

Running a business is not always predictable.  
**Get ready for the unexpected.**



## Lets Get Ready

Running a business is unpredictable - you never know what's around the next corner. But have you ever thought about what would happen if your business was involved in an emergency?

What would you do if your building was destroyed by fire? Or if you couldn't open up for a week because you were cut off by floods or snow?

Your business could fail because of something that's not your fault or that you can't control.



**Don't wait for the unexpected to happen  
– PLAN NOW!**

## Business Continuity Planning

Business Continuity is about having common sense precautions in place to help you to survive a disruption and recover afterwards. It doesn't have to cost a penny – and you might even find that it helps you win contracts and negotiate cheaper insurance policies.

Cutting to the chase, some of the key benefits that business continuity could bring are:

- Having arrangements in place to fulfil your obligations in a crisis
- Being more confident about the decisions you make in a crisis
- Showing customers and suppliers you are serious about the resilience of your business
- Providing assurance and protection to your staff
- Increasing your company's reputation

A 2011 survey said:

- 62% of respondents said having a BC plan opens doors to new markets, premium discounts or reduced excesses
- 44% said a robust BC plan led to discounted business disruption insurance premiums
- 83% of insurers said they would offer a discount to organisations with BC plans

Business continuity doesn't have to cost the earth and doesn't need consultants or experts - it can easily be done by someone as part of their day job.



## What are your critical products and services?

If something unexpected happens to your business it has the potential to disrupt your workforce, workspace, technology, information, equipment and suppliers. You won't have the resources needed to keep things running at a normal level so you will need to suspend some activities and focus on the ones that are absolutely critical to the survival of your business.

Take a few minutes now to write down your most critical products and services. List things that you simply can't afford to stop doing in a crisis. Ask your customers and your staff what they think.

Keep your list somewhere safe – if you do nothing else with business continuity this information will help your prioritise at the outset of a disruption.

### Think about:

- The key products and services that attracts customers to your business and that makes you the most money
- The things you need to do to keep your most important customers
- The activities that underpin and maintain your good reputation
- The things you are legally required to continue
- The “back office” things you need to keep the other parts of your business working





## Your Plan “Bs”

It's easier to predict the consequences of a disruption than the cause. The resources in the table below are usually the things that will be affected.

Think about which of these resources are essential to delivering the critical activities you've just identified, and what your “Plan B” would be if they were unavailable in a disruption. There are some example contingency measures on the next few pages.

Resources	Which resources are essential to delivering your critical activities?	What is your plan B?
People		
Buildings and workspace		
Information and communications technology		
Plant and equipment		
Information, paperwork and records		
Services delivered to you by suppliers or other third party organisations		

## Some Example Plan Bs

### People example Plan Bs

- Train people to carry out more than one role
- Keep detailed procedure notes on how to do critical tasks
- Retired or seasonal staff may be able to help – keep in touch with them
- Explore whether employment agency staff could carry out more routine work
- Have staff contact details written down and readily accessible
- Set up a skills register – find out about your staff's hidden talents that might help in a crisis
- Think about using text messages and conference call facilities as a way of keeping in touch with staff outside of work. Conference call facilities are usually pay as you go
- Think about single points of failure – does one member of staff have sole responsibility for a key process? Or single access to equipment, email accounts, etc?

### Buildings and Workspace example Plan Bs

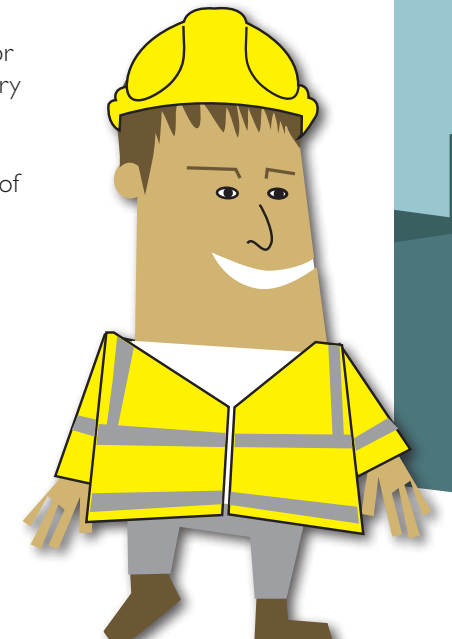
- If you lost access to your premises, could you co-locate with another business?
- Would installing a generator increase resilience?
- Keep key building maintenance contacts to hand – e.g. locksmiths, plumbers, electricians. Try to find people you trust before a disruption
- Could you provide staff with the equipment to work from home – e.g. remote access to your ICT
- Consider whether security is sufficient for your premises
- Ask your local fire / police station for fire safety advice and crime prevention advice
- Appoint someone to liaise with the Fire and Rescue Service in the event of a fire. Make sure they know the building layout, location of utilities and where key ICT, equipment and paperwork are kept

### Information and Communications Technology example Plan Bs

- Think about the maximum amount of data you can afford to lose, and make sure that your systems are backed up to that standard
- Copy your data regularly to a secure memory stick, DVD or portable hard disk and store it on and off site. Keep it safe – Remember data security. Consider how cloud computing can help with backups
- Print off copies of documents that you can't afford to lose
- Keep servers and other crucial bits of equipment out of basements that might flood, and away from any other obvious hazards
- Ask your communications provider how you can divert your work telephone number to another location during a crisis
- Consider how you would access ICT support if you needed to
- Think about where you could get temporary internet access in the area – e.g. coffee shops, hotel foyers
- Can everyone access each other's email and network accounts?
- Think about having a couple of mobile phones on different networks

### Plant and Equipment example Plan Bs

- Know what the lead in time is for equipment replacement and carry spares as necessary
- Hold contingency stocks at a separate site, or on a safer part of your current site
- Think about where you could receive supplies if your business premises was unavailable
- Identify options for hiring machinery and equipment
- Keep hold of older machines as a back up to the newer ones



### Information, paperwork and records example Plan Bs

- Prioritise key information and scan it or photocopy it. Keep hard and electronic backups off site
- Create a grab bag of key information and resources in case you need to leave your building in a hurry
- Think about the paper copy forms you need in the event of an ICT outage
- Keep key information stored in fire proof safes
- Encourage your staff to have a clear desk policy – don't leave key documents out on desks at night.

### Third Party Suppliers and Services example Plan Bs

- Get to know your key suppliers – have regular conversations and meetings and build up a good relationship. Do you have 24 hour contact details if you need them?
- Ask how important you are to your supplier. Are you their main customer or are you down on their list of priorities? Think about dual sourcing key products and services
- Ask your suppliers to satisfy you that they have business continuity plans in place
- Speak to other businesses that are in a similar line to you and suggest supporting each other in the event of a crisis
- Consider how you might sub-contract some of your work during a disruption

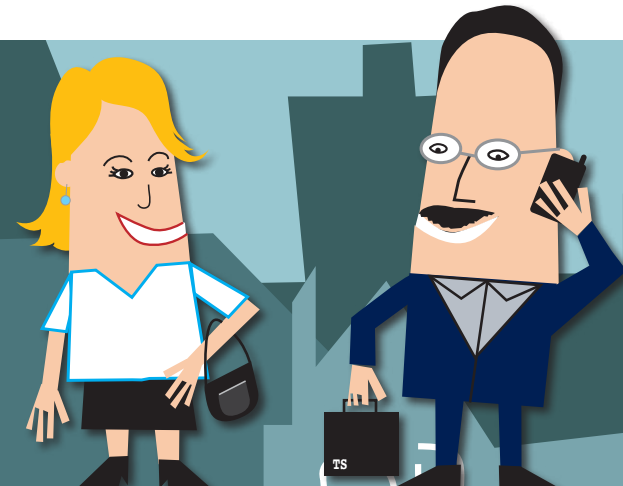
### Crisis Management

Think about how your business will co-ordinate its response to a disruption.

If you are a medium sized organisation it's usual to identify a small group of people to act as a "Critical Incident Team" and to find somewhere for them to work from in a crisis. For smaller businesses it may just be one person.

#### The role of the team is likely to involve:

- Finding out as much information about the disruption as possible
- Talking to the people that deliver critical activities to make sure they are being maintained
- Arranging for resources from non-critical activities to be moved to support the critical one
- Informing customers and clients of the reduced level of service
- Arranging for staff (and media if appropriate) to be regularly updated



Remember to train your team and run small tests of your procedures.

## What are the risks?

It's difficult to predict what might cause a disruption to your business, but you can try to identify the major risks and then consider how resilient you are against them.

### Think about:

- What has happened to your business in the past? Have there been any near misses?
- Whether businesses similar to yours have suffered a disruption or crisis?
- What has happened recently in your geographical area and how might it affect you?
- Whether you are in a flood risk area. Go to [www.environment-agency.gov/uk.flood](http://www.environment-agency.gov/uk.flood) and check whether you are at risk for tidal or coastal flooding
- Whether any audit / inspection reports flagged up any issues that might be a problem?

Try taking a walk around the business and think about what might go wrong and cause a problem – for example – the water pipe that runs above the IT server. Think about your physical security, fire suppression and sprinkler systems and information security.

## Check your insurance

Insurance goes hand in hand with business continuity planning. It can provide essential cover in the event of something going wrong.

There are a number of types of insurance that might be appropriate depending on the size and nature of your business for example in some circumstances business interruption insurance could provide financial support for periods when your business has a reduced turnover.

The Association of British Insurers produces a booklet summarising the cover available – [www.abi.org.uk/information/business](http://www.abi.org.uk/information/business) and it's a good idea to ask a broker for advice on what's right for you.

You should also check your current insurance policies to see what's covered and to make sure you aren't underinsured. A broker will be able to provide advice on the correct value of your properties and assets.

Don't forget that there are limits to what insurance can do – it can't cover all your losses, customer dissatisfaction and loss of reputation for example, and it can take a long time for claims to come through.

Make sure you keep copies of your insurance policies in an accessible place in case of an emergency - perhaps in your grab bag!

## Further Information

For an information pack on business continuity please call (01482) 393051 or email [heps@eastriding.gov.uk](mailto:heps@eastriding.gov.uk).



