



# The SME Business Continuity & Disaster Recovery (BCDR) Master Plan

Brought to you by **Simply Solutions** Practical Resilience for South East London SMEs / No Jargon. No Judgment. Just Solutions.

## Executive Strategic Overview

In 2026, "uptime" isn't just for big corporations—it's how a local business survives. This Master Plan moves beyond simple backups; it is a practical blueprint for ensuring that if your Bromley office or Greenwich shop has to close its doors, your business stays open online.

**How to use:** This is a live document. Audit your current "Recovery Time" expectations, identify the 3-4 apps you literally cannot work without, and use this 70+ point audit to find the gaps in your local resilience.

## 1. The BCDR Strategy & Small Business Risk Assessment

*Defining what "survival" looks like for your specific team.*

- **The "4-Hour" Impact Rule:** Have you identified which part of your business (e.g., taking payments, answering client emails) causes the most damage if it's down for just 4 hours?
- **Recovery Time (RTO):** Have you written down exactly how many hours your staff can "wait around" before the loss of earnings becomes critical?
- **Data Loss Limit (RPO):** How much work can you afford to re-do? (e.g., "We can lose 1 hour of typing, but losing a whole day's work would be a disaster").
- **Local Risk Register:** Do you have a plan for local issues like South East London power outages, roadworks cutting your internet line, or transport strikes preventing staff from reaching the office?

- **Professional Liability Check:** Do your current recovery plans meet the specific requirements of your professional indemnity insurance or trade body?

## 2. The "3-2-1-1-0" Small Business Data Audit

*The technical safety net that keeps you from losing everything.*

- **The "Anti-Ransomware" Gap:** Is one copy of your data kept completely separate from your network so a virus can't "jump" onto your backups?
- **Locked Backups (Immutability):** Are your cloud backups "locked" so that even if a hacker gets your password, they cannot delete your history?
- **Microsoft 365 / Google Backup:** Are you backing up your emails and OneDrive/SharePoint? (Reminder: Microsoft does not back up your data; they only host it).
- **The "Instant Restore" Test:** If your main computer died right now, do you have a system that can "boot up" your backup in under 15 minutes?
- **Upload Speed Check:** Does your office internet have enough "Upload" speed to actually finish your backup every night?
- **Off-Site Key Storage:** If your office is inaccessible, do you have the master passwords and encryption keys stored in a secure cloud vault (like Bitwarden)?

## 3. Small Office Infrastructure & Failover

*What to do when the internet or power goes out on the High Street.*

- **4G/5G Emergency Internet:** If a builder cuts the cable on your street, does your router automatically switch to a mobile SIM card to keep you online?
- **Battery Backup (UPS):** Are your router and main switch plugged into a battery backup so you don't lose the internet the second the power flickers?
- **Laptop-First Policy:** Are your staff using laptops instead of desktop PCs so they can simply pick up their work and move to a cafe or home if the office is closed?
- **Emergency "Maintenance Mode":** Can you put a notice on your website instantly if you have a local emergency so clients aren't left wondering?
- **Hardware Spares:** Do you have a spare router or "hot-swap" switch sitting in the cupboard for when the primary hardware fails?

## 4. Remote Work & "The Office in a Box"

*Enabling your team to work from anywhere in South East London.*

- **Monday Morning Readiness:** Could your entire team work from their kitchen tables tomorrow morning with zero notice?
- **Phone System Portability:** Can your office calls be answered on a laptop or mobile app the moment the office is closed?
- **Secure Remote Access:** Do you have a secure way for staff to reach office files without using "risky" personal software like TeamViewer?
- **The "Spare Laptop" Pool:** Do you have at least 1 or 2 configured laptops ready to be

handed to a staff member whose home machine has died?

- **Staff Home Wi-Fi Standard:** Have you given your team a basic "Home Security" guide to ensure their home Wi-Fi isn't a backdoor into your company data?

## 5. The "Crisis Manual" (Step-by-Step Recovery)

*The "Who, What, Where" for when things go wrong.*

- **The Physical Contact List:** A printed, laminated list of staff mobile numbers (because you can't check a spreadsheet if your server is down).
- **The "Red Folder":** A physical folder containing your ISP account details, insurance policy numbers, and Simply Solutions' support number.
- **The 60-Minute Plan:** A 1-page "Cheat Sheet" for the first person on the scene when the systems are down.
- **Client Communication Templates:** Pre-written emails for when you need to tell clients "We're having a temporary issue, but we're on it."
- **Utility Contact List:** Direct numbers for UK Power Networks, your internet provider, and your local landlord.

## 6. Scenario Testing (The "Rainy Day" Drill)

*Proving it works before you actually need it.*

- **The Yearly "Simulated Crash":** A scheduled afternoon where you practice restoring your most important folder from the cloud.
- **The "Office Closed" Test:** One day a year where everyone works from home just to ensure the remote systems are actually functional.
- **Monthly Backup Health Check:** A random file is deleted and recovered every month to prove the "Safety Net" is still there.
- **UPS Battery Pull:** Unplugging the office power for 5 minutes once a year to make sure the batteries don't fail immediately.

## 7. Governance & Successor Planning

*Ensuring the business doesn't die with one person.*

- **Cyber Insurance "Fine Print":** Does your insurance pay out for "Business Interruption" (lost profit) while you wait for a fix?
- **The "Emergency Buy" Fund:** Does the manager have a company card or petty cash to buy an emergency laptop from Currys if needed?
- **Master Password Access:** If the business owner is on holiday or incapacitated, who has the "keys to the kingdom" to let Simply Solutions in to fix things?



## Your Resilience Score

Total Items Audited: \_\_\_\_\_ / 70

Critical (🚩) Items Checked: \_\_\_\_\_ / 18

Score	Rating	Your Status
55-70	Resilient	You are the "Silver Circle" of local businesses. You are unshakeable.
35-54	Exposed	You have backups, but you're missing the plan. One bad day will cost you thousands.
Under 35	Fatal Risk	Your business is "living on a prayer." A single hardware failure could end it all.

## **Don't Leave Your Survival to Chance**

Simply Solutions specializes in building **Enterprise-Level Resilience** for local SMEs. We've seen what happens when businesses don't have a plan—we're here to make sure that isn't you.

Contact the Simply Solutions Team for a Practical BCDR Audit:

- 📍 Serving Bromley, Greenwich, Lewisham & Beyond
- 🌐 [simplysolutions.tech](http://simplysolutions.tech)

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