



TAXTALK

Boss burnout: Spot warning signs in yourself

From workloads to wellbeing, the COVID-19 pandemic poses many challenges.

As a small business owner or manager, it's important to keep an eye on your stress levels. Learn to spot warning signs and pick up tips to improve your wellbeing. Your health and happiness - and your business - will benefit.

No matter how COVID-19 has affected your business, good and bad, it poses a mental wellbeing challenge. Operating in uncertain times is stressful - even if you relish change and new ways of doing things.

For many, there's the added financial stress of reduced or uncertain earnings. And some business people face cutting jobs or closing altogether. This takes an emotional toll, and takes away social connections forged at work.

"We've had to change the way we do things. COVID-19 has challenged our sense of how the world works, how our careers go, how our relationships go," says Lisa Ducat, workplace wellbeing specialist at Mental Health Foundation.

"It's been a full-on impact on the three areas that keep us well: feeling good, functioning well, feeling connected to others."

Business impact

When it comes to wellbeing checks, you might be focused on your staff and loved ones outside work. But it's equally important to check on yourself.

It's common for small business owners to wear many hats, to juggle multiple tasks and responsibilities, to work long hours. Even if you're used to doing this and doing it well, it's harder in uncertain times. Even before the pandemic hit, 80% of business owners reported feeling isolated in a survey by Business Mentors New Zealand. All this adds to stress.

"Business owners are used to seeking business-orientated support from an accountant or IT expert. You get support to keep business going," says Ducat. "Remember you

are the business. Your health and wellbeing are your business's biggest resource."

Ducat recommends making space to reflect. And she warns against "toxic positivity" - feeling forced to only talk about the positive and resisting negative or difficult experiences.

"Our feelings are our feelings. They give you important information," says Ducat. "Ignoring feelings you don't like may hinder problem solving. Toxic positivity will also stop others from feeling safe talking to you about what they are struggling with."

Instead, consider the pros and cons of what you're going through. "This might be saying to yourself 'yes it's difficult AND I'm upset AND I got through it,'" says Ducat.

"It's a balancing act. Knowing it's awful. Knowing we have limited control. Recognising you managed to shift your business operations and lifestyle at short notice. Thinking about new possibilities now life isn't going how you thought it would."

How to help yourself

Tips

Learn the signs of stress. Think about when you notice stress in yourself - what are your personal warning signs?

What helps ease your stress? If you're not sure where to start, try these suggestions:

- Give yourself permission to not be at your best.
- Be kind to yourself, as well as to others.
- Involve others in problem solving. Talk to your team, other business owners, a mentor.
- Look after your physical health, get sleep, and eat well. Your mind can't work well if the engine runs empty.
- Take notice of small things each day that make you feel good. Try and make time to do more of these

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- How valuable is your time.
- Rent for Employee's Home.
- WFH is the New Work Environment.
- COVID-19 and Staff Redundancies.

Recent Court Cases for your Interest

Machinery must be used for shifting heavy items

Machinery should be used for shifting heavy items – not staff. That is the message from WorkSafe after a worker on an Otago dairy farm was left with a spinal injury.

The Dairy farming company was fined \$270,937 at the Queenstown District Court today after a worker was injured by a falling gate in June 2017.

The injured worker was assisting a colleague to move the gate when it came off its roller track and struck both men as it fell, resulting in a concussion and spinal injury to the assisting worker. The other worker suffered minor injuries.



The gate had come off its track a number of times before – yet the business did not identify it as a risk, or ensure it was remedied appropriately. Either to prevent it occurring again or to ensure workers were not put at risk while handling the gate.

WorkSafe's Chief Inspector Steve Kelly said that had the worker not been coincidentally wearing a quad bike helmet at the time, his injuries could have been far more serious or even fatal.

“Our investigation found that the roller mechanism of the gate frequently came off the fence line. Despite the company's risk register stating machinery should be used to lift heavy objects wherever possible, we found that the gate and roller were often lifted manually.

“The Dairy farming company had failed to carry out regular audits to ensure that any problems with plant were fixed. They also had no clear policies in place or effective training to prevent workers from attempting to lift heavy machinery themselves”.

The Dairy farming company, which manages five dairy farms, was also ordered to pay the victim \$30,000 in reparation for emotional harm and \$16,072 for consequential loss.

Notes:

A fine of \$270,937 was imposed.

Reparation of \$46,072 (includes \$16,072 for consequential loss) was ordered.

The Dairy farming company was sentenced under sections 36(1)(a), 48(1) and (2)(c) of the Health and Safety at Work Act 2015.

Being a PCBU having a duty to ensure, so far as was reasonably practicable, the health and safety of workers who worked for the PCBU, while at work in the business or undertaking, did fail to comply with that duty and that failure exposed workers to a risk of death or serious injury arising from working with heavy plant.

S 48(2)(c) carries a maximum penalty of \$1,500,000.

Source: www.worksafe.govt.nz

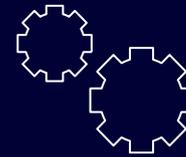


WEB SOLUTIONS

Income relief

If you have lost your job or your business has failed due to Covid-19, you can apply online to Work and Income for relief payments of \$490 per week for 12 weeks if you were working 30 hours or more per week and \$250 per week if you were previously working 15 to 29 hours a week.

You can get more details about the scheme by going to Income Relief Payment on the Work and Income website. Applications for this relief close on 30 November 2020.



TAX SOLUTIONS

Can't pay tax?

If you have not paid tax, which was due on or after 14 February 2020, and this has been significantly due to Covid-19, the tax department will look kindly at cancelling both interest and penalties on late payments. In fact, you only have to ask and provide a time frame over which it will be paid.

ACC comes to party

ACC is delaying its invoicing from 1 July 2020 until October.

Covid-19 and Staff Redundancies - It's in your interest to follow a proper process

(submitted by Employment NZ)

The COVID-19 situation continues to challenge businesses. Many employers say they are feeling the pressure to adapt quickly. Some are considering staff redundancies.

If you are restructuring or planning redundancies you have legal responsibilities to follow proper processes.

What do restructuring and redundancy mean?

Employers restructure their business so that they have the right set-up and roles in place to respond to economic changes.

Restructuring means changing the operational set-up to improve the way the business runs. Businesses need a genuine business reason to restructure. Examples include a change in market demands, financial constraints, realigning your brand, changes in customer behaviour, wanting to outsource some business functions, or a merger.

Redundancy usually means reducing or changing the makeup of a business workforce because a job or jobs are no longer needed or there is the need for a different skill set. Section 4 of the Employment Relations Act 2000 requires employers to act in good faith when making employees redundant. Employers cannot for example make an employee redundant and then replace them with someone else in a substantially similar position but with a different job title.

Before you consider any redundancies

If you think a new structure could improve the way your business operates, you might want to investigate restructuring. This doesn't necessarily mean making employees redundant, although that can happen, but it might mean employees' roles change.

Restructuring cannot be used as a way to manage individual employee performance issues.

Employment laws also protect some groups of employees including cleaning, catering and laundry staff, in certain restructuring situations.

Once you have decided to look at restructuring or redundancies

You need genuine business reasons to restructure your business. You'll need to state these reasons clearly as you proceed. You must follow the proper redundancy process. If you don't follow the proper process, your employees can apply to the Employment Relations Authority for re-employment, loss of salary and/or compensation for acting illegally. You can also receive hefty fines.

Employment New Zealand has resources and guidance for both restructuring and redundancy. A good starting point is to visit [employment.govt.nz/workplace-policies/workplace-change/workplace-change-process-outline](https://www.employment.govt.nz/workplace-policies/workplace-change/workplace-change-process-outline)



Quick Quote

If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability.
~Henry Ford

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