



20 February 2025

Tēnā koe

Official Information Act Request

Thank you for your letter of 12 February 2025, requesting information about the Business Training and Advice Grant and any other similar assistance the Ministry provides.

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

I have enclosed the following pages from the Work and Income website which contain information on assistance the Ministry can provide in relation to starting a new business:

- Business Training and Advice Grant.
- Start your own business.
- Flexi-wage for self-employment.
- Self-employment start up payment.

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

WORK AND INCOME

TE HIRANGA TANGATA

Printed from: <https://www.workandincome.govt.nz/products/a-z-benefits/self-employment-start-up-payment.html>

Printed: 19 February 2025

Self-employment start up payment

If you're starting a business and need help with essential start up costs, eg furniture or the first lot of stock, we may be able to help.

Information

If you don't have a [business plan](#) ^(Link 1), we can talk with you about how to create one. We need to make sure that your business is viable before we can approve the payment.

Who can get it

You may be able to get a Self-employment start up payment if you're:

- out of work, and
- aged 16 or older and not qualified to receive NZ Super, and
- disadvantaged in the local labour market, and
- at risk of likelihood of long-term benefit dependency (this usually means you are getting a benefit or you qualify for one), and
- able to meet the residency criteria.

To meet the residency criteria you need to be ordinarily resident in New Zealand **and** either:

- a New Zealand citizen
- a resident with a residence class visa
- recognised as a refugee or protected person, or
- have a temporary visa that allows you to work in New Zealand and either:

- have applied to be recognised as a refugee or protected person and are waiting on the outcome, or
- have applied for a residence class visa and are compelled to stay in New Zealand because of unforeseen circumstances.

Disadvantaged in the labour market means you have, or are expected to have, difficulty in getting or keeping a job. For example, you might have barriers to employment such as lack of education and training.

You also need to:

- be starting a new business and
- have essential start-up costs that you need help with.

Who can't get it

You can't get the Self-employment start up payment if:

- you're currently bankrupt
- you're re-starting a business you've owned before.

What you can get

How much you get depends on your situation.

We can pay for things like:

- equipment required for the business
- initial start-up stock for the business
- materials required to produce goods for the business
- renovation of premises to facilitate start of business or
- one-off start-up costs, eg:
 - 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.

How to apply

You need to call us on [0800 559 009](#) ^(Link 2)

We'll:

- ask you about your business
- talk with you about:
 - your business plan, if you already have one
 - how to create a business plan, if you don't already have one
 - a [Business Training and Advice Grant](#) ^(Link 3) and how this may be able to help.

You'll need to send your business plan to us and we'll send it away to be independently assessed to make sure it's viable.

What happens next

If your business plan is viable, we can approve the payment.

Related

[Flexi-wage for self-employment](#) ^(Link 4)

[Business Training and Advice Grant](#) ^(Link 5)

Index of page links

1. <https://www.business.govt.nz/>
2. <tel:0800559009>
3. <http://www.workandincome.govt.nz/products/a-z-benefits/business-training-and-advice-grant.html>
4. <http://www.workandincome.govt.nz/products/a-z-benefits/flexi-wage-self-employment.html>
5. <http://www.workandincome.govt.nz/products/a-z-benefits/business-training-and-advice-grant.html>

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Printed from: <https://www.workandincome.govt.nz/products/a-z-benefits/flexi-wage-self-employment.html>

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Flexi-wage for self-employment

Flexi-wage is one of the ways we're supporting more New Zealanders into work. We can help you start your own business and help with costs while you get started.

Who can get it

To get Flexi-wage self-employment there's basic criteria that you and your intended business need to meet.

Additional criteria will also apply - we can talk to you about this when you contact us to find out more about Flexi-wage self-employment.

Criteria you need to meet:

You may be able to get Flexi-wage for self-employment if you're:

- out of work, and
- 18 years or older and not able to get NZ Super, and
- having difficulty getting or keeping a job (for example you might have barriers to finding a job because you need education and training, or your current job may be at risk).

You also have to be ordinarily resident in New Zealand and either:

- a New Zealand citizen, or
- a resident with a residence class visa, or
- recognised as a refugee or protected person, or
- have a temporary visa that allows you to work in New Zealand and either:
 - have applied to be recognised as a refugee or protected person and are waiting on the outcome, or

- have applied for a residence class visa and are compelled to stay in New Zealand because of unforeseen circumstances.

Criteria your business needs to meet:

You need to be:

- interested in starting a new business, or
- in the early stages of developing a business and you're not able to be self-sufficient.

You also need a business plan. If you don't have one we can talk with you about your business idea and how to create a plan.

We need to make sure that your business idea is viable before we can consider any assistance. We may be able to put you in touch with a business expert to help progress your ideas. Business.govt.nz also has information about how to create a business plan:

[How to write a business plan - Business.govt.nz](#) ^(Link 1)

Who can't get it

You can't get Flexi-wage for self-employment if you're:

- re-starting a business that you've owned before, or
- already running an established business that is struggling financially, or
- currently bankrupt.

What you can get

You can get up to \$600 a week for up to 28 weeks, totalling \$16,800.

You can use this money towards the costs of setting your business up, for example paying for equipment, or to pay your living costs while your business is still in its early stages.

Other help available:

[Business Training and Advice Grant](#) ^(Link 2)

You may be able to get up to \$5,000 to help you develop a business plan and/or train in business skills, advice and project reports.

[Self-Employment start up payment](#) ^(Link 3)

You may also be able to get help with essential start up costs, for example furniture or the first lot of stock.

How to find out more

If you want to find out more about Flexi-Wage for self-employment, complete this form and we'll get in touch with you.

[Contact us](#) ^(Link 4)

We'll aim to contact you within 5 working days.

What happens next

We'll contact you to talk about your business idea, your needs and what type of help we may be able to offer. If you have a business plan, you'll need to share this with us.

We'll talk with you about:

- your business idea
- how to create a business plan, or help you develop one
- a [Business Training and Advice Grant](#) ^(Link 5) and how this may be able to help you.

We'll send your business plan to be independently assessed, to make sure the business is potentially viable. We'll let you know the outcome, and if it's approved we'll send you a Flexi-wage Self-Employment contract . You'll need to complete the contract and email it back to us along with evidence of your bank account number.

Once the contract has been processed your payments will start.

If you get the subsidy

We'll:

- contact you regularly to see how things are going
- send you four-weekly claim forms for the Flexi-wage subsidy over the period of the contract.

We'll make sure you know how to make a claim every four weeks.

Mid-project financial report

You'll need to provide a mid-project financial report within the first 12-20 weeks. The report needs to outline things like:

- productivity levels (for example, the amount of work or items manufactured)
- actual cash flow
- a comparison of performance against the original business plan
- cash flow expectations for at least the next 6 months.

We'll let you know when we need this and who to send it to. The report will be reviewed by an independent person, and we'll let you know the outcome of this review.

Related

[Business Training and Advice Grant](#) ^(Link 6)

[Self-employment start-up payment](#) ^(Link 7)

[Start your own business](#) ^(Link 8)

Index of page links

1. <https://www.business.govt.nz/getting-started/business-planning-tools-and-tips/how-to-write-a-business-plan/>
2. <http://www.workandincome.govt.nz/products/a-z-benefits/business-training-and-advice-grant.html>
3. <http://www.workandincome.govt.nz/products/a-z-benefits/self-employment-start-up-payment.html>
4. https://services.workandincome.govt.nz/online_forms/flexi_wage_self_employment_form/new
5. <http://www.workandincome.govt.nz/products/a-z-benefits/business-training-and-advice-grant.html>
6. <http://www.workandincome.govt.nz/products/a-z-benefits/business-training-and-advice-grant.html>
7. <http://www.workandincome.govt.nz/products/a-z-benefits/self-employment-start-up-payment.html>
8. <http://www.workandincome.govt.nz/work/start-your-own-business/index.html>

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Start your own business

Got a smart business idea you want to turn into reality? Get help to plan and set up a successful business or be a self-employed contractor.

You may be able to get:

- advice and tools to help you plan
- support and funding to set up your business
- help to find employees.

Advice, tools and funding

Business Training and Advice Grant

Help with developing a business plan, training in business skills, advice and project reports.

[Business Training and Advice Grant](#) ^(Link 1)

Self-employment start-up payment

Help with essential start-up costs, e.g. furniture or the first lot of stock.

[Self-employment start-up payment](#) ^(Link 2)

Flexi-wage for self-employment

A subsidy to help with living costs while you're getting started.

[Flexi-wage for self-employment](#) ^(Link 3)

Help getting started

Connected has Employment Liaison Advisors located across New Zealand who can help you find help in your area. Their website also has lists of help available nationally and regionally.

[Getting started - Connected](#) ^(Link 4)

Help to find employees

We offer no-fee recruitment services to help you find the right candidate for your business.

[Recruitment services](#) ^(Link 5)

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3. <http://www.workandincome.govt.nz/products/a-z-benefits/flexi-wage-self-employment.html>
4. <https://www.connected.govt.nz/support-for-business/guidance-for-businesses/getting-started/>
5. <http://www.workandincome.govt.nz/employers/help-with-recruitment/index.html>

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Business Training and Advice Grant

If you're starting your own business, we may be able to help with developing a business plan, training in business skills, advice and project reports.

Who can get it

You may be able to get a Business Training and Advice Grant if you're:

- out of work, and
- aged 16 or older and not qualified to receive NZ Super, and
- disadvantaged in the local labour market, and
- at risk of likelihood of long-term benefit dependency (this usually means you are getting a benefit or you qualify for one), and
- able to meet the residency criteria.

To meet the residency criteria you need to be ordinarily resident in New Zealand **and** either:

- a New Zealand citizen
- a resident with a residence class visa
- recognised as a refugee or protected person, or
- have a temporary visa that allows you to work in New Zealand and either:
 - have applied to be recognised as a refugee or protected person and are waiting on the outcome, or
 - have applied for a residence class visa and are compelled to stay in New Zealand because of unforeseen circumstances.

Disadvantaged in the labour market means you have, or are expected to have, difficulty in getting or keeping a job. For example, you might have barriers to employment such as lack of education and training.

You also need to be:

- planning to start a new business and
- getting help from us to start that business and
- intending to get Flexi-wage Self Employment for that same business.

If you're not sure whether you qualify, [contact us](#) ^(Link 1).

What you can get

We'll pay an expert who will help you with things like:

- business skills training
- developing a business plan
- business advice before and when starting your business
- independent vetting report
- mid-project financial report.

You can apply more than once, but the total amount cannot be more than \$5,000 in a 52 week period.

How to apply

You need to call us on [0800 559 009](#) ^(Link 2)

We'll talk with you to understand your situation and how we can help. We'll let you know what information you need to provide and how to get this to us.

You'll need to:

- write a brief summary about your business
- provide information about what course or service you want the grant for.

Related

[Start your own business](#) ^(Link 3)

[Flexi-wage for self-employment](#) ^(Link 4)

[Self-employment start up payment](#) ^(Link 5)

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3. <http://www.workandincome.govt.nz/work/start-your-own-business/index.html>
4. <http://www.workandincome.govt.nz/products/a-z-benefits/flexi-wage-self-employment.html>
5. <http://www.workandincome.govt.nz/products/a-z-benefits/self-employment-start-up-payment.html>