Stillago

FREE TEMPLATE

The Continuity Plan

If you're suddenly unavailable, this is the document someone opens first. Write it for a reader who has never seen the inside of your business.

One person holds every key. Today that's a risk. Once this document is filled in and someone else knows where it lives, it's a plan.

This isn't a vault. No passwords, account numbers or recovery codes go in here. Those belong in a password manager with emergency access turned on. This document says which one, and who can reach it. A document that holds the keys is a bigger liability than no document at all.

Every blank is yours to fill. Nothing in a blank is known by anyone else yet. That's the point of filling them.

1. Who to call, and in what order

Name people, not roles. For each one, say what they already know and what they'll need to learn. Showing your first reader this document is the first step of the plan, not the last.

First reader (knows how you think about the business, trusted completely):

Family contact (decides what happens to the business):

Whoever already supports your clients day to day:

Accountant or bookkeeper (name, contact):

Attorney, if any (name, contact):

Password manager emergency access is granted to:

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2. What actually pays the bills

An honest ranking, because a successor should spend their first week on what matters.

Keep these alive (this is the income). Active clients, what each pays, what each is owed, and where the contracts live:

Has a real customer depending on it. Where it runs, how customers reach support, what happens at renewal:

Everything else (built, not paying yet). Keep paying to host it while someone decides, or wind it down?

3. Where the money lives

The two numbers a successor needs on day one are monthly recurring income and monthly recurring cost. If they only know those two, they can decide how long anything can stay on.

Business bank, and who else is a signer:

Payment processors (Stripe, Square, PayPal), and which account owns which product:

What comes in automatically each month, and from whom:

What goes out automatically each month, and to whom:

Monthly recurring income: $

Monthly recurring cost: $

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4. The keys

Everything in this section is a pointer, never a value.

Password manager:

Emergency access: who has it, and how long the waiting period is:

Domain registrar (the login lives in the password manager):

Hosting (the logins live in the password manager):

Databases:

Code: which account or organization, and who else has access:

Email: which addresses matter, and where they're hosted:

5. The clients, one line each

For every active client: name, contact, what you do for them, what they pay, when it renews, where their work is hosted, and who to hand them to if nobody picks this up.

Client 1:

Client 2:

Client 3:

Whoever supports your clients should be able to run from this section without asking a question. If a line would need you to explain it, it isn't finished.

6. Every business or product, one card each

For each: what it is in one sentence, where it's hosted, what it costs per month to keep on, whether anyone uses it, and the plain answer to "if nobody touches this for six months, what breaks?"

Business or product 1:

Business or product 2:

Creative work with no running cost, and where the source files live:

A successor won't read your strategy documents. They'll read this list and decide what to turn off.

7. What you would want

Separate from what's practical. Decide these now, so the people you leave this to don't have to. Most of them don't want to run your business, and shouldn't have to.

If I can't run it, each business should be: run, sold, wound down, or kept safe and left alone:

Who does that work. They don't have to be family, and they don't inherit it:

What my family does not have to do:

Keep alive if at all possible:

Fine to wind down:

Creative work to preserve, not operate:

Anyone who should be offered first right to take something over:

8. Keeping this current

This document decays fast. Hosting changes, products ship, clients come and go.

Review date: the first week of every quarter.

Also review after any new paying customer, any new business or product that costs money to host, or any

change to who has emergency access.

Where the current copy lives:

Who knows it lives there:

The goal was never to plan for the bus. It's to make sure the people left standing have a choice, and aren't handed your job. Once sections 1 through 5 are filled in they have the choice. Section 7 is what spares them the job.