Te Roro - Business Grant and Wage Support Subsidy Programme

Application Process

The Te Roro application process has been built to help Employers apply for the Cook Islands Government Business Grant and Wage Support Subsidy Programme.

If you have any questions about the Business Grant or Wage Support Subsidy Application please contact the Revenue Management Division (RMD) of the Ministry of Finance and Economic Management on +682 29 365. CINSF are unable to help you with any queries relating to your application or the application process.

For Employers with no Employees you will only be eligible for the Business Grant. For all information relating to eligibility please refer to http://www.mfem.gov.ck/economic-planning/covid-19-economic-response-plan-erp

To apply please ensure you have these details ready
● Your Te Roro login details - Email/password
● If you have any issues logging in - https://bit.ly/3bGsE2r
● Contact Telephone number (The number you wish to be contacted on regarding your application)
● Employer bank details
● Your 2019 Business Turnover
● Your Employer Industry designation
● Details of how COVID 19 has affected your business
● Supporting documentation:
  ○ If you have registered your business with RMD since 1 March 2020, you will need to provide evidence that you were operating as a business before that date. You may attach invoices, bank statements, or a certificate of registration, receipt of rental space, Ministry of Health certificate or tourism accreditation.
  ○ For all other businesses, if you have submitted your March VAT and it shows a decrease in your revenue of 30% when compared to March 2019, you do not need to submit any additional documents.
  ○ If you have not submitted your March VAT you will need to provide evidence of an impact on revenue in the month of March, and that this will not recover in April. For example, a notice of closure from Ministry of Health, a record of forward bookings and/or cancellations, a severe impact on your cashflow.

Application Process

Follow the steps below to apply.
Te Roro - Business Grant and Wage Support Subsidy Programme

Log in to Te Roro
Navigate to Te Roro CINSF Employer portal at https://app.cinsf.com
Login using your employer credentials. Email and password

Once logged in, you will see your Employer dashboard

Update Employments
First ensure that your Employments are up to date. If you do not have any Employments you can skip to Apply for Business Grant.

Click the Employment Side tab on the left of the application window.

Update your employments by either creating any New Employments by clicking the ‘Create’ button.
Or editing an Employees details with either their start or finish date and remember to indicate if they are part of the Superannuation scheme.

Return to your Employer Dashboard by clicking the Dashboard tab on the left of your application window. If you have already started a Grant Application you will see a Continue button.

To apply for the **Wage Support Subsidy Programme** you must first submit an application for a Business Grant.
Apply for Business Grant
Click Apply Now under the Grant Application window

Fill out the form with all the required fields. Make sure you enter the details correctly as you will not be able to change your information once the form has been submitted.

Click Submit application

Once you have returned to the Dashboard you will see that your Grant application has been submitted.
Wage Support Subsidy Application
You will now see a button to Apply for the Wage Support Subsidy Programme Application.

Click Apply Now for the month you wish to submit an application for.

A list of Employees will be displayed that are currently Employed by your business. If any of these Employees are incorrect, return to the Employments tab and amend your Employee list before returning to the Wage Subsidy Application Screen.

Indicate the hours that each Employee works.
If an Employee is **Exempt** from the CINSF you can select the Tick box next to their name.

**Exempt**

Membership of the CINSF is compulsory for all employees in employment in the Cook Islands or employed outside the Cook Islands by an employer resident in the Cook Islands.

You are Exempt from contributing to the CINSF if you are:

- 60 or older;
- Under the age of 18;
- Over the age of 55, at the time you are required to join (note if you are already a member and have not contributed for some time you are still required to contribute).

If you are Exempt from joining the CINSF but would still like to join, you may do so. Additional terms and conditions apply that are set out in the CINSF Member Handbook.

If at any time you make amendments to your Employee list under the Employees tab when you return to your application click ‘Refresh list’ to update the list. *Be aware that this will also refresh the Employment types back to the Default of ‘20+ hours’*
Te Roro - Business Grant and Wage Support Subsidy Programme

Click the Submit Application button at the top of the screen.

You will see a warning asking if you are ready to Submit your application. Make sure your details are correct as you will not be able to change your information once the form has been submitted. If you have any questions about the Business Grant or Wage Support Subsidy Programme Application please contact RMD on +682 29365.

Under the Wage Subsidy tile you will see Submitted.
You have successfully Submitted a Wage Support Subsidy Programme Application. N.B. You will need to return to this screen to Submit your application for each month you wish to apply for a subsidy for. The application will be available on the 1st day of each month.

**Business Grant application Status:**
The Te Roro dashboard will display the status of your application.

- If you have any questions about the Business Grant or Wage Support Subsidy Programme Application please contact RMD on +682 29 365.
- Apply now: You may apply for the Business Grant
- Submitted: Your Grant Application has been submitted and is pending review
- Provisional Approval: Further details are required to progress your application.
- Approved: Your application has been approved and is awaiting payment
- Paid: Your grant application has been paid to the specified bank account.

If your application is Declined you will receive an automated email to the Email address provided in Te Roro.

**Wage Support Subsidy Programme Application:**
The Te Roro dashboard will display the status of your application.

- If you have any questions about the Business Grant or Wage Support Subsidy Programme Application please contact RMD on +682 29 365
- Apply now: You may apply for the Wage Support Subsidy Programme
- Submitted: Your subsidy application has been submitted and is pending review
- Approved: Your application has been approved and is awaiting payment
- Paid: Your subsidy application has been paid to the specified bank account.