



## PLAN PROTECT SURVIVE

#### **Ready NOW! Business Continuity Planning**







American Red Cross

#### **ACTIVITY:**

#### Interactive Questions

- 1. How many of you have experienced a disaster firsthand?
- 2. What disaster did you experience?
- 3.What advice do you have for the others?

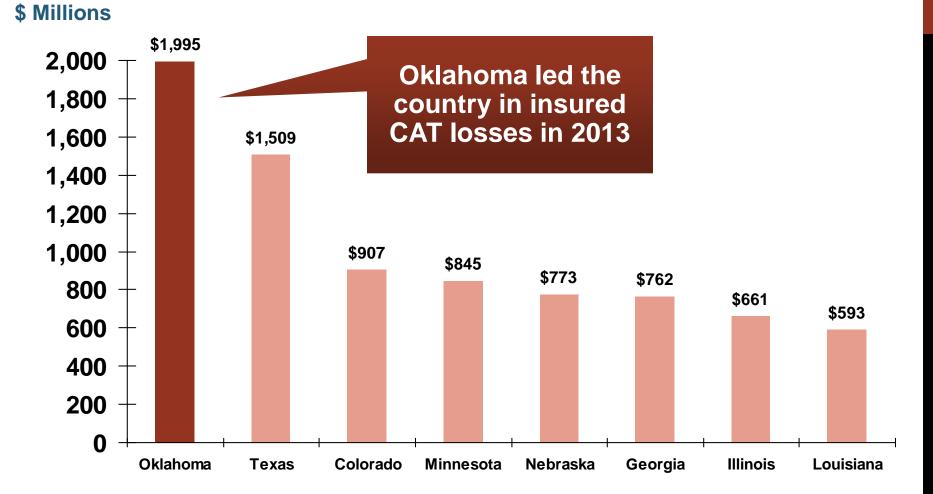


#### EMERGENCY PREPAREDNESS: CRITICAL

- 40 to 60% businesses w/o Business
   Continuity plan fail after a disaster (SBA)
- Only 1 of 82 Moore businesses following 2013 tornado reported having an "adequate business preparedness plan" (Economic Development Administration)



#### TOP 8 STATES FOR INSURED CATASTROPHE LOSSES, 2013



Source: The Property Claim Services (PCS) unit of ISO, a Verisk Analytics company.



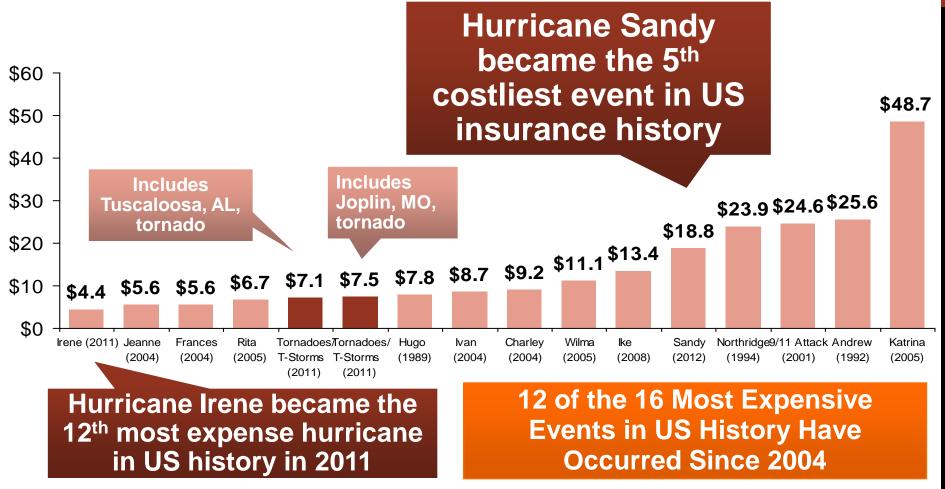
#### EMERGENCY PREPAREDNESS: CRITICAL

- Declared disasters more than doubled in recent years (Insurance Information Institute)
- Largest CAT losses from severe convective storms occurred in last 5 years (Insurance Information Institute)



#### TOP 16 MOST COSTLY DISASTERS IN U.S. HISTORY

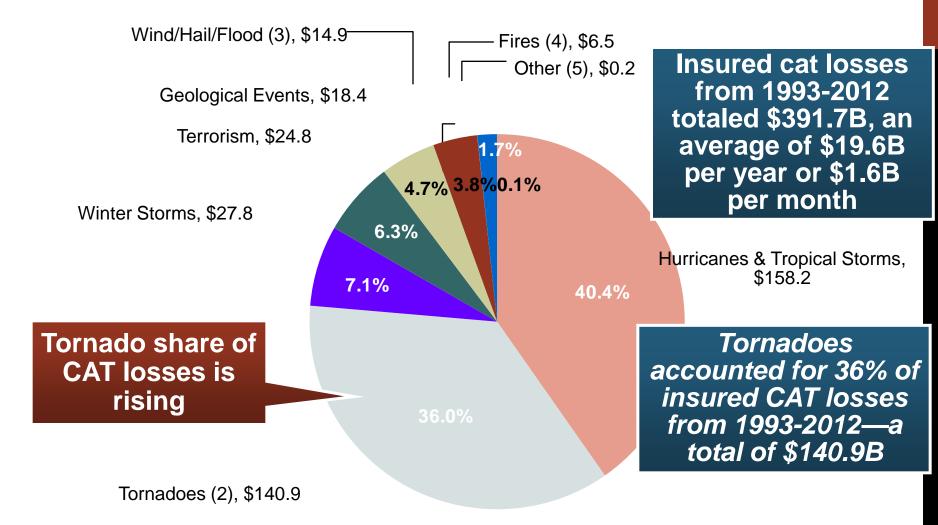
(Insured Losses, 2012 Dollars, \$ Billions)



Sources: PCS; Insurance Information Institute inflation adjustments to 2012 dollars using the CPI.



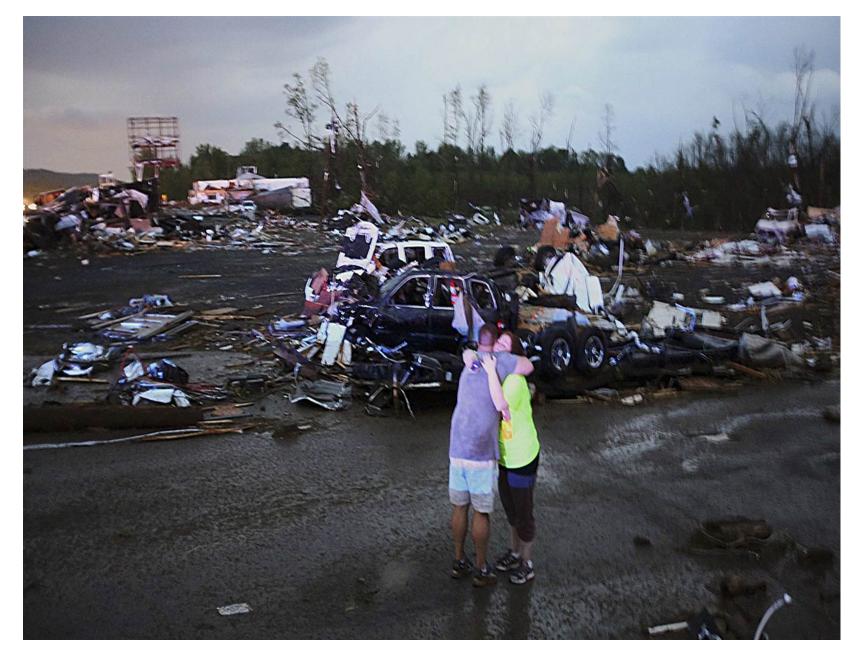
#### INFLATION ADJUSTED U.S. CATASTROPHE LOSSES BY CAUSE OF LOSS, 1993–2012

















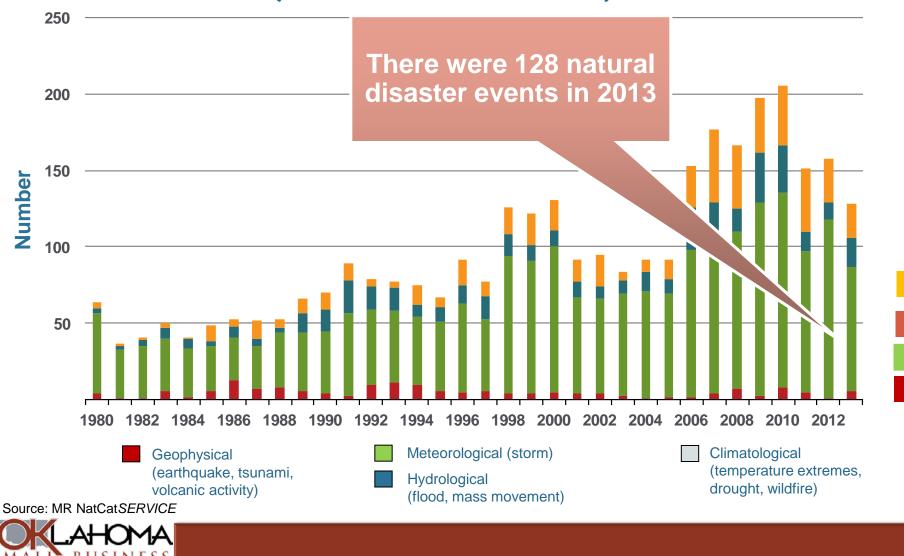




#### NATURAL DISASTERS IN THE UNITED STATES, 1980 – 2013

NUMBER OF EVENTS (ANNUAL TOTALS 1980 – 2013)

DEVELOPMENT CENTERS



6









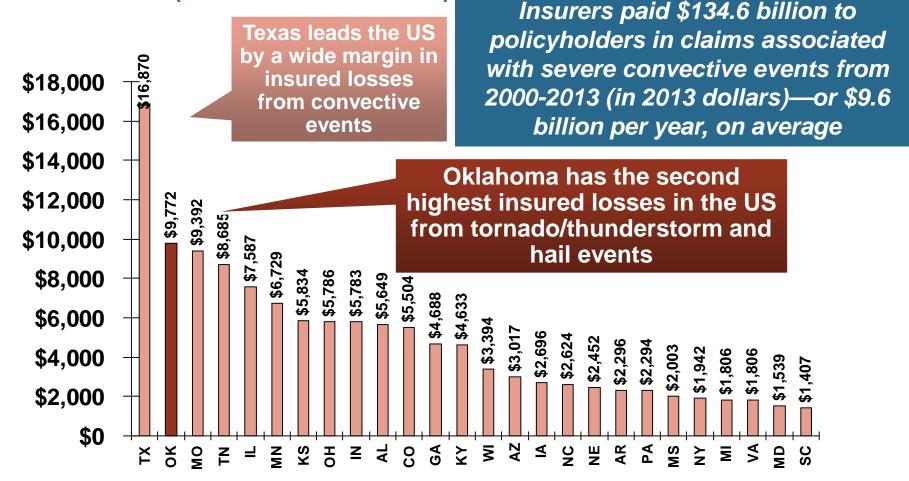






#### INSURED LOSSES FROM TORNADO/THUNDERSTORM/HAIL CATASTROPHES, 2000-2013, (TOP 25 STATES)

Insured Losses (in Millions of 2013 Dollars)



Sources: Property Claims Service, a Division of Verisk Analytics; Insurance Information Institute.



















#### HOW DOES A DISASTER AFFECT A SMALL BUSINESS?

- Damage or loss of physical assets
- Owner/worker injury or death
- Loss of communications, business records and transportation
- Looting or rioting



#### HOW DOES A DISASTER AFFECT A SMALL BUSINESS?

- Disruption of supply chain
- Loss of business income
- Changes in business' economic base
- Loss of public services and utilities





#### WHAT DOES IT MEAN TO "SURVIVE" A DISASTER?

- "Survival" is often defined as the financial survival of the business owner.
- Survival does <u>not</u> necessarily mean:
  - Staying at the same location
  - Serving the same customers
  - Continuing in the same line of business
  - Staying in any business at all



#### QUESTION: WHAT IS YOUR MOST BASIC GOAL?

# To keep your business capital operational



# PROTECT YOUR LIFE & TREASURE



#### **READY NOW! CERTIFICATION**

**Ready Rating prep course On-line** 

- Step 1 31/2 hour Start the writing
- Step 2 Finish the plan with OKSBDC counselor
- Step 3 On-site Assessment



## **READY NOW! BCP: STEP 1**

#### **Start the Writing**

- Importance of Emergency Preparedness
- Write your Business Continuity Plan
- Risk Assessment Process
- Protect Most Precious Assets
- Communication Plans
- Store & Recover your Data
- Next steps
- Process of Community Resilience



## **READY NOW! BCP: STEP 2**

#### Finish the Plan

- Counseling Session with OKSBDC
- Complete the Business Continuity Plan
- Schedule an On-site Assessment



## **READY NOW! BCP: STEP 3**

#### **On site Assessment**

- Verify Items listed in BCP
  - Business Ready kit
  - Off-site storage of Data/Records
  - Response Plans posted for assorted event scenarios
    - Employee Evacuation plan
    - Employee Shelter-in-Place plan
- Fire Suppression equipment
- Practice-drill Plans/Records
- Plan available to staff





#### **BUSINESS CONTINUITY PLAN**

DPLAN TO STAY IN BUSINESS		If this location is not accessible we will operate from location	
	Business Name	below:	
	Address	Business Name	
	City, State, Zip Code	Address	
	Telephone Number	City, State, Zip Code	
The following person is our primary emergency manager and will serve as the company spokesperson in an emergency.		Telephone Number	
	Primary Emergency Contact	If the person is unable to manage the emergency, the person below will succeed in management.	
	Telephone Number		
	Alternative Number	Primary Emergency Contact	
	Email	Telephone Number	
DEMERGENCY CONTACT INFORMATION		Alternative Number	
	Dial 9-1-1 in an Emergency	Email	
	Non-Emergency Police/Fire		
	Insurance Provider		

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit <u>www.ready.gov/business</u> or call 1-800-BE-READY.



#### BUSINESS CONTINUITY ACTIVITIES

**Risk Assessment** 

**Protect Employees** 

**Alternative Location for Operations & Property Protection** 

**Develop an Emergency Planning Team** 

**Communication Plan** 

**Insurance Check-up** 

**Data & Information Plan** 



#### BUSINESS CONTINUITY PLANNING(BCP) DEFINED

# On-going process of creating, testing, and maintaining policies and procedures

# Goal to increase likelihood of business survival



#### WHAT MAKES A GOOD BCP

- Must be written
- Practiced
- Printed & accessible to all staff
- Insure that Supplies & Equipment are accessible outside building
- Focus on highest threat to your office/ business



#### YOUR BUSINESS CONTINUITY PLAN

- What must be protected
- Who does what
- Prepare to recover
- What are your greatest risks



#### BUSINESS CONTINUITY ACTIVITIES

### ✓ Risk Assessment

**Protect Employees** 

**Alternative Location for Operations & Property Protection** 

**Develop an Emergency Planning Team** 

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## RISK ASSESSMENT DEFINITION

#### Risk assessment is a process to identify potential hazards and analyze what could happen if a hazard occurs



#### **RISK ASSESSMENT BENEFITS:**

- Guide management decisions regarding resource use
- Help write BCP that meets most likely hazard
- Increases awareness of owners and staff
- Assists in preparing appropriate exercises/tests
- Makes responding to emergencies easier, more effective



#### **RISK ASSESSMENT PROCESS**

- Identify possible Hazards and Emergencies
- List and Discuss
- Rate: None Low Moderate High
- Mitigate My Risk How?



#### RISKS

- Natural Disasters
- Building/Environmental/Accidents
- Employee Error or Malicious Attack
- External Unauthorized Access/Intrusion
- Corrupt Data
- Virus Propagation
- I.T. System and Equipment Failure
- Phones System and Equipment Failure







#### **GROUP DISCUSSION**

# What are the risk levels of various disasters/emergencies to your business?

#### What are your most likely disasters?



		SEVERITY = MAGNITUDE of IMPACTS							
DAVIS THREAT EVENT/ HAZARD	PROBABILITY	HUMAN IMPACT		FACILITIES IMPACT		INSTITUTIONAL IMPACT		SEVERITY IMPACTS	RELATIVE RISK
	Relative likelihood this will occur	ur Potential deaths or injuries		Physical damage and costs		Interruption research & teaching Impact reputation/image		Overall Impact (Average)	Probability x Impact Severity
Natural Hazards Technological Human Terrorism	1 = Not occur 2 = Doubtful 3 = Possible 4 = Probable 5 = Inevitable	Question 1	Question 2	Question 1	Question 2	Question 1	Question 2	1 = Lowest 5 = Highest	1 = Lowest 25 = Highest
Animal/Crop Eco-terrorism								#DIV/0!	#DIV/0!
Workplace Violence								#DIV/0!	#DIV/0!
Lab Building Fire								#DIV/0!	#DIV/0!
Sports/Public Event Disturbance								#DIV/0!	#DIV/0!
Active Shooter								#DIV/0!	#DIV/0!
Residential Building Fire								#DIV/0!	#DIV/0!
Civil Disturbance								#DIV/0!	#DIV/0!
Wildland Fire								#DIV/0!	#DIV/0!
High Winds								#DIV/0!	#DIV/0!
Truck Bomb								#DIV/0!	#DIV/0!
Flood								#DIV/0!	#DIV/0!
Power Failure								#DIV/0!	#DIV/0!
Intentional Biological Agent Release								#DIV/0!	#DIV/0!
Accidental Hazmat Release - Kemper								#DIV/0!	#DIV/0!
Mail/Package Bomb								#DIV/0!	#DIV/0!
Public Health Emergency								#DIV/0!	#DIV/0!
Catastrophic Earthquake								#DIV/0!	#DIV/0!
IT Infrastructure Disruption								#DIV/0!	#DIV/0!
Intentional Radiological Material Release								#DIV/0!	#DIV/0!
Theft of 'Select Agent'								#DIV/0!	#DIV/0!
Telecommunications System Failure								#DIV/0!	#DIV/0!
Water Supply Disruption								#DIV/0!	#DIV/0!
Landslide - Mudslide								#DIV/0!	#DIV/0!
Coastal Tsunami								#DIV/0!	#DIV/0!
AVERAGE SCORE	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!



Risk and	d Vulnerability Assessment Model								
		SEVERITY = MAGNITUDE of IMPACTS							
	PROBABILITY					BUSINESS		SEVERITY	
THREAT									RELATIVE
EVENT		HUMAN IMPACT		FACILITIES IMPACT		IMPACT			RISK
	Datation			Relative					
	Relative							Severity	(Drobobility
	likelihood this		otential death or Physical losses and Interruption of cash		(Overall	(Probability			
	will occur	In	ury	dam	ages	TIC	W	Impact)	times severity)
	1 = N/A							1 = minimal	
	2 = Doubtful							2 = minor	
								3 =	
	3 = Possible							moderate	
								4 =	
	4 = Probable							significant	
SCORE	5 = Inevitable	Q1	Q2	Q 1	Q 2	Q 1	Q 2	5 = severe	
Flood	3.2	1.4	2.5	3	2.3	2.9	1.4	2.25	7.2
Workplace									
Violence	4.4	3.4	4.3	1.4	1.1	1.4	3.7	2.55	11.22



#### BUSINESS CONTINUITY ACTIVITIES

✓ Risk Assessment

## ✓ Protect Employees

**Alternative Location for Operations & Property Protection** 

**Develop an Emergency Planning Team** 

**Communication Plan** 

**Insurance Check-up** 

**Data & Information Plan** 



### PROTECT EMPLOYEES GO?

- Build Ready "Go kits"
- Determine when to evacuate with business "Ready" go kit
- Practice
- Assign tasks including shut down and return duties





#### **BUSINESS CONTINUITY PLAN**

EVACUATION PLAN FOR
EVACUATION PLAN FOR

LOCATION

The following natural and man-made disasters could impact our business requiring evacuation:

•

• We have developed plans in collaboration with neighboring businesses and building owners to avoid confusion or gridlock.

(Insert Address)

- We have located, copied and posted building and site maps.
- Exits are clearly marked.
- We will practice evacuation procedures \_\_\_\_\_ times a year.

If we must leave the workplace quickly:

- 2. Assembly Site: \_
- 3. Assembly Site Manager & Alternate: \_\_\_\_\_
  - a. Responsibilities Include:

Shut Down Manager & Alternate: \_\_\_\_

a. Responsibilities Include:

5. \_\_\_\_\_\_ is responsible for issuing all clear.

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit <a href="http://www.ready.gov/business">www.ready.gov/business</a> or call 1-800-BE-READY.



## PROTECT EMPLOYEES STAY?

- Put together Shelter-in-place emergency supply kit
- Determine when to shelter
- Identify Shelter Location
- Practice
- Employee Teams: planning & recovery





#### **BUSINESS CONTINUITY PLAN**

SHELTER IN PLACE PLAN FOR \_\_\_\_\_ LOCATION (Insert Address) 

The following natural and man-made disasters could impact our business requiring shelter in place:

\_\_\_\_\_

- We have talked to co-workers about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider keeping in a portable kit personalized for individual needs.
- We have located, copied and posted building and site maps.
- We will practice shelter procedures \_\_\_\_\_\_ times a year.

If we must take shelter quickly:

1.

Warning System: \_\_\_\_\_ We will test the warning system and record results \_\_\_\_\_ times a year.

- 2. Storm Shelter Location:

   3. "Seal the Room" Shelter Location:
- 4. Shelter Location & Alternate:
  - a. Responsibilities Include:
- 5. Shut Down Manager & Alternate:
  - a. Responsibilities Include:

is responsible for issuing all clear. 6.

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#### **PROTECT EMPLOYEES**

Encourage employees to:

- Put together a Home Emergency Kit
- Make a Family Communication Plan
- Be informed of emergencies
- Recognize & Plan for Special Needs



#### BUSINESS CONTINUITY ACTIVITIES

- ✓ Risk Assessment
- ✓ Protect Employees

# Alternative Location for Operations & Property Protection

**Develop an Emergency Planning Team** 

**Communication Plan** 

**Insurance Check-up** 

Data & Information Plan



What happens if location unusable?

#### **Alternative Operations site**

#### **Characteristics**

- Different electric power grid, if possible
- Accessibility of Site
- Back-up Phone System
- Data Back-up off Site
- Verify Security at alternative location



#### BUSINESS CONTINUITY ACTIVITIES

- ✓ Risk Assessment
- ✓ Protect Employees
- ✓ Alternative Location for Operations & Property Protection

#### Develop an Emergency Planning Team

**Communication Plan** 

**Insurance Check-up** 

**Data & Information Plan** 



#### **EMERGNCY PLANNING TEAM**

- Create an emergency planning team
- Coordinate with neighbors and building management
- Provide direction and training
- Practice the Plan





## **SUPPORT PLANNING TEAM**

- Executive leadership involvement & support
- Manageable and productive size from all departments
- Mission Statement-what are you trying to accomplish
- Establish a Schedule and Budget
- Know your Critical Operations





#### **BUSINESS CONTINUITY PLAN**

#### EMERGENCY PLANNING TEAM

The following people will participate in emergency planning and management.

- •
- \_\_\_\_\_

#### □ WE PLAN TO COORDINATE WITH OTHERS

- The following people from neighboring businesses and our building management will participate on our emergency planning team.
  - •
  - •
  - •

#### OUR CRITICAL OPERATIONS

- The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster.

Operation	Staff in Charge	Action Plan

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#### BUSINESS CONTINUITY ACTIVITIES

- ✓ Risk Assessment
- ✓ Protect Employees
- ✓ Alternative Location for Operations & Property Protection
- ✓ Develop an Emergency Planning Team

## ✓ Communication Plan

**Insurance Check-up** 

**Data & Information Plan** 





# **Communication** at all levels is critical for **Success**



## **STAY INFORMED**

- Public address warnings & Sirens
- Battery operated radio
- Situations of those around you
- Weather conditions
- Cell phones with text plan
- Land phone lines often work the best



## **COMMUNICATION PLANNING**

- Coordination of Outside Response
- Contingencies / Emergency Planning Team
- Communication
  - employees
  - suppliers
  - customers
- Family Communication
- Notifications
- Warnings



## **COMMUNICATION PLAN**

# Identify primary person(s) responsible for communications

- Internal plan to communicate with employees, outlying offices
- External plan to communicate with vendors, suppliers, key customers



## COMMUNICATIONS

#### How are you going to receive information

- From outside sources
- From employees
- From other businesses
- From Vendors
- From customers

# How are you going to disseminate information

- To outside sources
- To employees
- To other businesses
- To vendors
- To customers





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#### **BUSINESS CONTINUITY PLAN**

#### □ SUPPLIERS AND CONTRACTORS

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit www.ready.gov/business or call 1-800-BE-READY.





#### **BUSINESS CONTINUITY PLAN**

#### VENDORS AND CONTRACTORS

Company	Contact Name	Emergency Telephone	Business Telephone

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## PERSONAL/ FAMILY EMERGENCY PLAN

- Build a Home Emergency kit of suppliesminimum survival 3 days
- Develop a Family Communication plan
- Stay informed
- Practice your plan with family



## FAMILY COMMUNICATION PLAN

- Locations
  - Reunion location in area
  - Out of Area Location
- Website Communication tool such as Facebook or Red Cross
- Email address of out of area contact





#### **BUSINESS CONTINUITY PLAN**

#### □ EMPLOYEE EMERGENCY CONTACT INFORMATION

The following is a list of our co-workers and their individual emergency contact information:

Team (IT, Production, Support)	Member Name	Email	Work Telephone	Home/Cell Telephone

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#### **BUSINESS CONTINUITY PLAN**

#### □ COMMUNICATIONS

We will communicate our emergency plans with co-workers in the following way:

In the event of a disaster we will communicate with employees in the following way:

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#### BUSINESS CONTINUITY ACTIVITIES

- ✓ Risk Assessment
- ✓ Protect Employees
- ✓ Alternative Location for Operations & Property Protection
- ✓ Develop an Emergency Planning Team
- ✓ Communication Plan

#### ✓Insurance Check-up

**Data & Information Plan** 



#### CONDUCT AN INSURANCE REVIEW:

# Meet with insurance carriers to review all policies

(at least annually or whenever something changes in your business)



## STANDARD BUSINESS OWNER'S POLICY

- Section I
- Property
- Loss of Income
- Section II
- CGL Liability
- Medical Payments



## **BUSINESS OWNER'S POLICY – TYPICAL BUILT-INS**

- Buildings for owners. Includes permanently attached equipment
- Contents Furniture, equipment, supplies, inventory (Business Personal Property)
- Tenant improvements and betterments for Tenants
- Signs
- Loss of Income (Incredibly Important!)
- Liability



#### BUSINESS OWNER'S POLICY -OTHER OPTIONS

- Money (on and off premises)
- Computer Property
- Temperature change
- Employee Dishonesty
- Increased Liability Limits
- Mechanical Breakdown Coverage



## **WORKERS COMPENSATION**

#### Coverage

- Part A Statutory limits
  - Medical care, loss of wages, survivor benefits

#### Part B – Employer's liability

- Rarely used
- Must waive Part A Settlement and sue in court
  - (Bodily Injury by accident/by disease/policy limit)

#### Premium

- Estimated Payroll
  - Employees
  - Owners
- Annual Audit
  - Premium Adjustment



# **BUSINESS PLANNING & CONTINUATION**

### Business Life Insurance

- Key person Life Insurance
- Group Life Insurance
- Buy/sell agreements
- Business Retirement Plans
- Health Savings Account
- Long-Term Care Insurance



### **INSURANCE LISTING**

Use this form to discuss your Insurance Coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: _			
Address:			
Phone:	Fax: _	Email: _	

Insurance Policy Information

Type of Insurance	Policy No.	Deductibles	Policy Limits	Coverage (Gen. Description)			
		Do you need Flood Insurance? Yes _					
-	I d Insurance? nquake Insurance?			Yes Yes			



### BUSINESS CONTINUITY ACTIVITIES

- ✓ Risk Assessment
- ✓ Protect Employees
- ✓ Alternative Location for Operations & Property Protection
- ✓ Develop an Emergency Planning Team
- ✓ Communication Plan
- ✓ Insurance Check-up

# ✓ Data & Information Plan



### RECORD STORAGE & IT DATA RECOVERY

- Understanding what data you need to secure (supplier, customer and process information)
- Ensure proprietary data is secure and stored off site
- Operations and business processes documented
- Options for data storage & recovery developed
- Develop a Continuity plan for your Information Technology

It's easier, cheaper, and faster to recover if you prepare.



## **HOW OFTEN SHOULD I BACKUP?**

# It depends, as often as

### <u>necessary</u>



# WHAT DO I BACKUP TO?

• CD / thumb drive

• External Hard Drives

Local trusted IT vendor

• Offsite Storage Via the Internet





### **BUSINESS CONTINUITY PLAN**

#### □ CYBER SECURITY

To protect our computer hardware, we will:

To protect our computer software, we will:

If our computers are destroyed, we will use back-up computers at the following location:

#### □ RECORDS BACK-UP

\_\_\_\_\_ is responsible for backing up our critical records including payroll and

accounting systems.

Back up records including a copy of this plan, site maps, insurance policies, bank account records and computer backups are stored onsite

Another set of back-up records is stored at the following off-site location:

If our accounting and payroll records are destroyed, we will provide for continuity in the following ways:

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# **BACKUP STORAGE**

No less then one current backup should be stored (carried) offsite at all times.

You may store in a Bank Safety Deposit Box, but remember

- temperature and humidity not maintained at constant level
- only access your backup data when the bank is open.
- difficult to change signatures on the account.
- must go to the bank in person to deliver backup
- no idea what is stored in the box next to your box



# **BACKUP VERIFICATION**

- Back up data checked at least weekly, if not daily
- Personal back-up: Use 2 sets of backups so that 1 always safe
- Any failed back-up should be addressed immediately



# **BACKUP TESTING**

- Network "fire drills" performed annually or more often
- Critical to ensure satisfied with procedures
- Provide benchmark of how long to restore your system
- Training opportunity
- Measure time to restore
- Provides people confidence in your system





### **BUSINESS CONTINUITY PLAN**

#### □ ANNUAL REVIEW

We will review and update this business continuity and disaster plan in \_\_\_\_\_

#### REVISION HISTORY

	Revision No.	Date	Description of Changes	Authorization
_				
	PLAN	DINTRIK		

#### PLAN DISTRIBUTION AND ACCESS

The Plan will be distributed to members of the business continuity team and management. A master copy of the document should be maintained by the business continuity team leader.

Provide print copies of this plan within the room designated as the emergency operations center (EOC). Multiple copies should be stored within the EOC to ensure that team members can quickly review roles, responsibilities, tasks and reference information when the team is activated.

An electronic copy of this plan should be stored on a secure and accessible website that would allow team member access if company servers are down.

Electronic copies should also be stored on a secure USB flash drive for printing on demand.

Additional Notes:

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# WHAT OUTSIDE HELP WILL YOUR BUSINESS RECEIVE?

# **PROBABLY NOT MUCH**



### WHAT TO EXPECT FROM GOVERNMENT

- Restoration of Critical Infrastructure
- Assistance to repair damaged housing
- Disaster unemployment assistance
- Low interest loans to cover a portion of damages incurred by small business



# **COMMUNITY RESILIENCE**

# Community Outreach

Being involved in and with the Community **Mutual Aid** Agreements **Community Service Public Information** Media Relations







www.citizencorps.gov/cert/IS317/

24 to 72 hours before authorities arrive depending upon:

# scope of the disaster isolation of your location

### Chose to be interdependent



## **RESOURCE LIST**

www.ready.gov/tornadoes

www.ready.gov/build-a-kit

www.readyrating.org

www.oksbdc.org



# Contributors







### Homeland Security

Science and Technology



U.S. Small Business Administration









American Red Cross

### WHAT OKSBDC DOES

Financial Analysis Capital Sources Business Planning Industry Research International Trade Management Support Business Continuity Training / Education

**Ready NOW! Business Continuity Planning** 



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