

Tool 9 // Identify possible Covid-19 related problems affecting financial health of micro-entrepreneurs

Type of problem	Briefly describe symptoms or characteristics	Indicate whether the problems can be tackled (controllable/ non-controllable)	Urgency of the problem (high/low)	Who needs to act?
Personal issues				
Personal stress, distraction, fear				
Stress and concerns about co-workers or their employees				
Uncertainty about future and/or inability to plan for the future				
Unable to take necessary decisions				
Declining sales				
Lockdown (shops/businesses are closed)				
Movement restrictions, social distancing, customers not allowed to come to shops/ businesses				
Economic recession and customers adjust spending habits				
Specific activities are impossible to undertake				
Operational challenges				
Social distancing creates problems for co-workers/emwployees (safely) carry out their tasks				
Supply of goods interrupted/difficult due to restrictions on mobility and the limited availability of transportation				
Logistics interrupted				
Specific measures (such as school closures) force co-workers or employees to stay at home				
Online working not possible				
Financial issues				
Liquidity shortage due to declining sales and operational challenges				
Difficulty to access additional working capital				
Financiers are difficult to approach (e.g. not working in their offices)				
Financiers unwilling to extend or renew financing				
Financiers calling in existing loans				