

Responding to
coronavirus (COVID-19):

A small business owner's guide to creating a mental health plan



Victorian
Small Business
Commission

The Victorian Small Business Commission has developed this guide in consultation with Beyond Blue, drawing on insights shared by Victorian small business owners with lived experience of overcoming mental health challenges.

Why develop a mental health plan?

The impacts of coronavirus (COVID-19) have been felt right across Victoria's small business community. With many small business owners focusing on trying to get their business through this difficult period and looking after their staff, they might not have prioritised their own mental health.

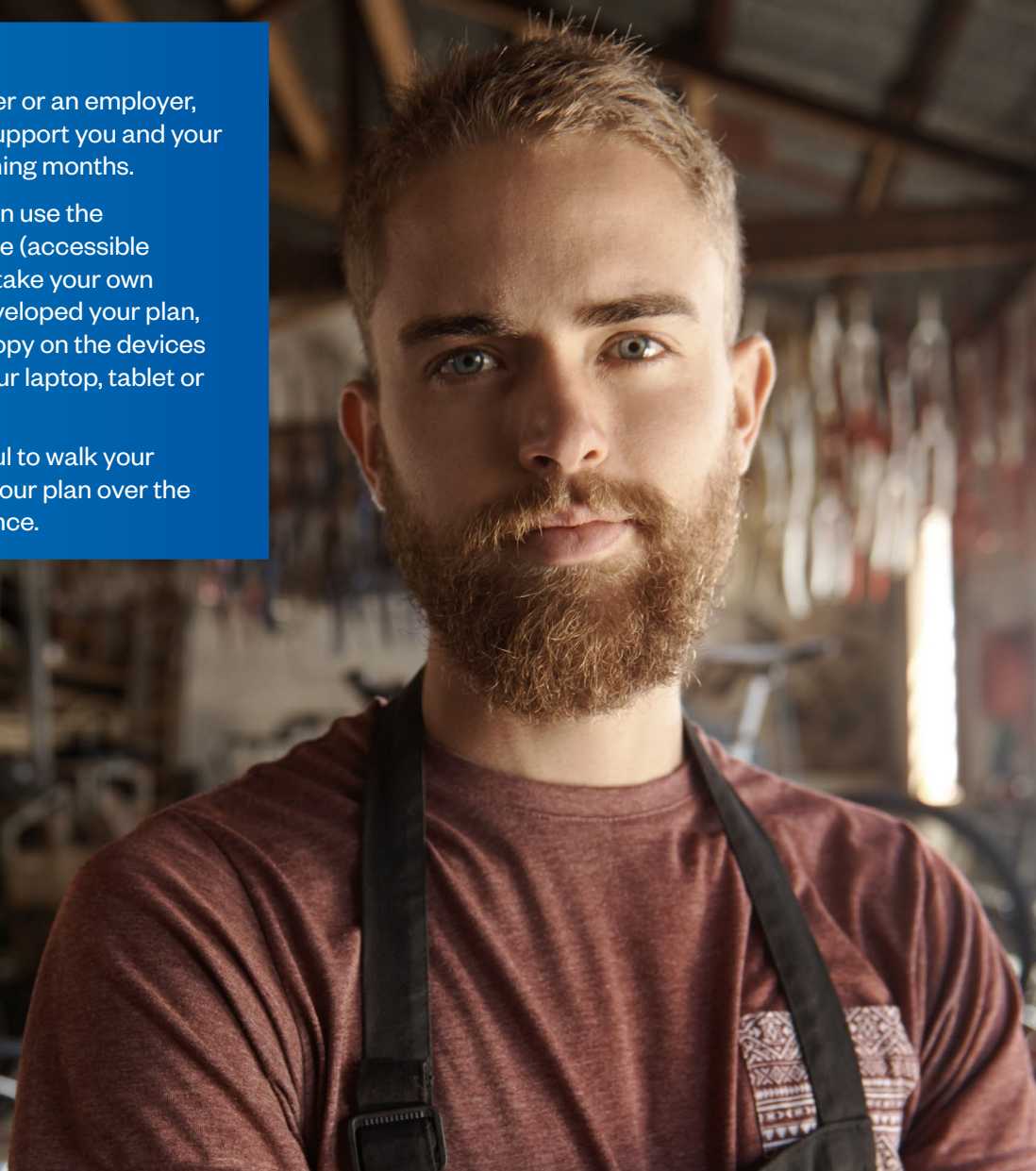
Creating a mental health plan is one way to make sure you have strategies in place for looking after your wellbeing. It's also an important part of planning for business continuity and resilience.

» How to use this guide

Whether you're a sole trader or an employer, you can use this guide to support you and your staff now and over the coming months.

To create your plan, you can use the mental health plan template (accessible at www.vsbcc.vic.gov.au) or take your own approach. Once you've developed your plan, it's a good idea to keep a copy on the devices you use the most – be it your laptop, tablet or phone – for easy access.

You might also find it helpful to walk your business advisor through your plan over the phone or via videoconference.



Identifying business and personal stressors

Think about areas of your business, particularly those affected as a result of coronavirus. These are your stressors and it can help to:

- » revisit your business plan
- » think about potential barriers you're coming up against or could face in the future
- » contact your local business network or other small business owners to talk about issues – they might raise similar issues and share ideas about how they're addressing them.

This is your personal plan, so feel free to include any possible stressors – both business and personal. These stressors might not happen, but it helps to identify them and be prepared, just in case.

Challenging areas can include:

knowing the rules and responsibilities you need to comply with when it comes to staff

knowing all the available government supports for businesses, whether you're eligible and how to access them

understanding how government measures you need to comply with will impact your business operations or customers

maintaining a customer base, managing cashflow and trying to pay rent when you've had to close your doors or significantly limit trade

dealing with external pressures, such as watching a competitor move to online trade and pursue digital marketing

meeting the financial needs of your partner and/or family

maintaining physical distancing, making you feel a loss of social connection with family and friends

knowing where to source reliable and up to date information on the impacts of coronavirus on you and your family

having to stand down staff or operate your business from home.

- » Stressors can change, so it's important to review and update your list regularly.



Identifying mental health red flags

Think about how your stressors affect your mental health and wellbeing. It's normal to have feelings of anxiety, distress and concern and to feel overwhelmed at the moment. However, experiencing these feelings over long periods can have negative impacts on your physical and mental health.

Learning the signals of stress in yourself makes you better prepared to seek support quickly. These changes are your mental health red flags and can include physical, social, emotional and psychological changes. It's important to include your mental health red flags in your plan.

Examples include:

personal signs e.g. feeling irritable, nervous, angry, anxious, depressed or low in energy, having trouble sleeping or sleeping too much, increasing alcohol consumption, withdrawing from friends and family (such as not calling or connecting on digital platforms), having panic attacks, aggressive outbursts or destructive behaviour

work-related signs e.g. having trouble concentrating, meeting deadlines or carrying out duties to the standard you're used to, withdrawing from staff, feeling less engaged than usual, feeling negative and being absent from work.



Actions I can take

It's helpful to develop a range of strategies or actions you're willing and able to do to help lower your stress levels during this time.

Actions include:

talking over the phone with someone you trust e.g. your doctor, a counsellor, your partner or a friend

accessing Beyond Blue's Coronavirus Mental Wellbeing Support Service for information, advice and strategies to help you manage your wellbeing, and if you are feeling worried or struggling to cope, calling their trained counsellors on 1800 512 348 for support 24/7

finding out how to look after your mental health when working from home e.g. keeping a routine, establishing ground rules and maintaining your usual coping strategies

trying to stay connected in ways that are safe e.g. calling your local business network to find out how they're staying connected, joining an online small business forum, keeping up with indoor interests or taking up new ones like drawing or creative writing

looking after your physical health e.g. maintaining fitness by taking part in online workout classes, outdoor fitness activities, changing your diet or limiting alcohol use

trying relaxation techniques e.g. practicing meditation and mindfulness at home (beginners apps like [Smiling Mind](#) can help) or listening to playlists of your favorite music

trying to achieve a better work/life balance e.g. 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 talking about work-related topics when calling friends and family

getting accurate information now about:

- » available business supports in response to coronavirus from [Business Victoria](#)
- » advice, mental health resources and updates on coronavirus from the [Department of Health and Human Services](#).

» Supporting other small business owners

Considering impacts on others and offering support is an important way to help build a network of people who can assist.

Beyond Blue's guide, [Supporting small business owners to improve their mental health and wellbeing at work](#), offers practical tips on how you can help identify stressors and provide support to other small business owners (e.g. members of your local business network) without needing to be trained as a counsellor or clinician.



People and resources I can call on

When developing a mental health plan, it's a good idea to include a list of contacts and resources you can call on for help.

People

Your list could include people such as:

- » your doctor or a counsellor
- » your accountant, business advisor or mentor
- » your local business network or industry association
- » a family member, friend or local community group.

It helps to let your contacts know you have chosen them as a support person and to talk with them about ways they can help you if needed.

Mental health resources

Lifeline (13 11 14)

Lifeline offers short term crisis support at any time for people who are having difficulty coping or staying safe, and [tips for looking after your mental health and wellbeing](#) at this time. They also offer a free [toolkit for managing your mental health](#) while working from home.

Beyond Blue

Beyond Blue provides mental health information and support, including [guidance on coping](#) during this period.

Head to Health

This website can help you find digital mental health services from trusted organisations in Australia. It also offers [helpful advice on maintaining good mental health](#) during the coronavirus pandemic.

My Business Health

This website offers practical information to help small businesses find what they need to deal with business challenges and manage stress, including [practical steps employers and sole traders can take](#) to keep their businesses afloat at this time.

Business resources

Business Victoria

Business Victoria has a dedicated web page for business information, updates and advice on dealing with coronavirus, including information on government supports, developing business continuity plans and other agencies that can help (e.g. Fair Work Ombudsman.) For more information, call the Business Victoria hotline on 13 22 15.

Victorian Small Business Commission (VSBC)

The VSBC is there to assist with disputes over goods and services, disputes with financial providers and insurers and disputes over paying rent under the [Commercial Tenancy Relief Scheme](#). If you're experiencing an issue, it's best to contact the other party as early as you can to help in understanding each other's situation and to try to reach agreement.

If anything is unclear or if you have concerns, you can [contact the VSBC](#). If you do find yourself in dispute, you can [lodge an application with the VSBC](#) for help in resolving your dispute through mediation.

Local councils

Many councils have put in place 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 should contact their local council to find out about available supports.

The Department of Health and Human Services (DHHS)

DHHS has a dedicated web page for all coronavirus updates, mental health resources and advice, including health information and updates on measures taken by the Victorian Government to keep people safe at this time.

What if my business is still running, but I need to take time out?

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

Actions you could take include:

training a friend or staff member to manage the business until you get back

considering putting your work on hold

outsourcing the work or job sharing

talking to your clients about your situation to see how they might be able to support you

visiting the [Business Victoria](#) web page or calling their hotline on 13 22 15 to find out about available supports and eligibility (e.g. tax relief, Centrelink payment etc.).

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Returning to work after taking time out to look after your mental health

Having a strategy for returning to work that supports your mental health and wellbeing is worth thinking about.

Considerations include:

how to maintain your mental health treatment

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. employees, clients, suppliers etc.)

what you plan to do differently when you come back

other supports that might help (e.g. staying connected with [SANE Australia's lived experience forum](#)).

It's a good idea to review your strategy after returning to work. This lets you identify the steps that worked well and change the ones that didn't.



Supporting the mental health of your staff

If you employ staff, creating a workplace that supports their mental health and wellbeing is important. Normalising discussions about mental health helps to break down stigma and creates a space where it's safe to talk about mental health challenges.

Heads Up offers a range of resources for small business owners that can help, including:

[online training in workplace mental health and strategies for supporting staff](#)

[a template for developing a mental health and wellbeing policy](#)

[help in minimising workplace risks to mental health, such as job stress](#)

[help in having conversations with an employee you're worried about.](#)

If your staff are working remotely at this time, it can help to provide them with [tips on how to work from home safely and productively](#).

If you have had to stand down staff as a result of restrictions in response to coronavirus, there are resources available that might help your staff get through this difficult time, including information on:

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

Updates on mental health supports

For information about mental health supports in response to coronavirus, visit the [VSBC's website](#) and follow on [Facebook](#), [LinkedIn](#), [Instagram](#) and [Twitter](#).



Victorian Small Business Commission

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