



## CONTINUITY PLANNING, RISK REDUCTION, CRISIS MANAGEMENT AND SUPPORT POLICY

Natural Disasters	Operational & Man-Made Disasters
<b>Flood:</b> Low risk, however alternative offices are available - details available from the management.	<b>Product Failure:</b> All products under 12 months old and under warranty, serviced and maintained at regular intervals after that.
<b>Hurricane:</b> Low risk to the United Kingdom however alternative offices are available - details available from the management.	<b>Loss of Reputation – Criminal Act:</b> Strict policies and controls in place to prevent this from happening all personnel are subject to strict vetting procedures.
<b>Tornado:</b> Low risk to the United Kingdom however alternative offices are available - details available from the management.	<b>Loss of Reputation – Error:</b> Strict policies and controls in place to prevent this and media controls placed on all personnel.
<b>Typhoon:</b> Low risk to the United Kingdom however alternative offices are available - details available from the management.	<b>Loss of Critical Customer:</b> Client base is kept sufficient to prevent the loss of one client having a severe impact.
<b>Gales:</b> Low risk however alternative offices are available - details available from the management.	<b>Fire:</b> Replacement offices have been arranged - details available from the management.
<b>Earthquake:</b> Low risk to the United Kingdom however alternative offices are available - details available from the management.	<b>Terrorist Activity:</b> Contact between us and police kept to evaluate risk at present we are low risk however alternative offices are available - details available from the management.
<b>Volcanic Activity:</b> Low risk to the United Kingdom however alternative offices are available - details available from the management.	<b>Civil Disobedience:</b> Low risk.
<b>Lightning Strikes:</b> Low risk.	<b>War/Invasion:</b> Low risk.
<b>Subsidence:</b> Low risk area and property surveyed before purchased.	<b>Contamination:</b> Low risk.
<b>Neighbour's Problems:</b> Residential and retail shops.	<b>Theft:</b> All valuables are kept secured within safes on and off site; all information is backed up and kept off site.

<b>Hacking:</b> All computers are protected by Anti-hack software.	<b>Virus:</b> All computers are protected by Anti-virus software.
<b>Equipment &amp; Supply Failure:</b> #	<b>Pressure Waves:</b> Low Risk.
<b>Air Conditioning / Plant Failure:</b> #####	<b>Building Defects:</b> #####
<b>Software Failure:</b>	<b>Loss of Data:</b> All data backed up.
<b>Hardware Failure:</b> #####	<b>Network Failure:</b> #
<b>Electro-Magnetic Radiation:</b> Low risk.	<b>Extortion:</b> Low risk only one director has financial or major control decisions.
<b>Power Failure:</b> ####	<b>Out of Stock Situations:</b> Low Risk wide range of suppliers available for required products.
<b>Loss of Supplied Services:</b> Suppliers list kept to point where loss of up to 15% of registered suppliers would not affect business.	<b>Service Level Failure:</b> Various measures in place through policies and procedures to minimise risk.
<b>Loss of Special Consumables:</b> N/A	<b>Quality Defects:</b> Various measures in place through policies and procedures to minimise risk.
<b>Premature Technological Obsolescence:</b> Low Risk.	<b>Failed Outsourcing/Supply Contract:</b> Large number of suppliers under contract to minimise.
<b>Loss of Other Critical Assets:</b> N/A	<b>Failure of Major Project:</b> N/A
<b>Operations:</b>	<b>Compliance:</b>
<b>Failed Operational Strategy:</b> Continually reviewed to minimise risk.	<b>Breach of Financial Regulations:</b> Bookkeeper and Accountant in place to minimise.
<b>Liabilities for Non Performance:</b> Relevant insurance cover in place.	<b>Breach of Companies Requirements:</b> Registered and updated on all changes in legislation to ensure compliance we are externally audited.
<b>Non-Compliance with Company's Objectives:</b> Controls in place to minimise risk.	<b>Breach of Company's legislation:</b> Strict policies, procedures handbooks etc in place to minimise.
<b>Inadequate Management Information:</b> Measures, procedures and controls in place throughout our management system.	<b>Sales Tax Penalties:</b> N/A
<b>Lack of Quality Control and Quality Assurance Procedures:</b> Measures, procedures and controls in place throughout our management system.	<b>Breach of Environmental Regulations:</b> N/A
<b>Failure to Identify Reputation Risks:</b> Low Risk.	<b>Breach of Industry - Specific Regulations:</b> Contracted the services of various consultants to ensure up to date and compliant.
<b>Project Viability Not Assessed:</b> Low Risk.	<b>Seizure of Records by Tax or Customs Authorities:</b> Duplicate copies of records kept.
<b>Breach of Intellectual Property Rights:</b> N/A	
<b>Financial:</b>	<b>Health &amp; Human Resource Issues:</b> [enter details in case of health and human resources issues]
<b>Lack of Financial/Budget Planning:</b> Low Risk.	<b>Breaches of Health &amp; Safety Rules:</b> [enter details in case of breaches to health and safety rules]
<b>No Monitoring of Financial Performance:</b> Low Risk.	<b>Malicious Damage:</b> Insurance in place.
<b>Credit Risk:</b> All perspective Clients are Credit scored to assess.	<b>Industrial Action:</b> N/A
<b>Interest Risk:</b> N/A	<b>Loss of Key Staff:</b> N/A
<b>Exchange Rate Risk:</b> N/A	<b>Succession Issues:</b> N/A

<b>Treasury Exposure:</b> N/A	<b>Espionage:</b> Low Risk critical information kept confidential.
<b>Fraud:</b> Insurance in place.	<b>Breach of Confidentiality:</b> Legal contracts in place to cover this.
<b>Claims:</b> Insurance in place.	<b>Skills / Staff Shortage:</b> Sub-Contracts in place.
<b>Failure to Deliver Returns:</b> N/A	<b>Lack of Company Over Roles and Duties:</b> N/A
<b>Cashflow/Liquidity Problems:</b> Factoring in place to ensure good cash flow.	<b>Salmonella:</b> Low Risk.
<b>Lack or Shortage of Funding:</b> Factoring in place to ensure good cash flow.	<b>Legionnaires' Disease:</b> Low Risk.
<b>Financial Viability Not Assessed:</b> All perspective Clients are Credit scored to assess.	<b>Equal Opportunities Compliance:</b> [enter details of equal opportunities compliance]
<b>Reduced Fund-Raising Potential:</b> Factoring in place to ensure good cash flow.	<b>Child Protection Issues:</b> N/A
<b>Loss of Profitability on Trading Activities:</b> Dedicated sales team in place to minimise risk.	<b>Volunteer Competence:</b> N/A
<b>Lack of Taxation Knowledge:</b> Bookkeeper and Accountant in place to ensure compliance.	<b>Theft:</b> All valuables are kept secured within safes on and off site; all information is backed up and kept off site. We have contact numbers with all product suppliers to supply products within specific timeframes and insurance cover.
<b>Failure to Identify Funding Dependencies:</b> N/A	<b>Poor/No Understanding of Trust Law:</b> N/A
<b>Ability to Repay Borrowing:</b> N/A	<b>Poor/No Understanding of Regulatory Requirements:</b> Measures in place through government bodies.
<b>Security over Company's Assets:</b> N/A	<b>Breach of Trust:</b> Low Risk.
<b>Under-Funded Pension/Benefits Scheme:</b> N/A	<b>Poor Management/Trustee Information:</b> Low Risk.
<b>Inappropriate or Speculative Investment:</b> Low Risk.	<b>Legal Action Against Company:</b> Insurance in place.
<b>Governance and Management:</b> N/A	<b>Lack of Adequate Security Management:</b> N/A
<b>Regulatory Action:</b> Kept up to date on all regulatory action by website, email, and newsletters.	<b>Operating without Legal Authority:</b> N/A
<b>Loss of Reputation:</b> Low Risk.	<b>Staff Incompetence:</b> High Training in place and monitoring.
<b>Needs of Beneficiaries Not Addressed:</b> N/A	<b>Avoidance of Control Mechanisms:</b> Strict policies in place to control and monitor.
<b>Company Fails to Achieve its Purpose:</b> Low Risk	<b>Lack of Strategic Planning:</b> Procedures in place which are externally audited.
<b>No Board Involvement in Decision Making:</b> N/A	<b>Lack of Project Assessment and Authorization Procedures:</b> Low Risk.
<b>Poor Value for Money on Service Delivery:</b> Strict controls in place to assess client satisfaction.	<b>Inadequate/Untimely Reporting:</b> Training given.



**Ashley Wood**  
**Managing Director**