

Incomplete & Outdated Continuity Plans Risky for Small Businesses

Small businesses more likely to succumb to adverse events, yet few create and update continuity plans, industry insiders say.

HOUSTON, TX, UNITED STATES, April 28, 2026 /EINPresswire.com/ -- Leading [invoice funding company](#) Charter Capital says incomplete and outdated business continuity plans are leaving small businesses across the nation vulnerable to emerging risks. Additional insights are shared in ["Updating Your Business Continuity Plan for Emerging Risks: A 10-Point Audit,"](#) now available at CharCap.com.



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Joel Rosenthal, Co-founder and Executive Manager at Charter Capital

SMALL BUSINESSES ARE AT RISK AND OFTEN UNPREPARED

Business continuity planning is crucial to mitigating downtime during an adverse event, restoring operations swiftly after, and ensuring companies thrive. However, research reveals major gaps in small business continuity planning, leaving them overrepresented among adverse long-term outcomes and closures.

- > Majority Do Not Create Continuity Plans: 51 percent of companies don't have a business continuity plan.
- > Continuity Concerns Are Common and Diverse: 50

percent of small businesses have been victims of cyberattacks, 59 percent have experienced supply chain disruptions, and 90 percent have been impacted by severe weather.

- > Regulatory Changes Leave Gaps: 51 percent of small business owners don't adapt their risk management practices in response to regulatory changes.
- > Downtime is Common: 54 percent of businesses have experienced downtime that lasted at least eight hours in the past five years.

- > Extended Downtime Predictor of Closure: 90 percent of businesses that don't reopen within five days of an incident close within a year.
- > Small Businesses More Fragile in Comparison: Small businesses can be far more vulnerable in a crisis, with closure rates 2.5 times higher than larger businesses.

"Developing a continuity plan is a strong start," explains Joel Rosenthal, Co-founder and Executive Manager at Charter Capital. "But if a business hasn't updated its continuity plan since the pandemic, it doesn't reflect today's risks."



Updating Your Business Continuity Plan for Emerging Risks: A 10-Point Audit Anyone Can Use

CONTINUITY PLANS MUST BE UPDATED TO CATCH EMERGING RISKS

Rosenthal says that despite the continuous evolution of regulatory requirements, ongoing supply chain disruptions, and economic uncertainty, he often connects with small business owners who haven't updated their continuity plans in years. He notes that ongoing reviews are a critical component of building business resilience.

- > Annual Reviews: Review and update business continuity plans at least once per year.
- > Quarterly Check-Ins: Each quarter, ask key stakeholders if they're aware of any changes in risk. Consider all areas of the business, from the competitive landscape to suppliers and economic factors.
- > After Trigger Events: Establish trigger events, such as downtime, close calls, or dramatic shifts in key performance indicators (KPIs) like late payments, order lead times, or site or system downtime. These should serve as points to initiate the protocols outlined in the continuity plan or to evaluate if the current plan is still sufficient.

"Continuity plan reviews should also touch on working capital needs," Rosenthal notes. "As costs rise and lending tightens, options that may have once been sufficient or accessible can dry up or become cost-prohibitive."

He says that invoice factoring, a source of working capital funds for B2B businesses with open invoices, can be invaluable in these situations and is more accessible than conventional financing options. Because it's versatile, some businesses simply set up their funding relationships to have it ready if needed later, while others continuously leverage it to smooth out cash flow during

periods of rapid growth.

Those who would like to learn more about factoring or request a complimentary quote may do so by calling 1-877-960-1818 or [visiting CharCap.com](https://www.charcap.com).

ABOUT CHARTER CAPITAL

Headquartered in Houston, Texas, Charter Capital has been a leading provider of flexible funding solutions for the B2B sector for more than 20 years. Competitive rates, a fast approval process, and same-day funding help businesses across various industries secure the working capital necessary to manage daily needs and grow. To learn more, visit [charcap.com](https://www.charcap.com) or call 1-877-960-1818.

Keith Mabe

Charter Capital - Factoring Made Simple

+1 713-960-1818

[email us here](mailto:keith.mabe@charcap.com)

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