



A quick-reference guide for business owners to communicate clearly and calmly during periods of distress or uncertainty.

1. Who to Communicate With

- Staff – morale, clarity, and focus.
- Suppliers – reassure or renegotiate.
- Clients – set expectations if delays or changes may occur.
- HMRC – proactively request payment arrangements if needed.
- Banks or lenders – if refinancing or payment breaks are required.

2. What to Communicate

- Be honest – acknowledge the issue without oversharing or creating panic.
- Be clear – state what is happening and what steps are being taken.
- Be constructive – focus on solutions, plans, and timeframes.
- Be confident – your tone shapes how others respond.

3. Communication Format Tips

- Staff – ideally speak in person or via a team meeting, followed by a summary email.
- Suppliers/clients – email followed by a direct call for key relationships.
- HMRC – use their helpline and follow up in writing.
- Keep a record of all communications for reference.

4. Example Talking Points (Staff)

- "We're under pressure right now, but we have a plan to stabilise."
- "Our focus is on cashflow and protecting jobs — we may need to adapt in the short term."
- "Please come to me directly with concerns or ideas — communication is critical."

5. Final Tips

- Don't go silent — even if you don't have all the answers yet, stay visible and communicative.
- Control the narrative — don't let fear or assumptions fill the gap.
- Ask for input — sometimes your team or network has practical solutions you haven't thought of.