Workforce Australia Guidelines

Part B: Self-Employment Assistance

Disclaimer

This Guideline is not a stand-alone document and does not contain the entirety of Provider obligations. It must be read in conjunction with the Workforce Australia - Self-Employment Assistance Deed 2022-2027 (the **Deed**) and any other relevant Guidelines or reference material issued by the Department of Employment and Workplace Relations under or in connection with the Deed.

This Guideline is not legal advice and the Commonwealth accepts no liability for any action purportedly taken in reliance upon it and assumes no responsibility for the delivery of the Services. This Guideline does not reduce the obligation of Providers to comply with their relevant legal obligations and, to the extent that this Guideline is inconsistent with obligations under the Privacy Act, Social Security Law, the WHS Laws or any other legislation or laws relevant to the respective jurisdictions in which Providers operate, the relevant legislation or laws will prevail.

Version History

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In this version of the Guideline, all Chapters have been amended.

A full version history of this Guideline can be found at on the Archived Guidelines page on the Provider Portal.

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Guideline Interpretation and Glossary

Reading Notes

In this Guideline, ‘must’ means that compliance is mandatory and ‘should’ means that compliance represents best practice for Providers and is expected by the Department.

While reading this document, please note the following Icons and their meaning:



This icon represents 'System Steps' – information contained under this dot point will relate to usage of the Department’s IT Systems.



This icon represents 'Documentary Evidence' – information contained under this dot point will relate to matters of Documentary Evidence.

Glossary

All capitalised terms in this Guideline have the same meaning as in the Deed unless otherwise defined below. The terms **'Carer Payment'**, **'Disability Support Pension'**, **'Parenting Payment'** and **'Partial Capacity to Work'** have, or where relevant, had, the meanings given to them, respectively and in their decapitalised form, in the *Social Security Act 1991* (Cth) or the *Social Security (Administration) Act 1999* (Cth) (as relevant).

'Business Insurance' means appropriate business insurance cover that has been taken out by a Participant for their business and is specified in their Business Plan.

'Eligible Business Owner' means the owner of an existing micro-business (with less than 4 employees) that is either not currently Operating Commercially or is in danger of not Operating Commercially within the next 12 months.

'Mutual Obligation Requirement' means any activity test, participation requirement or other requirement that a Participant must meet to receive an Income Support Payment under the Social Security Law.

'Required Hours' means the minimum hours per week that a Participant must work in their Business, as agreed to by their Provider and as identified in their Business Plan.

'Service' means a component of the Services, and is one of the following:

- Workshop
- Small Business Training
- Business Plan development
- Small Business Coaching
- Business Health Check, or
- Business Advice Session.

'Special Eligibility Cohort' means:

- retrenched workers,
- veterans, and
- family members of serving Australian Defence Force (ADF) personnel.

Chapter 1. Referrals, Eligibility and Onboarding

Supporting Documents for this Chapter:

- Business Eligibility Criteria Supporting Document
- Self-Employment Assistance Registration Form
- Privacy Notification and Consent form
- Direct Registration Form

1.1. Chapter Overview

Self-Employment Assistance (the Services) helps Participants become financially independent by creating their own small business or by helping Eligible Business Owners to adjust their businesses. Self-Employment Assistance offers Services that include:

- Exploring Self-Employment Workshops,
- Small Business Training, Business Plan development,
- Small Business Coaching (formerly known as 'Comprehensive Services'),
- Business Health Checks, and
- Business Advice Sessions.

Providers are responsible for assessing a person's eligibility for Self-Employment Assistance, referring people to the Services, and delivering high quality Services to Participants.

Providers are responsible for supporting people to register and engage with the Services and must ensure that Participants can receive the Services for which they are eligible. When determining the most appropriate Services for each Participant, Providers must consider the Participant's personal circumstances as well as their individual business needs.

1.2. Eligibility Requirements

Before delivering the Services to a Participant, the Provider must be satisfied that the Participant is Eligible.

To be Eligible, a Participant must:

- be personally eligible for the Services as identified in these Guidelines, and
- have a business or business idea that meets the Business Eligibility Criteria, where required for the relevant Service.

The Provider must also be satisfied that:

- the Participant has the capacity and capability to benefit from the relevant Service
- the Participant has made an informed decision that their chosen Service/s best fits their needs, and
- consideration has been given as to whether the Participant may need to access other services to support their personal or business development or whether the Participant would be better served by any other services instead of the Provider's Services.

(Deed Reference(s): Clause 82)

1.2.1. Participant Eligibility

To be Eligible, a person must:

- be at least 15 years of age (noting that a person must be 18 years of age to access Small Business Coaching)
- not be enrolled in full-time secondary education
- be:
  - an Australian citizen, or
  - a visa holder with working rights and either allows the visa holder to:
    - remain in Australia for at least 24 months, or
    - access income support payments,
- not be an undischarged bankrupt, and
- meet any additional eligibility criteria specific to the Service(s) which they have chosen, including any criteria in the Chapter for the relevant Service.

A person may also be deemed Eligible where the Department advises the Provider in writing from time-to-time.

Providers are required to ensure a business is on track to have a net income that is at least equal to the Basic Rate of JobSeeker Payment and operate on an average of 35 hours a week within 12 months of commencement in the program, unless the Participant is subject to part-time Mutual Obligation Requirements or Reduced Capacity to Work apply.

Remote Australia Employment Service (RAES) locations

RAES participants in regional and remote Australia can participate in Self-Employment Assistance Services with agreement from their RAES provider.

The Self-Employment Assistance Provider must contact the participant's RAES provider to notify them of the participant's request and seek their agreement.

RAES participants may still need to meet with their RAES provider to agree to a job plan, which can include creating a business.



For Self-Employment Assistance Services, except for Small Business Coaching, once eligibility has been assessed, Self-Employment Assistance Providers must conduct a search for the RAES participant through the Department's IT Systems and create a SEA6 contract referral by directly registering the RAES participant or by implementing a Provider Self-Referral (as appropriate).



The Self-Employment Assistance Provider notifies the RAES provider whenever a RAES participant commences or completes a service element.



For Small Business Coaching, the Self-Employment Assistance Provider must obtain agreement from the Participant's RAES provider and then email their Employment Region Lead to request the removal of the Participant's RAES indicator in the Department's IT Systems. Once coaching services have ceased, the Self-Employment Assistance Provider must advise the Employment Region Lead to restore the RAES indicator.

Special Cohorts

Regardless of eligibility, the following cohorts must be flagged in the Department's IT Systems:

- retrenched workers,
- veterans, and
- family members of serving Australian Defence Force (ADF) personnel.

The Provider must identify a retrenched worker by applying the '**early access retrenched worker**' special placement flag in the Department's IT Systems.

The Provider must identify eligible veterans, partners and adult children of serving ADF members by applying the '**veteran**' special placement flag in the Department's IT Systems.

1.2.2. Business Eligibility

To access any Service (apart from Exploring Self-Employment Workshops), a Participant must have either a business idea or existing business that meets the Business Eligibility Criteria.

A business idea or existing business must:

- be assessed as viable by the Provider with a net income that is at least equal to the Basic Rate of JobSeeker Payment within 12 months
- allow the Participant to commit the required hours into the business to continue its viability
- not create any real or perceived conflicts with other personal or paid work activities
- be or will be operating on average 35 hours per week within 12 months (unless part-time Mutual Obligation Requirements or Reduced Capacity to Work apply)
- be either:
  - a new business, or
  - a business which is operated by an Eligible Business Owner,
- have an independent business structure including a structure so the Participant has, and will maintain, a controlling interest over the business throughout the duration of the Participant's time accessing the Services,
- be lawful and capable of withstanding public scrutiny, and
- be, or is, established, located, and operated solely within Australia.

Refer to the Business Eligibility Criteria Supporting Document for further information.

The Provider must retain Documentary Evidence confirming their decision that a business is not currently Operating Commercially. Relevant Documentary Evidence could include, but is not limited to:

- bank statements
- profit and loss statements
- balance sheets
- income statements

The Provider must retain Documentary Evidence confirming their decision that a business is at risk of not Operating Commercially. The Documentary Evidence must note the specific threat(s) to the business' Viability and may include, but is not limited to:

- documentation confirming a recent event (such as a natural disaster) or change in the business' circumstances that has impacted the operations of the business
- confirmation of changes in the business' operations, such as the withdrawal of a supplier or the entry of a new competitor
- financial information identifying a trend in the business' performance.

1.3. Onboarding a Participant

Once the Provider has assessed that a Participant is Eligible for the program, they must explain the Services to the Participant and discuss how the Participant can access them. This discussion should include the Services the Participant wishes to access, the order in which they would like to access them (where applicable) and the delivery medium of the Services.

The Provider must ensure that:

- they understand what the Participant wishes to achieve by accessing the Services,
- the Participant is aware of the Services they are eligible for,
- the Participant understands any applicable Mutual Obligations associated with receiving Services, and
- the Participant is informed of any overseas travel requirements associated with accessing Services, including the requirement to notify the Provider of overseas travel and any consequences of failing to do so.

The Provider must also ensure (as specified in the Part A Guidelines: Privacy Chapter) that Participants are provided the Privacy Notification and Consent Form during their onboarding.



The Provider must retain the Participant's signed Registration Form to confirm the Participant's Eligibility and selection of the Services they wish to access.

(Deed Reference(s): Clause 79.2)

1.3.1. Advising Other Program Providers

If a Participant is also accessing any Other Program while they access the Services, the Self-Employment Assistance Provider must ensure that the Other Program Provider is advised when a Participant commences and completes any Service.

(Deed Reference(s): Clause 82.4)

1.4. Participant Referrals

When a person seeks to access Self-Employment Assistance Services, the Provider must conduct a Registration search in the Department's IT Systems to establish whether the person has an existing record and to determine the appropriate referral option.

Based on the outcome of the Registration search, the Provider must follow the applicable process outlined in Table 1-A.

Table 1-A: Referral Options into Self-Employment Assistance

Participant Status	Action to be taken
Eligible Participant with **no existing** record in the Department's IT Systems and is Eligible.	The Provider must either: • assist the person to create an account on the Workforce Australia website and link this to the person's myGov account. The Provider must then complete a Provider Self-Referral in the Department's IT Systems, or • provide the person with the Direct Registration Form and create a new Participant record in the Department's IT Systems following the person's completion of the form.
Eligible Participant with an **inactive job seeker record** who is **not connected** to a Self-Employment Assistance Provider**.**	• The Provider must connect the job seeker to its Caseload by conducting a Provider Self-Referral in the Department's IT Systems. This action will also activate the job seeker record.
Eligible Participant with **current job seeker record** who is **not connected** to a Self-Employment Assistance Provider.	• The Provider must connect the job seeker to its caseload by conducting a Provider Self-Referral in the Department's IT Systems.
Participant with **current record in the Department's IT Systems seeking to transfer** from another Self-Employment Assistance Provider's caseload.	• If the person is accessing Small Business Coaching, the Provider must follow the transfers process identified in the Referrals, Eligibility and Onboarding Chapter. • If the person is not accessing Small Business Coaching, they should be directed to ask their current Self-Employment Assistance Provider to end their Self-Employment Assistance contract referral in the Department's IT Systems, this will enable the new Self-Employment Assistance Provider to conduct a Provider Self-Referral.

(Deed Reference(s): Clauses 81, 82.2)

1.4.1. Referrals from Other Program Providers

Other Program Providers (including the Digital Services Contact Centre) can refer their Participants to the Self-Employment Assistance Provider through the Department's IT Systems.

Other Program Providers are not required to confirm the Participants' Eligibility for Self-Employment Assistance prior to issuing a Referral. The Self-Employment Assistance Provider must assess the Participant's Eligibility and suitability at their initial point of contact.

Concurrent participation in the Skills for Education and Employment (SEE) and Self-Employment Assistance programs is prohibited. If a Participant is enrolled in SEE, they must complete this training and exit the program before registering to Self-Employment Assistance. It is the responsibility of the Provider to ensure concurrent participation does not occur. If a Participant requires support to enhance their Language, Literacy, Numeracy and Digital skills, they should be referred to SEE first for completion before registering in Self-Employment Assistance.



The Self-Employment Assistance Provider must end the Referral of any Participant who is assessed as not Eligible.

1.4.2. Provider Self-Referrals

A Provider Self-Referral is initiated by a Self-Employment Assistance Provider on behalf of an eligible person through the Department's IT Systems, enabling the person to access Self-Employment Assistance Services without a referral from another provider or organisation.

Before the Provider can complete the Provider Self-Referral, the Provider must first confirm whether the person has an existing record in the Department's IT Systems and follow the applicable process outlined in the Table 1-A: Referral Options into Self-Employment Assistance.



The Provider may complete a Provider Self-Referral for an Eligible person through the Department's IT Systems.

1.4.3. Direct Registrations

A person may directly contact a Provider to access the Services without a current referral to any employment services program in the Department's IT Systems. In these circumstances, the Self-Employment Assistance Provider must assess whether the person is Eligible for the Services and if Eligible, Directly Register them.

Eligibility for Direct Registration

Before Directly Registering a person, the Provider must confirm whether the person has a legal right to work in Australia.

There are 2 resources which can assist the Provider in this regard:

- the Visa Entitlement Verification Online (VEVO) service, which can be used to check a non-citizen's visa status after sighting their international passport, or
- Schedule 8 of the Migration Regulations 1994, which sets out the visa conditions that prohibit or restrict the work that a visa holder can do in Australia.

The Provider must not proceed with the Direct Registration process if the person does not have a legal right to work in Australia or if the Provider is unable to verify their work rights. Where a person's legal right to work cannot be established, the person should be encouraged to contact the Department of Home Affairs (DHA) to confirm their legal right to work in Australia. Where further

assistance is required, the person should also be referred to Services Australia or an appropriate community service.

Directly Registering a Participant

The Provider should confirm whether a person wishing to Directly Register has a Workforce Australia account linked to their myGov account. If the person does not have a Workforce Australia account, the Provider should encourage and assist the person to create one through their myGov account.

If a person chooses to complete the Direct Registration Form, the Provider must retain a copy of the completed, signed and dated form.

The information collected on the Direct Registration Form, must be entered into the Department's IT Systems after the Provider determines the person's eligibility for Self-Employment Assistance.

Where a Participant is a Services Australia customer, the Department's IT Systems can obtain information from Services Australia, including their current Income Support Payment type and Mutual Obligation Requirements. For this to occur, where the records are not already linked, the Provider must link the Participant's Job Seeker Identification number (JSID) to the Participant's Customer Reference Number (CRN) through the Department's IT Systems during the Direct Registration process or afterwards.

1.5. Participants relocating between Employment Regions and Out-of-Region Servicing

A Participant who relocates to a different Employment Region should be transferred to a Provider contracted to deliver the Services in that region. The gaining Provider must check that the Participant's Business is on track to operate commercially in the new Employment Region.

Where the Participant's current Provider delivers the Services in the new Employment Region, the Participant should be transferred to their Provider's Site within that Region.

Where a Participant requests to remain with or commence Services with a Provider that does not deliver Services in their Region, the Provider must submit an Out-of-Region Servicing request form to the Department, detailing the justification for the request. The Department will review all 'Out-of-Region Servicing' requests on a case-by-case basis and notify the Provider of its decision in writing.

The Department will only approve an Out-of-Region Servicing request where it meets certain criterion, such as:

- the Participant is physically located closer to a Provider outside their Employment Region than the Providers inside their Employment Region,
- the Providers within the Participant's Employment Region do not offer Services required by the Participant. Before seeking Out-of-Region Servicing, the Participants must make reasonable attempts to contact all relevant Providers within their Employment Region, or
- it is in the best interests of the Participant to remain with their current Provider (e.g. the Participant has commenced Small Business Coaching and has developed a strong working relationship with their current Provider).

*Participants in a Remote Australia Employment Service (RAES) Region may receive Out-of-Region Services without submitting an Out-of-Region Servicing form. However, written approval from Participant's RAES provider is required before Services commence.

The current Provider must retain Documentary Evidence of the change of location and discussions with the gaining Provider including the completed Out of Region Servicing form along with the Department's approval.

The Participant's current Provider must email their Provider Lead to request that the Department process the transfer in the Department's IT Systems.

1.6. Participants transferring between Providers in the same Employment Regions

If a Participant is transferring between Providers within the same Employment Region, the current Provider must ensure before requesting the transfer that:

- the gaining Provider has been notified of the request and proposed date
- the Participant's business is on track to operate commercially, and
- any Eligible Business Cost reimbursements have been finalised, as the Participant will no longer be able to claim reimbursements once the transfer has been completed.

When these requirements have been met, the current Provider must put through a transfer request to the Department for review and approval. The request must be emailed to SBCAllowanceReviewTeam@DEWR.gov.au and include the following details:

- the name, Contract ID and Site Code of the gaining Provider,
- the date of transfer, and
- confirmation that the gaining Provider has agreed to accept the transfer.

Chapter 2. Stakeholder Engagement and Promotion

Supporting Documents for this Chapter:

- Self-Employment Assistance Stakeholder Engagement Report

2.1. Chapter Overview

The Provider must engage proactively and cooperatively with stakeholders in their Employment Region(s) and/or Site(s) to ensure broad promotion of Self-Employment Assistance to a diverse group of potential Participants, including:

- people who do not receive Income Support Payments
- people in receipt of Income Support Payments
- Eligible Business Owners, and
- a diverse range of people from within the Employment Region(s) and/or Site(s), such as women, mature age people, young people, migrants, refugees, and Indigenous Australians.

The objectives of these promotional activities are to maintain strong local networks, an understanding of the business activity within the Employment Region and to refer people to other services that support small business according to their individual needs.

The promotional activities will raise awareness of the benefits of Self-Employment Assistance and self-employment generally. This Chapter outlines how promotional activities, funded through the Annual Service Fee, may be delivered and the Provider's reporting requirements.

2.2. Promoting Self-Employment Assistance

The Provider must actively promote Self-Employment Assistance and broader benefits of self-employment generally across their Employment Region(s) and/or Site(s) to:

- encourage people who may not have previously considered self-employment to view it as a path to financial independence
- promote the benefits of self-employment as a feasible alternative to traditional employment
- increase awareness of the opportunities for self-employment
- reassure people who are considering self-employment, including Eligible Business Owners, that a range of support services are available through Self-Employment Assistance.

The Provider may achieve these objectives by undertaking activities including:

- delivering information sessions, workshops and events, including those open for non-Participants
- arranging to pay for advertising campaigns that promote the Services and self-employment
- operating information booths at jobs fairs, careers expos and other events
- attending events to network with and attract the owners of micro-businesses who may be Eligible and suitable to access the services
- visiting Other Program Providers to provide relevant information to their personnel and their participants
- providing information to other organisations, including chambers of commerce and industry, to help them identify and refer Eligible individuals to the Services, and

- developing and publishing good news stories that promote and highlight the benefits and outcomes of the Services.

When promoting or advertising Self-Employment Assistance, the Provider must ensure they:

- promote the Services to a range of prospective Participants, including people in receipt of Income Support Payments, people not receiving Income Support Payments and Eligible Business Owners
- promote all Services available under the program
- ensure prospective Participants understand that they can choose which Service(s) they wish to access.

When engaging with stakeholders and promoting self-employment, the Provider must comply with the Deed and Guidelines including any relevant requirements set out in the Workforce Australia Guidelines – Part A: Universal Guidelines

In promoting the Services including the use of communication materials, the Provider must use the full program name in one of the following forms:

- Self-Employment Assistance
- Workforce Australia - Self-Employment

The Provider must not use the acronym 'SEA' or any other variation of it in any communication or program material. In promoting the Services, the Provider must not publish material that implies that the Services are only delivered by the Provider or that the Services are only available in a certain Employment Region(s). As such, the Provider must not promote the Services in a manner that suggests that the Provider is the sole organisation delivering the Services (such as using a domain name 'selfemploymentassistance.com.au').

(Deed Reference(s): Clauses 60 and 78.2(a))

2.3. Stakeholder Engagement

The Provider must maintain a current understanding of the industry trends, business opportunities and broader small business support services in their Employment Region(s). This knowledge enables Providers to support Participants to develop and validate business ideas, identify appropriate support services and understand how Self-Employment Assistance Services fit within the local small business ecosystem.

The Provider must engage proactively and cooperatively with relevant stakeholders to:

- develop and maintain effective referral pathways to and from the Services
- maintain an understanding of the local small business ecosystem and available support services, and
- maintain awareness of the local labour market conditions, emerging industries and business opportunities.

The stakeholders must include:

- other Self-Employment Assistance Providers
- organisations delivering other small business support services
- relevant sector, industry and/or business groups
- Other Program Providers, and

- Services Australia service centres.

(Deed Reference(s): Clause 84.1)

2.3.1. Stakeholder referrals

As outlined in Eligibility Requirements, before delivering a Service to a Participant, the Provider must be satisfied that it is the most appropriate support for the Participant. To determine the most appropriate support, the Provider must ensure that relevant Personnel maintain an up to date awareness of the small business support services (both government-funded and private) available across the local business ecosystem, including both other government-funded and private services.

Where appropriate, the Provider must refer a Participant to another program or service that better support the Participant's needs.

The Provider should also refer Participants accessing the Services to other appropriate programs and services where this will support them to develop or adapt their business. For example, a Participant developing a new product could be referred to a third party for specialist intellectual property advice.

2.4. Stakeholder Engagement Reports

The Provider must submit the Self-Employment Assistance Stakeholder Engagement Report to the Department for each of its Employment Regions within 10 Business Days after the end of each Financial Year.

Unless advised otherwise by the Department, each Report must include, for the previous Financial Year:

- the stakeholders that the Provider has engaged with
- the Provider's activities and outcomes achieved through stakeholder engagement and promotion of the services, and
- the Provider's expenditure in promoting the Services and self-employment, excluding Personnel remuneration.

The Report must also include, for the current Financial Year:

- the planned stakeholder engagement activities and intended outcomes
- the intended use of the Annual Service Fee to promote the program and attract Participants
- any planned changes to the Provider's stakeholder engagement approach and the reason for those changes.

The Department may seek clarification or additional information from the Provider when reviewing a Stakeholder Engagement Report.

(Deed Reference(s): Clause 84)

Chapter 3. Exploring Self-Employment Workshops

Supporting Documents for this Chapter:

- Exploring Self-Employment Workshops Content Guide

3.1. Chapter Overview

Exploring Self-Employment Workshops (Workshops) are designed to help Participants to make informed decisions about whether to pursue self-employment.

This Chapter outlines the purpose and core content of the Workshops, the Provider's responsibilities in facilitating access to Workshops, and the flexible delivery approaches that may be used to meet local needs. Provider must ensure that Workshops support Participants to:

- develop a better understanding of what is involved when starting and running a business
- generate a business idea (if required)
- assess and validate their business idea, and
- make an informed decision about whether self-employment is the suitable pathway for them.

(Deed Reference(s): Clause 86.1)

3.2. Eligibility requirements

All Participants who meet the Participant eligibility criteria identified in the Referrals, Eligibility and Onboarding chapter are eligible to participate in a Workshop.

Participants can participate in a Workshop more than once; however, only one Workshop Fee is payable per Participant within any 12 month period. This applies regardless of which Provider delivers the Workshop.

Note: A Participant can be placed in Small Business Training while they are participating in a Workshop.

(Deed Reference(s): Clause 86.2)

3.3. Commencing Participants in a Workshop

Once both the Participant and a Provider agree that the Participant is Eligible to participate in a Workshop, the Participant must be allocated to the next available Workshop. Participants accessing a Workshop must be placed into a Workshop activity in the Department's IT Systems.

Placing a Participant with a 'veteran' special placement flag in a Workshop

In addition to the Workshop Places allocated to each Provider, a separate national pool of Workshop Places is available for Participants who have the 'veteran' special placement flag recorded in the Department's IT Systems.

These veteran-specific Workshop Places are allocated annually by the Department and may be accessed by any Provider. When a Participant is placed into a Workshop activity in the

Department's IT Systems, the activity placement status must be updated to '**Placement Confirmed**'. This status will, where appropriate, trigger payment of the Workshop Fee and use a Workshop Place. The Workshop Fee can only be paid for a Participant once in a 12-month period.

(Deed Reference(s): Clauses 86.2, 95)

3.4. Delivering a Workshop

3.4.1. Duration and medium of Workshops

Providers are responsible for delivering a minimum 25 hours of Workshop content to Participants. Unless otherwise specified by the Department, the 25 hours must be delivered in an interactive, real-time learning environment that enables Participants to readily engage with both other Participants and the Personnel delivering the Workshop.

Workshops should be delivered to Participants over the course of one week. However, Providers may deliver a Workshop over a longer period (up to a maximum of 3 weeks) to ensure that Workshops are accessible to Participants with part-time availability.

Providers may determine the most appropriate Workshop delivery method, provided it:

- supports the achievement of Workshop objectives (see Workshop Objectives)
- maximises the Provider's use of the allocated Workshop Places, and
- promotes accessibility, including for Participants with limited internet access and those from culturally and linguistically diverse backgrounds.

Regardless of the delivery method used, Providers must ensure that Workshops provide Participants with opportunities for peer-to-peer learning and, for those who request it, one-on-one support.

(Deed Reference(s): Clause 86.3)

If a Provider is concerned with a Participant's progress during a Workshop, the Provider should arrange a meeting with the Participant and/or inform the Participant's Other Program Provider (where applicable). If the Provider determines that a Participant is repeatedly failing to engage satisfactorily with the Workshop, the Provider must advise the Participant that they can no longer participate in the activity.

If the Participant is registered with Other Program Provider, the Provider must inform the Other Program Provider of the Participant's exit from the Workshop.

(Deed Reference(s): Clause 82.4)

3.4.2. Workshop Content

Providers must ensure that Workshops cover the matters specified in the Exploring Self-Employment Workshops Content Guide, unless otherwise agreed to by the Department in writing.

To ensure that Workshops are delivered effectively, Providers should ensure that the Personnel delivering the Workshop maintain a current understanding of:

- key stakeholders in the relevant small business ecosystem(s), and
- labour force needs, emerging industries and skills shortages, to better support Participants to generate and validate business ideas.

Alternative delivery plans

Providers may develop and submit to the Department proposals for alternative approaches to the delivery of Workshops that deviate from the standard approach specified in this Guideline and in the Exploring Self-Employment Workshops Content Guide.

Alternative delivery plans may propose changes to:

- the topics and matters specified in the Content Guide, and/or
- the duration of Workshops.

The Department will assess the suitability of alternative delivery plans by considering whether the proposed plan:

- supports the achievement of the Workshop objectives (see Workshop Objectives)
- maximises the Provider's use of the allocated Workshop Places, and
- promotes accessibility, including for Participants with limited internet access and those from culturally and linguistically diverse backgrounds.

The Department may, at its absolute discretion, approve or deny each alternative delivery plan and will advise the Provider of its decision in writing.

Following the Department's approval of an alternative delivery plan, a Provider may deliver Workshops in accordance with the approved plan unless otherwise directed by the Department. A Provider may also choose to deliver a Workshop using the Department's prepared content where it considers this will better achieve the Workshop objectives.

(Deed Reference(s): Clause 86.3)

3.5. Finalising a Workshop

On or before the Workshop completion date, the Provider must inform each Participant of any local services that may be relevant for their needs. These may include:

- another Service delivered by the Provider
- small business services delivered by other organisations
- relevant websites, including business.gov.au and the Workforce Australia website
- where appropriate, referring Participants who decide that self-employment is not for them to other employment services, where relevant, for other vocational and non-vocational support.

If requested by the Participant, the Provider must agree to meet with the Participant one-on-one to discuss possible next steps for the Participant's pathway to self-employment.

Following the completion of a Workshop, the Provider must record the **completion date and outcome** for each Participant's activity placement in the Department's IT Systems.

3.6. Flexible usage of Places for Workshops

Providers are nominally allocated Places for Exploring Self-Employment Workshops at the Employment Region level. However, these Places may be used across any Employment Regions in which the Provider delivers Services.

When using Places across Employment Regions, Providers should monitor their utilisation against their nominal allocation in each Employment Region. Exceeding their nominal Place allocation in one Employment Region may negatively impact the performance outcome for other contracted Employment Region(s) under KPI 1B.

Providers should keep track of how many Places they are utilising in each Employment Region. This is to ensure that they are balancing the overall allocated numbers across all Employment Regions that they are contracted to operate.

For more information see the Performance Framework Chapter. See Flexible usage of Places for Business Health Checks and Business Advice Sessions for examples of flexible usage.

Chapter 4. Small Business Training

4.1. Chapter Overview

Small Business Training provides Participants with the foundational business skills they may require running a business that is Operating Commercially.

This Chapter outlines how Small Business Training must be delivered to the Participants who choose to access the Service.

4.2. About Small Business Training

Providers must ensure that Participants who choose to undertake Small Business Training are provided with sufficient information to make an informed decision about whether they wish to enrol in one of the full certificate courses or skill sets.

Note: A Participant cannot be placed into more than one training activity at the same time.

Participants may access Small Business Training by enrolling in one of the following qualifications:

- Certificate III in Entrepreneurship and New Business (BSB30220)
- Certificate IV in Entrepreneurship and New Business (BSB40320)
- Micro Business Skill Set (BSBSS00102)
- New Business Ventures Skill Set (BSBSS00103)
- Small Business Management Skill Set (BSBSS00104).

Providers must ensure that Participants can choose from at least one skill set and one certificate qualification.

Providers must arrange for Small Business Training to be delivered by a Registered Training Organisation (RTO) that is accredited to deliver the relevant qualification in the Participant's state or territory.

(Deed Reference(s): Clause 87)

4.2.1. Eligibility Requirements for Participants accessing Small Business Training

To be eligible to access Small Business Training, a Participant must meet the Participant Eligibility criteria set out in the Referrals, Eligibility and Onboarding Chapter, and must also either:

- have a business idea that meets the Business Eligibility Criteria and be capable of operating that business following their completion of Small Business Training, or
- be an Eligible Business Owner of a business that meets the Business Eligibility Criteria.

Participants who have previously accessed Small Business Training are eligible to participate again in the service. However, the Provider must first discuss with the Participant the outcomes of their prior participation and identify the Participant's objectives in accessing Small Business Training again.

When placing a Participant who has previously accessed Small Business Training in a Small Business Training activity in the Department's IT Systems, the Provider must record a comment

outlining the details of the Participant's prior participation and the Participant's reasons for accessing the training again.

Providers should also note that:

- the Training Fee is only payable once every 12 months per Participant. This applies regardless of which Provider delivers Small Business Training, and
- a Certificate Completion Fee is only payable for Participants who complete a Training Certificate and have never previously completed a Certificate III or IV in Entrepreneurship and New Business.

(Deed Reference(s): Clause 87.2, 87.4, 96.1, 97.2)

4.2.2. Mutual Obligation Requirements for Participants accessing Small Business Training

Small Business Training is a Services Australia approved activity for a maximum of 8 weeks which meets the Mutual Obligation Requirements of Participants receiving activity-tested Income Support Payments. During this period, Participants are not required to undertake other Mutual Obligation activities, such as monthly job search requirements or a Points-Based Activation System (PBAS) activities while participating in Small Business Training.

For further information, refer to the Mutual Obligation Requirements for Self-Employment Assistance Participants Factsheet and the Points Based Activation System (PBAS) supporting documents and factsheets located on the Provider Portal.

4.3. Commencing Participants in Small Business Training

Once a Provider has confirmed that a Participant is Eligible for Small Business Training, the Provider may arrange for the Participant to enrol in the relevant qualification that best meets their needs.

Before enrolment, the Provider must ensure that the Participant has made an informed decision about their chosen qualification, taking into account the Participant's:

- objectives for accessing Small Business Training
- existing skills, capabilities and prior knowledge
- capacity to successfully participate in Small Business Training.

The Provider must meet the upfront costs of Small Business Training by paying the fees associated with the qualification to the selected RTO. The Provider and the selected RTO may determine their own arrangements regarding the fee structure, timing of payments and administrative processes.

Where the Provider is also an accredited RTO and approved to deliver the relevant qualification in the Participant's state or territory, the Provider may choose to deliver Small Business Training directly to the Participant.

Participants accessing Small Business Training must be placed into a Small Business Training activity in the Department's IT Systems. Recording the activity with placement status of '**Placement Confirmed**' will, where appropriate, trigger payment of the Training Fee.

The Provider must retain Documentary Evidence for the Participant's Small Business Training enrolment with the relevant RTO.

(Deed Reference(s): Clause 96)

4.4. Delivery of Small Business Training

The Provider must ensure that Small Business Training is delivered in accordance with their tender response, or as directed by the Department.

Small Business Training may be delivered face-to-face, online or a combination of face-to-face and online delivery. The Provider must ensure that Small Business Training is accessible to all Participants, including those with limited internet access and those from culturally and linguistically diverse backgrounds.

Following their commencement of Small Business Training, Participants may choose to transfer to a different qualification where it better aligns with their needs, capabilities or business objectives.

Providers should identify any additional support a Participant may require before commencing Small Business Training and, where appropriate, facilitate that support. This may include assistance with literacy, numeracy or other learning needs.

The Provider must monitor Participant attendance and engagement throughout the Small Business Training.

Where a Provider has concerns with a Participant's progress or engagement, they should discuss these concerns with the Participant, and where applicable, their Other Program Provider. If the Provider determines that a Participant repeatedly fails to engage satisfactorily in Small Business Training, the Provider must advise the Participant that they can no longer participate in the activity and notify their Other Program Provider where applicable.

(Deed Reference(s): Clause 82.4)



The Provider must end the Small Business Training activity placement in the Department's IT Systems and record an appropriate exit reason where a Participant fails to engage satisfactorily.



The Provider must retain Documentary Evidence confirming the Participant's participation in Small Business Training. This may include the Participant's:

- attendance records
- completed sign-in sheets
- electronic correspondence showing participation.

4.5. Completion of Small Business Training

The Provider must ensure that Participants in Small Business Training are given the opportunity to continue accessing training until the Participant receives the relevant qualification or exits early. Participants may continue to access Small Business Training after commencing Small Business Coaching.



The Provider must record the activity end date and outcome for each Participant's Small Business Training activity placement in the Department's IT Systems. Where an exit reason of **'Successful Completion of Activity'** is recorded for a relevant qualification, a Certificate Completion Fee will be triggered, where applicable.



The Provider must retain the following Documentary Evidence of the Participant's training outcome, including:

- assessment records for the competencies assessed

- copy of statement of attainment
- copy of certificate (if successfully completed).

(Deed Reference(s): Clauses 87.5, 97)

Chapter 5. Business Plans

Supporting Documents for this Chapter:

- Self-Employment Assistance – Business Information Form

5.1. Chapter Overview

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

This Chapter identifies the components of a Business Plan, how Providers should help Participants to develop a Business Plan, and how Providers should assess Business Plans.

Note: Business Plan Development sessions are not considered an activity in the Workforce Australia Online system and can therefore be delivered concurrently with other Self-Employment Assistance Services.

5.2. Developing a Business Plan

5.2.1. Supporting a Participant to Develop a Business Plan

The Provider must proactively assist Participants who meet the Participant Eligibility criteria identified in the Referrals, Eligibility and Onboarding Chapter and request help to develop a Business Plan for a business that meets the Business Eligibility Criteria.

The Provider should allow Participants to choose the way this support is delivered. This may be through a single intensive session, or multiple one-on-one sessions.



The Provider must create a Business Plan record in the Department's IT Systems to reflect the delivery of this support, including the status of the Business Plan once assessed. In creating a Business Plan record, the Provider must enter the details of the Participant's business (or proposed business) into the Department's IT Systems. The Provider may choose to use the Self-Employment Assistance – Business Information Form to collect this information from the Participant.

(Deed Reference(s)s: Clause 88.1, 88.2)

5.2.2. Composition of a Business Plan

A Business Plan must include, as a minimum:

- a title page
- an executive summary, including:
  - an overview of the business idea
  - the Participant's business and personal goals
- a marketing plan, including:
  - market research (competitors, price point, target market)
  - a SWOT (Strengths, Weaknesses, Opportunities and Threats) analysis
- a management plan, identifying:

    - business structure
    - legal and compliance requirements
    - work, health, and safety requirements
- a risk plan, identifying
    - business insurance
    - disaster planning
- an operational plan
- a financial plan, including:
    - a 2-year cash flow forecast
    - sources of funding
- appendices that:
    - identify how the Business Eligibility Criteria have been met
    - stipulate the hours per week the Participant will work in the business
    - identify how the business will be insured
    - support the content of the Business Plan, where required.

If the Participant has previously participated in Small Business Coaching for their proposed business, the Business Plan must demonstrate the lessons learnt.

5.3. Business Plan assessments

The Provider must assess a Participant's draft Business Plan against the Business Eligibility Criteria (as outlined in the Business Eligibility Criteria Supporting Document) within 5 Business Days of receiving a request from a Participant for the Provider to assess the draft Business Plan. The Business Plan Fee can only be paid for a Participant once in a 12-month period.

The Provider must record the outcome and date of a decision to approve a Business Plan in the Department's IT Systems. The approved Business Plan in the Department's IT Systems will, where appropriate, trigger payment of the Business Plan Fee.

The Provider must retain Documentary Evidence relating to the assessment of the Participant's Business Plan, including the Participant's Business Plan uploaded to the Participant's Business Plan record and copies of all written correspondence with the Participant regarding the assessment. A Business Plan must not be approved until the Participant's Business Plan has been uploaded to the relevant Business Plan record.

(Deed Reference(s): Clauses 88.3, 101.1)

5.3.1. Rejecting a Business Plan

Before rejecting a Business Plan, the Provider must proactively assist the Participant to further develop their Business Plan to meet the Business Eligibility Criteria. Where the Business Plan cannot be further developed to meet the Business Eligibility Criteria, the Provider must reject the Business Plan.

The Provider must advise the Participant in writing of:

- the reason why the Business Plan was rejected, and
- their right to request a review of the decision.

The Provider must record the outcome, reason, and date of a decision to reject a Business Plan in the Department's IT Systems.

(Deed Reference(s): Clause 88.4)

Chapter 6. Business Advice Sessions and Business Health Checks

6.1. Chapter Overview

Providers deliver Business Advice Sessions and Business Health Checks to provide short, targeted periods of tailored business advice and assistance to suitable Participants.

This Chapter identifies the Participants eligible for these services, and how these services are to be delivered.

6.2. Business Advice Sessions

6.2.1. Eligibility

Participants who are not accessing Small Business Coaching may be eligible to participate in a one hour Business Advice Session if they meet the Participant Eligibility criteria identified in the Referrals, Eligibility and Onboarding Chapter. Each Participant may access a maximum of 2 Business Advice Sessions within a 12-month period. If a Participant is already self-employed, their business must meet the Business Eligibility Criteria to be eligible for a Business Advice Session.

If an Eligible Business Owner wishes to access a Business Advice Session, before delivering the session to the Participant the Provider must be confident that delivering the session will increase the likelihood that the Participant's business will be Operating Commercially within 12 months.

Note: A Participant can be placed in Small Business Training while they are completing a Business Advice Session.

6.2.2. Delivering a Business Advice Session

Before delivering a Business Advice Session to a Participant, the Provider must be satisfied that delivering the session increases the likelihood of the Participant's existing, or new business, becoming commercially operational within the next 12 months.

Participants who access a Business Advice Session may include:

- Individuals who are starting (or considering starting) a business and only require 1 or 2 meetings with the Provider for advice on establishing their business, rather than the 12 months of mentoring and other support available through Small Business Coaching
- Eligible Business Owners who need tailored advice, such as applying for a business loan to help their business' viability or marketing advice on sourcing clients/customers, and choose not to access Small Business Coaching
- former Participants who need additional support from their Provider after completing Small Business Coaching (to ensure their business is Operating Commercially).



Participants accessing a Business Advice Session must be placed into the appropriate activity in the Department's IT Systems. The Provider must record the support delivered to the Participant during a Business Advice Session.

Recording a Participant in a Business Advice Session activity in the Department's IT Systems with an activity placement status of '**Placement Confirmed**' will use a Business Advice Session Place. Where the activity is subsequently ended with an exit reason of '**Successful Completion of Activity**', payment of the Business Advice Fee will be triggered where applicable.

(Deed Reference(s): Clauses 89, 103.1)

6.3. Business Health Checks

6.3.1. Eligibility

Participants may be eligible to access a Business Health Check if they:

- meet the relevant Participant Eligibility criteria outlined in the Referrals, Eligibility and Onboarding Chapter
- own a business that meets the Business Eligibility Criteria, and
- are not currently accessing Small Business Coaching.

A Participant may only access one Business Health Check in a 12-month period.

Businesses with multiple owners may only access one Business Health Check in a 12-month period.

Note: A Participant can be placed in Small Business Training while they are completing a Business Health Check.

6.3.2. Delivering a Business Health Check

A Business Health Check must provide approximately 3 hours of tailored support to assist a Participant to assess and strengthen their business, develop an action plan to ensure the business' viability and identify additional support that may help the business to operate commercially.

Before delivering a Business Health Check to a Participant, the Provider must be satisfied that support will increase the likelihood of the Participant's business Operating Commercially within 12 months.

A Business Health Check session could include, but is not limited to:

- understanding the financial health of the business – an analysis of 6, 12 and/or 24-month trends for the business' cashflow and profit and loss to assess the viability of the business, identification of the business' key expenses (and how they can be reduced), as well as a consideration of the business' financial planning and record keeping practices
- reviewing the business model, including the value proposition of the business' offerings, competitor analysis, supply chain analysis and a consideration of industry trends and opportunities
- assessing business risks, including compliance with relevant laws, licences and regulations, the potential risks with not meeting certain regulations, the nature of the business' insurance, and any risks relevant to the business
- developing performance improvement planning, documenting for the Participant the urgency and ease with which each item on the action plan should be taken. This may range from rectifying critical, missing insurance to minor tweaks to the business' marketing strategy

- reviewing business relationships and staff wellbeing – encouraging staff wellbeing and support, improving work culture, improving relationships with other businesses in the region for support
- helping the Participant to engage with their local small business ecosystem by identifying individuals and organisations that may be helpful for the Participant, and
- addressing any matters raised by the Participant as impacting the viability of their business.

Participants accessing a Business Health Check must be placed into the appropriate activity in the Department's IT systems. The Provider must record the support delivered to the Participant during the Business Health Check.

Where a Business Health Check activity has been ended in the Department's IT Systems with an outcome of '**Successful Completion**', payment of the Business Health Check Fee will be triggered, where appropriate.

(Deed Reference(s): Clauses 89, 102.1)

6.4. Flexible usage of Places for Business Health Checks and Business Advice Sessions

The Provider is nominally allocated Places for Business Health Checks and Business Advice Sessions at an Employment Region level. However, these Places may be used across any of the Provider's contracted Employment Regions. The Provider should consider the impact of exceeding their nominal Place allocation for any Employment Regions for Business Health Checks and Business Advice Sessions, as this may affect the performance outcome in other contracted Employment Region(s) under KPI 1B. For more information about performance, refer to the Performance Framework Chapter.

Example:

A Provider is operating in 2 Employment Regions, with 29 Business Advice Session Places nominally allocated to their Ballarat contract, and 34 Business Advice Session Places nominally allocated to their Bendigo contract. This means the Provider has an organisational pool of 63 Places for the delivery of Business Advice Sessions.

As at 30 June they have used 33 Business Advice Session Places in Ballarat and 20 Business Advice Session Places in Bendigo. As the Provider only has 10 Places remaining in their organisational pool, the maximum number of Places they will be able to use in Bendigo in that Financial Year is 30 (compared to their nominal allocation of 34 Places).

Chapter 7. Commencing Small Business Coaching

Supporting Documents for this Chapter:

- Self-Employment Allowance and Rental Assistance Factsheet
- Small Business Coaching Application Form
- Change of Circumstances Notification Form -Small Business Coaching

7.1. Chapter Overview

Small Business Coaching helps Participants turn an approved Business Plan into businesses that are Operating Commercially through the provision of personalised Business Mentoring and tailored business support for up to 52 weeks.

This Chapter outlines the eligibility requirements and commencement process for Participants seeking to access Small Business Coaching. To commence Small Business Coaching, a Participant must:

- meet eligibility requirements, including by having an approved Business Plan
- complete the application process, and
- enter into a Small Business Coaching Agreement with the Provider.

7.2. Eligibility Requirements

Participants may be eligible to access Small Business Coaching where they:

- meet the Participant Eligibility criteria outlined in the Referrals, Eligibility and Onboarding Chapter
- intend to operate their Business for their Required Hours each week throughout their Period of Small Business Coaching, with the aim of achieving viability and full-time operation within 12 months
- have had a Business Plan approved by their Provider in the past 12 months (see Business Plan Assessments)
- will be operating their Business under an appropriate business structure (see Possible Business Structures)
- will be at least 18 years of age at the time of their Small Business Coaching Commencement
- have not received Small Business Coaching in the past 12 months, and
- agree to enter into a Small Business Coaching Agreement with the Department.

✉ Where a Participant requests to access Small Business Coaching within the 12 month waiting period, Providers must submit a written waiver request to the Department through their Provider Lead, including the reasons supporting the request. The Department will assess 'Waiver' requests on a case-by-case basis and notify the Provider of the decision in writing. The Small Business Coaching Fee is only payable once every 12 months per Participant, this applies regardless of which Provider delivers Small Business Coaching.

7.2.1. Participants' Required Hours

The Required Hours of a Participant accessing Small Business Coaching must be identified in their approved Business Plan and must be on average 35 hours per week within 12 months except as outlined below.

Participants with part-time Mutual Obligation Requirements

Participants may have part-time Mutual Obligation Requirements due to:

- caring responsibilities
- age (55+)
- temporary reduced work capacity
- Partial Capacity to Work, and/or
- status as a Disability Support Pension (Compulsory Participation Requirements) participant.

The Required Hours for these Participants should not exceed the hours specified in the Department's IT Systems unless the Participant has voluntarily agreed in writing to undertake additional hours.

The Required Hours of a Participant with part-time Mutual Obligation Requirements will be confirmed on their Participation Profile in the Department's IT Systems. The Required Hours for a Participant with a Partial Capacity to Work or Temporary Reduced Work Capacity is their specified baseline work capacity, while the Required Hours for a principal carer parent or a Participant aged at least 55 years of age is 15 hours per week.

Providers must retain Documentary Evidence confirming the medical condition, disability, caring responsibilities, or other activities of a Participant who wishes to operate their Business part-time (if not detailed in the Department's IT Systems). This can include but is not limited to:

- birth certificates for children
- evidence of adoption or foster care agreements
- medical certificate (or other relevant documentation) outlining primary caring responsibilities for a family member
- medical documentation confirming the Participant's requirement to work part-time due to a disability/medical condition
- education enrolment forms
- payslips
- a statutory declaration.

7.2.2. Possible Business structures

Participants may access Small Business Coaching for support running a Business that operates as one of the four following business structures. Participants must identify their chosen Business structure on their Small Business Coaching Application Form and provide the relevant evidence to the Provider (where required in accordance with Table 7-A).

Table 7-A: Business structures and required evidence

Business Structure	Evidence Required
Sole trader	The Participant must have their own current ABN.

Business Structure	Evidence Required
Partnership	The Participant must provide evidence that they are a partner in the business. Evidence should include a signed partnership agreement with all business partners. A marriage certificate is not a sufficient partnership agreement where the Business partners are a married couple.
Trading trust	The Participant must provide evidence that they are a trustee of a trading trust.
Company	The Participant must provide evidence that they are a director of the company and that any current Self-Employment Assistance Participant(s) collectively hold a controlling interest in the company as directors.

7.3. Application Process

All Participants must complete the Small Business Coaching application process, including completing the Small Business Coaching Application Form, prior to commencing Small Business Coaching.

The application process:

- captures Participants' details, including their bank details (where appropriate)
- allows Participants to complete their Tax File Number Declarations (where appropriate)
- allows Participants to make a declaration confirming their eligibility for Small Business Coaching.

The Provider must retain Documentary Evidence for Participants who apply for Small Business Coaching offline, including:

- a signed Small Business Coaching Application Form
- a completed Tax File Number Declaration Form (if applicable).

Note: In accordance with ATO Privacy Rules, Providers must not upload a copy of the Participant's Tax File Number Declaration form in the Department's IT Systems.

7.3.1. Updating Participant information following a Small Business Coaching Commencement

Participants may update their personal information through the Workforce Australia website while accessing the Services. However, to update their bank details, Participants must inform their Provider in writing or by submitting a signed Change of Circumstances Notification Form – Small Business Coaching to the Provider. The Provider must then send the Participant's documentation to the Department at SBCAllowanceReviewTeam@dewr.gov.au.

If a Participant updates their bank details before or after their Small Business Coaching Commencement, the Provider must retain Documentary Evidence, a copy of the written correspondence or signed Change of Circumstances Notification Form – Small Business Coaching.

7.4. Self-Employment Allowance and Self-Employment Rental Assistance

Self-Employment Allowance provides financial support to eligible Participants while they establish and develop their Business. Self-Employment Allowance is paid at the same rate as the single JobSeeker Payment rate for a person aged 22 or over with no dependent children. Income earned from the Participant's Business does not affect the rate of Self-Employment Allowance.

7.4.1. Applying for Self-Employment Allowance and Self-Employment Rental Assistance

To be eligible to receive Self-Employment Allowance, a Participant must be receiving an Income Support Payment on the calendar day before they transfer to Self-Employment Allowance. Self-Employment Allowance can only be paid during the first 39 weeks of a Participant's participation in Small Business Coaching.

To be eligible to receive Self-Employment Rental Assistance, a Participant must:

- have been receiving rent assistance from Services Australia or the Department of Veterans' Affairs (DVA) on the day immediately before they start receiving Self-Employment Allowance
- have been receiving Rent Assistance under their current income support payment or pension, NOT as part of a Family Allowance payment; and
- no longer receiving an Income Support Payment which includes Rental Assistance

Self-Employment Rental Assistance can only be paid during the first 26 weeks of a Participant's participation in Small Business Coaching.

Self-Employment Rental Assistance eligibility is assessed after commencement of the Small Business Coaching Agreement and can only be paid if the Participant's Services Australia or the Department of Veterans' Affairs (DVA) allowance (including Rental Assistance) has ceased.

More information about Self-Employment Rental Assistance is available in the Self-Employment Allowance and Rental Assistance Factsheet and in the Rental Assistance Eligibility Form.

For the Department to pay a Participant Self-Employment Allowance and (if eligible) Self-Employment Rental Assistance, the Participant must have:

- agreed to or signed a Small Business Coaching Agreement (Participant receiving Allowance)
- completed an application form, including the Participant's bank details
- completed a Tax File Number Declaration Form, and
- completed a Rental Assistance Eligibility Form (if applicable).

Forms entered into the Department's IT Systems by the Provider must be completed and dated within 4 weeks prior to the transfer. Forms entered by the Participant are not subject to this 4-week timeframe.

When processing a Participant's Tax File Number Declaration, the Provider must ensure they handle the Participant's Tax File Number in accordance with the Part A Guidelines: Privacy chapter.

The Participant should submit their completed Self-Employment Rental Assistance Eligibility Form to their Provider.

In circumstances where the Participant is unable to have the Self-Employment Rental Assistance Eligibility Form physically completed by a Services Australia Officer, an electronic Centrelink Statement will be accepted in place of the hard copy form. Information on how to request an electronic Centrelink Statement can be found at the Services Australia website.

To confirm the transfer to Self-Employment Allowance, a notification from the Department's IT System will be sent to the Participant confirming their upcoming Small Business Coaching Commencement.

The Provider must indicate in the Department's IT Systems if the Participant will be receiving Self-Employment Allowance. Where a Participant will be receiving Self-Employment Allowance, the Provider must enter the following details in the Department's IT Systems:

- the Participant's bank account details
- the Participant's Tax File Number Declaration details.

Payments are made fortnightly in arrears from the next fortnightly pay run (which occurs on a Thursday), based on the Participant's entitlement.

Note: BSB numbers are verified in the Department's IT Systems. The Provider should contact the Department if a legitimate BSB number is displayed as invalid.

Participants who transfer to Self-Employment Allowance after their Small Business Coaching Commencement

Participants may transfer to Self-Employment Allowance after their Small Business Coaching Commencement or at any time within the first 39 weeks of their Period of Small Business Coaching.

Participants have one opportunity to transfer to Self-Employment Allowance during their Period of Small Business Coaching. The transfer may occur on commencement of Small Business Coaching or at any time within the first 39 weeks of Participant's Period of Small Business Coaching.

Where a Participant transfers to Self-Employment Allowance after commencing Small Business Coaching, the Department pays the Participant Self-Employment Allowance fortnightly in arrears from the date of transfer until the end of the 39 weeks of the Participant's Period of Small Business Coaching. Self-Employment Allowance is not backdated. Delays in notifying the Department of changes in circumstances will reduce the eligible period for Self-Employment Allowance.

Example:

When Peter commences Small Business Coaching, he is not on income support.

Peter begins receiving income support payments 9 weeks after he started the Small Business Coaching. Peter advises his Provider he is receiving income payments and asks to transfer from income support payment to the Self-Employment Allowance.

As Peter had already completed 9 weeks of his Small Business Coaching he will only be eligible to receive a maximum of 30 weeks of Self-Employment Allowance.

As soon as the Provider becomes aware of this, the Provider updates Peter's agreement to indicate the allowance will be claimed. After both Peter and the Provider have signed an updated agreement, the Provider emails it to the Department for approval.

To start the process of transferring a Participant in Small Business Coaching to Self-Employment Allowance, the Provider must:

- collect the Participant's bank account and Tax File Number Declaration details
- in the Department's IT Systems, click the '**View agreement**' link and select the '**Claim for Allowance**' button, to choose the next available allowance start date and to enter the Participant's bank and tax details,
- once complete, select '**Finalise agreement for participant signature**'. Print the Small Business Coaching Agreement (Agreement) for both the Participant and Provider to sign and date,
- upload the signed Agreement to the Participant's Agreement Summary page and select the '**Submit for Departmental review**' button, and
- email SBCAllowanceReviewTeam@dewr.gov.au, attaching the Documentary Evidence of the Participant's bank account and Tax File Number Declaration details and request the approval of the Participant's new Agreement.

The Department's IT Systems will assess Participant's eligibility for Self-Employment Allowance every time a Participant's record is accessed. where the Participant is eligible, a message at the top of the page will be displayed '**This participant is eligible for self-employment allowance'**.

7.4.2. Income Support Payments and Self-Employment Allowance

Participants may be eligible to continue receiving Income Support Payments after they commence Small Business Coaching. Where a Participant opts to remain on an Income Support Payment while participating in Small Business Coaching, the Provider must remind the Participant of the importance of meeting any relevant income reporting requirements administered by Services Australia.

Participants who can remain on their Income Support Payment

Most Participants in receipt of Income Support Payments are required to transfer to Self-Employment Allowance upon their Small Business Coaching Commencement.

However, Participants receiving any of the following payment may choose to remain on the full rate of their current Income Support Payment:

- Disability Support Pension
- Parenting Payment
- Age Pension
- Carer Payment
- Partner Service Pension (from the DVA), or
- War Widow(er)'s Pension (from the DVA).

Remaining on an Income Support Payment will allow the Participant to continue receiving any associated entitlements, which may include supplementary payments and access to a concession card.

Participants who can remain on a partial rate of their Income Support Payments

If a Participant transfers to Self-Employment Allowance from an Income Support Payment that pays them a higher fortnightly rate payment, Services Australia will automatically reduce that Participant's fortnightly rate of payment by the fortnightly rate of Self-Employment Allowance.

> **Example:**
>
> Angela is a parent who receives JobSeeker Payment, and her rate of payment is $247 per fortnight higher than the Self-Employment Allowance rate of payment. Angela elects to transfer to Self-Employment Allowance when she commences Small Business Coaching.
>
> When Angela commences Small Business Coaching, she begins receiving Self-Employment Allowance from the Department and Services Australia automatically reduce her fortnightly rate of JobSeeker Payment to $247 per fortnight.
>
> Angela continues to receive a partial rate of JobSeeker Payment and Self-Employment Allowance while she operates her business and reports the income she earns through her business to Services Australia. Angela's business becomes more profitable over time, so her fortnightly rate of JobSeeker Payment is reduced until it is eventually cancelled under the JobSeeker Payment income test.

7.5. Small Business Coaching Agreement

Each Participant must agree and sign a Small Business Coaching Agreement prior to commencing the service. The Small Business Coaching Agreement can be completed and submitted electronically or by using the Small Business Coaching Application Form.

The Small Business Coaching electronic Agreement is generated in the Department's IT Systems after the Participant has completed the Small Business Coaching application process and the Provider has approved a Business Plan for the Participant.

The Provider must send the Small Business Coaching electronic Agreement to the Participant with their agreed Small Business Coaching Commencement date for consideration and agreement. The agreed date must be a scheduled Self-Employment Allowance pay day, which occurs every second Thursday in accordance with the Self-Employment Allowance Pay Calendar.

If the Participant has completed the Small Business Coaching application process **offline** and/or signed the Small Business Coaching Application Form, the Provider must seek Department's approval by emailing SBCAllowanceReviewTeam@dewr.gov.au with a copy of Participant's:

- completed and signed Small Business Coaching Application Form
- completed and signed Tax File Number Declaration Form (if applicable)

The Provider must explain the Participant's obligations when commencing and while receiving Small Business Coaching and advise them to carefully read and understand all the terms of their Small Business Coaching Agreement. The Provider must ensure that the Participant is aware of:

- the frequency, timeframes and process involved in the Participant's submission of Quarterly Reports

- their obligation to maintain their Business Insurance throughout their Period of Small Business Coaching
- the frequency and expected timeframes for the delivery of Business Mentoring, and
- the Participant's obligation to maintain contact with the Provider, including by returning missed calls and responding to emails.

The Provider must ensure that the Participant understands that failure to meet these obligations within the specified timeframes may result in their Self-Employment Allowance and Self-Employment Rental Assistance (if applicable) being suspended.



To send a Small Business Coaching Agreement to a Participant electronically, the Provider must enter the proposed Small Business Coaching start date into the Department's IT Systems and select '**Send online'**.

Once the Participant accepts the Small Business Coaching Agreement online, it is automatically submitted to the Department for approval.

Regardless of whether the Small Business Coaching Agreement is completed online or offline, it must be received by the Department at least 5 Business Days prior to the scheduled Small Business Coaching Commencement date.



If all requirements are met, the Department will approve the Participant's Small Business Coaching Commencement in the Department's IT Systems. This approval triggers payment of the Small Business Coaching Fee and allocates one of the Provider's Small Business Coaching Places.

The Department's IT Systems will notify Services Australia of the Participant commencement of Small Business Coaching and will trigger the exiting of the Participant from the Other Program Provider's caseload (where applicable).

Where the Participant is an Inclusive Employment Australia or a Parent Pathways Participant, the Participant is not automatically exited and will be concurrently serviced by the Provider and their Other Program Provider.

Where the Other Program Provider will continue to service the Participant, the Provider must notify that Other Program Provider of the Participant's Small Business Coaching commencement.



Where the Small Business Coaching Agreement is completed, agreed and signed offline, the Provider must retain a copy of these documents on the Participant's file:

- completed and signed Small Business Coaching Application Form
- approval correspondence from the Department

Please note, under the *Privacy (Tax File Number) Rule 2015* which was issued under Section 17 of the *Privacy Act 1988*, Tax File Number Declaration Forms are not to be uploaded in the Department's IT Systems at any time. Please follow the procedure outlined in the next section when submitting the Tax File Number Declaration to the Department.

7.5.1. Correspondence with the Department's Small Business Coaching (SBC) Allowance Review Team

When emailing the Department at SBCAllowanceReviewTeam@dewr.gov.au, the Provider should apply the following naming protocol for email subject lines.

Small Business Coaching commencement paperwork

When the Provider emails Small Business Coaching commencement paperwork, the subject line should be of the following format:

> **SUBJECT**: proposed commencement date (YY/MM/DD) | Provider organisation code | JSID | SBC APP | First Name | Last Name.
>
> **Example:**
>
> If John Doe who has a Jobseeker ID of 123456789 was looking to commence Small Business Coaching with Provider 'ALTO' on 18 August 2022, the subject line would be: '220818 ALTO 123456789 SBC APP John Doe'.

General correspondence

When the Provider emails the SBC Allowance Review Team for all general correspondence the subject line should be of the following format:

> **SUBJECT**: date of the correspondence being sent (YY/MM/DD) | Provider organisation code | JSID | Topic | First Name | Last Name.
>
> **Example:** If Provider 'ALTO' emailed the SBC Allowance Review Team on 7 October 2022 regarding the suspension of Jane Doe who has a Jobseeker ID of 987654321, the subject line would be: '221007 ALTO 987654321 Query regarding suspension of Jane Doe'.

For privacy and records management reasons, the Provider should (where practical) only include the details of one participant per email.

(Deed Reference(s): Clause 90.2)

Chapter 8. Supporting Participants in Small Business Coaching

Supporting Documents for this Chapter:

- Eligible Business Costs Supporting Document

8.1. Chapter Overview

Following a Participant's Small Business Coaching Commencement, the Provider must provide Participants with Business Mentoring, support and coaching for up to 52 weeks, or until the Participant voluntarily exits early or due to non-compliance with their Small Business Coaching Agreement.

Business Mentoring must be delivered by Personnel who have:

- proven business experience through running a small business, supporting small businesses, or holding relevant qualifications or credentials;
- a sound understanding of small business operations, management practices and self-employment requirements; and
- the ability to communicate effectively with Participants.

Personnel delivering Business Mentoring must also have a thorough understanding of services available within the local small business ecosystem to enable referrals to complementary, ancillary and wraparound services where appropriate.

This Chapter outlines the Provider's obligations to Participants accessing Small Business Coaching.

(Deed Reference(s): Clause 90)

8.2. Business Mentoring Contacts

The Provider must ensure that each Participant accessing Small Business Coaching receives at least one Business Mentoring contact in every 2-month period following the Participant's Small Business Coaching Commencement.

The Provider must ensure Participants understand that failure to engage in required Business Mentoring contacts may result in the suspension of their Small Business Coaching Agreement, including their Self-Employment Allowance and Self-Employment Rental Assistance (where applicable).

When delivering Business Mentoring contacts, the Provider may:

- provide Participants with support, including additional Business Mentoring in response to reasonable requests for assistance throughout their Periods of Small Business Coaching
- recommend the suspension of a Participant's access to Small Business Coaching if they fail to provide evidence of current Business Insurance.

(Deed Reference(s): Clause 90.5, 90.6, 90.7, 90.8)

8.2.1. Initial visit

The Provider must complete the Initial Visit with the Participant within 4 weeks of the Participant's Small Business Coaching Commencement. The initial visit must be delivered face-to-face at the Business' premises, except where:

- the Business is home-based or mobile, in which case the Provider and Participant may agree to meet at a suitable and safe alternative location, or
- exceptional circumstances apply, such as where the Business is located in an area that it is not practical to visit. In these circumstances, the initial Business Mentoring contact may be conducted online.

The purpose of the initial **visit** is to:

- confirm the Business is operating according to the approved Business Plan
- discuss any issues the Participant has encountered running their Business since commencing Small Business Coaching
- identify business challenges and provide practical advice and support
- visit the Participants' Business premises (where applicable) to better understand the Business and its operating environment
- confirm that the Participant's Business Insurance coverage is in place.

8.2.2. Business Mentoring Contacts

The Providers must deliver ongoing Business Mentoring contact at least once in every 2-month period throughout a Participant's Period of Small Business Coaching. The ongoing contacts may be delivered using a medium agreed to by both the Participant and the Provider.

The purpose of the **ongoing contact** is to:

- develop the Participant's skills and capabilities for self-employment
- assist the Participant to address business issues that arise
- support the Participant to review the Business direction and strategy
- help the Participant to identify and mitigate business risks as they arise
- confirm that the Business continues to operate in accordance with the approved Business Plan.



The Provider must record the delivery of all Business Mentoring contacts in the Department's IT Systems. This must include:

- the nature of the contact (initial or ongoing)
- when the contact occurred
- the medium used for the contact (for example, face-to-face or over the phone)
- for the initial Business Mentoring contact, information regarding the Participant's Business Insurance
- any issues that have been identified, and
- the advice and support delivered to the Participant.

The Provider must provide the Department with additional information related to the delivery of Business Mentoring if required.

The Provider must retain Documentary Evidence confirming the currency of a Participant's Business Insurance following the initial Business Mentoring contact. This may either be a certificate of currency, or proof that the Participant has paid for the first month of their Business Insurance.

8.3. Monthly Contacts

The Provider must contact Participants monthly (at a minimum) to ensure Participants are supported with any issues they encounter while running their business. For example, in a month where the Provider is not obligated to deliver Business Mentoring, this may involve:

- a phone call from the Participant's mentor to discuss business progress,
- an invitation to participate in a small business-related seminar or workshop that will support the development of the Participant's business
- Participant's attendance to a networking session facilitated by the Provider.

Monthly contact should be undertaken by Personnel who have an existing relationship with the Participant and are able to provide appropriate business support and guidance.

The Provider must record all monthly contacts and contact attempts in the Department's IT Systems throughout the Period of Small Business Coaching. Participants are not obligated to engage with these Monthly Contacts and must not be suspended for not engaging with them.

(Deed Reference(s): Clause 90.5)

8.4. Overseas Travel

Participants may undertake overseas travel for either business or personal purposes while participating in Self-Employment Assistance. There is no prohibition on overseas travel under the program. However, Participants must continue to meet their program obligations and notify their Provider of any change in circumstances that may affect their ability to operate their business or participate in required program activities.

Participants receiving Small Business Coaching must ensure they remain able to participate in Initial Visits, Business Mentoring Contacts and any other required activities. Participants may attend coaching or mentoring activities remotely where agreed with their Provider and appropriate to the circumstances.

Participants must notify their Provider as soon as practicable, and no later than 5 business days after becoming aware of travel arrangements that may affect their participation in the program.

Where overseas travel is contemplated in, or consistent with, an approved Business Plan, the Provider should consider whether the Participant can continue to meet their obligations during the travel period. Where travel is not referenced in the approved Business Plan, the Provider may request additional information to assess its impact on the Participant's ability to meet program requirements.

When assessing overseas travel, Providers must consider:

- whether the Participant has notified the Provider of the travel,
- whether the Participant can continue to undertake the required business activities and hours associated with their participation in the program,

- whether the Participant can remain contactable and continue participating in required coaching or mentoring activities,
- whether the travel is consistent with the Participant's business activities, business needs or approved Business Plan, and
- any other relevant circumstances that may affect the Participant's ability to meet program requirements.

To support this assessment, the Provider may request documentation including travel itineraries, business activity details, meeting schedules, or other information relevant to the Participant's circumstances. Relevant documentation must be retained on file and uploaded to the Department's IT Systems.

Overseas travel does not automatically result in a suspension. A Provider should only recommend suspension where there is clear evidence that the Participant is unable to meet their program obligations during the relevant period of travel.

Where a Provider recommends a suspension, they must document:

- the circumstances of the travel,
- the obligations that cannot be met,
- the evidence supporting the recommendation, and
- the consideration given to alternative arrangements, including remote participation where appropriate.

All supporting evidence must be recorded in the Department's IT Systems and provided to the Department in accordance with operational requirements.

Providers must promptly record any changes in a Participant's circumstances arising from overseas travel to support accurate administration of Self-Employment Allowance and Self-Employment Rental Assistance payments. Failure to appropriately assess, document or report relevant changes may result in a Provider debt where an overpayment occurs due to Provider error or non-compliance.

8.5. Support for Business Costs

The Small Business Coaching Fee includes a $330 (GST inclusive) allocation to enable Providers to fund up to $300 (GST exclusive) in eligible Business Costs for each Participant. The Provider must proactively ensure that each Participant commencing Small Business Coaching is aware of their entitlement to reimbursement or payment of eligible Business Costs during the Participant’s coaching period.

When requested by a Participant, their Provider must either purchase or reimburse the Participant or their Business (as appropriate) for eligible Business Costs up to $300 (GST exclusive). Providers are responsible for determining whether a business cost is an eligible Business Cost in accordance with the Eligible Business Costs Supporting Document.

Business Costs records must be recorded in the Department’s IT Systems after commencement of Small Business Coaching and before the last day of Small Business Coaching. It is best practice that Providers create Business Cost records and upload the Documentary Evidence immediately after payment/reimbursement is made to the Participant. Once a Participant Terminates from Small

Business Coaching, Providers will not be able to record a claim, and any outstanding balance will be recovered by the Department.

Providers must upload:

- proof of purchase (such as a tax invoice or receipt) to the Department's IT Systems confirming each payment of a Participant's Business Costs, and;
- evidence of the reimbursement or payment to the Participant, such as a remittance advice or bank transfer receipt.

(Deed Reference(s): Clause 92)

Chapter 9. Monitoring Participants in Small Business Coaching

Supporting Documents for this Chapter:

- Types of External Income Supporting Document
- Quarterly Report

9.1. Chapter Overview

Providers must assess the progress of Participants participating in Small Business Coaching to ensure they are provided with appropriate support to establish and run their small business, and to confirm Participants' eligibility to remain engaged in Small Business Coaching.

Providers must also assess the progress of Participants' Businesses on a quarterly basis to ensure the Business has the best chance at Operating Commercially. This involves the Provider assessing at the end of each Financial Quarter the Business' cash flow against the cash flow projected in the Participant's Business Plan.

This Chapter outlines the obligations of Providers to monitor Participants accessing Small Business Coaching.

9.2. Quarterly Reviews

Providers must review the circumstances of Participants participating in Small Business Coaching on a quarterly basis by:

- running the External Income Test,
- confirming the currency of the Participant's Business Insurance, and
- assessing whether the Business is likely to be Operating Commercially 12 months following the Participant's Small Business Coaching Commencement.

Following each quarterly review, the Provider must retain the following Documentary Evidence proving the currency of the Participant's Business Insurance. Acceptable evidence includes:

- a certificate of currency (issued within the relevant Financial Quarter)
- proof of monthly insurance payments, or
- a statutory declaration from the Participant confirming that their business insurance is current. A statutory declaration is only appropriate if a certificate of currency for a 12-month insurance policy was provided at the initial visit.

9.2.1. Receiving a Quarterly Report from a Participant

Providers must ensure that Participants participating in Small Business Coaching are aware of their obligation to submit a Quarterly Report no later than 10 Business Days following the end of each Financial Quarter. Participants may submit their Quarterly Report using the Department's template or the Provider's template containing the same information.

However, Participants who commenced Small Business Coaching less than 4 weeks before the end of a Financial Quarter are not required to submit a Quarterly Report for that first Financial Quarter.

The Provider must (in accordance with Suspending a Participant) recommend the suspension of a Participant participating in Small Business Coaching who fails to submit a Quarterly Report (if required) in the Department's IT Systems.

If a Participant is suspended for failing to submit a Quarterly Report, before recommencing the Participant in Small Business Coaching, the Provider must:

- ensure the Participant submits the outstanding Quarterly Report
- ensure the Participant business insurance is current
- assess whether the Business is on track to be Operating Commercially, and
- update the Department's IT Systems and record details of each requirements.

(Deed Reference(s): Clause 91)

9.2.2. Confirming whether a Business is on track to be Operating Commercially

Following a Participant's submission of a Quarterly Report, the Provider must assess whether the Business is likely to be Operating Commercially 12 months following the Participant's Small Business Coaching Commencement. To make this assessment, the Provider must compare the Business' actual cash flows against the forecast cash flow set out in the Participant's Business Plan.

If the Business is underperforming compared to the forecast, the Provider must discuss the reasons why with the Participant. The Provider must also assess the likelihood of the Business Operating Commercially at the completion of the Participant's Period of Small Business Coaching. If the likelihood is less than 50 per cent, the Business is not on track to be Operating Commercially (refer to: Businesses that are not on track to be Operating Commercially).

If a Participant is suspended for part of a Financial Quarter, they are still required to submit a Quarterly Report. In this case, unless the suspension was for failing the External Income Test the Provider should take the suspension timeframe into account when checking whether the Business is on track to be Operating Commercially. This is done by comparing:

- the Business' forecast cash flow (reduced on a pro rata basis based on the proportion of the Financial Quarter that the Participant was not suspended for), and
- the Business' actual cash flow.

The Provider must complete in the Department's IT Systems all required fields, including a 'yes' or 'no' selection for Business Viability and enter the Net Income field, within 10 Business Days of receiving a Quarterly Report from a Participant following the end of each Financial Quarter.

The Provider must retain the following documentation on file:

- the Participant's Quarterly Report
- written assessment of whether the Business is on track to be Operating Commercially, including a short statement and/or calculation to support the outcome recorded in the Department's IT Systems.

Note: The Department may request evidence of the Provider's Business Viability assessment at any time including evidence that the business will operating full-time within 12 months.

9.2.3. Businesses that are not on track to be Operating Commercially

If a Business is identified as being at risk of failure without remedial action, but may still be on track to be Operating Commercially 12 months following the Participant's Small Business Coaching Commencement, the Provider must:

- develop an action plan in consultation with the Participant to improve the performance of the Business, including a timeframe for reassessment (for example, where an assessment at the second Financial Quarter indicates that the Business may not be on track to be Operating Commercially, a reassessment could be scheduled for the third Financial Quarter), and
- regularly review the action plan, including during Business Mentoring contacts
- discuss with the Participant any recommendation to terminate their Small Business Coaching Agreement where the issue cannot be resolved.

The Agreement Breaches, Suspensions and Terminations Chapter has further information on suspensions, recommencements, and terminations.



If the Business is identified as not being on track to be Operating Commercially, the Provider must recommend termination of the Small Business Coaching in the Department's IT Systems within 5 Business Days.



The Provider must retain an action plan on the Participant's file if the Business is identified as being at risk of failure.



The Provider should keep a record on file of any discussions with the Participant about their concerns regarding the Business and recommendation to terminate Small Business Coaching (where applicable).

(Deed Reference(s): Clause 91.5)

9.2.4. The External Income Test

Participants receiving Self-Employment Allowance may earn income separate to their allowance and their Business, but only up to a certain amount. The External Income Test checks the total gross External Income earned by a Participant during a Financial Quarter and is used to determine a Participant's continuing eligibility for Self-Employment Allowance.

The Provider must conduct the External Income Test within 5 Business Days of receiving a Quarterly Report from a Participant in receipt of Self-Employment Allowance.

Sources of External Income are listed in Types of External Income Supporting Document.

A Participant will fail the External Income Test if their total gross External Income during the Financial Quarter exceeds twice the rate of Self-Employment Allowance payable for that same period. The Provider must advise the Department through the Department's IT Systems within 5 Business Days of determining that the Participant has failed the External Income Test.

If a Participant fails the External Income Test, their Self-Employment Allowance and Self-Employment Rental Assistance (if applicable) will be suspended from the first Self-Employment Allowance pay date of the Financial Quarter for the remainder of the Financial Quarter.

If the Participant continues to access Small Business Coaching after the end of that Financial Quarter, they must submit another Quarterly Report within 10 Business Days. The Provider must conduct the

new External Income Test in accordance with the usual process to determine whether to continue the suspension or reinstate the Participant's Self-Employment Allowance and Self-Employment Rental Assistance (if applicable) for that Financial Quarter.

The Provider must record the External Income Test on the Participant's file and enter the relevant Income in the '**Net Income Field**' in the Department's IT Systems.

The Provider should keep a record on file of any discussions with the Participant on the External Income Test outcome including suspension and requirements in resubmitting a Quarterly Report (where applicable).

(Deed Reference(s): Clause 91.3)

Calculating the amount of Self-Employment Allowance in a Financial Quarter

To determine how many pay cycles fall within a given Financial Quarter, please refer to the Self-Employment Allowance Payment Dates Calendar on the Provider Portal.

The Provider can determine the approximate figure by doubling the current fortnightly rate and multiplying the result by the number of pays in that Financial Quarter. If the Provider requires an exact figure, they should use the Self-Employment Allowance Calculator.

9.3. Changes in Participant Circumstances

Participants are required, under their Small Business Coaching Agreement, to advise their Provider of any changes to their circumstances that could affect their entitlement to Small Business Coaching, including Self-Employment Allowance and Self-Employment Rental Assistance (if applicable).

Participants should complete a Change of Circumstances Notification Form – Small Business Coaching and submit it to their Provider as soon as possible where there is a change in their circumstances. Changes in circumstances may include:

- a change of business name
- a change of bank details
- a change of Commonwealth benefit
- a change of capacity
- the Participant closing their business
- any other changes that may affect the Participant's eligibility for Small Business Coaching and/or entitlements to Self-Employment Allowance and Self-Employment Rental Assistance (if applicable).

Participants may also update their personal details through the Workforce Australia website, which is accessible via MyGov.

In the event of the Participant's death, the Provider must obtain and retain evidence confirming the death such as correspondence from family member or representative, or a death notice from a newspaper or website.

A Provider may be liable for any overpayment of Self-Employment Allowance and/or Self-Employment Rental Assistance if it fails to notify the Department of any changes to a Participant's circumstances within 5 Business Days of becoming aware of the change. Failure to

notify may also result in the recovery of any Business Progress Fees paid to the Provider after the date on which the notification should have been made.

The Provider must notify the Department in the Department's IT Systems of a Participant's change of circumstances, including where a Participant is not complying with the terms of their Small Business Coaching Agreement. The Provider must do this by recording an appropriate recommendation to suspend, recommence or terminate the Participant's Small Business Coaching Agreement.

The Provider must retain Documentary Evidence on the Participant's file relating to the change of circumstance. This may include:

- written advice from the Participant, medical certificate and related documents
- External Income Test assessment
- written correspondence about changes in circumstances
- file note of verbal communication about changes in circumstances
- suspension, recommencement or termination recommendations
- the Participant no longer pays rent (where relevant)
- death notice, death certificate or other evidence of death (where applicable).

(Deed Reference(s): Clauses 54, 91.6)

9.3.1. Amending a Business Plan

Participants may amend their Business Plan after their Small Business Coaching Commencement if the circumstances of their Business change.

Before approving any amendments to a Participant's Business Plan, the Provider must ensure the proposed changes will not adversely affect the likelihood of the Business Operating Commercially 12 months following the Participant's Small Business Coaching Commencement.

The Provider must record a summary of the approved changes in the Department's IT Systems. The Department does not require a copy of the amended Business Plan, unless requested on a case-by-case basis.

Chapter 10. Agreement Breaches, Suspensions and Terminations

10.1. Chapter Overview

When a Provider determines that a Participant may have breached their Small Business Coaching Agreement or has failed the External Income Test, the Provider must consider whether to recommend that the Department suspend or terminate the Participant's participation in Small Business Coaching.

If the Department approves a suspension recommendation, it will either:

- suspend the Participant's Self-Employment Allowance (and Self-Employment Rental Assistance, if applicable) where the Participant failed the External Income Test, or
- suspend the Participant's Small Business Coaching Agreement, including payment of Self-Employment Allowance and Self-Employment Rental Assistance (if applicable), for all other suspension reasons.

Participants have the period specified in their suspension notification to resolve the suspension. This period commences **from the date the suspension is approved by the Department and notification sent**. Providers must not recommend termination from Small Business Coaching prior to this date, unless a written request to exit has been received from the Participant.

The Department's approval of a termination recommendation will end the Participant's Small Business Coaching Agreement.

This Chapter sets out the circumstances, processes and timeframes that apply in suspending or terminating a Participant's Small Business Coaching Agreement.

(Deed Reference(s): Clause 91.5)

10.2. Suspending a Participant

If the Provider identifies that the Participant has breached their Small Business Coaching Agreement and that it is not appropriate to recommend termination of the Participant's Small Business Coaching Agreement (see Terminating a Participant), the Provider must generally recommend the suspension of the Participant.

The Provider is not required to recommend a suspension where a Participant has breached their Small Business Coaching Agreement due to illness or other personal issues and the Participant is likely to resume complying with their Small Business Coaching Agreement in less than a week's time. In these circumstances, a Participant may remain unsuspended for a maximum of 5 Business Days during their Period of Small Business Coaching while not meeting their Required Hours.

The Provider should not recommend a suspension where a Participant's circumstances have changed but the Participant remains able to comply with their Small Business Coaching Agreement.

Where the Provider determines that it is appropriate to recommend the suspension of a Participant, they must identify the relevant suspension category and the date from which the suspension will apply in accordance with **Table 10-A**.

Note: Participants receiving Self-Employment Allowance (and Rental Assistance, if applicable) may be eligible for backpay, where they continue to operate their business for the specified suspension reasons identified in Table 10-A, providing the suspension has been resolved and a recommencement request is approved by the Department.

Where a suspension is not resolved within the applicable suspension period, Participant's Small Business Coaching Agreement is terminated, no backpay is payable.

Table 10-A: Suspension categories and key dates

Suspension category(s)	Start date of suspension	Maximum Duration	Backpay
Undertaking other education or training (EDUC) **Undertaking other employment (EMPL)** **Relocation of business (REBS)** **Temporarily ceased operating business (TCOB)** **Absent due to travel (TTVL)**	The date that the Participant began breaching the terms of their Small Business Coaching Agreement.	28 calendar days	No backpay
Insurance missing or inadequate (NINS)	The date the Provider became aware that the Participant may be operating their Business without Business Insurance. At minimum this must occur at the Initial Business Mentoring Contact and each Quarterly Contact. Note: The suspension recommencement can be from the date insurance coverage was effective.	28 calendar days	Up to 28 days backpay following approved recommencement.
Failed to lodge Quarterly Report by due date (FLBR)	15 Business Days following the end of a Financial Quarter that the Participant was required to report on.	28 calendar days	Up to 28 days backpay following approved recommencement.
Not engaging with mentoring (RMTR) **Unable to be contacted (UNCO)**	3 Business Days following the first failed or refused contact attempt by the Provider.	28 calendar days	Up to 28 days backpay following approved recommencement.
Did not notify of change of circumstances (COCF)	The date that the Participant began breaching the terms of their Small Business Coaching Agreement.	28 calendar days	Up to 28 days backpay following approved recommencement.
Not eligible - Other (OTHR)	The date that the Participant began breaching the terms of their Small Business Coaching Agreement.	28 calendar days	Up to 28 days backpay following approved recommencement.

Suspension category(s)	Start date of suspension	Maximum Duration	Backpay
Absent due to illness (TILL)	Either: • The date that the Participant asked to be suspended, or • the date that the Provider identified that the Participant was not meeting their Small Business Coaching Agreement where the Provider has received appropriate Documentary Evidence from the Participant.	13 Weeks	No backpay
Parental leave (RISP)	The date that the Participant asked to be suspended.	18 Weeks	No backpay
Failed External Income Test (FINT)	The first Self-Employment Allowance Thursday pay day of the Financial Quarter in which the Provider confirmed that a Participant did not pass the External Income Test.	No maximum	No backpay

Example: Steve is a Small Business Coaching Participant operating a food truck small business. He falls ill for a week and is unable to operate his food truck as a result. He is however able to continue working in his Business by developing his Business' social media presence and catching up on his bookkeeping. As a result, Steve's Provider does not recommend to the Department that Steve's Small Business Coaching Agreement is suspended for the week that Steve is unwell.

Participants should be terminated from Small Business Coaching if they remain suspended for the maximum duration specified in **Table 10-A**. The Provider must not recommend termination until the specified suspension period in the notification has passed, unless a written request to exit Small Business Coaching has been received from the Participant.

Providers may be liable for any overpayment of Self-Employment Allowance and/or Self-Employment Rental Assistance on Termination if they fail to enter a suspension recommendation within 5 Business Days or do not apply suspension and termination dates in accordance with these Guidelines. Such failure may also result in the recovery of any Business Progress Fees paid to the Provider.

Where the Provider believes there are extenuating circumstances that may justify additional time for a Participant to resolve the reason for their suspension, the Provider may contact the Department at SBCAllowanceReviewTeam@dewr.gov.au to request an extension to the suspension period.

Requests for an extension will be considered by the Department on a case-by-case basis. Extension requests will be considered if the suspension period will not result in the Participant exceeding the maximum suspensions duration of 13 weeks, unless an exception applies as noted below.

The Provider must enter a suspension recommendation in the Department's IT Systems, in accordance with **Table 10-A, within 5 business days from the date a Participant fails to comply** with their Small Business Coaching Agreement. If the Department approves the suspension recommendation, the Participant will be notified of the suspension. The notification will advise the Participant how long they have to resolve the suspension issue before further action is taken, including the termination of their Small Business Coaching Agreement.

Maximum cumulative periods of suspension for a Participant

Participants may be suspended for a maximum of 13 weeks (cumulative) during their Period of Small Business Coaching. There are 3 exceptions to this rule:

- **Failed External Income Test (FINT):** Suspensions resulting from a Failed External Income Test (FINT) are excluded from the maximum suspensions period of 13 weeks. Participants may have multiple consecutive FINT suspensions of up to 13 weeks each while the Participant continues to access Small Business Coaching.
- **Parental Leave (RISP):** Participants who are the primary carer of a newborn or newly adopted child may be suspended under the category Parental Leave (RISP) for a maximum of 18 weeks. Suspensions under the RISP category do not count towards the maximum suspensions period of 13 weeks.
- **Extenuating Circumstances:** Where the Department may approve the suspension beyond the 13-week limit where extenuating circumstances exist and the extension is considered to be in the best interest of the Participant and their business. Examples include medical or compassionate reasons.

10.2.1. Access to Small Business Coaching during a suspension period

During suspensions where the Participant has failed the External Income Test and has been suspended from payment of Self-Employment Allowance, the Provider must continue providing the business support outlined in the Supporting Participants in Small Business Coaching Chapter.

During all other types of suspension, the Provider should maintain contact with the suspended Participant to determine the likelihood of the Participant recommencing Small Business Coaching and their business being on track to be Operating Commercially 12 months following the Participant's Small Business Coaching Commencement (if recommenced).

10.2.2. Recommencing a Participant after a suspension

Once the Participant has resolved the issue that led to their suspension, the Provider must submit a recommencement recommendation to the Department.

Where the Provider identifies that a Participant was incorrectly suspended, the recommencement date must be the same date as the suspension start date to ensure the Participant receives their full payment in arrears.

For Participants receiving Self-Employment Allowance and Self-Employment Rental Assistance, who have been suspended for a reason that allows backpay once resolved (specified in **Table 10-A**), the

recommencement date should be the same as the suspension start date **providing the suspension start date is within 28 days**. If the period of suspension is longer than 28 days, the recommencement date recommended by the Provider should be no more than 28 days, unless a termination recommendation is required.

Where the Participant was suspended under the category Failed External Income Test and then passes the External Income Test in a subsequent Financial Quarter, the recommencement date will be the first day of the Financial Quarter in which the relevant External Income Test was conducted.

Where the Participant was suspended under the category Insurance missing or inadequate (NINS) category, the recommencement date will depend on the evidence provided:

- If the evidence demonstrates that there was no gap in insurance coverage, the recommencement date should be the same as the NINS suspension start date.
- If the evidence shows there was a break in insurance coverage, the recommencement date should be the date the insurance coverage resumed. The Participant receiving Self-Employment Allowance and/or Self-Employment Rental Assistance will not be eligible for any backpay for the period they were not insured.

For all other suspension categories, the recommencement date will be the date the Participant resumed compliance with their Small Business Coaching Agreement. Upon recommencement, the Participant's Small Business Coaching Agreement end date will be extended by the number of days the Participant was suspended, ensuring they can complete 52 weeks participation in the service.

Before recommending recommencement for any suspension category, the Provider must ensure the Participant's Business Insurance is current.

Once a recommencement recommendation has been approved, the Participant will receive an email notification advising them of the approved recommencement.

Example:

Jane's Provider tries to contact Jane on 8 August to conduct a scheduled Business Mentoring contact, but Jane does not respond. After another failed attempt to contact Jane on 11 August, Jane's Provider recommends the suspension of Jane's Small Business Coaching Agreement under the category 'Not Engaging with Mentoring', with a suspension start date of 11 August.

Jane returns her Provider's call and participates in Business Mentoring on 16 August. Jane's Provider confirms that Jane's Business Insurance is still in place, and the Provider recommends the recommencement of her Small Business Coaching Agreement effective 11 August. As Jane currently receives Self-Employment Allowance, she receives 4 days backpay to account for allowance not paid during the suspension period.

 The Provider must enter the recommended recommencement in the Department's IT Systems.

10.3. Terminating a Participant

Before recommending a termination, the Provider must first consider whether a suspension is appropriate to allow the Participant an opportunity to address issues and resume compliance with their Small Business Coaching Agreement.

The Provider must recommend termination of a Participant's Small Business Coaching Agreement where the Participant:

- has requested to exit Small Business Coaching
- has been suspended for the maximum period permitted under the relevant suspension category (see Table 10-A: Suspension categories and key dates) and has not recommenced
- has reached the maximum cumulative suspension period specified in the Agreement Breaches, Suspensions and Terminations Chapter and has not recommenced, or
- is in breach of their Small Business Coaching Agreement and is no longer eligible to participate in Small Business Coaching, including where their Business is no longer assessed as being on track to be Operating Commercially 12 months following the Participant's Small Business Coaching Commencement.

10.3.1. Identifying the date of a termination

To terminate a Participant from Small Business Coaching, the Provider must enter the appropriate termination date in the Department's IT Systems. The **termination date** must be:

- the date specified by the Department, where the Department has notified the Provider that a Participant must be terminated on a particular date
- the day before the suspension commenced, where the Participant is on a current suspension (other than a suspension for failing the External Income Test)
- the date requested by the Participant, where the Participant has requested to exit Small Business Coaching (written evidence from the Participant is required), or
- the date the Participant first breached the terms of their Small Business Coaching Agreement, in all other circumstances.

If the Department approves the termination recommendation, an email notification will be sent to the Participant advising them of the approved termination.

The Provider must enter the recommended termination in the Department's IT Systems within 5 Business Days of becoming aware of a relevant change in circumstances. Failure to notify the Department within this timeframe, may result in liability for any overpayment of Self-Employment Allowance and/or Self-Employment Rental Assistance and the recovery of any Business Progress Fees paid to the Provider after the change occurred.

The Provider must enter Quarterly Reviews into the Department's IT Systems within 14 days and before recommending termination.

10.4. Right to review

If the Provider recommends a suspension or termination and it is approved by the Department, the Participant may request for the decision to be reviewed.

Upon receiving a review request on suspension or termination, the Department must arrange for the decision to be reviewed by an independent reviewer.

The Department only reviews a decision once - there is no further process if the Participant is dissatisfied with the outcome of the Department's review. The Department must notify the Participant of the review outcome in writing within 15 Business Days of the Participant's request.

The Commonwealth Ombudsman may investigate how the Department reached a decision or how the Department managed a request for review. However, the Ombudsman cannot substitute a new decision.

Chapter 11. Performance Framework

11.1. Chapter Overview

The Department has developed a performance framework to be the primary mechanism by which the performance of Self-Employment Assistance Providers is assessed. The Department may also choose to consider the Provider's performance against the requirements of the Deed, the Joint Charter, the Service Guarantee, and any representations in the Provider's response to the Self-Employment Assistance request for tender.

The performance framework is based on the principles of efficiency, effectiveness, quality, and assurance. The Department will provide feedback to Providers regarding their performance against these principles at the end of each 12-month Performance Period. Where relevant, the Department will work proactively with Providers to address performance management issues.

> **Please note:** The Performance Period will commence on 1 July each year and end on 30 June the following year.

This Chapter outlines how the Department measures the performance of Self-Employment Assistance Providers under the performance framework and the process by which the Department may reallocate Places.

11.2. Performance Assessment

The performance framework measures the performance of Self-Employment Assistance Providers using a single performance score, which provides a simple and transparent mechanism for measuring performance. The Provider's performance will be assessed in each of their Employment Region(s).

The single performance score will reflect the performance of Self-Employment Assistance Providers against 3 Key Performance Indicators (KPIs). Performance against these KPIs will be weighted to calculate the single, overarching score. The weightings for each KPI are:

- KPI 1 – Place Usage: 40%
- KPI 2 – Outcomes: 40%
- KPI 3 – Quality: 20%.

The annual business reallocation process is based on the 12-month Performance Period ending 30 June each Financial Year.

(Deed Reference(s): Clauses 106, 107)

11.2.1. KPI 1 – Place Usage (40%)

Providers are allocated a number of Places each Financial Year in each of their Employment Regions for the delivery of Workshops, Small Business Coaching, Business Advice Sessions, and Business Health Checks. KPI 1 assesses the efficiency of the Provider's service delivery by measuring their usage of these allocated Places in each Financial Year at a point in time.

KPI 1 has two components, each measuring the Provider's usage of their allocated Places.

KPI 1A – Small Business Coaching Place Usage (25%)

$$\frac{\text{Small Business Coaching Places used}}{\text{Small Business Coaching Places allocated}}$$

KPI 1A measures the proportion of allocated Small Business Coaching Places by the Provider. The methodology of KPI 1A is as follows:

The Small Business Coaching Place allocation will be based on the Provider's allocation of Small Business Coaching Places at the point in time KPI 1A is being assessed.

Where the Provider has increased their allocation of Small Business Coaching Places through any Handback of Small Business Coaching Places process during the Financial Year, the Provider's allocation will be calculated based on their new, higher number of allocated places.

Where the Provider has reduced their allocation of Small Business Coaching Places through any Handback of Small Business Coaching Places process during the Financial Year, the Provider's allocation will be calculated using the average of the Provider's:

- initial allocation of Small Business Coaching Places following the completion of any business reallocation process conducted at the beginning of the Financial Year, and
- allocation of Small Business Coaching Places at the point in time KPI 1A is being assessed.

For example: RUN Business Inc is a Self-Employment Assistance Provider operating in the Cairns Employment Region. After having 100 Small Business Coaching at the beginning of the Financial Year following the completion of the business reallocation process, they hand back 20 Small Business Coaching Places using the annual Handback of Small Business Coaching Places process. This leaves them with 80 allocated Places. By the end of the Financial Year, RUN Business have used 70 Small Business Coaching Places in the Cairns Employment Region.

RUN Business' performance under KPI 1A for the Performance Period ending 30 June is assessed using the following calculation:

$$\frac{70}{(100 + 80) / 2}$$

Accordingly, RUN Business' score for KPI 1A is: (70 / 90) = 78%.

KPI 1B – Other Services Place Usage (15%)

KPI 1B measures the proportion of allocated Places that are used by the Provider for:

- Workshops
- Business Health Checks
- Business Advice Sessions.

The methodology of KPI 1B is as follows:

$$\frac{\text{Total non-Small Business Coaching Places used}}{\text{Total non-Small Business Coaching Places allocated}}$$

Where the Provider's usage of Places for Business Health Checks and/or Business Advice Sessions exceeds their nominal regional Place allocation (see Flexible usage of Places for Business Health Checks and Business Advice Sessions), the figure used will be their allocated number of relevant Places in the Employment Region.

> **Example:** Ask! Advisory Services is a Provider in the Ballarat and Bendigo Employment Regions. Their Place allocations and usage as at the end of the Financial Year are identified in **Table 11-A**.
>
> Because they exceeded their Place allocation for Business Advice Sessions in Ballarat, they were unable to use 34 Business Advice Session Places in Bendigo. In totalling their Places used in Ballarat for the purposes of KPI 1B, their allocation of Business Advice Session Places (29) is used rather than their Places used (33).
>
> Accordingly, for KPI 1B Ask! Advisory Services received the following scores:
>
> Ballarat: (62 / 65) = 95%
> Bendigo: (70 / 76) = 92%.

Table 11-A: Example of Place allocations - Ask! Advisory Services

Place	Ballarat Used	Ballarat Allocated	Bendigo Used	Bendigo Allocated
Workshops	20	22	24	25
Business Health Checks	13	14	16	17
Business Advice Sessions	33	29	30	34
Total	62	65	70	76

11.2.2. KPI 2 – Outcomes Achieved (40%)

KPI 2 assesses the effectiveness of the Provider's service delivery by measuring the outcomes of Participants who access Small Business Coaching. KPI 2 measures 2 types of Performance Outcomes – Full Performance Outcomes and Partial Performance Outcomes.

Full Performance Outcomes

The Provider will be credited a Full Performance Outcome for a Participant who exits Small Business Coaching if the Participant:

- accessed the Services from the Provider throughout their Period of Small Business Coaching, and
- was, at the time of their last submitted Quarterly Report, earning an average net income from their Business of at least:
    - 30% of the Basic Rate of JobSeeker Payment, if it was their first Quarterly Report;
    - 60% of the Basic Rate of JobSeeker Payment, if it was their second Quarterly Report; or
    - the Basic Rate of JobSeeker Payment if it was their third or a subsequent Quarterly Report.

The relevant Basic Rate of JobSeeker Payment will be the rate of payment on the final day of the Financial Quarter that the Quarterly Report covers. The Provider must calculate the Participant's average net income from their Business across the period identified on the Quarterly Report.

Partial Performance Outcomes

There are 2 ways the Provider can be credited a Partial Performance Outcome.

Splitting a Full Performance Outcome into 2 Partial Performance Outcomes

Where a Participant transfers between Self-Employment Assistance Providers during their Period of Small Business Coaching and otherwise meets the conditions for a Full Performance Outcome, both Providers will each receive a Partial Performance Outcome.

This means that both Self-Employment Assistance Providers will be credited a Partial Performance Outcome for a Participant who exits Small Business Coaching if the Participant:

- accessed the Services from the Provider at the time of either their Small Business Coaching Commencement or their exit from Small Business Coaching, and
- was, at the time of their last submitted Quarterly Report, earning an average net income from their Business of at least:
    - 30% of the Basic Rate of JobSeeker Payment, if it was their first Quarterly Report;
    - 60% of the Basic Rate of JobSeeker Payment, if it was their second Quarterly Report; or
    - the Basic Rate of JobSeeker Payment if it was their third or a subsequent Quarterly Report.

Participants who remain off Income Support Payments

The Provider will be credited a Partial Performance Outcome for a Participant who did not immediately meet the conditions for a Partial Performance Outcome or Full Performance Outcome upon exiting Small Business Coaching where the Participant:

- was receiving Income Support Payments on the day prior to their Small Business Coaching Commencement, and

- is not receiving Income Support Payments 12 weeks following their exit from Small Business Coaching.

KPI 2 Methodology

The methodology of KPI 2 is as follows:

$$\frac{\text{Number of Full Performance Outcomes} + (\text{Number of Partial Performance Outcomes} / 2)}{(\text{Number of exited Participants who have commenced and/or exited Small Business Coaching with the Provider}) - (\text{Number of Partial Performance Outcomes for transferred Participants} / 2)}$$

As Performance Outcomes have significant lead times, KPI 2 will be measured on a contract-to-date basis.

11.2.3. KPI 3 – Quality and Assurance (20%)

KPI 3 assesses the quality of the Provider's service delivery, the Provider's compliance with the Deed, Participant feedback and the outcomes of assurance activities conducted by the Department. Each Performance Period, the Department's Provider Lead may consider the evidence outlined below in

Table 11-B to assess the Provider's performance.

Table 11-B: KPI 3 - Measures of Quality and Assurance

Practice Requirement	Evidence
The Provider assists Participants accessing Small Business Coaching with their Business Cost. The Department expects that over 90% of the fees received by the Provider for supporting Participants' Business Costs ($300 per Small Business Coaching Commencement after GST has been paid by the Provider) will be used to support Participants.	The Department's IT Systems will identify the Participants who have received help with their Business Costs, and the amount of financial assistance they have received.
The Provider ensures the Services delivered are flexible and tailored to the Participants individual needs and are not requiring Participants to access every Service.	The Department's IT Systems will identify the number of unique Participants who have accessed: • help to develop a Business Plan • Small Business Coaching • Business Advice Sessions • Business Health Checks.
The Provider delivers the Services to Participants in accordance with Deed.	• Staff are consistently applying the correct policies and procedures when servicing Participants. • Participants are provided with the Services outlined in the Deed within the required timeframes.

Practice Requirement	Evidence
The Provider has strategies and practices in place to ensure Documentary Evidence, Participant records and branding requirements are adhered to.	• All Participant records maintained by the provider in the Department's IT Systems and/or in third party systems are accurate, align with Documentary Evidence requirements and are in accordance with the Deed. • The Provider prominently displays the Service Guarantee in its all its Sites and on its website.
The Provider has in place strategies for monitoring Participant satisfaction of the Services delivered and addressing complaints when raised. The complaints and feedback process are implemented consistently across the organisation. The Provider's complaints policies details: • how complaints and feedback are used to improve service delivery • how the outcome of a complaint is communicated to the complainant • escalation procedures. Records of complaints are maintained and include: • detailed information relating to the complaint, including the date of the complaint and who the complaint relates to • steps taken to resolve the complaint • the outcome of any investigation • any follow-up action required.	• The number and nature of validated complaints received by the Department via: ○ the Department's National Customer Service Line ○ the Department's Employment Services Tip Off Line ○ the Departments Post-Program Monitoring Survey ○ ministerial correspondence, and ○ the Ombudsman. • The Provider's feedback mechanism is open and transparent, meaning that: ○ Participants are aware of feedback and complaints procedures and feel comfortable to raise a complaint without fear of retribution. ○ feedback from Participants indicates that complaints lodged have, or are being, resolved. • Staff can readily access the complaints procedure and can articulate the process • Complaints are referred to the Department when required • A relevant senior staff member investigates complaints.

11.2.4. Benchmarks

Provider performance will be measured against an overarching benchmarked single performance score at an Employment Region level. The Department has set individual benchmarks for each Key Performance Indicator, each of which contribute to the overarching benchmark single performance score as shown in **Table 11-C**.

Table 11-C: Key Performance Indicator Weightings and Benchmarks

KPI	Weighting	Benchmark
KPI 1A – Small Business Coaching Places usage	25%	85%
KPI 1B – Other Places usage	15%	85%
KPI 2 – Outcomes Achieved	40%	68%
KPI 3 – Quality & Assurance	20%	80%
Total	100%	77%

Providers should use the KPI benchmarks to identify where they are performing well, as well as any areas for improvement.

The overarching benchmarked performance score at an Employment Region level will be the basis for determining which providers are in scope for business reallocation. The Department may also consider performance in relation to individual KPIs during business reallocation and in regular performance discussions.

The Department may adjust these benchmarks at any stage.

11.3. Reallocation of Places

11.3.1. Handback of Small Business Coaching Places

To maximise the opportunities available for Participants, the Department may invite Self-Employment Assistance Providers to:

- hand Small Business Coaching Places back, where the Provider considers these Places will not be used by the end of the Financial Year, and/or
- request additional Small Business Coaching Places, where the Provider can demonstrate demand for Small Business Coaching Places are greater than their current allocation of Places at an Employment Region level.

The Department will Notify the Provider of the relevant dates for the handback process each Financial Year.

The Department will assess written requests from Self-Employment Assistance Providers that propose to use any handback process to:

- move Places between their Employment Regions, and/or
- handback or move Workshops, Business Health Checks or Business Advice Sessions places.

(Deed Reference(s): Clause 107.5)

11.3.2. Business reallocation

The Department will undertake a business reallocation process on an annual basis following the end of the Financial Year (based on performance as at 30 June). Providers will be advised on their place allocations following the assessment period.

The business reallocation process may result in Places being reallocated from poorer performing Providers to higher performing Providers. Where Places are reallocated, the changes will apply to the allocation of Places each Financial Year until the Deed Completion Date. The business reallocation process will impact the Provider's allocation of all Places (including for Workshops, Business Health Checks and Business Advice Sessions).

Following the completion of the business reallocation process, the Provider's allocation of Places for Services other than Small Business Coaching will be in accordance with the following ratios:

- for Workshops, 30% of their number of Small Business Coaching Places
- for Business Advice Sessions, 40% of their number of Small Business Coaching Places
- for Business Health Checks, 20% of their number of Small Business Coaching Places.

The Department has absolute discretion in its allocation of Places and may deviate from the above ratios to better achieve the Objectives of Self-Employment Assistance.

Poor performance may lead to a Provider receiving a Notice from the Department to discontinue providing the Services.

(Deed Reference(s): Clause 107)

Right of Reply

The Department will formally notify Self-Employment Assistance Providers subject to a reduction in Places and they will have the opportunity to submit a 'right of reply'. The 'right of reply' may describe:

- labour market or geographical factors that affected performance, or
- extenuating circumstances that may have affected their ability to use their Places. Extenuating circumstances are outside the Provider's control, have not affected other Self-Employment Assistance Providers and are not situations internal to the Provider's organisation.

Providers that elect to submit a 'right of reply' will need to include strategies for responding to these challenges in their submission.

Providers will have 5 Business Days from notification to submit a 'right of reply' for the Department's consideration.

The Department's decision to reallocate or not reallocate, Places based on a 'right of reply' submissions will be final.

Chapter 12. Payments

12.1. Chapter Overview

The Self-Employment Assistance Payment structure has been designed to allow Self-Employment Assistance Providers to deliver targeted and relevant Services to each Participant, with Payments reflecting the services being delivered to the Participant.

This Chapter outlines the requirements that must be met for the Provider to receive Payments for delivering the Services.

Note: All Provider payment amounts in this Guideline are inclusive of GST.

12.2. Activity-based Payments

12.2.1. Payments for commencing an activity

The following Payment types will be payable when eligible Participants commence the relevant activity and Payment requirements are met in accordance with the Deed and Guidelines:

- Workshop Fee ($747.60)
- Training Fee ($1,409.76), and
- Small Business Coaching Fee ($2,595.24).



Placing a Participant in a relevant activity in the Department's IT Systems will, where appropriate, trigger payment of the relevant Fee and use an appropriate Place (where applicable).

(Deed Reference(s): Clauses 95.1, 96.1 and 98.1)

12.2.2. Payments for completing an activity

The following Payment types will be payable when eligible Participants successfully complete the relevant Service and Payment requirements are met in accordance with the Deed and Guidelines:

- Business Advice Fee ($176.22)
- Business Health Check Fee ($352.44)
- Business Plan Fee ($528.66), and
- Certificate Completion Fee ($1,527.24).



Once a Business Advice Session or Business Health Check activity placement is ended with exit reason 'Successful Completion of Activity' in the Department's IT Systems this will, where appropriate, trigger payment of the Business Advice Fee.



The Provider must record the outcome and date of a decision to approve a Business Plan in the Department's IT Systems. The approved Business Plan in the Department's IT Systems will, where appropriate, trigger payment of the Business Plan Fee.



A Certificate Completion Fee will be payable once the Provider has entered an outcome of 'Successful Completion of Activity' for a relevant qualification in the Department's IT Systems.

(Deed Reference(s): Clauses 103.1, 102.1, 101.1 and 97.1)

12.3. Business Progress Fees

Business Progress Fees ($1,051.98 each) are payable to the Provider when an eligible Participant on their Caseload has accessed Small Business Coaching for 4, 8 or 12 months and Payment requirements are met in accordance with the Deed and Guidelines. These periods do not include durations where the Participant was suspended from accessing Business Mentoring under their Small Business Coaching Agreement. This means that except for suspension type 'Failed External Income Test' (FINT), the date on which a Participant's Business Progress Fees will be payable will be delayed by duration of the relevant suspension.

Where a Participant transfers Self-Employment Assistance Providers while accessing Small Business Coaching, the gaining provider will be eligible for any payable Business Progress Fees that arise from the date of the transfer.

- The Department's IT Systems will automatically pay the Provider a Business Progress Fee for each eligible Participant on their Caseload who has accessed Small Business Coaching for 4 and 8 months.
- The Department's IT Systems will automatically pay the Provider a Business Progress Fee for each eligible Participant who exits after successfully completing 12 months of Small Business Coaching.

(Deed Reference(s): Clause 99)

12.4. Annual Service Fees

The Annual Service Fee ($21,360) supports the Provider's promotion of Self-Employment Assistance and encouragement of self-employment throughout its Employment Regions and/or Locations (as appropriate). The Provider will receive an Annual Service Fee for each of its Employment Regions in July of each Financial Year, and it must be used to deliver the Provider's obligations as specified in the Stakeholder Engagement and Promotion Chapter.

The Provider will report on the activities delivered using the Annual Service Fee through the submission of Stakeholder Engagement Report approximately 12 months following the payment of the relevant Fee. For more information about the timing and detail of these reports, refer to Stakeholder Engagement Reports.

Following a review of the Provider's Stakeholder Engagement Report, the Department will consider whether the Provider has achieved value for money for the activities delivered under the relevant Annual Service Fee. In considering whether the Provider has achieved value for money, the Department may examine the services delivered by other Self-Employment Assistance Providers.

If the Department considers that the Provider has failed to achieve value for money, the Provider will be Notified of this determination, and part or all the relevant Annual Service Fee may be recovered from the Provider as a debt.

(Deed Reference(s): Clauses 19, 54.1(c), 54.2(i), 94)

Chapter 13. Incident Management

Supporting Documents for this Chapter:

- Public and Products Liability Incident Report
- WHS Employment Assistance Program Incident Report
- WHS Incidents and Insurance Readers Guide - Providers

13.1. Chapter Overview

Participants may be involved in incidents while accessing or traveling to the Services. This Chapter identifies how and when incidents need to be reported to the Department and outlines the scope of the insurance policies taken out by the Department to cover Participants accessing the Services.

13.2. Reporting and Managing Incidents

The Provider must Notify the Department as soon as possible, and on the same day, of any incident involving the Services, including direct travel to and from the Services, for example:

- any accident, injury or death occurring during or because of the Services, including in relation to Personnel, Participants, or members of the public
- any incident or near miss which relates to a WHS issue
- any incident that may negatively impact upon the Department or bring the Provider or the Services into disrepute.

The Provider must ensure that Personnel and Participants:

- understand their obligations to report incidents and near misses
- have access to reporting mechanisms.

If a Participant involved in an incident is accessing services from an Other Program Provider, the Provider must also notify the Other Program Provider of the incident.

The Provider must Notify the Department of any incident that may result in a liability claim by completing the Public and Products Liability Incident Report and submitting it to the department, regardless of whether a claim is being made at the time.

The Provider must retain copies of Public and Products Liability Incident Reports.

13.2.1. Challenging Behaviour Incidents

The Provider must manage incidents involving Participants demonstrating challenging behaviour in accordance with Part A Guidelines: Servicing Participants with Challenging Behaviours Chapter.

13.2.2. WHS Incidents

The Provider must Notify the Department as soon as possible and on the same day of any WHS incident or near miss involving the Services by completing the WHS Employment Assistance Program Incident Report and submitting it to the Department (and if relevant, a Participant's Other Program Provider) in accordance with the WHS Incidents and Insurance Readers Guide - Providers and the Communication Protocol.

The Provider must manage critical WHS incidents in accordance with the WHS Incidents and Insurance Readers Guide - Providers and the Communication Protocol. This will include the Provider notifying the Department via telephone as soon as possible and within one hour of the Critical WHS Incident, in addition to providing written Notification to the Department. A Critical WHS Incident has the same definition as a Notifiable Incident under the WHS Act and means an incident that results in the death of a person, a serious injury or illness of a person, or a dangerous incident.

A dangerous incident is an incident that exposes a person to a serious risk to health or safety due to an immediate or imminent exposure to electric shock, spillage or leakage of a substance, uncontrolled implosion, explosion, or fire.

Examples of Critical WHS incidents include:

- injuries requiring immediate treatment as an in-patient in a hospital
- a serious head or eye injury
- a serious burn
- a spinal injury, or
- an amputation of any part of the body

The Provider must retain copies of WHS Employment Assistance Program Incident Reports.

The Provider must support affected individuals and manage WHS incidents in accordance with the WHS Incidents and Insurance Readers Guide – Providers.

For Participants who are serviced by an Other Program Provider, the Provider should work with the relevant Other Program Provider to support the affected Participant after a WHS incident.

13.3. Insurance Coverage for Participants

The insurance policies purchased by the Department for Participants cover them while they access Small Business Training or a Workshop. These insurance policies are intended to cover Participants in the event of an incident that the Provider's insurance fails to cover.

Where a Participant submits a valid claim for insurance following an incident that occurred due to the Participant's participation in Small Business Training or a Workshop and there is a dispute over whether the Provider's insurance or the Department's insurance should cover the Participant, the Provider's insurance take precedence over the Department's insurance in addressing the claim.

The Department's insurance policies are detailed in the WHS Incidents and Insurance Readers Guide – Providers, and copies of the insurance policies are available on the Provider Portal.

The Provider must retain copies of the insurance policies relied upon by the Provider to be compliant with the requirements for additional insurance.