



22 April 2025

Tēnā koe

Official Information Act request

Thank you for your email of 28 February 2025, requesting information about small business supports provided by the Ministry of Social Development (the Ministry).

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out separately below.

- 1. I request the following information regarding small business supports provided through the Ministry of Social Development (MSD). I am a New Zealand citizen and resident working on several startups in Auckland, focused on wellbeing and job creation. I met with an MSD work broker today, but they advised me that because I have a medical certificate that states I am currently unable to work, that a referral would require an update to that medical certificate. The meeting left me more confused and disappointed at the continuation of what appears to be conflicting advice and a lot of time and energy spent on going around in circles when it comes to these questions. Details of Small Business Supports available: - A comprehensive list of all current small business support programs offered by MSD (including but not limited to: Flexi-Wage for Self-Employment, Business Training and Advice Grant), including funding amounts and application processes. - Any planned changes or new supports for small businesses in 2025/2026. I request complete and full details regarding the exact process, for these programs including timeframes and contact details and job roles.*

I am advised that Ministry regional staff have made several attempts to contact you to discuss the medical certificate issue you refer to. However, staff have been unsuccessful in contacting you. I also understand you wrote to the Minister of Social Development and Employment about your concerns in the difficulty in contacting the Ministry. As your request concerns an operational matter that is the responsibility of the Ministry, I understand you will shortly receive a response from us to your concerns.

This letter is therefore only addressing your requests under the Act.

The Ministry's website provides a wide range of advice you may find helpful on its MAP – the Guide to Social Development Policy. Assistance to enter self-employment is available here:

<https://www.workandincome.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html>.

The Business and Training Advice Grant (BTAG) and Business Start Up Costs (referred to on the above page) are paid for under Schedule 1, clause 8 of the Employment and Work Readiness Assistance Programme (EWRAP), here:

www.workandincome.govt.nz/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/employment-and-work-readiness-assistance-programme.html.

Therefore, the eligibility criteria set out in the EWRAP also apply to these two grants. You can find more information on eligibility here: www.workandincome.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/qualifications.html.

On the Jobseeker Support page, there is also mention of a Pacific Island Employment Development Scheme: www.workandincome.govt.nz/map/income-support/main-benefits/jobseeker-support/clients-investigating-self-employment-options-01.html

The wage subsidy known as Flexi-Wage Self-Employment is not paid under the EWRAP. The reminder of your request under Question 1 can be found in the list of material provided to address your Question 2, below.

2. *Eligibility Criteria and Correct Process: Detailed eligibility criteria for each small business support program offered by MSD. The correct operational process for work brokers assisting startups—step-by-step from initial contact to support allocation, including timelines and decision-making criteria, provided in a flowchart format if available.*

Please see attached the following documents, detailing all criteria and information a decision maker would use when considering an application for Flexi-Wage Self-Employment assistance and the Business Training and Advice Grant.

Flexi-wage Self-employment and Self-Employment Start-up

01. Flexi-wage Self-employment.
02. Flexi-wage Self-Employment Payments.
03. Flexi-wage Self-Employment Eligibility.
04. Clients who may not be eligible.
05. Inappropriate businesses.
06. Industries that may not be suitable.
07. People going into business together.
08. Flexi-Wage Self-Employment and Self-Employment Start-up – Process.
09. Self-Employment Start-up – Payment.
10. Subsidy claims.

Business Training and Advice Grant

11. Business Training and Advice Grant (BTAG) – Overview.
12. Business Training and Advice Grant (BTAG) – Payments.
13. Business Training and Advice Grant (BTAG) – Eligibility.
14. Business Training and Advice Grant (BTAG) – Vetting.
15. Business Training and Advice Grant (BTAG) – Business advisors.
16. Business Training and Advice Grant (BTAG) – Business plan.
17. Employment Work Readiness Assistance Programme - Decision Making.

3. Policy and Process Documentation: The full policy framework governing MSD's business and self employment supports—what they're meant to achieve, how they're implemented, and intended outcomes (e.g., job creation, economic impact). Additionally, any relevant processes or policies, research, evaluation, documentation etc pertaining to analysis or advice provided by MSD or collaboratively with other agencies to ministers within the last 6-12 months regarding innovation, entrepreneurship, in terms of small to medium businesses, and for the purpose of reviewing policies within for example the social investment approach.

The information provided to you under Questions 1, 2 and 5 address this request.

4. Itemised Budget for Social Investment Approach: An itemised breakdown of the budget allocated to MSD's small business supports under the social investment approach for the past three fiscal years (2022-2025), including:

- Total funding pool.
- Amounts disbursed (e.g., grants, training).
- Administrative costs (e.g., work broker operations).
- Any forecasted budgets for 2025/2026.

Funding for Flexi-Wage for Self-Employment (FWSE) cannot be itemised as it is part of the Ministry's wider budget for flexi-wage products. The Ministry does not specify the amount of the Flexi-wage budget that should be allocated to FWSE.

I suggest you view the Ministry's Estimates of Appropriations 2024/25 to search for the Ministry's budget information of interest to you, which is available on the Treasury's website here: www.treasury.govt.nz/publications/estimates/vote-social-development-social-services-and-community-sector-estimates-appropriations-2024-25.

The Ministry can provide the amounts of funding disbursed, and I have provided you with this information in the attached spreadsheet:

- **Appendix:** Amount paid for Business Training and Advice Grant and Flexi-Wage Self Employment from 1 July 2022 to 28 February 2025 as at 14 March 2025.

The spreadsheet has two tables that address this part of your request.

- **Table 1:** Amount paid for Business Training and Advice Grant and Flexi-Wage Self Employment from 1 July 2022 to 28 February as at 14 March 2025, by agreement type and financial year

- **Table 2:** Amount paid for Business Training and Advice Grant and Flexi-Wage Self Employment in the Auckland region from 1 July 2022 to 28 February as at 14 March 2025, *by agreement type and financial year.*

5. *Evaluation Documents:* - All evaluation reports, reviews, or performance assessments of MSD's small business supports from 2020 to present, including: - Success metrics (e.g., businesses launched, jobs created). - Failure rates or challenges identified. - Feedback from recipients or work brokers.

The Ministry maintains an Employment Assistance Evidence Catalogue: [Employment Assistance Evidence Catalogue](#)

Here, we collate descriptive and impact analysis evidence on the Employment Assistance programmes run by the Ministry. We have identified some of the relevant business support programmes for this request and the links for these are provided below.

- Flexi wage Self Employment:

[https://ea.analytics.msd.govt.nz/?inputs &page=%22intervention%22&prog=%22PI_135%22](https://ea.analytics.msd.govt.nz/?inputs&page=%22intervention%22&prog=%22PI_135%22)

- Be your own Boss:

[https://ea.analytics.msd.govt.nz/?inputs &page=%22intervention%22&prog=%22PI_3%22](https://ea.analytics.msd.govt.nz/?inputs&page=%22intervention%22&prog=%22PI_3%22)

- Business Training and Advice Grant:

[https://ea.analytics.msd.govt.nz/?inputs &page=%22intervention%22&prog=%22PI_4%22](https://ea.analytics.msd.govt.nz/?inputs&page=%22intervention%22&prog=%22PI_4%22)

- Self Employment Start-up:

[https://ea.analytics.msd.govt.nz/?inputs &page=%22intervention%22&prog=%22PI_334%22](https://ea.analytics.msd.govt.nz/?inputs&page=%22intervention%22&prog=%22PI_334%22)

You can also look for other programmes provided by the Ministry that you may be interested in, within this catalogue.

In addition to this, all Ministry evaluation reports that are published can be found here: <https://www.msd.govt.nz/research-insights/index.html>.

6. *Additional Relevant Information:* - Any internal guidelines or training materials for MSD work brokers on supporting startups, especially in wellbeing or social enterprise sectors. - Statistics on small business support uptake in Auckland (e.g., applications, approvals, funding awarded) for 2023-2025.

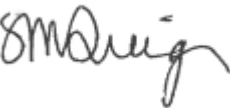
The information provided to you under Question 2 addresses this request.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp. 

Anna Graham
General Manager
Ministerial and Executive Services

Home » Resources & Tools » Helping Clients » Procedures and Manuals » Work and Income » Our Employment service » Employment and Work Readiness Assistance Programme (EWRA) » **Business Training and Advice Grant (BTAG) – Overview**

Business Training and Advice Grant (BTAG) – Overview

This page provides an overview of the Business Training and Advice Grant (BTAG).

On this Page:

Advice before entering self-employment

The Business Training and Advice Grant assist clients who are investigating or entering self-employment by paying for:

business skills training
the development of a business plan
business advice before and during the start-up period of their business
independent vetting report **and**
mid-project financial report

The Business Training and Advice Grant should assist the client to:

make an informed decision about whether or not it is viable for them to become self-employed **and/or**
improve their ability to administer and manage the development or ongoing activity of a business

BTAG is provided for under Clause 8(a) (*Assistance to enter self-employment, Costs preparatory to entering self-employment and to obtain business advice and certain reports*) of the Schedule of the Employment and Work Readiness Assistance Programme.

[MAP - Assistance to enter self-employment \[http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html\]](http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html)

[MAP – Employment and Work Readiness Assistance \[http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html\]](http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html)

[MAP – Employment and Work Readiness Assistance Programme \[http://doogle/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/employment-and-work-readiness-assistance-programme.html\]](http://doogle/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/employment-and-work-readiness-assistance-programme.html)

Outcomes

The expected outcome of BTAG is self-employment.

More information

[Business Training and Advice Grant \(BTAG\) – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-landing-page.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-landing-page.html)

[Flexi-wage self employment - Overview \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-overview.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-overview.html)

Flexi-wage Expansion

An Expansion of Flexi-wage went live on February 15th 2021. This included an increase in the BTAG maximum payment to \$5000. Should you need to make a payment greater than the \$1000 cap in CMS, please get in touch with the Flexi-Wage team:

[Flexi-wage Expansion Team \[mailto:flexiwage@msd.govt.nz\]](mailto:flexiwage@msd.govt.nz)

Content owner: [Work and Income National Office](#) Last updated: 17 February 2021

Home » Resources & Tools » Helping Clients » Procedures and Manuals » Work and Income » Our Employment service » Employment and Work Readiness Assistance Programme (EWRA) » **Business Training and Advice Grant (BTAG) – Payments**

Business Training and Advice Grant (BTAG) – Payments

This page details the payments in relation to Business Training and Advice Grant (BTAG).

On this Page:

Payment information

The amount available for the Business Training and Advice Grant is up to \$5,000 (including GST) per person per project. A client can make more than one application for assistance, but the total amount cannot be more than \$5,000 in a [52-week period](https://doogle.ssi.govt.nz/map/definitions/52-week-period.html) [<https://doogle.ssi.govt.nz/map/definitions/52-week-period.html>].

The client must fill out the form called 'Grant Request for Training/Professional Advice to apply for a Business Training and Advice Grant.

[Business Training and Advice Grant form](http://doogle/resources/helping-clients/forms-templates/work-and-income/forms/forms-letters.html) [<http://doogle/resources/helping-clients/forms-templates/work-and-income/forms/forms-letters.html>]

More information

[Business Training and Advice Grant \(BTAG\) – Homepage](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-training-and-advice-grant-btag-landing-page.html) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-training-and-advice-grant-btag-landing-page.html>]

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More information

[Business Training and Advice Grant \(BTAG\) – Homepage](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-training-and-advice-grant-btag-landing-page.html) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-training-and-advice-grant-btag-landing-page.html>]

Content owner: [Work and Income National Office](#) Last updated: 11 August 2021

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Business Training and Advice Grant (BTAG) – Business advisors

This page explains the role of the business advisor for the Business Training and Advice Grant (BTAG).

On this Page:

Role of the business advisor

Business advisors in general should help the client prepare their own business plan rather than writing it for them.

They should encourage the client to carry out their own research about various issues such as taxation or legal requirements rather than doing it for them.

If clients have most of the preparation of the plan done by advisors then they may not have a full understanding of their business.

Obviously, the amount of support each client needs will vary considerably.

The business advisor is not authorised to approve allowances, they advise only. The final approval, based on the supplier's recommendation, is made by the FWSE regional specialist.

[List of approved BTAG providers \(PDF 391.47KB\)](#) [<http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/btag-provider-list-1-8-2022-v6.pdf>]

Appointment of new preferred providers for BTAG

From time to time, new BTAG providers may be required. Normally this will happen through a tender process on the Government Electronic Tender Service (GETS), when we will ask for registrations of interest (ROI). The ROI forms below outline the tender process as it was in 2022, for your information.

[FWSE - Provider Information for ROI \(Word 48.18KB\)](#) [<http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/non-rfp-fwse-roi-info.docx>]

[FWSE - Provider Application for ROI \(Word 129.48KB\)](#) [<http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/non-rfp-fwse-application.docx>]

[FWSE - Regional Panel Evaluation Criteria, Weightings and blank panel sheet \(Word 53.03KB\)](#) [<http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/regional-panel-evaluation-criteria-weightings-and-blank-panel-sheet.docx>]

More information

[Business Training and Advice Grant \(BTAG\) – Business plan](#) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-plan.html>]

[Business Training and Advice Grant \(BTAG\) – Vetting](#) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-training-and-advice-grant-btag-vetting.html>]

[Business Training and Advice Grant \(BTAG\) – Homepage](#) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-business-training-and-advice-grant-btag-landing-page.html>]

Content owner: [Employment Portfolio](#) Last updated: 17 April 2024

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Business Training and Advice Grant (BTAG) – Business plan

This page describes the general business plan requirements and the specific information that should be in the business plan.

On this Page:

Preparing the business plan

The client may need to consult a business advisor for assistance with preparing their business plan.

If there is more than one person applying for Flexi-Wage Self-Employment and/or Self-Employment Start-up for the same business (eg partnership) then only one business plan is required for the business. The business plan will show how many people are in the business and the cash flow will show whether it can support this number of people or not.

The vetting agent is only providing advice on the proposal. That advice will take account of partners, but it is still only one proposal however many people are involved.

What should be in the business plan

The business plan should include the following information:

the name of the applicant

the name of the business

the legal status of the business

evidence that the business location is suitable and an indication that equipment is available to start work

a description of the business, what it is and how it will operate

the goods or services that the business will produce or supply

the market demand and marketing strategies

identification of competitors and their impact

financial information (including a cash flow, sources of finance, provision for tax, charge out rate, production costs, how any stock held will be financed, minimum personal expenses)

knowledge of taxation and relevant business laws/levies/regulations/licences

a list of financial/legal advisors (bank, accountant, lawyer)

opportunities for expansion/diversification in the future

threats to business establishment and growth

prospects for employing staff in the future

a contingency plan if things do not go as planned (for example insurance against illness or accident so that the business can operate even if the worker is off work)

evidence that the applicant has the skills necessary to run the business and

the strengths/weaknesses of the plan

In some cases, especially with trades people, it may be acceptable to have less detailed plans if clients have arranged contract work for at least two, preferably three months.

The business plan will need to be vetted by a vetting agent.

More information

[Business Training and Advice Grant \(BTAG\) – Business advisors \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag/business-training-and-advice-grant-btag-business-advisors.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag/business-training-and-advice-grant-btag-business-advisors.html)

[Business Training and Advice Grant \(BTAG\) – Vetting \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag/business-training-and-advice-grant-btag-vetting.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag/business-training-and-advice-grant-btag-vetting.html)

[Business Training and Advice Grant \(BTAG\) – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-landing-page.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-landing-page.html)

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Home » Resources & Tools » Helping Clients » Procedures and Manuals » Work and Income » Our Employment service » Employment and Work Readiness Assistance Programme (EWRA) » **Employment and Work Readiness Assistance Programme (EWRA) – Decision making**

Employment and Work Readiness Assistance Programme (EWRA) – Decision making

This page provides information on decision making under the Employment and Work Readiness Assistance Programme (EWRA) and factors that must be considered when matching clients to assistance.

On this Page:

Making a decision to provide specific assistance

When determining whether to provide specific assistance under the Employment and Work Readiness Assistance Programme you must first assess the needs of your client, and consider:

- any barriers to employment faced by the client
- any other relevant circumstances that have contributed to the client being unemployed (e.g. is the client recently released from prison or are a recent refugee)
- what is needed to facilitate a transition to work or to retain current employment.

Once you understand your client's circumstances and needs, you must also consider other key matters such as:

- other assistance available
- relevant Government policy.

When making a decision on the programmes and services that may be appropriate for a client; and taking into account the matters to be considered when providing programmes and services the following should be considered:

What support does the client need to build work readiness, or transition to sustainable employment?

To what extent is the client at risk of long-term benefit receipt?

What is the best option for meeting the client's particular need for support?

Is the client likely to benefit from the assistance, at this time?

Are there general EWRA qualifying criteria met?

Are the eligibility rules for the particular employment and work readiness assistance met?

Are there any limits on particular employment and work readiness assistance set by the region (including availability of particular assistance)?

Are there any exclusions or limits that stop funding the Employment Assistance?

Note you may consider other interventions to meet the client's support need.

For more information on matters to consider see:

[MAP – Matters to consider when providing programmes and services \[http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/matters-to-consider-when-providing-programmes-and.html\]](http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/matters-to-consider-when-providing-programmes-and.html)

Likelihood of long-term benefit receipt (LLTBR)

The LLTBR rating is a key mechanism for determining whether a client may be at risk of long term benefit receipt.

LLTBR is a rating that estimates the likelihood of a client remaining on benefit for the next two years. It takes into account specific characteristics and allocates a rating of either low, medium or high to each client that receives a main benefit. The rating is based on a probability risk rating that is generated from information recorded about a client's known history.

[Likelihood of long term benefit receipt \(LLTBR\) \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/likelihood-of-long-term-benefit-receipt-overview.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/likelihood-of-long-term-benefit-receipt-overview.html)

Information to assist with decision making

[Assessing the need of your client \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/assessing-the-need-of-your-client.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/assessing-the-need-of-your-client.html)

[Clients who are disadvantaged and/or at risk \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/clients-who-are-disadvantaged-and-or-at-risk.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/clients-who-are-disadvantaged-and-or-at-risk.html)

[Difference between less intensive and more intensive \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance-groups/difference-between-less-intensive-and-more-intensive.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance-groups/difference-between-less-intensive-and-more-intensive.html)

[income/employment-training/assistance-groups/difference-between-less-intensive-and-more-intensive.html](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/difference-between-less-intensive-and-more-intensive.html)]

[Matching the client's need to the assistance](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/matching-the-clients-need-to-the-assistance.html) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/matching-the-clients-need-to-the-assistance.html>]

[Matching youth to employment and work readiness assistance](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/matching-youth-to-employment-and-training-assistance.html) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/assistance-groups/matching-youth-to-employment-and-training-assistance.html>]

More information

[MAP – Employment and Work Readiness Assistance](http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html) [<http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html>]

[MAP – Employment and Work Readiness Assistance Programme](http://doogle/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/employment-and-work-readiness-assistance-programme.html) [<http://doogle/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/employment-and-work-readiness-assistance-programme.html>]

[Employment and Work Readiness Assistance Programme – Homepage](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/index.html) [<http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/index.html>]

Content owner: [Work and Income National Office](#) Last updated: 29 November 2020

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Home » Resources & Tools » Helping Clients » Procedures and Manuals » Work and Income » Our Employment service » Employment and Work Readiness Assistance Programme (EWRA) » **Business Training and Advice Grant (BTAG) – Eligibility**

Business Training and Advice Grant (BTAG) – Eligibility

This page provides information on the criteria for clients to receive a Business Training and Advice Grant (BTAG). Clients must meet the eligibility criteria for the Employment and Work Readiness Assistance Programme; they must also meet the specific criteria for BTAG.

On this Page:

Employment and Work Readiness Assistance Programme eligibility

BTAG is provided for under Clause 8(a) (*Assistance to enter self-employment, Costs preparatory to entering self-employment and to obtain business advice and certain reports*) of the Schedule of the Employment and Work Readiness Assistance Programme.

This means that to be eligible to receive BTAG, clients must meet the criteria for assistance under the Employment and Work Readiness Assistance Programme.

[MAP – Qualifications \[http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/qualifications.html\]](http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/qualifications.html)

[MAP – Assistance to enter self-employment \[http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html\]](http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html)

BTAG specific criteria

To be eligible for the BTAG, a client must also be:

disadvantaged in the local labour market **and**

planning to take up, or already receiving Flexi-Wage Self Employment and/or Self-Employment Start-up.

Deciding to grant

Being eligible for assistance under the Employment and Work Readiness Assistance Programme is not the same as being entitled to this assistance.

Before deciding to grant any form of Employment and Work Readiness Assistance, you first need to assess and identify your client's needs. For every client you refer you must show that this particular Employment and Work Readiness Assistance is appropriate. Assistance should be targeted where the potential benefits are the greatest.

Business training and advice is frequently available free in local communities, and clients should be encouraged to take advantage of this wherever possible.

Business advisors and vetting agents are contracted regionally and include (but are not limited to) Biz Info and Be Your Own Boss type programmes.

It is important to know the local provider and the service agreement for your region. This will allow you to determine:

- whether the client will benefit from this training or advice
- what is expected from the client at the end of the training and
- how to provide appropriate in-work support.

[Employment and Work Readiness Assistance Programme \(EWRA\) – Decision making \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-decision-making.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-decision-making.html)

Target group

While there is no specific target group for the BTAG, priority should generally be given to those who are most at risk of long term benefit receipt and who are in receipt of an income-tested benefit.

Generally, those clients applying for Flexi-Wage Self Employment and/or Self-Employment Start-up should undertake business training. It is recommended that clients undertake a business skills course before starting a business. If there are no business skills courses available then clients may be referred to one-to-one meetings with a business professional to help them with business matters. However, it is not compulsory as some clients may already have the required skills. You can assess the need for training on the basis of the quality of an initial business plan or BTAG application.

More information

[Business Training and Advice Grant \(BTAG\) – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html)

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Home » Resources & Tools » Helping Clients » Procedures and Manuals » Work and Income » Our Employment service » Employment and Work Readiness Assistance Programme (EWRA) » Flexi-wage Self-employment » **Flexi-Wage Self-Employment and Self-Employment Start-up – Subsidy claims**

Flexi-Wage Self-Employment and Self-Employment Start-up – Subsidy claims

This page outlines how Flexi-Wage Self-Employment wage subsidies and Self-Employment Start-up payments are claimed, what to do for late claims and absence from work due to illness or accident, and the requirements relating to bank accounts.

On this Page:

Subsidy claims

Flexi-Wage Self-Employment weekly subsidies are usually paid four weeks in advance.

It is paid in full week periods only. For example, if a project starts on a Thursday, the week will end on the following Wednesday with the second week starting on Thursday and so on.

A client can only get one Self-Employment Start-up payment, as it is for start-up costs of the business. CMS will also only allow you to do one Self-Employment Start-up payment.

Note: the Self-Employment Start-up payment is currently referred to as and paid under “Flexi-Wage Self-Employment” grants.

Late claims

After the subsidy period has been completed, the client has three months to submit all outstanding claims.

The 3-month limit is one of the conditions the client agreed to when they signed the Flexi-Wage Self-Employment Agreement.

There is no obligation for us to pay outside the 3-month time limit.

Absence from work due to illness or accident

If a client is not able to work in their business because of illness or accident for less than a week, then their Flexi-Wage Self-Employment weekly subsidy payment is not affected.

If a client is paid by ACC for a full week or receives Jobseeker Support - health condition, injury, or disability, then the Flexi-Wage Self-Employment subsidy that has already been paid out for that period will need to be repaid.

The period for the Flexi-Wage Self-Employment weekly subsidy can be extended to make up any payments that are missed due to illness or accident. The subsidy period cannot be extended beyond this e.g., if the payments stopped for 3 weeks during the subsidy period, the original subsidy period will continue for an extra 3 weeks. If the client needs the payments to continue for longer, they will need to ask for an extension of the Flexi-wage subsidy. Refer to the “[FWSE Extension](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-payments.html#FlexiWageSelfemploymentpaymentextension2) [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-payments.html#FlexiWageSelfemploymentpaymentextension2].” information for further information.

Bank account

The Flexi-Wage Self-Employment wage subsidy and/or Self-Employment Start-up payments should generally be paid into a business account. This is because the payments are related to the business.

However, applicants do not need to use a business account and can have it going into a personal account if they can identify and separate the personal and business expenses. Alternatively, the applicant could open another account with a different suffix.

Tax obligations

An appointment with either a Business Tax Information Officer or a Maori Community Officer from Inland Revenue should be made by the client so that the client knows how the Flexi-Wage Self-Employment subsidy and Self-Employment Start-up are taxed. This will ensure the client is aware of the tax obligations for them and their business, which will help them succeed.

To arrange an appointment with Inland Revenue the client can go to their website at www.ird.govt.nz [http://www.ird.govt.nz] or phone 0800 377 774.

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Self-Employment Start-up – Payment

This page provides information about the costs the Self-Employment Start-up payment can be used for, plus links for further information about this payment.

On this Page:

Overview

The Self-Employment Start-up payment is one or more lump sum payments (not exceeding \$10,000.00 in total including GST) available to eligible clients who are looking to start their own business and need help to pay for essential business start-up costs.

Maximum payable

Clients entering self-employment can get up to \$10,000 in a 52-week period to meet essential business start-up costs. The total business start-up costs cannot be used to pay for any living costs or costs covered by the business training and advice grant.

What the Self-Employment Start-up payment can be used for

The Self-Employment Start-up payment can be used for:

equipment needed for the business
initial start-up stock for the business
materials needed to produce goods for the business
renovation of premises to facilitate start of business or
one-off start-up costs, e.g.:
connection fees, such as power, phone or internet
first month's lease and bond
legal costs associated with establishing the business
insurance
start-up costs for advertising/marketing
printing business cards or flyers
setting up a basic website

The client will need to provide quotes on what they want to use the Self-Employment Start-up for. Once Self-Employment Start-up has been paid, the client will need to provide receipts to show they have bought what they intended to. If a second payment is required for the same item, this will not be paid until the service centre has sighted the receipts.

What the Self-Employment Start-up payment cannot be used for

The Self-Employment Start-up payment cannot be used for:

living cost
costs covered by the Business Training and Advice Grant or Flexi-Wage Self-Employment
ongoing costs of the business, such as power or telephone.

Client Eligibility

To receive Self-Employment Start-up, clients must meet the criteria for assistance under the Employment and Work Readiness Assistance Programme. The client must also be disadvantaged in the local labour market.

[MAP - Qualifications \[https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/qualifications.html\]](https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/qualifications.html)

[Flexi-Wage Self-Employment and Self-Employment Start-up – Clients who may not be eligible \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html)

[Flexi-Wage Self-Employment and Self-Employment Start-up – Industries that may not be suitable](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html)[\[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html)[Flexi-Wage Self-Employment and Self-Employment Start-up – Inappropriate businesses](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html) [\[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html)[Flexi-Wage Self-Employment and Self-Employment Start-up – People going into business together](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html)[\[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html)

More information

[MAP – Assistance to enter self-employment](https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html) [\[https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html\]](https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html)[MAP – Employment and Work Readiness Assistance](https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html) [\[https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html\]](https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html)[Flexi-Wage Self-Employment – Homepage](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html) [\[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html)[Self-Employment Start-up – Homepage](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html) [\[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html)[Employment and Work Readiness Assistance \(EWRA\) - Homepage](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/index.html) [\[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/index.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/index.html)

Content owner: [Employment Portfolio](#) Last updated: 20 May 2024

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Flexi-Wage Self-Employment and Self-Employment Start-up – Process

This page explains the process for Flexi-Wage Self-Employment and Self-Employment Start-up. It also provides links to further information on specific parts of the process.

Roles and responsibilities in Flexi-wage Self-employment decisions

When a case manager and client make decisions about Flexi-wage Self-employment (FWSE), there are three key roles in the decision-making process for FWSE. They are:

the FWSE specialist Work Broker in your region (if there is one)
Vetting Agents and,
Business Advisors.

Check out the [Roles and responsibilities in FWSE and Start-up](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-specialist-process.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-specialist-process.html] link to find out about the roles and responsibilities in the process, so you know when to involve them.

Business process links

[FWSE Business Process - Written](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/fwse-business-process-final.docx) (Word 38.36KB) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/fwse-business-process-final.docx]

[FWSE Business Process Flow](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/fwse-business-process-final.pdf) (PDF 120.61KB) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/fwse-business-process-final.pdf]

Privacy form and Consent

Before we assess a client's eligibility to FWSE, or complete any part of the process, we need the client to either sign a privacy form or provide their verbal consent for us to do this.

We need the client's consent because we use their personal information to assess their entitlement to FWSE, process the application, and sometimes to refer them to a contracted service provider as part of the application process.

Refer to the [Privacy and Consent Process](https://doogle.ssi.govt.nz/resources/helping-clients/products-services/work-and-income/industry-partnerships/mana-mahi/privacy-form-and-consent-process.html) [https://doogle.ssi.govt.nz/resources/helping-clients/products-services/work-and-income/industry-partnerships/mana-mahi/privacy-form-and-consent-process.html] page for this process and to answer any questions or concerns the client might have.

If the client refuses to provide their consent, the application must not continue

If the client agrees to provide their consent, follow the consent process, then continue to the next section, "Process for FWSE and Self-employment Start-up".

Process for FWSE and Start-up

Stage	Steps	Tools & Forms
Job seeker (client) expresses interest in Flexi-Wage Self-Employment (FWSE) and/or Self-Employment Start-up (SESU)	<ol style="list-style-type: none"> If a Job Seeker (client) says they are interested in applying for Flexi-wage Self-employment (FWSE) the Case Manager will need to check that they meet the client eligibility criteria. If you need help with this, click on the link for the "Eligibility criteria" in the Tools and Forms column. If you are unsure, please refer to the FWSE specialist Work Broker within your region. If the client does not meet the client eligibility criteria the Case Manager will complete and send the "FWSE TEMPLATE - First Contact & Not Eligible (Decline letter 2)" in the Tools & Forms column. <ul style="list-style-type: none"> Advise the client there is other assistance or funding available, that they may want to consider. Refer to the "Other assistance / funding for job seekers" link in the Tools & Forms column. Continue to step 3. <p>If the client meets the client eligibility criteria, the Case Manager will complete and send the "FWSE TEMPLATE - First Contact & Eligible (Letter 1)" and the "FWSE TEMPLATE - Are you thinking of becoming self-employed" assessment form to the client via email. Both letters/forms</p> 	<p>Eligibility criteria [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-eligibility.html]</p> <p>Other assistance / funding for job seekers [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/other-sources-of-assistance-funding-for-self-employment.html]</p> <p>FWSE TEMPLATE - First Contact & Not Eligible (Decline letter 2) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-2-fwse-first-contact-client-not-eligible.docx]</p> <p>FWSE TEMPLATE - First Contact & Eligible (Letter 1) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-1-fwse-first-contact-client-eligible.docx]</p>

Stage	Steps	Tools & Forms
	<p>can be found in the Tools & Forms column. Continue to the next step.</p> <p>3. The Case Manager must record the conversation, and any relevant information, into a client event note, on the client's CMS record. If the client doesn't have a CMS record, you'll need to create one. Refer to the "<i>CMS - Searching and registering a new person</i>" link in the Tools & Forms column.</p> <p>The client event notes must include the following:</p> <ol style="list-style-type: none"> Confirmation that the client has completed the Privacy/Consent process. Note: If the client signed the privacy form, scan this onto the client's CMS file and link it to this note. Refer to the "<i>Uploading electronic documents to CMS</i>" link in the Tools & Forms column if you want help with this. Whether the client does or does not meet the client eligibility criteria (include reasons, if appropriate) A copy of the email template sent to the client, including the sender details. <p>4. If the client is not eligible for FWSE, no further action is taken. End of process. If the client is eligible, continue to the next step.</p> <p>5. Refer the client to the FWSE specialist Work Broker if they are not already in contact.</p>	<p>readiness-assistance/flexi-wage/doc-1-fwse-first-contact-eligible.docx</p> <p>FWSE TEMPLATE - Are you thinking of becoming self-employed [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-3-are-you-thinking-of-becoming-self-employed.docx]</p> <p>CMS - Searching and registering a new person [https://doogle.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/cms-searching-and-registering-a-new-person.pdf]</p> <p>Uploading electronic documents to CMS [https://doogle.ssi.govt.nz/business-groups/helping-clients/service-delivery/strategy-and-change/uploading-documents-to-cms.html]</p>
<p>The FWSE specialist Work Broker discusses the FWSE application process and expectations with the client</p>	<p>6. If the client has a business idea the FWSE Specialist Work Broker will check whether it meets the business and employment eligibility criteria. Refer to the "<i>Eligibility criteria</i>" link in the Tools & Forms column if you need further information.</p> <p>Note: the FWSE specialist Work Broker will complete all further actions in this process unless advised otherwise</p> <p>7. Explain the next steps of the process and expectations to the client, including:</p> <ol style="list-style-type: none"> the business plan requirements, the vetting process, and that there may be on-going support from business experts or mentors that can help guide them through these processes, and that we have a list of preferred suppliers if the client needs this, or any additional support. <p>8. Ask the client if they need help to create a business plan. If the client doesn't need help creating a business plan, continue to step 9.</p> <p>If the client does need help completing a business plan:</p> <ol style="list-style-type: none"> refer the client to the "<i>List of preferred suppliers</i>" link in the Tools & Forms column, and complete the Business Training and Advice Grant (BTAG) process. Refer to the "<i>Business Training and Advice Grant</i>" link in the Tools & Forms column. <p>Note: Once the business plan has been completed, continue to the next step.</p>	<p>Eligibility criteria [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-eligibility.html]</p> <p>List of preferred suppliers (PDF 390.35KB) [http://doogle/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/btag-provider-list.pdf]</p> <p>Business Training and Advice Grant [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html]</p>
<p>Client submits their business plan for vetting</p>	<p>9. Check that the client's business plan and all required information is provided.</p> <p>Note: This is not to evaluate the business plan or viability of the business, it is to ensure that all necessary information has been provided, before it is forwarded to</p>	<p>FWSE TEMPLATE - Business Plan Acknowledgement (Letter 4) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-4-fwse-business-plan-acknowledgement.docx]</p>

Stage	Steps	Tools & Forms
	<p>the independent vetting agent. This includes, but is not limited to the following:</p> <ol style="list-style-type: none"> Full business details What the business does and how Strategies and goals Market and competitor analysis Current and planned assets list. Financial planning, including cash flows, profit and loss forecast and any debt owing to MSD. <p>10. Complete and send the “<i>FWSE TEMPLATE - Business Plan Acknowledgement (Letter 4)</i>” letter to the client via email. The link for this is in the Tools & Forms column.</p> <ul style="list-style-type: none"> If the business plan is complete, edit the letter to acknowledge this before sending it to the client. If the business plan is missing information, edit the letter to advise what information is missing and include a return date you need the information by, before sending it to the client. <p>When the client has provided all the information required for the business plan, continue to the next step.</p>	<p>readiness-assistance/flexi-wage/doc-4-fwse-business-plan-acknowledgment.docx</p>
<p>Vetting agent and vetting report with recommendation</p>	<p>11. Provide the vetting agent with the client's business plan and complete the BTAG process. Refer to the “<i>BTAG process</i>” link in the Tools & Forms column for information about this process.</p> <p>12. Once the vetting agent has reviewed the business plan they will provide a report to the FWSE specialist Work Broker and a recommendation letter. Refer to the “<i>BTAG Vetting</i>” link in the Tools & Forms column for further information about this process.</p> <p>13. Re-check the client's eligibility in case their circumstances have changed since the initial application.</p> <p>If the client is no longer eligible for FWSE:</p> <ul style="list-style-type: none"> complete and send the “<i>FWSE TEMPLATE - Application declined - Client Based (Letter 5)</i>” letter to the client via email. The letter can be found in the Tools & Forms column scan a copy of the letter and email into the client's CMS file End of process. <p>Note: If the client disagrees with this decision and wishes to review/challenge it, refer to step 28 for the review process.</p> <p>If the client is eligible, continue to the next step.</p> <p>14. Check whether the vetting agent's recommendation is that the business is viable. If the vetting agent recommends that the business is not currently viable, they may provide advice to the client or help them adjust their business plan</p> <p>15. If the vetting agent doesn't recommend the business plan:</p> <ul style="list-style-type: none"> complete and send the “<i>FWSE TEMPLATE - Application declined - Business Based (Letter 6)</i>” letter to the client via email. The letter can be found in the Tools & Forms column scan a copy of the letter and the email into the client's CMS file End of process. 	<p>BTAG Process [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-process-overview.html]</p> <p>BTAG - Vetting [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-vetting.html]</p> <p>FWSE TEMPLATE - Application declined - Client Based (Letter 5) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-5-fwse-application-decline-client-based.docx]</p> <p>FWSE TEMPLATE - Application declined - Business Based (Letter 6) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-6-fwse-application-decline-business-based.docx]</p> <p>Uploading electronic documents to CMS [https://doogle.ssi.govt.nz/business-groups/helping-clients/service-delivery/strategy-and-change/uploading-documents-to-cms.html]</p>

Stage	Steps	Tools & Forms
	<p>Note: If the client disagrees with this decision and wishes to review/challenge it, refer to step 28 for the review process.</p> <p>If the vetting agent has recommended the business plan, the FWSE specialist Work Broker will:</p> <ul style="list-style-type: none"> inform the Manager Regional Employment of the outcome, and scan and save the business plan and vetting report into the client's CMS record. Note: these documents will need to be linked to the relevant CMS client event note once they have been created (step 23). 	
Deciding how much to grant	<p>16. The FWSE subsidy is paid at a set rate of \$600 a week for 28-weeks (\$16,800 in total). For couples, the amount will be \$360 each per week, for 28 weeks (\$10,800 each, in total).</p> <p>Note: FWSE can be pro-rated for those with part-time work obligations, but the client must be able to show they can support themselves from their earnings in time and not need a benefit.</p> <p>Refer to the “<i>FWSE Payments</i>” link in the Tools & Forms column if you need more information about the subsidy or pro-rated rate.</p> <p>17. Costs associated with starting a business are provided for under Self-Employment Start-Up, up to \$10,000. Use the business plan and vetting agent's report to work out the exact amount of Self-Employment Start-up required.</p> <p>From the business plan and vetting agent's report, work out when the mid-project financial report would be due.</p>	<p>FWSE Payments [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-payments.html]</p>
Granting Flexi-Wage Self-employment and / or Self-Employment Start-Up	<p>18. To grant Flexi-Wage Self-Employment and/or Self-Employment Start-up, complete the Flexi-Wage Self-Employment Agreement in CMS and send to your Manager Regional Employment.</p> <p>The client will be required to provide you with:</p> <ul style="list-style-type: none"> Verified bank account details, IRD and GST numbers a quote for start-up costs (capital). <p>Note: Refer to the “<i>Bank Account</i>” link in the Tools & Forms column for more information about business bank accounts.</p> <p>19. Add the opportunity number to CMS, create an employer profile and client self-placement. Refer to the “<i>CMS Provider Management User Guide</i>” link, in the Tools & Forms column, for more information, if required.</p> <p>20. Submit the recommendation of approval and Flexi-wage self-employment agreement / contract in CMS to the Manager Regional Employment.</p> <p>Refer to the “<i>Approval process and decision guidelines for FWSE and SE Start-up</i>” link in the Tools & Forms column if you want to information about what will be considered for the approval process.</p> <p>21. Contract is approved and sent via CMS to the National Claims Processing Unit (NCPU) to be processed.</p> <p>Send “<i>FWSE TEMPLATE - Application Approved (Letter 7)</i>” to the client via email. Refer to the letter in the Tools & Forms column.</p> <p>22. Refer the client to a case manager with expertise in business income to discuss the benefit impacts with the</p>	<p>Bank account [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment-and-self-employment-start-up-subsidy-claims.html#Bankaccount4]</p> <p>CMS Provider Management User Guide [https://doogle.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/cms-provider-management-user-guide-august-release.docx]</p> <p>Approval process and decision guidelines for FWSE and SE Start-up [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-approval-process-and-decision-guidelines.html]</p> <p>FWSE TEMPLATE - Application Approved (Letter 7) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-7-fwse-application-approved.docx]</p> <p>FWSE and Self-Employment Start-up – How payments affects benefits [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-how-payments-affects-benefits.html]</p>

Stage	Steps	Tools & Forms
	<p>client and offer any potential non-benefit assistance.</p> <p>If required, they can also refer to the "<i>FWSE and Self-employment start up – How payments affects benefits</i>" link in the Tools & Forms column, for further information.</p> <ul style="list-style-type: none"> • Cancel benefit and organise any additional assistance the client has requested • Offer provider support - complete Business Training and Advice Grant process, if required, for people requesting or needing ongoing support. 	
Entering client event notes in CMS	<p>23. Enter document details of the Flexi-Wage Self-Employment subsidy and Self-Employment Start-up payment in client event notes in CMS. Include:</p> <ul style="list-style-type: none"> • the length of time the FWSE has been approved for • when the project financial report is due • what the weekly subsidy amount is (\$600 for full time, or a pro-rated amount for part time) • how much the Flexi-Wage Self-Employment is and what it will be used for and • any other details relating to the FWSE that you believe are relevant. <p>Record all decisions in CMS client event notes. Note anything which is considered unusual so that an independent person can read the notes later and see how and why you made that decision.</p>	
Subsidy claims	<p>24. Once the FWSE agreement has been approved and all documents received, NCPU will process and release the first lot of payments to the client within 48 hours.</p> <p>NCPU will process all remaining subsidy claims when received from the client during the subsidy period. Refer to the "<i>Subsidy claims for FWSE and Start-up</i>" link in the Tools & Forms column for further information</p>	<p>Subsidy claims for FWSE and Start-up [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-subsidy-claims.html]</p>
Change of bank account	<p>25. For any changes to the bank account during the subsidy period, the client must provide verification of this.</p> <p>Refer to the "<i>Bank account</i>" link in the Tools & Forms column for more information on acceptable bank account evidence and ways we can accept this.</p> <p>26. Once verification of the new bank account number has been received, email the NCPU team to update this, at: Flexi_Wage_Self_Employment@workandincome.govt.nz [mailto:Flexi_Wage_Self_Employment@workandincome.govt.nz]</p>	<p>Bank account [https://doogle.ssi.govt.nz/resources/helping-clients/processing-standards/bank-accounts-01.html]</p>
Monitoring	<p>27. The FWSE specialist Work Broker will complete check-ups at the 1, 3- and 6-month milestones of the business starting.</p> <p>a. 1 month: The client is required to provide receipts for what the Self-employment Start-up funding was spent on. This is to check that they used the money for the purpose it was paid.</p> <p>b. 3 months: The FWSE specialist Work Broker contacts the client to check in on how business is going. The supplier support continues here (if this was already included in initial BTAG support package). Otherwise if there sufficient BTAG funding, re-offer this support to the client.</p> <p>c. 6 months: FWSE specialist contacts client for check in. Supplier support can continue here or is re-offered to client</p>	

Stage	Steps	Tools & Forms
Review process for clients	<p>28. Decisions regarding the Flexi-Wage Self-Employment wage subsidy are not reviewable to the Benefit Review Committee or Social Security Appeal Authority.</p> <p>Find out more about the review process in the “<i>Review process for clients</i>” link in the Tools & Forms column.</p>	<p>Review process for clients [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-review-process-for-clients.html]</p>

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Flexi-wage Self Employment and Self Employment Start-up – People going into business together

This page provides information on determining eligibility for Flexi-wage Self Employment and Self Employment Start-up when people going into business together.

On this Page:

Couples

Married, civil union or de facto couples are each eligible for Flexi-Wage Self-Employment and/or Self-Employment Start-up if they are going into business together, as long as both partners intend to work full-time in the business and each partner meets the normal eligibility criteria.

In general, couples have a lower cost of living and must be paid a lower rate of subsidy. Each eligible partner can get 60% of the normal subsidy rate, that means \$360 gross (GST inclusive) a week per person for a set 28-week period (\$10,080 per person).

Partnerships/Groups

Ensure that all members of the partnership/group intend to participate full-time.

Assess the eligibility of each client separately.

If there are several people involved in the business, all eligible clients can receive the Business Training and Advice Grant (i.e. up to \$5,000 each). Shared costs such as vetting can be split across all group members. However, it may not be necessary to pay for all group members to undertake business training.

Only one business plan is required for each business. The business plan will show how many people are in the business and the cash flow will show whether it can sustain this number of people in employment or not.

The vetting agent will provide advice on the proposal and will only need to see the one business plan. The advice from the vetting agent will take account of partners.

The Self-Employment Start-up payment (up to \$10,000) should be provided per business, not for each individual.

Partnership Agreement

Client's going into partnership should have a written partnership agreement (this does not have to be drawn up by a lawyer). A partnership agreement may include the following:

- what each person is contributing towards the business
- what each person's roles, obligations and liabilities are towards the business

A written partnership agreement can safeguard the client's interests during the partnership and if the partnership is wound up. However, Work and Income does not require a partnership agreement to grant Flexi-Wage Self-Employment and/or Self-Employment Start-up.

If the partnership is dissolved while Work and Income is providing financial assistance, the parties must inform Work and Income. The current business plan may require amendment to take account of the changed circumstances.

Once a partnership is dissolved, the existing Flexi-Wage Self-Employment contract is no longer applicable. This is because the Flexi-Wage Self-Employment and/or Self-Employment Start-up funding was based on a business plan based on partnership.

The contract should be cancelled. National Claims Processing Unit can assist with this.

If one of the partners wishes to continue operating the business, that person must make a new application for Flexi-Wage Self-Employment. This application must be processed as quickly as possible so as not to disadvantage the client in the operation of the business. Any Flexi-Wage Self-Employment and/or Self-Employment Start-up funding paid to the client during the original contract must be off set against the new contract.

It is noted that the dissolution of a firm is a legal procedure.

More information

[Flexi-Wage Self-Employment – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html)

[Self-Employment Start-up – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html)

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Flexi-Wage Self-Employment and Self-Employment Start-up – Industries that may not be suitable

This page describes industries that may not be suitable for Flexi-Wage Self-Employment and/or Self-Employment Start-up.

On this Page:

Determining if an industry is suitable

The type of industry must be legal, appropriate and acceptable to the wider community and Work and Income. Deciding whether a business is suitable involves not only considering the nature of the business, and the clients circumstances, but also the nature of the industry.

The following industries may not be suitable:

Taxi industry

There is nothing to stop Flexi-Wage Self-Employment and/or Self-Employment Start-up being given to a person interested in the taxi industry if they are intending to work as self-employed and not for a company.

However, if there are already a number of taxi services in the town then it would not be a good idea to use Flexi-Wage Self-Employment and/or Self-Employment Start-up to support a person into this business, as there may not be enough work.

Real estate industry

We generally do not use Flexi-Wage Self-Employment and/or Self-Employment Start-up to support a person into real estate as it is not seen as financially viable.

It would be very hard to write a business plan for real estate as it is impossible to determine how many houses the client will sell and what income they will receive from the sales.

Income will also not come in on a regular basis due to the commission based nature of real estate sales. For instance, one month the client may make a sale but then it could be five months before another sale is made. The client will have to live off the income from the first sale, not knowing when the next sale will happen and therefore could find themselves in financial hardship.

If, after taking the above into consideration, you decide to pay Flexi-Wage Self-Employment and/or Self-Employment Start-up then you will need to check that the applicant does not have an employee-employer relationship with the real estate organisation they are under, otherwise it is not self-employment.

Commission sales

We generally do not use Flexi-Wage Self-Employment and/or Self-Employment Start-up support a person into commission sales.

This is because income may not be earned on a regular basis due to the nature of commission selling for the reasons above.

If you decide to pay Flexi-Wage Self-Employment and/or Self-Employment Start-up then you will need to check that the applicant does not have an employee-employer relationship with the organisation they are selling for, otherwise it is not self-employment.

Non-profit organisations

Flexi-Wage Self-Employment and/or Self-Employment Start-up should only be used to support a person to establish a non-profit organisation if they are able to sustain reasonable employment in the non-profit organisation.

A non-profit organisation pays people to work but does not generate profit. Proceeds are given to charitable societies or events. The client must be a working staff member because proceeds cannot be used to pay the client.

The aim of Flexi-Wage Self-Employment and Self-Employment Start-up is to move a client into self-employment. Over time it is expected the client will be able to fully support themselves from their business. This can only be done through a non-profit organisation if it is able to generate enough money to pay the people working for it and the client is an employee.

More information

[Flexi-Wage Self-Employment and Self-Employment Start-up – Clients who may not be eligible \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html)

[Flexi-Wage Self-Employment and Self-Employment Start-up – Inappropriate businesses \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html)

[Self-Employment Start-up – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html)

[Flexi-Wage Self-Employment – Review process for clients \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-review-process-for-clients.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-review-process-for-clients.html)

[Other sources of assistance/funding for self-employment \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/other-sources-of-assistance-funding-for-self-employment.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/other-sources-of-assistance-funding-for-self-employment.html)

[Flexi-Wage Self-Employment – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html)

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Flexi-Wage Self-Employment and Self-Employment Start-up – Inappropriate businesses

This page list a number of businesses that are inappropriate for Flexi-Wage Self-Employment and Self-Employment Start-up.

On this Page:

Inappropriate businesses

You should not approve Flexi-Wage Self-Employment and Self-Employment Start-Up for a business that could:

potentially put our clients in hardship, for example, commission sales that do not include a retainer
bring the Ministry into disrepute e.g. not meeting any of the above legislation
be deemed inappropriate, see examples below

Inappropriate businesses include (but are not limited to):

gambling
speculative services, for example: investment stock trading
massage parlours
strip clubs
sex shops
premises for sex workers to operate in
high interest money lending, for example: private loan companies
paramilitary services (a force whose function and organisation are similar to those of a professional military, but which is not considered part of a country's armed forces)
multi-level marketing enterprises, for example: pyramid selling enterprises

For more information see:

[Flexi-Wage Self-Employment and Self-Employment Start-up – Clients who may not be eligible \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html)

[Flexi-Wage Self-Employment and Self-Employment Start-up – Industries that may not be suitable \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html)

[Flexi-Wage Self-Employment – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html)

[Self-Employment Start-up – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html)

Content owner: [Work and Income National Office](#) Last updated: 08 March 2024

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Flexi-Wage Self-Employment and Self-Employment Start-up – Clients who may not be eligible

This page describes situations where the client may not be eligible for Flexi-Wage Self-Employment and Self-Employment Start-up because they are insolvent, have an existing business, or were previously self-employed.

On this Page:

Client is insolvent

Client is insolvent

The Flexi-Wage Self-Employment wage subsidy and/or Self-Employment Start-up cannot be approved for clients who are currently declared bankrupt or subject to any other insolvency procedures.

A client's status can be checked through the following website:

[Insolvency Register](http://www.insolvency.govt.nz/oasis3-web/oasis3/page/-/oasis/domain/communications/SearchInsolvencyRegister.wdk) (<http://www.insolvency.govt.nz/oasis3-web/oasis3/page/-/oasis/domain/communications/SearchInsolvencyRegister.wdk>)

Existing business

There are some circumstances when Flexi-Wage Self-Employment and/or Self-Employment Start-up can be used to fund an existing business:

The client is operating an existing casual or part-time business

The business is in the early stages of development and the client is not yet self-sufficient

The client wishes to purchase an existing business.

Flexi-Wage Self-Employment and/or Self-Employment Start-up should only be granted if it will lead to a full-time business, enabling the client to become self-sufficient by the end of the subsidy period. Thus it may be considered when an existing casual or part-time business is not generating enough income to fully support the client but has the potential to expand and therefore fully support the client if assisted by the Flexi-Wage Self-Employment and/or Self-Employment Start-up.

To determine whether an existing business exists, you need to consider the following:

is the client working full-time or part-time in their business? If full-time, is the client still in the early stages of development of their business?

if the client is not yet self-sufficient and their business is casual or part-time, would the client become self-sufficient if they worked full-time in their business and

what is preventing the client from working full-time in their business? That is, is there a financial barrier that if addressed with Flexi-Wage Self-Employment and/or Self-Employment Start-up, could lead to a full-time and self-sufficient business?

If you are unsure about whether it would be appropriate to pay Flexi-Wage Self-Employment and/or Self-Employment Start-up for an existing business, please talk to your service centre manager, and if required, National Office before making your decision.

Previously self-employed

Flexi-Wage Self-Employment and/or Self-Employment Start-up should not be used to restart a previously existing business operated by the client.

If a client was previously self-employed or received Flexi-Wage Self-Employment and/or Self-Employment Start-up (particularly in the past 52 weeks) you will need to obtain information about this before making a decision.

You will need to look carefully at the reasons why the client is no longer operating the business to determine whether they should receive this kind of assistance.

Consider the following:

could Flexi-Wage Self-Employment and/or Self-Employment Start-up be funding an existing business that is already making the client self-sufficient?

has the client received Flexi-Wage Self-Employment and/or Self-Employment Start-up in the past 52 weeks?

if a previous business idea has failed, could this fail for similar reasons?
does the business plan address the reasons the previous business failed?
if the business was sold, what was the reason for selling?

The client may have a good and sufficient reason for selling the business for example, a medical condition. Does the new business take account of this or other reasons?

has the client applied for other sources for funding?

Note it is the client's responsibility to provide the necessary verification of their previous business or situation to enable you to make a decision.

More information

[Flexi-Wage Self-Employment and Self-Employment Start-up – Inappropriate businesses \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html)

[Flexi-Wage Self-Employment and Self-Employment Start-up – Industries that may not be suitable \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html)

[Self-Employment Start-up – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html)

[Flexi-Wage Self-Employment – Homepage \[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html\]](http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/index.html)

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Flexi-wage Self-Employment Eligibility

Flexi wage Self-employment is a subsidy that helps eligible clients with the costs related to moving into self-employment. This page outlines the client, employment, and business eligibility requirements.

On this Page:

Client eligibility criteria

To qualify for Flexi-wage Self-Employment (FWSE), a client must meet the following client eligibility criteria:

be aged 18 years or older and not qualified to get New Zealand Superannuation in their own right

meet the [Flexi-wage residency criteria](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/residence-01.html) [https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/residence-01.html]

not be [insolvent](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html]

be unemployed

be at risk of long-term benefit receipt, and

be disadvantaged in the labour market.

At risk of long-term benefit receipt

[At risk of long-term benefit receipt](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-at-risk-of-long-term-benefit-receipt.html) [https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-at-risk-of-long-term-benefit-receipt.html] means there is a risk a client will get or continue getting a main benefit for an indefinite period.

To decide whether a person is at risk of getting a benefit long-term, you need to consider several factors. These include:

demographic information e.g., age, gender, ethnicity, and location

level of skills, employment experience and education

specific barriers to employment e.g., medical conditions, caring responsibilities

benefit status and history e.g., current period they have been getting a main benefit, time spent on and off benefit, age when they first started getting a benefit

previous times they got, or participated in, MSD employment programmes and services

Generally, a person at risk of long-term benefit receipt is either:

getting or qualifies for a main benefit or

has a partner who is getting or qualifies for a main benefit

Clients not on a main benefit who meet the following criteria may also be at risk of long-term benefit receipt:

they and their partner are unemployed, or

they and their partner are employed, but

they are underemployed (i.e., working part-time but can and wants to work full-time) or have low job security (e.g. casual, fixed term, at risk of redundancy), and

they would qualify for a main benefit if they weren't employed, and

one or both partners have a recent or long history of receiving a main benefit.

Note there is no income test, even for people not getting a main benefit.

On benefit and not at risk

Not everyone receiving a main benefit will be at risk of long-term benefit receipt. For example a person who is work ready, can get and retain employment without help, and only requires income support for a short period while they find employment, or a person new to benefit with no history of benefit receipt and no barriers to employment.

Disadvantaged in the labour market

A client who is [disadvantaged in the labour market](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-disadvantaged-in-the-labour-market.html) [https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-disadvantaged-in-the-labour-market.html] is someone who has, or is expected to have,

difficulty getting into or staying in unsubsidised employment.

This includes a person who:

has [significant barriers to employment](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/significant-barriers-to-employment.html) [https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/significant-barriers-to-employment.html], or

is [underemployed, or is in a job with low job security](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/low-job-security-or-underemployed.html) [https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/low-job-security-or-underemployed.html], or

has lost their job, and whose occupation, industry or region is (or is expected to be) [affected by an economic downturn](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/displacement-due-to-economic-downturn.html) [https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/displacement-due-to-economic-downturn.html].

Affected by an economic downturn

This could include people in:

industries that have been negatively affected by an economic downturn, particularly industries with a high concentration of people with low-medium education levels

regions that depend on either a lot of industries affected by an economic downturn, or a small number of large employers who have been affected

occupations that are no longer in high demand by employers, or the person has skills which are severely mismatched to the jobs available.

Employment eligibility criteria

To qualify for Flexi-wage Self-Employment the employment must be:

permanent (i.e., on-going), and

30 hours or more per week for people with full-time work obligations, or

15 hours or more per week for people with part-time work obligations or a deferral from work obligations (if they can work 15 hours or more). They must be able to fully support themselves from their business without a main benefit.

Note the hours requirement also applies to clients not getting a main benefit. The work obligations are based on what their obligations would be if they were getting a main benefit.

Business eligibility criteria

To qualify for Flexi-wage Self-Employment the business must:

be based and operating in New Zealand

be viable

not be an [inappropriate business](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-inappropriate-businesses.html] or an [unsuitable industry](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html]

not be a [business previously operated by the client](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html], and

not be a [business currently operated by the client](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html] (except in specific circumstances).

Viable

This means the business has high chance of long-term survival and the ability to sustain profits over a long period of time. To decide whether a business is viable you might consider:

how strong the [business plan](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-business-plan.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-business-plan.html] is

demand for the product or service the client wants to provide

level of competition within the market

information from the [independent vetting assessment](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-vetting.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-vetting.html]

any other relevant information about the client that indicates whether they are likely to be successful in running the business.

If a client is going into a business with other people, refer to the [People going into business together](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html] page for more information.

Content owner: [Employment Portfolio](#) Last updated: 12 March 2024

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Home » Resources & Tools » Helping Clients » Procedures and Manuals » Work and Income » Our Employment service » Employment and Work Readiness Assistance Programme (EWRA) » Flexi-wage Self-employment » **Flexi-wage Self-Employment Payments**

Flexi-wage Self-Employment Payments

Flexi wage Self-Employment payment is a subsidy to help clients with the costs involved when a person moves into self-employment. This page outlines the subsidy payment information and provides an overview and links to relevant pages, about other payments that may also be available.

On this Page:

Payments

The Flexi-wage Self-employment (FWSE) subsidy is paid at a set weekly rate of \$600 gross (GST inclusive) for a 28-week period (\$16,800 in total). The amount of the FWSE subsidy is the same regardless of the age of the person applying. Under exceptional circumstances the FWSE subsidy can continue for up to a maximum of 52 weeks, meaning 52 weeks less the 28 weeks that has already been paid.

GST is included in the Flexi-wage Self-employment subsidy. The client must contact Inland Revenue to find out the process for paying GST.

Part-time Flexi-wage Self-employment subsidy

Part-time subsidies for FWSE are available to clients who are looking for part-time work and can support themselves off benefit through their business earnings. This includes clients:

with part-time work obligations or

with a deferral from work obligations where they can work at least 15 hours per week, such as:

people with a health condition, injury or disability

sole parents, and

people with caring responsibilities (for example, a client on Jobseeker Support with a health condition, injury or disability who has been advised they can work 15 – 20 hours a week).

Part-time subsidies should be paid at a rate equivalent to 20 hours work a week, i.e., \$400 gross (GST inclusive) a week over 28 weeks. The part-time subsidy rate must include a 10 percent administration fee (10% of the full-time rate) to cover administration costs. This is added on top of the subsidy rate, so the client will get \$460 per week. Like with the full-time rate, the FWSE part-time subsidy can be extended to a maximum of 52 weeks, in exceptional circumstances.

For a part-time FWSE subsidy to be approved, clients must be able to show that they can fully support themselves from their business in the future, without a main benefit.

Couples

Married, civil union or de facto couples are each eligible for Flexi-Wage Self-Employment subsidy if they are going into business together, as long as both partners intend to work full-time in the business and each partner meets the normal eligibility criteria.

In general, couples have a lower cost of living and must be paid a lower rate of subsidy. Each eligible partner can get 60% of the normal subsidy rate, that means \$360 gross (GST inclusive) a week per person for 28 weeks (\$10,080 per person).

For more information, refer to the [People going into business together \[https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html\]](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html) page.

Flexi-wage Self-employment payment extension

If a client asks to have their weekly subsidy payments continued for longer than the 28-week period, payments can continue for up to a maximum of 52 weeks, under **exceptional circumstances**.

The client will need to speak to a Flexi-wage Self-employment specialist (Work Broker) to request this.

If a client qualifies to have their FWSE extended beyond the standard 28-week period:

Sole traders can continue receiving the same rate they received during the initial 28-week period. The maximum weekly rate payable is \$600, so the maximum amount we can pay for an extension period is \$14,400 (24 weeks at \$600 per week).

For couples, they can also continue receiving the same rate they received during the initial 28-week period. The maximum weekly rate payable is \$360 per week per person, so the maximum amount we can pay for an extension period is \$8,640.00 (24 weeks at

\$360 per week), per person.

Business Training and Advice Grant (BTAG)

The Business Training and Advice Grant (BTAG) is a payment (or payments), up to a maximum of \$5,000 (GST included) in a 52-week period. BTAG is available to eligible clients who are looking at becoming self-employed and need help like business advice (e.g., help to write a business plan), paying for essential business and more.

BTAG is separate to the FWSE subsidy, including the application and process. Refer to the [Business Training and Advice Grant \(BTAG\)](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html] page for further information.

Self-employment Start-up payment

The Self-Employment Start-up payment is a payment (or payments) up to a maximum of \$10,000 (GST included) in a 52-week period. It is available to eligible clients who are looking to start their own business and need help to pay for essential business start-up costs (e.g., leasing premises, purchasing stock etc.).

The Self-employment Start-up payment, application and process are separate to the FWSE subsidy. Refer to the [Self-employment Start-up](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html) [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/self-employment-start-up/self-employment-start-up.html] page for further information.

Content owner: [Employment Portfolio](#) Last updated: 05 September 2024

Flexi-wage Self-employment

Welcome to the Flexi-Wage Self-employment homepage. This page provides an overview of Flexi-Wage Self-employment information.

Flexi-wage Self-employment Overview

Flexi-wage Self-employment (FWSE) replaced the assistance previously known as the Enterprise Allowance. The FWSE weekly subsidy payments are not included in the [Employment and Work Ready Assistance Programme](https://doogle.ssi.govt.nz/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/index.html) (EWRAP), however the Self-employment Start-up and Business Training and Advice Grant (BTAG) are.

To be eligible for FWSE subsidy a person must be **both** [disadvantaged in the labour market](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-disadvantaged-in-the-labour-market.html) and [at risk of long-term benefit receipt](https://doogle.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-at-risk-of-long-term-benefit-receipt.html).

To receive the FWSE subsidy, eligible applicants must have a viable business plan. MSD can provide support to develop a business plan through BTAG, of up to \$5,000 per person, per project. \$5,000 is the maximum payable BTAG amount that can be paid in a 52-week period.

The FWSE subsidy is paid at a set rate of \$600 gross (GST inclusive), per week for 28 weeks (\$16,800 in total). Under **exceptional circumstances** this may be extended up to a maximum of 52 weeks (less the 28 weeks already paid). FWSE can be pro-rated for those with part-time (or no) work obligations, but the self-employed person must be able to show they can support themselves from their earnings in time and not need a benefit. FWSE can also be paid to couples or groups wanting to start a business together.

The costs involved in starting a business can be provided for, under Self-Employment Start-Up, for up to \$10,000 per business.

If an eligible person has a viable business idea and is motivated to start their own business, they should be given the opportunity to apply for self-employment assistance through the FWSE programme.

There is a [Self-employment \(BTAG, SESU and FWSE\) eLearning module](https://ministry.plateau.com/learning/user/common/viewItemDetails.do?componentTypeID=Online%20Learning%20Module&componentID=EMPL%5fPROD%5fFLEXI%5fWAGE%5fSELF%5fEMP&revisionDate=16692) that is available if people would like an overview of these. Or click on the relevant links on this page, for further information.



[\http://doogle/resources/helping-income/employment-training/employment-and-employment/flexi-wage-self-employment-eligib

Flexi-wage Self-Employment
[\[http://doogle/resources/help-income/employment-training/assistance/flexi-wage-self-employment-eligibility.html\]](http://doogle/resources/help-income/employment-training/assistance/flexi-wage-self-employment-eligibility.html)

Outlines the eligibility criteria:



[\http://doogle/resources/helping-income/employment-training/employment-and-employment/flexi-wage-self-employment-paym

Flexi-wage Self-employment
[\[http://doogle/resources/help-income/employment-training/assistance/flexi-wage-self-employment-payments.html\]](http://doogle/resources/help-income/employment-training/assistance/flexi-wage-self-employment-payments.html)

Outlines the payments and :
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Flexi-wage Self-Employment Process
[\[http://doogle/resources/manuals/work-and-income/employment-readiness-assistance/flexi-wage-self-employment-and-self-employment.html\]](http://doogle/resources/manuals/work-and-income/employment-readiness-assistance/flexi-wage-self-employment-and-self-employment.html)

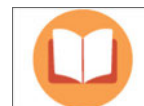
The process(es) for Flexi-wage
Start-up.



[\https://doogle.ssi.govt.nz/resources/employment-training/employment-and-income/employment-training/employment-start-up/self-employment-start-up

Self-employment Start-up
[\[https://doogle.ssi.govt.nz/resources/manuals/work-and-income/employment-readiness-assistance/self-employment-start-up.html\]](https://doogle.ssi.govt.nz/resources/manuals/work-and-income/employment-readiness-assistance/self-employment-start-up.html)

Everything you need to know



[\https://doogle.ssi.govt.nz/resources/employment-training/employment-and-income/employment-training-and-advice-grant-btag-business-training

Business Training and Advice
[\[https://doogle.ssi.govt.nz/resources/manuals/work-and-income/employment-readiness-assistance/business-training-and-advice-grant-btag-business-training.html\]](https://doogle.ssi.govt.nz/resources/manuals/work-and-income/employment-readiness-assistance/business-training-and-advice-grant-btag-business-training.html)

[readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html](#)

Everything you need to know about the Business Training and Advance Grant (BTAG)

Content owner: [Employment Portfolio](#) Last updated: 24 May 2024

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