Stepping into Midwifery Business Checklist

Preparing for community LMC practice

My name _____ Intended practice start date _____

Work through this at your own pace with your mentor, practice colleagues and advisers. If an item does not apply, record N/A in your notes.

Timing is a guide. Start checks and applications early. Complete all requirements, relevant agreements and cover before the work they relate to, even if listed in a later section. Follow your own education provider and Council instructions.

12 months before your final exam

Care and connections

☐ **#1 Make room for self care mindfulness and life work balance.**

Identify practical support and regular time to rest.

☐ **#1 Connect with your local College region and stay involved.** College regional connections

Business care

☐ **#1 Write a one page business plan.**

Capture your purpose, philosophy and your why. Think about where and how you would like to practice.

☐ **#1 Explore business startup funding.**

Consider the New Graduate Business Contribution Payment if eligible, borrowing and family or other support. Check conditions and affordability before committing. Health NZ new graduate business contribution payment

☐ **#2 Map the people who can support you.**

Include your mentor, practice contacts, College, MMPO and a business adviser / accountant.

6 months before your final exam

Care and connections, business decisions and digital preparation

Care and connections

☐ **#1 Start your MFYP pathway and find a mentor.**

Check current enrolment steps and timing with the MFYP team; keep their contact details. MFYP and mentoring

☐ **#2 Understand your eligibility for locum cover.**

Ask what you need to do to qualify for support and how to request cover. MMPO LMC locum services

☐ **#2 Explore rural support if relevant to your plans.**

Check rural mentoring, relocation and practice establishment grant criteria before making commitments. MMPO rural mentoring and grants

Business care

☐ **#1 Engage an accountant or business adviser. Explore Practice Well by MMPO and Ktrio.**

Practice Well by MMPO supports Xero and practical business organisation; Ktrio can support GST, tax and compliance. Confirm who does what. An existing accountant can remain involved. Sign up with Practice Well by MMPO | Ktrio support for midwives | Inland Revenue self employment guidance

☐ **#1 Consider your business structure.**

Explore sole trader, company and partnership options with an adviser. Working alongside midwives does not necessarily mean shared business ownership. Business govt business structure tool

☐ **#2 Review your digital technology requirements.**

Consider your phone, tablet or iPad, laptop and pager where relevant, plus software and connectivity

☐ **#2 Discuss practice arrangements before agreeing to join.**

Talk about shared costs, backup, handover, leave, decision-making and expectations. College advice for setting up practice

☐ **#2 Learn what ACC cover means in your first year.**

Discuss CoverPlus and CoverPlus Extra with ACC or your adviser and budget for levies. ACC cover for self employed people

My notes or next action _____

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1 month before your final exam

Part 1: Professional preparation and your way of working

Care and connections

☐ **#1 Complete the required steps to sit the National Midwifery Examination.**

Follow your provider and Council invitations, application and booking instructions. Check your own deadlines. Midwifery Council graduate registration process

☐ **#1 Check your MFYP enrolment pathway and mentor arrangements.**

MFYP and mentoring

☐ **#2 Consider the Voluntary Bonding Scheme.**

Check the intake relevant to your graduation year. The 2026 intake closed on 23 September 2026; do not assume a future intake is open or that you are eligible. Health NZ Voluntary Bonding intakes

Business care

☐ **#1 Check your RealMe identity requirements.**

Set up a login or verified identity if required by your registration or safety-check pathway. These are different services; follow the application instructions. RealMe verified identity guidance | Health NZ safety checking guidance

☐ **#1 Understand your practice setup and way of working.**

Clarify how clinics, on-call arrangements, second midwife support and postnatal visits will work. College advice for setting up practice

☐ **#1 Gather documents and confirm the safety-check route early.**

Ask whether your placement safety check can be verified for your application. Health NZ advises new checks can take at least six weeks. Health NZ safety checking guidance

☐ **#2 Build a personal support and backup plan.**

Discuss who to call for professional support, unexpected illness and urgent practice cover. MFYP and mentoring | MMPO LMC locum services

My notes or next action _____

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1 month before your final exam continued

Part 2: Business money records and systems

Business care

☐ **#1 Set up or confirm myIR access and assess GST registration.**

Register for GST if required, or discuss voluntary registration with your accountant. Starting a business alone does not automatically require GST registration. Register a myIR account | Inland Revenue GST registration

☐ **#1 Set up or review your KiwiSaver arrangements.**

If eligible and choosing to join, contact a provider; if already a member, plan contributions that fit self-employed income. KiwiSaver for self employed people

☐ **#1 Set up business banking and consider a business credit card.**

Discuss suitable accounts with your bank. A credit card is optional; keep business transactions identifiable.

☐ **#1 Set up Xero including bank feeds.**

Agree who will manage coding, reconciliation and questions. Ask Practice Well by MMPO about support. Contact MMPO

☐ **#2 Record business assets and keep evidence of expenses.**

Include purchases from business accounts or a business card and assets already owned. Ask your accountant how to treat them. Inland Revenue record keeping

☐ **#2 Understand Notice 2021 payments and disbursements.**

Learn how maternity payments work and how shared care or disbursements will be handled. Health NZ maternity claims and payments

☐ **#2 Plan for tax, ACC, student loans and personal drawings.**

Discuss amounts to set aside, payment dates and any employed income with your accountant. Your first year is not tax free. Inland Revenue tax in your first year of business | Ktrio support for midwives

☐ **#2 Set up a secure record keeping routine.**

Choose where receipts and financial records are kept, who can access them and how they are backed up. Inland Revenue record keeping | Own Your Online business security guidance

My notes or next action _____

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After exams and before you start practice

Stop! Celebrate your success and complete the requirements that apply to you ...

Results and registration

☐ **#1 Receive your results and confirm Council registration.**

Passing exams is one part of registration. Complete outstanding requirements and wait for the Council to confirm registration. Midwifery Council graduate registration process

Critical first steps

☐ **#1 Apply for and receive your Annual Practising Certificate.**

Follow the Council invitation and ensure your APC is current before practising. Midwifery Council graduate registration process

☐ **#1 Complete the required children's worker safety-check pathway.**

Use CVCheck where a new check is needed, or obtain accepted evidence of an eligible previous check. Confirm the evidence is recorded for your authorisation. Health NZ safety checking guidance

☐ **#1 Complete the Health NZ maternity services agreement application requirements.**

Use the current agreement or authorisation documents linked by MMPO and Health NZ. Confirm approval before providing or claiming services that require it. MMPO claiming application and forms | Health NZ maternity claims and payments

☐ **#1 Update College membership from student to graduate midwife.**

College membership changes and FAQs

☐ **#1 Confirm professional indemnity and other required cover.**

Check the College membership and insurance arrangements relevant to your work. Equipment cover is separate from professional indemnity. College membership changes and FAQs | MMPO Community Midwife Group Insurance Policy

☐ **#2 Keep a record of approvals and renewal dates.**

Record APC, safety check, access arrangements, memberships and insurance renewal dates in your calendar.

My APC renewal _____ Safety-check expiry _____

My notes or next action _____

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Around your first week after registration

Bring any essential setup tasks forward before commencing relevant work

Care and connections

☐ **#1 Create your Find Your Midwife profile when eligible.**

Check your current APC, contact details, service area and availability. Find Your Midwife

☐ **#1 Talk with practice colleagues about contributing to the work.**

Discuss clinic days, second midwife support and postnatal visits within your authorisations and support arrangements.

☐ **#1 Ask about the Missed Birth Fund including MFYP and MSR.**

Confirm current availability, criteria and processes with the programme or College before relying on funding. MFYP and mentoring

☐ **#1 Understand other MFYP support including MPS.**

Ask about current funding and Midwifery Practice Support arrangements that apply to you. MFYP and mentoring

Business care

☐ **#1 Check and apply for the Business Contribution Payment if eligible.**

Confirm Health NZ eligibility and obligations; track your application and receipt rather than assuming the payment is automatic. Health NZ new graduate business contribution payment

☐ **#1 Finalise your business structure if not already done.**

Business govt business structure tool

☐ **#1 Prepare a first year financial projection including cash flow.**

Include startup costs, payment timing, business costs, tax, reserves and personal drawings. Business govt cash flow forecasting

☐ **#2 Set an initial caseload and leave plan with your support team.**

Allow for travel, documentation, administration, mentoring and rest, as well as direct care.

☐ **#2 Arrange an early business check in.**

Agree when you will review cash flow and records with Practice Well by MMPO and your accountant. Contact MMPO | Ktrio support for midwives

My notes or next action _____

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Around your first two weeks

Part 1: Local connections access and equipment preparation

Care and connections

☐ **#2 Obtain and complete facility and birthing-centre access agreements.**

Use current Health NZ and local facility requirements. Complete agreements and orientation before using the relevant services. College advice for setting up practice

☐ **#2 Register with relevant laboratory scanning and radiology providers.**

Confirm referral methods, result access and local contact details.

☐ **#3 Review resources information and booklets to share with women and whānau.**

Choose current, accessible information appropriate to the people and communities you support. HDC the Code and your rights

☐ **#3 Connect with a local pharmacy about Practitioner Supply Orders.**

Check the current PSO process and what can be supplied within your scope. Pharmac practitioner supply orders

☐ **#3 Prepare your home birth kit and antenatal and postnatal work bag.**

Confirm equipment, medicines, servicing and checking arrangements with your mentor and practice; prepare before relevant care.

☐ **#3 Map local referral and escalation contacts.**

Include facilities, primary care and community services, with guidance from your practice and local pathways.

☐ **#3 Understand client rights consent and complaints processes.**

Agree how your practice explains these and receives concerns. HDC the Code and your rights

☐ **#3 Confirm safe handling of client information.**

Check privacy information, approved storage, sharing and access arrangements before handling records. Privacy Commissioner health information resources

My notes or next action _____

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Around your first two weeks continued

Part 2: Insurance payments and digital tools

Business care

☐ **#1 Review and sign up for the digital and midwifery equipment group policy if suitable.**

Read current eligibility, terms, limits and excess. Confirm cover is active before relying on it. MMPO Community Midwife Group Insurance Policy

☐ **#1 Review and arrange appropriate vehicle insurance.**

Tell your insurer how you use the vehicle for work and check the agreed cover.

☐ **#1 Engage a claiming and payments provider.**

Confirm fees, responsibilities, bank details and how to resolve payment queries. MMPO claiming application and forms

☐ **#1 Set yourself up to use Tiaki alongside your clinical system (BadgerNet Users).**

Ask about eligibility and onboarding, including how it works with BadgerNet where relevant

☐ **#1 Explore Tiaki Scribe and complete training before use.**

Confirm eligibility, consent, privacy and review requirements. You remain responsible for reviewing, editing and approving documentation. Get Tiaki Scribe

☐ **#2 Secure your work devices and accounts.**

Use strong unique passwords, multifactor authentication where available, updates and approved backup and recovery arrangements. Own Your Online business security guidance

☐ **#3 Record equipment details and a backup plan.**

Keep replacement values and proof of ownership. Plan what you would do if your phone, laptop or essential equipment became unavailable.

My notes or next action _____

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Within your first 3 to 6 months

Review sustainability business protection and learning

Business care

☐ **#3 Review your wider business and personal protection.**

Revisit ACC, income protection, mortgage protection, life and critical trauma cover with an adviser. Bring this forward before practice where needed. ACC cover for self employed people

☐ **#3 Keep and review your vehicle logbook.**

IR specifies at least 90 consecutive days; the business-use proportion may be used for up to three years if it does not change by more than 20%. A new logbook may be needed sooner. Inland Revenue vehicle logbook and template

Optional mileage tracking tools: Psngr mileage logbook app or Driversnote mileage logbook app. Check current subscription costs and suitability.

Learning

☐ **#1 Review and book workshops and education days.**

Check MFYP funding eligibility and approval before making commitments. MFYP and mentoring | College education opportunities

☐ **#2 After MFYP consider further study and funding support.**

Explore postgraduate and complex care options and their current criteria. College study grants | College complex care study funding

☐ **#3 Review your caseload workload and business cash flow.**

Compare actual costs and receipts with your plan, including rest, leave and emergency reserves. Business govt cash flow forecasting

☐ **#3 Check tax GST ACC and student loan obligations with your accountant.**

Review what is due, whether reserves are sufficient and whether anything has changed. Ktrio support for midwives | Inland Revenue tax in your first year of business

My notes or next action _____

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Your next three actions

1 _____

2 _____

3 _____

**Resource review date 9 November 2026. Follow current official instructions and individual eligibility criteria. Links lead to information pages; they do not submit applications or activate services.*