



Mental health and small business – a matter of success & survival.

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AAAA
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What is good mental health?

What is mental health?

According to the World Health Organization (WHO),
mental health is:

“a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community”.

It is not a static state



*Positive, healthy
functioning*

*Severe impact on
everyday functioning*

**What is the
relevance to my
business?**

Benefits

- Healthy workplaces promote mental health and wellbeing.
- They are positive and productive, and get the best out of everyone in the workplace.
- Businesses that care about good mental health and wellbeing attract and keep top talent because they're great places to work.
- The facts are clear: as well as benefiting employees, a mentally healthy workplace is also better for your bottom line.

Legislative obligations

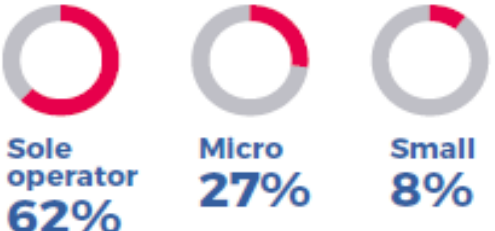
Legislation	Employers	Employees
Work health & safety	Eliminate & minimise risks to health & safety (as is 'reasonably practicable')	Take care of their own and others health and safety
Discrimination	Provide 'reasonable adjustments' for employees	Able to fulfil inherent requirements of job
Privacy	Prevent disclosure of personal information	Must disclose if their mental health condition may cause a risk to someone's safety
Bullying	Prevent repeated unreasonable behavior that is risk to health & safety	Comply with 'reasonable management action'

**I have a small
business, what
can I do?**

Small business and freelancers

97%
of businesses are
sole operators and
small businesses

2.3 million
businesses



1/2
Almost half
the Australian
workforce
work in a
small business

Small business
employs approximately
4.7 million
people¹



23%
of micro business
owners reported
a high level of
psychological distress

25%
of small business
owners reported
a high level of
psychological distress

36%
of sole operators
reported a higher level
of psychological distress

Business planning

A workplace mental health strategy is an integral part of any business plan.

- Part of business continuity.
- Risk management.
- People management.
- Business survival & success.

Support for small business owners

Work

Heads up | **Beyond Blue**
Better mental health in the workplace

Supporting small business owners to improve their mental health and wellbeing at work

A guide for work contacts, friends and family



beyondblue.org.au 1300 22 4636

Mental health and wellbeing, and small business | Providing immediate support | Speaking with someone you're concerned about | Signs of poor mental health and wellbeing | Solutions for small business owners | Looking after your own mental health and wellbeing

Mental health and wellbeing, and small business

Mental health is a state of wellness that helps people to function productively in life and at work. However, the term is sometimes used as a substitute for mental health issues like anxiety and depression.

A better way to think of it is in terms of positive mental health and wellbeing.

Positive mental health and wellbeing leads to increased learning, creativity and productivity, more positive social behaviour and relationships, and improved physical health and life expectancy.

It is not a fixed or static state, though.

Experts often explain the difference between the positive and severe sides to it by talking about a range or a continuum, where positive mental health and wellbeing is at one end, represented by feeling good and functioning well, through to severe symptoms of mental health conditions at the other end.

At the green end of the continuum, people are well; showing resilience and high levels of wellbeing.

Moving into the yellow area, people may start to have difficulty coping.

In the orange area, people have more difficulty coping and symptoms may increase in severity and frequency.

At the red end of the continuum, people are likely to be experiencing severe symptoms and may be at risk of self-harm or suicide.

Mental health is complex. The fact that someone is not experiencing a mental health condition doesn't necessarily mean they aren't going through a difficult time.

Likewise, it's possible to be diagnosed with a mental health condition while feeling well in many aspects of life.

Ultimately, it's important we take steps that will help to keep us 'in the green'.

Supporting a business owner to achieve this will not only be good for them personally but good for their business too.



Positive, healthy functioning | Severe impact on everyday functioning

Adaption based on Corey Keyes' mental health continuum model

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Speaking with someone you're concerned about

If you notice that a business contact, friend or family member seems to be going through a difficult time, or are not their usual selves, it's advisable to speak with them to see if you can help.

Knowing what boundaries to set for your involvement depends a lot on your relationship with the person. Importantly, you are not expected to be a psychologist. Rather, use your connection with the person to help them find a way forward, if they need assistance.

People are sometimes concerned that speaking with the person might have a bad outcome. All the evidence tells us that speaking to someone won't make matters worse but improve the situation by making the person you're talking to feel supported. So, how do you go about it?

Planning the conversation

- Consider whether you are the best person to chat to them or would another person be more suitable?
- Investigate what support services are available.
- Find a private place to talk where the person will feel comfortable.

How to start

- There's no one right way of expressing things – the main thing is to be thoughtful and genuine.
- Say what feels comfortable for you: "You don't seem your usual self. Is everything OK?"
- You don't need to have all the answers – it's mainly about having the conversation and the support you offer by talking.
- Be empathetic and positive. Don't be dismissive of their situation and say things like, "But you've got so much going for you".
- If what you say doesn't sound quite right, stop and try again.
- Use a common-sense approach.



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Signs and actions

Positive, healthy functioning

Personal signs

- Common fluctuations in mood
- Physically and socially active
- Few sleep difficulties
- Calm

At work signs

- Easily concentrates on the task at hand
- Punctual
- Achieves deadlines
- Pays attention to detail
- Has high work standards
- Sociable with colleagues, customers and clients
- Engaged in meetings
- Consistent performance
- Solutions focused
- Meeting regulatory expenses and promptly paying employee wages and service providers

Actions to take

Personal solutions

- Improve understanding of the warning signs of poor mental health and [find tips](#) on how to maintain good mental health outside work.

At work solutions

Small business case study and practical tips videos

- Find [practical tips](#) to create a mentally healthy small business
- How to [look after yourself](#) as a small business owner
- How to [look after your staff](#) as a small business owner

Small business owners without staff

- Linda's story – [Staying connected](#)
- Sandy's story – [Being your own boss](#)

Small business owners with staff

- Gary's story – [Involving your staff for better results](#)
- Richenda's story – [Creating a positive culture](#)
- David's story – [Creating a flexible workplace](#)

Business and legal essentials

- Seek out business advice early – find [services in your local area](#)
- Invest in a business mentor – find [mentors in your local area](#)
- Understand your [legal obligations](#)
- Understand your [WHS rights and responsibilities](#)

Plan for the future using the following templates:

- [Personal wellbeing plan](#)
- [Workplace wellbeing plan](#)

Moderate impact on functioning

Personal signs

- Irritable
- Nervous
- Procrastinating
- Difficulty sleeping
- Withdrawn
- Increasing alcohol use
- Low energy
- Angry
- Anxious
- Forgetful

At work signs

- Difficulty concentrating
- Not meeting deadlines
- Attention to detail is less than usual
- Less engaged in meetings than usual
- Lower than usual work standards
- Often anti-social with colleagues, customers and clients
- Slow paying regulatory expenses, employee wages and service providers
- Negative and not solutions focused

Actions to take

Personal solutions

- Assess your mental health and wellbeing with the [anxiety and depression checklist](#)
- Stay in touch with family and friends
- Develop interests outside of work
- Eat well, prioritise sleep, stay physically fit
- Monitor [warning signs](#) of poor mental health and wellbeing
- Utilise low intensity mental health support services available in your area
 - Those in serviced areas get six free sessions with a Beyond Blue [NewAccess coach](#).
 - For those in areas where NewAccess isn't available find information on other [free low intensity services](#).

At work solutions

- Be realistic about what you can achieve
- Organise your business systems
- Understand that others know small business isn't easy
- Keep the hours you work in check
- Invest in the right gear and equipment
- Talk to banks, ATO and creditors
- Seek out business supporters
- Persevere with your [Personal wellbeing plan](#)
- Find [dispute resolution support](#) in your local area
- Talk to a [financial counsellor](#)
- Use tools to help you [meet your tax obligations](#)
- Find [free legal advice](#) and support in your local area
- Get free [help with your finances](#)
- Find [financial counselling](#) in rural areas
- Get support for [drought affected small businesses](#)

Severe impact on everyday functioning

Personal signs

- Angry outbursts/ aggressive
- Extreme anxiety/ panic attacks
- Depressed
- Suicidal thoughts
- Trouble falling asleep or staying asleep
- Sleeping too much or too little
- Physical illnesses
- Constant fatigue
- Socially withdrawn
- Excessive use of alcohol or drugs
- Other addictions

At work signs

- Difficulty performing duties at work
- Difficulty controlling behaviour at work
- Inability to concentrate on the task at hand
- Withdrawn from colleagues, customers and clients
- Not paying regulatory expenses, employee wages and service providers
- Absent from work

Actions to take

Personal solutions

- [Beyond Blue Support Service](#) – 1300 22 4636
- [Lifeline](#) – 13 11 14
- [SANE](#) – 1800 187 263
- [Suicide Call Back Service](#) – 1300 659 467
- [Men's Line Australia](#) – 1300 78 99 78
- [Alcohol Drugs Information Service](#) – 1800 250 015
- [National Debt Helpline](#) – 1800 007 007
- If you or someone you know is in immediate danger, call **000** (triple zero) or go to your nearest hospital emergency department.

At work solutions

- Refer to your [Workplace wellbeing plan](#)
 - Who can take over your business if you are unable to work?
 - What is your return to work plan?
 - If you don't have a [Workplace wellbeing plan](#), once you have sought support and are moving back into the green (positive) end of the continuum, consider developing one to help better manage future stressors in your business.



Support others – including your clients

[Mental health and wellbeing, and small business](#)
[Providing immediate support](#)
[Speaking with someone you're concerned about](#)
[Signs of poor mental health and wellbeing](#)
[Solutions for small business owners](#)
[Looking after your own mental health and wellbeing](#)

Solutions for small business owners

If you are concerned about someone, there are steps you can suggest they take to improve their situation. Many relate to how they approach their general wellbeing, while some relate to how they manage their business.

- ### 1. Assess mental health and wellbeing

Suggest that they assess whether they have been affected by anxiety or depression in the past four weeks by completing the Anxiety and Depression (K10) checklist – beyondblue.org.au/checklist

Suggest that they list their top three business challenges over the past four weeks.
- ### 2. Implement personal behaviour solutions

 - Keep working hours in check
 - Eat well, stay physically fit
 - Prioritise getting a good night's sleep
 - Enforce an after-hours technology switch-off
 - Stay in touch with family and friends
 - Develop interests outside work
 - Take time out to relax
 - Monitor stressors and warning signs of poor mental health and wellbeing.
- ### 3. Implement at-work solutions

 - Engage with the ATO and creditors to resolve problems
 - Speak with financial counsellors
 - Seek out business mentors
 - Seek out business advice
 - Seek out advice and support on dispute resolutions
 - Seek out legal advice and support
 - Utilise low intensity mental health support services:
 - For those in serviced areas access six free sessions with a specifically trained **NewAccess** coach.
 - For those in areas where NewAccess isn't available find information on other free low intensity services.

Handy guide for small business owners

The 'Actions for small business owners for better mental health and wellbeing' guide goes through the signs and symptoms of mental health conditions and offers helpful advice and suggested actions for small business owners. You could provide this resource to someone you have a working relationship with or a close personal relationship.

[Download the guide here](#)

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Handy resources and links

Sometimes it's important to take immediate action to address urgent concerns you have for a person's wellbeing.

Other times, there's a chance to take a more considered approach.

As well as addressing crisis situations, you can assist small business owners put wellbeing plans in place for the future.

By doing this, they will not only protect and enhance their wellbeing, they can make themselves, and their employees, if they have them, even more productive at work.

To assist in this process, we have developed two valuable resources:

Personal wellbeing plan

This helps small business owners who operate alone to develop a simple plan to address the challenges unique to a small business owner. It allows the owner to:

- list their causes of stress and strategies to overcome them
- document positive actions to enhance their mental health and wellbeing
- develop plans for their business if they need to take time off work
- identify professional and personal support people and resources they can rely on.

Workplace wellbeing plan

In conjunction with the personal plan, this helps small business owners who employ staff to develop a plan for their business. It progresses through six steps:

- setting up a leadership group
- identifying the needs of the business
- pinpointing risks and potential improvements
- establishing actions that will address risks
- supporting staff with mental health conditions
- monitoring actions, reviewing and improving the plan.

Also downloadable is a Small Business Planning Tool. This planning template is an example template, that will help small businesses make a broader plan that defines the direction of the business and set up strategies to achieve goals. This resource helps small businesses make a broader plan that defines the direction of the business and sets up strategies to achieve goals. The template steps through a process for creating a solid, well-structured plan tailored to an individual business.

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[Solutions for small business owners](#)
[Looking after your own mental health and wellbeing](#)

Small business owners can access these tools and resources to support their mental health and wellbeing.

Positive, healthy functioning
Moderate impact on functioning
Severe impact on everyday functioning

- Beyond Blue - Heads Up - For small business
- Council of Small Business Australia
- Family Business Australia
- Flying Solo
- Local Business Chambers
- Franchise Council of Australia
- Local business advice
- Local business mentoring services
- Tax and Super obligations for small business
- Information on small business rights and protection
- Legal essentials

- Beyond Blue's NewAccess (only available in some areas)
- Other free low intensity services
- Rural financial counselling service
- Drought communities program
- Free help with finances
- Everymind - Ahead for business
- Local dispute resolution services
- Find a financial counsellor
- Local business mentoring services
- Tax support
- Free legal advice

Beyond Blue Support Service	☎ 1300 22 4636
Lifeline	☎ 13 11 14
SANE	☎ 1800 187 263
Suicide Call Back Service	☎ 1300 659 467
Men's Line Australia	☎ 1300 78 99 78
Alcohol Drugs Information Service	☎ 1800 250 015
National Debt Helpline	☎ 1800 007 007

References

¹Keyes, C.L.M & Westerhof G.J. (2010). Mental illness and mental health: The two continua model across the lifespan. Journal of Adult Development, 7(2), 110-119.

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Mental wellbeing: support yourself and small businesses

A free, four part learning course for business advisers

 bb.org.au/advisers  1300 22 4636

Support yourself and small businesses: A free learning course for business advisers

Four key topic areas:

1. Introduction to mental health and how to recognise when someone needs support.
2. How advisers can look after their own wellbeing in the workplace and at home.
3. How to have a conversation with a small business owner you are worried about.
4. How advisers can proactively support small business owners.

Impact of COVID-19 on mental health

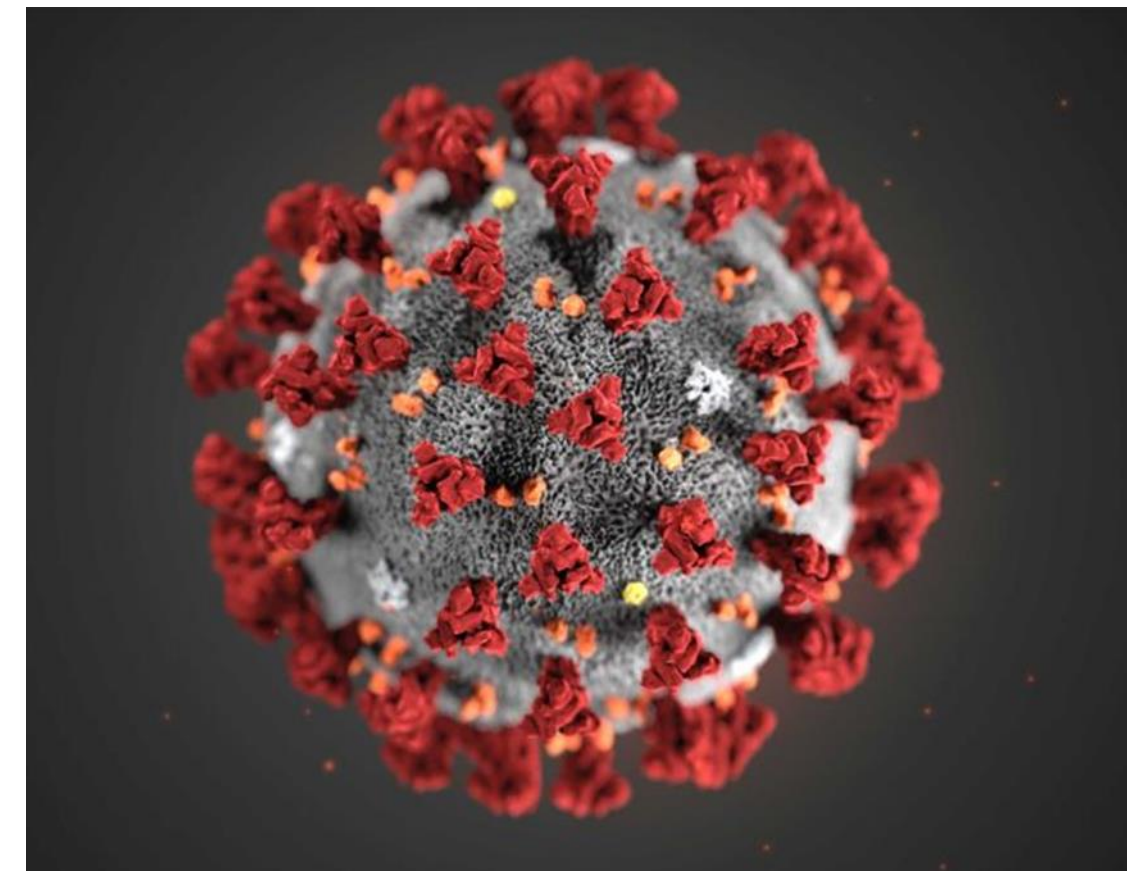
Same storm – different boats



1Media.my-May 02, 2020

COVID-19 – business impact

- A universal mental health risk factor for small businesses:
 - Cash flow
 - Work processes
 - Lockdown
 - Government support
 - Business survival.



Work loss and under work

- ✓ Industry closures
- ✓ Loss of customer base
- ✓ Stand downs, unemployment, loss of shifts, contracts, and under-employment

"These are extraordinary times, and for most people, the reason they've lost their jobs has nothing to do with their performance."

– Dr Grant Blashki, *Beyond Blue*

COVID-19 – impact at Beyond Blue

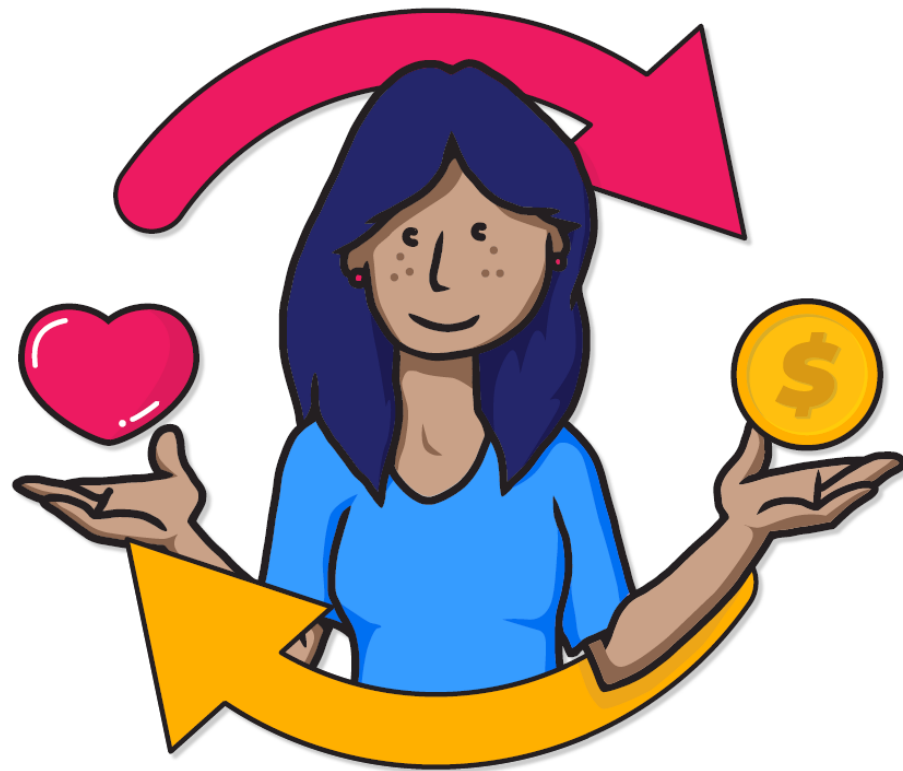
- Since the coronavirus began in March (to date), our contact volumes have been between 40 and 60 per cent higher than last year.
- There has been a 16% increase in contacts to the support services for males age 25-54.
- The top four topics of discussion for this demographic were: anxiety, depression, family & relationships and then self & community.
- 6% of this demographic reported a medium or high risk of suicide.
- 95% of these contacts were in relation to themselves, 5% were contacting on behalf of someone else

Resources

Recognise the signs

Physical	Feeling	Thinking	Behaviours
<ul style="list-style-type: none">• Sleep• Weight• Sore• Tired• Stomach pain• Trouble breathing• Tightness in chest	<ul style="list-style-type: none">• Overwhelmed• Worthless or hopeless• Indecisive• Low confidence• Irritable or restless• Afraid• Tense	<ul style="list-style-type: none">• Negative thoughts• Poor concentration• Scattered• Racing thoughts• Worrying• Intrusive thoughts• Control	<ul style="list-style-type: none">• Productivity• Social withdrawal• Impulsive• Avoidance• Defensive• Late• Alcohol or drugs
Not feeling well	Not feeling one's self	Changes in thinking	Changes in behavior

Financial Wellbeing



Getting on top of your finances can help in more ways than one.

beyondblue.org.au/financial-wellbeing



Financial counselling explained

Chief Executive at FCA, Fiona talks through what financial counselling is and how it can help.

Living with financial stress – Michelle's story

Michelle shares her experience after being made redundant last year.

National Debt Helpline

Get back on track with free financial counselling. If you're feeling overwhelmed, you have options and help is available.

[Get support >](#)

Financial wellbeing and mental health

Laura Higgins, Head of moneysmart.gov.au, explains the link between financial wellbeing and mental health.

Financial hardship and mental health – messages of support from the community

Read messages from our Blue Voices community about their experiences of financial hardship and their advice for others.



Money Smart

Find easy steps and tools to help manage your money, reduce debt and plan for the future.

[Learn more >](#)



COVID-19 Financial Survival Guide

Steps to take and where to find support throughout the pandemic.

[View the guide >](#)



Taking care of yourself when you've lost your job

Eight tips to look after your mental health after job loss.

[Find out more >](#)



Mental health and wellbeing

Find information and strategies to inspire you to achieve your personal best.

[Read more >](#)

Free Mental Health Support



Coronavirus Mental Wellbeing Support Service

1800 512 348

Online forum

Home I need support now I have coronavirus Impacts on my work Managing my daily life I'm supporting others

How to seek support during this time

Feeling worried or struggling to cope during the coronavirus pandemic? **We're here to help.** Our trained counsellors are there to support you 24/7. Give them a call on **1800 512 348**.

Coronavirus Mental Wellbeing Support Service

This website will be regularly updated with information, advice and strategies to help you manage your wellbeing and mental health during this time. And you can stay up-to-date by joining our email community.



Talk it through with us

Whatever you're feeling during these challenging times, you can talk it through with one of our counsellors. We'll provide advice and support based on your specific needs.

Call 1800 512 348



Online community forum

Connect with others, share your experiences and exchange messages of support on our dedicated online forum: Coping during the coronavirus pandemic.



Information, advice and strategies

A range of resources have been designed and regularly updated to help you manage your mental wellbeing and support those around you during the coronavirus pandemic.



Suicide and crisis support

If you are in an emergency, or at immediate risk of harm to yourself or others, please contact emergency services on **000**

Call Lifeline on 13 11 14

coronavirus.beyondblue.org.au

Coronavirus mental wellbeing support service



Impacts on my work

Check out our information on the effects of the coronavirus on your work

Essential services

- > How Healthcare workers can support themselves and each other
- > Protecting your mental health and wellbeing as a healthcare worker
- > Managing expectations as a healthcare worker during the coronavirus
- > How to support a healthcare worker during the coronavirus

Working from home

- > Maintaining work life balance during the coronavirus pandemic
- > Working from home safely and productively
- > How to look after your mental health when working from home
- > Strategies for transitioning back into the workplace after coronavirus
- > Tips for managing back-to-work anxiety

Managers and business owners

- > Practical tips to help run your small business from home
- > How business owners, leaders and managers can manage their mental health during the coronavirus
- > How managers can lead the way to healthy work environments
- > Back to work: how to manage reopening your business
- > How to help your employees with back-to-work anxiety
- > How mental health strategies can help coping with COVID-19
- > Return-to-work mental health guide for hospitality business owners
- > COVID-19 learnings for returning to work

Educators

- > How early learning services can support families during the coronavirus pandemic
- > How educators can help children and young people manage during the coronavirus pandemic
- > How educators can look after their own mental health during the coronavirus pandemic
- > Ways early learning educators can support young children during the coronavirus pandemic
- > What schools can do to help families and children during the coronavirus pandemic
- > How educators can help students adapt to change during the coronavirus

Source: <https://coronavirus.beyondblue.org.au/impacts-on-my-work.html>

Thank you

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More information

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[Coronavirus Mental Wellbeing Support Service](#)

- Free Beyond Blue [online training](#)
- Beyond Blue [resources catalogue](#)