

Business Continuity Assessment

Every business is at risk of disruption from a variety of threats such as power loss, fire, flood, or loss of staff. Disruption can take the form of a natural or man-made disaster and internal or external disruption to your business could lead to:

- Failure of your business
- Loss or reputation or customers
- Financial, legal, and regulatory penalties
- Human resource issues
- An impact on insurance premiums

80% of businesses without a business continuity plan that are hit by a major incident either never re-open or close within 18 months.

Nearly 1 in 5 businesses suffer disruption every year.

Business continuity provides a planned response and puts in place measures to reduce interruption and minimise losses.

If you don't have a business continuity plan a short 10-minute assessment will help to outline issues you need to consider enabling, you to prepare for an emergency that may disrupt your business.

If you do have a plan, then it may help you to identify any issues that have not previously been considered.

Having a plan can make your business more attractive to customers as many now require suppliers to have a business continuity plan. The planning process may improve your business.

Having a business continuity plan may reduce your insurance premiums.

Business Continuity – 10-minute Assessment

The aim of this assessment is to outline issues you need to consider helping prepare for an emergency that may disrupt your business.

What do you do on a day-to-day basis?

	Yes	No	Don't Know
Have you considered the impact of direct risks on your business (Its failure, equipment failure, loss of power, fire, staff absence, supply chain failure etc.)			
Have you considered the impact of external risks (theft, flood, fire from a neighbouring property, denial of access to your property)			

Personnel

People are the greatest asset and investment to most businesses. During a crisis staff may need to lead or carry out many of the tasks required. Involving them in the planning and testing of the plan may strengthen your business.

	Yes	No	Don't know
Do you have a list of employees' telephone numbers?			
Do you have a list of key contacts telephone numbers?			
Do you have up to date job descriptions and a hierarchy chart for your business including temporary and contract workers?			
Do you have staff personal information i.e., next of kin for all staff including temporary or contract workers?			
Are these details held in more than one secure location (preferably one-off site)?			

Personnel during a disruption

	Yes	No	Don't know
Do your staff know who is in charge and how to contact them in a crisis?			
Do your staff know what to do in an incident, have you shared the plan?			
Have your staff been assigned specific roles in the event of disruption?			
Do you have an out of hours contact procedure for staff and key contacts?			
Do you have staff with first aid or medical training?			
Do you have alternative working arrangements- work from home, second premises etc.?			
Do you have specific staff with critical skills; do other staff know how to carry out these skills?			
Are these details held in more than one secure location (preferably one-off site)?			

Buildings

Buildings are usually the greatest physical asset of any business.

	Yes	No	Don't Know
Do you have Fire risk assessment?			
Do you have a floor/site plan for your building?			
Are the plumbing, heating and air conditioning checked on a regular basis?			
Do you carry out end of day checks after everybody has left?			
Do you ensure that all appliances are turned off?			
Do you check that all doors and windows are locked?			

Building facilities during a disruption

	Yes	No	Don't Know
Do you have a list of key contacts for building/equipment maintenance- electricity, gas, water, telephones, lift etc.			
Are you and your staff familiar with the location of mains switches and valves?			
Do you have fire safety procedures, and do you have regular fire drills?			
Do you have an evacuation procedure for your building and are your staff trained and familiar with it?			
Do you have primary and secondary evacuation points?			
Do you have generator back -ups?			
Do you have an alternative location you could use during a crisis?			

Company equipment

Many businesses rely on specialist equipment or vehicles

	Yes	No	Don't Know
Do you have someone who is accountable for assets in your business?			
Do you have controls over the movement of company equipment?			
Do you have a recent inventory of your equipment?			
Do you have current maintenance contracts for your equipment?			

Security

Internal and external security is important. Theft, malicious damage, physical abuse etc. can all affect the ability of your business to function.

	Yes	No	Don't Know
Do you have a security system installed?			
Do you have a security policy?			
Do you have an entry and exit procedure policy for staff/visitors/customers/contractors?			
Are contractors fully checked (company as well as each individual)?			
Do you check references fully?			
Do you regularly check the integrity of external fences, gates, and doors?			

Information technology

It is important that staff are informed of any dangers and any systems to protect your IT.

	Yes	No	Don't Know
Is IT critical to your business?			
Do you regularly back up your information?			
Do you hold a copy of the back- up off site?			
Do you have IT maintenance staff or maintenance contracts?			
Do you have and have you tested an IT disaster recovery plan?			
Is your anti- virus software up to date?			
Are computer errors and logs monitored?			
Are there IT security policies and procedures in place?			
Are all staff aware of email and internet usage policies? Are mobile phones and devices included?			
Do you know how many platforms/servers/applications or operating systems support critical business functions?			
Is your system part of a larger network?			
Do you know how long it would take to recover It functions?			
Are laptops, memory sticks and mobile phones password encrypted?			

Paper documents

As with electronic data it is important to protect data held in hard copy.

This data is vulnerable to fire, flood, theft, loss etc.

	Yes	No	Don't Know
Do you copy, scan or back up your information?			
Do you store paper copies in fire and flood proof lockable containers?			
Do you have copies at an off-site location?			
Is someone responsible for the upkeep of your files & accounts?			
Do you have a clear desk policy?			

Suppliers & Customers

A business can be affected by events out of its control, disruption to suppliers or customers could affect your business. Assessing the risk and putting procedures in place could minimise the effect of disruptions.

Good communications with your suppliers/customers will enable you to respond better in a crisis.

	Yes	No	Don't Know
Do you have the correct contact details for your suppliers and customers?			
Are these details held in more than one location, preferably one-off site?			
Do you have your key suppliers and customers business continuity plans? (They may require you to have a plan)			
Do their plans require you to reduce or increase your business in response to their crisis?			
Do you have key customers that you would need to be in constant contact with during a crisis?			
If one of your key suppliers or customers went out of business, would it affect your business?			

Location

Is your business part of a complex, is it near an industrial estate, on a flood plain etc.

	yes	No	Don't Know
Have you considered the types of risk that might occur due to the actions/operations of other businesses located nearby? i.e., risk of pollution etc.			
Have you thought about risks associated with the environment? E.g., water, climate?			
Do you have regular contact with neighbouring businesses? E.g., local business forum			
Do you have contact details for the local businesses in your area?			
Are you aware of emergency response procedures specific to your location? (Control of Major Accident Hazard sites, shopping centre evacuation procedures etc.)			

Insurance

Premiums may be reduced if you can demonstrate robust business continuity plans.

	Yes	No	Don't Know
Do you have sufficient insurance to pay for disruption to business, cost of repairs, hire of temporary staff, lease of temporary accommodation and equipment?			
Do you have copies of insurance details in more than one location to enable you to contact them immediately disruption occurs?			
Can you reduce your premiums by having a plan or putting any measures in place such as flood barriers?			

Business Continuity Pack

It is worth considering assembling a crash box to hold items needed in a crisis. It should contain enough information and equipment to start the recovery process for your business. It needs to be easily accessible and ideally replicated in an off-site location.

Emergency Crash Pack

	Yes	No	Don't Know
Business recovery plan			
Fire procedure			
Fire plans and contact details for the emergency services			
Employee contact details			
Key suppliers contact details			
Contact details for key services i.e., IT, phones, power etc.			
Contact details for key customers			
Site plan			
Spare keys for buildings and vehicles			
Back up disks/ sticks etc.			
First aid kit			
Stationery including message pads, pens, pencils			
Mobile phones with credit			
Camera & spare batteries			
Torch			
Dust masks			
Megaphone if your business covers a large site			
Tape measure			
Whiteboard & pens			
Laptop			

This list is an example of items that may be useful depending on your business you will need to vary the contents of your crash pack.

Business Continuity Plan

Business continuity covers a wide range of disasters that may affect your business but for the purposes of this document we are covering the effects of a fire breaking out.

It is important then when writing your businesses fire planning you also take time to consider the impact of fire on your business and what possible safeguards you can put into place.

The following are basic considerations for business continuity, and you should always ensure that your plan is tailored to your business:

- Ensure contract agreements are in place and up to date for restoration of premises after fire.
- Has temporary accommodation been considered to allow your business activities to continue?
- Are alternate service providers readily available to maintain customer relations?
- Is adequate insurance cover in place and possible cover against loss of revenue and relocation of premises?
- Keep important documentation in Fireproof Cabinets / lockers.
- Ensure computer systems are backed up and you can access your data from other locations.
- Will you be able to carry on paying staff and if so for how long?

Individual roles of various staff should the plan need to be put into practice.

Without processes in place a significant fire within your workplace could result it in:

- Loss of work to competitors
- Failures within your supply chain
- Loss of reputation
- Human Resources issues
- Health and Safety liabilities
- Higher insurance premiums.

The aim of pre-planning is to ensure you can return to business as soon as practicably possible so along with the fire risk assessment and putting plans in place you are giving yourself and your business the best chance of carrying on.