

BUSINESS CONTINUITY PLANS: WHAT EVERY BUSINESS OWNER SHOULD KNOW

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As a business owner, you may have heard of a **Business Continuity Plan (BCP)**, but have you implemented one yet? Imagine the following scenario:

You drive up to your office one morning and notice more cars around than usual. As you get closer you see the flashing lights of a fire truck. With your heart pounding in your chest, you walk up to the yellow tape and ask the person in charge how bad it is.

There was a fire in your office. No one was hurt, but there was a lot of damage. The server was destroyed and computers can't connect to your database. Several file cabinets were also destroyed.

You grab your laptop and find an undamaged area to assess the damage.

Without network access, you realize your company is effectively shut down. Appointments will be missed, deliveries delayed. You know you have some bills due in the next couple days, but you don't know to whom or for how much.

Several of your staff are at a sales meeting out of state and won't have access to the documents they need for their presentation. Then the harsh reality of the situation sets in: the fire might not have been preventable, but the damage to your company WAS.

Do you have a Plan?

Business Continuity is an evolving term that defines the safeguards your company should take to ensure services are quickly restored after a business interruption. Time after time, when a business interruption occurs those businesses with a BCP in place suffer less downtime and recover faster, with a much smaller loss in revenue, if any.

Regardless of size, your business should have a plan to resume operations as soon as possible after an interruption.

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The Best Insurance Policy You'll Ever Have

Creating a Business Continuity Plan doesn't have to cost a fortune. In fact, in most cases it will cost MUCH less than what you'll lose in revenue from downtime.

The key to an effective Business Continuity Plan is

- ▶ Defining the risks your business faces
- ▶ Defining the critical segments of your business
- ▶ Creating a Crisis Communications Plan to stay in touch with members of your team
- ▶ Protecting access to your company data.

Your Business Continuity Plan is your go-to answer for any question starting with "What if?" Consider environmental disasters like floods, tornadoes, and ice storms. Consider accidents, sabotage, or power disruptions. Think of failures in basic service such as internet, communications, transportation, etc. What about cyber-attacks?

Keys to an Effective Business Continuity Plan

Remember, this plan is your survival bible. Without it, you'll be at the mercy of a disaster when it strikes. An effective plan should:

- ▶ Be kept up to date with updated contact information and other details that change
- ▶ Be tested before it's needed. Confirm that everyone knows their role and responds the way they're supposed to and add training if they don't.
- ▶ Outline what to do if key personnel can't be found. Who is next in line? Who can do the same job?
- ▶ Address a break-down in communications. How will you communicate if the internet is down? If land lines and cell towers aren't working?
- ▶ Include proper IT backup solutions. Is your data stored safely off-site? If an earthquake hits, is your data in the next building? Plan for everything.
- ▶ Be stored in multiple locations, on-site and off-site (home, safety deposit box, etc.)

These are just **some** of the elements an effective Business Continuity Plan should have.

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Think back to our fire scenario at the beginning of this article. Without a BCP, you would be looking at days of lost revenue, late bills, missed deliveries, and angry customers. Why risk it?

Do you want to **KNOW** if your Business Continuity Plan is giving you the protection you need? Contact me today at david@discenzabcs.com for a no-obligation consultation, and be confident your business can weather any storm.

For more information, contact:



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