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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 10 for contact details).

The information in this booklet is correct at the time of publication.



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

If you are getting certain social welfare payments and you would like to become self-employed, the Back to Work Enterprise Allowance (BTWEA) lets you keep a portion of your social welfare payment for 2 years.

### Note

**You must have your business approved by your Partnership Company or a Facilitator from this Department before you start self employment.**

Back to Work Enterprise Allowance is **not** taxable. You should tell Revenue immediately if you qualify for the scheme.

## 2. Who can qualify for BTWEA?

To qualify, you must be:

- setting up a business that a Partnership Company or a Facilitator has approved in writing in advance,
- and**
- getting one of the qualifying payments listed on page 4 for at least 12 months.

The qualifying payments are

- Jobseeker's Benefit
- Jobseeker's Allowance
- One-Parent Family Payment
- Blind Pension
- Disability Allowance
- Carer's Allowance (having stopped caring duties)
- Farm Assist
- Invalidity Pension
- Incapacity Supplement
- Pre-Retirement Allowance
- Widow's or Widower's (Non-Contributory) Pension
- Deserted Wife's Benefit or Allowance
- Prisoner's Wife's Allowance

A person on Jobseeker's Benefit must have an underlying entitlement to Jobseeker's Allowance otherwise, the qualifying period is 2 years.

You may also qualify if you have been receiving Illness Benefit for at least 3 years.

### Note

- **We count time spent studying or training on full-time FÁS and Fáilte Ireland training courses, Community Employment, Social Economy Programme, Job Initiative, Rural Social Scheme, Fastrack to Information Technology (FIT), Back to Education Scheme or Vocational Training Opportunity Scheme (VTOS), as long as you got one of the above payments before you started this study or training.**
- **We also count time spent on the Community Services Programme if you received one of the listed social welfare payments for at least half the qualifying period.**

- **Periods spent receiving Supplementary Welfare Allowance and direct provision count towards the qualifying period as long as you establish an entitlement to a relevant social welfare payment before starting the scheme.**

In addition, you may qualify in the following two cases:

- You are a qualified adult of an eligible claimant and the claimant transfers their entitlements to you. You then become self-employed and the original claimant becomes the qualified adult on your Back to Work Enterprise Allowance claim. If the original claimant is entitled to credits they may continue to claim credits. BTWEA cannot be paid at the same time as another social welfare payment. If the original claimant, now the qualified adult, decides to claim another social welfare payment, you must stop claiming BTWEA.

**or**

- You have been released from prison recently.

Time spent in prison can be taken or count towards the qualifying period for the BTWEA scheme provided an entitlement to a relevant social welfare payment is established prior to commencement of employment.

## 3. What are the benefits of BTWEA?

You get your social welfare payment for 2 years (including any increases for a qualified adult and qualified children) as follows:

- 100% of your weekly social welfare payment for the first year **and**
- 75% for the second year.

**Example**

**If you were getting a jobseeker's payment of €200 a week, you will receive the following weekly payment while on BTWEA:**

<b>Year 1</b>	—————→	<b>€200.00</b>
<b>Year 2</b>	—————→	<b>€150.00</b>

You may also qualify for a number of 'secondary benefits' listed below.

**Secondary benefits from the Department of Social and Family Affairs include:**

- Fuel Allowance

**Secondary benefits from the Health Service Executive include:**

- Medical card
- Rent and Mortgage Interest Supplement (see note below)
- Diet Supplement
- Back to School Clothing and Footwear Allowance

**Secondary benefits from your local authority include:**

- Differential rents

### **Note**

You should check with your Community Welfare Officer to find out how the BTWEA may affect any Rent or Mortgage Interest Supplement that you get, as both these supplements are means tested.

In certain cases you may continue receiving Rent Supplement while in full-time employment if your local authority has approved you under the Rental Accommodation Scheme

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

### **Note**

You do not have to pay tax or PRSI on the Back to Work Enterprise Allowance, but you may have to pay tax and PRSI on the income from self-employment.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

### **Voluntary Contributions**

If your income from self-employment is not subject to PRSI, it may benefit you to pay Voluntary Contributions to protect your entitlement to certain social welfare benefits in the future.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

## 4. How do I apply for the allowance?

If you wish to become self-employed under this scheme, complete application form **BTW 2** and send it to:

- your **local Partnership Company** (if you live in a Partnership area) for referral to the Partnership's Enterprise Officer,
- or**
- your **local Social Welfare Office** (if you **do not** live in a Partnership area) for referral to the Jobs Facilitator.

The office will examine your proposal and may discuss certain aspects of the project with you. Do **not** begin self-employment until you have received written approval from the Partnership Company or this Department.

You must register as self-employed with Revenue. You can do this by contacting your local Tax Office.

If your self-employment ends or you take up employment, you must tell us immediately.

## 5. How do I get the allowance?

You can get Back to Work Enterprise Allowance by direct payment each week into your account in a financial institution. This account must be a current, deposit or savings account, **not** a mortgage account.

## 6. Can I get any other supports?

You may get extra supports if you are starting a business, for example grants for training, market research, business plans or book-keeping and access to loans to buy equipment.

You may also get assistance in paying for public liability insurance - either €1,269.74 or 50% of the cost, whichever is lower.

Your local Partnership Company or Facilitator will tell you what supports you may get.

You should do a 'Start Your Own Business Course' before you begin self-employment.

## 7. Where can I get more information?

For more information on the BTWEA contact:

### **Employment Support Services**

Department of Social and Family Affairs

Social Welfare Services

Government Buildings

Shannon Lodge

Carrick-on-Shannon

Co. Leitrim

Tel: (071) 96 72698

**or**

- your local Partnership Company

**or**

- your local Social Welfare Office.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 11).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

### **Note**

**The rates charged for using 1890 (LoCall) numbers may vary among different service providers.**

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text form bg Mary Murphy, 1 New Street, Old Town, Co. Donegal.

<b>Social welfare payment or scheme</b>	<b>Form code</b>
<b>Back to School Clothing and Footwear Allowance</b>	<b>FORM BTSCFA</b>
<b>Bereavement Grant</b>	<b>FORM BG</b>
<b>Carer's Allowance</b>	<b>FORM CARA</b>
<b>Carer's Benefit</b>	<b>FORM CARB</b>
<b>Child Benefit (Form CB1)</b>	<b>FORM CHILD</b>
<b>Disability Allowance</b>	<b>FORM DA</b>
<b>Domiciliary Care Allowance</b>	<b>FORM DCA</b>
<b>Family Income Supplement</b>	<b>FORM FIS</b>
<b>Free Travel</b>	<b>FORM TRAVEL</b>
<b>Fuel Allowance</b>	<b>FORM FUEL</b>
<b>Household Benefits</b>	<b>FORM HHB</b>
<b>Invalidity Pension</b>	<b>FORM INV</b>
<b>Living Alone Allowance</b>	<b>FORM LAA</b>
<b>Maternity Benefit</b>	<b>FORM MAT</b>
<b>One Parent Family Payment</b>	<b>FORM OPFP</b>
<b>Respite Care Grant</b>	<b>FORM RCG</b>
<b>State Pension (Non-Contributory)</b>	<b>FORM SPNC</b>
<b>State Pension (Transition/Contributory)</b>	<b>FORM SPC</b>
<b>Widow(er)'s Contributory Pension</b>	<b>FORM WCP</b>
<b>Widow(er)'s Non-Contributory Pension</b>	<b>FORM WNCP</b>

# Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

[www.citizensinformation.ie](http://www.citizensinformation.ie)

Lo-Call 1890 777 121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizen Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.