



In the Caribbean, a single storm can interrupt trading for weeks. This planner helps you size a cash buffer and prepare so a disruption is a setback, not a closure.

Step 1: size your monthly survival cost

Estimate the cash you must pay each month even if revenue stops.

Payroll and key staff: _____

Rent and loan or lease payments: _____

Insurance and utilities: _____

Essential suppliers and other: _____

Total monthly survival cost: _____

Step 2: set your target buffer

A common target is one to three months of survival cost held in accessible cash. Set higher if your seasonal exposure is greater.

Target months of cover: _____

Target buffer amount: _____

Current accessible cash: _____

Gap to close: _____

Step 3: readiness checklist

- Property and business-interruption insurance reviewed and current
- Key records and accounting data backed up off-site or in the cloud
- Supplier and customer contacts available offline
- A pre-agreed overdraft or credit line in place before the season
- A plan for protecting stock and equipment
- Staff communication and payment plan for a closure period

We help Caribbean businesses build a continuity cash plan as part of a financial review.