NEW ENTERPRISE INCENTIVE SCHEME (NEIS)

APPLICATION BOOKLET

Let BRACE provide the tools to build your business.

Job Services Australia
people • skills • jobs

BRACE
EDUCATION TRAINING EMPLOYMENT

1800 101 808
www.brace.com.au
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New Enterprise Incentive Scheme (NEIS) Information

About BRACE
Established in Ballarat in 1973, BRACE operates throughout Western Victoria and all of South Australia and has delivered a broad range of education, training and employment programs to many thousands of people.

BRACE is a provider of the New Enterprise Incentive Scheme (NEIS) for the Commonwealth Government Department of Education, Employment and Workplace Relations (DEEWR).

BRACE will:
- Select suitable participants whose business proposal meets all eligibility criteria and demonstrates it has the potential to be viable within 12 months of commencing the business.
- Arrange/conduct courses and/or other flexible training arrangements for persons selected into the NEIS training.
- Provide business advice and support whilst the business is being established.

About NEIS Training
Applicants who are selected for the New Enterprise Incentive Scheme are required to undertake training in the Certificate IV in Small Business Management designed to incorporate the knowledge and skills required for people commencing and operating their own businesses.

NEIS Training is conducted for periods of between 6-7 weeks for classroom delivery. Other flexible learning options are negotiated with successful NEIS applicants who live in more isolated areas, or are unable to attend training as scheduled.

The Certificate IV in Small Business Management covers research, planning, marketing/promotion, business operations, regulatory and legal requirements and business financials through the following units of competencies.

- BSBSMB301A Investigate micro business opportunities
- BSBSMB401A Establish legal and risk management requirements of small business
- BSBSMB402A Plan small business finance
- BSBSMB403A Market the small business
- BSBSMB404A Undertake small business planning
- BSBMKG401B Profile the market
- BSBMKG402B Analyse consumer behaviour for specific markets
- BSBRES401A Analyse and present research information
- BSBADM409A Co-ordinate business resources
- BSBFIA402A Report on financial activity

Assessment for the Certificate IV in Small Business Management will be through structured assessment exercises and the business plan.

During the training you will be assisted with developing a business plan for your business. You may be recommended for NEIS Allowance if the plan shows that by the end of the 52 weeks of the NEIS Program it is likely to provide a net income equivalent at least to the single, 21 or over, no children rate of Newstart Allowance, for each person in the business.

Note: Conditions do apply and these will be discussed with you.
NEIS Application Process

NEIS helps turn unemployment into self employment

BRACE believes that by assisting and nurturing the development and establishment of new and growing businesses, jobs will be provided for their proprietors and employees.

There are three stages to the NEIS Program

1. The NEIS Application Process
2. NEIS Training and Business Plan Development
3. Business Commencement

STAGE 1 - The NEIS Application Process

▲ Participant Eligibility Criteria
To participate in NEIS you must be registered with a Job Services Australia Provider. Your provider can tell you if you are eligible.
You also must:
- be at least 18 years old when you begin receiving NEIS Assistance
- be available to participate in required training and work full time* in your proposed NEIS business
- not be an undischarged bankrupt
- not have received NEIS Assistance for a similar business activity
- not have received NEIS Assistance in the previous two years

*or less hours as allowed where someone has been assessed as having a partial capacity to work, or reduced work participation requirements, or those who are volunteers to employment services.

▲ Business Eligibility Criteria
As well your NEIS business must be:
- not currently operating on a commercial basis
- independent, capable of withstanding public scrutiny, and lawful
- assessed as commercially viable by a NEIS provider
- will not compete directly with existing businesses unless it can be demonstrated that there is an unsatisfied demand for the product or service is to be provided in a new way
- not based on the purchase or takeover of an existing business
- established, located and operated solely within Australia
- in an area of skills shortage for those less disadvantaged job seekers
How to Apply

a) Contact BRACE or your Job Services Australia provider to discuss your eligibility for the NEIS program
b) BRACE will assess your business idea and help you complete the necessary paperwork for your enrolment

For regional clients only:
Fill out the two application forms and return these with the referral form from your Job Services Australia Provider via post or fax to either our Ballarat or Adelaide office, depending on what state you live in.

Victorian Applicants
BRACE Ballarat
PO Box 210W
BALLARAT WEST VIC 3350
f: (03) 5332 8087

South Australian Applicants
BRACE South Australia
Todd Street Business Chambers
6 Todd Street
PORT ADELAIDE SA 5015
f: (08) 8440 2409

We must receive all forms before we can process your application.

NEIS Application Evaluation and Interview Appointment
The participant will have a one-on-one business evaluation assessment with the NEIS Consultant, to be held at BRACE or for regional clients a telephone evaluation may apply.

Successful applicants are then invited to attend NEIS Training.

STAGE 2 – NEIS Training and Business Plan Development

During Stage 2 participants will continue to receive their existing Centrelink eligibility benefit under an ‘Approved Activity’.

To be eligible for the income support during the business establishment stage, successful NEIS applicants MUST ATTEND training full-time, to enable the successful completion of the Business Plan and the Qualification.

This accredited training course assists you to develop a detailed Business Plan for your business and acquire a range of business management skills. You will also be introduced to business skills, business networks and receive some personal development skills training to help you succeed with your new enterprise.

Participants successfully completing the course will receive a Certificate IV in Small Business Management.
**Business Plan Assessment**

Following the completion of the Training and Business Plan Development, your business plan is assessed to determine the potential viability of the business:

This assessment will determine whether the applicant will be eligible to receive income support under the NEIS Program from the Department of Education, Employment and Workplace Relations (DEEWR).

**Commercially Viable**

The NEIS provider must assess that the proposed NEIS business will be commercially viable. ‘Commercially Viable’ means that the proposed NEIS business is likely to provide 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 the commencement of NEIS Assistance for each participant in the NEIS business.

This rate may be pro-rata where the NEIS provider determines that the job seeker is able to work in their NEIS business less than 35 hours per week, in line with their activity test or participation requirements under the Social Security Act 1991.

The commercial viability of the business idea is determined primarily through the forecasted cashflow for the second year of the NEIS business’s operations, which is a mandatory element for all NEIS Business Plans. In assessing whether the business idea is commercially viable, the following factors must also be taken into account by the NEIS provider.

- Revenue from sales should be based on thorough market research and realistic sales forecasts. Provision must be made for seasonal fluctuations and low initial sales.
- All relevant cost factors should be included in the expenses section of the cashflow. In particular, any borrowings required to start up the business must be included as outgoings, although these may be spread across several years if necessary, in which case the cashflow projection should be extended for that period.
- Personal living costs of each job seeker should be included.

As with any business, the essential ingredient for business success ultimately rests on the ability of the individual proprietor’s own business acumen and management skills to successfully develop the business affairs to create a viable commercial business.
Stage 3 - Business Commencement
Successful participants begin income support under the NEIS Program.

▲ Business Support and Mentoring
During the NEIS Program Stage you will receive a minimum of five (5) face to face business mentor visits, the first visit will be conducted around 4 weeks after the start of the business from an allocated business mentor who will provide business assistance, counselling and support. The visits will be arranged by the mentor. Mentors provide assistance and advice to help maximise the potential success of NEIS business.

Participants are also encouraged to find other personal business mentors and utilise business professionals who can provide specialist assistance in the industry in which their business operates.
# New Enterprise Incentive Scheme (NEIS) Application for NEIS

## NEIS Assistance

NEIS assists eligible unemployed people to start new, viable small businesses. If you are a registered job seeker, you can access accredited small business training, which will help to build your skills in setting up a small business. During the training you will also develop a business plan, which will need to be approved by your NEIS provider before you start your business. If approved to operate your NEIS business, you will receive NEIS Assistance which is NEIS Allowance* for up to 52 weeks, NEIS Rental Assistance for up to 26 weeks (if eligible) and business mentoring and support for the first year of operation of your business.

## NEIS Allowance

NEIS Allowance is paid to eligible NEIS participants by DEEWR each fortnight for up to 52 weeks. The rate is regularly reviewed and may change during your participation in the activity.

If you are eligible for NEIS Allowance, it will be income tested. If your gross external income (excluding your NEIS business income, NEIS Allowance, NEIS Rental Assistance, approved allowances or pensions from Centrelink or Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) or Department of Veterans’ Affairs (DVA), and your partner’s income), exceeds twice the basic rate of Newstart Allowance in a given financial quarter, then your NEIS Allowance may be suspended, generally in the following financial quarter.

## Job seeker eligibility

To participate in NEIS you must be eligible for the full range of services with your Job Services Australia (JSA) provider, and you must meet all of the following criteria:

- be at least 18 years of age at the time of commencing NEIS Assistance;
- be available to participate in NEIS training and work full-time in the proposed NEIS business;
- not be an undischarged bankrupt;
- not have received NEIS Assistance for a similar business activity;
- not have received NEIS Assistance in the previous two years; and
- be one of the following:
  - an Indigenous Australian;
  - receiving Stream Services under Streams 3 or 4; or
  - if receiving Stream Services under Streams 1 or 2, proposing a NEIS business that is in an area of skills shortage.

## Business eligibility

Your NEIS business must:

- not currently be operating on a commercial basis;
- be independent, capable of withstanding public scrutiny, and lawful;
- assessed as commercially viable by a NEIS provider;
- not be based on the purchase or takeover of an existing business;
- not compete directly with existing businesses, 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; and
- be established, located and operated solely within Australia.

*Note: Recipients of Disability Support Pension (DSP), Carer Payment, Parenting Payment Single (PPS) and some Department of Veterans’ Affairs pensions may be able to remain on their payment while participating in NEIS Assistance.
### Applicants details

1. (To be completed by referring JSA provider)
   - Job seeker ID number
   - Name of applicant

### Referring office

2. Name of JSA provider
   - Physical address
   - Business phone
   - Business fax
   - Email
   - Contact officer

3. (To be completed by applicant)
   - Gender: [ ] Mr  [ ] Mrs  [ ] Miss  [ ] Ms  [ ] Other
   - Family name
   - First given name
   - Other given name/s
   - Date of birth
   - Are you an undischarged bankrupt? [ ] Yes  [ ] No

### Your personal details

4. Your home address and contact details
   - Home phone number
   - Mobile phone number
   - Email address

5. Postal address
   - For correspondence if different from home address. If same as home address, write as above.
   - Postcode

6. Previous period of NEIS
   - Have you previously participated in NEIS Assistance? [ ] No (go to next section)  [ ] Yes, please complete the following
   - Was it for a same/similar business as the proposed business in this application? [ ] Yes  [ ] No
   - What was the name of your previous business?
   - What type of business was it?
   - Did you have a partner/s? [ ] Yes  [ ] No
   - Approximate date you finished receiving NEIS Allowance: /
   - With which provider did you previously undertake NEIS?

### Small business training

7. Are you able to participate in small business training? [ ] Yes  [ ] No
   - If accepted for small business training, do you have any special training requirements? (optional) [ ] Yes  [ ] No
   - Note: You do not have to answer this question. This information is sought to access the level of service that may need to be provided to you by your NEIS provider to participate fully in small business training.
   - If yes, please specify.

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Note: The form is a template for NEIS (New Enterprise Incentive Scheme) application. It's designed to capture personal details, the period of NEIS, the nature of previous businesses, and small business training plans, among other information.
Your proposed business

8 Have you ever operated this business on a commercial basis?
   □ Yes □ No

   Are you operating this business as an agent, subsidiary, franchise or part of a multi-marketing arrangement?
   □ Yes □ No

   Is your business a result of a purchase or takeover of an existing business?
   □ Yes □ No

   Will you supply your products/services to one business in an exclusive arrangement?
   □ Yes □ No

   Will your proposed business comply with all relevant statutes, regulations, by-laws and requirements of any
   Commonwealth, state, territory, or local authority laws?
   □ Yes □ No

   Do you have a Partial Capacity to Work as determined by a Job Capacity Assessment?
   □ Yes □ No

   Will you work in your business on a full-time basis, i.e.:
   □ Yes □ No
   ■ 35 hours per week (for job seekers without a Partial Capacity to Work or reduced participation
   requirements under the Social Security Act 1991)?
   or
   ■ In line with your Partial Capacity to Work as determined by a Job Capacity Assessment?
   or
   ■ In line with your reduced participation requirements under the Social Security Act 1991?
   or
   ■ In line with your voluntary requirements (i.e. DSP, Carer Payment, Parenting Payment Single)?

   Have you discussed with Centrelink whether participating in NEIS may affect your ongoing entitlement
   to your income support payment (i.e. DSP, Carer Payment, Parenting Payment Single)?
   □ Yes □ No

   Are you medically capable of working in your business?
   □ Yes □ No

   Do you have any medical conditions that are likely to be exacerbated by working in your business?
   □ Yes □ No

   Will you have a controlling interest in your business for the first year of business operation?
   □ Yes □ No

   Will your proposed business be established, located and operated solely within Australia?
   □ Yes □ No

   If receiving stream services under streams 1 or 2, are you proposing a business that meets the
   skills shortage area criteria?
   □ Yes □ No

Provide a description of your proposed business

Provide full names of all NEIS business partners (including your partner* if applicable) applying for NEIS Assistance.

* Definition of partner:
   For Centrelink purposes a person is considered to be your partner if you and the person are living together, or usually live together,
   and are married; or in a registered relationship (opposite or same-sex); or in a de facto relationship (opposite or same-sex).

   Centrelink considers a person to be in a de facto relationship from the time they commence living with another person as a member
   of a couple.

   From 1 July 2009, Centrelink recognises all couples, opposite-sex and same-sex.
Your declaration  
9 I certify that the information that I have supplied on this form is complete and correct to the best of my knowledge and I acknowledge that false information may lead to refusal, suspension or termination of NEIS Assistance.

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To be completed by your NEIS Provider

Does DEEWR’s IT Systems confirm that the job seeker is Eligible for NEIS?
Yes [ ] No [ ]

Does the job seeker’s business idea meet the Business Eligibility Criteria (listed on page 1 and questions answered above)?
Yes [ ] No [ ]

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Business Proposal Form
New Enterprise Incentive Scheme (NEIS)

Name: .............................................................................................................................................
Address: ...........................................................................................................................................
Date of Birth: .......................................................... Ph: .................................................. Mobile: ........................................
Email: ..........................................................................................................................Job Seeker ID or Centrelink CRN: ......................................................
Job Network Provider: .............................................. Centrelink office registered with: ........................................
How did you find out about NEIS? ........................................................................................................

Are you in receipt of a redundancy or re-training package?          YES   NO

Describe the products or services your business will provide:
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Why do you want to start this business?
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What are your business and personal objectives in the first 12 months?

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What **experience or skills** do you have in this line of business?

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Describe the results of any research you have undertaken demonstrating the extent of the need and demand for your products/services?
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Describe who your major customers will be?
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Who (and where) are your major competitors?
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How will you market your products/services to your customers?
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Will you be able to start your business within the next 10 weeks?  
YES  NO

If not, why? ..........................................................................................................................................................
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Can you provide “Letters of Intent to Purchase” from prospective customers of your product or service?  
YES  NO
Income and Expenditure

Please estimate the income you believe your business will generate over the first 12 months once you have commenced operations.

**Expected weekly income** $____________________

Please estimate the value of business equipment you currently own.

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<th>Item</th>
<th>Cost</th>
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Please estimate the cost of business equipment you need to purchase.

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<th>Cost</th>
<th>Funds Available?</th>
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Please list any other costs associated with running your business.

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Please return this form to the appropriate location

**In Victoria send to:**
via fax: (03) 5332 8087
or via post: BRACE Education Training & Employment
PO Box 210W
BALLARAT WEST VIC 3350

**In South Australia send to:**
via fax: (08) 8440 2409
or via post: BRACE Education Training & Employment
6 Todd St
PORT ADELAIDE SA 5015
Privacy Statement

PROTECTING YOUR PRIVACY
BRACE Education Training and Employment

BRACE is committed to providing you with the highest levels of customer service. This includes protecting your privacy.

We are bound by the Commonwealth Privacy Act 1988, which sets out a number of principles concerning the protection of your personal information.

We would like to communicate to all our customers the following information.

BRACE
BRACE provides a range of programs and services in the areas of education, training and employment are administered through our offices in Ballarat, Ararat, Geelong and South Australia.

Your personal information
Personal information held by BRACE may include (but is not limited by): your name; date of birth; country of birth; language spoken; disability status; indigenous status; current and previous address; telephone numbers/ email address; credit card details; occupation; education achievement; previous and/or current employment details.

Please note, if you choose not to provide us with your personal information, we may not be able to provide you with the services you require.

How we collect personal information
BRACE collects personal information in a number of ways, including:

- Directly from you when you provide information by phone; in documents such as course application and enrolment forms; job seeker registration forms;

- From third parties such as government departments and your authorised representative;

- From our own records

Protection of your personal information
BRACE is careful to protect the privacy of our customers and the personal information you provide to BRACE is protected. It is used by BRACE only for the purpose that it is provided and is only given to other parties in special circumstances where permitted by legislation or where you agree to disclosure.
Privacy Statement Con’t

How we use your personal information
Your personal information is used in order to:

- Provide the services you require;
- Administer and manage those services;
- Inform you of ways the services provided to you could be improved.

Your personal information is also used by us to promote and market other BRACE services that we offer which we consider may be of interest to you. If you do not wish us to contact you regarding other services please let us know (contact details below).

Disclosing your personal information
Where required, your personal information is disclosed to a third party and includes:

- The government department which provides funding to BRACE for the service you are in receipt of
- Agencies relevant to the services being provided
- Government and regulatory authorities and other organisations, as required or authorised by law
- Our professional advisers such as accountant, auditor and lawyer
- Your authorised representative or legal adviser

You can access your personal information
You have a right to access your personal information, subject to some exceptions allowed by law. If you would like to do so, please let us know. For security reasons we may ask you to put your request in writing.

How to contact us
If you have any questions in relation to privacy please contact our Privacy Officer on 1800 101 808. Monday to Friday 9am to 5pm or write to;

Privacy Officer
BRACE
PO Box 210W
BALLARAT WEST VIC 3350

(email: privacy@brace.com.au)
Five steps to commencing your own business:

ATTEND  NEIS program information sessions by appointment
SUBMIT  Completed NEIS Application and Business Proposal form and attend an interview
COMMENCE NEIS Business Training
ACHIEVE Completion of training and approval of Business Plan
START  Your business with New Enterprise Incentive Scheme

QUESTIONS:
Please feel free to ask any questions that you may have about the NEIS program.
For all enquiries regarding the NEIS Program please contact our Ballarat or South Australian office:

BRACE Ballarat
602 Urquhart Street
BALLARAT VIC 3350

p: (03) 5333 3700
Freecall: 1800 101 808

BRACE South Australia
Todd Street Business Chambers
6 Todd Street
PORT ADELAIDE SA 5015

p: (08) 8440 2404
Freecall: 1800 101 808