

IntroductionSecurity isn't a luxury

Cybersecurity isn't just for big companies with dedicated IT teams and large budgets. Today, small and medium-sized businesses are facing the same threats — from phishing scams and ransomware to regulatory compliance issues — but with fewer resources to fight them.

With the right tools and the right support, it's possible to build strong cyber defences without overspending. This guide will show you how to protect your business using tools you may already have.

Security doesn't have to be a burden. With smart choices, it can be your edge.

Chapter 1:

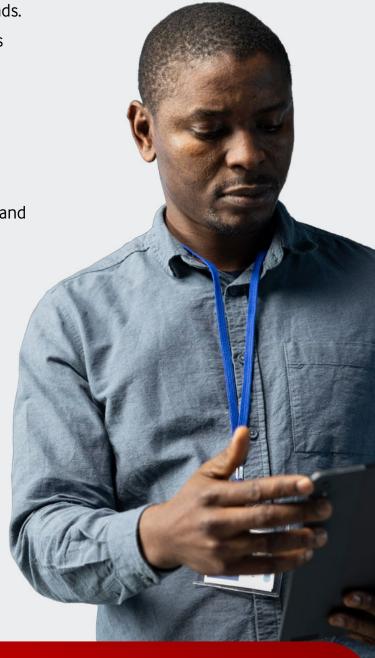
What's at risk and why it's worth protecting

Many small and medium-sized businesses underestimate how attractive they are to cybercriminals. In reality, attackers know that small businesses are less likely to have the time or budget to implement robust defences. They also tend to assume that no one is targeting them until it's too late.

So, what's actually worth protecting?

- Your customer data: Breaches here can mean financial penalties, reputational damage, and legal fallout.
- Your cash flow and payments: Fraudsters often impersonate suppliers or executives to reroute funds.
- Your devices and endpoints: Laptops and phones are entry points for attackers. Losing one without encryption can expose your entire operation.
- Your intellectual property: Contracts, strategies, product designs — all valuable to competitors or criminals.
- Your uptime: A ransomware attack can shut your business down for days or weeks, costing revenue and customer trust.

In a world of limited resources, knowing what to prioritise is key. Not everything needs Fort Knox protection, but the core systems and data that keep your business running? Those absolutely do.



Chapter 2:

No-cost security wins you can enable today

You don't need to spend a cent to take major steps toward a more secure business. Here are high-impact, no-cost actions you can take immediately:

Turn on Multi-Factor Authentication (MFA)

Adding a second layer of verification stops a large portion of credential-based attacks. Microsoft 365 makes it easy to enable MFA across your email, Teams, and OneDrive access. It's simple to set up and incredibly effective.

2. Use Microsoft Defender Antivirus

Built into Windows 10 and 11, Microsoft Defender offers real-time protection from viruses, malware, and ransomware. It automatically updates and requires no additional purchase. For many SMEs, this is all the antivirus they need.

3. Enable BitLocker Drive Encryption

Available in Windows Pro editions, BitLocker encrypts your data so that if a laptop is lost or stolen, the information inside it remains inaccessible. It's a key line of defence against physical device theft.

4. Turn on Version History in OneDrive & SharePoint

Microsoft 365 automatically keeps older versions of files in OneDrive and SharePoint. If files are encrypted in a ransomware attack or deleted by mistake, you can roll them back in seconds.

5. Monitor your Microsoft Secure Score

This free dashboard shows your current security posture and gives you actionable suggestions to improve it. It helps you prioritise without needing a cybersecurity expert.

Chapter 3:

Low-cost upgrades that pack a punch

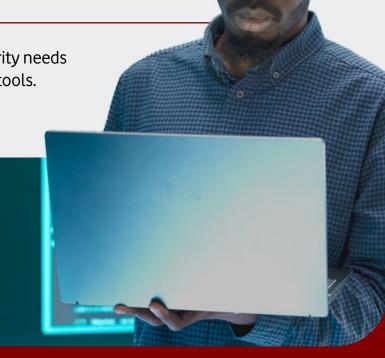
When you're ready to take your defences further, these affordable upgrades deliver big impact for small investment:

1. Microsoft 365 Business Premium

This tier includes:

- a. Microsoft Defender for Office 365 (phishing protection)
- b. Microsoft Intune (device and app management)
- c. Conditional Access (enforce location- or device-based access policies)

It's an all-in-one solution that covers most SME security needs for a lower total cost than using multiple third-party tools.



2. Azure Backup

Azure Backup doesn't charge upfront for a minimal vault and basic usage — so you can start using it at very low cost. As your backup needs grow, you'll begin to incur charges based on storage size and protected instances. Still, it provides automated, robust backups at competitive pay-as-you-go pricing if you configure usage to fit your budget.

It's especially useful if you're running Windows Server or virtual machines, and want scalable backup without major upfront investment.

3. Intune App Protection

Even if your staff use their own phones, you can protect business data. Intune allows you to restrict copy-paste, file sharing, and access controls inside work apps without touching their personal content.



Chapter 4:

