



NYLK
DIGITAL ESTATE MANAGEMENT

FREE RESOURCE · NO. 06

The Business Continuity Audit

If you vanished tomorrow, could your business run on Monday? Thirty checkpoints across the five systems that decide the answer.

For owner-operators, directors and freelancers.

NYLK · nylk.com.au
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Your shareholders' agreement handles equity. It doesn't hand anyone the Xero login.

Most business continuity planning stops at insurance and succession documents. But a modern business runs on 120–200 digital accounts — and in an owner-operated business, most of them sit behind one person's email, one person's phone, one person's head. This audit finds out which ones.

120–200

Digital accounts in a typical small business

1

Person holding admin access in most owner-operated firms

Mon 9am

When payroll, invoicing and ads notice you're gone

\$0

What key-person insurance pays if nobody can log in to claim it

HOW THE AUDIT WORKS

Five domains, thirty checkpoints. For each item tick what you can honestly claim: **Exists** (we use this) · **Second person** (someone besides you holds working access today) · **Documented** (access path and instructions are written somewhere findable). The audit isn't asking whether you're organised — it's asking whether the business survives you being unreachable for a fortnight.

The single-point-of-failure rule

Any row where only the first column is ticked is a single point of failure: the asset exists, you're the only access, and nothing is written down. In a two-week absence, every one of those rows is a stopped process. Count them as you go — that number is your real exposure.

"My IT person has the passwords" doesn't pass

A second person only counts if their access is legitimate, current and independent of you — their own admin account, not your password on a sticky note. And if that one person left next month, the tick moves back to zero. That's why the third column exists.

1 Money & Accounting

CHECKPOINT	EXISTS	SECOND PERSON	DOCUMENTED
Business bank accounts & authorisations Can anyone else move money legitimately — dual signatory or delegate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accounting software admin (Xero / MYOB / QuickBooks) Invoicing, payroll and BAS all live here	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payroll & super clearing house Staff get paid on time even in a bad fortnight	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ATO / myGovID + business portal access Lodgements, PAYG, GST — machine credentials included	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business credit cards & direct debits list What's billing, to which card, for what	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business insurance portals & policy numbers Including the key-person policy someone would need to claim	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2 Web Presence & Identity

CHECKPOINT	EXISTS	SECOND PERSON	DOCUMENTED
Domain names & registrar account An expired domain takes the website and every business email down with it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Website hosting & CMS admin Hosting renewals, SSL, the ability to fix or freeze the site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business email admin (Google Workspace / Microsoft 365) The master tenancy — who can add, suspend or recover mailboxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DNS management Often a different login from the registrar — and just as critical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ABN / ASIC registered agent details Company statements and compliance notices have to reach someone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trademark / IP registry accounts IP Australia logins and renewal dates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3 Sales & Payments

CHECKPOINT	EXISTS	SECOND PERSON	DOCUMENTED
Payment gateways (Stripe / Square / PayPal Business) Where revenue lands — and where payouts silently pause	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-commerce platform (Shopify / marketplace accounts) Orders keep arriving whether anyone can fulfil them or not	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRM & client database Client records, pipelines, contracts in flight	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quoting / booking / scheduling systems The front door customers actually use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client contracts & e-signature account Where the signed versions actually live	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Key client contact list — reachable without any system Who calls your top ten clients, and with what message?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4 Marketing & Communications

CHECKPOINT	EXISTS	SECOND PERSON	DOCUMENTED
Ad accounts (Meta Ads / Google Ads) Budgets keep spending on autopilot — who can pause them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business social accounts Instagram, LinkedIn page, Facebook page, TikTok — with admin roles, not shared passwords	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email marketing / CRM automation platform Campaigns and automations that keep sending regardless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review profiles (Google Business Profile) Ownership, not just access — recovery is painful otherwise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brand assets & design accounts Canva, Figma, font/stock licences, the logo source files	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phone number & voicemail control The business number that everything and everyone calls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



5 Operations & People

CHECKPOINT	EXISTS	SECOND PERSON	DOCUMENTED
Cloud file storage admin Drive / Dropbox / SharePoint — the business's actual filing cabinet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Project / job management tools Where work-in-progress and deadlines live	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supplier & subcontractor portals Ordering, approvals, payments upstream	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Software licence & SaaS subscription list What renews, when, on which card — and what breaks if it lapses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The owner's password manager & 2FA arrangements Emergency access configured; backup codes stored; phone passcode escrowed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A named continuity delegate One person who knows they'd step in, and where the documentation lives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Monday test

It's Monday, 9am. You've been unreachable since Friday — hospital, accident, it doesn't matter which. Payroll runs Wednesday. A client contract needs counter-signing today. The Google Ads account is spending \$180 a day. An order came in over the weekend. The domain renews Thursday on a card that's about to be frozen.

Walk your ticks against that morning. Every single-point-of-failure row is something that stops, bounces or bleeds this week — not eventually. That's the number that should decide what you do next.

Your exposure count

Rows with only "Exists" ticked = single points of failure. Under 5 is rare. Over 15 means the business currently has one employee who can never take leave: you.





Fixing this is a project, not a personality change

Every gap this audit found has the same three-part fix: a second person with legitimate access, a documented path, and a review date. You can run that project yourself — or have it built as part of a Digital Directive with a business continuity tier, where every one of these thirty checkpoints is inventoried, delegated, documented and re-verified annually.

THE ORDER TO FIX THINGS IN

PRIORITY	FIX FIRST	WHY
This week	Payroll access, banking delegate, domain auto-renew + second contact, owner's phone/2FA escrow	These are the ones that fail loudly within days
This month	Accounting admin, email tenancy, payment gateway, ad account roles, named continuity delegate	Revenue and reputation protection
This quarter	Full inventory of all thirty checkpoints with documented access paths, tested once	A plan that's never been tested is a theory

Do it yourself

This audit plus a quiet Friday afternoon gets the worst gaps closed. Put a recurring calendar entry on the same date next year — continuity decays exactly like the personal inventory does.

Or have it built for you

NYLK's Business tier inventories every system, maps delegate access, writes the instructions, and re-verifies it all annually — so the business runs on Monday, whatever Sunday held. Pair this audit with the free 47-Account Inventory for your personal digital estate; for owner-operators the two are inseparable.

Bring your exposure count to a 15-minute call

We'll tell you honestly which gaps matter and which don't — nylk.com.au

[NYLK.COM.AU](https://nylk.com.au)

Account-volume figures reflect typical NYLK Business-tier engagements (120-200 items). This audit is general information for Australian business owners, not legal, financial or insurance advice — review continuity arrangements with your accountant and solicitor.

Your Legacy. Poured Forward.