

The SESAME project on small businesses: understanding flood impacts, evaluating the effects of adaptation and promoting resilience

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In the UK, small and medium sized enterprises (SMEs) employ 15.2 million people and have a combined turnover of approximately £1.6 trillion. However, there is a paucity of research on the needs and experiences of SMEs with regard to flooding and little analysis has been done on the economic consequences of their exposure to this risk. Compared to households and large businesses, small businesses have different vulnerabilities to flooding. Unlike households, SMEs have to consider issues such as customer loyalty and loss of production. Over three million UK SMEs are owned and run by sole proprietors, so compared to large businesses they have less access to the skills and knowledge needed to anticipate and pre-empt flood disruption and are often less able to recover financially from the shock of flood damage and loss of income. Nonetheless, many SMEs do survive floods and some go on to become more resilient; the *SESAME* research project set out to understand why and to find new ways of providing support that enhances future resilience. This paper will report on early findings: the challenges of building computer models to simulate SME behaviours during and after a flood; why SMEs do not tend to plan for floods and how they cope when they occur; what stands in the way of long-term resilience-building, and the impacts of SME flooding on the wider economy. We will reflect on, *inter alia*, the difficulty of modelling organisations that are so heterogeneous, the influence of the small-business mentality, the importance of emotional needs and responses, and on the failure of existing flood risk management communication to gain traction in the world of small business.