



Disaster Risk Management Authority

BUSINESS CONTINUITY PLANNING WORKBOOK

**Building a More Resilient Business Before,
During and After Disruption**

Self-Guided Edition



Disaster Risk Management Authority

Business Continuity Planning

Workbook

Building a More Resilient Business
Before, During and After Disruption

Disaster Risk Management Authority | The Bahamas

Developed as part of the DRM Authority's Business Resilience Programme

Business Name:	
Person Completing Workbook:	
Date Started:	

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Welcome

Every business faces disruption.

A hurricane may interrupt power and communications. A key employee may suddenly become unavailable. A supplier may be unable to deliver. A cyber incident may restrict access to important systems. A fire, flood, equipment failure or other unexpected event may prevent a business from operating normally.

The question is not simply whether disruption will happen. The question is:

How prepared is your business to continue its most important operations when normal business is interrupted?

This workbook will help you begin answering that question.

As you work through this workbook, you will complete practical exercises to identify:

- what your business must protect
- which activities matter most
- what those activities depend on
- where your vulnerabilities exist
- what alternatives or workarounds you can put in place
- who will make decisions
- how you will communicate
- how you will recover

You do not need to complete the entire workbook in one sitting, nor should you expect to produce a perfect or comprehensive Business Continuity Plan (BCP) immediately.

As you work through this workbook, you will build something more useful: a practical working foundation that you can complete, test and improve.

The workbook is designed so that you progressively apply each concept to your own business and build the foundation of a BCP as you work through it.

How to Use This Workbook

You will see three types of activities throughout the workbook.

START HERE

These are the core exercises in the Business Continuity Planning process. Prioritize these as you work through the workbook. Together, they will help you establish the essential foundation of your Business Continuity Plan.

Using the Workbook With Other DRM Authority Resources

Use the Starter Kit for standalone tools drawn from this workbook. Use the Business Resilience Self-Assessment to identify areas that may need attention.

BUILD FURTHER

These worksheets allow you to deepen or complete your planning. Complete those that are relevant to your business and return to them as your continuity arrangements develop.

READY-TO-USE TOOL

These pages are designed to be used during an actual disruption, future exercise or continued planning.

Why Business Continuity Matters

Business continuity is about keeping your most important business activities going—or restoring them quickly—when normal operations are disrupted.

It is not the same as emergency response.

Emergency preparedness and response may focus on questions such as:

- Are employees safe?
- Should we evacuate?
- Who should be contacted?
- What immediate action is required?

Business continuity goes further:

- What products and services must we continue providing?
- Which business activities must resume first?
- How long can we afford for them to stop?
- What people, suppliers, technology, utilities and facilities do they depend on?
- What will we do if those resources are unavailable?
- Who has authority to make decisions?
- How will we communicate with employees, customers and partners?
- How will we recover and return to normal operations?

Why This Matters in The Bahamas

Bahamian businesses provide employment and livelihoods, food and essential supplies, transportation, accommodation, professional services, construction, communications, financial services, health-related services and many other products and services on which communities depend.

The national survey that informed the DRM Authority's Business Resilience Programme therefore looked not only at whether businesses were prepared, but also at their recovery needs, the support they required and the resources they could potentially contribute to wider disaster response.

Your business is part of a wider resilience system.

When businesses recover faster:

- employees can return to work
- households regain income
- customers regain access to goods and services
- supply chains begin moving again
- communities recover more quickly

Business continuity is therefore not only about protecting a company. It is also about protecting the people and communities that depend on it.

Your Business Continuity Journey

1. **UNDERSTAND** - What does business continuity mean for my business?
2. **PRIORITIZE** - What products, services and activities must continue?
3. **ANALYSE** - What happens if those activities stop?
4. **IDENTIFY** - What people, systems, suppliers and other resources do they depend on?
5. **STRATEGIZE** - What alternatives or workarounds can we put in place?
6. **ORGANIZE** - Who has responsibility and authority during a disruption?
7. **BUILD** - How do these pieces fit into our Business Continuity Plan?
8. **TEST** - Would our plan work under real pressure?
9. **ACT** - What must we do in the next 30, 60 and 90 days?

**Understand → Prioritize → Analyse → Identify →
Strategize → Organize → Build → Test → Act!**

The Nine Parts of Your Workbook

1. Business Resilience Snapshot
2. Critical Functions & Business Impact Analysis
3. Dependencies, Assumptions & Single Points of Failure
4. Continuity Strategies: If This Stops, What Will We Do?
5. Roles, Authority, Succession & Plan Activation
6. Stakeholder & Crisis Communications
7. Build Your Business Continuity Plan
8. Tabletop Exercise & Lessons Identified
9. 30/60/90-Day Business Continuity Action Plan

A Note Before You Begin

There is no single Business Continuity Plan that works for every business.

A two-person consultancy will not need the same arrangements as a supermarket, construction company, restaurant, financial-services firm or multi-island business.

Your plan should reflect the size of your business, what you provide, where you operate, your workforce, customers, technology, suppliers, financial capacity and particular risks and dependencies.

Keep the plan practical. A short plan that your team understands and can actually use is more valuable than a long plan that nobody opens during an emergency.

Keep Your Plan Secure

Your Business Continuity Plan may eventually contain employee contact information, supplier information, information about business systems, financial arrangements, operational vulnerabilities, alternate operating arrangements and other sensitive information.

Store your plan securely and share sensitive sections only with people who need them.

Important: Do not record passwords, PINs or other security credentials directly in this workbook. Instead, record where authorized personnel can securely access them.

SECTION 1

Business Resilience Snapshot

Where Are We Starting From?

Before developing your Business Continuity Plan, take a few minutes to consider where your business stands today. There are no “good” or “bad” answers in this exercise. The purpose is to establish your starting point and identify the areas that deserve the most attention as you develop your Business Continuity Plan.

START HERE

Exercise 1A — Our Current Position

1. Does your business currently have a written Business Continuity Plan?

- ☐ No
- ☐ We have discussed continuity arrangements, but they are not documented
- ☐ A plan is currently being developed
- ☐ Yes, we have a written plan
- ☐ Yes, and the plan has been reviewed or tested recently

If you have a written plan, when was it last reviewed or tested?



2. Who currently has responsibility for business continuity?

Name / Role:

- ☐ Responsibility has been formally assigned
- ☐ Someone handles it informally
- ☐ Responsibility is shared
- ☐ No one has been assigned responsibility
- ☐ Not sure

3. How confident are you that your business could continue its most important operations during a serious disruption?

- ☐ Very confident
- ☐ Somewhat confident
- ☐ Not very confident
- ☐ Not confident at all
- ☐ Not sure

What makes you say that?

BUILD FURTHER

Exercise 1B — What Could Disrupt Us?

Think beyond hurricanes. Which events or circumstances could seriously interrupt your business?

- ☐ Hurricane / tropical storm
- ☐ Flooding / storm surge
- ☐ Fire
- ☐ Extended electricity outage
- ☐ Water interruption
- ☐ Internet or telecommunications failure
- ☐ Cyber incident / loss of access to systems
- ☐ Equipment failure
- ☐ Loss of or damage to premises
- ☐ Critical supplier disruption
- ☐ Transportation / shipping disruption

- ☐ Key employee unavailable
- ☐ Significant staff shortages
- ☐ Financial or cash-flow disruption
- ☐ Public health emergency
- ☐ Security incident
- ☐ Other: _____
- ☐ Other: _____

Do not conduct a detailed risk assessment here. The purpose is simply to identify the disruptions that matter most to your business.

START HERE

Exercise 1C — Our Top Three Business Disruptions

Priority Disruption 1

What could happen?

What part of the business would be most affected?

Why would this be serious?

Priority Disruption 2

What could happen?

What part of the business would be most affected?

Why would this be serious?

Priority Disruption 3

What could happen?

What part of the business would be most affected?

Why would this be serious?

BUILD FURTHER

Exercise 1D — How Long Could We Withstand Disruption?

If normal operations stopped completely, when would the consequences become serious?

- ☐ Within a few hours
- ☐ Within 1 day
- ☐ Within 2–3 days
- ☐ Within 1 week
- ☐ Within 2 weeks
- ☐ Within 1 month
- ☐ More than 1 month
- ☐ It depends on which part of the business stops
- ☐ Not sure

What would create the greatest pressure?

- ☐ Lost revenue
- ☐ Payroll
- ☐ Rent / mortgage
- ☐ Loan payments
- ☐ Supplier obligations
- ☐ Customer commitments
- ☐ Loss of inventory
- ☐ Contractual obligations
- ☐ Regulatory obligations
- ☐ Reputation / customer confidence
- ☐ Other: _____

BUILD FURTHER

Exercise 1E — Our People

If a disruption happened tomorrow:

Do employees know what is expected of them?

- ☐ Yes
- ☐ Partly
- ☐ No

☐ Not applicable

Do we maintain current employee contact information?

- ☐ Yes
☐ Partly
☐ No
☐ Not applicable

Does someone else know how to perform the work of our most critical employees?

- ☐ Yes
☐ For some positions
☐ No
☐ Not sure
☐ Not applicable

One people-related vulnerability we should address:

BUILD FURTHER

Exercise 1F — Our Essential Resources

Resource	Yes	Partly	No	Not Sure
Normal business premises	☐	☐	☐	☐
Electricity	☐	☐	☐	☐
Water	☐	☐	☐	☐
Internet	☐	☐	☐	☐
Mobile/telephone service	☐	☐	☐	☐
Primary computer/system	☐	☐	☐	☐
Important records/data	☐	☐	☐	☐
Primary supplier	☐	☐	☐	☐
Key equipment	☐	☐	☐	☐
Key employee(s)	☐	☐	☐	☐
Electronic payment/banking access	☐	☐	☐	☐

BUILD FURTHER

Exercise 1G — Financial Recovery Readiness

Financial Protection	Yes	Partly	No	Not Sure
Appropriate insurance coverage	☐	☐	☐	☐
Emergency operating reserves	☐	☐	☐	☐
Access to emergency credit/financing	☐	☐	☐	☐
Current financial records stored securely	☐	☐	☐	☐
Process for documenting disaster-related losses	☐	☐	☐	☐

START HERE

Exercise 1H — Our Immediate Continuity Concern

If a serious disruption happened tomorrow, I would be most concerned that our business would not be able to...

As I work through this workbook, I most want to develop a clearer plan for...

Our Three Immediate Continuity Priorities

1.

2.

3.

SECTION 2

Critical Functions & Business Impact Analysis

What Must Continue?

Every business performs many activities. Some can be delayed. Some can be temporarily suspended. Some are so important that if they stop, the business quickly begins to experience serious consequences.

A critical function is an activity that must continue or be restored within a defined period because interruption would have serious consequences for the business, employees, customers, finances, legal obligations, reputation or recovery.

What Is a Business Impact Analysis?

A Business Impact Analysis, or BIA, helps answer:

- What work is essential?
- What happens if it stops?
- How long can it stop before consequences become unacceptable?
- What needs to be restored first?

Impact is not the same as likelihood. A BIA asks what happens if the function stops. It does not estimate how likely a hurricane, cyberattack or other event is to occur.

Example

A restaurant may perform food preparation, payment processing, purchasing, payroll, social media and monthly reporting. All are legitimate activities. But following disruption, they are not equally urgent. If food cannot be safely prepared or customer payments cannot be processed, operations may be immediately compromised. Updating a uniform order can probably wait.

BUILD FURTHER

Exercise 2A — Important Products and Services

Main Product / Service	Who Depends on It?	Why Is It Important?

BUILD FURTHER**Exercise 2B — What Activities Make Those Products and Services Possible?**

Business Function	Product / Service Supported	Who Performs It?

Do not make everything critical. If everything is critical, nothing has actually been prioritized.

BUILD FURTHER**Exercise 2C — What Happens If It Stops?**

Consider impacts on people and safety; operations; finances; customers; contracts; legal/regulatory obligations; and reputation.

Maximum Acceptable Downtime

Ask: How long can this activity be unavailable before the consequences become unacceptable? For this workbook we will use the term Maximum Acceptable Downtime. This is the latest interruption the business can reasonably tolerate. It is not necessarily when you want to recover.

Target Recovery Time

Your Target Recovery Time is when you aim to restore the function. This is sometimes referred to as a Recovery Time Objective, or RTO.

- **Maximum Acceptable Downtime = the latest we can tolerate.**
- **Target Recovery Time = when we aim to have it working again.**

START HERE

Exercise 2D — Simplified Business Impact Analysis

Critical Function	Impact if Interrupted	What Does It Depend On?	What Depends on It?	Minimum Staff	Maximum Acceptable Downtime	Target Recovery Time	Recovery Priority

Recovery Priority

PRIORITY 1	CRITICAL	Must be maintained or restored very quickly.
PRIORITY 2	HIGH	Can be interrupted briefly, but significant consequences occur if restoration is delayed.
PRIORITY 3	MEDIUM	Important, but can operate at reduced capacity or be delayed temporarily.
PRIORITY 4	LOW	Can be suspended while higher priorities are restored.
PRIORITY 5	DEFERRABLE	Can wait until normal operations have substantially resumed.

Your business determines the actual recovery timeframe.

BUILD FURTHER

Exercise 2E — Our Top Recovery Priorities

Priority 1

Function:

Target Recovery Time:

Why it must be restored quickly:

Priority 2

Function:

Target Recovery Time:

Why it must be restored quickly:

Priority 3

Function:

Target Recovery Time:

Why it must be restored quickly:

Bahamas Reality Check

- ☐ Does this function depend on electricity?
- ☐ Does it require reliable Internet or mobile service?
- ☐ Does it depend on inter-island shipping?
- ☐ Is the supplier located on another island or overseas?
- ☐ Does it require a particular employee?
- ☐ Does it rely on banking, ports, airports or public services?
- ☐ Could several of these fail at the same time?

Can we recover while the systems and businesses we depend on are also recovering?

SECTION 3

Dependencies, Assumptions & Single Points of Failure

Where Can This Fail?

A dependency is something a critical function relies on in order to operate. Examples include people, premises, equipment, electricity, water, Internet, telecommunications, data, suppliers, transportation, banking and external services.

START HERE

Exercise 3A — Dependency Map

For each critical function, identify the people, places, systems, suppliers and services it relies on to operate. The purpose of this map is to make those dependencies visible so you can see where a failure in one area could interrupt the function.

[illegible]

BUILD FURTHER

People Dependencies

Ask whether one person is the only person who knows a critical process, has access, controls key supplier relationships, or has sole decision-making authority.

Critical Role	What Depends on Them?	Is Anyone Else Trained?	What Happens if Unavailable?

BUILD FURTHER

Premises and Location

- ☐ We could operate normally elsewhere
- ☐ We could operate at reduced capacity
- ☐ Some functions could operate remotely
- ☐ We have another location
- ☐ We could use shared/partner space
- ☐ We have discussed alternatives but not arranged them
- ☐ We have no realistic alternative
- ☐ Not sure

BUILD FURTHER

Utilities

Essential Service	How Would Loss Affect Us?	How Long Could We Manage?	Current Alternative
Electricity			
Water			
Internet			
Mobile service			
Telephone			
Air-conditioning / ventilation			

Essential Service	How Would Loss Affect Us?	How Long Could We Manage?	Current Alternative
Payment system			

BUILD FURTHER

Technology, Data and Records

Critical System / Record	Why Important?	Where Stored?	Backed Up?	Accessible if Office Unavailable?

Do not record actual passwords.

BUILD FURTHER

Suppliers and Supply Chain

Critical Product / Service	Primary Supplier	Supplier Location	Alternative?	How Long Could We Operate Without It?

Bahamas Supply-Chain Reality Check

Supplier disruption may begin with airport closure, port disruption, shipping delays, customs delays, weather affecting inter-island movement, fuel shortage, telecommunications failure or disruption affecting an overseas supplier.

What does our supplier depend on to reach us?

BUILD FURTHER

Financial and Payment Dependencies

- ☐ Can customers pay us if Internet is unavailable?
- ☐ Can payroll still be processed?
- ☐ Can critical suppliers be paid?

- ☐ Is emergency purchasing authority clear?
- ☐ Can authorized personnel access banking?

What Is a Single Point of Failure?

A single point of failure is one person, resource, system or arrangement whose failure could stop a critical function because no suitable alternative exists.

START HERE

Exercise 3B — Single Points of Failure

Single Point of Failure	Critical Function Threatened	What Happens if It Fails?	Adequate Alternative Today?

Planning Assumptions

Continuity plans are built on assumptions. Examples include employees being able to reach work, mobile networks working, suppliers reopening quickly, fuel being available, backups working, roads being passable and key employees being available.

BUILD FURTHER

Exercise 3C — Challenge Your Assumptions

We Are Assuming That...	Why Are We Relying on It?	What Happens if It Is Wrong?

What if the opposite happens?

Cascading Disruption

**Electricity fails → Internet fails → Payments fail →
Revenue falls → Inventory cannot be replenished**

START HERE**Exercise 3D — Vulnerability Map**

Critical Function	Most Important Dependency	Main Vulnerability	Single Point of Failure?	Assumption	Concern H/M/L

SECTION 4**Continuity Strategies****If This Stops, What Will We Do?**

Section 3 asked: Where can this fail? Section 4 asks: What are we going to do if it does?

A continuity strategy is the practical arrangement used to keep a critical activity operating, operate it temporarily at a reduced level, restore it within the required timeframe, or provide an alternative until normal operations return.

START HERE**Exercise 4A — Continuity Strategy Planner**

Priority Vulnerability	Critical Function Affected	Risk-Reduction Measure	Backup / Alternative	What Must Be Arranged in Advance?

BUILD FURTHER**People Continuity Strategies**

- cross-training
- documented procedures
- alternate decision-makers
- remote work

- temporary reassignment
- contractor support
- flexible working arrangements
- backup system access

Employee and Household Readiness

After a disaster, employees may be dealing with damage to their homes, family responsibilities, school closures, transport problems, utility outages, illness or injury.

What does our plan assume about employee availability?

BUILD FURTHER

Premises and Alternate Operating Arrangements

- remote work
- another branch
- temporary rented/shared space
- partner premises
- mobile operations
- online service
- reduced operations

BUILD FURTHER

Utilities

Essential Service	Impact if Lost	Backup / Alternative	How Long Can Backup Support Us?	Improvement Needed
Electricity				
Water				
Internet				
Mobile service				
Payment systems				

Think Beyond “We Have a Generator”

- ☐ What does it power?
- ☐ How long will fuel last?
- ☐ Who can operate it?
- ☐ When was it tested?

- ☐ How will fuel be replenished?

BUILD FURTHER

Technology and Data

- automatic backups
- cloud storage
- off-site copies
- alternative devices
- secondary Internet access
- manual processes
- documented restoration
- authorized backup users

BUILD FURTHER

Supplier Continuity

Critical Supply / Service	Primary Supplier	Alternative	How Quickly Could We Switch?	Action Needed

Bahamas Supply-Chain Test: Is our backup supplier vulnerable to the same disruption as our primary supplier?

BUILD FURTHER

Financial Continuity

Consider payroll, supplier payments, emergency purchases, banking access, insurance claims, cash/liquidity and financial records.

START HERE

Minimum Viable Operations

Continuity does not always mean restoring the entire business immediately. Sometimes survival depends on operating at a reduced level.

If we could provide only our most important services, we would continue:

1.

2.

3.

We could temporarily suspend:

Minimum resources needed:

Strategy-Specific Activation Triggers

A strategy should be activated when a defined condition occurs. Identify the condition or threshold that will signal when each priority strategy should be activated, and who has authority to make that decision. For example, if the primary supplier cannot deliver within 48 hours, the trigger may be to contact the alternate supplier.

START HERE

Exercise 4B — Strategy Triggers

Strategy	Trigger / Condition	Who Makes the Decision?

START HERE

Exercise 4C — Priority Continuity Strategies

Priority Strategy 1

Vulnerability addressed:

What will we do?

Owner:

What must be arranged?

Priority Strategy 2

Vulnerability addressed:

What will we do?

Owner:

What must be arranged?

Priority Strategy 3

Vulnerability addressed:

What will we do?

Owner:

What must be arranged?

SECTION 5

Roles, Authority, Succession & Plan Activation

Who Does What?

A good plan can still fail if people do not know who decides, who acts, who communicates, who takes over, or who activates or deactivates the plan.

START HERE

Exercise 5A — BCP Ownership

Primary BCP Owner:

Alternate:

Overall BCP Activation

Section 4 identified triggers for individual strategies. This section addresses activation of the Business Continuity Plan overall. Not every incident requires full activation.

START HERE

Exercise 5B — BCP Activation

Primary decision-maker:

Alternate:

The BCP may be activated when:

- critical functions are seriously affected
- normal premises are unavailable
- widespread utility/communications failure occurs
- a major supplier or system failure affects operations
- significant staff unavailability occurs
- another disruption threatens recovery targets

Scalable Activation

Level 1	Limited Disruption	Handled through normal management or a specific workaround.
Level 2	Significant Disruption	One or more critical functions affected; selected continuity arrangements activated.
Level 3	Major Continuity Event	Several critical functions affected; full BCP activation may be required.

START HERE

Exercise 5C — Decision Authority Matrix

Decision	Primary Authority	Alternate	Limits / Conditions
Activate BCP			
Close operations			
Reopen			

Decision	Primary Authority	Alternate	Limits / Conditions
Relocate / work remotely			
Emergency spending			
Change supplier			
Change staffing			
Release public information			

START HERE

Exercise 5D — Succession

1. Primary Leader:

2. First Alternate:

3. Second Alternate:

Naming an alternate is not enough. Ask:

- ☐ Can they access systems?
- ☐ Can they approve expenditure?
- ☐ Can they contact staff?
- ☐ Can they deal with suppliers?
- ☐ Can they speak for the business?
- ☐ Do they understand recovery priorities?

START HERE

Exercise 5E — Continuity Roles Matrix

Responsibility	Primary	Alternate
Overall continuity coordination		
Employee accountability		
Critical operations		



Responsibility	Primary	Alternate
Premises		
Technology/data		
Suppliers/logistics		
Finance/insurance		
Employee communication		
Customer/public communication		
Documentation		
Recovery/reopening		

BUILD FURTHER

Employee Accountability

Primary contact method:

Backup:

Person responsible:

READY-TO-USE TOOL

Continuity Event Log

Date / Time	What Happened?	Decision / Action	Authorized By	Follow-Up

Deactivation

Continuity Operations → Recovery Operations → Normal Operations

Primary authority to deactivate:

Alternate:

SECTION 6

Stakeholder & Crisis Communications

What Will We Say, to Whom, and How?

Good crisis communication helps employees act, customers make decisions, suppliers coordinate and the business maintain credibility. Good crisis communication should meet the following standards:

ACCESSIBLE • IMMEDIATE • FREQUENT • SPECIFIC • CLEAR

START HERE

Exercise 6A — Stakeholder Communications Matrix

Audience	What Do They Need to Know?	Primary Channel	Backup Channel	Responsible Person
Employees				
Customers				
Suppliers				
Business partners				
Bank / insurer				
Government / regulator				
Public / media				



Do Not Depend on One Channel

Email, WhatsApp and social media may appear to be three separate channels. But if all depend on the same Internet connection, you may have less redundancy than you think.

- ☐ What if mobile data fails?
- ☐ What if electricity is out?
- ☐ What if your website administrator is unavailable?
- ☐ What if your customer list is inaccessible?

Authorized Spokesperson

Primary:

Alternate:

Verify Before You Communicate

- ☐ What do we know?
- ☐ What do we not know?
- ☐ Is the information verified?
- ☐ Are we revealing sensitive information?
- ☐ Are we making promises we can keep?

It is acceptable to say: “We are still assessing the situation and will provide another update at [time].”

START HERE

Ready-to-Use Message Templates

A. Holding Statement

[Business Name] is currently responding to [brief confirmed disruption].
 Our immediate priority is [priority].
 At this time, [known operating status].
 Employees/customers/partners should [action].
 We will provide our next update by [time/date] through [official channel].

B. Employee Notification

We are currently experiencing [disruption].
 At this time, [workplace/operations status].
 Employees should [instruction].
 Please confirm your status through [method].
 The next official update will be provided by [time] through [channel].

C. Temporary Closure

Due to [disruption], [Business Name] is temporarily closed.
 We are working to restore operations as safely and quickly as possible.
 During this period, [customer instructions/alternative arrangements].
 We will provide another update by [time/date].

D. Limited Operations

[Business Name] is currently operating on a limited basis following [disruption].
 The following services remain available: [services].
 The following services are temporarily unavailable or delayed: [services].
 Customers can reach us through [channel].

E. Reopening

We are pleased to advise that [Business Name] will [reopen/resume operations] effective [date/time].
 [Any remaining limitations.]
 We thank our employees, customers, suppliers and partners for their patience and support.

BUILD FURTHER

Communication Cadence

During a disruption, stakeholders may need updates even when there is little new information to report. Decide in advance how often key audiences should hear from you, who will provide the update, and which channel will be used.

Audience	Update Frequency	Responsible Person	Channel
Employees			
Customers			

Audience	Update Frequency	Responsible Person	Channel
Suppliers / partners			

BUILD FURTHER

Trusted Information Sources

Information Needed	Trusted Source	How Accessed	Backup
Weather/hazard information			
National disaster information	The Disaster Risk Management Authority		
Utilities			
Ports/airports/transport			
Regulatory information			

Do not base major continuity decisions solely on rumours, screenshots or unverified social media posts.

READY-TO-USE TOOL

Communication Log

Date / Time	Audience	Message Provided	Channel	Sent By	Next Update

SECTION 7

Build Your Business Continuity Plan

Bring the Pieces Together

You have now done most of the difficult thinking. You are not starting from a blank page. This section organizes the work you have already completed into a practical BCP foundation.



What Makes a Useful BCP?

- practical
- easy to find
- easy to understand
- appropriate to the size of the business
- clear about responsibilities
- realistic
- focused on critical functions
- supported by actual arrangements
- kept current
- tested

PART 1 — Business and Plan Information

Business Name:

Primary Location:

Other Locations:

Owner / Senior Leader:

BCP Owner:

Alternate BCP Owner:

Plan Control

Version:

Date Developed:

Date Approved:

Last Review:

Next Review:

Last Exercise/Test:

Next Exercise/Test:

PART 2 — Purpose and Scope

The purpose of this Business Continuity Plan is to help [Business Name] maintain or restore its most important business functions when normal operations are disrupted.

Scope:

PART 3 — Ownership, Approval and Review

Plan Owner:

Approved By:

Our plan will be reviewed:

- ☐ Every 6 months
- ☐ Annually
- ☐ After a disruption
- ☐ After an exercise
- ☐ After major staff/supplier/system changes
- ☐ Other: _____

PART 4 — Activation and Deactivation

Primary authority:

Alternate:

Trigger	Threshold / Condition	Initial Action
Premises unavailable		
Electricity outage		
Communications outage		
Critical system failure		
Supplier failure		
Staff unavailability		

READY-TO-USE TOOL

Initial Activation Checklist

- ☐ Address immediate life-safety issues
- ☐ Assess affected critical functions
- ☐ Notify decision-makers
- ☐ Account for employees
- ☐ Activate continuity strategies
- ☐ Contact critical suppliers
- ☐ Communicate with employees/customers
- ☐ Notify insurer/bank/regulator where appropriate
- ☐ Begin decision, expenditure and communications logs
- ☐ Set next review/update time

PART 5 — Critical Products, Services and Functions

Priority	Critical Function	Product / Service Supported	Minimum Staff
1			
2			
3			



PART 6 — Recovery Priorities

Critical Function	Impact	Maximum Acceptable Downtime	Target Recovery Time	Priority

PART 7 — Dependencies and Vulnerabilities

Critical Function	Key Dependency	Main Vulnerability	Single Point of Failure?	Key Assumption

PART 8 — Continuity Strategies

Function / Vulnerability	Continuity Strategy	Trigger	Resources Required	Owner

Alternate Operating Location / Arrangement:

Minimum Viable Operations:

PART 9 — Roles, Authority and Succession

Primary Leader:

First Alternate:

Second Alternate:

Responsibility	Primary	Alternate
Overall coordination		
Employee accountability		
Operations		
Technology/data		
Suppliers/logistics		
Finance/insurance		
Communications		
Recovery/reopening		

PART 10 — Employee Arrangements

Employee accountability lead:

Primary contact method:

Backup:

Critical Role	Primary Person	Backup / Cross-Trained Person

PART 11 — Communications

Authorized communicator:

Alternate:



Audience	Primary Channel	Backup Channel	Responsible Person
Employees			
Customers			
Suppliers			
Public/media			

PART 12 — Suppliers and External Dependencies

Critical Product / Service	Primary Supplier	Alternate	Contact

PART 13 — Technology, Data and Vital Records

Critical System / Record	Primary Location	Backup	Who Can Restore / Access?

Do not store passwords directly in the BCP.

PART 14 — Financial & Insurance Readiness

Financial Need	Current Arrangement	Backup / Alternative
Payroll		
Supplier payments		
Emergency purchases		
Banking access		
Insurance claims		
Cash/liquidity		

Insurer:

Claims Contact:

Secure Location of Policy Information:

PART 15 — Testing, Review and Improvement

Our business will test:

- ☐ Employee notification
- ☐ Backup power
- ☐ Data restoration
- ☐ Remote work
- ☐ Alternate supplier
- ☐ Alternate location
- ☐ Tabletop exercise
- ☐ Other: _____

Next Test:

Responsible Person:

READY-TO-USE TOOL

Business Continuity Quick Reference

Business:

Plan Owner:

Authorized to Activate:

First Alternate:



Top Three Critical Functions

1.

2.

3.

Top Three Vulnerabilities

1.

2.

3.

Top Three Continuity Strategies

1.

2.

3.

Primary Employee Communication Channel:

Backup:

Primary Customer Communication Channel:

Alternate Operating Arrangement:

Secure Location of Full BCP:

Next Review/Test Date:

Store the Plan Where You Can Reach It

Do not create a BCP that can only be accessed from the office that may be inaccessible, from the computer that may be damaged, through the Internet connection that may have failed, or by the person who may be unavailable.

A plan that has never been tested contains assumptions. A tested plan contains evidence.

SECTION 8

Tabletop Exercise & Lessons Identified

Put Your Plan Under Pressure

The purpose of this exercise is not to get every answer right. The purpose is to discover where your plan would struggle if this happened for real.

Scenario

It is late August. Official forecasts indicate that a strengthening hurricane may affect parts of The Bahamas. Information will be provided in stages. Do not jump ahead.

INJECT 1 — 36 Hours Before Expected Impact

- A major hurricane is expected to affect your island within approximately 36 hours.
- Customers are asking whether you will remain open.
- One employee needs to leave early to prepare their household.
- A key supplier says normal deliveries may stop within 12 hours.

DECIDE

Do you activate any continuity arrangements?

DISCUSS

Which functions need attention first? What assets or records must be protected? What decisions must leadership make? What must employees/customers/suppliers be told?

RECORD

One assumption you are relying on:

INJECT 2 — 12 Hours After Impact

- Normal premises cannot be accessed.
- Electricity is unavailable.
- Internet is intermittent.
- Mobile service is unreliable.

- Two important employees cannot report; one cannot be contacted.
- Customers are attempting to reach the business.

DECIDE

Which critical functions can still operate?

DISCUSS

What alternate operating arrangement do you activate? Who takes over for unavailable staff? What communication backup do you use?

RECORD - ASSUMPTION CHALLENGE: The employee who cannot be contacted is your designated alternate decision-maker. Who has authority next?

INJECT 3 — Day 3

- Your location still lacks electricity.
- Internet remains unstable.
- Your primary supplier cannot deliver for another week.
- Revenue has fallen while expenses continue.
- Some staff remain unavailable.
- One critical piece of equipment is damaged.
- Your backup supplier is also unable to deliver because both suppliers depend on the same shipping route.

DECIDE

What services can you realistically continue?

DISCUSS

What supplier alternatives exist? Can you operate at minimum viable capacity? Which expenses must be prioritized? What staff arrangements can be changed?

RECORD - ASSUMPTION CHALLENGE: Your backup supplier was not truly independent. What should change in your supplier strategy?



INJECT 4 — Day 7

- Premises can be accessed but repairs are needed.
- Electricity is available.
- Internet is improving.
- Most staff can return.
- Equipment and inventory were damaged.
- Customers want to know when normal service will resume.
- The insurer requires loss documentation.

DECIDE

Are you ready to resume normal operations, reopen partially, continue alternate arrangements, or remain closed?

DISCUSS

What must happen before reopening? What damage/loss information is required? What should customers be told? Should the BCP be deactivated or should the business transition into recovery operations?

RECORD

Most important recovery decision:

START HERE

Lessons Identified

What Worked?

1.

2.

What Did Not Work?

1.

2.

Which assumption failed?

What was missing from the plan?

Lessons Identified Are Not Yet Lessons Learned

If the exercise reveals that your alternate supplier is vulnerable to the same disruption, you have identified a lesson. If the business then establishes a stronger alternative and tests it, the lesson has been acted upon.

Recognition is not improvement. Action is improvement.

START HERE

Corrective Action Table

Lesson Identified	What Needs to Change?	Owner	Target Date

SECTION 9

30/60/90-Day Business Continuity Action Plan

Turn Planning Into Action

You have now identified critical functions, assessed impacts, mapped dependencies, identified vulnerabilities, developed strategies, clarified roles and succession, developed communications, assembled your BCP foundation and tested your assumptions.

What will you actually do next?

Completing this workbook alone does not make a business more resilient. Improvement happens when gaps are turned into specific actions, assigned to someone and completed.



Step 1 — Identify Your Priority Gaps

Review the workbook and identify the five gaps that matter most. Mark each H — High Priority, M — Medium Priority or L — Lower Priority.

START HERE

Transfer your highest-priority gaps into the action plan below and assign each one an owner and realistic completion timeframe

START HERE

Transfer your highest-priority gaps into the action plan below and assign each one an owner and realistic completion timeframe

[illegible]

Status options: Not Started • In Progress • Complete • Delayed • Requires Decision • Requires Resources



Remove One Single Point of Failure

Single point of failure:

Action:

Owner:

Target Date:

How will we know it is actually resolved?

Strengthen One Critical Function

Critical Function:

Current Weakness:

Improvement:

Owner:

Target Date:

Test One Important Arrangement

- ☐ Employee notification
- ☐ Data backup and restoration
- ☐ Backup power
- ☐ Alternate Internet/communications
- ☐ Remote work
- ☐ Alternate supplier
- ☐ Key-person backup
- ☐ Alternate location

- ☐ Tabletop exercise
- ☐ Other: _____

Test Date:

Responsible Person:

What will success look like?

Complete Your BCP

Target Date for BCP Version 1 Completion:

Person Coordinating Completion:

Share the Plan With the Right People

- ☐ Owner / senior management
- ☐ BCP lead
- ☐ Alternates
- ☐ Key employees
- ☐ Technology support
- ☐ Finance
- ☐ Communications
- ☐ Relevant suppliers/partners
- ☐ Other: _____

Share information based on need and responsibility.

Schedule the Next Review

Next BCP Review:

Next Exercise/Test:

Person Responsible:



Your Three Commitments

Within 30 Days

We will:

Owner:

Within 60 Days

We will:

Owner:

Within 90 Days

We will:

Owner:

Personal Commitment

The one action I will personally ensure happens next is:

Business Commitment

Within 90 days, our business will be more resilient because we will have:

Final Workbook Check

- ☐ Do we know our critical functions?
- ☐ Do we know how quickly they need to recover?
- ☐ Do we understand what they depend on?
- ☐ Have we identified our biggest vulnerabilities?
- ☐ Do we have practical continuity strategies?
- ☐ Do we know who can make decisions?
- ☐ Do we have succession arrangements?
- ☐ Do employees know how they will receive instructions?
- ☐ Do we know how customers will receive updates?
- ☐ Do we have backup communication methods?
- ☐ Do we have alternate suppliers or workarounds?
- ☐ Can we access critical data and records?
- ☐ Have we considered financial recovery?
- ☐ Have we tested our assumptions?
- ☐ Do we have a 30/60/90-day improvement plan?
- ☐ Is someone responsible for making sure the work continues?

If you answered No or Not Yet to any question: You have identified your next action.

Your Business Continuity Journey

You began by asking: How prepared is our business to continue its most important operations when normal business is interrupted?

You now know more clearly what matters; what could fail; what you depend on; what alternatives you need; who will act; how you will communicate; how you will recover; and what needs to improve.

Your Business Continuity Plan does not need to be perfect today. It needs to become usable, tested, maintained and continuously improved.



Business Resilience Is Built Before the Disruption

You cannot control every event that may affect your business. You can control how well you prepare.

- know what must continue;
- build alternatives;
- reduce single points of failure;
- protect important information;
- prepare employees;
- strengthen supplier relationships;
- clarify decision-making;
- prepare communications;
- protect recovery resources;
- test your arrangements.

One Final Question

If disruption happens tomorrow, will your business be better prepared because of what you do after today?

The answer depends on what happens next.

Our Next Step

Our first action after completing this planning process:

Responsible Person:

Date it will be completed:



END OF WORKBOOK

Business Continuity Planning Workbook

Disaster Risk Management Authority | The Bahamas

Building resilience before disruption. Supporting recovery after it.

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