# BUSINESS CONTINUITY PLAN

GET READY

TEMPL ATE

Don’t let a natural disaster put you out of business. This guide will help you develop a **Business Continuity Plan** and minimise the disruption to your business during and following severe weather, bushfres and foods.

**[13](#_bookmark7)**

[**Introduction**](#_bookmark0)

[**Section 4**](#_bookmark7)

[Developing a Business Continuity Plan 4](#_bookmark0)

[Incident Response Plan 13](#_bookmark7)

[Immediate Response Checklist 13](#_bookmark7)

[**5**](#_bookmark1)[Evacuation Procedures 14](#_bookmark8)

[**Business Continuity Plan**](#_bookmark1)

**Contents**

[Distribution List 5](#_bookmark1)

[References and related documents 5](#_bookmark1)

[**6**](#_bookmark2)

[**Section 1**](#_bookmark2)

[Executive Summary (optional) 6](#_bookmark2)

[Objectives 6](#_bookmark2)

[Glossary 6](#_bookmark2)

[**7**](#_bookmark3)

[**Section 2**](#_bookmark3)

[Risk Management Planning 7](#_bookmark3)

[Risk Management Plan 7](#_bookmark3)

[Insurance 8](#_bookmark4)

[Data security and backup strategy 8](#_bookmark4)

[**9**](#_bookmark5)

[**Section 3**](#_bookmark5)

[Business Impact Analysis 9](#_bookmark5)

[Business Impact Analysis 12](#_bookmark6)

[Emergency kit 14](#_bookmark8)

[Roles and Responsibilities 15](#_bookmark9)

[Key Contact Sheet 16](#_bookmark10)

[Event Log 18](#_bookmark11)

[19](#_bookmark12)

[**Section 5**](#_bookmark12)

[Recovery 19](#_bookmark12)

[Recovery Plan 19](#_bookmark12)

[Incident Recovery Checklist 21](#_bookmark13)

[Recovery contacts 22](#_bookmark14)

[Insurance claims 22](#_bookmark14)

[Market assessment 23](#_bookmark15)

[24](#_bookmark16)

[**Section 6**](#_bookmark16)

[Rehearse, Maintain and Review 24](#_bookmark16)

[Training schedule 24](#_bookmark16)

[Review schedule 25](#_bookmark17)

**Introduction**

The purpose of developing a [Business Continuity Plan](http://www.business.qld.gov.au/business/running/risk-management/business-continuity-planning) is to ensure the continuation of your business during and following any critical incident that should result in disruption to your normal operational capability.

This guide will assist you to undertake a [Risk Management Plan and Business Impact Analysis](http://www.business.qld.gov.au/business/running/risk-management/risk-management-plan-business-impact-analysis/conduct-business-impact-anaylsis), and create Incident Response and Recovery Plans for your business. If you require further support with continuity planning you may choose to contact a business continuity consultant.

### Developing a Business Continuity Plan

This template incorporates the [Prevention, Preparedness, Response and Recovery (PPRR)](http://www.business.qld.gov.au/business/running/risk-management/pprr-risk-management-model) framework. Each of the four key elements is represented in the Business Continuity Planning Process.

##### Prevention – Risk Management planning

**Business Continuity Planning Process**

**Prevention**

**Risk Plan**

**Recovery**

**Recovery Plan**

**Rehearse, maintain and review**

**Preparedness**

**Business Impact Anaylsis**

**Incident Response Plan**

* + Incorporates the Prevention element that identifies and manages the likelihood and/or effects of risk associated with an incident.

##### Preparedness – Business Impact Analysis

* + Incorporates the Preparedness element that identifies and prioritises the key activities of a business that may be adversely affected by any disruptions.

##### Response – Incident Response planning

* + Incorporates the Response element and outlines immediate actions taken to respond to an incident in terms of containment, control and minimising impacts.

##### Recovery – Recovery planning

* + Incorporates the Recovery element that outlines actions taken to recover from an incident in order to minimise disruption and recovery times.

We have also included a section titled Rehearse, Maintain and Review, which encourages you to test, regularly review and update your Business Continuity Plan to ensure that your staff are familiar with it, and that it reflects your changing business needs. Business operators should use the following template as a guide to developing a Business Continuity Plan. Customise it to suit your business needs.

 The white text in the grey box is there to guide you and can be deleted after you have completed the template. **Remember to save your document.**



Type your business name in the box below

**Business Continuity Plan**

Date:

#### Distribution List

To assist in updating and revising the plan, an up-to-date list of all plan locations and persons supplied with a copy of the plan should be included.

|  |  |  |
| --- | --- | --- |
| **Copy Number** | **Name** | **Location** |
| 001 |  |  |
| 002 |  |  |
| 003 |  |  |
| 004 |  |  |
| 005 |  |  |
| 006 |  |  |

**References and related documents**

 Include all documents that have a bearing on your Business Continuity Plan.

|  |
| --- |
| **Document Title** |
|  |
|  |
|  |
|  |

**Section 1**

#### Executive Summary (optional)

An executive summary is the plan in miniature (usually one page or shorter). It should contain enough information for a reader to be acquainted with the plan without reading the full document.

Depending on the size of your business and the length of your document, you may choose not to include an executive summary.

**Objectives**

Objectives serve as a means of clarifying the purpose of your plan and should describe the intended result. An example of plan objectives are listed below:

The objectives of this plan are to:

* Undertake risk management assessment
* Define and prioritise your critical business functions
* Detail your immediate response to a critical incident
* Detail strategies and actions to be taken to enable you to stay in business
* Review and update this plan on a regular basis

**Glossary**

This table provides a consistent and commonly agreed set of definitions for terms used in the plan. You should customise this list to suit your business.

|  |  |
| --- | --- |
| Business Continuity Planning | A process that helps develop a plan document to manage the risks to a business, ensuring that it can operate to the extent required in the event of a crisis/disaster. |
| Business Continuity Plan | A document containing all of the information required to ensure that your business is able to resume critical business activities should a crisis/disaster occur. |
| Business Impact Analysis | The process of gathering information to determine basic recovery requirements for your key business activities in the event of a crisis/disaster. |
| Key business activities | Those activities essential to deliver outputs and achievement of business objectives. |
| Recovery Time Objective (RTO) | The time from which you declare a crisis/disaster to the time that the critical business functions must be fully operational in order to avoid serious financial loss. |
| Resources | The means that support delivery of an identifiable output and/or result. Resources may be money, physical assets, or most importantly, people. |
| Risk Management | Is the process of defining and analysing risks, and then deciding on the appropriate course of action in order to minimise these risks, whilst still achieving business goals. |
|  |  |
|  |  |
|  |  |
|  |  |

## Risk Management Planning

You need to [**manage the risks to your business**](http://www.business.qld.gov.au/business/running/risk-management) by identifying and analysing the things that may have an adverse effect on your business and choosing the best method of dealing with each of these identified risks.

The questions to ask yourself are:

* What could cause an impact?
* How serious would that impact be?
* What is the likelihood of this occurring?
* Can it be reduced or eliminated?

 An example is provided in the following table for you.

#### Risk Management Plan

Prepared by Date:

Reviewed by Date:

Key:

**VH = Very High H = High M = Medium L = Low**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Risk Description:** | **Likelihood** | **Impact** | **Priority** | **Preventative Action** | **Contingency Plans** |
| Interruption to production processes* Breakdown of key plant and equipment
* Damage to plant and equipment (e.g. fire)
 | L | VH | H | * Ensure adequate insurance cover in place including business interruption and general property
* Set up agreement with suitable supplier for 24 hour repairs and replacement for key plant and equipment
* Source alternative production site (if location and equipment have been damaged)
 | Immediate access to personal resources whilst waiting for insurance payments |
| Burglary | H | H | H | * Ensure adequate insurance cover in place including business interruption and general property including theft
* Install alarm and video surveillance camera
 | Keep a list of sources for replacement property/ equipment |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

#### Insurance

As part of your risk management plan you need to determine [what types of insurance are available](http://www.business.qld.gov.au/business/starting/starting-a-business/business-insurance) and put in place the insurance your business needs.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Insurance type** | **Policy coverage** | **Policy exclusions** | **Insurance company and contact** | **Last review date** | **Payments due** |
| Business Interruption | Business interruption due to:fire flood theft | terrorism tsunami landslide | XYZ Insurance, A Person Ph: 07 30000000 | 00/00/00 | Amount you pay and frequency. e.g. monthly, yearly |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Data security and backup strategy**

How have you [**protected your data and your network**](http://www.business.qld.gov.au/business/running/risk-management/protecting-it-data-and-systems) (e.g. virus protection, secure networks and firewalls, secure passwords and data backup procedures)? Detail your backup procedures in the table below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Data for backup** | **Frequency of backup** | **Backup media/ service** | **Person responsible** | **Backup procedure steps** |
| Customer database | Weekly | External hard drive | A Person | Remove external drive from fire safeCopy data from Customer databaseReturn external drive to fire safe |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Business Impact Analysis**

As part of the [**Business Continuity Plan**](http://www.business.qld.gov.au/business/running/risk-management/business-continuity-planning) business owners should undertake a [**Business Impact**](http://www.business.qld.gov.au/business/running/risk-management/risk-management-plan-business-impact-analysis/conduct-business-impact-anaylsis)[**Analysis**](http://www.business.qld.gov.au/business/running/risk-management/risk-management-plan-business-impact-analysis/conduct-business-impact-anaylsis) which will use the information in your Risk Management Plan to assess the identified risks and impacts in relation to critical activities of your business and determine basic recovery requirements.

Critical activities may be defined as primary business functions that must continue in order to support your business.

You need to identify:

* Your critical business activities
* What the impact to your business would be in the event of a disruption
* How long your business could survive without performing this activity

As part of your Business Impact Analysis you should assign Recovery Time Objectives (RTO) to each function. The RTO is the time from which you declare a crisis/disaster to the time that the critical business function must be fully operational in order to avoid serious financial loss.

The following questions may assist you to determine your critical activities.

1. In the following table, list the business activities that must be performed to ensure your business continues to operate effectively. Eg. Production services. If you have a number of business units/ departments, complete one table for each.

|  |
| --- |
| **BUSINESS ACTIVITY NAME** |
| 1 |  |
| 2 |  |
| 3 |  |
| 4 |  |

1. For each business activity listed above, complete the following: Business Activity Name:

Business Activity Description:

 Description example: production of customised widgets for individual customer orders.

1. What are the losses if this business activity could not be provided?

Loss of Revenue: ($7,500 per week) Increased Costs: ($N/A)

Staffing: (Production staff numbers will need to be reduced)

Product/service: (Number of widgets available for sale will be reduced until production resumes) Fines or penalties due to missed deadlines: (N/A)

Legal liability, personal damage, public harm: (N/A)

Loss of goodwill, public image: (Will occur if unable to meet current client orders) Comments:

 Comment example: current stocks will meet demands for up to 2 weeks.

1. For what maximum amount of time could this business activity be unavailable (either 100% or partial) before the losses would occur?

hrs days weeks months

|  |
| --- |
|  |
|  |
|  |
|  |

Comments:

Comment example: If stock is not produced for more than 2 weeks the business will lose sales and customers will source alternative widget manufacturer.



1. Does this activity depend on any outside services or products for its successful completion?  NO  YES – If yes, check one of the following:

 Sole Supplier  Major Supplier Many Alternate Suppliers Comments:

Comment example: If production is lost, standing order with the supplier will need to be adjusted to prevent build-up of excess widget material.

1. On a scale of 1 to 5 (1 being the Most Important, 5 being the Least Important), where would this business activity fall in terms of being important to the operation of your department or business?

1 2 3 4 5

Comments:

 Comment example: Widgets production is the primary activity of the business.

Completed By: Date:

**Business Impact Analysis**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Activity** | **Description** | **Priority** | **Outcome** | **Losses occur** |
| Production services | Production of customised widgets for individual customer orders. | High | Reduced $7,500 revenue per weekBuild up of stock and inventory related to slow down in orders for design and production servicesCustomers will source alternate suppliersUnable to meet business overheads eg rent, staff wagesPotential job losses (after 2 weeks) | 2 weeks |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Section 4**

### Incident Response Plan

This is to prepare you for a timely response to critical incidents and reduce the impact of those incidents on your previously identified business operations. It also prepares key personnel to provide an effective response to ensure minimal disruption to operations in the event of emergency.

The following provides an example of the type of information, including checklists, you might include when planning your response to a critical incident. These together would form your [**Incident**](http://www.business.qld.gov.au/business/running/risk-management/preparing-incident-response-plan)[**Response Plan**](http://www.business.qld.gov.au/business/running/risk-management/preparing-incident-response-plan).

#### Immediate Response Checklist

|  |  |  |
| --- | --- | --- |
| **Incident Response** |  | **Actions taken** |
| Have you:* Assessed the severity of the incident?
 |  |  |
| * Evacuated the site if necessary?
 |  |  |
| * Accounted for everyone?
 |  |  |
| * Identified any injuries to persons?
 |  |  |
| * Contacted Emergency Services?
 |  |  |
| * Implemented your Incident Response Plan?
 |  |  |
| * Started an Event Log?
 |  |  |
| * Activated staff members and resources?
 |  |  |
| * Appointed a spokesperson?
 |  |  |
| * Gained more information as a priority?
 |  |  |
| * Briefed team members on incident?
 |  |  |
| * Allocated specific roles and responsibilities?
 |  |  |
| * Identified any damage?
 |  |  |
| * Identified critical activities that have been disrupted?
 |  |  |
| * Kept staff informed?
 |  |  |
| * Contacted key stakeholders?
 |  |  |
| * Understood and complied with any regulatory/ compliance requirements?
 |  |  |
| * Initiated media/public relations response?
 |  |  |

**Evacuation Procedures**

You need to have appropriate evacuation procedures that cater for both staff and visitors. These procedures should be stored in a place accessible to all staff.

The objective of an evacuation plan is to provide a set of procedures to be used by site occupants in the event of a critical incident. You should:

* Start with a floor plan of the site
* Clearly identify the location of emergency exits
* Develop strategies for providing assistance to persons with disabilities
* Make sure that everyone knows what to do if evacuation is necessary
* Select and indicate a meeting place (evacuation point) away from the site
* Test the plan on a regular basis

#### Emergency kit

If there is damage to the building or if it must be evacuated and operations need to be moved to an alternative location, the emergency kit can be picked-up and quickly and easily carried off-site or alternatively stored safely and securely off-site. Document within your plan what is contained within your emergency kit and when it was last checked.

Items that you may wish to include are:

##### Documents:

* Business Continuity Plan – your plan to recover your business or organisation in the event of a critical incident
* List of employees with contact details – include home and mobile numbers, and even e-mail addresses. You may also wish to include next-of-kin contact details
* Lists of customer and supplier details
* Contact details for emergency services
* Contact details for utility companies
* Building site plan (this could help in a salvage effort), including location of gas, electricity and water shut off points
* Evacuation plan
* Latest stock and equipment inventory
* Insurance company details
* Financial and banking information
* Engineering plans and drawings
* Product lists and specifications
* Formulas and trade secrets
* Local authority contact details
* Headed stationery and company seals and documents

##### Equipment:

* Computer back-up tapes/disks/USB memory sticks or flash drives
* Spare keys/security codes
* Torch and spare batteries
* Hazard and cordon tape
* Message pads and flip chart
* Marker pens (for temporary signs)
* General stationery (pens, paper, etc)
* Mobile telephone with credit available, plus charger
* Dust and toxic fume masks
* Disposable camera (useful for recording evidence in an insurance claim)

Notes:

* Make sure this pack is stored safely and securely on-site and off-site (in another location).
* Ensure items in the pack are checked regularly, kept up-to-date, and in good working order.
* Remember that cash/credit cards may be needed for emergency expenditure.

This list is not exhaustive, and you should customise it to suit your business.

#### Roles and Responsibilities

This table allows you to assign responsibility for completion of each task to one of your designated roles. You will then assign each role, or multiple roles, to one or more staff members and assign back-up staff as appropriate.

The staff members involved should then be given this table in order to understand their roles and as a task assignment list for completion of pre-emergency planning and emergency tasks. You should customise this table to suit your business’s needs and structure.

|  |  |  |
| --- | --- | --- |
| **Role** | **Designated employee name and contact** | **Alternate name/contact** |
| Team Leader | Name:Contact number: | Name:Contact number: |
| Emergency Responsibilities:* Ensure the Business Continuity Plan has been activated
* Oversee smooth implementation of the response and recovery section of the plan
* Determine the need for and activate the use of an alternate operation site and other continuity tasks
* Communicate with key stakeholders as needed
* Provide important information to the Communication Officer for distribution
* Keep key staff apprised of any changes to situation
 |

|  |
| --- |
| **Role Designated employee name and contact Alternate name/contact** |
|  |  |  |
| Emergency Responsibilities: |
|  |  |  |
| Emergency Responsibilities: |
|  |  |  |
| Emergency Responsibilities: |

#### Key Contact Sheet

##### Contact List – Internal

Use this table to document your staff emergency contact details. Each business will have different positions identified in its contact list.

|  |  |  |  |
| --- | --- | --- | --- |
| **Person** | **Contact number/s** | **Email** | **Responsibilities** |
| Bill Smith | 0400 000 000 | Bill.Smith@widgets.net.au | BC Team Leader |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Contact List – External**

Use this table to document external services (including Emergency Services) contact details. Each business will have different external suppliers and stakeholders.

|  |  |
| --- | --- |
| **Key contacts** | **Contact number/s** |
| Police |  |
| Emergency Services |  |
| Ambulance |  |
| Medical |  |
| Security |  |
| Insurance company |  |
| Suppliers |  |
| Water and Sewerage |  |
| Gas |  |
| Electricity |  |
| Telephone |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

#### Event Log

Use the Event Log to record information, decision and actions in the period immediately following the critical event or incident.

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Time** | **Information / Decisions / Actions** | **Initials** |
| 0/0/0 | 0900 hrs | Activate Business Continuity Plan | TL |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**Section 5**

### Recovery

[Recovery](http://www.business.qld.gov.au/business/running/risk-management/developing-recovery-plan) is the return to your pre-emergency condition. Performing your critical activities as soon as possible after a critical incident is your primary focus.

You should complete this table with the intention of supporting recovery in ‘worst case’ scenarios. It can then be modified according to the degree of loss to your business. The recovery process includes:

* Developing strategies to recover your business activities in the quickest possible time
* Identifying resources required to recover your operations
* Documenting your previously identified RTO’s
* Listing the person/s who have responsibility for each task and the expected completion date

 An example is provided for you in the table following.

#### Recovery Plan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Activities** | **Prevention/Recovery/Action** | **Outcomes** | **Objective** | **Responsibility** | **Completed** |
| Production Services - halted | * Re-assess financial position of business including cash flows due to loss of revenue to meet minimal overheads
* Minimise overheads – review expenses and develop plan of action to reduce fixed and variable overheads include reduction of casual and permanent staff hours
* Negotiate with suppliers to prevent build-up of materials and reduce costs
* Source alternative production site
* Diversify product range and services offered e.g. repairs and restoration
 | * Put aside cash reserves to cover costs
* Reduce costs where able
* Research new products and services
* Identify alternative production site
 | 2 weeks | Business owner/ operator | 0/0/0 |
|  |  |  |  |  |  |

|  |
| --- |
| **Activities Prevention/Recovery/Action Outcomes Objective Responsibility Completed** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

#### Incident Recovery Checklist

 You will need to customise this list to include information specific to your business.

|  |  |  |
| --- | --- | --- |
| **Incident Response** |  | **Actions** |
| Now that the crisis is over have you:* Refocused efforts towards recovery?
 |  |  |
| * Deactivated staff members and resources as necessary?
 |  |  |
| * Continued to gather information about the situation as if effects you?
 |  |  |
| * Assessed your current financial position?
 |  |  |
| * Reviewed cash requirements to restore operations?
 |  |  |
| * Contacted your insurance broker/company?
 |  |  |
| * Developed financial goals and timeframes for recovery?
 |  |  |
| * Kept staff informed?
 |  |  |
| * Lept key stakeholders informed?
 |  |  |
| * Identified information requirements and sourced the information?
 |  |  |
| * Set priorities and recovery options?
 |  |  |
| * Updated the Recovery Plan?
 |  |  |
| * Captured lessons learnt from your individual, team and business recovery?
 |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

#### Recovery contacts

 Include all of the organisations/people that will be essential to the recovery of your business.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Contact Type** | **Organisation Name** | **Contact** | **Title** | **Phone/Mobile number** |
| Insurance |  |  |  |  |
| Telephone/internet services provider |  |  |  |  |
| Bank/building society |  |  |  |  |
| Supplier (main) |  |  |  |  |
| Supplier (backup) |  |  |  |  |
| Accountant |  |  |  |  |
| Lawyer |  |  |  |  |
| DEEDI Regional Development Officer |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

#### Insurance claims

 What insurance policies have you claimed for?

|  |  |  |  |
| --- | --- | --- | --- |
| **Insurance company** | **Date** | **Details of claim** | **Follow-up actions** |
| ABC Insurance | 00/00/00 | Enter details of claim and contact person | Actions required by the insurer to process claim, eg photos, damage estimates |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

#### Market assessment

 List any areas of you market that have changed due to the incident.

|  |  |  |
| --- | --- | --- |
| **Market changes** | **Impact to business** | **Business options** |
| What has changed in the market? | What impact will the market changes have on your business? | How can your business adapt to suit these new market conditions? |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

**Section 6**

### Rehearse, Maintain and Review

It is critical that you rehearse your plan to ensure that it remains relevant and useful. This may be done as part of a training exercise and is a key factor in the successful implementation of the plan during an emergency.

You should also ensure that you regularly review and update your plan to maintain accuracy and reflect any changes inside or outside the business.

The following points may help:

* A training schedule should be prepared for all people who may be involved in an emergency at the site.
* Pay attention to staff changes
* It is best to use staff titles rather than names
* If you change your organisational structure or suppliers/contractors this should be amended in your plan
* After an event it is important to review the performance of the plan, highlighting what was handled well and what could be improved upon next time

#### Training schedule

 Record details of your training schedule in the table below:

|  |  |  |
| --- | --- | --- |
| **Training Date** | **Training type** | **Comments** |
| 0/0/0 | Evacuation drill | All personnel evacuated and accounted for within acceptable timeframe. |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

#### Review schedule

 Record details of your review schedule in the table below:

|  |  |  |
| --- | --- | --- |
| **Review date** | **Reason for review** | **Changes made** |
| 0/0/0 | New personnel in new roles | Plan updated to reflect changes to roles and responsibilities |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |



## Notes