



**MINISTRY OF SOCIAL  
DEVELOPMENT**  
TE MANATŪ WHAKAHIATO ORA

10 November 2023

Tēnā koe

On 12 October 2023, the Ministry of Social Development (the Ministry) received your request for information under the Official Information Act 1982 (the Act). You requested the following information:

*Can I please have the following information under the OIA.*

- 1. What do I need to do to apply for the Self-Employment Startup Payment and the Flexi-Wage for Self-Employment.*
- 2. If people are on a benefit and live in a area that doesn't have a Council supplied water scheme and rely on tank water or to have water brought and delivered, can they get M.S.D to pay for the water delivery and then have it repaid over time.*
- 3. Do M.S.D have supply agreements with water carriers in area's that the Council don't have a council water scheme.*
- 4. How does a carrier become a approved supplier for M.S.D.*
- 5. If im on a benefit and live in say Christchurch but can get full time in the North Island can M.S.D help with moving me and my property up there and if so how much is the grant.*

Please refer to the attached **Appendix** which includes the information you have requested, as follows:

Question 1: For information on Flexi-wage for self-employment, Business Training and Advice Grant and Self-employment start up payment, please see pages 1-7 in the attached Appendix.

Questions 2, 3 and 4: For information on assistance with water tank refill, how to register as a supplier and for a copy of the supplier form, please see pages 8-16 in the attached Appendix.

Question 5: For information on the \$5k to Work, Transition to Work Grant and the respective application forms, please see pages 17-30 in the attached Appendix.

Please note, information provided for the Flexi-wage self-employment is correct at this time but may be subject to change over time.

We note your interest in starting your own business, and to provide you with the most helpful information, we have also provided you with the start-up business plan template that is also available on the Ministry of Business, Innovation and Employments website. This may assist you in preparing to start your own business. Please see page 31 and onwards for this template.

The principles and purposes of the Official Information Act 1982 under which you made your request are:

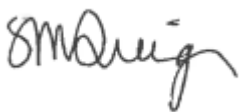
- to create greater openness and transparency about the plans, work and activities of the Government,
- to increase the ability of the public to participate in the making and administration of our laws and policies and
- to lead to greater accountability in the conduct of public affairs.

This Ministry fully supports those principles and purposes. The Ministry therefore intends to make the information contained in this letter and any attached documents available to the wider public. The Ministry will do this by publishing this letter and attachments on the Ministry's website. Your personal details will be deleted, and the Ministry will not publish any information that would identify you as the person who requested the information.

If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with this response, 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](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui



Sarah Quigan  
**Manager**  
**Official Information Team**

# WORK AND INCOME

## TE HIRANGA TANGATA

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

**Printed:** 24 October 2023

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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 for self-employment there's criteria that you need to meet, and criteria your intended business needs to meet.

##### 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](https://business.govt.nz) also has information about how to create a business plan:

[How to write a business plan - Business.govt.nz](#) <sup>(Link 1)</sup>

#### 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](#) <sup>(Link 2)</sup>

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](#) <sup>(Link 3)</sup>

You may also be able to get help with essential start up costs, eg 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](#) <sup>(Link 4)</sup>

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](#) <sup>(Link 5)</sup> 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](#) <sup>(Link 6)</sup>

[Self-employment start-up payment](#) <sup>(Link 7)</sup>

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## 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://www.workandincome.govt.nz/form/workandincome/govt/nz/form.req2?requestType=workandincome-govt-nz-flexi-wage-selfemploy-form>
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>

# WORK AND INCOME

## TE HIRANGA TANGATA

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**Printed from:** <https://www.workandincome.govt.nz/products/a-z-benefits/business-training-and-advice-grant.html>

**Printed:** 24 October 2023

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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](#) <sup>(Link 1)</sup>.

#### 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](#) <sup>(Link 2)</sup>

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](#) <sup>(Link 3)</sup>

[Flexi-wage for self-employment](#) <sup>(Link 4)</sup>

[Self-employment start up payment](#) <sup>(Link 5)</sup>

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## Index of page links

1. <http://www.workandincome.govt.nz/about-work-and-income/contact-us/phone-numbers.html>
2. tel:0800559009
3. <http://www.workandincome.govt.nz/work/work-for-yourself/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>

# WORK AND INCOME

## TE HIRANGA TANGATA

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

**Printed:** 24 October 2023

### 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](#) <sup>(Link 1)</sup>, 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](tel:0800559009) <sup>(Link 2)</sup>

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](#) <sup>(Link 3)</sup> 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](#) <sup>(Link 4)</sup>

[Business Training and Advice Grant](#) <sup>(Link 5)</sup>

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## 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>



[Map](#) » [Income support](#) » [Extra help](#) » [Special Needs Grant](#) » [Qualifications](#) » [Emergency needs](#) » Water tank refill

<https://www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/water-tank-refill-01.html>

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## Water tank refill

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Clients may be able to get a Special Needs Grant to cover the cost of both delivery and refilling of a water tank when they meet all qualifications, and where the property they live in is either:

- owned by them **or**
- rented by them and they are responsible for refilling the water tank

### Tenancy agreement signed after 1 October 2010

From 1 October 2010, it is the responsibility of the tenant to refill their water tank unless the tenancy agreement specifically states the landlord is responsible for this.

Clients can get a Special Needs Grant to refill their water tank unless their tenancy agreement specifically states that the landlord is responsible.

### Tenancy agreement signed before 1 October 2010

Before 1 October 2010, landlords were responsible for refilling the water tank for their tenants unless the tenancy agreement specifically stated the tenant was responsible for this.

Clients can get a Special Needs Grant to refill their water tank if their tenancy agreement was signed before 1 October 2010, and it specifically states they are responsible for refilling the water tank.

If their tenancy agreement does not state they are responsible for refilling the water tank, the landlord is responsible for this. In this case, the client cannot get a Special Needs Grant to refill the water tank.

## Payment

Unless exceptional circumstances exist:

- the maximum amount payable is \$500 **and**
- is restricted to one payment in any 52 week period

### Payment non-recoverable

Special Needs Grants for water tank refills are **always** non-recoverable.

### For more information see:

- [Qualifications](#)
- [Exceptional circumstances](#)

## Legislation

- Other Emergency Grants clause 14.4 Special Needs Grants Programme
-

# WORK AND INCOME

## TE HIRANGA TANGATA

**Printed from:** <https://www.workandincome.govt.nz/online-services/supplier-registration/>

**Printed:** 24 October 2023

## Register as a Work and Income supplier

Find out how to register as a supplier. Once you're registered, find out how to change your business details and refund money owed.

You need to register as a supplier with us if:

- you're a supplier of goods or services, and
- you want to receive payments from us or other parts of the Ministry of Social Development.

Payments include being able to accept Payment Cards or Youth Service Payments Cards.

### Information

#### Private accommodation providers:

If you're registering for a one-off payment, e.g. bond, we'll remove your record after this payment has been made. If you want another one-off payment, you'll need to register again.

## How to register as a supplier

### Step 1 - Complete the registration form

To register as a supplier, you can complete the online form as long as you don't need to complete the paper-based form.

You'll need to complete the paper-based form if either:

- your Merchant ID <sup>(Link 1)</sup> has letters in it, or
- you have problems with the online form.

#### Register using the online form

When you register using the online form:

- only enter the first 25 characters of your business name or trading name.
- enter your GST or IRD number without spaces or dashes.

We'll send you an email with your completed online registration form attached.

Register now <sup>(Link 2)</sup>

#### Register using the paper form

Only use the paper-based form if either:

- your Merchant ID <sup>(Link 3)</sup> has letters in it, or
- you have problems with the online form.



Supplier registration form (PDF 676.15KB) <sup>(Link 4)</sup>

### Step 2 - Gather your supporting documents

We need:

- verification of your bank account or building society account, which shows your:
  - account name
  - account number, and
  - bank logo
- an EFTPOS printout (if you have EFTPOS) confirming your [EFTPOS Merchant ID number](#) <sup>(Link 5)</sup>.

### If you're a landlord or accommodation provider

You also need to provide these supporting documents:

- Homeowners:
  - land and water rates bills
  - mortgage documents
  - trust deeds
  - photo ID for all the homeowners as is written on the land and water rates bills and mortgage details
  - a written contract of authority if someone is acting on behalf of a homeowner. This includes contact details and photo ID for the homeowner(s) and the person acting their behalf.
- Property management:
  - a contract between the property management company and the homeowner(s)
  - photo ID for the property manager and the homeowner(s).
- Head tenants:
  - tenancy agreements between the head tenant and the homeowner(s)
  - photo ID for the head tenant and the homeowner(s).

### Step 3 - Email your supporting documents and paper-based form

You can email your supporting documents and paper-based form (if you've filled this out) to us at [cpu\\_suppliers@msd.govt.nz](mailto:cpu_suppliers@msd.govt.nz) <sup>(Link 6)</sup>

If you completed the online form, make sure you include your application reference number in the subject line. <sup>(Link 7)</sup>

#### How to change your business details

To change any of your business details, you need to complete the 'Retailer/Supplier/Payee - Change of details' form.

Post the form, along with any relevant documents, to:

Payment Card  
Central Processing Unit  
PO Box 43 195  
Mangere 2025  
Auckland

Relevant documents can include:

- bank account verification, if your bank account has changed
- an EFTPOS print out confirming your new Merchant ID number.



[Retailer/Supplier/Payee - Change of details \(PDF 490.44KB\)](#) <sup>(Link 8)</sup>

#### Refunding money owed

##### When a refund needs to go to us

The refund needs to go to us (Ministry of Social Development) when you need to refund money from:



- a one-off payment or
- a payment made using a payment card.

This might be because the client paid for goods or services they didn't get.

### How to refund money to us

You can do this by direct credit:

Account name: MSD ROBOC 3

Account number: 03-0049-0006243-25

Reference: Add the letter C and customer's 9-digit reference number (without spaces or dashes) eg C123456789

Code: RFD

Particulars: Client surname and initial

Please then email [Crown\\_Revenue@msd.govt.nz](mailto:Crown_Revenue@msd.govt.nz) <sup>(Link 9)</sup> to confirm a refund has been paid and include details of:

- the amount
- customer's surname and initial
- customer's 9-digit MSD reference number
- what the refund is for eg, washing machine.

### When a refund needs to go to the client

If you need to refund money from a regular payment made by us on behalf of a client, the refund needs to go to the client.

This might be because we made a payment after the client had stopped a weekly service.

An exception to this is refunds for regular payments made to SPARK. These refunds need to be paid to us (Ministry of Social Development). We'll process the refund and pay it back to the client.

## Where to get more help

You can email us at [cpu\\_suppliers@msd.govt.nz](mailto:cpu_suppliers@msd.govt.nz) <sup>(Link 10)</sup>

Or you can call us on [0800 559 009](tel:0800559009) <sup>(Link 11)</sup> and say 'supplier' when our phone system asks what you're calling about. Then say you need technical help with the website. You'll be put straight through to someone who can help.

## Related

[Information about Payment Cards](#) <sup>(Link 12)</sup>

[How to find your merchant ID](#) <sup>(Link 13)</sup>

## Index of page links

1. <http://www.workandincome.govt.nz/providers/payment-card-suppliers/how-to-find-your-merchant-id.html>
2. [https://services.workandincome.govt.nz/ua/supplier\\_registration](https://services.workandincome.govt.nz/ua/supplier_registration)
3. <http://www.workandincome.govt.nz/providers/payment-card-suppliers/how-to-find-your-merchant-id.html>
4. <http://www.workandincome.govt.nz/documents/forms/retailer-supplier-registration-form.pdf>
5. <http://www.workandincome.govt.nz/providers/payment-card-suppliers/how-to-find-your-merchant-id.html>
6. [mailto:cpu\\_suppliers@msd.govt.nz](mailto:cpu_suppliers@msd.govt.nz)
7. [mailto:cpu\\_suppliers@msd.govt.nz](mailto:cpu_suppliers@msd.govt.nz)
8. <http://www.workandincome.govt.nz/documents/forms/retailer-supplier-payee-change-of-details.pdf>
9. [mailto:Crown\\_Revenue@msd.govt.nz](mailto:Crown_Revenue@msd.govt.nz)
10. [mailto:cpu\\_suppliers@msd.govt.nz](mailto:cpu_suppliers@msd.govt.nz)
11. <tel:0800559009>
12. <http://www.workandincome.govt.nz/providers/payment-card-suppliers/index.html>



# Retailer/Supplier/Payee Details



MINISTRY OF SOCIAL  
DEVELOPMENT  
TE MANATŪ WHAKAHIAATO ORA

If you're a retailer, supplier or payee expecting to receive money from the Ministry of Social Development that relates to a client, you'll need to complete this form.

- **Retailers or suppliers** of goods and/or services are usually businesses, landlords or accommodation providers
- **Payees** are people or organisations approved to receive part or all of a client's payments.

We collect information such as your or your business' name, contact and bank details. If any of these details change, you need to let us know.

**To prevent a delay with payment, please provide all the documents we need. These are noted in the margin.**

## Details about you or your business

1

Are you filling in this form as an individual or on behalf of a business?

☐

An individual

[Go to question 4](#)

☐

On behalf of a business

2

What is your business' name?

3

What is the trading name of your business?

☐

The name I wrote in Question 2

☐

Other [Write the full name](#)

4

What is your full name?

First and middle names

Surname or family name

5

Do you have a GST number?

☐

Yes



What is the GST number?

☐

No



What is your IRD number?

6

Do you want to accept the Youth Service payment card?

☐

No

☐

Yes

**INFORMATION FOR Q5:**  
You **must** provide a GST or IRD number.

**INFORMATION FOR Q6:**  
Young people aged 16 to 19 years old have some of their weekly benefit payment loaded onto a payment card so they can buy essential items.



7

**Does your business mainly provide accommodation?**☐

No

**Go to question 10**☐

Yes

**INFORMATION FOR Q8:**

You need to provide proof that you're authorised to act on the property owner's behalf.

8

**Please tick which applies for your accommodation**☐

I'm the main tenant of a property I rent

☐

I own the property

☐

A family trust owns the property

☐

Someone else owns the property and I'm authorised to act on their behalf

☐

I provide temporary commercial or community based accommodation

**INFORMATION FOR Q9:**

Temporary commercial and community based accommodation may be suppliers of emergency housing.

9

**Do you want to register this accommodation as emergency housing?**☐

No

☐

Yes

**Go to question 11****INFORMATION FOR Q10:**

You need to provide proof that you're authorised to act on the property owner's behalf.

10

**What type of goods or services do you mainly provide?**☐

Food

☐

Fuel

☐

Car repairs

☐

Furniture

☐

Clothing

☐

Dental Treatment

☐

Medical treatment

☐

Optometry

☐

Other

**What do you mainly provide?****EFTPOS details**

11

**Does your business use EFTPOS?**☐

No

**Go to question 13**☐

Yes

**ATTACHMENT FOR Q12:**

You must attach your merchant logon receipt.

12

**Which EFTPOS provider do you use?**☐

EFTPOS New Zealand or Verifone

**What is your Merchant ID Number? (the first eight digits of the terminal ID from your merchant logon receipt)**☐

Paymark or ETSL

**What is your Merchant ID Number? (the first six digits of the terminal ID from your merchant logon receipt)****ATTACHMENT FOR Q13:**

You need to provide proof of your bank account details, such as a bank statement.

13

**What bank account would you want your payments to be paid into?**

The account is in the name of:

The account number is:

Bank

Branch

Account number

Suffix

## Tell us how we can contact you

14

### What is your street address?

Flat/House number

Street name

Suburb

Town/City

15

### Is your mailing address different from where you live?

☐

No

☐

Yes



If yes, tell us your mailing address

16

### What are your or the authorised contact person's details?

Contact person's first name

Contact person's surname or family name

Tick the best way for us to contact you first

Phone	(    )	
Mobile phone	(    )	
Email	(    )	

#### HOW TO ANSWER Q14:

If you live overseas you must provide a contact address in New Zealand for Question 15.

#### HOW TO ANSWER Q16:

Please only give us contact details you'd like us to use.

## Declaration and signature

### By signing this application you:

- understand this information is collected by the Ministry of Social Development and used for the purposes of the Ministry and that under the Privacy Act (which applies to individuals). You have the right to request access to all information the Ministry holds about you and to request correction to that information
- understand that the Privacy Act applies to all information about Ministry clients referred to your business outlet and must be treated by you in accordance with that Act
- understand that you and the Ministry are subject to the Official Information Act and therefore any information held by you in relation to this form is treated under that Act as held by the Ministry. Should you receive any request for information under that Act, you agree to forward that request to the Ministry immediately and to supply any such information requested by the Ministry to allow the Ministry to meet its obligations under that Act
- agree not to disclose any information about this registration or relating to Ministry clients to any third party unless required to disclose that information by law
- consent to any enquiries into your trading activities, or any other relevant information, as part of the process for making a decision about this registration (eg, contacting the EFTPOS provider to verify your Merchant ID, or the Ministry of Justice to verify any Secondhand Dealer or Pawnbroker's licence or certificate you may hold)
- commit to acting respectfully and professionally towards all Ministry of Social Development clients referred to you, and commit to ensuring your staff also do the same
- will ensure that Ministry clients know you are responsible for any fault with the product or service delivered, including standard warranty/guarantee conditions listed under the Consumer Guarantees Act
- understand that if the Ministry is redirecting money from a client's payment, the payment will only be made where the client's payment is sufficient to cover the redirection. The client or their agent may change the redirection at any time.
- agree to advise the Ministry immediately of any changes to the details you have provided on this form.

The information I have provided on this form is true and complete.

Name (print)

Signature

Day

Month

Year

# WORK AND INCOME

## TE HIRANGA TANGATA

**Printed from:** <https://www.workandincome.govt.nz/products/a-z-benefits/5k-to-work.html>

**Printed:** 24 October 2023

## \$5k to Work

You may be able to get \$5k to Work if you qualify for a benefit and need to move to take up a job.

### Information

You'll have to pay the money back if you leave your job without a good reason and then re-apply for a benefit or return to study within 3 months of starting your job.

## Who can get it

To get \$5k to Work, you have to:

- either:
  - qualify for a main benefit (eg, Jobseeker Support), or
  - be the partner of someone who qualifies for a main benefit
- have a confirmed job offer for work in New Zealand, with a permanent or fixed-term contract (not a casual contract), that's either:
  - at least 30 hours a week, or
  - less than 30 hours a week where it is reasonable and appropriate (eg, you can support yourself with this job if you're not on a benefit)
- have a confirmed job offer that's:
  - longer than 91 days, and
  - starting within 28 days from when you apply for \$5k to Work
  - based in New Zealand
- be moving to take up the job
- be likely to need a benefit for a long time if you don't get this job.

## What you can get

You'll get a lump sum payment of \$5,000 which is not taxed. This is to help with the costs of moving to take up your new job.

## How to apply

### 1. Complete the application form

Once you have a confirmed, full-time job offer, complete the \$5K to Work paper application form.



[\\$5k to Work application form \(PDF 193.13KB\)](#) <sup>(Link 1)</sup>

### 2. Call us

You need to call us on [0800 559 009](tel:0800559009) <sup>(Link 2)</sup>



We'll talk with you to understand your situation and how we can help.

### 3. Provide documents

You'll need to provide a copy of your confirmed job offer (eg, an employment contract or a letter from your employer) that shows the:

- start date for the role
- number of hours
- duration of the contract.

We'll let you know how to get these documents to us.

## What happens next

We'll contact your employer to confirm your employment.

If your application's approved, we'll pay the money into your bank account.

### Related

[Finding or starting work – help with costs](#) <sup>(Link 3)</sup>

[In-work support](#) <sup>(Link 4)</sup>

---

## Index of page links

1. <http://www.workandincome.govt.nz/documents/forms/5k-to-work-incentive-payment-application.pdf>
  2. tel:0800559009
  3. <http://www.workandincome.govt.nz/products/a-z-benefits/transition-to-work-grant.html>
  4. <http://www.workandincome.govt.nz/work/job-support-and-advice/index.html>
-

# \$5k to Work

## incentive payment application



MINISTRY OF SOCIAL  
DEVELOPMENT  
TE MANATŪ WHAKAHIATO ORA

The **\$5k to Work** incentive payment is to help you relocate to another area in New Zealand to take up full-time work. This can include seasonal work if it's for more than 91 days.

To get this, you or your partner must qualify for a main benefit and there are also some other conditions.

Write your client number here. It can be found on your Community Services Card.

Client number

### Your details

1

#### ATTACHMENT FOR Q1:

Please provide proof of your identity when you apply. For example your passport or driver licence.

2

### What is your full name?

First and middle names

Surname or family name

3

### What date were you born?

Day Month Year

4

#### HOW TO ANSWER Q3:

If you live in a rural area, flat/house number could include your RAPID number, fire number, emergency services number.

### Where do you live now?

Flat/House number Street name

Suburb

Town/City

#### HOW TO ANSWER Q4:

Mailing address can include a PO Box, rural delivery details, or C/O address.

### Is your mailing address different from where you live now?

☐

No

☐

Yes



Tell us your mailing address

5

#### HOW TO ANSWER Q5:

Please only give us contact details you'd like us to use.

### How else can we contact you?

Tick the best way for  
us to contact you

Home phone	( )	
Mobile phone	( )	
Other phone	( )	
Email		

## Your new job 6



### ATTACHMENT FOR Q6:

You'll need to provide proof of your new job.

Examples of proof include:

- signed employment contract
- letter of offer from the employer.



### INFORMATION FOR Q7:

Examples of industries include:

- construction
- hospitality
- horticulture, etc.



### HOW TO ANSWER Q12:

Choosing YES will mean you won't have to make payments to your benefit or Student Allowance debt for three months, when you start full time work.

## What are the details of the business you'll be working for?

Business name

Business address

Street number

Street name

Suburb

Town/City

Employer's name

Employer's contact details

Phone	(     )
Mobile phone	(     )
Fax	(     )
Email	

## 7 What industry is the job in?

## 8 What date do you start?

<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------

Day      Month      Year

## 9 What is your before-tax pay rate?

\$

☐ Weekly☐ Fortnightly☐ Monthly

## 10 Is your employment for more than 30 hours a week?

☐ No☐ Yes

## 11 Is your employment expected to last for more than 91 days?

☐ No☐ Yes

## 12 If you're cancelling your benefit, do you want to apply for the three months Debt Recovery Suspension?

☐ No☐ Yes☐ Not applicable

## Your new accommodation

**13**

### Where will you be living when you move to the new area?

Flat/House number Street name

Suburb

Town/City

#### HOW TO ANSWER Q14:

Mailing address can include a PO Box, rural delivery details, or C/O address.

**14**

### Will your mailing address be different from where you will live?

☐

No

☐

Yes

**Tell us your mailing address**

#### HOW TO ANSWER Q15:

Please only give us contact details you'd like us to use.

**15**

### What will your contact details be when you are in the new area?

Tick the best way for us to contact you

Home phone	(     )	
Mobile phone	(     )	
Other phone	(     )	
Email		

## Declaration and signature

### By signing this form I understand that:

- The Ministry of Social Development can recover the \$5k to Work incentive payment if I leave my job without a good and sufficient reason and return to benefit or study within 91 days of starting work, or don't use the payment for the purposes for which it was granted (for example, if I don't relocate or start work).
- I can only receive one incentive payment to relocate in a 52 week period.
- The Ministry of Social Development may contact my employer for confirmation of my employment and/or to confirm that I'm in employment for more than 91 days.
- The information I have given is true and complete.

Your name (print)

Your signature

Date

Day

Month

Year



# WORK AND INCOME

## TE HIRANGA TANGATA

**Printed from:** <https://www.workandincome.govt.nz/products/a-z-benefits/transition-to-work-grant.html>

**Printed:** 24 October 2023

### Transition to Work Grant

We may be able to pay for things you need to find or start a job, such as clothes, travel, living expenses until your first pay and other things.

#### Information

You don't have to pay the money back.

#### Who can get it

To get the Transition to Work Grant you must be:

- 18 years or older (see below if you're 16 or 17 years old)
- looking for paid work of 30 hours or more a week, or 20 hours or more a week if you're a sole parent
- a New Zealand citizen or resident
- looking for or starting a job in New Zealand, not overseas
- and either:
  - getting a main benefit (eg Jobseeker Support or Sole Parent Support), **or**
  - registered with us as a job seeker, **or**
  - registered with Student Job Search (if you get Job Seeker Student Hardship), **or**
  - qualify for a main benefit and have an interview or job offer, **or**
  - have a short gap between jobs.

We'll also look at:

- how much you and your partner earn
- any cash assets you or your partner have
- whether you've been paid a Transition to Work Grant in the last 52 weeks.

#### 16 and 17 years old

You can apply if you're 16 or 17 years old and you:

- are relying on another kind of Government assistance (eg Youth Payment), **or**
- have a child or partner who is dependent on you, **or**
- are in extreme hardship (eg you can't afford basic living costs like accommodation or food), **or**
- have an Early Leaving Exemption (ELE) from school.

We may also look at how much your parent or caregiver earns, and any other income or cash assets they have, if you're still their dependent child. You're not considered a dependent child if you're getting a Youth Payment or Young Parent Payment.

#### What you can get

We may be able to help with the reasonable costs of finding work or starting a new job. For example:

- clothing and transport for a job interview
- interpreter fees



- tools or clothing for work
- relocating for work
- living expenses between your last benefit payment and first pay (eg board or rent, food and power)
- tattoo removal
- childcare when you go to a job interview or first start work.

You can get up to \$1,500 (in total) for these things in a 52-week period.

We may also be able to help with on-going childcare costs for up to 50 hours a week, depending on your circumstances.

[Help to pay for childcare](#) <sup>(Link 1)</sup>

## How to apply

You need to call us on [0800 559 009](tel:0800559009) <sup>(Link 2)</sup>

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 may need to fill out the the 'Transition to Work Grant' application form.



[Download the Transition to Work Grant form \(PDF 849.42KB\)](#) <sup>(Link 3)</sup>

## Related

[Work clothing and accessories for women](#) <sup>(Link 4)</sup>

[Professional clothing and career advice for men](#) <sup>(Link 5)</sup>

[Help to pay for childcare](#) <sup>(Link 6)</sup>

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## Index of page links

1. <http://www.workandincome.govt.nz/eligibility/children/childcare.html>
2. tel:0800559009
3. <http://www.workandincome.govt.nz/documents/forms/transition-to-work-grant-lab995.pdf>
4. <http://www.workandincome.govt.nz/work/job-support-and-advice/dress-for-success.html>
5. <http://www.workandincome.govt.nz/work/job-support-and-advice/professional-clothing-and-career-advice-for-men.html>
6. <http://www.workandincome.govt.nz/eligibility/children/childcare.html>

# Transition to Work Grant applicant form



MINISTRY OF SOCIAL  
DEVELOPMENT  
TE MANATŪ WHAKAHIATO ORA

The Transition to Work Grant can help with costs to get you into work. It can help pay for:

- interview costs, like clothing or transport
- things you need to start work, like clothing or tools.

It may also help with living costs until you get your first pay.

You can also see what extra help you might get by going to our online eligibility guide, *Check what you might get*. It helps you find out the ways we can help you and your family, and how to apply.

Go to **check.msd.govt.nz**

## What you need to bring

### Proof of who you are:

For you      For your partner  
(if you have one)

**If you were born in New Zealand**, bring one type of official identification that has your full legal name and your date of birth (for example, your birth certificate, passport, driver licence, firearms licence, deed poll).

☐☐

**If you were born overseas**, bring proof that you have a right to live in New Zealand (for example, a citizenship certificate, a New Zealand passport, a passport from another country with residence class visa or proof of permanent residence).

☐☐

**If your name has changed**, bring your marriage certificate, deed poll, or other proof of the name change.

☐☐

**All people applying** need to bring **two** more documents that help to prove who you are (for example, a marriage certificate, bank statement, phone or power account, driver licence).

☐☐

Proof of your bank account details, such as a bank statement.

☐☐

**If you're using identification that has expired, it must not be more than two years past the expiry date.**

# Transition to Work Grant application



MINISTRY OF SOCIAL  
DEVELOPMENT  
TE MANATŪ WHAKAHIATO ORA

Write your client number here. This number can be found on your Community Services Card if you have one.

Client number

--	--	--	--	--	--	--	--	--	--

## Tell us about you

### ATTACHMENT FOR Q1:

Bring proof of who you are.

### HOW TO ANSWER Q3:

If you live in a rural area, flat/house number could include your RAPID number, fire number, emergency services number.

### HOW TO ANSWER Q4:

Mailing address can include a PO Box, rural delivery details, or C/O address.

### HOW TO ANSWER Q5:

Please only give us contact details you'd like us to use.

### HOW TO ANSWER Q7:

By 'partner' we mean someone you are in a relationship with.

1

## What is your full name?

First and middle names

Surname or family name

2

## What date were you born?

Day Month Year

--	--	--

3

## Where do you live?

Flat/House number Street name

--	--

Suburb

Town/City

--	--

4

## Is your mailing address different from where you live?

☐

No

☐

Yes



If yes, tell us your mailing address


5

## How else can we contact you?

Tick the best way for us to first contact you

Home phone	( )	
Mobile phone	( )	
Other phone	( )	
Email		

6

## Do you have dependent children in your care?

☐

No

☐

Yes



If yes, how many?

7

## Do you have a partner?

☐

No

☐

Yes

## Work search details

8

### INFORMATION FOR Q8:

**Work Search** costs help you find work, like transport to a job interview, appropriate clothing, and tattoo removal in some cases.

**Work placement** costs can be things like work clothes, tools for the job.

### What type of costs are you applying for?

☐

Work search costs

[Go to question 9](#)

☐

Work placement costs

[Go to question 14](#)

### INFORMATION FOR Q9:

You may need to provide proof of your job search activities.

9

### What are you doing to search for work?


### ATTACHMENT FOR Q10:

Bring proof of your costs such as quotes or receipts.

10

### What are your work search costs?

Item	Your cost
	\$
	\$
	\$

11

### What kind of work are you applying for?


12

### Do you have a job interview arranged?

☐

No

☐

Yes



If yes, please provide details below

Employer's name

--

Employer's contact details

Address	
Phone number	(     )
Email	

### INFORMATION FOR Q13:

Examples of essential costs include:

- transport
- interview clothes.

13

### Do you have any essential job interview costs?

☐

No

☐

Yes



If yes, please tell us what costs you have

Item	Your cost
	\$
	\$
	\$

### ATTACHMENT FOR Q13:

Bring proof of your costs such as quotes or receipts.



## Starting work details

14

### What type of work are you starting?


#### ATTACHMENT FOR Q15:

You may need to provide proof of the job you'll be starting.

15

### What are the details of the work you'll be starting?

Employer's name

--

Employer's contact details

Address	
Phone number	(     )
Email	

Start date

Day	Month	Year

Hours of work per week

--

Pay rate per hour

\$	
----	--

Date of first pay

Day	Month	Year

Amount before tax

\$	
----	--

Amount after tax

\$	
----	--

#### INFORMATION FOR Q16:

Examples of essential costs include:

- transport
- interview clothes.

16

### Do you have any essential starting work costs?

☐ No☐ Yes

↓ If yes, please tell us what costs you have

Item

Your cost

	\$
	\$
	\$

#### INFORMATION FOR Q17:

Bridging finance helps with living costs (like board, rent, food, power) until you get your first pay.

17

### Do you want to apply for bridging finance?

☐ No☐ Yes

↓ If yes, please provide details below

Date

Amount

/ /	\$
/ /	\$
/ /	\$

## Debt recovery suspension

18

**If you're paying a debt back to the Ministry of Social Development, we may be able to stop your repayments for 3 months. Tick which option you'd prefer.**

☐

I'll keep paying my debt back to MSD

☐

I want to apply for the 3 month debt recovery suspension

# Tell us about your income and assets

## Tell us about income in the last 52 weeks?

### ATTACHMENT FOR Q19:

Bring a copy of your business accounts.

### INFORMATION FOR Q19:

In this application form, 'partner' means the person you're married to or in a civil union or relationship with, not a business partner.

19

### Do you or your partner get income from any of the following sources?

Wages or salary	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Termination pay	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Redundancy pay	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Accident compensation (eg ACC)	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Income insurance (replacement/protection)	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Farm or business income	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Payments from self employment or contract work	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Interest from savings, investments, or bonds	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Dividends from shares, unit trusts, or managed funds	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Income from rents	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Payments from boarders or flatmates	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Child Support payments (private arrangement or through Inland Revenue)	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Other income for a child	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Maintenance payments	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Payments from a former partner	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Student Allowance, scholarship, or Student Loan living cost payments	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Overseas pension, benefit or allowance payments	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Other superannuation or retirement scheme income (government or private)	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Income from an estate, if you've inherited money	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Income from trusts	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner
Other	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Jointly with partner

### ATTACHMENT FOR Q20:

You need to show us proof of income.

20

### Did you answer 'yes' or 'jointly with partner' to any of the sources of income listed in question 19?

☐ No ☐ Yes



If yes, tell us the total before-tax amounts, for the last 52 weeks

Where did the income come from?	Payment made to?		
	You	Your partner	Jointly with partner
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

## HOW TO ANSWER Q21:

Other types of payment include advantages such as free or subsidised goods and services (for example, free food, subsidised accommodation).

21

### Do you or your partner get other types of payment apart from money?

☐ No

☐ Yes

↓ If yes, tell us about the type of payment and its value

Type of payment	Where did it come from?	Its value
		\$
		\$
		\$

## Are you involved in a trust?

22

### Are you involved in a trust, or have you ever been involved in a trust?

'Involved' means one or more of the following:

- you've set up a trust, usually by making a gift of assets or property
- you've transferred assets to a trust
- you make decisions about managing a trust
- you benefit from a trust, for example, by receiving income such as trust distributions.

☐ No

☐ Yes

↓ If yes, please write the name of the trust

Name of trust


## Tell us about your assets

23

### Do you or your partner have any of the following cash assets?

Money in bank or other savings

☐ No

☐ Yes

Bonds, shares, debentures or stocks

☐ No

☐ Yes

Money lent to other people or organisations

☐ No

☐ Yes

Other cash assets

☐ No

☐ Yes

23

### If you answered 'yes' to any of the assets listed above, please write the details below.

Type of asset	You	Your partner	Jointly owned
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

## Signature page

I have answered all the questions that apply to me and my situation.

The information I have given you is true and complete.

I understand what you do with my personal information and how you protect my privacy.

Applicant's name (print)

Applicant's signature

Day

Month

Year

--

--

--	--	--

**Extra Help:** You can also see what extra help you might get by going to our online eligibility guide *Check what you might get*. It helps you find out the ways we can help you and your family and how to apply. Go to [check.msd.govt.nz](https://check.msd.govt.nz) or you can phone us on **0800 559 009**.





# How we protect your privacy



**MINISTRY OF SOCIAL  
DEVELOPMENT**  
TE MANATŪ WHAKAHIATO ORA

## Collecting your information

**We collect your personal information, so we can provide income support, NZ Super or Veteran's Pension, Student Allowance, or Loans and connect you with employment, education and housing services. We do this under various Acts, which are all listed on our website at [workandincome.govt.nz/privacy](https://workandincome.govt.nz/privacy)**

- To help us do this, we collect information about your identity, your relevant history, and your eligibility for our services.
- We get this information directly from you, and we sometimes collect information about you from others, including other government agencies.
- You can choose not to give us your personal information, but we might not be able to help you if you don't.

## Using your information

**We use the information you give us to make decisions about the best way to help you.**

- These decisions may be about:
  - whether you're eligible for our services
  - running our operations and ensuring our services are effective
  - the services we'll provide in the future.

## Sharing your information

**Sometimes, we need to share your information outside our Ministry to reach our goal of helping New Zealanders to be safe, strong, and independent.**

- To do this, we may share your information with:
  - prospective employers to help you find work
  - contracted service providers that help us to help you
  - health providers if we need your medical information to assess your eligibility
  - other government agencies when we have an agreement with them
  - some other governments if you may be eligible to get or are getting an overseas pension.
- We also share personal information when the law says we have to.

## Respecting you and your information

**We make sure we follow the Privacy Act to do what's right when we use your information.**

- We treat you and your information with respect, by acting responsibly and being ethical.
- We make sure any technology we use meets strict security standards so it keeps your information safe.

## Get in touch if you have a question

**You have a right to ask to see your personal information, and to ask for it to be corrected if it's wrong.**

- If you have a question or a complaint, please get in touch.
- You can find full details about what we do with personal information in our privacy notice at:  
**[workandincome.govt.nz/privacy](https://workandincome.govt.nz/privacy)**



Create **business.govt.nz**  
a **account**

and save your progress across our  
tools

Log in / Sign  
up



Business.govt.nz

In association with



[\(https://www.stats.govt.nz/\)](https://www.stats.govt.nz/)

# How to write a business plan

There isn't a one-size-fits-all formula to write a business plan. But there are some key things to consider. Check out our free templates — one for start-ups and a quick-focus template for growing businesses.



# Tips for preparing a business plan

---

Call Stats NZ toll-free  
on 0508 525 525

- Be clear and focused about what you want to achieve – this will help align your team so you're all working toward the same thing.
- Choose the type of business plan that works for you – you may like to have a document, or a business canvas might work better.
- Keep it short, simple and easy to understand.
- Keep your goals realistic and relevant to what is going on in the economy and in your industry.
- Use Stats NZ's Data for Business website to find useful business tools and statistics.
- Contact Stats NZ to get useful business data.
- Get out and speak with your customers to gain understanding of how your product works for them and whether it's something they would pay for.
- Do a SWOT analysis to determine your strengths, weaknesses, opportunities and threats.
- Ask your advisor or mentor to review your plan and give you feedback and suggested improvements.

[Data for Business](#) — Stats NZ

[\(/assets/uploads/Documents/Businessplantemplate.docx\)](/assets/uploads/Documents/Businessplantemplate.docx)

Use this free template to help you write a great plan for launching your new business.

A business plan helps you set goals for your business, and plan how you're going to reach them. When you're starting out it's a good idea to do a full and thorough business plan.

**Download**  
[DOCX, 206  
KB]

[\(/assets/uploads/Documents/quick-focus-plan.pdf\)](/assets/uploads/Documents/quick-focus-plan.pdf)

## Quick-focus business plan

Quick-focus planning to make sure you work on the right things for your growing business - every day.

It's important to take time to reflect on your business strategies and plan. It doesn't have to be a difficult or time-consuming task.

**Download**  
**quick-fire**  
**plan** [PDF, 167  
KB]

## Implementing your business plan

---

- Keep your business plan as a living document – don't leave it to gather dust on a shelf.
- Make sure it's easily accessible and top-of-mind for you and your team.
- Reflect your goals in the day-to-day operations of your business.
- Outline the most practical and cost-effective way to achieve each goal – make a note of any extra resources you'll need.
- Make it clear these goals are the top priority for the business.

# SWOT your business, and your competition

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A SWOT analysis is a great way to assess what your business does well, and where you'll need to improve. It can also help you identify ways you can exploit opportunities, and to identify and prepare for potential threats to your business success.

Strengths and weaknesses are typically inside your business — what are you good at, what are you not so good at — while opportunities and threats are external factors.

It can be as simple as drawing a large square, and dividing it into four quadrants – one for each element of the SWOT analysis.

### **Strengths**

Think about what you, your team, and your business are good at – all the attributes that will help you achieve your goals, for example, what you (and your team) do well, any unique skills or expert knowledge, what you/your business do better than your competitors, good processes and systems, and where your business is most profitable.

### **Weaknesses**

Think about the things that could stop you from achieving your objectives. This might include what costs you time and/or money, the areas you or your company need to improve in, what resources you lack, which parts of the business aren't profitable, poor brand awareness, disorganised processes, or a poor online presence. Think about what you can do to minimise your weaknesses.

### **Opportunities**

Think about the external conditions that will help you achieve your goals. How can you do more for your existing customers, or reach new markets? Are there related products and services that could provide opportunities for your business, and how could you use technology to enhance your business?

### **Threats**

Consider the external conditions that could damage your business's performance – things like what's going on in your industry, and in the economy, the obstacles you face, the strengths of your biggest competitors, and things your competitors are doing that you're not. Think about how you could try to minimise or manage the threats.

Repeat the exercise for your competition too – it'll help you identify areas where you can beat them, to fine-tune your niche market, and make sure you're prepared to address the challenge they pose.

## Case study Refine and review

Craig Jackson has dabbled in business planning before. But when he set up his ice pop business Dr Feelgood, he decided to work with a mentor.

“She was instrumental to pushing us to a very healthy product. Our first business plan was 47 pages long. It came down to four pages, which distilled down what we were doing and how we look at it,” says Jackson.

“It’s really important to ask ‘do people want your product’ and then ‘are there enough of them to buy it’? Our market validation was me going around gas stations, cafes, dairies and looking in freezers and talking to freezer managers and talking to our friends.”

Jackson regularly reviews progress against his business plan. “We’ve hit all our targets, but have learnt a lot in the first six months of operating. Places I thought we’d really sell, we don’t, and places I thought we’d never go is where we’re going.”

## Review your business plan

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- Check how you’re tracking to reach key milestones in your business plan every month, and celebrate when these have been reached.
- Stay on top of industry trends and stay connected with your customers – this will help you keep ahead of any changes needed in your business.
- Update your business plan with any changes affecting your business or industry.

[Tips on when business planning is right for your business](#)

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## Common mistakes

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- Not being able to clearly articulate your business and the value it offers to customers.
- Making assumptions about your customers rather than speaking with them.
- Not reviewing and monitoring your business plan.
- Setting unrealistic or uninformed targets.

## Related content

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How to research your market

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# Business plan template

This business plan template is a great tool if:

- you're starting your business
- you're seeking new partners or investment
- you want to change direction
- you're fighting some challenges and need a solid plan.

We take you through some of the common sections of modern business plans. You might like to add or delete sections, depending on your business industry and phase or who you want to read your plan.

The sections are ordered in the best way for the finished plan. But sometimes it's easiest to do the later sections first, then come back and fill in the earlier summary sections. Complete it in the order that feels right for you.

**For each section, we include some help text. You might like to delete that when you have finished your plan, or to leave it in as a reminder to yourself.**

See [business.govt.nz](https://business.govt.nz) for more information, templates and tools related to all sections of this business plan.

For more information, see Business.govt.nz's  
Business Planning section.

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# **Business plan for [enter your business name]**

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Date: [Enter date]

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# Table of contents

Executive summary .....	2
Business details .....	3
What we do and how we do it .....	4
Business background .....	5
Our goal/mission.....	6
Our strategy .....	6
Current and planned team.....	7
Market analysis.....	9
Competitor analysis.....	11
SWOT – Internal and external forces .....	12
Marketing strategy and budget .....	14
Assets held and planned.....	16
Financial plan .....	19
Business continuity planning .....	23
Legal and regulatory compliance .....	24

## Executive summary

*The executive summary is where you traditionally 'sell' your business to the reader by getting straight to the point and promoting the critical information you need to get across. You'll touch on many of the key issues later on, so don't go into great detail – just give the reader an idea of the potential of your business and a taste of what's to come. Try to keep it to one page.*

*Rather than start with the executive summary, it's often easiest to complete the rest of your business plan in detail first. When you do, make sure you write no more than a few paragraphs. Use plain language and avoid jargon.*

*Executive summaries are a controversial element of the modern business plan. Many people think they are important because if the reader of the business plan (such as a potential investor) is pushed for time, the executive summary can communicate all the vital information to them quickly. However, other people don't like executive summaries because they think they oversimplify complex ideas.*

*Think about your idea and your audience when weighing up whether to use an executive summary in your business plan. If your readers will be experts or specialists in your field or industry, they may skip the executive summary to check out the finer details of your plan.*

**[Start your executive summary here]**

## Business details

*This section provides details of your business so that the reader can look you up to verify that you exist and find out more about you.*

*You can go to the Companies Office ([companiesoffice.govt.nz](http://companiesoffice.govt.nz)) to check your:*

- *registered name and date of registration*
- *structure*
- *New Zealand Business Number (NZBN).*

<b>Business name</b>	{Enter the legal or registered name of your business}
<b>Trading name</b>	{Enter the name of your business that you use with customers}
<b>Established</b>	{Enter the date you first began trading}
<b>Structure</b>	{For example, Sole Trader, Partnership, Company}
<b>Date registered</b>	{Enter date you first registered with Companies Office, if applicable}
<b>NZBN</b>	{Enter your New Zealand Business Number, if applicable}

### Contact details

<b>Contact name</b>	
<b>Landline</b>	
<b>Mobile</b>	
<b>Email</b>	
<b>Physical address</b>	
<b>Postal address</b>	

### Online/social media

<b>Website</b>	
<b>LinkedIn</b>	
<b>Facebook</b>	
<b>Instagram</b>	
<b>Twitter</b>	
<b>YouTube</b>	
<b>Blog</b>	



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## What we do and how we do it

*You need to be clear on what your business actually does. You and the people reading your business plan should be able to understand what you do and why that's appealing to customers.*

*Your overview will ideally include:*

- *who your target customers are*
- *what you do*
- *how you do it*
- *why that is valuable to your customers*
- *how you're different from other companies available to your customers.*

*That's a lot of important information, but you still need to keep it short and to the point. It should be easy for a reader to understand this overview of your business. Keep your overview to a few paragraphs or maybe even a few sentences. See [Developing your unique selling point](#) on [business.govt.nz](#) for tips.*

[Enter a summary of what you do, how you do it and why that's different in the market and valuable to your customers.]

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## Business background

### Business history

*Some people like to know the background – where you have come from and how you have got to this point. Without going into too many details, summarise the history of your business.*

*You might include:*

- *where the business idea stemmed from*
- *major milestones in the life of the business to date, for example initial investment, first staff member – see [Common business milestones](#) on [business.govt.nz](#)*
- *first and major sales.*

[Enter a short summary or list of key moments in the business' history.]

### Current position

*Bring the reader up to date, summarising your current business. You might include:*

- *locations and outlets*
- *number of employees*
- *number of customers*
- *current turnover*
- *current balance – whether, overall, you have or owe money*
- *intellectual property.*

[Enter a short summary of your current business.]

---

## Our goal/mission

*Whether you're starting up or are already in business, it's good to be clear on your next big goal. This might be a goal for this year, for the next three years or even the next 10 years.*

*The best goals or missions are specific, ambitious yet achievable and have a set timeframe. For example, in 1988 jeweller Michael Hill set himself a mission of having 70 shops in seven years. He achieved that goal.*

[Enter your goal or mission.]

---

## Our strategy

### Key steps or jobs to do in achieving our goal/mission

*List the main steps or jobs that are important in getting that job done, for example, hire more people, reorganise the team, create another product, increase marketing and gain investment. The rest of the business plan will be about explaining those steps. You might like to complete those sections first, so that you have the answers to include here.*

[List the main steps or jobs that are important in achieving your goal/mission.]

## Current and planned team

*Your team is one of your biggest assets. Investors make their decisions based on the strength of the people leading the business. And if your plan says you're planning to grow, you'll need to know who you need to join you.*

See [business.govt.nz's Hiring and managing people](https://business.govt.nz/hiring-and-managing-people) section for information about [taking on employees](#) and [getting the most out of your team](#).

### Current team structure

[Enter an organisation chart, showing where the roles fit together, if your team is more than a few people]

### Current team

<b>Name</b>	
<b>Role title</b>	
<b>Key responsibilities</b>	
<b>Qualifications</b>	
<b>Experience</b>	
<b>Track record</b>	

<b>Name</b>	
<b>Role title</b>	
<b>Key responsibilities</b>	
<b>Qualifications</b>	
<b>Experience</b>	
<b>Track record</b>	

<b>Name</b>	
<b>Role title</b>	
<b>Key responsibilities</b>	
<b>Qualifications</b>	
<b>Experience</b>	
<b>Track record</b>	

## Mentors, consultants, advisors and other outside help

List other key people who are working on your business or helping you succeed.

See [business.govt.nz](https://business.govt.nz) for information about [getting ready for advice and mentoring](#) in areas including tax and [intellectual property](#).

Name	Role/Job title

## Planned team structure

[Enter an organisation chart, showing where the roles fit together, if your team will be more than a few people.]

## Planned roles

Role title	Key responsibilities

## Retention, engagement and recruitment policies and practices

To maintain and improve your business' capabilities, detail the best practice solutions you'll use to retain key staff and compete for skilled workers in the job market.

This is often an area overlooked in business plans, but you should lay out your retention and recruitment solutions to readers. This will give them confidence that your business won't be hamstrung by a high turnover of staff or any other human resources issues.

[Enter the policies and practices you will use to recruit, retain and engage staff.]



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## Market analysis

### Market research

*Explain what market research you've done to build this plan and the methods you used. Outline how ongoing market research is built into your daily business operations. Talking about how you got your market knowledge and customer insight helps the reader have confidence in what you're about to tell them. See [How to research your market and competitors](https://business.govt.nz/how-to-research-your-market-and-competitors) on [business.govt.nz](https://business.govt.nz).*

[Summarise the market research you've done and will do on an ongoing basis.]

### Market opportunity

*Describe the opportunity in the marketplace that you've recognised. Go into detail about how visible this opportunity is to your competitors (whether it's a gap your competitors are also actively looking to fill or one that you think is largely unrecognised by the market) and the potential revenue the market opportunity represents.*

[Describe the opportunity in the marketplace that you've recognised.]

### Market structure

*Describe where your business fits into the marketplace or supply chain structure and any efficiencies you plan to make. For example, you could start selling directly to customers online if the accepted structure in your industry is to sell to wholesalers and retailers. This would provide you with cost and time efficiencies that represent competitive advantages.*

[Describe where your business fits into the marketplace or supply chain structure and any efficiencies you plan.]

### Target market size and outlook

*Having a target market is incredibly important, but many businesses ignore this fact. Without knowing what type of people will be most attracted to your offering, you won't be able to build a true picture of your business' viability. And without targeting the people most attracted to your offering, you'll never be able to maximise the real potential of your business.*

*Provide all the relevant statistics to describe the market – the locations and the people. The readers will need to know how large the market is in consumer/business numbers and demographics (for example, age, income).*

*Also detail the markets you've identified that could provide future growth for your business.*

*See Statistics New Zealand ([stats.govt.nz](https://stats.govt.nz)) for tools to help you understand your local market. If you're interested in exporting, New Zealand Trade and Enterprise might be able to help with your competitor analysis. See [NZTE.govt.nz](https://nzte.govt.nz) for more.*

[Note all the relevant statistics to describe the market. Identify markets that could provide growth.]

## **Customer mindsets and behaviours**

*In addition to customer numbers and demographics, it helps to understand your customers' attitudes and behaviours. Those things can influence the way customers engage with your business. See [Creating your brand](https://business.govt.nz/creating-your-brand) on [business.govt.nz](https://business.govt.nz).*

[Summarise or list the factors influencing your target customers' purchasing habits and the way they will engage with your business.]

[Explain how the business will meet the market's requirements.]

## Competitor analysis

*It's good to understand your competitors – who they are, their strengths and their weaknesses – particularly if you have a small target market. That knowledge will help you to be different from your competitors and to shape your business strategy. See [How to research your market and competitors](#) on [business.govt.nz](#)*

*Use this section to identify your competitors' strengths and weaknesses. Formulate a strategy to combat their strengths and target their weaknesses.*

*Your choices should be based on sound competitor research that gives you an accurate picture of the experience your competitors offer the customers you're both targeting. This means you should buy products and services from your competitor to gain first-hand knowledge of their offering and to compare it with your own without making any assumptions.*

*If you think you'll be recognised by your competitors, don't use this as an excuse to limit your research to their website and advertising. Consider sending in a friend as a mystery shopper.*

*If your market and competitors are overseas, New Zealand Trade and Enterprise (NZTE) might be able to help with your competitor analysis. See [NZTE.govt.nz](#) for more.*

### [Enter name of competitor]

Strengths	Weaknesses

[Summarise your strategy for competing with that business]

### [Enter name of competitor]

Strengths	Weaknesses

[Summarise your strategy for competing with that business]

### [Enter name of competitor]

Strengths	Weaknesses

[Summarise your strategy for competing with that business]

---

## SWOT – Internal and external forces

*Now that you've analysed your market and your competition, think more widely about your SWOT – your strengths, weaknesses, opportunities and threats. Some will be internal to your company. Others will be forces outside your direct control. They're all important to identify and plan for.*

*Including this detail here will give the reader confidence that you're aware of what might be impacting your business, and have thought about how to deal with or make the most of those forces.*

### Internal forces – Strengths

*Explain what positively impacts on your business from the inside. What do you do well, or what do you have that you can make the most of? For example, a good reputation, smooth operations, or a strong team. Outline what you'll do to make the most of those strengths.*

Strengths	What we'll do

### Internal forces – Weaknesses

*Explain what negatively impacts your business from the inside. It could be what you don't do well or what you don't have that you need. For example, a poor reputation or none at all, bumpy operations, the wrong team. Outline what you'll do to overcome or turn around those weaknesses.*

Weaknesses	What we'll do

## External forces – Opportunities

*Explain what might positively impact your business from the outside. What's out there or on offer that you could make the most of? For example, good talent to hire, a large untapped market, new software tools, a key new partnership. Outline what you'll do to take those opportunities.*

Opportunities	What we'll do

## External forces – Threats

*Explain what might negatively impact your business from the outside. What's out there that might be a risk to your business? For example, no talent to hire, law changes, rising production costs, poor public infrastructure. Outline what you'll do to mitigate those risks.*

Threats	What we'll do



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## Marketing strategy and budget

*Detail your strategy for taking your product or service to the target market.*

*Marketing is the umbrella term for the overall strategy of taking your product and placing it in the hands of your customers. Marketing strategies often entail the coordination of everything from product design and pricing to sales and advertising.*

*The core segments of a marketing strategy are often referred to as The Four Ps. The more coordinated these four elements are, the more likely it is that your strategy will be a success.*

*The Four Ps are:*

- *Product – designing features into your product or service that meet the needs of the target market.*
- *Price – using a pricing strategy that reflects the values of your product and brand, and appeals to the target market.*
- *Place – choosing the right distribution channels to make sure the product is sold at the right place and time to meet your target market, and choosing the correct delivery method to meet their needs.*
- *Promotion – choosing promotional and advertising tactics to appeal to your target audience to maximise sales.*

*All four elements must work together. For example, if the promotional methods emphasise value but the pricing emphasises quality, then they won't complement each other.*

*You should split your promotional strategy into two categories – launch and ongoing marketing – because they will require two different sets of tactics. The launch marketing will be to attract new customers. Ongoing marketing contains more tactics for keeping existing customers.*

*When it comes to budgeting your promotional and advertising efforts, you should measure and keep track of your spend as you would do in any other part of your business. Use break-even analysis to measure the level of business that needs to be generated before you see a return on your investment, and compare that with the costs as you strategise. If the return on investment (ROI) is unrealistic, try to find more cost-effective ways of marketing your business.*

See [Marketing and Sales](https://business.govt.nz/marketing-and-sales) on [business.govt.nz](https://business.govt.nz) for more.

## Launch strategy and budget

*Explain your launch marketing strategy and then note your budget. Few businesses make their name purely on word of mouth. Instead, they need to promote their business to effectively set up their stall in the marketplace. The budget for this should be part of the start-up costs mentioned in the Finance section and reflect the total cost of the launch marketing tactics outlined in your marketing strategy.*

[Outline your strategy.]

Area of spend	Cost (\$)
<b>Total</b>	

## Ongoing marketing strategy and budget

*Once you've launched your business and gained recognition for your start-up's brand, you'll most likely need to continue marketing to keep the brand 'top of mind' with your target market.*

*Only businesses that can generate consistent, powerful, and positive word of mouth can normally do without the cost of ongoing marketing. Many businesses continue to promote themselves only on an unplanned or opportunistic basis to save costs rather than committing to an effective long-term strategy.*

*Therefore, the budget for your ongoing marketing strategy should use tactics that are financially sustainable within your forecast cash flow. If your marketing budget needs half of your monthly cash flow to sustain it, go back to the drawing board.*

[Outline your strategy.]

Area of spend	Monthly cost (\$)
<b>Total</b>	

## Assets held and planned

*Businesses hold various assets, from equipment to knowledge. It's good to acknowledge your assets in your business plan and explain how you'll replace those assets as they reach the end of their life. See [Common business assets checklist](#) on [business.govt.nz](#).*

### Business premises

*Detail your premises. If you own the premises, list it as an asset. If you lease premises (or are going to) to save money on your capital costs, explain that here.*

[Explain your premises needs.]

Asset	Replacement/maintenance strategy

### Computers and IT

*Explain your IT (information technology) requirements and how you plan to manage them. Use this to spark thoughts about solutions for any specialist human resources or security issues, which you might want to note in other parts of your plan.*

[Explain your computer and IT needs.]

Asset	Replacement/maintenance strategy

## Equipment

*Explain your equipment requirements and how you plan to manage them, including solutions for any machinery, vehicles and equipment costs. For example, is it more in your business' interests to buy or lease certain equipment?*

[Explain your equipment needs.]

Asset	Replacement/maintenance strategy

## Stock

*Many businesses rely on stock for their business model, and many of those hold stock within the business. If that's the case for you, it's good to show how you'll replace your stock and how you'll protect it before sale.*

[Explain your stock needs.]

Asset	Replacement/maintenance/protection strategy

## Intellectual property

*Intellectual property (IP) is an important business asset, but is often overlooked.*

*Intellectual property typically includes things like a logo, brand, trade secret, design or invention.*

*IP is important for small businesses because it can help:*

- *create market advantages and business opportunities*
- *grow profits, including licensing or selling to others*
- *attract investment*
- *protect businesses*
- *maintain your good reputation*
- *keep competitors away*
- *be a selling point for potential business buyers.*

*IP needs protecting and can be leveraged to grow your business.*

*See [business.govt.nz's Intellectual property section](https://business.govt.nz/intellectual-property) for more.*

[Explain your intellectual property situation as background before listing specific IP assets.]

Asset	Replacement/maintenance/protection strategy



## Financial plan

*It's important to know you can make ends meet or make money if that's what you want to do. This section outlines at a high level your forecasted costs, revenue, profit and loss, break-even date, cash flow and balance sheet.*

See [How much money do I need to start a business?](#) And [Introduction to business finance](#) on [business.govt.nz](http://business.govt.nz).

### Cost forecast – money out

*Summarise the start-up and ongoing costs of your business. Account for as much detail as possible. The more accurate and honest you are, the better. If you describe your costs as unrealistic now, you'll be setting yourself up for problems later on.*

*You need to pause and spend time digging down into the figures to give yourself a realistic costs basis on which to build your break-even analysis.*

Area of spend	First year (\$)	Second year (\$)	Third year (\$)
<b>Total</b>			

## Revenue forecast – money in

Revenue can come in different forms, including sales, commissions, royalties, rent and bank interest. List the different types of revenue you'll be getting and provide a forecast for each year.

Include your sources of investment funding. It's up to you how much detail you go into. But if you'll be showing this business plan to potential investors, they'll want to see how much you're backing your business with your own investment and who else has invested in the business.

Type of revenue	First year (\$)	Second year (\$)	Third year (\$)
<b>Investment/funding</b>			
<b>Total</b>			

## Break-even forecast

Do a break-even analysis and enter the resulting date in the space provided. A break-even analysis estimates when your business could break even and start to pay its ongoing costs. To find a break-even date, you need to a) estimate the sales volume you need to reach to break even and b) estimate how long it will take you to reach that milestone.

- a) Estimate your break-even sales volume:
  - 1) Separate all your costs into type, fixed or variable.
  - 2) Tally up your total fixed costs.
  - 3) Tally up the average variable cost per product sold or service delivered (your variable cost per unit).
  - 4) Subtract your variable cost per unit from the unit sales price to find your profit margin.
  - 5) Divide your total fixed cost by your profit margin to find your break-even sales volume.
- b) Estimate your business' average production or service capacity per day (or week if that's more relevant). Make sure you dig down into the details to account for the entire supply chain from production to point of sale. Once you have an accurate estimate, divide the break-even sales volume by your average production capacity to give you the number of days (or weeks) ahead until you reach your break-even date.

If you charge an hourly rate for a service, you can take a shortcut to the break-even calculation by calculating your break-even point in hours. Divide your fixed costs by your hourly call-out rate to find the number of hours that need to be worked to reach break-even. Apply the result to the average number of hours worked each day by the service technicians in your business.

Break-even date: [Enter date]

## Profit and loss forecast

*Forecasting profit and loss can be quite difficult for existing businesses, let alone start-ups with no track record to go on. If you're still in the start-up phase, you need to base your figures on your market research by estimating the value of the market and the share of it you could take from your competitors as your business develops.*

*Try finding industry data or using publically available statistics to support your forecasts. To show your objectivity, you can also provide pessimistic, realistic and optimistic forecasts rather than just one forecast.*

Profit and loss forecast	First year (\$)	Second year (\$)	Third year (\$)
Estimated revenue			
Estimated costs			
Estimated profit/loss			

## Cashflow forecast

*Summarise your cashflow forecasts for the next three to five years, before attaching a detailed forecast for the next year to your business plan.*

*Few businesses enjoy consistent levels of cashflow throughout the year, so unless your industry or business model can justify that prediction, you'll need to drill down into your market research to identify the peaks and troughs in income that you can expect.*

[Enter a summary of your cash flow.]

## Balance sheet forecast

*Summarise your balance sheet forecast for the next three to five years, before attaching a detailed forecast for the next year to your plan. Balance sheets account for all the assets a business owns for the calculation of its net worth, which is the value of the business' assets minus its debts (or liabilities). They also show how the assets are financed if they're not owned outright by a business or individual.*

*Potential investors will compare your cashflow forecasts with your balance sheet forecasts to see when the business' income is likely to balance out all the debts incurred buying assets in the start-up phase. This is different to a break-even analysis, which estimates when the business will generate enough income to cover its ongoing costs rather than its total debts.*

Balance	First year (\$)	Second year (\$)	Third year (\$)
Total			

## Business continuity planning

*We all like to hope for the best, but sometimes things don't go our way. It's important to have a plan for when your business is interrupted by a natural disaster, a machinery malfunction, a safety incident or health issue.*

*Business continuity planning might involve insurance, policies, and computer back-ups and systems. Think about what's right for your business and list your processes and tools here. See [Emergency planning for businesses](#) on [business.govt.nz](#).*

Risk	Systems, policies or tools to mitigate risk or deal with
{eg Computer theft}	{eg Insurance so we can buy straight away, cloud back-ups and systems to ensure data is not lost}

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## Legal and regulatory compliance

*Every business has legal and regulatory compliance obligations – things you need to do to be allowed to operate. Use the lists below as starting points, and then add your other obligations.*

*Use this list as a starting point if you are a sole trader.*

*I have:*

- *registered for GST*
- *registered as an employer*
- *trademarked my business name and logo*
- *applied for required licences and permits*
- *applied for verification with the following standards bodies and regulators specific to my industry.*
- 
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*Use this list as a starting point if your business is registered as a company or partnership with the Companies Office.*

*I have:*

- *registered with the Companies Office*
- *registered with Inland Revenue*
- *registered for GST*
- *registered as an employer*
- *applied for patents or trade marks*
- *applied for licences and permits*
- *applied for verification with the following standards bodies and regulators specific to my industry.*
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