



# ***BUSINESS CONTINUITY FOR SMEs***

A guide to help  
North West businesses  
guard against disaster.



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# ***Business continuity facts***

**48%**

of small businesses have no business continuity plan in place



**80%**

of businesses affected by a major incident close within 18 months



**90%**

of businesses that lose data from a disaster are forced to shut within two years

The average losses from a flood to a business are **£28,000**

The average losses from a fire to a business are **£7,300**

Data Loss & Downtime Costs the UK **£10.5 Billion** per year



# ***What is business continuity planning?***

The procedures you put in place to ensure critical functions continue when your company suffers from difficult or disastrous circumstances. Business continuity is more comprehensive than disaster planning as it also covers longer term problems that can affect business. This can include environmental disasters, key staff members leaving or becoming ill, technological issues or serious issues with your supply chain.

## ***Why is having a business continuity plan important to a small business?***

- It gives flexibility to survive changing conditions
- It makes any company you supply more confident in your ability to deliver
- It benefits your income stream in times of stress
- It makes dealing with disasters less stressful and easier

## ***What does a business continuity plan do?***

- Sets out roles and responsibilities for key staff members in case of emergency
- Lists contingencies to enable business activities to stay operational
- Gives clear emergency procedures to ensure that safety of employees is a top priority

## ***The stages of business continuity management***

1. Understanding your risks
2. Determining your plan
3. Implementing your response
4. Testing and reviewing you plan





# ***Creating a business continuity plan: first steps***

## ***Understand your risks***

In order to protect your business you have to be able to ascertain what your threats are. It's best to err on the side of caution and consider threats outside of the obvious. This varies from business to business and includes more than just environmental factors. Common problems small business may face are:

*Environmental disasters (fire/flood etc.)*

*Key equipment failure*

*Massive loss of stock and/or files*

*HR problems (illness/resignations/maternity leave)*

*Product defects/recalls*

*Legal actions against you*

*Utilities failure*

*IT/Communications failure*

*Data loss*

*Cyber crime*

## ***Measure those risks***

For each of these risks you should consider and outline:

The likelihood of disaster

The impact it could have on your business

For how long your business could survive a period of forced inactivity

The worst case scenario

## ***Check your basic emergency are procedures in place***

Do your employees know:

- Your evacuation procedures
- What to do in case of fire or flooding

It's important that your employees also receive training in these areas. It's also part of Health and safety legislation requirements.



## ***Implement preventative measures***

Put in place effective ongoing strategies or obtaining specialist advice now could mitigate future losses if the worst happens.

### ***This could include:***

Making sure your insurance is up to date and comprehensive.

Obtaining legal advice to ensure you are covered against possible actions against your business.

Sourcing storage space to keep files and stock safe.

Reviewing your IT and Data infrastructure.

## ***Set out the scope of your response***

Your plan should consider both your immediate response to the issue and the long term approach.

### ***Immediate response***

*Evacuation*

*First aid*

*Command structure (everyone should know their roles)*

*Meeting points*

### ***Long-term response***

*Access to necessary documents*

*Alternative premises (for medium term)*

*Methods to complete current orders and obligations*

*After incident counselling should also be considered*



# Questions your plan should answer

*Your business continuity plan needs to be clear on and cover the following points:*

## **1 Who's in charge of the document?**

This means the person whose job it is to keep the document up to date.

## **2 Who has got what job?**

It should be clear who is responsible for what aspect of the plan. Everyone should know their role and how it fits into the plan.

## **3 Who says it's an emergency?**

It should be clear who has the authority to put the plan in action. You should consider that there is a likelihood that that person is not in a position to do so, so make sure there is a back-up.

## **4 Who should be contacted and how?**

Key contact details for suppliers, partners and stakeholders should be in the document. Remember to have as many methods of contacting them as possible.

## **5 What contingency plans can you put in place?**

There are numerous strategies you can use to make your business disaster ready. We details some of the more common ones below.

## **6 Can you protect your premises, key equipment and resources?**

Could you quickly move your resources to another location. Is it worthwhile constantly storing some stock off-site at a secure location in case the worst happens?



# Common business continuity strategies

While each business will have its own ways of preparing for disaster, this is a list to help you understand what you should consider when putting together a business continuity plan:



## ***HR problems (illness/resignations)***

Identify which members of staff are key to running of your business. Make sure others are trained to be able to cover for these key members.

Learn what skills your staff have that you are not using. This may give you an idea of who is best place to cover another role in an emergency.

Asses which employees are exposed to the most risk in the workplace.

Make sure you have the correct level of employers' liability insurance.

Make sure your succession planning is in order and clear, in case a key member of staff leaves suddenly.

See if you could you use any third party support (such as agencies) to cover functions in the interim.



## ***Problems affecting your premises***

Are key individuals able to work easily from home in the event of your site being compromised? If not, is there another site they could work from. Some companies offer office space in case of emergency and self-storage facilities could also double as places of work. Remember, home insurance often does not cover business items.

Look for alternative sources of machinery and equipment that you may be able to rent. Alternatively there may be companies that you could use to outsource some of your functions for a short space of time.



## ***Supplies and stock***

***Could you store additional stock/supplies in alternative locations?***

This could be a home, a garage or a storage facility.

Specialist storage facilities are often ideal as they should be:

- More secure than other options
- In a safe geographical area, so not at risk from flooding
- Insured to store your property
- Able to help you transport bulky items

## ***IT and telecoms failure***

### ***How would you contact your customers if your telephone and/or IT system went down?***

If your phone goes down, you could use emails and/or your website to publish updates.

If you cannot access your website, perhaps you could ask your developers to put the message up for you.

Social media can also be a great way to get in touch with customers. Many people use Twitter to look for up-to-the minute information.

Is your website backed up in more than one location? Could you easily switch server if you needed to?

## ***Data recovery and storage***

While the cloud is great, you should also be making external back-ups of all your company data. This data should be held off-site at a secure location. As security is vital, it may be that simply storing it at home is not enough.

- Holding onto some old equipment could prove useful in case of a breakdown in newer equipment.
- If you have any documentation or data files stored, it should be in a secure and fireproof location.
- If holding any information about your customers or clients, where you store it needs to be 100% secure. This is true if it is a computer drive or hard copy files. Preferably there should be around the clock security of the premises.

## ***Problems with your supply chain***

### ***Do you have back up suppliers for your key business supplies?***

- It may be worth researching other suppliers who are able to provide you with what you need.
- It is also worth asking your suppliers if they have a business continuity plan.



# ***Testing your business plan***

*There is no point in writing a business plan, only to find out its flaws when it meets reality. Here are some basic steps to ensure your plan works when it's needed.*

## ***Conduct reviews***

Review your continuity plan at least every four months. Meet with the key members of your plan and discuss areas of the plan which could be strengthened. Try to think of ways in which improvements in technology or changes to your business could impact the plan.

## ***Role-play and testing***

Bring out the method actor in your staff! By going through a dry run and making a note of any errors you encounter you could raise valuable points. Try and make it engaging for your staff, perhaps by awarding joke prizes to those who do the best (and worst!). If possible, undertaking a full simulation is also a valuable way to test your plan.

Table-top exercises (where your team discusses their roles in an emergency) can also heighten understanding and improve your business continuity plan.



# ***Reviewing your plan***

Make a note of the tools, suppliers and personnel involved in your continuity planning. Should any changes occur (people leaving, suppliers going out of business, tools becoming obsolete) then update your plan accordingly.



# Useful Resources

Manchester Business Continuity Forum

[http://www.manchester.gov.uk/info/200039/emergencies/6174/business\\_continuity\\_planning/7](http://www.manchester.gov.uk/info/200039/emergencies/6174/business_continuity_planning/7)



Business continuity plan template

[http://www.manchester.gov.uk/downloads/download/5701/mbcf\\_business\\_continuity\\_plan\\_template](http://www.manchester.gov.uk/downloads/download/5701/mbcf_business_continuity_plan_template)

Lancaster City Council

<http://www.lancaster.gov.uk/emergency/>



Business Bolton

<http://www.bolton.gov.uk/website/pages/businesscontinuity.aspx>



## Further reading

Business continuity institute

<http://www.thebci.org/>



# ***Companies that can help***

*FLEXiSPACE Self Storage & Workspace*

<http://flexispace.com/business/>

*Manchester based storage facility for business and individuals. Provides secure and flexible storage space for businesses.*



## ***Companies that provide flood - risk assessments***

*These can be used for both business continuity and planning purposes.*

*Enzygo environmental consultants*

<http://www.adlerandallan.co.uk/consultancy/flood-risk-assessment/>



*Ambeintal*

<http://www.ambiental.co.uk/flood-risk-assessment/business-continuity-plans/>



*Enzygo*

<http://www.enzygo.com/contact-us/>



*UNDA*

<http://www.unda.co.uk/flood-risk-assessment/business-continuity-management/>



*Flood Risk Assessment*

<http://www.floodrisk.co.uk/about.htm>



Waterco Consultants

[http://www.waterco.co.uk/flood\\_risk\\_assessment\\_for\\_business\\_continuity](http://www.waterco.co.uk/flood_risk_assessment_for_business_continuity)



## ***IT/infrastructure protection companies***

Amshire Professional IT support

<http://www.amshire.co.uk/contact>



Daisy

<http://www.phoenix.co.uk/services/business-continuity/>



Everythingtech

<http://www.everythingtech.co.uk/disaster-recovery/>



Techevolution

<http://www.techevolution.co.uk/>



Teledata

<http://www.teledata.co.uk/disaster-recovery/>



## ***Business Insurance***

BIS

<http://www.bisinsurance.co.uk/>



J&A Insurance Brokers

<http://www.ja-insurance.co.uk/>



MCM Insurance

<http://www.mcmgroup.co.uk/>



Watson Laurie Insurance

[http://www.watsonlaurie.co.uk/  
contact-us](http://www.watsonlaurie.co.uk/contact-us)



Jeff Mansion

[http://www.jelfgroup.com/site/  
manchester-connect](http://www.jelfgroup.com/site/manchester-connect)

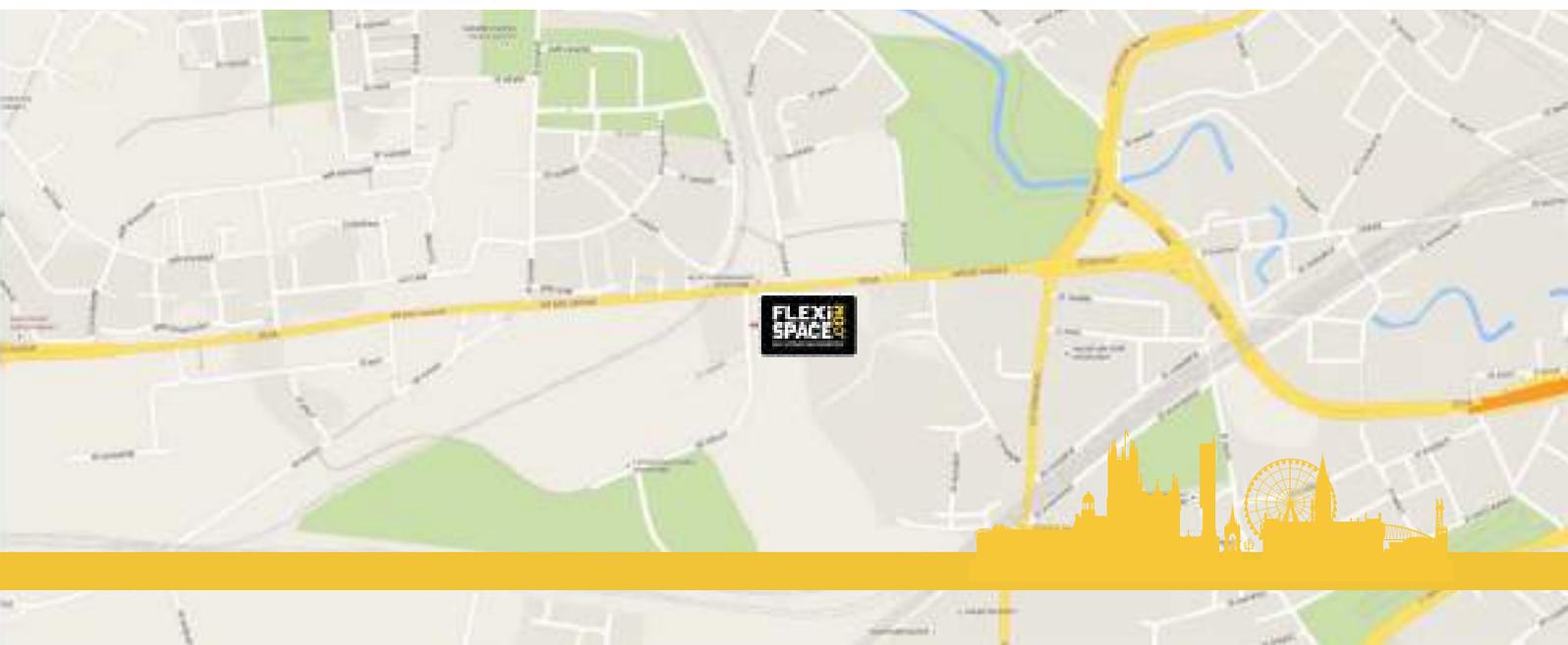
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