MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

4 September 2025

Tēnā koe

Official Information Act request

Thank you for your email of 1 August 2025, requesting information about Self-employment start-up cost on MAP in full.

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

Please find the information requested in the attached:

- **Appendix One** – Employment and Work Readiness Assistance Programme (EWRA) Homepage.
- **Appendix Two** – Self-Employment Start-Up Overview
- **Appendix Three** – Self-Employment Start-up Eligibility
- **Appendix Four** – Flexi-Wage Self-Employment and Self-Employment Start-up Businesses
- **Appendix Five** – Flexi-Wage Self-Employment and Self-Employment Start-up – Subsidy claims
- **Appendix Six** – Self-Employment Start-up Payment
- **Appendix Seven** – Flexi-Wage Self-Employment and Self-Employment Start-up Process
- **Appendix Eight** – Self-Employment Start-up Resources.

On 5 August 2025, you confirmed that you did not require staff contact information. As such, one email address in Appendix Seven is marked as 'Out of Scope' of your request.

I have also included the publicly available MAP links that are referred to in some of the Appendices:

- www.workandincome.govt.nz/work/start-your-own-business/index.html
- www.workandincome.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/qualifications.html
- www.workandincome.govt.nz/map/legislation/welfare-programmes/employment-and-work-readiness-assistance-programme/employment-and-work-readiness-assistance-programme.html

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

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

Self-Employment Start-up – Resources

This page provides links to resources for Self-Employment Start-up costs.

On this Page:

Homepage

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

Practice and decision making

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

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

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

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

Flexi-Wage Self-Employment and Self-Employment Start-up – How payments affects benefits [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-how-payments-affects-benefits.html]

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

Process

Self-Employment Start-up – Example payment recovery letter (PDF 76.7KB) [http://doogle/documents/resources/helping-clients/forms-templates/work-and-income/forms/work-income/example-of-a-letter-to-recover-the-enterprise-allowance-grant.pdf]

MAP

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

MAP – Assistance to enter self-employment, Business start-up costs [http://doogle/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html]

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

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

Website

Work and Income website - Start your own business [https://www.workandincome.govt.nz/work/work-for-yourself/index.html]

Content owner: Work and Income National Office   **Last updated:** 25 March 2021

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

This page describes types of businesses appropriate for Flexi-Wage Self-Employment wage subsidies and Self-Employment Start-up payments.

On this Page:

Business requirements

Flexi-Wage Self-Employment wage subsidy and Self-Employment Start-up payments can only be used for businesses that are:

permanent (that is, ongoing) and

full-time

However, if it can be seen that the client will be able to fully support themselves from their business in the near future, then a pro rata wage subsidy may be paid for:

a client who does not have full-time work obligations who is starting a part-time self-employment opportunity between 15-30 hours per week or

a client with a disability who is starting a part-time self-employment opportunity between 15-30 hours per week.

Flexi-Wage Self-Employment – Payments - includes part-time subsidies [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-payments.html]

Types of businesses

Flexi-Wage Self-Employment and Self-Employment Start-up are only available for businesses based and operated within New Zealand and where the client resides full time in New Zealand.

A business may be:

a new business

an existing business the client would like to purchase or

an existing casual or part-time business currently operated by the client which is likely to enable the client to become self-sufficient if the business is expanded

The business must be legal, appropriate, and acceptable to the wider community and Work and Income.

For more information see:

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

More information

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

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

Content owner: Work and Income National Office   Last updated: 18 February 2021

Employment and Work Readiness Assistance Programme (EWRA)

Welcome to the Employment and Work Readiness Assistance Programme Doogle homepage. Click on the Employment and Work Readiness Assistance Programme.

[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-overview.html]

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

An overview of the Employment and Work Readiness Assistance Programme (EWRA)

[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-eligibility.html]

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

Provides the eligibility criteria for the EWRA

[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-programmes-and-services.html]

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

Lists lists the specific programmes and services available under the EWRA

[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-decision-making.html]

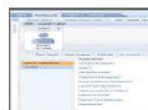### Employment and Work Readiness Assistance Programme (EWRA) – Decision making [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra-decision-making.html]

Provides help when making an EWRA decision

[http://doogle/resources/help income/employment-training/assistance-gr scheme/index.html]

New Zealand Seasona [http://doogle/resources/ income/employment-trai work-scheme/index.html

Provides information ab

[http://doogle/resources/help income/employment-training/employment-information.html]

Employment and Work (EWRA) – Recording in clients/procedures-manu training/employment-and information.html]

Explains the requiremer

[http://doogle/resources/help income/employment-training/employment-client-disagrees-with-a-decision.html]

When a client disagree [http://doogle/resources/ income/employment-trai assistance/ewra-when-a-

What to do when a clien

[http://doogle/resources/help income/employment-training/employment-communications-and-letters.html]

Communications and I clients/procedures-manu training/employment-and communications-and-lett

Information and resourc clients

[http://doogle/resources/help income/employment-training/employment-ask-questions-faqs.html]

EWRA Frequently aske clients/procedures-manu training/employment-and ask-questions-faqs.html]

A list of EWRA frequentl

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

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

Roles and responsibilities in Flexi-wage Self-employment decisions

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

the FWSE specialist Work Broker in your region (if there is one)

Vetting Agents and,

Business Advisors.

Check out the Roles and responsibilities in FWSE and Start-up [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-specialist-process.html] 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://doogle/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://doogle/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://doogle.ssi.govt.nz/resources/helping-clients/products-services/work-and-income/industry-partnerships/mana-mahi/privacy-form-and-consent-process.html] page for this process and to answer any questions or concerns the client might have.

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

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

Process for FWSE and Start-up

Stage	Steps	Tools & Forms
Job seeker (client) expresses interest in Flexi-Wage Self-Employment (FWSE) and/or Self-Employment Start-up (SESU)	**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 client eligibility criteria. If you need help with this, click on the link for the *"Eligibility criteria"* in the **Tools and Forms** column. If you are unsure, please refer to the FWSE specialist Work Broker within your region. **2.** If the client does not meet the client eligibility criteria the Case Manager will complete and send the *"FWSE TEMPLATE - First Contact & Not Eligible (Decline letter 2)"* in the **Tools & Forms** column. • Advise the client there is other assistance or funding available, that they may want to consider. Refer to the *"Other assistance / funding for job seekers"* link in the **Tools & Forms** column. • Continue to step **3**. If the client meets the client eligibility criteria, the Case Manager will complete and send the *"FWSE TEMPLATE - First Contact & Eligible (Letter 1)"* and the *"FWSE TEMPLATE - Are you thinking of becoming self-employed"* assessment form to the client via email. Both letters/forms can be found in the **Tools & Forms** column. Continue to the next step. **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 *"CMS -*	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] Other assistance / funding for job seekers [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/other-sources-of-assistance-funding-for-self-employment.html] FWSE TEMPLATE - First Contact & Not Eligible (Decline letter 2) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-2-fwse-first-contact-client-not-eligible.docx] FWSE TEMPLATE - First Contact & Eligible (Letter 1) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-1-fwse-first-contact-eligible.docx] FWSE TEMPLATE - Are you thinking of becoming self-employed [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-

Stage	Steps	Tools & Forms
	Searching and registering a new person" link in the **Tools & Forms** column. The client event notes must include the following: 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 "*Uploading electronic documents to CMS*" 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. 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. 5. Refer the client to the FWSE specialist Work Broker if they are not already in contact.	readiness-assistance/flexi-wage/doc-3-are-you-thinking-of-becoming-self-employed.docx] CMS - Searching and registering a new person [https://doogle.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/cms-searching-and-registering-a-new-person.pdf] Uploading electronic documents to CMS [https://doogle.ssi.govt.nz/business-groups/helping-clients/service-delivery/strategy-and-change/uploading-documents-to-cms.html]
The FWSE specialist Work Broker discusses the FWSE application process and expectations with the client	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 "*Eligibility criteria*" link in the **Tools & Forms** column if you need further information. **Note:** the FWSE specialist Work Broker will complete all further actions in this process unless advised otherwise 7. Explain the next steps of the process and expectations to the client, including: a. the business plan requirements, b. the vetting process, and c. that there may be on-going support from business experts or mentors that can help guide them through these processes, and d. that we have a list of preferred suppliers if the client needs this, or any additional support. 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. If the client does need help completing a business plan: a. refer the client to the "*List of preferred suppliers*" link in the **Tools & Forms** column, and b. complete the Business Training and Advice Grant (BTAG) process. Refer to the "*Business Training and Advice Grant*" link in the **Tools & Forms** column. **Note:** Once the business plan has been completed, continue to the next step.	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] 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] 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]
Client submits their business plan for vetting	9. Check that the client's business plan and all required information is provided. **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: 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. 10. Complete and send the "*FWSE TEMPLATE - Business Plan Acknowledgement (Letter 4)*" letter to the client via	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]

Stage	Steps	Tools & Forms
	email. The link for this is in the **Tools & Forms** column. • 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. When the client has provided all the information required for the business plan, continue to the next step.	
Vetting agent and vetting report with recommendation	11. Provide the vetting agent with the client's business plan and complete the BTAG process. Refer to the "*BTAG process*" link in the **Tools & Forms** column for information about this process. 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 "*BTAG Vetting*" link in the **Tools & Forms** column for further information about this process. 13. Re-check the client's eligibility in case their circumstances have changed since the initial application. If the client is no longer eligible for FWSE: • complete and send the "*FWSE TEMPLATE - Application declined - Client Based (Letter 5)*"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. **Note:** If the client disagrees with this decision and wishes to review/challenge it, refer to step **28** for the review process. If the client is eligible, continue to the next step. 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 15. If the vetting agent doesn't recommend the business plan: • complete and send the "*FWSE TEMPLATE - Application declined - Business Based (Letter 6)*" letter to the client via email. The letter can be found in the **Tools & Forms** column • scan a copy of the letter and the email into the client's CMS file • End of process. **Note:** If the client disagrees with this decision and wishes to review/challenge it, refer to step **28** for the review process. If the vetting agent has recommended the business plan, the FWSE specialist Work Broker will: • 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**).	BTAG Process [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-process-overview.html] BTAG - Vetting [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/business-training-and-advice-grant-btag-/business-training-and-advice-grant-btag-vetting.html] FWSE TEMPLATE - Application declined - Client Based (Letter 5) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-5-fwse-application-decline-client-based.docx] FWSE TEMPLATE - Application declined - Business Based (Letter 6) [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-6-fwse-application-decline-business-based.docx] Uploading electronic documents to CMS [https://doogle.ssi.govt.nz/business-groups/helping-clients/service-delivery/strategy-and-change/uploading-documents-to-cms.html]
Deciding how much to grant	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). **Note:** FWSE can be pro-rated for those with part-time work obligations, but the client must be able to show they	FWSE Payments [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-payments.html]

Stage	Steps	Tools & Forms
	can support themselves from their earnings in time and not need a benefit. Refer to the *"FWSE Payments"* link in the **Tools & Forms** column if you need more information about the subsidy or pro-rated rate. 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. From the business plan and vetting agent's report, work out when the mid-project financial report would be due.	
Granting Flexi-Wage Self-employment and / or Self-Employment Start-Up	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. The client will be required to provide you with: • Verified bank account details, IRD and GST numbers • a quote for start-up costs (capital). **Note:** Refer to the *"Bank Account"* link in the **Tools & Forms** column for more information about business bank accounts. 19. Add the opportunity number to CMS, create an employer profile and client self-placement. Refer to the *"CMS Provider Management User Guide"* link, in the **Tools & Forms** column, for more information, if required. 20. Submit the recommendation of approval and Flexi-wage self-employment agreement / contract in CMS to the Manager Regional Employment. Refer to the *"Approval process and decision guidelines for FWSE and SE Start-up"* link in the **Tools & Forms** column if you want to information about what will be considered for the approval process. 21. Contract is approved and sent via CMS to the National Claims Processing Unit (NCPU) to be processed. Send *"FWSE TEMPLATE - Application Approved (Letter 7)"* to the client via email. Refer to the letter in the **Tools & Forms** column. 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. If required, they can also refer to the *"FWSE and Self-employment start up – How payments affects benefits"* link in the **Tools & Forms** column, for further information. • 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.	**Bank account** [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-subsidy-claims.html#Bankaccount4] **CMS Provider Management User Guide** [https://doogle.ssi.govt.nz/documents/business-groups/helping-clients/service-delivery/strategy-and-change/employment/cms-provider-management-user-guide-august-release.docx] **Approval process and decision guidelines for FWSE and SE Start-up** [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-approval-process-and-decision-guidelines.html] **FWSE TEMPLATE - Application Approved (Letter 7)** [https://doogle.ssi.govt.nz/documents/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage/doc-7-fwse-application-approved.docx] **FWSE and Self-Employment Start-up – How payments affects benefits** [https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-how-payments-affects-benefits.html]
Entering client event notes in CMS	23. Enter document details of the Flexi-Wage Self-Employment subsidy and Self-Employment Start-up payment in client event notes in CMS. Include: • 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. Record all decisions in CMS client event notes. Note anything which is considered unusual so that an	

Stage	Steps	Tools & Forms
	independent person can read the notes later and see how and why you made that decision.	
Subsidy claims	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. NCPU will process all remaining subsidy claims when received from the client during the subsidy period. Refer to the "*Subsidy claims for FWSE and Start-up*" link in the **Tools & Forms** column for further information	Subsidy claims for FWSE and Start-up [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-subsidy-claims.html]
Change of bank account	25. For any changes to the bank account during the subsidy period, the client must provide verification of this. Refer to the "*Bank account*" link in the **Tools & Forms** column for more information on acceptable bank account evidence and ways we can accept this. 26. Once verification of the new bank account number has been received, email the NCPU team to update this, at: **Out of scope**	Bank account [https://doogle.ssi.govt.nz/resources/helping-clients/processing-standards/bank-accounts-01.html]
Monitoring	27. The FWSE specialist Work Broker will complete check-ups at the 1, 3- and 6-month milestones of the business starting. 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. 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. c. **6 months:** FWSE specialist contacts client for check in. Supplier support can continue here or is re-offered to client	
Review process for clients	28. Decisions regarding the Flexi-Wage Self-Employment wage subsidy are **not** reviewable to the Benefit Review Committee or Social Security Appeal Authority. Find out more about the review process in the "*Review process for clients*" link in the **Tools & Forms** column.	Review process for clients [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-review-process-for-clients.html]

Self-Employment Start-up – Payment

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

On this Page:

Overview

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

Maximum payable

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

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

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

equipment needed for the business

initial start-up stock for the business

materials needed to produce goods for the business

renovation of premises to facilitate start of business or

one-off start-up costs, e.g.:

connection fees, such as power, phone or internet

first month's lease and bond

legal costs associated with establishing the business

insurance

start-up costs for advertising/marketing

printing business cards or flyers

setting up a basic website

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

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

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

living cost

costs covered by the Business Training and Advice Grant or Flexi-Wage Self-Employment

ongoing costs of the business, such as power or telephone.

Client Eligibility

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

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

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

Flexi-Wage Self-Employment and Self-Employment Start-up – Industries that may not be suitable [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-

assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-industries-that-may-not-be-suitable.html]

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

Flexi-Wage Self-Employment and Self-Employment Start-up – People going into business together [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html]

More information

MAP – Assistance to enter self-employment [https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/assistance-to-enter-self-employment-01.html]

MAP – Employment and Work Readiness Assistance [https://doogle.ssi.govt.nz/map/employment-and-training/employment-and-work-readiness-assistance/employment-and-work-readiness-assistance.html]

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

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

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

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Self-Employment Start-up – Eligibility

This page outlines the eligibility criteria for the Self-Employment Start-up.

On this Page:

Employment and Work Readiness Assistance Programme eligibility

Flexi-Wage Self-Employment Start-up is provided for under Clause 8(b) (Assistance to enter self-employment, Business start-up costs) of the Schedule of the Employment and Work Readiness Assistance Programme.

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

To be eligible for the Self-Employment Start-up, a client must also be disadvantaged in the local labour market.

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

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

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

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

Target group

While there is no specific target group for Self-Employment Start-up priority should generally be given to those who are in receipt of an income-tested benefit.

Deciding to grant

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

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

[http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/ewra/ewra-decision-making.html]

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

More information

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

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

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

Flexi-Wage Self-Employment and Self-Employment Start-up – People going into business together [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-and-self-employment-start-up-people-going-into-business-together.html]

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

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

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

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Self-Employment Start-up – Overview

This page provides an overview of the Self-Employment Start-up payment. Note this payment was previously known as the Flexi-Wage Self-Employment Capitalisation Grant. Flexi-Wage Self-Employment is now only payable as an ongoing wage subsidy.

On this Page:

What is Self-Employment Start-up?

Self-Employment Start-up is a lump sum payment or several payments available for essential business start-up costs (where a client does not have access to other commercial finance). This includes, but is not limited to:

leasing premises

purchasing or leasing plant or equipment (including legal fees) and

setting up business insurance.

More information on what we can pay for [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-payment.html]

Eligible clients entering self-employment can receive up to $10,000 (GST incl) to meet essential business start-up costs. Self-Employment Start-up cannot be used to pay for any living costs or costs covered by the Business Training and Advice Grant or Flexi-Wage Self-Employment.

Self-Employment Start-up is provided for under Clause 8(b) (Assistance to enter self-employment, Business start-up costs) of the Schedule of the Employment and Work Readiness Assistance Programme.

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

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

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

Outcomes

The expected outcome of Self-Employment Start-up is that the client will move into self-employment.

More information

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

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

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

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

On this Page:

Subsidy claims

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

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

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

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

Late claims

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

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

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

Absence from work due to illness or accident

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

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

The period for the Flexi-Wage Self-Employment weekly subsidy can be extended to make up any payments that are missed due to illness or accident. The subsidy period cannot be extended beyond this e.g., if the payments stopped for 3 weeks during the subsidy period, the original subsidy period will continue for an extra 3 weeks. If the client needs the payments to continue for longer, they will need to ask for an extension of the Flexi-wage subsidy. Refer to the "FWSE Extension [http://doogle/resources/helping-clients/procedures-manuals/work-and-income/employment-training/employment-and-work-readiness-assistance/flexi-wage-self-employment/flexi-wage-self-employment-payments.html#FlexiwageSelfemploymentpaymentextension2]" information for further information.

Bank account

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

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

Tax obligations

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

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

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