Plan B...do you have one?

Last week, I found out my accountant is in the hospital. His partner cannot take on new work and the only remedy I was offered was to file an extension. When I asked for a referral to another accountant, the partner was not able (or willing) to give me a name. In short, my accountant apparently had no plan B, no contingency plan in case of emergency.

Most of us do not plan for contingencies. We have our plan A, and we rarely think about what could happen if things do not go as expected. In cases of emergency, in communications having a plan B is also known as crisis communication planning or management. Well-managed organizations will have some sort of crisis plan.

Many people do not like to think about the what if. It makes them nervous. When consulting with a nonprofit recently, it turned out that the organization had absolutely no crisis plan. And, by the way, a crisis does not necessarily have to your fault or an emergency, or something horrible.

Contingency planning in general has to do with having alternative plans. Say that the Internet goes out, are there other ways people can find information about you? If so, where? You cannot plan for every situation but you can have a general sense of what scenarios are most likely to happen, and what the procedures and communications are for each of those top situations. For instance, if you have a spokesperson, you may want to plan for the day the spokesperson is out with the flu (as I mentioned before, it doesn't have to be a dire situation). Who is the alternate spokesperson?

In short, because life will not go as planned, you should always plan for that fact.

(Note to the accountants: you could set up a list of trusted accountants you refer to or you could hire temporary help for

tax season.)

How do you create contingency plans?