



30 April 2026

Tēnā koe

Official Information Act request

Thank you for your email of 17 August 2025, requesting information about assessment guidelines for Flexi-Wage applications, and whether contractors or specialists review these applications. This request notes you seek the Ministry of Social Development (the Ministry)'s self-employment and entrepreneurship support pathways beyond publicly available MAP guidance, as we supplied to you in our response of 2 March 2025.

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

Please note that the extensive list of links provided on 2 March to publicly available information addressed your request for the only Ministry of Social Development programme in scope, which is the Flexi-Wage programme. Where we can provide new material, this is noted in the response.

- 1. Internal policy and guidance (not publicly available).*
- 2. Decision-making frameworks – internal documents etc used by Ministry staff relating to assessment of self-employment or Flexi-wage self-employment applications, treatment of business premises, including mixed use (residential and business) situations, criteria used to assess viability, risk or decline decisions.*
- 3. Review and oversight – documents outlining how declined self-employment applications are reviewed internally, escalation pathways or specialist review processes, any quality assurance or audit processes for declined applications*

Please note that MAP is the key resource that Ministry staff use for operational policy and practice and is publicly available.

To address these three questions, please see the attached appendices that provide the Ministry's internal policies (Doogle) about the Flexi-Wage Self-Employment programme (FWSE). You will note that this information reflects the advice that was provided to you on 2 March, with the link to the Flexi-Wage Subsidy, here: www.workandincome.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/introduction.html.

Internal policies for FWSE are in the attached appendices and largely reflect the publicly available advice:

- **Appendix 1** - Flexi-wage Self employment – Doogle.
- **Appendix 2** - MSD review criteria for Flexi-wage Self employment
- **Appendix 3** - Flexi-wage Self employment eligibility – Doogle.
- **Appendix 4** - Flexi-wage Self employment and Self-Employment Start-up – Process – Doogle.
- **Appendix 5** - Flexi-wage Self employment factsheet.
- **Appendix 6** - Debt recovery process for Mana in Mahi and Flexi-wage – Doogle.

Regarding your questions 3, 4 and 6 for the document that outlines the Ministry's internal review process for self-employment applications, please see **Appendix 7** - Flexi-wage Self employment Business Process.

- 4. Review and oversight – documents outlining how declined self-employment applications are reviewed internally, escalation pathways or specialist review processes, any quality assurance or audit processes for declined applications.*
- 5. Performance and outcomes (summary level only) – existing summary reports relating to number of self-employment applications received approval v decline rates, any tracked outcomes (sustainability, duration of self-employment)*

Regarding performance and outcomes, the Ministry only captures the approval of FWSE contracts. Application details that include those that were declined, would be noted on individual client records. Regarding numbers of approved and declined applications, the Ministry can only report on approved applications. We have no central records of the general application outcome (grant vs decline rate) – to provide this would require manual review of thousands of individual client files.

To provide you with information to address your Question 5, the Ministry would need to divert personnel from their core duties and allocate extra time to complete this task. The diversion of these resources would impair the Ministry's ability to continue standard operations and would be an inefficient use of the Ministry's resources. As such, your request is refused under section 18(f) of the Act, as it requires substantial collusion. The greater public interest is in the effective and efficient administration of the public service.

I have considered whether the Ministry would be able to respond to your requests given extra time, or the ability to charge for the information requested. I have concluded that, in either case, the Ministry's ability to undertake its work would still be prejudiced.

The outcomes and performance of FWSE was reported on in an evaluation published in 2025 Evidence Catalogue for FWSE, which can be found here: www.msd.govt.nz/about-msd-and-our-work/publications-resources/evaluation/flexi-wage-expansion/index.html.

6. *Contracted or specialist roles – clarification of whether MSD uses internal or external "specialists" to reassess or review applications, documentation describing the role and authority of these specialists.*

The Ministry does use 'vetting agents' to assist with the application process of FWSE. These are business experts who are contracted to review applicants' business plans and advise the Ministry on the viability of the plan. The report from the vetting agent is a key factor in deciding if an application will progress, although the Ministry holds the final decision-making power and considers the information from the vetting report alongside other factors relating to the applicant's eligibility and likelihood of business success.

I have addressed the rest of this question in my response to Question 3 regarding review processes.

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

Flexi-wage Self-employment

Welcome to the Flexi-Wage Self-employment homepage. This page provides an overview of Flexi-Wage Self-employment and links if you want more 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 \[https://doogie.ssi.govt.nz/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/index.html\]](https://doogie.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 \[https://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-disadvantaged-in-the-labour-market.html\]](https://doogie.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 \[https://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-at-risk-of-long-term-benefit-receipt.html\]](https://doogie.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 \[https://ministry.plateau.com/learning/user/common/viewItemDetails.do?componentTypeID=Online%20Learning%20Module&componentID=EMPL%5FPROD%5FFLEXI%5FWAGE%5FSEL\]](https://ministry.plateau.com/learning/user/common/viewItemDetails.do?componentTypeID=Online%20Learning%20Module&componentID=EMPL%5FPROD%5FFLEXI%5FWAGE%5FSEL)

that is available if people would like an overview of these. Or click on the relevant links on this page, for further information.

What's new Flexi-wage Self-employment

In early 2026, we will be implementing improvements to strengthen the gateway for Flexi-Wage Self Employment applications. These improvements aim to encourage a more consistent approach across the country and ensure we are supporting viable applications that are most likely to succeed through to the next stage.

Throughout 2025, we worked alongside kaimahi and the business to identify key areas that needed to be addressed to support these improvements.

These improvements will include:

- Increased visibility of criteria, expectations, and requirements for potential applicants
- Streamlined and strengthened client pre-application process
- Strengthened and updated resources, tools, and guidance for staff

More information and detailed timelines will be shared through key communication channels soon. Watch this space.



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

Flexi-wage Self-Employment - Eligibility

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

Outlines the eligibility criteria for Flexi-wage Self Employment



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

Flexi-wage Self-employment Payments

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

Outlines the payments and assistance available under Flexi-wage Self-employment



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

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

The process(es) for Flexi-wage Self-employment and 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)

[Self-employment Start-up \(SESU\)](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)

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

Everything you need to know about Self-employment Start-up



[\[https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html\]](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)

[Business Training and Advance 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)

[\[https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-landing-page.html\]](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)

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

Review criteria for Flexi-wage Self Employment

Formal review rights don't apply for Flexi-wage Self Employment. This is because this payment isn't provided for under any legislation. Declined BTAG payments and the self-employed start-up payments can be considered by the Benefit Review Committee if the applicant does not agree with the original decision.

A review of Flexi-wage Self Employment should be based on whether an 'informed' decision was made and should have regard to the following:

- was all relevant information obtained
- were the appropriate options and implications considered
- was the decision made at the appropriate level of delegation

Having regard to the delegation level of the original decision, the review should be carried out by the:

- Service Centre Manager
- Regional Director **or**
- Regional Commissioner

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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 \[https://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/residence-01.html\]](https://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/residence-01.html)

not be [insolvent \[https://doogie.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-clients-who-may-not-be-eligible.html\]](https://doogie.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 \[https://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/deciding-if-a-client-is-at-risk-of-long-term-benefit-receipt.html\]](https://doogie.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://doogie.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://doogie.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://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/significant-barriers-to-employment.html) [https://doogie.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://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/low-job-security-or-underemployed.html) [https://doogie.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://doogie.ssi.govt.nz/map/employment-and-training/specific-employment-related-assistance/flexi-wage-subsidy/displacement-due-to-economic-downturn.html) [https://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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://doogie.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.

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 \[https://doogie.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-specialist-process.html\]](https://doogie.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 \(Word 38.36KB\) \[http://doogie/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/fwse-business-process-final.docx\]](http://doogie/documents/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 \(PDF 120.61KB\) \[http://doogie/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/fwse-business-process-final.pdf\]](http://doogie/documents/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 \[https://doogie.ssi.govt.nz/resources/helping-clients/products-services/work-and-income/industry-partnerships/mana-mahi/privacy-form-and-consent-process.html\]](https://doogie.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) | 1. 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 | Eligibility criteria [http://doogie/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi- |

| Stage and/or Self-Employment Start-up (SESU) | Steps | Tools & Forms |
|--|--|---|
| | <p>client eligibility criteria. If you need help with this, click on the link for the “<i>Eligibility criteria</i>” in the Tools and Forms column.</p> <p>If you are unsure, please refer to the FWSE specialist Work Broker within your region.</p> <p>2. If the client does not meet the client eligibility criteria the Case Manager will complete and send the “<i>FWSE TEMPLATE - First Contact & Not Eligible (Decline letter 2)</i>” in the Tools & Forms column.</p> <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 “<i>Other assistance / funding for job seekers</i>” 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 “<i>FWSE TEMPLATE - First Contact & Eligible (Letter 1)</i>” and the “<i>FWSE TEMPLATE - Are you thinking of becoming self-employed</i>” assessment form to the client via email. Both letters/forms 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"> a. 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. b. Whether the client does or does not meet the client eligibility criteria (include reasons, if appropriate) c. 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>wage-self-employment/flexi-wage-self-employment-eligibility.html]</p> <p><u>Other assistance / funding for job seekers</u> [http://doogole/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><u>FWSE TEMPLATE - First Contact & Not Eligible (Decline letter 2)</u> [https://doogole.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><u>FWSE TEMPLATE - First Contact & Eligible (Letter 1)</u> [https://doogole.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-eligible.docx]</p> <p><u>FWSE TEMPLATE - Are you thinking of becoming self-employed</u> [https://doogole.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><u>CMS - Searching and registering a new person</u> [https://doogole.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/cms-searching-and-registering-a-new-person.pdf]</p> <p><u>Uploading electronic documents to CMS</u> [https://doogole.ssi.govt.nz/business-groups/helping-clients/service-delivery/strategy-and-change/uploading-documents-to-cms.html]</p> |

| Stage | Steps | Tools & Forms |
|---|--|---|
| <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 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</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-acknowledgment.docx]</p> |

| Stage | Steps | Tools & Forms |
|---|---|--|
| Vetting agent and vetting report with recommendation | <p>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>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 | <p>BTAG Process [https://doogie.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://doogie.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://doogie.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://doogie.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://doogie.ssi.govt.nz/business-groups/helping-clients/service-delivery/strategy-and-change/uploading-documents-to-cms.html]</p> |

| Stage | Steps | Tools & Forms |
|--|--|--|
| Deciding how much to grant | <p>• End of process.</p> <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). <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://doogole/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>Bank account [https://doogole.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-subsidy-claims.html#Bankaccount4]</p> <p>CMS Provider Management User Guide [https://doogole.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://doogole/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#Bankaccount4]</p> |

| Stage | Steps | Tools & Forms |
|------------------------------------|---|---|
| Entering client event notes in CMS | <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 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. <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> | <p>employment-start-up-approval-process-and-decision-guidelines.html]</p> <p>FWSE TEMPLATE - Application Approved (Letter 7) [https://doogie.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://doogie.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> |
| 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://doogie/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> |

| Stage | Steps | Tools & Forms |
|-----------------------------------|--|---|
| 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://doogie.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> | |
| 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://doogie/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> |



Do you want to start your own business?

We may be able to support you and help with costs while you get started.

Flexi-wage Self-employment is one of the ways we support New Zealanders into work.

Who can get Flexi-wage Self-employment?

You may be able to get Flexi-wage Self-employment if you're all of the following:

- out of work
- aged between 18 and 64 inclusive (or 65+ and don't qualify for NZ Super)
- disadvantaged in the local labour market
- at risk of long-term benefit dependency
- able to meet the residency criteria
- not be insolvent.

Flexi-wage Self-employment includes:

- \$600 a week over 28 weeks, totalling \$16,800 (GST inc) if you're running your business full-time
- a Business Training and Advice Grant of up to \$5,000 (to develop a business plan or participate in training for business skills, advice and producing project reports).

Contact us if you're interested

We'll talk with you about your business idea, your needs and what type of help we may be able to offer.

We'll need to see your business plan and, if you don't already have one, help you find out how to create one. We can also tell you how a Business Training and Advice Grant might be able to help.

We then send your business plan to be independently assessed to make sure the business is potentially viable.

We'll let you know the outcome of the assessment and, if it's approved, we'll send you a contract to get Flexi-wage underway.

Find out more by calling our Employer Services team, **0800 778 008**, or go to www.workandincome.govt.nz/flexiwage

You may also be able to get up to \$10,000, to help with business start-up costs, through our Self-employment start up payment: www.workandincome.govt.nz/startup

Debt recovery process for Mana in Mahi and Flexi-wage

This page provides information about how to recover Flexi-wage, Flexi-wage Self-employment and Mana in Mahi debts.

| Stage | Steps | Tools & Forms |
|---|---|--|
| Contacting the client or employer | <ol style="list-style-type: none"> 1. The Contract Manager will contact the client / employer <ol style="list-style-type: none"> a. If contact with the client/employer is successful, go to step 2. b. If unsuccessful, email Client Support Debt Management (CSDM) at CSDM_FWSE_Debt@msd.govt.nz [mailto:CSDM_FWSE_Debt@msd.govt.nz] with the debt details and advise you have been unable to contact the client/employer. No further action is required. 2. If you are contacting the: <ol style="list-style-type: none"> a. Employer, go to step 3 b. Non-current MSD client, go to step 7 c. Current MSD client, go to step 11. | |
| Process for recovering debt from an employer | <ol style="list-style-type: none"> 3. The process for recovering debt from the employer is the same whether the employer offers, or is required, to repay some funding. Have a discussion with the employer about the amount to be repaid and how they wish to repay it. Repayment can be made: <ol style="list-style-type: none"> a. In one lump sum payment; or b. As a partial lump sum with regular repayments for the balance, paid within 3 months; or c. By regular repayments over 3 months. 4. An invoice needs to be raised by completing the National Accounting Centre (NAC) Invoice Request form for NAC to send to the employer. Click on the “<i>Accounts Receivable</i>” link in the Tools & Forms column if you need help with how to do this. 5. Create a manual letter to confirm the debt amount and arrangement made. Refer to the links in the Tools & Forms column for the appropriate letter e.g.: <ol style="list-style-type: none"> a. <i>Letter 1 for Flexi-wage and Mana in Mahi debts</i>, or b. <i>Letter 2 for Flexi-wage Self-employment debts</i> 6. Send a copy of the manual letter to NAC at: NAC_financial_services@msd.govt.nz [mailto:NAC_financial_services@msd.govt.nz] | <p>Accounts Receivable [https://doogie.ssi.govt.nz/helping-you/finance/finance-forms/accounts-receivable.html]</p> <p>Letter 1 - Flexi-wage and Mana in Mahi [https://doogie.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/flexi-wage-debt-recovery/letter-1-maha-in-mahi-june-2022.docx]</p> <p>Letter 2 - Flexi-wage Self-employment [https://doogie.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/flexi-wage-debt-recovery/letter-2-flexi-wage-self-employment-june-2022-employer.docx]</p> |
| Process for recovering debt | <ol style="list-style-type: none"> 7. Have a discussion with the client about the debt established and arrange the debt recovery. | <p>Letter 3 - Flexi-wage and Mana in Mahi [https://doogie.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/flexi-wage-debt-recovery/letter-3-flexi-wage-and-maha-in-mahi-june-2022.docx]</p> |

| <p>Stage from a non-current MSD client</p> | <p>Steps</p> <p>Repayment can be made:</p> <ol style="list-style-type: none"> a. In one lump sum payment, or b. As partial lump sum with regular repayments for the balance, or c. By regular repayments <p>8. Create a manual letter to confirm the debt amount and arrangement made. Refer to the links in the Tools & Forms column for the appropriate letter e.g.:</p> <ol style="list-style-type: none"> a. <i>Letter 3 for Flexi-wage and Mana in Mahi debts, or</i> b. <i>Letter 5 for Flexi-wage Self-employment debts</i> <p>9. Add notes to the client's CMS record, include the debt amount and debt reason. Note that an email will be sent to CSDM, and a letter has been sent to the client to confirm the debt amount and the agreed repayment arrangement.</p> <p>10. Email CSDM with the debt and arrangement details, to ensure they can track the debt at: CSDM_FWSE_Debt@msd.govt.nz [mailto:CSDM_FWSE_Debt@msd.govt.nz].</p> | <p>Tools & Forms</p> <p>and-change/employment/flexi-wage-debt-recovery/letter-3-flexi-wage-maha-in-mahi-non-current-clients-june-2022.docx</p> <p>Letter 5 - Flexi-wage Self-employment [https://doogole.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/flexi-wage-debt-recovery/letter-5-flexi-wage-self-employment-june-2022-non-current-clients.docx]</p> | | | | | | | | | | | | | | |
|--|--|--|------------------|--------------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|-------------|---------|--|
| <p>Process for recovering debt for a current MSD client</p> | <p>11. Have a discussion with the client about the debt established and arrange the debt recovery. Repayment can be made:</p> <ol style="list-style-type: none"> a. In one lump sum payment; or b. As a partial lump sum with regular deductions from their benefit* for the balance; or c. With regular deductions from their benefit*, use the table below as a guide <p>*Mana in Mahi, Flexi-wage Self-employment (FWSE) and Self-employment Start-up (SESU) are debts that can be automatically repaid from benefit. FWSE weekly Wage Subsidy cannot be automatically repaid from benefit and requires the client's agreement or an alternative payment method e.g., Automatic Payments</p> <table border="1" data-bbox="423 1499 911 1829"> <thead> <tr> <th>Debt Amount</th> <th>Weekly Repayment</th> </tr> </thead> <tbody> <tr> <td>Under \$2000</td> <td>\$25.00</td> </tr> <tr> <td>\$2000 to \$3000</td> <td>\$30.00</td> </tr> <tr> <td>\$3000 to \$5000</td> <td>\$35.00</td> </tr> <tr> <td>\$5000 to \$6000</td> <td>\$40.00</td> </tr> <tr> <td>\$6000 to \$8000</td> <td>\$45.00</td> </tr> <tr> <td>Over \$8000</td> <td>\$50.00</td> </tr> </tbody> </table> <p>12. If repayment will be by deductions from benefit, consider the other debt the client is repaying from their benefit, including attachment orders and agree on a reasonable, sustainable deduction from their benefit. If they are paying</p> | Debt Amount | Weekly Repayment | Under \$2000 | \$25.00 | \$2000 to \$3000 | \$30.00 | \$3000 to \$5000 | \$35.00 | \$5000 to \$6000 | \$40.00 | \$6000 to \$8000 | \$45.00 | Over \$8000 | \$50.00 | <p>Letter 4 – Flexi-Wage & Mana in Mahi [https://doogole.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/flexi-wage-debt-recovery/letter-4-flexi-wage-and-maha-in-mahi-current-clients-june-2022.docx]</p> <p>Letter 6 – Flexi-Wage Self Employment [https://doogole.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/flexi-wage-debt-recovery/letter-6-flexi-wage-self-employment-for-a-current-msd-client-june-2022.docx]</p> |
| Debt Amount | Weekly Repayment | | | | | | | | | | | | | | | |
| Under \$2000 | \$25.00 | | | | | | | | | | | | | | | |
| \$2000 to \$3000 | \$30.00 | | | | | | | | | | | | | | | |
| \$3000 to \$5000 | \$35.00 | | | | | | | | | | | | | | | |
| \$5000 to \$6000 | \$40.00 | | | | | | | | | | | | | | | |
| \$6000 to \$8000 | \$45.00 | | | | | | | | | | | | | | | |
| Over \$8000 | \$50.00 | | | | | | | | | | | | | | | |

| Stage | Steps | Tools & Forms |
|-------|---|---------------|
| | <p>by an alternative method, agree on a reasonable and sustainable repayment amount</p> <p>13. Create a manual letter to confirm the debt amount and arrangement made. Refer to the links in the Tools & Forms column for the appropriate letter e.g.:</p> <p>a. <i>Letter 4 for Flexi-wage and Mana in Mahi debts</i>, or</p> <p>b. <i>Letter 6 for Flexi-wage Self-employment debts</i></p> <p>14. Add notes to the client's CMS record, include the debt amount and debt reason. Note that an email will be sent to CSDM, and a letter has been sent to the client to confirm the debt amount and the agreed repayment arrangement.</p> <p>15. Email CSDM with the debt and arrangement details, to ensure they can track the debt CSDM_FWSE_Debt@msd.govt.nz [mailto:CSDM_FWSE_Debt@msd.govt.nz].</p> | |

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RELEASED UNDER THE OFFICIAL INFORMATION ACT

Flexi-wage Self-employment Business Process

1. Client makes an expression of interest through their selected entry point. Either:
 - a. Calling into the call centre
 - b. Coming into a Work and Income site
 - c. Coming through the online enquiry form (via S2P and the centralised team)
2. Refer client to a Work Broker (if not already connected to one).

Work Broker responsibilities (Can be the FWSE specialist)

3. Provide client with basic Flexi-wage Self-employment (FWSE) information. (link [here](#))
4. Perform eligibility check. Is the client disadvantaged in the labour market and at risk of long-term benefit receipt?
 - a. If the client is eligible continue to step 5.
 - b. If the client is not eligible decline and send Decline Letter #2 to client via email (link here)
5. Send letter #1 and 'Are You Thinking of Becoming Self-Employed' assessment form to client via email.
6. Scan completed form to clients CMS file
7. Refer client to FWSE specialist.

Flexi-wage Self-employment Specialist responsibilities

8. If the client has a business idea check whether it meets the business/industry eligibility.
9. Explain the next steps of the process and expectations to the client, including potential availability of on-going support from business experts/mentors, business plan requirements and vetting process.
10. Explain list of preferred suppliers if the client requests or requires additional support.
11. Ask the client for their business plan if they have one.
 - a. If the client requires assistance completing a business plan refer the client to the list of preferred suppliers.
 - b. Complete the Business Training and Advice Grant (BTAG) process (link here)

12. Before sending the client's business plan to the vetting agent, check that all required information is provided. This is not to evaluate the business plan and viability of the business, it is to ensure that the information being forwarded to the independent vetting agent is complete. This includes, but is not limited to the following:
 - a. Full business details
 - b. What the business does and how
 - c. Strategies and goals
 - d. Market and competitor analysis
 - e. Current and planned assets list.
 - f. Financial planning, including cash flows, profit and loss forecast and any debt owing to MSD.
13. Send letter #4 to client via email.
 - a. If the business plan is complete, edit letter #4 to reflect this before sending it to the client.
 - b. If the business plan is missing information, edit letter #4 to reflect this before sending it to the client.
14. Provide vetting agent with the business plan and complete BTAG process (link here).
15. Upon reviewing the business plan the vetting agent will provide a report to the FWSE specialist and a recommendation letter. Check whether the vetting agent recommends the business is viable.
 - a. If the agent recommends that the business is not currently viable, they may provide advice to the client or help them adjust their business plan
16. Recheck clients eligibility in case their circumstances have changed since initial application.
 - a. If the client is no longer eligible send decline letter #5
 - b. If the client is still eligible continue to step 15
17. If the vetting agent has recommended the business plan then advise the approver of the outcome, and complete and submit the Flexi-wage Self-employment agreement.
 - i. If the clients business plan has not been approved, send decline letter 6 to client via email
18. Complete Flexi-wage Self-employment agreement with client
 - a. Client will be required to provide
 - i. Verified bank account details and,

ii. IRD and GST numbers

19. Add opportunity number to CMS, create an employer profile and client self-placement
20. Submit the recommendation of approval and Flexi-wage self-employment agreement to the regional approver.
21. Contract is approved and sent via CMS to Central Processing Unit to be processed.
22. Send approval letter #7 to client via email.
23. Refer the client to a case manager with expertise in business income to discuss the benefit impacts with the client and offer any potential non-benefit assistance.
 - a. Cancel benefit and organise any additional assistance the client has requested
 - b. Offer provider support
 - i. Complete Business Training and Advice Grant process if required for people requesting or needing ongoing support.

Post-supports

24. Check-ups are complete in 1, 3- and 6-month increments
 - a. Month 1: Receipts for Start Up Grant funding
 - b. 3 months: FWSE specialist contacts client to check in on how business is going, supplier support continues here if already included in initial support package, or if there sufficient BTAG funding it is re-offered to client
 - c. 6 months: FWSE specialist contacts client for check in. Supplier support can continue here or is re-offered to client