



Australian Government

Workforce  
Australia

Self-Employment Services

# Self-Employment Assistance



# Self-Employment Assistance Program



## Workshops

to generate and test business ideas



## Training

to learn about small business



## Business Plan

advice and assessment



## Business Advice Sessions

for flexible advice about starting or running a business



## Business Health Checks

to get advice on improving a business



## Small Business Coaching

to execute a business plan and establish a business

[www.dewr.gov.au/employment/support-self-employment](http://www.dewr.gov.au/employment/support-self-employment)



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# *Self-Employment Assistance*



# Eligibility

## Participant

- 15 years of age
- permitted to work in Australia
- not an undischarged bankrupt, and
- Australian citizen, or the holder of a permanent visa or a nominated visa holder.

## Business

- Commercially viable
- New, or is operated by an Eligible Business Owner
- independent structure
- Lawful and capable of withstanding public scrutiny,
- Located in Australia.

# Exploring Self-Employment Workshops

- The Workshop will help Participants to:
  - gain a better understanding of what's involved when starting a business
  - generate a business idea
  - validate their business idea, and
  - make an informed decision as to whether self-employment is right for them.



Length: 2 weeks

Points Based Activation: 20 per week

# Small Business Training



- Participants may access Small Business Training by enrolling in one of the following qualifications:
  - Certificate III in Entrepreneurship and New Business
  - Certificate IV in Entrepreneurship and New Business
  - Micro Business Skill Set
  - New Business Ventures Skill Set
  - Small Business Management Skill Set

Length: 8 weeks

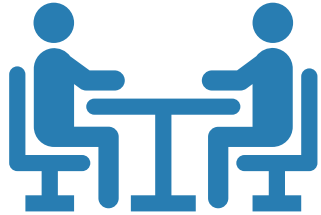
Points Based Activation: 25 per week

# Business Plan Development

- The development and implementation of viable Business Plans is one of the key objectives of Self-Employment Assistance.



# Business Advice Sessions



- Eligible participants can access a one-hour Business Advice Session.
- Each Participant may access a maximum of 2 Business Advice Sessions within a 12-month period.

Length: 2 x 1 hour



# Business Health Checks

- Assists a Participant to develop their business by providing support to analyse the business, develop an action plan to ensure the business' viability and identify other forms of support that may benefit the Participant.



Length: 3 hours

# Small Business Coaching



- Helps participants turn Business Plans into businesses that are operating commercially through personalised Business Mentoring and support for up to 52 weeks.
- Participants can receive a \$300 reimbursement to assist with eligible business costs.
- Self-Employment Allowance can only be paid for up to the first 39 weeks of a participant's time in Small Business Coaching.

Length: 12 months  
No Mutual Obligations

# Frequently Asked Questions

**Q. Can the business be a sole trader?**

A. Yes. However, the Australian Business Number (ABN) must be registered to the Participant.

**Q. Can participants attend training after hours?**

A. Training can be conducted after business hours. Participants will need to contact the providers in their area to determine if they can accommodate your specific requirements.

**Q. What are the common issues participants may face when participating in the program? Do they have realistic expectations and how do providers support them in managing that?**

A. Self-Employment Assistance offers flexible and tailored services to the participant's business needs. Providers will meet with participants to determine their needs and expectations. Providers will be able to outline the elements of the program and how they may be able to assist the participant and their needs.

**Q. Do Participants need to choose only ONE provider?**

A. Participants can only access services from one provider at a time. However, participants can choose between any provider in their area. Before commencing in the Self-Employment Assistance program, it is recommended that participants contact the providers in their region to speak with them about their services to determine which provides the support that will meet participants needs. If participants start with a provider and feel that they are not the right fit, participants are able to transfer to another provider. Below is the link to find a Self-Employment Assistance Provider in a participant's area.

[Find Your Provider - Workforce Australia](#)

**Q. How does a participant report hours to Centrelink if there is no wage paid by the company, but the participant on jobseeker is putting in the hours needed to get the business going?**

A. Please contact Services Australia (Centrelink) for information about reporting requirements while receiving an income support payment (such as the JobSeeker Payment).

If a participant is only receiving Self-Employment Allowance (and has cancelled their income support payment) they do not need to report to Services Australia.

**Q. Are all the points-based activations the same across providers?**

A. Yes. The points allocated to each Self-Employment Assistance activity is the same for all providers.

**Q. Can participants choose any activities to start with or do participants need to do them in a particular order?**

A. Self-Employment Assistance is a user choice model. Participants can access any service, in any order, at any time to meet their needs. There are pre-requisites before participants access some of the services. To access Small Business Coaching, one of the eligibility criteria is that the participant must have a Business Plan that has been approved by their Provider in the past 12 months. Business Advice Sessions and Business Health Checks are not available while participants are accessing Small Business Coaching.

**Q. Why is the Self-Employment Allowance capped at 39 weeks, but the Small Business Coaching is available for 52 weeks?**

A. Small Business Coaching assists participants to earn an income to become financially independent. If a participant requires financial assistance after the 39 weeks of Self-Employment Allowance, they can apply for income support through Services Australia ([www.servicessaustralia.gov.au](http://www.servicessaustralia.gov.au)). Participants have no mutual obligation requirements while participating in Small Business Coaching

**Q. Do participants need to provide proof of attendance to receive Self-Employment Allowance?**

A. Participants do not need to provide evidence of attendance in the Small Business Coaching whilst receiving Self-Employment Allowance. When commencing in Small Business Coaching, participants are required to meet with your provider within 28 days. Providers are then required to contact participants monthly, with mandatory meetings at least every two months. There is also a requirement for the Participant to complete quarterly reports which ensure the business is viable. Participants' responsibilities are outlined in the Small Business Coaching Agreement, if a participant does not meet the responsibilities outlined in the Agreement they will be paused in the program, including from the Self-Employment Allowance (and if eligible, Self-Employment Rental Assistance). Providers will record participants participation to ensure business viability and ongoing participation.



## **Q. Can Participants earn money through the business – even if they are on income support payment, such as the Jobseeker Payment from Services Australia?**

A. Participants who receive an income support payment (such as the JobSeeker Payment) while in Small Business Coaching must continue to meet Services Australia's eligibility requirements to continue receiving their payment. Participants who are subject to an income test must report their income (including income received from their business) to Services Australia and may have their income support reduced or cancelled based on this. Participants with questions about their income support payment should contact Services Australia ([www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)).

If a participant commences Small Business Coaching and transfers to Self-Employment Allowance (the Allowance), then cancels their income support payment (or it cancelled by Services Australia), the participant will then only be receiving the Allowance. While receiving only the Allowance, the participant can earn as much money from their nominated Self-Employment business when participating in Small Business Coaching. However, if a participant is earning external money (money made outside of the business) whilst on Small Business Coaching, the external income will be reviewed and if it is more than twice the rate of the JobSeeker Payment (single, 22 or over, no children rate of JobSeeker Payment) in a financial quarter (1 January to 31 March, 1 April to 30 June, 1 July to 30 September, 1 October to 31 December), their payments will be impacted. For further information on the Allowance and external income please contact a Self-Employment Assistance provider. You can search for providers at the following link:

[Find Your Provider - Workforce Australia](#)



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# *Resources*

The SelfStart online hub at: [www.workforceaustralia.gov.au/individuals/coaching/starting-business/guides](http://www.workforceaustralia.gov.au/individuals/coaching/starting-business/guides)

The Workforce Australia website: [www.workforceaustralia.gov.au/individuals/coaching/starting-business](http://www.workforceaustralia.gov.au/individuals/coaching/starting-business)

The Departments website: [www.dewr.gov.au/employment/support-self-employment](http://www.dewr.gov.au/employment/support-self-employment)

Email us: [Self-EmploymentServices@dewr.gov.au](mailto:Self-EmploymentServices@dewr.gov.au)