



# BUSINESS CONTINUITY PLAN TEMPLATE

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**You can't avoid business disruptions, but you can prepare for them. Creating a business continuity plan can assist you in navigating your business safely and successfully through crucial incidents or disasters.**

**Business name:**

**Plan owner: (include name, role, contact details)**

**Date plan updated:**

## To Start

Have a crisis in mind as you fill out this template. Focus on the most likely incidents first, but allow yourself to think broadly – lockdowns caused by a pandemic were probably not on most plans in early 2020!

Make sure to store your plan both online and in hard copy so that you can access it if you're cut off from your workplace or technology is interrupted.

Remember, in any crisis or disaster, the situation is fluid- keep up to date as best you can with announcements, support initiatives and funding. Importantly, when applying for initiatives, get some professional advice rather than self-assessing. Self-assessment can lead to funding rejections through lack of knowledge of eligibility and nuances.

## Completing a business continuity plan can help:

- Save lives and prevent injury
- Reduce damage to stock, plant, equipment and fittings
- Resume trading sooner and minimise the loss of profits
- Create clarity and options for when you need them most
- Ensure customers will return safely when trading commences
- Protect employment
- Protect your business reputation and image
- To retain clarity of thought when you're confronted with life changing events

## Template steps

1. Consider the kinds of risks your particular business could face
2. Complete the risk assessment table
3. From those risks, conduct the business impact analysis
4. Review your insurance policies
5. Create or review your emergency response plans
6. Plan your crisis communications
7. Designate your alternate locations and review your online presence
8. Identify key employees and review your hiring and retention strategies
9. Find alternatives for supplies and equipment
10. Create a data backup plan and put hard copy files in a safe place

## Following the emergency event:

11. Consider how you would like to take the business forward
12. Review your marketing plan
13. Re-write your business plan

## Risk assessment

The first step is to complete a risk assessment. This will help you to understand what risks your businesses is most vulnerable to. Consider risks within your business as well as external risks. For example in Mansfield Shire, risks such as bushfires, a poor snow season, Lake Eildon at low capacity, road closures, losing staff or even postal delays (ie. at Christmas) could affect your business. Complete the table below with risks specific to your business. Some examples have been provided to guide you.

**Key: VH=Very High H=High M=Medium L=Low**

<b>Risk description</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Priority</b>
<i>Example - Bushfire destroying the business</i>	<i>M</i>	<i>VH</i>	<i>H</i>
<i>Example - Poor snow season leading to lowered visitation</i>	<i>M</i>	<i>H</i>	<i>M</i>
<i>Example - Cyber-attack deleting all customer data</i>	<i>L</i>	<i>H</i>	<i>L</i>
<i>Example - Staff reduced by 50% due to illness</i>	<i>L</i>	<i>M</i>	<i>M</i>

## Business impact analysis

The second step is to assess the impacts of those risks identified in your risk assessment on your critical business activities. Critical activities are primary business functions that must continue in order to support your business. Knowing which activities are the most critical, and the time before business losses occur will assist you in prioritising key functions.

<b>Critical business activity</b>	<b>Priority</b>	<b>Impact of loss</b>	<b>Current protection strategies</b>	<b>Time before business losses occur</b>
<i>Description of what you can't do without: people, suppliers, documents, systems or even procedures</i>	<i>Very high, high, medium, or low</i>	<i>Describe the potential impact on your business if this critical activity fails</i>	<i>What strategies do you have that minimise the impact to your business? Eg. Training employees in multiple areas of the business to reduce key person risk</i>	<i>Time frame</i>

## Review insurance

Now that you have evaluated the key risks and their likely impact, take the time to review your insurance policies.

Some vital insurances are:

- Public liability
- Income protection
- Business interruption
- Fire and flood insurance
- Cyber insurance
- Professional indemnity
- Content insurance
- Partner or key-person

Most importantly, ensure your business insurance actually covers disaster events most likely to occur in Mansfield Shire. Disaster insurance is even more important in areas that have already suffered natural disasters such as Mansfield because many policies have exclusions or altered wording of policy documents to minimise their exposure to future risk.

It is essential that you have in writing from your insurer, and that you understand clearly, what is specifically included and not included in your insurance cover. Also note that a simple way of fast tracking your insurance claims is to have and maintain an asset register.

## Emergency Response

### Health and safety

During a physical crisis such as fire or natural disaster, ensure you have a process for managing the risks to your employees and customers.

<b>Location of evacuation plan</b>	
<b>Assembly point</b>	
<b>Health and safety officer/s name and number</b>	
<b>Date of last emergency drill</b>	
<b>[Other process]</b>	

### Communicating in an emergency

How will you communicate to employees, customers and suppliers to stay away from the business premises during a physical crisis? Following the emergency, how will you alert these groups to disruptions to normal business activity?

Ensure you have a medical and next-of-kin contact on record for each employee.

	<b>Employee communication</b>	<b>Customer communications</b>	<b>Supplier communications</b>	<b>Lender communications</b>
Who will lead communications?				
Channel (email, text, phone, other)				
Location of contacts database (online and hard copy)				

## Things You May Need To Communicate

### With customers:

- Changes to your location or opening hours
- Web address of your online shop
- Changes to availability of products or services
- Expected delays to deliveries
- When and how to pay (consider offering payment plans if your customer’s cash flow is also affected by the crisis).

### With lenders:

- How the crisis is affecting income and costs now
- Upcoming cash flow or solvency issues
- New finance requirements
- How persistent you expect these effects to be

### With suppliers and contractors:

- Explore alternatives for each – in case any are affected by the crisis
- Contact your insurance provider to discuss your insurance coverage and any claims
- Changes to your delivery address or working hours
- Additional health and safety requirements
- Payment terms, if your cash flow is affected
- Supply delays
- Changes to orders

Also look at your commitments and contracts too to check if you can still honour them or if you will need to re-negotiate.

# Resuming Business

## Alternate locations

Disaster can block access to usual places of work. Will it be possible to continue to operate if you can't access your office, shop, warehouse or workshop? Is your online presence sufficient or does it need a revamp? Will you need to consider alternate locations? *(Delete those not required).*

Place of work	Alternate Location
Office	
Shop	
Workshop	
Warehouse	
Online	
[Other place]	

## Employees

List employees who serve a critical role and consider whether you will need to train multiple people on key tasks. Who will fill in if a critical employee cannot work?

Name	Task	Skills needed	Who fills in?

What are the extra requirements for fill in staff? Consider how to recruit staff from other regional areas or cities in extreme shortages, accommodation requirements, extra pay or subsidies. Can you pre-empt shortages by offering traineeships or recruiting through schools? Explore Centrelink solutions for employers [here](#).

Solutions for staffing shortages:
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## Supplies and equipment

List the supplies and equipment you need to operate. What are the alternative sources or replacements if your access to usual suppliers or equipment is cut off?

Supplies and equipment	Where to source an alternative

## Systems and records

It is vital that you can access information about your employees, customers, suppliers and finances after an emergency. List where you keep your online records, hard copies and consider how you're backing up your records if all systems were to go down. Consider keeping a complete copy of your documentation with your accountant or your bank, for extra security.

Information	Where is it found online?	Where is the hard copy?
Bank / lender		
Insurance		
Accountant		
Payroll		
[Other record]		

## Recovery

Once you're through the emergency event and the response phase, you can begin to focus on things returning to normal. This is the time to consider how to take your business forward and if you'll need to make any adjustments, temporarily or permanently.

Before you jump back into reopening, take a moment to do a reality check. You might need the help of a trusted adviser, such as your accountant to help you make decisions. Ask yourself if you were happy running your business before the disaster or if there are other opportunities you would like to explore.

### Review your marketing plan

Assess the damage to your business or surrounding areas and consider how the market has changed after the emergency. What parts of your business are affected by the market changes and how? How can your business adapt or change to suit these new market conditions? For example, can you move location, trade online, change key products or services to re-evaluate the way you run your business to ensure you're meeting market needs?

[Click here](#) for more information on how to write your marketing plan

### Rewrite your business plan

Create your own high-level plan for what you would do in a best case and worst case scenario. You may have many options such as downsizing, pivoting, resuming as before or exiting entirely. Once you've chosen the direction you'll take, focus on creating a new business plan. Include detailed financials, marketing plans and any new market research. Get clear on where you're headed – what do you need to do today to get to where you want to be tomorrow?

[Click here](#) for more information on how to write your business plan.

This BCP template has been prepared with information from multiple sources including:  
 Business.gov.au <https://www.business.gov.au/Risk-management/Emergency-management/How-to-prepare-an-emergency-management-plan>.  
 Xero <https://www.xero.com/au/resources/tools/bcp-template/>  
 State of Queensland <https://www.business.qld.gov.au/running-business/protecting-business/risk-management/continuity-planning>