

# COVID-19

**A PRACTICAL GUIDE ON HOW TO PROTECT THE FUNCTIONING OF YOUR CHARITY THROUGHOUT THE PANDEMIC.**

**#PlanPrepareProtect**

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# OVERVIEW

This document has been developed to provide guidance for Muslim charities in the UK in the face of the COVID-19 pandemic, also referred to as the 'coronavirus'.

The virus is believed to have originated in the city Wuhan in the Hubei province of China. Though full knowledge of the specifics of the virus is still limited, it is not believed to be airborne and is spread through infected respiratory droplets being transferred from an infected person to a non-infected person both directly or through contact to an infected surface area.

According to the 12/03/20 Cobra meeting briefing, the government suggests that the UK will experience the peak of the virus in between 10-14 weeks(1). At the time of writing the UK has nearly 10,000 confirmed cases of COVID-19 and 474 reported deaths(2).

The government advised on the following on the 16/03/20:

- anybody with fever or a continuous cough or has a member in their family with these symptoms must self-isolate for 14 days
- working from home should be adopted where possible
- people should avoid pubs, clubs, theatres and other such social venues
- only use NHS when it is a necessity
- the government will no longer support mass gatherings by using emergency services (3)

The government aims to flatten the epidemic peak prior to introducing stricter measures with the aim that this will provide more time to effectively respond without crippling emergency services.

With the UK government's strategy to delay the peak of the virus, we can expect there to be a direct implication on events and fundraising campaigns during the holy month of Ramadan. This document aims to provide some practical advice on how to minimise the impact of COVID-19 on your organisation and to minimise risk to the continuity of your organisation and the life-saving work Muslim charities do both in the UK and globally. By formulating comprehensive plans and preparing for the potential scenarios that our organisations may be faced with, we can, inshAllah, better effectively protect the sector.

(1) <https://www.reuters.com/article/us-health-coronavirus-britain-peak/uk-coronavirus-peak-10-to-14-weeks-away-government-chief-scientific-adviser-idUSKBN20Z33X>

(2) <https://www.cityam.com/uk-coronavirus-death-toll-hits-474/>

(3) <https://www.bbc.co.uk/news/uk-51917562>

# 1. IMMEDIATE ACTION

With uncertainty over the speed of COVID-19 in the UK and of the future government response, we recognise that formulating strategic plans and responses may be difficult. With that said, and through reflecting on the situations of other countries further on within their outbreak, there are a number of immediate measures that we recommend our members to put resources behind:

1. Consider the cancellation/postponement of events due to take place over the next two months and assess the risks.
2. Consider putting plans for future events on hold, particularly those that require greater resources. If the virus continues even longer than expected, you may suffer greater losses, so it is best to hold back.
3. In practical terms, be vigilant in regard to hygiene within your offices. This may include regular cleaning of surfaces, appliances (particularly computers/laptops), ensuring access to soap/hand sanitiser is consistently maintained and the prompt disposal of rubbish.
4. Work flexibility trial runs are a good way to test the effectiveness of staff working from home. It will help to highlight any gaps in technology, or logistical difficulties such as access to certain documents. The earlier these trials are conducted the better equipped your organisation will be in the event of some staff and volunteers having to self-isolate, or a lock down that requires all staff and volunteers to work from home.
5. Review your insurance policy documents - what potential scenarios are covered by your policy? Are you able to purchase an extension that covers notifiable diseases if your current policy does not?

# 2. DUTY OF CARE

Organisations, first and foremost, have a duty of care to their staff and volunteers. Their health and wellbeing is of central importance, as is the health and wellbeing of their families and the wider community. As such, as a matter of urgency, there are a number of paths organisations should consider taking to protect their staff and volunteers:

1. Identify staff most high-risk and vulnerable to COVID-19 or with at-risk family members, and ensure, when and where possible, that effective plans are put in place to offer them greater work flexibility and to limit their risk of exposure to the virus.
2. It is fundamental that your organisation follows the current NHS and government advice on cases of a staff member/visitor with confirmed COVID-19. The current advice asserts that 'closure of the workplace is not recommended' and that 'the management team of the office or workplace will be contacted by 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'<sup>(3)</sup>.
3. It is important that you maintain a consistent and clear line of communication with your staff and volunteers during this time. Keep them regularly updated with information on the organisations response, their access to sick pay, benefits and relief, as-well as updates on government advice.
4. It is also important to ensure all emergency contact details are up to date and that staff who are currently working overseas have access to healthcare services and support.

(3) <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-covid-19>

## 2. DUTY OF CARE CONTINUED

It's important that organisations also consider the safety and security of their staff currently working on projects overseas. Below are a number of areas to consider:

1. Refugee and displacement camps are at high risk of an outbreak of COVID-19, it is important that your staff have the necessary protections so that they can continue to deliver life-saving work whilst not adding increased risk to their own or other people's wellbeing.
2. Your organisation should consider developing a number of back-up plans. Part of this process could be to assign a delegation to help support those currently working overseas in the field, providing information, advice and support.
3. Keep regular communications with your field team, considering the shutdowns and the suspension of air travel. Do your field teams require extra accommodation? Do any of your field team need to return home due to family responsibilities and so on? If so, make urgent arrangements for their return, if possible.
4. Ensure that your teams who are currently involved in fieldwork have comprehensive insurance and can receive the health care that they may need in case of exposure to the virus.

# 3. BUSINESS CONTINUITY PLAN

It is important that Muslim charities put a basic business continuity plan together - updating in accordance to new information provided with further government and NHS developments.

In your business continuity plan we recommend you consult the following factors:

1. Expect disruption in all possible areas. This may include disruption to fundraising, working hours, events and the supply chain.
2. Assign a team/individual to work on developing a business continuity plan and updating and executing the plan.
3. Work to developing and providing the necessary technology and infrastructure to maintain effective working if remote working becomes a necessity for most of your workplace
4. Unfortunately, this pandemic may be a matter of attempting to manage damage, rather than match the level of fundraising successes that Ramadan fundraising campaigns, in particular, have provided in previous years.
5. For your organisation's overseas projects, you should consider reviewing your budget allocations as your income might be less than what you have projected.
6. Put a process in place in the event of management/trustees being exposed to the virus. How will decisions in your organisation be made?
7. Despite the current global crisis, it is important that your other projects are not neglected. We must not leave the communities we are currently serving behind.
8. If you have any local branches, consider how they can be utilised within this crisis and how travelling between them may be difficult.

# 4. FINANCIAL SECURITY

We recognise that the impact of COVID-19 may effect the financial security of your organisation, hence the importance of developing a business continuity plan. This section offers some advice that aims to help your organisation stay as financially secure as possible in the midst of the COVID-19 pandemic.

1. If your charity has any investments, it is important for your organisation to take into consideration the global stock market and the fluctuations and drops that have been evidenced in recent weeks.
2. Digital fundraising, awareness raising and campaigning is your friend. Assign resources and time to developing effective online campaigns. Given the likelihood that fundraising events, mosque fundraising and street fundraising will be massively limited/impacted by COVID-19, this will hopefully ensure an alternative avenue to maintaining donation streams.
3. The coronavirus may not only disrupt fundraising streams but may also impact output with the need to step in and support emergency services and protect the most vulnerable within our communities. Be conscious of your organisations capacity and what you are in the position to be able to provide and how to allocate funds effectively and assess risk.
4. It is important that your organisation remains up-to-date with all new policy developments - this could potentially include funds from the government available to the charity sector in our response to the pandemic and in support of emergency services.

# 4. FINANCIAL GUIDANCE AND SUPPORT

The situation in regard to financial support available to your organisation during this time is changing on a regular basis, please check the date of this document on the front page to ensure you are reading the most recent version.

1. Struggling to pay your staff's wages? Apply for the Government's Coronavirus Job Retention Scheme
  - a. *The scheme has been set up to provide support for organisations in paying salaries, reimburse 80% of an employees salary (if on payroll) of up to a maximum of £2,500 per month.*
  - b. To apply, contact HMRC. The government states that 'any employer in the country- small or large, charitable or non-profit will be eligible for the scheme'(4).
  - c. At the time of writing, the scheme has not yet been set up, nor has the process of reimbursement been decided. Take consideration of this when planning your next steps.
2. Business Rate cuts
  - a. A Dua Governance paper suggests that councils could expand their properties charitable rate relief from the maximum 80%, to the total 100% (5).
3. Disruption to Ramadan fundraising may have a significant impact on your charities ability to survive. The Government's Coronavirus Business Interruption Loan Scheme could potentially provide some respite.
  - a. This loan scheme would be provided by all mainstream banks, providing a guarantee of 80% on each loan. Loans of up to £5 million can be acquired.
  - b. To be eligible, your organisation would have to have an annual income of no more than £45 million.
  - c. Eligibility is dependent on the bank providing the loan scheme.