

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?

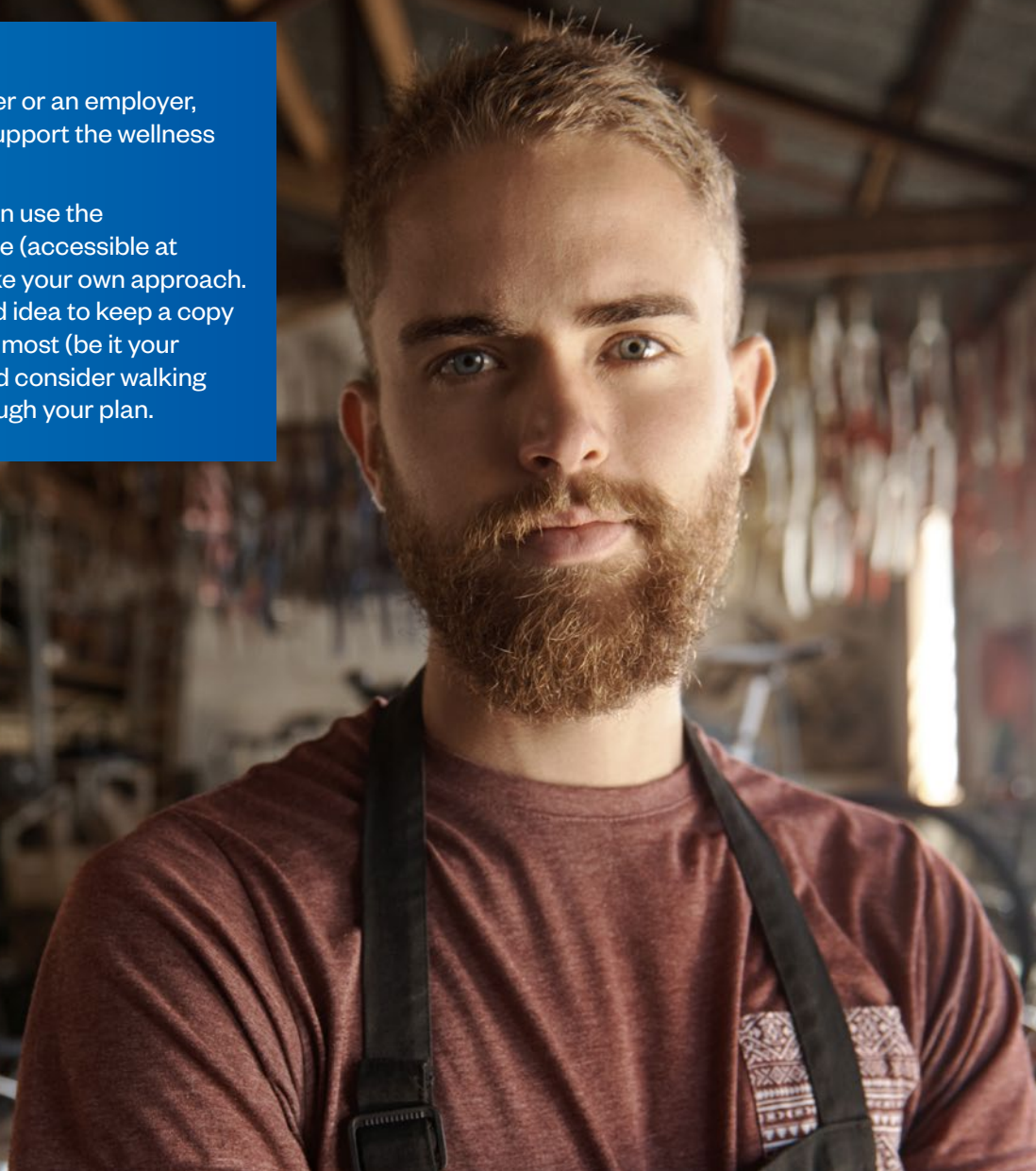
When you're focused on running or growing a small business, managing staff and dealing with challenges that emerge, you might not think to prioritise your own mental health.

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 the wellness of you and your staff.

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 developed, it's a good idea to keep a copy on the devices you use the most (be it your laptop, tablet or phone) and consider walking your business advisor through your plan.



Identifying business and personal stressors

Think about areas of your business that are affected at the moment or have been in the past – these are your stressors. 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.

Challenging areas could include:

knowing what licenses, registrations and permits you need to run your business

establishing your brand and building your customer base

understanding your legal obligations when it comes to staff

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

maintaining your customer base, managing cashflow and trying to pay rent when you've had disruptions to trade

dealing with external pressures, such as online reviews or watching a competitor expand their products and services

meeting the financial needs of your partner and/or family

having enough time for family and friends

knowing where to source reliable and up-to-date information, including on legislative change.

» 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 times. 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, 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.

Actions could include:

speaking with someone you trust e.g. your doctor, a counsellor, your partner or a friend

using Beyond Blue's free and confidential mental health counselling service via telephone (1300 22 4636) or online ([Beyond Blue Webchat](#))

trying to stay connected e.g. maintaining your social activities or taking up new interests, taking part in business networking or local community events or joining an online forum

looking after your physical health e.g. going for daily walks, taking part in workout classes, trying new fitness activities, changing your diet or limiting alcohol use

trying relaxation techniques e.g. practising meditation and mindfulness (beginners apps like [Smiling Mind](#) can help) or listening to playlists of your favourite 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 catching up with friends and family

getting accurate information about available business supports from [Business Victoria](#).



» 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 offers [practical guidance on how to talk to someone you're worried about](#). Their step-by-step process walks through asking if they're okay, listening to what they tell you and supporting them to get the help they need.

People and resources to 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 or via online chat or text)

Lifeline offers short term crisis support at any time for people who are feeling overwhelmed or having difficulty coping or staying safe.

Suicide Call Back Service (1300 659 467 or via online chat or video)

This is a free, 24/7 counselling service for anyone who is affected by suicide, including people who are feeling suicidal or who are worried about someone.

Beyond Blue (1300 22 4636 or via webchat)

Beyond Blue offers mental health information and support, and a 24/7, confidential and free counselling service.

Head to Health

This website can help you navigate and choose the mental health and wellbeing services that are right for you, whether that's face-to-face, via phone or online.

Business resources

Business Victoria

This website offers a range of support services to help you start, run and transform your business, including:

- » information on finance, staff and human resources, marketing, disaster resilience and workplace wellbeing
- » practical tools on a range of topics such as cashflow forecasting and overdue payments
- » grants and programs to help your business deal with change, develop new products or services, and improve sustainability and competitiveness
- » workshops, webinars, courses and mentoring delivered in partnership with education providers and industry experts.

Victorian Small Business Commission (VSBC)

The VSBC helps small businesses to resolve disputes over goods and services, rights and obligations under a contract, retail leasing matters – and more. If you're experiencing an issue, it's best to contact the other party early so you can both try to understand each other's situation and reach agreement.

Where this doesn't work, you can apply to the VSBC for impartial and confidential help to resolve your dispute. Help includes free assistance early on and low-cost, online mediation.

If anything is unclear or if you have concerns, you can contact the VSBC.

Local councils

Councils have a range of supports for local businesses, such as guidance with permit and approval processes, local business grants and programs, and business networking events. Small businesses should contact their local council to find out about available supports.

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 so you're prepared.

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.

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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. staff, 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.

Beyond Blue offers guidance on work and mental health, including on:

mentally healthy work and why it matters

what influences mental health at work

building a mentally healthy workplace

supporting someone at work.

Updates on mental health supports

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



Victorian Small Business Commission

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