

The crisis on one page

Prepare, on a calm day, what you will need on the day everything stops: who decides, who speaks, whom to call, which suppliers you cannot afford to lose and which signs to watch.

Who it is for

- Leaders of SMEs and mid-sized companies with no crisis unit, who know that on the day everything will rest on two or three people.
- Those who depend on a few suppliers or a few major customers, and want to see a failure coming rather than discover it.

The problem it solves

On the day of a fire, an IT outage or a supplier that stops delivering, the first hours are often lost searching: who decides, who tells the staff, where the insurance policy number is, who can replace the failing supplier. These questions have simple answers, provided you wrote them down beforehand.

The Carillion case shows the other side. This British construction group went into compulsory liquidation on 15 January 2018, owing around £2 billion to its 30,000 suppliers, sub-contractors and other short-term creditors. Several signs were visible months before (step 6).

What the module contains

The Excel workbook	six tabs, including a completed fictitious example. Scores, levels and alerts are calculated for you.
The one-page sheet	“The first 48 hours”, to print and fill in by hand.
This guide	eight steps, each with a capture of the workbook and numbered markers.
The video	two to three minutes to see the same steps on screen.

Time needed

About 1 hour 30 the first time, ideally with the person who stands in for you. Then a few minutes a month for the watch list and 20 minutes a year to read everything again.

The eight steps

- | | |
|--------------------------------|--|
| 1 Open the workbook | 2 Who decides, who speaks, who does what |
| 3 Useful numbers, on paper | 4 List your critical suppliers |
| 5 Read the score, write plan B | 6 Know the ten warning signs |
| 7 Keep the watch list | 8 Crisis day: the log and the daily check-in |

1

Step 1 / 8

5 minutes

Open the workbook and read the order

Open “crisis-on-one-page.xlsx”. The first tab, “How to use”, gives the order in which to fill in the others. Look at the “Fictitious example” tab too: the same workbook, filled in for a made-up company.

The crisis on one page

Module offered by THG Conseil · Tudor Hilcu · thgconseil.fr

What this workbook is for

On the day everything stops (fire, IT outage, a supplier going under, a customer who no longer pays), nobody has time to work out who decides or to find the insurer's number. You fill in this workbook when things are calm, in about an hour and a half, and read it again once a year.

The order to fill it in

- 1 “48 hours”: who decides and their stand-in, who speaks, the first three actions, then the useful numbers. Print the sheet. Allow 30 minutes.
- 2 “Critical suppliers”: your five most important suppliers first, with their share of your purchases, the time to replace them, the alternative and the stock. The score is calculated for you. Allow 30 minutes.
- 3 For each supplier rated “Critical” or “High”, write a plan B in the column provided. Allow 15 minutes.
- 4 “Warning signs”: read the ten signs, then record in the watch list what you see at your suppliers and major customers. Ten minutes, then as things happen.
- 5 “Crisis log”: you open it on the day of a crisis. One line per decision, read at every 15-minute daily check-in.
- 6 Before you start, look at the “Fictitious example” tab: the workbook filled in for a made-up company.

- **White cells:** for your entries (names, phone numbers, dates, percentages).
- **Grey cells:** calculated. They update by themselves and are protected.
- **Red:** an alert (critical level, review overdue, severe sign or overdue decision).
- **Protection:** sheets are protected without a password, so that no formula gets deleted by mistake. To add lines, use Review menu, Unprotect Sheet.

2

Step 2 / 8

20 minutes

Who decides, who speaks, who does what

“48 hours” tab. Fill it in with the person who stands in for you: they need to know they decide if you cannot be reached.

Company					Review	Enter a date	5
Written by					Review before		
Updated on					Sheet completed	0%	

1 · Who decides				
Role	Name	Position	Phone	Other way to reach them
Decides	1			
Stands in				

One person decides. Agree in advance how long without an answer before the stand-in decides instead.

2 · Who speaks				
Role	Name	Position	Phone	Other way to reach them
Speaks to staff, customers and the bank	2			
First message, within the hour	3			

One voice. Everyone else refers to it: “I don’t have the information, she will call you back before a set time.”

3 · Who does what: the first three actions				
No.	Action	Who	By when	Done
1	4			
2				
3				

For example: get people to safety, cut access to the affected system, notify your insurer within the time set by the policy (in France, never less than five working days, two for theft: Article L113-2 of the Insurance Code).

- 1 Decides: one person, with a phone number to reach them. Not a committee.
- 2 Speaks: one voice for staff, customers and the bank. Everyone else refers to it.

- 3 First message: three sentences ready to say within the hour. What has happened, what you are doing, when you will update people.

- 4 The first three actions, each with a name and a deadline. The time limit for notifying your insurer is noted under the table (in France, Article L113-2 of the Insurance Code).
- 5 Review: enter the update date. The cell turns red when the sheet is more than a year old.

3

Step 3 / 8

Useful numbers, on paper

10 minutes

On the day of an IT outage, the workbook and your email may be out of reach. The numbers must exist on paper.

4 · Useful numbers, on paper

Contact	Organisation	Contact person	Phone	Policy or customer number	Reachable when
Insurer	1		2	3	
Bank					
Accountant					
Lawyer					
IT provider					
Hosting (website, email, data)					
Energy supplier					
Other					
Other					
Other					

One printed copy in a drawer, one on your phone (photo or PDF). Read it again once a year, and after any change of bank, insurer or provider.

4

- 1 The organisation: insurer, bank, accountant, lawyer, IT provider, hosting company, energy supplier. Three “Other” lines are left free.
- 2 The contact person’s direct line, and the emergency line where there is one.
- 3 The policy or customer number: the first thing you will be asked on the phone.
- 4 Print the sheet, which fits on one page, or the module’s PDF sheet. One copy in a drawer, a photo on your phone.

At the top of the sheet, “Sheet completed” shows the share of essential boxes already filled in: names and phone numbers, first message, actions and the first four numbers.

4

Step 4 / 8

List your critical suppliers

30 minutes

“Critical suppliers” tab. Start with the five suppliers whose failure would stop your deliveries, not with the largest amounts.

Position at

7

Blank: today.

The three most critical

1		No supplier assessed		
2				
3				

Suppliers listed

0

of which critical

0

of which high

0

with no alternative identified

0

review due or undated

0

Share of your purchases covered

0%

Your suppliers

No.	Supplier	What they supply	Share of your purchases	Time to replace (weeks)	Alternative identified	Safety stock (days)	D × R × C	Score	Level	Plan B	Last review	Review
1	1		2	3	4	5					6	
2												
3												
4												
5												
6												

- 1

The supplier and what they supply.
- 2

Their share of your purchases for the year, as a percentage. Your management software or your accountant can give it to you in minutes.
- 3

Time to replace them, in weeks: find another supplier, approve them, receive the first delivery.
- 4

Alternative identified: Yes if another supplier is already known and able to deliver, No otherwise.
- 5

Safety stock, in days of use. Enter 0 if you have none.
- 6

Date of the last review of the line. After 12 months, the “Review” column turns red.
- 7

Position at: leave blank to work at today's date, or enter a date to print the position at that date.

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Step 5 / 8

Read the score and write plan B

15 minutes

The workbook rates each supplier. This capture comes from the “Fictitious example” tab: the figures are made up (details on page 10).

The three most critical

1

Supplier A (fictitious)

Electronic components

36

Critical

2

Supplier F (fictitious)

Production software (subscription)

12

High

3

Supplier G (fictitious)

Packaging

8

Moderate

Suppliers listed

of which critical

of which high

with no alternative identified

review due or undated

Share of your purchases covered

5

6

1

3

2

68%

Your suppliers

1

2

3

4

No.	Supplier	What they supply	Share of your purchases	Time to replace (weeks)	Alternative identified	Safety stock (days)	D × R × C	Score	Level	Plan B	Last review	Review
1	Supplier A (fictitious)	Electronic components	32%	20	No	10	4 × 3 × 3	36	Critical	Qualify supplier C (fictitious); raise stock to 30 days	12 Mar 2026	Up to date
2	Supplier B (fictitious)	Sheet metal and cutting	18%	6	Yes	15	3 × 2 × 1	6	Moderate	Back-up orders with supplier D (fictitious)	02 Jun 2026	Up to date
3	Supplier E (fictitious)	Transport and deliveries	8%	2	Yes	0	2 × 1 × 1	2	Low	Two carriers already approved	15 Sep 2025	To review
4	Supplier F (fictitious)	Production software (subscription)	4%	30	No	0	1 × 4 × 3	12	High	Weekly data export; fallback mode on paper	20 Jan 2026	Up to date
5	Supplier G (fictitious)	Packaging	6%	4	No	45	2 × 2 × 2	8	Moderate	45 days of stock; consult two other suppliers		No date

5

- 1

D × R × C: the three ratings behind the score. D for dependence (share of purchases), R for replacement (time), C for cover (alternative and stock).
- 2

The score, from 1 to 48.
- 3

The level: critical from 24, high from 12, moderate from 6, low below.
- 4

Plan B, which you write yourself for each critical or high supplier: what, who, how long.
- 5

Review: “To review” after 12 months, “No date” if the date is missing.
- 6

The counters: critical suppliers, no alternative, reviews due, and the share of your purchases covered by the list.
- 7

The three most critical, ranked by score: the list to go through in your leadership meeting.

6

Step 6 / 8

10 minutes

Know the ten warning signs

“Warning signs” tab. Ten signs to watch at a supplier or a major customer, where to check them and the first move to make. Below the list: the Carillion lesson and its source.

The ten signs and where to check them					
No.	Sign	At whom	Severity	Where to check	First move
1	Repeated late deliveries	Supplier	Watch	Your goods-received notes and on-time delivery rate, every month.	Ask for the cause in writing and check your safety stock.
2	Falling quality, stock-outs, minimum orders imposed	Supplier	Watch	Goods-in checks, complaints, new terms of sale.	Review the supplier's line in the “Critical suppliers” tab and prepare the alternative.
3	Unusual request for payment in advance or a deposit	Supplier	Serious	Their reminders, their new terms, their accounts team.	Ask why, in writing. Before paying a large amount in advance, talk to your accountant; trigger plan B.
4	Payment times getting longer	Customer	Serious	Your aged debtors report, every week. In France, the agreed term cannot exceed 60 days from the invoice date, or 45 days end of month if the contract says so (Article L441-10 of the Commercial Code).	Chase in writing, reduce the credit you extend, talk to your accountant.
5	Request to spread payments, or a rejected payment	Customer	Serious	Their letters, your bank statements (rejected direct debits or transfers).	Only grant extra time in writing, with a schedule; limit new deliveries, with your lawyer and your accountant.
6	Departure of the head or key contacts	Both	Watch	Company announcements, business press, professional networks.	Get in touch with the new person in charge and review what you have at stake with them.
7	Profit warning or accounts filed late	Both	Serious	Announcements by listed companies; annual accounts filed at the registry.	Reduce your exposure, or your dependence, and review plan B.
8	Dividend held or raised while cash falls	Both	Serious	Annual report: compare the dividend with the cash generated by operations.	If the gap lasts two financial years, reduce your exposure and prepare the alternative.
9	Their own suppliers or subcontractors complain of late payment	Both	Serious	On-the-ground contacts, trade press, trade bodies.	Check your own exposure and terms with them; prepare the alternative.
10	Insolvency proceedings published in the BODACC	Both	Severe	In France, bodacc.fr, search by name or SIREN number: safeguard, receivership or liquidation.	Lodge your claim with the creditors' representative within two months of publication in the BODACC (Article R622-24 of the Commercial Code), with your lawyer and your accountant. Supplier: trigger plan B.

1 Severity: watch, serious or severe.

2 Where to check: your own documents first (goods-received notes, aged debtors, bank statements), then public sources. For sign 4, the French 60-day rule is noted in the row (Article L441-10 of the Commercial Code).

3 The first move, when the sign appears.

4 The only severe sign: insolvency proceedings published in the BODACC. Customer: in France you have two months from publication to lodge your claim with the creditors' representative (Article R622-24 of the Commercial Code), with your lawyer and your accountant.

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Step 7 / 8

Keep the watch list

5 minutes a month

At the bottom of the “Warning signs” tab, record what you see: the company, the sign, the date, the follow-up. Severity and the number of days are calculated for you; leave “Position at” blank to count up to today. The capture shows the table from the fictitious example.

C · Warning signs watch list

Signs recorded43

of which severe0

recorded in the last 90 days3

No.	Company watched	Sign seen (list)	Supplier or customer	Seen on	Severity	Source and follow-up	Who follows up	Days ago
1	Supplier A (fictitious)	Repeated late deliveries	Supplier	01 Sep 2026	Watch	Three late deliveries in August; cause asked for in writing	The CFO	37
2	Supplier A (fictitious)	Unusual request for payment in advance or a deposit	Supplier	24 Sep 2026	Serious	30% deposit requested: refused, plan B started	The managing director	14
3	Customer X (fictitious)	Payment times getting longer	Customer	02 Oct 2026	Serious	Average payment time up from 45 to 70 days; written reminder	The CFO	6

1

The sign, chosen from the list of ten: here, late deliveries from supplier A, then their deposit request, then a customer paying later.

2

The date you saw it. The last column counts the days since.

3

Severity, taken from the list: “Serious” for the deposit request. After repeated late deliveries from the same supplier, it is time to trigger plan B.

4

The counters: signs recorded, severe, and recorded in the last 90 days.

Checking the BODACC in three moves (France)

1

Open bodacc.fr, “Annonces commerciales” section.

2

Enter the company name or its SIREN number (9 digits).

3

Look for insolvency announcements: safeguard, receivership or liquidation.

8

Step 8 / 8

Crisis day: the log and the daily check-in

15 minutes a day

“Crisis log” tab. One line per decision, read every day at a fixed time. This capture comes from the fictitious example.

D · Crisis log

Crisis

Opened on

Decides

Speaks

Supplier A (fictitious): deliveries stopped

05 Oct 2026 08:30

The managing director

The head of sales

Decisions logged

still open

overdue

4

2

51

Decisions

No.	Date and time	Decision	Owner	Why	Deadline	Status	Alert
1	05 Oct 2026 09:00	Trigger plan B: trial order with supplier C (fictitious)	The CFO	Only 10 days of stock, 20 weeks to replace	07 Oct 2026	Done	
2	05 Oct 2026 09:15	Warn the five largest customers about possible delays	The head of sales	They must hear it from us, not from rumour	06 Oct 2026	Done	
3	06 Oct 2026 17:00	Review the cash flow plan with the accountant	The managing director	Back-up purchases cost more for eight weeks	08 Oct 2026 12:00	In progress	
4	07 Oct 2026 08:30	Agree with the lawyer what to do about the deposit already paid	The managing director	Insolvency proceedings remain possible at supplier A	07 Oct 2026 18:00	To do	Overdue

The standard agenda, at the top of the tab

Standard agenda for the daily check-in: 15 minutes, standing, at a fixed time

1

What has changed since yesterday: facts, not opinions.

3 min

2

Yesterday's decisions: done, in progress, overdue (this log).

3 min

3

Cash, critical customers and suppliers: what is moving.

3 min

4

Decisions to take today: who decides, by what time.

4 min

5

What we say, to whom, and who says it: staff, customers, bank.

2 min

- 1

The date and time of the decision, when it is taken.
- 2

The decision, in one sentence with a verb: “Trigger plan B”, not “plan B”.
- 3

Status: to do, in progress, done, dropped.
- 4

“Overdue” alert: the deadline has passed and the decision is neither done nor dropped. A deadline without a time runs to the end of the day.
- 5

Overdue decisions: the first number to look at in the daily check-in.
- 6

The standard agenda: 15 minutes, standing, at a fixed time, in five points.
- The “Check-in of” cell, below the agenda, stays blank to compare deadlines with the current time. Enter the time of the check-in to print the log as it stood at that moment.

The fictitious example, figure by figure

The “Fictitious example” tab fills in the workbook for a made-up company: a workshop with 45 staff whose main components supplier stops delivering. Names, figures and dates are made up. The position date is fixed at 8 October 2026, 9 am, so that the results do not move.

Supplier	Share of purchases	D	Time (weeks)	R	Alternative and stock	C	Score	Level
A, components	32%	4	20	3	No; 10 days, less than $20 \times 7 = 140$	3	36	Critical
B, sheet metal	18%	3	6	2	Yes	1	6	Moderate
E, transport	8%	2	2	1	Yes	1	2	Low
F, software	4%	1	30	4	No; no stock possible	3	12	High
G, packaging	6%	2	4	2	No; 45 days, more than $4 \times 7 = 28$	2	8	Moderate

- Supplier F accounts for only 4% of purchases, yet it is rated high: it is the production software, which would take 30 weeks to replace, with no stock possible. The share of purchases is not enough to judge a dependence.
- Supplier G has no alternative, but its 45 days of stock cover the 4 weeks (28 days) it would take to replace it: its cover rating is 2 instead of 3.
- Counters: 5 suppliers listed, 1 critical (A), 1 high (F), 3 with no alternative (A, F, G), 2 reviews due: E, reviewed on 15 September 2025, more than 12 months before 8 October 2026, and G, never dated. The five lines cover 68% of purchases ($32 + 18 + 8 + 4 + 6$).
- Watch list: three signs recorded, two serious. On 1 September, late deliveries from A (37 days before the position date); on 24 September, its 30% deposit request; on 2 October, a customer whose payment time goes from 45 to 70 days.
- Log: 4 decisions, 2 still open, 1 overdue. No. 4 was to be settled with the lawyer on 7 October at 6 pm; on 8 October at 9 am, it is still “To do”. No. 3, in progress, has until 8 October at 12 pm: not yet overdue.
- The 48-hour sheet: 100% completed, updated on 15 January 2026, to be reviewed before 15 January 2027.

What the tool does not do

- It does not replace a full business continuity plan, nor the safety instructions for your sites.
- It does not watch anything by itself: the watch list is only as good as what you record. The workbook does not read the BODACC for you.
- It does not judge the financial health of a supplier or a customer: it rates your dependence and helps you spot signs.
- Its score is a simple rule, the same for every company. If a supplier seems more critical to you than its score, trust what you know on the ground and write why in plan B.
- It replaces neither your lawyer nor your accountant. As soon as a crisis affects your contracts, your insurance, your debts or insolvency proceedings, move forward with your lawyer and your accountant.

If the crisis hits your cash

In France, if your company can no longer pay its debts as they fall due with the cash it has available, you have 45 days to ask the court to open proceedings, unless you have asked for conciliation within that time (Article L631-4 of the Commercial Code). Do not wait for day 44: talk to your lawyer and your accountant straight away.

The suggested routine

Today	1 hour 30 to fill in the workbook, with your stand-in. Print the sheet.
Every month	5 minutes to record the signs you have seen in the watch list.
Every quarter	15 minutes in your leadership meeting to go through the three most critical suppliers and their plan B.
Every year	20 minutes to read the 48-hour sheet and the numbers again, and a 30-minute dry run: one scenario (the server is locked, supplier A no longer delivers), sheet in hand. You will quickly see what is missing.
On crisis day	open the log and hold the 15-minute daily check-in, at a fixed time.

Rules quoted and their sources

The French legal rules quoted in the workbook and in this guide were checked on 7 October 2026. They can change: check the version in force, with your lawyer and your accountant.

French Insurance Code, Article L113-2, 4°

A claim must be notified within the time set by the policy, which cannot be less than five working days; two working days for theft.

https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000035731302 · Légifrance, accessed 7 October 2026

French Commercial Code, Article L441-10, I

The agreed payment term cannot exceed 60 days from the invoice date; by way of exception, 45 days end of month if expressly stated in the contract. The wording that applies from 1 January 2027 keeps both limits.

https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000038414392 · Légifrance, accessed 7 October 2026
(version of 1 January 2027 accessed 8 October 2026)

French Commercial Code, Article R622-24

The time to lodge a claim is two months from publication of the opening judgment in the BODACC.

https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000029175247 · Légifrance, accessed 7 October 2026

French Commercial Code, Article L631-4

The debtor must ask for receivership proceedings no later than 45 days after it stops being able to pay its debts, unless it has asked for conciliation within that time.

https://www.legifrance.gouv.fr/codes/article_lc/LEGIARTI000028724106 · Légifrance, accessed 7 October 2026

Cessation of payments

Government page “Declaration of cessation of payments”, 45-day deadline.

<https://entreprendre.service-public.gouv.fr/vosdroits/F22352> · entreprendre.service-public.gouv.fr, accessed 7 October 2026

BODACC

Search of commercial announcements by name or SIREN number.

<https://www.bodacc.fr/pages/annonces-commerciales/> · bodacc.fr, accessed 7 October 2026

Carillion

“Carillion owed around £2 billion to its 30,000 suppliers, sub-contractors and other short-term creditors.” Liquidation on 15 January 2018; £845 million profit warning in July 2017; £333 million more paid in dividends than the cash generated by operations from January 2012 to June 2017.

<https://commonslibrary.parliament.uk/research-briefings/cbp-8206/> · House of Commons Library, briefing CBP-8206
“The collapse of Carillion”, accessed 7 October 2026

An outside view

To fill in the sheet with your leadership team, run the dry run or hold the daily check-in during a crisis: call me or write to me. The first conversation is complimentary, within 48 hours.

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About the author

Tudor Hilcu founded THG Conseil in 2022 and runs it. He spent eight years running programmes, portfolios and budgets for major groups (assignments delivered for TotalEnergies, The Walt Disney Company, GRDF and Monoprix). PMP®, PRINCE2 Agile® and ITIL® 4 certifications.

This guide and this workbook are organisation tools, to be adapted to your company, your contracts and your insurance. The examples are fictitious. Module offered by THG Conseil, version 1.0, October 2026.