

# How your business responds to Covid-19

The COVID-19 crisis has hit businesses in a way none of us have previously witnessed or could even have remotely imagined. Unlike previous recessions, including the banking crisis, this pandemic has had an immediate and profound impact on all businesses.

However, as with all unforeseen events, it is how we react and adapt that will determine how well we ultimately emerge on the other side. And those who avoid or delay making the necessary hard business decisions early in this crisis will most likely suffer more in the long run.

Whilst it may feel like things are out of our hands, most small business owners can still take at least some control of their destiny, HOWEVER this does mean making and implementing those hard decisions. Business owners need to understand that these difficult decisions will go a long way to determining their ability, both in a personal and commercial capacity, to successfully kick start their businesses again when this crisis eases.

And of course in adversity there is also opportunity. You could use this time to look at how you do things, streamlining your processes and procedures, and new products or services.

The following is a checklist which can be used as a practical guide to create an action list to help you navigate this crisis, and to find the financial and other supports available for you and your business.

It includes a series of measures that you might consider implementing within your own business. Not everything is going to be relevant to you but you could benefit in some way by reviewing it.

**Should you wish to discuss any matter / support contained within this document, please contact us on 07493 21420 or email at [info@mlmg.ie](mailto:info@mlmg.ie) where a member of the team will be happy to advise.**

Task	Notes & Actions	Completed
<h2>Cash Flow Management</h2>		
<p>Preserving your cash flow is absolutely critical to survival. Steps to consider:</p>		
<p><b>Review all outgoings</b> One of the easiest ways to do this is to request a copy of the nominal ledger for your last set of financial accounts from your accountant. This will give transaction details under each expense heading which can be worked through line by line to determine which expenses can be reduced, deferred or stopped immediately.</p>	<p><u><b>Actions:</b></u></p>	
<p><b>Talk to your bank and other finance providers</b> Most banks are offering a three-month payment holiday on request for loans, mortgages and finance agreements. Ensure you talk to them and agree what steps you are taking – engage and do not allow payments to bounce.</p>	<p>Link to MLMG website article with links to all main banks Covid-19 responses and application forms: <a href="https://www.mlmg.ie/main-banks-covid-19-measures-for-personal-business-customers-at-24-3-20/">https://www.mlmg.ie/main-banks-covid-19-measures-for-personal-business-customers-at-24-3-20/</a></p> <p><u><b>Actions:</b></u></p>	

Task	Notes & Actions	Completed
<p><b>Review your creditors</b> Look to negotiate extended or part payment terms with trade creditors and suppliers.</p>	<p><u>Actions:</u></p>	
<p><b>Issue any bills due</b> Where possible convert your current stock and WIP (work in progress) into cash. Issue bills for any supplies delivered or work done that has not yet been invoiced.</p>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<p><b>Proactively collect your debtors</b>            At times like these we can be slow to try to collect debt – thinking it is nearly wrong to do so at a time of crisis. At the end of the day this is money due to you and it could make the difference in your business surviving and not. Talk to your debtors.</p>	<p><u>Actions:</u></p>	
<p><b>Can you continue working?</b>            If you are in a position to safely continue working within the current guidelines then try to close out and complete contracts within existing time budgets – even where you don’t have follow on work. Keep your costs down and avoid overruns where possible.</p>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<p><b>Review all ongoing and planned capital expenditure</b>            Consider delaying such expenditure unless it is critical to any ongoing operations. Also consider the potential impact of the changed landscape for your trade or sector as the current crisis recedes – will your capex plans change as a consequence?</p>	<p><u>Actions:</u></p>	
<p><b>Review financial services products</b>            Do you need to take a payment holiday with some of your financial service products such as:</p> <ul style="list-style-type: none"> <li>• Pension</li> <li>• Protection policies / life assurance</li> <li>• Savings plans</li> </ul> <p>Life companies are providing a range of options to assist policy holders but it is critically important that you speak to your financial advisor before making any decisions. Changes to your policies may be very difficult to reverse and, in some cases, you may not be able to secure the cover again. So it is imperative to get expert advice before acting.</p>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<p><b>Cash flow forecast</b></p> <p>Cash flow forecasting is a critical exercise for all businesses. Prepare a rolling cash flow forecast – we suggest weekly for the next three months, and thereafter monthly for at least the next nine months. Include the impact of actions from the steps above. This will give you a clear insight into your cash position. It should be done on both base and worst case scenarios – this will highlight the most critical aspects of your cash flow and where you should focus your attention. Once the initial exercise is complete you will have a model which you should update on an ongoing basis. This process will flag any impending cash shortfalls and any requirement for additional finance.</p>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<h2>Engage with Revenue</h2>		
<p>Revenue are actively working with businesses impacted by the Covid-19 crisis. Look to optimise the options available to you from Revenue to preserve your cash flow, however, please remember the liabilities are still going to exist when the crisis ends, so where possible you should try to ensure Revenue are paid.</p>		
<p>Points to note / action:</p> <ul style="list-style-type: none"> <li>• Continue to send in tax returns on time, even where payment is not immediately possible.</li> <li>• The charging of interest on late payments is suspended for January/February &amp; March/April 2020 VAT returns and for February, March and April 2020 PAYE liabilities.</li> <li>• All debt enforcement activity remains suspended until further notice but if in that position use this opportunity to engage with Revenue to find a resolution.</li> <li>• Current tax clearance status will remain in place for all businesses over the coming months.</li> </ul>	<p>Link to Revenue Covid-19 info and advice: <a href="https://www.revenue.ie/en/corporate/communications/covid19/index.aspx">https://www.revenue.ie/en/corporate/communications/covid19/index.aspx</a></p> <p>Link to Revenue updates for SMEs with cash flow difficulties arising from the Covid-19 crisis: <a href="https://www.revenue.ie/en/corporate/press-office/press-releases/2020/pr-020420-revenue-update-advice-to-smes-experiencing-cashflow-difficulties-arising-from-covid-19.aspx">https://www.revenue.ie/en/corporate/press-office/press-releases/2020/pr-020420-revenue-update-advice-to-smes-experiencing-cashflow-difficulties-arising-from-covid-19.aspx</a></p> <p><b>Actions:</b></p>	

Task	Notes & Actions	Completed
<h2>Use the Government Employee Supports</h2>		
<p>There are some key government supports available to retain staff where possible, or to give them financial support where that is not possible. Circumstances will vary but you should look to understand the supports available and to optimize them for your business. A key point to remember and communicate to your employees is that <u>all</u> of these supports are taxable in the hands of the employee.</p>		
<p><b>Wages Subsidy Scheme (WSS)</b> Provides the employer with a subsidy of 70% (85% from 4<sup>th</sup> May 2020) of the employee average net weekly pay (ANWP) up to a max of €410 per week. Allows the employer to retain the employee on the payroll and potentially keep the business moving, albeit probably at a much lower rate. It won't work in all situations but has the potential to be very beneficial in many circumstances and possibly better than the Pandemic Unemployment Payment (PUP) of €350 per week, and importantly there is no age restriction for this scheme - see below. This scheme is administered by Revenue and T&amp;Cs apply.</p>	<p>Link to Revenue scheme rules: <a href="https://www.revenue.ie/en/corporate/communications/covid19/temporary-covid-19-wage-subsidy-scheme.aspx">https://www.revenue.ie/en/corporate/communications/covid19/temporary-covid-19-wage-subsidy-scheme.aspx</a></p> <p>Link to Revenue guidance on the operation of WSS: <a href="https://www.revenue.ie/en/employing-people/documents/pmod-topics/guidance-on-operation-of-temporary-covid-wage-subsidy-scheme.pdf">https://www.revenue.ie/en/employing-people/documents/pmod-topics/guidance-on-operation-of-temporary-covid-wage-subsidy-scheme.pdf</a></p> <p><b>Actions:</b></p>	
<p><b>Wages Subsidy Childcare Scheme (WSCS)</b> This is a variant to the WSS specific to the childcare sector. It was introduced by the Dept. of Child &amp; Youth Affairs (DCYA) who will pay 30% of the ANWP on top of the WSS. Where a qualifying employee's ANWP is less than €350 per week the DCYA will provide an additional top-up to bring them up to €350 per week. T&amp;Cs apply – link to rules opposite. This scheme is operated via payroll as part of the WSS.</p>	<p>Link to DCYA scheme rules: <a href="https://www.gov.ie/en/publication/17507b-information-on-covid-19-measures-for-providers-and-staff-of-early-le/">https://www.gov.ie/en/publication/17507b-information-on-covid-19-measures-for-providers-and-staff-of-early-le/</a></p> <p>Link to Revenue guidance on the operation of WSS: <a href="https://www.revenue.ie/en/employing-people/documents/pmod-topics/guidance-on-operation-of-temporary-covid-wage-subsidy-scheme.pdf">https://www.revenue.ie/en/employing-people/documents/pmod-topics/guidance-on-operation-of-temporary-covid-wage-subsidy-scheme.pdf</a></p> <p><b>Actions:</b></p>	

Task	Notes & Actions	Completed
<p><b>Pandemic Unemployment Payment (PUP)</b> Where, as a consequence of the COVID-19 crisis, staff aged between 18 and 66 have been temporarily laid off or a self-employment has ceased the PUP is available at €350 per week. Importantly this is the only direct access to income support for the self-employed. Anyone in receipt of this payment cannot also be working.</p> <p>This scheme is administered by Social Welfare.</p>	<p>Link to scheme rules: <a href="https://www.gov.ie/en/service/be74d3-covid-19-pandemic-unemployment-payment/">https://www.gov.ie/en/service/be74d3-covid-19-pandemic-unemployment-payment/</a></p> <p>Link to application process on MyWelfare.ie: <a href="https://services.mywelfare.ie/en/breakdown-pages/important-notice/">https://services.mywelfare.ie/en/breakdown-pages/important-notice/</a></p> <p><b>Actions:</b></p>	
<p><b>Payments for Self-Isolation or COVID-19 Diagnosis.</b> This is an <u>enhanced illness benefit</u> for employees and the self-employed who cannot work in the short term because they have been medically certified to self-isolate, or are ill due to COVID-19. The application process is the same as Illness Benefit and you will need to be medically certified by your doctor.</p>	<p>Link to scheme details and application: <a href="https://services.mywelfare.ie/en/topics/covid-19-payments/illness-benefit/">https://services.mywelfare.ie/en/topics/covid-19-payments/illness-benefit/</a></p> <p><b>Actions:</b></p>	



Task	Notes & Actions	Completed
<p><b>Scheme Choice</b> In some instances employers will have options as to which schemes to use – WSS, PUP etc. Qualifying employers can mix the schemes for their workforce, and employees can be moved from one scheme to another, where appropriate.</p> <p>Employers should take advice and work through the options available to ensure they get the optimal setup for their business and for their employees.</p>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<h2>Use Local Enterprise Office (LEO) Supports</h2>		
<p>Review the financial aids and supports on offer and use the ones you can avail of. Anything that can be done to preserve working capital and plan a way through and out of this crisis needs to be done now. LEO generally support business with up to 10 employees, although the business continuity voucher (see below) introduced in response to this crisis is now available to any business with up to 50 employees.</p>		
<p><b>Business Continuity Voucher (BCV)</b> This is available to all businesses – companies, sole trades and partnerships - across every sector that employ up to 50 people. The voucher is worth up to €2,500 (including VAT) in third party consultancy costs to develop short and long-term strategies to the COVID-19 pandemic. Almost all businesses impacted by COVID-19 will need some expert advice – finance, HR, ICT etc. - and those that do should be looking to this voucher scheme for support.</p>	<p>Link to T&amp;Cs and application process: <a href="https://www.localenterprise.ie/Donegal/News/Business-Continuity-Voucher-Open-for-applications.html">https://www.localenterprise.ie/Donegal/News/Business-Continuity-Voucher-Open-for-applications.html</a></p> <p><b>Actions:</b></p>	
<p><b>Trading Online Voucher (TOV)</b> Designed to help business with up to 10 employees to trade more online, boost their sales and to reach new markets. The COVID-19 crisis has seen many small businesses look seriously at online for the first time. This voucher affords them the opportunity to quickly establish themselves online. It can be used to add payment &amp; booking facilities to websites, or towards subscriptions to low-cost online retail solutions and is worth up to €2,500 (including VAT) with a 10% matched funding spend by the business. Importantly businesses that have availed of TOV previously can now apply again.</p>	<p>Link to T&amp;Cs and application process: <a href="https://www.localenterprise.ie/Discover-Business-Supports/Trading-Online-Voucher-Scheme/">https://www.localenterprise.ie/Discover-Business-Supports/Trading-Online-Voucher-Scheme/</a></p> <p><b>Actions:</b></p>	

Task	Notes & Actions	Completed
<p><b>Covid-19 Business Loan</b>                      Microfinance Ireland (MFI) loans of up to €50k are available for eligible micro-enterprises – term of up to 3yrs at 4.5% - see Finance section below for details.</p>	<p><u>Actions:</u></p>	
<p><b>Other LEO Supports:</b></p> <ul style="list-style-type: none"> <li>• <b>Mentoring</b>                      Free of charge advice &amp; guidance to develop strategies to address issues &amp; maximise potential opportunities when the Covid-19 crisis ends.</li> <li>• <b>Training &amp; webinars</b>                      Online training programmes, workshops and networking meet-ups online, covering areas such as cash management in a crisis, leading your business through COVID-19 and advice for employers impacted by the crisis. Training programmes are free of charge and places can be booked online, through the LEO Office.</li> <li>• <b>Other financial supports:</b> <ul style="list-style-type: none"> <li>○ Priming grants</li> <li>○ Business expansion grants</li> <li>○ Feasibility study grants</li> <li>○ Technical assistance for micro-exporters grant</li> </ul> </li> <li>• <b>LEAN for Micro</b>                      Consultancy support to introduce lean principles. Can also be used to help implement new remote working and physical distancing guidelines.</li> </ul>	<p>Link to LEO website with details of the other supports available:  <a href="https://www.localenterprise.ie/Portal/response/Other-LEO-Supports/Other-LEO-Supports.html">https://www.localenterprise.ie/Portal/response/Other-LEO-Supports/Other-LEO-Supports.html</a></p> <p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<h2>Use Enterprise Ireland (EI) Supports</h2>		
<p>These supports are available to manufacturing or internationally traded service companies with 10 or more full-time employees, or who are existing EI clients.</p>		
<p><b>Covid-19 Business Financial Planning Grant</b> 100% funding up to €5,000 to access an approved financial consultant to help the company understand its immediate financial position, secure any finance it requires and provide a framework to sustain the business.</p>	<p>See link below for T&amp;Cs and application process: <a href="https://www.enterprise-ireland.com/en/funding-supports/Company/Eestablish-SME-Funding/Covid-19-Business-Financial-Planning-Grant.html">https://www.enterprise-ireland.com/en/funding-supports/Company/Eestablish-SME-Funding/Covid-19-Business-Financial-Planning-Grant.html</a></p> <p><b>Actions:</b></p>	
<p><b>Other EI Supports:</b></p> <ul style="list-style-type: none"> <li> <b>Lean Business Improvement Grant</b> 100% funding up to €5,000 to access an approved financial consultant to help the company in identifying and implementing measures needed to ensure they can continue to operate safely to provide critical goods and services.         </li> <li> <b>Covid-19 Online Retail Scheme</b> A grant for retail companies with greater than 10 employees to develop a more competitive online offer. Successful applicants will receive funding support of up to 80% of project costs, with a maximum grant of €40,000.         </li> </ul>	<p>Link to additional information and links to T&amp;Cs and application process: <a href="https://globalambition.ie/supports/innovation-support/covid19-supports-enterprise-ireland/">https://globalambition.ie/supports/innovation-support/covid19-supports-enterprise-ireland/</a></p> <p>For further information on these supports contact your Development Advisor (existing EI clients) or contact the Covid-19 Business Response Unit at <a href="mailto:businessresponse@enterprise-ireland.com">businessresponse@enterprise-ireland.com</a></p> <p><b>Actions:</b></p>	

Task	Notes & Actions	Completed
<ul style="list-style-type: none"> <li>• <b>Strategic Consultancy Grant</b> The grant funds the hiring of a strategic consultant to support the development /implementation of new strategic initiatives to facilitate growth.</li> <li>• <b>Covid-19 Act On Supports</b> This initiative offers advice, support and access to external consultants on strategic sourcing, transport and logistics.</li> <li>• <b>Key Manager Grant</b> Partial funding towards the recruitment of a full or part-time manager with critical skills to support the business and future growth.</li> <li>• <b>Business Process Improvement Grant</b> Support for short to medium-term projects that improve efficiencies and business processes.</li> <li>• <b>Rapid Response Research and Innovation Funding</b> Research &amp; Innovation programme to help mitigate the Covid-19 pandemic.</li> <li>• <b>eiLearn Online Learning Platform</b> An online learning platform to help you overcome some of the key challenges in growing your business and preparing to tackle international markets.</li> <li>• <b>EI Virtual Mentoring Support</b> A panel of more than 400 highly experienced entrepreneurs, founders and senior executives with international commercial business development experience offering practical advice, guidance and support at this time.</li> </ul>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<h2 data-bbox="145 368 282 403">Finance</h2>		
<p data-bbox="145 480 2074 579">Your cash flow analysis and business plan for getting your business through this crisis may require you to raise additional finance for working capital or identify the need for longer term borrowing. As previously mentioned the banks are making additional emergency overdraft facilities available as well as offering payment moratoriums. There are also the following government backed supports aimed at getting additional credit into the system:</p>		
<p data-bbox="145 660 427 687"><b>Covid-19 Business Loan</b></p> <p data-bbox="145 699 887 831">Loan from Microfinance Ireland (MFI) in partnership with LEO. It is a government funded initiative to support small businesses through the current crisis. It is designed for micro entities (&lt;10 employees &amp; up to €2m turnover) that are:</p> <ul data-bbox="197 842 887 948" style="list-style-type: none"> <li>• having difficulty accessing Bank finance, and</li> <li>• impacted negatively by Covid-19 – a reduction of 15% or more in turnover or profit.</li> </ul> <p data-bbox="145 979 887 1043">Loans of up to €50k typically over 3yrs at a rate of 4.5% with a repayment moratorium for the first 6mths.</p>	<p data-bbox="920 628 1809 708">Further information – link to DBEI page: <a href="https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Microfinance-Ireland-COVID-19-Business-Loan.html">https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Microfinance-Ireland-COVID-19-Business-Loan.html</a></p> <p data-bbox="920 751 1850 804">Link to LEO page including FAQs: <a href="https://www.localenterprise.ie/Portal/response/Other-LEO-Supports/Other-LEO-Supports.html">https://www.localenterprise.ie/Portal/response/Other-LEO-Supports/Other-LEO-Supports.html</a></p> <p data-bbox="920 847 999 868"><b>Actions:</b></p>	
<p data-bbox="145 1123 618 1150"><b>SBCI Covid-19 Working Capital Scheme</b></p> <p data-bbox="145 1161 887 1401">A new €450m SBCI scheme for eligible businesses offering loans from €25k up to €1.5 million (first €500k unsecured) over a 1-3 year term with a maximum current interest rate of 4% variable. The qualifying criteria includes a requirement for a minimum 15% reduction in turnover as a consequence of the Covid-19 crisis but also meeting one of the innovation criteria as set out in the scheme rules – see link.</p>	<p data-bbox="920 1091 1809 1171">Further information – link to DBEI page: <a href="https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/SBCI-Covid19-Working-Capital-Scheme-FAQ.html">https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/SBCI-Covid19-Working-Capital-Scheme-FAQ.html</a></p> <p data-bbox="920 1214 1525 1267">Link to SBCI page with qualifying criteria and application form: <a href="https://sbc.gov.ie/schemes/covid-19-loan-application">https://sbc.gov.ie/schemes/covid-19-loan-application</a></p> <p data-bbox="920 1310 999 1331"><b>Actions:</b></p>	

Task	Notes & Actions	Completed
<p><b>SBCI Future Growth Loan Scheme (FGLS)</b> An additional €200m in COVID-19 funding has been added to the Future Growth Loan Scheme to provide longer-term loans to COVID-19 impacted businesses. Loans are for €100k to €3m (with first €500k unsecured) over an 8-10 year term with current interest rates of 3.5% to 4.5% variable. There is specific eligibility criteria and a separate strand for those involved in primary agriculture – see link.</p>	<p>Link to SBCI page with qualifying criteria and application form: <a href="https://sbci.gov.ie/schemes/future-growth-loan-scheme">https://sbci.gov.ie/schemes/future-growth-loan-scheme</a></p> <p><b>Actions:</b></p>	
<p><b>Credit Guarantee Scheme</b> This scheme gives a partial Government guarantee (currently 80%) to banks against losses on qualifying loans to eligible SMEs. The scheme applies to loan amounts from €10k up to €1 million over terms of up to 7 years from AIB, Bank of Ireland and Ulster Bank. Eligibility criteria apply. Importantly the scheme is not a substitute for conventional lending that would otherwise have taken place.</p>	<p>Link to DBEI page on eligibility criteria and FAQs: <a href="https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/Access-to-Finance/SME-Credit-Guarantee-Scheme/">https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/Access-to-Finance/SME-Credit-Guarantee-Scheme/</a></p> <p><b>Actions:</b></p>	
<p><b>Sustaining Enterprise Fund</b> Available to manufacturing or internationally traded service companies with 10 or more full-time employees, or who are existing EI clients, who have been impacted by COVID-19 and are vulnerable but viable. This new €180m fund is operated by Enterprise Ireland, providing repayable advances of up to €800,000 as agreed with the EU under new State Aid rules.</p>	<p>Link to EI page with further information: <a href="https://globalambition.ie/supports/innovation-support/sustaining-enterprise-fund/">https://globalambition.ie/supports/innovation-support/sustaining-enterprise-fund/</a></p> <p><b>Actions:</b></p>	

Task	Notes & Actions	Completed
<h2 data-bbox="145 363 338 400">Get Advice</h2>		
<p data-bbox="145 486 405 513"><b>Talk to Your Advisors</b></p> <p data-bbox="145 523 884 587">It is critically important to talk to your advisors to ensure you get all the relevant and current information for your business:</p> <ul data-bbox="197 596 685 820" style="list-style-type: none"> <li data-bbox="197 596 383 624">• Accountant</li> <li data-bbox="197 635 450 662">• Financial advisors</li> <li data-bbox="197 673 338 700">• Insurers</li> <li data-bbox="197 711 685 738">• Sector specific industry organisations</li> <li data-bbox="197 750 562 777">• Relevant regulatory bodies</li> <li data-bbox="197 788 501 815">• Other relevant bodies</li> </ul>	<p data-bbox="918 453 999 475"><u>Actions:</u></p>	
<h2 data-bbox="145 906 931 943">Stay up to Date with Ongoing Developments</h2>		
<p data-bbox="145 1029 338 1056"><b>Stay up to Date</b></p> <p data-bbox="145 1066 875 1203">This is a fluid situation, and it continues to develop, so too does the advice and supports available. It is important for businesses and business owners to keep up-to-date. Below is a list of useful links and contact details:</p> <p data-bbox="145 1246 584 1273"><b>McLaughlin McGonigle Accountants</b></p> <p data-bbox="145 1283 405 1310">Tel: +353 74 9321420</p> <p data-bbox="145 1319 394 1347">Email: info@mlmg.ie</p> <p data-bbox="145 1356 479 1383"><a href="https://www.mlmg.ie/blog/">https://www.mlmg.ie/blog/</a></p>	<p data-bbox="918 995 999 1018"><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<p><b>Government</b>            For more information, advice and guidelines from across government visit  <a href="http://www.gov.ie/covid19">http://www.gov.ie/covid19</a></p> <p><b>Department of Business Enterprise &amp; Innovation (DBEI)            Business Support Call Centre</b>            Tel: +353 1 631 2002            Email: <a href="mailto:infobusinesssupport@dbei.gov.ie">infobusinesssupport@dbei.gov.ie</a>  <a href="http://www.dbei.gov.ie/coronavirus">http://www.dbei.gov.ie/coronavirus</a></p> <p><b>Department of Employment Affairs and Social Protection (DEASP)</b>            Information for employers and employees  <a href="https://www.gov.ie/en/campaigns/4cf0e2-covid-19-coronavirus-information-for-employers-and-employees-test/">https://www.gov.ie/en/campaigns/4cf0e2-covid-19-coronavirus-information-for-employers-and-employees-test/</a></p> <p><b>Occupational Health and Safety Helpline</b>            For information on workplace health and safety            Tel: 1890 289 389 or +353 1 614 7000            Email: <a href="mailto:wcu@hsa.ie">wcu@hsa.ie</a></p> <p><b>Supply Chain Workers</b>            The Department of Health has prepared COVID-19 guidance for supply chain workers. The guidance document is part of the cross-government response to COVID-19 and is available to download on gov.ie: <a href="#">COVID-19 guidance for supply chain workers</a></p>	<p><u>Actions:</u></p>	

Task	Notes & Actions	Completed
<p><b>Workplace Protection and Improvement</b> The National Standards Authority of Ireland (NSAI) has published a <a href="#">Workplace Protection and Improvement Guide</a> outlining preventative measures businesses can take to prevent the spread of COVID-19.</p> <p><b>COVID-19 Guide for the Retail Sector</b> NSAI has published a COVID-19 Retail Protection and Improvement Guide to help retailers manage business continuity during the COVID-19 emergency. It addresses risks to both workers and the public and is available online at: <a href="#">NSAI COVID-19 Retail Protection and Improvement Guide</a></p> <p><b>Commercial Rates Deferral</b> The government has agreed support for businesses impacted by COVID-19 through <a href="#">commercial rates deferral</a>.</p> <p><b>Restaurants to operate as takeaways</b> <a href="#">Amendments to Planning and Development Regulations</a> temporarily allow restaurants to operate as takeaways - whereby members of the public can order food for collection for consumption off premises or have food delivered for consumption off-premises - without being required to obtain change of use planning permission to operate as takeaways.</p> <p><b>Filing of annual returns:</b> The Companies Registration Office has introduced changes to <a href="#">annual filing obligations for companies</a>.</p>		

Task	Notes & Actions	Completed
<p><b>Essential Retail Outlets</b>                      The National Public Health Emergency Team (NPHE) has recommended that all non-essential retail outlets close to members of the public. All other retail outlets are to implement social distancing.  <a href="#">Updated list of essential retail outlets (27 March 2020)</a></p> <p><b>Essential Service Providers</b>                      A list of essential service providers under new public health guidelines was published on 28 March 2020. See, <a href="#">List of essential service providers</a></p> <p><b>Bord Bia marketing grant schemes</b>                      Bord Bia is widening its marketing grants schemes in response to difficulties companies are facing as a result of the COVID-19 crisis with the introduction of its <a href="#">COVID-19 Response Marketing Support Package</a>.</p> <p><b>Fáilte Ireland supports</b>                      In response to the COVID-19 crisis and the impact on the tourism sector, the <a href="#">Fáilte Ireland COVID19 Business Support Hub</a> is targeting its supports to respond to the most urgent challenges and threats tourism businesses are now facing.</p> <p><b>Posters and signs for your premises</b>                      The Department of Health has developed public health information posters and social distancing graphics to display on premises. <a href="#">Public health advice posters</a>  <a href="#">Physical distancing graphics</a>                      More posters, leaflets and social media assets are available on <a href="#">HSE posters and resources</a>.</p>		

## **Following at Appendix 1 is a useful Business Continuity Checklist\* with practical actions for businesses**

\*taken from the government – Supports for Businesses Impacted by Covid-19 document: <https://dbe.gov.ie/en/Publications/Publication-files/Supports-for-businesses-impacted-by-COVID-19.pdf>

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Coronavirus  
**COVID-19**  
National  
Programme

## **Appendix1 – COVID-19 Business Continuity Checklist**



**An Roinn Gnó,  
Fiontar agus Nuálaíochta**  
Department of Business,  
Enterprise and Innovation

## Responding to a COVID-19 Outbreak

### Business Continuity Checklist

The following is a checklist of some of the key risks to the continuity of your business activities during the outbreak of COVID-19 and of preparatory actions that can be taken to respond.

Many of the actions are the same as you would have prepared during any type of similar threat such as preparations for influenza pandemics. Your organisation should consider appointing a planning coordinator and/or team with defined responsibilities and budget for planning and for preparedness. A deputy should also be appointed.

If your organisation already has a business continuity planning process, you should consider addressing COVID-19 within that process. In relation to COVID-19, it is particularly important that your organisation uses the national resources, posters and guidance that are available and updated on a regular basis to reflect the rapidly emerging situation.

The links to COVID-19 resources are available here:

Information	Link
For Employers and Employees	<a href="http://www.hpsc.ie/az/respiratory/coronavirus/novelcoronavirus/guidance/employersemployeesguidance/">www.hpsc.ie/az/respiratory/coronavirus/novelcoronavirus/guidance/employersemployeesguidance/</a>
FAQs	<a href="http://www.hpsc.ie/az/respiratory/coronavirus/novelcoronavirus/frequentlyaskedquestions/">www.hpsc.ie/az/respiratory/coronavirus/novelcoronavirus/frequentlyaskedquestions/</a>
Posters	<a href="http://www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/posters/">www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/posters/</a>
Guidance	<a href="http://www.hpsc.ie/az/respiratory/coronavirus/novelcoronavirus/guidance/infectionpreventionandcontrolguidance/">www.hpsc.ie/az/respiratory/coronavirus/novelcoronavirus/guidance/infectionpreventionandcontrolguidance/</a>

## Planning Activities

Not Started	Underway	Complete	
			1.1 Assign responsibility for planning and preparedness to a senior executive and a deputy
			1.2 Obtain information on COVID-19
			1.3 Consult within the company, with workers and worker representatives
			1.4 Consult with suppliers on measures they are taking and on potential disruptions to supply chains
			1.5 Assess 'high level' impact on your business and attach appropriate priority to the planning process
			1.6 Develop a business continuity plan
			1.7 Establish authorities, triggers and procedures for implementing plan
			1.8 Test the plan in exercises
			1.9 Share best practice with other businesses
			1.10 Revisit plan periodically

## Business Issues to Address

Not Started	Underway	Complete
		<p>2.1 Identify critical activities and the employees and inputs required to maintain them</p> <p>2.2 Consider the possible impact of employee absences</p> <p>2.3 Consider the possible impact of disruption to the supply of inputs from suppliers in Ireland and overseas suppliers</p> <p>2.4 Examine the likely impact of COVID-19 on your market and on your customers' requirements</p> <p>2.5 Identify and agree strategic imperatives</p> <p>2.6 Understand the business need for face-to-face meetings should there be community transmission of COVID-19 with a risk of person to person spread. Consider the potential for remote working.</p> <p>2.7 Establish authorities, triggers and procedures for implementing plan.</p> <p>2.8 Consider the issues for business related travel due to COVID-19</p> <p>2.9 Consider the financial management implications due to COVID-19</p> <p>2.10 Examine the extent to which others will be dependent on your business due to COVID-19</p> <p>2.11 Consider the circumstances under which you might decide to scale back or suspend operations due to COVID-19</p>

## Measures to Underpin Continuity

Not Started	Underway	Complete	
			3.1 Nominate deputies
			3.2 Cross-train, and identify alternative sources of labour
			3.3 Communicate with staff in a manner appropriate to the current state of COVID-19 phase as guided by national recommendations
			3.4 Prepare emergency communications plan
			3.5 Plan for increased take-up of employee welfare services
			3.6 Prepare policies on sick leave and compassionate leave due to COVID-19
			3.7 Prepare policies on foreign travel during COVID-19 event
			3.8 Plan for the needs of staff overseas
			3.9 Make arrangements to assure supplies during the COVID-19 event
			3.10 Consider the possibility of changes to your product, your service, or your interaction with customers, due to COVID-19, and plan for any changes you consider appropriate
			3.11 Review insurance coverage

## Responding to Workplace Risks due to COVID-19

Not Started	Underway	Complete
		<p>4.1 Prepare policies on hygienic behaviour for employees and visitors to premises as guided by national recommendations. Adhere to respiratory etiquette and hand hygiene policies.</p>
		<p>4.2 Plan to provide for hand washing, hand hygiene, tissue disposal and other facilities as per national recommendations</p>
		<p>4.3 Plan for frequent and effective cleaning of the workplace as per national recommendations</p>
		<p>4.4 Prepare policies as per national recommendations to advise those who are infected, or are suspected to be infected with COVID-19</p>
		<p>4.5 Plan measures to reduce face-to-face contact with customers / suppliers and between employees from different sites</p>
		<p>4.6 Identify work organisation measures that can be taken to reduce potential for employees who are in the workplace to infect each other</p>
		<p>4.7 Prepare policies on flexible work locations (e.g. teleworking) and flexible working times (e.g. shift working)</p>
		<p>4.8 Provide ICT infrastructure to support teleworking and remote customer interaction</p>