



**CWCFC**  
**FCCT**

CANADIAN  
WORKER  
CO-OP  
FEDERATION

FÉDÉRATION  
CANADIENNE DES  
COOPÉRATIVES  
DE TRAVAIL

# Continuity Plan

August 7, 2020 (Updated)

# Table of Contents

- 1) Main Risks ..... 1
- 2) Operational Essentials for CWCF ..... 1
- 3) Disaster Recovery and Communications ..... 2
  - Changes in work hours or location ..... 3
  - Communications with members ..... 3
- 4) Protecting information ..... 4
- 5) Insurance ..... 4
- 6) Continuity Supports and Resources ..... 5
- 7) Addressing the Risks ..... 5
  - Fire or flood ..... 6
  - Data threat (digital files) ..... 6
  - Cyber attack or hacker activity ..... 6
  - Document loss (RRSP/TFSA Program) ..... 6
  - Employee Theft ..... 7
- 8) Site Emergency Kits ..... 8



This plan is intended to document risks and events that might affect the CWCF's operations, and to ensure a timely and orderly continuation or resumption of its key functions in the event of an unforeseen event, disaster or threat.

The objectives of CWCF's continuity planning include:

-  Ensuring the health and safety of all staff
-  Minimizing interruptions to the Federation's ability to provide member services
-  Minimizing financial loss
-  Resuming critical operations within a specified time after a disaster

## 1) Main Risks

CWCF has identified the following potential key risks:

-  Fire or flood
-  Data threat (digital files)
-  Cyber attack or hacker activity
-  Document loss (RRSP Program)
-  Employee theft

## 2) Operational Essentials for CWCF

-  Key personnel
-  Laptop computers
-  Big job printer/copier (Kentville)

-  List of online platforms and related access information
-  Hard copy files in Kentville
-  Accounting information and back-up files
-  Secure internet access

### 3) Disaster Recovery and Communications

In the event of a disaster, the key person responsible will be the Executive Director. Below is a list of core responsibilities following a disaster or business interruption:

-  Meet with the Board of Directors as soon as reasonably possible to determine extent of interruption or effect on CWCF, problems that this might cause, and potential recovery actions per this plan;
-  Establish priorities and assignments for staff to ensure continuity as appropriate;
-  Resolve any conflicting demands or related problems; and
-  Ensure ongoing reporting to the Board, staff and members as needed.

Depending on the level of disaster or event, CWCF would abide by the plan below, ensuring that the following priorities are determined:

-  Extent of damage;
-  Period of time required for recovery (or in the case of fire or flood, return to the office);
-  Recovery priorities and responsibilities;
-  Availability of required resources;
-  Any special timing circumstances (e.g., month-end);
-  Any special business issues;
-  Regulatory obligations;
-  Salvageable equipment and supplies;
-  Need for temporary changes to the Federation's activities, services or procedures.

The main staff responsible for strategic decisions that would affect the reputation and integrity of CWCF will be the Executive Director in consultation with the Board and key management staff (currently the RRSP/TFSA Program Manager and Communications and Member Services Manager), as pertinent. The Executive Director will determine actions and protocols regarding the following (when/if appropriate) according to the triggering event:

### **Changes in work hours or location**

In the Kentville office, the RRSP/TFSA Program Manager will be responsible for alerting staff in that office to any changes, including reporting to work, working from home, client communications, etc. The RRSP/TFSA Program Manager will maintain current contact information for program staff, which shall include cell phone number, home phone (if different), personal email, and work email contact information as well as emergency contact information for each staff member. This information will be available for offsite access.

The Executive Director and Communications and Member Services Manager would be responsible for alerting other staff to any work changes. As above, they would be responsible for maintaining current contact information for staff, including cell phone number, home phone (if different), personal email, and work email contact information as well as the emergency contact information for each staff member. This information will also be available for offsite access.

### **Communications with members**

Worker Co-op, WC Developers' Network members, and Regional Federation members:

Message content will be determined by the Executive Director in consultation with the Communications and Member Services Manager. The Executive and Communications Assistant and Social Media Assistant will be involved in the implementation of any plan.

Associate Members: Message content will be determined by the Executive Director in consultation with the RRSP/TFSA Program Manager. The RRSP/TFSA Program Manager will be responsible for the implementation of any plan.

## 4) Protecting information

CWCF has two office locations, each with paper-based files: Calgary, AB and Kentville, NS.

The files in the Calgary Office relate to historical documents and corporate filings. This office is not a public office and is located inside a housing co-op with limited access. The only real risks to these files would be a fire. For the most part, many of these paper files, including all critical ones, are available in digital format. While it would be disappointing to lose these files as well as the small book library, their loss would not cripple the Federation from operating.

The office in Kentville, NS is of greater concern because many of the RRSP/TFSA client files are paper based, as is much of the bookkeeping back-up. All documents are kept in secure locked filing cabinets inside an alarmed office, and Program staff are bound by signed confidentiality agreements. If any files are to be transported offsite (such as in the event that staff must work remotely), they are to be transported and stored in a locked briefcase provided by CWCF. RRSP/TFSA Program staff also sign a Remote Work agreement confirming they will abide by specific security protocols as set by CWCF. In the event of a fire, flood or other natural disaster, the loss of these files would be a significant event and would result in an interruption of service. Program staff have identified this risk and are starting to digitize these files and move to a more electronic-based work format.

## 5) Insurance

CWCF maintains the following Insurance coverages:

### **General Liability and Content insurance, and Directors and Officers insurance:**

The contact person is:

**XXXX**

Federated Property + Casualty

A Member of The Co-operators Group Limited

XXXXX  
XXXX  
XXXX  
XXXX

**Key Person insurance:**

The contact person is:

**XXXX**

Rockyview Insurance Services | The Co-operators

XXXX

XXXX

XXXX

See attached Appendix A for the full insurance policies, which include:



Directors and Officers insurance: Markel Canada Ltd., through Federated Agencies, with The Co-operators.



General Liability insurance: Federated Agencies.



Key Person Life insurance: \$XXXX life insurance on XXXX XXXX.

## 6) Continuity Supports and Resources

There may be some community supports, sector resources or supports and Government programs that will specifically provide additional capacity or resources for CWCF. Many of such supports are fluid; they are not specified in the plan.

In the event of identified continuity need, the Communications and Member Services Manager would be responsible for coordinating the identification and application of such resources and supports.

## 7) Addressing the Risks

## **Fire or flood**

*As noted above, there are two physical office locations for which CWCF is responsible. Other staff members work in home office locations in Calgary and Winnipeg.*



General insurance covers the loss of contents in both CWCF offices as well as all CWCF owned laptops used by staff.



CWCF has two laptop computers available in the Kentville office that staff usually use to work at home. If these computers are not lost in the fire or flood, staff could work remotely. Key staff also are able to work from their own computers if necessary. Providing that these items are in the possession of staff and not destroyed, staff would be able to resume some operations working from home. However, the most damaging risk is the loss of the paper-based files.

## **Data threat (digital files)**

Staff are being directed to save all files in offsite locations (for example, on Google Drive or Dropbox), as well as ensuring that the same files are backed up to at least one other location. Kentville/RRSP staff computers are all monitored and backed up by Triple E Technology Solutions.

## **Cyber attack or hacker activity**

All staff in the Kentville/RRSP office have secured systems which are monitored and updated directly by Triple E Technology; this monitoring includes such threats. Other staff are using MacBooks, which include Bitdefender Virus Scanner software.

## **Document loss (RRSP/TFSA Program)**

Document loss prevention is important for the RRSP/TFSA Program, since currently it relies on paper-based files. Currently, a “Working from Home” protocol is in place (see Appendix B), which directs staff to “sign out” and record any documents that are removed from the files for us offsite. This document is kept in a shared Dropbox. The

use of locked briefcases also helps to protect the files during transportation and storage off-site.

Future plans include digitizing all the files and moving towards a more electronic environment. This may necessitate an update of digital storage guidelines and policies.

## **Employee Theft**

There are minimal property assets belonging to CWCF which are attractive enough to steal, other than general office equipment and supplies in the Kentville/RRSP office. Generally, staff work as a team and much of the supply is only purchased as needed.

Employees sign confidentiality statements which helps limit the sharing of sensitive information.

Financial and bookkeeping processes are documented in a bookkeeping manual, and bookkeeping includes oversight by another staff member outside of the office.

Employee expenses are authorized by staff other than the bookkeeper; typically, this is done by the staff person who oversees the bookkeeping processes, excepting that staff person's own expenses, which are approved by the Executive Director.

All bank signatures include two signees, not including the bookkeeper who does not have the authority to sign financial related matters. The only financial matters that the bookkeeper can manage are:

- 1) initiating the release of CWCF's semi-monthly payroll, which must be authorized by a second management staff person before it can be finalized, and
- 2) initiating e-transfers and e-payments, which must be authorized by two signatories on the bank account before they will be completed.

Most RRSP/TFSA Program cheques are written and signed by the Program Administrator and Program Assistant. However, there are checks in place to ensure that the two RRSP/TFSA signatories are issuing funds appropriately. The bookkeeper is responsible for recording all outputs and deposits, and then reconciling these

transactions between the bookkeeping software and the RRSP/TFSA records maintained in IAP.

## 8) Site Emergency Kits

For the Kentville and Calgary offices a first aid kit will be provided on-site which contains all the required supplies, plus tools and personal protective equipment for the First Aid provider as follows:

- 2 Compress Bandages 10 cm x10 cm
- 1 Triangular Bandage
- 2 Gauze Bandages - 5 cm x 4.5 m
- 4 Gauze Pads 7.5 cm x 7.5 cm
- 16 Assorted Adhesive bandages
- Safety Pins / 6 assorted sizes
- Pair Large Nitrile Gloves
- CPR Face Shield
- Pocket First Aid Guide
- Universal Scissors
- Roll of cotton fabric tape
- Tweezers
- Additional First Aid supplies

APPENDIX A: -- See copy of Insurance Policy, attached separately.

APPENDIX B: -- Copy of Working from Home Protocol.