Cybersecurity decisions for an owner-operated business

Apply the November 2026 NIST guidance to one important account, service or business relationship.

Who the guidance serves

NIST CSWP 50 was designed for businesses with no employees other than the owner. It introduces the NIST Cybersecurity Framework 2.0 in non-technical language and discusses how risk management can mature as the firm grows. [1] This report applies that perspective to an owner-operated online practice.

Choose one activity to protect

Start with a customer-facing activity whose disruption would stop or delay paid work. Record the systems, accounts and suppliers it needs. Choose one dependency and decide what to check first, who is authorised to check it and what evidence would satisfy you.

Illustrative example

A sole practitioner uses a hosted email account to confirm orders. The owner records where authorised recovery instructions are held and how customer enquiries will be handled during an outage. The action remains open until the owner can confirm the recovery route using the provider’s process.

Review after a change

Revisit the record after changing a provider, hiring help or adopting a new payment tool. Assign a review date and record what changed. These suggestions are GRCPreneur’s practical interpretation of US guidance for small businesses.

Sources

1. NIST CSWP 50, Small Business Cybersecurity for Non-Employer Firms