BEATING THE CORONAVIRUS PANDEMIC (BCP)
WHEN BUSINESS CONTINUITY PLANNING GOES VIRAL

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SECTION 1
PERSPECTIVES ON COVID-19

The recent outbreak of the coronavirus pandemic ("COVID-19") has seen many companies across the globe come to the harsh realisation that their existing Business Continuity Plans ("BCPs") are far from adequate and, in some cases, non-existent.

While BCPs have been frequently viewed as a luxury afforded to only large organisations, the events of recent months – including travel bans, citywide lockdowns, and business / service suspensions, as well as widespread social unrest in Hong Kong – have highlighted the need for companies of all shapes and sizes to have an effective BCP in place.

COVID-19 has crippled several key industries worldwide, including aviation, hospitality (particularly food and beverage), tourism, and the broader consumer retail market. Stock markets across the globe have also fallen sharply from their historic highs. And the spill-over effects of these shocks into the global economy can't be ignored.

In the United States alone, 3.28 million people filed for unemployment claims during the week of 16 March, a 12-fold increase from 281,000 the previous week. With worldwide reported cases of COVID-19 now exceeding 500,000[1] and infection rates in the USA rising at an exponential rate (and far from abating in Europe), we believe the situation is set to get much worse, even with the announcement of widespread government stimulus packages. The fact is, with so many countries across the world in lockdown mode, the propensity (and capacity) to spend has been decimated.

Unlike the Global Financial Crisis ("GFC"), this is not going to be a "trickle down" Wall Street-to-Main Street economic slowdown caused by a credit crunch, but a "trickle up" Main Street-to-Wall Street economic downfall driven by mass unemployment in key consumer industries, which employ hundreds of millions of people worldwide. Facing rising non-performing loans ("NPLs") and a climate in which consumer spending is grinding to a halt, banks will be reining in their lending activity. This is likely to have devastating effects for millions of small-to-medium enterprises ("SMEs"), most of whom lack the financial bandwidth to weather a prolonged economic downturn, let alone a few weeks without revenue.

More worrying is the situation for contractors / sole proprietors in the gig economy (including web developers, corporate trainers, freelance fitness instructors, etc.), whose income will dry up as customers put their spending decisions on hold. Startups operating on shoestring budgets will also be battered as funding dries up and cashflow constraints hit home. Even for the largest of organisations, the impact of travel bans and prolonged social isolation on employee morale and workplace productivity cannot be ignored. These knock-on psychological impacts are likely to cut into economic output much deeper than the GFC.

The speed of a subsequent recovery will also be far from expeditious. Reality dictates that a recovery from the ground up (i.e. fixing Main Street) will undoubtedly be a much more painful and drawn out process than a recovery from the top down (i.e. bailing out Wall Street), given the sheer number of stakeholders involved, including millions of infected and unemployed. This is likely to bring the social security and healthcare systems of many Western nations to breaking point.

Add to all this a global climate that has been characterised by growing social unrest, which will only be exacerbated by mass job losses, and it's becoming clear the world economy is in for a very bumpy start to the new decade.

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[1] Worldometer, available at: https://www.worldometers.info/coronavirus/
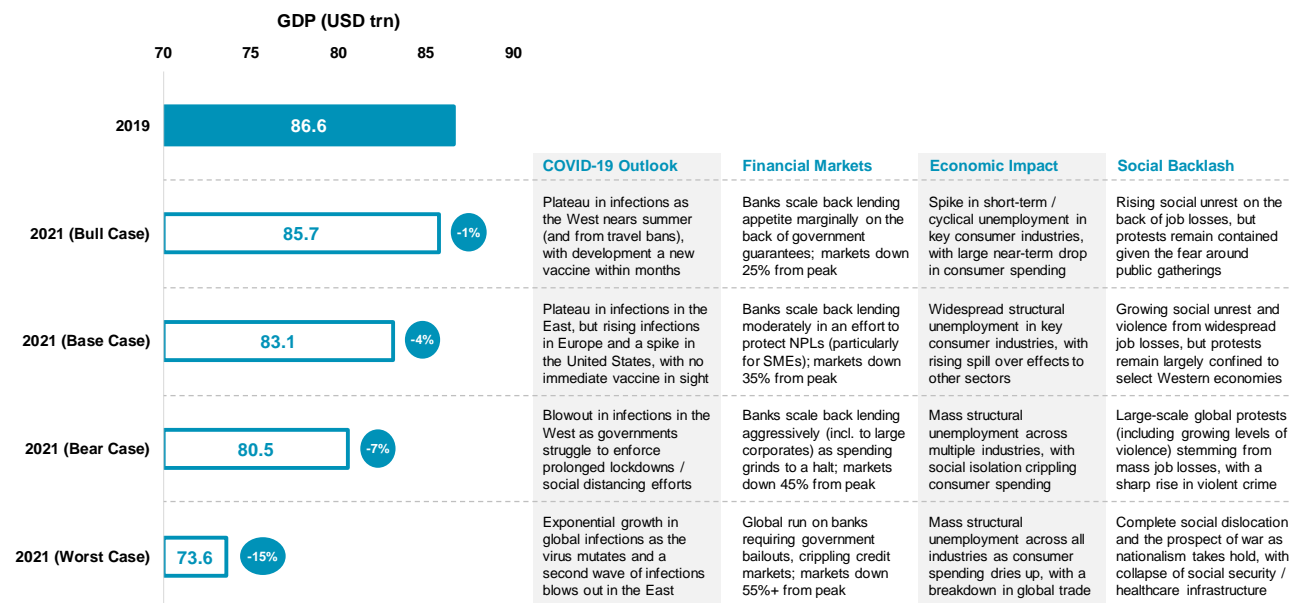
THE ECONOMIC IMPACT OF COVID-19

Given the extraordinary challenges that lie ahead on an international scale, we estimate global GDP to contract by -4% from 2020-21 (~USD 3.5 trillion), with a bull-case scenario of -1% (~USD 870 billion) and a bear-case scenario of -7% (USD 6.1 trillion).

If we enter Great Depression territory, the world could face a worst-case scenario of -15% GDP growth over the next 24 months. However, we believe an economic contraction of this magnitude is unlikely, given the more concerted – and coordinated – efforts of governments worldwide to tackle the current crisis (see Figure 1).

Notwithstanding this, many governments, particularly in the West, are running out of fiscal and monetary tools to address a protracted downturn; many nations are broke and central bank interest rates in the Western world are already close to zero. As such, in the event that COVID-19 cannot be contained, a worst-case scenario is not completely out of the question.

FIGURE 1: ECONOMIC IMPACT OF COVID-19

GDP (USD trn)

	GDP	COVID-19 Outlook	Financial Markets	Economic Impact	Social Backlash
2019	86.6				
2021 (Bull Case)	85.7 (-1%)	Plateau in infections as the West nears summer (and from travel bans), with development a new vaccine within months	Banks scale back lending appetite marginally on the back of government guarantees; markets down 25% from peak	Spike in short-term / cyclical unemployment in key consumer industries, with large near-term drop in consumer spending	Rising social unrest on the back of job losses, but protests remain contained given the fear around public gatherings
2021 (Base Case)	83.1 (-4%)	Plateau in infections in the East, but rising infections in Europe and a spike in the United States, with no immediate vaccine in sight	Banks scale back lending moderately in an effort to protect NPLs (particularly for SMEs); markets down 35% from peak	Widespread structural unemployment in key consumer industries, with rising spill over effects to other sectors	Growing social unrest and violence from widespread job losses, but protests remain largely confined to select Western economies
2021 (Bear Case)	80.5 (-7%)	Blowout in infections in the West as governments struggle to enforce prolonged lockdowns / social distancing efforts	Banks scale back lending aggressively (incl. to large corporates) as spending grinds to a halt; markets down 45% from peak	Mass structural unemployment across multiple industries, with social isolation crippling consumer spending	Large-scale global protests (including growing levels of violence) stemming from mass job losses, with a sharp rise in violent crime
2021 (Worst Case)	73.6 (-15%)	Exponential growth in global infections as the virus mutates and a second wave of infections blows out in the East	Global run on banks requiring government bailouts, crippling credit markets; markets down 55%+ from peak	Mass structural unemployment across all industries as consumer spending dries up, with a breakdown in global trade	Complete social dislocation and the prospect of war as nationalism takes hold, with collapse of social security / healthcare infrastructure

Source: IMF World Economic Outlook estimates (October 2019), Quinlan & Associates forecasts

With COVID-19 fundamentally reshaping the way we interact and do business on a global scale, BCP has now gone viral and exposed many organisations, both large and small, to the sad truth that much more needs to be done.
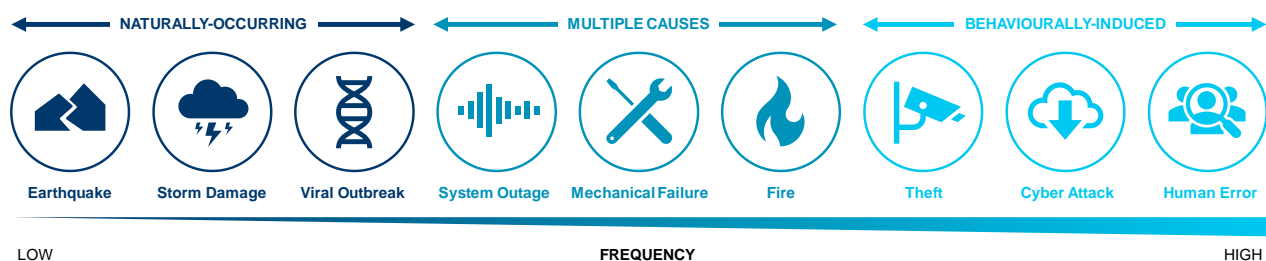
SECTION 2
WHAT IS A BCP?

A BCP is a plan that outlines the procedures and systems to be put in place by an organisation to prevent – and ultimately recover from – potential threats to the business.

There are numerous threats that a modern organisation faces, from natural disasters, malicious intent, to human error, and system failures. Whether it is fire or storm damage, power loss causing system outages, or a sophisticated cyberattack, the core focus of a BCP is to manage events that threaten the ability of a business to continue its normal operations (see Figure 2).

FIGURE 2: COMMON BUSINESS THREATS

NATURALLY-OCCURRING			MULTIPLE CAUSES			BEHAVIOURALLY-INDUCED		
Earthquake	Storm Damage	Viral Outbreak	System Outage	Mechanical Failure	Fire	Theft	Cyber Attack	Human Error

LOW   FREQUENCY   HIGH

Source: Quinlan & Associates analysis

In certain industries, such as the financial services, energy, and healthcare sectors, regulatory and licensing requirements compel the adoption of business continuity management ("BCM") measures. For many international organisations, one of the most recent catalysts for quickly upgrading and testing the resilience of their BCPs was the 2011 earthquake, tsunami, and resultant nuclear reactor meltdown in Fukushima, Japan. This natural disaster had knock-on effects for telecommunications, power, and road infrastructure, as well as health implications for employees. In response, the largest international firms diverted their supply chains to alternative sources and / or redeployed key personnel to overseas locations.

Unfortunately, in other sectors, and especially for more local businesses, the extent of BCM is often limited to an annual fire drill and the purchase of basic insurance coverage. And for many, the outbreak of COVID-19 has been their first experience with a serious BCP scenario, minus the planning. In these circumstances, most organisations are forging through their disaster recovery on the fly.

SECTION 3
WHY IS A BCP IMPORTANT?

There are numerous costs associated with not having a robust BCP in place, from having to replace damaged plant and machinery within a short amount of time (and at high cost), to making poor decisions that further damage the business, both financially and reputationally (see Figure 3).

FIGURE 3: IMPACTS FROM THE ABSENCE OF A BCP

	IMPACT	DESCRIPTION
INTERNAL	**Financial**	• Direct impact on P&L in the form of lost revenues and / or increased costs
	Operational	• Disruption to ongoing business operations, including overall strategy, both in the short and long term
	Employees	• Threats to physical safety, damage to staff morale, and impacts to workplace productivity
EXTERNAL	**Customers**	• Deterioration or cessation in service quality / delivery, driving dissatisfaction / inability to service customers
	Suppliers	• Disruption to supply chains, leading to unfavourable contract terms or the complete loss of suppliers
	Regulators	• Breach of regulatory obligations, which may attract fines and / or other non-financial penalties
	Brand	• Reputational damage from adverse media coverage or a viral backlash on social media

Source: Quinlan & Associates analysis

EXAMPLES FROM COVID-19

Take the example of the excessive acquisition of surgical masks by lay-persons in recent months in a bid to prevent the spread of COVID-19, or the stockpiling of daily necessities in anticipation of lockdowns in the wake of rising global infection rates. We have seen supplies dry up, prices rise exponentially in certain cases, and fights over dwindling inventory break out. Compare this with the days of the cold war, when numerous countries required their citizens to maintain one to two week's supply of bottled water and canned food in nuclear fallout shelters – that was part of a country's BCP.

Looking at a recent incident involving COVID-19 in Hong Kong, it was discovered in mid-March that the patron of a major fitness chain in the city had tested positive for the virus. However, the company chose to continue operating its gym facilities as usual. When awareness of the infection was made public, members took to social media to lambast the organisation for not informing them earlier and / or closing their gyms for a few days to be disinfected, which ultimately saw the story plastered over mainstream media.

Instead of rapidly informing people who had visited any of the company's gyms on specific days that they may have been exposed to the virus (note: all gym members' sign-in / sign-out times are electronically tracked, so this would have been an easy task), the company suffered a huge reputational backlash, forcing them to close all their facilities for at least two weeks, offer membership fee refunds, and hire an external team to disinfect their premises. This will no doubt have a sizeable impact on their financial performance in the short-term, and perhaps over the long-term as a result of a wave of negative PR from this specific incident.
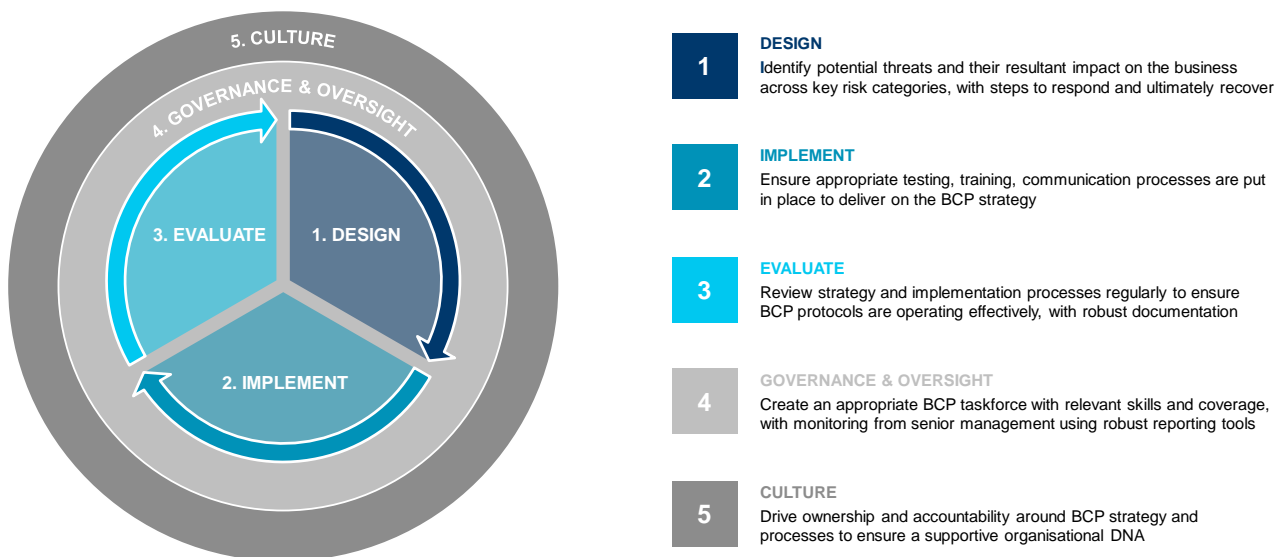
SECTION 4
WHAT MAKES FOR A GOOD BCP STRATEGY?

A good BCP strategy, like any good strategy, requires solid design, meticulous implementation (including testing and communication), and regular evaluation. The BCP should be developed and overseen by a team that represents key functional areas of the company to ensure sufficient coverage of all aspects of business operations and risks. Finally, organisational culture must be supportive for a BCP to be truly effective (see Figure 4).

FIGURE 4: FRAMEWORK FOR AN EFFECTIVE BCP

	DESIGN
1	Identify potential threats and their resultant impact on the business across key risk categories, with steps to respond and ultimately recover
	IMPLEMENT
2	Ensure appropriate testing, training, communication processes are put in place to deliver on the BCP strategy
	EVALUATE
3	Review strategy and implementation processes regularly to ensure BCP protocols are operating effectively, with robust documentation
	GOVERNANCE & OVERSIGHT
4	Create an appropriate BCP taskforce with relevant skills and coverage, with monitoring from senior management using robust reporting tools
	CULTURE
5	Drive ownership and accountability around BCP strategy and processes to ensure a supportive organisational DNA

Source: Quinlan & Associates analysis

A GOOD BCP STRATEGY, LIKE ANY GOOD STRATEGY, REQUIRES SOLID DESIGN, METICULOUS IMPLEMENTATION, AND REGULAR EVALUATION
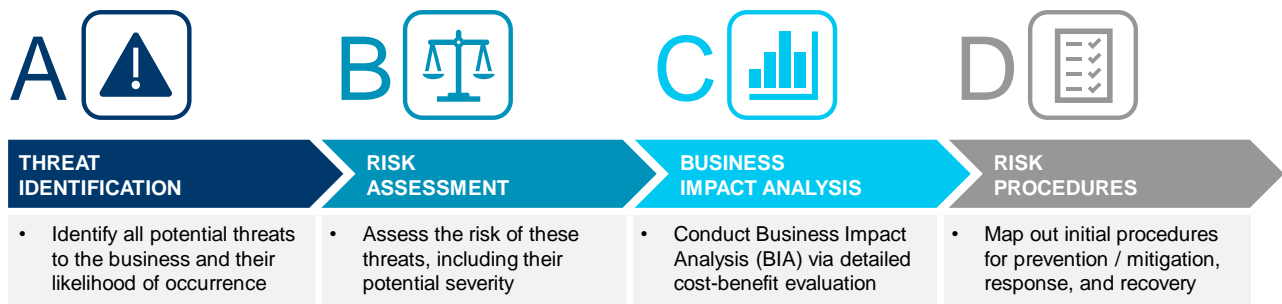
1. DESIGN

A robust BCP should include an identification of potential threats and an assessment of their resultant impact on the business across several risk categories. Concrete steps to respond and ultimately recover from the threat also need to be covered (see Figure 5).

FIGURE 5: BEST-PRACTICE BCP DESIGN

A ⚠	B ⚖	C 📊	D 📋
THREAT IDENTIFICATION	**RISK ASSESSMENT**	**BUSINESS IMPACT ANALYSIS**	**RISK PROCEDURES**
• Identify all potential threats to the business and their likelihood of occurrence	• Assess the risk of these threats, including their potential severity	• Conduct Business Impact Analysis (BIA) via detailed cost-benefit evaluation	• Map out initial procedures for prevention / mitigation, response, and recovery

Source: Quinlan & Associates analysis

A. THREAT IDENTIFICATION

The BCM team should identify all potential threats that could cause business disruption and their likelihood of occurrence. This process is generally driven by a BCP specialist, together with relevant business teams across the organisation, with additional input from COOs and risk management personnel.

B. RISK ASSESSMENT

The potential impact of identified threats then needs to be assessed, including the severity of impact across different functions of the organisation. As outlined earlier in this report, risk categories typically include:

i)   Financial
ii) Operational (including systems and assets)
iii) Employees
iv) Customers
v)   Suppliers
vi) Regulators
vii) Brand / Reputation

C. BUSINESS IMPACT ANALYSIS

Assessment of risks via Business Impact Analysis ("BIA") allows for the identification of specific business impacts, including their risk ratings (usually a function of probability) and associated costs (typically determined via cost-benefit analysis). This process requires detailed input from internal teams across the organisation, to provide realistic estimates of the costs and risks associated with different threat scenarios.

D. RISK PROCEDURES

Once a company has completed its BIA, it should systematically review the 3 procedural aspects of a typical BCP: (i) Prevention and Mitigation; (ii) Response; and (iii) Recovery.

i) Prevention and Mitigation: how can we avoid or minimise these risks?

The BIA allows an organisation to prioritise the different threats that could potentially disrupt a business and work on risk prevention. This may involve engaging two suppliers for the same inputs into a manufacturing process or placing critical company assets in a more secure location.

Where a threat cannot be prevented, many organisations will set-up parallel operations or backup data in a BCP location to reduce the impact of a threat. Identifying and implementing these mitigation strategies are particularly important in the digital age, given the constant and growing threat of cybersecurity attacks.

ii) Response: how should we best respond to a threat / incident?

The first hours after a threat occurs may be the most critical in terms of how a situation can either improve or deteriorate. As a result, communication protocols are one of the key aspects of response procedures, especially in order to assess the exact situation and, for example, to confirm the whereabouts of employees. A communication strategy is also important as the situation progresses, to keep key stakeholders – including customers, employees, and suppliers – abreast of developments. The effectiveness of an organisation's response protocol may be affected by its cultural DNA (see below).

During the COVID-19 pandemic, many organisations enacted "working from home" arrangements as one way to reduce the risk of disease transmission. As situations improve in some jurisdictions, a number of offices are now operating at 50% capacity which, in practice, means half the team working in the office for one day / week, and then rotating with the other half for another day / week.

iii) Recovery: how can we get back on our feet?

In order to get back to "business-as-usual", the BCP will provide procedures to recover critical business functions and processes. As an extreme example, during the 2011 Japan earthquake, many financial services firms immediately whisked their staff and their families to regional offices in Hong Kong and Singapore to work temporarily, with the intention to resume full operations in the future. For many organisations, the move became a permanent solution.

It is important to recognise that a threat to the business may result in a lasting change to the business is conducted. Even now, the use of Zoom and other video conferencing tools that allow businesses and even schools to operate under the constraints of social distancing in the wake of COVID-19, may create long-lasting changes in the way companies conduct their operations over the longer term.

2. IMPLEMENT

While robust BCP design is an important starting point for an organisation, it is only useful to the extent that it can be successfully implemented.

The most important part of BCP implementation involves rigorous testing, typically starting with desk-top walkthroughs where key functional team members look for gaps in the plan and consider "what-if" scenarios. More structured walkthroughs may include the testing of communication protocols, such as annual fire drills and the use of call trees (see Figure 6). For critical systems, disaster simulation testing may also be conducted in conjunction with business partners, including system vendors and counterparties.

FIGURE 6: ILLUSTRATIVE CALL TREE

Telephone   E-mail   SMS
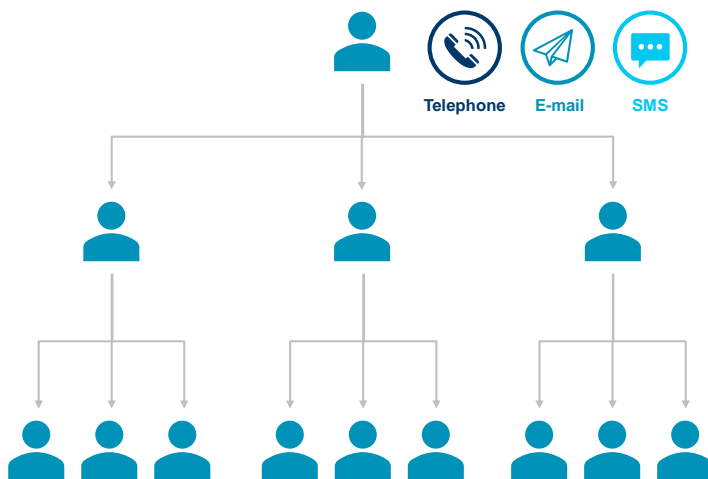
WHAT IS A CALL TREE?

A call tree is a cascade procedure for notifying employees of an emergency.

Typically, a top-down approach requires one person to cascade a message to 3 or more persons, who in turn cascade down to another 3 or more persons in the hierarchy, and so on.

The efficacy of a call tree depends on up-to-date contact details and the existence of communications infrastructure. Call trees can also be automated with technology.

During the 2011 earthquake, large swathes of Japan's phone systems went down leaving many people uncontactable.

Source: Quinlan & Associates analysis

BCPs are generally only communicated on a need-to-know basis. Thus, the most visible aspects of communication and training about any BCP for the majority of employees, especially in a service organisation, may be the annual call tree and fire drills.

However, with the outbreak of COVID-19, we believe communication and training protocols are in urgent need of development, especially for many startups and SMEs who have been caught completely off guard.

3. EVALUATE

Given rapidly changing circumstances in today's economy (especially in the digital age), any BCP should be tested under realistic conditions and reviewed on a regular basis, at least annually. In doing so, a company can test the efficacy of its existing BCP protocols and identify areas for future improvement.

To ensure BCP reviews are conducted in the most effective way, a robust documentation process must be put in place to make sure any future adaptations to protocols can be anchored to a relevant historical reference point.

4.   GOVERNANCE AND OVERSIGHT

Given the importance of BCP to an organisation's going concern, sufficient management attention must be paid to its design, approval, and implementation.

Effective BCM requires extensive and deep knowledge of an organisation's operations. As such, members of the BCM project taskforce must be deeply involved in the operations of the firm to be able to provide relevant input. In most organisations, the COO and risk management teams will lead this process, starting from creating and driving the taskforce, and the documentation of the BCP, to the approval and oversight of the final plan.

In order for governance and oversight to be effective, organisations must develop reporting frameworks / tools that can be readily digested by 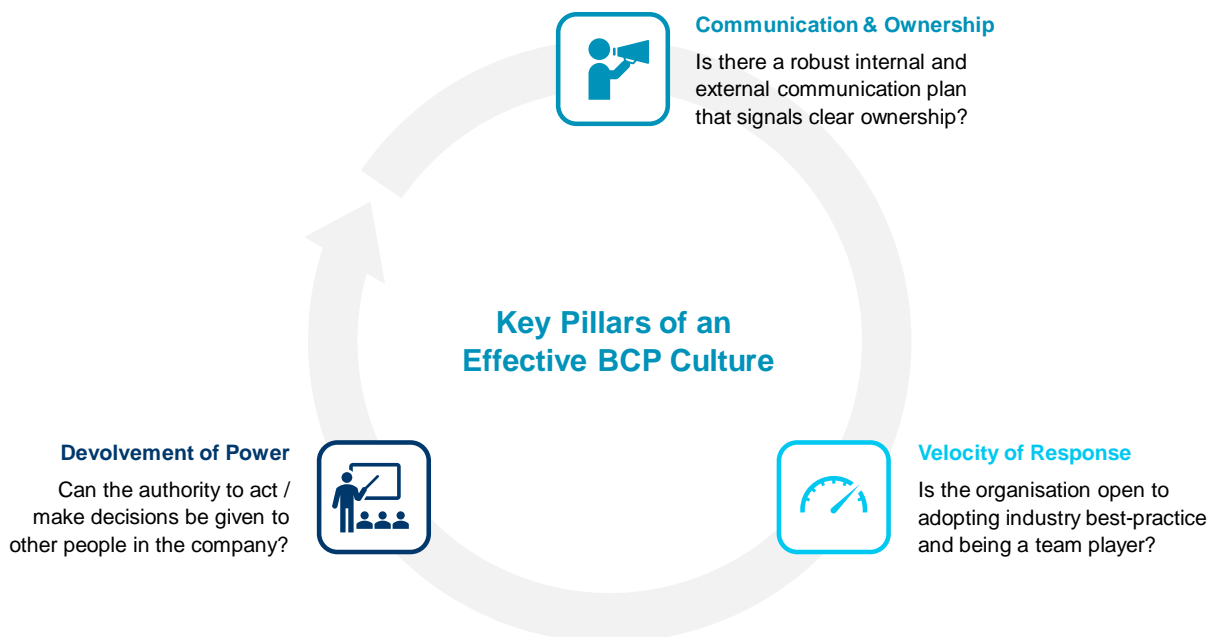senior management. In our experience, most companies do this very poorly, with BCP reporting typically ending up as a raw "data dump" that management teams struggle to make heads or tails of, given the absence of objective metrics / KPIs and inadequate data visualisation.

5.   CULTURE

Whilst a BCP provides the instruction manual to deal with potential threats, organisational DNA or culture plays a key role in the success of a company's BCM strategy.

As highlighted in some of our previous reports, while there are a number of common elements needed to drive meaningful cultural change across an organisation, we believe there are a three key pillars required to deliver an effective BCP: (i) devolvement of power; (ii) taking ownership; and (iii) velocity of response (see Figure 7).

FIGURE 7: CULTURE AND BCP

Communication & Ownership
Is there a robust internal and external communication plan that signals clear ownership?

Key Pillars of an Effective BCP Culture

Devolvement of Power
Can the authority to act / make decisions be given to other people in the company?

Velocity of Response
Is the organisation open to adopting industry best-practice and being a team player?

Source: Quinlan & Associates analysis

A. DEVOLVEMENT OF POWER

When organisational leaders are unable to make decisions (i.e. they are incapacitated or not immediately contactable), the ability to devolve power to an employee at a lower level of authority is important. Decision making processes may also need to be truncated, given incomplete information. The ability to execute this successfully will depend on an organisation's cultural make up.

A recent COVID-19 example in Hong Kong involved a quarantine violator visiting a restaurant chain, which was uncovered by a fellow diner. Instead of a restaurant employee having the authority and / or initiative to refuse the quarantine-violator's patronage, the escalation of the situation by the fellow diner (including the uploading of a video to social media, which ultimately went viral) meant that the restaurant had to close for several days for disinfection, resulting in a significant loss of income and public infamy, rather than just the loss of one sale. Only after the event did the proprietor announce temperature and quarantine tag checking for future customers.

Another aspect of devolvement of power involves the use of experts. In situations where a leader may not have a full grasp of the complexity of a threat, the ability to devolve to an expert may be critical to speed up the decision-making process.

B. COMMUNICATION & OWNERSHIP

The ability for an organisation to own the situation will ensure that any threat can be better contained, and not deteriorate.

The BP CEO's awkward response to the Mexico Bay oil spill in 2010 saw Tony Hayward initially direct blame towards the owner of the oil rig: "This was not our accident … This was not our drilling rig ... This was Transocean's rig. Their systems. Their people. Their equipment."[2] Instead of an environmental disaster, BP ending up facing an additional public relations fiasco.

C. VELOCITY OF RESPONSE

The openness of an organisation may impact its ability to adopt industry best practice.

As an Asia-focused management consulting firm, we have noticed how COVID-19 best practices have cascaded through the region. We first observed temperature checking in various hotels, offices, and shopping malls in Singapore. Within a week, we saw this practice being rolled out in Hong Kong hotels. It took another two weeks for this to be widely implemented across F&B establishments in Hong Kong. And now we are seeing wider implementation of such practices across the globe.

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[2] The Guardian, "BP's clumsy response to oil spill threatens to make a bad situation worse", 1 June 2010, available at: https://www.theguardian.com/business/2010/jun/01/bp-response-oil-spill-tony-hayward

SECTION 5
QUICK BUSINESS TIPS FOR COVID-19

With the impact of COVID-19 being felt by companies across the globe, we have outlined some quick tips that all businesses, both large and small, should consider in the current climate, short of developing a full-scale BCP strategy.

Among the four core priorities are:
1. Mitigating infection risks;
2. Controlling costs;
3. Protecting revenues (i.e. insulating existing income streams or finding new leads); and
4. Maintaining workplace productivity / staff morale (see Figure 8).

FIGURE 8: TIPS FOR BUSINESSES DURING COVID-19

1 — MITIGATE INFECTION RISK
- Work from home, whenever possible
- If staff are required to work at the office:
  - Institute daily staff temperature checks
  - Wash hands with soap frequently
  - Encourage staff to wear face masks and use hand sanitiser
  - Disinfected the office regularly
  - Limit in-person meeting size
  - If feasible, group staff into fixed teams on rotation (e.g. 50% of employees work in the office one week, with the 50% of employees working in the office the following week)
- Ask staff to stay home and self-isolate if they're feeling unwell / exhibit symptoms, have recently travelled / have been in contact with people who have, or are in a building with confirmed COVID-19 cases

2 — CONTROL COSTS
- Speak openly with key stakeholders about re-negotiating existing contracts:
  - Re-negotiate rents with landlords or seek alternative premises
  - Speak to employees about possibilities of part-time work or unpaid leave
  - Engage with vendors / suppliers around reductions to / the relaxation of payment terms
  - Discuss re-financing options with banks and other credit providers
- Cut all fringe / luxury expenses (including lavish staff perks, meals, and / or client entertainment)
- Migrate workflow online / to digital channels (e.g. use Zoom or other relevant applications to host virtual meetings)

3 — PROTECT REVENUES
- Speak to existing clients to evaluate your current service / product offering against their evolving needs
- Pivot your product / service offering to address these new needs, focusing on minimising client pain points and / or maximising pleasure levers, e.g.:
  - Adjust delivery timelines
  - Adapt scope of engagement
  - Propose new delivery formats (e.g. virtual presentations)
  - Re-prioritise client deliverables (i.e. focus on "mission critical" tasks first)
- Consider discounting fees or providing alternative payment arrangements (e.g. staged payments, milestone fees, payments in equity, etc.)

4 — MAINTAIN PRODUCTIVITY / MORALE
- Communicate regularly, which can include daily calls with your team to:
  - Set clear guidelines
  - Manage delivery expectations
  - Adapt team responsibilities
  - Outline future business plans for the company (i.e. both short-term tactics and long-term strategy)
- Set up fun virtual team activities and chat groups, focusing on non-work-related activities and social engagement
- Reach out to staff to discuss personal challenges outside of their work, given the psychological impact of social isolation, school closures, and reduced job security

← **SAFETY** →   ← **PROFITABILITY** →   ← **ENGAGEMENT** →

REMAIN EMPATHETIC + STAY FLEXIBLE

Source: Quinlan & Associates analysis

With so much uncertainty on the horizon driving widespread fear, insecurity, and, in some cases, depression, it's more important than ever for businesses to remain empathetic and flexible in their approach. It's times like these that employees look for guidance and leadership in their management teams. And for firms that are able to get this right, they are likely to come out of this crisis stronger than ever.

SECTION 6
HOW CAN WE HELP?

Quinlan & Associates can help you develop, implement, and review a BCP strategy that is fit for your organisation.

Given the added experience of our Partners working in in-house roles at a variety of multinational organisations, we are able to deliver best-practice solutions that are operationally viable for each company's unique setup.

Some of the areas where we can support include:

1. DEVELOPING YOUR BCP STRATEGY

- Identify all BCP-relevant risks facing your organisation
- Determine appropriate risk ratings
- Conduct detailed Business Impact Analysis
- Map out key BCP requirements (prevention or mitigation, response, and recovery) and key resourcing gaps that need to be filled

2. IMPLEMENTING YOUR BCP STRATEGY

- Develop best-practice frameworks and procedures for BCP testing, education / training, communication, and ongoing documentation

3. BCP GOVERNANCE AND OVERSIGHT

- Establish appropriate BCP structure suitable for the size and nature of your organisation
- Develop appropriate governance protocols to ensure effective BCP delivery
- Prepare relevant reporting tools (e.g. identification of relevant KPIs / metrics, management dashboards, etc.) to enhance management oversight

4. CULTURAL REFORM

- Develop a cultural framework to drive BCP effectiveness, focusing on establishing appropriate lines of authority, communication plans / public relations strategies (together with mindset changes), and organisational awareness

ABOUT US

Quinlan & Associates is a leading independent strategy consulting firm specialising in the financial services industry.

We are the first firm to offer end-to-end strategy consulting services. From strategy formulation to execution, to ongoing reporting, communications, and employee training, we translate cutting-edge advice into commercially executable solutions.

With our team of top-tier financial services and strategy consulting professionals and our global network of alliance partners, we give you the most up-to-date industry insights from around the world, putting you an essential step ahead of your competitors.

Quinlan & Associates. Strategy with a Difference.