Ask eRMA

ONE-PAGE BRIEF

BUSINESS CONTINUITY · BUDGET AND BUSINESS CASE

A BCM platform case finance will accept

"It prevents disasters" is true, and finance discounts it. Show what the current way of working already costs, using numbers the organization can check.



The status quo is not free

Spreadsheets, survey tools, consultant refreshes and staff hours add up to a budget nobody tracks. Making it visible is often the most persuasive part of the case.

Order the benefits from easiest to prove to hardest. An early line finance trusts makes the later ones credible.

> Every figure comes from your own organization.

Business case worksheet

Yearly figures, conservative and expected; write the assumptions down.

Value line	What to count	Type	Your figure
Tools and services retired	Survey tools, spreadsheet upkeep, a separate risk register, the annual consultant refresh, older BCM software. eRMA → One data set for BIA to risk; ERM and GRC add-ons	Cash	
Effort removed	BIA (managers × hours × follow-ups), plan upkeep, exercise prep and write-up, audit evidence; × loaded hourly rate. eRMA → Group BIA inheritance, Employee Kiosk, Data Management	Capacity	
Audit exposure	Open continuity findings, days to answer an evidence request, share of RTOs proven in an exercise. Don't price fines. eRMA → Exercise results per entity against RTO	Measure	
Recovery capability	Disruption hours removed by closing a gap × impact per hour from your approved BIA. Conservative and expected values. eRMA → Impact Map RTO gaps, Plan Sequencer	Risk	
Cost side (3 years)	Subscription, implementation, data migration, integration, training, internal time during rollout.		
Compare	**3-year cost of the status quo vs 3-year total cost of ownership. Payback month.**		

Five rules finance respects

1. **Use your own numbers,** not industry averages.
2. **Separate cash from capacity;** don't add them silently.
3. **Show a range** with written assumptions.
4. **Give each benefit an owner** who reports at 12 months.
5. **Measure the baseline now,** or there's nothing to compare.

Three questions finance will ask

1. **What does today cost?** Hours, tools, fees.
2. **Which savings are cash?** Answer before you're asked.
3. **How will we know in 12 months?** Name measures and owners.

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