e.g. their premises);
- are in a position to provide adaptation solutions to society or increase the resilience of the local community.

The five businesses were:

- Bulldog Products a pet food manufacturer based in Southport
- Dowhigh a building, civil engineering and road surfacing company based in Sefton
- Eco Environments which designs, installs and commissions renewable energy systems for business and domestic customers



- Oil Salvage a company specializing in waste oil collection, treatment, disposal and reprocessing, based within the Merseyside dock area
- Richardson Healthcare a manufacturer of healthcare solutions, including dressing packs, absorbents, wound care, bandages and protective products

The meetings were initiated, and arranged, by Invest Sefton's advisors, from whom each of the businesses receives support. The meetings were offered as an opportunity to understand the potential opportunities and risks for their businesses, and to enable the businesses to appear as a case study in the final outputs (the leaflet and website). Invest Sefton staff attended three out of the five meetings, which provided an opportunity to build on their relationship with the business, and link the issues of climate change to existing information and support that they are able to provide.

Key findings from these meetings were that:

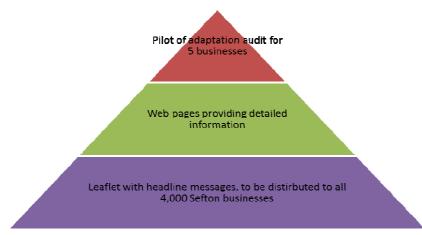
- (i) The risks of extreme weather to businesses' premises, logistics and supply chains are most easily recognized by businesses. For example localised flooding in Sefton in July 2010 prevented Oil Salvage's staff from getting to work and disruptions to oil collections and deliveries, costing thousands of pounds. While flooding in Russia meant that the price of wheat, oats, sunflower seeds and tallow rose dramatically for Bulldog Products. These echo the findings of research funded by Defra.
- (ii) The key drivers for businesses taking action are minimising the costs of disruption to operations, logistics and supplies, and the opportunity to develop points of difference on their products. Examples include: Dowhigh's cold mix asphalt -Dowfoam, Bulldog Products' sourcing of sustainable raw materials, Eco Environments' renewable energy technologies, and Oil Salvage's Processed Fuel Oil. Public sector procurement was highlighted by one business as a key driver for improving their standards and products.
- (iii)The businesses engaged as part of the project had taken a variety of actions, which they did not necessarily recognise as 'climate change adaptation', such as:
- sourcing raw materials from local and/or sustainable sources;
- developing new products which are not susceptible to extreme temperatures;
- closely monitoring world markets and supply chains;
- storing data systems off-site and organising communication systems in the event of disruption;
- employing remote workers, so that production is not dependent on one site.
- (iv) None of the five businesses had a formal business continuity plan in place.
- (v) Businesses, while aware of the risks and opportunities of climate change, found the Business Climate Checklist a useful resource.
- (vi) Improved early warning systems were highlighted as one way in which agencies can improve support to business.



(vii) Not all businesses are keen to receive support from their local council. One business visited as part of the project explained that they did not expect public funding to be spent on advising local businesses on basic maintenance issues.

# **4.2.2 A toolkit to assist them in their own self-assessment of climate opportunities and threats**

The project developed a toolkit of materials which are designed to raise awareness of climate change adaptation with businesses in Sefton, and encourage them to conduct their own self-assessment of the opportunities and threats presented by climate change.



The toolkit was designed to provide a staged approach to communicating with businesses; with each stage provided more targeted information, advice and support, for fewer businesses (as illustrated by the diagram opposite).

### The leaflet

A leaflet was developed which was designed to provide concise information about climate change adaptation, which would be distributed to 4,000 businesses across Sefton and would signpost businesses to the website (see below).

### **Key features**

- Simple A4 leaflet, folded in 3 so that it can be posted as standard business mail
- A focus on business savings and opportunities presented by climate change
- Facts highlighting the business case for climate change adaptation, focusing on the high priority risks of climate change to Sefton
- Short descriptions of the impacts of climate change to business operations (focusing on issues such as finance and insurance, premises, markets and logistics)
- A simple three step process to help businesses climate-proof their businesses
- Case studies of local businesses affected by, and taking action, on climate change
- Pictures of locally-relevant scenes e.g. flooding and the café culture in Southport
- Signposts to the Top Tops, Business Climate Checklist and Invest Sefton web site





## ENVIRONMENTS RENEWABLE ENERGY

Eco Environments - a Setton based company which specialises in designing, installing and commissioning renewable energy for domestic and business customers is seeing an increase in demand for its services as energy prices rise. But as the cost of materials also rises. Eco Environments has to monitor its supply chain closely.

Global climate change has significantly affected the costs and bottom-line for local company Buildog Products - manufacturer of pet food products. Wheat, oats, sunflower seeds, tallow and peanuts - all used in Bulldog's products have risen in price due to climate change and increases in the price of oil. Meanwhile localised flooding, wind and heat can affect operations. The company manages price fluctuations by constant monitoring of world markets and its suppliers, as well as sourcing all products, equipment and ingredients from sustainable sources

HOW

MILLA

AFFECT YOUR

**BUSINESS**?

Planning ahead for a

good business sense.

internationally is likely to interrupt your

business. Floods, droughts or he

changing climate makes

could damage your premises, affect your staff

Businesses affected by the 2007 floods took

and customers, disrupt your logistics and suppliers and affect your bottom line.

an average 26 weeks to return to nom

Changes in our climate will also offer commercial opportunities for developing

new products and services and reaching

The 'green economy' in the North West is

expected to grow by over 5% per annum, with an increase of 3,000 jobs in Merseyside between 2011 and 2015.

By thinking ahead and taking acti now you can help your business reduce losses, make money and enhance your company's efficient and credibility with customers.

operating capacity.

customers.

sather in Setton, the UK and

CHANGING CLIMATE



www.sefton.gov.uk/adaptation www.investsefton.com/climate change

### Sefton Council 🛣

CLASP.

This leaflet was funded by the Climate Change Local Area Support Programme (CLASP). This leaflet was written by CAG Consultants, designed and produced by Clarity Creation. Printed on 100% recycled paper.

### Finance and insurance

Disruption, damage and lost sales all cost money. By not having plans in place you risk securing new investment and buying insurance cover. Both customers and investors will want to see resilient businesses with good risk management in the future.

### Premises

Making sure your buildings are fit for changing conditions and extreme weather will reduce unnecessary damage and clean up costs and fuel bills.

### People

Putting in place measures to manage the risks from extreme weather (heat, cold and floods) and providing appropriate training will help you to retain high quality staff, cross-skilling and improve your reputation as a good employer, and also limit the damage of lost days at work.

### Processes

Some activities, such as manufacturing, construction, tourism, leisure and agriculture may be climate sensitive and require new processes or equipment. Warmer, wetter weather may also increase productivity and provide opportunities for new expertise. products and services.

### Markets

Extreme weather may affect the quality of your suppliers' products and services and could lead to reduced sales of specific products. There may also be new opportunities for developing and marketing existing and new products such as climate-resilient construction techniques, tourism opportunities and summer-related products.

### Logistics

Transport, supply chains and utilities could be disrupted by extreme weather events locally and internationally. Your business will have a competitive advantage if flexibility is built into supply chain and delivery systems. Supplying local markets can help reduce the likelihood of disruptions and reduce transport and carbon cost



ISINESS

A guide

Sefton

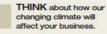
businesses

for

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Sefton Council 🚆

A recent survey by AXA Insurance found that while 85% of UK SMEs identified climate change as a serious problem, only one in four could identify specific threats to their business



PLAN - assess and

a plan together

address the risks and opportunities by putting

ACT - take the action

to reduce the costs of

a changing climate,

and cash in on the opportunities



For Top Tips and a full Business Climate Check visit:

www.investsefton.com/climatechange



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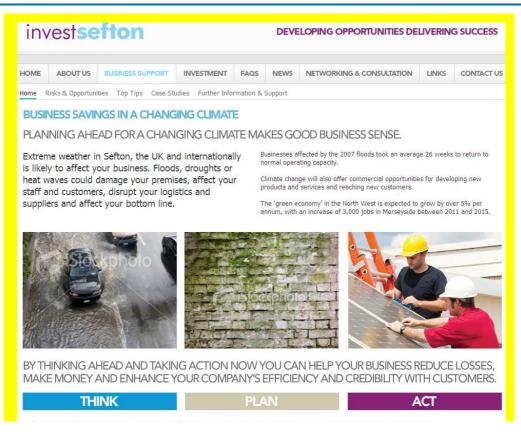


### The online resource

Web pages were developed to provide more in-depth information about climate change adaptation and signpost businesses to business support.

### **Key features**

- Hosted on a trusted source (Invest Sefton's) website (www.investsefton.com/climatechange)
- A simple 5 page structure, with limited text where possible
- A home page setting out the business case, and three-step process for adaptation action
- Information about the risks and opportunities of climate change (as set out in the leaflet), with a link to the UK Climate Impacts Programme website for businesses
- Top tips for climate proofing businesses
- A link to register for a Business Climate Checklist (so that Invest Sefton can monitor its usage)
- Detailed case studies on four local businesses
- A short (3 question long) survey to gather feedback on the website and demand for further support





### **The Business Climate Checklist**

The Business Climate Checklist was designed to enable businesses to carry out a selfassessment of the risks and opportunities of climate change for their business.

### **Key features**

- A simple three step process to help businesses plan for climate change: 'Think, Plan, Act'
- Structured around five key business areas: finance and insurance, premises, people, markets and logistics
- Rationales for action
- Questions to prompt businesses to think about the risks and opportunities to their business ('Think')
- Sources of further information ('Plan'
- A checklist of actions ('Act')





### 4.2.3 Data on the response of businesses to the information provided

The project intended to launch the toolkit of resources in January 2011. However, this was not achievable due to delays in feedback from businesses on the case studies developed, and, ironically, due to extreme weather conditions. Cold temperatures and snow during December 2010 and January 2011 caused disruption to Sefton and the suspension of the Council's refuse and recycling collections, resulting in negative publicity for Sefton Council<sup>4</sup>. It was therefore seen as inappropriate to launch a guide to coping with extreme weather, after the event.

Consequently, the toolkit was not launched in January as planned, and therefore feedback on the leaflet, website usage data, and take up of the Business Climate Checklist has not yet been gathered by the time of writing (March 2011).

### 4.2.4 Developing a longer-term programme of support

Throughout the project we gathered feedback on what support businesses need to support adaptation action, and how this support could be delivered and funded. From conversations with individual businesses, meetings with Invest Sefton, and research into existing information and support mechanisms, we found that the key areas of support that businesses need are:

- (i) Quick (profitable) wins. Businesses want to know the key actions that will help to reduce their costs and improve productivity and profit. The 'Top Tips' provided in the toolkit, and the actions listed in the Business Climate Checklist provide a starting point for businesses. Making the case for adaptation will also be helped by examples of financial savings. Each business that we visited could point to losses caused by extreme weather events; it would be useful to gather examples of financial savings and profits from adaptation actions which can be used to make the case for action.
- (ii) Funding opportunities. Carbon management is supported by a range of funding opportunities. Many funding sources that apply to resource efficiency and carbon reduction, such as water and energy efficiency can help a business adapt to climate change, while general business support e.g. on product development and marketing can help businesses to adapt their products and services, but there is not the same level of funding available to businesses to help them adapt their premises or logistics.
- (iii) Marketing opportunities. Existing standards and certifications enable businesses to market their environmental credentials as points of difference in the market place, particularly within the public sector. Information and advice could focus on where existing standards, such as health and safety and ISO 14001 enable businesses to manage their risks in relation to climate change.

<sup>&</sup>lt;sup>4</sup> Sefton Council apologises for conditions on snowy roads, BBC news 4 January 2011. http://www.bbc.co.uk/news/uk-england-merseyside-12113805



### 4.2.5 How this could be delivered

While the government is keen to back small businesses<sup>5</sup>, public sector funding cuts mean that funding to support a long-term programme of support for businesses is limited. The project highlighted various routes for supporting local businesses on adapting to climate change:

- (i) Promote the adaptation toolkit through existing business support mechanisms. The leaflet, website and Business Climate Checklist could be promoted through existing business advisory services and events<sup>6</sup> – not just through the Council's economic development, Invest Sefton, and emergency planning team, but by promoting the resources through other providers' websites and services.
- (ii) Work with other business support providers to ensure that adaptation is part of the package of support offered to business. Businesses want to save time and resources when looking for relevant information and support. At the same time, many businesses automatically think of carbon reduction, when they think of taking action on climate change; and view climate change action as part of 'going green' and general environmental management. However, there is less information and support available to businesses on adaptation, in comparison to mitigation. The report 'Mitigation, adaptation and resilience – linking business messages on climate change' (31 March 2010) by Gareth Williams and Peter Geddis at Business in the Community North East highlights how climate change adaptation information and advice can be integrated within existing support programmes, focusing on Business Link information and advice.
- (iii) Funding the development of a tailored advice and support programme. This could involve the development of further resources (see above), training, events and a peer mentoring programme. The principal opportunity for funding such as programme is through the European Regional Development Fund in the North West (www.erdfnw.co.uk), particularly Strand 1 of Priority 1 - Action Area 3 (AA1-3) 'Increasing Sustainable Consumption & Production': Support for Innovative Approaches to Changing Culture & Embedding Sustainable Behaviours & Management Practices<sup>7</sup>. This funding stream is already being utilised to support the ENWORKS project referred to above.

<sup>&</sup>lt;sup>7</sup> <u>http://www.erdfnw.co.uk/funding-guide/funding-priorities/priority1/action-area-3-aa13</u>



<sup>&</sup>lt;sup>5</sup> http://www.bis.gov.uk/backing-small-business

<sup>&</sup>lt;sup>6</sup> Such as events organised by Invest Sefton, the South Sefton Business Forum, and the free event on business continuity and resilience plans at Southport Town Hall on 25 March 2011: http://www.investsefton.com/news/shownews.asp?recordid=129

### **5. Conclusions and lessons learned**

The lessons learned to date include:

- Examples of local extreme weather events (such as the flooding in Sefton in July 2010) provide useful tools for triggering businesses to think about the effects of weather on their business, and can prove vital in the timing of a launch of information to businesses.
- The physical impacts of extreme weather and climate change on premises, logistics and supply chains are most easily recognised by businesses.
- Reducing the costs of disruption to operations, logistics and supplies, and marketing adaptation action as a point of difference, are key priorities for businesses in terms of climate change adaptation.
- Consequently businesses want to know how they can reduce costs, attract funding, and improve profits through marketing their products and services.
- Small businesses are often already taking action to protect their businesses and bottom line from the impacts of local and global climate change, but have often not considered developing a business continuity plan.
- There is a wealth of information available to businesses on climate change adaptation, and an even greater number of business support providers, many of whom focus on resource efficiency and carbon reduction.
- The key to delivering future support to business on climate change adaptation will be to work with existing providers to ensure that their support services include support on adaptation.



### Annex

# Existing information and support for businesses on climate change adaptation

Below is a (non-exhaustive) list of information and support that is available to businesses to advise them on adapting to climate change<sup>8</sup>. Where possible, we have highlighted information and support that is specific to climate change adaptation, although some information and support is more focused on carbon reduction, but will also help businesses to adapt (through water and energy efficiency measures), or is more general business support to specific sectors.

Provider	Business support on adaptation
Business in the	<ul> <li>Adapting to climate change - a brief guide for businesses</li> </ul>
<u>Community</u>	Business Resilience Health Check
	<ul> <li>Winter conditions – risk management advice</li> </ul>
	Environment Advisory Service
	<ul> <li><u>The Prince's Mayday Network on Climate Change</u> provides</li> </ul>
	a collaborative network and support for businesses on
	taking action on climate change
Business Link North West	<ul> <li>Adapt your business to the effects of climate change</li> </ul>
Environment Agency	Flood risk maps and Flood Warnings
	Would your business stay afloat?
	<ul> <li>How to prepare for a flood – advice on preparing a flood</li> </ul>
	risk plan
	• <u>NetRegs</u>
Envirowise	<ul> <li><u>Green Street</u> tool to help businesses become more resource efficient</li> </ul>
	Environmental Management Systems
	Ecodesign
	Water efficiency advice
Department for the	Advice for businesses on climate change adaptation
Environment, Food	
and Rural Affairs	
(Defra)	
Cabinet Office	Business continuity management toolkit
Groundwork	Business services for SMEs, includes advice on
	Environmental Management System (EMS),
	benchmarking of utility bills, procurement methods,
	green transport
UK Climate Impacts	<ul> <li><u>A Changing Climate for Business</u> booklet</li> </ul>
Programme (UKCIP)	<ul> <li>Business Areas Climate Impacts Assessment Tool</li> </ul>
	(BACLIAT)
	<ul> <li>The <u>Climate Adaptation Resource for Advisors (CLARA)</u></li> </ul>
Health and safety	<ul> <li><u>Health for Work Advice</u> for small businesses</li> </ul>
	<ul> <li><u>Health &amp; Safety Executive's</u> (HSE) advice on legal</li> </ul>

<sup>8</sup> Information gathered with the help of Williams and Geddis (2010) report.



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Confederation of British Industry (CBI)	<ul> <li>obligations (under the Health and Safety at Work Act 1974) and understand your liabilities with respect to working conditions in the workplace and thermal comfort and outdoor working</li> <li>For advice on road related safety see the <u>Health &amp; Safety Executive website</u></li> <li><u>Highways Agency's advice on winter driving</u></li> <li><u>Future proof: Preparing your business for a changing climate</u></li> </ul>
Carbon Trust	<ul> <li><u>Help for small businesses</u> on carbon management, including advice by sector and by <u>topic</u> such as on building fabric and ventilation which can help you to adapt to climate change</li> </ul>
Energy Saving Trust	<ul> <li>Advice and support for <u>businesses</u> and organisations including small fleet advice, including driver training, health and safety, fuel economy and Smarter Driver Training</li> </ul>
Insurance sector	<ul> <li>Association of British Insurers guide to <u>Insurance for</u> <u>Small Businesses: a guide to protecting your business</u></li> </ul>
ENWORKS	<ul> <li>Advice on climate change risk management and adaptation, corporate responsibility and preparing for new environmental legislation.</li> </ul>
Federation of Small Businesses	<ul> <li>Information on <u>environment</u>, <u>energy</u> and <u>climate</u> change</li> </ul>
Sefton Council	<ul> <li><u>Adapting to a changing climate</u></li> <li><u>Advice on business continuity planning</u></li> </ul>
Sefton Chamber of Commerce	<ul> <li>Providing information and support, marketing and PR, lobbying and representation, free legal insurance etc and including master classes, business support programmes and SME leader programmes</li> </ul>
Manufacturing Advice Service (MAS)	<ul> <li>The Manufacturing Advisory Service is designed to help manufacturers streamline their processes, reduce waster, become more energy efficient and improve their business.</li> </ul>
National Industrial Symbiosis Programme (NISP)	<ul> <li>A business led initiative which facilitates links between industries from different sectors to create sustainable commercial opportunities and improve resource efficiency.</li> </ul>
Regional climate change partnerships	<ul> <li>West Midlands: Weathering the Storm – Saving and Making Money in a Changing Climate. A Practical Guide for Small Businesses in the West Midlands (May 2010).</li> <li>Produced by URS Corporate Ltd on behalf of the West Midlands Climate Change Adaptation Partnership.</li> <li>London and the South East: Adapting to climate change: a checklist for development. Guidance on designing developments in a changing climate. (November 2005).</li> <li>Published by the Greater London Authority on behalf of the South East Climate Change Partnership, the Sustainable Development Roundtable for the East of England and the London Climate Change Partnership.</li> </ul>



	<ul> <li>London: Adapting to Climate Change: Business as Usual?</li> <li>South West: Resources for the business and utilities sector</li> <li>East Midlands: Weathering the Storm - Saving and Making Money</li> <li>in a Changing Climate. A Practical Guide for Small Businesses in</li> </ul>
	the East Midlands
	Scotland: Adapting to Climate Change: A Guide for
	Businesses in Scotland
Sector-specific	<ul> <li><u>Agriculture</u> and the National Farmers Union's <u>Farming</u> <u>Futures website</u></li> </ul>
	• <u>Tourism</u>
	<ul> <li>Building design and construction</li> </ul>
	<ul> <li>Construction industry guide to flooding</li> </ul>
	Motor manufacturing
	Financial services
	<ul> <li>Waste management - <u>WRAP</u></li> </ul>
	<ul> <li>Biotechnology, pharmaceutical and healthcare industry</li> </ul>
	<u>Chemicals</u>
	<ul> <li>Environmental technologies and services</li> </ul>
	<ul> <li><u>Agri-food and drink</u></li> </ul>
	<u>Automotive industry</u>
	• <u>Textiles</u>

