



THE CORONAVIRUS OUTBREAK

A guide for businesses and MSMEs

The outbreak of COVID-19, commonly being called Coronavirus, has emerged to be a worrisome health crisis. Health and government officials across the world are striving to maintain the safety, security and health of the people. We, at ClearTax, have put together a guide for MSMEs (micro, small and medium enterprises), chartered accountants and tax practitioners to help them prepare for the situation.

BACKGROUND

In the middle of January 2020, the World Health Organisation (WHO) declared the outbreak of a new coronavirus disease in Hubei Province, China. The situation was being referred to as a Public Health Emergency of International Concern. Organisations and public health authorities across the globe are currently working on taking action to contain the COVID-19 outbreak. All sections of the society, including businesses and SMEs, play a significant role in stopping the spread of this disease. The risk of the virus spreading is the highest in offices, factories, and even a single case of infection can put the entire business at risk. This guidance intends for planning purposes. All businesses should use this guide to help identify risk levels in workplace settings and to determine any appropriate control measures that they can implement.

SYMPTOMS OF COVID-19

Infection with SARS-CoV-2, the virus that causes COVID-19, can cause illness ranging from mild to severe and, in some cases, can be fatal. Symptoms typically include fever, cough, and shortness of breath. In some cases, people infected with the virus have reported experiencing other non-respiratory symptoms. Other people, referred to as asymptomatic cases, have experienced no symptoms at all.

HOW DOES COVID-19 SPREAD?

One can catch COVID-19 from anybody who is a carrier of the virus. It can spread from one individual to another through droplets while sneezing. These droplets land on surfaces, objects or bodies and can cause people to catch COVID-19. People can also catch COVID-19 if they breathe in droplets from a person with COVID-19 who coughs out or exhales droplets. This is why it is important to stay more than 1 meter (3 feet) away from a person who is sick.

KEY CONSIDERATIONS TO PREVENT OR REDUCE COVID-19 RISKS

Avoid meetings and gatherings as much as possible, it is advised to use video and audio conferences to do the work. However, if in-person meetings or gathering or events can not be avoided, please follow the below guidelines.

BEFORE the meeting or event:

- Check the advice from the authorities in the community where you plan to hold the meeting or event. Follow their advice.
- Develop and agree on a preparedness plan to prevent infection at your meeting or event.



- Could the meeting or event be scaled down so that fewer people attend?
- Ensure and verify information and communication channels in advance with key partners such as public health and health care authorities.
- Pre-order sufficient supplies and materials, including tissues and hand sanitizer for all participants. Have surgical masks available to offer anyone who develops respiratory symptoms.
- Actively monitor where COVID-19 is circulating. Advise participants in advance that if they have any symptoms or feel unwell, they should not attend.
- Make sure all organizers, participants, caterers and visitors at the event provide contact details: mobile telephone number, email and address where they are staying. State clearly that their details will be shared with local public health authorities if any participant becomes ill with suspected infectious disease. If they will not agree to this they cannot attend the event or meeting.
- Develop and agree on a response plan in case someone at the meeting becomes ill with symptoms of COVID-19 (dry cough, fever, malaise). This plan should include at least.
- Identify a room or area where someone who is feeling unwell or has symptoms can be safely isolated
- Have a plan for how they can be safely transferred from there to a health facility.
- Know what to do if a meeting participant, staff member or service provider tests positive for COVID-19 during or just after the meeting.
- Agree on the plan in advance with your partner healthcare provider or health department.



DURING the meeting or event

- Provide information or a briefing, preferably both orally and in writing, on COVID-19 and the measures that organizers are taking to make this event safe for participants.
- Build trust. For example, as an icebreaker, practice ways to say hello without touching.
- Encourage regular hand-washing or use of an alcohol rub by all participants at the meeting or event
- Encourage participants to cover their face with the bend of their elbow or tissue if they cough or sneeze. Supply tissues and closed bins to dispose of them in.
- Provide contact details or a health hotline number that participants can call for advice or give information.
- Display dispensers of alcohol-based hand rub prominently around the venue.
- If there is space, arrange seats so that participants are at least one meter apart.
- Open windows and doors whenever possible to make sure the venue is well ventilated.
- If anyone who starts to feel unwell, follow your preparedness plan or call your hotline.
- Depending on the situation in your area, or recent travel of the participant, place the person in the isolation room. Offer the person a mask so they can get home safely, if appropriate, or to a designated assessment facility.
- Thank all participants for their cooperation with the provisions in place.



AFTER the meeting:

- Retain the names and contact details of all participants for at least one month. This will help public health authorities trace people who may have been exposed to COVID-19 if one or more participants become ill shortly after the event.
- If someone at the meeting or event was isolated as a suspected COVID-19 case, the organizer should let all participants know this. They should be advised to monitor themselves for symptoms for 14 days and take their temperature twice a day.
- If they develop even a mild cough or low-grade fever (i.e. a temperature of 37.3 C or more) they should stay at home and self-isolate. This means avoiding close contact (1 meter or nearer) with other people, including family members. They should also telephone their healthcare provider or the local public health department, giving them details of their recent travel and symptoms.
- Thank all the participants for their cooperation with the provisions in place.



RECOMMENDED STRATEGIES FOR BUSINESSES AND SMES TO USE NOW

- Employees who show symptoms of acute respiratory illness should be recommended to stay home and not come to work until they are cured of fever, signs of fever and any other symptoms for at least 28 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants).
- Business and enterprise communities should be aware that every employee, visitor, stakeholder, client and customer should be scanned before letting entry into their premises.- It is advisable that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).
- Lay stress on staying home when sick, respiratory etiquette and hand hygiene by all employees and stakeholders. Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where employees, stakeholders, clients and customers are likely to be seen.
- Make sure that your workplace has a steady supply of tissues and sanitizer for use by employees and stakeholders. Instruct them to clean their hands often with an alcohol-based hand sanitizer that contains at least 80-95% alcohol, or wash their hands with soap and water for at least 20 seconds.

- Soap and water should be used preferentially if hands are visibly dirty. Make sure that your workplace has an adequate and steady supply of tissues, sanitizer, soap and disinfectants.
- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, doorknobs, tables and chairs. Make sure that the cleaning agents that are usually used in these areas are within reach and always available. Provide disposable wipes so that commonly used surfaces can be wiped down by employees before each use.
- Advise employees before travelling to take certain steps. Advise employees, stakeholders and frequent visitors to check themselves for symptoms of acute respiratory illness before starting travel and notify appropriate people in the workplace about their travel plans before and after returning to work. Ensure that this becomes a protocol amongst your employees and stakeholders.
- Avoid taking as well as granting business trips at this moment. Governments and health organisations around the world are urging business professionals to restrict travelling as much as possible. Especially when it comes to international trips, the risks multiply since airports are high-risk zones of spreading the disease. Ensure that anybody from your business community, who is arriving from an international destination self-isolates themselves for 14 days.



- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace. Cases should be reported to the concerned authorities and on-time. Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.
- Be extra diligent while arranging for business meetings. If possible, avoid meeting clients and customers at high-risk public places like cafeterias, parks, co-working spaces, among others. Limit exposure and shift your meetings to the virtual mode. There are plenty of teleconferencing and video-conferencing apps and platforms available that can aid such meetings with ease.
- It's critical to communicate openly with your customers about the status of your operations, what protective measures you've implemented, and how they (as customers) will be protected when they visit your business.

***Disclaimer: This document should be treated only as a guide to help businesses and SMEs come up with precautionary measures.

***With inputs from the World Health Organisation (WHO)

