

## BUSINESS CONTINUITY PLANNING SOLUTIONS

### Financial Risk Calculator

Our Financial Risk Calculator is an easy way to determine your Business' potential Loss per Hour or Day. While it is originally set for the national averages, after a short discussion with you, we will apply your business' financial numbers to the calculator. The results will show how your company's finances would be impacted in the event of a disaster. The calculator also determines the time lines to recover the loss, based on your own margins. These calculations provide an accurate picture of what your financial institution would use to determine your risk rating, as required by the Federal Guidelines for your bank.

### Financial Risk Rating Analysis

Due to the increased enforcement of the compliance guidelines by the FDIC and the Federal Reserve, the evaluation of your business loans or line of credit may now be reviewed differently. Spectrum's Business Continuity Planning Specialists can explain these Federal guidelines and interpret how they could impact your business' finances. We can discuss how these Federal Requirements for financial institutions could wind up changing the requirements for your business. We can also explain how developing a Business Continuity Plan will help protect your financial ratings and credit.

### Financial Risk Rating Analysis

#### Step 1: Business Impact Analysis

Spectrum's Business Impact Analysis (BIA) establishes the guidelines, or road map, for the development of the Business Continuity Plan and related plans. An important component of the BIA is the Risk and Vulnerability Analysis that evaluates the natural and manmade risks that threaten your organization, both internally and externally. The BIA report identifies risks and exposures, reviews safety and security issues, and identifies the level of planning necessary for your business to continue in the event of a disaster.

*The BIA answers the question: "Does my business need a comprehensive Business Continuity Plan?"*

#### Step 2: Information Technology Recovery Plan

Our Information Technology Plan (TRP) includes planning for the following areas:

- ⊗ Critical Data Management
- ⊗ Data Center Recovery
- ⊗ Alternate Site Plan
- ⊗ Information Security Plan

*The TRP answers the question: "How will I recover and restore all the critical data, applications, and records that my business needs to continue operating?"*

#### Step 3: Business Continuity Plan

Spectrum's Business Continuity Plan (BCP) develops the details of the response to a disaster situation for your company. This overarching plan for your business defines the actions of the organization during an emergency. The central focus of a good BCP is to identify and develop solutions to maintain or rapidly restore critical operations. Other objectives of the plan are to prevent manmade disasters, minimize the disruption of business operations, mitigate damages, minimize legal exposures, comply with industry best practices, and assure the safety of employees and other individuals.

*The BCP answers the question: "What will my business do to survive a disaster until we can return to normal business operations?"*



{ Strategic Planning }

Virtual CIO

Project Management

Permanent Placement

Mobility Solutions