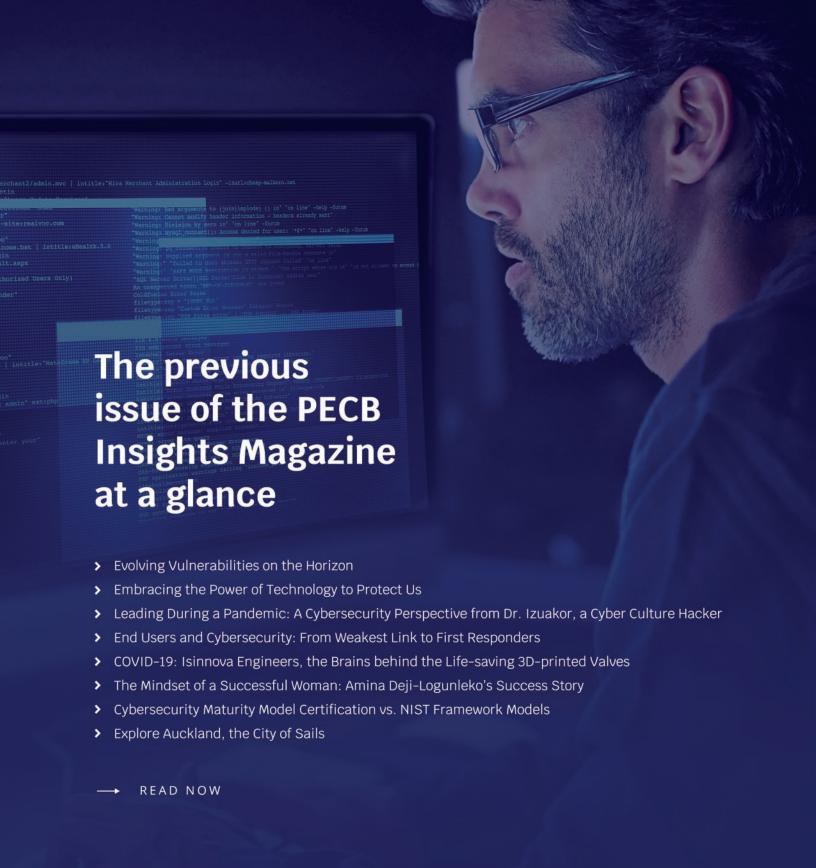
## PECB Insights

ISSUE 26 ISO STANDARDS AND BEYOND MAY-JUNE 2020





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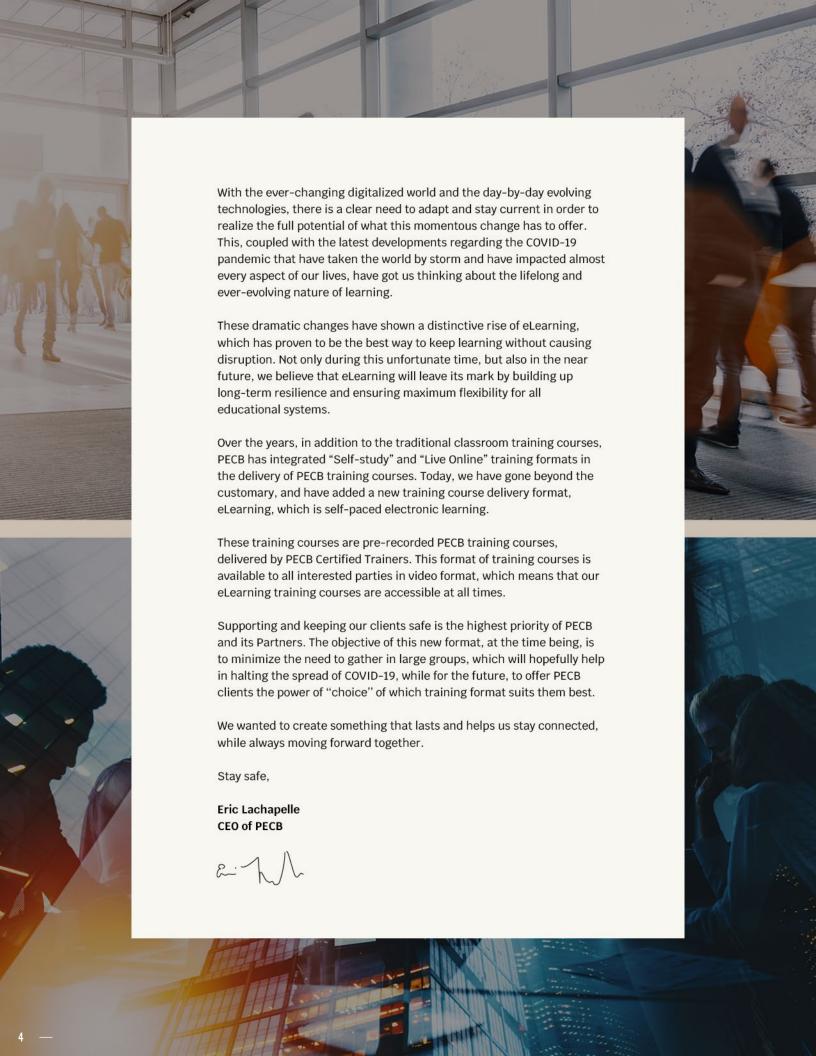
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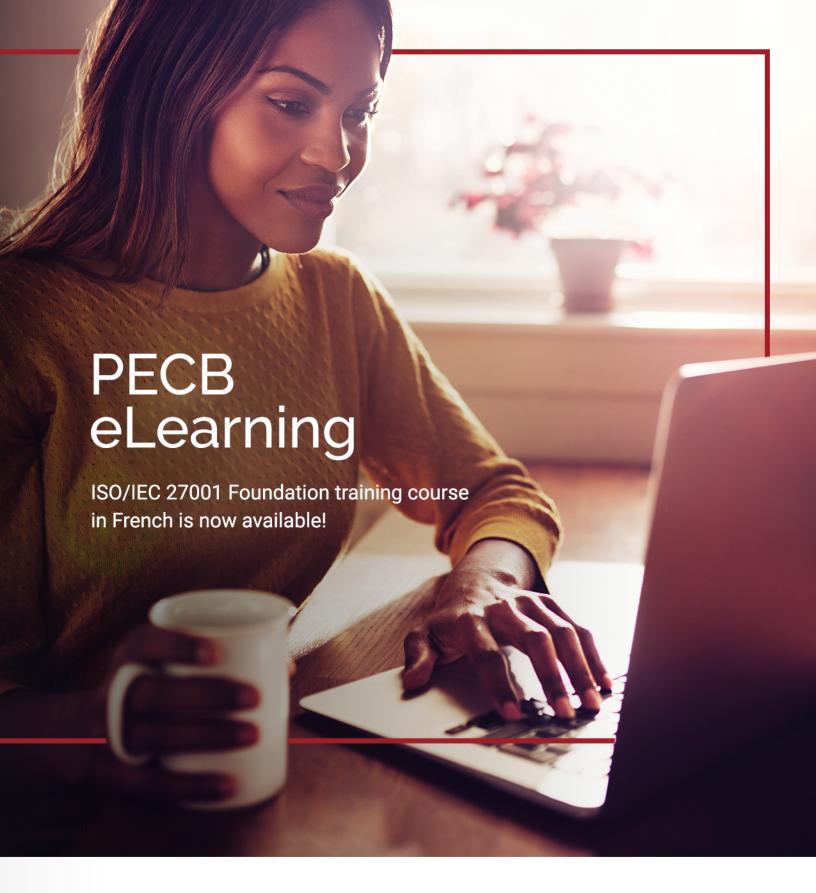
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In the months since the first news reports about a mysterious "pneumonia strain" — now known as the "novel Coronavirus" — were first flagged from Wuhan, China, the outbreak has left the world reeling. It is not just individuals who have been badly hit. National economies, governments, and businesses too have been counting the (many) costs of the crisis — costs that are unlikely to abate anytime soon.

Furthermore, national lockdowns, social-distancing rules, and other restrictions (traveling, working from home, etc.) have badly damaged several industries in countries worldwide. Major industrial production chains have ground to a halt which has led to massive falls in industrial production. Many industries have been massively hit where it hurts most — their bottom lines. For all these reasons and more, the International Monetary Fund (IMF) has stated that the global economy will shrink by 3% in 2020. No wonder it is believed that the COVID-19 pandemic has created a "crisis like no other."

Now, if the global economic situation is so gloomy, should organizations even bother to continue business operations? Assuming the answer is YES (and how can it not be? Commerce makes the world go round, after all!), what do organizations need to do in order to do so? Can Business Continuity Planning (BCP) help them keep going in the face of this crisis, or is it a case of "too little, too late"?

## Business Continuity Planning: Showing the Way Forward

The answer to the last question is: Of course, BCP can help, and it is definitely not a case of "too little, too late"! Organizations that realize this will be better prepared to deal with the many more challenges COVID-19 is sure to throw in their path over the coming months.

According to the <u>Disaster Recovery Journal</u>, business continuity is "the strategic and tactical capability of the organization to plan for, and respond to incidents and business disruptions in order to continue business operations at an acceptable predefined level."

A BCP ensures that in the event of a crisis, the organization is prepared to continue business operations with minimal impact or downtime. But BCP looks beyond dealing with the current crisis in the short term. It takes into account a number of factors and linkages and considers what will be required to keep the business going in the future. In addition, it also:

- > Helps to build customer trust and confidence
- Helps build confidence among the company workforce and leadership
- Provides a competitive advantage over organizations who do not do it
- Supports legal requirements and provides other compliance benefits
- > Mitigates business and financial risk
- > Improves organizational decision-making
- > Preserves brand equity and reputation

Conversely, failure to implement a BCP will affect a company's crisis-preparedness, which in turn will disrupt its operations, increase the risk of financial loss, raise the probability of noncompliance with legal and statutory norms, and even adversely affect its brand image and market reputation.

COVID-19 is no longer simply a vague threat on the future horizon but a massive crisis in the present moment. However, a BCP can still help organizations deal with its effects today and mitigate its effects in the future.

In fact, rather than "too little, too late," a BCP is more about "better late than never" — even if resolving the current crisis feels like a Sisyphean undertaking!

#### The COVID-19 Crisis: An Opportunity to Learn

In the midst of such an all-encompassing crisis, businesses would do well to learn some lessons from it and utilize these learnings to develop their Business Continuity Plan.

Here are five such lessons that will prepare them for current as well as future crises:

## 1. Actions taken today can and will determine future success.

Smart, pragmatic organizations do not simply complain about the crisis, or wait passively for someone else (say, the Government) to solve the problems it has created for them. Instead, they take quick action to understand the repercussions of the crisis on their business, and then gather all relevant "data points" to design their Business Continuity Plan. They then leverage the BCP to ensure that their operations continue with no (or at least minimal) impact on their topline or bottom-line.

#### 2. The future has changed, but it is not necessarily bleak.

"Business as usual" is a nice "theoretical" concept, but COVID-19 has changed the world in such unprecedented ways that the definition of "usual" itself has changed. Consequently, the way business is done, and the way businesses operate need to evolve. Organizations that think about these issues are able to create a BCP that can effectively deal with these changes with minimal disruptions. Hope for the best, prepare for the worst!

### 3. Crisis management is not and never has been a "one-man show."

A number of entities are cooperating closely to combat COVID-19 and its effects. The lesson here is in realizing that managing a crisis and mitigating its effects — an effort that requires BCP — can be best achieved when multiple parties pool their resources together in pursuance of a

common goal. Only then can they find a feasible solution for everyone involved or affected by the crisis.

#### 4. You can never be "too" prepared.

Business is not and should never be a "play it by the ear" game. Although it is impossible for anyone to predict the future, it is possible to look back on past crises, review current realities, and use this information to create a workable future plan. Businesses that make this effort are better able to successfully deal with whatever it throws at them.

## Keep reading to know more about the value of "proactive" and "predictive" decision-making in Business Continuity Planning!

#### 5. Alternatives are available — the key is to look for them.

It is important to understand the available alternatives and make the most of them. This requires resourcefulness, a quality that differentiates organizations able to weather storms from organizations that simply fold under at the first sign of trouble. A BCP forces organizations to harness their resourcefulness so they can deal with any surprises the crisis throws up — even the nasty ones.

## Business Continuity Planning: The Importance of Predictive and Proactive Decision-making

The best way to deal with chaos in the future is to be prepared today. A crisis like COVID-19 requires ingenuity and decisive action. Equally important, it requires proactive thinking and decision-making, not reactive approaches and non-agile business models. These qualities and benefits are what BCP tries to bring to the fore.

A proactive organization has proactive leaders who are able to study trends, critique (and criticize) their own decisions, and find ways to convert challenges into opportunities. They invest time (and money) in preparing for future crises and in planning their possible responses. They also make use of data to get better insights about their performance and about the landscape they operate in, in order to improve their decision-making.

The use of predictive tools and technology is an important aspect of proactive organizational behavior and informs Business Continuity Planning to a large extent. One such technology is of course, Artificial Intelligence. In fact, AI is becoming an important aspect of business continuity, affecting it in several positive ways:



- It helps predict potential threats and outcomes, often with a very high degree of accuracy.
- > It can suggest precautionary measures that an organization can take to prevent a disaster or at least to mitigate its effects.
- > It can strengthen incident response processes, automate disaster recovery, and minimize unplanned downtime.
- > It offers insights that can help with the design of effective disaster recovery strategies.
- > It can "learn" from past and current crises, and intelligently analyze this information to provide protection from future problems.



## Business Continuity Planning: Proven Best Practices

A particular organization's Business Continuity Plan will probably look very different from the Business Continuity Plans of other organizations, even those that operate in the same business area, industry, or country. This is why, it is not possible to create a general BCP "template" that applies to every organization, everywhere.

However, there are certain BCP best practices that have worked well in the past for organizations of all types and sizes, and there is no reason why they will not work well in the future as well.

Here are five such best practices or "rules of thumb":

#### 1. Start by doing a Business Impact Analysis (BIA)

A BIA helps you look at your organization's processes and determine which are most critical to keep operations going. It also determines which areas are vulnerable and identifies the costs of a sudden loss of these functions. This information can provide an excellent starting point to setting goals, identifying objectives, making priorities, and designing the actual BCP.

#### 2. Identify the main "levers" of your BCP

Before you develop a BCP, identify its scope. What will it cover? What will it not? Also, identify key business areas, critical functions, and dependencies between them all. If possible, determine an "acceptable" level of downtime for each process and a strategy to deal with downtime that



goes beyond this level. Include checklists with information about key personnel, emergency responders, critical vendors, the location of data backups, and everything else that may be required to maintain operations close to precrisis levels.

#### 3. Prioritize

Simplify business continuity with a "tiered" approach. Prioritize the most important processes and applications that must be recovered first. Design your plan so that any backup and other supporting infrastructure for these specific processes become available first. In addition, identify obsolete or unneeded applications so that you can optimize the use of precious resources with minimal wastage.

#### 4. Test your plan

A controlled testing strategy can provide an opportunity to identify gaps in the BCP and implement improvements before a crisis strikes. Identify challenging scenarios and test your plan at regular intervals. Common tests include structured walkthroughs with drills and disaster role-playing, disaster simulation testing with relevant equipment, supplies and personnel, and table-top exercises which involve team brainstorming and ideation for plan improvement.

#### 5. Get organizational buy-in at every level

Management buy-in is crucial to formalize and evangelize a BCP. Instead of just stating the benefits of a BCP, focus on the potential costs of not having a BCP. The workforce should also be made aware of the BCP. Only then will they be able to react appropriately during a crisis.

## Simplifying Business Continuity with ISO/IEC 27001 and ISO 22301

The best way to deal with chaos in the future is to be prepared today. And this is what BCP is all about.

In 2012, the International Organization for Standardization (ISO) published a new standard for Business Continuity Management (BCM). This standard, ISO 22301, can be used by organizations of all sizes and types. It emphasizes the need for timely escalations as well as transparent communications. ISO 22301-certified organizations can demonstrably prove to government legislators, regulatory bodies, customers, prospects, and other interested stakeholders that they are adhering to good BCM practices and can maintain operational continuity in the event of a disaster. An organization can use ISO 22301 to measure itself against good/standard BCP/BCM practices, and to design a well-defined incident response structure.

Another standard, the ISO/IEC 27001, speaks particularly of the "information security aspects of Business Continuity Management." It determines whether an organization's information security ecosystem supports the continuance of its operations and helps certified organizations demonstrate that cyber security is a top priority for them.

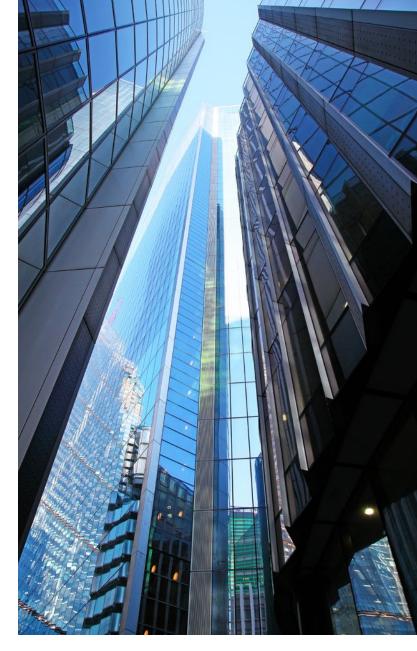
ISO 22301 is based on the Plan-Do-Check-Act (PDCA) cycle and has many of the same management elements as ISO/IEC 27001. These include documentation control, internal audit, corrective actions, management review as well as training and awareness. This means that an organization that has implemented these elements for ISO/IEC 27001 is also fully compliant with ISO 22301. Furthermore, some other elements of ISO/IEC 27001, such as risk management are fully compatible with ISO 22301. Since both information security and business continuity protect the availability of information, ISO/IEC 27001 includes business continuity controls in its Annex A. Thus, since many of the elements of ISO 22301 are the same as in ISO/IEC 27001, organizations can implement both standards at the same time.

To make ISO 22301 work well for them, organizations must first thoroughly understand its requirements. They must also realize that BCM and BCP are ongoing processes that require competent people with appropriate knowledge, skills, and experience to respond to incidents when they occur. Strong leadership is also required to ensure that strong support systems and robust organizational structures are provided that will perform appropriately as and when needed. The organization must also undertake Business Impact Analysis and Risk Assessment to understand how the business could be affected by disruption and use this information to develop a strong business continuity strategy.

#### **Adapting to the New Normal**

Everyone is talking about how COVID-19 has led to the creation of a "new normal." Without a doubt, organizations that have invested resources in Business Continuity Planning will be in a better position to adapt to this new normal than organizations that did not. A BCP can prepare organizations, regardless of their industry, to deal with potential crises and allow operations to continue despite disruptions.

Of course, creating a BCP is only the first step. As already mentioned, it must be regularly tested, maintained, and whenever required, updated. Only then they will be able to take full advantage of its many benefits now and in the future.



#### **About the Author**



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Al Mahdi Mifdal is an information security subject matter expert with over 12 years of senior information security compliance and consulting expertise for fortune 500 companies, cloud service providers, Silicon Valley start-ups and international companies

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## Leading with Courage through Crisis



## Let's not forget, we are all leaders. It is time to lead wherever you are planted.



Crisis always precedes change. Ready or not, crises hit, forcing companies and leaders globally to make real-time, courageous decisions and changes under the pressures created by COVID-19.

Amidst the turbulence, everyone is impacted and most of us feel vulnerable as uncertainty looms. In the course of adapting to working at home, for those of us lucky enough to do so, we are also navigating childcare, home schooling (sort of), summer camps (at home), attending to elderly parents, and managing health, wellbeing, and a whole lot of stress.

COVID-19 has created the world's largest work-from-home experiment. Teams and organizations that once connected frequently and in-person are now dispersed and working individually in uncertain and blurred environments. This shift has challenged the way we lead and contribute. Whether you planned for it or not, you are in the midst of a macro test of collective vulnerability — a test of your individual and team response to uncertainty, risk, exposure, and change.

During these times, we look to our leaders to provide guidance and comfort. Leadership, particularly in times of crisis, is critical. It is something we should demand from leaders, institutions, and from one another.

Yet, let us not forget, we are all leaders and the degree to which you are impacted by the economic downturn will be determined by two things. First, your ability to adapt courageously and quickly. Second, your ability to build hope and confidence in yourself and others with a plan for pivoting and executing a new path forward.

Unprecedented times call for <u>courageous leaders</u> with a fearless mindset. When the economy rebounds, and it will, those who will rise strong will be leaders who embrace the risk and uncertainty with a bias for action.

Look, there is no quick fix. Pivoting and shifting are hard, they require focus, grit, and determination. Although it may be tempting to hunker down and ride this out, now is the time to get creative, to find new and innovative ways to lead, and drive the changes necessary to keep your business in business. To help you do just that, we have published a <u>Rise Guide detailing 15 strategies</u> to keep yourself and business afloat.

In addition, here are five more strategies to help you be more courageous, inspire courage in others, and rise strong together:

#### 1. It takes courage to be transparent and decisive.

Businesses across industries are fighting to survive and leaders are having to make very difficult "essential vs. nonessential" people decisions. Naturally, people are unnerved and anxious. Do not allow death by a thousand cuts. The very thing people need right now in the midst of the unending uncertainty is transparency and decisiveness. Holding off on the inevitable is not kind to people nor smart for the business. If layoffs are required, be courageous, step into the arena, and shed the armor. Communicate the best options for the future of the business and let people know that the best way forward for the majority is going to require timely layoffs and furloughs for some. When this happens, it will be difficult and uncomfortable, so be prepared and deliver your decisions with empathy. This means share truth with compassion. Pause, listen, and show support.

#### Be courageous, transparent, decisive, and do it with empathy.

Courage is stepping into the arena, not ignoring or avoiding it. Empathy is sharing what others are experiencing — the good, bad, and emotionally jarring. Empathy is an act of courage, it requires us to be vulnerable by connecting, supporting, and "figuratively" stepping into what others are experiencing, yes…especially the bad and emotionally jarring without trying to FIX them.

## 2. It takes courage to drive performance and connection virtually.

Courage and curiosity ask "What changes must bubble up from within the organization?"

Courageous leaders will incite virtual curiosity by creating a culture of collective genius — a culture that invites teams to redefine work and see new opportunities to add value and keep the business alive. In the current situation, virtual requires EVERYONE to lead and change. So, rather than being told what to do, people should be inspired to think about what should or could change and what they can do to make the most productive contributions.

Challenge yourself and your team to identify, rethink, and reimagine any antiquated rules, tenets, or programs that no longer serve the culture and your progress forward.

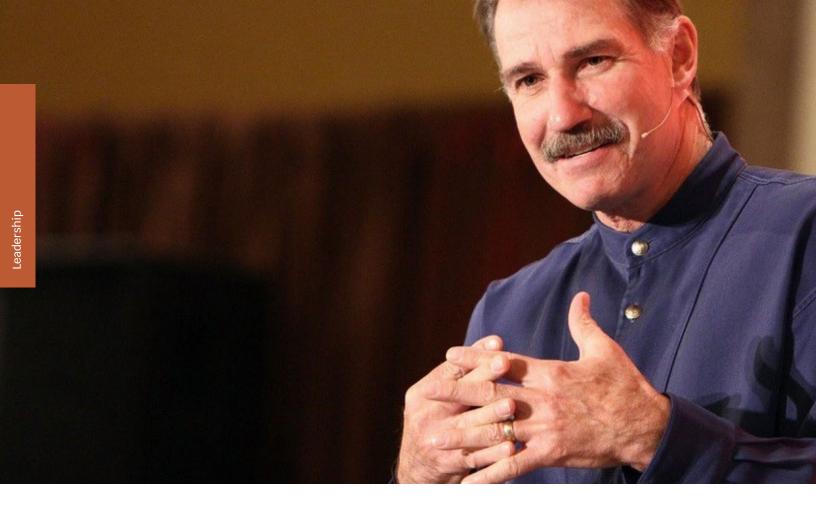
Now is the time to double down on performance and connection to get more from everyone. Gallup conducted a 12-year study on remote work trends focused on what teams need from leaders.

In a virtual environment, these are the three performance and connection goals leaders focused on:

- > Accountability For yourself and for your team, set clear expectations with measurable and regular accountability checks. Some people may want and appreciate regular checks, others may find it disruptive. Ask and lean in respectively. Identify the best ways to support yourself and your team.
- > Individualization One size fits one. Discuss how things are getting done. Ask what is and has been your most efficient and effective workflow. Identify how to optimize your performance. Some people may have learned they are more productive working remotely, some may be struggling in a blurred work/home/virtual environment. Do you know? If not, you need to know. Some people may work more efficiently in the morning, others in the afternoon and evening. The bigger point here is to find ways to optimize the performance of everyone. Do not demand consistency in this inconsistent environment; make flexibility and experimentation an option. Frequently revisit what is and is not working.
- ➤ Engagement Hone your strategies for communicating and connecting to grow engagement. Is it time to revisit what has become normal? Do not assume. Check-in and dare to ask your colleagues what needs to change and what might be helpful to grow opportunities for virtual collaboration and ongoing connections.

Track progress, measure results, and hold people accountable. The cliché is true: You get what you measure. It does not take people long to figure out that management measures what it values. Holding people accountable requires setting clear and transparent expectations and goals and regularly measuring progress, not annually, but weekly. In virtual environments, weekly updates are essential. If you do not go to the trouble to measure results, you will not get the results you want. Tracking progress enables you to know where challenges lie so they can be addressed quickly and efficiently.





#### Ask the team:

- What are the most creative digital ways we can engage and connect, what digital platforms allow us to monitor performance and track progress?
- > What digital arenas and activities allow for more collaboration and creative expression?
- What can we do to live our values, spread our values, and celebrate our values in a virtual work environment?

If returning to work is still a moving target, prepare now. Ask "What can we do to ensure the transitions from full isolation back to work is safe, so we do not find ourselves in the midst of a second outbreak?"

And please, do not assume. Ask "Who wants to remain remote and who is ready to go back?" Ask "What concerns do you have if you are going back?"

The environment for those going back to work has changed. Prepare everyone who is going back in a pre-brief on new standards, new experiences, and new workflow. It will be different, and people will respond in different ways. These are important issues to address now as a way to physically, mentally, and emotionally prepare people for the ongoing changes that lie ahead.

#### 3. It takes courage to move and pivot.

Throughout our careers, we have heard a consistent frustration voiced by most of the executives we work with and it is this: "Our people ARE empowered, they just do not ACT empowered." During this time of uncertainty, downsizing and down-scaling, how valuable are you to your organization if you need to be told what to do?

When change and disruption blow through an organization, warning systems go off in people's minds. Heightened sensitivity, awareness, and energy abound. If you do not move quickly, people will take this energy and waste it on self-protective behavior or fueling the fires of resistance. It is easy to lose focus and footing. Unless there is a compelling vision to focus everyone's attention, fear and doubt will take over.

Stay focused and remember, your job uniquely qualifies you to understand pain points, opportunities, and pivot options. Do not hold back, now is the time to review and rethink how operations need to adapt to current challenges. It is time to ask, "Are there any opportunities for improvement and growth?" This crisis is calling for leaders at all levels, for people who do not wait to be asked. Survival requires everyone, regardless of position and title, to jump in and prove their mettle by adding value.



What can you do? Remember, initiative is not something someone gives you — you take it.

- Move past your title and see beyond your job description. Look for opportunities to pivot, improve, and streamline.
- > See a problem? Offer a solution.
- > Stop waiting for directions and create your own. Standing still is not an option.
- > Think big. Businesses are facing enormous challenges right now and they need far-reaching solutions.
- > Be brave and give voice to your ideas.
- Move beyond your expertise and knowledge. Find opportunities to reengage, rethink, and reimage the work you do and the value you add.

Borrow from other industries. Sadly, some restaurants are closed for good, yet others are crushing it. Chick-Fil-A, morning, noon, and night, has pick-up lanes that fill parking lots and are often 70 cars deep. Mobile ordering is a digital dream and the drive-up process is safe every step of the way.

What can you do to borrow from mobile and digitized connections and delivery as a way to ensure ongoing safety and as ways to keep your business in business?

Businesses are pivoting and pivoting fast. So while your company is re-imaging business models, <u>asking people to re-skill</u>, making new products, and innovating to better serve customers, do not wait for an order or an invitation. This is your opportunity to add value and go for it!

#### 4. It takes courage to be creative and shift.

The boundaries between work and home, social and virtual, recreation and isolation are blurred and blended. The world at large has shifted and will continue to do so. Now is not the time to drain the creative spirits around you by "yeah butting" ideas to death. Now is the time for "what if-ing" new ideas, innovations, and discovery to life to create safe, yet epic new work and life experiences.

Surviving is not only about changing the rules, it is about changing the rule-makers. If you are bringing more of the same to the table, you will not have a place there much longer. Who around you is moving fast, adding value, and bringing ideas to life?

## Creativity and action are contagious — join in to fuel the progress.

Change is not always broad-sweeping, change can be incremental as well. So, do not feel like you have to shift the titanic, you can affect change one project, one initiative, and one connection at a time. The goal here is to spread creativity and shift.

As the uncertainty continues, this world is calling for good ideas, and good ideas come from big thinkers and idea accelerators. Are you seeing the invisible, feeling the intangible, and achieving what others claim to be impossible? Are you asking "Why? What else? What if? What is next?"

Put a stop to statements like these:

- > We have already tried that.
- > Yes, but...
- > "They" will never buy into it.
- > It is not possible.
- > It is too expensive.
- > It is not realistic.
- > It is not feasible.
- > It is too time-consuming.

These responses to new ideas will end conversations before they can bear fruit. New ideas are the lifeblood of change, innovation, and staying in business. To accelerate new ideas, you should listen and give space to new ways of moving forward. Create a virtual brainstorming session and participate using statements like these:

- > Interesting, tell me more...
- > Help me understand the positive impact.
- > Can you cost it out?
- > What is your time frame?
- > Who else should you share this with?
- What kind of support would you need to take this idea further?
- > What stakeholders will be impacted?

#### 5. It takes courage to remove obstacles.

Energy will shift away from uncertainty and chaos and gravitate toward clear goals and determination. Remember, conviction and resolve are contagious, share your progress, it may motivate others. Tangible pay-offs fuel the fires of motivation. You will gain respect and credibility by removing obstacles and breaking the chains of bureaucracy. For countless people, the ongoing blend of work and home over the last few months has heightened our focus on efficiency. People are navigating new rules and procedures for safety and prevention. The uncertainty has led to people being more adaptive, relevant, and operationally flexible.

As working virtually continues, people are quickly realizing less corporate bureaucracy allows people to show initiative and be far more creative. Why not acknowledge and celebrate these changes and new-found freedoms? During weekly performance and progress updates, be sure to include conversations around obstacles that may still be inhibiting progress. Celebrate new freedoms that have inspired creativity and led to improvements, pivots, and efficiencies. Dare to ask:

- > What obstacles are getting in your way?
- What is inhibiting your ability to innovate and steam-line?

Think about creating consistent opportunities to share best practices — creative forums for people to share lessons learned in the midst of uncertainty. This will accelerate engagement and inspire greater levels of creativity. Share best practices for getting work done, having fun, and pivoting in the crisis. The key here is to invite people to share wins, failures, and lessons learned. Wins build team chemistry, failures and lessons learned build team resilience, and collective (yet virtual) high fives inspire ongoing engagement and progress.



Be warned, just because a new normal might be settling in, now is not the time to get comfortable and complacent. The majority of people are still working remotely and even if a minority of people are headed back to work, they are doing so under very strict safety and distancing guidelines. Leadership has to become virtual and has to be delivered anew. According



to Forbes, almost 60% of CEOs of leading companies believe the economy will not return to pre-pandemic levels until the first quarter of 2022. And more than a quarter of CEOs believe it will take an additional year to return to pre-pandemic levels or whatever "new normal" unfolds.

Let us not spread fear and panic. In the chaos of these changing times, the survivors will be those who are leading with a strong bias for action, empathy in the uncertainty, and a vision of victory for achieving a better tomorrow.

#### Leaders spread courage; that means it is time to lead by meeting disruption head-on.

Survival requires a unique combination of courage, conviction, audacity, and determination. These are unprecedented times and they call for courage; it is the <u>superpower that leads to trust</u>, learning, pivoting, and rising strong together.

#### **About the Authors**



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One of the world's leading speakers and authorities on Courageous Leadership, Culture, Change, and the Female Economy, Dr. Jackie Freiberg helps leaders develop courage skills to create best places where the best people do their best work to make the world better. A Certified Dare to Lead™ Facilitator, Jackie trained directly under the

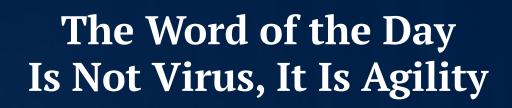
guidance of Brené Brown in 2019. She is a business owner and entrepreneur. Along with her husband Kevin, Jackie has co-authored eight award-winning books. Jackie also teaches graduate classes at the University of San Diego, School of Leadership and Education Sciences.

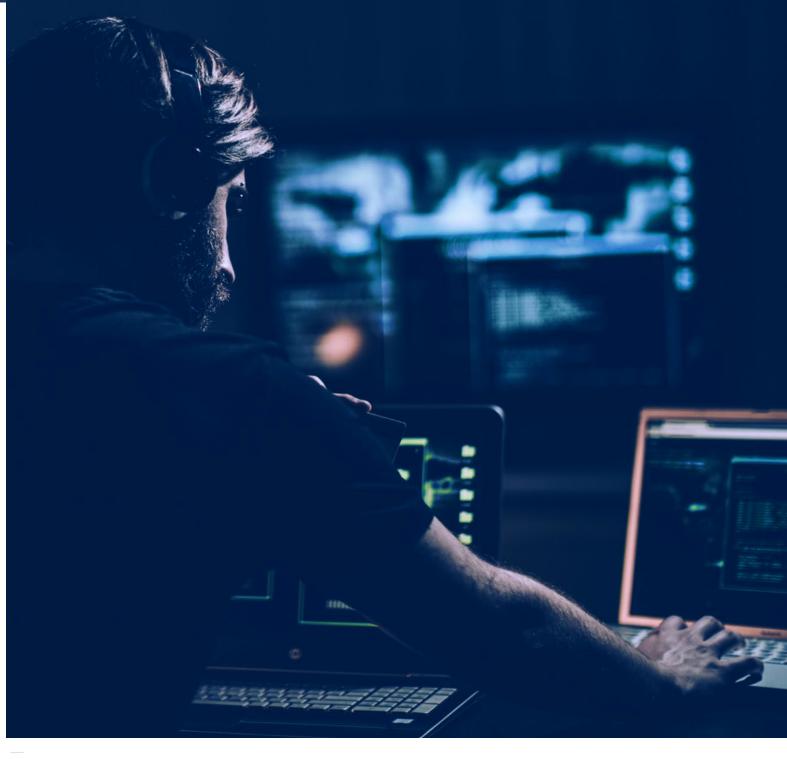


Dr. Kevin Freiberg

One of the world's leading authorities on innovation and disruptive change, Dr. Kevin Freiberg delivers in-person and virtual solutions so entrepreneurs and businesses can distinguish themselves in a sea of sameness. With over one million copies in print, Kevin is a worldwide bestselling author of eight books. He has appeared on CNBC,

CBS Sunday Morning, and CNBC India and has been published in Wall Street Journal, Business Week, Investor's Business Daily, and Forbes.com.





## 20-20 HINDSIGHT — FROM THE 1920s TO 2020 — WHAT CAN WE LEARN?

In 1929, the vibrant U.S. economy went through the greatest shock it had ever received when the stock market crashed. A frightened and bewildered Congress, flaying for answers, summoned the economic chieftains of the day to testify as to if they had manipulated the crisis.

The venerable JP Morgan was called to task before the US Senate. "You know what the stock market is going to do, don't you Mr. Morgan?" the story goes. To which JP admitted, "Yes Senator I do know." "You have an obligation to share it with the nation Mr. Morgan," the Senator demanded, "What is the stock market going to do"? "It is going to fluctuate," said JP.

On March 11, 2020, the coronavirus struck, and the vibrant U.S. economy went into its greatest shock since the Great Depression. Overnight, the virus ushered in the largest alteration in how humans do work in history. In less than one week, we went from a workforce wherein about 21% of workers at least occasionally used online facilities to work from home to a workforce wherein approximately 80% of the workforce did roughly 100% of their work online at home. Since then, the US economy has fluctuated.

The stock market fell precipitously, then recovered, then began to drop again and steadied — and no one really knows what the stock market or aspects of it are going to do. The more things change, the more they stay the same.

To use another tried but true adage. We have learned again that the only constant is change. But there is a difference now. In the digitally based economy of 2020, change comes much faster, and so do the business by products — for better or worse — of the pandemic. There was not too much to loot in the throes of the Potemkin like economy of the 1920s, but there are billions and billions of dollars at risk in the wake of the robust pre-pandemic economy, and cyber thieves, and they are coming after it with a vengeance.

American business was largely unprepared to fend off cyber criminals before the virus hit; we are now immeasurably worse off. Metaphorically, we have gone from leaving the door ajar to cyber criminals before the pandemic, to throwing the door wide open and laying out a welcome mat for them now. The criminals are going to be quick, we need to be quicker.

#### THESE ARE THE GOOD OLD DAYS

Prior to the virus hitting the U.S., online work was typically part of a carefully managed system. Chief Security Officers were generally distrustful of allowing important work to be done outside the normal system of operations and security. Remote work generally was carefully planned, and tested, and training to assure security procedure was adhered to and were standard operating procedures. That basically all went out the window post-virus. Now, virtually everyone is working at home. Whereas most workers were part of the system in the office, now essentially everyone needed their own system. The networks and tools were not designed for this immediate overload. Moreover, the managers of the systems, outside of the 20% who had prior training, now were essentially "ad-hocking" how to manage their online workforce and developing workarounds for many of the security issues that tended to slow them down and impede productivity.

The criminals have responded to the dinner bell and are feeding themselves like gluttons. Google has reported 18 million phishing and malware schemes related to COVID-19 every day. Millions of workers untrained in cybersecurity for the remote space are working from home and using insecure personal devices and increasingly falling, unwittingly, prey to cyber attacks.

A CrowdStrike study revealed that intrusions were already up in Q1 of 2020 with the expectation of even higher numbers in Q2. Unfortunately, half of business leaders surveyed say they do not think they will see an increase in cyber-risk.

They are wrong, very wrong. A recent PWC post-pandemic survey of cybersecurity experts said that 98% feel the need to alter their cybersecuity strategy post pandemic to account for increased risk. Who are you going to believe?

Things are only going to get worse. With any luck, we will eventually (soon?) emerge from the virus-dominated era. We will be faced with a crippled economy. Unemployment surpassing depression levels and many businesses on life support at best — through no real fault of their own. We all know the medical crisis generated an economic crisis, but it has also generated a technology crisis, at the very time we have become totally dependent, and many of us thought were already too dependent, on insecure systems, we are now even more reliant on these systems.

Once we have moved past the immediate pandemic environment, there will be a necessary and intensive effort to re-engage the full U.S. economy. However, virtually no one believes that we will return to the central office dominated structure of the pre-pandemic world. Most estimates are that at least half the workforce (as opposed to the pre-pandemic 20%) will continue to work remotely.

We have seen this movie before. When there is a special emphasis of maximizing productivity, security always gets short changed. Private enterprises, especially smaller businesses, many forced to operate at lower capacity due to resilient virus risk, will put their peddle to the mettle to maximize productivity and profits. Security, despite the best efforts of pro-security advocates, will be typically seen as an impediment to speed, productivity, and profit — it actually often is — and will get short shrift.

A massively weakened system, increasingly emboldened cyber criminals, and an almost universal, and understandable, desire to maximize profit quickly to repair both personal and the national economy, is a perfect storm for increased cyber-attacks.

In the past couple of months, Congress dumped \$2 trillion plus into pandemic aid. The Federal Reserve System contributed about another trillion dollars. Concern about

budget deficits seems not to be a major concern due to the medical, and to some more importantly, the economic issues resulting from the pandemic.

For some reason, cybersecurity support seems to be nowhere in the calculus. When the government's initial advice for returning to work was published, cybersecurity was not mentioned. This is ironic since the economic nexus with cybersecurity is fairly obvious. Multiple studies over a period of several years have indicated the major obstacle to improving cybersecurity is neither technological nor attitudinal, it is economic.

According to the McAfee 2018
Cyber Crime Report, the chief
motive for cyber-attacks is
economic. According to the World
Economic Forum, pre-pandemic
losses from cybercrime currently
total about two trillion dollars a
year, will grow to six trillion in a
couple of years — and those are
pre-pandemic estimates.



Small businesses are the enterprises that are the soft underbelly of cybersecurity both as a target for attack and an entryway into larger organizations they interconnect with to undermine their security. More people are employed in small companies than any other element of the economy. Small firms are also the ones that have been most impacted by the pandemic with sales down 75% on average.

#### THINK FAST AND KEEP THINKING FAST

Corporate managers need to understand that they do not live in the 20<sup>th</sup> century anymore — in fact, they do not live in the first quintile of the 21<sup>st</sup> century. The game has changed overnight, and they need to change with it and fast.

New thinking needs to begin at the top of organizations, the board of directors, not always thought if as the bastion of corporate innovation, but they need to be now.

At a June conference on cybersecurity, sponsored by the National Association of Corporate Directors (NACD), the directors were urged to begin to think differently about their workforce especially with respect to cybersecurity. The NACD members were advised to follow three principles:

- Think outside the enterprise
- Think in terms of people, information, and machines
- > Think in terms of balance

#### THINK OUTSIDE THE ENTERPRISE

Organizations need to understand that the boundaries of their enterprise have expanded. In fact, what used to be known as the perimeter of the enterprise has now completely disappeared. Whereas organizations were beginning to understand that they needed to secure not just their own organization but their entire supply chain of vendors, partners, and clients, they now must realize that functionally, from a cybersecurity perspective, virtually the entire workforce is the "supply chain." In addition, COVID-19 is a systemic issue. Cyber threats can also be systemic. The defining characteristic of the internet is its interconnection. Entities can't think just in terms of securing their enterprise but in terms of the entire ecosystem. It is not just an issue if "our internet" goes down, suppose the whole internet — systemically — goes down? Corporate emergency planning (already an underappreciated and supported function) may now have to take the prospect of a systemic cyber event — akin to the systemic medical event that has been COVID-19 — into consideration.



## THINK IN TERMS OF PEOPLE, INFORMATION, AND MACHINES

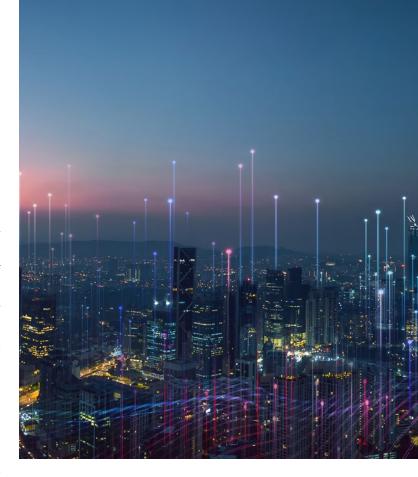
The very nature of communication is changed with the new environment. An excellent article in the National Law Review pointed out that people, information, and machines are inseparable in the new environment: "To be more secure, employers should think in terms of how information flows over the internet from employee to employee, employee to customer, machine to machine, system to system throughout the communication process." Virtually every communication is now a real-life version of the old game "telephone" where messages are whispered down a line of individuals and content always winds up massively altered by the time it reaches its destination. From a cybersecurity perspective, this again heightens the ability for malicious insiders, or simply sloppy employees (and managers) to exacerbate cyber risk in ways difficult to detect using the old ("old" meaning since March 2020) methods.

#### THINK IN TERMS OF BALANCE

Organizations see technology disruption as the greatest strategic opportunity; hence, digital transformation is a top goal. This will naturally be intensified in the post-COVID-19 economy. However, the careful system of checks and balances that even the better-secured organizations had in place need to be rethought. Not only are not we in Kansas anymore, no one is in Kansas anymore. This will be especially important as the post-pandemic urge to recapture lost value of time economically become almost irresistible, and neat new tech may seem to be the best way to recapture lost revenue. Organizational leaders need to think in terms of balance. Tech innovations can be tremendously attractive in terms of immediate payoffs. but virtually all digital tech enhancements such as cloud computing, Internet of Things, artificial intelligence, etc., while potentially great for productivity and growth, can also generate increased cyber risks. Use of these tools may be absolutely necessary for organizations to compete in the post-COVID economy, but they could endanger intellectual property, financial record, business plans, not to mention personal data. Organizations need to be agile, but be smart.

#### THINKING IS FINE, WHAT ABOUT ACTING?

In one of the largest post-pandemic studies so far, ESI ThoughtLab found that "digital transformation continues to expose companies to greater risk. The COVID-19 pandemic is accelerating this trend as companies embrace remote working and supply chains while consumers ramp



up their use of digital shopping and banking as well as remote medicine communications and entertainment." ESI's prescription for the growing cyber infection: more investment on security will enhance ROI.

ESI found that "on average, firms see an overall Return on Investment (ROI) of 191% from their cybersecurity investments. That means for every dollar of investment generates \$2 in benefits." Not surprisingly, ESI found smaller companies were less mature, including investing less, than larger ones with respect to cybersecurity, but they also found that "the least mature firms recognize the highest ROI since they have more to gain."

ESI found that training programs and process enhancements are among the most cost-effective of cybersecurity programs. The ROI for cybersecurity investments in people averaged 283% and 164% for investments in cyber process and only about 178% for investments in technology. However, the ESI study also found that one third of cybersecurity investments resulted in negative ROI.

So, even assuming organizations will appropriately balance their post-pandemic resources, they still need to invest in people, process, and technology that will be effective and agile. While, there is no way to attest which investments are best for individual businesses, the NACD conference on cybersecurity suggested enterprise leaders ask the



following questions in order to assess their ever-changing business and security environment.

- ➤ How has our threat picture changed post-COVID-19?
- > What is our plan to prevent a "remote" cyber incident?
- > Do we have written incident response and continuity plans for the new workforce?
- ➤ How has our supply chain security been affected post-COVID-19?
- ➤ How does our security budget change post-COVID-19, and why?
- **>** How have our compliance requirements changed?
- Do we have Multi Factor Authentication (MFA) as our default for all equipment?
- > Have we installed encryption for all work machines?
- ➤ Have we gotten strong confidentiality agreements and acceptable use policy statements from our remote employees?
- What are our plans for dealing with a systemic cyber incident?

By thinking not just in a 2020 mindset, but a post-March 2020 mindset, balancing economics in security for the new worked order and asking the right questions, agile organizations will put themselves in the best position to survive and thrive.

#### **About the Author**



**Larry Clinton**President and CEO of the Internet Security Alliance

Mr. Clinton is the President and CEO of the Internet Security Alliance which represents 25 major organizations from virtually every critical infrastructure sector. Mr. Clinton teaches a graduate course in cyber risk management at the

Wharton School. He also teaches master classes in cyber risk management for the National Association of Corporate Directors (NACD) and provides training for the Federal Reserve. He wrote the book on cyber risk management for boards, specifically the Cyber Risk Management Handbook published by the NACD. He has twice been named to the "Corporate 100" — the most influential individuals in corporate governance. Mr. Clinton is also the primary author of the three editions of the Cyber Security Social Contract.

He has served on a wide variety of boards and advisory commissions including the IT Sector Coordinating Council where he served two terms as Chair, The Center for Audit Quality's Cyber Advisory Committee, and the Better Business Bureau's Small Business Advisory Board.

Mr. Clinton has testified numerous times before Congress and has been a featured expert on cyber security in virtually every major media outlet ranging from NPR to Fox Business News, WSJ, NYT, CBS, CNBC, CNN, CNN International, and MTV in India.

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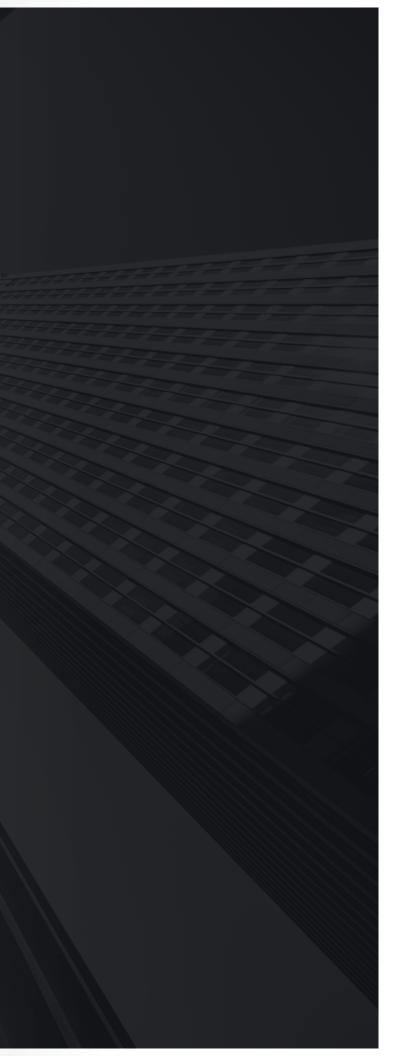
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## Wéiji and the Necessity of a Collective Ecosystem Resilience

"Wéiji" is a word that many Chinese have spoken in recent months. It translates into crisis in plain English. However, "Wéiji" is composed of two characters: "Wéi" for danger and "Ji" for opportunity. This is what this article is all about: understanding how this calamity we have been through can constitute, for the community and each of us, an opportunity.



To begin with, what can we consider as positive outcomes of the COVID-19, today?

We learned (again) to wash our hands properly and to comply with hygiene and distancing measures. This is not trivial: Japan, for example, recorded this winter three times less cases of influenza than in previous years (7 million instead of approximately 21 million). With a standard flu death rate of around 0.1%, the hygiene measures applied more rigorously due to coronavirus have therefore actually "saved" around 14,000 lives, much more than the human death toll of the virus for this country since the start of the crisis: 924!

On the climate front, multiple analyzes project that the forced reduction in economic activities (industries, transport, etc.) in 2020 will correspond to a reduction of approximately 8% in CO2 emissions compared to 2019: 2.7 billion tons, or the equivalent of the CO2 emissions of India over an entire year.

Not to mention the astronomical number of occupational and traffic accidents, pollution, or stress-induced diseases, which will be avoided by the confinement imposed to 4.5 billion people across the globe.

We stopped the world in mid-flight. Grounding! Without advance notice; in the middle of a sentence. And it is not just the severe cases of COVID-19 that we will have to put on a ventilator or intubate. This will also be the case for our industries, SMEs, administrations, and even our banks and the entire economy.

The waters will recede, and they will reveal many corpses. An economy, already on the razor's edge in many areas, receiving the repeated truncheon blows of our solidary decisions. Yes, our century will have had its first war, not in a cold and muddy trench, but on a comfortable and warm sofa. Watching Netflix.

We will have to recover, to exercise our resilience, and build it on our strengths, on the sheer expression of what makes us resilient beings.

Now let us have a look at the definition of resilience and what constitutes the foundations of a resilient organization, community, or even nation.

The definition of resilience is broad and context-dependent, but essentially it refers to the ability of an organism, organization, system, structure to overcome a sudden and brutal change in its environment.

At the level of nations, this notion can be applied to three contexts:

- > Economic resilience: The ability to return to a growth or stability trajectory after having suffered a shock
- > Community resilience: The ability of a social system to collectively rebound after a disruption and even to improve and become stronger
- Organizational resilience: The ability of an organization to adapt to and even anticipate changes brought about by a disruptive incident

Above all, resilience is a collective posture. From a business perspective, the experience of COVID-19 has shown us that an organization, as resilient it may be, only exists in interaction with its ecosystem.

Take an organization A, which we will call OA. What is the point for OA to exercise its continuity and recovery plans when, in the context of a pandemic, its customers (CA) interrupt orders, its suppliers (SA) no longer deliver, freight forwarders (FA) interrupt expeditions, and end consumers are confined to their homes? The supply chain is broken.

We just see that resilience works collectively within an ecosystem; this is what we will call "collective ecosystem resilience." So we can ensure that OA can continue to create value within its position in its ecosystem (EA).

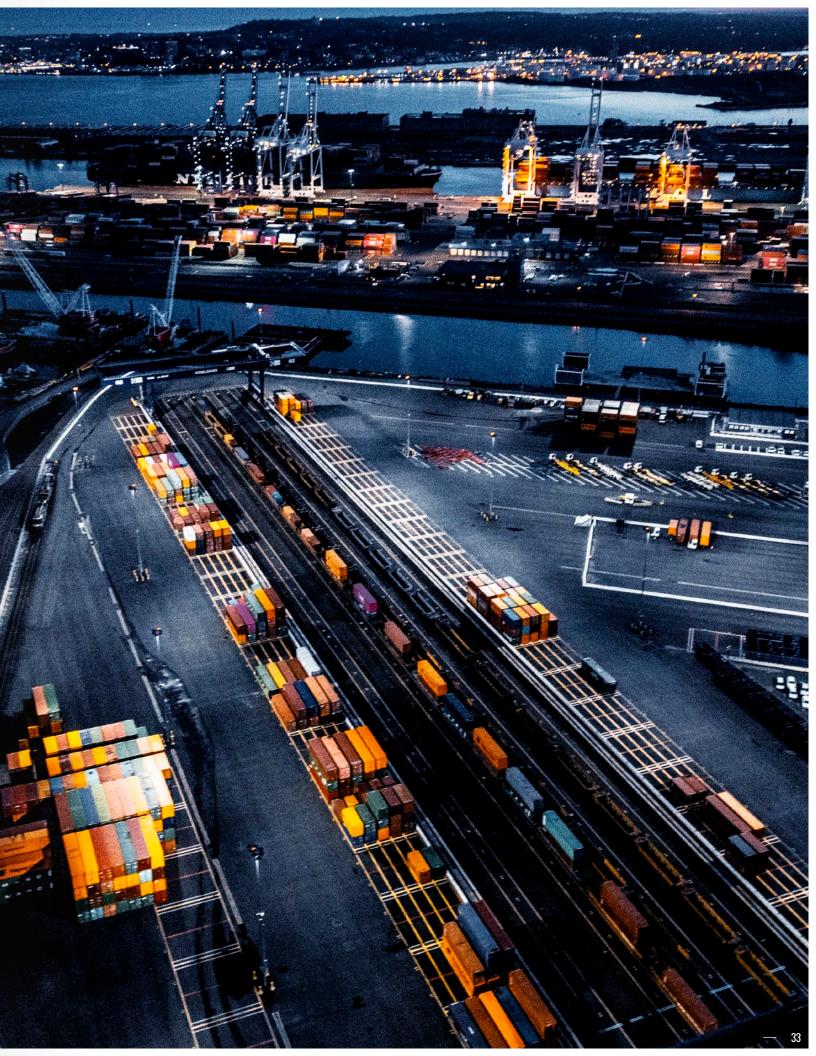
Where it gets more complicated is that each actor in this ecosystem is itself at the heart of his own ecosystem. One of OA's suppliers (SA) is in fact an organization B (OB) with its customers (among which OA) and its suppliers; the main customer of OA is also an organization C (OC) with its customers and its suppliers (among which OA), each of them at the center of their respective ecosystems (EB and EC), and so on. The set of all these overlapping ecosystems represents the "paving" of the global economic landscape which, by a side-effect of globalization, demonstrates both an infinite plasticity and an extreme fragility when, by ripple effect, the failure of a subcontractor in China can affect an entire industry in European countries. So, during a pandemic, it is no longer a ripple but a real tsunami that ravages our economies.

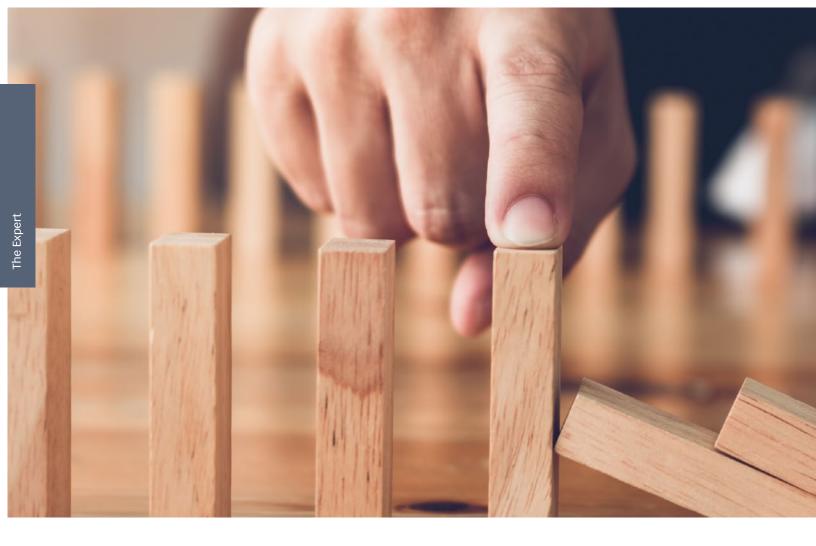
It is therefore a global problem which, respecting national sovereignties and applying the principle of subsidiarity, we must address at the national level.

After the era of globalization and individualism, comes the era of collective resilience. If we are to have a resilient global economy, if we are to avoid the coming pandemics, climatic calamities, and the civilization collapse we are told will come, we will have to develop resilient nations.

But what is a resilient nation? First of all, a resilient nation is a collection of resilient communities, that is, businesses, households, and resilient individuals. A resilient community is:

- An informed community, having understood the general risks (at a national level) and specific risks (at regional or relevant sectoral levels); a community with access to comprehensive information on risks and threats, including who is affected and who is vulnerable; a prepared, flexible, and adaptable community ready to respond appropriately to a disruptive incident (e.g., minimal behavioral patterns to stop the progression of a pandemic)
- > Individuals who have taken the necessary measures to anticipate and prevent disruptive incidents, capable of protecting their health, properties, capital, and homes and therefore ready, at their level, to minimize human, material, economic, and social losses; individuals having taken the necessary means to organize collectively, before, during, and after a disruptive event in order to restore social order, institutional structures, and economic activity
- > Empowered, willing, and educated individuals ready to collaborate with local authorities to prepare for and manage disruptive incidents, capable of using their individual and community resources as well as their national infrastructures, and reinforced by strong social ties and a propensity to support each other in times of crisis
- Individuals actively collaborating with the authorities and emergency services, before, during, and after crises, relieving, facilitating, and even complementing the duties of the emergency services, through civil or voluntary service
- ➤ Local, regional, and national authorities pursuing the objectives of resilience and sustainability in all investment and development decisions for infrastructure, critical resources, government services to the population, and the policies that underpin them, with a view to continuous improvement
- Companies and economic organizations capable of ensuring their long-term survival through organizational resilience, with a proactive attitude, welcoming change, equipped with continuity plans and ensuring security, emergency management, and the resilience of their entire ecosystem





And how do we get there? What are the lines of action that must be initiated to achieve this community resilience? The experience of some countries1 that have adopted a national resilience strategy shows that we must pursue the following initiatives:

Governance and coordination: A central government authority to ensure the deployment of different resilience initiatives in the areas of education (training program for government entities and dissemination of good practices at the level of businesses and communities), standardization (design and supply of good practices guidelines), and development of resilience (support and promotion of initiatives aimed at resilience, project financing, deployment incentives)

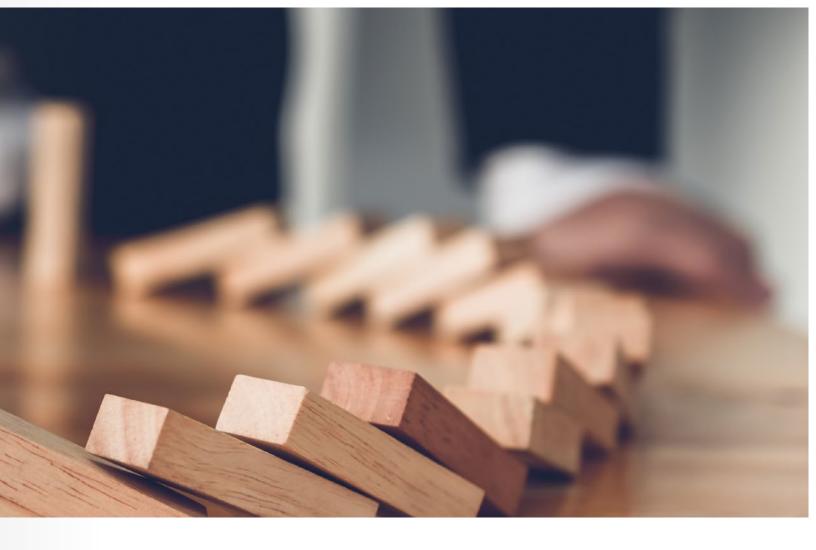
**Understanding of the risks:** Initiation of risk assessments (on natural disasters, industrial, health, terrorist, cyber, etc.), establishment of shared risk registers, support for risk assessment exercises by communities, aggregation at national level, establishment and dissemination of methods and tools on a national level, constitution of knowledge bases, sharing of resources and consistency of alerting messages at a national level

Education: Adjustment of the education and training models to integrate good practices and disaster response patterns, specific awareness campaigns (including for vulnerable individuals)

**Communication and collaboration:** Fostering exchanges within communities and between communities (with those who support them on a professional or pro-bono basis) and with public authorities so that all parties understand their roles in the event of a disruptive incident and the interdependencies that bind them

Empowerment of individuals and communities: One of the fundamental concepts of community resilience is the self-reliance of individuals and communities and the taking of measures to mitigate the risks with which they must live. To achieve national resilience, everyone must understand their role in maintaining a minimum level of risk (e.g., the hygiene behavioral patterns to contain the pandemic, not for themselves but for the greater good). Empowering individuals involves acquiring the knowledge and skills and the ability to make the right decisions to support the effort of resilience and recovery during a disastrous event.

<sup>1</sup> Sources: The Australian National Strategy for Disaster Resilience, the Japanese National Resilience initiative, or the resilience models of the National Resilience Institute



**Reduction of existing risks:** Deploying the measures and mechanisms necessary to deal with risks by modifying the risk factors and vulnerabilities of infrastructures and organizations in order to reduce the potential impacts of disruptive events, in particular by establishing standards and good practices drawn from individual and collective experiences

Finally, developing community resilience obviously comes at a cost. A cost for individuals and businesses, in time to devote to the community, in energy, or in financial resources. However, the collective benefits of this approach will rapidly outweigh the costs. Let us remember that resilience is above all an attitude, even a philosophy to adopt in the face of changes and the opportunities that these changes may bring.

#### **About the Author**

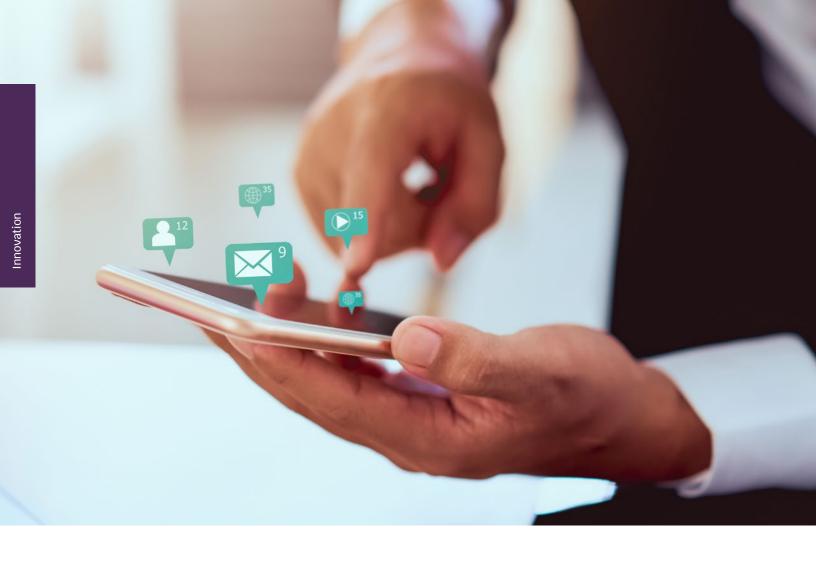


**Henri Haenni** Owner, CEO & Senior Advisor at Abilene Advisors SA

Henri is the CEO of Abilene Advisors SA, a business continuity, data protection and information security advisory and training firm located in Switzerland, on the shore of

the Geneva Lake. He advises large international organizations globally on how to implement business continuity and information security best practices and normative standards. He is an international instructor, PECB Certified Trainer, and lecturer at Paris 1 Sorbonne University.

To conclude, I will give the example of the oldest company in the world, which has ensured its own resilience over the centuries: Kabushiki Gaisha Kongō Gumi, a Buddhist temple construction company, operating in Osaka and created in 578 AD. Despite having changed ownership (after 1,400 years in the Kongō family), this business is still active, profitable, and sustainable.



#### **KEEPING UP WITH TECHNOLOGY**

## Meet Some of the Most Secure Software Apps in Existence

BY SABINA TAHIRI, PECB

The last decade has witnessed one of the greatest global personal privacy takedowns, proving personal data to be one of the largest parts of the world's economy. Our interests, likes, dislikes, medical information, etc., are an open book for businesses around the world, given away by tech giants and their advertisers. This has created insecure channels of communication which are subject to great vulnerabilities.

The responses to data protection have been immediate too. Many data protection regulations have been enforced, and more laws are expected to be enacted in the near future. However, with an increased user awareness, internet users

all across the globe are being more vocal regarding privacy issues. In this light, a shift in perspective has been brought about: What if the main issue is not data protection but rather data collection?

Data/information protection goes back to ancient times; cryptography was back then concerned with protecting messages only. Nowadays, information integrity, authentication, and confidentiality are among the regular checking concerns. All this is done with the purpose of ensuring that data is not compromised by those who monitor private communications.

The very first system known to use a coding parameter called the encryption key is the Caesar cipher, named after Julius Caesar, who used it to convey and protect messages of military significance. It is a simple method of encryption technique, in which each letter of the plaintext is replaced by a letter rotated left or right by some number of positions down the alphabet. For example with a shift of 2, A would be replaced by C, C would become E, and so on.

From the ancient world to the 90s Engima of Arthur Scherbius, used for encoding secret messages by Nazi Germany, to one-time pad, an encryption technique that cannot be cracked, but requires using a one-time preshared key the same size as, or longer than, the message being sent. In this technique, a plaintext is paired with a random secret key, who was used for encoding secret messages by Nazi officials; ever since, different initiatives paved the way to new means of coding.

# **End-to-end Encryption**

As data becomes more and more digitalized, and more information is being shared online, data privacy is becoming more significant. Organizations all over the world leverage user data to strengthen their position in the market and increase their revenues. It is, at the end of the day, a data-driven economy, made possible through marketing. This has emerged the need for a more secure online environment, made partly possible by E2EE – end-to-end encryption. In E2EE, data is encrypted by the sender, and only the communicating users can read the messages.

# **Public Key Infrastructure (PKI)**

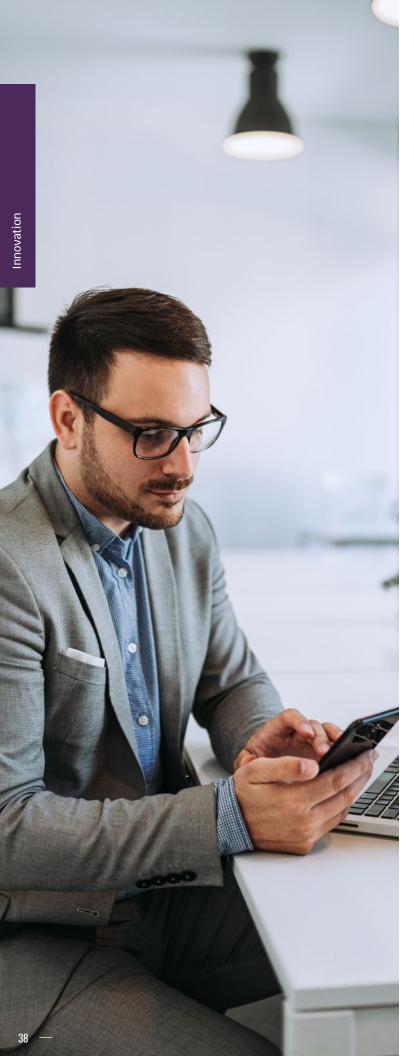
In order to ensure a secure and trusted environment in the evolving business models that are becoming more dependent on electronic transactions and digital documents, PKIs are no longer isolated to email security; they are instead supporting a larger number of applications and complex ecosystems. In addition to ensuring compliance with regulations on data protection, organizations are becoming more reliant on PKI as a tool which guarantees, first and foremost, trust.

The Public Key Infrastructure (PKI) is the foundation that enables the use of technologies and authenticating users and devices in the digital world. The most distinctive feature of PKIs is the usage of a pair of keys to ensure the underlying security service. By using the principles of asymmetric and symmetric cryptography as well as digital certificates that facilitate the verification of identities between users in a transaction, PKIs ease the establishment of secure exchange of data between users and devices.

# Signal

As the call for data privacy laws will grow louder and privacy will become a differentiator in every business industry, some companies have already taken a proactive approach towards data privacy. <u>Signal</u>, for instance, is a messaging application which uses end-to-end encryption to keep conversations secure. Unlike WhatsApp and Facebook Messenger, that still collect some of your data





for advertising purposes, regardless of having end-to-end encryption messaging, Signal does not allow advertisers, and more importantly, the government, to access your messages.

Applications like Signal have become a go-to tool for many who want privacy of their communications. End-to-end encryption has become an important feature when choosing a messaging or mailing service.

Your messages and calls can be read and listened by only you and the receiver of the message. No one else! Strong end-to-end encryption and no user records – this means, no log of your calls. End-to-end encryption ensures that there is no chance of a "man in the middle" attack.

In addition, there are verification methods available for ensuring that you are communicating with the right person. "Disappearing Messages" tap is another feature that enables for messages to be deleted as soon as they are received and read, with no way to get them back.

This app has become the app of choice of the European Commission and its staff too. It is considered to be one of the most secure apps available. It is open source (experts have had the chance to test the app and make sure it is as secure as it seems), it does not build a contact list within its own systems and does not have to store contact data on its servers. It is compatible with the majority of devices around the world (Android, iOS, and desktop computers). Even Edward Snowden uses it (there must be something to it).

# **ProtonMail**

User experience is built upon three needs: privacy, security, and accessibility. Another advanced data protection tool that has proved a user-driven emailing experience/services is <a href="ProtonMail">ProtonMail</a>. Messages stored on ProtonMail servers are in encrypted format. They are also encrypted when in transition from servers and user devices. The data is not accessible to the service provider, meaning that ProtonMail has a zero architecture where data is encrypted from the client side using an encryption key, without the possibility to decrypt your messages or hand them to third parties – privacy, in this case, is mathematically ensured.



As a result, data recovery is not an option. If you forget your password, there is no possibility of data recovery.

Furthermore, ProtonMail is open source, which allows for security researchers to review its source code and make sure that the encryption algorithms used ensure the highest protection. However, a must-know factor is that ProtonMail is end-to-end encrypted only if both parties are using ProtonMail (not, for instance, Gmail, Outlook).

Another useful feature is the expiry one, which gives the user the opportunity to set how long an email can be visible to the recipient.

# Tor

Tor is a free and open-source software which is designed to prevent people, including government agencies and corporations, to learn your location or tracking your browsing habits. Based on the research conducted, it offers a technology that bounces internet users' and websites' traffic via "relays" run by thousands of volunteers around the world, making it extremely difficult for anyone to identify the source of the information or the location of the user. Due to those relays, Tor has the disadvantage of being slower.

The videoconferencing company Zoom saw its star rise during the COVID-19 pandemic outbreak. As working from home became the new normal for most of the people worldwide, Zoom was the tool of choice for video meetings and conferences. However, it recently was found that there were security issues and privacy at stake: Zoom had itself access on unencrypted video and audio from meetings, giving them the technical ability to "spy" on private video meetings.

This scandal has increased the need for promoting a good security culture through open-source security communities. Open source promotes digital literacy in technological and non-technological communities. Since the open-source codes are transparent, there is a possibility for experts, developers, and contributors to find bugs or vulnerabilities in the software. However, relying on the community for security is never enough; security must be taken into account at the beginning (design stage) and tested continuously.

With these developments one might think that privacy concerns are finally coming to an end, and digital freedom is ours. This is unfortunately untrue; however, a clearer path to building better privacy, improved online experience, and a safer virtual world have started to be seen on the horizon.

As nothing is guaranteed in life except death and taxes, we are still empowered to decide what information we share with others, what software applications we decide to use, what makes a difference and what does not.

# QR Traffic Light to Help Stop COVID-19

Hangzhou, one of China's busiest cities, has developed a standard to help prevent the spread of coronavirus as both people and businesses begin recovery.

Under the supervision of Prof. Song Mingshun, Chair of ISO/TC 321¹), a team at China Jiliang University²) has developed a health code using smartphone-based technology. It makes use of QR codes to identify those at risk of spreading infection, who should be isolated, and those who can move freely.

With the support of the Alibaba Group, Hangzhou drew on its experience of areas such as the digital economy as well as its accumulated practice of "City Brain" construction, applying big data to the field of epidemic prevention and control.

The result is a new "health code standard", Guide to the management and service of Hangzhou health code – DB 3301/T 0305-2020. By combining big data, mobile communication technology and Internet technology to conduct risk classification, QR codes are generated and assigned to individuals based on their health status under specific circumstances.

The app assigns codes on a traffic-light principle: red, yellow and green codes corresponding to high-, medium-, or low-risk states, respectively. For example, red codes will be assigned to confirmed or suspected patients and yellow codes for people who have been in contact with them. Those who are given a red or a yellow code need to check in online for a specified number of days before they can obtain a green health code.

The health code standard gives best-practice guidance that covers not only epidemic prevention and control periods, but equally extends to post-epidemic recovery. The standard, divided into seven chapters, covers the application of health codes, emergency management, daily use and service of the app, as well as data security and personal privacy protection aspects.

At the time of writing, the health code has been shown or scanned for more than 2.5 billion times across China, covering nearly nine hundred million people. So far, the app has been visited over eight billion times, and has been recognized by President Xi Jinping, who paid a special visit to Hangzhou to learn more about the development and application of the health code.

Disclaimer: PECB has obtained permission to publish the articles written by <u>ISO</u>.

<sup>1)</sup> The ISO technical committee for transaction assurance in e-commerce.

<sup>2)</sup> The team that developed the health code was led by Prof. Song Mingshun and comprised Huang Lefu, Wang Jianqi and Yu Xiao, as well as experts from Hangzhou Municipal Health Commission, Hangzhou Municipal Administration of Data Resources, Hangzhou Municipal Administration for Market Regulation, and Alibaba Group, and was funded by the Major Project of the National Social Science Fund of China (No 18ZDAO70).



# Strong Partnerships for Greater Success

VOLODYMYR TKACHENO'S SUCCESS STORY



Nowadays, audit services in the information security area are becoming crucial to businesses of any nature. Malicious activities, cyberattacks, compliance frameworks, and disruption of operations due to the pandemic situation worldwide — the list of challenges for the business will, unfortunately, only grow.

What kind of response we may expect? When I started my career in the military, those challenges were not so obvious. My experience and background in the army helped me to understand double, triple backups, and redundancy not only for equipment, but for people performing tasks too. When I finished my military career in 2001, I was sure to develop my further career in information technology and data protection.

I spent more than six years watching how continuity was crucial for Telco (I have been working for the biggest telecommunications provider in Ukraine) and started to build managed multiservice networks. Together with the company which I have been working for I started to introduce to the market specialized cryptographic equipment and thus improved my skills in data protection within this area.

Meanwhile, I felt that new information security frameworks were becoming more and more important and I took a chance to develop my career in the banking sector as CISO. One of the worldwide famous banking groups was the best place to understand how risk management really works. I took a chance to launch all retail banking from scratch by taking into account all information security processes from human to applications level. It was a time when one person could accumulate knowledge for information security and keep the skills on an appropriate level to respond to possible threats.

In 2008, the global mortgage crisis came to live which reconfigured and impacted tremendously the banking sector in Ukraine and in the whole world. My team and I understood how the proper implementation of the information security management system can help to address the greatest threats that banks were facing during those days. Since the bank decided to seize operations in Ukraine, I decided to start with my partners a brand new business focused specifically on risk management which was only known and proposed by Big4 or similar consulting companies.

In 2009, our company, Active Audit Agency LLC, brought the information security expertise to the market of Ukraine offering consulting services for different internationally recognized frameworks for information security.

One of the drivers to promote those services was the mandatory regulation for the banking sector of Ukraine to have ISO/IEC 27001 in place.

Meanwhile, we understood that there was a lack of experts on the market who could professionally establish and develop risk management processes (especially related to the information security risks) and information security management processes. As we continuously received requests for trainings within this area, in 2014 we made our first partnership agreement with PECB for the delivery of training courses.

Due to the growing demand, we started to offer the ISO/IEC 27001 Lead Auditor and Lead Implementer training courses and ISO/IEC 27005 Risk Manager training course. In 2016, it became clear for us that trainings and certification audit services should be established as a dedicated business line.

Since 2016, we have trained more than 250 persons in different professional areas such as ISO 9001, ISO/IEC 27001, ISO 37001, and since 2018, the GDPR training course for Data Protection Officers.

The main challenge for us was to keep up-to-date training courses due to the advancements in the respective fields and to meet high-quality training standards. Together with that we grew a team of certification auditors who were engaged by PECB MS to conduct different ISO standards management systems audits. The key success factor were the people. We were hardly hunting for the best experts on the market and simultaneously growing young specialists. Thus, we were trying to reach the balance of the expertise and keep the provision of our services in the highest levels so as to ensure the recognition of organizations in specific certification areas.

Since 2017, we have organized training courses for more than 15 organizations, primarily from IT sector, that have been recommended for certification.

# We have experienced many challenges and unique experiences along the way.

Despite of the pandemic situation in the world, we see the growing demand for certifications and expect that organizations will be focused on ISO 22301 for business continuity since for the most of them it is obvious that to continue business operations and keep the safety of the personnel and customers they need BC/DR processes in place.

What advice can we provide to organizations seeking to formalize their processes and align them with ISO standards? As we see, all of our customers which had any management system in place are successfully overcoming the pandemic outbreak. Our advice regarding the preparation for certification would be not to go into certification audit right immediately after they have implemented the management system. The management system should be functional for a while and the organization should embed all processes into their operations. This way, they will avoid a huge amount of nonconformities that can possibly arise during certification audits. In order to have a successful implementation of the management system, organizations should prepare competent persons who will carry out the implementation process. The skills and competency needed for such situations can be achieved through various trainings we offer, usually by following these steps: (1) Conduct ISO Foundation training course for the business leaders for them to become familiar with the concepts and principles of the respective standard, to understand the standard requirements, and to be clear what is required from them; (2) Conduct the corresponding ISO Lead Implementer training course for two or three persons for the project team dedicated to implement management system requirements; (3) Conduct ISO Lead Auditor training course for at least two persons in order to prepare internal auditors for the respective management system audit.

Among numerous benefits and business growth opportunities, the main perspectives we see currently with our partnership with PECB include the following:

- The main capital are competent professionals.
   Where could you get them? On the market?
   Easy and wrong way. You would rather grow your
   own employees, since they know the nature of your
   business and specific risks related to it. Thus Rule #1
   Invest on your personnel competence.
- 2. Risk landscape is never static. You are introducing new products and you need to make reorganizations to optimize your revenue and quality. All that impacts your operations and development. Rule #2 Implement and maintain a risk management framework. It does not matter which framework to use or what methodology to apply JUST DO IT, otherwise you may lose your business.
- 3. Growing regulatory frameworks in all sectors are all usually aligned with the universal one brought by ISO/IEC 27001:2013. Thus, by having knowledge in this area you will simplify adoption to any industry

- framework whether it is EU GDPR, or PCI DSS, WLASCS, and even such exotic as MPA Content Security Program for protecting video and audio content from piracy. Rule #3 Know the main framework and you will easily apply for any industry specific information security rules.
- 4. Virtualization, cloud services, and other technology breaks allow to easily build and run business quickly. Mobile applications and messengers. Data is floating really quickly and it is almost impossible to control everything, but if you do not control you lose. Rule #4 Make inventory of all assets and understand their value to your business. This includes nontangible assets as well image, reputation, brand, etc.
- 5. To understand how all your security processes live and to optimize your investments, you should measure and monitor indicators specific to your organization. Rule #5 Measure your processes and evaluate their effectiveness. If something cannot be measured it does not exist!
- 6. Use the value of audits. I am not talking about accountancy audits but rather compliance audits. You will be surprised to see your processes from another angle and improve your security posture by not gifting your business to evildoers. Rule #6 Audit it. It means check what you have and understand how effectively it works.
- 7. Make a step to competitive advantage. Investors, partners, and people still do like to do business with someone who already has a proof of confidence in any area. Rule #7 Certify your business. Even if the attempt will fail, you will get a huge experience and vectors where to develop.
- 8. Do not stop. If you stop maintaining the processes
   you die. I mean your business will run out of
  resources, value, quality, and other matters. Rule #8
  Maintain security continuously. From my experience,
  this is the hardest task. Everybody thinks that getting
  a certificate or implementing some bow will indulge
  or protect them forever. No. Unfortunately not.

In order to summarize all of the above, the partnership with PECB and PECB MS has given to me personally and to my business new vectors of growth and for six years now we are keeping this growth despite the difficulties and circumstances, including the pandemic outbreak in 2020.

In the end, I would like to underline that all best things created by human beings have been built when the people joined. PECB and PECB MS network for us is one of the examples of such joining for prosperity and wellness of any kind of business.



Work hard, take advantage of all business opportunities, and keep quality as high as it can be. We wish all partners and customers of PECB and PECB MS prosperity, persistency in their business objectives, and advise them to never give up — even if the world gets crazy.



From a nondescript disease out in Wuhan, China, COVID-19 has become a force we have all had to contend with. Businesses, big and small, have been affected with varying degrees of positive and negative outcomes. As a middle-sized business owner, and a business continuity consultant, this crisis gave me a first-hand seat on what it means to be an effective manager in a crisis. Granted the crisis is not yet over and the lessons still abound, the following are my six lessons on surviving your next crisis:

# 1. Deciding when to activate my business continuity plan

COVID-19 has impacted businesses differently, with a mix of negative and positive impacts. The impacts were felt at different times for different businesses. For example, the online collaboration software Zoom was a clear winner as the pandemic forced businesses to shut and people to work remotely; however, this increased demand exposed some security challenges on the platform.

So, the question most businesses owners do not always have a clear answer for is, "When should I activate my BCP?" Defining and updating a proper criterion for when an incident has progressed to a crisis and deserves business continuity activation is important. Identifying various impacts such as customer, employee, operational, supplier, and their thresholds that justify initiation of a formal response can help you ensure your BCP is activated on the right time and is effective in minimizing negative impacts of the crisis.

COVID-19 began in December of 2019, but the first effect only started to be felt in my country, Kenya, on March 13, 2020 when the first case was reported. As more and more cases were reported, the government instituted various preventative measures to minimize the spread, including complete shutdown of some businesses, restriction of some activities, prevention of inter-state travel, and a dusk to dawn curfew.

At our company, we had our first crisis meeting on March 20, 2020 when the impact of the government directives started to be felt. About 10% of our clients who had previously contracted us, began to cancel or postpone. In addition, we could already tell that this crisis would affect our ability to travel, and around 30% of our clients were outside the country. As the crisis progressed, other impacts started to emerge. Interestingly, some positive impacts also started to emerge with clients wanting to revamp or review their business continuity preparedness. A key learning from this experience for us as a crisis management team was realizing that there is a great need to:

- 1. Look at external events even when they may not at the particular time be affecting you
- 2. Analyze both immediate and far-reaching effects
- **3.** Determine if your current business continuity responses are relevant or need to be adapted
- 4. Make relevant changes as soon as possible

Some of the things that became apparent immediately were that our recovery time objectives for projects were inaccurate. Our pandemic planning needed to be improved and our communication plan re-evaluated.

# 2. Setting up a "war-time" team

Most companies will have set crisis management teams with representatives from different critical units who then implement the business continuity response. The crisis management team is led by a crisis management leader who is either the CEO or reports directly to the CEO. The role of the CMT is to operate, coordinate, and communicate the business continuity response. The importance of effective leadership has been emphasized in various business books. What became apparent is that there are stark differences between leading in "peace time," i.e., when the market conditions are relatively known, and leading in "war time."

While we had an existing CMT, we quickly realized it was necessary to make changes to ensure the CMT was ready for war. Some of the things we did immediately were:

- ➤ We identified if we had the right CMT members. There may be some people who may just not be effective in a crisis. Such unit leaders may need to be retired during this time or supported by other competent colleagues. We ended up expanding our CMT to cater to our emerging needs.
- > We divided our response into smaller parts centered on themes. For the basis of this crisis we had the following themes: customer, employees, legal, business development, supply chain, finance, work area.
- > We identified focus areas. Even as you break up your response into smaller parts, certain areas will require to be stabilized first and thus need to be prioritized.
- We managed communication both internally and externally ensuring we had a consistent message. We ensured especially that falsehoods are not spread through official and unofficial channels linked to the company.
- > We had to make decisions with limited information.

  Do not be afraid to take tough decisions, this may include decisions to postpone major projects, fast-track other projects, review expenses, etc.
- > We led with compassion. As you take on the challenges of the crisis, always put your employees first knowing that if they are well taken care of, then they will take care of your business and customers.

# 3. Communication

It is never more important than during a crisis, to send clear unambiguous messages that efficiently convey the information that you want to deliver. The first thing in getting communication right is to have a clear understanding of your stakeholders and what they require from you during a crisis.

Stakeholder	Questions that would need to be answered
Employees	Do I have a job?
	Are my terms of service changing either due to a need for payment restructure, or job role restructure?
	How do you intend to keep me safe as I work?
Suppliers	Are you going to pay me?
	What are your supply needs at this time?
Regulators	Are you able to meet your regulatory requirements? If not, why?
	What support do you require?
Customers	Can you deliver as promised?
	Are there any changes expected in your mode of delivery?
	Am I safe dealing with you?

A formal communication plan may need to be developed, with different CMT champions elected to spearhead the communication as per their area of expertise.

However, ensure that:

- 1. The person relaying the communication is seen as credible.
- 2. Where not enough information is available, be honest and mention it to your stakeholders. Ask for more time where additional information may be needed. Do not make promises you cannot keep!
- 3. You have decided on how much you wish to disclose. Appropriate disclosure facilitates trust and credibility and helps recipients of your message develop empathy and understanding. Make information in your message specific and refer to concrete details to avoid misunderstanding.

In our experience, we talked to our employees every other week and made them aware of any changes. We also identified suppliers and regulators we needed to engage with and re-evaluate our legal and regulatory responsibilities. While our customers were adjusting to COVID-19 themselves, we made sure to avail our expertise and listening ear. That resulted in an almost win-win situation all the way.

# 4. Getting help

With COVID-19 affecting different countries at different stages, it was helpful to have forums where business continuity was discussed. Learning from countries where the pandemic was at an advanced stage helped in forward planning. Having in-country and in-sector forums where other professionals would raise and discuss business continuity issues helped in gaining knowledge and implementing strategies that were proven to work. Having industry forums also helped some of our clients in lobbying and communicating with regulators and other decision makers on support needs.

# 5. Dealing with performance slump

As Lee Iaccocca, former CEO of Chrysler Corporation, said: "All business operations can be reduced to three words: people, product, and profit." People come first. Unless you have got a good team, you cannot do much with the other two. Organizations implement systems, and systems are run by people. To be effective organizations have different people playing certain positions.

In a crisis and because of shifting focus, people drift. This may mean certain positions are left wide open "exposed" or, focus on the crisis leaves certain operations



that are termed essential but not critical not being done. We found it necessary based on shifting focus and changing environments to:

- 1. Redefine and re-communicate organizational objectives including shifted priorities
- 2. Focus teams and ensure no positions were left unnecessarily exposed. Resist the urge to have everyone focused on the crisis management.

  Operations must go on!
- 3. Ensure we had skilled managers managing nonessential operations too
- 4. Manage more closely and define a few critical KPIs that require close monitoring with update meetings to superiors more frequently
- **5.** Reevaluate budgets and resources. For example, during this crisis we invested heavily in digital tools to enhance performance.

# 6. Managing change

Individuals, managers, teams, and organizations that do not adapt to change in timely ways are unlikely to survive in our increasingly turbulent world environment. COVID-19 brought a lot of change to organizations and it was only through having the right attitude to change that our business survived.

Some of the key changes we experienced were as follows: Firstly, our staff moved from 50% working remotely to 95%. Secondly, assignments that had previously been done face to face were now being done entirely remotely.

In addition, we saw an increase in lead time with courier deliveries as transport inter country and interstate were restricted. Lastly, we had to deploy new methods of delivery including a fully online option for training.

It was necessary to manage these changes effectively to get buy-in from both our internal and external stakeholders.





The first thing you need to do is overcome resistance. This needs to be done through communication and talking through the need for change. It is effective at this point to bring out the salient issues with this crisis, i.e., it may be long drawn, with no clear end in sight, and without change you are facing imminent organizational extinction. Implementing the change requires you to let go of old ways and embrace new ways of doing things. What we found effective is that as a leader your staff must see you embracing the new ways of working. While you may suffer pitfalls, it is necessary to take them with a positive attitude and fail fast and fail forward. Finally, reinforcement of the change is necessary so that the new ways of working become stabilized.

In summary, I hope to take the lessons from this crisis to better both the running of my business and the way I implement business continuity for my customers. By ensuring I can offer my real-life experience to crises I aim to build the practice and better the overall performance of implemented business continuity management systems.

# **About the Author**



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Stella Simiyu is the current COO of Sentinel Africa Consulting Limited – Risk Management and Cybersecurity firm. She is also the current chair of Business Continuity Institute EA. She has previously worked in Safaricom and as the Principal Enterprise Risk Manager

and Head of Operations Risk and Compliance Airtel Africa, in charge of 15 countries in Africa. She has extensive industry experience in government, parastatals, NGO's, financial services, banking, and security. Is a qualified ISO 22301 Business Continuity Management Systems Implementer and Auditor, MBCI (Business Continuity Institute-UK) CERM, ISO 31000 Lead Risk Manager. She is also an international speaker, trainer, and curriculum developer for various institutes as well as a member of the ISACA Kenya Chapter, Institute of Internal Auditors, and National Quality Institute.

# THE SHOW MUST GO ON!



For more information, contact us at events@pecb.com.

# PECB INSIGHTS VIRTUAL CONFERENCE 2020







Viking history and modern word-class architecture melt in the splendid city of Copenhagen — the center of Europe's most dynamic region, Øresund. Nominated as the best city for livability, sustainability, and many other factors, Copenhagen is a very popular place to live and visit due to its fascinating architecture, parks, and other attractions that are veiled with an exclusive royal touch.

Home to the world's oldest monarchy and a number of ancient and mesmerizing castles, Copenhagen is considered as one of the healthiest and happiest city in the world!

# **Getting around**

Copenhagen has one of the most efficient and reliable public transport infrastructure in the world, which can get anywhere you wish in the capital region. The Copenhagen Airport is only 15 minutes away from the city center and top attractions. Metro is a quick, cheap, and easy way to get from the airport to the city, or vice-versa. They run each three minutes during rush hour, and three to six minutes outside rush hour and weekends.

If you are planning to spend more time there, you might want to use Copenhagen Card with unlimited transportation in the entire capital region of Denmark. You can enjoy unlimited travel on buses, trains, and the metro in Copenhagen in zones one to four with a City Pass, from the moment you arrive in Copenhagen via the airport.

However, Danes prefer sustainable modes of getting around such as cycling or walking (more than 49% of Copenhageners go to work or studies by bike) — it is an integral part of every citizen. The city has a bike culture, and it is one of the world's most bicycle friendly city. That is why, we suggest that you rent a bike to explore the city on two wheels like a real Copenhagener.

### Where to stay

**Copenhagen Admiral Hotel:** The view of the waterfront, the opera, the playhouse, Ofelia Square, and other main tourist attractions make the stay at the Admiral hotel an extraordinary experience. The hotel has 366 rooms and suites decorated with a unique and modern design, each different from the other. There are also flexible conference rooms that can be used for meetings of any kind. Two hundred-year-old Pomeranian pine beams, archways, and brickwork add charm to Copenhagen Admiral. You would not want to miss it!

**Nimb Hotel:** The magic of Tivoli, the warm Nordic atmosphere, and Moorish aesthetics are magically merged in Nimb's style. The hotel has luxurious rooms with elegant and antique furniture. You can book a staycation and enjoy a picnic at Nimb Roof or other outdoor areas surrounding the hotel. For more, you can also enjoy delicious dishes at Nimb Braserie or even have an exclusive dining experience by inviting your guest, just like at home.

**Absalon Hotel:** Only five minutes' walk of Tivoli Gardens and Copenhagen Central Station, this hotel offers bike rentals and popular Scandinavian breakfast buffet. There are 161 modern guestrooms, dry cleaning service, full internet access, and many other amenities for your comfort and entertainment. The hotel is located in the heart of Copenhagen; this will make it easier for you to visit other sites in the city by walking.



# **Attractions**

Christiansborg Palace: The richly decorated walls and ceilings of this 800-year old place will make your jaws drop. The palace has survived two major fires and still stands fierce. It is the only building in the world that houses all three of government branches: the Danish Parliament, the Supreme Court, and the Ministry of State. Several parts of the Palace are open to the wide public. The unique tapestries with motifs from Danish folk ballads, the thrones, and the marble busts of Danish kings and queens will have you stand in awe of their beauty and rigor.

The Tower, Christiansborg Palace: Once home of kings and queens, the Christiansborg Palace is now one of the most attractive parts of Copenhagen. The city's highest tower, open to the public for free, offers a priceless aerial view of the old town, the sea, and even Malmö of Sweeden in a cloudless day. The viewing platform has four open galleries with the grandest views of Copenhagen offering a splendid panorama viewpoint.

The Lapidarium of Kings and the Royal Cast Museum: Nobility runs in Copenhagen's "veins." Sculptures have made great kings and queens live through decades and centuries. The Danes preserve their history well in the Lapidarium of Kings, located under the vaulted ceilings of a 400-year-old brewhouse in the heart of Copenhagen. The building is home to 300 statues, sculptures, and ornamentation gathered from royal gardens and buildings. The other Danish museum, the Royal Cast Museum, is housed in a beautiful warehouse that shelters over 2000 plaster casts of sculptures from all over Europe. Denmark's impressive collection of statues has made Copenhagen a great place to be for art lovers.

**The Six Forgotten Giants:** Are you up for treasure hunting? Six wooden giants are hidden in the forests of Copenhangen's suburb areas and impatiently waiting to be found. These off-the-wall sculptures, finely crafted by artist Thomas Dambo using recycled wood, were scattered in the forests aiming to get people out exploring and enjoying the Danish nature.

**Tivoli Gardens:** The world's second-oldest operating amusement park is now the third most visited theme park in Europe. The park includes a variety of attractions all in one place: a theater, flower gardens, thrilling amusement rides, restaurants and cafés, and more. When the sun sets in the east, the gardens are illuminated by colored lamps. Fascinated by the ambience, Walt Disney is said to have been inspired by the Tivoli gardens to make his own Disneyland theme park.



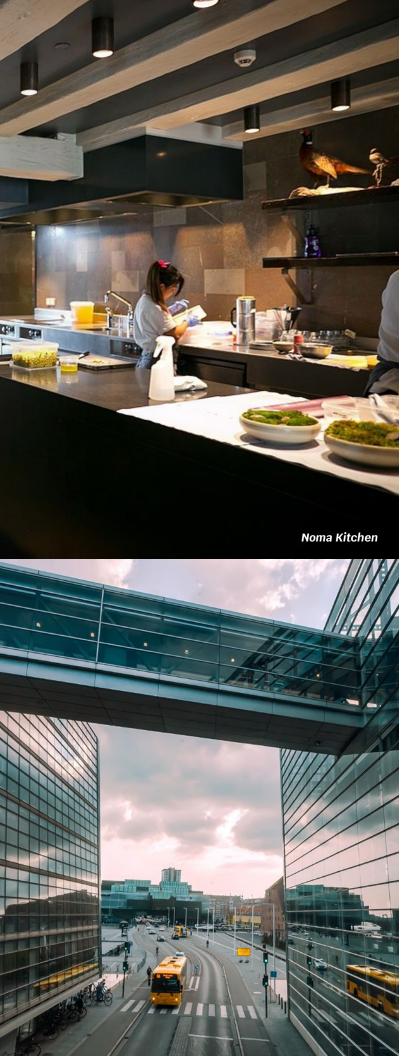
# **Restaurants**

Mielcke & Hurtigkarl: One of Copenhagen's most acclaimed restaurants, serves gorgeously presented dishes that represent a fusion of Asian and Nordic flavors. The restaurant is located in one of the most beautiful settings of Copenhagen, the Royal Danish Horticultural Gardens, and the interior is designed in that fashion and spirit. It is headed by Jakob Mielcke, who fuses local and global ingredients of Western and Eastern flavors resulting in a heavenly menu and flawless dishes.

**Alchemist:** In Rasmus Munk's famous, award-winning restaurant, you will see art, activism, and eating — all in one. Alchemist is for sure an exceptional experience and is often considered by its visitors as otherworldly and as Copenhagen's "New frontier in fine dining" due to its special representation of dishes and the message they pertain, the interior, and, of course, the taste. The dinner at Alchemist is presented in different acts at various locations including the planetarium dome, a filmic experience with floating jellyfish among plastic debris and sparks from fire rising to the sky.

What is special about the dishes here is that they represent an amalgamation of creativity, complexity, and some even try to raise awareness on issues such as climate change, food waste, etc. The famous "lamb heart" dish for example, covered with red jelly, has at its side a card to sign up to be an organ donor.

**Kokkeriet:** Experience a world of taste in this beautiful restaurant located in Copenhagen's historic Nyboder neighborhood (the 400 years housing blocks build for the navy) that has been awarded a star in Guide Michelin Nordic Cities 2020. Danish traditional food and finesse is served and reconstructed in the best way, mixed with the chef's contemporary and innovative work. There is a variety of menus, including a dedicated vegan tasting menu. While on Tuesdays, the restaurant serves menus with experimental dishes that the chefs are testing out — for free!



**Schønnemann:** Here you can enjoy smørrebrød, one of the highest quality and well-served beer, as done traditionally for almost 150 years. The menu consists of warm freshly made dishes and specialties of classic Danish smørrebrød. Schønnemann's traditional matured herring, breaded fillets of plaice, smoked eel with freshly-made scrambled eggs, tenderloin steaks with onions, beef tatar with a touch of lovage, and a beer and a glass of snaps, are what has continued the legacy form 1877. You can enjoy more than 140 selected Danish, Norwegian, and Swedish snaps and aquavitus. An informal, cozy atmosphere awaits for you at the top choice in the Strøget and the Latin Quarter.

**Noma:** Denmark's ultimate chef and Time magazine's "World's 100 most influential people" person, Rene Redzepi, runs one of the world's best restaurants called Noma. This restaurant is considered as the crown jewel in the Danish food scene and it represents a new Nordic kitchen, with three menus per year, each roughly 20-courses, cooked with ingredients of the respective season.

# **Business**

Doing business in Denmark is probably one of the smartest decisions you can make as a businessperson. It takes only 24 hours to set up a business here, due to the simple procedures and lowest bureaucratic regulations (via https://indberet.virk.dk/). Denmark has been ranked by the World Bank for the seventh year in a row as the best country in Europe for doing business. It is considered as a business and commercial hub of the Nordic countries and the Øresund region. It has a natural attractive location which serves a hub for transport routes, sea, air, and land traffic.

There are a number of public funding schemes for entrepreneurs, such as the Innovation Incubator Scheme, which provides counselling, pre-seed, and seed capital. There is also the public venture capital fund, Innovation Fund Denmark, which offers grants.

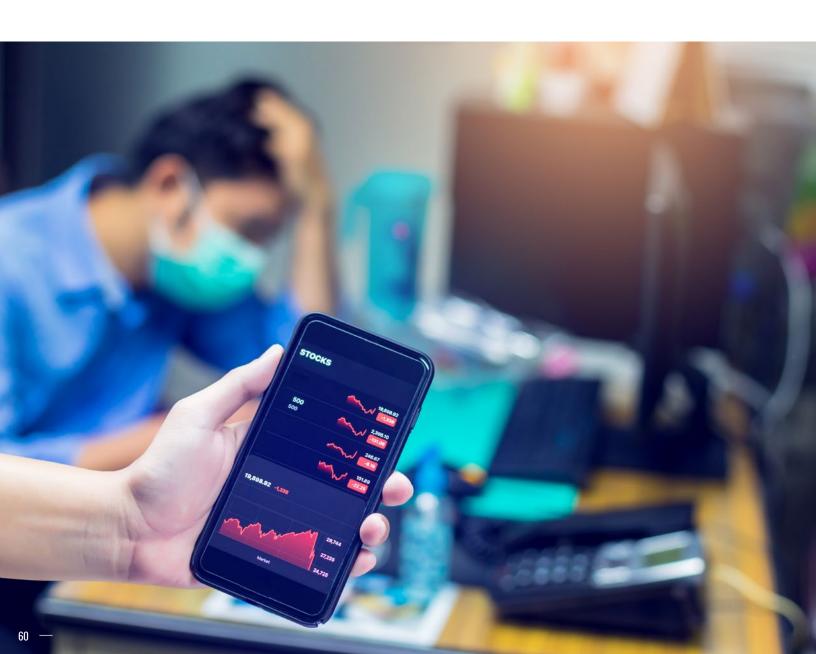
Many internationally recognized companies such as Skype, Unity Technologies, etc., have chosen Denmark as their place of business. The country has also a thriving tech sector with a high speed internet, making it a perfect place to test ideas there. There are organizations that offer consulting and serve as a link between businesses and the council.

The country has a very open and collaborative work culture as they foster equality and collaboration for businesses, be that national or international. With flexible schedules and lighter working hours, it is no wonder that the productivity rate of the Danish is the highest in Europe.

# Business Continuity: From a Best Practice to a Priority Objective

The COVID-19 pandemic has changed the global business environment. During various global implementation practices for managing the pandemic, we were the audience to experience various lockdown regulations, businesses who had to make difficult decisions regarding cash flow, retrenchment of staff, placing of people on furlough and in severe circumstances, the closing down of businesses, etc.

Some of the biggest and well-known brands could not survive 30 days without functional and lucrative revenue streams. Most of global airlines asked for help from governments for financial support, most of their revenue-earning assets stranded on the tarmac at various airfields across the globe. This one industry has such a big knock-on effect on their stakeholders, and in some cases shareholders, that the industry is in business rescue.





Some of the companies that have been in existence for 50+ years could not make the 30 day mark and filed for liquidation at the beginning of the global lockdown.

Then we have the industry regulators. Regulators are the governments' watchdogs who provide assurance regarding the state of the industry or the various industries in a state. Furthermore, regulators are dependent on the industry to generate their revenue streams. Looking at aviation, the various aviation authorities are primarily dependent on safety charges of passengers. With no international and domestic flights, there are no passengers and therefore no safety charges could be levied.

In some cases, the COVID-19 pandemic has brought about dramatic changes in business behavior and decisions. Where most businesses provided for office space, infrastructure, etc., at huge costs and landlords having 10-20 year leases, COVID-19 turned this industry on its head. Do we really need to have a central office where everyone drives to every day, where everyone sits in traffic for hours on end, where everyone has a challenge with worklife balance and where people are constantly tired, not because of work, but because of traveling? And then the impact on the environment, where fuel guzzling transport are used and all these gasses impact our global health. The health of the earth and the oxygen we breathe.

In this article, I will address the pre, during, re-opening, and post-COVID-19 BCM strategies.

# BCM pre-COVID-19

Pre COVID-19, the focus of BCM has been on anything which can disrupt or interrupt the provision of products and services. The immediate focus and objectives of BCM were mostly safety related and possibly Force Majeure (e.g., floods).

I have conducted various BCM strategies, Business Impact Analyses (BIA), and scenario tests with companies over the years, within all the diverse industries such as medical schemes, road tolling services, regulators, construction projects, mines, policing agencies, banks, operators of rail systems, etc. On all of these strategies, BIAs, and scenario tests, pandemic was addressed as a risk, but assessed to be a legacy risk over years.

On the latest board risk assessment conducted on January 2020 with a regulator, when COVID-19 already started to spread, the pandemic scenario was still assessed as insignificant.

# **Dependency and Interdependency**

Stakeholders, vendors, contractors, and subcontractors, are part of the reliability, viability, and financial health of many companies. Businesses must conduct a vendor and stakeholder analysis to identify the dependencies and interdependencies of their supply chain universe. This universe can also be called the Business Eco System (BES).

This BES can only operate when each part of the BES is doing its critical function for the next part to seamlessly take over and push the process to deliver products and services as expected, and:

- > Within the specific time frames
- Within the costs
- With an effective value chain to deliver when and where needed

The critical mass of the BES is when everything works in support of the other.

With the COVID-19 pandemic and the ongoing uncertainty, the BES was hugely affected and damaged. In a pandemic, the first objective is for a company to survive; thus, all the critical processes, systems, vendors, contractors, and subcontractors need to be identified and agreements must be put in place to make arrangements for these products and services to continue to be delivered. All of the above have a huge impact on the relationship between the entity and their vendors, subcontractors, and stakeholders.

# **Business Impact Analysis (BIA)**

A Business Impact Analysis (BIA) is a critical process to determine and take stock of the following:

- What resources do you have in your total service and product delivery?
- What is the particular and specific need for each of these resources?
- > Where do you have single points of failure (SPF)?
- What is the recovery time objective (RTO) of each service?
- ➤ What is the recovery point objective (RPO) for each critical service?
- What is the maximum data loss (MDL) acceptable within the legal universe the company operates within?
- What is the minimum business continuity objective (MBCO)?
- > What is the maximum acceptable outage (MAO)?
- ➤ What is the maximum tolerable period of disruption (MTPoD or MTPD)?



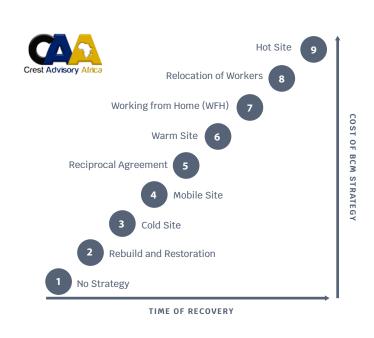
All of the above are easy to determine and to allocate a time frame to each. But not in a pandemic. We have seen many pandemics over the years, from SARS (2003), Swine Flu (2009), MERS (2012), West Africa Ebola (2014), and the Zika Virus (2015). And now we are living in the most deadly virus since the Spanish Flu (1918), called COVID-19.

With more than nine million people infected and close to 500,000 people killed by the virus, we need to have a revision of the BIA as it was, to conduct a more robust analysis, incorporating a pandemic and what needs to be done. Globally, all of us have first-hand experience of what is needed and what can be done during this devastating pandemic. These steps and actions need to be documented and incorporated into the various strategies decided upon.

# **BCM Strategies**

In the pre-COVID-19 BCM process, must of the companies I have dealt with have focused on evacuations, e.g., a person getting sick at work, a possible shooter on premises, hostage taking, and incidents which could impact their systems environment (e.g., floods, fires). The last ones would be invocating the Disaster Recovery Plan (DRP).

The various strategies are graphically displayed in the diagram below.



In a pandemic, all of these are strategies are questionable. The focus has been on a DR site, which could be on this diagram strategy 6 and 9. But in a pandemic, these sites are working under the same threats as you and they are actually causing more vulnerabilities for your company.

So the only strategy that is actually working in COVID-19, is social distancing, thus Strategy 7, Working from Home (WFH).

This is where the challenge starts and the questions regarding the BIA expand. Do you have:

- > Enough laptop computers for all your staff
- All the programs you are working on installed and updated on these huge number of laptops
- > Everyone on a Virtual Private Network (VPN)
- Resources for employees to work from their homes (e.g., uncapped internet, vast speeds (10-20 Mbps))

This is where the BIA and the strategies listed evaporate.

# **During COVID-19**

When the World Health Organization (WHO) declared COVID-19 a global pandemic in March 2020, the world changed. China closed, Italy closed, Spain, France, and I can go on, closed. And with "closed" I mean going into a hard, deliberate, and intentional lockdown of everything and every moving part of all the businesses.

How did governments, corporates, businesses, hospitals, etc., prepare to deal with the pandemic?

On a government level, the following happened:

- > Denial, "this could not happen to us" syndrome
- > Poor leadership and decision-making
- > Poor communication
- Poor availability of scientific information to drive decision-making
- Poor advise to the population regarding preventative measures
- > Lack of accountability and blaming of others
- > Lack of strategic resources to manage this pandemic
- ➤ Lack of supply chain, prior to the pandemic, to have diversified their procurement strategy

All of these impacted gravely in every part of the population and economy to follow.

# Risk-bearing Capacity (RBC)

In each BIA, one needs to look at the Risk-bearing Capacity (RBC). This is a specialized field of determining the resilience of a company. RBC is defined as "Risk-bearing ability is directly related to financial measures such as liquidity, solvency, profitability, repayment capacity, and financial efficiency."

The question is, how much provision has been made for three to six months, and in COVID-19, possibly longer, pertaining to:

- > Finances to pay for personnel, resources, systems, technology, etc.
- > What are the resilience factors you have built into your equations pertaining to all of the above?

RBC is a critical process to follow and to be incorporated into the BCM and ERM processes. The RBC calculation is not a simple one, as one needs to be looking at:

- Stock levels to produce the critical products and services
- > Within the stock levels, the critical spares one needs to be looking at
- > Within these critical spare levels, the changes which would affect the delivery of these critical spares, such as transport (rail, road, marine, aviation, etc.)
- > The lead time analysis per critical spares item and what the critical ordering levels

All of these need to be revised as they have a financial and solvency impact on the business.

# 90 Days to Bankruptcy

Without a proper RBC in place, every company and individual has a window of 90 days before they start to be in distress. Because of the uncertainty of the pandemic, nobody knows how long it would take to get the pandemic under control, how long it will take to restart the local economies, and when the global economy will open up.

All of this comes with changes in the external environment where you as a business owner, corporate CEO, or a president of a country, have no control. We could see the distress of global communities on day 30, day 60, and day 90. Workers are getting retrenched, companies are filing for liquidation, and critical resources become scarce and expensive. Resources are getting less and less and governments are starting to be more and more dependent on philanthropic donations and cash injections to stimulate the critical services and products of countries. None of these were prepared for during the BIA, nor the BCM strategies.

# **Business Resilience Changes**

I love this word, Resilience. This means, the ability of an organization to absorb and adapt in a changing environment (ISO 22316:2017: 3.4).

COVID-19 has provided the global economy the opportunity to reset and to determine how they will be doing business to survive, not only during COVID-19, but to rethink their business strategies. We have to look at the biggest winners to see where the world has been heading over the past 90 days.

Biggest winners: Everything online (food, clothes, etc.); Everything digital which can enhance the business (cloud services, digital platforms to enhance business without having personal contact, etc.)

All of the above come with risks. Every time one goes online, you are opening up yourself for the chance that your identity or your Personally Identifiable Information (PII) could be accessed. You are submitting many kind of PII during this process, from your name, bank details, address, etc., and all of these are opening the gap for identify theft.





Cloud services have been coming for a long time, and are here to stay. Most of us are working on Onedrive, DropBox, Google Drive, and many other systems. So the question is, where are the rest of the companies, are they still loyal and stuck to their own hardware with people WFH?

These are the questions asked during the BCM, RBC, and RBC-BIA-based BCM analyses. With less people working from traditional offices, would this still be the best approach? Most companies, whether they know it or not, are using hybrid systems. Coming back to Resilience. How will your company change to be resilient and who will drive this?

# Leadership

Leadership and tone at the top during these challenging times is critical. Some leaders can instill calmness, direction, strategy, and a new vision for everyone to follow. Other leaders can do just the opposite. This is the time for leaders on all levels of the organization to stand up and demonstrate their leadership qualities. This is the time for new and innovative thinkers and for leaders to be open minded to see the new future.

# Leaders will ensure resilience for the company. Now is the time to stand up and be counted.

# Post-COVID-19: Opening of Economies

This is the current challenge the world is facing. How to open the economies in the midst of a pandemic, with no cure present. How do global leaders make this decision and make provision for the pandemic to get another grip on everyone, from the vulnerable to the healthy?

# **Start-up Funding**

Funding is a critical factor in restarting the economy, whether it is aviation, mines, banking, restaurants, etc. In every sector you need funding. And if this funding has been used to survive the 90 days, then you are sitting with huge challenges. One needs funds to restart and if there were no revenue streams for 90 days and longer, this is where we get back to our RBC & Risk, RBC & BCM, and RBC & BIA. Are you conducting business as pre-COVID-19, or did you re-think your strategies?

During COVID-19, we have seen many of our customers transmitting their help signal in how to lead, how to manage this pandemic, and how to fund their businesses. This was the initial start of the pandemic. The longer the pandemic persists and the longer economies are closed down, the more the tone of these businesses changed. From managing the pandemic to the point of business rescue, retrenchments, closing down business units, etc.

In conclusion to this article, the following are recommended:

- ➤ If you did not adopt ISO 22301 as your Business Continuity Resilience Partner yet, do it immediately. There are huge benefits in this approach and a bigger financial ones if you can prove to your clients that you are BCM-ready and resilient company.
- > Revise your BCM strategies, not only from a survival point of view, but with an innovative and creative thinking driving your BCM strategy.
- ➤ Conduct or revise your BIA to be a RBC-based BIA. This is critical in resilience.
- > If you did not conduct a Risk-bearing Capacity (RBC) analysis yet, make a decision and get this done as soon as possible.

# **About the Author**



**Nico Snyman**Founder and CEO at Crest Advisory Africa
(Pty) Ltd

Nico Snyman is the Founder and Chief Executive Officer (CEO) of Crest Advisory Africa (Pty) Ltd (hereinafter CAA), based in Johannesburg, South Africa. Nico has an MBA, specializing in Total Quality Management (TQM) and is an internationally

Certified Management System Auditor with PECB. Nico is also a PECB-certified Senior Lead Auditor for 14 ISO standards.

With over 35 years of experience in various disciplines, Nico has a vast subject matter expertise (SME) base across various industries, from government, corporate, regulators, banks, mines, medical schemes, etc.

He served as a Brigadier in the South African Police Service (SAPS), an Executive on the biggest global project between 2007 and 2011, the Gautrain Project, and as an Executive, was instrumental to the establishment of the Bombela Operating Company (BOC) between 2009 and 2013.





# What Will a Post-COVID-19 Workplace Look Like

BY SABINA TAHIRI, PECB



Don't be surprised to find your workplace different from the one you left.

As companies from all over the world head back to work, new working patterns, changes in the current work landscape, and overall workplace readiness will become main priorities in order to ensure a safe and efficient transition — with hygiene at the heart of workplace planning.

The unexpected pandemic outbreak caused by coronavirus has certainly changed the way businesses carry out their daily operations. From the quick shift to remote working practice, video conferences and meetings, as well as all virtual operations, many are starting to envision the near future time of returning to the office and slowly adapting to this "new normal."

Given the uncertainty on the lasting impact of COVID-19, organizations will eventually need to return to normality, namely, their physical working places. Below are some considerations for organizations when designing a return-to-work plan in light of the COVID-19 pandemic.

First of all, a team responsible for developing, implementing, and monitoring a return-to-work plan must be designated. Employees remain the backbone of each organization; hence, utmost care must be taken to ensure that the plan is developed carefully and meticulously.

Preparedness is key. As the health of employees is the one at stake in such situations, organizations must first and foremost prepare the building for the return. This means developing cleaning plans, which involve constant cleaning of offices, desks, and areas frequented by anyone, conducting inspections and checks, updating the cleaning procedures accordingly, etc.

Employees might return to work on a gradual basis, as limiting the number of people in the workplace is crucial to employee safety at this point. This involves taking a decision on the employees that will return first, second, and/or third, depending on the plan and the level of interaction required between groups of people involved. Some employees might also be more vulnerable and at higher risk of contracting COVID-19, others might need to take public transportation to get to work and do not feel safe yet to do so. All these must be taken into consideration prior to developing the plan.

Flexibility should be considered when it comes to staggered work times. This would allow for a reduced possibility of a greater number of employees to enter and leave the building at the same time. This could also include controlling access to buildings, performing health checks, or taking the temperature of potential visitors, customers, or even employees.

Physical distancing is, with what we know so far, the best measure to be taken in order to reduce COVID-19 transmission. That said, organizations need to consider seating arrangements across different parts of office spaces as well as redesigning these spaces entirely.



Separating employees in offices might also be an option to consider, as the lower the number of people occupying a shared space reduces the chances for contact and therefore virus transmission.

Placing marks on the floor to designate the direction of foot traffic will also help maintain the two-meter distance as recommended by health institutions. Furthermore, if possible, there should be a limit on in-person meetings, which include a lower number of people attending such meetings with distance measures being followed.

Another measure to be taken is providing hand sanitizer, wipes, and personal protective equipment (PPE) where appropriate and available. Focusing on sanitizing, cleaning, and disinfecting common touchpoints (e.g., door handles, elevator buttons, coffee machines) is also important. Keeping disinfectants on or near desks and adopting a culture of keeping things clean are highly recommended practices too.

Plans might need to be customized as the situation evolves, as well as the level employees follow the set rules, or any unpredictable situation that might arise.

The final and the most important step, is to communicate all of the above to employees in a way that makes them aware of the situation and environment they are headed back into.

There is no pandemic-proof office environment; however, with modifications to current physical working environments and following of the measures will minimize the chances of virus transmission, thus protect the health, safety, and well-being of each employee. It is essential to make the comeback easy and comfortable. After all, the sense of connection is fundamental to the human race.





# **HOW LONG TO VISIT NICE**

The highlights of Nice can be seen in about two days but you can easily add a few more days to explore the multiple day-trips from Nice that dot the coast of the French Riviera — like Monaco, Villefranche-sur-Mer, Cap Ferrat, and Eze. There are also a number of inland cities that can be easily reached via Nice. A lot of travelers include Nice as part of a bigger trip through Southern France/Provence. We spent six nights in Nice but traveled at a fairly leisurely pace and explored a few of the surrounding towns. However, if you are in a hurry, you can explore Nice itself in about two days and then add an extra day or two for the surrounding areas.



# We always like to cover the good and the bad of every city to help give you a quick idea of what you will experience when visiting Nice.

### THE GOOD OF NICE

Weather: Nice gets 300+ days of sunshine.

**Food:** Nice is near Italy so there is a lot of good Italian food as well as good French food. And, of course, there are some tasty local s pecialties.

**Nature and views:** One of the main draws to Nice (and the rest of the French Riviera) are the beautiful natural views. There is a reason so many artists lived and worked in Nice and the French Riviera throughout the years (Pablo Picasso, Claude Monet, Paul Cezanne, Henri Matisse, etc.)

**Beaches:** Nice has a long stretch of beach that draws both tourists and locals.

**Hiking:** The French Riviera offers plenty of leisurely hiking opportunities — most of which do not require anything other than a sturdy pair of shoes.

**Gateway to the Riviera:** Nice makes an excellent home base to explore the rest of the French Riviera — most of which are easily connected by buses or trains.

### THE NOT-SO-GOOD OF NICE

**Summer crowds:** Like most towns in Europe, Nice does get a bit busy during the summer so you might have to fight the crowds. Make sure to make dinner reservations.

**Rocky beach:** The beach is great but you will want shoes/ sandals if you plan on walking along the beach. Additionally, the water gets deep quickly so you cannot venture too far from the beach. That said, there are plenty of sandy beaches in the nearby towns.

**Summer heat:** Nice can get pretty toasty in the middle of summer — which is great for the beach but it not ideal for doing hikes and long walks.

**Lack of A/C:** The summers can be hot but not all hotels and rental apartments have air conditioning. Furthermore, the Old Town can be a little noisy at night so keeping your windows open can make it hard to sleep.

**Tourist prices:** Nice's main industry is tourism so you have to seek out the good deals if you're traveling on a budget (but that's what this guide is for).

# Here is some practical information to help you plan your trip to Nice.

### **GETTING INTO NICE**

The Nice-Ville Train Station is located in the northern part of the city. The Nice Tram is about a five-minute walk from the train station — which will take you to the old town and fairly close to the beach. It is about a 20-minute walk to get to the old town. There will also be taxis or you can call an Uber.

- The Nice Airport (Aéroport Nice Côte d'Azur) is only a few miles from Nice.
- A taxi ride should be a fixed rate of €32 (including luggage) if you are going into the city center (be careful of drivers who do not charge the fixed fare).
- ➤ The #98 and #99 express airport buses connect the airport to the city center for €6/ticket (Aéro Ticket). There are a number of city buses that connect the city with the airport for €1.50/ticket but it is slower and not super convenient with luggage.
- Uber is also popular in Nice. Expect to spend around €20-€25.

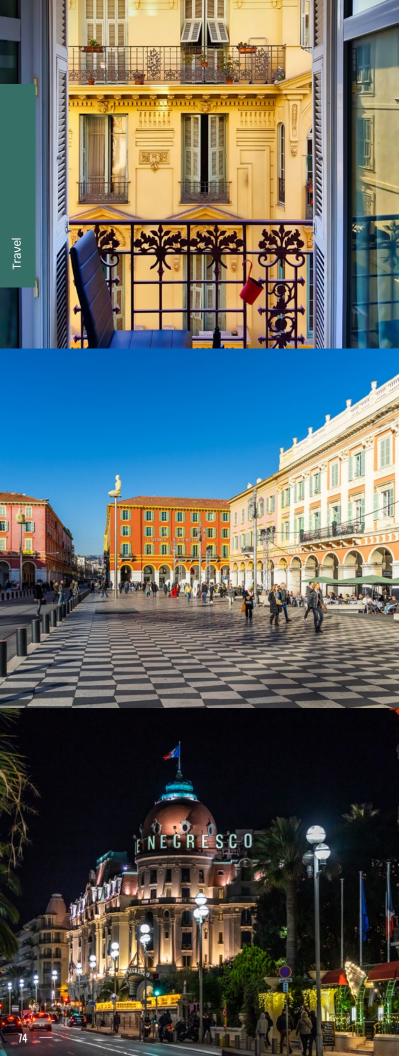
### **GETTING AROUND NICE**

The bus and the tram are the main ways to get around Nice via public transportation. Single tickets are €1.50 per ride and you can buy them directly from the diver or automated machines. You can also buy a €5 unlimited day ticket from the machines. Of course, Nice is a fairly compact city so we pretty much walked everywhere without much trouble. For example, from the Old Town to the beach is about a five-minute walk and the Old Town to the train station was a 20-minute walk.

Taxis and Uber are also plentiful — although taxis are very expensive. For example, our 10-minute Uber ride from the Old Town to the Chagall Museum was around €10 but a taxi would have been about double.

You will not want to use a car to get around Nice. Nice also has a cheap bike sharing program called <u>Velo Bleu</u> — simply take a bike from one of the many stations throughout the city. That said, lots of visitors find it difficult to use (especially if you do not speak French) because of the service's quirks, finicky stations, and broken bikes.





# WHERE TO STAY IN NICE (NEIGHBORHOODS)

Nice is roughly divided into four main areas — the Old Town (Vieux Nice), City Center, the Beach Front (which spans the Old Town and the City Center), and the Port. Ok, there are a few more neighborhoods but we have only listed the ones most popular with visitors. You will find a variety of accommodation options in each neighborhood at all price ranges.

**Old town (Vieux Nice):** Nice's 16<sup>th</sup> century Old Town (Vieux Nice) is the cute, largely pedestrian-only part of town that is packed full of restaurants, bars, cafes, markets, etc. The area is safe and lively so expect a bit of noise as people enjoy these narrow winding streets. You will find a handful of small hotels and a plenty of rental apartments in this area.

**City center/New town:** The area roughly east of the Old Town is considered the City Center. Here you will find plenty of modern shopping, wider streets and sidewalks, "newer" buildings (well, when compared to the 16<sup>th</sup> century Old Town), and plenty of restaurants, cafes, and nightlife. There are a lot of budget-friendly options in the neighborhood but the area around the train station does feel a bit seedier but prices there are more affordable.

**Beach front:** Naturally, the areas close to the beach (i.e., along the Promenade des Anglais) tend to mostly be luxury hotels. Most budget travelers probably will not be staying here but there are still a handful of fairly affordable rental apartments in the area. Luckily Nice is fairly compact so you're never very far away from the beach.

**Port area:** To the west of Old Town is Nice's port neighborhood. The port is lively and has plenty of hip bars, restaurants, and nightlife. This area does not attract a ton of tourists so it is a nice spot if you want to get a more local feel of Nice — plus the accommodation and food is cheaper. That said, getting to the beach is a little more difficult since there is a large hill separating the port and the rest of Nice.

# **BEST THINGS TO DO IN NICE**

**Promenade Des Anglais:** The star of the show in Nice is its long Promenade that winds along its white pebble beach. Enjoy a stroll along this four-mile promenade and get your fill of people watching. The eastern side of the promenade offers some great city views and views of the harbor. Head back at night and listen to the street musicians as you stroll along.

Or rent a bike for a few hours! The promenade has dedicated bike lanes and it is a pretty easy ride. We got our bikes (€4/hr or €10/day) from a place on promenade called Roller Station. It took us about an hour to bike from end to end and back.

**The beach:** You cannot visit Nice without spending some time on its white pebble beaches. Word of caution, the pebbles are painful to walk on so bring sandals or beach shoes. Bring a beach towel because are a little painful to sit on and the salty film will rub off on your pants. Also, the water becomes deep very quickly so it is not ideal for swimming.

All the beaches are open to the public but there are a few private sections with lounge chairs and umbrellas that can be rented for about €20/day (€15 for a half day) — you can also just rent a towel for around €5. These are usually run by hotels but anyone can rent a spot — but you might want to snag one early in the summer. Waiters will also walk around to serve you food/drink.

Tip: Visit the nearby farmers market to pick up some goodies for a cheap beach picnic.





**Explore old town (Vieux Nice):** Nice's Old Town dates back to the 16<sup>th</sup> Century so it is fun to spend the day wandering its narrow streets. We would not say there are many "must see" sighs within the Old Town so just explore, get lost, and enjoy the ambiance. Stop at one of the many sidewalk cafes for a drink or stroll around with some gelato.

**Castle hill:** Castle Hill is perched along the eastern edge of the Old Town and towers above Nice so it is a great place for some amazing views and photo-ops of the city and the port. At the top, you will also find a nice park, a waterfall, and the castle cemetery. There is a free elevator to the top or you can walk up its steps.

# Tip: Visit during the sunset.

Farmer's and flower market: There is a farmers and farmer's market (Cours Saleya Market) every day in Nice's Old Town — except Monday when it is a flea market. It is full of meat, cheese, fresh produce, and sweets. You can also buy prepared food. Be sure to try the local traditional snack called Socca (basically a large chickpea pancake) that are served fresh all day — the best Socca stall at the market is Theresa Socca (you can't miss her).

**Ave Jean Medecin:** Avenue Jean Medecin is a long boulevard that stretches from the old town to the train station. The avenue is lined with tons of shopping (mostly

big name brands) and some restaurants. Note: There is an excellent gelato place on the avenue called <u>Cesar Milano</u>—it is 100% worth the walk.

**Promenade De Paillon:** The Promenade de Paillon is a long walkway/greenway that essentially separates the Old Town and New Town. It is a nice stroll and you find lots of children enjoying the water fountain park during warm weather.

Museums: Nice has a few great museums but the best is the <u>Chagall Museum</u> that features the largest public collection of Chagall works. It is a fairly small museum and we found the audio guide to be very helpful and informative — highly recommended. Tickets are €8 for adults and the audioguide is €2.

The other two popular museums in Nice are the Matisse Museum (the largest collection of Henri Matisse) and the <u>Museum of Modern Art and Contemporary Art</u> (which also has great city views from the roof).





Nice also has a number of smaller museums. Check out the <u>French Riviera Pass</u> as it covers multiple museums and other sighs/attractions in Nice and the surrounding towns. It is available one, two, or three days for €26/€38/€56. There is also a Nice Museum Pass that gives 7-day access to municipal museums for €20. Check out the <u>Nice Tourism Office</u> for more information on all of Nice's museums.

**Fort Mount Alban:** This 16<sup>th</sup>-century fort is perched in the hills above Nice, Villefranche, and Cap Ferrat. Make your way to the top for gorgeous panoramic views of the towns and the coast. It is a fairly leisurely hour-long walk from Nice (there are some steep steps/slopes but it is mostly paved) or you can take the #14 bus. Not many people make the journey so it is a good way to escape the tourist crowds.

**Russian Orthodox Cathedral:** Nice has an impressive Russian Orthodox Cathedral that was completed in 1912. It is a bit outside the city center but it is worth a visit if you have the time.

**Coastal walk to Villefranche:** Hiking lovers can make the two-hour trek from Nice to Villefranche — which is almost most entirely along the coast. It's a nice walk if you are in Nice for more than a few days.

### WHERE & WHAT TO EAT IN NICE

Since Nice is so close to Italy you will find that a lot of the food is a mix of French and Italian (there is plenty of international food as well). Tourism is the main industry in Nice so food prices tend to be a bit on the high side. Luckily, there are still a handful of places serving up quality meals for a fair price but you will want to do your research — furthermore, the budget-friendly places fill up quickly so reservations are highly recommended.

### **Traditional cuisine**

Want to try traditional Nicoise cuisine? Look for restaurants that have earned the certification Cuisine Nissarde. These restaurants will have an official sticker posted on their window to let you know they use traditional local recipes made with fresh ingredients. Here's the official list of the fewer than 30 <u>Cuisine Nissarde Certifies Restaurants</u> in Nice.

### **Local dishes**

**Socca:** Socca is essentially a thin, slightly crispy chickpea pancake. This traditional street food is a popular on-the-go snack and is often consumed with a cold beer on a sidewalk cafe. You can find Socca at the Nice Farmers Market (the best is Chez Thérésa) or at a few restaurants around town (we recommend Chez Pipo).

**La Daube Niçoise:** This hearty tradition beef stew is made from red wine, bacon, tomatoes, carrots, mushroom, onions, garlic, and celery and is traditionally served over gnocchi.

**Ravioli Niçois:** You can often find the Daube Niçoise in ravioli form as well.

**Salade Niçoise:** This traditional Nice salad has lettuce, hard-boiled eggs, tuna, tomatoes, olives, anchovies, and olive oil.

**Le Pan Bagnat:** This is basically a Salade Niçoise on a sandwich. This is a nice takeaway food.

**Ratatouille:** This classic French vegetable dish was invented in Nice.

**Pissaladière:** Caramelized onion tart that is often topped with anchovy.

**Tourte de Blettes:** This dessert dish is a bit unusual but it was actually very tasty. It is made of Swiss chard (a leafy green kind of like spinach), apples, raisins, pine nuts, and brown sugar in a pie crust. Then it is all topped with powdered sugar. We know, it sounds weird but it was pretty good.

**Petits Farcis:** Vegetables (usually eggplant, tomatoes or zucchini) stuffed with meat and vegetables.

Panisse: Fries made of chickpea flour.





# Ice cream and gelato

There are quite a few gelato/ice cream places around Nice but our friend from Nice (she is Italian so she knows her gelato) gave us a few of her favorite spots.

**Cesar Milano:** Our friend's favorite gelato place in Nice was easily Cesar Milano in the New Town. We literally tried about 10 different flavors — each was excellent. The owner/chef is usually on-site and he is happy to suggest flavor pairings. He makes both classic and a few more creative flavors so don't be shy about asking to sample a flavor you might normally shy away from.

**Qui, Jelato:** Our friend also recommended Oui, Jelato in the Old Town. They have mostly classic flavor offerings. We both enjoyed our gelato.

**Fenocchio Glacier:** Fenocchio is easily the most popular ice cream shop in Nice — there is always a crowd of people jostling for a spot to get their scoops. They have a ton of flavors. We both got ice cream here and enjoyed it. Located in the Old Town.

# **NICE DAY TRIPS**

Nice is surrounded by a number of small cities and towns which make great day trips. Even better, each is easily connected to Nice via bus or train — both of which are very inexpensive. You can also take a ferry from Nice to a few of the towns (it is a bit more expensive but the views are priceless).

# **MORE NICE TRAVEL TIPS**

- ➤ Trésors Publics is a fun concept store in the Old Town that only sells products made in France. They put a little label on each product to show where in France it is made. It's not exactly budget-friendly but it's still a fun place to pick up some unique gifts.
- ➤ Head to La Maison Auer to feed your sweet tooth. This confectionery and chocolate shop has been serving up goodies since 1820. We highly recommend the caramels. And chocolate. And everything else. Located in the Old Town.
- Take a free walking tour of Nice. The company <u>Beach</u>
  <u>Riviera Bar Crawl and Tours</u> offers 11:00 am tours
  every Tuesday till Saturday morning from March 1<sup>st</sup> to
  September 30<sup>th</sup>. Don't forget that the tour guides work
  on tips. See their <u>Tripadvisor Reviews</u>.



- Meet the locals. Nice is full of friendly locals who are proud of their town and there are a few local volunteers who are happy to show visitors around for two or three hours. Simply request at least a week before arrival and they will do their best to pair you up with someone depending on availability. Visit <a href="https://en.nice-greeters.com">https://en.nice-greeters.com</a> for more information.
- ➤ Visit the <u>Nice Tourist Office</u> for city maps, bus times, and brochures on things to do and see in Nice plus they have free Wi-Fi. The <u>Nice Tourism Website</u> also has a lot of information what is going on in Nice.
- The Negresco Hotel is Nice's most high-end hotel and it has a beautiful cocktail bar with authentic walnut woodwork dating back to 1913. The drinks are expensive (€20 for cocktails, ouch) but it's still a fun way to pretend like you're living the jet-setter lifestyle for an hour.

- > The best time to visit Nice is probably March/Mid-May or September/October as the weather is still nice but the crowds are smaller. The summers can get pretty hot but that is perfect if you are spending most of your time at the beach.
- ➤ For a less-touristy beach experience, we recommend checking out La Réserve or Coco Beach. They're both a bit outside of town (20-minute walk or a short bus ride). Again, these are rocky beaches so bring proper footwear.
- > A big breakfast is not really a thing in Nice so do like the locals do and head to a boulangerie for croissants, pain aux chocolate, and coffee.



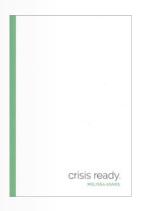
# Learn the Art of Moving on with Your Business

If a disaster of any type struck, could your business continue to operate with no interference?

Companies tend to lose time, customers, and income when circumstances they are facing are beyond their control. For many, the current crisis resulting from the COVID-19 outbreak, that has put the world on halt, has been the greatest challenge regarding the disruption of business operations that they have faced in a long time.

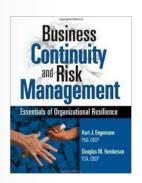
Whether you are new to business continuity or want to remain up to date with the best practices, getting the chance to address challenges before they become problems should be a priority. In addition, learning how to minimize the risk of disruption to your business is also crucial when embarking on a business continuity journey.

The best way to get started is to gain valuable information that can easily be put into practice. Take a look at some of the most recommended books written on the subject that you need to read, now!



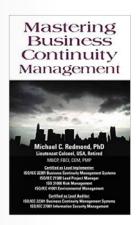
# Crisis Ready: Building an Invincible Brand in an Uncertain World by Melissa Agnes

Effective responses to crises begin long before they occur. Organizations are exposed to a multitude of risks resulting from different aspects and reasons; and yet the greatest vulnerability remains unpreparedness. In "Crisis Ready," Melissa Agnes provides clear information on how to build a crisis-ready culture and an invincible brand. The author shares her remarkable experience in assisting global brands, government organizations, etc., overcome major crises. This book will help you be prepared for any unexpected event and lead your business toward resilience and invincibility.



# Business Continuity and Risk Management: Essentials of Organizational Resilience by Kurt J. Engemann and Douglas M. Henderson

How many times have you witnessed business disasters due to failure to fully recognize the importance of business continuity? This book, written in a concise manner which is intended to be easily understood by any reader, covers both business continuity and risk management and how these two interface. It is a foundation for those who have entered the industry, or aim to do so, and a reference for experienced professionals with a number of practical viewpoints and case studies. Do not miss it!



# Mastering Business Continuity Management by Michael C. Redmond

"Mastering Business Continuity Management" is a detailed book which can be used as a reference guide on crucial aspects of business continuity management, including practical steps and tips that help the reader along the way. All aspects of project management, risk evaluation and control, BIA, etc., are covered in this powerful and comprehensive textbook that is considered essential for those who are committed to build a strong business continuity plan that will help them through any disruption.

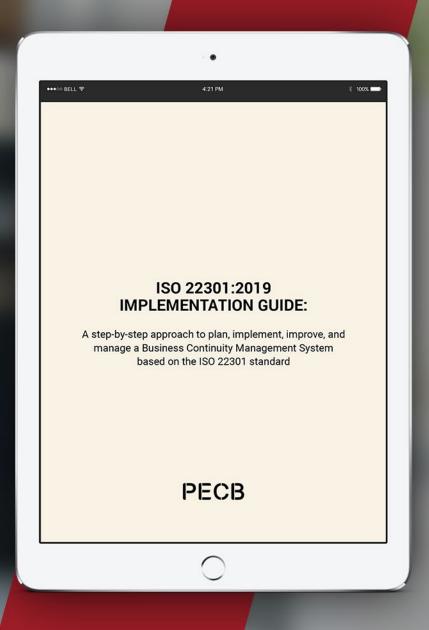


# Business Continuity Management Plain & Simple: How to Write a Business Continuity Plan (BCP) by Erik Kopp

Developing a business continuity plan that is effective for your requirements and needs, so that resilience is ensured, is critical, according to the author, Erik Kopp. As small businesses are more likely to be out of business following a disruptive event, the book provides insights on what needs to be done to keep the business going. Simple facts and tips on key elements of effective business continuity planning and management are given on this book which will help you balance between time, money, and effectiveness.

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