A 15-POINT ABSENCY STRESS-TEST

The Emergency 90-Day *Continuity Checklist*

A founder-grade diagnostic for family business owners who want to know, with certainty, whether their company can survive ninety days without them.

15 CRITICAL CONTINUITY CHECKPOINTS

"If you were completely incapacitated tomorrow morning with zero notice — would your company thrive, or enter a tailspin within fourteen days?"

The 90-Day Rule:
A Practical Absency Stress-Test

THE FOUNDING QUESTION

"If you were completely incapacitated or forced to step away from your business tomorrow morning with zero notice, would your company seamlessly thrive — or would it enter an operational and financial tailspin within fourteen days?"

Most founders believe their succession plan is complete because they have written a will or drafted a shareholder agreement. This is a severe oversight. Legal documents mean nothing if the business cannot physically function without your daily operational input.

This checklist is a practical audit highlighting the critical points of failure across the Four Pillars of Continuity. Review each of the fifteen items below to see exactly where your business is protected — and where your family legacy remains deeply vulnerable.

I	**Financial & Legal Autonomy** Cash flow, banking access, and statutory compliance continuity.	4 CHECKPOINTS
II	**Operational Systems & Tribal Knowledge** Credentials, physical access, vendor relationships, and core workflows.	4 CHECKPOINTS
III	**Stakeholder, Client & Team Stability** Client relationships, staff communications, and key employee retention.	3 CHECKPOINTS
IV	**Emergency Governance & Leadership** Power of attorney, share voting proxies, and shareholder protections.	4 CHECKPOINTS

Work through each pillar honestly. Tick only the boxes where the safeguard genuinely exists today — not where you intend to build it.

I Financial & Legal Autonomy

CASH FLOW & COMPLIANCE

If the founder is the only individual with the keys to the vault, a sudden absence can freeze a business faster than a market crash.

- [ ] **1. Multi-Signatory Bank Mandates**

Are there at least two designated individuals with independent authority to execute online banking, approve supplier payments, and sign off on payroll? If bank tokens or biometric access exist solely on your personal phone, payroll will fail.

- [ ] **2. Short-Term Working Capital Access**

Does the management team know exactly how to access credit lines, overdraft facilities, or emergency corporate cash reserves without your personal guarantee or fresh signature being required by the lender?

- [ ] **3. Statutory Compliance Continuity**

Are the login credentials, corporate gateway codes, and filing schedules for HMRC corporate taxes, VAT returns, and Companies House documentation securely stored and accessible to your external accountant?

- [ ] **4. Corporate Credit and Spending Limits**

Do your active managers or successor have operational spending limits that allow them to order stock, pay freight, and clear invoices above £5,000 without requiring your physical signature?

Four checkpoints, four points of total dependency. If your name is the only one on the mandate, the business stops the moment you do.

II Operational Systems & Tribal Knowledge

SYSTEMS & DOCUMENTATION

A business is fragile if its entire operational blueprint is locked inside the founder's head or personal device.

- [ ] **5. The Master Credential & Password Vault**

  Is there a secure, centralised corporate password manager (such as 1Password or Bitwarden) containing the master access keys to your email servers, hosting accounts, inventory management software, and security systems?

- [ ] **6. Labelled Physical Security & Assets**

  Is there a documented ledger detailing physical key locations, safe combinations, facility alarm codes, and server room access?

- [ ] **7. Centralised Supplier & Vendor CRM**

  Are your top 10 critical vendor relationships, contract terms, and account manager details logged in a company system, or do they exist entirely within your personal phone contacts and private WhatsApp history?

- [ ] **8. Proprietary Workflow Documentation**

  Are the core technical workflows — how to quote a complex job, how to resolve a critical system error, or how to run a production cycle — formally written down, or do they rely entirely on you answering an emergency phone call?

If a successor needs to call you to function, the business has not been built — it has only been remembered.

III Stakeholder, Client & Team Stability

PEOPLE & RELATIONSHIPS

In a crisis, silence breeds panic. Employees, clients, and partners need immediate reassurance to prevent a run on the business.

☐ **9. Key-Person Client Protection Matrix**

Have your top 20 clients been formally introduced to your active successor or secondary account directors, or do they believe their contract is tied entirely to your personal involvement?

☐ **10. Emergency Staff Communications Plan**

Is there a pre-drafted internal communications protocol that your management team can issue immediately to stabilise staff morale, clarify reporting structures, and prevent rumours?

☐ **11. Key Employee Retention Protections**

Are your top-tier, non-family executives bound by clear employment contracts with non-compete clauses, ensuring they won't leave to form a competitor or take clients during a transition period?

> FIELD NOTE
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> *In nearly every unplanned succession we review, the operational damage is rarely the first casualty. It is the client who quietly moves their account, and the senior employee who takes a call from a competitor within the first fortnight — both reacting to silence, not to the founder's actual absence.*

IV Emergency Governance & Leadership

THE TRIGGER EVENT

When authority is vague, family conflict instantly paralyses the boardroom.

☐ **12. The Temporary Emergency Power of Attorney**

Do you have a registered, legally binding Business Power of Attorney that designates exactly who steps into your shoes to execute legal contracts if you are medically incapacitated?

☐ **13. Emergency Share Voting Proxy**

If you pass away unexpectedly, who instantly holds the voting rights to your controlling shares tomorrow morning? Is there a signed corporate proxy registered with your solicitor to prevent a board deadlock?

☐ **14. Cross-Option Agreement Funding**

If you have business partners, do you have a valid cross-option agreement funded by a key-person or shareholder protection life insurance policy? This ensures your family receives the cash value of your shares immediately, rather than inheriting a stressful board seat they don't want.

☐ **15. Up-to-Date Shareholder Buy-Sell Rules**

Does your corporate shareholder agreement contain clear, modern clauses that legally protect company equity if an inactive sibling gets divorced, goes bankrupt, or demands an unviable payout during your absence?

Hope is not a governance structure. Without a named successor for your voting rights, the board's first order of business is conflict.

YOUR FINAL SCORE & REALITY CHECK

Count Your Checkmarks.
Confront the Reality.

Add up the total number of boxes you were able to honestly tick across all four pillars, then find your score below.

12–15

Low Fragility

Your business is a true asset capable of running independently. You are ready to discuss a permanent, smooth generational handoff.

7–11

Amber Alert

Your business can survive for a few weeks, but a 90-day absence will cause severe strategic and financial degradation.

0–6

Critical Vulnerability

Your business is entirely dependent on you. A single personal emergency could erase decades of enterprise value.

NEXT STEP: SECURE YOUR LEGACY

Don't guess the solutions to *your missing checkmarks.*

Take the free 4-Pillar Family Business Continuity Audit to analyse your specific risk layout, or apply directly for a manual Pilot Succession Lineage Review (£495) to receive a complete, custom risk heat map and execution roadmap.

SUCCESSIONLINEAGE.COM/AUDIT