



Disaster Recovery

Disasters of all kinds can happen to any business. Some you can prevent; others you can do little about.

But, no matter how serious, you can always minimize the damage that results from most any sort of cataclysmic event. But it takes some committed disaster planning.

If you've given little thought as to how to protect yourself if the worst happened, here are seven ideas to consider.

1. **Devote some time and resources to disaster planning.** Take it seriously that a disaster could happen. "These aren't measures any small-business owner wants to think about," notes Marcia Layton Turner, author of "The Unofficial Guide to Starting a Small Business," who has written extensively for *BusinessWeek* and other publications on disaster preparedness. "The prospect of losing a building, equipment, inventory and critical data is scary. Many entrepreneurs decide it's unlikely, and that's dangerous."

Meet with an insurance agent who specialises in small businesses—he or she can help you make certain that your disaster preparations are adequate for your needs.

2. **Map out a plan.** What would you do in the event of a fire, flood, or some other critical event? Now's the time to know—and that means drafting a comprehensive disaster plan.

Take as many variables into consideration as possible, including: where employees should meet after a disaster (and what from your business you would take), an employee communications plan, guidelines for employees to work off-site, data backup, and physical/facility security procedures. Keep a comprehensive list of emergency telephone numbers handy and know the location of utility shut-off valves.

3. **Make sure your computer files are somewhere else.** Nothing is more devastating to any size of business than the loss of computer files. Backing them up is one thing—making certain the actual backup location is somewhere other than your business is something else.

Take advantage of the increasing availability of online backup services, such as [Windows Live OneCare](#)—which also offers antivirus, firewall, and other data protection services. This is particularly important if your data is sensitive, containing personal information about customers, patent material, and other proprietary information.

4. **Store physical papers and records off-site, too.** Don't overlook the safety of tangible records, such as printed client lists, bills, receipts, and tax returns. If these are materials that you may need to review on occasion, make copies that you can keep in your office, but make sure the originals are stored safely, such as in a safe deposit box. If you must keep certain originals on site, Turner suggests storing them in a fireproof safe.

5. **Use tools to minimize the importance of location.** Chances are good that your business has an array of mobile electronic gear—laptops, PDAs, cell phones, and the like. If disaster strikes at your headquarters make the best use of the tools that keep your business operating, regardless of location.

If possible, Turner suggests letting employees who can, work from home on occasion. That way, should a problem force them to work someplace other than your usual business location, they'll have some experience in working remotely.

6. **Know that there is financial help out there.** Finances—or, more specifically, lack thereof—are one of the most common hurdles to recovering from a significant mishap. After all, if you're partially or completely shut down, it's hard to pay your bills and meet other financial obligations.
7. **If your business survives a disaster, spread the word.** A business that's been damaged but remains open in some manner is just as crippled as one that is completely destroyed, if clients and customers assume its shut down. If you've suffered some sort of problem but are keeping things going as best you can, send out e-mails or snail mail so others know that you're still open for business.

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