



A GUIDE TO  
**BUSINESS  
CONTINUITY  
PLANNING**  
FOR SMES

ESSEX RESILIENCE FORUM





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# CAN YOUR BUSINESS SURVIVE A CRISIS?

Picture a normal working day. Phones ring, emails arrive, customers place orders, and staff get on with the job. Now imagine that, suddenly, something stops it all. Your IT system goes down. A key supplier can't deliver. Flooding closes your premises. A cyber-attack locks you out of your data. One unexpected incident and business as usual disappears. The uncomfortable question is this:

## Could your business survive it?

Many SMEs depend on a small number of people, systems, or locations. That can work well, until something goes wrong. Without preparation, even a short disruption can lead to lost income, unhappy customers, and long-term damage to your reputation.

This guide will help you explore the practice of business continuity planning to help you build resilience into your business in a proportionate, realistic way, because when the unexpected happens, being ready can make all the difference.



# WHAT IS BUSINESS CONTINUITY PLANNING?

Business continuity planning is about making sure your business can keep operating, or recover quickly, when something unexpected happens.

This could be anything from a power cut, IT failure, cyber-attack, supply chain disruption, fire, flooding, or the sudden loss of key staff. Rather than reacting in a crisis, business continuity planning helps you think ahead and put sensible arrangements in place so your business is better prepared.

For small and medium businesses, business continuity planning doesn't have to be complicated or expensive.

At its core, it is about understanding what parts of your business are most important, what could disrupt them, and how you would respond if those disruptions occurred.

A simple, well-thought-out plan can make the difference between a temporary setback and a serious threat to your business's survival.

## Why Business Continuity Matters

Many small businesses assume that major disruptions only happen to large organisations, but in reality smaller businesses are often more vulnerable because they have fewer resources and less capacity to absorb shocks.

Business continuity planning helps reduce downtime, protect your income, and maintain confidence among customers, suppliers, and staff during difficult situations.

Beyond emergencies, business continuity planning can also bring day-to-day benefits. It improves understanding of how your business works, clarifies roles and responsibilities, highlights areas of risk, and supports better decision-making. Customers and partners increasingly expect businesses to be reliable and resilient, and having a continuity plan demonstrates professionalism, preparedness, and long-term thinking.

**Business continuity planning is not about planning for the worst, it's about giving your business the best chance to continue trading, protect its reputation, and recover quickly when challenges arise.**

# WHAT SHOULD I PLAN FOR?

Business continuity planning is about preparing for common disruptions, not worst-case disasters. These are the everyday issues that many businesses experience and that can quickly affect your ability to operate.

Most SMEs should consider planning for:



## Loss of Access

Being unable to use your premises, systems, or equipment due to issues like building problems, fire, power outages, or IT failures



## People Shortages

Key staff being unavailable through illness, holidays, resignation, or caring responsibilities



## Technology Disruption

Email, phone systems, software, or data being unavailable, slow, or compromised



## Supplier & Delivery Issues

Delays or failures from suppliers, logistics providers, or contractors you rely on. Don't forget the need for fuel to operate any vehicles.



## Increase in Demand

Sudden surges in customer demand or workload that stretch your capacity



## Communication Problems

Difficulty contacting staff, customers, or suppliers when normal channels don't work

# HOW DO I CREATE A BUSINESS CONTINUITY PLAN?

Business continuity planning doesn't need to be complex. A good plan focuses on what really matters and sets out clear, practical actions. Most effective plans can be built by working through a few straightforward steps.

1

## Understand What Matters Most

Start by identifying the critical activities your business relies on to operate. Ask yourself:

- What must continue, or be restored quickly, to keep trading?
- What would your customers notice first if it stopped?

Focus on the essentials, not everything needs to be recovered at the same time.

2

## Identify What Could Disrupt You

Think about the common issues that could affect those critical activities, such as staff absence, IT problems, loss of premises, or supplier failure. You don't need to list every possible scenario, just the ones that are realistic for your business.

3

## Decide How You Would Respond

For each key issue, set out simple actions you would take. For example:

- Who would make decisions?
- How would work continue or be prioritised?
- What workarounds could be used temporarily?

This is about practical responses, not perfect solutions.

4

## Allocate Roles and Responsibilities

Make it clear who does what during a disruption. In small businesses, this may be only a few people, but clarity reduces confusion and speeds up recovery.

5

## Record and Share the Plan

Keep the plan short and accessible. Avoid technical language and store it somewhere easy to reach. Make sure key staff know it exists and understand their role.

6

## Review and Update

Businesses change, and so do risks. Review your plan periodically, especially after changes to staff, systems, suppliers, or premises, and update it when needed.





# UNDERSTANDING YOUR ORGANISATION



Effective business continuity planning starts with understanding how your business really works. This step helps you identify what you rely on day to day, and where disruption would have the greatest impact.

## Identify What Matters Most

Begin by identifying the critical activities that keep your business operating. These are the services or processes that, if lost, would quickly affect customers, income, or reputation. Ask yourself what would be noticed first if it stopped.

## Understand Your Dependencies

Next, consider what those critical activities depend on:

- **People** – key roles, skills, or specialist knowledge
- **Premises** – buildings or locations you need access to
- **Technology** – IT systems, data, phones, or internet
- **Suppliers** – third parties you rely on to deliver goods or services

## Recognise Vulnerabilities

Look for single points of failure, such as reliance on one person, one system, or one supplier. You don't need to fix everything, just be aware of where the risks are.

## Set Recovery Priorities

Finally, decide what would need to be restored first if disruption occurred. Not everything is equally urgent, and clear priorities will help you respond more effectively.

Understanding your organisation gives you a strong foundation for the rest of your business continuity plan and helps keep your efforts focused on what truly matters.

# ASSESSING RISKS

Risk assessment in business continuity planning is about understanding what could realistically disrupt your business, not trying to predict every possible problem. The aim is to identify the main risks that could affect your critical activities and decide which ones need the most attention.

## Focus on Likely Disruptions

Start with issues that commonly affect businesses, such as:

- Staff unavailability
- IT or system failures
- Loss of access to premises
- Supplier or delivery problems
- Power, internet, or utility outages

Avoid over-focusing on rare or extreme events unless they are genuinely relevant.

## Look at the Impact

Think about the consequences of disruption rather than the cause alone. For example:

- Inability to deliver products or services
- Loss of income
- Reduced customer service
- Reputational damage

This keeps planning simple and focused.

## Decide What Matters Most

Ask two basic questions:

How likely is this to happen?  
How serious would the impact be?

This helps you prioritise the risks that would cause the greatest disruption.

## Recognise What You Already Have

Consider any existing controls you already rely on, such as backup staff, data backups, alternative suppliers, or flexible working. Small improvements here can significantly reduce risk.

# DEVELOP YOUR RESPONSE STRATEGY

When disruption happens, it's important to know how your business will respond. Response strategies are about making sure decisions are made quickly, people know what to do, and the business stays coordinated.

You don't need complex structures – just clear agreements.

## Command: Who Makes Decisions?

Everyone should know who is in charge during a disruption.

Decide:

- Who leads the response
- Who takes charge if they are unavailable

This avoids confusion and delays at a critical time.

## Control: How You Stay on Top of Things

Control is about keeping a clear view of what's happening and deciding what matters most.

Think about:

- How information will be shared
- How priorities will be set
- Which decisions need senior input

## Coordination: How You Work Together

Coordination keeps the business aligned when disruption affects multiple areas.

Plan how you will:

- Communicate with staff
- Coordinate actions across the business
- Keep customers and suppliers informed

## Keep It Simple

Effective response strategies focus on:

- Clear leadership
- Simple decision-making
- Reliable communication

Getting command, control, and coordination right helps your business stay calm, focused, and effective when things don't go to plan.

# DEVELOPING YOUR PLAN

Once you've understood your business, assessed your risks, and agreed how you will respond to disruption, the next step is to bring it all together into a business continuity plan. This plan documents what you've already decided and provides a clear reference when it's needed most.

A good business continuity plan is not about paperwork, it's about helping people take the right actions quickly.

## Keep It Simple

Your plan should be easy to read and use under pressure. Avoid unnecessary detail or complex language. A short, clear plan is far more effective than a detailed document that no one refers to.

## Include What Matters

Focus on information that supports action, such as:

- **Who is in charge and key responsibilities**
- **How to respond to common disruptions**
- **How to communicate with staff, customers, and suppliers**
- **Essential contact details and backups**

## Make It Accessible

Store the plan somewhere easy to access, even if systems or premises are unavailable. Make sure key staff know where to find it and what their role is.



# TESTING & UPDATING YOUR PLAN

Creating a business continuity plan is only effective if it works in practice and reflects how your business operates today.

Testing and keeping the plan up to date helps ensure it will be useful when it's needed.

## Test the Plan

Testing doesn't need to be formal or disruptive. Simple, low-effort methods work well, such as:

- Talking through a disruption scenario with key staff
- Checking contact details and access arrangements
- Reviewing roles and responsibilities to ensure they're still clear

The aim is to build confidence and spot gaps before a real incident occurs.

## Learn and Improve

If something isn't clear or doesn't work as expected, update the plan. Minor issues found during testing can prevent major problems during real disruption. Testing should always lead to improvement, not criticism.

## Keep It Up to Date

Businesses change over time, so your plan should too. Review it when:

- Staff roles or responsibilities change
- Systems or suppliers change
- You move premises or change how you work
- You experience a disruption or near miss

Keeping the plan current ensures it remains relevant and reliable.

**A business continuity plan isn't a one-off task. Regular testing and updates help ensure it stays practical, trusted, and ready to support your business when disruption occurs**

# 10 TIPS FOR A MORE RESILIENT BUSINESS

1

## **Understand what your business relies on**

Know your critical people, systems, suppliers, and processes so you understand what would hurt most if it failed.

2

## **Reduce reliance on single points of failure**

Where possible, avoid depending on one person, one system, or one supplier, or have a clear backup if you do.

3

## **Build flexibility into how you work**

Flexible working, cross-training staff, and adaptable processes make it easier to cope with disruption.

4

## **Look after your people**

A supported, informed workforce is more likely to adapt, problem-solve, and stay engaged during challenging times.

5

## **Strengthen supplier relationships**

Good communication and understanding with suppliers helps resolve issues faster when problems occur..

6

### **Protect your data and systems**

Regular backups, basic cyber security processes, and clear access arrangements can prevent small issues becoming major ones.

7

### **Communicate clearly and early**

Honest, timely communication with staff, customers, and suppliers builds trust and reduces uncertainty during disruption.

8

### **Plan for change, not just emergencies**

Resilience is about adapting to change, new markets, new technology, growth, or staff turnover... not just crises

9

### **Learn from disruption**

When something goes wrong, take time to reflect on what worked and what didn't, then make improvements.

10

### **Review and improve regularly**

Resilience isn't a one-off task. Small, regular improvements build strength over time.

**Resilient businesses don't avoid disruption altogether, they absorb it, adapt, and recover faster, protecting what they've worked hard to build.**



# LINKS TO FURTHER INFORMATION



You can find further advice and information around business continuity planning and preparing your business for emergencies and crises from the following organisations.

- **Essex Resilience Forum**  
[www.essexprepared.co.uk](http://www.essexprepared.co.uk)
- **Essex County Fire & Rescue Service**  
[www.essex-fire.gov.uk/safety-advice](http://www.essex-fire.gov.uk/safety-advice)
- **Essex Police**  
[www.essex.police.uk/cp/crime-prevention](http://www.essex.police.uk/cp/crime-prevention)
- **Protect UK**  
[www.protectuk.police.uk](http://www.protectuk.police.uk)
- **National Cyber Security Centre**  
[www.ncsc.gov.uk](http://www.ncsc.gov.uk)
- **Federation of Small Businesses**  
[www.fsb.org.uk](http://www.fsb.org.uk)
- **British Insurance Brokers Association**  
[www.biba.org.uk](http://www.biba.org.uk)

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