

Seeking advice and support

All businesses need a [COVIDSafe plan](#) to keep their employers and customers safe, but you should also have a plan to support your business operations as Australia adapts to COVID-19 and moves into economic recovery.

The COVID-19 pandemic has changed the way businesses operate. This means you should do a stocktake of your business to see how it is coping, and seek advice about the future of your business.

Looking after your business health should also include looking after the wellbeing of you and your workers. No matter what stage you are at, there is help available.

Looking for business or financial advice?

The economic impacts of COVID-19 have been significant and many businesses, who would otherwise be profitable and viable businesses, struggling to stay open or facing financial distress. It's important to understand what it means for the future of your business.

[Business.gov.au](#) provides support for businesses in Australia through information, grants and services from across government. You can use the website to:

- chat to a [business adviser or expert](#) online, over the phone or face-to-face
- find [COVID-19 information and support for business](#)
- access a [guide to continuing business](#), which provides positive steps you can take now to help keep your business operating despite COVID-19, including looking after your customers, reviewing your finances and creating a business continuity plan
- access information about [pausing or closing your business](#) due to COVID-19
- find out about accessing individual support to grow your businesses' digital capabilities through [ASBAS Digital Solutions](#), which offers small businesses low cost, high quality advice on a range of digital solutions to meet business needs.
- access a checklist of things to do when you are thinking about [hiring someone](#) for your business
- learn about the grants or online events delivered by [your state or territory](#) and where you can go to find more COVID-19 assistance.

The Australian Taxation Office has a [business viability assessment tool](#) that you can use to assess the ongoing viability of your business.

The [Australian Small Business and Family Enterprise Ombudsman](#) (ASBFEO) is available to assist and advocate for small businesses and family enterprise. ASBFEO's [My Business Health](#) web portal provides resources to support small business owners and sole traders through the practical steps needed to keep your business afloat.

[Indigenous Business Australia](#) has a step-by-step guide to managing your business, to assist you in trading through if possible, and plan, prepare and take action for the future.

[Government assistance](#) is available to help your business withstand the impacts of COVID-19 and support economic recovery into the future. Temporary assistance measures include:

- the JobKeeper wage subsidy to support businesses and not-for-profits
- help to manage cash flow including cash flow boosts for businesses that employ staff
- a wage subsidy for apprentices and trainees
- a safety net for companies facing financial distress
- a time-limited asset investment incentive
- credit and loans.

[Temporary changes to insolvency laws](#) provide a safety net so businesses can resume normal operations when the crisis has passed.

Looking after your wellbeing

Managing financial distress or deciding to wind up a business can be a stressful time, and it is important to look after your health and wellbeing.

It is important that business owners and employees get the right emotional support. Help is available from a wide range of sources including through your local GP, phone based counselling sessions and online workshops and webinars.

Help and resources are available specifically for small business owners to support them and their workers, including at the [Ahead for Business website](#).

The Department of Health provides resources to help support mental health and wellbeing during COVID-19 at [Head to Health](#). This includes practical suggestions for staying mentally healthy, managing financial stress and accessing mental health services.

Funding has been provided for 15 mental health clinics across Victoria. There will be 9 clinics in Greater Melbourne and 6 in regional Victoria, and will operate for 12 months. You can visit [Head to Health](#) to locate a clinic close to you.

Primary Health Networks provide critical, localised emotional and mental health support in partnership with local governments. Visit the [Department of Health's website](#) to locate your closest Primary Health Network.

[Beyond Blue](#) has a free 24/7 service to help deal with the impact of the COVID-19 pandemic on mental health and wellbeing. Their website contains self-help tools, phone counselling options and tips to help run small businesses from home.

You can also access free information and support through existing mental health services, including those services announced by the Government, by visiting:

- [Beyond Blue – 1300 22 4636 - crisis support](#)
- [Lifeline – 13 11 14 – crisis support](#)
- [Kids Helpline – 1800 55 1800 – helpline and telephone counselling for children](#)
- [Mensline – 1300 78 99 78 – crisis support for men](#)
- [SANE Australia – 1800 18 7263 – support for people with complex mental illness](#)
- [Relationships Australia – 1300 364 277 – relationship support services](#)
- [Mindspot – 1800 61 44 34 – free assessment for improving emotional resilience and wellbeing](#)
- [Ahead for Business – small business mental health advice](#)
- [Heads Up – small business mental health advice](#)
- [R U OK? – Resources for conversations around mental health](#)
- [Reach Out – help for young people and their parents in difficult times](#)
- [Red Cross – practical tips to maintain your wellbeing and manage isolation](#)
- [Standby – support for anyone who has been impacted by suicide](#)
- [Black Dog Institute – mental health resources and support tools](#)
- [Australian Small Business and Family Enterprise Ombudsman - My business health.](#)