



UNITED NATIONS
INDUSTRIAL DEVELOPMENT ORGANIZATION

RESPONDING TO THE COVID-19 CRISIS

PATHWAY TO BUSINESS CONTINUITY & RECOVERY

**Guidance for Micro, Small and Medium
Enterprises (MSMEs)**

INCLUSIVE AND SUSTAINABLE INDUSTRIAL DEVELOPMENT

RESPONDING TO THE COVID-19 CRISIS

PATHWAY TO BUSINESS CONTINUITY & RECOVERY

Guidance for
Micro, Small and Medium Enterprises (MSMEs)

Vienna, Austria
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UNITED NATIONS
INDUSTRIAL DEVELOPMENT ORGANIZATION



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COMMENTS

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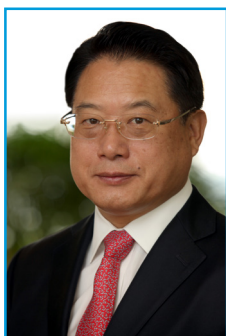
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FOREWORD



The United Nations Industrial Development Organization (UNIDO) is a specialized agency of the United Nations with the mandate to promote inclusive and sustainable industrial development (ISID). This mandate is central to the achievement of the 2030 Agenda for Sustainable Development Goal 9: “Build resilient infrastructure, promote inclusive and

sustainable industrialization and foster innovation”, which is directly and indirectly interlinked with the achievement of the other sustainable development goals.

The global COVID-19 pandemic is putting an immense strain on societies and economies of countries around the globe. Major disruptions are being felt across economic and social sectors. According to the International Monetary Fund (IMF), the global economy is expected to experience its worst recession since the Great Depression of the last century. The International Labour Organization (ILO) estimates severely negative impact on employment numbers. At a time when the global community is determined to step-up action through the Decade for Action, the COVID-19 crisis threatens to deeply and adversely impact the implementation and achievement of the 2030 Agenda for Sustainable Development and the Paris Agreement on Climate Change.

Micro, small, and medium-sized enterprises (MSMEs) effectively provide the majority of jobs in the world economy. Many of them are involved in industrial activities, and a considerable number is directly tied into global, regional and local value chains or clusters.

Industry is affected by this crisis from both the supply and demand side. Where economic activities are being disrupted, recovery of MSMEs is fundamental to help overcome the crisis and support in the sustaining of livelihoods. As long as the pandemic is not sufficiently contained, preparation for business continuity by MSMEs is a key to maintaining economic activities. Both recovery and business continuity are important elements to ensure that the impact from the crisis is minimized and that resilience is enhanced.

In the UNIDO response framework, and aligned to our mandate, our response is to prioritize the rescuing of existing firms and industrial ecosystems because they drive the value creation of countries and generate employment and incomes for households. This is our focus as we respond to prepare for the health crisis and contain economic consequences; to respond with inclusive and sustainable solutions and building resilience, and adapt the productive sector; and to recover and transform through inclusive and sustainable industrial development.

Given the scale of the crisis, this guidance has been drawn up in a generic fashion in order for it to be relevant to the largest possible number of enterprises. The guidance can be used by all types of enterprises in order to deal with the impact of the COVID-19 pandemic. It also provides many hints on existing international standards, and its implementation as well as sources related to transforming industry that enterprises could refer to in support of their actions as they address the threats or disruptions their activities are facing.

A handwritten signature in blue ink, appearing to be 'Li Yong' in Chinese characters.

Li Yong
UNIDO Director General

ACRONYMS AND ABBREVIATIONS

COVID-19	Coronavirus Disease
ILO	International Labour Organization
ISID	Inclusive and Sustainable Industrial Development
ISO	International Organization for Standardization
ITC	International Trade Centre
LCU	Local Currency Unit
MSMEs	Micro, Small and Medium Enterprises
OHS	Occupational Health and Safety
PDCA	Plan-Do-Check-Act (basic structure of quality management cycle)
PPE	Personal Protective Equipment
UNDRR	United Nations Office for Disaster Risk Reduction
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
WHO	World Health Organization

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CHAPTER 1

Introduction

1.1	WHY BUSINESS “RECOVERY” AND “CONTINUITY”?	15
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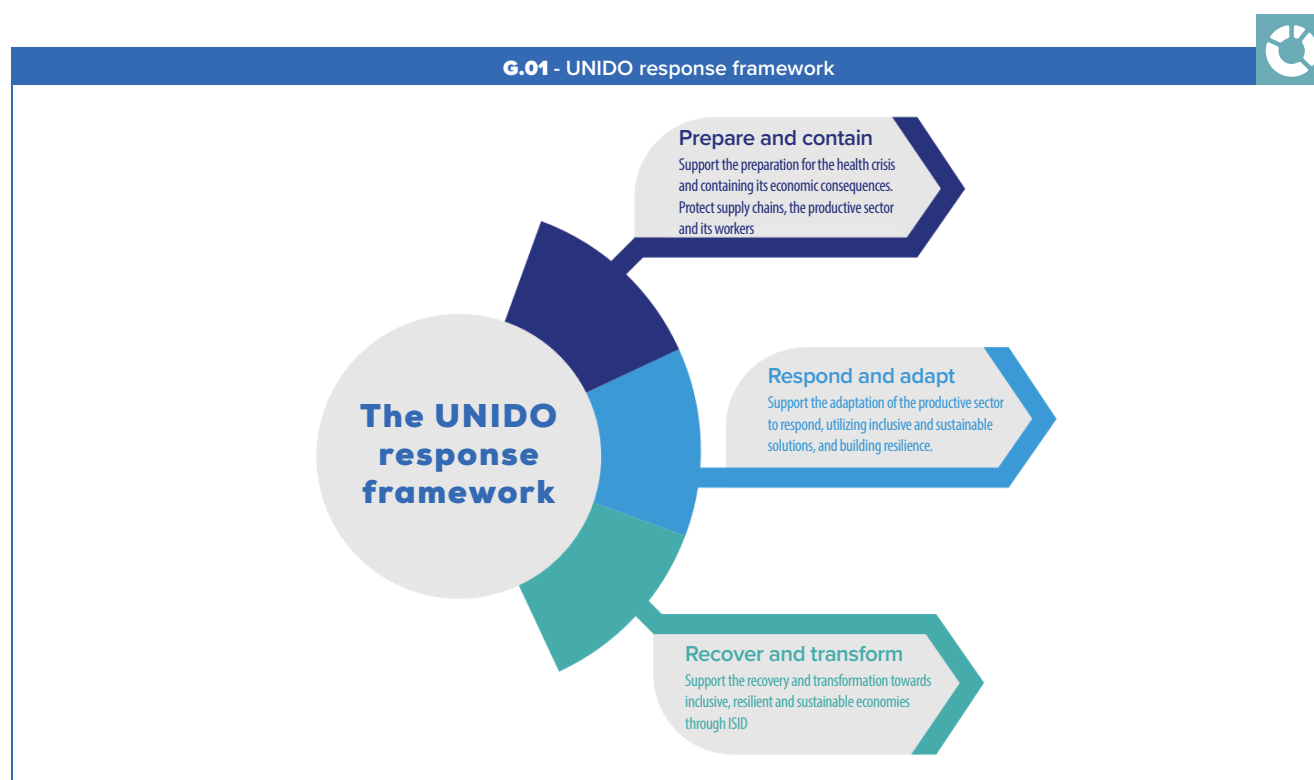
This guidance is intended for owners, managers, and staff of micro, small, and medium enterprises (MSMEs) who seek some orientation while dealing with the effects the COVID-19 pandemic may have on their businesses. It is free of charge and may also be freely distributed.

Organizations and individuals assisting MSMEs in dealing with the consequences of the COVID-19 lockdown may also freely use the guidance if they feel it is helpful to their work in helping their client MSMEs.

This guidance has been developed within the framework of UNIDO's response to the COVID-19 pandemic as presented in its position paper "Responding to the Crisis: Building a Better Future", published in May 2020. The position paper outlines the Organization's

approach over the next 12 to 18 months, which is based on mutually inclusive pillars, namely partnerships to accelerate the global response, integrated service packages tailored to each Member State's particular situation and needs, capacity building and knowledge exchange based on lessons learned, best practices and best available technologies.

These service packages, which include measures to (1) prepare and contain, (2) respond and adapt and (3) recover and transform, aim at supporting countries with comprehensive socio-economic recovery approaches, geared towards inclusive and sustainable industrial development (ISID) results at scale.



Source: UNIDO Position Paper Responding to the Crisis: Building a Better Future

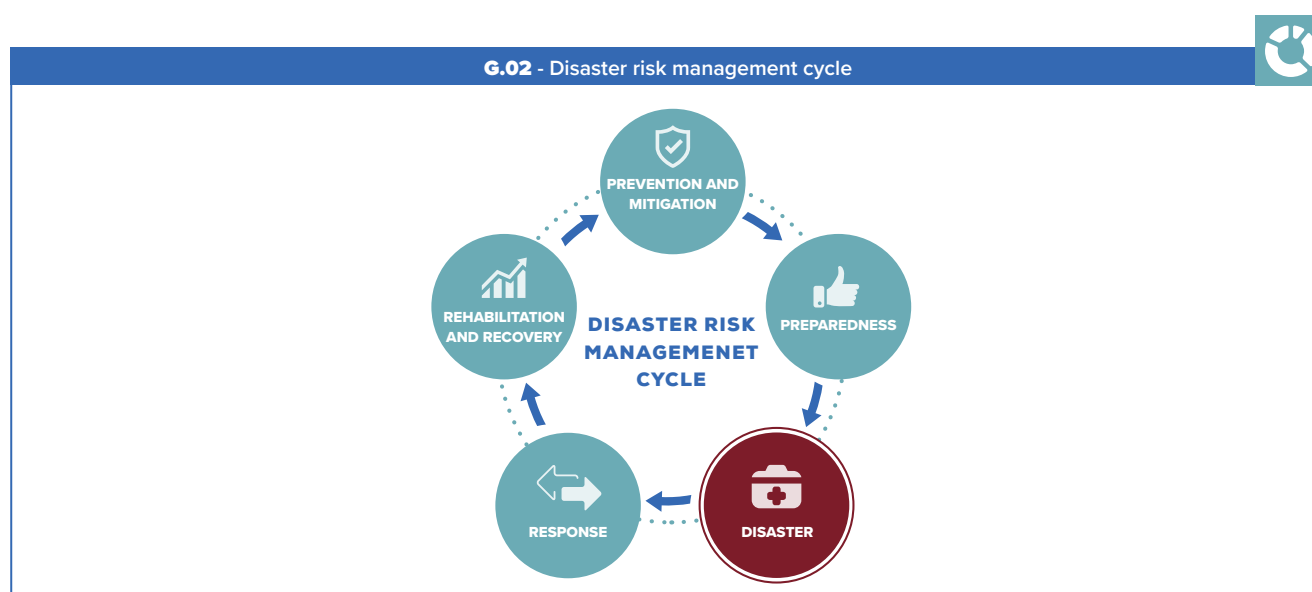
Publishing a guidance for enterprises that encompass a wider range of sizes (micro, small, and medium), some with a single layer of management and some with two or three, some less formalized and some with quality management systems in place, always carries a risk of overburdening some and underwhelming others. Readers are kindly requested to understand that not each and every item mentioned here will perfectly fit their specific business. We trust, however, that the majority of enterprises may find leads to follow that will help them better cope with the impact of the COVID-19 pandemic.

1.1 Why business “recovery” and “continuity”?

This guidance treats the COVID-19 pandemic as a disaster. A disaster can be described as a serious disruption of the functioning of a community or society involving widespread human, material, economic or environmental losses and impacts, which exceeds the ability of the affected community or society to cope with using its own resources.¹ Though often caused by nature, disasters can also have human origins. International literature on disaster management usually classifies epidemics and pandemics as disasters.

Whether a disaster is formally declared is not important here. It is important to recognize that a disaster type of

situation can put affected businesses under significant stress, including failure for those businesses that are less fortunate or less capable to directly respond. While the COVID-19 pandemic does not involve as much physical destruction of businesses, which we are used to when discussing natural disasters like floods or earthquakes, the situation of a pandemic bears many similarities because the effects on business come as a shock (without early warning) and because a significant number of businesses are affected in a very short time.



Source: UNDRR

As the COVID-19 pandemic constitutes the “disaster” in this cycle (see graph G.01 above), a disaster “response” is usually being organized by the government with the whole society participating at all different levels.

- ▶ As the “response” is leading to the containment of the pandemic, opportunities for “rehabilitation and recovery” are opening up and need to be leveraged to return life “back to normal” or to “better than before”, as far as it is possible depending on the damages the disaster has left.
- ▶ Where there is limited containment of COVID-19 during the “response”, strategies for “rehabilitation and recovery” and how to achieve “normality” or any state that may be considered “better than before” may substantially differ.

At the time of writing, the COVID-19 pandemic is confronted with “aftershocks” (new outbreaks where the virus was thought to have been contained) and there are substantial knock-on effects felt around the world because many businesses are connected via global, regional, and/ or local value chains. **Finding the best mix of response measures to deal with the pandemic, while at the same time sustaining economic activities that underpin the livelihood and well-being of communities around the world, is a tight-rope walk for all countries and the world community as a whole. MSMEs must expect to live with related uncertainties until either the pandemic is contained or effective vaccines against COVID-19 have been developed and populations have been vaccinated all over the world.**

1) United Nations Office for Disaster Risk Reduction (UNDRR)



B.03 - How this guidance was conceived

There are too many different types of enterprises that figure as micro, small, and medium enterprises in order to provide quick guidance that will be a perfect fit for each enterprise concerned. Enterprises may range from processing agricultural products and foods, over wood working and carpentry, metal working, textiles and apparel, all the way to chemical products and information technology, to name a few only, and without even mentioning the services sector. They may employ less than five or maybe hundreds of persons. They may be located in an epicentre of the COVID-19 pandemic or in completely different regions and climate zones, directly, indirectly, or not (yet) affected by knock-on effects. They operate in different socio-cultural settings, may have different communication and management styles and may need to deal with different habits and attitudes. The capacities of their local communities to monitor, contain, and treat the disease may strongly vary, as much as their capacities to ensure the sustainability of their economies under stress. Some MSMEs are surviving under the dire circumstances of continuing violent conflict.

Not only is there a high variation between the types of enterprises, but there is also a high variation between enterprises regarding the degree they are affected by COVID-19. Some enterprises may have not been negatively affected yet, whereas others may have lost key staff, lost customers and clients to competitors due to the disruption, may have seen their stocks perish during the extended period of closure, or simply run out of cash.

There are no one-size-fits-all solutions for these problems. In some cases, it may be possible to simply pick up where business stood before the pandemic or a lockdown, in others, the whole business may need a turnaround, for example, if the buyers of your products were catering to the tourism sector which may need extended time to recover because of travel restrictions. Some businesses may even face inevitable closure. Experience from disaster recovery around the world shows that businesses may also experience decline and bankruptcy during the phase that follows a disaster even if they survived the disaster itself because they were not fully aware the situation in the market changed in the wake of a disaster.

Therefore, this guidance is of a generic nature. It can be used by enterprises of any type to systematically identify potential issues and get down to solving them as quickly as possible in order to overcome difficulties during the COVID-19 pandemic.

This guidance focuses on “business recovery” and “business continuity planning” in micro, small, and medium enterprises.

- ▶ **“Recovery”** is defined as the restoration, and improvement where appropriate, of facilities, livelihoods and living conditions of disaster-affected communities, including efforts to reduce disaster risk factors. “Business recovery” is part of that effort and it is already beginning in some places.
- ▶ **“Business continuity planning”** is concerned with the element of preparedness in the disaster risk management cycle. The International Organization for Standardization (ISO) has defined a business continuity plan as documented procedures that guide organizations to respond, recover, resume, and restore to a pre-defined level of operation following disruption.²

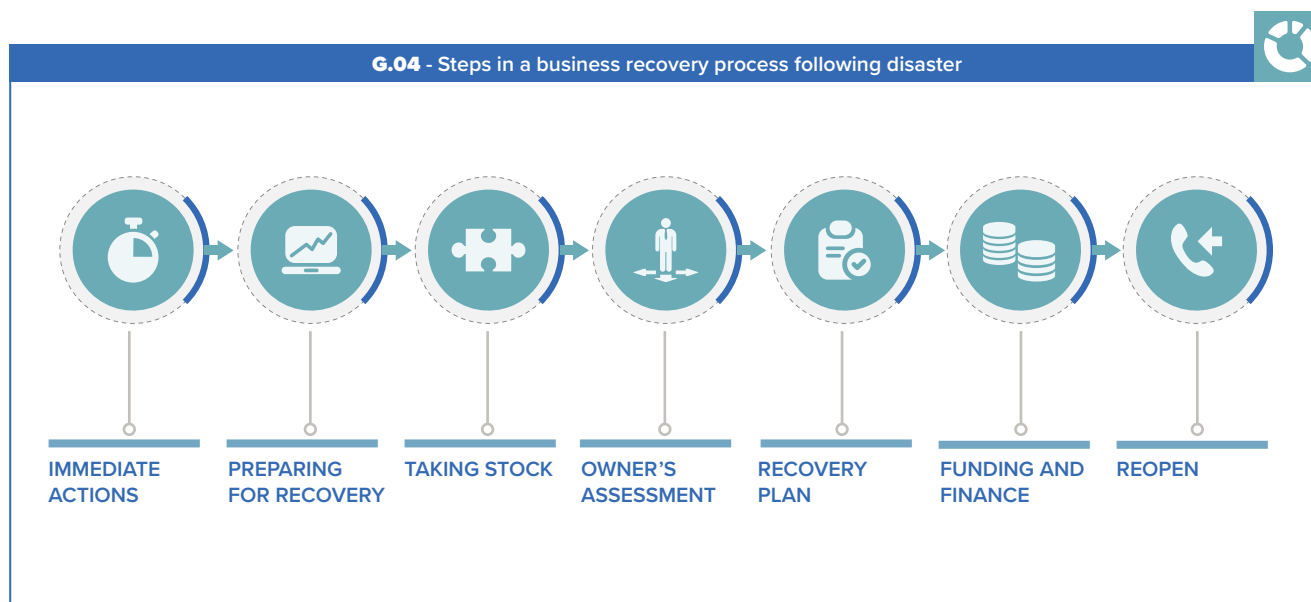
Most MSMEs do not have business continuity plans. They have been hit by COVID-19 without being prepared and need to work out their recovery in the absence of such plans. Others have not yet been affected and still can prepare.

MSMEs that recover during the pandemic will find it useful to draw up business continuity plans to be better prepared for further waves of the pandemic or outbreaks of other infectious diseases in the future. They can build on their experience with Covid-19 for drawing up their plans. Those without experience can plan based on risk assessments and from developing scenarios for their situation. It goes without saying that business continuity plans should also be prepared for other types of disaster.

2) ISO 22301. See Box B.06

1.2 Process of business recovery

This guidance follows typical steps for business assessments used in the aftermath of disasters as they are applied in many countries. The steps of the process of business recovery are shown in the chart below.



Source: UNIDO

Arguably, these different steps could also be called iterations because the subject in these steps does not completely change. It is looked at in increasing depth, moving from quick appraisals to more detailed analysis, while different aspects are highlighted during the process. The principles guiding the business recovery process are based on the notion that it is important to:



Be quick and realistic in understanding the situation of the business during the COVID-19 pandemic and different community, national, and/or international response scenarios;



Make a strong effort to identify the key factors determining future profitability of the business in the light of these scenarios;



Ensure business recovery plans drawn up are sufficiently robust to enable continuity of the business under varying degrees of response (including shifts between complete lockdowns and relaxations, both gradual and sudden);



Check whether there is any way to apply the “build back better” principle (i.e. making use of the crisis to reduce business risks such as pandemics, and possibly also to improve and/or expand the business);



Minimize losses where financial viability is not feasible.

Overall, it is important to understand that business recovery needs to lead to good business results in order for the affected business to be sustainable. There is nothing gained by recovering businesses which are bound to operate at a loss and will impoverish their owners. While continuing

where they stopped before the COVID-19 pandemic may be feasible for some businesses, a significant number will need to adjust to a changed market environment that usually comes with a disaster, and notably when it reaches global extent as COVID-19.

1.3 Process of business continuity planning

Given that the majority of MSMEs do not have business continuity plans in place at the time of the COVID-19 pandemic, this publication assigns business recovery the highest priority in order to be useful for those businesses that have already been struck. Ideally, though, business continuity planning is made before a disaster strikes. It is a tool to prepare before a disaster occurs.

MSMEs that have been affected as a result of the COVID-19 pandemic are invited to learn from their experience (what happened, what did not work and what worked) to draw up a business continuity plan for the further waves of the pandemic (which are likely to lead to shifts in response measures) so they will be better prepared than before.

MSMEs that have not (yet) been affected or that have benefited as a result of the COVID-19 pandemic may use scenario techniques and knowledge gained from affected business partners, business associations, support structures and more reliable media reports in order to draw up their business continuity plans in case the COVID-19 pandemic will affect them at a later stage.

As with all plans, business continuity plans are based on assumptions about reality. They try to anticipate what could happen if COVID-19 strikes the community where the MSME is located or the value chain the MSME is integrated with. They should usually include the responses expected in the community, and the behaviour of the population and markets. It is also useful to check the plans in order to verify whether something has been forgotten or whether there are practical impediments to implementations that were not recognized during the planning process.

In order to ensure that your plan is feasible, use one of the common procedures of quality management: the PDCA (Plan-Do-Check-Act) cycle where doing follows planning, and where you check whether what you did worked well or can be improved, and act (take action) to improve your plan. In quality management this is a continuous process. However, for business continuity plans do not wait for your next disaster to apply the plan, but rather simulate a disaster event by ways of an exercise that involves your staff in order to check whether the plan is workable.

G.05 - The Plan-Do-Check-Act (PDCA) cycle for business continuity planning



Source: UNIDO

This is how emergency services prepare. There is no reason why you should be unprepared to protect your assets (people, investments made, market space gained, data and information, intellectual property, etc.) and minimizing losses (of life, of health, of equipment, of knowledge, etc.) during an emergency. Business operations that cannot depend on others to help in the case of an emergency, such as seagoing vessels (ships) hauling traded goods around the world, even conduct drills on a weekly basis to be properly prepared.

As far as your operations are concerned, it is certainly a worthwhile task to plan how to best continue your business in the event of the potentially damaging effects of the COVID-19 pandemic while protecting health and safeguarding lives. If you have the capacity, of course, you should also plan for other types of disaster (see chapter 3.2).



B.06 - ISO 22301:2019 Business continuity management systems

ISO has developed an incredible number of standards that MSMEs can apply at very different levels, and which embody what could be called the state of the art or current best practice. Many standards are of a purely technical nature. But there are also important standards, which relate to management processes, for example quality management systems. MSMEs integrated into international or global value chains, notably in manufacturing, should be well aware of them.

What is less well known is that the ISO has also developed a standard for business continuity management systems. In light of the COVID-19 pandemic, the standard has been opened to the public for viewing at:

<https://www.iso.org/obp/ui#iso:std:iso:22301:ed-2:v1:en>

A French version is also available (May 2020).

- ▶ MSMEs that are already implementing management systems on the basis of ISO standards, certified or not, are encouraged to check whether they should not integrate ISO business continuity planning as per ISO 22301:2019 with their existing management system to maximize effectiveness and ensure consistency in approaches.
- ▶ MSMEs that are not implementing ISO based management systems at this time are also invited to view the ISO standard 22301:2019 for best practice reference, while they draw up their business continuity plans.

1.4 Lead questions help your action planning in each step

This guidance is delivered by using lead questions. In answering the lead questions for your business, you will be able to decide how to best move forward. Most questions focus on key parameters of success for any type of business. The lead questions in section 2 below help you

focus on where to begin and how to continue on your path of recovery. The lead questions in section 3 below help you focus on what business continuity planning usually requires.



Some medium and large enterprises will usually have staff and more resources to work out solutions for their, possibly more complex, operations. That is fine. Do take all the resources you have available to recover, or to plan for business continuity. Some of the staff may have been trained in business analyses, and can draw on a variety of tools, on their education and training or years of experience. We do not intend to reinvent wheels for you. Neither do we suggest oversimplifying your analyses;



Many micro, small and medium enterprises, on the other hand, may need to get by with fewer staff and resources to develop their solutions. Where owners-managers or key staff or their families have been directly affected by COVID-19, human resources may immediately thin out and their businesses may need to recover “on a shoestring” of experience and management knowledge. Therefore, this guidance is more tailored to their specific needs than to the larger businesses;



That being said, all businesses will need to address the same kind of questions brought up in this guidance during the recovery from a disaster as the COVID-19 pandemic, and in planning for continuity if they have not been affected yet.

The key criterion which usually separates micro, small, and medium enterprises from large enterprises is that most of the micro, small, and medium enterprises are managed

directly by their owners. This is why the owner perspective is important during the recovery from a disaster.



As a single business owner or manager, your personal situation and your personal visions have a significant impact on the potential success of your business. Everyone has his/her own ambitions, and different constraints and possibilities at different stages in their lives, and nobody can be forced to run a business. In that sense you may still see a crisis as induced by COVID-19 as an opportunity to take an exit decision;



Especially medium or large businesses may already have their own business continuity plans for different types of emergencies. If you have such plans, do make use of them for dealing with the COVID-19 disaster. If you do not have such plans, think about such plans for the future once you have successfully recovered your business or started a new one following this crisis.

Everyone has his/her own preferences and working styles. Your business may have standing templates and procedures in place that are time tested and have proven useful in practice with your staff, customers and suppliers. No matter what templates you use, they will usually include some kind of action plans.

We recommend you make an entry into your action plan, let us call it “business recovery actions” or “business recovery

plan”, for all the questions in this guidance where you feel the answer implies there is something important or useful to do. The same would apply to “business continuity actions” or a “business continuity plan”. The number of entries in your plans will increase as you move along planning, gathering additional information, until you have covered enough ground. If the list becomes longer, you may probably want to sort by deadlines or by person responsible to facilitate follow-up.

T.07 - Business Recovery Actions of “Surviving Proprietors Un-Ltd.” [EXAMPLE ONLY!]

No.	Question or issue	Action required	Person responsible	Deadline
1	Are all local staff safe and sound?	Contact every single staff member to verify personal (and their family's) health situation as well as ability and readiness to work. Record reasons if not able or ready to return and ask if there is any specific need for support.	Personnel manager	04 June
2	Are all migrant workers safe and sound?	Contact every single migrant worker to verify personal health situation as well as ability and readiness to work. Inspect housing and sanitary conditions for those hosted in dormitories next to factory site.	Personnel manager	04 June
3	Determine expected cash inflows during next 90 days	Check accounts receivable up to 31 August.	Book-keeping	03 June
4	Relaunch general communication	Draw up communication strategy (key message: “We are up and running. Will get regular shipments to your doorstep again by middle of June.”) and use the opportunity to launch a website. (Find an information technology student who can help to draw up the concept for the website.)	Sales manager	04 June
5	Inform key customers	Call key customers personally to explain the situation, rebuild confidence, and seek to obtain estimates for next quarter's orders.	Owner-manager	06 June
6	Exchange information with local business membership organization and/or cluster or sector representatives	Explore what is the situation in other local businesses, what measures other businesses are taking, how the situation is assessed for your sector, what activities are being organized to represent small business interests during the pandemic, and what contributions you may be able to make in this context	Owner-manager	07 June
7	Staff able to return to business location?	Verify transportation options for staff to come to work.	Personnel manager	05 June
8	Verify customer order status	Contact customers A, B, C, D to reconfirm orders w, x, y, z.	Sales manager	03 June
9	Verify supplier situation	Contact key suppliers and discuss/ assess their expected capacity to deliver. Discuss options for cancelling or delaying orders already placed prior to disaster in line with post-disaster customer demand [item 4].	Owner-manager	03 June
10	Ensure basic supplies of materials for occupational health and hygiene (mandatory and recommended) are in place	Calculate required amounts of disinfectants, detergents, soaps, and/ or sanitizers. Specify type and calculate personal protective equipment required (for example, face masks, face shields, protective gloves) each workplace. Submit lists to owner for approval, and purchase.	Chief engineer with section managers and storage	04 June

T.07 - Business Recovery Actions of “Surviving Proprietors Un-Ltd.” [EXAMPLE ONLY!]				
No.	Question or issue	Action required	Person responsible	Deadline
11	Assess whether we are doing enough to manage pandemic risks	Classify employees by exposure risks. Revise occupational and safety instructions for transport workers and sales staff (outlet-based and travelling).	Personnel manager	08 June
12	Reduce exposure risks of employees	Redesign work flows and procedures to minimize direct contact between employees and between employees and customers. Determine screening procedures for access to premises and recording presence. Create a designated isolation room or area for persons developing or showing any symptoms of COVID-19.	Chief engineer	06 June
13	Implement selected options for accelerating cash inflows	Check stocks for finished products that can be quickly sold off. Accelerate sale of unnecessary assets.	Sales manager/Chief engineer	06 June/15 June
14	Improve workplace ventilation	Add 8 additional mobile fans in stuffy corners. Clean and disinfect air conditioning and filtration system including ducts and increase throughput to ensure air velocity of 0.20 m/s during normal operations.	Chief engineer	08 June
15	Improve workplace pandemic protection	Install transparent plastic sneeze guards between factory work stations.	Chief engineer	08 June
16	Prepare training	Prepare training plan and contents for all staff related to new procedures, industrial safety measures, and proper use and disposal of PPE. Determine best training method during COVID-19 pandemic (social distancing requirements!). Check if anyone (health authority? seller? business membership organization?) can reliably show us how to properly store, put on and take off, clean and/ or dispose of PPE.	Personnel manager	10 June
17	Prepare restart of equipment	Review technical and safety procedures for restarting equipment after prolonged downtime. Check if any formal equipment inspection dates have been missed during lockdown and need to be scheduled before restart. Check whether any social distancing or other COVID-19 related regulations require us to make changes in the operation of the equipment and test whether any changed procedures are in line with safety standards.	Maintenance engineer	08 June
18	Trial runs of the equipment	Inspect equipment according to manuals and standards and, subject to chief engineer and management approval, implement trial run (according to, if any, changed procedures).	Maintenance engineer	10 June
...

**Reminder:**

This is an example only, including the deadlines and numbers. What you have to do needs to be specific to your own business and should conform with applicable laws, regulations, and standards.

The questions in the guidance follow a certain logical order because they build upon each other and/or go into more depth at each stage. If you cannot answer a question, you may need to clarify the situation before you proceed. Some questions also may not apply to your specific business or situation and can be skipped. But most should apply to any business. Do not forget to enter who will be responsible for delivering the analysis or implement the action and the respective deadline so you can quickly follow through.

In many cases, you as business owner or manager may need to deliver part of the plan yourself. In cases where you need external assistance, it is also legitimate to turn to external advisers, for example, certified accountants, lawyers, banks, and small business service centres. Some

of the questions may possibly be addressed by properly communicating with your customers and suppliers. Many of the questions may need consultation with your staff.

Last not least, given the specific nature of COVID-19 as a virus pandemic, the lead questions in these steps do not include issues more common to other types of disasters such as war or natural disasters. For example, damages to or loss of business premises, damages to infrastructure, loss of business assets and stocks, loss of business data bases and documents, protection against vandalism and theft, or issues of obtaining access to the business premises themselves because the numbers of these cases are going to be limited during the COVID-19 pandemic and therefore are not part of this guidance.



CHAPTER 2

Pathway to Business Recovery

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The lead questions below, which you may use to remind yourself of the typical priorities that arise during the recovery of a business affected by the disaster of a pandemic are grouped by recovery phases. They begin with the immediate questions arising out of the COVID-19 disaster, and then progress to more detailed assessments, which enable you to shape your business for the time after the disaster or the ongoing pandemic.

Some questions may reappear in different phases, either because initial assessments will be rough or even

by rule of thumb, and hence need to be detailed as you move forward, or because the focus changes as you move forward. If you already had all the details available in a previous phase, of course, there is no need to repeat the analysis. Be aware, however, that the situation in the market may have changed as a result of the COVID-19 disaster, and that you may not necessarily be able to rely on pre-disaster information for running your post-disaster or continuing-disaster business.

2.1 Immediate actions

- ▶ Are any of your staff affected (infected, or harmed in any other way) by COVID-19?
- ▶ Are any of your staff's family members affected (infected, or harmed in any other way) by COVID-19?
- ▶ Are any of your staff or their family members unsafe or under distress as a result of a lockdown? If so, can you help them through this difficult period? What support do they need?
- ▶ Does the situation of your migrant workers, if any, differ from the situation of the other staff? Is there anything you need to do to prevent the spread of COVID-19 in migrant worker accommodations? If anyone is already infected, what medical support do you need to provide?
- ▶ Will your staff be able to return to work?
- ▶ If any, what obstacles do they face for returning to work?
- ▶ What are the current rules that apply to commuter travels?
- ▶ Is there anything you can do to help your employees return to work?
- ▶ (Alternatively :) Do you need to put off staff for the time being?
- ▶ Is there a potential benefit for the business from staff remaining at home and thereby extending quarantine? Can staff return in batches as the business increases its output again, or does everyone have to be present from day 1?
- ▶ Are there possibilities to maintain after-sales services for your customers even if lockdown conditions currently do not allow you to maintain production?
- ▶ Are your premises operational?
- ▶ Are you able to receive supplies from your suppliers (from other locations) and send products to your customers (in other locations)?

- ▶ Can you recover any of your supplies and stocks of semi-finished and finished products?
- ▶ Is your equipment (still) safe to operate?
- ▶ If you are insured, did you contact your insurer to offer on-site inspection of any damage that has occurred between the time when you were forced to close and the time your re-entered your premises? (Do not begin cleaning up before contacting your insurer and agreeing the procedure!)
- ▶ Did you record all damaged supplies and stocks of semi-finished and finished products?
- ▶ Did you take photographs of damages that have occurred as a result of the disaster?
- ▶ Did you provide your insurer with your preliminary damage assessment?³
- ▶ Are you keeping records of damages in case they are required for any disaster relief support?

2.2 Preparing for recovery

- ▶ Did you prepare your action list of activities required to reopen the business?⁴ (New items may be added.)
- ▶ As COVID-19 is a global pandemic, and COVID-19 may trigger further outbreaks anywhere at any time, do you have sufficient material supplies available to deal with protecting your business from COVID-19 (or other pandemics) over the next months? What are reasonable stocks of disinfectants and personal protective equipment (PPE) that should be available and how often will they need to be replaced?
- ▶ Are there any processes or work flows that could be changed to reduce the frequency of direct face-to-face interaction of employees and thereby reduce COVID-19 transmission risks in the workplace? How about the interaction between sales and transport staff with customers: Are there any ways of limiting exposure risks?
- ▶ Can workplace hygiene be improved by raising awareness or specific training of employees? Can you make sure that everyone internalizes the knowledge how to best protect others and themselves? As this may be a new situation for all concerned, will everyone kindly remind each other if mistakes are made?
- ▶ How will your business keep up with the increasing knowledge about COVID-19 in order to ensure best-possible protection of staff?
- ▶ Are local health authorities able to give you more specific advice or are they completely overstretched due to the pandemic? If not, what recommendations do they have?
- ▶ Are you losing money on a daily or weekly basis while not operating? How much?
- ▶ Did you create and/ or update your accounts payable list? Did you sort by date due? What bills do you owe and when are they due?
- ▶ How much money do you (and your family) need to live on?⁵
- ▶ How much money are you able to access (cash, savings, other income, credit, etc.)?

3) See Annex A.1 for a template to calculate your damage assessment.

4) See a simple example in section 1.3 above.

5) See Annex A.2 for a template to calculate your current needs.

- ▶ Are you able to renegotiate any loan terms (repayment schedules) and how will this affect your cash flow?
- ▶ Did you obtain information from the insurer what pay-out you may expect and in which form, and at what time this pay-out will be made to you?
- ▶ Do you need to make any quick decisions about retaining staff in the immediate future? Are there any major obstacles that may force you to refer some of your staff to unemployment?
- ▶ Do you need to put some of your staff on short hours/ short time until business is genuinely up and running again? Can you alternatively deploy staff you wish to retain on implementing changes (redesigns, modifying work flows, repairs, constructions, etc.) that you had already planned for improving your business?
- ▶ Are you providing sufficient leadership during this phase in order to motivate your staff to contribute to recovery? Are you making sure to keep your employees informed about the situation of the business, so they have a good understanding for possible changes in routines and current priorities?
- ▶ Can you still fulfil all your customers' orders? Or have some already been lost to competitors? (If they are not yet lost, do let your customers know about the delay and when to expect delivery.)
- ▶ Are there standard (regularly scheduled) orders that you fulfil that you need to talk to specific customers about?
- ▶ Where you cannot fulfil orders at this time, did you inform customers and assist them to fill such orders from other suppliers until you will be able to deliver again?
- ▶ Can you work with your customers to devise a strategy to assist them in continuing to receive the goods or services you usually provide?
- ▶ In case orders have been cancelled by your customers or you cannot directly move on with your production, can you cancel orders that you have placed with your suppliers?
- ▶ Did you contact your suppliers about payment schedules? (Ask for rescheduling due to the disruption that prevented you from using the supplies they had delivered.)
- ▶ Do you need to postpone purchasing supplies for the time being?
- ▶ Does your business have an active website? If so, should it be shut down or should messages be placed to inform customers and possibly suppliers on what happened and when you expect to be back to business?
- ▶ Are there other means of reaching your customers and keeping them connected and informed?
- ▶ If your customers are not in a position to buy your products at this time, are there any quick conversions you could make to your production processes in order to produce products that are in strong demand so people can better deal with the pandemic?
- ▶ Are you able to possibly still sell with a discount or otherwise properly dispose of any damaged supplies and stocks (for example, spoiled food products)? (Contact your local government in order to ensure that disposal conforms to local procedures and avoid illegal dumping.)
- ▶ Did you check what potential support, if any, is available from local or national government agencies? How about tax breaks? How about low-interest loans? How about disaster relief benefits? Any other measures your business would be eligible to benefit from, including in-kind or technical support?



B.08 - Are you adjusting your business communication strategy to COVID-19?

Knowledge about COVID-19 is continuously increasing, but there are still a number of uncertainties that can lead to anxiety. Because health authorities are not able to confirm transmission paths unless there is valid scientific proof, this uncertainty is bound to remain. This anxiety also can affect your buyers. Some anxiety may be “irrational”, and some may be “reasonable”. And why challenge a customer who would rather be safe than sorry?

For example, there is research which indicates that corona viruses can persist for up to 9 days on inanimate surfaces (for example, glass, metal, plastic)⁶ and which proposes how to efficiently inactivate these viruses on such surfaces. This could have implications for the acceptance of any products you are exporting abroad. Buyers may want to know what procedures you have used to ensure that COVID-19 did not contaminate the inanimate elements of, for example, household electrical appliances, refrigerators, or any product with an outer shell made of plastic or metal (or which procedure you used to inactivate the virus). Otherwise, they may give the product into quarantine or select a product from a supplier who is not associated with COVID-19 outbreaks when they cannot wait.

It is therefore important that you not only keep up with the emerging knowledge on the virus, but that you also effectively communicate to your customers that you are on top of the issues and how you are dealing with them. Ideally, you should be able to answer their worries before they need to raise their questions. The better you are at doing this, the more likely customers will have confidence in ordering your products.

Always remember: Your communication strategy is not about COVID-19, but **about what your business is doing during the COVID-19 pandemic**. It goes without saying that rumours or fake news have no place in your business communication strategy.

2.3 Taking stock: Where does your business stand as the COVID-19 pandemic has directly or indirectly reached your business

2.3.1 STAYING AFLOAT: FINANCIAL POSITION⁷

- ▶ Did you determine available cash?⁸
- ▶ Do you have sufficient cash (such as cash at hand, cash at bank, recoverable money owing from customers) to cover debts due and payable in the next few months?
- ▶ If needed, can your stock be easily converted into cash to pay your debts?
- ▶ Does your business have adequate assets to cover all financial commitments including long-term debts?
- ▶ Will your assets satisfy the typical collateral requirements of banks?
- ▶ Do your customers pay your bills on time?
- ▶ Are you paying your suppliers on time?
- ▶ Are you paying employees on time?
- ▶ How will your net cash flows (in-flowing cash minus out-flowing cash) be affected by the level of sales you are generating and by delays in payment by your customers?

6) See Kampf and others, in Journal of Hospital Infection, <https://doi.org/10.1016/j.jhin.2020.01.022>

7) This information is of vital importance for recovery. If you need assistance with these questions, do get it (for example, from your accountant, from a trusted business adviser, old friends, or possibly from your bankers).

8) See Annex A.3 for templates on aged accounts payable, receivable and sales charts to determine available cash.

- ▶ Are there any potential short-term liquidity gaps (where cash outflows exceed inflows) to be bridged during the course of the next 12 months? How can they be bridged?
- ▶ Did your business generate adequate cash flow prior to the COVID-19 pandemic?
- ▶ How do you expect COVID-19 will affect your cash flow in the short term and how in the medium term?

2.3.2 WATCHING THE TIDES: MARKET CHANGES

- ▶ What is the status of current forward orders (orders for the next 12 months)?
- ▶ Are you faced with cancellations? Have you been forced to offer discount on orders already manufactured and shipped? Do you expect any further cancellations?
- ▶ Did you analyse the potential demand for your products or services following COVID-19?
- ▶ Has COVID-19 already led other enterprises in your location or in your sector to close down business?
- ▶ Are any of your key customers affected by COVID-19 and, if so, will this have any impact on your business?
- ▶ Are any of your key suppliers affected by COVID-19 and, if so, will this have any impact on your business?
- ▶ Did you review the whole supply chain for your products, from the sourcing of raw materials to the delivery of the final product to the customer? Any bottlenecks or difficulties to be expected?
- ▶ Are there opportunities to place new products and services that fulfil new demand in the market during the COVID-19 pandemic?
- ▶ Are there opportunities to intensify collaboration with your suppliers during the COVID-19 pandemic in order to raise the value of your products to your customers?
- ▶ Are there opportunities to collaborate with your competitors during the COVID-19 pandemic and beyond?

B.09 - "Coopetition"



Businesses can benefit from cooperating with their competitors in certain circumstances.

For example, it is meaningful to cooperate with your competitors in order to reduce reputational risks that threaten the whole industry or a specific region, to support new technology development (by sharing uncertain returns and pooling knowledge), to develop shared standards for businesses within an industry or in a specific region, and also to communicate effectively with government on policies and regulations.

Existing export consortia and cluster initiatives may help. If they do not exist, maybe it is time to form them. Local business membership organizations as well as local governments usually are interested in supporting these kinds of activities.

2.3.3 KNOWING WHAT CAN AFFECT YOUR COURSE: OVERALL CONDITIONS DURING THE COVID-19 PANDEMIC

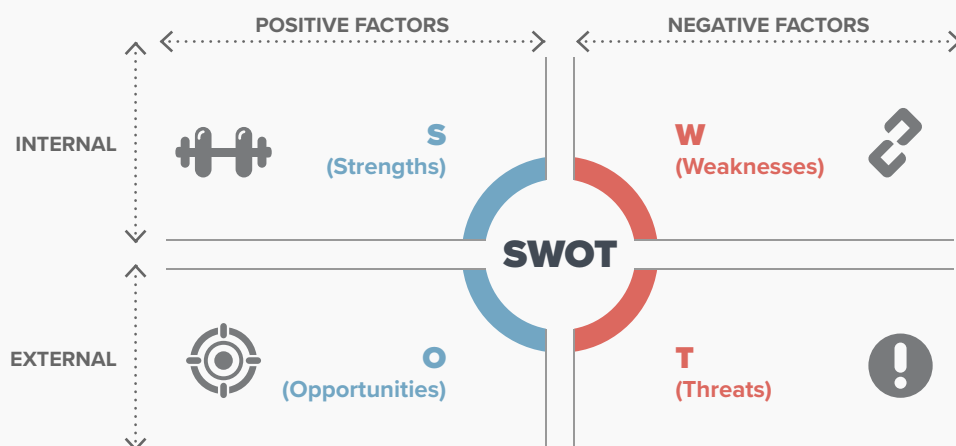
- ▶ Is your business vital to the (local) community (for example, for key markets, electricity and water supply, energy supply, food production and catering, communication networks and devices, transportation networks)?
- ▶ Is your business the type that everyone needs to deal with the COVID-19 pandemic (for example, production of personal protective equipment such as goggles, respiratory masks, surgical masks, protective clothing; other medical supplies; vaccines and pharmaceutical products; hygiene products and disinfectant) or to improve overall protection (for example, equipment production such as sneeze guards, drive-through counters; air conditioning equipment; negative pressure ventilation; laboratory equipment; medical equipment)?
- ▶ What was the general economic situation (“economic climate”) in your location before the COVID-19 disaster? What is the general economic situation in your location during the pandemic?
- ▶ Are you keeping up with your competitors in the industry?
- ▶ Can your business change easily to react to outside forces? Is it adaptable to change or does it cater to a narrow product range with considerable cost of change?
- ▶ Will you be the first business to reopen in your area or sector?
- ▶ Can you afford to wait to reopen and still be viable when you do?
- ▶ Does your staff have the skill set required to perform on their jobs?
- ▶ Do you have the right level of staffing?
- ▶ Does your technology need updating?
- ▶ Is your pricing, service etc. competitive?
- ▶ Are you adequately insured against disasters? Are there insurers at your location who offer insurance against disasters? If so, is it affordable?
- ▶ Do you know of any emerging threats (negative factors outside of your control) to the business (for example, new competitors, breakdown of supply chains, new market barriers in other countries, discrimination of products and services from your country or region)?
- ▶ Did you discuss developments with other businesses in your industry or region, for example, with business membership organizations like chambers or associations or in specific events organized by concerned stakeholders?

B.10 - Using a “SWOT” analysis to assess overall conditions



There is a simple tool that can help to differentiate the quality of different factors that affect your overall conditions and to communicate about these factors. As the different factors can change in the wake of a disaster, it is also good to repeat or update any SWOT analysis that you may have already conducted before the disaster.

A SWOT analysis distinguishes between “positive” and “negative”, and between “internal” and “external” factors. “Positive” and “negative” is meant in relation to the performance of your business. A positive factor improves (or can be seized to improve) your performance, a negative factor diminishes your performance. “Internal” and “external” relate to your business. An internal factor is a factor that is under your direct control and an external factor is a factor that is outside your control. These distinctions are very important in practice because you need to be sufficiently clear about what you can achieve on your own and where you depend on others.



The SWOT analysis usually consists of a chart with four fields. Even an unweighted distribution of the different factors across these fields already gives you an idea about the overall setting. When conducting SWOT analyses, it is good to involve your staff because the analysis is enriched by combined knowledge. All perspectives combined may also lead to the identification of new business opportunities and raise awareness about risks.

An example of a SWOT is provided in annex A.4. (Note: There are, of course, other business tools that can also be used, or which may complement a SWOT.)

2.4 Owner's assessment

B.11 - The owner-manager needs to have the final word



Most of the MSMEs in the world operate as sole proprietors, fully liable as individuals for any losses resulting from their businesses. Most of them are not incorporated, but they are managed by a single owner or a family household or network. Many businesses retain such a structure even as they grow to become medium and large-scale enterprises and become more formalized and, if they like, eventually form a corporation.

Medium-sized and large-scale businesses, owner-managed or not, may be guided by overall strategies and draw a lot of strength out of their own structure. Micro and small enterprises, however, more typically depend very closely on the owner and the family of the owner even if some functions are delegated to dedicated managers.

Once your financial position during the COVID-19 pandemic is determined and your new market developments and the overall conditions are becoming clear, it is therefore important to step back for reflection. Not only is the ability and readiness of employees an important factor,

but the ability and readiness of you as the owner cannot be neglected because your entrepreneurial spirit has underpinned the success of your business up to the point COVID-19 has interfered with operations.

- ▶ Were you happy running your business before COVID-19?
- ▶ Were you making the profit you wanted?
- ▶ Do you prefer being your own boss?
- ▶ Are you good at managing employees?
- ▶ Did you consider other opportunities to earn a livelihood?
- ▶ Did you consider opportunities of running a different business?
- ▶ Did you have an exit plan (for example, related to age or health) before COVID-19 struck?
- ▶ Did you already identify a successor?
- ▶ Are you prepared for the potential extra demands that recovering your business will place on you, both personally and financially?
- ▶ Are you willing to take on more debt (be it with family and friends or lenders)?
- ▶ Can you afford to continue to run the business while your business is recovering?
- ▶ What would you do if you did not reopen?

All of these questions should culminate in what may be the toughest decision for you to take: Should you reopen business following the crisis?

The questions are not at all meant to discourage you to reopen and/ or continue your business. In fact, some owners will be inclined to skip these questions altogether because they are in no doubt they are going to move forward.

However, every owner should consider these questions in order to protect themselves from possible overstretch that cannot be afforded or sustained. In the end, situations vary between individuals and families, and they also change during the cycle of life. Stepping back to properly reflect therefore is highly recommended.

If your decision to continue with your business is positive, then proceed to plan recovery.

B.12 - Exiting your business (if you should)



There is no disgrace in exiting from business, especially in the wake of a disaster like a pandemic. It is a fully legitimate business decision, just like a decision to drop a certain product line or add a new product line is.

Reasons for exiting could be many, and sometimes there are a combination of reasons. They include but may not be limited to:

- difficult state of health of owners or key employees;
- insufficient cash flow;
- too much debt to service;
- insufficient funds to restart or restructure operations;
- inability to adapt to changes in the market or the business environment.

There are several ways that owners may exit their business:

- passing the business on to a family member, a business partner, an employee, or a group of employees;
- merging the business with another business;
- selling the business;
- closing the business (selling assets and discontinuing operations);
- liquidation (filing for bankruptcy if COVID-19 has dealt too strong a blow to viability) where respective regulations exist.

For exiting decisions, it should be a good idea to consult with your accountant, business adviser or business service centres to find the best solution.

2.5 Recovery plan

- ▶ Did you define your business recovery objectives, actions and priorities?⁹ Do they align with your personal objectives?
- ▶ Do you plan to continue to operate on the same business model as before COVID-19? Will your recovery plan include activities to improve your performance on the same business model with COVID-19? Or will you change your business model with COVID-19?
- ▶ Are you basing your plan on historical data or are you working on the basis of changed markets and business environment during the COVID-19 pandemic?
- ▶ If you seek to implement major changes or expand, do you have sufficient staff and adequate space for that purpose?
- ▶ On which assumptions for future developments of the market and the business environment does your recovery plan depend?
- ▶ Will your suppliers be able to go along with your plans?
- ▶ Are you making use of lessons learned from running your business prior to COVID-19 in your recovery plan?
- ▶ Are you making use of the opportunity of the COVID-19 pandemic to “build back better”?
- ▶ Did you establish a recovery team with clear responsibilities for all elements of the recovery plan? Did you calculate the cost for each element in your recovery plan?
- ▶ Should you and can you adopt new technologies and processes? Will this affect equipment needs? If so, should you sell old or buy new equipment? Did you consider leasing equipment you need? What are lead times to install new equipment and (re-) train your staff?

⁹ See Table T.07 above. Your recovery plan will essentially have the same structure as your first list of immediate actions. It is actually the continuation of this list, but with a clearer vision of the future and a deeper understanding regarding the direction to move on. The recovery plan should normally become a more robust and elaborate planning document.

- ▶ Can you reduce operating costs?
- ▶ Will you add new product lines or remove existing product lines?
- ▶ Will you add new services or reduce existing services?
- ▶ Do you have adequate resources (staff, finances, etc.) to bring the business back to normal operating levels?
- ▶ Will you need additional employees or fewer employees?
- ▶ Can current employees be retrained to perform on the jobs you want to create? Will you need completely different employees, with different skill sets?
- ▶ Is it possible for (some) employees to work off site? Do you want to increase the share of home-based work following the experience with COVID-19?
- ▶ Will your information technology capacities and your staff's skills allow to increase the share of home-based work?
- ▶ Which financial goals (for example, net profit margin, return on investment) do you want to achieve over the coming 12-36 months?
- ▶ Which social or community-related goals do you want to achieve?
- ▶ Are you considering local, province, and national level development plans as well as existing and new policies for your industry or region?
- ▶ Do you have a marketing strategy (and respective resources) for your business during the COVID-19 pandemic?
- ▶ Do you have a list of all the requirements to reopen your business?
- ▶ Did you calculate the full cost of implementing your recovery plan?¹⁰

B.13 - Business recovery in a digitalized world



With the advanced information and communication technologies available in the 21st century, you actually can be a member of several communities at the same time, for example your local community where your business premises are located, a network of businesses of the same economic sector, a member of a global value chain, or of a technical community of practice.

The differences between economic sectors and economic clusters are disappearing and the economics of location are changing. A hub may not have a physical location and may simply exist in the World Wide Web connecting businesses in different locations around the globe.

Many business transactions are increasingly made via the internet. Possibly, the COVID-19 pandemic is forcing your business to go online. That is an opportunity that can be seized to grow and to become stronger!

¹⁰⁾ See Annex A.5 for an example of calculating the cost of reopening.

However, be aware of the risk of scattering your efforts. Managing communities and participating in communities on the internet does take time. Digitalizing your business does not go without efforts and usually requires maintenance. As with every other investment, take conscious choices, remember operating cost, and hold overall costs against overall benefits.

2.6 Funding and finance

- ▶ Can you afford to reopen your business? Can the money be found if it would be affordable (for example from returns obtained over the next 12-36 months)?
- ▶ Did you complete cash flow and profit and loss forecasts?
- ▶ Will your customers continue to pay your bills as before, and will they continue to pay on time?
- ▶ Do your forecasts and your financial statements show whether the business can afford to use internal or external sources of financing to fund the reopening?
- ▶ If your forecasts and your financial statements do not show you can afford recovery as planned, can you adjust your recovery plan so that it is affordable?
- ▶ Did you run sensitivity analyses on your forecasts? What are the forecasts sensitive to? For example, how would your cash flows and profits be affected by factors you cannot control? What if prices asked by suppliers changed? What if COVID-19 broke out again at your location? What if hikes in import tariffs were imposed on your products by other countries? What if there are delays? How about changes in the exchange rate?
- ▶ How do you intend to fund the reopening of your business: from existing business sources, your own resources, other investors, banks, lenders, or a mix?
- ▶ Did you review all existing debt-financing arrangements to ensure that the financing structure fits the new needs of your business?
- ▶ Did you think about buying insurance for any risks? Did you find any suitable insurance packages for the risks your business is dealing with?
- ▶ Have you spoken to your bank about your recovery plan and your funding needs?
- ▶ Can existing lines of credit be accessed (and increased if necessary) to fund the reopening of the business?
- ▶ What kind of collateral do you have available to offer?
- ▶ If you are seeking debt financing, did you properly determine what you will be using the money for, for what amount of time you need a loan, and what is the total amount you will need, and what are the costs of taking on the debt?
- ▶ Can you finance the reopening of your business from your own resources?
- ▶ Can you access money from other sources than banks (for example, family members, friends, other business partners)?

If you can secure funding and affordable finance for your recovery plan, you can proceed with the reopening. If funding and financing do not match the needs of your plan, you cannot reopen. Where there are significant gaps between dreams and means, i.e. between what you need to implement your plan and the funding and finance that you are able to mobilize, a “compromise” needs to be found.

Finding a viable compromise may be an iterative process where you reassess different options for recovery and the

cash flow they generate and hold them against their cost until you find an option that is both technically feasible, realistic and robust with a view to what the market will take, and can secure sufficient funding and finance.

Only if such a stage is reached, you should proceed to reopening your business.

B.14 - If you cannot avoid restructuring in order to recover - mistakes to avoid



Does your enterprise need to restructure its business because opportunities and threats have significantly changed during the COVID-19 pandemic, or because you are simply running out of funds and there is no financial support in sight that will allow you to bridge the gap until the market may rebound?

Sometimes there is no other path for an existing business to survive than restructuring the business any such way that will permit the business to yield sufficient revenues to cover cost. It may imply closure of sections or production lines that cannot be affordable under the new market conditions. Sometimes a complete turnaround is required, for example focusing on a completely new product range or market niche. It will always require an assessment of trade-offs, and decision making under time pressure in order to minimize losses. Many questions will focus on downsizing and on finding investors who would be happy to share the risk of restructuring in order to obtain an attractive return in a not-too-distant future.

Depending on your location, the regulatory framework may put constraints on your decision making. But even where it may seem difficult, negotiations with all concerned stakeholders, including employees, can increase the leeway required for the restructuring to be successful. After all, everyone concerned usually is interested in avoiding a failure of the restructuring process.

Mistakes to avoid during restructuring:

- Do not stick to your favourite business model. A turnaround requires fundamental rethinking and the earlier this takes place, the better it can be implemented.
- Do not stick to previous customers and products that are leading to losses. Focus on customers and products that will enable you to increase income.
- Do not prioritize finding financial support over managing your cash flow. Restructuring is usually required because you are running out of money. Saving your business will require quick, efficient, and consistent cash management. Get everyone involved in managing cash, and use the information you gain by managing cash for identifying strengths that can be used and weaknesses that need to be reduced to achieve restructuring. You will not regret paying attention to cash management even if you still manage to find financial support.
- Do not produce what you cannot directly sell if you are short of cash.
- Do not forget that restructuring plans in different functions, areas, or sections of the enterprise must be integrated to form a consistent whole. Silo thinking will not do the job. All restructuring measures need to be focused on results, be specific and clear, and need to be reviewed for their financial impact on the business.
- Do not forget to plan your communications, and wisely communicate with different stakeholders (including employees) at the right time. Otherwise rumours will be quick to overtake your communication and set the pace for your efforts. You may lose control of the process.

- Do not scatter your efforts. In the beginning of a restructuring process, clearly provide leadership and support, and focus on those measures which bear the highest potential for business success. If there are opportunities for quick wins, seize them to build motivation. But do not get distracted.
- Do not neglect sales. We all take pride in our technical achievements in manufacturing, and they indeed are admirable in most cases. Especially during a turnaround, though, sales need to take the lead. Sales strategy needs to determine operations and production activities.
- Do not forget half of the package. When selling manufactured products, also think about related services. How about service and maintenance? How about remanufacturing activities (taking in your customers used equipment and upgrading it)? How about assisting your customers with materials recovery and recycling?
- Do not keep what you cannot use. Eliminate superfluous inventories and reduce stocks that are not required to overcome realistic supply bottlenecks.
- Do not focus on single machine times or processing times. Focus on throughput times to increase your performance. The more you manage to reduce the throughput time to match the time you need for processing, the more efficient production processes are.
- Do not fail with regard to managing employment. If despite your best efforts, you need to release staff to unemployment in order to keep the enterprise afloat. Be transparent and negotiate solutions which are both fair and enable the sustainable continuation of the restructured business, while respecting existing regulations. In order to be both socially responsible and to ensure good performance, seek to maintain a balanced age and qualification structure, and avoid accidentally discriminating any subgroup of your employees during lay-off processes.
- Do not pin your entire hopes on mergers and acquisitions even if your business is well established and generally well organized. At least, do not take them lightly. Many of these fail - at least with regard to their original purpose. Your restructuring process will usually be followed by additional restructuring as a result of the merger or acquisition. By all means, get to know your new partners, proceed carefully, and seek to avoid taking decisions under undue time pressure.

2.7 Reopen

2.7.1 EMPLOYEES

- ▶ Did you take a look at the jobs that existed before and verify whether your needs are the same during the COVID-19 pandemic?
- ▶ Did you match job descriptions with existing or rehired employees?
- ▶ Did you write job descriptions and begin the hiring process for new employees?
- ▶ Are you ensuring that your employees, old and new, are going to return to a workplace meeting all occupational health and safety requirements when your business reopens?



B.15 - ISO 45001:2018 Occupational health and safety (OHS) management systems

Did you know that the ISO has developed a standard that will help you make sure at all times that you are fulfilling your responsibilities for the occupational health and safety of workers and others who could be affected by your activities?

ISO 45001:2018 provides guidance in promoting and protecting workers' physical and mental health. Implementing an OHS management system conforming to this standard enables an organization to manage its OHS risks and improve its OHS performance, which is the most significant concern during the COVID-19 pandemic, and one of the biggest challenges for MSME. Adopting an OHS management system is intended to enable you to provide safe and healthy workplaces, prevent work-related injury and ill health, and continually improve your OHS performance. You can find the standard at:

<https://www.iso.org/obp/ui/#iso:std:iso:45001:ed-1:v1:en>

French and Spanish versions are also available (May 2020).

ISO and UNIDO are in the process of jointly publishing a handbook, providing a set of detailed guidelines to maximize the effect of implementing ISO45001:2018.

2.7.2 LOCATION

- ▶ Are your needs during COVID-19 being met by the current location?
- ▶ Is it big enough (for example, because you want to make use of new opportunities, or because you need to ensure minimum distances between employees at all times)?
- ▶ Is it too big now (for example, because you have made arrangements for a larger share of employees to work from home, or because you decided to drop a production line)?
- ▶ Is the layout suitable for your recovery?
- ▶ Is the existing ventilation and/or air conditioning system fit for purpose and playing its part in ensuring the occupational health of your employees?
- ▶ Is the time right for renovations or changes in layout that you already had planned before the COVID-19 pandemic began?
- ▶ Did you review and minimize all exposure and transmission risks for COVID-19 in your factory, including offices and canteens, and paths, including stairways?
- ▶ Can you maintain social distance requirements during all operations, and also in case of any emergency may occur?

2.7.3 EQUIPMENT

- ▶ Is your equipment well serviced and safe to restart?
- ▶ Have any scheduled equipment inspections been missed during lockdown periods? Are you able to renew the appointments?
- ▶ If mandatory equipment inspections have been waived for any reasons (such as overstretched inspection units during the pandemic), will you nevertheless make sure to inspect the equipment in order to ensure operating risks remain at tolerable levels?
- ▶ Given the overall situation or changes you are planning during the COVID-19 pandemic, should you replace or add any equipment?
- ▶ Are there any opportunities for reaping co-benefits such as cleaner production and energy efficiency when replacing or adding equipment?
- ▶ What are your estimates for installation, waiting, and training time on new equipment you expect to use?
- ▶ Is it better to buy or to lease the new equipment?
- ▶ Is there used equipment that should be sold? Are there potential buyers or will the equipment need to be scrapped?

2.7.4 INVENTORY

- ▶ Did you review inventory needs in line with your recovery plan? Do you still need the same inventory? Do you still need the same amounts?
- ▶ Is there inventory that is not required for your recovery and could be sold or does it need to be scrapped?
- ▶ Are there new items you need to keep?

2.7.5 MARKETING

- ▶ Did you assess the effectiveness of your marketing efforts prior to COVID-19? What messages did you send? Did you get value for money? Did it work at all?
- ▶ How will COVID-19 influence the messages that you will send to your (potential) customers? Do you need to adjust them?
- ▶ Will you use the same channels for marketing as prior to COVID-19?
- ▶ Do you need to (re-) develop your cold calling techniques because business with previous customers has decreased and/or will be insufficient to sustain your operations?
- ▶ Did you establish the cost for marketing? Does the recovery plan include marketing and an appropriate budget for it?
- ▶ Will it make sense for you to organize any reopening campaign (for example, if you are introducing important changes during COVID-19)?
- ▶ Are there any promotional campaigns or events organized by government or business membership organizations during the COVID-19 pandemic that you could participate in to send your marketing messages?

2.7.6 PRICING

- ▶ Did you undertake break-even analyses for your products or remunerable services in order to determine whether the prices you charge are allowing you to make the profit you want to achieve?
- ▶ What are the minimum sales you should reach, and during which time span, in order to cover the costs of your business?
- ▶ Did you compare your prices with your competitors? Did they adjust prices in the light of the COVID-19 pandemic?
- ▶ If you are exporting, are changes in import tariffs or regulations affecting your sales volume in the countries you are exporting to?

2.7.7 OTHER MATTER

- ▶ Are your licenses up to date? Are new licenses required if you are introducing the changes foreseen in your recovery plan? Are any new licenses required during the COVID-19 pandemic?
- ▶ Anything else you forgot?

B.16 - ISO 56002:2019 Innovation management system



In order to be able to deal with the challenges of COVID-19, many MSMEs will need to innovate at various levels, such as products, services, processes, as well as business models. Although it may seem that innovation is a unique and creative process, and apparently without structure, it has been proven that innovation can benefit from standardization.

ISO is developing the ISO 56000 series of guidance standards with innovation experts from across the world. It provides international best practice on the systematic management of innovation activities in organizations of all types, including MSMEs. As a part of the series, ISO 56002:2019 was developed to provide additional help to those who are trying to manage innovation. Find the standard at

<https://www.iso.org/obp/ui/#iso:std:iso:56002:ed-1:v1:en>

French and Spanish versions are also available (May 2020).

UNIDO and ISO are developing a handbook with a step-by-step overview and explanation of the newly-developed ISO 56002:2019. This handbook will provide simple and applicable ideas that expand on those provided by the standard; and help MSMEs implement an innovation management system based on international best practices.



CHAPTER 3

Building Resilience: Preparing your Business Continuity Plan

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- 3.2 PREPARING FOR OTHER TYPES OF DISASTER 47

The odds are that COVID-19 will continue to be with you, your customers, and your suppliers for a prolonged period. This is because there are currently no vaccines available that may protect humans from this infectious disease, and, despite the best efforts, developing a sufficiently tested and approved vaccine usually takes years rather than months. It is also unclear whether vaccines will come at affordable cost. Moreover, the successes in containing the COVID-19 pandemic strongly vary between countries and also between smaller geographic units within the same country.

One factor that makes it difficult to contain this disease is that transmission can occur even when an infected person shows no symptoms. This is why your business must prepare for a return of the pandemic even if COVID-19 has already once been successfully contained in your location, and further waves if it has not been sufficiently contained to allow for quick and rigorous contact tracing. New clusters of infections may emerge at anytime and anywhere.

3.1 Drawing up a business continuity plan for COVID-19

A business continuity plan is a plan which helps your business to prepare for a disaster. It provides clear information on what is to be done in the event of a disaster in order to enable the business to quickly continue operations with a minimum of losses. In order to keep the specific losses of life and health (damage and harm) to a minimum, the precautionary principle should be applied as necessary.

MSMEs take calculated risks all the time. It is a part of being in business. However, the COVID-19 pandemic reminds us that disasters may affect any enterprise on the planet. It also reminds us that the specific time when a disaster occurs often cannot be predicted or can only be predicted with a very short lead time. Because of this very short lead time, it is good practice to draw up a business continuity plan.

B.17 - Why should a precautionary principle apply to business continuation?



Entrepreneurship is usually associated with the qualities of risk taking and tenacity in overcoming difficulties that arise during the process of achieving a business aim. As businesses grow, however, they also seek to continuously consolidate their operations. Enterprises which need to commit to long-term investments, for example in manufacturing production lines, will seek to properly plan and be prepared for any eventualities that could affect their return on investment.

Emergencies and disasters are a part of these eventualities. Many larger enterprises or organizations usually have procedures for dealing with them. Such planning may also be required by law.

Where the probable impact of a disaster includes loss of life or health, usually the precautionary principle is being applied: Better safe than sorry.

This precautionary principle usually consists of the following main elements:

- ▶ You need to act even if there is uncertainty about a hazard (a source of potential damage or harm).
- ▶ You need a proof that there is no risk of damage or harm in order to be able to proceed without taking action or for winding down precautionary actions you took.

The underlying rationale is that you would rather make a mistake in being overly cautious (abundance of caution) than in being negligent when the safety of life and health of your employees, of your customers, of your suppliers, or any other contacts could be at risk.

If you have already been struck by the COVID-19 pandemic and have gone or are going through the recovery process without any preparation, you will have had a strong learning curve. Make use of all the experience you gained as long as the memory is fresh in order to draw up your business continuity plan, so you are better prepared for the next waves of the pandemic or any other pandemics that may affect your business in the future.

If you have not been struck by COVID-19 yet or even managed to expand your business as a result of the pandemic, try to learn from what you are gathering from the media and hear from business partners in countries where COVID-19 has already made its marks.

You can also turn to sections in the previous chapter in order to learn what different questions may need to be addressed during the recovery process. The purpose of the business recovery plan is to put you in a position where you can more rapidly and more effectively deal with the questions that you will need to address during the recovery process.

There are several typical elements in a business recovery plan. These elements correspond to the subsections of this chapter.

When drawing up your business continuity plan, it is useful to involve those employees, which best know the way your business operates. The larger and the more diversified your operations, the more important to use teamwork to develop the plan and to discuss how to organize interfaces between different departments of your business.

Do subject your business continuity plan to trials. Ideally, you can organize mock exercises in order to check whether there are gaps in organizational solutions found and whether the workarounds that you have drawn up are going to be fully feasible as planned. Start with communication trials and those workarounds that are going to have the biggest impact. Refine the plan in line with the PDCA cycle of quality management (see Chapter 1.3) until you are certain that it provides the basis for a smooth implementation.

3.1.1 ORGANIZING EFFICIENT AND EFFECTIVE COMMUNICATION

Once COVID-19 strikes, lockdown may be imposed and travel restricted in order to contain the spread of the virus. This implies that you and your employees may not have complete access or no access at all to your business premises and facilities.

There is no aspect more critical to business continuation than being able to communicate with your staff and for staff to be able to communicate with one another.

Leading questions to ask to draw up the communication chapter of your plan:

- ▶ Do you have a contact list available that is up to date and includes every single employee and their function and responsibilities?
- ▶ Who are the critical employees that need to be listed at the top or highlighted so they can be quickly contacted when need arises?
- ▶ Does this list include at least two alternatives of reaching the person concerned?
- ▶ Do you know how to reach the persons concerned if there is no electricity available or when telecommunication networks are overstretched during the pandemic?
- ▶ Are you prepared to cover the additional phone and internet charges of your employees during a lockdown and how will you reimburse their expenses?
- ▶ Can you organize contacts with and between your employees using available instant messaging applications that use little bandwidth to effectively route your messages?
- ▶ Do you need to avoid instant messaging applications for confidential discussions and to protect the data of your business and your employees? If so, did you define which type of information can be transmitted in which way?

- ▶ If you cannot use instant messaging or emails to inform your employees, do you need to organize a telephone or message chain tree with a defined sequence and procedure in order to increase the speed of distribution of your urgent messages?
- ▶ If you use the internet to communicate in order to transmit data and for sending emails, did you make sure that firewalls are being used and antivirus software is being installed and updated on computers used outside the business premises so that your data security is not compromised?
- ▶ How about external contacts to customers, suppliers, or other entities? Do you have lists available that are up to date and include all important contact persons including their functions and responsibilities?
- ▶ Do you have a list of emergency contacts available in case members of your staff are falling ill during the course of the pandemic? Where is the closest medical service or hospital that is able to test for infections and/or treat COVID-19 patients? What is the next best alternative medical service or hospital in case the closest one cannot be reached or is overwhelmed?
- ▶ How about the contacts of suppliers of personal protective equipment? Where are they located and how can they be reached?
- ▶ How will you reach emergency services in case of any potential damages to your business premises during your absence? How about the police? How about the fire department? How about security services protecting your business premises?
- ▶ How about reaching utility services (for example, electricity, water, heating) in case there are interruptions in supplies that are important for maintaining stocks and/ or equipment in good conditions?
- ▶ How about contacts of maintenance services for your equipment?
- ▶ How about financial contacts (banks, credit institutions)? How about external accountants? How about your insurers, if any?
- ▶ How about government agencies, service providers, and support structures you need to or want to interact with?
- ▶ How about contacts to your business membership organization?
- ▶ And have you made sure that important contacts know how they may reach you and your managers and key employees while business premises cannot be accessed? Or is there any possibility that your calls will be rerouted by the telephone provider?
- ▶ Will you be able to access and modify your website from outside the premises, or should you prepare to run it on or from a computer at your home, or the home of an employee of your information technology section?
- ▶ Will you be able to conduct ongoing payments and control bank transactions from your home during a lockdown?

3.1.2 IDENTIFYING AND ASSESSING PRIORITIES

In order to plan for business continuity after any type of disaster, you need to assess your business operations for the potential impact the disaster may have. COVID-19 being a pandemic, there may be human impact (for example, staff being infected or required to observe quarantine and not able to show up for work; staff being infected and falling ill or passing away) and there may be business impact (direct, for example, due to downtime during lockdown and due to the requirements of adjusting production to comply with social distancing requirements; or direct and indirect impact due to knock-on effects along the supply chain, as customers and suppliers both may run into their own difficulties):

- For identifying and assessing priorities, it is useful to establish tables that list different potential business impacts and rate them according to their likelihood (probability) of occurrence and the severity of their impact (damages). You can multiply the likelihood with the estimated damages in order to establish the priority ranking because it will give you a balanced measure reflecting the risk to your business. In many cases, a precise measure of likelihood may be difficult to estimate, however, and it may be more meaningful just to classify by broad measures such as “low, medium, high” or similar¹¹.
- What is just as important is to establish the delay that you can afford to solve the problems arising for each identified business impact. The delay is the time by when the business impact (damage) materializes or begins to materialize. This delay can also be differentiated by seasonal aspects in case that tolerable delays differ according to the period of the year, for example when food processing is intimately related to harvest periods or clothing and apparel to demand influenced by retail fashion seasons.

For a template recording the identified business impacts, refer to Annex A.6.

Leading questions to ask to draw up the priorities chapter of your plan:

- ▶ What types of business impacts could COVID-19 have on your business?
- ▶ How do you estimate the likelihood of the specific business impacts that can occur as a result of the COVID-19 pandemic? Where are they located on a scale between “low” and “high”? How precise can and should your estimate of likelihood be?
- ▶ How would you specify the business impact from a technical or operational point of view? In which area of your business will it occur? What shape will it take? What would be necessary to address the impact?
- ▶ Who would need to be involved to solve the problem caused by a specific business impact? Would you need external assistance (for example, by equipment manufacturer service teams, by information technology services, by utility services) or can the impact be addressed by your own staff.
- ▶ How would you calculate the financial impact resulting from the technical analysis? What would be the effect on cash flow? What would be the effect for profitability?
- ▶ How fast do you need to address each of the specific business impacts in order to avoid any damage to your business?
- ▶ How much money will you lose (per hour, day, week, month) if specific business impacts are not addressed in time?
- ▶ Are there any indicators you can monitor that could signal a potential business impact is about to occur? Is there any kind of early-warning systems that you can develop to gain advance notice and increase the time available for our response?
- ▶ What is a meaningful priority that could be assigned to each identified business impact? Is it good enough to sort by “average” damage estimates, or is it better to sort by time available to respond?
- ▶ Are there any specific business impacts that can cause or trigger additional business impacts and therefore, by “chain reaction”, will lead to higher damages that are not apparent from their initial direct impact?
- ▶ Are there reinforcing feedback loops between specific negative business impacts that need to be swiftly interrupted to avoid any escalation of losses?
- ▶ Are there any dangerous combinations of specific business impacts?

11) For a similar application see graph G.15 in the following section.

3.1.3 DEVELOPING WORKAROUNDS

Once you have identified and prioritized the different business impacts, you should try to develop workarounds that you can use to either remove the impacts or to mitigate their effect on your business. The better you anticipate and plan what you would best do to minimize the negative business impacts of COVID-19, the swifter and better you will be able to respond and minimize losses.

During the disaster and recovery period it is of primordial importance to pay attention to maintaining a positive cash flow. Usually, everything ends when you run out of money. Do not place your bets on securing financing in time to fill the gap unless you are absolutely certain that you have reliably negotiated the additional credit you may possibly need to draw on. Therefore, when you develop workarounds, make sure to start by preparing for those identified impacts that will have the strongest impact on cash flow. If disaster strikes before you complete your list of workarounds, at least you have already prepared for the worst cases identified.

Leading questions to ask to draw up the workaround chapter of your plan:

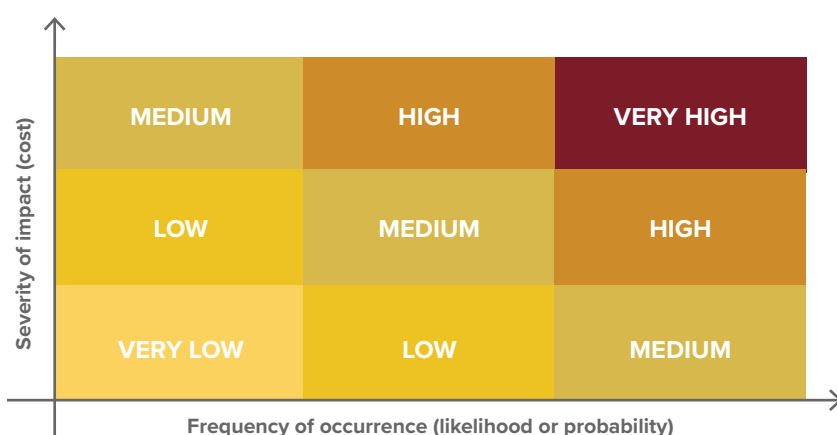
- ▶ What options are there to work around each specific business impact identified?
- ▶ What alternatives exist? Are the alternatives directly comparable or do they have different advantages and disadvantages?
- ▶ What are (roughly) the expected cost of the different alternatives?
- ▶ Which of the identified business impacts of COVID-19 can be worked around by using internal resources? Which require assistance from external partners?
- ▶ Will the external partners you need be available according to your scenarios, including lockdown? Should you establish pre-agreements with them before the COVID-19 pandemic impacts your business?
- ▶ Who will take responsibility for developing the workarounds? By what deadline? Who will check whether the workaround is feasible? By what deadline?
- ▶ Do you need trials or is the workaround feasible by definition?
- ▶ Does the workaround imply any organizational changes for being effective? Which procedures and which functions are affected? What should change if the workaround becomes necessary?
- ▶ Are there any specific supplies (for example, parts, tools, equipment, and materials) required to enable the workaround? Should they be purchased and stored in advance or do you only need to prepare the list?
- ▶ Do you need extra cash to implement the workaround and is this cash going to be available?
- ▶ How fast can the workaround be implemented in the best of conditions? What is the maximum time it should need to be implemented?
- ▶ What if someone falls ill or is infected - who is scheduled to implement the workaround? Are there other employees who can also implement the workaround? Should they be specifically briefed beforehand, or is a written instruction sufficient? Who will draw up the instruction and who will proofread it?
- ▶ When do you know that the workaround must be implemented? Who is going to request and/or authorize it? Who else needs to be informed?

3.2 Preparing for other types of disaster

Pandemics like COVID-19 are not the only disaster risks that MSMEs generally face or presently are facing. Is it possible to prepare for all of these disasters? Probably not, but it usually pays off to prepare for those, which are likelier to occur, and at the same time have a severe impact on your business. In other words, it makes no sense to spend a lot

of effort on disasters that will never occur and/or that are not able to cause any significant damage to your assets (firstly people, secondly equipment) or to your operations. But it does make sense to prepare for those disasters that are more likely to occur and that will have significant impact on your assets and operations.

G.18 - Disaster risk assessment for MSMEs



Source: UNIDO

Risk analysts usually do this by calculating the cost that may result from a specific disaster and multiplying that amount with the probability of this disaster to occur. While you may not have as good estimates available about the likelihood of a disaster to occur as a professional disaster risk analyst, you will probably at least be able to roughly find out what is more likely and what is less likely. A little research in local news and discussion with other businesses in your sector

at your location may even yield a few acceptable, even if rough, estimates. As far as your own business is concerned, you should usually know all the costs associated with the loss of, or damage to, any assets and interruptions in your business operations. You can then use the information to position the potential disaster risks you identified on the chart above.

Lead questions for expanding your preparedness and business continuity planning:

- What are potential disasters that are sufficiently likely to occur and that may have an important impact on your performance?
- Where can you obtain reliable estimates for the likelihood of natural disasters? If such estimates do not exist, can you find past disaster records and develop our own statistical basis for calculating frequency of occurrence?
- Are there any discernible trends? Does the frequency of these disasters increase or is our recording of these disasters increasingly complete? Are there scientific discussions of existing trends?
- Are weather patterns changing? Are there any reasonable expectations how this may impact your operations? If you are not directly impacted, are there potential indirect impacts resulting from changes in other business sectors, which could affect your sector of activities?

- Are there potential disasters looming because of human activities?
- Are there violent conflicts on the horizon?
- Is your local community prepared or preparing for different kinds of disasters? What are their expectations and estimates? Do they match yours?

B.19 - Did you expect the COVID-19 pandemic?



The odds are that you did not expect the COVID-19 pandemic. It either did not figure on your list of events that are frequently occurring, or you never witnessed a pandemic having any severe impact on your business before. Or both. So how could anyone prepare for this type of a pandemic? It would have figured in the 'very low' section of the risk assessment grid in G.18 above, or it would not have figured anywhere at all.










The answer is that risk analysis assumes that probabilities for any type of risk can be calculated statistically on the basis of historical frequencies of occurrence and recent trends or judgement of such trends. While this may apply for all events that flow from a linear chain of causes and effects (for example, earthquakes or seasonal floods), it does not apply when frequency of occurrence and severity of impact are the result of complex processes of interaction that are at least partially of a nonlinear nature. All processes, for example, where humans or organizations of humans can decide on how to respond to certain events (instead of just following a predetermined cause-effect relationship), are of a complex nature, and their outcomes therefore cannot be statistically calculated and predicted.

In these cases, preference should be given to the assumption that the disaster will occur "sooner or later". Do not place your bets on "statistical evidence". **Unless severity of impact would realistically be very low, you would BETTER PREPARE.**

You can always draw up scenarios of what could happen if the disaster did strike a blow to your business and estimate how severe the impact could be. For those MSMEs that have talented staff in information technology or know students who would be happy to hone their practical skills, they may even try to run simulations of what could happen under different scenarios. These simulations need to include existing feedback loops.

What would you do to prepare for and to mitigate this kind of a complex disaster?

The following natural disasters usually would merit to be taken into consideration. Their likelihood varies according to geographic locations. Their statistical risk can be calculated for specific locations or regions, but it is important to also recognize and closely monitor for variations and changes in trends:

	FLOODS		STORMS AND CYCLONES		EARTHQUAKES
	TSUNAMIS		EXTREME TEMPERATURES		LANDSLIDES
	DROUGHTS		WILDFIRES		VOLCANIC ACTIVITY

Even if they may correlate with or are compounded by natural phenomena (for example, droughts), the frequency of occurrence and the severity of impact of the following

disasters cannot be predicted because they are of a complex nature:



Some of these disasters may occur in combination and some cases the distinction between natural disasters and complex disasters may become blurred, for example, when

extreme temperatures (natural disaster) are associated with climate change, which is associated with human activities.

B.20 - ISO 31000:2018 Risk management



Given the importance of managing disaster risk, you may also find it useful to take a look at the ISO standard developed for risk management.

ISO 31000:2018 helps organizations of any type, including MSMEs, to develop a risk management system, so they are better able to effectively identify and mitigate risks. The purpose of risk management is understood to be the creation and protection of value. It improves performance, encourages innovation and supports the achievement of objectives. In line with this standard, risk management should be a part of, and not separate from, the business purpose, leadership and commitment, strategy, objectives and operations. Integrating risk management into a business is seen as a dynamic and iterative process, and should be customized to business needs and culture.

This ISO standard is also available for free in read-only format:
<https://www.iso.org/obp/ui#iso:std:iso:31000:ed-2:v1:en>

French and Spanish versions are also available (May 2020).



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A.1 DAMAGE ASSESSMENT (TEMPLATE)

A.1 - Damage Assessment (Template)			
Damage assessment			
Item damaged or destroyed	Replacement or repair cost estimate	Insured?	Proof of damage (for example, photograph number, surveyor statement)
	LCU	Yes / No	
	LCU	Yes / No	
	LCU	Yes / No	
Total	LCU		
of which insured	LCU		

LCU ... Local Currency Unit

(The local currency unit is the key currency used by your business, for example, baht, birr, dinar, dollar, euro, franc, krona, lira, naira, peso, pound, rand, real, ringgit, ruble, rupiah, rupee, taka, yuan, yen, won, zloty. If you use several currencies, take the exchange rate value and convert them to one currency when you calculate to avoid mistakes.)

A.2 CURRENT PERSONAL NEEDS (TEMPLATE)

A.2 - Current Personal Needs (Template)	
Your current needs	
Personal expenses by item	Monthly (average) amount in LCU
Food (groceries)	LCU
Meals (ordered and in restaurants)	LCU
Mortgage payments	LCU
Heating	LCU
Water and sanitation	LCU
Electricity	LCU
Education fees (tuition, materials)	LCU
Medical expenses (whole family)	LCU
Domestic helper, if any (salary)	LCU
Clothing	LCU
Other household items	LCU
Household maintenance and repairs, and service fees	LCU
Phone and Internet charges	LCU
Insurance (health, life, medical...)	LCU
Savings, retirement	LCU
Transport (public and private, including private vehicle)	LCU
Taxes	LCU
Miscellaneous expenses	LCU
Regular allowances you need to provide for parents, children or other relatives and friends, if any	LCU
...	...
TOTAL (SUM)	LCU
Other incomes, for example, from renting out property (subtract)	- LCU
Other family member contributions to income (subtract)	- LCU
Your current needs	LCU
LCU ... Local Currency Unit	

A.3 AGED ACCOUNTS PAYABLE, SALES CHARTS AND RESPECTIVE ACCOUNTS RECEIVABLE (TEMPLATE)**A.3 - Aged Accounts Payable, Sales Charts and Respective Accounts Receivable (Template)****Aged accounts payable (amounts due in LCU)**

Suppliers	Month 1	Month 2	Month 3	Month >3	Total
Supplier A	LCU		LCU		LCU
Supplier B	LCU	LCU	LCU	LCU	LCU
Supplier C		LCU		LCU	LCU
Supplier D		LCU	LCU		LCU
...
Total (sum)	LCU	LCU	LCU	LCU	LCU

LCU ... Local Currency Unit

Aged sales forecast (amounts in LCU)

Customers	Month 1	Month 2	Month 3	Month >3	Total
Customer W	LCU		LCU		LCU
Customer X	LCU	LCU	LCU	LCU	LCU
Customer Y	LCU	LCU		LCU	LCU
Customer Z		LCU		LCU	LCU
...
Total (sum)	LCU	LCU	LCU	LCU	LCU

LCU ... Local Currency Unit

Aged accounts receivable (amounts due in LCU)

Customers	Month 1	Month 2	Month 3	Month >3	Total
Customer W	LCU 0.00	LCU	LCU 0.00	LCU	LCU
Customer X	LCU 0.00	LCU	LCU	LCU	LCU
Customer Y	LCU 0.00	LCU	LCU	LCU 0.00	LCU
Customer Z	LCU 0.00	LCU 0.00	LCU	LCU 0.00	LCU
...
Total (sum)	LCU 0.00	LCU	LCU	LCU	LCU

LCU ... Local Currency Unit

A.4 SWOT ANALYSIS (EXAMPLE)

A.4 - SWOT Analysis (Example)		
	POSITIVE	NEGATIVE
INTERNAL TO YOUR BUSINESS	Strengths <ul style="list-style-type: none"> Well-trained staff, many of them employed by the business for more than 10 years 50% of workforce migrant workers, all dedicated and reliable, mainly from country XYZ One of the leading businesses in the community, with an established name Strong relations with customers, built over almost two decades 80% standing orders, no marketing cost Skilled and experienced chief engineer, essentially able to solve all operation problems Sizeable transport section, capable of ensuring deliveries to customers at all times Good personal relationships by owner-manager with customers and suppliers Generally smooth interactions with authorities 	Weaknesses <ul style="list-style-type: none"> Increasingly obsolescent equipment, noticeable increases in downtime Operating at maximum capacity Limited space to expand, “crowded” factory layout Narrow product range According to some recent customer statements, our capacities for “greening” our products appear to be lagging behind competitors; others mention that ISO 14000 certification could not hurt because their buyers are increasingly seeking reassurances that no damages are done to the environment Insufficient representation in sector committee of local chamber of industry
	Opportunities <ul style="list-style-type: none"> Increasing world market demand for products manufactured by key customers Traders in country DEF are happy to relabel products manufactured by key customers as “made in DEF” against a processing fee for onward export to country GHI New port terminal has cut delivery time to markets in JKL by an average of 5 days for key customer (increased number of departures per week, less congestion) Owner’s son has been enrolled in studies of sustainable engineering in ABC last year Owner’s niece has managed to complete her graduate course in industrial ecology before lockdown and will return to base as soon as travel restrictions are lifted 	Threats <ul style="list-style-type: none"> Key customers have lost business to competitors from country JKL due to increased import tariffs in country GHI Local competitors have recently managed to produce some of our products by using polyurethane instead of aluminum framing while meeting all the technical specifications of one of our key customers

A.5 COST ESTIMATE FOR REOPENING (EXAMPLE)

A.5 - Cost Estimate for Reopening (Example)				
Reopening cost estimate				
No.	Item	Reference in plan	Cost in LCU	Remarks
1	Cleaning and disinfection	n.a.	LCU	Precondition for return to premises
2	Removal and disposal of expired stocks	n.a.	LCU	Discovered during first inspection
3	Purchase of disinfectants	n.a.	LCU	Based on expected monthly consumption (see separate hygiene plan)
4	Purchase of personal protective equipment	n.a.	LCU	Following calculation of effective needs based on exposure risks (see exposure assessment).
5	Refurbishing of accommodation for migrant workers, including replacement of previous sanitary facilities and kitchen	n.a.	LCU	Decision following review of alternative accommodation cost and inspection of sanitary conditions
4	Meeting cost with customers and suppliers	3, 4, 12	LCU	Travel cost including small gifts and catering
5	Purchase of 8 mobile fans	5	LCU	Prepaid but not yet received
6	Small materials, filters, and pipes to increase air velocity	5	LCU	Work completed. Tuning in process.
7	Cost for designing, manufacturing and installing sneeze guards	6	LCU	Design: cost for external expert. All other cost internal.
...
24	Advertisement for reopening	55	LCU	Billboards. Local trade fair participation. Special reception for key customers.
25	Website overhaul	11	LCU	Delay because student contracted unexpectedly had to take care of family members who were infected with COVID-19.
...				
	Total cost before opening		LCU	
LCU ... Local Currency Unit				

A.6 IDENTIFIED BUSINESS IMPACTS (TEMPLATE/EXAMPLE)

A.6 - Identified Business Impacts (Template/ Example)						
Identified business impacts (dd. 2020-06-05)						
No.	Impact on operation	Likeli-hood	Financial impact		Maximum delay (in days) before impact	Unit/ person responsible for workaround
1	Description of impact	H	LCU	340,000	2	Unit / name
2	Description of impact	H	LCU	65,000	0	Unit / name
3	Description of impact	M	LCU	850,000	5	Unit / name
4	Description of impact	M	LCU	510,000	3	Unit / name
5	Description of impact	M	LCU	520,000	7	Unit / name
6	Description of impact	M	LCU	87,000	10	Unit / name
7	Description of impact	L	LCU	1,150,000	5	Unit / name
8	Description of impact	L	LCU	40,000	0	Unit / name
...			...			
H ... High, M ... Medium, L ... Low; LCU ... Local Currency Unit						

A.7 BUILDING BACK BETTER - RESILIENT RECOVERY

Building Back Better is a phrase coined for disaster recovery processes. Ideally, the result of the recovery process should lead to a state where businesses, a community, and/ or affected people are more resilient than before, and lay a solid

foundation for sustaining development gains in the face of disruption and disaster. There are essentially three ways to build back better:

Building back FASTER

Building back FASTER: Recovery that reduces well-being losses by accelerating the recovery process as much as possible to enable businesses, a community and/ or affected people to earn incomes and reduce their dependence on asset depletion (savings, subsidies).

REMINDER for Covid-19: Move swiftly, but do not act prematurely! If recovery is accelerated before the virus is contained, the basic reproduction number of the virus will increase and thereby extend the duration of the disaster.



Building back STRONGER

Recovery that reduces well-being losses by ensuring that the business or community can resist more intense disaster events in the future.

Building back INCLUSIVELY

Recovery that reduces well-being losses by ensuring that post-disaster support reaches all affected population groups and leaves nobody behind, trapped in poverty as a result of the disaster. This will ensure overall success of the community, including stabilizing local demand for diverse products produced by businesses in the local market.

Questions to ask for those who want to build back better:



STRONGER

- ▶ How can you make the most of the lessons you are learning during the COVID-19 pandemic?
- ▶ Are you now in a position to continuously maintain sound occupational health and safety, including hygiene, and raise the level at short notice when required to deal with COVID-19 or similar pandemics?
- ▶ Did you develop new standard operating procedures during the pandemic that prove to be effective and efficient and that you can continue to use or modify for use in the absence of a pandemic?
- ▶ Did you develop processes or tools during the pandemic that worked well for you, but might also benefit other businesses? Should you share them for the benefit of the community or, if there is sufficient demand, possibly offer them in the market place?
- ▶ Where do you still need to improve? Can you organize your business better for the next pandemic, or even for other types of disaster?
- ▶ What was missing to perform better during a pandemic?
- ▶ Are there other disaster risks beside pandemics that you should better also prepare for?
- ▶ Are there any pandemic recovery solutions which could turn into problems later? Are there short-term remedies that need to be substituted by a long-term solution?
- ▶ Are you properly storing inflammable disinfectants? Should you use the opportunity to review your fire safety procedures? Any other overdue changes in layouts or facilities?
- ▶ Are you properly disposing of the personal protective equipment (PPE), thereby minimizing the public health and environmental impact? How about the environmental impact of detergents and other chemicals you are continuously using to sanitize the workplace?

- ▶ Should you not use this opportunity to take your solid waste and waste water management procedures to a higher level? Are there any opportunities for moving toward closed-loop production processes where waste and waste water are being recovered and retained to a best-possible extent? Any opportunities for increasing energy efficiency?
- ▶ Are there any problems you discovered during the pandemic that also affect other enterprises and should therefore be taken up with the business community or other local stakeholders in order to reach solutions?
- ▶ Are there any suggestions you can develop for introducing or improving business continuity systems in your community? What kind of support mechanisms and procedures would help all businesses to prevail during a disaster and quickly resume operations thereafter?



FASTER

- ▶ Are there any ways that you can speed up the recovery process without endangering anyone's state of health, including staff, customers, suppliers and other parties?
- ▶ How can you help our clients and suppliers to speed up their recovery?
- ▶ Can you help your community to recover more quickly?
- ▶ Are there scarcities in the local market that you can quickly help addressing by adjusting your own product portfolio, at least until the scarcities are over?
- ▶ Can you join forces with other businesses or other stakeholders to quickly solve issues that affect all enterprises? Are any of your specific strengths useful for helping your community to speed up recovery? Which other enterprises or stakeholders can also help?



MORE INCLUSIVE

- ▶ Are you paying attention to the diversity of your staff, customers and suppliers? For example, if they pertain to different sexes, different age groups, or different social groups; if they have different education levels; if they live in different areas, do their needs vary, or are they affected in different ways by the pandemic? Can you make sure that their specific needs are properly addressed during the recovery process and the ongoing pandemic?
- ▶ Are you making sure that migrant labor recruited before the pandemic is, by accident or neglect, not being left out in the cold? You will probably need these employees as you move into reopening our businesses. Without proper health monitoring, care, and support they may easily become vulnerable during the course of the pandemic.
- ▶ How about the most vulnerable in your community? Are there ways that you, jointly with other stakeholders, can help them to improve their livelihoods and purchasing power so as to enable them to contribute to the rehabilitation of the community?
- ▶ Are there particular economic sectors in the local community that have been more severely affected and are shedding labor force? Can you team up with other stakeholders to organize support for them until their markets rebound? If you are able to increase output during the pandemic, can you temporarily take on employees from other businesses that are currently stalling?

When aiming at building back better, do explore the potential of the community. Your actions can complement other stakeholders' actions or reinforce them, and vice versa.

A.8 SELECTION AND USE OF PERSONAL PROTECTIVE EQUIPMENT

Businesses are responsible for the health of their employees in the workplace. Owners have a duty of care. This duty does not end with a health briefing or an instruction. It also requires continuous follow-up on the factory floor, in stores, in offices, in transport vehicles operated by the business and even where employees are traveling on behalf of the business (for example in order to sell goods and services, or to perform installation and maintenance services). Ensuring good health of employees also benefits productivity.

There are many ways to protect employees from being infected with COVID-19, including **social distancing** and **proper ventilation**. Adapting your and your staff's **behaviour** may be the most important way of protecting everyone.

For all personal protective equipment (PPE) to be used, make sure you know how to properly select and use it. Inappropriate PPE or wrongly used PPE can substantially increase your health risk because you may believe you are protected when you are not.

Regarding **face masks**, for example, you need to consider the following:

- ▶ If you are using a face mask, you are, first of all, **providing a certain amount of protection to other persons** from catching any infection that you may have and that is transmitted by droplets. This is good for your co-workers and for your business contacts.
- ▶ Only very specific face masks protect the person who uses the face mask. These type of masks usually come at a higher cost and may, for example, be called filtering face piece (FFP) and classified according to their ability to act as a filter for the air you are breathing (for example FFP2 or N95). Their protection will only be effective **if you learn how to properly put them on, wear them, and take them off.**
- ▶ The level of protection of face masks decreases as they become **moist or humid**, and they therefore usually **should not be used for longer than a day.**
- ▶ **Re-using any face mask carries a risk** unless it is possible to disinfect or sterilize the mask between uses without changing the physical properties of the mask, and without contaminating yourself or others during the handling process.
- ▶ Be aware that scarcities and emergencies are opportunities profiteers may use to commit fraud. This could include the selling of **wrongly labelled masks**, or masks which have not been produced according to standard, or not properly inspected even if produced according to standard. Some people also may be ignorant and sell inferior items without knowing how to assess the quality of the product.
- ▶ Do not forget that **used PPE, including face masks, is considered hazardous waste** and needs to be properly disposed of or, ideally, directly incinerated at high temperatures. Staff should return used PPE to their workplace because waste collection and disposal for households waste cannot deal with hazardous materials.
- ▶ If you cannot get hold of any face masks because they are not available, you can select to produce them yourself (if your equipment permits) or opt for **hand-crafted masks** made of cotton or any cloth **that can be washed at temperatures higher than 70°C (= 158°F)** and therefore could be reused. Your duty of care should include taking responsibility for washing them at high temperatures for your employees once per day in order for contaminated masks not to (re-) infect their users.
- ▶ NOTE: For continuously updated **authoritative guidance** related to occupational health, not only during the COVID-19 pandemic, always consult with **health authorities** at your location and review the latest information offered by the **WHO** (see annex A.11). For information regarding a specific PPE, consult instructions and manuals, and/ or get in touch with its supplier or manufacture.

A.9 IF SPECIFIC SUPPORT IS AVAILABLE FOR BUSINESS RECOVERY

Not all governments are in a position to be able to provide funding or other types of support for business recovery during a disaster like the COVID-19 pandemic. But some do have funds available (including for credit guarantees), or may provide specific disaster relief (for example, tax exemptions) or incentives (for example, targeted cash payments to bridge financial gaps due to lockdown, or in order to facilitate restarting of economic activities; or credit lines for restructuring or greening your business).

Before you apply for such support, make sure your recovery plan is as feasible as can be and that you know your numbers. You may need to convince the support agency that they are not throwing good money after bad business. In the end, they are spending government revenues or donations and will have to properly account for them.

Other than in the private sector, financial support by the public sector (government) needs to be tied to public sector targets and should provide a net benefit to the country, region, or community. These targets are not necessarily measured in financial profits that your business is generating, but can include criteria such as how many jobs have been created for females and males, how many exports have been achieved, how much energy has been saved, or similar. These funds may therefore be tied to your willingness and ability to report against such criteria. They also may be targeted to specific business sectors or types of enterprises. Applications for relief may benefit from properly documented damages incurred.

Make sure that you understand the eligibility criteria (who may apply) before you waste valuable time on applying for such support. Business service providers and business membership organizations usually should be in a position to advise you where and how to best gain access to such funding if facilities are available. These organizations may also advise you on other types of support that you can obtain, for example, regarding (re-) training your staff or improving or restructuring your business.

A.10 USEFUL LINKS TO UNIDO SOURCES

- [1] Trade Investment and Innovation Knowledge Hub
<https://tii.unido.org/>
 Available (May 2020) in English.
- [2] Learning Knowledge Development Facility (LKDF4 INDUSTRY INITIATIVE)
<https://www.unido.org/LKDF4Industry>
 Available (May 2020) in English.
- [3] UNIDO Position Paper Responding to the Crisis: Building a Better Future.
https://www.unido.org/sites/default/files/files/2020-05/UNIDO_COVID19_External_Position_Paper.pdf
 Available (May 2020) in English.
- [4] UNIDO COVID-19 Industrial Recovery Programme (CIRP)
https://tii.unido.org/sites/default/files/publications/Brochure_COVID%2019%20Industrial%20Recovery%20Programme.pdf
 Available (May 2020) in English.
- [5] Industrial Reactivation in the Framework of the Health Emergency by COVID-19 - Guide of Recommendations (automotive industry in Colombia)
<http://www.pro-motion.com.co/documentos/>
 Available (May 2020) in Spanish.
- [6] Building Back Business from Crisis (B3C) of COVID-19
<https://b3cmsme.org/>
 Available (May 2020) in English.
- [7] Recommendations and preventive measures in response to COVID-19: Guidance for the industrial sector.
<https://www.unido.org/sites/default/files/files/2020-05/COVID-19-GUIDANCE-UNIDO-2020-ENG.pdf>
 Available (May 2020) in Arabic and English.
- [8] Information on UNIDO's COVID-19 response
<https://www.unido.org/unidos-comprehensive-response-covid-19>
 Available (May 2020) in English.
- [9] Cluster Development Platform
<http://www.clustersfordevelopment.org/>
 Available (May 2020) in English.
- [10] Making it Green
https://www.unido.org/sites/default/files/2017-01/UNIDO-MakingItGreen-OnePage_0.pdf
 Available (May 2020) in English.
- [11] Water Management (case studies from different manufacturing companies)
<https://www.unido.org/node/830>
 Available (May 2020) in English and French.
- [12] Implementation Handbook for Eco-Industrial Parks
https://www.unido.org/sites/default/files/files/2018-05/UNIDO%20Eco-Industrial%20Park%20Handbook_English.pdf
 Available (May 2020) in English, French, and Spanish.
- [13] UNIDO - Introduction to Inclusive and Sustainable Industrial Development
https://www.unido.org/sites/default/files/2015-02/DG_Brochure_February_2015_Web_0.pdf
 Available (May 2020) in English.
- [14] The 2030 Agenda for Sustainable Development: Achieving the industry-related goals and targets
https://www.unido.org/sites/default/files/2015-12/ISID_SDG_brochure_final_0.pdf
 Available (May 2020) in English.
- [15] Delivering the Sustainable Development Goals - seizing the opportunity in global manufacturing
<https://www.pwc.com/m1/en/publications/documents/delivering-sustainable-development-goals.pdf>
 Available (May 2020) in English.
- [16] Green Growth Knowledge Platform
<https://www.greengrowthknowledge.org/learning/inclusive-and-sustainable-industrial-development-operation-platform>
 Available (May 2020) in English.

A.11 USEFUL LINKS TO UNITED NATIONS SISTER AGENCIES AND OTHER INTERNATIONAL BODIES

International Labour Organization (ILO)

- [1] An employer's guide on managing your workplace during COVID-19
https://www.ilo.org/actemp/publications/WCMS_740212/lang--en/index.htm
 Available (May 2020) in Arabic, English, French, Portuguese, Russian, and Spanish.
- [2] Protecting your employees and business from pandemic human influenza
https://www.ilo.org/asia/publications/WCMS_101422/lang--es/index.htm
 Available (May 2020) in English, French, Japanese, Korean, Lao, Malay, Spanish, Thai., and Vietnamese.
- [3] Multi-hazard Business Continuity Management
https://www.ilo.org/employment/Whatwedo/Instructionmaterials/WCMS_187875/lang--en/index.htm
 Available (May 2020) in English.

ILO and UNICEF

- [1] Family-friendly policies and other good workplace practices in the context of COVID-19
https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_740217/lang--en/index.htm
 Available (May 2020) in English.

International Organization for Standardization (ISO)

- [1] Structure and requirements for implementing and maintaining a business continuity management system (BCMS)
<https://www.iso.org/obp/ui/#iso:std:iso:22301:ed-2:v1:en>
 Available (May 2020) in English and French.
- [2] Occupational health and safety management systems — Requirements with guidance for use
<https://www.iso.org/obp/ui/#iso:std:iso:45001:ed-1:v1:en>
 Available (May 2020) in English, French and Spanish.
- [3] Innovation management — Innovation management system — Guidance
<https://www.iso.org/obp/ui/#iso:std:iso:56002:ed-1:v1:en>
 Available (May 2020) in English, French and Spanish.
- [4] Risk management — Guidelines
<https://www.iso.org/obp/ui/#iso:std:iso:31000:ed-2:v1:en>
 Available (May 2020) in English, French and Spanish.

International Trade Center (ITC)

- [1] COVID-19 Temporary Trade Measures (daily update of COVID-19 trade measures by country)
<https://www.macmap.org/en/covid19>
 Available (May 2020) in English.

World Health Organization (WHO)

- [1] Getting your workplace ready for COVID-19: How COVID-19 spreads
<https://www.who.int/who-documents-detail/getting-your-workplace-ready-for-covid-19-how-covid-19-spreads>
 Available (May 2020) in English.

A.12 PICTOGRAMS FOR GUIDANCE FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)





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