

BCFA COVID RISK INFORMATION REGISTER	Person Responsible	Notes	Useful Resources	Livelihoods	Notes
25 03 2020					
LEADERSHIP					
<p>Have you established a clear leadership protocol and appointed a lead member of your team to head up the management of your company reaction to the virus? Against each of the points below we recommend identifying the person responsible for managing this risk.</p>		<p>The situation is fast evolving and as a consequence, leadership and considered, efficient and timely decisions are critical to ensuring that your key people within your business are working together, you are working effectively with suppliers and clients and that your business remains intact after this exceptional challenge.</p>		<p>McKinsey & Co have published guidance on leadership in a crisis here</p>	
WORKFORCE WELFARE MATTERS					
<p>Going to work - working from home. Clarification by Government on Regulations 25 03 2020</p>		<p>People can travel to and from work, but only where the work they do absolutely cannot be done from home.</p> <p>Employers and employees should discuss their working arrangements, and employers should take every possible step to facilitate their employees working from home, including providing suitable IT and equipment to enable remote working.</p> <p>Sometimes this will not be possible, as not everyone can work from home. Certain jobs require people to travel to their place of work – for instance if they operate machinery, work in construction or manufacturing, or are delivering front line services.</p> <p>If you cannot work from home then you can still travel to work, provided you are well and neither you nor any of your household are self-isolating. This is consistent with advice from the Chief Medical Officer.</p> <p>Employers who have people in their offices or onsite should ensure that employees are able to follow Public Health England guidelines including, where possible, maintaining a 2 metre distance from others, and washing their hands with soap and water often for at least 20 seconds (or using hand sanitiser gel if soap and</p>		<p>https://www.gov.uk/government/publications/full-guidance-on-staying-at-home-and-away-from-others/full-guidance-on-staying-at-home-and-away-from-others#going-to-work</p>	
<p>How are you limiting the interaction and potential for spread of the virus within your own team?</p>		<p>Government advice is now that where possible staff members should work from home. Are you able to limit contact between key members of the team to ensure that they do not contaminate one another? For example, it is advisable not to have all of your leadership team in the same room at the same time. The same applies to site teams.</p>	<p>ACAS advice on homeworking</p>	<p>https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees</p>	

<p>What provisions have you made to prevent the physical spread of the virus in your workplace? (e.g increasing welfare and hygiene facilities and protecting the workforce). Have you considered how you manage the risk when taking deliveries from suppliers by limiting the movements of drivers and delivery people and providing alternative toilet facilities (Portaloos for example) for all external people?</p>		<p>With so much misinformation around, it is advisable to ensure that your team are directed to the most relevant, authoritative and up to date sources of information available so that they can act responsibly in the management of their own and colleagues risk of exposure.</p>	<p>General advice for your employees has been made available here</p>		
<p>Have you considered having multiple back ups for key individuals such as those able to authorise online payments as well as cheque payments. Do you have an external IT support lined up who could step in if your internal IT people became unavailable? If you use an external IT team have you spoken to them about how they will operate and what back ups they have?</p>		<p>Have you updated and recirculated your disaster recover plan to key individuals?</p>			
<p>In the case of a need to self-isolate (or care for a family member) have you checked, wherever possible, key team members are prepared for remote working (i.e. access to systems, suitable broadband and telephone connections)?</p>		<p>Are phone systems operable and can you connect people in a remote environment. Is there sufficient access to key information? Are connections secure? Are there key roles in the business that cannot be managed remotely?</p>	<p>Stay at home guidance from Government has been provided here</p>		
<p>How have you communicated policies with your team Have you nominated an internal contact point to field questions from your team and supply chain?</p>		<p>Undoubtedly people are concerned and it is vital that you provide regular updates to reassure where you can and ensure that they are planning and preparing accordingly. If you have mental health first aiders, it is worth re-enforcing who they are and parameters for contacting them.</p>		<p>https://www.understandinguniversity.co.uk/coronavirus/</p>	
<p>Does guidance issued to your team cover how they behave should an individual show symptoms or if they currently live with someone who has been advised to self isolate?</p>		<p>Guidance has specifically been prepared for those living with children, the elderly and those with underlying ailments</p>	<p>Advice for those living with children</p>	<p>Advice for those living with a vulnerable person</p>	
<p>Meetings - online sources</p>		<p>Firms are using emails, phone calls and video-conferencing wherever possible to hold meetings – for example using Zoom, Microsoft Teams, Google Hangouts and Cisco WebEx. Zoom has removed time limits for its meetings in areas of outbreak, there are free version of Teams and WebEx, and Google Hangouts is also free.</p>			

Stress management for employees on home working		Infectious disease outbreaks, like the current Coronavirus (Covid 19), can be scary and can affect mental health. Consult guidance to stay informed and to support and manage wellbeing during such times.	https://www.mentalhealth.org.uk/publications/looking-after-your-mental-health-during-coronavirus-outbreak	https://www.mentalhealth.org.uk/publications/how-manage-and-reduce-stress	https://www.mind.org.uk/information-support/coronavirus-and-your-wellbeing/
Has clear guidance been issued related to travel domestically and overseas? The Foreign & Commonwealth Office (FCO) advises British people travelling abroad to return to the UK now, if commercial flights are still available. International travel is becoming very limited as air routes close, land borders close and new restrictions are put in place that prevent flights from leaving. This government travel website advice is updated daily.		You will need to consider what constitutes essential interaction and do all you can to protect your people and those around them. For each business this may be different, but it helps to have a clear policy and to communicate this to your team, adapting as necessary and events unfold. There will be some complexity around staff with holidays booked or returning from holiday and it is recommended that you consider FCO advice and whether it is advisable for them to return to work straight away.		https://www.gov.uk/guidance/travel-advice-novel-coronavirus	
Is there is a suspected case on COVID-19 in your workplace or on your site? Has this guidance been communicated to your workforce at all sites to ensure protocol is followed and the impact limited?		Should a case arise, it is advised that individual who is unwell call NHS 111 from their mobile, or 999 if an emergency (if they are seriously ill or injured or their life is at risk). Whilst they wait for advice from NHS 111 or an ambulance to arrive, they should remain at least 2 metres from other people. Currently closure of the workplace is not recommended. You should instigate contact with the PHE local Health Protection Team to discuss the case, identify people who have been in contact with them and advise on any actions or precautions that should be taken.	Latest advice on workplace management in case of suspected cases	What to do if you suspect there may be a case at a workplace you are responsible for	
Are there any members of your team that fall into the more vulnerable groups that need additional consideration?		Certain members of your team may be more vulnerable to the virus due to age of underlying health issues. It is recommended to maintain an open dialogue and ensure that you are aware of any risks and ensure that you are working closely with them to manage and mitigate any risks.	Specific guidance has been prepared for individuals who are vulnerable, it is useful to include a link to this in your staff briefings		
CONTRACTUAL MATTERS					
What contractual liabilities are you currently exposed to?		It is recommended that you conduct a review of all current and pending contracts to understand what the implications are and liabilities may be for your business of any delays to the programme.			

<p>Are you aware of and strictly adhering to notification periods for delays and any potential cost over-runs? Are you adding sensible warnings to any project updates?</p>		<p>Whilst the potential for delay may seem obvious, it is vital that you continue to follow your contractual responsibilities and many contracts will provide express guidance on early warning of delays. Any request for an extension should make note of the provisions within the contract</p>			
<p>Are potential liabilities covered by Force Majeure? Are you aware of the process for invoking force majeure?</p>		<p>Where there are force majeure provisions within most standard forms of contract, the events are usually defined. This is often a long list including acts of God, flood, drought, earthquake and so on. Sometimes, it includes failure or interruption of utility services or non-performance of suppliers or sub-contractors. In light of Covid-19, businesses need to reassure themselves that the force majeure definition includes epidemic or pandemic or civil emergency or similar. In the absence of such knowledge, then it may be the case that a business can rely on action taken by the government or a public authority (for example a government announcement on travel restrictions which may prevent a business from fulfilling its contractual obligations).</p>		<p>Excellent article published in Construction Enquirer on Force Majeure and contract provision here</p>	
<p>PROJECT CONTINUITY MATTERS</p>					
<p>Are your records/project files up-to-date and accessible to all team members? Do you have up-to-date contact details for people who may need to isolate at short notice?</p>		<p>When there is imminent risk that key individuals may be unavailable at short-notice, record keeping is more important than ever as it enables colleagues to step in with minimal upheaval</p>			
<p>Do you have a list of products that are essential to the smooth operation of your business?</p>		<p>Consider producing an inventory of all products that you buy and use that are essential to your business - have any alerts been issued by your supply chain.</p>			
<p>Are you engaged with suppliers about stock levels and any concerns related to availability / likely shortages / delays at port?</p>		<p>A structured dialogue is important (e.g. sufficient stock held, stock reserved, etc).</p>			

Do you currently hold sufficient stock or should you consider holding stock of any products or components?		This is something that will need to be carefully considered as impacts on cash flow and potentially your insurance risk (you should talk to your insurers if there is any significant change here). Also vital to consider storage conditions, remember it is critical to store materials in accordance with the manufacturers requirements (how should they be stacked, what is the risk of water damage etc). Clearly stock also has a huge impact on cash flow and cash will be vital in the coming months.			
Have you communicated policy to site teams / customers to ensure they understand what is happening and prepared for any potential issues that you are anticipating?		Communication is critical to ensure that people understand how and when they should react and also that clients understand the issues that you are facing as a business. Clear and open communication is essential.			
BUSINESS CONTINUITY MATTERS					
Guidance on updated measures from Prime Minister Statement 24th March		People will only be allowed to leave their home for the following very limited purposes: Shopping for basic necessities, as infrequently as possible; One form of exercise a day - for example a run, walk, or cycle - alone or with members of your household; Any medical need, to provide care or to help a vulnerable person; and Travelling to and from work, but only where this is absolutely necessary and cannot be done from home.		https://www.gov.uk/coronavirus	
Coronavirus Job Retention Scheme		Payroll support for all firms and enterprises in the UK: <ul style="list-style-type: none"> • Grant support to cover up to 80% of salary costs of anyone not working due to Coronavirus but whose job has been retained (up to a maximum of £2,500 per month). • Wages backdated to 1 March 2020. • Initial period of 3 months, but this will be extended if necessary. • No limit on the total level of funding available. • Ambition for first grants to be “paid within weeks” with a scheme “in place” by the end of April 2020. 	Covers any employer, business, charity or non for profit organisation in the UK. <ul style="list-style-type: none"> • Applies to businesses of all sizes. • Cover is for employees who are “furloughed” instead of being made redundant. • Criteria for defining a “furloughed” worker have not yet been published. 	https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-the-coronavirus-job-retention-scheme	

Covid Commercial Financing Facility (CCFF)		Support for liquidity amongst large firms: Major new scheme being launched by the Bank of England to help companies which make a material contribution to the UK economy to bridge Coronavirus disruption to their cash flows through loans. Up to 12 months support under a Covid Commercial Financing Facility.	To be eligible the business must have had, prior to being affected by Covid 19, a short or long term rating of investment grade, or financial health equivalent to an investment grade rating.	www.bankofengland.co.uk/markets/market-notices/2020/ccff-market-notice-march-2020	
Coronavirus Business Interruption Loan Scheme (CBILS)		<p>Small business financial support</p> <ul style="list-style-type: none"> •Currently established for businesses with turnover of up to £45m (up from £41m), expected to be available in week commencing 23 March 2020 •Lending scheme through the British Business Bank from £1,000 up to £5m (increased from up to £1.2m) per company with government meeting interest costs for the first 12 months. Finance terms are from three months up to 10 years for term loans and asset finance and up to three years for revolving facilities and invoice finance. •The scheme provides the lender with a government-backed guarantee against 80% of the outstanding facility balance, potentially enabling a 'no' credit decision from a lender to become a 'yes'. NB –the borrower always remains 100% liable for the debt. •The first 12 months of these loans will be interest free, as the Government will cover these payments. •If the accredited lender can offer finance on normal commercial terms without the need to make use of the scheme, they will do so. Where the small business has a sound borrowing proposal but insufficient security, the lender 	<p>The route to accessing this financing is for borrowers to approach 40+ accredited lenders who will then, if necessary, apply to the scheme.</p> <p>To qualify, Small Businesses must:</p> <ul style="list-style-type: none"> •Be UK based, with turnover of no more than £41 million per annum •Operate within an eligible industrial sector (a small number of industrial sectors are not eligible for support). Click here to see list (N.B. where potentially ineligible borrowers should carefully review their sector against the full SIC list.) •Be able to confirm that they have not received de minimisState aid beyond €200,000 equivalent over the current and previous two fiscal years •Have a sound borrowing proposal, but insufficiently security to meet the lenders 	https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/	
Information for businesses & employers in N Ireland		Latest guidance issued 21 March 2020		https://www.gov.uk/government/news/covid-19-guidance-information-for-ni-businesses-employers	
Online isolation notes launched - providing proof of coronavirus absence from work		People unable to work for more than seven days because of coronavirus (COVID-19) can obtain an isolation note through a new online service.		https://www.gov.uk/government/news/online-isolation-notes-launched-providing-proof-of-coronavirus-absence-from-work?	

<p>Guidance for businesses trading internationally</p>		<p>The UK government has updated advice on 20th March on financial support for businesses trading internationally. DIT can support businesses by (1) providing assistance with customs authorities to ensure smooth clearance of their products and (2) offering advice on intellectual property and other issues with business continuity British businesses that may face disruption due to the spread of coronavirus. DIT's dedicated business support team can be contacted via email at COVID19@trade.gov.uk.</p>		<p>https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-for-uk-businesses/coronavirus-covid-19-guidance-for-uk-businesses-trading-internationally</p>	
<p>Extra protection for businesses with ban on eviction for commercial tenants who miss rent payments.</p>		<p>Commercial tenants who cannot pay their rent because of coronavirus will be protected from eviction. Many landlords and tenants are already having conversations and reaching voluntary arrangements about rental payments due shortly but the Government recognises businesses struggling with their cashflow due to coronavirus remain worried about eviction. These measures, included in the emergency Coronavirus Bill currently going through Parliament, will mean no business will be forced out of their premises if they miss a payment in the next three months. This builds on the unprecedented package of support announced for businesses who are affected by coronavirus. As commercial tenants will still be liable for the rent after this period, the Government is also actively monitoring the impact on commercial landlords' cash flow and continues to be in dialogue with them.</p>		<p>https://www.gov.uk/government/news/extra-protection-for-businesses-with-ban-on-evictions-for-commercial-tenants-who-miss-rent-payments</p>	
<p>How are you forecasting potential cash implications? Are you up to date on your credit control?</p>		<p>It is recommended to get a clear picture of your overheads and start projecting cash flow based on possible scenarios.</p>		<p>https://www.mckinsey.com/business-functions/risk/our-insights/covid-19-implications-for-business</p>	

<p>Have you spoken to your bank about support that may be available from them?</p>		<p>On 16th March the representative group for UK Banks made the following statement "SMEs are the foundations of any successful economy and the banking and finance industry has the commitment and capacity to support viable businesses as they manage the impact of Covid-19. Alongside over £20 billion of funding, banks and finance providers are delivering targeted assistance to firms including repayment holidays, invoice finance extensions and fee-free emergency loans. This is in addition to the government's welcome announcement of the Coronavirus Business Interruption Loan Scheme, which the industry will work with the government to deliver as quickly as possible." You should liaise with your bank at the earliest possible opportunity to understand what overdraft/payment holiday or additional support options may be available.</p>	<p>Natwest Pledges £5bn of support, to include payment holidays and temporary emergency loans (with no fees)</p>	<p>HSBC announces package of support for SMEs to include: @short-term support through reduced or deferred payments for mortgages @longer-term support through extending the remaining term of your mortgage, switching rates or switching part or all to interest-only mortgage arrangements @giving you early access to fixed-rate savings accounts without closure charges @support for anyone with unsecured debt through reduced payments or breathing space to defer payments due. These solutions are tailored to individual needs @the option of a temporary increase in credit card and overdraft limits</p>	
<p>Are you aware of the scope of support available from UK Government?</p>		<p>At Budget 2020, the Chancellor announced that the Coronavirus Business Interruption Loan Scheme will temporarily replace the Enterprise Finance Guarantee, becoming available over the coming weeks. It is also worth making contract HMRC on 0800 0159 559 to discuss arrangements for delaying payment of taxes. As soon as information is available on the emergency British Business Bank loans we will make information available to BCFA Members.</p>	<p>Update from the British Business Bank on the Coronavirus Business Interruption Loans</p>		
<p>Statutory Sick Pay</p>		<p>For businesses with fewer than 250 employees, the cost of providing 14 days of Statutory Sick Pay per employee will be refunded by the government in full. Details on how this scheme will work are due to be published shortly. An information update will be posted here as soon as it becomes available.</p>		<p>www.gov.uk/employers-sick-pay</p>	

Businesses & Self employed HMRC helpline		A dedicated Government helpline has been set up to help businesses and self-employed individuals in financial distress and with outstanding tax liabilities. Through this, businesses may be able to agree a bespoke Time to Pay arrangement. If you are concerned about being able to pay your tax due to COVID-19, call HMRC's dedicated helpline on 0800 0159 559.			
Rate Relief		There will be a £10,000 cash grant to the smallest businesses, delivered by local authorities. Small businesses that pay little or no business rates and are eligible for small business rate relief (SBBR) or rural rate relief will be contacted by their local authority – they do not need to apply. The funding will be provided to local authorities in early April. Guidance for local authorities on the scheme will be provided shortly.		https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19	
Retail, hospitality & leisure small premises grant		A £25,000 grant will also be provided to retail, hospitality and leisure businesses operating from smaller premises, with a rateable value between £15,000 and £51,000.		https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19	
HMRC's Time to Pay		All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time to Pay Service.		https://www.businesssupport.gov.uk/time-to-pay/	
VAT Deferral for 3 months for businesses		See link.		https://www.businesssupport.gov.uk/vat-deferral/	
Companies to receive a 3 month extension period to file accounts during COVID-19.		Businesses will be given an additional 3 months to file accounts with Companies House to help companies avoid penalties as they deal with the impact of COVID-19.		https://www.gov.uk/guidance/apply-for-more-time-to-file-your-companys-accounts	
Have you looked into the possibility of claiming R&D Tax Credits?		If your accounting year-end is 31 March your deadline for claiming an R&D tax credit for your 2017/18 accounting period. Many companies are surprised to learn that they qualify for this valuable source of funding, so it could pay to double-check.	More information on how to start an R&D Tax Credit Claim is available here		

<p>What do your current employment contracts offer in terms of Statutory Sick Pay and extended periods where individuals cannot work?</p>		<p>It was announced in the Budget that Government would meet the cost of coronavirus statutory sick pay (SSP) for small businesses with up to 250 employees for 14 days processes to support this are currently being developed in the meantime you are encourage to maintain records</p>	<p>https://www.understandinguniversitycredit.gov.uk/coronavirus/</p>		
<p>If you are asking certain staff members to work from home, do you have sufficient work to maintain them full time? How will you monitor their productivity?</p>		<p>Working from home in the short term to complete task is relatively easy to manage, but longer term it may become more challenging to ensure that there is efficient work and that you are able to monitor their performance.</p>			
<p>Have you spoken to your insurance broker about any cover that you may have in place? If employees have taken offie equipment to work fom home does your insuranc cover this?</p>		<p>In terms of cover for Business Interruption, for cover to exist members would need to have purchased an extension called “Notifiable Diseases Extension” as the government has declared COVID 19 a notifiable disease. This extension is usually only offered/bought in the leisure sector by Hotels, Restaurants, Sporting Venues etc, where profit is driven by foot fall. It is rare for this extension to have been purchased in the construction and manufacturing sectors.</p>		<p>https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#commercial-insurance</p>	
<p>In a worst case scenario what is the provision within your employment contracts to lay-off staff or request shortened working hours and how quickly can you implement change?</p>		<p>There are a number of options before you consider redundancy and it is likely your employment contracts will set the parameters for envoking these. It is critical that you adhere closely to the rules set out in your contract and if you wish to retain people for when things scale back up that you communicate clearly and they understand the reasons for your decisions.</p>	<p>Read ACAS guidance on laying staff off here</p>	<p>https://www.gov.uk/staff-redundant/layoffs-and-shorttime-working https://www.peninsulagrouplimited.com/guides/short-time-working https://archive.acas.org.uk/media/314/Advice-leaflet---Lay-offs-and-short-time-working/pdf/Lay-offs-and-short-time-working-accessible-version.pdf</p>	