

Preparing for challenging times  
A small business owner's guide  
to creating a mental health  
and wellbeing plan



Queensland  
Government

# Acknowledgement

The Queensland Government has developed this guide to help Queensland small business owners support their mental health and wellbeing during challenging times.

The Queensland Government acknowledges the Victorian Small Business Commission for allowing use and adaptation of their resource *Responding to coronavirus (COVID-19): A small business owner's guide to creating a mental health plan*.

This resource is a collaboration between the Office of the Queensland Small Business Commissioner; the Department of Employment, Small Business, and Training; and the Queensland Mental Health Commission, with support from Beyond Blue. It is designed to help small business operators and employees to make plans and take action to care for their mental health and wellbeing.

**Queensland**  
Small Business  
Commissioner

Department of  
**Employment, Small Business and Training**



Queensland  
**Mental Health**  
Commission



**Beyond**  
**Blue**



Your mental health and wellbeing plan

# Why focus on mental health and wellbeing?

Maintaining positive mental health and wellbeing is fundamental to our ability to work productively and achieve our business and personal goals. Including mental health as a part of overall business planning and operations contributes to a healthy bottom line for your business and yourself. Developing a mental health and wellbeing plan is one way to make sure you have strategies in place to look after your mental wellbeing. It's also an important part of planning for business continuity and resilience.

Challenging times, including floods, drought, bushfires, and cyclones, are a foreseeable part of the Queensland lifestyle. The COVID-19 pandemic has highlighted the widespread and long-lasting effects that such events can have for our mental health and wellbeing.

Such adverse events are felt deeply across Queensland's small business community. Small business owners need to prioritise their own mental health and wellbeing while they also focus on getting their staff and businesses through difficult periods.

It is natural to experience a range of emotional and physical responses when dealing with challenging times and financial stressors. Many people may manage with their own resources and existing supports, including families and friends, but others will benefit from additional emotional, material, and financial support.

## How to use this guide

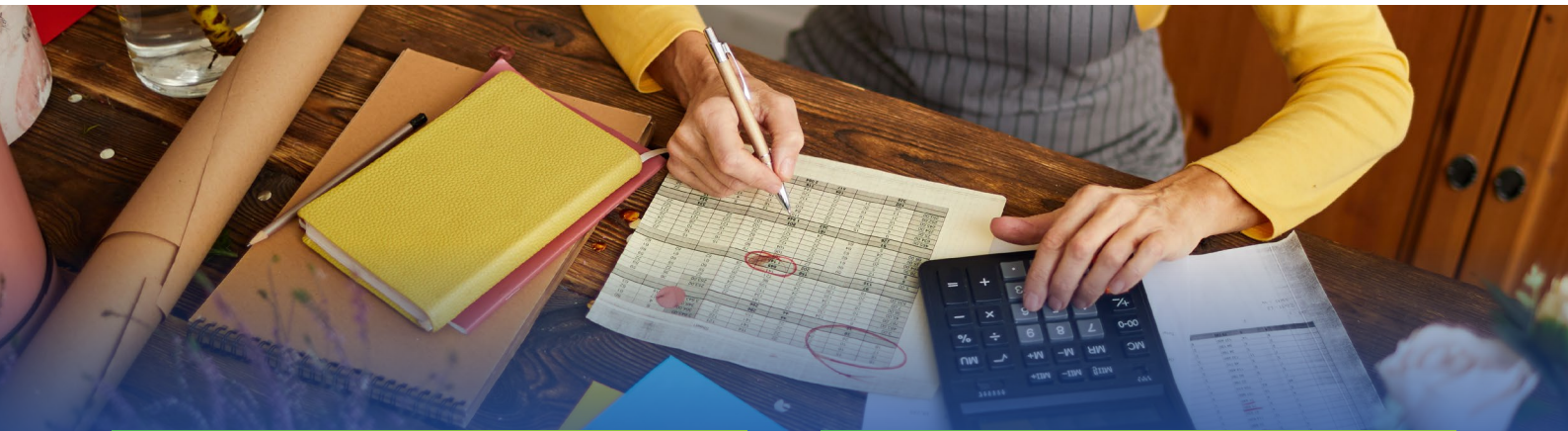
This guide can be used if you are a sole trader, or to help support your employees' mental health.

You can use the mental health and wellbeing plan template to guide your planning, or you can take your own approach. Once you have developed your plan, keep a copy for easy access on the devices you use the most, such as your laptop, tablet or phone; and consider integrating it into your broader business plan and practices.

# Identifying business and personal stressors

Challenging times, including natural disasters and disruptive events, will affect your business and your personal life in various ways. It is important to identify in advance the stressors that may arise and consider how they might affect you. These effects will vary over time, so it is useful to review and update your list regularly.

Include all possible stressors – both business and personal – relevant to your circumstances. Some of these stressors might not eventuate, but it helps to be prepared, just in case.



## Business stressors

- the need to maintain a customer base, manage cashflow and meet rental payments when trading is disrupted
- the need to search for and access government supports for businesses, and determine eligibility
- understanding and complying with government measures relevant to your business or customers
- the need to keep abreast of rules and responsibilities involving staff employment entitlements and health and safety
- having to stand down staff or operate your business from home
- the need to provide compassionate support to staff who are at greater risk, or physically or mentally affected by the situation, and the requirement to adapt practices accordingly
- pressures to move trade online and adopt digital marketing techniques
- keeping abreast of reliable and up-to-date information on the effects of disruptive events such as the COVID-19 pandemic, as they apply to you, your family and your employees
- preparing and following a disaster management plan and accessing help in response to a natural disaster.

## Personal stressors

- relationship difficulties, including separation or divorce
- health concerns for yourself or loved ones
- legal or financial difficulties
- other traumatic events, including physical or emotional injury or abuse, bereavement or other loss
- new conditions such as physical distancing requirements that can contribute to feelings of loneliness or loss of connection with family and friends
- recognising the emotional, social, and financial impacts on you personally and your family.

# Identifying mental health and wellbeing red flags

We all experience and respond to events differently. It is natural to feel anxious, worried, distressed, sad or overwhelmed – particularly during challenging times. Many people manage these feelings and their overall mental health and wellbeing without significant effects on their work or personal life. For others, these feelings can persist and impinge on daily life, including personal and work responsibilities. Long-term, these feelings can undermine physical and mental health wellbeing.

Learning the signals of stress or distress in yourself and your staff helps equip you to seek the right support quickly, and to support others. These signals are mental health and wellbeing red flags, and can include changes to how you think, feel, and interact with others, and deal with what is happening around you. Red flags are different for everyone and can change over time and across situations.

There is never a wrong time to act and/or seek support. Acting early can reduce how long mental health challenges last and can help you get back in charge of your usual daily life sooner.

If difficulties with thinking, feelings or behaviours are affecting how you or your staff function, it is time to seek support and advice.

## Personal signals

- feeling irritable, nervous, angry, anxious, worried, depressed or low in energy
- having trouble sleeping or sleeping too much
- waking up and having difficulty getting back to sleep
- weight or appetite changes
- increased alcohol consumption and/or other substance use
- withdrawing from friends and family (such as not calling or connecting on social media or digital platforms)
- having panic attacks, emotional or aggressive outbursts, or destructive behaviour.

## Work-related signals

- having trouble concentrating
- not meeting deadlines or carrying out duties to the usual standard
- withdrawing from staff
- feeling less engaged than usual
- feeling worthless or like a failure
- being absent from work.

## Actions you can take

### Strategies or actions that could be helpful in the face of challenging events include:

- accessing (or encouraging staff to access) mental health and wellbeing information and advice, for example through [Your Mental Wellbeing](#), [My Business Health](#), [Ahead for Business](#) or [Beyond Blue's Heads Up](#) websites – see information on pages 10–12.
- looking after your physical health and encouraging staff to do the same, by, for example, going to the gym or for a walk, working in the garden, maintaining a balanced diet and drinking plenty of water, limiting alcohol consumption and/or other substance use, and getting plenty of rest.
- using relaxation techniques such as meditation and mindfulness (beginners apps such as [Smiling mind](#) can help), deep breathing exercises, massage, tai chi or yoga, listening to music, or other relaxing activities.
- striving for a better work/life balance by making time for yourself that doesn't involve work, setting work hours and keeping them, turning off devices after a set time each day, or not discussing work-related topics with friends and family.
- talking with someone you trust, such as your partner or a family member, friend, doctor, or counsellor.
- maintaining professional and personal connections through, for example, attending or calling your local business network, joining an online small business forum, volunteering in your local community, keeping up with interests, or taking up new ones.
- revisiting your business plan and seeking early support from your business advisor or accountant.
- getting accurate and current information about the situation. For example:
  - COVID-19 pandemic information for individuals and businesses, including translated resources, can be found at [Covid19.qld.gov.au](https://www.covid19.qld.gov.au)
  - natural disaster preparation, emergency and recovery can be found at [qld.gov.au/emergency/dealing-disasters](https://www.qld.gov.au/emergency/dealing-disasters) and [qra.qld.gov.au/our-work/state-recovery-plans](https://www.qra.qld.gov.au/our-work/state-recovery-plans).

# People and resources you can call on

Your mental health and wellbeing plan should include a list of contacts and resources you can call or access for help.



## Your personal network

Your list could include trusted people such as your:

- business partner (if you have one)
- partner, a family member, friend, or local community group
- accountant, business advisor or mentor
- local business network or industry association
- doctor or a counsellor.

Let your contacts know you have chosen them as support people and discuss how they could help you if needed. You can find a list of resources that could form a part of your mental health plan [here](#).

## Business resources

### Business Queensland

Business Queensland collates information in a single location at **Business Queensland mental health resources**. The page highlights mental health warning signs and symptoms and provides quick access to a range of COVID-19 mental health resources. For more information, call the Business Queensland COVID-19 business support line on **1300 654 687**.

### The Office of the Queensland Small Business Commissioner (QSBC)

The QSBC provides information and advisory services to small businesses in Queensland. It assists small businesses with **informal resolution of COVID-19 pandemic-related small business leasing disputes**. This includes providing initial information and advisory services, and pre-mediation services to connect tenants and landlords to help identify solutions before progressing to mediation. Where a dispute is unresolved, the QSBC administers a small business lease dispute mediation process before progressing to tribunal or court for resolution.

### Local councils

Many councils have established resources and measures to support local businesses, such as reducing rent for tenants in council-owned buildings, developing rates hardship policies, and refunding fees for street trading permits. Small businesses can contact their local council to find out about available supports.

# What if your business is still running, but you need to take time out?

Sometimes people need to take time out from work to recover and look after their mental health and wellbeing while their business is still operating. Although you may not need it, it's important to develop a plan of action, just in case.

## Actions you could take

- training a friend or staff member to manage the business in your absence
- considering putting your work on hold
- outsourcing the work or job sharing
- talking to clients about your situation to see how they might be able to support you
- visiting the **Business Queensland** web page to find out about available supports and eligibility (e.g. tax relief, Centrelink payment etc).



# Returning to work after taking time out to look after your mental health and wellbeing

A return-to-work strategy that supports your mental health and wellbeing is important for achieving the best outcomes for your business and personal life. It's a good idea to review your mental health and wellbeing strategy after returning to work, to identify the steps that worked well and change the ones that didn't.



## Considerations

- how to maintain your mental health treatment and recovery
- how to take time to look after your physical health and practice relaxation techniques
- how many hours a week you will work and which tasks you will do
- who you need to talk with about your strategy (e.g. family, employees, clients, suppliers)
- what you plan to do differently to promote positive mental health and wellbeing, including work/life balance.

## Helpful return-to-work resources

- **Queensland Government:** Information and tips on work/life balance and how to return to the workforce after injury or illness, and advice on where to find help with returning to the workforce. It also provides advice for employers and business owners in relation to managing staff, staff entitlements, workplace health and safety, finding new customers, tax information, employment incentives, and internships and work experience opportunities.
- **WorkSafe Queensland:** Information about rehabilitation and return-to-work options.
- **Workers' Psychological Support Service:** An independent, free, confidential service to help Queenslanders experiencing work-related psychological injury to connect with appropriate community services and to access support from a social worker.

You can stay connected via [SANE Australia lived experience forums](#) or [Beyond Blue's community forums](#).

# Supporting staff mental health and wellbeing

It is important to create and maintain a workplace that supports staff mental health and wellbeing. Normalising discussions about mental health helps to break down stigma and create a space where it's safe to talk about mental health challenges.

## Heads Up

Heads Up [Healthy workplaces for small business](#) offers a range of resources for small business owners, including:

- online workplace mental health training and strategies for supporting staff
- a mental health and wellbeing policy template
- help in minimising workplace risks to mental health, such as job stress
- advice about having conversations with an employee you're worried about.

## WorkSafe Queensland

WorkSafe Queensland provides information about mentally healthy workplaces and employee health and wellbeing, including:

- A [Work health and wellbeing toolkit: Strengthen your business](#), designed to assist employers to embed work health and wellbeing into their business systems to help improve the health of their workers and workplaces and ultimately their bottom line.
- A [Healthy workplace audit tool](#) to assess workplace systems and environments and help workplaces to plan, implement and evaluate work health and wellbeing programs.
- A [Small business discussion tool](#) to help identify and assess workplace risks that could cause poor physical and mental health for staff.

## Working remotely

If your staff are working remotely, you can help with tips on how to work from home safely and productively.

- [Beyond Blue](#) provides practical information and advice on working from home and maintaining work/life balance during challenging times.
- WorkSafe Queensland's [healthy habits while working from home checklist](#) encourages employees to examine their daily routine and provides information on how they can improve their health when working from home.

## Workforce changes

Resources that could help your staff if you have to stand them down due to a natural disaster or disruptive event such as the COVID-19 pandemic include:

- [ways to promote a positive mindset if you've lost your job](#)
- [looking after yourself through unemployment.](#)

## Domestic and family violence

Domestic and family violence can affect a person's safety, wellbeing, attendance, and performance at work. Small businesses can support their employees through a range of support services, flexible work and leave arrangements. Details can be found at [Support for employees affected by domestic and family violence](#).

# Mental health and wellbeing resources

A common first step for seeking help and support is by talking with a general practitioner, who has access to a broad range of mental health and suicide-prevention services to support patients. A GP can talk with you about accessing up to 20 Medicare-rebated sessions with a psychologist, social worker or occupational therapist each year.

## Beyond Blue

(1300 224 636)

**Beyond Blue** provides mental health and wellbeing information and support, including practical advice and guidance on coping during challenging and stressful times. You can also access COVID-19 pandemic-specific support through Beyond Blue's Coronavirus Mental Wellbeing Support Service (1800 512 348).

## NewAccess for Small Business Owners

This free and confidential **mental health program**, developed by Beyond Blue, is designed to support small business owners manage life stress. Participants work with a coach who has experience running their own small business, and are guided through a tailored, personal program. No doctor's referral or mental health treatment plan is required. It's available via phone or video call from 8am to 8pm.

## Heads Up: Better mental health in the workplace

Developed by **Beyond Blue** and supported by the Mentally Healthy Workplace Alliance, **Heads Up** provides tailored information, resources and advice about mental health in workplaces.

Information specific to small business is available at: [healthy workplaces for small business](#).

## Mental wellbeing: support yourself and small businesses

Beyond Blue's **Supporting small business owners to improve their mental health and wellbeing** guide offers practical tips that can help you identify stressors and provide support to other small business owners, such as members of your local business network.

Beyond Blue's free online **Mental wellbeing: support yourself and small businesses** course is designed to help participants understand mental health. Subject areas include how to take care of yourself, how to check in on someone, and how to support small business owners on a daily basis. Follow the link or see: [bb.org.au/advisers](http://bb.org.au/advisers).

## Ahead for Business

The **Ahead for Business** digital hub has been developed with and for small business to support small business owners to take action on their own mental health and wellbeing through personalised resources and tools. It provides tailored peer support, check-ups and personalised action plans and showcases the experiences of small business owners through podcasts, videos, blogs and case studies. Ahead for Business is funded by the federal Department of Industry, Science, Energy and Resources.

## My Business Health

**My Business Health** aims to integrate mental health and business health in one easy to access place, with topics including dealing with finances; managing employees and business relationships; tools to successfully run a business; and how to recharge and seek help. It is a an Australian Government site.

## 'Your Mental Wellbeing' website

This Queensland Health **website** provides mental wellbeing information and support, including information about the six building blocks of mental wellbeing, with updates provided through a regular **newsletter**.

## Head to Health

The Australian Government's **Head to Health** website provides resources, information, and links to support services including peer and professional forums and free phone, chat or email support services.

## Lifeline

(13 11 14)

**Lifeline** offers 24/7 short-term crisis support for people who are having difficulty coping or staying safe; tips for looking after your mental health and wellbeing during difficult and challenging times; and free resources and toolkits for managing mental health and wellbeing.

## 13 HEALTH

(13 43 25 84)

**13 Health** is a 24-hour confidential Queensland phone service that provides qualified health advice, including assessment, referral and hospital and community health contact details.

*Resources continued on next page...*



## Mental health and wellbeing resources

...continued

### 1300 Mental Health

(1300 642 255)

The 1300 Mental Health service is a 24/7 confidential mental health telephone triage service that provides a first point of contact to public mental health services in Queensland. It is staffed by trained and experienced mental health clinicians and can provide support, information, advice, and referral, including linking callers to the closest Queensland public mental health service.

### Alcohol and Drug Information Service

(1800 177 833)

**Alcohol and Drug Information Service** is a 24/7 confidential phone service that provides information, advice, support referral for all Queenslanders with alcohol and other drug concerns. Experienced counsellors are there to listen and provide advice and options about next steps.

### Emergency Relief Program

The Queensland Government **Emergency Relief Program** provides financial and/or material support to Queenslanders in financial crisis. Support can include food vouchers, food parcels, and third-party payments for vulnerable Queenslanders. The service aims to prevent future financial crisis by referring people to appropriate financial and social support services.

### Suicide and crisis care

In case of significant feelings of distress or despair, there is **support available**.

For 24/7 phone crisis support service, call **Lifeline** on **13 11 14** or the **suicide call back service** on **1300 659 467**. People aged 25 or below can call **Kids Helpline** on **1800 551 800** for 24/7 crisis support.

*If you or someone you know is in immediate danger, call 000.*

### Other helpful resources

- Contact the **Australian Counselling Association** on **1300 784 333** to access a counsellor.
- Contact the **Australian Psychological Society** on **1800 333 497** to access a psychologist in your local area.
- Use the **Lifeline service finder** to find free or low-cost health and community services in your area.
- Enrol in a **Mental Health First Aid** course to learn skills to help people who are experiencing or at risk of a mental health crisis or distress.

# Keep up-to-date

## Mental health and wellbeing supports

Visit [Queensland Mental Health Commission](#) and follow the Commission on social media for information about mental health and wellbeing supports.



## Small business supports

For updates to information about small business support, visit these websites and follow on social media:

[Queensland Small Business Commissioner](#)



[Department of Employment, Small Business and Training](#)



Queensland  
Mental Health  
Commission



Queensland  
Government