



How prepared would your business be in the event of extreme weather, a pandemic disease outbreak, a power cut, cyber attack, terrorist attack or a flood? Small and medium sized enterprises (SMEs) can be the most vulnerable to these types of events. Staff, customers, suppliers, utilities and transport can all be affected and this can have big impacts on the continuity and success of a business.

Business Continuity Management (BCM) plans set out how quick your business can respond and adapt to all types of risk it could face whilst maintaining continuous business operations and safeguarding people.

A report from 2017 stated that 43% of SMEs were reported to have no business continuity, crisis management or disaster recovery plans in place. (Arthur J. Gallagher - Understanding Security Risks report, 2017)

One of the first steps in BCM planning is to think about which emergencies or threats your business could be vulnerable to and how they may impact it. It is important to factor in a trigger for your plan so that you can react quickly and efficiently during the emergency and there is minimal disruption to your business after the event. After the accident, it is important to review how effective the plan was and add improvements if necessary.

## It's important to be prepared and make a plan

The plan should be kept up to date so it can be used effectively during an emergency. When all the information and resources are together in one location, necessary actions and assistance can be provided when required.



Stay informed and up to date with the emergency situation or adverse event. Identify members of staff with particular skills or those who are vulnerable. Ensure that the emergency plan is communicated to all employees. Undertake regular evacuation and security checks and consider a back up premises. Ensure all data is protected, backed up, stored properly and kept up to date. Create a list of important contacts, such as your insurance company, key customers and suppliers and all staff and their emergency contacts. Consider back up utilities. Create a list of your current and alternative suppliers and ensure your own supplier has their own emergency/business resilience plan in place.

## Some of the emergencies that a business could plan for include:

- Pandemic disease, such as flu
- Flooding
- Terrorist attack
- Industrial incident
- Loss of essential services, e.g powercuts
- Cold weather and heavy snow
- Heatwaves and droughts
- Storms and gales

- IceAnimal
  - diseases
  - Fires
  - Cyber attack
  - ExplosionTravel
  - disruption

    Fraud

  - World events
    Security breach

- It is important to take steps to:
- Protect your employees.
- Protect your customers and supply chain.
- Protect your property.
- Safeguard your brand reputation.
- Minimise losses and liabilities.

It is very important that your business is as resilient as possible to adverse weather events or emergencies, and plans ahead. This may help your business to continue running and maintain good relationships with customers and suppliers. Business Continuity Management planning is crucial and can have a significant impact on your business' success and reputation.

To help increase your business resilience and prepare for a potential emergency or disruption, download the <u>Business in the Community 'ten minute emergency plan' documen</u>t. This is a ten minute, step by step guide to developing an emergency plan, an example of an emergency checklist is also provided.



