

Work


**Heads up**  
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





The information in this document is general advice only. The advice within it may therefore not apply to your circumstances and is not intended to replace the advice of a healthcare professional.

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# About this resource

This resource is designed for people who have contact with small business owners and are concerned about their mental health and wellbeing.

Perhaps it's a work contact, family member or friend who doesn't quite seem themselves and may have shared with you that their business is causing them worry.

If you are finding their behaviour very concerning, there is guidance on page 3 for immediate steps you can help them take.

If you don't have immediate concerns, but can see some worrying signs, we can step you through how to speak with the person and help them take action to improve their situation.

There is also a section with planning tools for small business owners to prepare a:

- ***Personal wellbeing plan***
- ***Workplace wellbeing plan***

These are ideal to help small business owners make plans for the future through enhancing their own mental health and wellbeing and that of their employees, if they have them.

There are various sections in this resource, which you can refer to as much or as little as you like. Just use the navigation bar at the top on each page to dip in and out of the content.

# 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<sup>1</sup>

# Providing immediate support

If you are concerned that someone you know is in urgent need of support or may be at immediate risk, there are many organisations ready to assist.

## **Beyond Blue**

Call **1300 22 4636**

24 hours / 7 days a week

Support is provided any time to those who need it. Callers can select from the voice menu or simply hold on the line to talk with a trained mental health professional. They will listen, provide information, advice and brief counselling, and point people in the right direction so they can seek further support.

Online resources are also available including online chat services and forums.

Email or chat to us online at **[beyondblue.org.au/getsupport](https://beyondblue.org.au/getsupport)**

A range of other organisations can also provide advice and support:

- Lifeline **13 11 14**
- SANE **1800 187 263**
- Suicide Call Back Service **1300 659 467**

## **If you think they are in immediate danger**

If they disclose that they are feeling suicidal and the situation is urgent, do not leave the person alone, unless you are concerned for your own safety.

Call their doctor or a mental health crisis service above, and say that the person's life is at risk.

You could go together to the local hospital emergency department for assessment, if the person agrees. If you are in an emergency, or at immediate risk of harm to yourself or others, please contact emergency services on **000** (triple zero).

# 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.

*Section continued on next page.*



### Listen carefully

- Be conscious of the emotional territory you are entering.
- It is their story. Hear them out and ask questions.
- Be aware of your body language. Show you're listening, maintain eye contact and sit in a relaxed position.
- Repeat back your understanding of what they've said.

### How to respond

You can't fix things then and there, but you can offer support to take the steps they need. You might:

- initially, just listen and show support
- talk about it again another time
- reassure them that you'll respect their privacy
- think about what they need now and ask how you can help.

### Next steps

- Discuss options for further support.
- Plan next steps. That might include catching up again, mutually deciding to see their GP, calling a helpline or accessing community services.
- Express that you appreciate they opened up to you.
- Check in with them every now and then, and ensure they're progressing with the plan. Showing continued interest is important.

### Things you might not expect

- If they don't want to speak about it, respect their choice, but leave the door open for a future conversation.
- You may need to try a few times to have the conversation.
- Just by showing support you can make a difference. The person might take action later or continue the conversation with others.
- If they disclose that they are feeling suicidal and the situation is urgent, do not leave the person alone, unless you are concerned for your own safety. Call their doctor or a mental health crisis service. See Section 2 for support options.

### Anxiety and depression checklist (K10)

The K10 is a simple tool that helps to measure whether a person may be affected by anxiety and/or depression. This tool can be a valuable resource for someone you are concerned about.

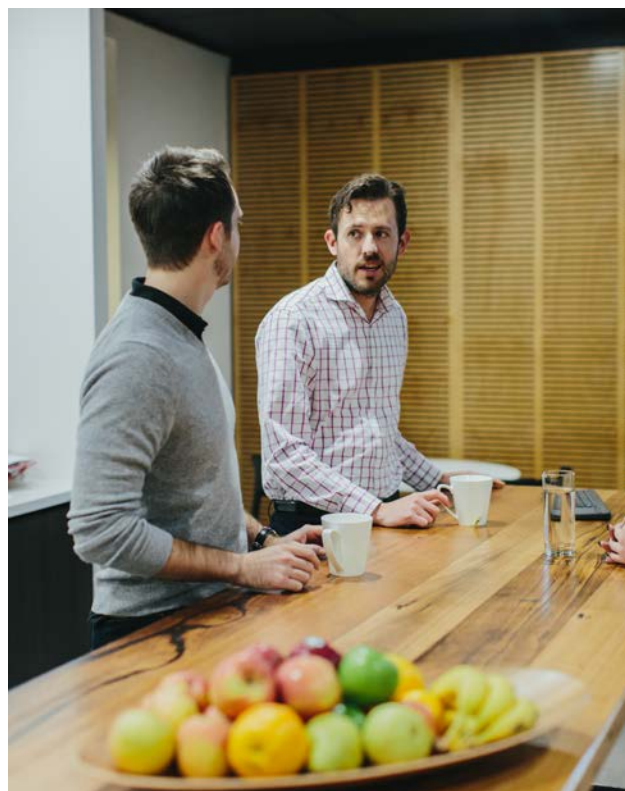
By answering a few questions related to how they've been feeling over the previous four weeks, a score is generated that provides a guide to whether someone may be experiencing anxiety and/or depression.

Results and recommended actions are provided which individuals can print and give to their GP, if they choose to visit one.

Answers and results are completely confidential and information is not stored for future reference.

If you feel comfortable, you can forward the link below to them, and they can complete the checklist.

[beyondblue.org.au/checklist](https://beyondblue.org.au/checklist)





# Signs of poor mental health and wellbeing

Often people you are close to will be doing their best to cope with the everyday challenges of owning a small business. At times they may be at risk of developing a mental health condition.

Because of your close connection as a work contact, friend or family member, you are in a great position to detect worrying changes in behaviour. Work contacts will also be aware of issues affecting the business that might be detrimental to the owner's mental health and wellbeing.

## **Behaviour that can be concerning in owners:**

- impatient, irritable and becomes angry quickly
- easily distracted from the task at hand
- consistently looking tired
- increasingly less punctual than usual
- missing easily attainable deadlines
- taking longer than usual to complete tasks
- experiencing conflict with staff, customers and clients
- having difficulty managing multiple tasks
- becoming distant during interactions
- not being engaged in meetings
- being negative and not solution-oriented
- speaking about themselves in a derogatory way.

## **Business challenges that may affect owners' mental health and wellbeing:**

- cash flow challenges
- tax obligations
- competitor pressures
- paying wages
- lack of internal administrative expertise
- lack of human resources expertise
- regulatory expenses
- outstanding accounts with service providers and suppliers
- too much work for the existing financially sustainable workforce
- reduced margins needed to sustain workforce levels.

# 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.

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## 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](https://beyondblue.org.au/checklist)

Suggest that they list their top three business challenges over the past four weeks.

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## 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.

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## 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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## Providing ongoing support

The amount of ongoing support you can provide to a person who is showing signs of poor mental health and wellbeing, will depend on your relationship to them.

### If you have a work relationship

When you are connected to someone through work, your support is likely to focus more on practical work-related aspects.

For example, using your experience and expertise to suggest actions and work practices that can ease their stress.

If you want to play a broader role – recovery will require more than just a purely work focus – seek out other actions through our guide.

You could also suggest other people they may prefer to talk to, such as a friend who has experienced anxiety or depression, or a confidential helpline.

Supporting someone can be challenging. Maintaining empathy, purpose and positivity in equal measure, will be vital.

### If you have a personal relationship

If you are a friend or family member, you may continue to have intense day-to-day contact with the person you are concerned about.

After raising your initial concerns, and hopefully helping them to move forward, there are several things you can do:

- identify warning signs and triggers that cause them stress and worry
- assist them with daily household chores
- encourage them to be more physically active
- encourage and support them to attend medical appointments
- encourage them to be diligent with any treatment and medications
- suggest support options to assist in addressing business stressors.



# Looking after your own mental health and wellbeing

Supporting someone you are concerned about is an incredibly valuable thing to do but it can be quite demanding.

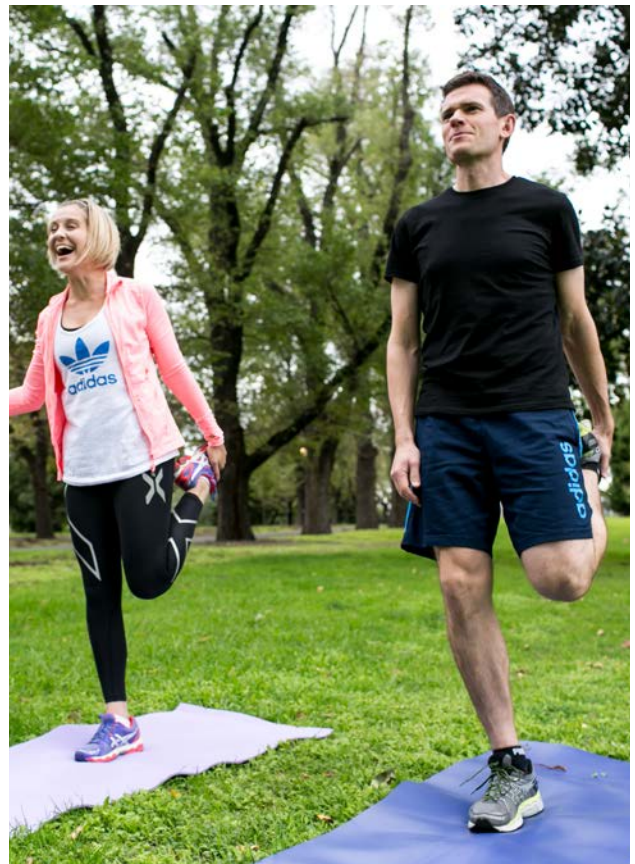
## **You need to:**

- use your connection with the person to help them find a way forward, if they need assistance
- know your boundaries – you are not expected to be a psychologist
- resist placing undue pressure on yourself to find a solution for the person's issues
- reach out to others to assist you to provide this support.

You should be particularly aware of actions to help increase your general wellbeing if you are going through a challenging time.

## **These include:**

- identify stress factors and develop ways to reduce them
- keep physically active
- reduce use of alcohol and other drugs
- consider relaxation exercises
- make good quality sleep a priority
- eat well
- stay connected to friends and family
- seek out professional support from your GP, a psychologist or other health professional.



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

Positive, healthy functioning	<ul style="list-style-type: none"> <li>✦ Beyond Blue - Heads Up - For small business</li> <li>✦ Council of Small Business Australia</li> <li>✦ Family Business Australia</li> <li>✦ Flying Solo</li> <li>✦ Local Business Chambers</li> <li>✦ Franchise Council of Australia</li> <li>✦ Local business advice</li> <li>✦ Local business mentoring services</li> <li>✦ Tax and Super obligations for small business</li> <li>✦ Information on small business rights and protection</li> <li>✦ Legal essentials</li> </ul>	
Moderate impact on functioning	<ul style="list-style-type: none"> <li>✦ Beyond Blue's NewAccess (only available in some areas)</li> <li>✦ Other free low intensity services</li> <li>✦ Rural financial counselling service</li> <li>✦ Drought communities program</li> <li>✦ Free help with finances</li> <li>✦ Everymind - Ahead for business</li> <li>✦ Local dispute resolution services</li> <li>✦ Find a financial counsellor</li> <li>✦ Local business mentoring services</li> <li>✦ Tax support</li> <li>✦ Free legal advice</li> </ul>	
Severe impact on everyday functioning	<ul style="list-style-type: none"> <li>✦ Beyond Blue Support Service</li> <li>✦ Lifeline</li> <li>✦ SANE</li> <li>✦ Suicide Call Back Service</li> <li>✦ Men's Line Australia</li> <li>✦ Alcohol Drugs Information Service</li> <li>✦ National Debt Helpline</li> </ul>	<ul style="list-style-type: none"> <li>☎ 1300 22 4636</li> <li>☎ 13 11 14</li> <li>☎ 1800 187 263</li> <li>☎ 1300 659 467</li> <li>☎ 1300 78 99 78</li> <li>☎ 1800 250 015</li> <li>☎ 1800 007 007</li> </ul>

## References

<sup>1</sup>Keyes, 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.



Beyond Blue acknowledges the Traditional Owners of the Land in which our head office is based, the Wurundjeri peoples of the Kulin Nation. We pay our respects to Elders past, present and future and as an organisation with national reach, we extend our respect to all Elders and Aboriginal and Torres Strait Islander peoples across Australia



## Where to find more information

### Beyond Blue

 [beyondblue.org.au](https://beyondblue.org.au)

Learn more about anxiety, depression and suicide prevention, or talk through your concerns with our Support Service. Our trained mental health professionals will listen, provide information, advice and brief counselling, and point you in the right direction so you can seek further support.

 **1300 224 636**

Email or chat to us online at [beyondblue.org.au/getsupport](https://beyondblue.org.au/getsupport)

 [@beyondblue](https://www.facebook.com/beyondblue)

 [@beyondblue](https://twitter.com/beyondblue)

 [@beyondblueofficial](https://www.instagram.com/beyondblueofficial)

 [company/beyondblue](https://www.linkedin.com/company/beyondblue)

### Head to Health

 [headtohealth.gov.au](https://headtohealth.gov.au)

Head to Health can help you find free and low-cost, trusted online and phone mental health resources.

 Donate online: [beyondblue.org.au/donations](https://beyondblue.org.au/donations)

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 [beyondblue.org.au](https://beyondblue.org.au)

 **1300 22 4636**