

Business Continuity & Disaster Recovery Checklist

A practical checklist for micro businesses and sole traders; the essentials that keep you trading through an IT failure, illness, flood, or lost premises, without needing a corporate-scale plan.

1. Know your critical functions

☐	You've identified the two or three things that, if they stopped, would stop the business (e.g. taking payments, delivering the core service, contacting customers)
☐	You know which suppliers or tools each of those depends on

2. Data and IT

☐	Business-critical data (accounts, customer records, contracts) is backed up automatically, not manually
☐	At least one backup is stored somewhere other than your main device or premises (cloud storage counts)
☐	You know how to access your accounts, email, and key systems from a different device if yours is lost, stolen, or broken
☐	Passwords for critical accounts are stored somewhere secure that isn't only in your head

3. People

☐	If you work alone, someone else (partner, family member, freelance partner) knows how to access key accounts and contact your clients if you're unable to
☐	If you have staff, at least one other person can carry out each critical function, not just you
☐	Emergency contact details for staff, key suppliers, and clients are written down somewhere accessible, not just in your phone

4. Premises and equipment

☐	You know what you'd do if you couldn't access your normal workspace for a day, a week, or a month
☐	Essential equipment (laptop, tools, stock) is insured, and you know the claims process
☐	If you rely on specific equipment, you know how quickly it could be replaced or repaired

5. Finances

☐	You have some cash reserve, or a clear plan (overdraft, credit line) to cover a short gap in income
☐	You know which bills and payments are essential to keep the business running versus which could be paused
☐	Business insurance is current, and you know what it does and doesn't cover

6. Communication

☐	You have a simple way to tell clients or customers if something's disrupted service (holding email, social post, out-of-office message)
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| ☐ | You know who needs telling first if something goes wrong: clients, suppliers, staff, or all three |
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7. Review

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| ☐ | This checklist, or a version of it, is reviewed at least once a year, or after any near-miss |
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Why this matters at micro business scale

Business continuity planning is often written for large organisations with dedicated teams; at sole trader and micro business scale, it doesn't need to be a lengthy document. What matters is that the handful of things which would genuinely stop you trading have a simple, workable answer before you need one, not while you're dealing with the actual disruption.

Where to start

If you haven't done this before, start with Section 1: identify your two or three critical functions, then work through what would actually happen to each one if it failed tomorrow. That's usually enough to surface the gaps worth closing first.

Smallbizbod helps sole traders and SMEs put straightforward, workable continuity plans in place, sized to the business rather than borrowed from a corporate template. Book a free, no-obligation chat at www.smallbizbod.com.