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Developing a Contingency Plan

Unforeseen calamities or emergencies can happen. The more prepared you are the better your business can weather these emergencies if and when they occur – that's where a contingency plan comes into play. Think of your contingency plan as a fire drill. While you may never have a fire, it's good to know what to do if there is one. You should approach general contingency planning the same way. Use these steps to get started:

Get organized. Establish a task force composed of a few employees, if you have them. If you choose not to lead the charge, name a key person with authority to get the plan done. Support that plan.

Assume the worst. Assume that the physical facility that houses the business and all of its contents has been permanently destroyed. From that scenario, list each item that would be important to the business if salvaged and what must be recreated from scratch in order to continue. Typically, the most critical items are business records. Furniture, materials, and manuals usually can be replaced and are insured for their value.

Try to prevent the loss. Of those items on the list that should be salvaged, or must be recreated, determine if there are any alternatives that could have been pursued before the disaster to avoid a total loss. Alternatives may include:

- Keep duplicate records at a different site.
- Keep backup equipment necessary to continue basic operations at a location other than the worksite (perhaps a storage facility or, in the case of computer equipment, in your home).
- Store tapes of critical information such as accounts receivable, client information, or outstanding billings in a safe and secure place such as a bank vault.

Sweat the small stuff. In addition to planning alternatives, you should include the following in your plans:

- Determine the adequacy of fire and disaster insurance.
- Complete emergency evacuation planning, including periodic drills, emergency plans, special considerations for any employees with disabilities, and coordination with local emergency and fire authorities.
- Establish a plan for an alternate work site during the emergency, including records, staff, and support such as telephone, equipment, and related support.
- Specify under what circumstances a facility will be closed (such as bad weather), who makes the decision, how the decision is communicated, and whether the employees are compensated.
- If your company operates 24 hours a day or provides a critical service, determine the plan for alternative electricity, water storage, and other routine public services.
- Plan a public relations spokesperson's responsibilities carefully and thoroughly (usually, that means you).



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- Have individuals with key responsibilities keep copies of the emergency plan at their homes in the event of an emergency.
- Update the plan at least annually.
- Determine if there are any local (usually industry-specific) groups that offer consulting, training, and reciprocal support in the area of disaster planning.
- Train any employees periodically on fire prevention. There should be a minimum of two fire drills a year and frequent on-site self inspection and review.
- Train at least one employee in emergency medical steps (such as CPR).

**For help with technical contingency plans contact JCS Computer Resource, Inc.
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