



Business Start-Up Scheme

Guidance

ISSUED BY THE DEPARTMENT FOR ENTERPRISE

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Introduction

The Department for Enterprise (the Department) recognises that the establishment and development of new businesses is essential to a diverse and successful economy. Encouraging entrepreneurship and innovation through appropriate financial and business support schemes will help grow the economy and encourage new job creation.

As part of the Programme for Government, the Government's strategy for achieving economic growth and sustainable development, the Business Start-Up Scheme supports individuals wishing to take their first steps into self-employment. This links directly to the [Island's Economic Strategy](#) and [Our Island Plan](#).

The Scheme is underpinned by the Enterprise Act 2008 which gives the Department statutory authority to provide financial assistance (and other forms of assistance) to an 'eligible business' where, in the Department's opinion:

- “(a) the eligible business undertakes or will undertake an economic activity in the Island;
- (b) the assistance is likely to encourage sustainable economic growth in the Island;
- (c) the form and amount of the assistance is reasonable having regard to all the circumstances.”

In order to be eligible for financial assistance from the Department, an eligible business must meet the criteria set out in the [Enterprise Act 2008 \(Eligible Businesses\) Regulations 2018](#).

In February 2023, a formal review of the Scheme was undertaken including feedback being sought from the Department's Executive Agencies and the wider business community. Several Scheme changes were made with the aim of improving the Scheme and increasing the support for entrepreneurs on the Island. These Scheme changes are summarised as follows: -

- The Scheme was renamed from the Micro Business Grant Scheme to the Business Start-Up Scheme;
- To allow some recurring costs to be claimed;
- The minimum turnover requirement was increased to £25,500 per annum to allow for increased support for more viable and scalable businesses;
- Introduced the requirement for applicants to take a wage commensurate with the role and not dividends; and
- The maximum turnover limit for new businesses employing staff other than the owners was removed.

Note that the Department provides other forms of grants and assistance, details of which can be found [here](#).

For further advice and guidance regarding the Department's grants and assistance Schemes and their eligibilities, including the Business Start-Up Scheme, potential applicants are encouraged to complete the online enquiry form hosted [here](#). Note that the Department for Enterprise provides other forms of grants and assistance, details of which can be found [here](#).

Disclaimer

The information contained in this document is intended to be general in scope and should not be relied upon as advice.

The Department may amend the Guidance from time to time. While every effort has been made to ensure that the content is correct and up-to-date at the time of publication, the Department does not accept any responsibility, legal or otherwise, resulting from any errors or omissions and shall not be liable for any losses or damage that anyone may suffer as a result of relying on the information contained herein.

Prospective applicants may wish to take professional advice before making an application and should seek advice in relation to any documents they are asked to sign whereby they offer security for any financial assistance offered to them.

Acceptance onto the Business Start-Up Scheme does not mean that either the Department or the Scheme's business mentors (who are independent contractors) consider a business to be a sound and viable proposition neither does the Department or its mentors underwrite any business. Neither of these two parties is responsible if the business fails nor will they meet any debts or liabilities incurred.

The offer of any financial assistance is entirely at the Department's discretion. The Department is under an obligation to process and consider all applications reasonably, but it is not under any obligation to make any payment.

Any offer of financial assistance is also subject to availability of Department funds.

1. THE BUSINESS START-UP SCHEME

1.1 Purpose and Scope

The purpose of the Scheme is to help foster local enterprise, help individuals take their first steps into self-employment and to assist in the creation and growth of small, viable, quality businesses on the Isle of Man.

The Scheme is open to undertakings in any economic sector with turnover of more than £25,500 per annum (which will be subject to annual increments) and less than £100,000 per annum. Support for business with turnover of more than £100,000 may be possible if that business has staff other than the owners of the business and meets the eligibility criteria. Where the expected turnover is in excess of £100,000, businesses are advised to contact the Department to discuss their individual business. The Department may give financial assistance in respect of the start-up phase or during the first 18 months of the commencement of trading.

A maximum of £6,000 financial assistance may be offered to all successful applicants, while businesses with proven demand in export driven sectors, childcare providers and other key sector areas may be eligible for enhanced financial assistance of £15,000. In either case, assistance may be by way of a grant and/or a weekly living allowance (see further at 1.9 below).

Important Note: The list of the key sectors can be found on the Enterprise web page.

In addition, an applicant to the Scheme whose business generates additional employment (other than the owners) may be eligible to apply for a further grant of up to £10,000.

1.2 Overview of available support

The Scheme offers four levels of support: -

a) Training

The training will help applicants consider their business idea and develop their business plan. Approximately 17 hours of training is provided, split into two parts, with a 2-3 week break to allow applicants to work on their business plan. In recognition of applicants varying circumstances there are three different delivery models scheduled throughout the year:

- Mornings - Monday to Thursday, 09:30 -13:30 (four sessions plus one half hour meeting);
- Twilight - Monday to Thursday, 16:00-20:00 (four sessions plus one half hour meeting); and
- Weekend plus - Thursday & Friday, 14:00-18:00 & Sat 09:00-18:00 (three sessions plus one half hour meeting).

b) Action Planning Meetings

Following completion of the training, applicants will meet with a business mentor for action plan meetings, complete the business plan, confirm eligibility and determine the viability of the business idea.

c) Financial Assistance

This comprises a discretionary grant and/or a weekly living allowance. Financial support is conditional on recipients meeting all eligibility criteria and entering into a contract with the Department.

d) Mentoring meetings

Applicants who are awarded financial support will be allocated an independent suitably qualified and experienced business mentor who will provide advice and support for normally 18 months through quarterly mentoring meetings, although this can be shortened to 12 months or extended to 24 months based on the individual applicant requirements.

An approximate timeline of the above can be found [here](#).

1.3 Eligibility

To be eligible to be considered for financial support under the Scheme, the applicant's business must be an 'eligible business' as defined in the Enterprise Act 2008 (Eligible Businesses) Regulations 2018. In addition, an applicant must:

- have either not yet started their business; or been in business for less than 18 months;
- have an actual turnover of less than £100,000 over the last 12 months if the business is already in operation, or if the business is not yet in operation the forecast turnover for the first year's trading must be less than £100,000 (if applicants are unsure of their forecasted turnover, this will be determined during the action plan meetings with a mentor before any contract for financial assistance is offered);
- Where the expected turnover is in excess of £100,000, businesses must have staff other than the owners and are advised to contact the Department to discuss their individual business;
- have a minimum turnover of £25,500 per annum, calculated on the same basis as the maximum turnover stated above;
- be resident on the Island for income tax purposes (under the provisions of the Income Tax Act 1970);
- be an "Isle of Man Worker" (under the Control of Employment Act 2014), hold a valid work permit in respect of their intended business activity, hold an automatic permit, be in exempt employment where no permit is required or else hold an "immigration employment document" as defined under the Control of Employment Regulations 2017. Applicants requiring a Work Permit to undertake the business for which support is being applied, must obtain a Work Permit prior to the commencement of trading
- be at least 16 years of age (applicants under the age of 18 will require a parent/guardian to stand as guarantor);
- be in control of the business, (that is, owning 50% or more of the business);
- not have more than one live application at any one time. Multiple parallel applications will only be accepted where both supported businesses are in different sectors, viable, scalable and provide exchequer benefit;
- not have completed the Scheme (or previous adaptations) within the last three years. This date will be calculated using the date of the final mentoring meeting. With a possible exception in cases where exchequer benefit justifies it;
- ensure that they contribute to exchequer benefit wherever possible. In respect of a limited company, the applicant must plan to pay themselves a salary commensurate with the role from the business, rather than a dividend. In respect of sole traders and partnerships the applicant must be registered as self-employed with the Income Tax Division and ensure all relevant income is declared for the purposes of tax and national insurance payments;
- Disclose full details of all beneficial owners at the time of application to the Department and notify the Department, in writing of any changes to the beneficial owners whilst having a live application for the Scheme;
- comply with any legal requirements in operating their business; and
- have the relevant skills, experience or qualifications to carry out the proposed business.

The application will normally be rejected if the applicant: -

- operates a business which is the same as or substantially similar to a business he or she has operated within a five year period from the date of the application; (an exception may be made to this requirement in the case of a business in an emerging technology sector);
- operates a labour only service predominantly or exclusively to a single contractor;
- buys into an existing business (exemptions may apply, please contact the Department to discuss);

- operates a business which is contrary to the laws of the Island or which may bring either the Department or the Scheme into disrepute;
- has Income Tax or National Insurance arrears; and
- has an unspent criminal conviction under the **Rehabilitation of Offenders Act 2001** which, in the view of the Department, is potentially relevant to the decision as to whether or not to support the particular application.
- has been self-employed in the same sector as or substantially similar to a business within a five year period from the date of the application and the Department determines that they have the skills, knowledge and expertise to run a business. Decisions of this nature will be determined on a case-by-case basis using criteria such as: -
 - Did the applicant have the final say in how the business was run?
 - Did the applicant risk their own money in the business?
 - Was the applicant responsible for meeting the losses as well as taking the profits?
 - Was the applicant free to hire other people, on their own terms, to complete the work taken on? If so, did the applicant pay these people?
 - Did the applicant provide the major items of equipment or products needed to do their job?
 - Did the applicant have a contract with the business that they were working with/for?
 - Did the applicant undertake the marketing for the business?
 - Did the applicant set their own working hours?
 - Did the applicant have full control over when they took holidays?
 - Did the applicant's clients book directly with them?
 - Did the applicant set their own prices?
 - Was payment taken directly from the client by the applicant?
 - Did the applicant need to raise an invoice in order to get paid?
 - Was the applicant directly responsible for the payment of Income Tax and National Insurance contributions?
 - **Note** - Consideration will also be given to the economic benefit, exchequer benefit etc likely to be generated by the business.

a) Uncertain eligibility and ineligible applicants

The Department, at its discretion, may allow applicants who are unsure of their eligibility via the criteria set out above to attend the Scheme's training course and, if eligibility is still unclear, receive three action plan meetings. Following this, the Department will make a decision on the viability of the business and the applicant's eligibility for funding, before any contract is offered.

For ineligible applicants, training will be permitted and an officer of the Department will consider whether any further support in the form of action plan or mentoring meetings is appropriate.

Important note:

Contracts are offered entirely at the Department's discretion, and even if an applicant is eligible via the criteria set out within this Guidance, applications are reviewed on a case by case basis on their own merits with no guarantee of a contract and financial support being offered.

1.4 Main Terms and Conditions of the Scheme

The applicant must comply with any legal requirements for the operation of the business. Some requirements are set out in the **Enterprise Act (Eligible Business) Regulations 2018**, but for the avoidance of doubt this includes legislation and regulations that applies to all businesses such as: -

- Income Tax;
- National Insurance;
- VAT;
- any other taxes and or duties payable on the Island;
- health and safety regulations;
- planning regulations;
- Data Protection;
- employment legislation; and
- Immigration and work permits.

Applicants must disclose any instances of non-compliance with the law in any of the above respects which may have occurred in the year preceding the date of application.

The applicant must also: -

- produce a business plan, (including cash flow and profit & loss forecasts, based upon market research and include a personal survival plan) which the Department considers to be potentially viable;
- co-operate with the business mentor, attending all action plan and mentoring meetings as scheduled, and provide financial accounts for each meeting for a period of normally 18 months from the date of the contract signing. The purpose of these meetings is to ensure that the business is performing effectively and also to allow the Department to report on return on investment;
- make their business adviser aware of any changes in his/her circumstances of a substantive nature;
- hold a business bank account in respect of the business. The Department recommends the use of an on-Island bank for security and availability. However, off-Island and online challenger bank accounts will be accepted. In exceptional circumstances the Department will consider allowing applicants to operate via a personal bank account. However, the reasons why a business account cannot be opened must be explained, and evidence that the holding bank is aware that the account is being used for business purposes must be submitted; and
- sign a contract to abide by all the terms and conditions.

Further conditions and obligations attached to living allowances and grants and the exceptional circumstances under which grant assistance might become repayable are set out in the Department's contract with successful applicants.

1.5 Training

Once the application form has been received and the Department has established that the applicant meets the eligibility requirements, the applicant will be invited to attend the training course. Attendance on the training course is available to everyone, whether the applicant is eligible or not, subject to pre-attendance vetting. There is no cost for the applicant to attend the training course.

The training courses are available as a series of Mornings, Twilight or Weekend Plus sessions (see 1.2a above) and the applicant will be able to select their preferred option.

The training comprises a part 1 which runs for 16 hours and a part 2 which lasts for 30 minutes, split as follows:-

- Mornings - Monday to Thursday, 09:30 -13:30 (four sessions plus one half hour meeting)
- Twilight - Monday to Thursday, 16:00-20:00 (four sessions plus one half hour meeting)
- Weekend plus - Thursday & Friday, 14:00-18:00 & Sat 09:00-18:00 (three sessions plus one half hour meeting)

The training is intended to help prepare applicants for the day to day aspects of running a small business, confirm eligibility and viability and assist the applicant with the legal aspects of starting a small business.

Training courses take place monthly and applicants are given sufficient notice to arrange attendance. Applicants are usually required to attend the full course of training.

If the business has already started trading it may seem impractical or even unprofitable for applicants to attend the training, but the training should be regarded as an investment that provides applicants with a firm foundation on which to build their business. In exceptional circumstances, where the applicant has a well-developed business plan presented during the training phase, the trainer may allow the applicant to be fast-tracked to the action plan meeting phase.

The course covers the following topics: -

Mind-set (M1)

- practical considerations of self-employment;
- being a successful entrepreneur;
- information regarding what assistance is available under the Scheme and other assistance which may be available from the Department; and
- professional assistance.

Market (M2)

- assessment of the business idea and its viability;
- marketing the business and how to undertake market research;
- competitors; and
- four P's of Marketing and Marketing Mix.

Money (M3)

- an initial introduction to the financial aspects of starting a business;
- the importance of “seed capital” and how to raise finance for the business;
- profit and loss; cash-flow forecast; break-even; credit control;
- VAT, Income tax, and National Insurance;
- business record keeping; and
- financial records which are essential to the business.

Must Do (M4)

- registering a business name;
- types of business and company structures;
- legal and compliance e.g. Data Protection registration;
- insurance issues;
- cyber security; and
- understanding VAT and employment issues.

Making it Happen (M5)

- business planning;
- selling skills;
- customer relations;
- business growth;
- networks; and
- drafting the business plan and the next stages of the scheme.

1.6 Action plan meetings

On completion of the training course, applicants will be allocated a business mentor who will arrange to meet the applicant for the purpose of further developing the business plan. Three meetings are usually authorised as standard by the Department. Fewer than three meetings are permitted if all necessary information is received and the business plan is complete etc. At its discretion and upon advice from the business mentor, the Department may authorise more than three action plan meetings if it is felt that these are required.

During these meetings, the business mentor will: -

- encourage applicants to think through their business idea;
- offer advice on how to start the business;
- ensure the applicant has a clear picture of the market and the competition, including advising on the creation of a SWOT analysis;
- ensure they are fully aware of the level of commitment that is required, including working hours across all areas of the business;
- discuss in detail the eligibility criteria for the Scheme;
- determine the level of funding that the applicant wishes to apply for and discuss what the funding will be used for, explaining what can and cannot be reimbursed;

- assist the applicant in identifying what items of equipment etc. may be necessary for the business, a justifiable overall total value for potential grant support will be required;
- assist applicants to complete a personal survival plan;
- assess the applicant's financial situation (business and personal survival plan) this will include gathering information regarding wages to be drawn, total household income, including spousal income, pension payments and, government benefits etc.;
- discuss the requirement for a living allowance and gather information for the Department to consider when making a decision on awarding a living allowance (if required);
- assist applicants to update and complete their cashflow and business plan;
- hold open discussions surrounding the financial viability of the business;
- discuss the legality of the business; and
- give advice with regard to matters such as business premises and insurance, etc.

Following the completion of the final action plan meeting, the business adviser will complete a Business Plan Assessment (BPA) report and make a recommendation to the Department as to whether or not financial assistance should be awarded. When making this recommendation, the adviser will take into account the following: -

- the information gathered at the action plan stage stated above;
- the perceived viability and sustainability of the business;
- a list detailing any further actions or outstanding items of information;
- the applicant's readiness and commitment for self-employment;
- the levels and types of funding being recommended; and
- any other applicable information as required by the Department.

1.7 Contract signing

Following a review of the Business Plan Assessment report and associated documents submitted by the business mentor, the Department shall make a decision regarding whether or not an application for funding should be approved. In cases where the applicant does not meet the eligibility criteria, or where there has been a specific request, a mentoring only contract may be offered.

The decision process takes approximately 2 to 4 weeks from the submission of all necessary information. Delays may be possible where the applicant or mentor have failed to submit all the necessary documentation, or the Department has further queries that require clarifying before a final decision can be made.

The contract is a legally binding document and as such, applicants under the age of 18 must have the contract underwritten by a person with full contractual capacity.

Failure to meet the terms and conditions as expressed in the contract shall result in a breach of contract. In situations such as this, the Department will pursue a financial claim for the repayment of funds received and no further claims shall be paid. Examples of circumstances where financial assistance may become repayable can include: -

- If the business ceases to trade in the mentoring period (usually 18 months);
- If the business fundamentally changes from that which was offered funding;
- If the applicant takes dividends instead of a wage commensurate with the role from the business; and
- If the business fails to meet the minimum turnover requirement.

1.8 Approval process

A report will then be prepared for consideration. The Enterprise Support Manager, Head of Enterprise Support or the Director of Policy and Strategy, under delegated authority from the Minister for Enterprise will consider the report and determine whether financial assistance will be provided and if so, to what level.

The applicant will then be advised of the decision and the reasons for it in writing.

If approved, the applicant will be issued an offer letter which will outline the items supported, the level of support (both in terms of value and percentage) and the contractors which must be used etc. This must be signed and returned to the Department confirming the applicant's agreement to the offer and all terms and conditions.

1.9 Financial Assistance

If the Department considers that an applicant has a viable business proposition, funding may be offered in the form of a grant which can be used to reimburse purchases, as a weekly living allowance (to a maximum of 26 weeks) or a combination of grant and living allowance up to the relevant amount.

Standard support

Financial assistance is awarded by the Department on a discretionary basis and is capped at £6,000 for standard applications, with no economic sector restriction applied.

Enhanced support

Applicants may be eligible for enhanced financial assistance of up to £15,000, should they meet the eligibility criteria set out in section 1.3 above and meet either of the two following conditions: -

- To operate in an export driven sector with substantial sales being made to off-Island customers; or
- To operate in a key sector. The list of the key sectors can be found on the Enterprise web page which can be found [here](#).

Applicants for enhanced funding will be required to submit additional information alongside their business plan. This includes three year financial forecasts, employment creation forecasts (if applicable), with a narrative of all assumptions made. Exporting businesses with need to evidence off-Island sales to date and future projected off-Island sales.

If a business reduces the import of goods or services to the Island it may also be considered for enhanced funding under import substitution. This will be determined on a case-by-case basis taking into consideration matters such as the availability of the service or product from on-Island businesses, whether it has a negative impact upon existing local businesses, market demand, job displacement, how it helps grow the economy etc.

A report undertaken by the Social Affairs Policy Review Committee highlighted the acute shortage of nursery and childcare facilities for 0-5 year olds and in particular the under 2 provision and makes clear the need for the Department of Health and Social Care, Department of Education, Sport and Culture, Department for Enterprise and Treasury to work together to develop an holistic strategy to start to address the issue. The shortage of nursery and childcare facilities is a factor that can inhibit economic growth as it potentially prevents parents returning to work and is often seen as a barrier by new workers looking to relocate to the Island. Enhanced support is therefore available for childcare providers and nurseries.

The Department's decision as to whether a business is eligible for enhanced support is final. The only way in which this may be overturned is by the applicant submitting a formal request for a review of decision, please see section 1.13 for further information regarding this process. Should a business not be eligible for enhanced support a standard application may still be made, provided that all other eligibility criteria are met.

a) Grants

At contract signing stage, the applicant must carefully consider which items are required for grant consideration and a justifiable overall total value will be required. It is important that applicants carefully consider this, as if approved, this is incorporated into any contract offered and will only be amended in very exceptional circumstances. The listing can only include items purchased since the date of application and items of future expenditure that will be purchased within usually six months of contract signing.

The Department can offer a grant to help towards the start-up costs for an applicant's business. Funding of £6,000 is available for standard applications and £15,000 for enhanced applications, if no living allowance is taken in either case. The applicant is required to fully fund and complete the purchase of the item, before seeking reimbursement from the Department for 50% of the eligible costs.

Important notes:

- all grant claims must usually be submitted within 6 months of the contract signing date;
- only purchases made after the submission of the application form can be supported;
- grant payments generally take place 2-3 weeks following the submission of the grant claim form; and

- receipts must be supplied in all cases.

The grant can be used towards, but not limited to, the following: -

- capital equipment for the business. This is the primary focus of the grant and should be fully utilised before recurring costs are claimed;
- marketing and advertising (excluding printing costs);
- website development, including hosting costs;
- rent for business premises (please note claims under this should usually cover multiple months and not result in numerous monthly claims);
- insurance i.e. public liability insurance;
- assistance towards quality accreditations and standards;
- training costs associated with the business; and
- software to support the business e.g. bookkeeping/accounts software.

The grant cannot be used towards the following: -

- Certain recurring costs such as stock and wages etc; purchasing of assets from the owner of the business or related parties; and
- Government fees.

b) Weekly living allowance

Depending on personal circumstances which include a calculation of total net income taking into consideration all household income, including spousal income, income from pensions, rental income and government benefits, less associated household expenditure, some applicants may be eligible for a weekly living allowance of £100 a week for up to 26 weeks (up to a total of £2,600).

If applying for the maximum living allowance, most applicants would potentially be able to claim up to £3,400 in the form of a grant, while for export-based or key sector applications, £12,400 could potentially remain to be claimed as a grant.

When calculating the requirement for a living allowance, the applicant and the mentor will perform a detailed analysis of all income streams and associated personal expenditure that is likely to impact the individual during the start-up business phase. This calculation is expected to show an individual's ability to meet their personal costs during this time. This information is then used by the Department to gauge the individual's ability to maintain themselves as the business grows. This will also be used to identify if there is a requirement for a living allowance to help bridge any potential gaps between income and expenditure due to a short-term drop in income as the business grows.

Important Note. The award of a Living Allowance or Grant is discretionary. All applications are treated on a case by case and means tested basis. The award of a full or part living allowance is not guaranteed.

c) Employee Incentive

Applicants under the Scheme regardless of their economic sector can apply whilst submitting their application, or during their contract period, or in the 12 month period following the completion of their contract, for a further grant of up to £10,000 based on employment generation (excluding employment of the business owner(s) /original applicants). Applications for this incentive must be received and approved before the staff member starts work. If successful, this grant is paid 12 months after the employee(s) commenced working in the business.

The grant is based on 20% of the net salary of the employee. Net salary is defined as after income tax and employee's national insurance contributions.

The employee must be paid at least the living wage in force at the time of payment (**Important note** - not the minimum wage), be working a full time position, i.e. at least 30 hours per week and in permanent employment.

The business may reapply for multiple positions of employment within the claim period stated above, however the total amount a single business may claim under the Employee Incentive is £10,000.

Upon completion of 12 months of continuous employment by the same employee, the Department will require wage slips or equivalent evidence of the amounts paid to the employee, before any grant payment can be made.

1.10 Mentoring Meetings

Following the signing of the contract, the applicant's business mentor will undertake a mentoring role meeting the applicant usually 6 times on usually a quarterly basis for a period of normally 18 months to provide ongoing advice, guidance and support. Although the standard period of mentor support is 18 months, this can be reduced to 12 months or increased to 24 months in exceptional circumstance and only with the prior agreement of the Department on/before the contract signing stage.

Although it is intended that 6 mentoring meetings are held quarterly, the Department understands that a business' situation can change and additional or more frequent meetings can be urgently required to meet those changes in circumstances. Therefore, flexibility in terms of meeting scheduling and quantity of meetings will be allowed in exceptional circumstances, with the prior agreement from the Department.

During the mentoring meetings, the mentor will ensure that the applicant is complying with the terms and conditions of both the Scheme and the contract and will review the businesses progress against the business plan. The mentor will also review the viability, sustainability, eligibility and legality of the business. The resulting mentoring report will be sent to the applicant and the Department, allowing the Department to monitor performance of the individual business and also for the purpose of reporting on return on investment associated with funding offered under the Scheme etc.

1.11 Public disclosure of financial assistance paid

It is a statutory requirement that details of the total value of financial assistance paid to applicants under the Scheme be published in an annual report prepared by the Department which is laid before Tynwald (the Isle of Man's Parliament).

Applicants should also be aware that both parliamentary questions and Freedom of Information (Fol) questions may be asked about particular applications or applicants.

1.12 Application Form

The Application Form link is available [here](#).

Applicants should read the above terms and conditions (see section 1.4) before submitting an application to the Department.

Application forms are completed online, any queries or supporting documentation in relation to applications forms can be emailed to enterprisesupport@gov.im.

Alternatively supporting documentation can be sent to:

The Business Start-Up Scheme
Department for Enterprise
St Georges Court
Upper Church Street
Douglas
Isle of Man
IM1 1EX

1.13 Review of Decision

Only offers or decisions made via the contract can be reviewed e.g. the Department has made its decision on the eligibility and funding levels. Applicants are unable to request a review of any decision made in the processing of the application up to the point of contract signing.

If an applicant has been refused or received a lower amount of funding than expected and wishes to request a review of the decision, the applicant must clearly and concisely state the reasons for the decline, the reasons for the review, any measures undertaken to resolve the issue and provide any additional supporting information.

The Department will appoint a Manager within the Enterprise Support Division to undertake the initial review. If this decision is not in the favour of the applicant, the findings of this initial review will then be passed to a senior officer outside of the Enterprise Support Division and not involved in the original decision to make the final decision.

The reviewing officer will then consider whether the correct decision has been made in relation to the Scheme's Guidance etc. and cannot take into account hardship and personal circumstances etc.

The review officer's decision will be final.

The reviewing officer does not have the authority to make exceptional one-off decisions which do not comply with the Scheme's legislative framework.

A request for a review of a decision must be made in writing within 28 days of the date of notification of that decision.

A decision may only be reviewed once.

Review requests should be either emailed to enterprisesupport@gov.im or sent to: -

The Business Start-Up Scheme Manager
Department for Enterprise
St Georges Court
Upper Church Street
Douglas
Isle of Man
IM1 1EX