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FOREWORD

Dear Colleague,

I am delighted to introduce the first part of a two-part guide from Resilience First for organisations dealing with issues around flexible working on the back of the Covid-19 pandemic.

The pandemic has brought about some significant changes to our previous, traditional working practices, and I feel sure more adaptation will become apparent as we travel along the long and winding road to recovery.

There is no doubt that companies are seeing change as both a necessity and an opportunity. The pandemic has accelerated that change in a way we could not have imagined even at the end of last year. There is a realisation by many organisations that a significant proportion of their workforce will – for the foreseeable future – be dispersed and working away from the office for much of the time. Technology has been the great enabler here.

While such flexible working may allow companies to reduce office footprints and hence overheads, there are potential downsides in terms of productivity hits through a lack of bonding, training and creativity. There is also the real danger of mental ill-heath and skills fade in key areas like safety.

This guide highlights the upsides and downsides and provides some key messages on what to consider as we all move forward into a new working environment. Part 2 will consider the return-to-work practices when these accelerate.



Simon Collins
Chair
Resilience First

THE CHANGING WORK PLACE

Resilience is about adapting to change.
Covid-19 has epitomized a threat which
demands significant change and one way we
are responding to the new resiliency normal
can be seen in anticipated revisions to the
workplace. While the nature of work by key
workers, for instance, may dictate location,
others, especially those in offices, are likely
to witness new sites and flexible working
arrangements. Technology has greatly
accelerated this shift.

Some are beginning to question whether the traditional office is 'obsolete'.¹ Others have indicated that they will promote a 'culture that values and supports remote working' with a goal of having around a third of the workforce working from home or near home in the future.² (See Box ¹) What is clear is that returning to the office is proving to be slower and more difficult than dispersal in the first instance.

Companies have adopted different strategies but according to a survey in one national paper, 'three-quarters of the UK's biggest employers are looking at a permanent shift to flexible working'. This infers a blended mix of office and remote working, with the latter frequently including working from home (WFH). Without official regulation, a return to the office will occur to mixed degrees.

Most businesses now accept home or remote working as a reality for the foreseeable future for a good proportion of their employees, accelerating a trend of around 5% that existed before the pandemic. Besides the continuing fear of Covid, many staff have gained a positive taste of working from home and thereby avoiding often a lengthy and costly commute. Behavioural change takes 2-3 months to become established and neither vaccines nor stipends are likely to undo entirely the shift in distributed working which may also boost staff wellbeing.



Box 1:

Where do you sit?

Examples of company positions (subject to new lockdown measures):

- ▶ Aviva is planning a capacity of around 10% of its office space.
- ▶ 3i is anticipating that 70% of its staff return.
- ▶ Twitter has told employees they can keep working remotely permanently.
- ▶ OneSavings Bank aims to get all staff back in the office for 50% of the time by the end of October.
- ▶ **Bloomberg** is reportedly offering a stipend of up to £55 to encourage employees back to its London office.

Rosters based around part-time occupancy (1-3 days per week in the office) - once official advice is relaxed – may help to overcome management concerns of a loss of creativity by association, fewer opportunities for team building, training, mentoring and corporate bonding. Another solution that may gain traction is the adoption of collaboration hubs or satellite offices that will avoid long commutes into major cities. This trend is being seen indirectly in the relative busyness of regional towns to the detriment of major cities like London. It is reported that retailers on high streets in towns and suburbs are suffering less from a downturn in trade than witnessed in large cities because people are remaining closer to home on a regular basis. House purchases in the suburbs has also risen on the back of people seeking premises with offices and open spaces.

All this will not help the economic damage from the collapse of major city-centre services, including rail and tube. It may also not help secure city pay and allowances – why should companies pay benefits for staff wanting to work out of town?

What is for sure is that the office will never be quite the same again. We need to grasp the opportunities and manage the change in a domain which has largely remain unaltered for decades. The contest over the future of the workplace has only just begun.

HELP AT HAND

– This Guide

This guide, the first of a two-part review, will look at the collective advice on remote working or WFH. It will look at the pros and cons of a way of working flexibly, how to WFH safely and what professional bodies are advising on the best solutions to adopt. The experience of the past nine months of the pandemic has helped shape these solutions, especially on the mental wellbeing of employees. Part 2, to follow, will examine the reconfiguration of the traditional office to cater for the new workplace strategies.



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THE COSTS OF **REMOTE WORKING**

One downside from remote working is the loss of national revenue. According to a report by PWC, if employees continue to be universally advised to work from home it could see the UK's GDP being £15.3bn lower per year compared to a scenario in which office-based workers eventually return to working in the office.4 (See Box 2) This cost could be attributed

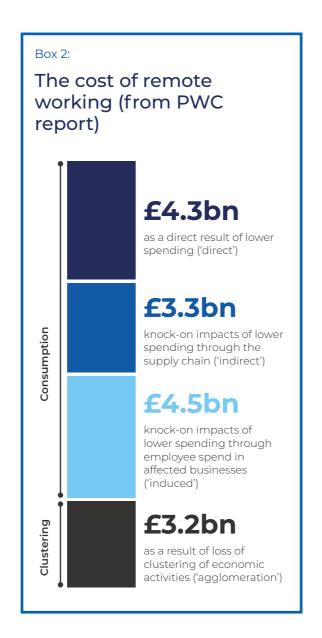
- ► Lower spending on goods and services when working from home both directly, through supply chains ('indirect impact') and through lower incomes for workers in affected sectors ('induced impact').
- ▶ Loss of clustering benefits between businesses and between workers.

The PWC report estimated that the negative impact on hours worked is equivalent to 250,000 jobs per year in full-time equivalent (FTE) terms.

On the upside, a 2014 report by the Centre for Economics and Business Research (CEBR) noted that a shift to a flexible working environment could potentially add an extra £11.5bn per year to the UK economy through the more productive use of available working hours, the equivalent of 0.7% of GDP. 5 Furthermore, flexible working cultures may also have the potential to encourage economically inactive or unemployed individuals to return to employment, which could potentially boost GDP by up to 4.7%, according to CEBR.

It is the case that a certain amount of the spend by employees within main cities has been transferred to local towns and suburbs. (CEBR calculated a monthly spend of £202 by employees near their place of work before lockdown.) There are anecdotal reports of the suburbs and regional towns maintaining a reasonable level of trade as people at

home spend locally. While the total level of expenditure may be diminished, a benefit may be derived through a levelling up of spend between the inner- and outer-city centres. What is assured is that the loss in GDP would be a great deal higher if the internet was unable to support the massive growth in remote working.



MAINTAINING **PRODUCTIVITY**

There are differing reports on whether remote working enhances productivity. There is anecdotal evidence that time saved on commuting is spent on extra work, while the fear of redundancy during the pandemic may have encouraged those additional hours. Some may be distracted or frustrated by their home environment, whilst others may relish or benefit from a quieter environment. According to a survey by the Chartered Institute of Personnel and Development (CIPD) of 1,046 employers in July 2020, 65% felt home working had either boosted productivity or noticed no difference, while 28% thought it has reduced productivity.6 The attractiveness of the high-tech, hot-desking, open-plan office is seemingly on the wane with a proportion of office workers feeling the time is right for change.

The shift to working from home could have positive implications for labour productivity and the levelling-up agenda. Workers who used to work in inner-city offices can bring more economic activities to the suburbs and rural areas. Cities that heavily rely on office workers may need to diversify and adapt as a result.

According to PWC, research suggests that workers and firms are most productive when they are given flexibility to choose the most suitable working style based on their individual needs and critical factors such as the homeworking environment, children, privacy, age and job seniority. Flexible working can also open the labour market to more people.

In a survey of over 2,000 organisations by Aon titled 'Accelerating Workforce Agility and Resilience', 67% of organisations are actively identifying functions and roles that can best operate remotely to determine who can work virtually going forward. 7 (See Box 3.)

Box 3:

Practical recommendations (from Aon survey)

- ► Make better remote working a priority. Provide new tools and programmes to improve the productivity and wellbeing of their remote workforce.
- ► Support workforce resilience. Help employees address acute challenges related to the pandemic.
- View diversity and inclusion as key to improving workforce agility. This ranked near the top of 10 factors surveyed.

It is important to remember that one size does not fit all. Employers need to be aware of their obligations to assess the risks associated with WFH and be sensitive to the challenges remote working brings to colleagues and how they are coping with enforced change. One colleague might be a multi-tasking parent with their children no longer at school or in childcare. Another may have venerable relatives in their care whilst someone else may be adjusting to the company of their flatshares 24/7 – so the norm for one person might be completely abnormal for another. Some people's workloads may have decreased, while the workload of others may have increased significantly.

Employers need to be flexible with working patterns. Employers should discuss with employees their preferred working hours and define realistic expectations for response times via email. etc. These schedules should be shared with the rest of the team so everyone knows what to expect.

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MAINTAINING TRUST, TEAMS AND MORALE

Creating a positive working environment is essential for high returns. Deloitte's 2019 UK Human Capital Trends Report identified a need for leaders to move beyond mission statements and 'profits with purpose' to reinvent human capital processes with a human focus. While 74% of organisations said their definition of employee experience involves a positive work environment, only half of employees considered their organisations to be effective at creating a positive work environment and providing meaningful work. This imbalance may increase with so many employees working remotely.8

Trust is an essential ingredient of any staff relationship; it helps build and sustain teams as well as perpetuate morale. An employer puts trust in an employee to work remotely recognising it is not about hours sat at a desk but about productivity and using time effectively to produce results.⁹

This trust is a two-way street, with individuals empowered to manage their own time and workload without the familiar surroundings and structure of their teams and workplace. This requires clear delegation and the transfer of responsibility to complete a task assigned on time and in the best way. The importance of leadership and learning is key in the face of change, and employees are trusting their leaders to engage, communicate, promote transparency and lead by example.

Motivation is likely to be challenged in the absence of face-to-face and regular management – the old adage of 'out of sight, out of mind'. Where staff development and promotion are based on bottom-up assessments but distance from the office environment does not allow managers to gain on insight on individuals then motivation may decline. This can be countered to a degree

by regular communication (even if virtually), frequent reporting and feedback, praise where appropriate and empathy with personal circumstances. Monthly or periodic physical meetings can help to balance the needs of teams that were used to working in an office with the new situation of just seeing members via a screen. If remote monitoring of work levels is deemed necessary then care should be taken not to appear overbearing or over-intrusive which may disincentivise employees.

The bonding that can take place, both inside and outside the office, will be essential when incidents or crises occur, and all hands are needed. The bonding will help make individuals aware of the strengths and weaknesses of others, and develop a feeling that we are all in this together. In this way, overall morale will be enhanced and wellbeing assured. (See Box 4.)

Box 4:

Strengthen team building

- Leadership is key; trust is the main ingredient.
- Have regular (but not too frequent) communications.
- Conduct video calls that discuss topics beyond work (to judge demeanour and mental health).
- Conduct regular reporting and feedback meetings (offering praise when appropriate).
- ► Hold regular team meetings (via Zoom, MS Teams, etc).
- Develop distance-learning/micro packages.

MAINTAINING MENTAL WELLBEING

Some of us may be used to remote working of some kind but we are in unchartered territory with the longevity expected around Covid-19. A lack of human interaction, feelings of isolation and economic worry can trigger anxiety, depression and poor mental health. An increased use of technology can also have a negative effect on people as they continue to work when they are not at their most productive.

Hence, it is important for employers to consider and act to protect the mental health of employees, especially when remotely working. Young people are perhaps the most vulnerable demographic in terms of mental wellbeing, largely because they have not established strong team bonds, have limited space to work remotely for long periods, and may be reluctant to admitting that they are not okay and need help. The difficulty of providing induction training and distance learning compounds the problem. There is also a wider demographic of workers who are eager to go back to the office and to have some kind of interaction with their colleagues because they feel their mental health has suffered by being distant for too long.

Organisations must therefore make extra effort to implement mental healthcare action plans and develop links to appropriate professional services in advance of any problem occurring. Agencies such as the Samaritans and the Mental Health Foundation can be start points.¹⁰ (See Box 5.)

Simple measures can be effective. When working from home, one tends to lose the natural 'log off' moment of physically departing our workplace. It is important that employees manage themselves to finish work.

Technology has contributed to an 'always on' culture, so our reliance on it during enforced

periods of working remotely could have negative effects on our mental health. In addition, during enforced social distancing, extra effort should be made to reach out to colleagues and ask 'are you ok?' Encouraging conversation is a good first step.

Employers also need to consider how they will keep in touch with employees who are working at home and what control measures need to be put in place to protect those working from home. The Health and Safety Executive (HSE) suggests that there may additional risks that arise from employees working alone without any direct supervision. Therefore, it is important to identify what impact reduced contact or no contact at all with the employer and/or colleagues could have on the employee's overall mental health and wellbeing.

See also Resilience First's Guide on Emotional Resilience.¹¹

Box 5:

Recommendations (extracts from Mental Health Foundation and Resilience First Guide)

- ► Talk to your colleagues.
- ▶ Promote access to support.
- Use technology for work and social aspects of work.
- See opportunities for growth and development alongside crisis planning.
- Encourage personal planning and self-care.
- ► Ensure all managers are aware of the plan and support it.

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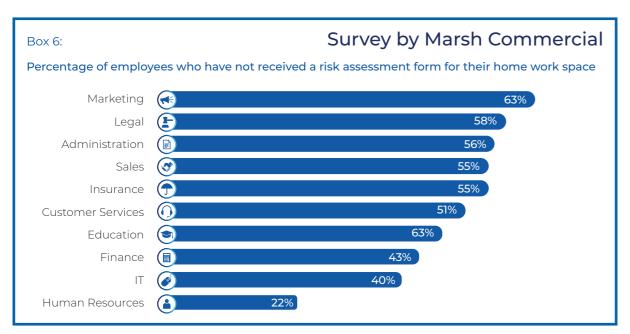
KEEPING SAFE

Flexible working brings its own risks. They can be both physical (e.g. accidents away from the office) and electronic (e.g. cyber threats via phones or computers). With employees working remotely, there is also the danger of breaches in confidentiality of work material, unofficial dealing in commercially sensitive data, and casual unauthorised conversations with external parties. In organisations in the utility sector, for instance, an additional factor for home and office staff (including supervisors and managers) to consider is the maintenance of close personal contact with field-based staff to ensure safety is being managed robustly on the ground.

The trend also raises legitimate questions of recovering costs of energy and internet access, insurance to cover accidents in the home, the provision of hardware that complies with health and safety rules, employment rights with management at a distance, and the application of remote monitoring and reporting. The shift illustrates the other danger that the new practices applied to a distributed

workforce may have got ahead of regulation and legislation, both which take time to work through the usual channels.

It must be remembered that employers already have a legal obligation to secure the health and safety of its employees under the Health and Safety at Work etc 1974, and those same obligations apply to those that work from home. Employees also have their own responsibilities to look after their own health and to assist their employer in meeting their overarching obligations. It is clear that compliance with those occupational health and safety requirements remains with duty holders, even during the Covid-19 pandemic, and the HSE will continue to actively monitor compliance and will not hesitate to take appropriate enforcement action against those who fail to meet their obligations. This could include improvement notices, significant fines, and in the worst cases, imprisonment for individuals who show a blatant disregard for the law.



Risk Assessment

It is important in the first instance to conduct and record a risk assessment for working from home. There are several templates in existence that provide a guide on the factors to consider. However, evidence from a Marsh survey shows that many have not received a risk assessment form from employers.¹² (See Box 6.) A useful guide on 'Managing Risks in the Shadow of a Pandemic – Health, Safety and Welfare' has also been issued by Marsh Commercial. ¹³ (See Box 7.)

A questionnaire to complete as part of a risk assessment can be found at the HSE website – Managing risks and risk assessment at work. Resilience First's Work from Home Risk Assessment Template appears on pages 14-17.

Physical

The HSE provides good advice on a range of challenges under its Protect home workers' guide. The employer has the same health and safety responsibilities for home workers as for any other workers. When someone is working from home, permanently or temporarily, it is important to consider:

- ► How will you keep in touch with them?
- What work activity will they be doing (and for how long)?
- ► Can it be done safely?
- ► Do you need to put control measures in place to protect them?

The HSE guide offers pointers on lone working without supervision and working with display screen equipment, with useful checklists.

Box 8:

The Tax Implications



Using a room in your home or a converted garage or a garden structure exclusively for the purposes of a trade, business, profession or vocation may result in Capital Gains Tax being levied when you come to sell your home.

Tax relief on expenses such as chairs, printers, etc, is possible if you have to buy those items for your job and you only use these items wholly, exclusively and necessarily in the performance of your duties. If required to work from home, you may be entitled to claim tax relief on additional household expenses such as heating and lighting.

Box 7:

Seven Best Practices (from Marsh)

- 1. Set a designated work area.
- 2. Plan and test communications.
- 3. Make sure your network and work programmes are protected.
- 4. Dress like you're going to work in the office.
- 5. Avoid distractions and stay on task.
- 6. Evaluate yourself periodically.
- 7. Remember to take breaks when you need to.

Insurance

The question of insurance cover at home is important. Employers should check the details of their insurance to make sure they are covered for an employee working from home if they are using business equipment. It also needs to cover them against a claim by a third party.

Employees should check there are no issues with them working from home, with their home insurer and/or mortgage provider or landlord. Employers must remind their staff to check this.

If you are an office-based worker and need to work from home because of government advice or because you need to self-isolate, your standard home insurance should cover you but it is worth checking the policy. Depending on the nature of your job, you may want to make sure you're fully covered for accidents that happen as a result of working from home. If this is something you have been thinking about, you might consider taking out extra insurance such as additional accidental cover.¹⁶

If you need to see clients at home, this may alter your home insurance cover as additional people coming to your house could be seen as more of an insurance risk, so your home insurance costs may increase.

It is also worth while checking on the tax implications of working from home. (See Box 8.)

Electronic

The National Cyber Security Centre (NCSC) provided guidance on how to prepare an organisation and staff for home working.¹⁷ It includes advice on spotting coronavirus-related scam emails as staff might feel more exposed to cyber threats when working outside the office environment (see NCSC's 'Top Tips for Staff' e-learning package¹⁸). (See Box 9.)

Box 9:

Recommendations (from NCSC)

- You should produce written guides for different software compared to what they do when in the office – and test them.
- You should consider producing a series of 'How do I?' guides so that your already stretched support team isn't overwhelmed with requests for help.
- You should check how staff are coping; not just in terms of how to use new technologies, but also how they are adapting to having to work in very different ways.
- Make sure devices encrypt data whilst at rest, which will protect data on the device if it is lost or stolen.
- Make sure staff know how to report any problems. This is especially important for security issues (see looking after devices below).

PRACTICAL GUIDES FOR REFERENCE

ACAS

Working from home 19 Homeworking – a guide for employers and employees 20

CIPD

Questionnaire to prepare for home working ²¹

Getting the most from home working ²²

Managing remote working and business closures ²³

HSE

Lone Working Guidance (INDG73) ²⁴ Stress Management Standards ²⁵

The Economist, 12 September 2020.

² https://gov.wales/aim-30-welsh-workforce-work-remotely

³ The Times, 29 August 2020.

⁴ https://www.pwc.co.uk/economic-services/documents/economic-impact-of-returning-to-the-office.pdf

https://www.cebr.com/wp-content/uploads/2014/12/UK-CitrixReport.pdf

⁶ https://www.cipd.co.uk/about/media/press/home-working-increases#:~:text=The%20survey%20of%201%2C046%20 employers,and%2037%25%20that%20don't

 $^{^{7}}$ https://rewards.aon.com/aon.rewards/media/files/reports/Aon-HR-Pulse-Survey-Sept-Results-Region-Europe.pdf

⁸ https://www2.deloitte.com/content/dam/Deloitte/uk/Documents/human-capital/deloitte-uk-human-capital-trends-2019-updated-latest.pdf

⁹ https://www2.deloitte.com/uk/en/pages/consulting/articles/future-of-working-from-home-trust-teamwork-and-technology.html

 $^{^{\}rm 10}\,\text{https://www.mentalhealth.org.uk/publications/how-to-mental-health}$

https://www.resiliencefirst.org/our-work/resources/emotional-resilience

¹² https://www.marshcommercial.co.uk/articles/the-risks-of-working-from-home/

¹³ https://www.marshcommercial.co.uk/media-library/files/insurance/coronavirus/managing-risks-in-the-shadow-of-a-pandemic--health-safety-and-welfare.pdf

 $^{^{14}\,\}text{https://www.hse.gov.uk/simple-health-safety/risk/risk-assessment-template-and-examples.htm}$

⁵ https://www.hse.gov.uk/toolbox/workers/home.htm

¹⁶ https://www.marshcommercial.co.uk/media-library/files/insurance/coronavirus/managing-risks-in-the-shadow-of-a-pandemic-health-safety-and-welfare.pdf

¹⁷ https://www.ncsc.gov.uk/guidance/home-working

¹⁸ https://www.ncsc.gov.uk/blog-post/ncsc-cyber-security-training-for-staff-now-available. See also https://www.ncsc.gov.uk/files/home%20working%20v1.pdf

⁹ https://www.acas.org.uk/working-from-home

²⁰ https://archive.acas.org.uk/media/3905/Homeworking---a-guide-for-employers-and-employees/pdf/Homeworking-a-guide-for-employers-and-employees.pdf

 $^{^{21}}$ https://www.cipd.co.uk/knowledge/fundamentals/relations/flexible-working/homeworking-questionnaire

²² https://www.cipd.co.uk/knowledge/fundamentals/relations/flexible-working/remote-working-top-tips

²³ https://www.cipd.co.uk/news-views/coronavirus/faqs/remote-working-business-closures

²⁴ https://www.hse.gov.uk/pubns/indg73.pdf

²⁵ https://www.hse.gov.uk/stress/standards/

Resilience First's WFH Risk Assessment Template

A starting point for addressing known risks in the WFH environment

To be completed by the member of staff with their line-manager

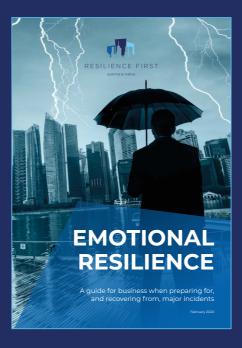
Actions completed

Action	Objective	Guidance	Controls and Mitigation in place	Actions needed	(Y/N)	Responsibility
Environment						
Ensure a good standard working environment	Reduce undue physical strain	Whenever possible, staff should work free from distractions and noise and with access to good lighting.				
Ensure a good standard work station	Reduce undue physical strain	Staff should use equipment in compliace with health and safety guidelines and with appropriate ergonomics when working.				
Ensure availability of a good standard of IT equipment and mobile phone	Ensure smooth transition to working from home	Staff should have access to a company laptop with the required dongles, internet boosters, access files and folders as well as a company mobile phone to ensure continued communication with the company, team members and/or clients, and stakeholders. There should also be a system in place to ensure the prompt delivery of spare equipment when needed.				
Access to required online files and systems	Ensure smooth transition to working from home	Staff should list the files and folders they work with regularly to ensure continued access from home.				
Access to a help desk	Ensure support to minimise stress when in need	Virtual IT and HR support teams should be arranged, to assist with any queries from WFH. This could be supplemented by the creation of a self-help or FAQs guidance sheets to provide a first level of support.				
Security and Data						
Data protection	Safeguard company sensitive data	Ensure staff have read and signed your privacy notices. Discourage use of personal devices for company activities, to avoid the transfer of company data outside of the company's controlled environment. Ensure robust IT back-up measures are in place.				
Cybersecurity measures in place	Protect company data	Ensure that staff are fully trained on and conversant with your latest company cybersecurity policy. Verify that your corporate devices security softwares are up to date.				
Security measures in place	Promoting Staff wellbeing	Check the locations your staff are working from and provide additional security advice if necessary.				
Accidents, security, fire and other incidents	Promoting Staff wellbeing	Ensure virtual access to your trained company first aiders. Consider providing some basic online training too, if required. Supply your staff with a FAQs sheet with emergency numbers included. Advise your staff to work in a clutter-free environment with no overloading of sockets to avoid trips and fire incidents.				
Insurance policies	Protect company equipment and ensure staff wellbeing	Ensure that your company insurance policy provides cover for your equipment and work-related incidents for your staff wherever they may be located. Employees should also check if their home insurance policies provide cover for work-related incidents.				

Individual Needs							
Staff emotional and physical wellbeing	Promoting Staff wellbeing	Practical measures and processes should be in place to promote the physical and emotional well-being of you staff. These should include advice on taking regular a proper breaks away from the laptop. Actively create opportunities for virtual team bonding and consider appointing mentors or work buddies.	ır				
Communication and Training	Promoting Staff wellbeing	Put in place channels of communications between teams/departments and senior members of the company. Include key staff representation across the company in critical meetings. Actively maintain staff training and celebrate progressions and promotions.					
Workplace equality	Promoting Staff wellbeing	Ensure that your company policy continues to promot workplace equality and balance across the company, including for WFH teams.	te				
Covid-19 related ad	lvice						
Managing Covid-19 risk at home	Promoting Staff wellbeing	Supply your staff with the latest information and advice around masks, good hygiene and social distancing. This should be supplemented by regularly updated company-wide Covid-19 related policies/check-ins, which should include clear guidance on access to the office and when staff would be expected back to the office.					
Protecting staff at higher risk	To protect clinically vulnerable and clinically extremely vulnerable individuals	Create a confidential system of awareness of staff who may fall into this category, including of staff who may have responsibility of care of a friend or family member who may be in this category. Consider creating the necessary support measures to ensure their physical and emotional well-being, where needed.					
Staff who need to self isolate	To make sure individuals who are advised to stay at home under existing government guidance do not physically come to work. This includes individuals who have symptoms of Covid-19 as well as those who live in a household with someone who has symptoms.	Create a confidential system of awareness of staff who may fall into this category, including of staff who may have responsibility of care of a friend or family member who may be in this category. Consider creating the necessary support measures to ensure their physical and emotional well-being, where needed.					
Work-related travel	Minimise social distancing	Ensure staff have access to the required online tools/ systems to avoid work-related travel where possible. Ensure staff have the required training to operate the online tools/systems efficiently.	se				
Meetings/events	Minimise social distancing	Ensure staff have access to the required online tools and systems to avoid in-person meetings/events where possible. Ensure staff have the required training to operate these online tools/systems efficiently.					
Completed by Name: Name:							
Signed:	С	Date:	Signed:		Date:		
Job Title:	Comp	any:	Job Title:		Company:		

OTHER PUBLICATIONS BY RESILIENCE FIRST









Resilience First is a membership not for profit organisation with the aim of strengthening resilience in business communities.