



BSB60215 - ADVANCED DIPLOMA OF BUSINESS

Study Support materials for

BSBCON801- Establish & Review the Business Continuity

Management Framework & Strategies



STUDENT HANDOUT

The PCS are the same DD.

This unit describes skills and knowledge required to establish, monitor and review the formal and/or informal business continuity management framework and strategies for an organisation.

It applies to individuals working in positions of authority who have the responsibility for embedding business continuity management into corporate or organisational levels of a business.

The framework is important as it provides the processes and resources to ensure continued achievement of critical business objectives in the event of a disruption (even at diminished capacity) until full functionality is restored.

Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
<i>Elements describe the essential outcomes.</i>	<i>Performance criteria describe the performance needed to demonstrate achievement of the element.</i>
1 Establish business continuity management framework	1.1 Gain support for the business continuity management framework from relevant personnel 1.2 Demonstrate clear sponsorship, responsibility and accountability for business continuity management framework 1.3 In consultation with others, establish governance structures for business continuity management framework, in line with size of organisation 1.4 Determine and seek approval for resources required to implement business continuity management framework 1.5 Support relevant personnel to implement business continuity management framework 1.6 Establish a management system for organisation's business continuity management program 1.7 Seek management approval of organisation's business continuity management framework
2 Monitor business continuity management framework and strategies	2.1 Develop an appropriate cyclical review process for monitoring business continuity management framework 2.2 Provide relevant personnel with information relating to cyclical review process for business continuity management framework 2.3 Develop and seek approval of tools to verify and validate business continuity management framework activities, processes and plans, appropriate to the organisation 2.4 Consult with relevant personnel about the implementation of business continuity management framework 2.5 Monitor business continuity management framework learning, development and exercises across organisation
3 Review and evaluate business continuity management framework and strategies	3.1 Review and analyse reports on business continuity management framework learning and development exercises 3.2 Review and analyse the organisation's communication strategy and implement changes 3.3 Review and update the overall business continuity management framework activities, processes, plans and resources according to results pre- and post-activation 3.4 Analyse and integrate organisation's business impact assessment/s and identify dependencies and interdependencies if applicable 3.5 Implement and conduct business continuity management program audits

Introduction

A Business Continuity Management plan addresses the emergency response, resumption, recovery and restoration of all business operations and activities after a disruptive event has occurred.

This disruptive event is normally a very low probability but a very high consequence event. The cause of the disruption is irrelevant in business continuity management.

The framework provides guidance for the resumption and recovery of a business's critical functions and activities in accordance with the pre-established timeframes and ensures compliance with the Continuity Management Policy.

An important factor in the success of the continuity plan in any business is support and commitment at all times from management at the highest level, all department heads and staff. For this reason the document needs to be approved at all levels of employment within the organisation.

The steps in the business continuity management process are:

1. Identification of activities that are critical to the business operations that must be resumed as soon as possible
2. Identification of appropriate response options to a disruptive event
3. Development of a Business Continuity Plan (Plan) to guide the department through a disruption
4. Preparation of a Business Continuity Recovery Plan to enable the continuation of critical services
5. Test, report and review of the Plan to remain prepared.

Business Continuity Management Plan

Business continuity management (BCM) is a [framework](#) for identifying an organization's risk of exposure to internal and external threats.

Business Continuity Management is the development, implementation and maintenance of policies, strategies and programs to assist a business to manage business disruption event, as well as build entity resilience.

It is the capability that assists in:

Preventing and preparing for responding to, managing and recovering from the impacts of a business disruption event.

Disruption-related risks may be infrequent, but have severe consequences for critical services, and are not able to be resolved by routine management. Disruption-related risks include physical and non-physical events such as:

- Natural disasters
- bushfire

- pandemic influenza
- floods
- building fire
- criminal activity
- staff loss
- electrical failure
- fuel supply disruption
- machinery failure
- computer failure
- damage or loss of stock, buildings, equipment IT systems, records, communications or other facilities
- disruption to suppliers or contractors
- damage to reputation



The framework sets out the organisation’s development, implementation and maintenance of policies, strategies and programs to assist in the management of a destructive event, as well as build resilience. It is the capability that assists in preventing, preparing and responding to, managing and recovery from the impact of a major disruptive event.

It is important to understand these risks and, in certain cases, how they will be managed in the community. In a flood, for example, how does the business gain information about expected flood heights and road closures?

Having this information will help with contingency responses.

How to Create a Business Continuity Plan

This will provide procedures for how employers and employees will stay in touch and keep doing their jobs in the event of a disaster or emergency, such as a fire at the office.

Unfortunately, many companies never take the time to develop such a plan, typically because they do not feel it is necessary. Creating a comprehensive Business Continuity Plan will allow business managers to enhance their business’s ability to continue business as usual during or after significant disruptions to business operations.

Accept the potential threats and risks facing your company.

The possibility of a disruption shutting down the business operations is scary to think about, a business owner should always be prepared and willing to accept that risks and threats can cause turmoil for the business.

The owner can accept that unplanned for risks and threats can have devastating results on business operations, they can then make a plan that ensures that both the business’s assets and personnel are sufficiently protected.

- Make a list of possible risks and their impact upon the company. For example, the death of a key person will not typically result in closing the doors for a while, but can severely impact results, on vendor relations and customer service.
- After identifying risks, sort them by impact and livelihood to prioritise your planning.

Don’t confuse business continuity plans with disaster recovery plans.

Business Continuity Plans are sometimes referred to as Disaster Recovery Plans and the two have much in common.

Disaster Recovery Plans should be oriented towards business recovery following a disaster, and mitigating the negative consequences of a disaster.

In contrast, Business Continuity Plans focus on creating a plan of action that focuses on preventing the negative consequences of a disaster from occurring at all.

Consider the potential threats/risks facing the company

Business impact analysis plans consider the potential consequences to the business when the ability to function and process has been disrupted by a threat or risk.

As a result, creating a Business Impact Analysis shows which issues, risks and threats that your business continuity plan needs to address. You should consider the possible effects a disruption to business operations could cause, such as:

- Loss of income and sales
- Increased expenses
- Customer defection/dissatisfaction
- Tardiness in service delivery
- Regulatory fines
- Delay/inability to commence future business plans.

Identifying your critical inputs

Businesses are sometimes disrupted because of a total loss of assets resulting from a major emergency, such as flood or fire. More often, however, disruption is caused by a loss of access to a critical input needed to operate the business.

Understand the critical inputs that enable you to provide each of your products and services.

These will be essential to restarting your business during a disruption.

Critical inputs may include:

- specialist and generalist staff
- electricity
- water
- fuel
- vehicles
- raw materials
- equipment, premises
- eftpos
- computer records



This table uses the example of the small owner-operated florist.

Key products and services	Critical inputs
Flower sales at the shop	supplies - 120 bunches delivered twice weekly eftpos electricity florist (x 1) & counter staff (x 2) water (200 litres/day) shop front facing main street cool room (8 sq m) accounts
Home-delivery flower sales	vehicle and driver fuel (40 litres a day) accounts
Card sales	card supplies (400 a month) eftpos electricity shopfront facing main street counter staff accounts
Gift sales	gift supplies (300 items a month) eftpos electricity shopfront facing main street counter staff accounts
Staff payments	banking services staff hours book
Tax payments	account records banking services

Identify communication needs

The success of the business continuity plan may depend on ensuring the right people and organisations are contacted quickly. This will ensure you get the help and support you need to maintain your business.

Key contacts include:

- staff
- key customers
- insurance company
- financial institution
- supplier
- alternative suppliers
- contractors
- regulator
- hire companies
- equipment maintenance companies

The staff will want to know whether they still have a job and how they can help.

Your customers will want to know if you will meet existing orders and to be reassured you will continue to operate.

Your suppliers will want to know if you still need orders that have already been placed, and what they can do to help.

You may also need to place an advertisement in the local media telling your customers and suppliers of the status of your business.

Make a list of key internal personnel.

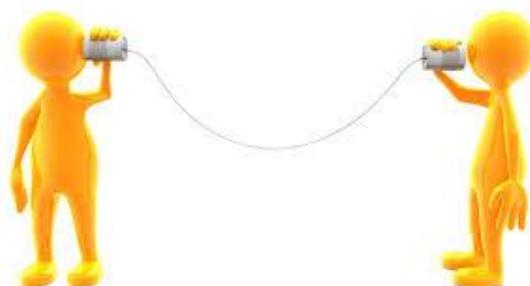
Following the occurrence of an event that disrupts normal business operations, you will need to quickly mobilise key personnel in order to successfully **execute a Business Continuity Plan.**

Create a list of internal key personnel and backups --- these are the employees, people who fill positions that the business cannot function without.

Make the list as large as necessary, but as small as possible.

Make a list of all key internal personnel with all contact information including:

- business phone,
- home phone,
- mobile phone,
- business email,
- personal email,
- any other possible way of contacting them in an emergency situation where normal communications might be unavailable



Consider which job functions are critically necessary to continue every day operations; think about who fills those positions when the primary job-holder is on vacation

Key personnel not only include high-ranking executives.

For example, a low to mid-level accounts receivable clerk might be responsible for processing reports that affecting AR loans or collections, which greatly affect the amount of available operating income.

Accounts receivable clerk should be considered as key personnel, because the person's job functions facilitates the company's access to capital provided by the processing of receivables and the collection of funds.

Document critical business equipment

On-site business computers often contain the most critical information that the business owner and the employees must be able to access even when working off-site.

Make a list of critical equipment/data, and create a strategy for secure access in the event of a disruption.

Don't forget software that would often be considered critical equipment, especially if it is specialised software or if it cannot be replaced.

This list should include passwords, identification data and the location of key files. Special printers you absolutely must have record on the list.

Identify critical documents

Compile all documentation necessary to start your business over again in the event of a fire or other disaster that destroys critical documents located on-site.

Make sure that you have alternative copies in physical storage offsite and ways to access critical documents such as articles of incorporation and other legal papers, utility bills, banking information, critical HR documents, building lease papers, tax returns and other critical documents.

Consider what the plan of action would be if there was a total facility loss.
Know when to pay the loan on company vehicles?
Who does the business send payment to for the technology services?

Identify who can conference call.

In the event that business operations cannot continue at the regular location, conference calls from home are a great way for employees to continue doing work as usual.
The employees' ability to work, even when away from the office, will mean that at least some of the delays in performing work as usual can be avoided.
Some people in the company might be perfectly capable of conducting business from a home office.

Develop strategies to keep your business running

With some forethought develop continuity strategies to keep your business operating after a disruption.

The range of strategies you might consider includes:

- cross-training staff and skill-sharing
- hiring equipment
- borrowing equipment from another business
- having back-up equipment
- retaining old equipment when it is replaced
- practicing manual processes to replace computer systems
- identifying alternative suppliers
- having records and forms stored off-site
- keeping computer back-ups off-site
- contracting out
- having insurance policies, contracts and other important documents copied and kept off-site
- succession planning

For each product or service, develop a continuity strategy to restore business before the maximum acceptable outage is reached.

Continuing the example of a small owner-operated florist:

Product or service	Continuity strategy
Flower sales at the shop	<ul style="list-style-type: none"> • Operate from home, share space at chemist shop, or rent vacant shop. • Manually process eftpos using machine stored at home or use eftpos in shop next door until replaced. • Rent cool-room trailer from hire company. • Hire 6-kva generator to power cool room. • Daily accounts back-up kept at home. • Lease new computer.
Home- delivery flower sales	<ul style="list-style-type: none"> • Use an alternative driver when regular driver is on leave to build their understanding of the business. • Consider using a local taxi.
Card sales	<ul style="list-style-type: none"> • Restock with new supplies - if supplier closes, possibly use Fred Bloggs card shop in Adelaide.
Gift sales	<ul style="list-style-type: none"> • Restock with new supplies - if supplier closes, possibly use Jane Doe gift shop in Adelaide.
Florist skills	<ul style="list-style-type: none"> • Use Mrs Smith, a retired florist, and use counter staff (need to build their skills).
Counter staff	<ul style="list-style-type: none"> • Use a number of casuals to ensure flexibility.
Staff payments	<ul style="list-style-type: none"> • Through goodwill, staff will wait an extra week for pay.
Tax payments	<ul style="list-style-type: none"> • Keep a copy of all financial records at home and originals at work in case one set is destroyed.

Once strategies are developed

Having developed the continuity strategies, ensure the training, equipment and relationships are in place.

If strategies depend on staff performing tasks they don't usually do, arrange regular practice for them.

The plan should also set out clear lines of accountability so staff know who is responsible for each action.

Ensure staff members know the triggers for activating the business continuity plan.

The triggers must allow adequate time to implement contingency strategies before you reach the maximum acceptable outage.

If you store items that deteriorate, such as fuel, you need a process to ensure they are replaced as required. Once you have decided on the best contingency strategy option, write it in your plan.

Be ready to go

The most successful contingency strategies are those practiced regularly. Staff needs to be clear on when your continuity plan is to be deployed and know the triggers for using it.

Conduct some business continuity exercises. An exercise can be as simple as a discussion about what people would do if a range of situations occurred, such as:

- the electricity supply is disrupted for two days
- the computer system fails and will be out of service for a number of days
- a key supplier closes down at short notice

- a number of staff members are injured in a car accident and off work for months
- building burns down

More practical exercises could include actually using the continuity strategies on a quiet business day to ensure they work.

Review and Summary - Business continuity planning cycle

<http://paul-hadrien.info/backup/LSE/IS%20490/Ensuring%20Business%20continuity.pdf>

The business continuity policy, defines the organisation’s holistic approach to business continuity. The key areas covered in a good business continuity policy include the following summary:

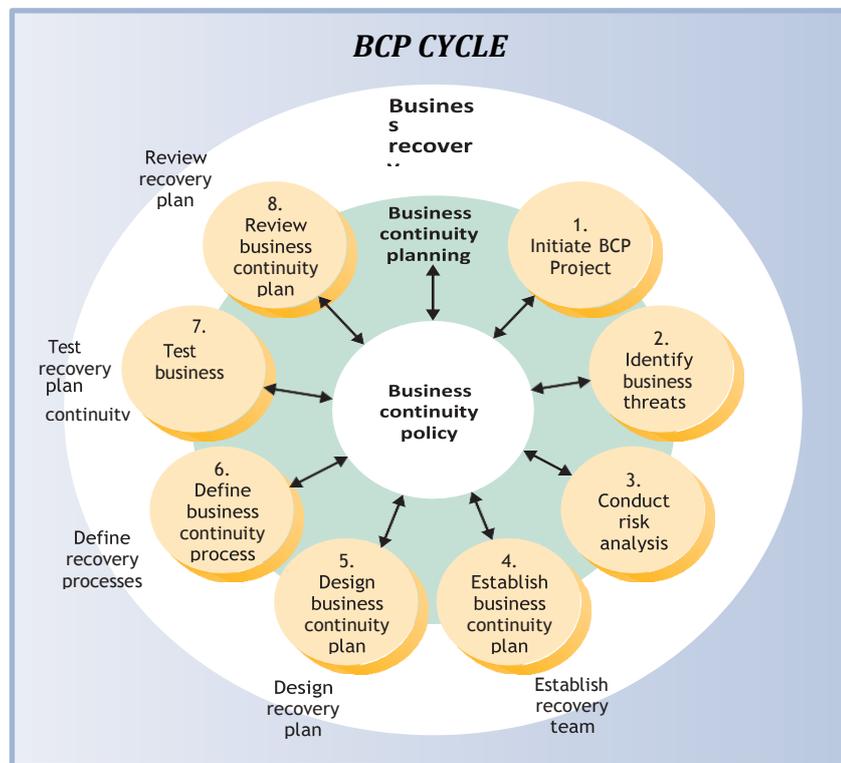
Business Continuity Plan (BCP) is a cyclical process; an organization should review its business continuity plan whenever it introduces changes to the business or alters its business priorities. The BCP can be looked at as a cyclical process in eight core steps as depicted in BCP Cyclical Figure.

Description:

BCP Cyclical figure shows two concentric rings.

1. The inner ring describes the core BCP process.

Inseparable from BCP is the concept of business recovery planning (BRP). Even when an organization can ensure business continuity, with backup resources, at some point it must also recover its previous, fully functional state.



- 2 The outer ring depicts the BRP process.

As an organization works through each core BCP step, it must, at the same time, address Business Risk Planning

Central to the BCP cycle is the business continuity policy, which defines the organisations holistic approach to business continuity.

Summary: the key areas covered in a good business continuity policy include:

- *Contact points*—who to contact during office hours, outside office hours, and in an emergency
- *Roles and responsibilities*—a well-defined organizational structure for the business continuity and recovery

teams

- *Risk levels*—a categorization of business risks and the level of risk the organization deems acceptable
- *Continuity and recovery service levels*—how much time is acceptable for responding to threats, implementing continuity plans, and recovering from failure scenarios
- *Business continuity reviews*—how and when the organization reviews business continuity plans
- *Business continuity processes*—processes and procedures that inform staff how to react to and handle particular failure scenarios;
- *Incident reporting and documentation*—methods of recording and documenting incidents and responses to them
- *Testing*—acceptance criteria and testing requirements for the business continuity plan; and

- *Training*—training requirements for staff involved in business continuity and disaster recovery processes.

An organization can gradually compile its business continuity policy as it works through the BCP cycle's eight steps.

The eight steps in the Business continuity planning cycle

Step 1: Initiate the BCP project

Step 2: Identify business threats

Step 3: Conduct a risk analysis

Step 4: Establish the business continuity team

Step 5: Design the business continuity plan

Step 6: Define your business continuity processes

Step 7: Test your business continuity plan

Step 8: Review your business continuity plan

<http://policies.griffith.edu.au/pdf/Business%20Continuity%20Management%20Framework.pdf>

Have a look at this Griffith University site

Typical worst-case scenario analysis

Business threats	Failure scenario	Business continuity strategy	Evaluation
Technology Systems failure	Typical: Failure affects some servers; repair time is short (hours or 1 to 2 days).	A1: Have a third-party maintenance and support agreement.	Cons: Suffer business consequences while servers are not in operation.
		A2: Have an emergency third-party support agreement with guaranteed on-site response time. A3: Have redundant servers on cold, warm, or hot standby. A4: Combine options A1 to A3.	Pros: Faster repair time. Cons: Suffer business consequences while servers are not in operation. Pros: Minimal server down time. Cons: Purchase and maintenance costs for additional hardware and software.
	Worst case: Failure affects all servers, and repair time is lengthy (many days or weeks).	81: Have a secondary or disaster recovery site for redirected Internet traffic.	Cons: Expensive, requires alternative site and replication of infrastructure and environments.
Information Hacking	Typical: Attackers compromise a server, disrupting or terminating applications and processes.	C1: Have support arrangement to conduct system cleansing; restart or restore application and processes on the server. C2: Have redundant servers on cold, warm, or hot standby.	Pros: Relatively cheap. Pros: Minimizes disruption. Cons: More expensive, requires purchase and maintenance of additional hardware and software. Cons: Suffer business consequences during restoration.
		01: Restore information from the last database backup. 02: Write all data to a second database; restore from that database. 03: Restore information from audit trails. 04: Combine 01 to 03.	Pros: Lost or altered information can be quickly restored. Cons: More costly, requires additional data source management. Cons: Can be tedious and time-consuming.

Common Pitfalls in the Business Continuity Planning Process

Pitfalls Plans can be ...	Description
Incomplete	The BCP process is not complete. Outputs such as the business continuity plan and policy either do not exist or exist in incomplete form.
Inadequate	The plan and strategies can't deal with the level of risk that the organization deems acceptable.
Impractical	The plan is not practical or achievable within the organization's constraints (manpower, time, and budget, for example).
Overkill	The plan is overly elaborate or costly with respect to the overall level of business risk that the organization is willing to take.
Uncommunicated	The business continuity team has not communicated the plan to all the right people. Staff—both management and technical—remains unaware of business continuity issues.
Lacking a defined process	Business continuity processes remain ill defined. Staffers are unsure of how to react in a failure scenario, or they discover too late that their existing processes fall short.
Untested	The organization hasn't tested its plan, or hasn't tested it thoroughly enough to provide a high level of confidence in its soundness.
Uncoordinated	The business continuity effort lacks organization and coordination. The organization has either not established a business continuity team, or the team lacks individuals who can effectively drive the effort to completion.
Out of date	The plan hasn't been reviewed or revised in light of changes in the organization, its business, or technology.
Lacking in recovery thinking	The organization doesn't adequately address how it intends to recover to a fully operational state after executing its business continuity plans.

Recovery Strategies

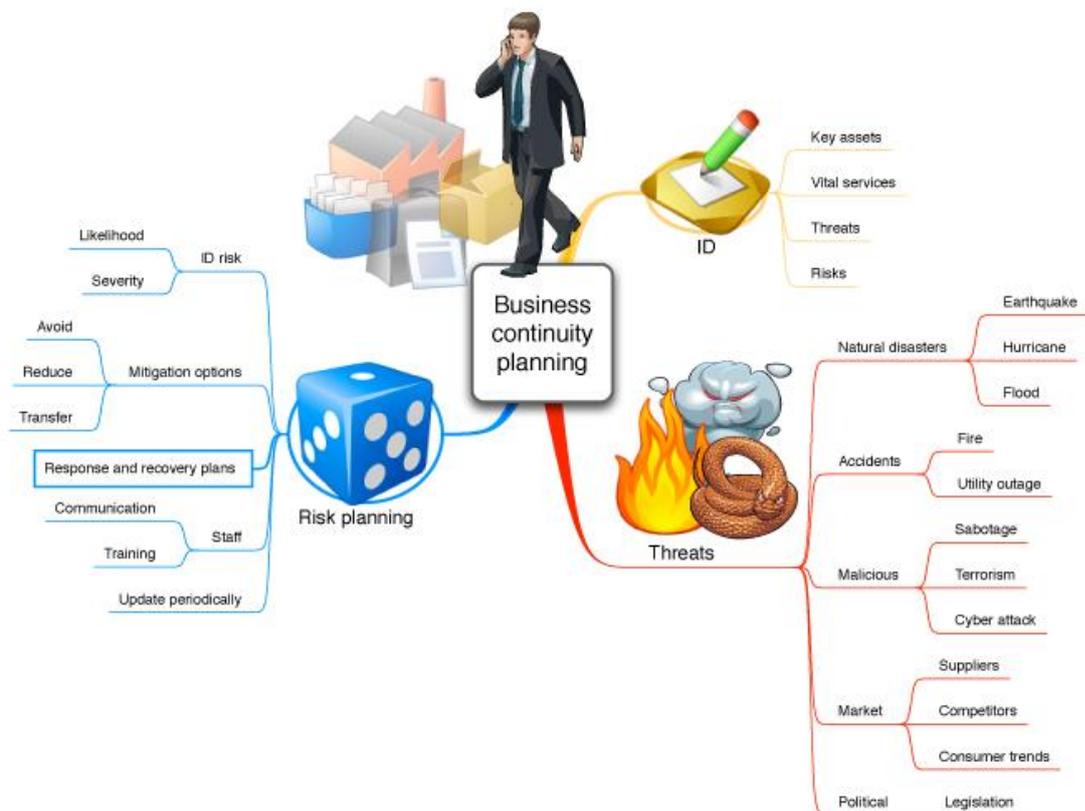
The following are critical areas where attention should be focused for development of a successful recovery strategy.

- Secure and stable information processing facilities and office locations with adequate physical and environmental safeguards.
- Redundancy in communications and critical systems.
- Maintain data-protection procedures and conduct regular backups of critical applications, platforms, configurations, and data with off-site rotation.
- Use different vendors in contracting for critical services in order to limit a single point of failure in the event of a disaster; review vendor risks regularly.
- Identify and document information and procedures for contact with local, state, and federal authorities.
- Formulate and document emergency procedures that include maintaining adequate reserves of food, water, medical supplies, and batteries.
- Identify and establish regional diversity for alternate recovery sites for all critical business processes, including service providers, telecommuting, and alternative workforce.
- Conduct a cost-benefit analysis to determine the costs associated with recovery site alternatives and the distance from the primary site.

Next stage is developing the Business Continuity Management Framework

The Business Continuity Management Framework outlines the approach to ensuring continuity of critical business processes following a potential crisis incident.

See diagram on following page



Business Continuity Management Framework



2. Objectives

The objective is that critical services shall be maintained at an acceptable level even during an event which causes a major disruption to normal operations.

Ensure that all significant risks to business continuity are identified assessed and where necessary treated in a consistent and practiced manner through the Business Continuity Plans and training and reported to management.

- Assign responsibility to all staff for the management of business continuity within their areas of control and provides adequate training and testing to build capability.

Scope

The Business Continuity Management framework shall operate for:

- all identified risks to the organisation's critical processes
- unforeseen events that have the potential to disrupt critical business processes

Methodology

BCM objectives have been identified to ensure that critical business processes continue to be met even under conditions of major disruption to facilities or staff resources.

These critical business processes and agreed timeframes for activation of contingency plans and recovery are documented in the Business Impact Analysis.

The Crisis Management Plan must be adaptable to unforeseen events and still ensure continuity of an acceptable level of service for a predetermined length of time, within which critical business service systems must be returned to normal operation, defined as a 'Recovery Time Objective' (RTO).

For each critical service a Contingency Plan must be developed and maintained.

The Crisis Management Team ensure that Business Contingency Plans (BCPs) relevant to the service disruptions are deployed and that all stakeholders are appropriately advised.

Roles and Responsibilities

Key roles and responsibilities during internal and external crisis situations are described in detail within the Crisis Management Plan. This section details the responsibilities for the development, maintenance and improvement of the Business Continuity Management Framework.

Crisis Management Executive

- Manage Business Continuity as a component of corporate risk mitigation via the audit Management Committee.
- Establish and review departmental Business Continuity Management Framework context for the organisation

Crisis Management Team (CMT)

- Ensure the functionality and preparedness of the Business Continuity Management Framework
- Participate in and promote Business Continuity Management training and awareness.
- Provide expert input to Business Continuity Management development and maintenance.

General Managers

- Champion BCM within their Group
- Endorse critical business processes requiring BCPs
- Ensure preparedness of their BCPs

Business Contingency Plan Team Leaders

- Identify critical business processes requiring BCPs
- Prepares and maintains BCPs
- Champion BCM training, testing and BCP improvements
- Conduct team BCP training, testing and improvements

Technology Recovery Team

- Understand BCPs and ensure resulting return to operation (RTO) objectives are achieved.

- Maintain DR preparations and readiness

Training and awareness

On an annual basis:

- All employees will receive information explaining the BCM framework.
- Identified BCM roles will received training relevant for their role

Testing and exercising

An annual program of testing and exercising will be developed and implemented.

Review and update

On an annual basis:

- Business Continuity Framework will be reviewed and updated.
- Business Impact Analysis will be revalidated.

Best Practice Guide

Business Continuity Management Plan – what does 'good' look like?

A Business Continuity Management (BCM) framework is in place and is being used to prepare for the effects of a severe unexpected business disruption event.

All critical business functions have been identified, confirmed, and documented.

Risk assessments and business impact analyses have been conducted.

Preparatory controls have been implemented.

Business continuity plans (BCPs) are in place for all business units with critical business functions and the organisation as a whole.

BCPs include interdependencies with other critical business functions, business units, systems, BCPs, disaster recovery plans, and emergency management plans.

Senior management has endorsed the BCPs and the framework.

BCP roles and responsibilities are documented, communicated, and agreed.

All business continuity stakeholders are aware, trained, and appropriately involved.

An effective communication strategy is in place.

BCPs are regularly maintained, reviewed (at least annually), and tested.

BCPs are accessible offsite in the case of a severe unexpected business disruption event.

BCP activation authorisation is at the appropriate level of management.

PREPARING A BUSINESS CONTINUITY PLAN

The tables below are a guide; add the extra rows as required.

Step 1 Know your risks

Checklist

What could happen that would significantly disrupt your business?

Include natural disasters, technological failures and supply chain disruptions.

Remember that any of these may complicate the implementation of your business continuity plan

Know your risks
1. Pandemic influenza

Step 2 Conducting a business impact analysis

Checklist 1

Conducting your business impact analysis	
Key products & services	Maximum acceptable outage
1.	

Checklist 2

Conducting your business impact analysis	
Key products & services	Critical input
1.	

Step 3 Developing continuity strategies to run your business

Checklist 1

Identify a contingency strategy to restore each key product and service during a disruption to meet your Maximum Acceptable Outage. Remember to record details of equipment required, such as size of generators.

Identify a contingency strategy for each key product or service	
Key products & services	Continuity strategy

Step 4 Identifying communications needs

For your strategies identify the people and organisations you will need to contact to get help and support.

People and organisations to contact	
Key contacts	Contact numbers
1.	

Step 5 Ready to go

Develop some exercise ideas for your business to ensure your staff know what needs to be done when a disruption occurs.

Continuity exercises
1.

Preparing the Business Continuity Management Framework

Once the Business Continuity Management Plan has been created and been accepted by management it is time to develop the Framework.

The Business Continuity Management Framework outlines the approach to ensuring continuity of critical business processes ***following a potential crisis or incident.***

Recovery Requirements

Recovery Management	
Develop Disaster Recovery Strategy	Develop Disaster Recovery Plans
1.	

Educate and Communicate

Communication	
Communication Awareness	Test and Train
1.	

Step 6. Reviewing your plan

Checklist

Copies of this plan are stored at:

- 1.....
- 2.....

I will update this plan again on:

...../...../.....

You downloaded this checklist from www.sa.gov.au

Below you will find headings for Emergency Management & Recovery plan template the template can be used in Assessment 2

Emergency Management Recovery Plan Headings

The Continuity Plan

Risk management
Critical business area analysis
Scenario planning
Insurance
Property & infrastructure
'Business as usual' planning
Key personnel training
Skill retention strategies
Data security & backup strategy
Environmental resilience

The Emergency Action Plan

Emergency contacts
Emergency procedures
Evacuation drill schedule
Emergency kit
Emergency team roles & responsibilities

The Recovery

Business impact assessment
Recovery contacts
Insurance claims
Market assessment
Marketing strategy
The Finances
Current creditors
Current debtors
Government funding
Expected cash flow

Supporting documentation

References

- Watch a short webisode about [preparing an incident response plan](#).
- Read an [example business continuity plan](#).
- Once the crisis has passed and it is safe for you to return to work, your [recovery plan](#) will help get your business running again.
- Find out how to [identify business risk](#).
- Read about [information technology risk management](#).
- Read about how to respond to, and recover from an [economic downturn](#)