Pandemic Business Planning Guide

Based on FEMA guidance and best practices\*

(Customized for COVID-19)

March 2020

Adapted from Melissa Travis, RI Society of CPAs

Pandemic business planning

It is critical that Minnesota businesses have a plan in the event a global pandemic, such as COVID-19 (a strain of the coronavirus), hits the state. In some states, there was no notice given to businesses before they were forced to quarantine. Having a business continuity plan in place will ensure your company or firm continues to function at a high level even in the worst scenarios.

If you don’t have a pandemic business plan in place or you haven’t reviewed your existing plan in some time, use this guide to help identify your key staff members, clients or customers, and services.

**Continuity planning**

Identify staff members who can accurately assess how your business functions — both internally and externally — and identify operations 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. Assign each task to a manager who will be responsible for that function for the duration of the event.
* Establish procedures for management succession, including at least one person who is not at the company headquarters, if possible. Practice worst-case scenario planning. It’s very possible someone from your leadership team will be unavailable; plan for a contingency if that person serves a critical role.
* Decide which employees will be involved in pulling together your emergency plan. Include co-workers from all levels in your organization and use them 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.

**Clients and service**

Compile a list of your key customers and establish a plan to serve them for the duration. Because it’s 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 daily. 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 the 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 emergency preparedness information and virus updates in newsletters, on the 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 in an emergency. Designate an “800” number or conference line that can be used to communicate in the event of a quarantine with designated call times.
* Detail how your organization plans to communicate with employees, local authorities (identify a 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 an emergency.
* Make sure senior management has all relevant information and 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 received or services rendered).
* If you can provide assistance to the community, communicate with officials what your company/firm is prepared to do to help in the recovery effort. Also communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.

**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.

* Travel within the United States: Management should use common sense for employees planning any travel. Verify that meetings, conferences or events have not been canceled prior to leaving. The CDC has a travel-related website with updates. <https://wwwnc.cdc.gov/travel>
* International travel: Use the Department of State Travel Advisory Levels chart and color-coded map as a guide and check with your airline. <https://travelmaps.state.gov/TSGMap/>

Purchase trip insurance if you or your employees must travel.

**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 oversee 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 what machinery, computers, custom parts or other essential equipment is needed to keep the business up and running **—** and what, if anything, needs to be moved in the event the building is closed.

**Business recovery**

The Trump administration is reviewing actions to aid businesses in recovery to mitigate the impact and financial losses. The U.S. Small Business Administration is a great resource for businesses seeking assistance after an incident.

Note: Cybercriminals 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.

**General tips to share with employees**

* Fill prescriptions immediately in the event the situation gets worse in our area. Look into converting medications to mail-order for any prescriptions needed on a monthly basis. Encourage them to contact their 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.
* Know what to do if the business is closed for an extended period and how to obtain information.
* Have a plan for childcare if their child’s school, nursery or daycare is temporarily shut down.
* Stay calm; most people who become infected experience only mild symptoms and recover, but it can be more severe for others with underlying medical issues.

**Overall precautions**

* Regularly and thoroughly clean your hands with an alcohol-based hand sanitizer or wash them with soap and water.
* Whenever possible, maintain at least 3 feet between yourself and anyone who is coughing or sneezing.
* If you have a fever, cough and difficulty breathing, seek medical care immediately. Call your doctor at the first sign you are not getting better or have any fever.
* **Stay home if you are sick.**

Sources[[1]](#footnote-1)

1. \*FEMA [https://www.fema.gov/media-library-data/1389022685845- 7cdf7d7dad7638a19477d01fdbfa820f/Business\_booklet\_12pg\_2014.pdf](https://www.fema.gov/media-library-data/1389022685845-%207cdf7d7dad7638a19477d01fdbfa820f/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 [↑](#footnote-ref-1)