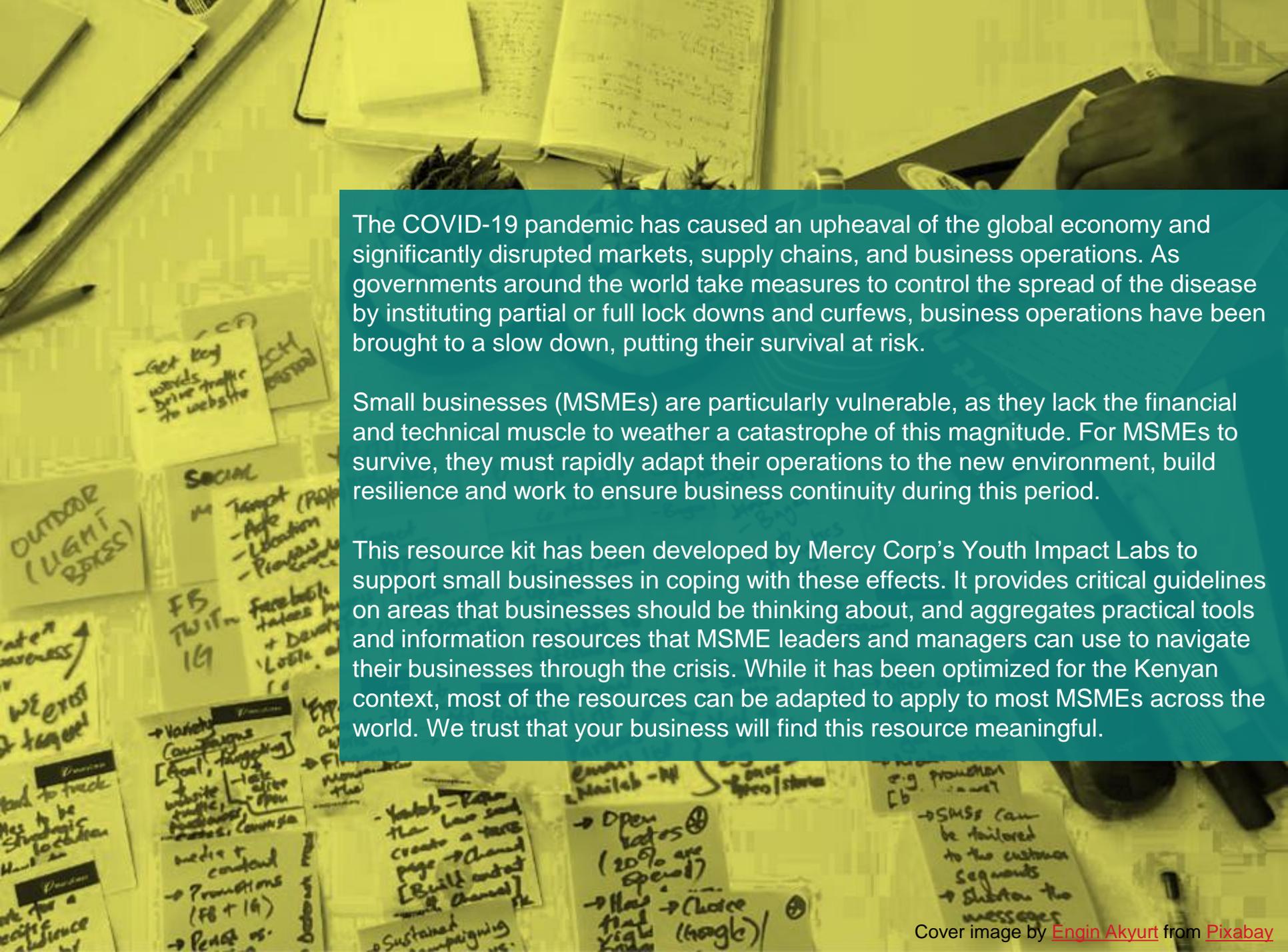




**MERCY  
CORPS**

**COVID-19 RESOURCE KIT  
FOR SMALL BUSINESSES**

**YOUTH IMPACT LABS**

A top-down view of a desk with a yellowish tint. In the center is an open notebook with handwritten notes. To the left, several pens and pencils are scattered. The desk is covered with numerous sticky notes, some of which contain handwritten text related to business and marketing. A hand is visible on the right side, holding a pen. The overall scene suggests a workspace for planning and organizing.

The COVID-19 pandemic has caused an upheaval of the global economy and significantly disrupted markets, supply chains, and business operations. As governments around the world take measures to control the spread of the disease by instituting partial or full lock downs and curfews, business operations have been brought to a slow down, putting their survival at risk.

Small businesses (MSMEs) are particularly vulnerable, as they lack the financial and technical muscle to weather a catastrophe of this magnitude. For MSMEs to survive, they must rapidly adapt their operations to the new environment, build resilience and work to ensure business continuity during this period.

This resource kit has been developed by Mercy Corp's Youth Impact Labs to support small businesses in coping with these effects. It provides critical guidelines on areas that businesses should be thinking about, and aggregates practical tools and information resources that MSME leaders and managers can use to navigate their businesses through the crisis. While it has been optimized for the Kenyan context, most of the resources can be adapted to apply to most MSMEs across the world. We trust that your business will find this resource meaningful.

## Overview of the kit:

This resource pack is designed to help entrepreneurs and managers navigate key functions that affect operations including handling broken supply chains, managing remote staff, cash flow management, handling legal obligations and communication. It will help entrepreneurs rapidly map out next steps, strengthen their resilience and identify new opportunities. The kit covers the following:

### A. ABOUT COVID-19



*Understanding the current pandemic*

### 2. PEOPLE



*Managing your teams and ensuring productivity*

### C. FINANCIALS



*Handling financial obligations and cash flow*

### D. SUPPLY CHAINS



*Ensuring consistent supply and flow of your products*

### E. PRODUCT DEMAND



*Sustaining demand for your products and services*

### F. WORKER SAFETY



*Ensuring safety at the workplace*

### G. LEGAL OBLIGATIONS



*Handling legal obligations as a result of the pandemic*

### H. COMMUNICATIONS



*Communicating with your stakeholders*

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## ABOUT COVID-19



The novel coronavirus (COVID-19) disease is a new virus/ disease and has brought unprecedented changes across the globe.

As little is known about its characteristics and spread across the globe, it is critical for business leaders to ensure that they have the right information about the virus and the disease.

As new information and updated guidance becomes available, businesses should bank on traditional and digital methods, including social media, to inform their decisions. It is crucial that business leaders keep themselves up to date on the latest developments of the disease at a global and local level

### What considerations should I make to stay informed about the disease?

#### What are the known facts about COVID -19 i.e. disease characteristics and spread?

- Seek to understand factual details about the disease as they emerge
- Keep your teams informed

#### Where can I get the most reliable, up to date information on the global spread of COVID-19?

- Establish legitimate sources on the latest information at a global level

#### How can I get latest information on the spread of COVID-19 in my country?

- Establish legitimate sources on local developments e.g. spread within your country or neighborhood

#### Where can I learn about government responses to COVID-19 and new laws and regulation?

- Ensure to keep tabs with any government interventions including policy changes that may have implications on your operations

## ABOUT COVID-19

Type	Theme	Summary	Link
Articles	<b>Latest COVID-19 statistics</b>	Find latest update with statistics and graphs: total and new <i>cases</i> , mortality and recovery rates, current active <i>cases</i> , etc.	Find latest statistics <a href="#">here</a>
	<b>COVID-19 disease fact sheet</b>	Know the facts about coronavirus (COVID-19) and help stop the spread of rumors.	Find information <a href="#">here</a>
	<b>COVID-19 myth buster</b>	Sharable information cards that debunk myths and address some of the misinformation and mistruths circulating about COVID-19.	Find information <a href="#">here</a>
	<b>CDC guidelines for workplaces</b>	Directives, policies and laws that touch on public health, fiscal policies, social status have been passed, cited and used by the Government in response to COVID-19	Find information <a href="#">here</a>
Templates	<b>Printable poster on COVID-19 information</b>	Print-only materials developed to provide COVID-19 information. Materials are free for download and are printable on a standard office printer	Download templates <a href="#">here</a>
	<b>Workplace decision tool</b>	The purpose of this tool is to assist employers in making (re)opening decisions during the COVID-19 pandemic, especially to protect vulnerable workers.	Download tool <a href="#">here</a>

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# PEOPLE MANAGEMENT



Managers' responses to the COVID-19 pandemic should prioritize the well-being of their staff, stakeholders, and the community. Business continuity strategies should ensure employee safety, support employees in delivering their work (on site or remotely) and build their psychological resilience.

The crisis may bring with it HR implications that will have direct effects on work delivery, remuneration adjustments, lay offs, etc. Such changes should be undertaken within the confines of the law, non-discriminatorily, and should involve affected employees as much as possible. This can be achieved through proper and timely communication.

## What considerations should I make on my teams?

### How should an employer handle leave and potential salary reduction?

- Communication to your employees on decisions you take should be prioritized – seek their consent before making unilateral decisions

### How can I ensure that employees are able to work from home and remain productive?

- Your company will need to develop internal guidelines as there are no legal guidelines
- Putting in place work from home policies e.g. regular check ins, procedures, infrastructure
- Limiting work travel especially to high-risk areas

### How do I handle employees who are sick or are taking care of sick family members?

- Employment Act provides that every worker is entitled to paid sick leave of 30 days per year
- Employer is required to ensure availability of proper medicines for employees during illness and, possibly, medical attention
- Kenyan laws prohibit discrimination on basis of several factors, including health status.

## PEOPLE MANAGEMENT

Type	Theme	Summary	Link
Templates	<b>Remote work policy template</b>	An agreement describing provisions to allow employees to work from home e.g. who can work from home, employer expectations, work measurement, support available, etc.	<a href="#">Download template here</a>
	<b>COVID-19 staff contingency plan</b>	This tool aims to establish the risk profile of your enterprise and guide you in developing an effective risk and contingency system	<a href="#">Download template here</a>
Articles	<b>Digital tools for working from home</b>	Guide on best tools for video conferencing, project management, file storage, etc.	<a href="#">Find tools here</a>
	<b>FAQs for Kenyan employers</b>	Legal concerns arising from implications of the directive on employment contracts, as enumerated in the various labour laws.	<a href="#">Read here</a>
	<b>Managing your workers remotely</b>	Key considerations and pointers to improve the engagement and productivity of remote employees,	<a href="#">Read here</a>
	<b>Mental health for workers</b>	How to help an employee or colleague panicked by coronavirus	<a href="#">Read here</a>

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## FINANCIAL MANAGEMENT



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.
- Setting up Employment Insurance (EI) for laid off employees.
- If extraordinary circumstances occur leading to missing a tax payment, you can contact the revenue authority directly. Where allowable under the law, the authority may waive any late payment penalties, in whole or in part.

### What considerations should I make on my financial responsibility?

1. Do events or conditions portray significant doubt on your company's going concern?
2. What is the impact on your company's revenue cycle?
3. Are there notable government assistance program or efforts e.g. drop in tax rates. How is your company accounting for that?
4. Are all liabilities fully recorded and properly presented?
5. What is the impact on employee benefits?
6. What are the notable changes to credit terms with suppliers, insurance policies and lease agreements?

## FINANCIAL MANAGEMENT

Type	Theme	Summary	Link
Templates	<b>Financial model to accommodate effects of COVID-19</b>	Analyze your company's financials to assess level of financial stability	Download <a href="#">here</a>
	<b>Cash flow assessment</b>	Identify potential problems to respond quickly and determine if you need to adapt payments or apply for emergency financing.	Download <a href="#">here</a>
Articles	<b>Managing cash flow effectively</b>	Evaluate your current and projected cash inflows and outflows to assess what financing options are available to your company and when/if they should be pursued.	Read <a href="#">here</a>
	<b>Addressing business challenges presented by COVID-19</b>	Understanding the implications of COVID-19 on your business and position your company to be resilient in the future	Read <a href="#">here</a>
	<b>Tax and economic measures</b>	Overview of the government's response to COVID-19 via tax and economic measures	Read <a href="#">here</a>

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## SUPPLY CHAIN MANAGEMENT



COVID-19 has restricted the movement of people and goods, disrupting supply chains globally and locally. Businesses that will withstand this shock will be those that have a clear visibility of their supply chain and plan ahead.

Businesses will have to constantly assess the status of their supply chain to identify gaps, checkup on suppliers to understand their capacity and challenges and develop mitigating strategies to prevailing challenges.

### What considerations should I make on my supply chain?

1. Have you mapped out your supply chain to identify key suppliers?
2. Have you considered alternative suppliers for your products/services?
3. Have you analyzed the cost of alternative suppliers?
4. Do you communicate regularly to your suppliers?
5. Have you understood their current challenges and priorities?
6. Do you track the progress of parts of your supply chain that have been affected?
7. Have you considered the new labor requirements?
8. Have you reconsidered your inventory stock plans?
9. Have you mapped out different scenarios and how they could affect your supply chain?

# SUPPLY CHAIN MANAGEMENT

Type	Theme	Summary	Link
Templates	<b>Monitoring supply chain risks</b>	SME supply tool kit. Includes a guide on how to identify and mitigate against risks to the supply chain	<a href="https://bit.ly/2z65rZK">https://bit.ly/2z65rZK</a>
	<b>Business assessment</b>	A digital tool that provides an assessment of a business, including its supply chain & operations, and generates insights & recommendations	<a href="https://pwc.to/2LCcOej">https://pwc.to/2LCcOej</a>
	<b>Supply chain resilience</b>	Step by step guide on how businesses can strengthen the resilience of their supply chains & questions to ask suppliers	<a href="https://bit.ly/2WETQKj">https://bit.ly/2WETQKj</a>
Articles	<b>Supply chain planning</b>	5 key areas for immediate action in supply chain planning in response to COVID-19	<a href="https://acctu.re/2ZfB0v5">https://acctu.re/2ZfB0v5</a>
	<b>Managing supply chains</b>	How to make supply chains connected, robust & resilient during COVID-19	<a href="https://pwc.to/2LJvDfn">https://pwc.to/2LJvDfn</a>
	<b>Rethinking supply chain risk</b>	Lessons from COVID-19, new risks and how to respond to ongoing supply chain risk	<a href="https://bit.ly/2ThSyTp">https://bit.ly/2ThSyTp</a>
	<b>Supply chain strengthening</b>	How to strengthen your supply chain in the face of COVID-19 disruption	<a href="https://gt-us.co/2ThZxMa">https://gt-us.co/2ThZxMa</a>
	<b>Supply chain post COVID-19</b>	Article on how to prepare supply chains for post COVID-19	<a href="https://bit.ly/2Zels9K">https://bit.ly/2Zels9K</a>

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## PRODUCT MANAGEMENT



COVID-19 has disrupted supply chains and changed consumer behavior. Demand for essential products has surged while for some products, demand had slumped or remain steady. The pandemic has also affecting spending habits of consumers.

To respond to this, businesses need to be agile in managing their products. More than ever, it will be important to leverage data-driven demand planning and to monitor consumer behavior & sentiments. Businesses will have to make short-term demand forecasts, double down on digital channels, track consumer sentiments and be conscious of the price sensitivity of customers.

### What considerations should I make in product management?

1. How you identified changes in customers behavior and how are you responding?
2. Have you optimized your sales and delivery channels to align to changes in customer behavior?
3. Have you optimized your inventory levels?
4. Are you making short-term demand forecasts to guide your product management?
5. Have you mapped out different scenarios and how they would affect the demand for your product?
6. Have you put in place pricing strategies to manage the volatility in demand across product categories?
7. Are you doubling down on your digital sales and engagements across digital channels ?

# PRODUCT MANAGEMENT

	Theme	Summary	Link
Articles	<b>Forecasting demand &amp; managing revenues</b>	Highlights shifts in consumer behavior, 4 demand architypes and an action plan for managing COVID-19's impact on revenue	<a href="https://mck.co/2LJAI7r">https://mck.co/2LJAI7r</a>
	<b>Adapting marketing during COVID-19</b>	A proactive plan to manage marketing during COVID-19 including, scenario planning & listening to customer sentiments	<a href="https://gtnr.it/36clmlr">https://gtnr.it/36clmlr</a>
	<b>Pricing in a pandemic</b>	A guide on pricing correctly in a challenging environment where demand is volatile	<a href="https://mck.co/2LHCgPo">https://mck.co/2LHCgPo</a>
	<b>Managing demand variations</b>	Strategies on how to manage demand between essential & non-essential products during COVID-19	<a href="https://bit.ly/3cJfAKJ">https://bit.ly/3cJfAKJ</a>
	<b>Leading sales through COVID-19</b>	4 Rs to drive the sales response: Respond, Reflect, Reimagine and Rebound	<a href="https://on.bcg.com/2TkeZr1">https://on.bcg.com/2TkeZr1</a>
	<b>Customer experience</b>	How retailers can meet consumer's evolving needs during & post COVID-19	<a href="https://mck.co/3bI03JO">https://mck.co/3bI03JO</a>
	<b>Retailing in a time of crisis</b>	Highlights how retailers are coping with COVID-19 across different continents	<a href="https://bit.ly/2LFaluf">https://bit.ly/2LFaluf</a>
	<b>Revenue management</b>	How to navigate revenue shortfalls based on an analysis of the travel industry	<a href="https://on.bcg.com/3blfEcb">https://on.bcg.com/3blfEcb</a>

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## WORKER SAFETY



Your employees' safety is of paramount importance during the COVID-19 outbreak. For businesses that are not customer facing, this risk can be significantly reduced by encouraging employees to work from home.

However, for customer facing businesses, a number of steps can be taken to ensure that while you still have to serve customers, utmost caution is taken to minimize the risks presents to your employees and customers alike

### What considerations should I make to keep my team safe?

#### Are you actively promoting recommended workplace cleanliness and hygiene measures?

- Follow the guidance set out by WHO, encourage social distancing
- Ensure regular cleaning of the workplace
- Display hand wash reminder posters.

#### 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.

#### How will you ensure all workers are able to keep themselves safe from exposure to COVID-19?

- Don't assume your workers will just know how to do this. Make sure they have, or know where to get, official information

# WORKER SAFETY

Type	Theme	Summary	Link
Templates	<b>Risk assessment and management template</b>	This document provides a template and example of a risk register to help businesses assess the risks associated with COVID-19.	<a href="#">Download template here</a>
	<b>Printable workplace COVID-19 signs and posters</b>	An assortment of free ready-to-print posters and signs. Include social distancing and other health recommendations per WHO guidelines	<a href="#">Download template here</a>
	<b>Workplace safety check list</b>	This check list allows you to assess actions that you need to undertake at your workplace to limit the spread of COVID-19	<a href="#">Download guideline here</a>
Articles	<b>WHO guidelines on workplace safety</b>	This WHO guide outlines key actions that your business should undertake to keep the workplace safe from COVID-19	<a href="#">Read guideline here</a>
	<b>Keeping your workplace safe</b>	These steps are recommended to protect employees and prepare your business for disruption	<a href="#">Read article here</a>

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## LEGAL OBLIGATIONS



During this period, your business will need to think about how you manage people. Specifically, as a business leader/ manager, it will be critical to prioritize your workers.

Specifically, some of the considerations you should put in place include:

- Prioritizing your workers' safety
- Ensuring that workers have ideal environments to still deliver
- Communicating redundancies and any adjustments in remunerations
- Undertaking restructuring within the confines of the law

### What considerations should I make on my legal obligations?

1. What are the specifications of the force majeure clauses in your existing and new contracts?
2. What are the implications on existing employment relationships? Is there flexibility on work/pay terms in the employment agreements?
3. What tax obligations does your company have to comply with during the affected period?
4. Have I assessed all the commercial risks that limit my company's ability to fulfill existing obligations?
5. What are the legal ramifications should I need to reorganize my business?

## LEGAL OBLIGATIONS

Type	Theme	Summary	Link
<b>Templates</b>	<b>Essential goods and services pass</b>	Application for essential goods and services pass	Apply for special pass <a href="#">here</a>
<b>Articles</b>	<b>Kenyan government policy adjustments</b>	Directives, policies and laws that touch on public health, fiscal policies, and social protection passed, cited and used by the Kenyan government in response to COVID-19	<a href="#">Read here</a>
	<b>Contractual obligations during COVID-19</b>	Step by step overview for businesses to review how the pandemic impacts their legal obligations	Read more <a href="#">here</a>
	<b>Legal implications of the COVID-19 pandemic</b>	Overview of policies to look out for during the pandemic	Read more <a href="#">here</a>

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# COMMUNICATIONS



In the middle of a crisis like COVID-19, effective communication is the “secret sauce” in upholding trust and security among an organization’s stakeholders.

Due to the life threatening nature of COVID-19, most people are either anxious, in panic or uncertain. Business owners are therefore looked upon to guide the way and provide solutions.

An effective communication piece demands honesty so don’t “sugar-coat” the reality but also be kind enough to communicate care and concern for the stakeholders.

## What considerations should I make to ensure that I communicate effectively

### Incorporate these 7 components in your communication messaging to ensure effectiveness

- Clear – Leave no room for assumptions
- Concise – Be brief and to the point
- Concrete – Provide laser-like focus facts
- Correct – Avoid errors and misinformation
- Coherent – Ensure consistent flow of ideas
- Complete – Include a “Call to action”
- Courteous - Be transparent, friendly & honest

### The following are trigger questions you can ask yourself as you craft your communication

- What’s the best channel to reach my stakeholders?
- How can my business support its stakeholders during this time?
- What’s the one thing that I want my business to be remembered for when a pandemic struck?
- How do I ensure my business sustains strong relationships with stakeholders?

# COMMUNICATIONS

Type	Theme	Summary	Link
Templates	COVID-19 communication to employees	This template provides a guide to how employers can communicate to teams to ensure that business operations run smoothly	Download the template <a href="#">here</a>
	COVID-19 templates to communicate effectively	These templates can be downloaded and edited. <a href="#">Venngage</a> provides great tools to help package your communication	Visit the website <a href="#">here</a>
	Communicating to donors	The template messages will guide you on developing clear and concise messages to update your donors/funders on what's happening	See the templates <a href="#">here</a>
	Communicating to customers	The email templates will help businesses communicate to customers regarding any changes	See the template <a href="#">here</a>
	COVID-19 outbreak in the team	This document provides a guide to how leaders can communicate in different situations including if a team member tests positive for COVID-19	See the template <a href="#">here</a>
Articles	A leader's guide	This article will provide guidance on how you can communicate to teams, stakeholders and community during COVID-19	Read <a href="#">here</a>
	Best practices for communication management	This article provides a 10 things to keep in mind when assembling your organization's COVID-19 plans.	Read <a href="#">here</a>