

IS YOUR BUSINESS RESILIENT TO COVID-19?

Planning Tool



UNDRR

UN Office for Disaster Risk Reduction

10

TIPS TO MAKE YOUR BUSINESS RESILIENT TO COVID-19



1.

Stay
informed

6.



Plan how you will
operate with
absent employees

2.



Identify your core
products and services

7.



Prepare your
supply chain

3.



Communicate with
your employees and
customers

8.



Plan to modify your
service delivery to
customers

4.



Establish policies for
physical distancing and
sanitizing workplaces

9.



Apply for crisis
assistance to
businesses

5.



Protect employee
health

10.



Exercise your
COVID-19 plan

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Content also adapted from open-source material from the Centers for Disease Control and Prevention (CDC) at www.cdc.gov

For more information go to:
undrr.org/bcp-ap

Planning Tool

1. Stay Informed

- ❖ **Identify at least one person or selected team members in the workplace who will be a Focal Point for COVID19.**
 - If your business is large enough, the focal point can help coordinate readiness activities, distribute information, answer questions and to coordinate staff roles and responsibilities during an outbreak. The Focal Point could also be your future ongoing workplace contact for all hazards.

Name of Focal Point(s)	Job Title	Mobile Phone Number	Other Phone Number	Email

- ❖ **Seek information from your local health officials and other trusted sources for timely and accurate information.**
 - Trusted sources can also include the World Health Organisation (WHO) and local Red Cross Red Crescent Society. If necessary, approach them for this information or ask your local Business Association or Chamber of Commerce to coordinate with them for regular updates.

Name of source of COVID19 Information	Website	Contact Phone Number	Email

2. Identify your core products and services

❖ **Identify what products and/or services are essential to the survival of your business?**

- What are the products or services you must continue to deliver in order to remain operational? What services or products could you stop delivering temporarily?

Core products and/or services

❖ **Be prepared to change your business practices if needed** to maintain delivering your essential services or products (e.g. prioritize existing customers, or downsize or temporarily suspend some of your services).

Core products and/or services	Changes to be made	Timeframe to make changes	Person(s) responsible

3. Communicate with your employees and customers

❖ **Inform your customers and clients.**

- It is essential that you keep your customers and clients informed that your business is still open, when it will re-open or if your business hours have changed.
- Let them know what core services you still offer.
- This can be through email, business website, social media or mail. If customers don't hear anything from you then they may assume you are closed.

❖ **Inform your employees.**

- Keep your employees regularly informed on the changes you are making to your business. Consider involving them in your decisionmaking process as well.

❖ **Ensure you communicate your plans to business partners.**

- Exchange ideas and practices with other businesses in your community and chambers of commerce to improve the overall response efforts and resilience of your community.

❖ **Keep up to date contact information for all employees, clients and business partners.**

❖ **Get feedback from customers and clients.** Consider establishing a survey to get feedback from employees, customers and clients on their needs and changes made to your business as a result of COVID-19

4. Establish policies for physical distancing and sanitizing workplaces

- ❖ **Physical distancing should be implemented if requested by local authorities.**
 - Physical distancing (also known as social distancing) means avoiding large gatherings and calls for people to maintain a distance of about 2 meters from each other when possible.
- ❖ **Reduce activities that will require staff to be in close contact with one another over a prolonged period of time.**
 - Consider asking employees to work from home as appropriate or rearrange your workplace layout so people's workstations have greater distances between them. In some instances, an employee may prefer to work from home depending on their family situation (e.g. children learning from home) and to have flexible working hours and support this.
- ❖ **Physical distancing strategies that a business could use include:**
 - Use minimum staffing requirements to support only essential services or products.
 - Implement flexible worksites (e.g. working from home) and flexible work hours (e.g. working in staggered shifts to reduce the number of employees at the same time, arranging a core time among team members may be helpful if necessary)
 - Increasing physical space between employees at the workplace (e.g. using less checkouts counters or moving computer workstations to be further apart)
 - Increasing physical space between employees and customers (e.g. using a car or motorcycle drive through, installing glass partitions in front of cashiers, or using tape on the ground to indicate space between customers waiting in line)
 - Implementing flexible meeting options (e.g. using teleconference or video).
 - Encourage contactless delivery at designated points and contactless electronic payment options to avoid clients having to handle cash, enter card PIN or sign receipts)
- ❖ **Ask employees to notify you if they are travelling to affected areas** and that they should check their symptoms when they return. If they are sick, they should not report to work.

What strategies will you adopt?

Physical / Social Distancing Measures to be adopted	Where

5. Protect Employee Health

- ❖ **Provide public health materials on COVID-19** that includes information on physical / social distancing, hygiene practices such as proper hand washing, coughing and sneezing practices, symptoms of COVID-19 and information on what employees should do and who to contact if they believe they may have been exposed.
- ❖ **Have all employees practice proper hygiene behaviour** such as: properly washing hands; coughing and sneezing into their bent elbow or into tissues
- ❖ **Regularly clean surfaces** that are often touched, such as tabletops, doorknobs, toilets, and keyboards. Clean with an appropriate cleaning solution.
- ❖ **Inform and train your staff on what your COVID-19 response plans are once you have completed them (e.g. work from home and sick-leave policies, changes in the workplace to account for social / physical distancing etc).**
- ❖ **Maintain the privacy of employees** with confirmed or suspected COVID-19 infection.
- ❖ **Inform employees** that some may be at higher risk for severe illness, such as older people and those with medical conditions (such as diabetes and a weak immune system).

Protective strategies to be adopted	Person responsible

6. Plan how you will operate with absent employees

Employees may be more absent from your business due to increases in sickness, the need to care for sick family members, people with a disability who cannot get to work due to reduced public transport options (e.g. buses and trains shutting down), and those who must stay home to watch their children if childcare or schools are closing. Possible strategies to adopt include:

- ❖ **Identify back-up personnel for key business operations** if staff fall ill and/or are unable to perform their responsibilities. Specifically, identify back-up personnel that can be authorized to make decisions in case of absenteeism.
- ❖ **Cross-train employees** to perform essential functions so the workplace can operate even if key employees are absent.
- ❖ **Talk with companies that provide your business with contract or temporary employees** about your staffing needs during the crisis
- ❖ **Prepare to have more flexible and special leave policies during the crisis** (e.g. giving advances on future sick leave or allowing employees to donate sick leave to each other). If you don't have these already, consider creating a new policy for them and be sure to provide that information with your employees. Also, explore if any such leave can be subsidized by the government.

7. Prepare your supply chain

- ❖ **Identify and talk to your critical suppliers**, discuss with them the risks to the supply chain and ask if the supplier has any preparedness plans.
 - Delivery of goods and services from other areas severely affected by COVID-19 may be delayed or cancelled with or without notice. This could greatly affect your own ability as a business to produce goods and services, even if you live in an area that is not affected by COVID-19.
- ❖ **Identify alternate supply chains** for your critical goods and services and in particular find alternatives to those that you currently rely on from only a single supplier.
- ❖ **Understand where you fit in the overall supply chain** before the final product gets to the customer. Others may be relying on you to provide them with a product or service.

Strategies to be adopted to strengthen your supply chain	Person responsible

8. Plan to modify your service delivery to customers

- ❖ **Prepare to modify how you deliver** your products and services to customers based on changes made by government regulations and/or to keep up with changes in customer demands. For example:
 - Customers may change their shopping patterns because of the disease outbreak such as shopping at off-peak hours to reduce contact with other people.
 - Customers may not be able to come to your business, so look at delivering your products through pick-up or delivery (e.g. restaurants /coffee shops focusing on delivering food if not allowed to have customers in the store), or delivering your services online or on the telephone.
- ❖ **Explore opportunities to adjust your production lines** to support unmet and growing demands in light of the COVID-19 impact (e.g. changing production line to start manufacturing alcohol-based hand sanitizer or personal protective equipment such as face-masks).

Core services and products	Current service delivery method	Alternate service delivery method

9. Apply for crisis assistance to businesses

- ❖ **Many governments put in place economic stimulus packages**, including fiscal and non-fiscal benefits, and direct financial assistance to businesses or employees to assist them and reduce the impact of the COVID-19 on people's livelihoods.
 - Some examples include grants, tax breaks, welfare packages offered to help pay for employee wages or expenses, and also low interest disaster loans to help cover payroll, make debt payments, and pay other bills.
- ❖ **Contact your local Business Association or Chamber of Commerce** and listen to the media for any announcements of government assistance packages being offered to businesses like yours.
 - For example, after the city of Christchurch in New Zealand was struck by an earthquake in 2011, the government provided funding to help affected businesses in the city. The assistance covered employee wages for up to 6 weeks and provided welfare for people who lost their job due to the destruction of the workplace. This helped save small businesses from collapsing and protected the livelihoods of employees who could not return to work¹.

¹ www.beehive.govt.nz/release/earthquake-support-package-available-immediately/

Type of assistance	Contact details of organisation offering assistance

10. Exercise your COVID-19 plan

❖ Put your plan down on paper

- Adopt a range of strategies to address COVID-19 in your planning, it's too risky to rely on just one idea to manage the crisis

❖ The plan should be approved and dated by the owner and senior manager of the business.

- Your plan will have a higher level of success if the owner and senior manager are involved in the creation of the plan and officially sign off to endorse it.

❖ Test your plan

- Your plan should be tested at least once per year.

❖ Seek Feedback

- After testing, review how the testing went, seek feedback from your employees, and customers if possible, and change the plan where needed to ensure it remains relevant and effective.
- Share your plan with other businesses and your local Business Association or Chamber of Commerce, as their experience and expertise could help you recover more quickly.

❖ Update Plan

- Based on testing and feedback, your plan should be updated at least once per year, or after every disaster event.



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Additional Resources:

Here are some additional useful resources:

- PIPSO – Pacific Business Continuity Plan Templates and Guides
<http://www.pipso.org.fj/resources/guides/>
- IFRC – Atlas: Your guide to business resilience (Mobile application for small businesses)
<https://www.preparecenter.org/activities/atlas-ready-business>
- IFRC – Business Preparedness Initiative
<https://www.preparecenter.org/activities/business-preparedness-initiative>
- LO - An employer's guide on managing your workplace during COVID-19
https://www.ilo.org/actemp/publications/WCMS_740212/lang-en/index.htm
- ILO – The Sustainable and Resilient Enterprises Platform (SRE Platform)
<https://conflictdisaster.org/>
- ILO - The six-step COVID-19 business continuity plan
https://www.ilo.org/actemp/publications/WCMS_740375/lang-en/index.htm
- ITC – Supporting small businesses through the COVID-19 crisis.
<http://www.intracen.org/covid19/>
- UNDRR – Is your Business Disaster Proof?
<https://www.undrr.org/publication/your-business-disaster-proof>
- WHO - Coronavirus disease (COVID-19) advice for the public: Myth busters
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters>
- WHO Information for Employers and Workers
<https://www.who.int/teams/risk-communication/employers-and-workers>

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5 ADDITIONAL TIPS TO HELP YOUR BUSINESS IF ALREADY IMPACTED

GUIDANCE



Ask your creditor, suppliers and others to defer rent payments, or pay in installments.

Most SMEs have loans, pay property rent, mortgages, suppliers or utilities of some kind for their business. There are cases emerging where landlords have chosen to support their tenants and offer short-term relief such as deferring rent for a period of time or allowing them to pay in smaller installments. In other instances, many banks are offering flexible packages for businesses and households to manage mortgage and other loans. It doesn't hurt to ask what support they may be able to offer you.



Build or modify your existing website or social media site to shift the focus to online sales or remote services.

- Most SMEs have a website either through social media (e.g. Facebook) or a dedicated webpage to advertise their business and build customers.
- Look at modifying your existing social media site, website, or create a temporary one to start selling your product or services online. For example, some small businesses have shown creativity such as now providing education and exercise classes online, and restaurants focusing on taking orders online and delivering food. It's not too late!



Contact your local business associations including Chambers of Commerce to mobilize the local community to support small businesses in your area.

Your local Chamber of Commerce is not only a good resource for information but also to mobilise and bring together local communities to support local SMEs. There are good examples globally of local chambers of commerce starting campaigns to raise money to support local small businesses, promote small business services and products and to advocate on their behalf to the government.

For example: in the small town of Asheville, North Carolina, USA, a website was created by a local marketing firm aimed to support local businesses affected by the coronavirus by creating a directory where consumers can buy gift cards for those businesses that can be used at a later date, giving business owners a temporary influx of cash¹.

¹ www.ashevillestrong.com

² www.goldmansachs.com/citizenship/10000-small-businesses/US/no-time-to-waste/index.html



Disaster support and Government assistance packages - Contact government agencies to find out about income support and loans for your employees to maintain their income.

- More and more governments around the world are understanding the importance of supporting the local and national economy from the adverse effects of COVID-19, and that supporting small businesses now will help communities recover more quickly. Many governments are creating a range of financial support packages for small businesses that include financial support often through low interest disaster loans to help cover payroll, make debt payments, and pay other bills. Packages can often also include a delay in tax payments and support for employees such as support to help pay their wages for a short time.
- Your local Chamber of Commerce or Business Association should be able to help you identify what you are eligible for in your country and with any applications for support.



Explore joining forces with other small businesses in your area to share information and offer mutual support.

You are not alone! In this unprecedented global crisis, there will be many other small businesses such as yours that have been affected. In fact, a recent survey done by Goldman Sachs (2020)² of over 1,500 small businesses in the USA found that more than 50% of them replied they didn't think they could continue operating their business for more than three months amid the current outbreak. While the business next door may be your competitor, it is worth reaching out to other businesses like yours directly or through the local Chamber of Commerce to explore how others are managing the crisis and come up with ideas on how together you may be able to be more resilient.

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ADDITIONAL TIPS TO HELP YOUR BUSINESS IF ALREADY IMPACTED

Ask your creditor, suppliers and others to defer rent payments, or pay in installments.

Build or modify your existing website or social media site to shift the focus to online sales and remote services.

Contact your local business associations including Chambers of Commerce to mobilize the local community to support small businesses in your area.

Disaster support and Government assistance package – Contact government agencies to find out about income support and loans for your employees to maintain their income.

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- ILO - An employer's guide on managing your workplace during COVID-19
https://www.ilo.org/actemp/publications/WCMS_740212/lang-en/index.htm
- ILO – The Sustainable and Resilient Enterprises Platform (SRE Platform)
<https://conflictanddisaster.org/>
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- ITC – Supporting small businesses through the COVID-19 crisis.
<http://www.intracen.org/covid19/>
- UNDRR – Is your Business Disaster Proof?
<https://www.undrr.org/publication/your-business-disaster-proof>
- WHO - Coronavirus disease (COVID-19) advice for the public: Myth busters
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters>
- WHO Information for Employers and Workers
<https://www.who.int/teams/risk-communication/employers-and-workers>