



## Guidance on COVID-19 business continuity planning for SMEs

As the UK Government ramps up measures to deal with the coronavirus and the country enters epidemic suppression, we are seeing people stay away from public places and more businesses start to close indefinitely.

With numbers of those infected rising on a daily basis, it is becoming increasingly apparent that the measures required to curb the outbreak will come at a profound social and economic cost.

Each of us has a responsibility on a personal level to prevent the virus spreading, but for those running an SME, this can be an overwhelming period.

The following guidance is designed to assist SMEs in three key areas in responding to the ongoing novel coronavirus outbreak; managing people, managing organisational impact and the government finance packages aimed at supporting SMEs.

### Managing People

With official guidelines changing on a daily basis, it is important to check the [GOV.UK site](https://www.gov.uk) daily to ensure that you and your staff are following the latest advice.

Here are some of the most important things to pay attention to when considering the health and wellbeing of your staff and any members of the public that may come into contact with your business.

- If you have not already done so, additional hygiene measures should be implemented which may include increased signage reminding people to wash their hands and dispose of waste appropriately. Additional antibacterial gels and hand washes should be made available to all staff also. The latest hygiene and cleaning guidance from Public Health England can be found [here](#).
- Employees should be explicitly advised to keep physical contact with each other to a minimum and avoid business travel and face to face meetings with clients unless deemed absolutely unavoidable. The use of Skype and other video-conference software should be encouraged. If not already cancelled, large gatherings such as conferences should be avoided until Government advice states otherwise.

- Where staff have the ability to do so, they should be asked to work from home, with priority going to those with underlying health conditions. If needs be, all steps to ensure these people have the ability to work from home should be taken. It is worth noting that some businesses will have additional considerations to take into account such as data protection and internet security. Advice on how to deal with this operationally can be found in the following section.
- It is currently recommended that all non-essential foreign travel should be avoided, and those that do travel should do so fully aware of the increased risk of doing so. If travel is a concern (staff travelling back from affected areas for example) then ensure you are up to speed on the latest travel guidance issued by the Foreign and Commonwealth Office (FCO). This can be found [here](#).

## Managing Operational Impact

For SMEs especially, it is essential that the short-term costs of disruption (including decisions on when to close, send staff home etc) are balanced with the benefits of acting proactively in an attempt to slow the spread of infection.

Whilst larger businesses have the luxury of prioritising the latter, it must be acknowledged that many SMEs do not.

The following advice is designed deal with operational disruptions, and manage their organisational impacts as efficiently as possible, giving your business every chance of successfully weathering the outbreak.

### Developing and implementing an action plan

<b>Define</b>  (Now*)	<b>Identify your main vulnerabilities</b>  ~ Convene a meeting of senior decision makers to identify the main areas of potential impact for your business.
<b>Assess</b>  (Tomorrow)	<b>Understand how prepared you are</b>  ~ Review any existing plans and check whether they are up to date.
<b>Implement</b>  (This Week)	<b>Put your plans into place</b>  ~ Work with senior management to establish and embed response and recovery arrangements.  ~ Confirm that senior management understands its role and supports how the plan will be used.  ~ Ensure you have a means to monitor the situation and know when to trigger any special recovery arrangements.
<b>Communicate</b>  (Throughout)	<b>Keep staff informed</b>  ~ Ensure everyone knows their responsibilities for all communications.

*(\*Timelines can be adapted as per the situation)*

When drawing up your plan, you may wish to consider the following:

#### Hours of work

You should specify to staff exactly when they will need to be available for work. For example, will they need to observe strict office hours, have complete flexibility over when they work, or have certain core hours when they must be available. Will they be required to account for their time and if so, how will this be managed?

#### Expenses

You will need to consider whether or not your staff will be entitled to expenses for travel to the office or a contribution towards other costs such as telephone, broadband, heating etc. Other expenses to consider include postal/delivery, stationery and photocopying/printing costs. Managing these types of expenses may greatly impact the overall financial impact on your business.

### **Confidentiality, data protection and security**

This can be difficult to supervise remotely so you may wish to include so you may wish to consider a policy (if you do not already have one) to address what is considered confidential information and the necessary protections required, such as passwords, encryption, a secure filing cabinet, a shredder etc and make sure data sure data.

### **Public liability insurance**

Lastly, remember to check that your employer's liability insurance covers employees working from home. Make sure your actions (or any lack of action) don't invalidate the insurance. Your broker will be able to arrange this cover if needed.

### **Sick pay, absence and leave**

If a staff member is sick and has been advised to self-isolate, they will be entitled to Statutory Sick Pay (SSP) from day one - instead of day four - as a minimum. This will also apply if you employ agency staff and/or zero-hour contract staff.

Staff working from home will be entitled to full pay, but as an employer you are not obliged to allow for time off or unpaid leave.

Whilst everyone is likely to demonstrate support for their staff, fellow colleagues and customers, as an employer you should bear in mind that if staff refuse reasonable requests, you may be entitled to take disciplinary action.

With such a fast changing situation, we would encourage you to monitor the ACAS website [here](#) for the latest employer/employee advice.

## **Government Support**

In order to support SMEs, the government has set out a number of measures which may be applicable to you, including:

- Business rates relief, emergency loans and extended deadlines on tax payments.
- A Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank. The government will guarantee lenders 80% on each loan (subject to a per-lender cap on claims) to give them further confidence in continuing to provide finance to SMEs. The Scheme will provide loans

of up to £5 million in value (raised from an initial £1.2 million). The first 6 months of interest will be free with the government covering the interest payments in this period.

- Business grants totalling £20bn, a 12-month business rates holiday all shops, pubs, theatres, music venues, restaurants and any other hospitality or leisure business and a package of loan guarantees to businesses worth £330bn.

The situation is moving quickly, and further government measures are likely to be announced over the coming days

Check [here](#) for details of government support measures for SMEs.

**Further links you may find useful:**

[Looking after your mental health during the Coronavirus outbreak](#)

[HMRC Tax Helpline](#)



This Guide has been produced by Health and Safety Click, GRP Group's, in house SME risk management solutions provider.

This valuable online service facilitates the creation of bespoke online policies, risk assessments and procedures and covers a range of risk areas including:

- Business Continuity
- Health & Safety
- HR
- Driving Risk

For further information see <https://www.healthandsafetyclick.net> or speak to your GRP Group broker.

---

**Please to get in touch with us if you would like to find out more about the market outlook for your trade or industry sector.**



**01702 555560**



**enquiries@rmkltd.co.uk**

[www.rmkinsurance.com](http://www.rmkinsurance.com)