A guide to using
the business continuity
plan template

Preparing your business continuity plan

This is a guide to assist you to prepare your business continuity plan using our template.

Introduction

Many small businesses struggle to carry out 'business as usual' in the face of unexpected disruption. Developing a business continuity plan helps your business continue to operate through unexpected events and challenges, which could otherwise temporarily or permanently close your business.

A business continuity plan generally includes:

- a detailed list of risks such as natural disasters, vandalism, terrorism, theft
- actions to be taken if the unexpected event occurs
- a list of key staff and their specific roles in relation to the plan
- a list of activating events that could trigger the plan such as a flood or fire
- emergency contact telephone numbers
- details of where first aid and key documents are stored
- a list of key documents such as insurance policies and financial records that need to be retrieved if the plan is activated.

Having a plan in place before the disruption occurs can greatly improve the likelihood of your business surviving disruption or disaster.

How to use this business continuity plan template

This document has been designed to help small business owners create a simple business continuity plan to:

- identify risks to your business
- plan how to manage different risks and the resources you will need
- work out ways to keep operating even when you face disruption.

First, download the **Business Continuity Plan Template**. Using this guide, work through each section of the template, using the examples provided in this document to guide your responses. Sections or questions that do not apply to your business can be removed or ignored.

Seek advice and assistance

If you need help to complete your plan, contact us on 133 140 or speak to the **Business Local** service provider in your area.

Don't rush to complete your plan

Take your time and check for errors, your plan doesn't have to be completed in one session. Start with the sections that are most important to continuing to operate your business and then revisit any incomplete sections.

Treat your plan as a living document

Ensure your business continuity plan remains useful and current by reviewing and updating it on a regular basis. **Note the date of review on the cover page to keep track of changes.**

Store it somewhere safe

Once complete, store your business continuity plan and other important documents including insurance documents, business registration and trademarks where they can be easily retrieved if your business location is unavailable (for example, securely offsite, in the cloud, or at your home).

> If you have staff, make sure you share details of your plan, including its location, with them.

1. Identify your risks

What are the risks that could impact your business and the appropriate and cost-effective measures you could take to help reduce or manage those risks?

Identify and analyse the possible risks to your business. Risks can occur both inside your business (such as staff availability, workplace accidents or fire on the premises) and outside your business (pandemic, severe weather, closure of a key supplier).

The Small Business Development Corporation website has more information on **risk management** which you may find useful.

Example

Channel	Outcome	Likelihood	Risk reduction actions	Contingency plan
Cyber attack – ransomware installed	High	Moderate	Get cyber safety plan in place and educate staff	Work from alternative devices with backup files
			Use password software to create and save unique passwords	Communicate to clients that services are temporarily offline – use email with up to date list and/or social media
			Backup all files in cloud storage and hard drive stored offsite at regular intervals	

Action

Complete the table in the template to:

- first identify potential risks that could disrupt your business
- consider the impact of this risk to your business operations (for example: low, medium or high)
- identify the likelihood of this risk occurring (for example: rare, unlikely, moderate, likely or certain)
- consider actions you can take to prevent or lessen the likelihood of the risk occurring and reduce its potential impact
- finally, identify your contingency plan, which is the back-up arrangements you will make to continue running your business if the disruption occurs.

2. List your business activities

What products and services does your business provide to your customers? Which are the most important for you to be able to continue to deliver through disruption, to keep your business going?

Identify critical business activities and how they will be maintained during short and long term disruption. Each product or service should be assigned a priority, identifying which are the most important to restore first. For example:

- priority 1 — restore within two hours
- priority 2 — restore in one working day
- priority 3 — restore within 48 hours.

Example

Priority	Activity	Description	Resources required
1	Takeaway coffee service	Espresso style coffee approx. 100 between 7am-11am daily	Power, water, coffee machine, grinder, coffee beans, milk, takeaway cups Staff (barista) – Mary or Shaun EFTPOS and wifi or mobile data

Action

Use the table in the template to:

- list your main business activities, with a brief description of each
- assign a priority level to the activity
- list the resources you need to be able to deliver the product or service. Some examples include access to tools or premises, staff, supplies and other resources.

3. Staff contacts and roles

You must have up-to-date contact details for your staff that can be used even if your usual systems such as company email, are unavailable. Staff should be informed which communication methods will be used if normal business is disrupted so they can stay up to date with the latest information.

Consider using text messages or setting up a WhatsApp group to communicate essential updates to all staff members quickly and efficiently.

In case of disruption or emergency, it is important that all team members are informed and know what role they will play in helping the business continue to operate.

Example

Staff name	Mobile phone	Personal email	Role in an emergency
Mary Jackson	0404 040 040	maryjackson@gmail.com	Inform supplier of situation

Action

Use the table to keep track of your staff members' direct contact details and roles in an emergency, making sure that you periodically reconfirm their contact details and add new staff to the list.

4. Key stakeholder contact list

Key stakeholders will also need to be informed about your business disruption, particularly if you have temporarily lost access to accounts or your business premises.

Make sure to include contact details for your insurance broker, real estate agency, accountant, lawyer, landlord, key suppliers, financial institution and any other contacts that can assist you to navigate the disruption, or may be affected by the disruption to your business.

Action

Complete the key stakeholder contact list.

5. Relocation strategy/alternative sites

If you are unable to access or use your business premises for a period of time due to factors such as fire, flood, or other disruption it is wise to identify alternative sites from which your business can operate.

Consider whether temporarily transferring to a mobile or online service (for serviced-based businesses) may be an alternative to leasing another premises.

Another consideration is whether your business can operate from multiple locations or use staff working from home, or whether certain functions of your business such as warehousing and accounts can operate from separate locations.

Example

Name	Address	Contact phone	Equipment available	Resources required
Central city business centre	1000 Central St, Midtown	08 9555 0000	Internet access, furniture, photocopier, paper, kitchen facilities, meeting rooms	Computers/laptops, backup records, telephones

Action

Use the template to list alternative sites your business could operate from temporarily during disruption.

6. Insurance coverage

Note all the insurance policies you have in place to assist you with any claims.

Make sure to include the type of insurance coverage, policy number, claim limits and insurer claims details.

Action

Complete details of your current insurance policies. Ensure you update this list regularly.

Investigate insuring your business to cover the costs of a business disruption.

Putting a business continuity plan in place demonstrates that you are aware of and working to reduce risks where possible.

This may help when discussing coverage and premiums with your insurance broker.

7. Communication plan

In the event of an emergency it will be important to have a documented communication plan to ensure the appropriate staff and stakeholders are informed and key messages are relayed.

Consider the potential risks to your business and the key staff and stakeholders who would need to be informed in each instance. Develop some key messaging and assign a designated spokesperson for each occurrence. It is also useful to note which communication channels you will use, taking into account you may not have access to all of your usual resources.

Example

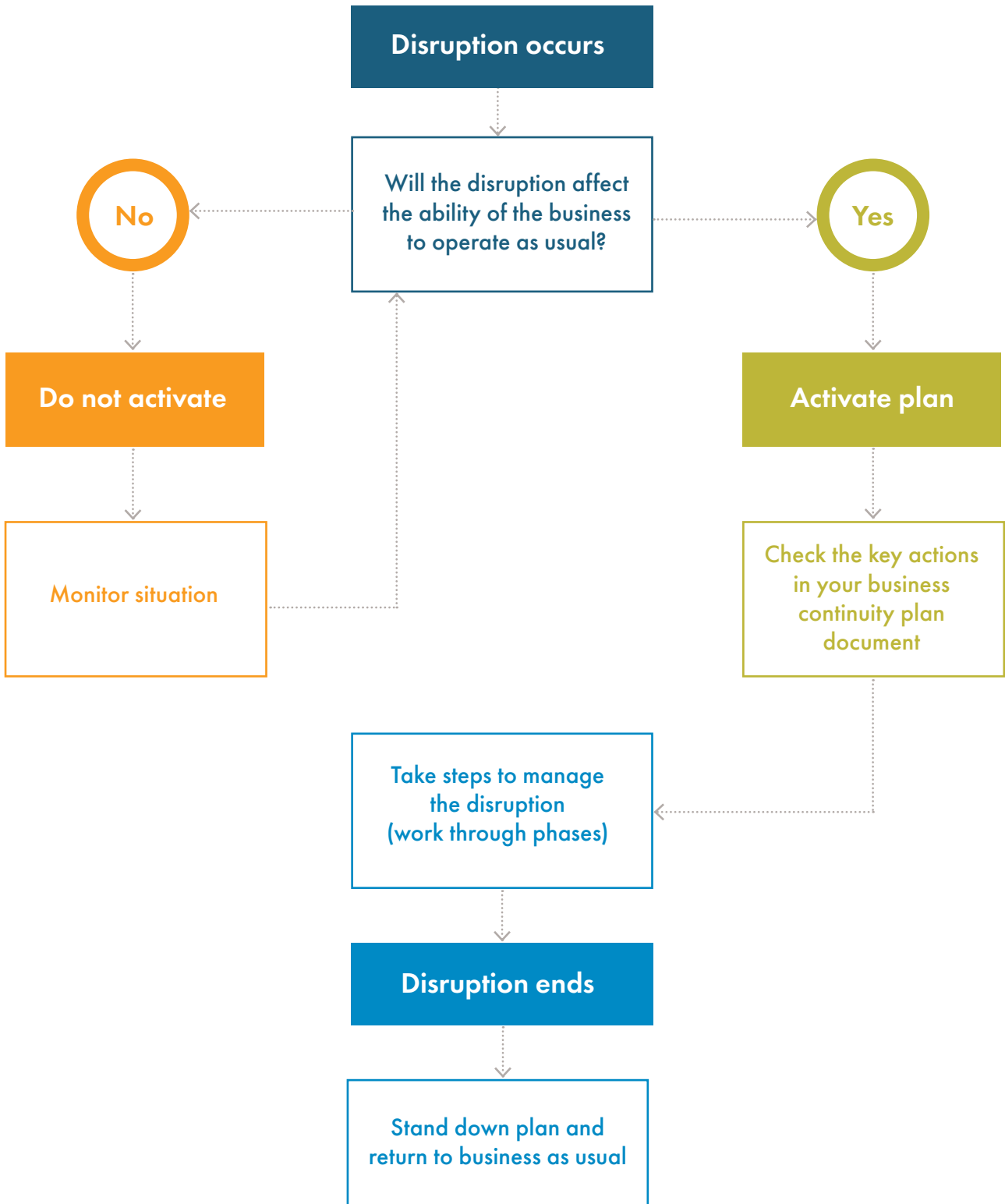| Potential risk	Key staff and stakeholders	Key messaging	Spokesperson	Communication channels
Data breach of personal client information	All staff	Data breach has occurred; enquiries to be directed to business owner; need to protect information; change passwords and be cautious on emails	Business owner	In person; phone or email
	All clients	Details of data breach and steps being taken to secure their information; recommendations they can take in response to data breach; how to contact organisation for more information	Business owner	Email, phone call or text to all clients
	Directors	Data breach has occurred; steps being taken to repair services and minimise reputational/brand damage	Business owner	In person; phone or email

Action

Complete the emergency communications plan.

8. Emergency preparedness checklist

Action

Complete the checklist to ensure you are prepared in case of emergency, so that your business can recover as quickly as possible. You can customise this list to include your local community information.

Business continuity plan activation matrix

```
                              ┌─────────────────────────┐
                              │    Disruption occurs     │
                              └─────────────────────────┘
                                          │
                                          ▼
        ┌──────┐              ┌─────────────────────────┐              ┌──────┐
        │  No  │◄─────────────│  Will the disruption    │─────────────►│ Yes  │
        └──────┘              │  affect the ability of  │              └──────┘
            │                 │  the business to        │                  │
            │                 │  operate as usual?      │                  │
            ▼                 └─────────────────────────┘                  ▼
┌─────────────────────┐                                        ┌─────────────────────┐
│   Do not activate   │                                        │    Activate plan     │
└─────────────────────┘                                        └─────────────────────┘
            │                                                              │
            ▼                                                              ▼
┌─────────────────────┐                                        ┌─────────────────────┐
│                     │                                        │  Check the key       │
│  Monitor situation  │                                        │  actions in your     │
│                     │                                        │  business            │
└─────────────────────┘                                        │  continuity plan     │
                                                               │  document            │
                                                               └─────────────────────┘
                                                                           │
                            ┌─────────────────────┐                        ▼
                            │  Take steps to      │◄───────────────────────┘
                            │  manage the         │
                            │  disruption         │
                            │  (work through      │
                            │  phases)            │
                            └─────────────────────┘
                                      │
                                      ▼
                            ┌─────────────────────┐
                            │   Disruption ends   │
                            └─────────────────────┘
                                      │
                                      ▼
                            ┌─────────────────────┐
                            │  Stand down plan    │
                            │  and return to      │
                            │  business as usual  │
                            └─────────────────────┘
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133 140

Level 2, 140 William Street, Perth WA 6000

info@smallbusiness.wa.gov.au

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