

Sole-traders and small businesses are at greater risk from swine-flu writes management adviser, *Miriam Ahern*.

There's a lot of information about at the moment on how enterprises should prepare themselves to weather a global swine flu outbreak should the current situation worsen. Most of this is aimed at large organisations rather than the sole-trader who could suffer much more.

Among the challenges all businesses may face, in addition to high rates of absenteeism, are; disruption to supply chains and business travel; infection control amongst employees; sudden drops or increases in supply of and demand for goods and services; as well as strain on human resources, insurance and cash flow.

Here are key steps that sole-traders and micro-business leaders can take right now so they are not caught off their guard.

Be Cautious

Let's face it –sole-traders just don't have the resources that medium and larger companies have at their disposal if there's a flu pandemic. If they catch swine-flu, the impact on their business will be significant and immediate. What they can do, however, is to take every precaution they can against catching flu in the first case. Here are some guidelines:

Do:

- Carry your own personal dispenser of hand sanitizer in your pocket. Use it frequently when you are out and about and immediately before entering and upon leaving clients' premises.
- Bring your own pens or calculators with you for your personal use at appointments and meetings.
- Keep your own workspace, belongings and car hygienically clean (i.e. regularly disinfected). Keep a pack of antiseptic wipes in your car.
- Limit your personal appearances to when it's mission-critical. Avoid any unnecessary business travel and meetings.
- Be subtle but maintain adequate personal space around you at public gatherings and at meetings.
- Talk to other sole-traders or small business owners who have already dealt with the effects of swine flu and learn from their experience.
- Organise to get swine and winter flu vaccinations from your GP as soon as they are available.

Don't:

- Travel on public transport during rush hour when trains, busses and trams are packed.
- Handle objects, books, papers and brochures in public waiting areas.
- Panic or over-react. Keep yourself informed so that you can tell the difference between someone with seasonal hay-fever and someone with real flu-symptoms!
- Keep working if you think you have swine flu. You have a responsibility to those around you to act sensibly.

Be Prepared

What if your prevention efforts fail and you fall victim to the dreaded swine flu? First of all, let's get this whole issue into context.

The chances are that, unless you are extremely unlucky, you will only be unable to work for 1-2 weeks maximum. Once you get over your flu, that's it for your business. You are unlikely to catch a second dose: unlike larger organizations, which will probably have to weather 'waves' of outbreaks throughout the winter.

The aims of your contingency planning should be that while you are tending to your own welfare, your business continues; your assets are secure; and your cash-flow is protected. The key is to identify your main vulnerabilities. Ask yourself the following questions:

- What are the **core functions** that are critical to your business continuity?
- **What supplies or materials are essential** to producing your goods or delivering your services?
- What can you do if there is a **sudden increase or decrease in demand** for your products or services during a pandemic?
- What are the **fundamental roles or processes** that you alone execute?
- What's your **economic exposure** to swine flu?
- What will be **the impact if you are out of action** for a couple of weeks?
- How can you reduce the risk of critical business functions being interrupted?

Here are just some contingencies that you might consider:

Buddy-up with a few trusted business colleagues. Explore and plan ways in which you could keep each-others, businesses ticking over in the event of a temporary incapacity. Each should keep a copy of the others' contingency plans.

Set up an emergency file. Keep a list of key business contact details. Keep accurate process notes for any business-critical procedures or functions.

If you have a service or customer-facing business, **explore the possibility of increasing the amount of online transactions** as well as self-service options for customers.

Review your IT setup and if possible enhance it so that you can control your amount of face-to-face contact. Use video-links and tele-conferencing to maintain essential contact with your business community.

If you and your partner are both working and you have childcare arrangements that could break down in a pandemic, **work out a plan (in advance) with a few other parents** whereby one parent stays home one day with all the children so each parent misses only a single day each week.

Let your customers and suppliers know that you are prepared and what your contingency arrangements are.