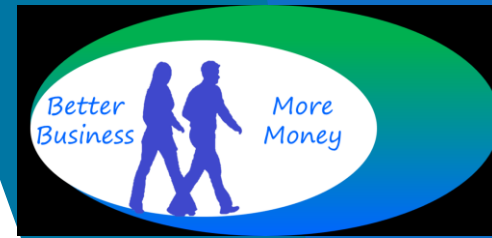




SMALL BUSINESS - VIRUS SURVIVAL MANUAL

Keep Calm and ~~Carry On~~ Take it Seriously

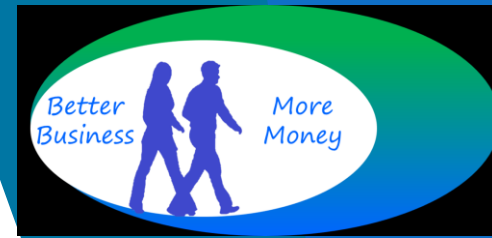
Are you worried about Coronavirus impacting your business?



Would you like to know how to survive and even thrive through the uncertainty we now face?

- ▶ It is not the first time we have had international threats to business
 - ▶ Those who take appropriate action quickly end up much better off in the long run
- ▶ Small business accounts for nearly 45% of all employment - more than either medium sized or large businesses.
 - ▶ Australian economy relies on small business
 - ▶ Small business controls 30% to 50% of essential services that will be needed in a pandemic situation (accommodation & food services, professional, scientific and technical services, health care, transport, wholesale and retail trade)*. Small business has a big part to play in helping contain the virus and in the recovery of the economy.
 - ▶ If you want to be part of this then you need to know how.
- ▶ This **5 STEP GUIDE** guide will help you:
 - ▶ BE IN CONTROL OF YOUR OWN BUSINESS
 - ▶ POSITION FOR FURTHER GROWTH **AND**
 - ▶ CONTRIBUTE TO THE HEALTH AND ECONOMIC CONTAINMENT & RECOVERY

5 STEPS TO BUSINESS REVIVAL - to P.A.I.N.T. a great future



1. People - address people's health, physical and mental

- Self
- Family & Friends
- Employees
- Customers & Suppliers

2. Assess the Business Impacts

- Direct
- Indirect
- Supply Chain

3. Innovate and Adapt

- Products
- Services
- Sales & Delivery

4. New Marketing

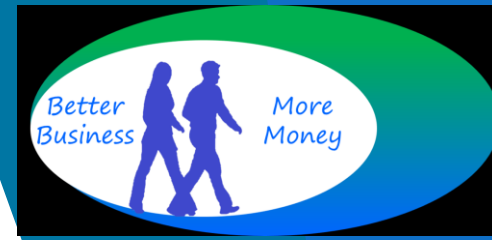
- Customer, Channel, Media, Messaging

5. Trigger points & plan execution

- Trigger points for implementation
- Tracking plan execution



BUT - Before anything else



Keep Calm and ~~Carry On~~ Take it Seriously

- Stay informed from authoritative sources only - avoid the sensationalism and misinformation
- Do not over re-act and keep others calm
- Do take this seriously - it will have an impact on you, your business and those around you. It is just the size and nature of the impact that will vary - and that's what you need to be working on.

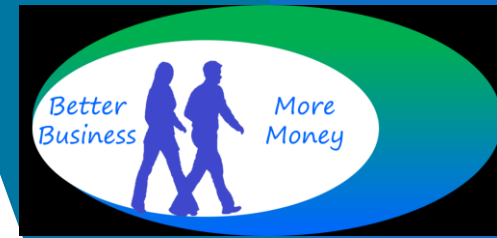
STEP 1 People - address people's health physical and mental (1)



▶ You and your family & friends

- ▶ Objective - to keep yourself, your family & friends safe - or at least at **low risk of catching or spreading the virus.** If possible complete this part with your partner.
 1. **Get informed:** Go to www.health.gov.au Check this site for updates on a regular basis - mark it in your favourites.
 2. **Know the risk factors:** Go to <https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert#if-you-are-at-risk> to understand the risk factors.
 3. For yourself, your family & friends complete a risk assessment for each person using the information from the government site (see attached template to capture your assessment).
 4. For all medium and high risk individuals decide what special prevention or avoidance practices could be put in place and write them down. Remember - consider both how to avoid, and how to prevent someone unknowingly passing the virus on.
 5. Revisit the list for mental health - consider each person, including yourself and the additional stress that the situation may be causing. Extra work, loss of business, concern about family, friends, employees, uncertainty will all have some impact. Completing this plan will help - but be on the look out for yourself and others and seek help sooner rather than later.
 6. Discuss the assessment with your family & friends and make sure everyone understands the risks and agrees to the proposed actions.

FRIENDS & FAMILY - RISK ASSESSMENT



Name	Risk factors	Risk if exposed to virus - Hi/Med/Lo	Proposed prevention/avoidance
Emily	Attends kindergarten 3 times per week and childcare 2 times per week.	Low - in good health	Check that the kindergarten and childcare have the best practices in place and what the alert notice will be and from whom.
Mrs Jones next door	Aged 84 - breathing problems, on medication	High	Check she knows how to reduce potential exposure, stop Emily visiting - phone call instead, check on her twice a day with a phone call.

Example

Checklist - ME, MY FAMILY & MY FRIENDS

- All F&F assessments completed & discussed with them as relevant
- Agreed action plan
- Mental health considered
- All actions in plan completed
- Diary entry for weekly re-visit of the assessment & plan
- Diary entry for times to discuss current state with family



STEP 1 People - address people's health physical and mental (2)



▶ Your employees

- ▶ Objective - to keep your employees safe - or at least at low risk of catching or spreading the virus. If possible complete this part with your manager(s) and employees.
 1. **Get informed:** Go to www.health.gov.au Check this site for updates on a regular basis - mark it in your favourites.
 2. **Know the risk factors:** Go to <https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert#if-you-are-at-risk> to understand the risk factors.
 3. For each employee complete a risk assessment using the information from the government site (see attached template to capture your assessment).
 4. For all medium and high risk individuals decide what special prevention or avoidance practices could be put in place and write them down. Remember - consider both how to avoid, and how to prevent someone unknowingly passing the virus on.
 5. Revisit the list for mental health - consider each person, and the additional stress that the situation may be causing. Extra work, loss of business, concern about family, friends, employees, uncertainty will all have some impact. Completing this plan will help - but be on the look out for yourself and others and seek help sooner rather than later.
 6. Discuss the assessment with your team and make sure everyone understands the risks and agrees to the proposed actions and practices to be put in place - foster open communication.

OUR TEAM - RISK ASSESSMENT



Name	Risk factors	Risk if exposed to virus - Hi/Med/Lo	Proposed prevention/avoidance
Kevin	In constant contact with customers who come in the door - mostly local people with occasional tourists.	Low - in good health Example	All customers will be asked to use the provided handwash on entry and at each station as they peruse the displays. Kevin and other staff to also use these stations on a regular basis. Ensure Kevin knows the health practices from the gov health site and he pays attention to any symptoms.
Mary - book keeper	Low whilst employed, however Mary plays netball every night of the week at different locations	Low - she is fit & very healthy!	Because Mary currently works close to Phillip who is high risk due to breathing issues we will relocate Mary's desk to provide some physical isolation. All to be made aware of requirements for hand washing etc and notification of symptoms.
Phillip	High - currently has respiratory problems	Medium to High	Provide some separation. Note Phillip may also be worried about carrying the virus to his ill mother for whom he is a carer.

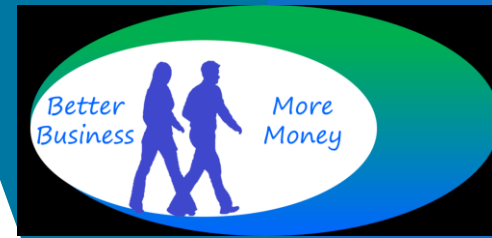
Our Company Pty Ltd - Hygiene practices



- ▶ Do not come to work if showing symptoms:
 - ▶ Call _____ at work and your GP for advice. If necessary for further information call 13health.
 - ▶ Self Isolate
 - ▶ Create a list and advise all you have been in contact with for the last 4 days
- ▶ On arrival at work - use the hand and face washing cleaner - 20 secs of washing/scrubbing.
- ▶ Every hour use sanitisation stations.
- ▶ Tissue disposal.....
- ▶ Use of masks
- ▶ Sanitisation of workplace
- ▶ Customer and supplier process.....

Checklist - OUR TEAM

- All staff assessments completed & discussed with them
- Agreed action plan
- Hygiene practices documented, materials procured and staff trained
- All actions in plan completed
- Communications provided to all staff setting out the practices to be followed
- Diary entry for weekly re-visit of the assessment & plan



STEP 1 People - address people's health physical and mental (3)



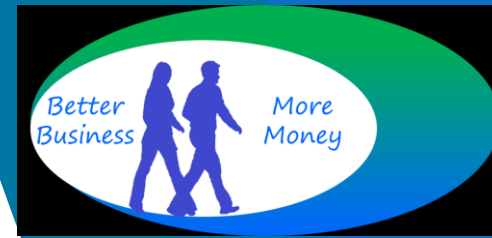
▶ Customers and suppliers

▶ Objective - to keep your customers and suppliers safe, prevent possible passing of virus to, or from them - or at least at low risk of catching or spreading the virus. If possible complete this part with your customer and supplier facing employees.

1. **Get informed:** Go to www.health.gov.au Check this site for updates on a regular basis - mark it in your favourites.
2. **Know the risk factors:** Go to <https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert#if-you-are-at-risk> to understand the risk factors.
3. For each customer and supplier with whom you have any physical contact complete a risk assessment using the information from the government site (see attached template to capture your assessment).
4. For all medium and high risk individuals decide what special prevention or avoidance practices could be put in place and write them down. Remember - consider both how to avoid, and how to prevent someone unknowingly passing the virus on.
5. Revisit the list for mental health - this is relevant for regular customers (e.g. Fed who come daily for his paper), and suppliers. Consider how they may be affected. Check on them from time to time.
6. Discuss the assessment with those regular customers and suppliers where you believe there is a risk - foster open communication and establish a reporting/communication process with them.

Checklist - OUR CUSTOMERS AND SUPPLIERS

- All CUSTOMER & SUPPLIER assessments completed & discussed with them as relevant
- Agreed action plan
- Communication plan with regular customers and suppliers agreed and documented
- All actions in plan completed
- Diary entry for weekly re-visit of the assessment & plan



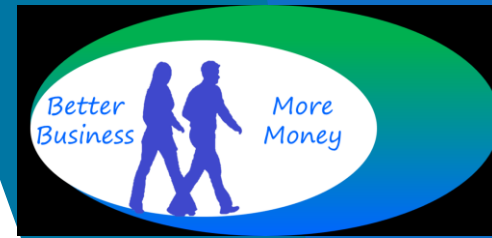
OUR CUSTOMERS & SUPPLIERS - RISK ASSESSMENT



Name	Risk factors	Risk if exposed to virus - Hi/Med/Lo	Proposed prevention/avoidance
Walk-in customer to shop	Customers mostly adult and some aged. Risk factor varies - background/history unknown.	<p>The risk will depend on the customer - and some will be at high risk if exposed.</p> <p>Example</p>	<p>All customers will be asked to use the provided handwash on entry and at each station as they peruse the displays - to be made prominent and signs made up to advise customers. Masks will be available to any customer who wishes to use them. Staff to also use these stations on a regular basis and merchandise handling by customers to be minimised - staff to use gloves.</p> <p>All customers to leave their digital ID for notification if necessary.</p>
On line customer	Risk of possible transportation of virus on an item sometime during delivery.	Unknown risk - depends on age & health of customer which is not known.	Check processes used by Deliveroo to minimise transmission of virus.

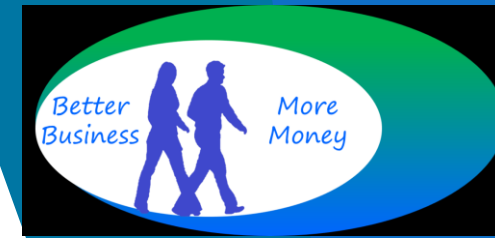
STEP 2 Assess the Business Impacts

1. Know the current restrictions of relevance to your business
 - Assess the direct and indirect impacts to:
 - ▶ Customers & Clients
 - ▶ Sales
 - ▶ Supply Line to customers
 - ▶ Supply Line to your business
 - ▶ Your operations
 - ▶ Finance
 - ▶ Other
2. Consider possible impact scenarios relevant to your business
3. Check out the government stimulus package for small business
 1. [Here](#) for information on the overall package and economic response
 2. [Here](#) for cashflow assistance
 3. [Here](#) for business investment



Restrictions imposed that affect my business

go to www.health.gov.au & also contact your local council Disaster Management Representative for local restrictions



Restriction	Relevance to my business	Impact
Border closures to/from Italy	Supplier: Direct Impact - The sales rep for top-end suits cannot come to show the newest releases for the winter season stock. Indi	Medium
Factory closure Italy	Operations: Direct Impact - unlikely to be able to get the winter stock of suits in time	High
Restriction on size of public gathering	Customer & Sales: Direct Impact - Fashion parade may need to be cancelled - we rely on this for all our high end customers.	High
Self isolation policy for individuals with symptoms	Sales: Indirect Impact - There will be more demand for our delivery services	Good - medium
Quarantine for travel to NZ	Sales: Direct Impact - Planned International trade show cannot now be supported. Lost sales via wholesalers.	Medium

Examples

The restrictions could be general ones like the above example - or they could be specific - e.g. cancellation of a specific event. Note the restriction may result in an upside for your business

Scenarios that may impact my business



Scenario	Relevance to my business	Impact
<i>Cancellation of all public transport.</i>	<i>Some employees will be unable to get to work, impacting business operations and production.</i>	<i>Medium</i>
<i>One of my staff, or a person who visited the store has gone into self isolation pending testing.</i>	<i>There is a risk my staff and others who visited the store may have contracted the virus. Unknown until test results are received. The quarantining of staff will mean the store will have to close until cleared - loss of sales.</i>	<i>High</i>
<i>A person within the community, a customer or staff member has been confirmed as positive for the virus.</i>	<i>All those who have been in contact are at risk. Store will need to close until staff can be confirmed to be negative for virus. - loss of sales.</i>	<i>High</i>
<i>Xyz event cancelled</i>	Examples	
<i>All schools closed with my children having to be looked after at home in isolation.</i>		

There may be many scenarios - combine them where possible based on a common impact.

My Business Response Plan



Restriction or Scenario	Relevance to my business	Impact	Response - planned mitigation or opportunity.
Factory closure Italy	Operations: Direct Impact - unlikely to be able to get the winter stock of suits in time	High	This is an opportunity to get agreement from Italo Inc to engage a local suit provider. We will change our focus and advertising this winter to smart casual dress for winter to appeal to a slightly different client - but perhaps convert some of our clients. The smart casual we should be able to obtain from other suppliers.
Restriction on size of public gathering	Customer & Sales: Direct Impact - Fashion parade may need to be cancelled - we rely on this for all our high end customers.	High	We will set up the city's first virtual fashion parade - the savings on venue cost and catering should be more than engaging an IT and media company to set up a HD virtual fashion show with multiple people. We could also give private group shows to targeted customer groups.
One of my staff, or a person who visited the store has gone into self isolation pending testing.	There is a risk my staff and others who visited the store may have contracted the virus. Unknown until test results are received. The quarantining of staff will mean the store will have to close until cleared - loss of sales.	High	Time we implemented our on-line sales more strongly - advance the marketing work to lift online sales. Also consider "virtual sales" - with a closed shop with staff on a skype link to the customer - and do a "walk through" the merchandise.

Examples

Some brainstorming with your staff and others may be necessary to come up with plans that will allow business impact to be minimised.

Possible government assistance - am I eligible?



1. [Here](#) for information on the overall package and economic response
2. [Here](#) for cashflow assistance
3. [Here](#) for business investment

▶ Cash Flow assistance - assessment & application.

▶ Business Invest assistance - assessment & application

STEP 3 Innovate and Adapt

- ▶ Consider all your products and services
 - ▶ Impact to demand - negative or positive - now and after the crisis passes
 - ▶ Consider those in less demand - downscale or target differently, or innovate
 - ▶ Consider those in higher demand - scaling up, additional capacity, securing the market and supply lines, entering joint ventures & subcontracting
 - ▶ Consider all your other assets and knowledge - what assets, knowledge, capability do you have that may be able to be used for products and services in demand?



Demand assessment - my products and services

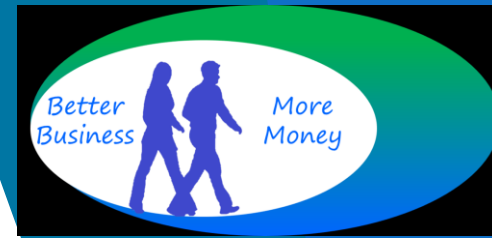


Product/ Service	Likely impact to demand	Considerations & planned response
Overseas travel destinations	50% of my business likely to be lost. Some customers want to cancel, insurance will not cover, commitments have been made already.	Try to keep all customers but have them agree to defer the travel to a time when the crisis is over. Try to prevent customers requesting their money back. Offer 2% interest on deposits already paid if they defer - it is more than banks/cash - equates to about a 2% discount. Ensure all travel bookings made will be honoured some time in the future through wholesalers.
Cleaning products	Demand for "virus killing" products will escalate beyond supply demand.	Alter the concentration of ingredients in our standard line of products to meet WHO recommendations and ramp up production. Subcontract the formula to the domestic cleaning subcontractors. Get supply guarantees on ingredients.
Toilet paper	(dare I comment!)	
Business growth coaching knowledge	Initially there may be a downturn in people wanting business coaching, however history shows in depressed times the right focussed marketing puts those who do it ahead of the pack.	Change focus to start helping businesses look to the future focussed marketing, ready for the upturn.

Examples

Where one product or service declines - another becomes in demand and grass still needs mowing. It is not all doom & gloom.
 "evolve or die" - Craig Charles

STEP 4 New Marketing



- ▶ The world has changed - at least for a while, and possibly permanently in some circumstances
 - ▶ Customer likes, fears and “hot buttons” change in a crisis
 - ▶ Customer buying patterns change
 - ▶ The media they look at most, changes
 - ▶ Your products may still be needed but by fewer people - and hence market better
 - ▶ You may need to reach more people than you did before
 - ▶ Your products may have changed or been adapted
 - ▶ You may create new products & services for the changed demand
 - ▶ Customer loyalty through the crisis to the other side is an imperative
- ▶ You must seriously review your marketing - or risk losing the lot or missing out
 - ▶ In previous crises those who marketed better & maintained client relationship were the ones who succeeded most

Marketing review

- ▶ Revisit your marketing and advertising strategy using the following:
 - ▶ What is your new market dominating position - product/services?
 - ▶ How has your ideal client changed?
 - ▶ Demographic, buying pattern, fears, desires, “hot buttons”
 - ▶ What is the right media to use now?
 - ▶ What changes do I need to make
 - ▶ And make them using the best current practices to maximise returns
 - ▶ How might all this change as the crisis plays out
- ▶ Establish your implementation plan - and quickly
 - ▶ Implement & adjust based on the evolving situation



STEP 5 Trigger points & plan execution



- ▶ Identify possible trigger points for events:
 - ▶ Now - this can be done in anticipation of a worsening situation so we will be ready
 - ▶ Immediate Threat - when a health threat event occurs - to people
 - ▶ Changed restrictions advice - potential for this to happen frequently
- ▶ The Now plan:
 - ▶ People - all actions to be taken from your risk assessment - Friends & Family, Our Team, and Customers and Suppliers
 - ▶ All actions from My Business Response Plan that can be done in the near future and are likely to be required, or will add other value to your business
 - ▶ All actions from Demand Assessment Product & Services that can or need to be done in the near future and are likely to be required, or will add other value to your business
 - ▶ Start your marketing review.
- ▶ Immediate Threat
 - ▶ All actions to be taken in the event of a possible or known threat to People - Family & Friends, Team, Customers and Suppliers. List out what needs to be done in a checklist form.
- ▶ Changed restrictions advice
 - ▶ What you plan is to a) keep informed about changes, b) how you will review and respond/adapt to the circumstances.
- ▶ Communications Plan
 - ▶ Friends & Family, Staff, Customers & Suppliers

Immediate Threat Checklist

- Checklist in the event one of our team, customers, friends & family have been self isolated pending testing
- Checklist in the event one of our team, customers, friends & family have tested positive to the virus



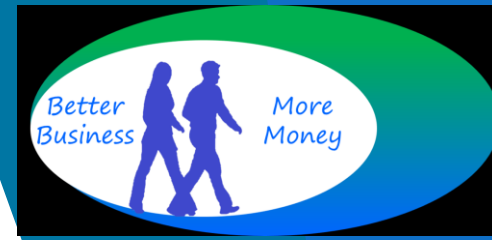
ID	Action	Who	When	Status
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2				
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Changed Restrictions & Advice Plan



- ▶ _____<name> will keep us up to date with the latest information by _____<information source & action>
- ▶ We will assess any impacts to our people, business and plans by _____
- ▶ We will communicate updates to:
 - ▶ Our friends & family by _____<frequency and media to be used>
 - ▶ Our team by _____<frequency and media to be used>
 - ▶ Our customers by _____<frequency and media to be used>
 - ▶ Our suppliers by _____<frequency and media to be used>
- ▶ We will complete weekly reviews of our situation - the action plan and any changed situation at _____<time> on _____<day> of each week.
- ▶ Other _____

Remember - above all else



Keep Calm and ~~Carry On~~ Take it Seriously

- Stay informed from authoritative sources only - avoid the sensationalism and misinformation
- Do not over re-act and prevent others from over re-acting
- Do take this seriously - it will have an impact on your business and those around you. It is just the size and nature of impact that will vary - and that's what you need to be working on.



About the author:

Peter Gamgee AM had his training in contingency situations early in his career during his time in the RAAF, as a base commander for the emergency response team.

In the last 30 years in consulting and building businesses he has developed further principles for achieving success in situations of high uncertainty. This has allowed him to steer many successful outcomes for people and businesses in situations that would otherwise be considered “dire”.

In this very practical guide he has ensured those principles of success are imbedded.

Peter currently coaches business owners to rapidly grow their business. In the current situation he has been developing innovative ideas for many businesses to survive and thrive during the COVID-19 uncertainty.

For more information and an editable version of this guide:

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www.BetterBusinessMoreMoney.com



Disclaimer This guide has been developed to assist business owners through a trying period and reasonable care has been taken to refer people to the authoritative sources. Nothing in this guide is intended to provide, health, legal, or financial advice of any kind.