



Inishowen Development Partnership

THE BACK TO WORK ENTERPRISE ALLOWANCE SCHEME (BTWEAS)

*Information about the scheme and the process
involved*

PROCESS FOR MAKING AN APPLICATION FOR ENTRY TO BTWEAS (2years) and STEA- (9 months)

***Please Note: The BTWEAS process will normally take between two and three months.**

1. Come in person to the Inishowen Development Partnership (IDP) Office in order to register for IDP supports for self-employment. Registration will take around 15 minutes to complete the necessary paperwork. IDP Contact Number 074 93 62218,
2. If applying for BTWEAS/STEA, you must complete an **'Expression of Interest Form'** for submission to the Department of Social Protection (DSP) to determine eligibility for the schemes.
3. At the same time the following documents will be made available to you:
 - Copy of Rules **'Conditions for Entry to BTWEAS/STEA'**
 - **Business Plan Workbook**

CONDITIONS FOR ENTRY TO THE BACK TO WORK ENTERPRISE ALLOWANCE SCHEME (BTWEAS) or the SHORT TERM BACK TO WORK ENTERPRISE SCHEME (STEAS)

What is the BTWEA/STEAS scheme?

The Back to Work Enterprise Allowance Scheme (BTWEAS) or the Short-Term Back to Work Scheme (STEAS) is designed to encourage the long-term unemployed in receipt of welfare benefits, to take up self-employment opportunities. **STEAS is payable to a person who qualifies for Jobseekers Benefit (JB)** and who wishes to commence in self-employment. The STEAS Allowance may be availed of immediately after commencing on Jobseekers Benefit (JSB) and there is no minimum eligibility attached to the scheme and the allowance is payable for the duration and rate of their Jobseekers' benefit entitlement.

Support for BTWEAS is provided in the form of income support, for the first two years of operation of a business at rates equivalent to the full value of the prior social welfare payment in the first year, tapering to three quarters of the value of the payment in the second year of business operation.

The BTWEAS schemes focusses on those on long term Social Protection payments (with separate rules for those coming under the STEAS element of the scheme). **Retention of secondary benefits (e.g. Medical Card, Back to School Clothing & Footwear Allowance etc.) is an important aspect of the scheme and these are generally available for the two year duration of BTWEAS.**

The aim of the BTWEAS/STEAS scheme is to provide advice, support, training and non-financial assistance for those entering self-employment from long-term unemployment. The emphasis of the BTWEAS/STEAS programme is to build confidence and increase the skills-base of the

individual starting in business. The schemes also serve to put in place supports which promote viable and sustainable local small businesses.

Meeting the entry requirements for BTWEAS/STEA involves:

- **meeting with the Enterprise Officer at the Inishowen Development Partnership (IDP) to prepare a Business Plan**
- **conducting market research in relation to your business sector and area**
- **a number of follow up business planning sessions**
- **undertaking the necessary “enterprise training” in advance of obtaining the BTWEA/STEA scheme.**

At times this process can also involve working with other Business Support Agencies e.g Donegal Local Enterprise Office.

The “Qualifying Criteria” for entry to the BTWEAS/STEAS scheme

The Applicant must:

- a) Have a business idea which has the potential to become legally recognised, sustainable and viable.**
- b) Have been unemployed for one year (9 months) or more and have an entitlement to Jobseekers Allowance (JSA).** Other social welfare payments, or periods spent by individuals on recognised training and/or community employment programmes, may also count towards the qualifying period of unemployment, for the BTWEAS/STEA schemes. **Persons who have previously participated on a BTWEAS scheme, can participate a second time, if a period of 5 or more years have elapsed and the Applicant is starting a completely new type of business or will operate in a different business area/sector.**
- c) The Short-Term Enterprise Allowance (STEA) gives support to people who have lost their job and want to start their own business. To qualify you must be getting Jobseeker’s Benefit. There is no qualifying period. The Short-Term Enterprise Allowance (STEA) is paid instead of your Jobseeker’s Benefit (JB) for a maximum**

of 9 months. It ends when your entitlement to Jobseeker's Benefit ends (that is at either 9 or 6 months).

- d) **Entry to the BTWEA/STEPA scheme will only be allowed if the business you are proposing does not cause displacement or be considered unfair competition to a same or similar business already operating in the Inishowen Peninsula.** A new business entrant will not be allowed where the impact would cause staff reductions, reduced hours for staff or closure to an already established business.
- e) **Demonstrate that you have the skills and experience to do the job or provide the service proposed in your Business Plan.** *This would require the detail from your CV on your previous education and Employments and would include details of the skills training completed and must be verified by presenting your educational & training certificates.*

f) Provide evidence that the business proposal will be full-time (not seasonal, temporary or part-time). *Supporting that claim will require evidence of “Work Offers”, Work Contracts”- the duration and value of such contracts, Customer Lists and detail of “market research” completed which would determine that the business idea is realistic and that the sales projections are achievable.*

g) Be living in the Inishowen Development Partnership area (the Peninsula of Inishowen) (including Newtowncunningham).

h) Be deemed eligible by the Department of Social Protection (DSP) to participate on the BTWEA scheme (e.g. be 1 year on the Live Register and in receipt of a welfare payment). **DSP eligibility for participation on BTWEAS is determined by completing the Inishowen Development Partnership “Expression of Interest Form”, (Eofl) which is submitted to DSP to start the BTWEAS process.**

i) Be aware that “Applicants” must be setting up in self-employment (not continuing with an existing businesses).

j) Be aware that the formal start-up date of business only commences after confirmation is received from the Department of Social Protection stating approval for entry to the scheme. *The BTWEAS/STEAs process takes a minimum of 2 months. This process can take longer for complex situations or for businesses that require a longer planning process e.g. if it takes time to complete necessary skills training or to obtain planning permission, or change of use planning, licences, permits etc.*

k) Be aware that the DSP has responsibility for the transfer of your social welfare payment to the BTWEAS/STEAs payment and that this process can take an additional number of weeks after your approval for the BTWEAS scheme from IDP. Meantime you must continue signing and collecting your welfare in the normal way until notified otherwise by DSP.

- l) **Be willing to participate in Business Training** before you start your self-employment. **The minimum training required for BTWEAS/STEAs is a two day course on “Starting Your Own Business” and a one day “Keeping Records” workshop (usually offered on a Saturday).**

- m) **Be willing to meet the Enterprise Development Officer(s) at the Inishowen Development Partnership in order to discuss your “Business Plan” and to assess the viability and sustainability of your proposed business.** Please note that it is usual to meet with the Enterprise Officer a number of times during the business planning process and most of these meetings take place in the Inishowen Development Partnership Offices and if appropriate can be held at your place of business.

- n) **Be willing to prepare a Business Plan** and to complete the documentation required by the **Department of Social Protection (DSP)** which includes a **DSP BTW2 Form** and the **Revenue Commissioners TR1 form.**

- o) **Be willing to accept (if offered) the services offered by the other Business Support Agencies.**

- p) **Be willing to keep in regular contact with the Inishowen Development Partnership,** through the Enterprise Development Officers, while you are in receipt of BTWEAS/STEAs.

Next Steps:

- If you decide to go ahead you will then be offered a date and time that is convenient for you to meet with the Enterprise Officer to begin your Business Planning.
- You will be invited to do a 2-day **'Start Your Own Business Course'** essential for participation on the BTWEAS/STEA unless you have previous business training or experience.
- **You must prepare and write up a Business Plan Workbook and submit to the IDP Enterprise Panel for approval.**
- If your application for BTWEAS/STEA is successful it will then be passed to the IDP Board for ratification and approval at the next scheduled IPD Board Meeting.
- Within 3 days of IDP Board meeting **a letter from Inishowen Development Partnership will be issued to you advising of Board decision.** (Letter of Offer/Refusal)
- **You will meet an Enterprise Officer to finalise your BTWEAS/STEA documentation.** The Department of Social Protection (DSP) will notify you directly when your payment type is changed from JSA (Jobseekers Allowance) or JSB (Jobseekers Benefit) to Back to Work Enterprise Allowance (BTWEAS/STEA).

Undertaking of the Applicant
accessing the
Back to Work Enterprise Scheme

Undertaking by the Applicant requesting BTWEAS/STEA

I confirm

- 1. That I have read the conditions governing BTWEAS/STEA schemes and agree to abide by them.**
- 2. That while I am a participant on BTWEAS/STEA, I will notify any change of address in writing to the Inishowen Development Partnership immediately.**
- 3. That I will work full-time in the business and inform the Inishowen Development Partnership (IDP) immediately, in the event of cessation of the business or any change in the nature of the business, for whatever reason.**

This in practice means advising the Enterprise Development Officer at the Inishowen Development Partnership Company (IDP) of instances when I am unable to work full time in the business because of ill-health, lack of work, changed family circumstances etc. so that this new situation is on record with IDP and the Department of Social Protection (DSP) and so that my BTWEAS/STEA payment will not be duly affected.

- 4. That I will register with the Revenue Commissioners (RC) as Self-Employed for Income Tax purposes and as necessary, I will register my business for VAT/or as an Employer. I understand that it my responsibility to ensure that my business meets the requirements of the law in these areas, at all times.**
- 5. That I will complete the range of documentation required for my entry to the BTWEAS/STEA within one month after approval for the scheme by IDP. This includes submission to the Department of Social Protection of:**
 - Full Business Plan**
 - Completion of the DSP BTW2 Form**
 - Completion of the Revenue Commissioners TR1 Form**

- I will provide any other information as deemed necessary for entry to the BTWEAS/STEAS e.g. in the case of someone in receipt of an Illness payment, it is necessary to present a “Fit to Work Certificate” from your Doctor before being processed for the schemes and self-employment.
6. **Acknowledge understanding that the Inishowen Development Partnership cannot be held responsible for any claim by you or another party in relation to your business.**
 7. **Undertake to participate in the required Enterprise Training or other Business Training recommended by Inishowen Development Partnership.**
 8. **Provide the required evidence that “books and records” will be kept from business start-up stage** to enable the Inishowen Development Partnership to inspect and determine your recordkeeping systems, at any time during the period of the BTWEAS/STEAS scheme. The books must be available to demonstrate that the business is operational and you must grant permission if sought, to Revenue, Social Protection or IDP to access your records in order to validate your actual income earned from self-employment.
 9. **Ensure that your business complies at all times with Health & Safety legislation** e.g. display “Safety Statement” have available “Incident/Accident documentation”, undertake training as required for Manual Handling, Safe Pass, HACCP, etc. as appropriate for your business type-sector.
 10. Accept the entitlement of the Inishowen Development Partnership and/or the Department of Social Protection to remove me from the BTWEAS/STEAS scheme, in the event of any misrepresentation of information in relation to my participation on the scheme, or if I do not abide by the conditions of the scheme.

Signed: _____

Date: _____

Participant on the BTWEAS

Signed: _____

Date: _____

Enterprise Development Officer

Contact Details:

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