



COVID 19 PRACTICAL GUIDE
FOR CREDIT UNIONS & STAFF

GUIDELINES TO FOLLOW IN THE WORKPLACE



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GENERAL INFORMATION

The Novel Coronavirus (COVID-19) is an infectious disease caused by a new virus. It was first identified in China, but has now spread internationally, currently impacting an increasing number of countries. Persons may be sick with the virus for fourteen (14) days prior to developing any symptoms. COVID-19 causes respiratory illness (like the flu) with symptoms such as a cough, fever, and in more severe cases, difficulty breathing. Persons with weakened immune systems as well as those with conditions like diabetes, cancer, asthma and chronic lung disease are more susceptible to infections. The current medical thinking is that there are persons asymptomatic (which means persons may have the disease but show no symptoms) therefore one should assume that the person has the disease and maintain the protocols of physical and social distancing.

HOW IT SPREADS

It spreads primarily through contact with an infected person when they cough or sneeze. It also spreads when a person touches a surface or object that has the virus on it, then touches their eyes, nose, or mouth (e. g touching door knobs or shaking hands then touching own face).

DEALING WITH COVID-19 IN THE WORK PLACE

Persons who deal with a high volume of persons

Persons who deal with high-volume customer interactions such as a member/customer service representative, tellers and loan officers are particularly at risk of exposure when undertaking daily duties. As such, these employees should implement the following techniques to minimize exposure:

- Ensure that alcohol (at least 62% and above) is accessible at work stations
- Perform hand rubs after conducting each transaction, particularly when handling money
- Provide tissues and no touch receptacles for members who may be sneezing or coughing
- Members should be asked to approach one at a time and maintain the six (6) feet (2-meters) rule at all times
- All surfaces and objects at workstations (including but not limited to pens, rubber stamps, computers, chairs and telephones) should be regularly wiped using commercial bleach wipes.
- Employees or members who appear to have symptoms (i.e., fever, cough, or shortness of breath) upon arrival at work or who become sick during the day should immediately be separated from other employees, members and visitors and sent home.
- The HR department should know employees who may be high risk and place those persons on work from home.



Precautionary Measures

- Disinfectant should be applied using a damp cloth and the surface allowed to air dry
- Do not use a spray as the coverage may be uncertain
- Do not splash liquid whilst cleaning: pour close to container

HOW TO CONTAIN THE SPREAD AT WORK?

Steps to take if an employee or member becomes sick or has been exposed to COVID-19

- Close off areas used by the sick person and remove said person to an area at least 6 feet away from other members
- Identify a room or an area where this person(s) can be isolated. A bathroom facility should also be identified for this person(s) if possible.
- Clean and disinfect all areas used by the sick person, such as offices, bathrooms, common areas, shared electronic equipment like tablets, touch screens, keyboards, remote controls, and ATM machines.
- Open outside doors and windows to increase air circulation in the area.
- Fellow employees should then self- monitor for symptoms (i.e. fever, cough or shortness of breath)
- Develop an enhanced cleaning schedule for all areas of work – clean contact surfaces as your situation dictates.
- Ensure that all floors are cleaned thoroughly with bleach and vacuum carpets weekly.
- Consider erecting a barrier between employees and members
- Closure of the workplace may not be necessary, but ensure that the contact numbers for the management team is available to all employees.

MANAGEMENT OF CONTACTS

Avoid contact with:

- Anyone who has cleaned up any bodily fluids
- Any person within 6 ft.
- Any employee or member living in the same household as someone who is symptomatic
- Any staff member who came into close contact with a symptomatic person need not attend work and should be isolated from the public for 14 days
- Stay home and practice social distancing if possible.

IMPACT ON WORKERS' MENTAL HEALTH AND FINANCIAL WELLBEING

An outbreak of infectious diseases like the current COVID-19 can be scary and overwhelming as it presents a number of implications that simply cannot be overlooked. Our employees and members alike may most likely experience some form of psychological concerns ranging from the anxiety of contracting the disease to anger issues resulting from the loss of a reliable and steady income. We are now entering an era of uncertainty with which most members may not be familiar with. It is imperative therefore, that we be proactive in securing the wellbeing of our employees and members alike and:

- Offer financial counselling to members and employees encountering financial difficulties as a result of the virus
- Offer counselling services for persons who feel a sense of hopelessness and loss and are unable to cope with the disease and its resulting effects.
- Establish a WhatsApp group with all employees, check in daily with them, send inspiring notes, professional jokes to keep spirits up.

POST PANDEMIC

- Continue cleaning and employing hygiene requirements.
- Provide mental health and financial support for frontline staff, key personnel, members, other groups as necessary.
- There are three (3) waves expected:
 - 1) Health Crisis
 - 2) Institutional Stress
 - 3) Global Recession



The first wave is currently being experienced – the health crisis. The second wave – institutional stress is fast approaching and collectively Credit Unions have put some plans in place, it is recommended to revisit these occasionally. The third wave – global recession is very likely and preparations should be in high gear for this.

Security concerns: It is likely that the global recession will have dire consequences on many economies. It is expected that crime will surge and likely lead to economic, social and political unrest: - Unemployment, failure of small

businesses, inability to generate income, among others. Credit Unions therefore should thoroughly assess the credit union's vulnerabilities. Credit Unions should look to increase security during and after these turbulent economic times. Additionally, credit unions should encourage small business loans from now, as areas of opportunities are very likely.

Areas of opportunities for growth:

Countries are likely to be at varying points of recovery. The Caribbean is heavily reliant on international tourism which may take some time for resurgence as those markets are possibly the last to recover given current data. Therefore, encourage members to advance local tourism, farming/greenhouse farming with emphasis on import substitution, digital capabilities, manufacturing, etc.

Are your forms electronic for staff and members? Take the time now to convert these into that format. Spend time now updating your website?

HANDWASHING TECHNIQUES



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Let us continue to make a difference in the lives of our members in 2020.