

Coronavirus Business Planning
Based on FEMA guidance and best practices*
(Customized for COVID-19)

Melissa Travis
March 2020

Coronavirus Business Planning:

It is critical that businesses get a plan in place to prepare immediately; we do not know how hard Rhode Island will be hit. In states like WA, there was NO notice given to businesses (or people) before they were forced to quarantine and many of the businesses remain closed until further notice; many employees are working from home. Having a business continuity plan in place will ensure your company continues to function at a high level even in the worst scenario; this does not need to be a crisis— now is the time to act. The plan below will provide an outline of steps you can take now to be ready.

Continuity Planning:

- Identify staff members who can accurately assess how your company functions, both internally and externally. Determine which employees, materials, procedures and equipment are essential to keep the business operating and which functions are critical to survival and recovery. Include emergency payroll, expedited financial decision making and accounting systems to track and document costs in the event of an unexpected business incident and assign each task to a manager who will be responsible for that function for the duration of the event.
- Establish procedures for succession of management including at least one person who is not at the company headquarters, if possible. Practice worst case scenario planning- it is very possible someone from your leadership team will be unavailable; plan for contingency if that person serves a critical role.
- Decide which employees will be involved in pulling together your emergency business plan. Include co-workers from all levels in your organization as active members of the emergency management team; don't overlook interns and new employees—they may recognize a vital function that could be overlooked. Consider a broad cross-section of employees but focus on employees with expertise vital to daily business functions.

Dealing with Clients and Service:

- Compile a list of your key customers and establish a plan to serve them for the duration. Since it is impossible at this time to know long that will be, plan for at least four to six months and identify priorities for each.

Suppliers, Vendors, Contractors

- Identify key suppliers, vendors, contractors, banks and any other businesses you must interact with on a daily basis. If there are any that serve a critical role, consider developing a professional relationship with more than one company in case they are compromised and cannot service your needs. A disaster that shuts down a key supplier or vendor can be devastating to your business.

Quarantine and Premises

- If any of your employees are identified as having even casual contact with anyone known to have Coronavirus, your facility may be involuntarily shut down. Plan what you will do if your building, plant or office is not accessible. Define crisis management procedures and individual responsibilities in advance. Talk with your staff or co-workers and frequently review and practice what you intend to do during and after an emergency.

Communications and Emergency Planning for Employees:

- Your employees are your most valuable asset. Open lines of communication are essential before, during and after any incident. Include preparedness information and virus updates in newsletters, on company intranet, periodic employee emails and other internal communications tools. Consider setting up a password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees throughout the incident. Designate an “800” number or conference line that can be used to communicate in the event of a quarantine with designated call times and personnel.
- Crisis Communication Plan: Detail how your organization plans to communicate with employees, local authorities (identify point of contact

for emergency services and first responders), customers and others for the duration of the event. Give employees information on how you will communicate when and how to report to work following the incident.

- Make sure senior management has all relevant information and identify who will communicate updates to the public. Inform clients/customers if you anticipate delays in service (and communicate clearly how and when products will be delivered or services rendered). It is also important to communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.
- If you are able to provide assistance to the community, communicate with officials and first responders what your company is prepared to do to help in the recovery effort.
- Check with your IT provider to ensure key employees have the right tools to work remotely:
 - VPN Access (to access server)
 - Printer/Scanner/Fax or e-Fax
 - Monitor(s)
 - Keyboard and mouse

Meetings and Conferences:

At this time, business leaders and management teams should consider postponing non-essential meetings and conferences. It is important to stay vigilant with updates; as we have seen, circumstances change quickly.

Travel – National and International:

- There are several countries where travel is now prohibited; many airlines have ceased all flights in and out of certain areas-call before you go.
- Travel within the US:
Management should use common sense for employees planning any travel and verify meetings/conferences or events have not been canceled prior to leaving. This is a good resource for updates: <https://wwwnc.cdc.gov/travel>
- International travel:
Department of State Travel Advisory Levels chart and color-coded map <https://travelmaps.state.gov/TSGMap/>
- If you or your employees must travel, purchase trip insurance!

Facilities, Buildings, Property and Insurance:

- This is a good time to review your business insurance coverage and understand your deductibles, if applicable. Consider how you will pay creditors and employees. If you are the business owner or principal, you should also plan how you will provide for your own income. Finally, find out what records your insurance provider will want to see after an incident and store them in a safe place.
- Determine who will be in charge of the premises in the event you need to close suddenly. Consider the ways in which people, products, supplies and other things get into and leave your building or facility; make sure all entrances and exits are secure. Identify machinery, computers, custom parts or other essential equipment needed to keep the business up and running – and what (if anything) needs to be moved in the event the building will be closed for any length of time.

Business Recovery:

- The Trump Administration is reviewing actions daily to aid businesses in recovery to mitigate the impact and financial losses.
- In Rhode Island, the U.S. Small Business Administration in conjunction with RI Commerce Corporation is providing disaster relief funding – don't wait - these funds will aid in business recovery and mitigate revenue loss. Fill out this information for assistance:
<https://www.surveymonkey.com/r/estimated-disaster-economic-injury-worksheet>
- In RI, RIABR (RI Alliance for Business Resilience) is a fantastic resource for industry leaders in the state. <https://www.riabr.org>

Note – Cyber criminals usually kick into high gear during a crisis, emergency or other event. Remind employees to stay vigilant and delete any unsolicited “COVID-19” updates they receive – and never open any attachments.

EMPLOYEE TIPS:

- Fill Rx immediately in the event the situation gets worse in our area. Look into converting all Rx to mail-order for any prescriptions you need on a

monthly basis. Contact your doctor or pharmacist for more information; insurance carriers typically offer discounts.

- Have automatic deposit set up for payroll and set up online payments for bills and utilities. After a crisis hits, it is important you can access company payroll.
- Check internet access to make sure you will be able to log in to your company's intranet to work from home, access banking and other key functions.
- Know what to do if your business is closed for an extended period and how to obtain information.
- Have a plan for childcare if your child's school, nursery or daycare should need to temporarily shut down.
- Beware of online scams or solicitations; never send money to anyone unless you know the organization or group. If you are not sure, don't take action.
- Stay calm - most people who become infected experience only mild illness and recover, but it can be more severe for a small percentage including the elderly or people with underlying medical issues; most will make a full recovery.

COMMON SENSE PRECAUTIONS:

- Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.
- Whenever possible, maintain at least 6 feet between yourself and anyone who is coughing or sneezing.
- If you have fever, cough and difficulty breathing, seek medical care early- Call your doctor at the first sign you are not getting better or have any fever.
- Walk-in visits are limited at all area hospitals – call ahead.
- Stay home if you are sick!

FEMA Continuity Planning Checklist

- Conduct a BPA to identify and document the activities and tasks that are performed within an organization, with an emphasis on the big picture (how the organization interacts with partners and stakeholders) and the operational details.
- Conduct a risk assessment to identify and analyze potential threats and hazards.
- Conduct a Business Impact Analysis (BIA) to identify and evaluate how the organization's threats and hazards may impact the organization's ability to perform its essential functions.
- Identify the organization's essential functions and essential supporting activities by determining what organizational functions are essential, taking into account statutory requirements and linkages to National Essential Functions and other essential functions in the community.
- Identify mitigation options to address the risks identified in the BIA (e.g., alternate operating facilities, telework policies, devolution procedures, mutual aid agreements).
- Identify the organization's key elements (e.g., technology, people) and detail how those elements support the execution of essential functions.
- Draft a comprehensive plan that outlines the requirements and procedures needed to perform essential functions, and establishes contingency plans in the event that key resources are not available.

Sources¹

-
1. FEMA https://www.fema.gov/media-library-data/1389022685845-7cdf7d7dad7638a19477d01fdbfa820f/Business_booklet_12pg_2014.pdf
State Dept Maps: <https://travelmaps.state.gov/TSGMap/>
Ready.gov: <https://www.ready.gov/business-continuity-plan>
RIABR: Multiple sources
CDC: Multiple sources