

The main objective of a Business Continuity Plan is to provide a means of recovery of a business which has been affected by a crisis or a business interruption and minimising the impact on your employees, customers and your reputation.

A crisis could happen to any business irrespective of size, from a large enterprise employing a number of staff to a family run corner shop the affect would be the same—potentially devastating.

Although developing a plan requires careful preparation and planning, it is not difficult and need not be expensive, the time spent however, is a worthwhile investment which will ensure the safety and protection of your staff and increase the likelihood of your business surviving a crisis or business interruption.

Stage 1: Define the most likely crises that your business could face.

Define the likely crises which could affect your business and asses the likelihood of each crisis occurring. It would of course be a major undertaking to have a separate plan for each and every potential crisis that your business could face, but a carefully written plan can be

adapted to suit the circumstances at the time.

Common small business crises could include:

- ✚ **Fire/Flood.**
- ✚ **Bomb/Terrorism threat.**
- ✚ **Denial of access to your premises.**
- ✚ **Legal/regulatory action.**
- ✚ **Utilities failure.**
- ✚ **Burglary/Vandalism.**
- ✚ **IT/Communications failure.**
- ✚ **Staff sickness or absence.**
- ✚ **Key supplier failure**

Understanding the disruptions and the type of crisis that could have a detrimental affect on the running of your business is vital when developing your plan. Take time to identify them and rank them in order of likelihood and importance.

Stage 2: Prioritise your business functions.

The most important part of the plan is to carry out a thorough assessment of the crises or interruptions that could threaten your business, this will give you a clear idea of the areas that are most important to secure. These are usually the areas that your business relies on the most and which are exposed to the greatest degree of risk.

Systematically go through each priority function and take a practical approach to dealing with each of the previously identified threats that your business may face. Follow the same procedure for each:

- ✚ **Assign ownership of the function.**
- ✚ **Identify threats and resources available.**
- ✚ **Develop contingency plans and procedures to deal with them.**

Premises and equipment:

Your premises are essential to your business and are often taken for granted but have you considered the impact that damage to or the destruction of your premises would have on your business?

The same applies to critical machinery and equipment, if an essential piece of equipment or machinery was stolen how would it affect your business.

Ask yourself the following:

- ✚ **Would you be able to inform your employees and customers of the disruption to your business?**
- ✚ **Would you be able to operate during the time that your premises were out of action?**

- ✚ **Would you be able to make alternative arrangements to ensure that your regular customers were kept happy?**

- ✚ **How long would your customers be prepared to wait for you to resume your operation?**

Some situations are relatively easy to deal with. Regularly maintained fire and security systems, maintaining a data backup system off site and a spare mobile phone (with credit) are just a few simple steps to take that go a long way to safeguarding your business and assist in recovery following a crisis.

Staff:

Losing key people and injury to staff are risks that are often overlooked; ultimately the success of any business is determined by the skill of its people.

- ✚ **If a key member of staff went to work for your biggest competitor, how much of an affect would that have on your business?**

✚ **If your employee's lottery syndicate came up and most of your staff left immediately, would you be able to survive?**

✚ **If several key female members of staff were on maternity leave at the same time, who would cover for them?**

Every business has people without whom its operation would be severely disrupted.

Employers Liability Insurance is a legal requirement in the United Kingdom, make sure that your employees and your business is protected.

Regularly assess workplace risks, ensure that all employees are aware of workplace hazards and the safety guidelines and procedures in place and that they are followed.

Identify key people in your business that are vital to the immediate operation of your business and look after them. Make sure that specialist skills are not just held by one person, arrange training to allow others to step in at short notice.

Telecommunications/IT:

Most businesses rely on computers to some extent, whilst some will only use them for processes such as accounting or email communication, others will base their whole business on them, telephones are equally important. What would happen if your computer or telephone system failed?

✚ **Would your business still be able to operate?**

✚ **Would you be able to contact your customers - suppliers?**

✚ **Would you still have access to important data stored electronically?**

✚ **If your computer was stolen, could sensitive information fall into the hands of a competitor?**

✚ **What alternatives could you arrange and how long would it take?**

✚ **What can you do to make sure that you can access vital information even if your computer is stolen or destroyed?**

Your environment:

Incidents in recent years have illustrated all too clearly the affect that natural disasters can have on a business, flooding in Yorkshire, West Sussex and Boscastle affected thousands of businesses some of which never recovered.

- ✚ **Are your business premises in an area which could be liable to flooding?**
- ✚ **Is there an alternative location from which you could operate temporarily?**
- ✚ **How long would it take you to recover from a serious flood?**
- ✚ **How would you continue to provide a service to your customers and continue to pay your employees at the same time?**

Legislation:

Are you up to date with new and proposed legislation that could affect your business and increase your costs?

Emergency Pack:

You may consider it worthwhile putting an emergency pack together which could contain such items as a copy of the plan, a spare mobile phone and charger, torch etc. some businesses have found it invaluable in the early stages.

Stage 3: Writing your plan.

To assist you in writing your Business Continuity Plan a template has been Included in this guide, it can be tailored to suit individual businesses by removing or adding parts as necessary. Use it as a starting point.

Carefully written, your plan will ensure that you are prepared for the worst identified situations that could keep your business from operating. It does not need to be complex document, it need only include the most critical business processes, the important thing is to safeguard those processes that will keep you in business whilst things get back to normal.

You may like to consider meeting with other businesses to discuss a system where each can provide mutual assistance to others in the event of a crisis.

Stage 4: Publish your plan.

Once you have written your plan:

- ✚ **Ensure that all those involved are aware of their responsibilities and what is expected of them.**
- ✚ **Ensure that those who have specific tasks have the resources to allow them to complete them.**
- ✚ **Make sure that all those involved understand the plan and the part that others play in implementing it.**
- ✚ **Ensure that copies of your plan are held off-site and that those with specific responsibilities have a copy.**

Suppliers:

Do your suppliers have a Business Continuity Plan, can they continue to supply in a crisis?

What happens to your customers if your supplier is unable to operate?

Think about alternative suppliers, your customers buy from you not your suppliers.

Stage 5: Put your plan to the test

Once the plan has been agreed and written, carry out a simulated test to ensure that it works, this will also expose any flaws and ensure that those involved understand their roles and responsibilities. *It is no use waiting for a crisis to see if your plan works!*

Stage 6: Update the plan regularly

Carry out periodic reviews of the plan to ensure that only relevant and accurate information is contained in it and ensure that your key staff are aware of any changes made.

"following the Manchester bombing in 1996, 80% of those businesses affected by it that did not have a Business Continuity Plan in place either failed to reopen or closed within 18 months of re-opening"

START NOW!

You never know what tomorrow can bring, take steps **now** to ensure that your business survives in a crisis, take the time to assess the risks and design a recovery procedure remember- ***fail to plan and you plan to fail***