



New Normal Standard Operating Procedures For Businesses: **BANKING & FINANCE**

04 September 2020

BCCET • Prospero

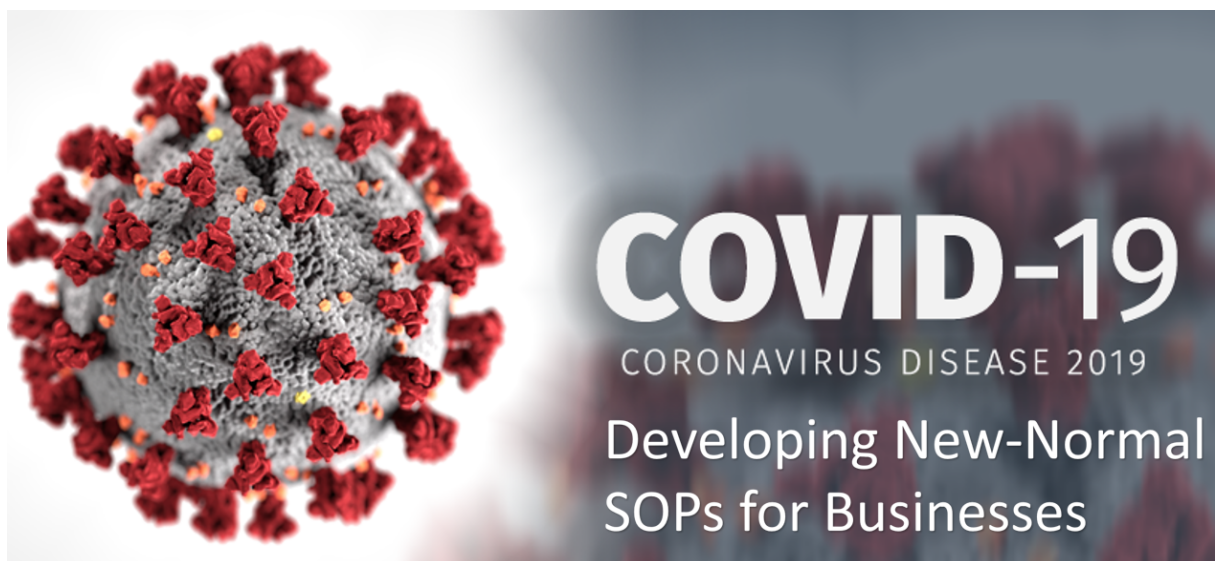


Ownership

These standard operating procedures (SOPs) belong to the businesses of Zambia. Together, business experts designed a set of SOPs that, when implemented, have the highest potential of ensuring that businesses that are currently open remain open; and those that are closed re-open in a responsible manner, despite the COVID-19 pandemic.

Acknowledgements

Special thanks are extended to the Business Coalition Council Emergency Taskforce (BCCET), UK Aid and Prospero Zambia for making this initiative possible. To the champions of industry in Zambia that made their COVID-19-adapted SOPs available for case studies and the extraction of best practices, we say a sincere THANK YOU!



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Message from the Business Coalition Council Emergency Taskforce (BCCET)

We are all aware of the devastating effects that COVID-19 has had on the Zambian economy. During this trying time, the business community, through BCCET, has strived to find solutions to keep our economy going; preserve jobs and enable a safe working environment. As part of this, we have identified the need for sector-based Standard Operating Procedures (SOPs) to mitigate the fear of doing business and, hence, bring a standardised multi-sector approach to the 'new normal.' As such, we have, in partnership with DFID and Prospero, developed the attached SOP Guidelines for use by the private sector and for onward transmission by the Government of Zambia.


It is our hope that BCCET will continue to supplement Government's efforts to make sure that economic activity continues. This document addresses this issue and also empowers the private sector to take responsibility for implementing these SOPs across multiple industry sectors. This undertaking demonstrates a proactive private sector approach in finding solutions that support Zambia's economic recovery.

Professor Oliver Saasa
Chairman

Ashu Sagar
Vice Chairman Economics

Sam Abrahams
Vice Chairman Medical

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Safety is on
everyone –
We are only
as safe as the
least safe
member of
society.

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INTRODUCTION – New-Normal SOP's – A Business Adaptation to COVID-19

To support the responsible opening up of the Zambian economy during the COVID-19 pandemic, the BCCET and Prospero identified the urgent need to develop a set of standard operating procedures (SOPs). These SOPs were developed to assist employers to prepare their respective workplaces for workers to return and business operations to continue. Many industries/businesses do not have clear guidance on mandatory and recommended best practices for operation under current conditions, so these SOPs will advise industry sectors on how to work safely during the COVID-19 pandemic. The SOPs offer a framework for respective workplaces to protect workers, their families, business clients/customers and the wider community while also protecting livelihoods, jobs and employee productivity.

These SOPs are timely and are urgently required to enable an economically sustainable, proactive and collective approach to opening up the Zambian economy under medical and industry expert guidance.

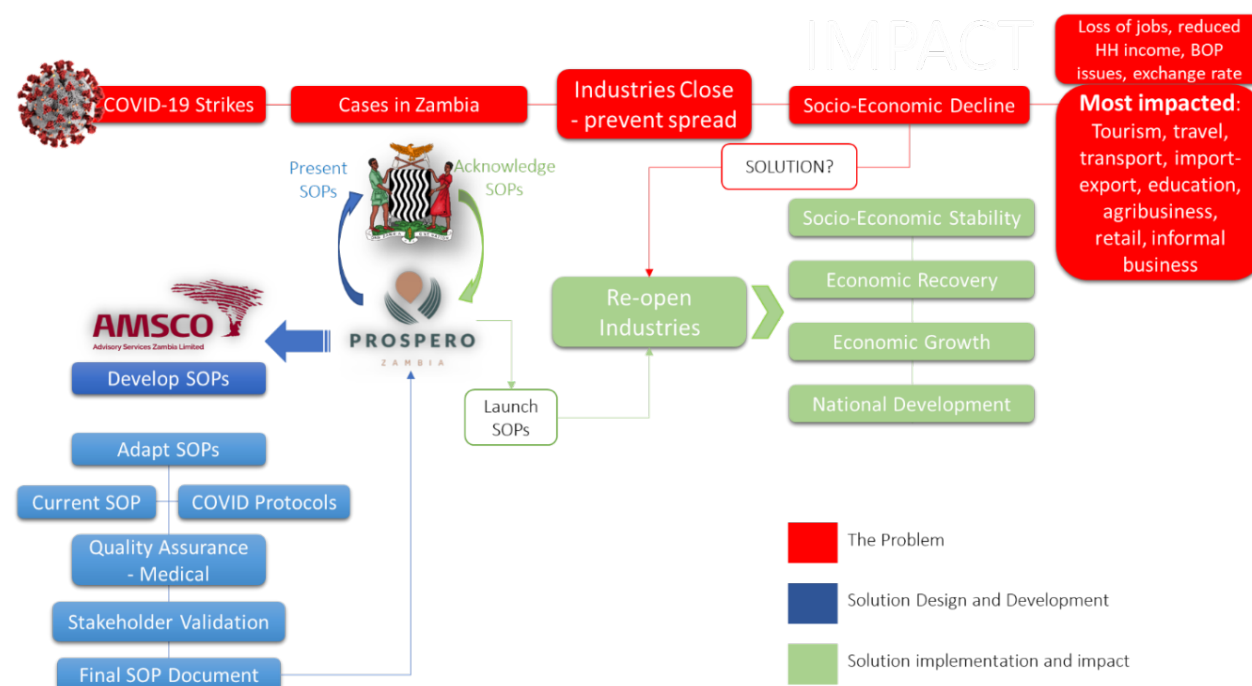
This SOP compendium primarily focuses on overall sector and sub-sector considerations and does not seek to provide specific guidance on occupational health and safety (OHS) measures on a site-specific basis.

Situational Analysis – How the COVID-19 Pandemic is Affecting Business and Economic Development

As a result of the increase in reported cases of COVID-19, the Government of Zambia moved to introduce Statutory Instruments 21 and 22 of 2020, which empowered various government ministries and agencies to, among other things, close selected sections of the Zambian economy. The abrupt interruption to normal business operations obviously had a substantial impact in terms of economic disruption, as has been the case across the world, resulting in a loss in revenue for numerous businesses. According to the following sources, COVID-19 has impacted Zambia both on social and economic aspects:

Accommodation and food (tourism)	CUTS (2020)	Drop in room occupancy due to social distancing guidelines Anticipated job losses (if cases continue to rise) = 14,297 Anticipated job losses (as a result of full lockdown) = 19,063
	ICA (2020)	At least 700 jobs lost between February and May 2020 (from a sample of 416 companies)
Agriculture	CUTS (2020)	Reduction in labour supply, productivity and exports Anticipated job losses (if cases continue to rise) = 4,683
	ICA (2020)	At least 600 jobs lost between February and May 2020 (from a sample of 416 companies)
Construction	CUTS (2020)	Major projects such as road construction may decline as public funds are diverted towards health and social cash transfer programmes
Manufacturing	CUTS (2020)	Reductions in input imports as well as reduced demand due to reduced domestic and export demand Anticipated job losses (if cases continue to rise) = 3,964
Mining	CUTS (2020)	Zambia's copper exports are likely to reduce further than the 11% decline registered in February 2020 as the impacts of COVID-19 have since intensified Anticipated job losses (if cases continue to rise) = 7,467
	ICA (2020)	At least 200 jobs lost between February and May 2020 (from a sample of 416 companies)
Retail	CUTS (2020)	Import reductions due to COVID-19 restrictions in origin countries Anticipated job losses (if cases continue to rise) = 14,634 Anticipated job losses (as a result of full lockdown) = 29,267

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As key partners in growing an inclusive Zambian economy, Prospero and BCCET recognise the need to ensure that the negative economic impact of COVID-19 is minimised as much as possible. Thus, Prospero engaged the services of AMSCO Zambia to develop helpful industry-level guidelines for business entities to adopt and use as a way to responsibly keep the private sector as productive as possible while reducing the spread of the virus. These guidelines are in the form of SOPs, and have been developed in consultation with key stakeholders in the 13 identified sectors.

Scope of these SOPs

This document contains COVID-19 SOPs for 13 industry sectors listed in Table 1.

Table 1: Important Definitions	
Tourism – Hotels	An establishment providing accommodation, meals, and other services for travellers and tourists. Lodges and Airbnb™ establishments will be grouped under hotels. Meetings, Incentives tours, Conferences and Exhibitions/Events (MICE) services will also be considered here.
Tourism – National Parks	Areas of countryside, or occasionally fresh water, protected by the State for the enjoyment of the general public or the preservation of wildlife. All aspects from entry, accommodation, picnicking, hunting, fishing, camping, hiking, and others, will be considered.
Air Travel	Travel by air aspects will include: At the departure airport (arrival, waiting, processing documents, restaurants, conveniences, baggage checking, exit); on the plane (baggage, conveniences, eating and drinking); and at the arrival airport (arrival, waiting, processing documents, restaurants, conveniences, baggage claim, exit).
Informal Sector	Every sector has an informal sector. For every SOP developed, the informal sector side of it will have its guidelines embedded. It should be noted that this sector is generally unregulated.
Retail	The retail side of business is directly linked to most of the other sectors as part of

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	<p>their supply chain. The following retail constituents will be considered in the development of guidelines for the sector:</p> <ul style="list-style-type: none"> • Goods: supermarkets, stores, markets (with clear distinction between consumables, equipment and clothing) • Services: automotive, beauty, ICT
Mining	Both small-scale and large-scale extraction is considered. The process from prospecting to production will be included.
Private Medical Care	This sector includes private practice only. For purposes of comparison, public medical SOPs may be reviewed.
Trucking	In the traditional supply chain, trucking facilitates the distribution channel. In these SOPs, trucking will include any vehicle which transports goods between the source of raw materials and the user of the end product.
Clearing	This implies the importation or exportation of goods through a port of entry. Procedures at airports, inland ports and border points will be developed.
Banking and Financial Services	This includes banks and banking halls, ATMs and mobile banks for commercial banking. For mobile money operators, SOPs for kiosks will be the main focus. As microfinance institutions (MFIs) and village banking are more at community level, promoting their services at household level and door-to-door, specific SOPs will be developed.
Education	The sector has very high human-to-human contact of people of varying ages. The SOPs for the education sector therefore cover all stages from reception to tertiary levels, and make reference to staff and students alike.
Agriculture	<p>The main agro sub-sectors will be considered:</p> <ul style="list-style-type: none"> • Crops: cereals, vegetables and fruits • Livestock: poultry, beef, dairy, pork, and fish
Manufacturing	The major forms of manufacturing apply: consumables (food and beverage), and clothes. Note: The informal sector for manufacturing is vast.
Property Management	This covers residential, commercial and land.
Informal Sector	Each sector has been deemed to have an informal aspect which will be addressed on a sector by sector basis. However, SOPs for markets, bus stations and home-based businesses will be developed.
Construction	The SOPs will focus on building and road construction.

Structure of the SOPs

What is a Standard Operating Procedure?

Standard Operating Procedures are step-by-step instructions for carrying out specific activities within an organization, an industry or a sector. For example, SOPs may describe how food is prepared, packaged and sold, or how products are stocked and restocked.

SOPs are valuable tools that are used to ensure that activities are undertaken consistently and to a high standard. They are used in business to stipulate how the activities will be undertaken. They provide quality assurance that the actions and products will be consistent and therefore comparable and safe.

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Why have Standard Operating Procedures?

The advantages of SOPs are that they:

1. Provide personnel with numbered step-by-step instructions on a specific procedure (or procedure used to carry out a method) with minimum variability;
2. Ensure that the procedures are performed consistently and in compliance with government regulations;
3. Protect the health and safety of personnel by enabling jobs to be carried out in the safest possible way, and ensure that all of the safety, health, environmental and operational information is available to perform specific procedures with minimal impact;
4. Facilitate training in procedures, for both new personnel and for those that need re-training (e.g. after extended absence from a position);
5. Serve as a historical record for use when modifications are made to that procedure and when the SOP is revised;
6. Promote quality through consistent collection of data, even if there are changes in the people undertaking the survey or monitoring; and
7. Encourage improvements and work evaluation by ensuring that the procedures are completed, and can be used in incident investigations to improve operations and safety practices.

About these SOPs

The SOPs are industry and sector specific and take into account local nuances and differences between provinces and districts. All aspects of the supply chain are considered, including customer management, supply management and premises management. The SOPs also provide COVID-19 incident and case management procedures that outline care and risk mitigation, should someone at work be identified as having contracted COVID-19, or is at risk due to being in contact with individual(s) outside of the workplace who have contracted COVID-19.

The industry SOP documents set out guidance on how to work safely and offer practical considerations of how this guidance can be applied in the workplace. Each industry SOP document outlines both Mandatory SOPs and Advisory SOPs.

Each includes (but is not limited to) the following components:

- a) Industry level introduction;
- b) Overview on how to use the SOP guidance;
- c) Overview on the definition of what is meant by components of each industry;
- d) How each industry should think about and assess risk;
- e) Who should go to work;
- f) Social distancing at work;
- g) Managing customers, visitors and contractors;
- h) Cleaning the workplace;
- i) Personal Protective Equipment (PPE) and face coverings;
- j) Workforce management;
- k) Inbound and outbound goods;
- l) Where to obtain further assistance;
- m) Appendices: Forms, tools, checklists.

The **SOP guidance document per industry** articulates those that are mandatory according to the government, and some industry standards, and those that are advisory SOPs.

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The SOPs will include the following key sections:

- a) Background to the development of New-Normal SOPs;
- b) List of sectors, sub-sectors and supply chains;
- c) Generic full supply chain SOPs for COVID-19;
- d) Specific SOPs (by industry/sector) with embedded COVID-19 protocols;
- e) Purpose of the NAMED INDUSTRY SOPs;
- f) Introduction;
- g) Overview on how to use the SOP guidance;
- h) Definitions;
- i) Risk assessment and documentation;
- j) Work schedules and responsibilities;
- k) Specific procedures:
 - i. Social distancing at work;
 - ii. Managing customers, visitors and contractors;
 - iii. Cleaning the workplace;
 - iv. Personal Protective Equipment (PPE) and face coverings;
 - v. Workforce management;
 - vi. Inbound and outbound goods
- l) Forms and templates to be used;
- m) Where to obtain further assistance;
- n) Appendices: tools, forms, checklist.

Approach

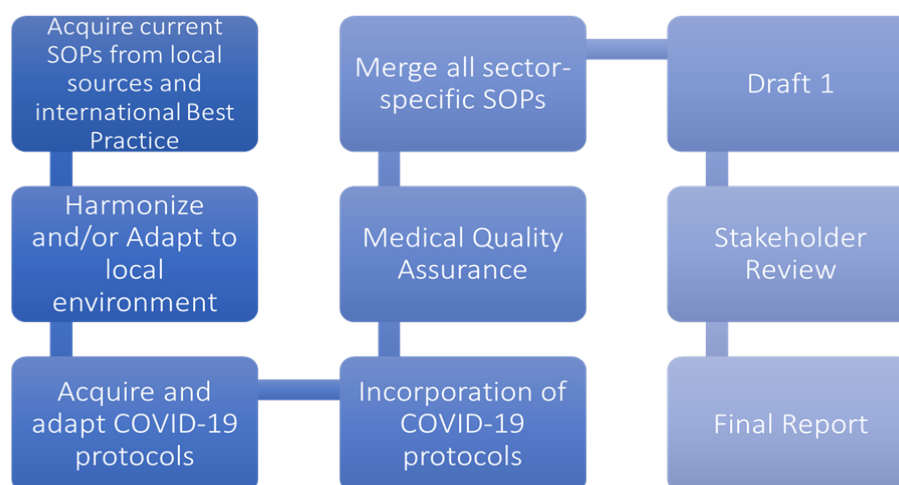


Figure 1: The Approach Layout

The first stage included the review of SOPs currently in use in Zambia and around the globe. Each sector had at least three case SOPs for use in developing a harmonised SOP for their sectors and supply chains. Sector experts in the selected sectors were engaged to utilise their knowledge, experience and networks to access these harmonised best practices. Each industry expert proceeded to embed COVID-19 protocols in the SOP for their sectors and supply chains. Embedded SOPs were then reviewed by a qualified public health practitioner for COVID-19 norms and practices. This was followed by merging all

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the sector-specific SOP documents into one, which was sent to stakeholders for review and validation before finalization.

About COVID-19

What is COVID-19?

COVID-19 is a disease caused by a new strain of coronavirus. 'CO' stands for corona, 'VI' for virus, and 'D' for disease. Formerly, this disease was referred to as '2019 novel coronavirus' or '2019-nCoV.' The COVID-19 virus is a new virus linked to the same family of viruses as Severe Acute Respiratory Syndrome (SARS) and some types of the common cold.

What are the symptoms of COVID-19?

Symptoms can include a fever, coughing and shortness of breath. In more severe cases, infection can cause pneumonia or breathing difficulties. More rarely, the disease can be fatal. These symptoms are similar to those of the flu (influenza) or the common cold, which are a lot more common than COVID-19. This is why testing is required to confirm if someone has COVID-19.

How does COVID-19 spread?

The virus is transmitted through direct contact with respiratory droplets of an infected person (generated through coughing and sneezing). Individuals can also be infected by touching surfaces contaminated with the virus and touching their face (e.g., eyes, nose, mouth). The COVID-19 virus may survive on surfaces for several hours, but simple disinfectants can kill it.

Who is most at risk?

We are learning more about how COVID-19 affects people every day. Older people, and people with chronic medical conditions, such as diabetes and heart disease, appear to be more at risk of developing severe symptoms. As this is a new virus, we are still learning about how it affects children. We know it is possible for people of any age to be infected with the virus, but so far there are relatively few cases of COVID-19 reported among children. This is a new virus and we need to learn more about how it affects children. The virus can be fatal in rare cases; so far mainly among older people with pre-existing medical conditions.

What is the treatment for COVID-19?

There is no currently available vaccine for COVID-19. However, many of the symptoms can be treated and getting early care from a healthcare provider can make the disease less dangerous. There are several clinical trials that are being conducted to evaluate potential therapeutics for COVID-19.

How can the spread of COVID-19 be slowed down or prevented?

As with other respiratory infections like the flu or the common cold, public health measures are critical to slowing the spread of illnesses. Public health measures are everyday preventive actions that include:

- Staying home when sick;
- Covering the mouth and nose with flexed elbow or tissue when coughing or sneezing. Dispose of used tissue immediately;
- Washing hands often with soap and water; and
- Cleaning frequently touched surfaces and objects.

As more is learnt about the new COVID-19, public health officials may recommend additional actions. It is important for businesses and households to stay informed about changes in the characteristics of COVID-19 in order to understand the public health directives and, also, in order to adapt quickly.

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General Guidance for Employers and Businesses

Getting your workplace ready for COVID-19¹

How COVID-19 spreads

When someone who has COVID-19 coughs or exhales, they release droplets of infected fluids. Most of these droplets fall on nearby surfaces and objects – such as desks, tables or telephones. People could catch COVID-19 by touching contaminated surfaces or objects – and then touching their eyes, nose or mouth. If they are standing within 1 m of a person with COVID-19, they can catch it by breathing in droplets coughed out or exhaled by them. In other words, COVID-19 spreads in a similar way to the flu. Most persons infected with COVID-19 experience mild symptoms and recover. However, some go on to experience more serious illness and may require hospital care. The risk of serious illness rises with age: people over 40 seem to be more vulnerable than those under 40. People with weakened immune systems and people with conditions such as diabetes, heart and lung disease are also more vulnerable to serious illness.

Advice on the following can be found in Appendix 3:

1. Simple ways to prevent the spread of COVID-19 in your workplace
2. How to manage COVID-19 risks when organizing meetings and events
3. Things to consider when you and your employees travel
4. Getting your workplace ready in case COVID-19 arrives in your community

¹ <https://www.who.int/docs/default-source/coronaviruse/getting-workplace-ready-for-covid-19.pdf>

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I. Banking and Financial Services

A. SOP for COVID-19 mitigation measures for the banking sector

Department: _____

SOP No: _____

SOP Title: _____

SOP Number: _____

SOP Title: _____

	NAME	TITLE	SIGNATURE	DATE
Author				
Reviewer				
Authoriser				

READ BY				
	NAME	TITLE	SIGNATURE	DATE

PURPOSE

The SOP for the prevention, containment and management of COVID-19 in the financial sector provides guidelines for all administrators on the approved steps that must be taken to prevent the spread of, and manage cases of COVID-19 within the financial services sector.

INTRODUCTION

The objectives of the SOP are to:

1. Help financial sector entities prevent the spread of COVID-19 among staff, customers, support staff and officials;
2. Provide considerations for the isolation of suspected cases of COVID-19;
3. Help financial sector entities to understand the protocol to be followed should a case of COVID-19 be suspected or identified.

SCOPE

This SOP applies to:

1. Commercial Banks: front and back office, and ATMs and other financial transaction equipment
2. Other financial institutions

DEFINITIONS

Acronyms

SOP	Standard Operating Procedure
MoH	Ministry of Health
CDC	Centre for Disease Control
GRZ	Government of the Republic of Zambia
ATM	Automated Teller Machine
POS	Point of Sale
APP	Application

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DEFINITIONS

ATM	An automated teller machine is an electronic banking outlet that allows customers to complete basic transactions without the aid of a branch representative or teller.
Bank Hall	The front-end of the bank, where customers and bank staff interface.
Back Office	The back-end of the bank, where bank staff carryout operations to facilitate service delivery to clients.
POS	A point-of-sale terminal is a hardware system for processing card payments at retail locations
Customer	A visitor to the market, stall or a person that transacts with a hawker.

RESPONSIBILITIES

The Employer

- Ensuring that the workplace is safe, that employees are informed and the clients are kept safe.

Staff/Employees

- Following the COVID-19 guidelines and ensuring that the same level of client care is maintained, while safeguarding the clients' lives.

Service Providers (such as security company, cleaning company)

- Ensuring that services are delivered in a timely manner, with adherence to the COVID-19 guidelines.

Bank of Zambia

- Encourage financial institutions to use systems that promote social distancing and minimise human-to-human contact.

Government – Ministry of Health

- Updating information on COVID-19.

SPECIFIC PROCEDURE

Activities that involve meeting customers

SOPs	Details
Operating hours	According to the operating hours of the relevant financial services provider .
Customer attendance hours	According to the operating hours of the relevant financial services provider .
Staff capacity	100%
Reduce number of visitors – Mandatory	<ul style="list-style-type: none"> a) Limit the number of customers allowed into the premises at any time . b) Prepare a queue area outside the premises if it is safe. If possible, use a digital queue system. c) Social distancing of 1 m must be observed by all customers at all times. d) Place sanitisers in places which can be easily accessed by users. e) Every staff attending to a customer must wear a face mask.
Reduce number of visitors – Optional	<ul style="list-style-type: none"> a) Encourage customers to make appointments before visiting the premises. b) Encourage customers to use the online system and self-service terminals to carry out their business. c) If possible, reduce the need for customers to touch equipment in the premises such as the screen for the digital queue system and stationery. d) Remove/keep materials which cannot be easily cleaned, such as newspapers, magazine, leaflets from waiting areas.

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New Normal SOP: BANKING & FINANCE

Control entrance and exit doors – Mandatory	<ul style="list-style-type: none"> a) Use automatic doors or assign a staff to open the door. b) Prepare sanitiser near the entrance and exit doors for use by customers. c) Display notice prohibiting customers who are unwell or have been exposed to a COVID-19 patient.
Control entrance and exit doors – Optional	<ul style="list-style-type: none"> a) If possible, prepare separate entrance and exit doors and clearly marked them.
Maintain cleanliness and social distancing when dealing at the counter – Mandatory	<ul style="list-style-type: none"> a) Ensure a distance of at least 1 m between the cashier and the customer. b) Cashier must avoid touching the customer's hand/ thumb when obtaining the customer's fingerprint. c) Avoid sharing the cashier's pen with the customer. Encourage the customer to use his/her own pen or provide a free pen for use at the counter. d) Prepare hand sanitiser at the counter for use by the customer especially after each use of the biometric reader device. e) Disinfect the counter surface after every transaction. f) If handling cash, clean hands with sanitiser after every transaction. g) Every staff member attending to a customer must wear a face mask.
Maintain cleanliness and social distancing when dealing at the counter – Optional	<ul style="list-style-type: none"> a) Prepare a special counter for transactions involving cash.

Use of Self-Service Terminals

SOPs	Details
Operating hours	According to the operating hours of the relevant financial services provider.
Customer attendance hours	According to the operating hours of the relevant financial services provider.
Staff capacity	100%
Control entrance and exit doors – Mandatory	<p>In the premises of a financial institution:</p> <ul style="list-style-type: none"> a) It is suggested that automatic doors be used or a staff member be assigned to open the door. b) Prepare sanitiser near the entrance and exit doors for use by customers. c) Display notice prohibiting customers who are unwell or have been exposed to a COVID-19 patient. <p>In other premises:</p> <ul style="list-style-type: none"> a) Display notice near the self-service terminal on what must be done if the customer is unwell or has been exposed to a COVID-19 patient. b) Disinfect the door regularly and depending on traffic.
Control entrance and exit doors – Optional	<ul style="list-style-type: none"> a) If possible, prepare separate entrance and exit doors and clearly mark them. b) Disinfect the door regularly and depending on traffic.
Reduce the number of visitors	<p>In the premises of a financial institution:</p> <ul style="list-style-type: none"> a) Limit the number of customers allowed into the premises at any time. b) Prepare a queue area outside the premises if it is safe. If possible, use a digital queue system. c) Social distancing of 1 m must be observed by all customers at all times. d) Encourage customers to use the online system to carry out their business. e) If possible, reduce the need for customers to touch equipment in the premises such as the screen for the digital queue system and stationery. f) Place sanitisers in places which can be easily accessed by users. g) Remove/keep materials which cannot be easily cleaned, such as newspapers, magazine, leaflets from waiting areas. <p>In other premises:</p>

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	<ul style="list-style-type: none"> a) Provide information about keeping a safe distance between customers while using the self-service terminal. b) Remind customers of the need to comply with the social distancing rules in effect, including by the owner of the premises while using the self-service terminal, if any. c) Consider relocating the self-service terminal to an area which is less crowded or shutting down the self-service terminal which is located in a confined area where social distancing cannot be practiced. d) Display a notice around the self-service terminal reminding customers to practice social distancing of at least 1 m.
Control of cleanliness	<p>In the premises of a financial institution:</p> <ul style="list-style-type: none"> a) Prepare sanitiser in the area of the self-service terminal and request customers to clean their hands using the sanitiser at least after each use of the self-service terminal. <p>In other premises:</p> <ul style="list-style-type: none"> a) Prepare sanitiser which is affixed to the wall for customers to clean their hands after using the self-service terminal. b) The owner of the self-service terminal must refill the sanitiser periodically. c) Reminder notices in the premises of a financial institution and in other premises. d) Display a notice reminding customers to clean their hands using the sanitiser at least after each use of the self-service terminal.

Internal operations of a financial institution

SOPs	Details
Operating hours	According to the operating hours of the relevant financial services provider.
Customer attendance hours	According to the operating hours of the relevant financial services provider.
Staff capacity	100%
Meeting between staff	<ul style="list-style-type: none"> a) Limit the number of attendees and avoid large gatherings (e.g. staff meetings, town hall, annual dinner and social and religious gathering). b) Limit the number of staff in public areas (e.g. meeting rooms, cafeteria and pantry) at any one time depending on the size of the area. c) Maintain a distance of at least 1 m between one another. d) If possible, consider other alternatives such as using video or tele-conferencing. Postpone meetings which are not important which require physical attendance.
Seating arrangement (work stations)	<ul style="list-style-type: none"> a) Check office layout and ensure that there is social distancing of at least 1 m between staff. For example, this can be achieved by placing partitions between staff and encouraging staff to work from home. b) If social distancing cannot be carried out, ensure that any interaction is carried out expeditiously. For example, less than 15 minutes. c) Minimise the need for staff to be close to each other at the beginning and end of operating hours or during change of shift. d) Display notice reminding staff to practice social distancing. e) Prepare hand sanitisers at appropriate and easily accessible places. f) Put away all unnecessary paper documents and restrict the exchange of physical documents to reduce risk of infection.

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Working outside (E.g. site visit)	<p>Staff are required to comply with the following requirements:</p> <ul style="list-style-type: none"> a) Wear PPE including face mask and gloves (where appropriate). b) Observe personal hygiene including avoiding touching the face. Use sanitiser or soap to clean hands. c) Maintain social distancing of at least 1 m from other people. d) If possible, limit face-to-face interaction to less than 15 minutes. e) Refrain from carrying on work outside if feeling unwell and having symptoms of COVID-19. f) Maintain a record of meetings for the purpose of tracing. Information which is collected must at least include the name, telephone number, date, place and time of meeting.
	<ul style="list-style-type: none"> a) Use your own stationery (which is provided by your employer) for any businesses including filling out documents. b) Financial institutions must provide necessary COVID-19 personal protective equipment for staff including mask and sanitisers.

At the ATM

1. Each bank should display ATM-use guidelines.
2. A wash-station or hand sanitiser should be placed next to each ATM.
3. The ATM security officer should be designated to ensure that customers follow COVID-19 protocols.
4. The armoured guard service partner should impose strict guidelines when replenishing off-premise ATMs.

Tips for using ATMs safely during COVID-19



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Handling cash

1. Sanitise or wash your hands before and after handling cash.
2. While money is sensitive and keeping it clean or sanitised is a challenge, it is recommended to temporarily take any potentially contaminated notes out of circulation, e.g. by placing all newly accepted notes into plastic bags and holding them in a designated area of the branch.

INTERNAL AND EXTERNAL REFERENCES

1. Government of Malaysia through SKRINE (English translation)
<https://www.skrine.com/insights/alerts/may-2020/covid-19-government-issues-sops-for-financial-serv>
2. FSD Zambia, available online at: <https://www.fsdzambia.org/covid-19-guidelines-for-savings-groups/>

CHANGE HISTORY

Where the SOP is the initial version:

- SOP No: Record the SOP and version number
- Effective Date: Record effective date of the SOP or “see page 1”
- Significant Changes: State, “Initial version” or “New SOP”
- Previous SOP No.: State “NA”

Where replacing a previous SOP:

- SOP No: Record the SOP and new version number
- Effective Date: Record effective date of the SOP or “see page 1”
- Significant Changes: Record the main changes from previous SOP
- Previous SOP No.: Record SOP and previous version number

SOP No.	Effective Date	Significant Changes	Previous SOP No.

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APPENDICES

APPENDIX 1: CORONAVIRUS (COVID-19) GUIDANCE FOR EMPLOYERS

This document has been adapted from lessons learned from the Equality and Human Rights Commission² of the UK.

As an employer, you are under legal obligations to ensure the decisions you make in response to coronavirus (COVID-19) do not directly or indirectly discriminate against employees with protected characteristics.

1. Do not make decisions based on protected characteristics

Protected characteristics are:

1. Age
2. Disability
3. Gender Reassignment
4. Marriage and Civil Partnership
5. Pregnancy and Maternity
6. Race
7. Religion or Belief
8. Sex
9. Sexual Orientation

This includes decisions about returning to work, for example who to bring back to the physical workplace, who gets extra hours or who is made redundant.

This would be **direct discrimination**. Examples include:

- A manager asking a female employee working from home to check in with him more than a male employee, because of an assumption that the woman is more likely to be distracted by her children.
- An employer deciding it will no longer recruit candidates from any ethnic minority to front-line roles after finding out some ethnic minorities are disproportionately impacted by coronavirus (COVID-19).
Employees over 60 not being informed that the physical workplace is reopening, as you do not want them to return because of the potential risk – the employer should consider less discriminatory ways of protecting older employees.

Discrimination arising from a disability

Disabled employees must not be treated unfavourably because of something connected to their disability, where you cannot show that it is objectively justified. This applies if you know or could reasonably have been expected to know that the person is a disabled person. Examples include:

- An employer rejecting a late appeal against redundancy because an employee's learning disability meant they needed extra help – the employee has been treated unfavourably because of something arising from their disability (rather than because of the disability itself).

² <https://www.equalityhumanrights.com/en/advice-and-guidance/coronavirus-covid-19-guidance-employers>

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- An employer dismissing an employee who has been off work for a long period of time due to long-term ill health and is now shielding – the employer must be able to objectively justify any dismissal, including why reasonable adjustments could not be made.
- An employer making redundancies is influenced by discriminatory assumptions about a disabled employee's performance, such as them taking more absence leave than non-disabled employees in the future – the employer should instead use objective selection criteria and ask at least 2 managers to independently score each employee to avoid discriminatory bias.

2. Take into account the needs of individual employees

- Set up work stations, shifts and working from home according to their needs.
- Update risk assessments to consider the disproportionate impact of coronavirus (COVID-19) on specific groups, such as ethnic minorities, pregnant and older workers, and how to mitigate these risks.
- Implement or expand flexible working options to meet the needs of employees. This could include those with parenting or caring responsibilities who may have lost their childcare arrangements. It could also include disabled people and those with long-term illnesses, including mental health conditions – do not make assumptions that remote working automatically benefits everyone.

If you equally apply a policy or practice to everyone, you may place someone with a particular characteristic at a disadvantage. This would be **indirect discrimination**, unless it is objectively justified or you have a real need to apply the policy and do so in a way that is necessary and appropriate. Examples include:

- Requiring all employees to continue to work in front-line, key worker roles – this would have a greater impact on those who need to self-isolate or follow the social distancing guidance more strictly, such as disabled, older or pregnant employees or ethnic minority staff due to the disproportionate impact of coronavirus (COVID-19).
- An employer thinking a fair approach to redundancies would be to review employees' sales figures from the past 2 years, using the lowest as criteria for redundancy – they realise after consulting staff this will disadvantage women who have been on maternity leave, which would be indirect sex discrimination.
- An employer taking over communal staff facilities to create extra work space for social distancing, disadvantaging employees with religious beliefs who lose prayer spaces – this can only be justified if use of these rooms is the only way the employer can ensure employee safety.

3) Communicate with employees

- Involve them in decision-making processes.
- Pay attention to specific communication needs, such as those on maternity leave, disabled employees or ethnic minority staff who may want to raise concerns about the disproportionate impact of coronavirus (COVID-19).
- Have conversations about updated risk assessments, current caring responsibilities and arrangements, wellbeing, mental health and employees' ability to carry out their job.

Examples of effective communication include:

- An employer considering how to provide safety information to all staff, using posters and ensuring they are read to staff with visual impairments – if they had not, they would have been vulnerable to a claim of indirect discrimination.

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- An employer carrying out a risk assessment for employees returning to the physical workplace talks to different employee groups and trade union reps to hear different concerns and mitigate any negative impacts.

4. Record your decisions and track their impact

Useful question to ask include:

- Who has been placed on furlough?
- Who has been made redundant?
- Who has been asked to return to the workplace?
- Who has gone on unpaid leave?
- How many reasonable adjustment requests have been approved?
- Who has been offered flexible working patterns?

This will help ensure you're not discriminating against any specific group and may help prove that your decisions are objectively justified.

If you're a public sector employer, you also have requirements under the public sector equality duty to consider the need to avoid discrimination, advance equality of opportunity and foster good relations. Conducting an equality impact assessment should help you to meet these obligations.

Why this is important

There are lots of reasons why following inclusive practices makes good business sense, including:

- Three quarters of employers told us it attracts highly-skilled talent and increases staff commitment and retention
- It builds organisational resilience and reputation as the future of work looks likely to change
- It removes barriers to employment often faced by those with protected characteristics and reduces absence and related costs
- Employers with existing equality action plans have been able to respond quickly and positively to new challenges

If you make decisions that discriminate against an employee, you may be at risk of:

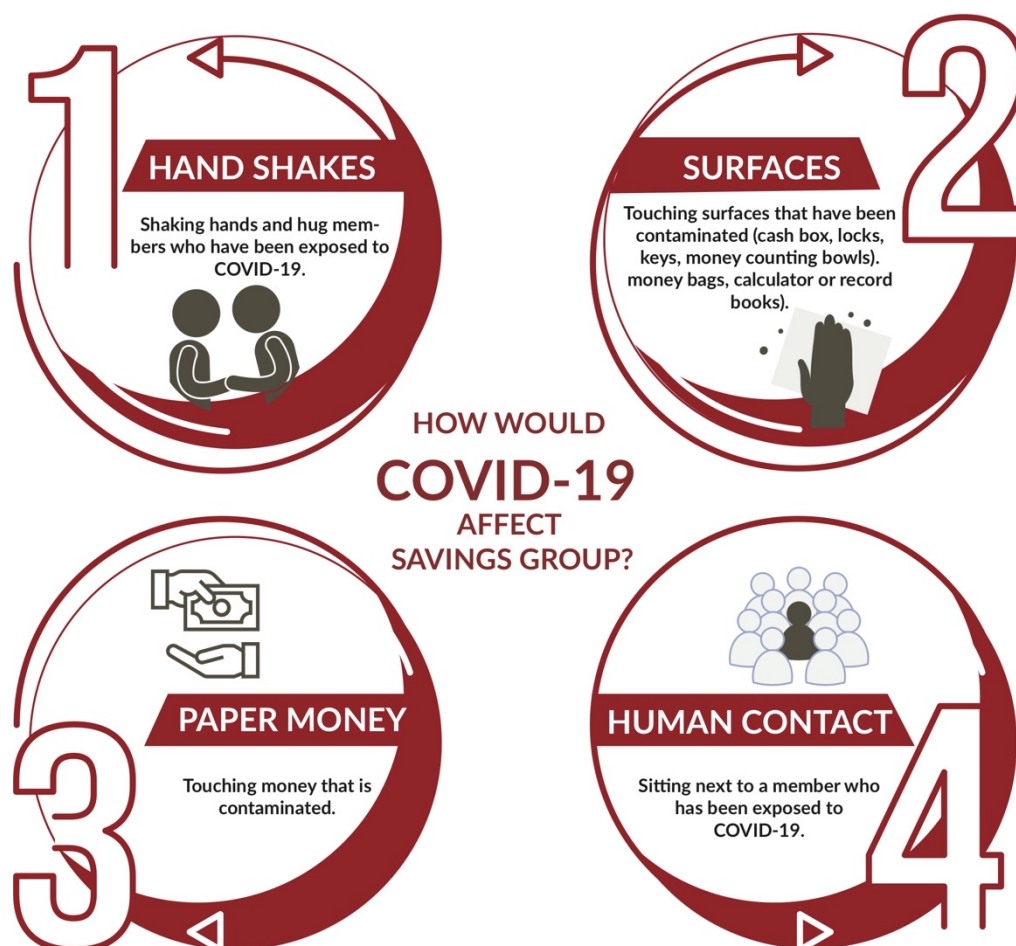
- Having a claim brought against you at an employment tribunal
- Costly compensation fees
- Reputational damage

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APPENDIX 2: COVID-19 GUIDELINES FOR SAVINGS GROUPS³

How would COVID-19 affect your savings group?

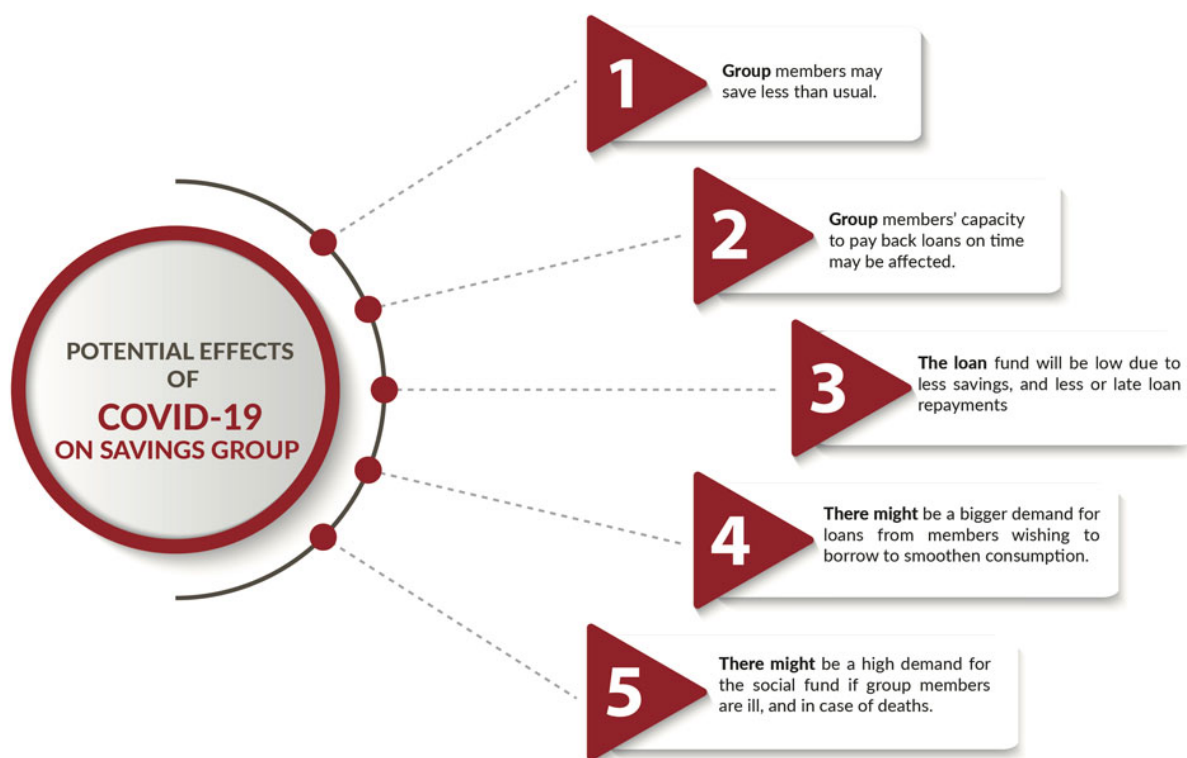
When you meet as a group, you come from different homes and some members may have been exposed to COVID-19. You are at risk of infection during the meeting if for example, you engage in:



Some of your group members may experience financial difficulties during this period due to loss of income. Restrictions on movements during this period might mean that some group members will not freely go the market to trade, (similarly, buyers will stay at home and not buy goods and services), companies may close and lay off workers and some members may stay at home sick or will be nursing sick family members. This may affect your savings group in the following ways:

³ <https://www.fsdzambia.org/covid-19-guidelines-for-savings-groups/>

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The World Health Organisation and Ministry of Health have put in place measures to ensure you, your family and fellow group members are safe and healthy. There are also rules and measures to regulate meetings which everyone must adhere to.

In addition, it is recommended that savings groups also follow the guidelines below.

WHAT CAN SAVINGS GROUPS DO DURING THIS PERIOD?

Meetings

1. Reduce meeting times (e.g., instead of weekly, meet once a month) and encourage only a few members to attend meetings to avoid overcrowding especially if meetings are held in a small room.
2. Practice social distancing – sit at least 1 m from each other. Remember not to shake hands or hug.
3. Members in high risk categories like the elderly, pregnant, sick or having pre-existing health conditions such as diabetes, asthma, bronchitis, cancer and HIV, should appoint a relative or friend they trust to participate on their behalf. Members should also avoid coming to the meeting with children.
4. Please enforce handwashing; provide a handwashing bucket or container with soap/sanitiser for members coming to the meeting. Ensure gloves are available for money counters and persons holding keys to the cashbox. If gloves are not available, use hand sanitiser before and after the meeting.
5. Members, especially money counters should not touch their faces when counting money.
6. If all members have cell phones, consider having a digitised meeting where members send savings, loans and social funds through mobile money or other virtual means. This could be safe but requires that all members learn how to do this properly.
7. Please ensure that your group funds and cash box are always secured.

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8. Your group could also consider safer places to keep the group fund such as in a mobile money account, or microfinance institution or bank.

Social Fund

- Decide on how you will handle social funds to assist members in emergency cases.
- Consider having a special COVID-19 fund.

Savings and Loans

- Continue saving even as little as the minimum share amounts as these will be helpful during the post-pandemic recovery process.
- Where possible, avoid in-person meetings and consider transacting using digital means or mobile money. This could include having a few people collect the funds, record member contributions, and consolidate them. The management committee can then disburse loans and pay out social funds on request.
- In the worst case:
 - Consider revising or rescheduling savings and repayments which could include shorter lending cycles; revised loan terms; lower loan values or stop lending altogether.
 - Where there is an immediate need to access savings or there is a risk of keeping funds in the near term, consider accelerating the share-out. Share-outs should only take place once outstanding loans are repaid.

WHO CAN SAVINGS GROUPS TURN TO FOR FURTHER SUPPORT?

- Follow official Ministry of Health updates to ensure that you comply with all safety measures.
- Contact your savings group trainer if you need any clarifications on the guidelines.

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APPENDIX 3: WHO GUIDELINES FOR GETTING YOUR WORKPLACE READY FOR COVID-19

1. Simple ways to prevent the spread of COVID-19 in your workplace

The low-cost measures below will help prevent the spread of infections in your workplace, such as colds, flu and stomach bugs, and protect your customers, contractors and employees.

Employers should start doing these things now, even if COVID-19 has not arrived in the communities where they operate. They can already reduce working days lost due to illness and stop or slow the spread of COVID-19 if it arrives at one of your workplaces.

- Make sure your workplaces are clean and hygienic
 - Surfaces (e.g. desks and tables) and objects (e.g. telephones, keyboards) need to be wiped with disinfectant regularly
Why? Because contamination on surfaces touched by employees and customers is one of the main ways that COVID-19 spreads
- Promote regular and thorough handwashing by employees, contractors and customers
 - Put sanitizing hand rub dispensers in prominent places around the workplace. Make sure these dispensers are regularly refilled
 - Display posters promoting handwashing – ask your local public health authority for these or look on www.WHO.int.
 - Combine this with other communication measures such as offering guidance from occupational health and safety officers, briefings at meetings and information on the intranet to promote handwashing
 - Make sure that staff, contractors and customers have access to places where they can wash their hands with soap and water
Why? Because washing kills the virus on your hands and prevents the spread of COVID19
- Promote good respiratory hygiene in the workplace
 - Display posters promoting respiratory hygiene. Combine this with other communication measures such as offering guidance from occupational health and safety officers, briefing at meetings and information on the intranet etc.
 - Ensure that face masks⁴ and/or paper tissues are available at your workplaces, for those who develop a runny nose or cough at work, along with closed bins for hygienically disposing of them
Why? Because good respiratory hygiene prevents the spread of COVID-19
- Advise employees and contractors to consult national travel advice before going on business trips.
- Brief your employees, contractors and customers that if COVID-19 starts spreading in your community anyone with even a mild cough or low-grade fever (above 37°C) needs to stay at home. They should also stay home (or work from home) if they have had to take simple medications, such as paracetamol/acetaminophen, ibuprofen or aspirin, which may mask symptoms of infection
 - Keep communicating and promoting the message that people need to stay at home even if they have just mild symptoms of COVID-19.
 - Display posters with this message in your workplaces. Combine this with other communication channels commonly used in your organization or business.

⁴ Ordinary surgical face masks rather than N95 face masks

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- Your occupational health services, local public health authority or other partners may have developed campaign materials to promote this message
- Make clear to employees that they will be able to count this time off as sick leave.

2. How to manage COVID-19 risk when organizing meetings and events

Why do employers and organisers need to think about COVID-19?

Organisers of meetings and events need to think about the potential risk from COVID-19 because:

- There is a risk that people attending your meeting or event might be unwittingly bringing the COVID-19 virus to the meeting. Others might be unknowingly exposed to COVID-19.
- While COVID-19 is a mild disease for most people, it can make some very ill. Around 1 in every 5 people who catch COVID-19 needs hospital treatment.

Key considerations to prevent or reduce COVID-19 risks

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 a preparedness plan to prevent infection at your meeting or event.
 - Consider whether a face-to-face meeting or event is needed. Could it be replaced by a teleconference or online 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 sanitiser 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 organisers, 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 a suspected infectious disease. If they will not agree to this, they cannot attend the event or meeting.
- Develop and agree 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 or 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 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 organisers 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 handwashing 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 a tissue if they cough or sneeze. Supply tissues and closed bins to dispose of them in.

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- Provide contact details or a health hotline number that participants can call for advice or to 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 1 m apart.
- Open windows and doors whenever possible to make sure the venue is well ventilated.
- If anyone 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

1. Retain the names and contact details of all participants for at least 1 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.
2. If someone at the meeting or event was isolated as a suspected COVID-19 case, the organiser 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.
3. If they develop even a mild cough or low-grade fever (i.e. a temperature above 37°C) they should stay at home and self-isolate. This means avoiding close contact (1 m 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.
4. Thank all the participants for their cooperation with the provisions in place.

3. Things to consider when you and your employees travel

- **Before traveling**
 - Make sure your organization and its employees have the latest information on areas where COVID-19 is spreading. You can find this at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/>
 - Based on the latest information, your organization should assess the benefits and risks related to upcoming travel plans.
 - Avoid sending employees who may be at higher risk of serious illness (e.g. older employees and those with medical conditions such as diabetes, heart and lung disease) to areas where COVID-19 is spreading.
 - Make sure all persons travelling to locations reporting COVID-19 are briefed by a qualified professional (e.g. staff health services, health care provider or local public health partner)
 - Consider issuing employees who are about to travel with small bottles (under 100 CL) of alcohol-based hand rub. This can facilitate regular handwashing.
- **While traveling:**
 - Encourage employees to wash their hands regularly and stay at least 1 m away from people who are coughing or sneezing
 - Ensure employees know what to do and who to contact if they feel ill while traveling.
 - Ensure that your employees comply with instructions from local authorities where they are traveling. If, for example, they are told by local authorities not to go somewhere they should comply with this. Your employees should comply with any local restrictions on travel, movement or large gatherings.

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When you or your employees return from traveling:

- Employees who have returned from an area where COVID-19 is spreading should 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 above 37°C) they should stay at home and self-isolate. This means avoiding close contact (1 m 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.

4. Getting your workplace ready in case COVID-19 arrives in your community

- Develop a plan of what to do if someone becomes ill with suspected COVID-19 at one of your workplaces
 - The plan should cover putting the ill person in a room or area where they are isolated from others in the workplace, limiting the number of people who have contact with the sick person and contacting the local health authorities.
 - Consider how to identify persons who may be at risk, and support them, without inviting stigma and discrimination into your workplace. This could include persons who have recently travelled to an area reporting cases, or other personnel who have conditions that put them at higher risk of serious illness (e.g. diabetes, heart and lung disease, older age).
 - Tell your local public health authority you are developing the plan and seek their input.
- SPromote regular teleworking across your organization. If there is an outbreak of COVID-19 in your community, the health authorities may advise people to avoid public transport and crowded places. Teleworking will help your business keep operating while your employees stay safe.
- Develop a contingency and business continuity plan for an outbreak in the communities where your business operates
 - The plan will help prepare your organization for the possibility of an outbreak of COVID-19 in its workplaces or community. It may also be valid for other health emergencies.
 - The plan should address how to keep your business running even if a significant number of employees, contractors and suppliers cannot come to your place of business—either due to local restrictions on travel or because they are ill.
 - Communicate to your employees and contractors about the plan and make sure they are aware of what they need to do – or not do – under the plan. Emphasise key points such as the importance of staying away from work even if they have only mild symptoms or have had to take simple medications (e.g. paracetamol, ibuprofen) which may mask the symptoms.
 - Be sure your plan addresses the mental health and social consequences of a case of COVID-19 in the workplace or in the community and offer information and support.
 - For small and medium-sized businesses without in-house staff health and welfare support, develop partnerships and plans with your local health and social service providers in advance of any emergency.
 - Your local or national public health authority may be able to offer support and guidance in developing your plan.

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Remember:

Now is the time to prepare for COVID-19. Simple precautions and planning can make a big difference. Action now will help protect your employees and your business.

How to stay informed:

Find the latest information from WHO on where COVID-19 is spreading:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/> Advice and guidance from WHO on COVID-19 <https://www.who.int/emergencies/diseases/novel-coronavirus-2019> <https://www.epi-win.com/>

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APPENDIX 4: SUMMARY OF SECTOR SUPPLY CHAINS

Sector	Sub-Sector	Supply Chain Node
Manufacturing	Consumables	Raw Material → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → MANUFACTURER → Package → Transporter → Wholesaler → Retailer → Buyer
	Textile	Cloth Manufacturer → Package → Transporter → Wholesaler → Retailer → Buyer
	INFORMAL	Raw Material → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → Home-based/Market MANUFACTURER → Package → Transporter → Buyer
	Paper and Printing	Raw Material → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → MANUFACTURER → Package → Transporter → Wholesaler → Retailer → Buyer
Retail	Supermarket	MANUFACTURER → Package → Transporter → Wholesaler → Retailer → Buyer
	INFORMAL	
	Clothes	
	Stationery	
Air travel	Airport	Passenger: Home (packing) → Bus/taxi → Check-in → Lounge/Duty Free shopping → Boarding → On-Board → Disembarkation → Immigration → Baggage Claim → Bus/Taxi
	Carrier	Cargo: Owner (packing) → Transport → Inspection → Customs → Loading → Stowing → unloading → inspection → customs → delivery/transport
Banking/Financial	Micro-Finance	N/A
	Mobile Money	Deposit: Client → Teller → Next Client or Bank or Immediate Use Withdrawal: Previous client/Bank/Home Safe → Client → transaction
	Commercial Bank	Inside Bank: Deposits/BOZ Acquisitions → Vault → Teller → Client → Transaction Auxiliary Bank: Deposits/BOZ Acquisitions → Vault → ATM → Client → Transaction
Property Management	Residential	<ul style="list-style-type: none"> Commercial – Staff: Home → Bus/Taxi/own vehicle → Short Walk → Office → Desk/Station Commercial – Client: Home → Bus/Taxi/own vehicle → Short Walk → Office → Waiting room → Meeting room Commercial – Changing tenants (1): Old tenant → Movers/Transport → New Location → Unload → Unpack → Set-up/Decor Commercial – Changing tenants (2): New tenant → signs lease → Movers/Transport → New Location → Unload → Unpack → Set-up/Décor Buyer/Seller → Sellers Vehicle → Viewing property →
	Commercial	
	Land	
Tourism	Hotels and Lodges	From Air Travel: Arrival → baggage → Check-in → Room → Amenities → Check-out → taxi/bus
	National Parks	Home/Hotel/Lodge → Tour Guide/Hired/Own Vehicle → Park gate → picnic/camp site → Exit
	Restaurants	Home/Hotel/Lodge/Office → Bus/Taxi/own vehicle → table → Amenities → Exit

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Sector	Sub-Sector	Supply Chain Node
	Bars	Home/Hotel/Lodge/Office → Bus/Taxi/own vehicle → table/bar → Amenities → Exit
	MICE	Home/Hotel/Lodge/Office → Bus/Taxi/own vehicle → registration → meeting room → amenities → exit
Trucking and Clearing	Collection and Packaging	Hired Truck: Owner of truck → transporter → Client Location → Pack → Load → in-transit → off-load
	In Transit	Owned Truck: Client Location → Pack → Load → in-transit → off-load
	Port of entry/exit	Packing → Loading → Transport → [Airport: off-load from transport →] Inspection → Customs → Loading → Stowing → unloading → inspection → customs → delivery/transport
Agriculture	Crops	Harvest at Farm → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → MANUFACTURER → Package → Transporter → Wholesaler → Retailer → Buyer
	Milk	Milking at Farm → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → Processor → Package → Transporter → Wholesaler → Retailer → Buyer
	Fish	Harvest at Farm → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → Processor → Package → Transporter → Wholesaler → Retailer → Buyer
	Chicken	Dressing → Transporter (Loading, In-Transit, Off-loading) → Warehouse/Storage → Retailer/Wholesaler → Processor → Package → Transporter → Wholesaler → Retailer → Buyer
	Meat	Farm → Transporter (Loading, In-Transit, Off-loading) → Abattoir → Warehouse/Storage → Retailer/Wholesaler → Processor → Package → Transporter → Wholesaler → Retailer → Buyer
Private Medical Care	Clinics and Hospitals	<ul style="list-style-type: none"> Out-patient: Home/Referral → Ambulance/public/private transport → waiting room → exam room → Exit In-Patient: Home/Referral → Ambulance/public/private transport → waiting room → exam room → Admitted → Amenities/services → discharged → Ambulance/public/private transport → Home
Mining	Above Ground	<ul style="list-style-type: none"> Mining Staff: Home → Transport → Changing Room → on-site vehicle → work station → equipment → Loading → Processing → Transporter → Port
	Under Ground	<ul style="list-style-type: none"> Admin Staff: Home → Bus/Taxi/own vehicle → Short Walk → Office → Desk/Station
	Gold, Coal, Copper	<ul style="list-style-type: none"> Service providers: Home → Bus/Taxi/own vehicle → Short Walk → Duty Station
Construction	Road, Building	Home → Transport → Changing Room → on-site vehicle → work station → equipment
Education	All levels	Home/Office → Bus/Taxi/own vehicle → registration → class room → amenities → exit
Informal Sector	Markets	Home → Public transport → orders on-site (usually from wholesalers) → transport → market → display → on-site packaging → buyer
	Bus stations, Buses and Taxis	Passenger/Driver/Conductor → Bus → numerous unpredictable bus stops → walk → destination (via other stops)
	Home Based Businesses	Raw Materials → Processing/production → Packaging → Delivery to client/Client collection → Buyer

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APPENDIX 5: RISK ASSESSMENT TOOL – THINKING ABOUT RISKS ASSOCIATED WITH COVID-19

Company name:

Assessment carried out by:

Date of next review:

Date assessment was carried out:

What are the hazards?	Who might be harmed and how?	What are you already doing to control the risks?	What further action do you need to take to control the risks?	Who needs to carry out the action?	When is the action needed by?	Done

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APPENDIX K1: BANKS, NON-BANK FINANCIAL INSTITUTIONS, MOBILE MONEY AND MIOBILE FINANCIAL SERVICES

The COVID-19 threat has imposed a new way of carrying out business for banks, non-bank financial institutions, and managers (New Normal). This may be a permanent normal for a long time to come. In figuring out supply chain solutions, responsible supervisors or HR Managers will have to expand upon existing safety protocols and change their Occupational Safety by deploying plans to protect the customers, clients, employees and indeed the general public while the provisions of regulatory laws in the financial sector will still apply. The checklist below could be used by other sectors in a customised way to suit their workplaces.

MANAGEMENT	HOURLY	DAILY	WEEKLY	AS NEEDED	PROCESS OWNERSHIP	COLLABORATIONS/PARTNERS
1. Attendance Guidelines a) Temperature checks b) Checks on COVID-19 test certificates for international tourists c) Self-check procedures d) Oversight and management of symptoms among staff e) Maintain and manage clients, customers, general public in their premises f) Maintain employee shift register		✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile financial services	Manager/Safety Managers/Supervisors Branch Manager/ Mobile Money Company Managers
2.0 Response in an event of confirmed case of COVID-19 a) Report to public health team/authorities b) Quarantining and contact tracing procedures from the banks c) Stagger the shifts to avoid crossing-contamination among staff d) Communicate to the public through media about the cases of COVID-19				✓	Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
3. Staff and Client Personal Hygiene a) Regular handwashing b) Hand sanitisation: How, when, and where c) Hand sanitiser at high contact areas/Stations/seats/waiting rooms/receptions areas d) Reporting, entering premises, during and on leaving work premises	✓				Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors

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4. Sourcing, Distribution, receiving materials for use as Personal Protective Equipment (PPEs) guidelines		✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
5. PPE supply: Face Masks, Gloves, Shields, a) Check condition and fit for use of PPEs b) Care and cleaning			✓		Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
6. Enforcing Social and physical Distancing Measures a) Entrances and exits b) Workplaces c) During meals d) Registration and reception areas e) Waiting rooms /meeting rooms f) Seats and marked sitting arrangements 1 m apart <ul style="list-style-type: none"> At waiting places Branch/ booth counters Common-use counters within premises Queuing for services 	✓	✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors All employees
7. Cleaning and Disinfecting a) Waste bins availability b) Waste handling and removal and disposal c) During shifts changes sanitise and disinfect work stations d) Door handles, tents e) Desk work areas. Computer keyboards/ digital buttons and switches f) Paper work handling, copiers, faxes, (office machines) g) Common use telephones, phone handsets h) delivery points, storerooms i) Kitchens//water cans/cases/containers j) Water dispensers k) Delivered Equipment/machinery form repairs	✓	✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors

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l) After maintenance works						
8. Handling Deliveries/service Supplier/Bulk cash in transit a) Any courier or suppliers to the bank, service centre of stationery, materials, food and water b) Security company		✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
9 Signage and Markings a) Apply to customers/and bank/mobile money staff b) For staff on spacing floor marks c) Digital/printed information on COVID-19 awareness strategically displayed d) Contactless strategic information posters/digital Displays on COVID-19 for public		✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
10. Emergency Phone Number a) Family members of staff b) First response (next of kin) c) Premises reaction health team phones d) COVID-19 MoH Hotlines		✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
11. Management Team Communication with a) Staff b) Suppliers c) Distributors d) Customers/clients/visitors e) Community representatives/public health team on COVID-19 from MoH			✓		Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
12. Remote Work Staff Policies or Staff Working from Home		✓			Bank, Branch Managers, Mobile Money Managers, Insurance vendors/Safety Supervisors of mobile	Internal Communication Branch Managers, Players in mobile Money and financial services including insurance vendors
Premises Reaction Health team phones	ALL WORKERS AND SUPERVISORS SHOULD BE AWARE OF THE COVID-19 EMERGENCY HELP; COVID-19 HOTLINE TOLL FREE: 909, MOBILE +260 97 4493553 or MOBILE +260 96 4638726					
COVID-MoH Hotlines						

External References

World Health Organisation, WHO COVID-19 and Food Safety: Guidance for Business Return to work Checklist template

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