

Reducing the stress of the scam



Lock the digital doors of your small business for peace of mind

A cyber attack can deliver a huge blow to a small business – and not just to the bottom line.

For one in three small business owners or employees, being targeted by cyber criminals has also caused significant harm to their mental health.

The devastating toll was revealed in a Cyber Threats and Mental Load survey, which explored how the rise in online crime is affecting the wellbeing of small business owners and their teams.

The findings paint a worrying picture of mounting stress and anxiety across the sector, as business owners grapple with both financial pressures and the growing threat of cyber attacks.

According to the research, 77 per cent of respondents said that protecting their business from online threats is adding to their mental load. Many described feeling angry, frustrated and overwhelmed as cyber crime continues to surge. Some business owners reported even changing their daily behaviours, like avoiding answering calls from potential clients or customers for fear that the caller might be a scammer.

63%

respondents felt anxious every time they considered potential scams or cyber threats targeting their businesses.

74%

(3 in 4) had received a suspicious text, email, call, invoice or online request that they suspected was a scam.

Dr Andrew Charlton MP, Assistant Minister for Science, Technology and the Digital Economy, said cyber attacks don't just cripple businesses financially. They also take an emotional toll.

"I know business owners who are afraid to trust new tech, worried they'll face another breach," he said.

"The good news is, there are simple, low-cost steps every small business can take to protect themselves, like strong passwords, multi-factor authentication, and keeping software up to date."

That's where Cyber Wardens comes in.

This initiative is helping small business owners and their employees take practical steps to build cyber confidence and reduce the stress of staying safe online.

This fact sheet has been developed with support from Beyond Blue to offer guidance on protecting both business operations and mental wellbeing.



Why small businesses are struggling

Cyber stress isn't just an emotional burden. Mental strain can impair decision-making, reduce focus, and raise the risk of mistakes that invite further cyber threats.

Beyond Blue's Chief Engagement Officer, Greg Jennings, said the challenges small business owners face at work often could seep into their personal lives.

"As rewarding as it is, running a small business can be really stressful and small business owners often prioritise their business health over their own wellbeing," he said.

"It can be exhausting, isolating, stressful, and left unchecked, their mental health can really suffer. We know the small business sector is doing it tough right now given the current economic climate. The vigilance needed to be on top of cyber security and the constant threat of cyber crime is an added pressure that will naturally take its toll."

The organisation offers mental health coaching tailored to small businesses to help them cope with work stressors ([see NewAccess for Small Business Owners program](#)).

Tips to lighten the mental load

Spot the signs

Remind yourself that your business doesn't define who you are as a person. If you find yourself needing some extra help, reach out early for support, before problems snowball.

Prioritise tasks

Don't try to do everything at once. Focus on what you can control, prioritise your schedule and tackle each task separately to avoid feeling overwhelmed.

Find balance

Set clear boundaries and maintain a healthy work-life balance. Take time to genuinely disconnect from work.

Face time

Make sure you're taking time for connection both personally, such as with family friends, and professionally with colleagues.

Network

Join a business group, industry association or local Chamber of Commerce and engage with other business owners and trusted advisers like your accountant.

Get support

Identify some of your sources of stress and seek out support. If you are worried about cyber security, start with a free, simple course at cyberwardens.com.au. If you're concerned about cash flow and debt, contact the Small Business Debt Helpline at sbdh.org.au.



How to reduce cyber stress

Small business operators often lack the funds to invest in dedicated IT support.

But there are some basic steps you can take to raise the cyber defences of your small business.

PRO TIP

The suite of free [Cyber Wardens courses](#) are self-paced, free of jargon and quick and easy to complete.

Quick wins

- ✓ Create unique, strong passphrases for all business and personal logins, and manage them using a password manager.
- ✓ Enable multi-factor authentication (MFA) across platforms like email, social media, payment portals and admin tools. That second layer of protection dramatically reduces what you need to worry about constantly.
- ✓ Schedule regular audits to review who has access to your business accounts and devices, and remove any unnecessary users.
- ✓ Limit credit card spending on ad accounts, so that in the unlikely event of misuse, the financial impact, and the anxiety, remains capped.
- ✓ Keep recovery methods current and difficult to guess, so you retain control if something goes wrong.
- ✓ Reduce uncertainty by establishing routines like scheduling windows of time for checking emails or reviewing suspicious messages so you avoid feeling overwhelmed by the unknown.
- ✓ Handle potential threats early, tackle one thing at a time, and avoid letting problems snowball. This gives your mind mental space and helps manage stress proactively.
- ✓ If a breach or scam does occur, get help early. Research shows that seeking support, whether from mental health services or peer conversations, can significantly reduce the cumulative mental burden.





REAL LIFE STORY

Thien Trinh

Podiatrist and
small business owner



For Thien Trinh, owner of cork insole footwear business Stryda and Stepwell Podiatry, the impact of two social media attacks wasn't just financial.

The incidents caused sleepless nights and undermined his mental wellbeing. Trinh has been hacked twice since 2022, losing \$12,000 and countless hours trying to undo the damage and rebuild his digital presence.

"It was pretty debilitating, I still have a hard time trusting social media now," he says. "You feel violated, you feel unsafe. It was pretty traumatic, because this is my livelihood, and I spent hours and weeks and months trying to recover my accounts. They were posting child pornography and crypto scams from my account. It was devastating.

"We ended up just stopping all operations on Facebook for a good two years, even though that was our main source of clients through advertising. The inability to control your business, and how you market your business online, factors into the monetary loss. We just had to stop what we were doing and there were so many lost opportunities."

Now he says his accounts are "watertight," after boosting his cyber security measures and undertaking the Cyber Wardens courses.

Although he remains vigilant, he's regained confidence.

Getting support

Beyond Blue's NewAccess for Small Business Owners Program can provide free and effective mental health coaching to deal with the stressors of small business life.

There are a range of measures small business owners can take to ease the mental burden of a cyber attack:

- ✓ Reach out early for support, before problems snowball.
- ✓ Focus on what you can control and tackle each task separately to avoid feeling overwhelmed.
- ✓ Set clear boundaries and maintain a healthy work-life balance, including time to genuinely disconnect from work.
- ✓ Make sure you're taking time for connection both personally (eg with family and friends) and professionally.



Beyond Blue NewAccess for Small Business Owners Program

Access Beyond Blue's free, national mental health coaching program for small business owners.

☎ 03 9250 8305

[Visit website](#)

Beyond Blue Support Service

For free, 24/7 immediate support from a trained counsellor.

☎ 1300 22 4636

[Chat Online](#)

Small Business Mental Health Resources

Learn more about mental health support for small business owners and sole traders.

[Visit website](#)

National Debt Helpline

Free, confidential financial counselling is available.

P: 1800 007 007

[Visit website](#)