During our most recent webinar, How to Plan for a Disruption Like THIS?!, we asked everyone this question, “What are some assumptions that you might have to revisit? What are some items that are keeping you up at night? ” We compiled everyone’s answer who participated in this question and below is the list of those assumptions.

**Consumer demand or priority issues**
- Customer/consumer behaviour changes
- Do people want to spend money on society memberships right now?
- Can our customers gather in person?
- "will people's market desires change"
- As a Non-Profit, will donors continue to prioritize our organization?
- Preschool - what if parents decide to continue to keep the kids at home as a result of increased learning tools and opportunities
- Delivering services face-to-face
- Demand and supply assumptions
- Can your customers/stakeholders could gather in person? Or travel?
- People will automatically jump on cashless payment platforms in my country
- We assumed that our prospective customers would appreciate the need for preparedness in the event of a pandemic, but they didn't or wouldn’t.
- Growth rate of my customers

**Financial and economic environment issues**
- Will the economy remain fundamentally stable?
- customers would be able to still pay their charge accounts
- Stable exchange rates
- Exchange rates may become very unstable
- Stability in global economy
- global trade
- Government funding would remain constant
- Funded projects will continue
- Cash flow
- are our set down goals still achievable within the specified time frame?
- Bank Stability
- assumed there will be government financial support to business

**HR, staffing, or operational continuity issues**
- Remote work policies
- Workload Levels
- Disaster preparedness needs updating!!
- Can your employees could gather in person? Or travel?
- Can your employee parents can work all day while their kids are in school?
- Business Continuity
• Will your employees/leadership would be mostly healthy?
• Did you assume you had sufficient back-up staff for key personnel?
• Employees uncertain about their future employment
• Will people travel as they did before?
• Can my employees maintain health and safety to continue essential operations?
• New Priorities
• Well-being
  • Leadership will not be hit by a bus! Sudden absence of top structure.
  • What is the level of our employee’s engagement?
  • Rely on face-to-face and moving to more/all virtual.
  • That staff will still get paid during this pandemic
  • Will the business continuity plans stand an actual event like COVID-19?
• Importance of Leadership in Crisis Management
• What will the new normal look like?
• Changes to the language in service contracts.
• How do you maintain the core integrity of your programs and operations while adapting to disruption?
• What about the employee needs? how do I handle them
• That people would have full control over their time instead of curfews
• People not wanting to go back to work in fear of further or a second round of COVID
• The mental health of staff - do we need to relook this?
• Will health care system collapse?
• How to get all the people on the same projects
• Issues working from home in situations where materials are in add copies
• Creativity in work ways to deal with current situation

**IT issues**

• Ready access to (business) intranet would be maintained
• Technology infrastructure
• Remote exams and test

**Political and economic environment**

• Political and economic stability
• Political climate
• National control of re-entry, not state or local
• Political relationship
• The relationships with Chinees Economy
• Governmental and European strategy
• What about future border management?
• Government betrayed the people
Regulation issues
- Regulatory Changes as outcome of COVID
- Maintaining compliance standards?
- Quarantine requirements by state are different
- International cargo vessel restrictions
- We are in the business of international placement of seafarers (we call them Global Maritime Professionals). Our assumptions about disruption was only about not being able to travel outbound to their port of embarkation. We never thought about travel restrictions globally.
- Legal and regulatory changes too frequent

Strategy, planning and Strategy Management Office-type issues
- Alignment
- Do we need to revisit the strategic objectives?
- What is defined as long term now for planning?
- What must be done to enhance the risk management plans?
- Kind of certainty on new way to do business
- Can we sell as before?
- What does "going back to normal" actually look like?
- Will the students find it still valuable to come to class after the pandemic?
- Is disruptive forces now a new opportunity to accelerate new opportunities?
- Marketing strategies
- Marketing commitments
- Challenge to change the way you do business... hospitality industry 90 dine-in 10% take out... now is 100 take out
- The business model
- As we strategically plan, we must disrupt our standard methodology. Best way to do that with now limited resources, etc?
- The decision-making process, on all aspect from strategic to operation (Business Process).... everything needs to visit
- Re-engineering or reform of education systems (primary, secondary, higher) / form or courses and/or teaching will be implemented in the near future

Supply chain or partnering issues
- Will our supply chain remain uninterrupted?
- Supply Chain continuity
- When will my clients be open to continue or start already contracted services? Will they have to wait for their own customers to get back to "normal" again?
- The partnership based on long term plan. The partner is not stable anymore