

# Business Resilience for SMEs



Risk and Resilience  
Solutions  
-----  
Grounded in Reality

## The first hour of disruption

What SME leaders need to know.

May 2026

# Business Resilience for SMEs

## Table of Contents

<b>THE FIRST HOUR OF DISRUPTION .....</b>	<b>3</b>
DISRUPTION CREATES IMMEDIATE QUESTIONS .....	3
THE ISSUE IS OFTEN NOT THE INCIDENT ITSELF.....	4
KEY PERSON DEPENDENCY IS A MAJOR SME EXPOSURE.....	4
INFORMAL RESILIENCE IS FRAGILE RESILIENCE.....	5
WHAT GOOD LOOKS LIKE.....	5
THE LEADERSHIP TEST.....	6
THE COMMERCIAL VALUE OF CLARITY .....	6
A PRACTICAL STARTING POINT .....	7

# Business Resilience for SMEs

## The first hour of disruption

The first hour of disruption tells you a great deal about the resilience of a business.

- Not the quality of the large plan that remained on the shelf.
- Not the length of the continuity policy.
- Not whether someone once completed a template.

**The first hour reveals whether people know what matters, who is making decisions, who needs to be communicated with and what should happen next.**

For small and medium-sized businesses, **that first hour can be decisive.**

A cyber incident, supplier failure, power outage, key person absence, site problem, customer issue or operational failure can quickly become more than a complex problem.

It can quickly become a leadership problem, a customer confidence problem, a cashflow problem, a reputational problem or, most likely, a combination of some or all of these factors.

**That is why the first hour matters.**

### Disruption creates immediate questions

When something goes wrong, people look for clarity.

- Staff want to know what to do.
- Customers want to know whether commitments will be met.
- Suppliers may need direction.
- Insurers, regulators, landlords, banks, advisers or key clients may need to be informed.

The leadership team needs to decide what matters most.

In that moment, confusion costs time. Which can quickly turn into lost revenue, missed obligations, customer frustration and avoidable pressure on the business.

The questions are usually practical:

- What has happened?
- Who is in charge?
- What must keep working?
- Which customers or commitments are most exposed?
- Which systems, people, suppliers or sites are affected?
- What can wait?
- What needs to happen in the first 1, 4 and 24 hours?
- Who needs to be told?
- What do we say?

These are not theoretical questions. They are the questions that determine whether a business responds calmly or loses control.

# Business Resilience for SMEs

## The issue is often not the incident itself

In many disruptions, the initial problem is only part of the story.

The wider damage often comes from delay, uncertainty and unclear decision-making.

- A supplier fails, but no one knows the alternative route.
- A key person is unavailable, but their knowledge has not been documented.
- A system goes down, but no one knows the manual workaround.
- A client issue escalates, but no one is clear who should speak to the customer.
- A cyber incident occurs, but the business treats it only as an IT issue rather than a leadership, communication and operational issue.

The result is avoidable confusion.

That confusion can damage confidence very quickly.

## Key person dependency is a major SME exposure

Many SMEs depend on a small number of people who quietly hold the business together.

They understand the systems, customers, suppliers, workarounds, exceptions and informal processes that keep things moving.

That knowledge is valuable.

However, when it only sits in one person's head, it becomes a single point of failure.

The practical questions to consider may cause discomfortable but are important to consider:

- What would fail first if your key person was unavailable tomorrow?
- Would orders still be processed?
- Would customers still be contacted?
- Would payroll still run?
- Would someone know how to access critical records?
- Would supplier issues still be managed?
- Would the leadership team know which decisions needed to be made first?

Key person dependency is not just a staffing issue. It is a resilience issue.

# Business Resilience for SMEs

## Informal resilience is fragile resilience

Many SMEs are more resilient than they realise because their people are by their nature committed, adaptable and resourceful.

That is a strength.

However, relying on this informal resilience has limits.

It depends on the right people being available at the right time, remembering the right information and being able to act under pressure.

That may work on a normal day.

It may not work when the disruption affects those same people, systems or assumptions.

This is why resilience should not be left entirely to memory, goodwill or habit.

The aim is not to remove flexibility.

The aim is to make the essential things clear enough that the business can still function when conditions are difficult and key people either affected or unavailable.

A further consideration is the impact of prolonged disruption, in terms of fatigue and stress, on those your business needs the most.

## What good looks like

For an SME, good first-hour resilience does not need to be complicated, quite the opposite in fact.

It should usually include:

- A clear view of critical activities.
- Named decision-makers and deputies.
- A simple escalation route.
- A list of key people, suppliers, systems and sites.
- A short first-hour checklist.
- Practical customer and staff communication prompts.
- Recovery sheets for the most important activities.
- A simple action tracker.

This does not need to become a large manual.

In fact, it is typically better if it does not.

The best resilience tools are the ones people can actually use, especially under pressure.

# Business Resilience for SMEs

## The leadership test

A useful way to test resilience is to bring the leadership team together and ask questions like:

- A critical supplier fails tomorrow morning. What do we do first?
- Our main system is unavailable for the day. What still needs to happen?
- A key person is suddenly unavailable. What knowledge disappears with them?
- A cyber incident affects customer communication. Who decides what we say?
- A site cannot be accessed. Which activities must continue elsewhere?

These types of question quickly reveal whether the business has practical resilience or simply optimistic assumptions.

They also help identify improvements that can usually be made without huge cost or bureaucracy.

## The commercial value of clarity

The first hour of disruption is not just about operational response.

It is about protecting commercial confidence.

A calm, clear response helps reassure customers, staff, suppliers, insurers and other stakeholders. This kind of response can actually strengthen and deepen relationships with these key stakeholders

It shows that the business understands what matters and can make decisions under pressure.

For SMEs, that confidence can be extremely valuable.

- It may help protect revenue.
- It may reduce customer frustration.
- It may support insurance discussions.
- It may help meet contractual expectations.
- It may protect reputation.
- It may prevent a manageable disruption becoming a larger business problem.

# Business Resilience for SMEs

## A practical starting point

The most useful place to start is not with a large continuity programme.

Start by asking:

- What must keep working?
- What could stop it working?
- Who knows how it works?
- Who would make decisions?
- What would we do in the first hour?

At Real Risk Solutions, the [Rapid Resilience Diagnostic](#) is designed to help SMEs answer those questions in a practical, focused way.

It identifies where the business is most exposed, what would matter most in a disruption and what should be improved first.

The output is not bureaucracy.

It is a clear set of priorities and a practical 90-day action plan.

Resilience is not about predicting every possible disruption.

It is about being able to respond well whenever disruption arrives.

-----

# Business Resilience for SMEs

If you wish to discuss any of these matters and the implications for your business in more detail or require assistance in identifying what to do next, then contact Real Risk Solutions at [resilience@realrisksolutions](mailto:resilience@realrisksolutions).

© Real Risk Solutions Limited 2026. All rights reserved.

This briefing contains general information only and is not intended to be comprehensive or to provide professional or investment advice. It is not a substitute for such professional advice and should not be relied upon or used as a basis for any decision or action that may affect you or your business. This briefing is not directed to or intended for distribution or use in, any jurisdiction where such distribution or use would be prohibited. To the extent permitted by law, Real Risk Solutions accepts no duty of care or liability for any loss occasioned to any person acting or refraining from acting as a result of any material in this publication..

This communication is from Real Risk Solutions Limited, a limited company registered in England and Wales with registered number 17091062. Its registered office is Merle Wood, Letchworth Lane, Letchworth Garden City, Hertfordshire, SG6 3NF, United Kingdom.

Opinions, conclusions and other information in this briefing which have not been delivered by way of the business of Real Risk Solutions Limited are neither given nor endorsed by it.

Real Risk Solutions is committed to protecting your information by handling it responsibly and safeguarding it using appropriate technical, administrative and physical security measures.