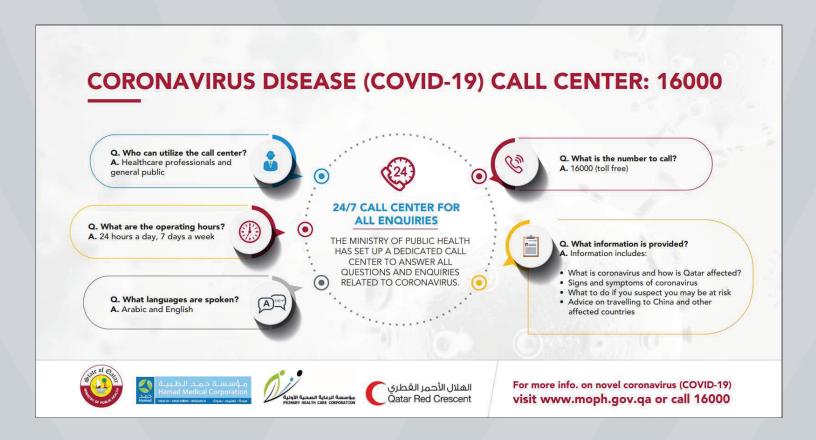


# COVID-19 Guide for small and medium enterprises

For any further support : OSC@qdb.qa





#### Disclaimer

This document is meant to act as a guide for small and medium enterprises (SMEs) on business continuity planning, to help them deal with the Coronavirus Disease 2019 (COVID-19) outbreak.

This guide was developed by Qatar Development Bank in line with the relevant advisories issued by the Ministry of Public Health (MoPH) in collaboration with Hamad Medical Corporation, Primary Health Care Corporation and other government agencies.

Please note that this guide is non-exhaustive and does not cover all situations and types of businesses. This guide should be read in conjunction with the latest relevant advisories issued by MoPH and other government agencies.

Due to the evolving situation of the COVID-19, readers are encouraged to regularly follow the latest developments at <a href="https://www.moph.gov.qa/english/Pages/Coronavirus2019.aspx">https://www.moph.gov.qa/english/Pages/Coronavirus2019.aspx</a>



#### Introduction

People and organizations around the world, including in Qatar, are under stress with lives at risk. As the health safety challenge is being solved, enterprises should brace ourselves for turbulence and have a prepared mindset for the scenarios that may play out.

The objective of this guide is to help enterprises in ensuring the health of their business while dealing with potential business consequences of the spreading effects of the virus. It covers the following key business operational risks.

- a. Human resource management
- b. Processes and business functions
- c. Supplier and customer management
- d. Financial management
- e. Communications, both internal and external

This guide helps companies with the following:

- a. Minimise health risk to employees
- b. Minimise the risk of premises becoming a node of transmission
- c. Ensure plans are in place should employees be on leave of absence, quarantined or infected
- d. Ensure alternative arrangements with suppliers and customers so that business operations can continue

### What is Coronavirus (COVID-19)?<sup>1</sup>

Coronavirus disease 2019 is a novel (new) strain of coronavirus that was first identified in Wuhan, Hebei Province, China.

According to the updated clinical and epidemiological features of the emerging virus, the novel coronavirus is considered to be very similar to many coronaviruses that are typically transmitted from animals to humans. However, this novel virus is reported to have been transmitted from human to human with a course of illness that ranges from mild to moderate symptoms in the majority of people with the infection. Nevertheless, severe symptoms and complications or even death may occur in people who suffer chronic diseases and lowered immunity.

There is currently no vaccine available to protect against the COVID-19. Though there is no specific antiviral treatment available, people infected with the COVID-19 receive medical care to relieve their symptoms.

On February 27, 2020 The Ministry of Public Health (MoPH) has requested the public adhere to precautionary measures and preventive procedures established to facilitate the early detection of suspected cases of Coronavirus 2019 (COVID-19). The directive is being provided following confirmed cases in a number of neighboring countries.

The MoPH has confirmed it is taking all necessary measures to protect the health of citizens, with advanced monitoring and other appropriate measures having been implemented at all borders. All passengers arriving at the airport from countries with confirmed cases of COVID-19 are being referred to the airport clinic for additional screening and all suspected cases are being transferred to Hamad Medical Corporation's (HMC) Communicable Disease Center for a fourteen day quarantine/isolation period. Intensive health awareness public education programs have also been implemented across the country.

The MoPH is stressing the importance of adherence to general hygiene measures that can help prevent the spread of respiratory diseases, including regular handwashing with soap and water, or antiseptic, especially after coughing or sneezing, avoiding close contact with people who are sick, avoiding touching one's eyes, nose, and mouth, and cleaning and disinfecting frequently touched objects and surfaces. The MoPH is also recommending avoiding the traditional nose-to-nose greeting as a precaution to help prevent the spread of respiratory diseases.



<sup>&</sup>lt;sup>1</sup> Source: https://www.moph.gov.qa/english/Pages/Coronavirus2019.aspx

# **Business Continuity Planning**

In this time, some enterprises may experience softening demand while some may face supply challenges. Enterprises are encouraged to plan and implement business continuity measures to minimise disruption to their operations and ensure that their businesses remain viable during the virus outbreak. SMEs can take the following steps to ensure adequate preparation for business continuity:

#### **Human resource management**

- a. A Business Continuity Plan should be developed to ensure that employees are familiar with the business continuity actions and comply with them during this period.
- b. Develop a plan for the continuity of leadership in the event of absence of key decision makers and executives.
- c. Consider flexible work arrangements for the high-risk employees, as well as employees who need to stay at home due to other reasons relating to the COVID-19, e.g., to take care of family members.
- d. Review employee management policies such as leave of absence, absenteeism, sick leave, overseas travel, workplace closure, and recall of employees and their families from affected countries.
- e. Adhere to all travel advisories issued by the Ministry of Foreign Affairs (https://mofa.gov.qa/en/consular-services/travel-advice)
- f. Obtain a health declaration from employees who have travelled to China (or other significantly affected countries) recently.
- g. Review health insurance policies for employees.
- h. Actively encourage sick employees to stay home. The employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (37.8° C or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants).
- i. Regularly visit the MoPH's website (https://www.moph.gov.qa/english/Pages/Coronavirus2019.aspx) for the latest updates

#### **Process and business functions**

- a. Identify critical business functions (prioritised activities) and essential employees to consider the following:
  - Set up alternate teams of employees (e.g. Team A and Team B) who can be deployed at different work schedules (e.g. Team A working in the office at alternate weeks, while Team B telecommutes). The teams should be physically segregated to avoid the risk of infection between teams:



- Cross-train employees and establish relevant arrangements to minimise disruptions.
- b. Educate employees on infection control and good personal hygiene (refer to https://www.moph.gov.qa/english/Pages/Educational-Materials.aspx).
- c. Ensure adequate supply of appropriate Personal Protection Equipment (PPE) and medical equipment (e.g., thermometers, disposable gloves, surgical masks, hand sanitizers, disinfectants) and undertake training to familiarise employees on their usage.
- d. Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.

#### Supplier and customer management

- a. Identify essential suppliers and service providers, and discuss and prepare business continuity
- b. Identify essential customers and ensure that plans are in place to meet customer needs.
- c. Develop a plan on how and when to activate:
  - Alternative suppliers
  - Alternative delivery means to customers

#### Financial management

- a. Challenge every assumption about the business to conserve cash by preparing contingency plans, and identifying areas where expenses can be trimmed without fundamentally hurting the business.
- b. Identify potential impact scenarios to sales forecasts anticipating that customers may revise their spending habits even if there is no direct or immediate exposure to the business. Don't be surprised!
- c. Review capital spending plans and deliberate decisions on whether to change plans or accelerate if the changing circumstances present opportunities.

#### **Communications**

- a. Ensure that employees have a clear understanding of their roles and responsibilities before the virus outbreak occurs. Consider setting up a communication channel for employees to report their status and to make enquiries.
- b. Identify the relevant stakeholders such as suppliers, service providers and customers, and key messages for each stakeholder group in case of a virus outbreak.



#### Annex 1

## Objectives and key elements of the Business Continuity Plan

- 1. Actively monitor development of the virus outbreak and work with management to disseminate messages to employees with clear instructions when measures need to be activated.
- 2. Educate employees on the latest available information on the virus. Brief them on the need for infection control measures and the preventive procedures that have been set in place. Educate employees on the different types of thermometers, such as oral and ear thermometer, and the proper way of using them (refer to https://www.moph.gov.qa/english/Pages/Educational-Materials.aspx).
- 3. Ensure that the company has appointed at least one designated Point of Contact\* (POC), who will be responsible for liaising with MoPH during activation of contact tracing processes at the workplace.
- 4. Collate updated contact information of all employees, i.e., home address, home telephone number, mobile phone number. Make sure all employees have contact numbers of a POC\* assigned by the management. Employees are to contact the POC\* if they are admitted to hospital with suspected infections for contact tracing purposes.
- 5. Check the following websites (https://www.moph.gov.qa/english/Pages/Coronavirus2019.aspx) daily for updated advisories (https://mofa.gov.qa/en/consular-services/travel-advice) and update employees accordingly
- 6. Check on employees' health by phone or email during his/her absence from work.
- 7. Appoint POC\* to keep quarantined employees informed of events in office.
- 8. Ensure that the workplace has adequate supplies of tissue paper, hand towels, disinfectants and
- 9. Put up notices in washrooms on proper hand washing techniques. Brief employees on personal hygiene measures (refer to https://www.moph.gov.qa/english/Pages/Educational-Materials.aspx).
- 10. Ensure common areas e.g., pantries, washrooms, meeting rooms are disinfected daily. Liaise with cleaning employees or contractors on this.
- 11. Designate a room or area in the office with nearby toilet facilities as the isolation room or area for the employee(s) with fever to use. Identify the isolation route (a route that is not commonly used by employees and visitors) that leads to an area where the employee(s) with fever can be brought to the clinic or hospital.
- 12. Identify hospital or clinics that employees with fever can be brought to.

\*Note: Depending on the employee strength of your company and the size of your company's premises, a dedicated Business Continuity Manager should be appointed to fulfil the above-mentioned responsibilities.

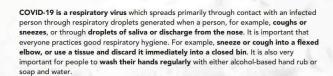


#### Annex 2

#### **General guidelines**















For more info. on novel coronavirus (COVID-19) visit www.moph.gov.qa or call 16000

# قم بحماية نفسك والآخرين من العدوى PROTECT YOURSELF AND OTHERS FROM INFECTION

كيف تحمى نفسك والآخرين من العدوى: How to protect yourself and others from infection:



تجنب لمس عينيك وأنفك وفمك بيديك.

Wash your hands regularly with soap and water or use a hand sanitizer



اغسل يديك بانتظام بالماء والصابون أو استخدم معقم اليدين.

Avoid close contact with anyone showing symptoms of respiratory illness

Avoid touching your

with your hands



تجنب الاتصال الوثيق مع أي شخص يظهر عليه أعراض أمراض الجهاز التنفسي.

Cover your mouth and nose when you sneeze, and dispose of used tissues



غطى فمك وأنفك عند العطس وقم برمي المحارم المستخدمة. If you experience symptoms including cough, sneezing, and fever, limit your contact with other people



إذا كنت تعاني من أعراض بما في ذلك السعال والعطس والحمى ، تفادي الاتصال بأشخاص آخرين.







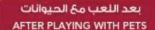


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# متى تغسل يديك؟ WHEN TO WASH YOUR HANDS?





بعد استخدام دورة المياه AFTER USING THE W.C.



بعد اللعب AFTER PLAYING



بعد العطس أو السعال AFTER YOU SNEEZE OR COUGH



قبل و بعد تناول الطعام **BEFORE & AFTER EATING** 



عند العودة للمنزل WHEN YOU GO BACK HOME













