

Where can I get advice on my business?

There are a range of services that give information on starting a business. These services include:

- Partnerships / Local Development Companies (LDC)
- City / County Enterprise Boards
- Your Case Officer in your Intreo Centre or your Jobs Facilitator in your local Social Welfare Office

What are Local Partnerships / Local Development Companies and how can they help me?

Enterprise Officers who work in Local Partnerships / Local Development Companies can advise you about the financial supports to help you set up a business including enterprise allowances. An Enterprise Officer will take you through the process of applying for an enterprise allowance and can help you with any paperwork involved. They will also be able to help you with: preparing a business plan, mentoring and sourcing finance. Where appropriate an Enterprise Officer will refer you to County / City Enterprise Boards for additional support.

For more information visit: www.ildn.ie

What are County & City Enterprise Boards (CEBS) and how can they help me?

County & City Enterprise Boards give advice and support for small businesses (10 employees or less). CEB's support both new and established businesses.

Your local CEB can help you with:

- Feedback on your business/ business idea
- Advice on preparing your business plan
- Financial support and sourcing finance
- Start Your Own Business Training course
- Applications for Microfinance Ireland loans

For more information visit: www.enterpriseboards.ie

Who are Intreo Case Officers or Jobs Facilitators and how can they help me?

Case Officers in Intreo Centres are former Jobs Facilitators or Employment Services Officers. The Intreo service is being extended across the Department's network of offices. Jobs Facilitators work in Social Welfare Offices that have not yet become Intreo Centres. Both Case Officers and Jobs Facilitators may be able to give some smaller funding for example funding for training. Facilitators also approve applications to Enterprise Allowances and the Technical Assistance and Training Fund.

For more information visit: www.welfare.ie

Where can I find more information?

Info2Innovate www.een-ireland.ie/eei/

A comprehensive website that provides an on-line directory that contains information on financing, training, innovation networks and advisory services for small and medium enterprises.

Irish Revenue Commissioners www.revenue.ie

The main legal obligation when becoming self-employed is that you must register as a self-employed person with Revenue. You can do this by completing Form TR1 which is available from this website.

Business Regulation www.businessregulation.ie

This website will help you identify the main regulations which affect your business and to provide links to the relevant agencies, tools and contact points.

Chartered Accountants Voluntary Advice Service (CAVA)

CAVA can give you free advice on your business affairs such as book-keeping, VAT or payroll. A full list of CAVA locations is available on www.citizensinformation.ie or www.mabs.ie.

Citizens Information Service www.selfemployedsupports.ie

Selfemployedsupports.ie outlines a range of information if you are looking to set up a business.

BASIS www.basis.ie

Companies Registration Office www.cro.ie

Pobal (formerly Area Development Management Ltd) www.pobal.ie

Office of the Director of Corporate Enforcement www.odce.ie

Citizens Information www.citizensinformation.ie

www.selfemployedsupports.ie

Department of Jobs, Enterprise and Innovation www.djei.ie

Department of Social Protection www.welfare.ie

Health and Safety Authority www.hsa.ie

Industrial Development Authority www.idaireland.ie

Irish Business and Employers Confederation www.ibec.ie

Irish Small and Medium Enterprises www.isme.ie

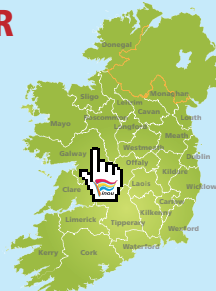
Money Advice and Budgeting Service www.mabs.ie

Údaras na Gaeltachta www.udaras.ie

INO SERVICES FINDER

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1,000 community and
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www.inou.ie



To contact the INOU call: 01 856 0088

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I am thinking of starting a business, what are my options?

There are a range of supports and services that give you advice and guidance on starting a business. You will get help to write a business plan, access funding, set up and grow your business. In some cases, you will get an allowance or be able to keep your existing social welfare payment.

I am getting a Jobseeker's payment, can I get financial help to start a business?

If you are getting a Jobseeker's payment you may qualify for an Enterprise Allowance. If you qualify you can keep your jobseeker's payment and start your own business. There are two types of allowance:

- The Back to Work Enterprise Allowance (BTWEA)
- Short Term Enterprise Allowance (STEA)

What is the Back to Work Enterprise Allowance (BTWEA)?

The Back to Work Enterprise Allowance scheme encourages people getting certain social welfare payments to become self-employed. If you qualify you can keep a percentage of your social welfare payment for up to 2 years.

Do I qualify for the BTWEA?

You will qualify for the BTWEA if you:

- Are 12 months unemployed and getting Jobseeker's Allowance (JA) or Jobseeker's Benefit (JB) and have an entitlement to JA **and**
- Are starting your own business that has been approved in advance in writing by a Jobs Facilitator (Local Social Welfare Office) or an Enterprise Officer (Partnership / Local Development Company)

You may also qualify for BTWEA if you are getting other types of social welfare payments, including a One Parent Family Payment.

For how long can I get BTWEA and how much will I get?

You can get the BTWEA for 2 years. You will get all your social welfare payment for the first year, and 75% for the second year.

How do I apply for Back to Work Enterprise Allowance?

To apply for BTWEA you will need to complete the application form BTW2. This form is available to download from the website: www.welfare.ie. When you complete the form you will need to send it to the Enterprise Officer in your local Partnership Company or Integrated Local Development Company (ILDC).

If you do not live in a Partnership area you should send your application to the Jobs Facilitator in your local Social Welfare office.

Your application will be examined by the Enterprise Officer or Jobs Facilitator who may want to talk to you about your business proposal / application.

What is the Short-term Enterprise Allowance (STEA)?

The Short-Term Enterprise Allowance (STEA) gives support to you if you have lost your job and want to start a business.

How do I qualify for Short-term Enterprise Allowance (STEA)?

You will qualify for the Allowance if you are getting Jobseeker's Benefit. You will **not** qualify for this allowance if you are getting JB and working part-time. You must have a business plan that is approved in writing by a Jobs Facilitator or an Enterprise Officer.

What payment will I get on Short-term Enterprise Allowance (STEA)?

You will get the same rate of Short-term Enterprise Allowance as your Jobseeker's Benefit payment.

How long can I get the STEA for?

The Allowance will be paid for a maximum of 9 months. It will end when your entitlement to Jobseeker's Benefit (JB) ends. If you are already on JB, you will only get the allowance for the time you have left on Jobseeker's Benefit.

How do I apply for STEA?

To apply for the Short-Term Enterprise Allowance download the STEA 1 form from the website www.welfare.ie, complete it and return it to an Enterprise Officer or a Jobs Facilitator.

Can I get other financial support?

If you are getting a Jobseeker's payment you may also be entitled to other financial support called Secondary Benefits. These benefits include a Medical Card and Rent or Mortgage Interest Supplement. If you are getting Secondary Benefits you may be able to keep some or all of those benefits while on an enterprise allowance. This will depend on your income.

Where can I get funding to help start my business?

If you are looking to set up a business but have had problems getting funding or enough funding, there are a number of options which can help you with grants for training, market research, business plans and buying equipment. These options include:

- Microfinance Ireland
- First-Step
- Technical Assistance and Training Fund

What is Microfinance Ireland?

If your business has less than 10 staff and if you have applied for a bank loan but didn't get it, you may be able to get a Microfinance Ireland loan up to €25,000. You will need to fill in an application form and have a business plan and a 3 year cash flow projection.

For help with the application process or more information on Microfinance Ireland talk to an advisor in your local City or County Enterprise Board or visit: www.microfinanceireland.ie

What is First Step?

First-Step Microfinance gives loans of up to €25,000 to people looking to start up a business or grow one already set up. If you have lost your job or are newly unemployed and have had difficulty getting a loan from a bank First-Step may be able to help you.

For more information visit: www.first-step.ie

What is the Technical Assistance and Training Fund (TAT)?

If you are getting the Back to Work Enterprise Allowance, the Technical Assistance and Training (TAT) fund is designed to help you with certain costs involved in starting a business. Any assistance you get from this fund must be approved by the Jobs Facilitator in your Social Welfare Local Office.