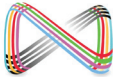


Don't gamble with your business



prepare for survival

Businesslike, efficient and customer aware



This guide will help you to identify potential risks, make preparations for emergencies and test how your business is likely to cope during a disruption to business.

Why you need to plan for possible disruption

It's essential to plan thoroughly to protect yourself from the impact of potential disruption - fire, flood, theft, IT system failure, restricted access to premises or illness of key staff.

This planning is very important for small businesses since some have less resources to use in a disruption. Failure to plan could be disastrous. At best you risk losing customers while you're getting your business back on its feet. At worst your business may never recover and ultimately cease trading.

Benefits of a business continuity plan

A carefully thought-out business continuity plan will make coping in a crisis easier and enable you to minimise disruption to the business and its customers. It will also prove to customers, insurers and investors that your business is robust enough to cope with anything that might be thrown at you - possibly giving you the edge over other businesses.

Assess risks to your business

You need to analyse the risk of particular disruption that could affect your business.

This involves:

- Assessing the likelihood of a particular disruption occurring - and its possible frequency.
- Determining the likely impact on your business if it does.

This kind of analysis should help you to identify which business functions are essential to day-to-day business operations. You're likely to conclude that certain roles within the business - while necessary in normal circumstances - aren't absolutely critical in a disaster scenario.

Could it happen?

It can help to grade the risks of a particular disaster occurring, perhaps on a numerical scale or as high, medium or low. This will help you to decide your business' attitude towards each risk. You may decide to do nothing about a low-risk disaster - although remember that it could still be highly damaging to your business if it occurred.

What effect could it have?

To determine the possible impact of a disruption on your business, it can be helpful to think of some of the worst possible scenarios and how they might prove debilitating for the business.

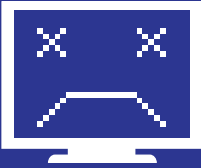
For instance, how could you access data on your customers and suppliers if computer equipment were stolen?

Where would the business operate from if your premises were destroyed or inaccessible?

It's essential to look at risks from the perspective of your customers. Consider how they'd be affected by each potential disaster. Would they be likely to look for alternative suppliers? Consider whether you would be able to keep to service-level agreements if a particular disruption occurred - and what the consequences might be if you couldn't.

What could cause disruption?

Depending on your business' specific circumstances, there are many possible events that might cause a disruption:



ICT system failure

computer viruses, attacks by hackers or system failures to IT or TELECOMS could affect employees' ability to work effectively.



Power cut

loss of power could have serious consequences. What would you do if you couldn't use IT or telecoms systems or operate other key machinery or equipment?



Fire

Few other situations have such potential to physically destroy a business, but fire in adjoining buildings or close neighbours can affect your operation.



Theft and vandalism

Theft of computer equipment, for instance, could prove devastating. Similarly, vandalism of machinery or vehicles could be not only costly but also pose health and safety risks.



Illness of key staff

if any of your staff is central to the running of your business, consider how you would cope if they were incapacitated by illness.



Natural disasters

For example, flooding caused by burst water pipes or heavy rain, wind damage following storms or heavy snow. If your business is based in a remote area, there is a higher chance that natural disasters could affect you.



Restricted access to premises

how would your business function if you couldn't access your workplace - for example, due to a gas leak?



Disruptions affecting suppliers

how would you source alternative supplies? Suppliers may be based in places affected by different risks. Volatile financial environment could affect suppliers.



Outbreak of disease or infection

depending on your type of business an outbreak of an infectious disease among your staff, in your premises or among livestock could present serious health and safety risks.



Disruptions affecting customers

will insurance or customer guarantees offset a client's inability to take your goods or services?



Terrorist attack

though this is less likely for many small businesses, it may be worth considering the risk of terrorist incidents if you're based in a large town or city.

It's easy to think these wouldn't affect you but it's prudent to give them consideration.

Minimise the potential impact of disruption

Once you've identified the key risks your business faces, you need to take steps to protect your business functions against them.

Premises

- Good electrical and gas safety could help protect premises against fire. Installing fire and burglar alarms also makes sense.
- Think what you would do if you couldn't access your premises.
- Consider an arrangement with another local business to share premises temporarily if a disruption occurred.
- Keep some supplies off site.

ICT/Equipment

- For key equipment, you may want maintenance plans guaranteeing a fast emergency call-out.
- Installing anti-virus software, backing up data and ensuring the right maintenance agreements are in place. Ensure regular back up of your data offsite on a secure server.
- Print copies of your customer database to ensure you can still contact customers if your IT system fails.

People

- Ensure you're not dependent on a few staff for key skills by training others to provide cover.
- Consider whether you could get temporary cover from a recruitment agency if illness left you without several key members of staff.
- Take health and safety seriously to reduce the risk of staff injuries.
- Check periods of notice for key staff.

Insurance forms a central part of an effective risk-management strategy.

Plan how you'll deal with an disruption

Develop a business continuity plan explaining how you will cope if a disruption does occur.

- The key business functions you need to get operating as quickly as possible and the resources you'll need to do so.
- The roles of individuals in the emergency.

Making the most of the first hour after a disruption is essential in minimising the impact. As a result, your plan needs to explain the immediate actions to be taken. You'll need to give staff specific training to enable them to fulfil their responsibilities in an emergency situation. Ensure all employees are aware of what they have to do. Arranging the plan in the form of checklists can be a good way to make sure that key steps are followed.

Include contact details for those you're likely to have to notify in an emergency such as; the emergency services, insurers, the local council, customers, suppliers, utility companies and neighbouring businesses or business support groups. It's also worth including details of service-providers such as glaziers, locksmiths, plumbers, electricians, and IT specialists.

Include maps of your premises' layout to help emergency services, showing fire escapes, sprinklers, utility shut off points and other safety equipment.

Set out how you'll deal with possible media interest in an incident. Appoint a company spokesperson and deputy to handle questions and try to be positive in any statements you issue. Ensure staff, customers and suppliers are informed before they find out in the media.

Finally, make sure hard copies of your business continuity plan are kept securely off site and with other key members of staff.

Test your business continuity arrangements

Once your plan is in place, you'll need to test how well it's likely to perform in the event of a disruption. You can assess your plan against a number of possible scenarios in a simple exercise.

Ask yourself the following key questions:

- Does your plan set out each employee's role in the event of each emergency?
- Are actions prioritised correctly to minimise disruption?
- Regularly check numbers, this could save valuable time in a disruption

Keep your plan updated

Remember to update your plan regularly to take into account your business' changing circumstances. If you move into new premises, for example, you could face an entirely new set of risks.

You'd need to draw up new maps for the emergency services and amend any contact numbers necessary. Test your plan regularly, even if your business hasn't undergone significant changes.

For more information please contact:

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