Grants and help for your new business

If you’ve launched a new business or become self-employed, help is at hand. Government support such as grants, low-cost business advice and mentoring will help you get off the ground.

Help from the government shouldn’t be mistaken for free money. If your business is still young, most government assistance focuses on building your skills and knowledge, and linking you with advisors and networks.

There are many free or low-cost opportunities available if you’re in the early stage of business.

The more fully formed your business idea is, the more help you’ll be able to get. Whether you’re self-employed, own or run a business, it’s a good idea to do some business planning before you approach any advisors, mentors and funding officers.

Tips on how to write a business plan (/getting-started/business-planning-tools-and-tips/how-to-write-a-business-plan/)

Grants and help for your established business (/how-to-grow/getting-government-grants/grants-and-help-for-your-established-business/)

Beware of funding scams, in which fraudsters trick you into paying fees to find grants

If a company claims to be able to help you get grants, do your research first. Try the Commerce Commission for information on bogus grant-finders.

Your first step

Agency: Regional Business Partner Network

Aimed at: All businesses, including the self-employed, at any stage

How to get it: Register for free

For advice on what types of help you might be eligible for, sign up with the local office of the Regional Business Partner Network. This will be your gateway to a wealth of advice and knowledge to support you and your business.

Your local business advisors can:

• give you information and tools to help build your skills and knowledge
• introduce you to business networks
• connect you to other professionals and advisors for help in different areas of your business
• advise you on other kinds of government assistance you might be eligible for.

There are 14 Regional Business Partners throughout New Zealand.

Contact details (external link) (https://www.regionalbusinesspartners.co.nz/#section-contact) — Regional Business Partner Network

Support for Māori business owners

Agency: Te Puni Kōkiri

Aimed at: Māori business owners and entrepreneurs
How to get it: Register online

The Māori Business Growth Supports aims to help Māori business owners and entrepreneurs starting out.

To be eligible, the majority ownership of your business must identify as Māori. You must also have a business plan and have attended Inland Revenue’s Introduction to Business workshop.

You’ll be paired with an account manager who will work with you to identify your needs. Account managers are located throughout New Zealand.


Agency: Ministry of Business, Innovation and Employment

Aimed at: Māori collectives

How to get it: Apply in the annual call for proposals

The Māori Innovation Fund seeks to build the skills and knowledge of Māori collectives and trusts.


Incubators and accelerators

Agency: Callaghan Innovation

Aimed at: High-growth or technology start-ups

How to get it: Sign up with your Regional Business Partner, who can connect you to the nearest incubator or accelerator

Callaghan Innovation funds incubators and accelerators across the country.

Incubators are for those with a great idea, or a new business that’s growing fast. The aim is to help flesh out that great idea and provide links to people who can help you get it to market.

Accelerator programmes are for technology start-ups and aim to quickly get them ready to approach investors.

Incubators and accelerators (external link) (https://www.callaghaninnovation.govt.nz/access-experts) — Callaghan Innovation

Contact details (external link) (https://www.regionalbusinesspartners.co.nz/#section-contact) — Regional Business Partner Network

Tech start-ups may also be eligible for pre-incubation grants — ask your Regional Business Partner

Mentoring

Agency: Business Mentors New Zealand (BMNZ)

Aimed at: People with a new business idea or those who want help to start a new business

How to get it: Register online and pay a one-off registration fee
BMNZ mentors are experienced business people with expertise in new ventures. They have an understanding of the steps needed to validate a business idea or get a new business off the ground.

Over a six-month period, volunteer mentors work alongside a person with a new business or idea to:

- offer guidance
- test thinking
- step through a feasibility assessment
- support you to build a robust business plan.

Start-up mentoring programme (external link) (http://www.businessmentors.org.nz/Become-a-Client/Start-up-programme.aspx) — Business Mentors NZ

**A mentor acts as your guide to business**

Map out clear goals at the start to get the best out of your mentoring relationship.

**Grants and funding**

There are few government grants or funding schemes available to the self-employed and businesses just starting out. If you’re eligible, you might have to match any funding you get. Your Regional Business Partner will help you find suitable grants.

Here are two funding schemes specifically for new businesses.

**Agency: Callaghan Innovation**

**Aimed at: Tech start-ups**

**How to get it: Register and speak to your Regional Business Partner**

Pre-incubation loans are for technology owners and tech-based start-ups to develop their ideas and commercialise their intellectual property. Some privately run accelerator programmes also help start-ups with funding.

Pre-incubation loans (external link) (https://www.callaghaninnovation.govt.nz/access-experts) — Callaghan Innovation

Contact details (external link) (https://www.regionalbusinesspartners.co.nz/#section-contact) — Regional Business Partner Network

**Agency: Work and Income**

**Aimed at: People on benefits who want to start a business or become self-employed**

**How to get it: Speak to a case manager at Work and Income to discuss how to apply**

The Flexi-wage programme provides advice and some financial support.

**Who can get it**

You may be able to get Flexi-wage for self-employment if you’re:

1. on a main benefit, eg:
   - Jobseeker Support
   - Sole Parent Support
   - Supported Living Payment
2. and seeking to do one of the following:
   - start up a new business, or
   - need help to become self-sufficient in an existing business.

**Who can’t get it**

You won’t be able to get Flexi-wage for self-employment if you’re:
• re-starting a business that you’ve owned before
• currently bankrupt.

If you qualify for Flexi-wage for Self Employment you could get help with set-up costs and other financial support while you’re getting started in business.

Also a Business Training and Advice Grant may be available to help pay training costs associated with starting your own business. It can also be used to pay for business advisor costs.

Flexi-wage programme (external link) — Work and Income

Business training and advice grant (external link) — Work and Income

Vote Form

Have you visited your local regional business partner for advice?

We would like to know more about the people who use our site, and how we can support them. This will help us deliver tools, tips and advice that support advisors and are most useful for small businesses.

☐ Yes
☐ No

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