



Counting on U


Let's start a different conversation

Project Report Summary | July 2023

COUNTING ON U:

Delivering a Professional Development Program for Trusted Business Advisers Aimed at Enhancing the Wellbeing of Small Business Owners

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In October 2020, the Australian Treasury (formerly Department of Industry, Science, Energy and Resources) funded \$2.38 million towards the roll-out of Deakin University's Counting on U program. The program was designed to provide free client relationship building (RBT) and Mental Health First Aid® (MHFA™) training to business advisers (BAs) who work with small-medium enterprise (SME) clients across Australia. **The aim of the training was to help BAs support the financial and mental wellbeing of their clients, who often work in isolation and can experience significant financial hardship.**

With the support of accounting professional bodies including CAANZ, CPA, IPA and ICB, invitations were sent by email to 83,737 eligible members including accountants, bookkeepers, and financial planners amongst others. **Of the total invitations emailed to members, 3,448 registered for the training from February 2021 to November 2022.** As the program began during the COVID-19 pandemic, the training was offered online via Zoom, thereby providing COVID-safe and easy access for participants across urban and rural areas (91% and 9%, respectively), Australia-wide.

The following research findings are relating to CoU participants who were part of the Treasury-funded program.


Training Outcomes

Business Adviser Baseline Characteristics

Most participants were accountants (64%), followed by bookkeepers (16%), financial planners (5%), and other (17%). Participants were mostly sole practitioners (66%) or they were part of a small firm with a partner (25%), and 45 per cent of the participants owned their business. Years of experience ranged from 1 to 59 years (mean 14 years) and hours of work per week ranged from 1 to 80+ (mean 42.1 hours). Participants were recruited from across Australia, the majority living in major urban areas (65%), with 4 and 9 per cent living in regional low urban and rural areas, respectively. **Participants typically perceived they had high levels of role autonomy, resilience and social support as well as moderate workloads and fairly low emotional demands.**

Pre versus Post-Training Results

Pre- versus post-training results show that RBT and MHFA™ training improved the BAs' understanding of mental health conditions (59%), and decreased stigma relating to mental health conditions (40%). Importantly, the training significantly increased the BAs' confidence to provide MHFA™ to their clients (48%). **BAs more frequently encouraged their SME clients to use self-help (13%) or seek professional help (17%),**



checked in on potential suicidal thoughts (50%), listened to their client's challenges (3%), provided information on local services (31%), and referred them to support websites (59%). Another notable outcome was that the number of BAs who felt uncomfortable delivering MHFA™ decreased by 35% ($p < 0.05$), and BAs who felt it was not within the scope of their role to deliver MHFA™ decreased 100%.

The quality of the relationship BAs had with their SME clients also significantly improved (3%). As a result, BAs believed their clients were more likely to have success in their business (3%), turn to their BA when they were doing it tough (2%), and grow their business in ways they could not have without their BA (4%). Moreover, the BA provided advice to their SME clients on a wider range of matters (5%) and better understood when their clients were doing it tough (2%). As participants were surveyed only 1-month post-training, we expect these positive trends to continue over time as the relationship grows and provides more opportunities for BAs to apply their skills.

It is worth noting that the training appeared to improve the mental wellbeing of BAs themselves who are often also small-business owners, with a 15% decrease in their own psychological distress and a 6% improvement in their quality of life in terms of mental health.


The SME clients reported greater improvements to their financial distress and in the quality of their relationship with their BA, in cases where their BA underwent RBT and MHFA™ training.

Course Satisfaction

The overwhelming majority of BAs¹ gave high ratings for both the RBT and MHFA™ training in terms of course content and trainer quality, with agree/strongly agree scores ranging between 71 to 100%. This indicates that our trainers were adept at delivering the course and engaging the participants. For RBT, the agree/strongly agree score for question 'course content was new to me' increased over time to 72%. This increase in course satisfaction score may be the result of improvements made to the RBT in response to participant and trainers' feedback and our own observations.

As CoU trainers are accredited Master and Principal Master MHFA™ trainers, who've been upskilled to deliver the RBT, scores across the MHFA evaluations were consistently rated higher than the RBT. Survey

¹ As the feedback surveys were anonymous, the course satisfaction data are based on a combination of DISER CoU participants and Deakin's separate cohort of randomised control trial (RCT) participants.



feedback on the two Booster sessions also produced high scores on questions relating to trainer satisfaction and training content.

To encourage the long-term application of the skills, a knowledge transfer program ran from September 2022 to May 2023. This included free follow-up coaching sessions, newsletters and webinars that explored topics such as how to overcome barriers to providing MHFA™, and how organisations can minimise psychosocial hazards in the workplace.

Recommendations and future direction


The overwhelming success of the DISER-funded program resulted in Deakin University expanding the program into a self-sustained, fee-paying program in 2023, as part of the program's vision to make this valuable training accessible to Australian & New Zealand BAs and to continue supporting their SME clients.

We are also exploring opportunities for further funding and/or sponsorships to continue providing free training to those who need it most, as well as opportunities to integrate CoU into the Business School's relevant postgraduate courses.

We also put forth program and industry recommendations for the Australian Treasury's Small Business Wellbeing team to consider, with key points including:

- **Continued *funding of CoU* to assist in the promotion and delivery of training to BAs and other SME intermediaries, including the development of resources aimed at building BAs' confidence in initiating a conversation about mental health:** The number of registrations for CoU, positive satisfaction ratings, and encouraging research outcomes suggest there is a demand and need for this type of workplace mental health training. However, cost and time commitments are key barriers to training uptake. Further funding for CoU will help CoU's team of researchers and delivery partners to not only support BAs with helpful resources and reach more accountants and bookkeepers, but crucially will also put us in a good position to reach other key intermediaries working with SMEs such as banks and statutory authorities, as well target other sectors where SME owners have reported higher levels of mental health conditions such as construction, retail and social assistance² with flexible, adaptable versions of the program.
- **Development and funding of *support services for BAs* and other key SME intermediaries:** Our research highlighted there is lack of support services currently available to BAs, as they are often small business owners themselves or working within small organisations with limited resources. CoU participants report

² The Australian Government the Treasury (Dec 2022). *Report - Small Business and Mental Health: Through the Pandemic.*



that it would be beneficial if they could access services where they can seek advice regarding clients experiencing distress, as well as seek support for their own wellbeing. Accordingly, **the Deakin research team recommends continued funding for one-on-one CoU coaching sessions or the development of a hotline or employee assistance program for BAs to receive advice and support.**

- Continued support and funding for *counselling and coaching services for SMEs*.
- Continue providing relevant *monetary relief to SMEs*.
- Support Deakin's vision of **establishing CoU as an industry 'benchmark' for all BAs working with SMEs**. Deakin would like to further involve government agencies and peak bodies in the elevating the conversation around workplace mental health to an industry level. Collaboration and support from organisations such as the Australian Financial Complaints Authority (AFCA), the Australian Prudential Regulation Authority (APRA), and ASIC towards this end will also help organisations to meet the expectations of recently established Australian psychosocial health and safety regulations.
- **Support the incorporation of CoU into higher education courses across Australia**. Degrees where this training will be valuable include Accounting, Financial Planning and Law.