



Congratulations! You have just taken an important step towards starting your own new business and being in charge of your own destiny. Many people think about starting their own business but, unlike you they do nothing about it. In our opinion, the *New Enterprise Incentive Scheme (NEIS)* is the best opportunity eligible people will ever get to start their own new business.

About Training Australia is currently tendered to deliver and mentor the NEIS program which is funded by the Commonwealth Department of Education, Employment and Workplace Relations (DEEWR) and is a Complementary Program to the Job Network.

About Training Australia operates the *NEIS* program from as far south as far south as Port Macquarie, as far west as Guyra and as far north as Brisbane including all places in between. Our Head Office and administration is located centrally at Tweed Heads but we provide training and mentoring across the region.

Our aim is to work with you to make your business viable. This means earning a net income at least equal to the basic rate of the Newstart Allowance (approximately \$900 per month) by the end of 52 weeks from NEIS commencement for each participant. We want you off benefits for at least 3 months after that to give you a fair opportunity to have your business support you. Our joint objective should be for you not to return to Centrelink benefits after you start on the NEIS program.

As with all government-funded programs, especially one as good as NEIS, there are certain eligibility criteria to be met. Offers to do the NEIS training are dependent on meeting eligibility guidelines and available places. This information kit explains them in more detail. You can also access additional information from the web page www.workplace.gov.au by following the *Starting a Business* link to the NEIS pages or from www.jobnetwork.gov.au the same way. Our own web page, www.aboutraining.edu.au will also provide links and allow you to access this free Information and Application Kit. Applications for NEIS can be made at any time so get yours in now to avoid disappointment.

Once we receive your application we will assess it within fifteen working days. We will advise you of the results and if you are successful and make arrangement for you to commence the NEIS training. We will also provide you with feedback, advice and referrals to helpful contacts, web sites, government departments and publications even if your application is not successful.

We look forward to receiving your application. It may be the best ever opportunity you get to start up your own viable and profitable business to give you the lifestyle, freedom and income you want.

Wishing you every success

Ray Weblin
Director



NEW ENTERPRISE INCENTIVE SCHEME (NEIS)

Thank you for your inquiry about the New Enterprise Incentive Scheme (NEIS), a Complementary Program to Job Network. About Training Australia is a privately owned local company and is a NEIS Provider in northern NSW and south-east Queensland. We are contracted by the Department of Education, Employment and Workplace Relations (DEEWR) which funds the NEIS program nationally.

About Training Australia operates the *NEIS* program from as far south as Port Macquarie, as far west as Guyra and as far north as Brisbane including all places in between. Our Head Office and administration is located centrally at Tweed Heads but we provide training and mentoring across the region.

All NEIS applications are initially handled at Tweed Heads before distribution to our locally based trainers. Numbers may be limited and selection for NEIS is competitive with applicants needing to meet eligibility criteria. There are several steps between your application and acceptance onto NEIS and the process can take some time. Consequently the earlier you can submit your application the better. Our goal is to assess your application within 15 working days.

Applications must be made in writing on the attached Application Forms or emailed to neis@abouttraining.edu.au. Our assessment panel will accept applications at any time and assess them for NEIS and other programs or options that may be appropriate for you. You will be notified of the outcome of your application as soon as possible.

You should make sure each applicant has signed the Application Forms and that each person's **Jobseeker Identification Number (JSID)** is included. If you do not have a JSID you will need to contact your nearest Centrelink office or your Job Service Provider. We must have your JSID to initially check your eligibility for NEIS.

Applications can be posted to:

About Training Australia

P.O. Box 9

Banora Point NSW 2486

Or emailed to: neis@abouttraining.edu.au



Benefits of Doing NEIS with About Training Australia

The NEIS program gives a marvellous and unique opportunity to eligible people who genuinely want to start their own new business. NEIS has many features and benefits, both practical and financial for each NEIS participant. NEIS is the best available program to help start your new business.

- NEIS Allowance of \$462.80 is paid fortnightly for up to 52 weeks
- Residential rent assistance paid for up to six months
- No limit on the earnings or **profit** you can make from your NEIS business
- Profit from your NEIS business does **not** decrease your NEIS Allowance
- You can earn external income (i.e. a part-time job) of up to \$462.80 **per week** (averaged) per NEIS participant without decreasing your NEIS Allowance (provided you are still working full-time on your NEIS business)
- Free six week accredited small business management course with flexible delivery including classroom and correspondence (worth \$ '000's)
- Free mentor support and advice for one year (invaluable)
- No repayment obligations provided NEIS Agreement conditions are met
- Low risk start up with free advice and support
- Participants on the training course go onto a 13 week Approved Activity which meets Centrelink job search criteria
- Once on the NEIS Allowance you are self-employed

Compare trying to start a business without NEIS and you will see the difference!

Your target is to establish a viable and successful business that will provide you with an income equivalent (and higher) than your current Centrelink benefit. This means your aim is not to return to these benefits after commencing on the NEIS Allowance.

NEIS Selection Process

The NEIS selection process is generally outlined below.

- Applications for NEIS are invited and Information/Application Kits sent out.
- Completed applications are forwarded to the Head Office of About Training Australia or sent in by email to neis@abouttraining.edu.au
- About Training Australia assesses all applications, based on information provided in the application or at interview, and selects those that in their opinion best meet eligibility criteria and appear likely to be commercially viable. This process is competitive and subject to place availability.
- The most highly ranked business applicants are offered a provisional place on the six week small business course “**Certificate IV in Small Business Management**” at the closest local training venue or selectively by correspondence. The training offer is confirmed after comprehensive information about the NEIS program is provided to you and a final offer made. Recognition of Prior Learning is available.
- Prospective NEIS participants successfully complete course requirements and a comprehensive Business Plan for their business. Participants need to continue to meet NEIS personal and business eligibility criteria until such time as they commence on the NEIS Allowance. A minimum of 50% of NEIS business partners must complete the training course (i.e. 1 of 2; 2 of 3 etc)
- Eligibility and commercial viability are then assessed and a recommendation to DEEWR as to which businesses should be approved before the NEIS Allowance is made.
- DEEWR has final approval authority after considering our recommendations. DEEWR then approves or does not approve recommendations. DEEWR agrees to a NEIS Allowance start date for prospective NEIS participants whose plans have been approved.
- DEEWR signs contracts with approved participants and arranges for payment of NEIS Allowance (or Sole Parent Pension or Disability Support Pension) as appropriate.
- Participants commence on NEIS Allowance and start work full-time on their business
- About Training Australia provides mentor support and ongoing assistance for up to 52 weeks, collects financial information monthly and quarterly, reports on external income and assesses and monitors business performance. Participants must continue to meet NEIS Agreement conditions.

Participants must be ready to start operating their NEIS business full-time (DEEWR defines 35 hours per week as full time) from the day they commence on NEIS Allowance. NEIS Allowance is paid fortnightly in arrears. NEIS Allowance is income tested and if a participant’s external income (i.e. part-time work not the NEIS business income) exceeds the threshold of twice the basic rate of NEIS Allowance for the quarter, then the NEIS Allowance is suspended for the following quarter.

Applicants who are selected to undertake the NEIS training are not automatically guaranteed the NEIS Allowance. Approval for NEIS Allowance will be subject to the commercial viability of the business plan submitted, the availability of funds, meeting eligibility criteria and final approval by DEEWR. Centrelink returns noting that an Approved Activity is being undertaken continue to be submitted during the training course. Approved Activity terminates on early withdrawal from the course.

Further information about NEIS

The internet site www.workplace.gov.au provides additional information about the program and eligibility guidelines. Particular note should be taken of the business eligibility criteria of the program. Businesses operating full-time, franchises and the take over of an existing business do not meet business eligibility requirements for NEIS. NEIS assists eligible jobseekers that have an idea for a viable new small business to establish their self-employment venture. New places may be limited and eligibility alone does not guarantee acceptance into the program. However we look at every application positively and will discuss all options with you.

There are many different allowances paid through Centrelink that are eligible for NEIS. There is no minimum Centrelink registration period (register today, apply tomorrow) for NEIS. On some allowances you will need to register as looking for work to obtain a Jobseeker Identification Number and Centrelink can advise you of that procedure.

Completion of the accredited NEIS training course “Certificate IV in Small Business Management” is a prerequisite for acceptance onto the NEIS Allowance. A minimum of 50% of partners in the business must complete the training. The full time course usually runs over a six to seven week period. It is a combination of classroom based training, one to two days a week and home study, research and preparation of the business plan for the rest of the time. A detailed business plan will be prepared during the course. The business plan will be assessed against all specific business eligibility criteria (as detailed in NEIS business eligibility) including assessment of the commercial viability of the business. The business plan needs to demonstrate that the business will be commercially viable by the end of the NEIS assistance. This means the business plan must demonstrate that by the end of the NEIS Allowance period (52 weeks) there is a strong likelihood of the business providing a net income at least equal to the basic rate of Newstart Allowance. This applies to each NEIS participant.

Topics covered in the course include business research and planning, law and tax, marketing, pricing, costing, break even, finance, performance indicators, operations planning, record keeping, profit and loss, cash flow and business plan preparation. Course materials and texts are provided free of charge. These must be returned if the course is not completed. Numbers on each course will vary. Recognition of Prior Learning is available and if you would like this considered please discuss it with us prior to the commencement of training. Certificates and Statements of Attainment from Registered Training Organisations will be recognised. Although the training course is a prerequisite for the NEIS Allowance it is a stand alone qualification.

The elapsed time from commencement on the course to signing on to the NEIS Allowance is usually about 10 weeks. Prospective NEIS Participants must continue to meet individual and business eligibility criteria during this period. The Job Services provider that you are registered with will need to refer you to NEIS as a Complementary Program. Until approval to commence on the NEIS Allowance is given by DEEWR it is not a requirement for prospective participants to have incurred costs and for example paid licence fees, insurances, Council approvals, leased premises or taken out loans. These costs however, need to be identified and all relevant business costs need to be included in the business plan. Approval may be subject to certain conditions such as the appropriate licensing or Development Application approval.

NEIS Eligibility Criteria

Like anything of real value there are certain criteria that have to be met. There are two key areas of eligibility, **Business Eligibility** and **Job Seeker Eligibility**. The eligibility criteria for these are listed below.

Business Eligibility Criteria means those criteria relating to a business

1. have not operated on a commercial basis;

Proposed NEIS businesses must not have commenced commercial activities before approval for NEIS Assistance. If a prospective participant's business is already operating and meets all or some of the following criteria, then the business may not be new or may be operating commercially. Information in the business plan needs to support the non-commercial operation of the business.

- The business has commenced commercial operation.
- The activity is undertaken in a businesslike manner.
- There is a reasonable expectation of profit.
- The business is of reasonable commercial size in comparison with other businesses in the same field.
- There is a repetition and continuity of activity; and
- There is a commercial relationship with customers.

Some jobseekers have potential income producing hobbies, supplement their income by low volume sales/business activities or may have market tested their products. Each case needs to be judged on its merits as the activity may be "income supplementation" not commercial operation.

2. will be independent, reputable and lawful;
3. has been assessed as commercially viable by the NEIS Provider and is subsequently approved by DEEWR;

Commercially Viable means the NEIS business must be able to demonstrate the likelihood of providing a net income at least equal to the single, 21 or over, no children rate of Newstart Allowance by the end of 52 weeks from NEIS Commencement for each Participant in the business.

For participants previously in receipt of Parenting Payment (Single) or Disability Support Pension this means being in employment at least 20 hours per week (confirmed by you to us in writing) by the end of 52 weeks.

4. is not based on the purchase or takeover of an existing business;
5. will not compete directly with an existing business unless it can be demonstrated that there is an unsatisfied demand for the product or service, or the product or service is to be provided in a new way.



Eligible Job Seeker means a person identified by Centrelink who:

- is a Fully Job Network Eligible (FJNE) job seeker; and who;
- will be at least 18 years of age at the time of signing a NEIS Participant Agreement;
- is available to participate in NEIS training and work full time in the business;
- is in receipt of an allowance specified by DEEWR as NEIS eligible (of which there are many so please check with Centrelink or your Job Network member about your eligibility);
- is not an undischarged bankrupt;
- agrees to hold and maintain a controlling interest in the business during the terms of their NEIS Participant Agreement; and
- has not received NEIS assistance in the previous 2 years and has not received NEIS Assistance previously for a similar business activity.

Call us if you are unsure about any of these eligibility criteria.

Remember, you can apply for NEIS anytime, the sooner the better.

Applications for our next training courses are being accepted right now.



New Enterprise Incentive Scheme (NEIS)

**APPLICATION FORM
COMMERCIAL – IN – CONFIDENCE**

Complete this *Application Form* and post it to:

**About Training Australia
PO Box 9
Banora Point NSW 2486**

(Do not forget your Jobseeker Identification Number)

Inquiries phone: 1300839055 or 07 55230012

Email to: neis@abouttraining.edu.au

APPLICANT INFORMATION

Business Partner 1

Jobseeker Identification Number _____

First Name ----- **Last Name** -----

Date of Birth _____

Residential Address -----

-----P/Code-----

Postal Address ----- **P/Code**-----

Telephone (Home) -----(Business) -----

Fax (Home) ----- (Business) -----

Mobile ----- **Email** -----

Employment Service Provider and Location _____

Name of Employment Service Provider Consultant _____

Business Partner 2

Jobseeker Identification Number _____

First Name ----- Last Name -----

Residential Address -----

-----P/Code-----

Postal Address -----P/Code-----

Telephone (Home) -----(Business) -----

Fax (Home) -----(Business) -----

Mobile ----- Email -----

Business Partner 3

Jobseeker Identification Number _____

First Name ----- Last Name -----

Residential Address -----

-----P/Code-----

Postal Address -----P/Code-----

Telephone (Home) -----(Business) -----

Fax (Home) -----(Business) -----

Mobile ----- Email -----

Business Partner 4

Jobseeker Identification Number _____

First Name ----- Last Name -----

Residential Address -----

-----P/Code-----

Postal Address -----P/Code-----

Telephone (Home) -----(Business) -----

Fax (Home) -----(Business) -----

Mobile ----- Email -----



NEIS APPLICATION

1. Describe your proposed business idea.

2. How serious are you about starting your own successful business?

3. What products or services will you sell? (Be specific as possible)

4. How would you describe your typical customer?

5. Why will they buy and pay for what you are selling?

6. How much do you intend to charge for your product or service?

7. When do your business to start earning an income? Month/Year____/____

8. When do you think your business will be viable? Month/Year____/____

NOTE: The target for NEIS business viability is a net profit of around \$1000 per month by the end of 12 months (not from the start) on the NEIS Allowance. That is, by the end of your 52 weeks on NEIS Allowance your forecasts business net profit for the last month needs to be at least sufficient to replace NEIS allowance of \$462.80 per fortnight.

9. What market research have you done on your business?

10. Who are your competitors?

11. Have you started to trial the business in any way? (E.g. as newspaper ads, selling trial products, markets, on friends or families etc?)

No Yes If yes, over what period of time? _____

12. If you answered 'yes' to the above question explain how you trialed your product, the results and the volume of sales received during the trials.

Sales in \$'s (over what time period) _____

13. Have the trials been:

Full-time Yes No
Part-time Yes No

14. At what stage of development would you describe your business?

Hobby Part-time Full-time an idea

15. Do you submit a Profit & Loss statement to Centrelink? Yes No
16. Have you commenced your business operation or made any sales? Yes No
17. Have you ever operated the same or similar business previously? Yes No
18. Do you consider your business to be a hobby? Yes No
19. Do you have an Australian Business Number (ABN)? Yes No
20. Are you registered for the Goods and Services Tax (GST)? Yes No
21. Are you available to participate in NEIS training? Yes No
22. Are you able to work full time in your business? Yes No
23. Do you agree to hold and maintain a controlling interest in the business during the term of your NEIS Participant agreement? Yes No
24. Has your proposed business regularly participated in a "Sunday market"? Yes No
25. Is your business a franchise or contracted to a single customer? Yes No
26. Have you ever completed a tax return for your proposed business? Yes No
27. Have you ever claimed your business expenses to offset other income? Yes No
28. Have you ever made a profit from your business? Yes No
29. Do you have a registered business name? Yes No
30. Do you have a business entry in the Yellow Pages? Yes No
31. What skills, qualifications, training and work experience do you have which are relevant to the success of your proposed business?

32. Do you plan to operate your business as a:

Sole Trader Partnership Company Other

33. In which Local Government area do you intent to establish your business?

34. What business equipment, tools, machinery etc do you currently own?

35. What is their approximate value? \$ _____

36. What business equipment, tools, machinery etc do you need to purchase?

37. What is the approximate cost of those? \$ _____

38. How will you finance the start up of your business?

39. Do you have any local direct competitors? Give details.

40. In relation to your business and your local competitors,

- **Why is your business not in direct competition with any existing business and/or**
- **Why is your business being done differently and/or**
- **Why is there sufficient demand in the market place for another business to be established?**

NOTE: Check local papers, Yellow Pages, Industry Associations etc for competitors.

41. Will you start your business if you do not get any NEIS assistance?

Yes **No**

42. Will you operate the business from home?

Yes **No**

43. Have you owned your own business before?

Yes **No**

44. If so, what type of business?

45. How long did it operate?

46. Is it still operating?

Yes **No**

47. Why are you no longer operating in the business?

48. Have you previously received the NEIS Allowance?

Yes

No

49. If YES, when was this?

From: ____/____/____

To: ____/____/____

50. Where was your NEIS business located?

Town _____

State _____

51. Who was your NEIS managing agent?

52. Describe your previous NEIS business.

53. What happened to that NEIS business?

54. Explain why your proposed NEIS business is different to the NEIS business you previously established.

55. How do you think the performance of your proposed business will be different to your previous NEIS business?

56. Have you been or are you an undischarged bankrupt?

Yes

No

57. How did you find out about NEIS? (you may tick more than one box)

Word of mouth

Centrelink (which office)

Newspaper ad (which paper)

Job Service Provider (which office)

Internet

Radio Station (which station)

TV (which channel/show)

Information

Business Enterprise Centre

Other

58. Which venue is the most convenient to you for NEIS training?

Port Macquarie

Coffs Harbour

Ballina

Armidale

Grafton

Gold Coast

Beenleigh

Mt Gravatt

Tweed Heads

Correspondence

The targeted outcome of the NEIS program is to help eligible people establish a business that will be viable at the end of the 52 weeks' on the NEIS Allowance. This effectively means participants do not go back onto the original Centrelink paid benefit (that made them eligible for NEIS in the first place) for at least 3 months after ceasing on the NEIS Allowance.

59. Why do you think will be able to meet this goal?

60. Do you have a Certificate or Statement of Attainment from a recognised Registered Training Organisation (RTO) that you want us to consider for Recognition of Prior Learning (RPL)?

Yes

No

Acceptance onto the NEIS training course and the NEIS program is competitive. Please comment on any aspects of your proposed business that would help convince the selection panel of your eligibility, suitability, business viability or commitment to starting your own business under the program. You may like to attach supporting documentation, photos, drawings etc.

Do not send original documents – About Training Australia will take no responsibility for the care and safekeeping of original documents – they are too hard to replace! Send copies only!

NEIS INDEMNITY STATEMENT

About Training Australia makes available its NEIS consulting and advisory services on a gratuitous basis and on the understanding that neither About Training Australia, its management, staff or agents are responsible for any liability or loss resulting from any of their actions, recommendations or advice, or from any failure to take action, recommendations or give advice.

About Training Australia its management, staff or agents hereby expressly disclaim all and any liability whatsoever, to the full extent allowed by law to any person, arising out of or connected in any way to the services provided by each and any of them, including any liability for negligence.

I/We have read, understand and agree to be bound by this disclaimer.

Signed ----- **Date** -----

Signed ----- **Date** -----

Thank you for completing the application. Please ensure that your **Jobseeker ID number** (contact Centrelink or your Job Service Provider if you do not have one) is on the front page and forward your completed application forms to:

Applications can be posted to:

About Training Australia

P.O. Box 9

Banora Point NSW 2486

Or emailed to: neis@abouttraining.edu.au