



TABLE OF CONTENTS...

Government supports small businesses

PG2

GOVERNMENT INFORMATION PACKAGES

PG3

SMALL FAMILY BUSINESS "THE KAI GUYS"

PG 4

Public Service Training

Client Story– Mitiaro Christine Pouao

PG 5

Client Story—Joseph Ahiao

Keeping It Green Night Market—POSTPONE

PG 6

Monitoring and Compliance

PG 7



Government Supports small businesses

On the 24th of March, the Hon Minister George Angene announced that all current Business Trade & Investment Board clients will be provided with a relief package of 6 months deferred payment of principal plus



interest. This means that current Business Trade & Investment Board clients will not make any payment to their loan starting from 1 April until 30th of September 2020. This grace period is provided by government in recognition of the fact that they are the most vulnerable on the market. A small change in market behaviour affects them greatly. This Covid 19 pandemic has caused havoc so it is expected that they will be hugely affected; much more than others.

Government believes that by giving 6 months deferred payment period gives Business Trade & Investment Board clients sufficient time to go through the rough times and prepare themselves and their business to bounce back with renewed energy. There are a total of 71 clients on the Business Trade & Investment Board scheme and more than have an impact on agriculture and tourism sectors. The Minister adds that “At this time, their clients who are normally hotels and restaurants are no longer taking in their fresh produce. No sales means no income. Providing them with a 6 month deferred payment will certainly provide some relief”.


Business Trade & Investment Board will be in contact with you our clients in the next few days to sort out administration matters pertain to this deferment. However, if you cannot wait to take advantage of this offer, please contact us on 24296 working hours.






TE KARERE ORA

Business Trade Investment Board - March





B
BUSINESS

WAGE SUBSIDY

? SUPPORT

- To support businesses affected by the impact of Covid-19 & assist them to keep employees on the payroll and avoid unemployment.
- Equivalent to minimum wage for 35hrs/ weekly for a period of 3 months.
- Paid in accordance with payroll (full time/ part time)
- First payment available early April 2020.

FOR WHOM

- Registered businesses on behalf of their employees.
- Verify 30% revenue decline as a result of the COVID-19 pandemic since 1st March 2020.

✓ APPLY

ONLINE APPLICATION - OPEN 1st APRIL 2020

- Employer to refer to the online application through CINSF System Te Roro.
- Follow instructions & attach supporting documents*
- Submit application online.
- Once approved, employer will receive payment and process to employee via normal payroll system (incl. CINSF & PAYE deductions).

Due to COVID19, Office reception is strictly limited. For any queries or help, please call: +682 293 65 or email tax.info@cookislands.gov.ck


YOU NEED


*SUPPORTING DOCUMENTS:


- VAT return for March 2020.
- Or if required, bank statements, market vendor registration, receipts of payments.
- Declaration forms as provided by CINSF System Te Roro.

www.mfem.gov.ck or call +682 293 65
For any information on COVID19 refer to www.covid19.gov.ck

For any health related queries & emergency, refer to www.health.gov.ck or call Healthline +682 296 6746







W
WORKER

UNEMPLOYMENT BENEFIT

? SUPPORT

- Equivalent of the minimum wage for 35 hours weekly.
- For 4 weeks
- Not deductible for PAYE or CINSF but to be declared as income (annual tax return).

FOR WHOM

- Any Employee aged 16yrs onwards, currently living in the Cook Islands.
- Loss of primary income due to impact of COVID19 pandemic.
- Excludes public servants unless they are made redundant or terminated as a result of Covid-19 during the next 3 months.

✓ APPLY

ONLINE APPLICATION PROCESS

- Download form "UNEMPLOYMENT BENEFIT" from: www.intaff.gov.ck
- Fill in & sign form, attach supporting documents*
- Email to: internalaffairs@cookislands.gov.ck

Due to COVID19, Office reception is strictly limited. For any queries or help, please call: +0800 2937 or email above.


YOU NEED

*SUPPORTING DOCUMENTS:

- Form filled & signed by applicant
- Copy of: passport/drivers licence/ birth certificate
- RMD & CINSF number
- Payslip from 15th March 2020
- Letter of Termination from Employer from March
- Bank account number

www.intaff.gov.ck or call 0800 2937
For any information on COVID19 refer to www.covid19.gov.ck

For any health related queries & emergency, refer to www.health.gov.ck or call Healthline +682 296 6746








B W
BUSINESS WORKER

EMPLOYMENT SERVICES

? SUPPORT

- Free service to help find new employment as soon as possible
- We will match skills to available jobs and put employee and employer in contact.

FOR WHOM

- Compulsory for all beneficiaries of the unemployment benefit
- Voluntary for any unemployed individual

✓ APPLY

ONLINE REGISTRATION

- Download form "EMPLOYMENT SERVICES-EMPLOYEE" from: www.intaff.gov.ck
- Fill in and sign form
- Provide supporting documents* for each form
- Email to: internalaffairs@cookislands.gov.ck

Due to COVID19, Office reception is strictly limited. For any queries or help, please call: +0800 2937 or email above.

VACANCIES

HOW TO REGISTER YOUR VACANCY:


- download form "EMPLOYMENT SERVICES-EMPLOYER" from www.covid19.gov.ck / www.intaff.gov.ck
- If we find you a successful match, download and fill in sign form "CONFIRMATION OF EMPLOYMENT" and email to: internalaffairs@cookislands.gov.ck


Due to COVID19, Office reception is strictly limited. For any queries or help, please call: +0800 2937 or email above.

www.intaff.gov.ck or call 0800 2937
For any information on COVID19 refer to www.covid19.gov.ck

For any health related queries & emergency, refer to www.health.gov.ck or call Healthline +682 296 6746







B
BUSINESS

TRAINING SUBSIDY

? SUPPORT

- To support businesses in upskilling their employees to improve their productivity in preparation for recovery phase.
- Applicable only to businesses qualified for the wage subsidy.
- Same rate as for wage subsidy.
- Payment available as from 1st July 2020.

FOR WHOM

- Registered businesses/self-employed/sole-traders affect by the impact of Covid-19.
- For staff members registered in an official training program before the 01 July 2020 & commence course by 30 July 2020.

✓ APPLY

ONLINE APPLICATION - OPEN 1st APRIL 2020

- Employer to refer to the online application through CINSF System Te Roro.
- Follow instructions & attach supporting documents*
- Submit application online.
- Once approved, employer will receive payment and process to employee via normal payroll system (incl. CINSF & PAYE deductions).

Due to COVID19, Office reception is strictly limited. For any queries or help, please call: +682 293 65 or email tax.info@cookislands.gov.ck


INFO

OFFICIAL TRAINING COURSES OFFERED BY:

- Cook Islands Tertiary Training Institute, USP, INTAFF, recognised official organisations.
- Duration: min. 10 hours weekly over at least 2 months.

www.mfem.gov.ck or call +682 293 65
For any information on COVID19 refer to www.covid19.gov.ck

For any health related queries & emergency, refer to www.health.gov.ck or call Healthline +682 296 6746





Development Investment Act 95-96 Amended 2019 | Investment Code 2003 adopted

Monetary Board established 1991 | Development Investment Board (DIB) established 19971

Business Trade Investment Board (BTIB) established from the merger of the DIB and Small Business Enterprise Centre 2007



TE KARERE ORA

Business Trade Investment Board - March

⇒ SMALL FAMILY BUSINESS

Ashleigh Mata-Tui-Atua Steele and her husband Mike moved from Melbourne last year, to raise their children closer to their island roots. With them, they have brought a passion for cooking and eating food with friends and family. They quickly identified a strong demand for delicious, affordable food on the go, mixed with a desire to sustain healthy habits and a balanced lifestyle. They started preparing ready-made meals, naming their business The **Kai Guy**.

Based in Nikao, they use home-grown and locally sourced seasonable ingredients as much as possible. Their cuisine is inspired by their favourite eateries in Melbourne, fused with Ash's family roots here in Rarotonga, where her grandmother Tutai Nicholas baked from the 1950s. Their aim is to support the local community through providing wholesome and satisfying food on the go, while also continuing to celebrate mealtimes with family, friends and colleagues alike. You may have had a hot meal dropped at work, or grabbed a meal on your way home. Watch this space, as they continue to expand their menu, and move towards their dream of an eatery centred around communal tables, wood-fired meats and fresh salads.

If you wish to contact them directly and want to be added to their email listing please contact them on phone: 74545 or email Kai Guy <thekaiguyraro@gmail.com> to place an order and take a peak at their weekly menu.

SUPPORT LOCAL, GO LOCAL, BUY LOCAL

The Kai Guy

Main Road, Nikao
Facebook Page The Kai Guy
Instagram @thekaiguyraro

FRIDAY LUNCH DELIVERY

COLD OPTIONS

- Lentil salad with chicken \$12
- Garden salad with chicken \$12

HOT OPTIONS

- Original lasagne + salad \$12
- Vegetarian lasagne + salad \$12

MEAL PACKS

- Lentil salad \$20/ \$8
seasonal vegetables, fresh herbs, red onion, served with green and brown lentils & a little vinaigrette
- Garden salad \$20/ \$8
seasoned kalegrapefruit and local veg, roasted chicken with a little vinaigrette
- Original lasagne Family tray \$40 / Half tray \$22
beef or pork bolognese, layered and baked with our own sausage sauce topped with tasty cheese
- Vegetarian lasagne Family tray \$40 / Half tray \$22
vegetarian bolognese, topped with rich tomato sauce and lasagne sheets topped with tasty cheese

Lasagne and garden salad \$12

Lentil salad \$20/\$8

Beef lasagne \$10 / \$22

Menu as of February 2020. Lunch orders to be placed the day before... any questions just ask. Meituaki!

thekaiguyraro@gmail.com
Call or text Ash on 74545



Local Business Owners: Husband and Wife Duo and 2 lovely children.



Development Investment Act 95-96 Amended 2019 | Investment Code 2003 adopted

Monetary Board established 1991 | Development Investment Board (DIB) established 1997|

Business Trade Investment Board (BTIB) established from the merger of the DIB and Small Business Enterprise Centre 2007



⇒ Public Service Training

2 STAFF from BTIB participated in the PSC Induction training held last week. The pair gained substantial knowledge of how to be an exceptional Public Servant within the Cook Islands Government. The learning agenda for the training was well and precisely presented by the lovely Teresa Tararo and Maybelline Bullen.

Both ladies had very little knowledge of the public sector as they are newly employed by BTIB, but this training have set them on the right track as to where they stand as a public servant. Also of how they can assist and apply these teachings to their daily jobs, to facilitate towards governments vision NSDP, "To enjoy the highest quality of life consistent with the aspirations of our people, and in harmony with our culture and environment" -2017-2020.

The training was an essential tool to educate all public servants in working towards providing excellence in public service to our people. In a few weeks' time more BTIB staff are scheduled to take on this training. We encourage more public servants especially those who are new to take advantage of these trainings.



⇒ Christine Pouao – Shop Owner Mitiaro

My name is Christine Pouao. I live on the beautiful island of Mitiaro, also known as Nukuroa. I was self employed when I started my little business. I had saved my income selling ei maire, seafoods, crafts whilst also cutting grass for customers. I started selling cooked food and drinks during the Manea Games that was held here in Mitiaro 2017. It was from this experience that I decided to start my new adventure.

Once the Manea Games finished, I continued my little business, selling food and drinks to the locals. The most frequent problem I came across was running out of stock. I would purchase stock from Rarotonga in small portions, depending on customers' demands. However with the boat travelling to Mitiaro from Rarotonga only once a month, stock ran out quickly and I realized I had to buy in bulk.

When Mrs. Rae Tupa came to Mitiaro to talk about the Business Trade & Investment Board and their services, I decided to apply for a small business loan to help boost my little business. The process was rather fast and both Ms. Louisa Purea and Mrs. Rae Tupa continuously assisted me with my application. I am very grateful for the assistance from these women.

Thank you so much BTIB for your assistance with my business.

Today, everything is running smoothly and I haven't run out of stock. I'm selling cooked meals as lunch options for school students and also for our people. I am also selling other food items to cater to our peoples needs.

Thank you ranuinui,

God Bless.

Christine Pouao.





⇒ Joseph Ahiao

Joseph Ahiao, a young entrepreneur who recently established his multi-contracting business on Rarotonga. From working under Paul Mangakahia, where Mangakahia was a mentor to the amalgamation of their business. Joseph hopes to utilize his business to mentor young people interested in the trade and transfer his knowledge in confidence they will follow in the same footsteps as him. Mr Ahiao is a new client for BTIB and our Business Enterprise team are thrilled to have young people like Joseph who turn their passion into a profit for their future.



The Business Enterprise Team wishes Mr Ahiao growth and success throughout his business journey.

"go biodegradable"

KEEPING IT GREEN NIGHT MARKET

Wednesday 8th April 2020, 5pm-9pm
Punanganui Market

Colouring competition, to win great prizes sponsored by CITC

CITC LEADING THE WAY
Kia Orana
Business Trade Investment Board Cook Islands

Kia Orana,

It was decided recently that we should postpone our Night Market to a date to be decided once all is back to normal.

Please note the following for your information. I will be in contact with you all to update on a finalized date and if you have any further questions feel free to contact our office and speak to Mona on 24296,





⇒ Foreign Investment Compliance

The Foreign Investment Team continues to monitor the activities of registered and non – registered foreigners carrying out any business activity in the Cook Islands.

Since January to date, a total of 18 monitoring & compliance issues were handled by the office. Of these, 10 issues were the results of online monitoring on Social Media both by BTIB staff and Immigration. All these issues were dealt with accordingly with some being advised of the BTIB foreign enterprise registration process should they wish to carry out that activity.

The Team continued to process applications for the renewal of work and residency permits for our registered foreign enterprises. As of this date, we have issued 8 support letters for the renewal of work and residency permits. These were delivered during a site visit another monitoring and compliance activity to check their conditions of approval.

We encouraged everybody to be watchful of the activities by these foreign nationals. Any suspicious activity please feel free to contact BTIB office on phone 24296 or email taa.tereapii@cookislands.gov.ck.

