



Business Continuity Plan

This Business Continuity Plan (BCP) is an internal operational document that is constantly monitored and updated to reflect our on-going business needs.

The person with overall responsibility for our BCP is Kathryn Slater reporting to Director of Compliance, Paul Naylor.

This BCP was last tested on 7th September 2023.

This BCP has been distributed to all Directors and Senior Managers.

Copies of this BCP are held at the home address of all Directors and Senior Managers.

Our off-site recovery location is the home addresses of all Directors, Managers, and Brokers (address and contact details listed on page 6 of the Plan).

Our premises were last tested for fire safety on 6th December 2023.

Our emergency evacuation procedures were last tested on 6th December 2023.

Potential Incidents:

The following potential incidents could impact our business:

- Power Outages (medium risk)
- Systems Failure/Network Failure (medium risk)
- Cyber Attacks (medium risk)
- Fire / Flood (medium risk)
- Severe weather conditions (medium risk)
- Road closures (low risk)

Business Impact Analysis:

Key Product(s) & Service(s)	Finance Sourcing, client servicing and case monitoring Systems Failure/Network Failure/Cyber Attacks/Power Outages
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Effect on Service:

Time Frame	Effect on Service (in the event of a specified disruption)
First hour	Impact on accessibility to brokers and administration staff for clients, introducers, lenders via email system, telephone and portals.
First 24 hours	Impact on scanning. Impact on application submissions. Impact on forwarding and receiving of email communication with clients, introducers, lenders, brokers. Impact on monitoring and updating cases within the CRM System.
24-48 hours	As above with additional; Impact on regulatory requirements. Impact on reputational damage.
Up to 1 week	As above
Up to 2 weeks	As above

Resources required for recovery:

Time Frame	Resources Required (staff, documents, IT etc)	Relocation required?
First hour	Compliance Director – Paul Naylor Compliance Manager – Kathryn Slater Firm Support Director – Mathew Brown ITBS – IT Metco Electrics - Electrician	No
First 24 hours	Directors – Andrew Stone, Paul Spooner & Paul Naylor Brokers Staff ELITE Northern Powergrid Wayv – telephones Insurance Company	Yes – home address
24-48 hours	ICO Primis NACFB Business contacts	n/a
Up to 1 week	As above	Yes – as above
Up to 2 weeks	As above	Yes – as above

Business Impact Analysis:

Key Product(s) & Service(s)	Finance Sourcing, client servicing and case monitoring Fire or Flood/Severe weather conditions/Road Closures
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Effect on Service:

Time Frame	Effect on Service (in the event of a specified disruption)
First hour	Impact on accessibility to Office, including scanning system, laptops. Impact on accessibility to brokers and administration staff for clients, introducers, lenders via email system, telephone and portals.
First 24 hours	Impact on accessibility to brokers and administration staff for clients, introducers, lenders. Impact on the scanning of documents. Impact on forwarding and receiving of email communication with clients, introducers, lenders, brokers. Impact on monitoring and updating cases within the CRM System.
24-48 hours	As above with additional; Impact on regulatory requirements. Impact on reputational damage.
Up to 1 week	As above
Up to 2 weeks	As above

Resources required for recovery:

Time Frame	Resources Required (staff, documents, IT etc)	Relocation required?
First hour	Directors – Andrew Stone, Paul Spooner & Paul Naylor Compliance Manager – Kathryn Slater Firm Support Director – Mathew Brown Wayv – Telephones Sheffield City Council – road	Yes – home address

	closures	
First 24 hours	Emergency Services IT Business Solutions – IT Elite	n/a
24-48 hours	NACFB Primis Insurance Company	n/a
Up to 1 week	As above	As above
Up to 2 weeks	As above	As above

Recovery Action Plan

Task	Detail	Instructions/Contact	Completed?
First Hour	Electrician/Plumber IT Bus Solutions – IT Emergency Services Wayv Directors	To advise situation	
First 24 hours	Brokers Staff Elite ICO Insurance Utilities Provider	To advise to work from home address Data Breach Data Breach/damage Repairs	
24-48 hours	Brokers Primis NACFB	To contact clients, introducers and lenders	
Up to 1 week	Clients Introducers Lenders/BDMs	Advise change of trading premises	
Up to 2 weeks	As above	As above	

Staff Contact Details

Name	Home Address	Mobile Phone No
Andy Stone	Speight House Farm, 97 Nethergate, Sheffield S6 6DH	07854553554
Kathryn Slater	29 Clifton Grove, Rotherham S65 2AZ	07979853454
Paul Spooner	81 Devonshire Road, Sheffield S17 3NU	07866428860
Paul Naylor	34 Salisbury Avenue, Dronfield, S18 1WD	07983489593
Brian Morton	70 Parkhead Road, Sheffield S11 9RB	07415653627
Mat Brown	496a Fulwood Road, Sheffield S10 3QS	07769158632
Joe Slater	17 Woodland Way, Rotherham S65 3DF	07583 803510
Tom Kinlin	3 Brick Drive, Crookes, Sheffield S10 1UF	07552701074
Graham Walker	26 Twentywell View, Bradway, Sheffield S17 4PX	07415653627
James Hawkins	74 Brooklands Avenue, S10 4GD	07714485694
Aimee Stone	Speight House Farm, 97 Nethergate, Sheffield S6 6DH	07904118174

Key staff – roles & responsibilities

Name	Role	Responsibility	Date	Relevant Training
Paul Naylor	Senior Co-ordinator	Oversight	23/05/2021	Knowledge as Head of Compliance
Kathryn Slater	Co-ordinator	Operations & Staff	07/11/2018	Knowledge as Compliance Manager
Mat Brown	Co-ordinator	Building & Elite	07/11/2018	Knowledge as Director
Mat Brown	IT support	Advise on IT issues	07/11/2018	Minor IT and telephone issues

Business contact details – suppliers & customers

Supplier/Customer	Company Contact details
James Simpson – IT Bus Solutions - IT	0114 2680092 / james@itbs.net
Pete Metcalfe - Electrician	07976 734396
Wayv Talk and broadband	0114 5534888

Other useful telephone numbers (for example utility companies)

Company	Account details	Contact Numbers
Sheffield City Council	n/a	0114 2736633
YU Energy	2000057988	0115 9758258
Yorkshire Water	9112124901	0345 1242424
Wayv Talk and broadband	10660237	0114 5534888
Russell Richardsons	WO103197	0800 2946552

Insurance Details

Company	Contact number	Policy Details
PRIMIS	01249 467500	Customer Services
NACFB	020 38926017	M/0027/19
ICO	0303 123 1113	ZA170949
PI Desk – Daniel Lane	01226 491001	ARCH-OCSL31082018P02

Additional Notes

Any other additional information should be inserted here:

To contact the Team please use the WhatsApp “Optimum Contingency”

“Broker” refers to both Optimum Commercial Solutions Ltd and Optimum ELITE

ADDENDUM – See attached details of Optimum ELITE Brokers for contact purposes

We will next review and update our business continuity plan in **August 2024**