THE EXTENT OF DEVELOPMENT OF BUSINESS CONTINUITY MANAGEMENT IN KENYA

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A Management Research Project Submitted in Partial Fulfillment of the Requirements of the Degree of Master of Business Administration (MBA), School of Business, University of Nairobi

August, 2009.
Declaration

This project is my original work and has not been presented for a degree in this or any other university.

Signed .................................. Date ..................................

Macharia Thiga

D61/8471/2006

This project has been submitted for examination with our approval as the University supervisors.

Signed .................................. 28/8/2009

Midikira Churchill Kibisu
School of Business
University of Nairobi
Dedication

To my dear wife Shiku
Acknowledgements

I would like to acknowledge the Almighty God for the gift of life and the intellectual ability to carry out this research. I also acknowledge my parents Stanley and Rachel Thiga and Auntie Rose for their love and support. To my brother Moses for the help in analyzing data, Crispo for his peer review and Sisters Nelly and Victoria for their constant encouragement and support. To my Manager Lucy Munga for giving me the head start. To my dear wife Shiku for the love and encouragement throughout all the stages of the research. To all my friends and colleagues at work and at the university.

To my supervisor Churchill Kibisu, who reviewed, critiqued and commented on the report and progress. Without your consideration, input and encouragement, this study would not have been completed.

Thank you.
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List of Abbreviations

BCM  Business Continuity Management
BCMS Business Continuity Management System
BCP  Business Continuity Plan
BCI  Business Continuity Institute
BIA  Business Impact Analysis
BS   British Standard
CBCP Certified Business Continuity Professional
CBK  Central Bank of Kenya
CISA Certified Information System Auditor
CMA  Capital Markets Authority
EA   East Africa
E&Y  Ernst & Young
FCBI Fellow of Business Continuity Institute
GISS Global Information Security Survey
ICT  Information Communication Technology
IEC  International Electrotechnical Commission
IMP Incidence Management Plan
ISACA Information Systems Audit and Control Association
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>ISO</td>
<td>International Standards Organization</td>
</tr>
<tr>
<td>MBA</td>
<td>Master of Business Administration</td>
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<tr>
<td>NSE</td>
<td>Nairobi Stock Exchange</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>US</td>
<td>United States</td>
</tr>
<tr>
<td>PAS</td>
<td>Publicly Available Specification</td>
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<tr>
<td>RA</td>
<td>Risk Analysis</td>
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<tr>
<td>SARS</td>
<td>Severe Acute Respiratory Syndrome</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for the Social Sciences</td>
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<tr>
<td>Y2K</td>
<td>Year 2000</td>
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</table>
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Turbulence has become the norm for businesses all over the world. Continuity in times of turbulence is critical for all business concerns. This can only be achieved through clearly planned measures and procedures defining the risks and their mitigating factors as well as pre-emptive actions against turbulence and disruptions. Business Continuity Management is the name given to such planning measures. This study sought to investigate whether firms listed on the Nairobi Stock Exchange in Kenya have BCM programs, and if they do, what are some of the factors that have led to the success of the program as well as challenges that hinder those who may not have such programs.

Primary data was collected using a questionnaire, designed to be completed by respondents at managerial and operational levels in the surveyed firms. The data was then checked for completeness and analyzed using cross tabulation and descriptive statistics.

The survey revealed that most firms on the Nairobi Stock Exchange do indeed have a BCM system in place. Secondly, most firms developed these systems by themselves without any help from external consultants and experts; in addition to these some of the firms did not use any known or recommended standard or regulation to create their BCM program. Risk/Resilience management was identified as the most important reason for the respondents to have BCM systems in place. Finally, employee awareness through a strong corporate culture was identified as the key factor for the success of the BCM programs while lack of sufficient funds was identified as the biggest hindrance to the creation of BCM systems among firms on the NSE.

The study concludes by a confirmation that BCM has had a tremendous effect in improving the operations of many firms and will continue to play a critical role in their success going into the future.
CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The Kenyan business environment has proved to be increasingly volatile in recent times; businesses are coming under increased pressure to re-invent and re-engineer themselves. Rising costs of production, Labor Union actions, changes in global fuel prices, global warming, global terrorism threats, acts of nature/catastrophes such as the Tsunami, El-Nino, earthquakes, flooding, and not to mention the increased political tensions that have played themselves out in the recent past. All these have meant that companies have to be increasingly alert to the business environment, dynamism and volatility. For companies to be able to cope with this volatile business environment, a growing trend is the practice of Business Continuity Management. As Poghisio (2008) observes, “Such a move [is] vital especially with the increasing turbulence in the environment in which companies conduct their business. There is an increasing concern about speedy resumption of business operations in the advent of a major disaster for instance the recent post-election violence that saw many businesses destroyed.”

There are various definitions of Business Continuity Management (BCM) available in the various journals, books, websites and magazines. The Business Continuity Institute (BCI) defines Business Continuity Management as “a holistic management process that identifies potential impacts that threaten an organization and provides a framework for building resilience with the capability for an effective response that safeguards the interests of its key stakeholders, reputation, brand and value creating activities” (BCI, 2008)

Business Continuity Planning emanates from Business Continuity Management. Ernst & Young in their global continuity methodology defines a Business Continuity Planning (BCP) as simply “a series of tasks that may need to be performed by a Business Continuity Team during any phase of a potentially disastrous incident. A potentially disastrous incident is any internal or external incident which may cause an unacceptable interruption in the company’s essential business processes. Therefore Business
Continuity Planning is the process followed to ensure that an organization does not experience unacceptable interruptions in any of its essential business processes” (E&Y, 2006).

The Business Continuity Management governing standard, BS 25999-1-code of Practice for business continuity management, defines BCM as “a holistic management process that identifies potential threats to an organization and the impacts to business operations those threats, if realized, might cause, and which provides a framework for building organizational resilience with the capability for an effective response that safeguards the interests of its key stakeholders, reputation, brand and value-creating activities”. The standard goes on to say, “Business continuity management also involves the management of recovery or continuity in the event of an incident and management of the overall program through training, rehearsals, and reviews, to ensure the business continuity plan stays current and up-to-date” (BS 25999-1, 2006).

The United Nation describes BCM as “the procedures to ensure an organization’s ability to continue operating outside of normal operating conditions.” (BS25999, 2008). “A management process to reduce the disruption caused by disasters and security failures (which may be the result of, for example, natural disasters, accidents, equipment failures, and deliberate actions) to an acceptable level through a combination of preventative and recovery controls” (ISO/IEC 17799, 2007).

Microsoft defines BCM as “The ability of an organization to continue to function even after a disastrous event, accomplished through the deployment of redundant hardware and software, the use of fault tolerant systems, as well as a solid backup and recovery strategy.” (BS25999, 2008). The working definition adopted by this paper will be; Business Continuity Management is the science of enabling an organization to recover critical business functions within a predetermined time after a severe disruption in service. The objective of business continuity management is to minimize the financial and operational impact of a disaster (E&Y, 2006).
According to Wikipedia (2008), in its origin, BCM was considered to be an information Technology (IT) procedure which, catered mainly for the recovery of IT processes. Downtimes were very common with IT systems which supported critical company activities, as a result of cyber attacks, viruses, hacking, sabotage, and general system failure and so on. A classical example is the much taunted year 2000 millennium bug popularly known as the ‘Y2K’ bug, which threatened to collapse the entire computer systems globally. Certainly firms had to implement a disaster preparedness system to guard against such threats; this was referred to as Disaster Recovery Planning. This quickly developed into a more holistic continuity planning as IT moved from simply being a business support function to a key business success driver. A collapse in IT systems today would mean a collapse in a majority of Business functions if not all. Continuity planning has since evolved to be part of the company’s core strategies (Billsberry, 2007). Now, top management sees Business Continuity Management as part of its agenda and responsibility as opposed to earlier when this role was played by the Information Systems Managers (Swartz, Elliott and Herbane, 2001).

A close scrutiny needs to be made to BCM in Kenya as well. The Information Systems Audit and Control Association (ISACA), through its renowned certification, Certified Information Systems Auditor (CISA), has over the years been offering examination on Business Continuity Management as one of its core offerings (ISACA, 2008). This goes further to show the strong origin of BCM as an IT practice; however BCM has now been introduced as a full module and certification by the Business Continuity Institute a United Kingdom (UK) institution. The institute aims at building professionalism and de-linking BCM from IT, and bringing it to the forefront of company’s strategic practice (BCI, 2008).

A recent global survey by the BCM Consultancy, a UK based organization, revealed that Business Continuity Management was yet to be adopted by various countries at a government level; private corporations however were at the forefront of practicing BCM (Taylor, 2007). The global survey (Taylor, 2007) also revealed the BCM focus of many
countries was only on the Financial Institutions. Business Continuity Management was introduced, planned and enforced through the various Central Banks in these countries, only in the financial sectors where they had jurisdiction over. Despite the bias portrayed by many countries globally (including Kenya through its Central Bank, BCM should not be an industry specific subject; in contrast however, BCM should covers all industries from Health care, Public sector, Education, Services, Manufacturing and the list goes on. Building business resilience is not a preserve of financial institutions only; every organization has the responsibility of safeguarding its stakeholder’s interests.

Universities in the UK have prided themselves of being pioneers in the field of BCM. They have already entrenched BCM as a core course module in their Masters Degree programs. In the May 2008 release of the Continuity Magazine, Evelyne Coles a senior teaching fellow at Leeds University Business School examines the progress various UK Business schools are making in this area. In response to the questions, ‘How extensive is the range of qualifications which are available to BCM professionals? Are some regions more proactive in the provision of BCM-related courses?’ she says “There are some university programs both within the UK and internationally that provide modules in BCM. These types of modules are usually but not exclusively found in Masters level courses, but to the best of my knowledge there is only one academic qualification which is wholly BCM-based and that is delivered here in the UK …. I firmly believe that the UK leads the way globally in BCM education and training, and that university programs and modules together with BCI-accredited courses provide an excellent basis for this growing profession”.

The west has gone further in the quest for developing Business Continuity Management with the creation of institutions and governing standards. The Business Continuity Institute which was founded in 1994 has been contributing to regulating the field of continuity management through professional certifications as Certified Business Continuity Professional (CBCP) and Fellow of Business Continuity Institute (FBCI). Standards such as BS 25999, ‘Business Continuity Management’, Publicly Available Specification (PAS) 56, ‘Guide to Business Continuity Management’, and BS 25777, ‘ICT Continuity’, released by the British Standard Institute (BSI) have been monumental
in the development of Business Continuity Management. The International Standards Organization (ISO) is also now involved in regulating the field of continuity through standards such as ISO/PAS 22399, ‘Guideline for Incidence preparedness and Operational Continuity Management’. The organization promises to get more involved in future. The field of continuity is now near firmly founded, from an international point of view (Wikipedia, 2008).

The 2007 results for the Global Information Security Survey (GISS), which is an annual survey conducted by Ernst & Young on a broad range of companies worldwide, revealed that 64% of companies globally thought that Business Continuity Management is the most important priority in terms of their information security concerns. This was the highest score among all other priorities listed. The results are highlighted on Table 1.1.

Table 1.1: The GISS Survey Results

<table>
<thead>
<tr>
<th>Total Respondents: 1275</th>
<th>Multiple responses allowed</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business continuity management</td>
<td>813</td>
<td>64%</td>
<td></td>
</tr>
<tr>
<td>Compliance</td>
<td>762</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>Information security risk management</td>
<td>743</td>
<td>58%</td>
<td></td>
</tr>
<tr>
<td>Access management</td>
<td>739</td>
<td>58%</td>
<td></td>
</tr>
<tr>
<td>Security policy</td>
<td>562</td>
<td>44%</td>
<td></td>
</tr>
<tr>
<td>Risk assessment</td>
<td>461</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Security strategy</td>
<td>373</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Information systems acquisition, development and maintenance</td>
<td>327</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>Privacy</td>
<td>323</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Organizing information security</td>
<td>321</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Communications and operations management</td>
<td>308</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Physical and environmental security</td>
<td>301</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Asset management (e.g., hardware/software licenses)</td>
<td>247</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Human resources security</td>
<td>171</td>
<td>13%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Adapted from E&Y GISS Database, 2007

Table 1.1 demonstrates how several respondents scored on the Global Information Security issues with BCM been ranked the highest at 64%
1.1.2 Business Continuity Management in Kenya

Here in Kenya BCM is gaining momentum but not as much as it ought to have. The Central Bank of Kenya recently, on 9th January 2008, issued Prudential Guideline, No.CBK/PG/14, to all commercial banks, mortgage finance companies and non-banking financial institutions, to implement a Business Continuity Management. In its outline, the bank noted:

"The banking landscape continues to evolve rapidly against the backdrop of technological advancements, competition, globalization and increased customer sophistication. These change drivers are increasingly compelling banks to put in place measures that ensure that customers can access banking services without interruptions. Further, recent acts of terrorism, various pandemics and natural disasters have only served to underline the risk of major disruptions to a financial system" (Central Bank, 2008).

While this is a definite way forward, more needs to be done in the country to bring the rest of the industry on board with BCM. A few service provision companies such as UUNET Kenya Limited and Kenya Data Networks have introduced Business Continuity Management services at a low level of recovery of IT systems and creation of data recovery centers for companies (UUNET, 2008). Other than these few examples there is hardly any other mention of Business Continuity Management in the Kenyan corporate world or in the Government circles.

1.1.3 Firms Listed on the Nairobi Stock Exchange

The Nairobi Stock Exchange (NSE) was constituted as a voluntary association of stockbrokers registered under the Societies Act in 1954. The market regulators are the Capital Markets Authority of Kenya CMA (K). The Authority is a government body mooted in 1989, under the Ministry of Finance and through the Capital Markets Authority Act Cap 485A (the CMA Act). The Authority was established to regulate and oversee the orderly development of Kenya's capital markets. In 1991 the Nairobi Stock Exchange was registered under the Companies Act and phased out the "Call Over"
trading system in favor of the floor based Open Outcry System. In 2006 the NSE implemented an automated system that upheld the Open Outcry principles of trading.

There are 59 listed companies on the NSE (55 equities, 7 corporate bonds-3 of which have listed equities). The instruments traded are Equities, Preference shares, Treasury Bonds and Corporate Bonds. NSE has three market segments namely the Main Investment Market Segment (MIMS), the Alternative Investment Market Segment (AIMS) and the Fixed Income Security Market Segment (FISMS). The area of concern for the study will be the MIMS and the AIMS which trade in equities. A full list of these companies is listed on appendix C (NSE Fact book, 2008).

1.2 Statement of the Research Problem

Examples of major world crises have taught the industrialized west that having a sharp company strategy without a continuity plan is as good as not having a strategy. After the infamous ‘9/11’ US bombing many American major blue chip companies were brought to their knees and some never recovered despite the proven sharp strategies they possessed, 150 businesses out of the 350 directly affected failed to survive the event (Standards, 2008). It was after this event that America and the western world woke up to the reality of the need of continuity management and business resilience building.

After the 1998 United States (US) embassy bombing in Nairobi, Kenya, the business world was shaken out of its slumber, massive loss of life and damage to property resulted. Many were asking themselves afterwards ‘could something had been done differently to avert further loss, or prevented the occurrence in the first place? What could businesses have done to recover more quickly than they did if they did?’ Such questions cannot be answered by a five year strategic plan. This occurrence caught many unawares including the Government, business community and the society at large. Before the nation could fully recover, the ‘Kikambala’ bombing took place in 2002. This occurrence further damaged Kenya’s reputation globally and exposed its unpreparedness to handle disaster situations. It is after this occurrence that the corporate and Government of Kenya seemed to be getting serious in their resilience building efforts.
There is lack of proper Government participation in regulating, controlling and enhancing Business Continuity Management in the Kenya. This is clearly evidenced by the low appearance and growth of BCM in the country. The bias towards the financial sector as explained earlier can also be attributed to the Governments low participation in BCM regulation. Without necessarily blaming the government, there may be ignorance and general lack of awareness and information on its part. Various efforts have being put in place as was earlier discussed, not enough has been done as there is no general guidance from the regulating bodies in the country other than the Central Bank. The Governments participation is necessary to safeguard stakeholders’ interest amid the volatile world.

Many companies in Kenya may have no clue of Business Continuity Management, yet due to its immense importance they cannot ignore it for long. In the wake of both global and local happenings such as terrorism, Tsunami’s, Earthquakes, fires, cyber attacks, civil unrest such as the post election violence of December 2007 in Kenya, SARS and other epidemics and disasters, company strategy can no longer stand on its own but requires the support of Business Continuity Management; “All organizations have strategic goals; business continuity management supports those strategic goals and prevents an incident compromising those goals” (Fawcett, 2007).

Universities in Kenya may also not have been adequately exposed to the area and study of Business Continuity Management; yet they play a key role in leading development in the corporate Kenya. Much needs to be done in the country in order to build up the area of business continuity; for starters introducing it as a course unit at the Graduate Business Schools in the country will go a long way in creating the much needed awareness and education.

When a business fails to recover/recover quickly from a disaster not only are there huge financial and brand worth losses, but stakeholders across the board are impacted negatively. Shareholders loose their worth, employees loose both their lives and jobs, customers are inconvenienced, suppliers and creditors loose their rightful share of business and the Government looses its long term future revenue.
There is a strong and increasing need for awareness, education, implementation, and regulation in the field of Business Continuity Management in Kenya; this need, needs to be appreciated and embraced by all stakeholders including, the Government, Regulators, Customers, Universities, and companies among others.

1.3 Objectives of the Study

i. The study sought to determine the extent of development of Business Continuity Management in Kenya.

ii. The study sought to determine factors influencing the development of Business Continuity Management among companies listed on the Nairobi Stock Exchange.

1.4 Importance of the Study

The study envisaged the following as its key benefits to the various stakeholders.

i. For the corporate sector the results of the study will create awareness of the importance of BCM.

ii. The study will also contribute to the large body of scholarly knowledge through publishing the results of its key findings, this, as well as opening up areas of further research.

iii. To the local and international practitioners the study will highlight the development of BCM in Kenya, which is an important country in the global context for business trade and investments; this will point out areas of strength as well as areas needing improvement.

iv. For the policy makers, the study will give guidelines on new areas (in BCM) requiring policy formulation and implementation.

v. In the long run the study will ignite a critical process, leading to the protection of stakeholders interests in the various companies that will implement Business Continuity Management.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Every company operates within an environment in which it acts both as a recipient and a giver. This can be best illustrated through the input/output model below. An organization seldom chooses its environment. The environment is the sum total of the various stakeholders, customers, suppliers, regulators, business partners as well as the natural environment itself. The interaction between these elements is dynamic as well as complex. This interaction has been described by Lewin (1947) as environmental turbulence, he asserts that this turbulence consists of both positive and negative force which when weighed and scaled produce change within an organization. Adverse change occurs when the negative/restraining forces are greater than the positive/driving forces. Adverse change can hamper an organizational ability to continue its normal business operations. BCM gains its importance by enabling an organization to overcome the inevitable environmental turbulence. BCM does this by enabling the organization; reduce the financial and operational impact from disruptions. This in turns gives the strategic advantage of increased market share, competitive advantage and profits for the organization (Davis, 2007).

Environmental turbulence does not act in exclusivity or selectively (Susex, 2007). The recent survey by BCM Consultancy revealed that the world over, more private companies were paying attention to BCM than public institutions and organizations (Taylor, 2007). BCM is not an industry specific subject; on the contrary DiMaria (2007) notes that the growing consensus regarding BCM and the use of the standard - BS 25999, combined with the opportunity to become certified in its use, provides unparalleled benefits to companies of all sizes whose customers rely on their products and services. Thus the key issue here is companies whose customers rely on their products and services in any industry.
BCM is part of the enterprise wide change and strategy management activities (Davis, 2007), it includes among others, risk control, project management, quality control, information security, business and disaster recovery, crisis management and so forth.

Figure 2.1: Input / Output Model

Source: Adopted from All Hands Consulting & Davis Logic’s BCP presentation to clients, 2007

Figure 2.1, illustrates the relationship between an organization and its environment.

2.2 BCM Methodology and Implementation

For an organization to effectively implement any programme, it has to follow some set steps usually given by regulatory bodies or generally accepted standards. So it is with BCM. For a long time different organizations have followed different ways of implementing BCM, however in the recent past, through the evolution of standards (as will be discussed later), BCM is gaining standardization in its implementation. This has meant that its implementation is similar the world over. The British Standard on BCM, BS 25999, has been accepted as the governing standard for BCM by many players in the global market. The Business Continuity Institute further certifies all organizations who properly implement BCM using the same standard (Watson, 2007).

Since its advent in 2006, the British Standard BS 25999 has gained wide acceptance globally as the governing standard for BCM (Continuity Central, 2008). The Standard sets out six steps to the BCM implementation process. These steps are illustrated in figure
showing the logical flow of each and the continuous nature of BCM. Together these steps constitute the BCM methodology.

Figure 2.2: The Business Continuity Management Methodology

![BCM Methodology Diagram](image)

Source: Adopted from BS25999-1:2006 Code of Practice for BCM, 2006

Figure 2.2 illustrates the six steps of the BCM Methodology indicating their continuous and integrated nature.

The standard on BCM BS25999-1 specifies for institutions and corporate of all kind how to roll out BCM in their organizations. These specifications come in 6 steps elaborated below.

2.2.1 BCM program management - Program management enables the business continuity capability to be both established (if necessary) and maintained in a manner appropriate to the size and complexity of the organization. This step is found under clause 6 of the BS25999-1 and is the pre-cursor to the BCM process and ensures that the appropriate person with sufficient organizational power is in charge of the project and is accountable and responsible for it. Typically, without the demonstrable backing of the
managing director, chief executive officer or other powerful Director such a process will fail as there will never be enough commitment to get the job done (Watson 2007).

2.2.2 Understanding the organization - The activities associated with "Understanding the organization" provide information that enables prioritization of an organization’s products and services, identification of critical supporting activities and the resources that are required to deliver them. This stage of the BCM is perhaps the most critical of all. Specifically it involves two major steps, the Business Impact Analysis (BIA) and the Risk Analysis (RA). Ramanathan (2007) defines BIA as the process that determines impact (financial & non-financial) in the event business is disrupted for a significant period of time. The Federal Financial Institutions Examination Council (2007) defines BIA as: the process of identifying the potential impact of uncontrolled, non-specific events on an institution's business processes. The Business Impact Analysis deliverable, Ramanathan (2007) explains includes a listing of critical business functions and their, Recovery Time Objectives, Recovery Point Objectives, Minimum operating resources, and Internal and External Dependences. Recovery time objective is the minimum period of time in which a business process can be restored back to normal after disruptions while the Recovery Point Objective identifies the amount data loss acceptable to an organization without having major repercussions (ISACA, 2007).

Risk analysis as defined by the BCI (2007) is the process that identifies for an organization the points of vulnerability/weakness, which could easily result in a single point of failure adversely impacting the organization. One generic definition of risk analysis is a process to ensure that the controls for a system are fully commensurate with its risks; in a BCM context, it is a formal method which enables organizations to focus resources based upon risk and potential impact (Watson, 2007). The results of a risk analysis are a systematic grouping of the risks/vulnerabilities according to their probability and possible impact on a risk matrix (BCI, 2008).

2.2.3 Determining business continuity strategies - This allows an appropriate response to be chosen for each product or service, such that the organization can continue to deliver those products and services at the time of disruption. The strategies are clustered into two, existing and suggested strategies. There are four possible actions that
can be taken on risks identified. This is summarized in the figure below. In summary the Texas State office on Risk Management (2007) define these possible actions as follows:

Accept the risk - If the impact of a rare event is low it may be reasonable to accept the risk, such as the occasional theft of company property, which is unlikely to jeopardize the business. Some risks fall outside company’s control, such as governmental policy, and so must be accepted by default.

Manage the risk - For frequent low impact risks, the most sensible strategy is to monitor and seek to reduce the risk. An example would be development of new procedures to reduce error.

Reduce the risk - A frequent potentially damaging event is a target for reduction measures. The hazardous procedure should be re-engineered or carefully monitored to reduce risk. Alternatively, you might choose to outsource the risk thereby giving it to someone else better equipped to manage it. Insurance can also be used as a mitigating factor for these risks.

Planning - Business continuity planning addresses risks which are of low probability, such as fire and flood, but whose potential impact is failure.

Table 2.1: The Risk Matrix

<table>
<thead>
<tr>
<th>Impact</th>
<th>Probability</th>
<th>LOW</th>
<th>HIGH</th>
</tr>
</thead>
<tbody>
<tr>
<td>HIGH</td>
<td>Manage</td>
<td></td>
<td>Reduce</td>
</tr>
<tr>
<td>LOW</td>
<td>Accept</td>
<td></td>
<td>BC Plan</td>
</tr>
</tbody>
</table>


Table 2.1 summarizes the risk management framework that precedes BCM; it is for low probability but high impact incidences that BCM should be developed.
2.2.4 Developing and implementing a BCM response - This involves developing incident management, business continuity and business recovery plans that detail the steps to be taken during and after an incident to maintain or restore operations. Once this has been done it is necessary to recommend how to use available resources to mount an effective response to any incident. There are two essentials components of an effective response that leads to successful management, and these are:

i). A coordinated organization-wide response to the incident, including communication with the stakeholders, such as staff, customers, shareholders and the media;

ii). Restoration of the organization’s activities using the business continuity plan.

A set of plans, (the BCP(s) and the Incident Management Plan (IMP)) must be drawn up and each specific plan must be agreed and understood by all. The IMP must determine the roles and responsibilities for all those involved in the incident requiring the BCP to be activated. This must also define management authorities (such as talking to the press, authority to spend, making decisions and so forth). The plans must also define the criteria for invocation as well as the process for invoking (typically this is a separate document and restricted to those with a need to know – to stop malicious invocation) (Watson 2007).

2.2.5 BCM exercising, maintaining and reviewing BCM arrangements - This leads to the organization being able to demonstrate the extent to which its strategies and plans are complete, current and accurate and identify opportunities for improvement. Watson (2007) emphasizes that once developed; the greatest mistake with a BCP or IMP is to assume that it works without testing it. The second greatest mistake is to assume that nothing ever changes and never maintain it or keep it up to date. A process of exercising the IMP and BCP(s) must be developed and implemented. The exercising or testing must ensure that all critical processes are able to be recovered in the required time. The testing process may lead to the questioning of assumptions made or the ‘tweaking’ of one or more plans. Any changes to the plans must be performed under change control to ensure that they are managed and controlled. It is not necessary to perform a full invocation
every time, some of the options for testing the plans are: Desk check Review; Walkthrough of plan; Simulation; Exercise critical activities and Exercise full BC plan, including Incident management. Whichever option is chosen, the plans must be tested at least annually. The outcome of this process will be the updating and maintaining of the plan based on the results. This is not the only time when the plan should be updated, it is essential to have a management process that is ongoing that updates the plans as there are influencing changes (for example changes of staff, process, business direction, expansion of the business and so on). It is possible to perform a self assessment or audit of the plans internally and use this to provide feedback and identify areas for improvement.

2.2.6 Embedding BCM in the organization’s culture - This enables BCM to become part of the organization’s core values and instills confidence in all stakeholders in the ability of the organization to cope with disruptions. Watson (2007) adds, for the BCM process to succeed it must become an integral part of the business itself – not an optional add on. The BCM process must become part of the core values and everyday management process. Embedding a BCM culture will ensure that any organization can: develop a BCM programme more efficiently; instill confidence in its stakeholders in its ability to handle disruptions; increase its resilience by ensuring BCM implications are considered in decisions at all levels; and minimizing the impact and likelihood of disruptions. This culture, as BS 25999 tells us, is achieved by: assignment of responsibilities; skills; and awareness training.

2.3 Strategic Management and BCM

For an organization’s Business Continuity Plan to be effective, it MUST support the business critical functions. It therefore follows that, to ensure this, the organization’s Strategic Business Planning and Business Continuity Planning processes must be integrated (Billsberry, 2007).

Ansoff (1990) defines strategy as a systematic approach for managing change which consists of first positioning of the firm through strategy and capability planning, secondly real time strategic response through issue management and thirdly systematic
management of resistance during strategic implementation. Chandler (1962) in his
definition of strategy emphasized the determination of basic long term goals and
objectives, the adoption of courses of action to achieve them and the allocation of
resources as being central to the concept of strategy. Strategy is fundamental in the
planning process since strategic decisions influence the way organizations respond to
their environment. Schender and Hofer (1979) define strategy in terms of its function in
the organization. They assert that the purpose of strategy is to provide directional cues to
the organization that permit it to achieve its objectives while responding to the
opportunities and threats in the environment.

Business continuity management falls under the wider study of Strategic change
management. There are two approaches to change management within organizations.
These are planned and emergent change. Planned change was advocated by authors such
as Lewin (1946), Kotler (1985) and Bullock and Batten (1985). Planned change view
organization change as a process of moving form one fixed state to another through a
series of preplanned steps. It distinguishes change that is conscious as opposed to change
that was brought about by accidents or impulse.

Emergent change view emerged in the 1980s. It was advocated by authors such as Quinn
(1985) and Senge (1990). It views change as a continuous, open ended and unpredictable
process of aligning and realigning the organization to its changing environment. It
recognizes the need for organizations to align their internal practices to the external
conditions.

Business Continuity Management is a holistic management process that identifies
potential impacts that threaten an organization and provides a framework for building
resilience with the capability for an effective response that safeguards the interests of its
key stakeholders, reputation, brand and value creating activities (BCI, 2008). In summary
we see that BCM plans for the short to long term in that disruptions occur at any one
these terms. Davis (2006) explains that BCM is meant to have a broad meaning and is
often used as an all-encompassing term to describe an integrated and enterprise-wide
process. This again links BCM with company long term strategies which are enterprise wide in nature.

Swartz, Elliot and Herbane (2001) assert that BCM is a top down kind of an activity. For it to be successful, then the top executives have embrace BCM as a top agenda. This is similarly close to company strategy. Billsberry (2007) emphasizes this by asserting that a critical success factor for BCM implementation is the integration between company strategy and BCM. BCM must support company’s critical activities drawn from its strategies.

2.4 Use of Standards in BCM (BS 25999, PAS 56, ISO/IEC 17799)

For a long time the field of BCM has been governed by the Publicly Available Specifications (PAS) 56 – Business Continuity Management. The specification was the precursor of the BS25999. Its main aim was to define the process, principles and terminology of business continuity management, provide a generic framework for incident anticipation and response and describe evaluation techniques and criteria (Carter 2007). The other standard that had been commonly used to regulate continuity and resilience building was the ISO/IEC 17799- IT continuity, that focused mainly on the continuity of IT processes.

Watson (2007) defines standards as an agreed way of doing something. It can be recorded and published formally, or may simply be a company’s informal unwritten procedure. In 2005 the British Standard Institute, the Business Continuity Institute and other stakeholders created the BS 25999 – Business continuity Management. The standards were published in two parts. BS 25999-1:2006 - the Code of practice for business continuity management published in November 2006. BS 25999-2:2007 which specifies the requirements for achieving certification was published in 2007. These standards play a great role in ensuring that business continuity capability is appropriate to the size and complexity of an organization.

The importance and benefits of using standards in managing business processes can not be understated. DiMaria (2007) summarizes the benefits accruing from the usage of
standards in implementing BCM especially using the widely accepted BS25999. It provides a common framework, based on international best practices, to manage business continuity. Using standards proactively improves resiliency efforts when faced with disruptions to key value streams and delivers a proven response methodology for managing a disruption. Standards protect and enhance the organization’s reputation and brand; and demonstrate that applicable laws and regulations are being observed.

Watson (2007) has gone further to enumerate benefits of using standards especially the widely accepted BS 25999 as offering competitive advantage for an organization through benchmarking for quality in a consistent manner. This is as a result of its wide application on all sizes and types of organizations the world over. The use of the standard also offers greater assurance to the various stakeholders all the time strengthening their partnership with the organization.

2.5 BCM Critical Success Factors

For any business process to be successfully implemented and run, there are a few factors that have to be put in place. These are the critical factors that will determine the success of the particular process. BCM is a holistic management process (BS25999-1) and it too has some critical success factors that must precede and follow its success. Billsberry (2007) in the Vega white paper of 2007 discusses the critical success factors of BCM, these are defined below.

2.5.1 Funding

BCM establishment and maintenance is a costly exercise. It is therefore essential that this important aspect of the business is adequately and separately budgeted for and funded. Many BCM projects fail to kick off due to lack of funds to under guard the firms commitment. BCM implementation as described in the methodology is quite an intense programme involving at least six stages. At times if not most times, many organizations use BCM experts to roll out BCM. This makes it an even more costly exercise.
2.5.2 People aspect

A common misconception about business continuity management is that it focuses too heavily on technology and not enough on people. Too often people are not part of the equation when companies are planning the survival strategy for a crisis. Business continuity recognizes that people are the core asset of any business and that, without people to handle, processes, management and use the data safeguarded through having an effective business continuity plan in place, the whole investment is undermined.

2.5.3 Corporate Culture

BCM like the wider enterprise risk management is a continuous process; the reason why emphasis put on embedding in it the organization’s culture. The creation of a culture in an organization that recognizes the purpose and importance of BCM is key. This requires persistence and a great deal of time and effort, but can be achieved through well thought out and effective training and awareness programs.

2.5.4 Executive Involvement

It is critical for the BCM to be on executive management’s agenda. The implementation of business continuity is now seen as an integral part of corporate governance and its success requires unparalleled support of senior management and the board. The need for top management’s involvement has been underscored by many authors. Dr Heng (2006) stresses that top management involvement together with appointing departmental representatives with appropriate authority and project management skills is key to the success of BCM programmes.

2.5.5 Supply Chain and other Interdependencies

There is an increasingly interdependent society; no organization can consider itself an island. If an organization’s supply chain fails, then they may find themselves unable to meet the demands of their clients, resulting potentially in not only the loss of the client, but also a tarnishing of the company’s reputation.
During the BCM development, the aspect should be incorporated by involving other stakeholders like suppliers, local authorities and other stakeholders especially in BCP exercising phase.

### 2.5.6 Enterprise risk management

Risk management is the idea that underpins all of business continuity management. At its simplest this means identifying the risks to a business, analyzing them and then managing them. An organization needs to adjust existing policies to integrate BCMS.

### 2.5.7 BCM Testing and Maintenance

In order that an organization can be assured its plans work as anticipated and remain relevant to the organization, it is essential that they are tested regularly. This has the added benefit of providing a valuable training vehicle for its BCP teams. Balardo (2007) adds that simulations and testing should be used as standard tool for the BCM programme and plan maintenance factors automated.

### 2.5.8 Documentation

It is essential that plans are properly documented and kept current. This is supported by the fact that in a disaster scenario staff will be under significant pressure and availability of accurate and up-to-date Disaster Recovery Plans and supporting information (numbers, papers, proformas, maps, directions,) will be of significant benefit to them. Also, one of the scenarios an organization may be dealing with could entail bringing in external staff, who may not be totally familiar with its set up. These documents will provide them with the essential local knowledge they need to ensure that the business recovers as quickly as possible.

### 2.5.9 Integration with strategic plan

For a BCMS to be effective, it MUST support the business critical functions. It therefore follows that, to ensure this, the organization’s Strategic Business Planning and Business Continuity Planning processes must be integrated. Caddick (2008) further demonstrates
the importance of this in that many businesses are using the results of BCM to make strategic decisions such as locations of new sites for business, investment decisions as well as recruitment. The integration becomes a cyclic process where one thing guides the other in turn.

2.6 External Drivers of BCM

Business Continuity Management is a new area of practice especially in Kenya. For an organization to practice BCM there must be a driving force just as in other areas of practice. Porter (1998) who developed the five forces model for industry analysis paints the best picture which perhaps is proven by the findings of the survey on factors driving BCM in industries. The driving forces can be various. According to Lewin (1947) a company is faced by several driving and restraining forces the balance of which creates changes within the organization. Similarly there have been driving forces towards the implementation of BCM. In a short summary, Woodman (2007) explains the findings of the Chartered Institute of Management survey on the key external drivers of BCM. While these findings lean towards the west (survey was conducted in Britain) they are a strong indicator of trends here in Kenya.

2.6.1 Corporate governance

Corporate governance was the most commonly identified driver of BCM: it was cited by twice as many managers as had five years earlier. Corporate governance is particularly important in certain types of organizations; it was identified as a key driver by 80 per cent of those managers working in public limited companies that have a specific BCP. Corporate governance was also the lead driver of BCM in voluntary and not for-profit organizations, identified by 71 per cent of managers.

2.6.2 Customer demand

Customer demand was the second most common driver and is particularly important for private limited companies. This driver can be explained from results of massive failures in the recent past of financial institutions globally. With their collapse, so go, customer
funds. Customers are therefore demanding that businesses demonstrate ability to continue in light of major disruptions of any kind. Caddick (2008) in a different survey indicates that client pressure is a smaller influence as identified by the survey participants but still an influence.

2.6.3 Central government

Central government was cited as a key driver though sector specific. It is a particularly important driver for the adoption of BCM in the public sector, cited as a key driver by 72 per cent of all public sector managers. In Caddick’s (2008) survey regulation by the central government constituted 40% of the respondent’s view of drivers of BCM. The central governments in many countries still do not drive BCM implementations. They choose to regulate certain sectors compared to others such as the financial sector, as was demonstrated by Taylor (2007).

2.6.4 Public sector procurement

Public sector procurement requirements were also having some impact on the private sector, cited by 10 per cent of all managers in private sector companies. This can be linked to be part of the greater supply chain management. It would mean that if the rules within procurement require companies to demonstrate continuity then companies allowed to publicly procure should comply.

Price (2003) discusses the results of a survey conducted by the Continuity Forum on the current drivers of BCM. Figure 2.3 gives an illustration of the results.
Figure 2.3: Drivers of BCM

The survey polled ten different factors. From figure 2.3 it is clear that in the previous years, customer satisfaction was a key driver for the implementation of BCM followed by corporate governance and legislation. Customer satisfaction compares positively with competitive advantage. There is a clear similarity between the two surveys confirming that these are true drivers of BCM.

Caddick (2008) points out an entirely different but very key driver of BCM, Best Practice. In the survey conducted by Marsh Consultancy, Best practice was identified as the main driver of BCM and had the highest margin of 77% of all respondents. Together with this an interesting driver identified was Past Experience at 50% of the respondents.

As earlier mentioned, BCM falls under the wider discipline of strategic change management studies; change within an organization can be fostered by many factors. The same factors that foster change are responsible for driving BCM in many organizations as they motivate factors for creating continuity through change. Some of these change drivers identified that coincide with the above already mentioned factors are; changing customers, environment, technology, competition and regulations/benchmarks (Maalu, 2007).
The most important question that many organizations have to grapple with is that of why is BCM important. Fawcett (2007) simplifies the issue by responding, “Business continuity management is, put simply, good business management”. This simple answer is however not sufficient to address the fundamental questions the organizations are asking themselves. A closer look is given to the importance and benefits of BCM as explained by several authors.

Billsberry (2007) gives an awakening thought in the Vega White paper on the importance of BCM, says “As a commercial illustration of the importance of Business Continuity Management, a Safety net study conducted immediately after the 1993 Bishopsgate bomb in London and revisited again in 2000, established that, of those companies directly affected by the incident, and who did NOT have contingency plans in place: Only 8% survived long term of the remainder, 40% failed within 18 months, 12% failed within five years, 40% never re-opened.

The importance of BCM cannot be underrated in the current world. According to a 2004 study by the University of North Texas, almost 50% of small to medium-sized companies, which lack business continuity and disaster recovery plans, go out of business within two years of suffering a major disaster (Standards, 2008).

Disruptions in business are normal and inevitable. According to Sussex Local Authority Emergency Planning Group (2007) nearly 1 in 5 businesses suffer a major disruption every year and more than 50% of companies, who do not have a Business Continuity Plan and are hit by a disaster, go out of business within 12 months.

Companies that eventually implement a BCM system benefits are more than just the satisfaction and peace that they can quickly recover from major disruptions, as DiMaria (2007) summarizes there are several benefits accruing to an organization from implementing a BCM are as follows:
2.7.1 Competitive Advantage

BCM implementation contributes to the opening of new markets through demonstration of compliance with best-in-class standards. Competitive advantage gives the business an edge over its main competitors and forms the reasons why it and not the competition. This applies greatly for services firms especially those in the financial sector where customer sense of security over their funds is critical.

2.7.2 Delivery

BCM provides a rehearsed method of restoring an ability to supply critical products and services to an agreed level and timeframe following a disruption. The benefits of delivery cannot be downplayed; they translate into instant cash savings where as it would cost the company so much revenue in disruption BCM averts this all together Caddick (2008).

2.7.3 Supply-Chain

BCM ensures that every company in the supply chain understands and consistently applies guidelines and standards consistent with the organization’s requirements. Supply chain has become of utmost importance to any organization. With the introduction of seamless workflows between input, processing and the final output, its necessary for every company in the pipeline to be aware and institute BCM in order to maintain an unbroken chain link.

2.7.4 Business Improvement

BCM enables a clearer understanding of how the entire organization operates on day-to-day basis, which can identify opportunities for improvement (including personnel and knowledge deficiencies and single points of failure). The dynamism described earlier on in the paper means that the business cycles have grown even shorter in recent times. There is need for businesses to continuously evaluate themselves in a bid to regenerate. BCM is one such opportunity.
2.7.5 Cost Savings

BCM creates an opportunity to reduce the burden of internal and external business continuity audits and may reduce business interruption insurance premiums.

Price (2004) echo's DiMaria's (2007) views through an earlier survey conducted by the Continuity Forum. The survey sees key benefits of BCM as; it reduces impact and likelihood of business failure and improves business processes. Together with this the survey revealed the BCM demonstrates professional management in organizations as well as enhances customer service, creates competitive advantage, frees management time spent fire-fighting, increases confidence in the future and can reduce cost of capital.

In addition to these Watson (2007) see the benefits accruing from a BCM programme as greater reduction in exposure to risk with potential of insurance benefits in some countries, the programme goes ahead to offer organizations greater operational resilience, protects shareholders value, demonstrates due diligence as well as compliance with regulations and other standards. Best of all, the programme better focuses the organization's resources for risk, security and other purposes.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 The Research Design

A survey approach was adopted in carrying out the study where the units to be studied were Public and Private Organizations in Kenya selected according to the criteria described in the subsequent sections. Generally, a survey may focus on opinions or factual information depending on its purpose, and most involve administering structured questions to individuals (Kothari, 1990). Since the objective of this study was to seek answers to specific questions from a large number of respondents as to the extent of the development of BCM and factors influencing its development, a survey approach was found to be more appropriate.

3.2 The Population

The target populations for this survey were the listed companies on the NSE. The population of the companies cut across the various segments listed on the Nairobi Stock Exchange.

3.3 The Sample Design

The subjects in the populations mentioned above, were randomly sampled to give an appropriate sample size representative of the various segments of the populations proportionately.

There are 55 listed companies on the NSE (Business Daily, 2008) (refer to Appendix C). Out of these the study targeted 30% as a sample for its use.

3.4 Data Collection

This study used primary data and the researcher developed a questionnaire to help in data collection (refer to Appendix B). This is because it is the most convenient as most senior managers were busy persons and it was predicted that they would not have time to give oral interviews. The researcher designed the questionnaire so as to ease completion by the
respondents and facilitate accurate data capture and analysis. The questionnaire had three sections. Part A of the questionnaire sought demographic information concerning the respondent and the organization while part B of the questionnaire collected data on the company profile. Part C collected data, about the extent of development of BCM in the organizations and factors influencing its development, from the selected company’s senior managers in Audit, Risk, Information Technology and Strategy.

The questionnaires were delivered to the respondents via hand delivery and email (Kombo, 2008). The questionnaire was piloted and revisions made where necessary before the instruments were used to collect data for the study.

3.5 Data Analysis

Once the questionnaires were administered, numerical codes were assigned to the various close ended responses. However, coding for open ended questions was done after the responses in the filled questionnaires were obtained. The data was then categorized and numerical codes assigned to the various categories (Keasworth & Harding, 1992).

Data collected from the Questionnaires were analyzed using cross tabulation and descriptive statistics such as frequency distribution to establish the extent of development of BCM and factors influencing it.

A report on the study was then compiled based on the responses that were received from the respondents.
4.1 Introduction

The study used questionnaires to collect data for analysis. The questionnaires were framed in a simple manner to enable quick and easy response and also deliver the fundamental information that the study using was seeking.

The returned questionnaires were first edited for completeness and then coded before being subjected to statistical manipulation and evaluation using SPSS.

The sample size selected was 30% of the 55 companies listed on NSE. This came to 17 companies in all. NSE is stratified into segments according to various trading sectors (see appendix C). Proportionate random sampling was used to select the respondent companies. The companies were each assigned sequential numbers and random numbers were generated using Ernst & Young Random number generator software. These numbers were used to come up with the list of respondent companies as listed on appendix D. Each segment produced a proportionate number of respondent companies. The questionnaire was emailed to the respondent and followed up by frequent telephone calls.

Of the sample taken 82% of the respondents (14 companies) responded positively to the questionnaires sent to them. The rest 18% did not respond. The financial & Investment and the Commercial & Services sectors both produced an equal number of respondents (5 each) making it 35.7% of the respondents. Industrial & Allied produced 21.4% of the respondent companies (3 companies) while the Agricultural sector had the lowest at 7.1% (1 respondent).

4.2 Demographic Information

The following summary gives an analysis of the characteristics of the officers who responded in terms of their functional areas and years worked with the respondent companies.
The research sought to find out the functional area occupied by the officers in the respondent companies.

From figure 4.2.1, 42.9% of the officers in the respondent companies operated in Operations/General management while 35.7% were from Information Communication and Technology. The rest of the respondents (21.4%) were from Finance and Audit departments in their companies. There seems to be a connection between ICT and BCM. ICT as a single operational area produced the largest number of respondents.

The research sought to find out the years of service the Officers had served with the respondent companies. This would be a good indicator of their knowledge on the area of research.
From figure 4.2.2, 42.9% of the officers in the respondent companies had worked for the companies for more than 5 years while 35.7% had worked for between 3 and 5 years and the rest of the respondents (21.4%) had worked for less than 3 years.

4.3 Characteristics of the Respondent Companies

The following summary gives an analysis of the characteristics of the respondent companies used for the study in terms of their turnover, number of employees, asset base, years of existence and type of ownership.

Figure 4.3.1: Respondents' Turnover per Annum

The research sought to find out the turnover per annum of the respondent companies.

Source: Research data

From figure 4.3.1, 92.9% of the respondent companies had turnover of over 1 billion Kenya shillings while only 7.1% of the respondents had turnover lower than 1 billion Kenya shillings.
The research sought to find out the number of employees serving in the respondent companies.

Source: Research data

From figure 4.3.2, 85.7% of the respondents had employed over 500 employees while 14.3% had just below this at between 200 and 500 employees. None of the respondents had below 200 employees.

Figure 4.3.3: Respondents' Asset Base

The research sought to find out the current asset base of the respondent companies.

Source: Research data

From figure 4.3.3, 92.9% of the respondents recorded assets values of over 1 billion Kenya Shillings whereas 7.1% of them had an asset base of between half a billion and 1 billion.
The research sought to find out the number of years the respondent companies had existed for.

**Figure 4.3.4: Respondents' Years of Existence**

The research sought to find out the number of years the respondent companies had existed for.

**Source: Research data**

From figure 4.3.4, 92.9% of the respondent companies had existed for over 10 years while only 7.1% of the respondent companies had existed for between 5 and 10 years.

**Figure 4.3.5: Respondents' Ownership Type**

The research sought to find out the type of ownership of the respondent companies.

**Source: Research data**

From 4.3.5, all of the respondent companies were publicly owned.
Based on the results above we conclude that a large majority of the respondent companies are large corporate companies, big enough to be concerned with continuity management.

### 4.4 The Existence and Reasons for Business Continuity Management

The summary below gives an analysis of the existence and formation of Business Continuity Management this was in terms of business continuity plans, business impact analysis, risk analysis, alternative strategies and the reasons for BCM within the respondent companies.

**Figure 4.4.1: Existence of BCM in the Respondent Companies**

*The research sought to find out if BCM existed within the respondent companies.*

![Pie chart showing the existence of BCM in the Company]

*Source: Research data*

From figure 4.4.1, the question of whether the respondents have a Business Continuity Plan for their company was asked and 85.7% of the respondents answered positively while 14.3% did not have one in place.

In order to eliminate any form of cheating the researcher cross referenced the above question with three other questions intended to find out the authenticity of BCM in the responding companies. These results are summarized below;
The research sought to find out whether the respondent companies had business impact analysis, risk analysis and alternative recovery strategies as part of their BCP's.

From figure 4.4.2, 71.4% of the respondents indicated that they had their BIA and RA in place verifying the authenticity of their BCM. The two aspects mentioned above (BIA and RA) form the core any BCM system. Without these then a company cannot deem to have developed a BCM system. In addition the respondents were asked whether their recovery strategies were in place, which is another important part of BCM but can as well be created as part of other business processes. A larger proportion of these (85.7%) had these strategies in place already. From the results above we can confidently say that about 71.4% of the respondents surveyed do have a BCM system in place.
The respondents surveyed who did not have a BCP identified high costs as a major reason for not possessing one. One unique case was that of a large government controlled corporate. The reason for not having a BCM system in place was given as decentralization of the administration of the corporate. Due to its sheer size, the internal blocks were viewed as almost separate corporate entities. The existence of BCM in one block highly negated the existence in another block. The corporate however did not have one consolidated BCM system just scattered BCPs for some of the business blocks.

Many reasons were given for the existence of BCM within the respondent companies. Table 4.1 summarizes the reasons given for having a BCM system in the various respondent companies.

Table 4.1: Reasons for BCM

<table>
<thead>
<tr>
<th>Reason</th>
<th>Count</th>
<th>Count</th>
<th>Count</th>
<th>Count</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk/Resilience management</td>
<td>13</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regulation/Legislation</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Competition</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corporate Governance</td>
<td></td>
<td></td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Demand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>5</td>
<td>3</td>
<td>6</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Research data

Table 4.1 gives the various reasons for having BCM within the respondent companies and the total count for each.

Risk/resilience management was the biggest reason given for the need of a system of continuity management. The lowest reason given was customer demand.
The research sought to find out the extent of expert involvement in the implementation of BCM within the respondent companies.

Source: Research data

It was noted from figure 4.5.1 that a large majority of respondents (57.1%) had implemented BCM in-house. The use of experts constituted 35.7% of the respondents. Use of experts helps companies use world class recommended methodologies and allows them to benchmark themselves with other similar organizations worldwide. It is recommended that experts be used either in implementing or auditing BCM for companies. Audits lead to certifications available from certification bodies such as ISO.
The research sought to find out the extent to which several leading standards had been used in implementing BCM in the respondent companies.

**Figure 4.5.2: Use of Standards in BCM**

Use of Standards in BCM Implementation

<table>
<thead>
<tr>
<th>Standard</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISO/IEC 17799</td>
<td>21.4%</td>
</tr>
<tr>
<td>BS 25999</td>
<td>21.4%</td>
</tr>
<tr>
<td>Kenyan Law</td>
<td>14.3%</td>
</tr>
<tr>
<td>None</td>
<td>21.4%</td>
</tr>
<tr>
<td>Missing</td>
<td>7.1%</td>
</tr>
<tr>
<td>PAS 56</td>
<td>14.3%</td>
</tr>
</tbody>
</table>

Source: Research Data

**Figure 4.5.3: Use of Standards in BCM across Industries**

The research sought to find out the extent to which several leading standards had been used in implementing BCM across various industries represented by the respondent companies.

Source: Research data

From figures 4.5.2, 3 it was seen that the use of standards and local laws in implementing BCM was also not missing as over 65% of the respondents had indicated use of various standards.
standards and laws. 21.4% of the respondents had used the internationally accepted standard for BCM – BS25999. A further 14.3% had used its precursor PAS56. Some respondents had also used more than one standard to implement BCM. The use of Standards was more prevalent in the Commercial & Services and Financial & Investment sectors. The Industrial & Allied and Agricultural sectors indicated minimal use of standards.

4.6 The Key Success Factors and Need for Business Continuity Management

Table 4.2: Critical Success Factors in BCM Implementation

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top management participation</td>
<td>8</td>
<td>25.8</td>
<td>25.8</td>
<td>25.8</td>
</tr>
<tr>
<td>Staff awareness/corporate culture</td>
<td>9</td>
<td>29.0</td>
<td>29.0</td>
<td>54.8</td>
</tr>
<tr>
<td>Adequate funding</td>
<td>4</td>
<td>12.9</td>
<td>12.9</td>
<td>67.7</td>
</tr>
<tr>
<td>Integration with company strategy</td>
<td>7</td>
<td>22.6</td>
<td>22.6</td>
<td>90.3</td>
</tr>
<tr>
<td>Use of expert consultants</td>
<td>3</td>
<td>9.7</td>
<td>9.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Research data

Table 4.2 lists several factors which the respondent companies deemed to be their reasons for the having successfully implemented BCM.
The research sought to find out reasons why BCM implementation was successful within the respondent companies.

**Key Success factors in BCM Implementation**

From figure 4.6.1, staff awareness & corporate culture (29%) was the greatest factor behind the successful implementation of BCM as identified by the respondents. This was closely followed by top management participation at 25.8% and integration of the BCM with the company strategy at 22.6%. The use of expert consultants and adequate funding were not seen to be very critical factors towards the success of BCM implementation.

This can be explained by the fact that many of the respondents as seen earlier did not rely on any outside help when coming up with BCM. As had earlier been noted 57.1% of the respondents had come up with BCM using in-house means. This negates the need of funding for BCM as the people involved are normal employees of the companies. The same statistic explains why use of experts was not seen as a critical success factor.

*Source: Research data*
4.7 The Need for BCM

Table 4.3: Need for BCM

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Yes</td>
<td>14</td>
<td>45.2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research data

From table 4.3 the entire 14 respondent companies all agreed with the researcher's definition of the term BCM.

From table 4.3, all the respondents saw a need for BCM from the definition given by the researcher (as defined in the questionnaire appended).
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

Contrary to the researchers’ belief, the practice of BCM seems to have taken root in Kenya as shown by an overwhelming 85.7% of the respondent companies who had a BCP in their company. After eliminating possible cheating on the questionnaires, it was noted that most of the respondent companies did indeed have a form of BCM system for their organizations.

It was also noted that most companies who had a BCM program had developed it themselves with little or no help from external consultants/experts. This was further shown by the rating that use of experts was given by the respondents as a factor influencing the success of their BCM program implementations. Respondents rated it as the lowest factor at 9.7%.

The use of standards and regulating laws for the creation of BCM programs among the respondents was noted. About 65% of the respondents were noted to have used standards with the Financial & Investment and Commercial & Services sectors leading the way possible because of regulations by the CBK. The Industrial & Allied recorded low use of standards whereas the Agricultural sector recorded no usage at all.

Fourthly, it was noted that many of the respondent companies saw employee awareness through corporate culture as been responsible for the success of their BCM programs. It must be kept in mind that a large majority of the respondents (85.7%) had over 500 employees. This may explain why staff awareness and possibly, participation, is key for the success of programs such as BCM. BCM is both a process and people system.

All the respondents including those who did not have a BCM program saw its importance for their companies. The key reason for having BCM was identified as providing a risk/resilience management system against unforeseen circumstances.
5.2 Conclusions

In conclusion the importance of the results has been discussed in-depth;

5.2.1 Use of experts

Many of the respondents (57.1%) had developed their BCM system without any help from experts which raises questions of the sufficiency of the systems. BCM is a technical area of practice regulated by standards to encourage uniformity of the systems. Like other practices BCM has been developed over a range of years in the bid to improve if not perfect it. In this process experts in the field have emerged and have proven a useful resource to many companies world over. The low use of experts in developing BCM as shown by the study is a concern to the researcher. It is the researcher’s humble opinion that companies should involve experts in the process of creating BCM systems. The levels of involvement are however various. To begin with companies can hire experts for the entire process of creating BCM systems where, the experts conduct over 90% of the work. The companies can hire experts to guide the process where, the experts offer support, technical advice, and other useful information as the company creates a BCM system for themselves. Lastly the companies can hire experts to audit the already created BCM system, pointing out loopholes, weaknesses as well as areas to improve on in future. All these issues will only lead to high quality of BCM programs for companies.

5.2.2 Use of recognized standards

Another concern raised from the study was the lack of use of governing standards in the creation of BCM programs by the respondents. Only about 50% of the respondents had used relevant standards or regulations to create their BCM programs. The rest had either not used any or were not sure about it. Over the years, just as there have been experts created for the field of BCM, so has there been creation and establishment of standards. Standards are useful for the regulation of areas of practice, to ensure that no disparity exists in the practice in different parts of the world (Watson, 2007). They generally establish best practices for the creation and maintenance of BCM programs (DiMaria, 2007). Their use is paramount in BCM and when a company does not use standards, one
can actually conclude that the program is inadequate as it may not have received proper guidance and accepted methodology.

As part of the previous point, the researcher was also concerned by the role the Government has been playing in regulating the practice of BCM. This is an area for further study and no conclusive summary can be given. However it was noted that 14% of the respondents were actually responding to government requirements for them to have a BCM program in place. These were drawn mainly from the financial services sector of the NSE. As had earlier been pointed out, there seems to be a bias the world over for regulating the financial sector by Governments. For there to be conclusion a study needs to be conducted to find the extent of involvement of the Government in regulating BCM. It is the researcher’s opinion that, like any other field BCM needs to receive local recognition and regulation by the Government. This will go a long way in ensuring that it is implemented uniformly across various industries and that it meets set minimum requirements.

5.2.3 Money vs. Need: The delicate balance

A point noted from the results of the study was the fact that money was an issue for the respondents that had not implemented BCM. This fact leads us back to the earlier point that pointed out the need for Government involvement in regulating BCM. Money can be an easy excuse for anyone to skip a non mandatory issue. Without the regulation by government the gap of those without BCM would have been wider. Companies need to strike that delicate balance between the importance of BCM and the cost of implementing it. This can be done in various ways including integrating BCM in the corporate strategy. This will make it easier and definitely cheaper for the companies to create and maintain BCM programs.

5.2.4 BCM as part of corporate culture for success

As an addition to the forerunning point, it was noted that the key reason for a successful implementation of BCM in companies was staff awareness through corporate culture. BCM is a people aspect issue (Billsbery, 2007). BCM is for the people by the people.
BCM can stall when people are not involved properly. On its onset, the management should include BCM in the corporate culture. It should be part and parcel of the employee’s behavior.

5.3 Recommendations

The researcher would like to make the following three recommendations;

First, to the Firms who have already implemented BCM and those that are about to, using experts in the creation of BCM programs is a very useful tool in the process. Knowledge sharing/transfer, benchmarking, invaluable experience are some of the benefits that may accrue from using experts in the process as had earlier been explained in 5.1 above.

Secondly, to the Industries players and regulators the researcher recommends that efforts be put in place to encourage the adoption of BCM across the various industries. This is a proactive move as opposed to been reactive to situations. The importance of BCM cannot be understated and has been clearly indicated by this study.

Thirdly, to the Government as the biggest regulatory body, there is a need to regulate the implementation of BCM to ensure that it is done in a uniform manner meeting high standards of quality that is deserved and desired. Lack of regulation leads to chaos in the industry, many firms may get away with malpractices such as endangering the interests and resources of customers. The Government needs to step in and protect these through regulations and enforcement.

5.4 Limitations of the Study

BCM is a wide study and in Kenya it is a relatively new area of study. This comes with its own challenges as follows;

There was limited local material on the subject, as has been pointed out the study of BCM is pioneer in Kenya, all the, literature relied upon for the study was primarily foreign in nature. No local examples could be found easily.
Time and money also factor in and limit the extent of the study, as has been pointed out, it is a relatively wide topic.

Companies listed on the stock exchange were very information sensitive. Any information that does not meet the criteria of public information is not easy to obtain as it can be classified as company strategy or secret. BCM seems to fall under this definition as many respondents shied away from delving deep into the topic for fear of releasing sensitive company information. This limitation forced only a high level questionnaire, which only drew out minimal information from the respondents.

A survey of the NSE may not necessarily draw concrete conclusions about the state of BCM in Kenya as no private company was polled in the exercise. Again time and resources act as a major cause but the scope of academic work may demand definite samples to be researched upon. This being a pioneer study, the researcher wanted to cut across the industry as opposed to focusing on a particular industry for the research. The only appropriate population that contains members across the industry in Kenya for the time being is the NSE.

5.5 Suggestions for Further Research

5.5.1 Multi level plans vs. Integrated plans

Contrary to the expectations of the research, that BCM should be one per company, the researcher uncovered a multi level BCM program for a multi level company. In this case some of the divisions did not posses a BCM program while others did in the same company. This creates an opportunity for further study to look into it.

5.5.2 Beyond the NSE

The scope of the study covered only the NSE. The NSE has under its wing 55 listed companies. The country has far more companies than listed, though these were representative for the purpose of the study. It would be important for future studies to focus on various industries as well as on non listed companies. It would be interesting to
study the Government departments, parastatals, small and medium sized enterprises (SMEs), privately owned concerns and any other concern beyond the NSE.

5.5.3 CBK, any results on action taken?

The CBK released a prudential guideline as was indicated earlier in the study. This guideline was meant to initiate a process of regulation on the financial institutions. Another area of recommendation would be a study designed to find the extent of the success of the CBK’s prudential guideline. In this study milestone can be measured as well as challenges that both, the regulating body (CBK) and the institutions been regulated, have faced in implementing BCM.

5.5.4 BCM in Academic circles

Most areas of professional practice are accompanied by academic backing and qualifications. BCM though a young area of practice, has grown in an unprecedented manner. It has gained wide acceptance including in academic circles with UK leading the way (Coles, 2007). Kenya is known for its fast paced approach to issues especially academic and professional. This area should also be an area of concern for the academic forum. For starters, there seems to be a link between strategic planning and Continuity planning. This forms an area of further study along the line of BCM.
REFERENCES


Pogishio, S. (2008), *Business Continuity Management and Disaster Recover Planning in Kenya*, Kenya’s Information Minister speaking at the BCM and DRP services launch by UUNET Kenya, retrieved on 17/05/2008 from the UUNET website available on www.uunet.com


Appendix A: Letter to the Respondents

UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS
MBA PROGRAM - LOWER KABETE CAMPUS

DATE: 2nd OCTOBER, 2008

TO WHOM IT MAY CONCERN

The bearer of this letter [Signature]
Registration No: [Registration No]

is a Master of Business Administration (MBA) student of the University of Nairobi.

He/she is required to submit as part of his/her coursework assessment a research project report on a management problem. We would like the students to do their projects on real problems affecting firms in Kenya. We would, therefore, appreciate if you assist him/her by allowing him/her to collect data in your organization for the research.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organizations on request.

Thank you.

[Signature]
DR. W.N. IRAKI
CO-ORDINATOR, MBA PROGRAM
Appendix B: Sample Questionnaire

A Study on the Extent of Development of Business Continuity Management in Kenya

Definition of Business Continuity Management (BCM)

"Business Continuity Management is a holistic management process that identifies potential impacts that threaten an organization, [this in turn] ... provides a framework for building resilience with the capability for an effective response that safeguards the interests of its key stakeholders, reputation, brand and value creating activities." (BS25999-1, 2006)

PART A: Respondents Information

1. Name of organization

2. Name of respondent

3. Position held

4. Years worked with the organization
PART B: Company Profile

Tick appropriately

5. Turnover p.a. (Kshs Millions)
   a) 10M - 100M □  b) 100M - 500M □  c) 500M - 1B □  d) over 1B □

6. No. of employees
   a) 10 - 50 □  b) 50 - 200 □  c) 200 - 500 □  d) over 500 □

7. Asset base (Kshs Millions)
   a) 10M - 100M □  b) 100M - 500M □  c) 500M - 1B □  d) over 1B □

8. Years of existence
   a) 1 - 2 □  b) 2 - 5 □  c) 5 - 10 □  d) over 10 □

9. Ownership
   a) Public □  b) Family □
PART C: Development of Business Continuity Management

10. Do you have Business Continuity Plan for your company?
   a) Yes □ (state date created)        b) No □        c) Not aware □

11. Do you have a company strategy?
   a) Yes □ (state date created)        b) No □        c) Not aware □

12. Have you conducted and documented a Business Impact Analysis?
   a) Yes □ (state date created)        b) No □        c) Not aware □

13. Have you conducted and documented a Risk Assessment?
   a) Yes □ (state date created)        b) No □        c) Not aware □

14. Are your Recovery Strategies Documented?
   a) Yes □                                b) No □        c) Not aware □
15. Why don’t you have;

i) A Business Continuity Plan? (Tick as many as appropriate)

a) High cost □  b) Management has not directed □  c) Time constraint □

d) Don’t know of it □  e) Lack of expertise □  f) Others (State)

ii) A company strategy? (Tick as many as appropriate)

a) High cost □  b) Management has not directed □  c) Time constraint □

d) Don’t know of it □  e) Lack of expertise □  f) Others (State)

16. What led to the need of Business Continuity Management?

a) Risk/resilience management □  b) Regulations/Legislation □

c) Competition □  d) Corporate governance □  e) Customer demand

f) Others (State) ________________________________
17. How did you come up with Business Continuity Management?

a) In-house □  b) External consultants □

18. What standards did you use to implement Business Continuity Management?

a) PAS56 □  b) BS25999 □  c) ISO/IEC 17799

d) Kenyan laws (state) □  e) None □  e) Others (state) ______________________

19. What were the key factors for the success of your Business Continuity Management implementation? (Tick as many as appropriate)

a) Top management participation □  b) Staff awareness/corporate culture □

c) Adequate funding □  d) Integration with company strategy □

e) Use of expert consultants □  f) Others ______________________

20. Is there a need for Business Continuity Management for your company?

a) Yes □  b) No □  c) Not sure □

Thank you for taking your time to complete this questionnaire
Appendix C: List of Respondents

Companies Listed on NSE

Main Investments Market Segment

Agricultural

1. Unilever Tea (K) Ltd.
2. Rea Vipingo Ltd.
3. Sasini Tea & Coffee Ltd.
4. Kakuzi Ltd.

Commercial and Services

1. Access Kenya Group
2. Marshalls E.A. Ltd.
3. Car & General Ltd.
4. Hutchings Biemer Ltd.
5. Kenya Airways Ltd.
6. CMC Holdings Ltd.
7. *Uchumi Supermarkets Ltd.
8. Nation Media Group Ltd.
9. TPS (Serena) Ltd.
10. ScanGroup Ltd.
11. Standard Group Ltd.

Finance and Investment

1. Barclays Bank of Kenya Ltd.
2. CFC Bank Ltd.
3. Housing Finance Company of Kenya Ltd.
4. ICDC Investment Company Ltd.
5. Kenya Commercial Bank Ltd.
7. Pan Africa Insurance Holdings Co. Ltd
10. Standard Chartered Bank Ltd.
11. National Industrial Credit Bank Ltd.
12. Equity Bank Ltd.

**Industrial and Allied**

1. Athi River Mining Ltd.
2. BOC Kenya Ltd.
4. *Carbacid Investments Ltd.
5. Olympia Capital Holdings Ltd.
6. E.A. Cables Ltd.
7. E.A. Breweries Ltd.
8. Sameer Africa Ltd.
9. Kenya Oil Ltd.
10. Mumias Sugar Company Ltd.
11. Unga Group Ltd.
12. Bamburi Cement Ltd.
13. Crown Berger (K) Ltd.
14. E.A Portland Cement Co. Ltd.
15. Kenya Power & Lighting Co. Ltd.
16. Total Kenya Ltd.
17. Eveready East Africa Ltd.
18. Kengen Ltd.
Alternative Investments Market Segment

1. A Baumann
2. City Trust
3. EAAGADS
4. Express Kenya
5. Williamson
6. TeaKapchorua Tea
7. Kenya Orchids
8. Limuru Tea

*Suspended from Trading
### Appendix D: Data Collection Profile

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<tr>
<th>Respondent Company</th>
<th>Contact Person</th>
<th>Email address</th>
<th>Sent</th>
<th>Responded</th>
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</thead>
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<tr>
<td>1. Sasini Tea and Coffee</td>
<td>K Kerich</td>
<td><a href="mailto:kkerich@sasini.co.ke">kkerich@sasini.co.ke</a></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>2. Kenya Airways</td>
<td>Elizabeth Kaniu</td>
<td><a href="mailto:elizabethkaniu@gmail.com">elizabethkaniu@gmail.com</a></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>3. Nation Media Group</td>
<td>Joan Kirika</td>
<td><a href="mailto:jkirika@nationmedia.com">jkirika@nationmedia.com</a></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>4. Uchumi*</td>
<td>Jackson Kamau</td>
<td><a href="mailto:mwangiik@uchumi.com">mwangiik@uchumi.com</a></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>5. Barclays Bank</td>
<td>Grace Kiragu</td>
<td><a href="mailto:gmkiragu@yahoo.com">gmkiragu@yahoo.com</a></td>
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<td>6. Equity</td>
<td>Moses Mate</td>
<td><a href="mailto:moses.mate@equitybank.co.ke">moses.mate@equitybank.co.ke</a></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>7. Kenya Commercial Bank</td>
<td>Chari Mwadime</td>
<td><a href="mailto:chmwadime@kcb.co.ke">chmwadime@kcb.co.ke</a></td>
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<td>✓</td>
</tr>
<tr>
<td>8. National Bank of Kenya</td>
<td>Sally Mutonga</td>
<td><a href="mailto:smutonga@nationalbank.co.ke">smutonga@nationalbank.co.ke</a></td>
<td>✓</td>
<td>✓</td>
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<td>9. Standard Chartered Bank</td>
<td>Dennis Kamau</td>
<td><a href="mailto:dennis.kamau@standardchartered.com">dennis.kamau@standardchartered.com</a></td>
<td>✓</td>
<td>✓</td>
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<td>10. Bamburi Cement</td>
<td>Victoria Mbuya</td>
<td><a href="mailto:victoria.mbuya@bamburi.lafarge.com">victoria.mbuya@bamburi.lafarge.com</a></td>
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<td>✓</td>
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<tr>
<td>11. Crown Berger</td>
<td>Temesi Munyendo</td>
<td><a href="mailto:munendo.temesi@crownberger.co.ke">munendo.temesi@crownberger.co.ke</a></td>
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<td>13. Kenya Power and Lighting</td>
<td>Charity Kamau</td>
<td><a href="mailto:kamaucharity@yahoo.com">kamaucharity@yahoo.com</a></td>
<td>✓</td>
<td>✓</td>
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<td>14. Unga Group</td>
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<td>✓</td>
<td>X</td>
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<td>15. BAT</td>
<td>Antony Ndegwa</td>
<td><a href="mailto:Antonv_ndegwa@bat.co">Antonv_ndegwa@bat.co</a></td>
<td>✓</td>
<td>✓</td>
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<td>16. Safaricom</td>
<td>Stella Simiyu</td>
<td><a href="mailto:anthonya@comztek.com">anthonya@comztek.com</a></td>
<td>✓</td>
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<td>17. HFCK</td>
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