

# New Enterprise Incentive Scheme (NEIS)

## Application form



### What is the New Enterprise Incentive Scheme (NEIS)?

The New Enterprise Incentive Scheme (NEIS) is an Australian Government initiative that helps eligible job seekers to start new, viable, small businesses. In order to become self-supporting and independent, NEIS provides:

- › training in the Certificate III in Micro Business Operations or the Certificate IV in Small Business Management
- › NEIS allowance for up to 52 weeks
- › NEIS rental assistance for up to 26 weeks (if eligible)
- › business advice and mentoring support.

**The Department of Education, Employment and Workplace Relations (DEEWR) funds this program.**

### Who is eligible?

**Eligibility** to apply for NEIS is determined upon receipt of a qualifying Centrelink payment.

<b>BVA</b>	Bereavement allowance	<b>NSA</b>	Newstart allowance	<b>WSP</b>	Partner service pension (DVA allowance)*
<b>CAR</b>	Carer payment*	<b>PPP</b>	Parenting payment partnered	<b>WDA</b>	Widow allowance
<b>CDP</b>	Community development employment projects	<b>PPS</b>	Parenting payment single*	<b>WID</b>	Widow B pension
<b>DSP</b>	Disability support pension*	<b>PTA</b>	Partner allowance	<b>WFA</b>	Wife pension age
<b>MAA</b>	Mature age allowance	<b>SNS</b>	Special benefit under NSA conditions	<b>WFD</b>	Wife pension DSP
<b>MPA</b>	Mature partner allowance	<b>SPL</b>	Special benefit	<b>WWP</b>	War widow(er) pension (DVA allowance)*
<b>NMA</b>	Newstart mature age allowance	<b>SYT</b>	Special benefit under YTA conditions	<b>YAL</b>	Youth allowance

\*Recipients of these payments may be able to remain on them while they receive NEIS assistance.

NEIS applicants are evaluated on **personal and business criteria** and are assessed on a competitive basis.

#### Personal eligibility

NEIS is available for people who:

- › are registered with Centrelink and receiving one of the payments listed above (there is no minimum registration period)
- › are 18 years of age or older and less than age pension age while receiving NEIS allowance
- › are receiving a Centrelink allowance or pension which includes a living allowance component
- › have not received NEIS allowance in the previous two years or previously for the same business activity
- › are not undischarged bankrupts.

NEIS places are limited and eligibility alone does not guarantee acceptance into the program. Business ideas must also meet eligibility criteria.

#### Business eligibility

NEIS is available for businesses that:

- › are not currently operating on a commercial basis
- › will be capable of withstanding public scrutiny and lawful
- › are not involved in the purchase or take-over of an existing business
- › have been assessed as commercially viable by the NEIS Advisory Committee

- › will 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
- › will be established, located, and operated solely in Australia
- › maintain a controlling interest of the NEIS business
- › comply with relevant state and federal legislations.

## What is the selection process for NEIS?

- › Wodonga TAFE attracts, interviews, and checks the eligibility of job seekers and assesses business ideas.
- › Wodonga TAFE selects and trains those applicants with the most viable business ideas.
- › NEIS Advisory Committee (NEISAC) assesses NEIS applicants and their business plans, and recommends the businesses that are likely to be commercially viable within 12 months to the NEIS panel provider.
- › DEEWR considers recommendations from NEISAC and agrees on the business start date with prospective NEIS participants whose plans have been approved.
- › DEEWR signs a NEIS participation contract with the applicants and arranges for payment of the NEIS allowance.
- › Wodonga TAFE organises for the Murray Hume Business Enterprise Centre (MHBEC) to provide business mentoring support and ongoing assistance for 12 months. MHBEC maintains regular contact with participants, collects financial information from participants each quarter, reports on income test, conducts viability assessments, and monitors business performance.

## Your information and privacy

The *Privacy Act 1988* protects personal information held by Commonwealth Government agencies. The Act allows us to give your personal information to another person or agency only under certain circumstances.

## How to become involved

**Register** your interest with our NEIS team by email at [neis@wodongatafe.edu.au](mailto:neis@wodongatafe.edu.au) or by phone on 1300 554 338.

**Attend** our free NEIS information sessions.

**Submit** your completed NEIS application form, which will be followed by an interview. Detail as much information as possible to help with the assessment of your business idea. The responses in your application may form part of the assessment towards the business management training.

If your application is approved, you:

- › **complete** accredited training in the Certificate III in Micro Business Operations or the Certificate IV in Small Business Management, and develop your business plan
- › **achieve** approval of your business plan against eligibility criteria
- › **start** your business with income and mentoring support from NEIS.

## Contacting us

For further information please contact the Program Coordinator

**Phone** 1300 554 338

**Fax** 02 6055 6717

**Email** [neis@wodongatafe.edu.au](mailto:neis@wodongatafe.edu.au)



## NEIS applicant information

Last name	First name	Initials	DOB
Unit/house no	Street address		
City	State	Postcode	
Home phone	Email address		
Mobile phone	Centrelink reference no		
<b>Personal eligibility</b>			
Are you an Australian citizen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Do you have the technical skills to operate the business?	Yes <input type="checkbox"/>	No <input type="checkbox"/> If no, when?	
Have you received NEIS assistance in the previous two years?	Yes <input type="checkbox"/>	No <input type="checkbox"/> If yes, explain.	
<b>Business eligibility</b>			
Will the business compete directly with existing businesses?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If yes, can you demonstrate unsatisfied demand for your product or services or services is to be provided in a new way?	Yes <input type="checkbox"/>	No <input type="checkbox"/> If no, your business is not eligible for NEIS.	
Is the business currently operating on a commercial basis?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Are you able to work 'full-time' in your business?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will you maintain a controlling interest in the NEIS business?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will your business be established, located, and operated solely in Australia?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will you have the capacity to lease suitable premises or will suitable premises be secured on commencement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will your business comply with relevant state and federal legislation?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
<b>Details of business partners (if applicable)</b>			
Is the following person a NEIS business partner?	Yes <input type="checkbox"/> If yes, please complete the applicant's information below. No <input type="checkbox"/> If no, please note NEIS participants must maintain a controlling interest in the NEIS business.		
Last name	First name	Initials	DOB
Unit/house no	Street address		
City	State	Postcode	
Home phone	Email address		
Mobile phone	Centrelink reference no		
<b>Marketing information</b>			
How did you hear about the NEIS program?	<input type="checkbox"/> Centrelink	<input type="checkbox"/> Website	<input type="checkbox"/> Television
	<input type="checkbox"/> Brochure	<input type="checkbox"/> Newspaper	
	<input type="checkbox"/> Friend	<input type="checkbox"/> Job Services Australia provider	
Contact details of your refereeing Job Services Australia (JSA) provider	Provider's name	Contact person	
<b>Declaration</b>			
Wodonga TAFE complies with the requirements of the Privacy Act 1988 as amended. The information contained in this form is held in strict confidence and will only be used for the New Enterprise Incentive Scheme. Your information may be shared between NEIS providers, Job Services Australia providers, the Department of Education, Employment and Workplace Relations (DEEWR), and Centrelink to provide you with the most appropriate services to meet your needs.			
Applicant	_____	_____	_____
	Full name	Signature	Date

# 1 Identify business opportunities

When detailing the proposed business, remember that you may need to present this feasibility study to other persons who do not know anything about your business. Describe the product and/or service that you are offering, any unique characteristics about the business, and the proposed location that you will investigate for the business operation.

1.1 Describe the business idea you propose to start.

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1.2 Proposed date of commencement \_\_\_\_/\_\_\_\_/\_\_\_\_  
(NEIS businesses must commence operations at the completion of the training phase)

1.3 Where will you operate your business from?

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1.4 Business objectives

Detail what you can realistically expect to achieve over the first two years of the business, with particular emphasis on the first twelve months. Outline strategies that will help you to achieve these goals.

<b>Year 1 goals</b>	<b>Objectives/strategies</b>
<b>Year 2 goals</b>	<b>Objectives/strategies</b>

**1.5** What staffing requirements do you think you may need?

a) Short term (one year)

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b) Long term (two to five years)

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**1.6** How would you handle absence from illness or injury to yourself?

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**1.7** Who will buy your products and/or services and why?

What do you know about your customers? How do they behave? What motivates them to buy? In many cases, when you go into business, you will be seeking customers who already obtain products/services elsewhere. You need to understand your customer, your competition, and what makes you better and different from them.

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**1.8** Where do your potential customers currently buy the products/services that your business will supply?

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**1.9** Will your products or services be better or different from existing products or services? How?

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**1.10** Who are your competitors?

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**1.11** Why will customers purchase your products/services rather than those of your competitors?

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**1.12** Have you undertaken any market research?

No  Yes  (give details)

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**1.13** What trends are evident in the proposed market? (Introductory, decline, and so on)

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**1.14** How will you advertise/promote your products and/or services?

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## 2 Business, legal, and regulatory requirements

Do you know all the legal requirements for your business? Use the following as a guide to investigate the legal and regulatory requirements for your business.

Food safety plan	Secondhand dealer's licence	Home-based business permits	Essential insurances
Plant operation	Environmental protection	Scales, weights, and measures	Lay-bys/refunds
Awards and conditions	Tour operators	Hawker's licence	Real estate
Door-to-door sales	Intellectual property	Patents/copyright/trademarks	Trade Practices Act
Equal opportunity	Work care/Work cover	Hazardous chemicals	Consumer protection
Zoning/parking	Fire regulations	Leases	Discharge of waste
Real estate licence	Tour operator's licence	Travel agent's licence	Tax agent's licence

Visit these websites to access legal requirements for your business.

Business Licence Information Service (ACT)	<a href="http://www.business.act.gov.au">http://www.business.act.gov.au</a>
Business and Licence Information Service (WA)	<a href="http://www.licence.sbdc.com.au">http://www.licence.sbdc.com.au</a>
Business and Licence Service (BLIS) (NSW)	<a href="http://blis.fair-trading.nsw.gov.au">http://blis.fair-trading.nsw.gov.au</a>
Business and Licence Information Service (SA)	<a href="http://bli.net.au/sa">http://bli.net.au/sa</a>
Business and Licence Information Service (TAS)	<a href="http://bli.net.au/tas">http://bli.net.au/tas</a>
Business and Licence Information Service (BLIS) (NT)	<a href="http://bli.net.au/nt">http://bli.net.au/nt</a>
Business Licence Information Service (VIC)	<a href="http://www.business.channel.vic.gov.au">http://www.business.channel.vic.gov.au</a>
Smart licence (QLD)	<a href="http://www.sd.qld.gov.au">http://www.sd.qld.gov.au</a>

**2.1** List the business and legal requirements pertaining to your business.

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**2.2** What is the process for meeting these requirements?

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You may need to register a business name if you are using a name other than your own given name. To search business names, visit [www.asic.gov.au](http://www.asic.gov.au)

To register a business name in NSW, visit <http://www.fair-trading.nsw.gov.au>.

To register a business name in Victoria, visit <http://www.consumer.vic.gov.au>.

**2.3** Does your business name need to be registered? Yes  No

### 3 Identify personal business skills

When considering the skills, qualifications, and experience relevant to business, you need to consider the following.

**Business related**

Market research, developing marketing strategies, operations management, continuous improvement, financial record keeping, bookkeeping, cash flows and budgeting, costing, pricing, legal knowledge, customer service, selling, communication skills

**Business technical skills**

These are technical skills required to undertake the business you propose. For example, a carpenter needs carpentry skills, a web designer needs IT skills, and so on.

**3.1** List the business skills you have that are relevant to your business.

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**3.2** List the technical skills you have that are relevant to your business.

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**3.3** List the qualifications you have that are relevant to your business.

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**3.4** List the experience you have that is relevant to your business.

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**3.5** What further training/development do you think is necessary for this business idea?

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## 4 Feasibility analysis

These are fixed assets to be purchased or leased.

(List items required under each heading, outlining details of approximate cost, estimated life, and availability).

Description	Owned (value)	To be purchased (cost)
Fixed assets		
Vehicle		
Office equipment		
Tools and equipment		
<b>Total</b>	<b>\$</b>	<b>\$</b>
Start-up expenses (expenses incurred before business commences)		
(ie) Business name registration	\$	
	\$	
	\$	
	\$	
<b>Total start-up expenses</b>	<b>\$</b>	

## 5 Financial planning

This is your financial position (net worth).

Assets (you own)		Liabilities (you owe)	
Cash available	\$	Bills unpaid	\$
Bonds and shares	\$	Personal loans	\$
Life policies	\$	Lease contracts	\$
House	\$	Amount owing on house	\$
Real estate	\$	Bankcard	\$
Vehicle	\$	Credit cards	\$
Other	\$	Other	\$
<b>Total (A)</b>	<b>\$</b>	<b>Total (B)</b>	<b>\$</b>
<b>Net financial worth: (A) – (B) = \$</b>			

**5.1** How do you propose to finance the business? (If you are seeking finance, it is important to review your personal net worth)

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**5.2** What type of loan (if any) will be required?

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This details your monthly personal financial needs (how much I need to live on?).

Item	\$ needed/month
Mortgage repayment or rent	
Car repayments	
Hire purchase repayments	
Personal loan repayments	
Overdraft repayments	
Credit card repayments	
Health insurance	
Life insurance	
Motor vehicle insurance	
Other insurance	
Food	
Clothing	
Telephone, gas, electricity	
Other household expenses	
Transport expenses	
Education expenses	
Entertainment and holidays	
Taxes and rates	
<b>Subtotal</b>	<b>\$</b>
<b>Less other income</b>	<b>\$</b>
<b>Total drawings required</b>	<b>\$</b>



## 6 Computer self-assessment checklist

We at Wodonga TAFE have designed our training in the most efficient way. As you are expected to prepare and present a committee plan, we have developed two templates.

In order to gain an idea of your current skills, please complete the following questionnaire to identify certain aspects for further computer training.

Have you used a computer before? Yes  No

### Windows: Can you ...

- › Log on and shut down the computer correctly? Yes  No
- › Open/close required program/s? Yes  No
- › Operate the mouse efficiently? Yes  No
- › Open file/s? Yes  No
- › Save files/s? Yes  No
- › Retrieve file/s? Yes  No
- › Create folder/s? Yes  No
- › Move and/or copy file/s and folder/s? Yes  No

### Internet: Can you ...

- › Use the internet to browse/surf? Yes  No
- › Use the internet to search for a topic of interest? Yes  No
- › Use the book-marking/favourites feature? Yes  No
- › Copy text and/or graphics from the internet? Yes  No

### Excel: Can you ...

- › Create a spreadsheet? Yes  No
- › Create formula/s? Yes  No
- › Format a spreadsheet? Yes  No
- › Work on an existing spreadsheet? Yes  No
- › Create charts/graphs from a spreadsheet? Yes  No

### Word: Can you ...

- › Set a document up by setting margins and paper size? Yes  No
- › Use the automatic numbering feature? Yes  No
- › Create headers and footers? Yes  No
- › Create borders and use the shading feature? Yes  No
- › Create page/section breaks? Yes  No
- › Use styles? Yes  No
- › Create a table of contents using the Word feature? Yes  No
- › Create tables? Yes  No

### PowerPoint: Can you ...

- › Insert images? Yes  No
- › Create an organisational chart? Yes  No
- › Import video? Yes  No
- › Add standard animation? Yes  No
- › Insert charts ? Yes  No

### Access: Can you..

- › Create a table? Yes  No
- › Create a query? Yes  No
- › Create a form? Yes  No

### Windows Explorer: Can you..

- › Find a file or folder? Yes  No
- › Delete a file or folder? Yes  No
- › Copy a file to a diskette? Yes  No
- › Rename a file or folder? Yes  No

### Do you have access to a computer which has as a minimum ...

- › Pentium II with 128 MB RAM? Yes  No
- › Communications port? Yes  No
- › CD drive? Yes  No
- › USB port? Yes  No

### Have you ever used one of the following bookkeeping packages?

- › Quick Books? Yes  No
- › MYOB? Yes  No

Other (please specify) \_\_\_\_\_

#### Office use only

- |   |   |             |                 |
|---|---|-------------|-----------------|
| 1 | Application received/sent to Wodonga TAFE | ___/___/___ | Signature _____ |
| 2 | Application approved/rejected             | ___/___/___ | Signature _____ |
| 3 | NEIS project manager advised              | ___/___/___ | Signature _____ |
| 4 | Acceptance/rejection letter to client     | ___/___/___ | Signature _____ |
| 5 | Copy of application given to client       | ___/___/___ | Signature _____ |
| 6 | Process NEIS-PPP enrolment                | ___/___/___ | Signature _____ |
| 7 | JSA provider advised (approved EPP)       | ___/___/___ | Signature _____ |
| 8 | NEIS applicant file prepared              | ___/___/___ | Signature _____ |