

# WELLBEING IN SMALL BUSINESS: HOW YOU CAN HELP

A SHORT GUIDE

**#FSBwellbeing**

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Experts in Business

## ABOUT FSB

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Our mission is to help smaller businesses achieve their ambitions. As experts in business, we are a not-for-profit campaigning organisation that is led by our members, for our members. Established over 40 years ago, we offer vital business services to our members, and provide a powerful voice in Government. With thousands of members across the whole of the UK, our success drives the economy and creates jobs.

We ensure the voice of small business and the self-employed is heard by policymakers in every major political party and decision-makers at every level of Government. We also support our members at every stage of their business journey by providing market-leading business services and advice, including tailored health and medical advice, free business banking; a 24/7 legal helpline; workplace pensions; crisis PR management; business continuity plans; insurance and energy.

We offer a range of joining options so as many types of businesses and entrepreneurs can be part of FSB, working together so small businesses and the self-employed can succeed.

## ABOUT THIS GUIDE

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At FSB, we seek to help small businesses achieve their ambitions through the benefits and support we provide, through participation in public policy discussions and through the provision of information that small businesses need.

Small employers rightly take pride in their role creating local jobs and providing a good place of work for their employees. Wellbeing is central to this. We know from our members that ensuring their own health and wellbeing, as well as that of their teams, is crucial to the success of their business. This guide forms the basis for FSB's September 2017 wellbeing campaign. The guide contains a list of options that small business owners and the self-employed can try, if they're looking to improve their own wellbeing and that of their staff, and contains a number of tips and links of where to go for more detailed information and advice. Many business owners make a conscious effort to look after the wellbeing of themselves and their employees in various ways, this guide contains suggestions for extra things you can do which you may not have thought of – on areas from helping staff return to work after an illness, to having plants in the working environment. Not all the ideas will be right for every business, but this guide is intended to help small business owners to look for ideas that are right for their business, themselves, and their staff.

Taking care of wellbeing can have positive effects on both health and productivity. We want to encourage the conversation about wellbeing amongst the UK's 5.5 million small businesses. Join the conversation at #FSBwellbeing.

## WITH THANKS TO

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We'd like to thank the following organisations that have taken the time to work with us to help us produce this document: CIPD, FSB Care, FSB Legal AdviceLine, Mind, Public Health England and the UK Green Building Council.

# WELLBEING IN SMALL BUSINESS: HOW YOU CAN HELP

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LET'S TALK ABOUT IT



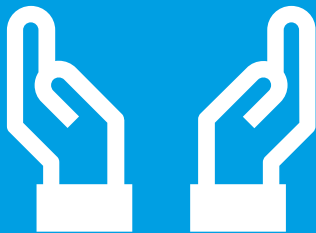
JOB DESIGN MATTERS



PHYSICAL ENVIRONMENT MATTERS



HEALTHY BODY, HEALTHY MIND



SUPPORT FOR YOU AND YOUR STAFF  
WHEN IT'S NEEDED



REACHING OUT

# FOREWORD

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The way we work has changed significantly and will continue to do so over time. There are now more people than ever going it alone and setting up their own business and entering self-employment. In the UK there are now 5.5 million small businesses and self-employed in the UK and 60 per cent of private sector employment is now in small businesses.

Owning and running a business can be hugely rewarding, however at FSB, we know better than anyone that running a business can also be hard. The demands, responsibilities, and risks faced by small business owners and the self-employed are essential for UK economic success, but also bring personal pressure.

There are some pressures that are an inevitable consequence of running a business, but there are steps that all of us – society, business, government and individuals – can take to improve the health and wellbeing of ourselves and those around us.

Wellbeing at work can support increase productivity, improve staff performance and reduce absenteeism. This does create a business case, however, the benefits are felt at least as much by the wider economy, government and society as a whole.

Small business owners can, and do, play a powerful role in improving the lives of their employees through a variety of actions - from innovative and new ideas to simple steps such as encouraging more activity and regular breaks.

Much of what is produced on this topic isn't tailored for small businesses and the self-employed. This is, in part, because running a small business or being self-employed is a markedly different experience to being involved in a larger company or the delivery of public services – most small businesses will not have a HR department, for instance.

The lack of such support needs to be remedied. This short guide from FSB is intended to make a start in doing so. We have aimed to set out a range of practical ideas you can take when you're busy dealing with the incredibly tough job of running your business. First, talking about wellbeing is the most immediate step you can take, whether self-employed or a small business owner. Second, the way you organise your own job and your staff – there are steps that you can take which might help not only the wellbeing of yourself and others, but potentially increase your business' productivity. Third, making changes to your physical environment, for example getting the right light and air can make a huge difference. Fourth, the importance of staying healthy, and then what to do if you or somebody you employ falls ill, or develops a disability or mental health problem.

Finally, this document has lots of links to organisations you can go to, to find out more. I hope it is helpful in giving you some ideas of what might work well for you in your business.



Yours,

A handwritten signature in black ink, appearing to read 'Mike Cherry', written over a light blue horizontal line.

Mike Cherry, FSB National Chair



# LET'S TALK ABOUT IT

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People who are self-employed and run their own businesses are used to being self-reliant. But being self-reliant doesn't have to mean going it alone – often the simplest and first step to better wellbeing can be to talk about it, whether it's about how you feel or how somebody you employ feels. Talking about these issues in the workplace can really improve performance and productivity, and even though it costs time, it should help you in the long-run.

Opening up and talking can be really beneficial for you and your employees. Try to speak about what you are all doing at work and what pressures you are both under. It's important for people to feel comfortable discussing their mental health, and that everyone in your organisation feels able to talk about stress that they experience, or problems that they feel are affecting them day-to-day.

## Try and open up

Speaking to someone about worries and concerns can really help protect our mental health and wellbeing. Try to open up about how you're feeling with others at home, in work or with friends. One thing you might consider is to find a mentor who you can talk to about problems in your business – try finding somebody at your local FSB branch.

You can also talk to professional health care practitioners, counsellors or therapists. FSB Care provides a service you can access if you want to discuss how you are feeling – it is free for members from the moment you join. There are guides to Mental Health Services in [England](#), [Scotland](#), [Northern Ireland](#) and [Wales](#) available.

## Talk about mental health

Stigma around mental health remains a big issue – we need to work together to tackle it. Take a lead in your business and talk about it with your staff. Raising awareness and promoting open conversations about mental health can increase staff engagement and help breakdown prejudice. This can help staff feel more comfortable speaking about issues affecting them sooner. Try to make people feel comfortable approaching you about these issues. [The Time to Change](#) campaign has some great ideas about how to go about tackling stigma. If you are in Scotland, you can reach out to [The Scottish Association for Mental Health](#), which offers free lunch and learn sessions, about destigmatising mental health. [See Me](#) Scotland also offers support in ending mental health stigma and discrimination.

## Talk about work

As a business owner, it's important to talk to your employees about their work and what you can do to make it more manageable. This can provide opportunities for professional development, learning or mentoring, while also giving employees a chance to raise issues regularly. Regular one-to-ones, or lunchtime catch ups can be a great way to build trust and a relationship between you and your staff. Mind has produced a very useful document, [How to promote wellbeing and tackle the causes of work-related mental health problems](#)<sup>1</sup>, which provided ideas on how to help protect staff from work-related mental health problems. [Inspire](#), in Northern Ireland, offers bespoke support for businesses looking to set up mental health and wellbeing programmes. These programmes are aimed at giving business owners the skills they need to better support their staff.

## Going it alone doesn't have to mean being alone

If you're self-employed and work on your own, you shouldn't have to feel alone. Make sure you take the time to network, go to events and meet people in a similar situation. It makes good business sense as well as good sense for you.

A study by The Co-op and the British Red Cross reveals that over 9 million people in the UK across all adult ages are either always or often lonely<sup>2</sup>. Economics Foundation research commissioned by the Co-op puts the cost of loneliness to UK employers at £2.5 billion every year. The [Jo Cox Loneliness Commission](#) is working to end loneliness in the UK, which the FSB supports.

<sup>1</sup> Mind, How to promote wellbeing and tackle the causes of work-related mental health problems, 2017

<sup>2</sup> Co-Op and British Red Cross, Trapped in a Bubble, 2016



# JOB DESIGN MATTERS

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It is important you and your staff are able to balance work and home life, manage work pressures and feel encouraged and motivated at work. As self-employed people and small business owners, you know the value of hard work – this section is intended to provide ideas about how you can make sure you and your employees can work in a way that keeps you healthy.

Our jobs have a big impact on our health and wellbeing. The Labour Force Survey in 2007/08 found that an estimated 442,000 individuals in Britain believed that they were experiencing work-related stress at a level that was making them ill<sup>3</sup>. Well-designed jobs with good line management, communication and flexibility can all help reduce stress. It's worth thinking about changes you can make.

## Train up

Line managers can play a big role in making staff feel valued and well supported. We all need help sometimes and ensuring you feel motivated and encouraged is no different – try and explore different types of line management, wellbeing and conflict management training.

Healthy Working Lives in Scotland provide free Mentally Healthy Workplace training which includes good practice in promoting positive mental health and wellbeing, as well as offering practical examples of how to support employees experiencing mental health problems.

Many organisations offer a variety of different wellbeing training for business owners, line managers and employees. Training focuses on mental health awareness and promoting wellbeing in the workplace. Check out these websites to find out more:

- [Mind](#)
- [Rethink](#)
- [Mental Health Foundation](#)
- [Scottish Association for Mental Health](#)
- [Inspire Northern Ireland](#)

## Flexibility can be great for business

If you can provide opportunities to staff to operate more flexibly, it can deliver great returns for you as a business – making both recruitment and retention of talented people easier. Having a clear policy on flexible working can increase working performance and employee engagement<sup>4</sup>, and allows employees to manage their work and home life. There are many different forms of flexible working, including homeworking, part-time working, flexitime or job sharing. You have legal obligations if employees request to work flexibly, but try and proactively think of ways in which your employees might be able to work more flexibly. To find out more about your legal duties on flexible working you can use FSB's Legal AdviceLine.

## Keep on top of pressure

It is really important to keep in touch with your employees and to make sure work can be planned effectively. Poorly managing your work, or the work of your employees, can lead to organisational or work related stress. Stress is the second biggest cause of conflict at work, which can be both costly and time consuming. Employees spend on average one day a month dealing with it<sup>5</sup>. Make sure you work with your staff to understand the pressures you are all under, what their workload is and what could be changed to reduce stress. [CIPD](#) has produced a guide on stress in the workplace.

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<sup>3</sup> Office of National Statistics, Labour Force Survey, 2007/08, 2008, accessed at <https://www.ons.gov.uk/surveys/informationforhouseholdsandindividuals/householdandindividualsurveys/labourforcesurveyifs>

<sup>4</sup> Spieler, I., Scheibe, S., Stamov-Roßnagel, C., & Kappas, A. (2017). Help or hindrance? Day-level relationships between flexitime use, work–nonwork boundaries, and affective well-being. *Journal of Applied Psychology*, 102(1), 67-87.

<sup>5</sup> Mind, *Managing and supporting mental health at work: disclosure tools for managers*, 2011

**Encourage your staff get more involved in community life**

Small businesses play a vital role in all of our local communities – providing jobs, opportunities and contributing to their local areas. Volunteering can help boost quality of life and wellbeing, it can also help develop key skills critical for leadership and management roles, such as coaching, mentoring, communication, creativity, team building and time management. Consider whether you could give staff an opportunity to volunteer for local charities or with the local school or college, and perhaps invite local charities in to talk about the work they do.



# PHYSICAL ENVIRONMENT MATTERS

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The buildings we work in can make a huge difference – both positive and negative – to how we feel day-to-day. 85 per cent of people in England agree that the quality of the built environment influences the way they feel<sup>6</sup>. Improving the environment you work in can be one of the easiest things to do – but it could also make the biggest difference.

## Go green

Good air quality can lead to enhanced wellbeing and health. Poor workplace air quality can lead to health problems such as headaches, fatigue, and a lack of concentration. World Green Building Council research estimates that improved air quality and ventilation increases productivity by up to 11 per cent<sup>7</sup>. Businesses don't need to spend big money on ventilation or air conditioning systems, a bit of greenery can do the trick. Try bringing some extra plants into your work space.

## Let there be light

Improving our exposure to natural light can have a positive impact, increasing our productivity by 18 per cent, and our work rate by 23 per cent<sup>8</sup>. For businesses that are office based, rotating seating location so employees can share window desks and having walking meetings are two easy strategies which can increase light exposure. For small businesses operating in factories and other workplaces where natural light can often be limited, there might be possibilities to increase natural light through skylights or making sure the shared break space is located somewhere with windows.

## Walk and talk

Walking and talking doesn't just belong in US TV show *The West Wing*. Research from the Get Britain Standing campaign highlights that we sit for an average of 8.9 hours a day. Sitting for longer than four hours a day can lead to stiffness, back pain, muscular issues and can increase blood sugar levels. Maybe think about designing the format of your meetings in a new and creative way such as scheduling walking meetings – our workplace environment can sometimes be improved just by changing the way we use space. [Paths for All](#) in Scotland offers training, support and guidance about walking at work.

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<sup>6</sup> Commission for Architecture and the Built Environment (CABE), *Streets of Shame*. Summary of findings from 'Public Attitudes to Architecture and the Built Environment', 2002

<sup>7</sup> World Green Building Council, *Health, Wellbeing & Productivity in Offices The next chapter for green building*, 2014

<sup>8</sup> World Green Building Council, *Health, Wellbeing & Productivity in Offices The next chapter for green building*, 2014





# HEALTHY BODY, HEALTHY MIND

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The healthier you are, the easier you might find it to keep working when you need to.

Taking care of your body can support both your physical and mental health. Exercise can reduce your risk of major illnesses, such as heart disease, stroke, type 2 diabetes and cancer by up to 50 per cent<sup>9</sup>.

## Food and sleep – the building blocks of a healthy body

It is important that we eat healthily and get the right amount of sleep. Everyone should try and eat five portions of fruit and vegetables a day and drink plenty of water. If you're putting on a spread for a client or an important meeting, think about ordering in some fresh fruit.

Not getting enough sleep can leave you tired, unable to concentrate, anxious and increases the risk of diabetes, high blood pressure and obesity<sup>10</sup>. So how much sleep do we actually need? The Sleep Foundation says that we should try and aim for between seven and nine hours of sleep a night to be able to function properly<sup>11</sup>.

## Make it fun - start an in-work fitness group

Physical inactivity is now identified as the fourth risk factor for global mortality<sup>12</sup>. Unfortunately we are seeing a rise in inactivity in many countries including the UK. Inactivity can lead to an increased risk of conditions such as type 2 diabetes and obesity. The latest research shows that we should aim to get 150 minutes of moderate intensity aerobic activity throughout the week, or do at least 75 minutes of vigorous activity a week<sup>13</sup>.

Fitness is always more fun when other people join you. Think about starting a work running or walking group or a morning yoga class.

## Two wheels are better than four

Cycle to work schemes are a simple way to motivate your employees and promote a healthy, active commute. Cycling is the third most popular recreational activity in the UK with an estimated 3.1 million people riding a bike each month<sup>14</sup>. The scheme allows employers to provide a loan for bicycles and safety equipment, such as helmets, as a tax-free benefit. Employees will typically save between 31 per cent and 48 per cent of the retail cost of bikes and accessories.

Schemes like this not only improve the wellbeing of your workforce, but also help reduce environmental pollution and can save you and your employees' money. To find out more, visit the [Government website](#). If you are a small employer, you may also want to think about facilities provided at your place of work for those who would like to run or cycle to work. Beyond salary and benefits, this can really stand out as attractive to potential future employees, as well as retaining current ones.

## Use your apps

Most people now have smartphones, and there is a huge range of ways to use these to monitor and improve your health and fitness, many of which are free. Experiment and try and find out which apps and tools work for you. The [NHS Choices website](#) has a range of interactive tools, apps and podcasts which you might want to have a look through and perhaps share with staff.

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9 UK Chief Medical Officers' Guidelines, Start Active, Stay Active, 2011

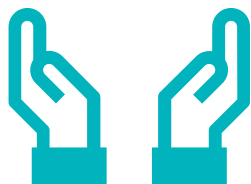
10 NHS Choices, Why lack of sleep is bad for your health, 2015, accessed at <http://www.nhs.uk/Livewell/tiredness-and-fatigue/Pages/lack-of-sleep-health-risks.aspx>

11 Kristen L. Knutson, Julie Phelan, Michael J. Paskow, Anita Roach, Kaitlyn Whiton, Gary Langer, D. Sunshine Hillygus, Michael Mokrzycki, William A. Broughton, Sudhansu Chokroverty, Kenneth L. Lichstein, Terri E. Weaver, Max Hirshkowitz, The National Sleep Foundation's Sleep Health Index, 2017

12 World Health Organisation, Global Recommendations on Physical Activity for Health, 2011

13 World Health Organisation, Global Recommendations on Physical Activity for Health, 2011

14 NHS Choices, Benefits of Cycling, 2016, accessed at <http://www.nhs.uk/Livewell/fitness/Pages/Cycling.aspx>



# SUPPORT FOR YOU AND YOUR STAFF WHEN IT'S NEEDED

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Keeping yourself and your staff healthy is incredibly important – it's equally important to access the help you or your staff need if one of you develops a disability or health condition while in work. If somebody falls out of work, not only can it lead to the loss of a valued member of staff for a business, but it can lead to worse health outcomes for them and contribute to negative economy-wide outcomes.

Self-employed and small businesses are relatively successful in comparison to the rest of the private sector in employing people with disabilities – it is great for you, your business and indeed your staff, if you can think of extra steps you can take to build an inclusive, supportive workplace.

## Phased in

Returning to work after a long illness can be a daunting prospect which can be compounded by a loss of confidence or by a slow recovery after medical treatment. A phased return can be hugely beneficial for you and your employee. A gradual and well-supported return to work can aid a person's recovery and help with their mental wellbeing. A 'phased return to work' means returning to work gradually before being able to take up normal tasks and hours. This can be any level of work, from a couple of hours to a couple of days a week, and can also include working from home if possible.

Flexible arrangements like this need to happen in agreement between the employer and employee and should be regularly reviewed. This can reduce the costs of having to take someone else on, making employees feel valued, and help make sure your employee has a successful return to work, bringing back a sense of normality and routine after illness and helping to improve wellbeing. [Fit for Work](#), and [Fit for Work Scotland](#), are programmes that can help employers manage the impact sickness absence has on their business, and helps employees get the support they need to get back to work quickly and safely.

## Use the resources there to help you

Mind, the mental health charity, has produced resources for individuals that can help manage your health and wellbeing, including How to be [Mentally Healthy At Work](#) and [How to Manage Stress](#) – have a look at these for yourself and you can share them with your staff too. There's more resources from Mind which you can find out more about at the end of this document – have a look.

There are a number of resources available from the [Scottish Association for Mental Health](#) and [Healthy Working Lives](#). Both of these organisations have a wealth of information which you can use with your employees to make your workplace safer, happier and healthier.

In Northern Ireland, check out [Inspire](#) – it has a variety of resources aimed at supporting businesses improve access to work for people with a disability, talking about mental health in your workplace and up-skilling managers to support their staff with wellbeing issues.

There are a whole range of initiatives that you and your staff can access to help make sure your workplace is inclusive. [Access to Work](#) is a resource that can be used for staff with a disability – make sure you and your staff know about it. [Access to Work](#) provides grants to help support a member of staff because of a disability or long term health condition, for example, new equipment in your workplace, adapting existing equipment to make it easier to use, funding for any extra travel costs to and from work; help adapting a vehicle; an interpreter or other support at a job interview.

## Think about musculoskeletal conditions

One in four of the adult population are affected by musculoskeletal conditions, many of which develop. Musculoskeletal conditions affect the joints, bones and muscles, and also include rarer autoimmune diseases and back pain. These conditions can have a significant effect on work. With an increasingly ageing workforce, it's more vital than ever for all businesses to think about how they can make jobs work. If you're creating a new position, taking on a new member of staff, or thinking about what changes you can make to existing jobs, make sure you consider how you can help ensure that musculoskeletal conditions don't prevent you from getting the best staff. Check out Public Health England's [factsheet](#) on musculoskeletal conditions.



# REACHING OUT

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Sometimes you don't have all the answers, and if you find yourself faced with a situation you don't quite understand, don't be afraid to talk to the experts. Some places to find out more are:

## FSB Care

FSB is the medical and health advice service offered to FSB members. It can support members with a variety of health conditions and give advice on wellbeing. For more information visit the [FSB website](#).

## FSB Legal Helpline

24 hour legal advice helpline operated by qualified barristers and solicitors, offering advice to small businesses on the range of legal issues including employment and health and safety. Check out [FSB's website](#) for more information.

## FSB Connect

FSB Connect is a free service that gives small business owners access to networking events across the whole of the UK. It's a great way to connect with other business owners and have an avenue to open up.

## Public Health England

Public Health England is responsible for making the public healthier and reducing differences between the health of different groups by promoting healthier lifestyles, advising government and supporting action by local government, the NHS and the public.

It has developed a number of toolkits, in association with Business in the Community, including [The Mental Health Toolkit for Employers](#), [Musculoskeletal health in the workplace](#), [Reducing the risk of suicide: a preventative toolkit for employers](#) and [Crisis management in the event of a suicide: a postvention toolkit for employers](#).

## Healthy Working Lives (Scotland)

[Healthy Working Lives](#) is part of NHS Scotland and support employers in creating a safer, healthier and more motivated workforce. It works with all kinds of businesses, completely free of charge, offering practical information and advice to help improve health and safety and the wellbeing of everyone at work. Their website is full of practical advice, guides and tools to help with every aspect of health, safety and wellbeing in the workplace.

## UK Green Building Council

The UK Green Building Council (UK-GBC) is a charity with over 400 member organisations. It focuses on inspiring, challenging and empowering their members to identify and adopt the most sustainable and viable solutions for their businesses. It has resources available which can help you improve the design of your workplace to promote wellbeing and the health of your employees.

Check out the [website](#) and search for their Bitesize Briefings which look at health, wellbeing and productivity in the workplace.

## CIPD

The Chartered Institute of Personnel and Development is a professional association for human resource management professionals, and it has produced a number of factsheets which you might find helpful. [CIPD's wellbeing hub](#) contains a number of videos with examples of good practice on wellbeing, as well as a range of other materials.

Also check out these fact sheets from CIPD:

- [Health and safety at work](#)
- [Mental health in the workplace](#)
- [Stress in the workplace](#)
- [Well-being at work](#)

## Scottish Association for Mental Health

The SAMH currently has over 60 community services across the whole of Scotland providing mental health and social care support. This focuses on homelessness, addictions and employment services, among others. It provides a number of resources for businesses looking to improve [wellbeing in the workplace](#). It also focuses on individual wellbeing and have a [wellbeing tool](#) where you can measure your own wellbeing.

## Inspire Northern Ireland

Inspire in Northern Ireland offers a range of services that provide support in the areas of mental health and learning disability across a range of areas. This includes individual sections dedicated to [mental health](#), [disability services](#) and [workplace wellbeing](#). It can help your business develop an employee support service, mental health and wellbeing programmes.

## Mind

At least one in six workers experiences common mental health problems, including anxiety and depression.

Whether you're an employee worried about your own or a colleague's mental health, or an HR professional interested in improving mental wellbeing in your organisation – Mind is there to help. Please have a look at the [Mental Health at Work](#) section of their site, and a full list of resources targeted at employers can be found on the [Useful Resources](#) page.

To give you a taster of these:

Workplace wellbeing resources for HR professionals and line managers:

- [Introduction to mentally healthy workplaces](#)
- [How to take stock of mental health in your workplace](#)
- [How to promote wellbeing and tackle the causes of work-related mental health problems](#)
- [How to support staff who are experiencing a mental health problem](#)
- [Webinars](#)
- [Guide to Wellness Action Plans](#)
- There is a [guide for line managers](#) or supervisors who are interested in producing WAPs to their team members and a [guide for employers](#) suitable for any staff member who would like to try a wellbeing action plan for themselves.

Workplace wellbeing resources for individuals:

- [How to be mentally healthy at work](#)
- [How to Manage Stress](#)

## Time to Change

[Time to Change](#) is a national campaign led by Mind and Rethink Mental Illness. As part of the campaign there is a dedicated team who work with employers to end the stigma and discrimination of mental health problems in the workplace.

## Mind's Workplace Wellbeing Index

The [Workplace Wellbeing Index](#) is a benchmark of best policy and practice. It will help you find out where you are doing well and where you could improve your approach to mental health in the workplace.

To find out more, visit [their webpages](#) or contact the team at [index@mind.org.uk](mailto:index@mind.org.uk)

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