

# BUSINESS CONTINUITY & COVID-19: KEY CONSIDERATIONS FOR SMALL BUSINESSES IN B.C.



Businesses of all sizes can develop a business continuity plan to prepare their staff and operations for potential business disruptions, including outbreaks such as COVID-19. This 3-part checklist and resource listing can help you prepare your business now for potential future disruptions.

## 1. Emergency Planning

<p><b>Do you have a Business Continuity Plan that addresses disease outbreaks?</b></p> <p>A Business Continuity Plan helps you plan and prepare your business for any kind of interruptions to operations, including disease outbreaks. <a href="#">PreparedBC</a> and the <a href="#">Canadian Chamber of Commerce</a> have guides and resources to help you get started.</p>
<p><b>Have you recently communicated and practiced your Business Continuity Plan with employees?</b></p> <p>Employees can help action portions of your Business Continuity Plan by being aware of their responsibilities. Consider communicating messages around preparedness and other important elements of the plan that impact your employees. If possible, run practice exercises together on how you would respond in various situations.</p>
<p><b>Does your Business Continuity Plan include steps to continue operations with reduced employee levels?</b></p> <p>Consider scenarios where you, key staff or a large portion of your workforce could be unable to work. Consider potential impacts to the availability of local and international seasonal workers.</p>

## 2. Protect Employees

<p><b>Are you following up-to-date guidelines from global and local health authorities?</b></p> <p>Stay informed with the latest information through <a href="#">HealthLink BC</a>, the <a href="#">BC Centre for Disease Control</a> and the <a href="#">World Health Organization</a>.</p>
<p><b>Are you actively promoting recommended workplace cleanliness and hygiene measures?</b></p> <p>Follow the guidance set out by <a href="#">WorkSafeBC</a>, encourage social distancing (e.g., limiting handshaking), inform employees of what to do if a visitor shows symptoms of COVID-19 and display <a href="#">handwash reminder posters</a>.</p>
<p><b>Have you revisited your benefits and leave policies?</b></p> <p>Review your leave policies to ensure employees have coverage to deal with medical situations like self-isolation or taking care of a sick family member. Communicate with your employees to help them understand their labour rights and work with supervisors to train them on your COVID-19 plans and policies. Small Business BC's <a href="#">Talk to An Expert Series</a> provides affordable guidance on these topics and more.</p>
<p><b>Will you offer telework arrangements?</b></p> <p>Consider the equipment, policies and communication tools you would need to put in place to support teleworking arrangements.</p>
<p><b>Can you help prevent the spread of COVID-19 to/from visitors to your workplace?</b></p> <p>Inform your employees of what to do if a visitor shows symptoms of COVID-19 or has had potential exposure to the virus. Consider options for reducing in-person traffic.</p>

## 3. Continued Operations

<p><b>How will you respond to a possible decrease in local and tourist demand for your goods and services?</b></p> <p>Consider shifting resources to existing eCommerce options to sell to new customers online and other opportunities to manage through decreased consumer demand.</p>
<p><b>Do you have enough products and supplies on hand?</b></p> <p>Identify products, services and supplies at risk of disruptions and consider alternative supplier options, rationing critical parts, and other strategies to address shortages.</p>
<p><b>Does your business have insurance that covers the risk of disease outbreaks?</b></p> <p>Review your <a href="#">business insurance</a> coverage policies for disease outbreaks under your business interruption, key person protection and/or business income insurance.</p>
<p><b>What changes will your business need to make in its daily operations?</b></p> <p>Consult <a href="#">travel advice</a> before going on business trips, consider reducing in-person meetings and anticipate other potential changes to your daily operations.</p>
<p><b>Have you considered the financial and administrative impacts of an outbreak?</b></p> <p>Consider how changes to the cost of your inputs, or to the price you can sell your goods and services for, may impact your bottom line. Think about:</p> <ul style="list-style-type: none"> <li>• Ways to adjust or diversify your offerings.</li> <li>• Taking steps to ensure liquidity in cash flow.</li> <li>• Planning for possible decline in investor confidence or access to capital.</li> <li>• Setting up <a href="#">Employment Insurance (EI)</a> for laid off employees.</li> <li>• If extraordinary circumstances occur leading to missing a tax payment, you can contact the Ministry of Finance directly, and if it is allowable under the law, the Ministry may waive any late payment penalties, in whole or in part.</li> </ul>

## Small Business BC

The province's premier source for business training, information and advice.

Small Business BC is your go to source for more information about business continuity planning and any of the topics provided here. Call 1-800-667-2272 to speak to an advisor or visit their website at [www.smallbusinessbc.ca](http://www.smallbusinessbc.ca) to find education, articles and other helpful resources.

SMALL

BUSINESS

BC

Preparedness supports include:

- [Resources for Small Businesses Affected by Coronavirus \(COVID-19\)](#)
- [10 Tips for Disaster Proofing Your Business](#)
- [Talk to an Expert Program](#) (e.g., lawyers & accountants)

## Links to Resources

### Emergency Planning:

- [Provincial Health Officer - Provincial Pandemic Preparedness](#)
- [PreparedBC Guides and Resources](#)
  - [Guide for Small Businesses](#)
  - [Small Business Emergency Plan](#)
  - [Guide for Tourism Operators](#)
  - [Tourism Operators Emergency Plan](#)
- [Canadian Chamber of Commerce – Pandemic Preparedness for Business](#)

### Protecting Employees & Latest COVID-19 Information:

- [HealthLink BC](#) (Call 811)
- [BC Centre for Disease Control](#)
- [World Health Organization](#)
- [WorkSafeBC Guide: Controlling Exposure: Protecting Workers from Infectious Diseases](#)
- [Office of the Provincial Health Officer – COVID-19 Handwashing Poster](#)
- [Canadian Federation of Independent Business – Coronavirus and small business](#)

### Continuing Operations:

- [World Health Organization – Getting your workplace ready for COVID-19](#)
- [Insurance Bureau of Canada – Business Interruption Insurance](#)
- [Destination BC – COVID-19 \(Coronavirus\) Update](#)
- [Government of Canada – Coronavirus disease \(COVID-19\): Travel advice](#)
- [Employment and Social Development Canada – Employer Contact Centre for EI](#)