



Mentally Healthy Workplaces during COVID-19: **SOLE TRADERS**



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The information provided in this resource was developed by the National Mental Health Commission's National Workplace Initiative, in collaboration with members of the Mentally Healthy Workplace Alliance and Ahead for Business.

MENTAL HEALTH FOR SOLE TRADERS

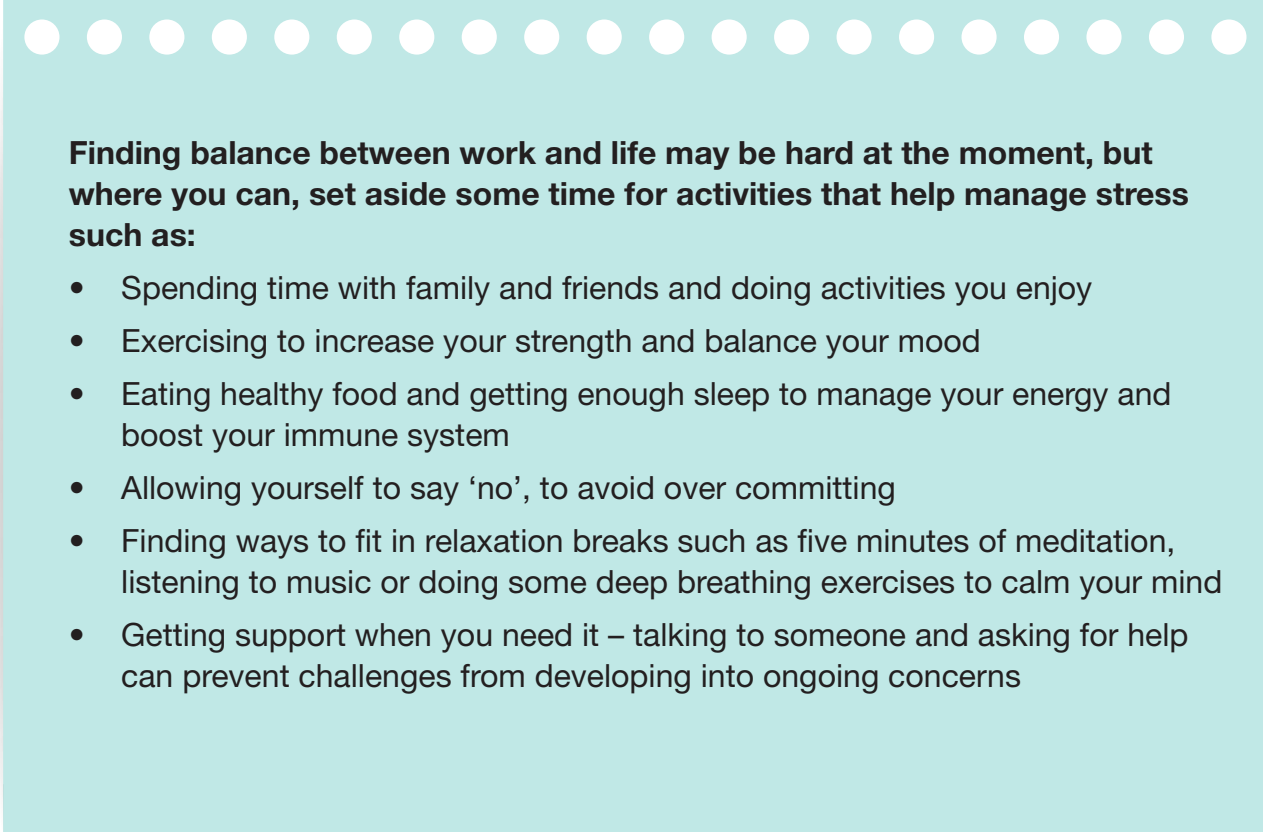
Being a sole trader can be a very rewarding experience, but it can also be challenging. COVID-19 has created additional challenges for many sole traders, however it does not mean you need to face things alone. This guide will help you look after your mental health throughout COVID-19 and the road to recovery.

LOOK AFTER YOURSELF AS WELL AS YOUR BUSINESS

While it can be tempting to focus all your time and attention on work right now, it is essential that you take care of yourself. Looking after your general health and wellbeing will put you in a better position to work.

Taking care of your mental health and wellbeing at work is an important part of caring for your general health. You can do this by working out what things at work cause you stress, and if you can, finding ways to prevent that stress. For example, planning work to avoid unnecessary peaks in workload.

If you subcontract to other businesses, they also have a responsibility to do all they reasonably can to eliminate or minimize your work-related risk. For more information see [Safe Work Australia's small business advice](#).



Finding balance between work and life may be hard at the moment, but where you can, set aside some time for activities that help manage stress such as:

- Spending time with family and friends and doing activities you enjoy
- Exercising to increase your strength and balance your mood
- Eating healthy food and getting enough sleep to manage your energy and boost your immune system
- Allowing yourself to say 'no', to avoid over committing
- Finding ways to fit in relaxation breaks such as five minutes of meditation, listening to music or doing some deep breathing exercises to calm your mind
- Getting support when you need it – talking to someone and asking for help can prevent challenges from developing into ongoing concerns

MANAGING FINANCIAL DISTRESS

Financial distress is one of the biggest sources of stress for sole traders and, for many, there has never been a tougher time to be in business. The Australian Government has introduced a series of **financial support measures** to support businesses impacted by COVID-19, with specific information for sole traders available from the **Treasury Department**.

Understanding all the new advice and support available can be challenging. The **National Debt Helpline** and **Financial Counselling Australia** provide free and confidential support including information, strategies and guidance to help you with any financial difficulties you are experiencing. The **Australian Banking Association** also provides a list of the hardship team contact details for most banks in Australia.

BUILDING AND MAINTAINING GOOD RELATIONSHIPS

Being a sole trader does not mean you have to face new challenges alone. Good relationships can protect your mental health by providing a support network to help manage challenges and changes, as well as additional hands to get work done.

Many sole traders find connecting with other sole traders helpful. Not only does this provide an opportunity to find out how they are adapting,

but it also builds a network of people who understand what you are going through and can support you.

Even if you cannot connect in person, you can reach out online via social media, forums, professional associations, video conferencing and industry events. A good place to start is searching for a sole trader Facebook group within your area.

REFLECT ON WHAT YOU HAVE ACHIEVED

It can be easy to focus on the negatives, however COVID-19 has also encouraged many people to come up with different and innovative ways to do business.

Spending some time reflecting on achievements and new opportunities can be a great boost for mental health, as well as a great way to shape your business into the future.

SIGNS TO LOOK OUT FOR

You don't have to be a mental health expert to spot signs that you or someone around you might need extra support. Everyone reacts differently to stressful situations and these are not the only signs you or someone around you might need support. Some signs to look out for include:



The main thing to remember is to trust your gut – if you feel there is a change, reach out to check-in on how they are going.

HOW TO HAVE A SUPPORTIVE CONVERSATION

A simple conversation can play a powerful role in keeping someone safe during a difficult time and connecting them to support.

Starting these conversations can feel challenging and you may fear that talking about things might make it worse. However, talking often makes people feel heard, understood, supported and less distressed. You don't need to be someone's manager or good friend to ask if they are okay.

Here are some simple tips for reaching out to someone you think might need support:



Find a private space to have the conversation so you are not putting them on the spot somewhere public



Check-in and ask them how they are going



Ask open questions such as “how are you going?” or “what’s on your mind?”



Listen without judgement



Encourage action such as calling a support line, making an appointment with their GP or contacting the Employee Assistance Program (EAP) if available



Check in after the conversation to see how things are for them now




Look after yourself and seek support if you have been affected by the conversation.

The list of resources in this guide provides some ideas on where to link people into support.

KNOW WHERE TO GET RELIABLE INFORMATION AND SUPPORT

Knowing where to get reliable and trusted advice can help reduce anxiety, inform better decisions and keep you safe. You may hear a lot of conflicting, unfounded or incorrect advice through friends, family, professional networks or social media. Relying on trusted information sources can help you dispel myths to protect your health and your business.



Find trusted advice for small businesses and sole traders at:

- Overview of Australian Government supports for sole traders
- Safe Work Australia Small Business Planning Tool for COVID-19
- The Australian Small Business and Family Enterprise Ombudsman My Business Health portal
- The Fair Work Ombudsman advice for independent contractors
- The Australian Taxation Office supports for sole traders
- Australian Department of Health:
<https://www.health.gov.au/resources>

Access information, resources, tools, and supports for small business mental health and wellbeing at:

- Ahead for Business
- My Business Health
- Heads Up for small business
- Beyond Blue Coronavirus Mental Wellbeing Support Service
- SuperFriend's "Looking after You" guide

Sole traders have duties under WHS laws to take care of their own WHS and take reasonable care not to harm the WHS of others. Where they carry out work for other businesses or undertakings they will be a worker for that business and that business will have duties to ensure their health and safety so far as is reasonably practicable. This duty includes protecting workers from risks to their mental health. To find out more about the duties businesses have to their workers see the guidance for small businesses and medium to large businesses. For information about WHS see Safe Work Australia.

MENTAL HEALTH SUPPORTS

If you are concerned about yourself or a colleague, help is available through these free and confidential supports.

Organisation	Phone number	Website	Description
Head to Health		headtohealth.gov.au/covid-19-support	Provided by the Department of Health to search free or low cost digital supports for mental health.
Beyond Blue Coronavirus Mental Wellbeing Support Service	1800 512 348	coronavirus.beyondblue.org.au	24/7 support for mental health and wellbeing via phone, web chat and online forum.
Lifeline Australia	13 11 14	lifeline.org.au	24/7 crisis support and suicide prevention services.
Suicide Call Back Service	1300 659 467	suicidecallbackservice.org.au	24/7 telephone crisis support for people at risk of suicide, carers and bereaved, as well as online resources and information.
MensLine Australia	1300 78 99 78	mensline.org.au/phone-and-online-counselling	24/7 telephone and online support, information and referral service for men
Kids Helpline	1800 55 1800	kidshelpline.com.au	24/7 telephone counselling for young people under 25 years.
headspace Australia	1800 650 890	headspace.org.au	Telephone and web chat for young people aged 12 to 25 years.
QLife	1800 184 527	qlife.org.au	Telephone and online chat support service for lesbian, gay, bisexual, trans, and/or intersex (LGBTI) communities.
Relationships Australia	1300 364 277	relationships.org.au	Relationships Australia offers a broad range of services to individuals, families and communities throughout the country.
Butterfly Foundation	1800 334 673	butterfly.org.au	Support for people affected by eating disorders via telephone, web chat or email.
Carers Australia	1800 422 737	carersaustralia.com.au	Carer gateway of practical advice and connection with local carer services.
SANE	1800 187 263	sane.org	Resources, forums and support for people affected by complex mental health issues.
National Debt Helpline	1800 007 007	ndh.org.au	Financial counselling advice for financial hardship.
Counselling Online	State-based numbers	counsellingonline.org.au	24/7 support for anyone affected by alcohol and other drugs.
Gambling Help Online	1800 858 858	gamblinghelponline.org.au	24/7 support for anyone affected by gambling.
Wellmob		wellmob.org.au	Social, emotional and cultural wellbeing online resources for Aboriginal and Torres Strait Islander People.