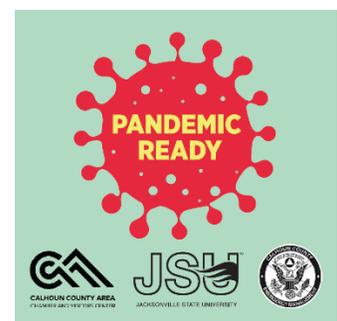


BUSINESS CONTINUITY & COVID-19:

KEY CONSIDERATIONS FOR SMALL BUSINESSES

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

- Do you have a Business Continuity Plan that addresses disease outbreaks?**
A Business Continuity Plan helps you plan and prepare your business for any kind of interruptions to operations, including disease outbreaks.
Refer to [Business Planning for COVID-19](#)

- Have you recently communicated and practiced your Business Continuity Plan with employees?**
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.

- Does your Business Continuity Plan include steps to continue operations with reduced employee levels?**
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 seasonal workers.

2. Protect Employees

- Are you following up-to-date guidelines from national and local health authorities?**
Stay informed with the latest information through the [Centers for Disease Control](#) and [Calhoun County EMA](#).

- Are you actively promoting recommended workplace cleanliness and hygiene measures?**
Follow the guidance set out by [OSHA](#), encourage social distancing (e.g., limiting handshaking), inform employees of what to do if a visitor shows symptoms of COVID-19 and display [handwash reminder posters](#).

- Have you revisited your benefits and leave policies?**
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 labor rights and work with supervisors to train them on your COVID-19 plans and policies. Calhoun County EMA [Ready Business Workshop Series](#) provides guidance on these topics and more.

- Will you offer telework arrangements?**
Consider the equipment, policies and communication tools you would need to put in place to support teleworking arrangements.

- Can you help prevent the spread of COVID-19 to/from visitors to your workplace?**
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.

3. Continued Operations

- How will you respond to a possible decrease in local and tourist demand for your goods and services?**
Consider shifting resources to existing e-Commerce options to sell to new customers online and other opportunities to manage through decreased consumer demand.

- Do you have enough products and supplies on hand?**
Identify products, services and supplies at risk of disruptions and consider alternative supplier options, rationing critical parts, and other strategies to address shortages.

- Does your business have insurance that covers the risk of disease outbreaks?**
Review your **business insurance** coverage policies for disease outbreaks under your business interruption, key person protection and/or business income insurance.

- What changes will your business need to make in its daily operations?**
Consult [travel advice](#) before going on business trips, consider reducing in-person meetings and anticipate other potential changes to your daily operations.

- Have you considered the financial and administrative impacts of an outbreak?**
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:
 - Ways to adjust or diversify your offerings.
 - Taking steps to ensure liquidity in cash flow.
 - Planning for possible decline in investor confidence or access to capital.

Links to Resources



CALHOUN COUNTY AREA
CHAMBER AND VISITORS CENTER



COVID-19 Planning

- [World Health Organization – Getting your workplace ready for COVID-19](#)
- [Calhoun County EMA Ready Business Workshop Series](#)
- [CDC Resources for Businesses and Employers](#)

Protecting Employees & Clients

- [OSHA 3990 Preparing the Workplace for COVID-19](#)
- [Hand Washing Posters](#)
- [Travel Advice](#)

Latest COVID-19 Information

- [World Health Organization](#)
- [Centers for Disease Control](#)
- [Updated information on COVID-19 for Calhoun County, Alabama](#)

Continuing Operations:

- [CDC Resources for Businesses and Employers](#)
- [JSU Small Business Development Center](#)
- [US SBA Small Business Guidance and Loan Opportunities](#)
- [Alabama SBDC Small Business Guidance on COVID-19](#)

Disclaimer: This checklist is provided for informational purposes only and is not intended to take the place of legal or other professional advice.

