



MINISTRY OF BUSINESS,  
INNOVATION & EMPLOYMENT  
HĪKINA WHAKATUTUKI

# Business Connect and NZBN

## Final Change Decisions

9 May 2024

## Introduction from Daryl Pettitt

Kia ora koutou

I want to start by saying thank you for your engagement and participation in this consultation process. I acknowledge that this is an unsettling time, and I appreciate the insights, views and ideas you have shared with me on the changes I have proposed to ensure Business Connect is well set up for the future.

As set out in the consultation document, the Business Connect, invoicing and NZBN services have been confirmed as areas of priority by the Minister for Small Business and Manufacturing in 2024. This change proposal has explored efficiencies across the teams' operating models, aiming to bring relevant functions closer together, while also ensuring we are established to continue to provide excellent customer service while simplifying our customers' access to our services and products.

We received eight pieces of written feedback, and I have had several conversations with individuals and groups throughout the consultation period. All feedback was gratefully received and carefully considered.

This document outlines the final change decision for Business Connect and NZBN.

In the pages that follow I have summarised your feedback and responded to each themed area. The final change document reflects a structure that I believe enables the respective products to thrive while being appropriately supported to drive efficiency wherever possible.

This document also outlines what happens next. The expressions of interest process, recruitment of roles and working with affected people on redeployment

opportunities will start immediately. I anticipate the new structure will take effect early in June 2024.

We will work as a team on changes to the operating model, and it will be a period of adjustment as we work through and embed these changes.

I want to again acknowledge that change can be difficult and unique to each person. Please continue to consider what support you may need during this process and discuss this with your people leader, or me directly. Remember to show kindness to your colleagues during this time.



Ngā mihi

**Daryl Pettitt**

Director, Business Connect

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# Overall change proposal and feedback

## Case for change

As I outlined in the change proposal, now is the time to review our ways of working and our organisational structure, to ensure we are well set up to deliver on the government's priorities, which includes an emphasis on continued digitisation of government services and simplifying the engagement for small businesses across Aotearoa New Zealand.

To date we have successfully implemented a product-led approach within parts of Business Connect, which has shown how we can build great digital services in an efficient manner that benefit New Zealand's economy. In practical terms, this has meant aligning teams around building great products, and then improving the products based on customer feedback through a continuous cycle. I proposed to expand, and develop this product led approach across Business Connect (BC) and extend it to the NZBN product set.

### I proposed changes to:

- Our structure to bring the team together under one umbrella, as Small Business Enablement.
- Our operating model to bring us closer together and create efficiencies by sharing resources with eInvoicing.

### To enable these changes, I also proposed changes to roles in our team:

- Establishing a new Technical Product Manager, NZBN to provide the requisite technology and product focussed approach that is required to improve and grow the NZBN product set.

- Establishing a new Advisor, Small Business Enablement role to be established to provide overarching support for the BC and NZBN products.
- Disestablishing the Senior Advisor, Business Development, Manager NZBN, Business Development Lead (Fixed term) and two contractor roles.

Overall, the changes proposed would create a net reduction of four positions by disestablishing existing positions and establishing new positions. There were minor changes proposed to other existing positions, such as changes to reporting line, position scope and position title.

## Key feedback themes and corresponding decisions

Eight pieces of written feedback were received. There was also feedback through discussions held during the consultation, at team stand ups, at in-person sessions held around the country with our teams and individuals, as well as online sessions for individuals and teams. All feedback was recorded and carefully considered.

From this, I heard that many of you shared with me your support for the proposal of a flatter management structure, a product-led approach supported by a combined team, and tighter more formal engagement with eInvoicing.

You observed the proposed changes to our structure and operating model are appropriate and that NZBN requires a more technical approach going forward.

You could see the opportunities in them to improve how our functions operate and to realign our focus to be more responsive to product features and enhancements.

Many of you were understandably concerned about the distribution of work across the roles, specifically in the absence of the NZBN Manager role and how the coordination of operational policy and cross agency engagement could operate without that role.

You were worried about making changes to resourcing and how we work now with concerns raised about being able to balance the shared roles fairly across the two product sets.

I acknowledge this and your clear commitment to our services and the impact they have in upholding minimum standards of high-quality products that deliver tangible value to the New Zealand public and consuming Government agencies.

Your work makes a difference to lifting outcomes for small businesses and readying New Zealand for the increased focus on Digitisation.

I was pleased to receive a range of ideas and insights from you on how we can operate going forward. I have agreed to some of the suggestions you shared, which will be designed and integrated into our operating model. Many of these ideas did not mean making changes to the proposals outlined, however they will support the proposals to work in practice.

The following sections provide a summary of the main themes of the feedback received under each proposal, my response, and the final decisions. This will allow you to understand how your feedback was considered and how this has affected the final decisions. It should be read in conjunction with the final structure charts at the end of each section.

At the end of the document is a table setting out the 6 positions that are confirmed as disestablished, the 2 new positions being established, and minor changes to other existing positions required to implement the changes.

**Key changes to the proposals I have made, based on your feedback, are:**

1. Instead of changing our name to Small Business Enablement, we will change to Digital Business Enablement
2. Making it clearer that the existing Business Connect Principal Advisor Business Development role will take the lead on all new pipeline leads and will be supported by the Advisor Digital Business Enablement role.
3. Providing clarification on the way the Product Managers are expected to operate together and how the Product Managers will be supported by the wider team.
4. Adjusting the job title of the Advisor, Formbuilder.govt to Advisor, Product and Experience to reflect the broader nature of this role.

General feedback themes		Response
<b>Overall structure and approach</b>	<ul style="list-style-type: none"> <li>• A flat management structure and more technical focus required for NZBN is supported.</li> <li>• A product led approach makes sense and will drive ownership of the NZBN technical products.</li> <li>• A tighter working arrangement between the Digital Business Enablement and elvoicing teams makes a lot of sense.</li> </ul>	<ul style="list-style-type: none"> <li>• Noted. These areas are part of the core reason for change.</li> </ul>
<b>Structural Gap – Principal Advisor NZBN required</b>	<ul style="list-style-type: none"> <li>• There was concern raised that the proposed structure appears to have insufficient resource available and should use a Principal Advisor, NZBN role to help: <ul style="list-style-type: none"> <li>○ Work with Government agencies and the private sector.</li> <li>○ Resolve barriers to successful implementation.</li> <li>○ Gather information and feedback to enhance the product.</li> <li>○ Driving operational policy and linking with the Digital Business Policy teams.</li> <li>○ Inform the design, and then operationalise and embed policy change.</li> </ul> </li> <li>• The Technical Product Manager role cannot cover the policy considerations, or the policy work.</li> </ul>	<ul style="list-style-type: none"> <li>• The areas raised are intended to be covered between the Director, Senior Advisor NZBN and the Technical Product Manager, while being supported by the wider combined team and operational policy as demand dictates. The NZBN product sets will form the backbone for information about the products, which will include the product feature sets, how the products will be used and importantly, how the products will work in practice. This design work will be completed by the Senior Advisor, NZBN with support from elvoicing and the Business Connect team members as needed with drive provided at the Director level.</li> <li>• I agree that the Technical Product Manager role is not a like for like replacement for the Manager NZBN role and is not required to have the skillset to cover the operational policy considerations and that was never intended to be the approach. The agency coordination, and the service design aspects of this work will be covered between the Director, Senior Advisor NZBN in conjunction with the respective leads from elvoicing.</li> <li>• Operational policy work will be sourced from the TWSD Strategy Performance and Design Branch in alignment with the existing resource model currently utilised across the branch.</li> </ul>

General feedback themes		Response
<b>Cross product support and workload</b>	<ul style="list-style-type: none"> <li>• It is unclear which roles will support each Product Manager.</li> <li>• Concern that the Advisor role will not be evenly shared across the products.</li> <li>• Concern that the Senior Adviser Operations workload across both products may be too much.</li> </ul>	<ul style="list-style-type: none"> <li>• The teams will work through the appropriate engagement and support models over the first few months and then optimise as needed.</li> <li>• This is a valid concern for both teams that the advisor support will not be fairly shared. I will work with the team to ensure that we have the appropriate check points in place to balance the work across the teams.</li> <li>• This role is currently supporting both teams to a large extent, so I am confident that a formalisation of this arrangement is manageable.</li> </ul>
<b>Team name</b>	<ul style="list-style-type: none"> <li>• We received a range of suggestions as alternatives to the proposed name of Small Business Enablement.</li> </ul>	<ul style="list-style-type: none"> <li>• It was clear that the proposed name was not a preferred choice. Following feedback, we have made the decision to change our name from Business Connect to Digital Business Enablement.</li> </ul>

I have outlined the changes made based on your feedback under each of the proposals on the following pages.

# Embedding change

Transition, implementation, and embedding are phases which happen after a final decision is made. These phases focus on the critical things we need to do to bring our new organisational structure and ways of working to life.

## Transition

I want to work quickly and constructively and provide certainty for everyone affected by this decision. We will stand up the new structure on 3 June 2024. During this transition period, our current structure continues.

## Implementation

Those of our people directly impacted by a change to their position (as listed in the Annexes) will receive a letter confirming the change decision. The Expressions of Interest processes (EOI) and work with affected people on redeployment opportunities will start immediately.

Information on EOIs will be circulated shortly, along with new and changed position descriptions. The first EOIs for affected team members will be open on 9 May 2024. I expect to confirm outcomes of the EOIs by 23 May 2024.

After this, if required, we will start recruitment for any remaining vacant positions.

Some changes such as position titles do take time to go through our people and culture systems, so these may not all be visible on the date of go-live, but they will take effect as soon as practicable.

## Embedding

We will work with you on changes to the operating models for Digital Business Enablement. Additional changes from your feedback will be integrated into these processes. This work continues ahead of the new structure and will be ongoing for changes that require more time to design, test and implement, and then embed it.

This does not impact on moving to the new structure, however our work on the operating models will support us to improve our service delivery and support the new structure to work well in practice ahead.

## Implementation timeline

Activity	Indicative Timeframes
Final decision released	9 May 2024
EOI process,	9 May 2024
Final confirmation of outcomes from EOI	23 May 2024, or earlier
If required, recruitment commences for any remaining vacancies	Phased from 23 May 2024
Stand up new structure	3 June 2024



# Proposal 1 – Product-led Approach

## Summary of changes proposed

- The NZBN and Business Connect team is combined into one team, under the proposed new name of Small Business Enablement.
- A new Technical Product Manager, NZBN is established to provide the requisite technology and product focussed approach that is required to improve and grow the NZBN product set.
- The Business Connect Senior Advisor, Business Development role is disestablished with the expectation being that the Principal Advisor, Business Development role will assist the Director with this activity.
- One new Advisor, Small Business Enablement role is established to provide overarching support for the BC and NZBN products.
- The Manager NZBN role is disestablished due to the proposed shift towards a more technical focus.
- The Business Development Lead Fixed Term role expired on 29 March 2024 and will be disestablished.
- The Business Connect Product Owner and Delivery Lead and Product Delivery Lead roles (both filled with contractors) are disestablished due to the product now moving into an enhancement phase.
- Title change for the Director Business Connect to Director Small Business Enablement.

## Your feedback on Proposal 1

The majority of feedback was supportive of the flat management structure and the product-led approach.

The following table summarises feedback we received about Proposal 1:

Feedback themes	Response
As mentioned above, you provided alternative names to the proposed Small Business Enablement	I agree that it is important to adopt a name that articulates what we do. Following a range of suggestions, we have landed in Digital Business Enablement as our team’s name going forward.
Flat management structure and lean operating model is appropriate and sensible.	-
A more technical focus for NZBN is needed.	-
Business Development for Business Connect should be led by the Principal Advisor, Business Development.	The proposal has been updated to make it clearer that this should be led by the Principal Advisor, Business Development.

Concerns that cross-product support roles will favour one product and impact the other.	Frameworks and operating models will be established for the team to carefully monitor this and manage the ebbs and flows of each products workload.
The Advisor Formbuilder.govt role title only reflects part of the role.	Title change to Advisor, Product and Experience

- The Manager NZBN role is disestablished
- The Business Development Lead Fixed Term role expired on 29 March 2024 and is disestablished.
- The Business Connect Product Owner and Delivery Lead and Product Delivery Lead roles (both filled with contractors) are disestablished
- Title change for the Director Business Connect to Director Digital Business Enablement.
- Title change for Advisor, FormBuilder.govt to Advisor, Product and Experience

As a result of feedback, we have made the following adjustments:

1. While no adjustment is required to the position descriptions, you sought clarity on how the new Technical Product Manager and existing Product Manager roles are expected to operate together, and how they will be supported. My vision for this is that we will establish a forum to align the way we manage products consistently and the Product Managers are able to leverage successful changes in their respective areas.
2. Adjusted the job title of the Advisor, FormBuilder.govt to Advisor, Product and Experience to reflect the broader nature of this role.

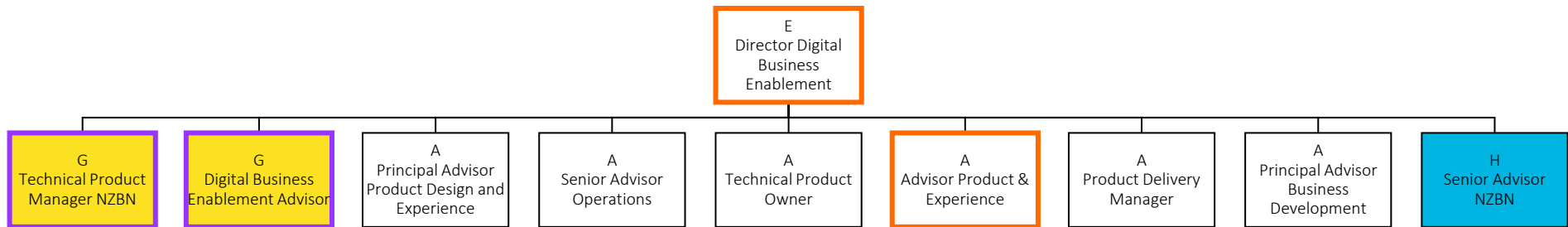
## Confirmed changes

- The NZBN and Business Connect team is combined into one team, as Digital Business Enablement.
- A new Technical Product Manager, NZBN is established
- The Business Connect Senior Advisor, Business Development role is disestablished
- A new Advisor, Digital Business Enablement role is established

# Proposal 1 – Product-led approach

## Confirmed organisational chart

KEY			
A	No change	F	Within-group branch change
B	Disestablished position	G	New position
C	Reporting line change	H	Minor scope and reporting line change
D	Minor scope change	I	Position title and unit change
E	Position title change	J	Allocated via expression of interest



## Proposal 2 – NZBN alignment for awareness and adoption with eInvoicing

### Summary of changes proposed

- Reporting line and minor position description change for the NZBN Senior Advisor, from NZBN Manager to Director Digital Business Enablement.
- It was also proposed that while the NZBN Senior Advisor role would continue to deliver NZBN work, a component of their work programme would be directed by the Head of Commercial Projects & Business Adoption in relation to eInvoicing. The Senior Advisor would also need to be able to support the NZBN technical product set.
- Disestablishment of the vacant Senior Advisor NZBN position.

### Your feedback on Proposal 2

The majority of feedback either agreed with the proposal as being sensible, or highlighted the perceived need for a Principal Advisor, NZBN.

The following table summarises feedback we received about Proposal 2:

Feedback themes	Response
Tighter working arrangements with eInvoicing makes a lot of sense.	-
Structural gap – Principal Advisor, NZBN adoption is required to coordinate/organise agencies and support operational policy and service design.	This function will be shared between the Senior Advisor NZBN and the NZBN Technical Product Manager. The NZBN product documentation will form the backbone for information about the products, including how they will be

	used, and importantly, how they will work in practice. While we expect there to be spikes in demand this will be supported by the wider team and the Director as required. Operational Policy work will be sourced from the TWSD Strategy Performance and Design team using the existing model for requesting and managing work.
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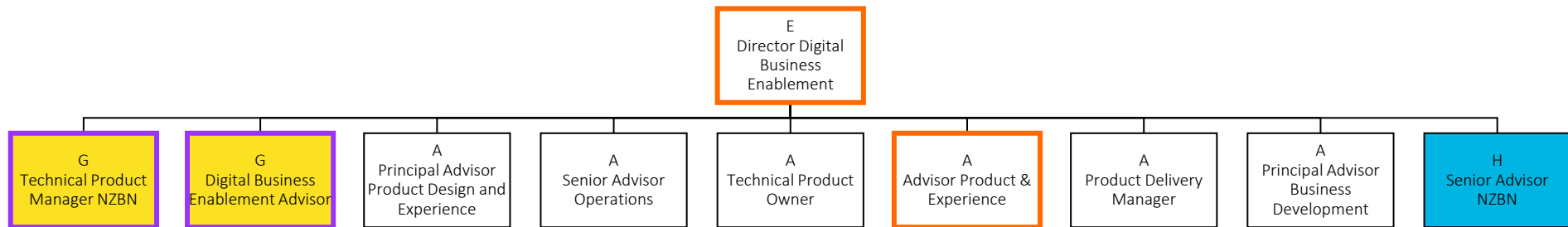
### Confirmed changes

After careful review of the feedback, we have not made any changes to the proposal and therefore the following changes are confirmed:

- Reporting line and minor position description change for the NZBN Senior Advisor, from NZBN Manager to Director Digital Business Enablement (title change to align with outcome outlined in proposal 1).
- NZBN Senior Advisor role becomes a shared resource with eInvoicing
- Senior Advisor would also need to be able to support the NZBN technical product set.
- Disestablishment of the vacant Senior Advisor NZBN position.

**Proposal 2 – NZBN alignment for awareness and adoption with invoicing**  
**Confirmed organisational chart**

KEY			
A	No change	F	Within-group branch change
B	Disestablished position	G	New position
C	Reporting line change	H	Minor scope and reporting line change
D	Minor scope change	I	Position title and unit change
E	Position title change	J	Allocated via expression of interest



## Summary of confirmed changes

### New positions

Proposal	Position title	Reporting line	Purpose	Confirmed salary band
1	Digital Business Enablement Advisor	Director, Digital Business Enablement	Provide support for the BC and NZBN product teams.	J
2	Technical Product Manager NZBN	Director, Digital Business Enablement	Establish the technical road map to improve technical products, driving the necessary delivery-related activities and being the central point for technical discussions.	V

### Disestablished positions

Proposal	Position title	Reporting line
2	Manager NZBN	Director, Business Connect
2	Senior Advisor NZBN (vacant)	Manager NZBN
1	Senior Advisor Business Development	Director, Business Connect
1	Business Development Lead (Fixed Term position, vacant)	Director, Business Connect
1	Product Delivery Lead (contractor position)	Director, Business Connect
1	Product Owner and Delivery Lead (contractor position)	Director, Business Connect

## Minor change

Proposal	Position title	Description of change
1	Advisor, Formbuilder.govt	Position title change to Advisor Product & Experience
1	Director Business Connect	Position title change to Director, Digital Business Enablement
2	Senior Advisor NZBN	Minor scope change Change in reporting line to Director Digital Business Enablement

## Appendix 1: Confirmed change process

Consistent with MBIE’s employment agreements and recruitment policy, the following information summarises the standard change processes which apply to the changes confirmed as a result of the consultation process. This includes reconfirmation, reassignment, selection, and redeployment.

### Reconfirmation

Following the consultation process your substantive position may be “reconfirmed”. In these circumstances your substantive position in the confirmed new structure is substantially the same as your current substantive position and you are the only person able to be reconfirmed to the role. Examples include - change in reporting line, title, a minor change in work content.

For reconfirmation to apply:

The position description you are being reconfirmed into is the same (or substantially the same) as what you currently do, and

Salary and other terms and conditions for the position are no less favourable, and

Location of the position is in the same local area (note: this need not necessarily mean the same building and/or the same street).

If your substantive position has been reconfirmed as part of the final structure, you do not need to take any action as you will automatically be reconfirmed into position.

Where there are more affected employees who could be considered for reconfirmation than the number of positions available in the new structure (i.e., where we are reducing the number of existing positions), then you may be subject to “contestable reconfirmation” via an Expression of Interest (EOI) process. In this situation we will use a contestable selection process to determine who is the best fit for the role. This process would be based on selection criteria from within the position description for the role.

### Reassignment

As part of final decisions, you may be confirmed to be “directly reassigned”. In these circumstances we will directly reassign you into a different but substantially similar role.

For direct reassignment to apply:

- The new or revised position description has been assessed as comparable to your current position and any change of duties are not so significant as to be unreasonable taking account of your skills, abilities and potential to be retrained; and
- You have the required skills, knowledge, experience, and abilities to undertake the position, as well as the potential for retraining on any new or unfamiliar aspects of the position; and
- The salary and other terms and conditions for the position are no less favourable; and
- Location of the position is in the same local area (note: this need not necessarily mean the same building and/or the same street).

If you are confirmed to be directly reassigned in the final structure you will not need to take any action as you will automatically be directly offered reassignment into the position.

Where there are more affected employees who are a direct match or currently perform a comparable role than the number of positions available in the new structure (i.e., where we are reducing the number of existing positions), then you will be subject to “**contestable reassignment**” via an Expression of Interest (EOI) process. In this situation we will use a contestable selection process to determine who is the best fit for the role. This process will be based on selection criteria from within the position description for the role.



## New positions

All new positions that are not filled via reconfirmation or direct reassignment, will be advertised internally first to employees affected by the change via an EOI process.

First consideration will always be given to affected employees over other applicants subject to them meeting the suitability requirements of the position.

Salary step ranges of new positions will be confirmed ahead of EOI processes, following this final decision, and communicated prior to applications.

## Selection and Expression of Interest (EOI) process

Where team members are confirmed as being significantly affected by any of the confirmed changes the following available options apply:

Express an interest in available positions within the confirmed structure that you are suitably qualified for by submitting an EOI form, and/or

Apply for any other existing MBIE vacancies that you are suitably qualified or experienced for. This can be done via the MBIE website.

Express an interest in voluntarily ending your employment without actively seeking redeployment opportunities within MBIE. MBIE may decline any expression of interest on the grounds that you have skills and experience that need to be retained and a reassignment option is available.

You will be considered an affected employee if you are permanently employed in a position that is:

- To be disestablished;
- To be changed to the extent that it cannot reasonably be considered to be the same position or a substantially similar position; or
- Subject to a significant location change outside of the current local area.

Please note that you will not be considered an affected employee if your substantive position is confirmed as having a change in business group, reporting line, job title or work location (where work location is within the “same local area” or region).

To participate in an EOI process you would need to submit an EOI form which would allow you to express interest in the confirmed new positions identified as available to you and for which you are suitably qualified. Using the EOI form you can provide information such as your capabilities, experience and examples, for the relevant selection criteria for the roles you are expressing an interest in. The selection criteria is outlined in the final position descriptions (attached). For people leader roles selection criteria may also include the Leadership Success Profile. A CV is not required as part of an EOI submission, however if you wish to provide one this is optional. You may also provide additional supporting information as part of your EOI, whether this be a covering letter, or other additional information such as location preference. However, please note that this would not be mandatory.

Once the EOI and/or advertisement period closes, all submissions would be shortlisted against the position criteria (such as the knowledge, skills, experience, and behavioural competencies required).

Where applicable, a panel interview will be used as a contributing selection tool to assess the demonstrated skills, experience and qualifications against the selection criteria as outlined in the position description. Action would be taken to minimise the number of interviews that any affected employee would be asked to attend, i.e. combining panels where appropriate for employees who have an EOI for multiple vacant roles. There may also be instances where an assessment and decision can be made based on the information provided in an applicant’s EOI submission and no additional information or interview would be required.

For some positions, additional selection tools may be appropriate, including:

- Demonstrated skill and experience level against the key accountabilities and deliverables as outlined in the position description.

- Consideration of skills, experience and qualifications against the person specifications as outlined in the position description.
- Consideration of skills and experience against the Leadership Success Profile.
- Presentation and/ or role specific testing.

All applicants will be advised if additional selection tools are required.

## Selection and Recruitment Timeline

Where possible timeframes will be designed to enable recruiting People Leaders (existing and new where applicable) to lead the shortlisting and selection processes for their teams.

Timelines for each phase of recruitment will be set out in advance and recruiting People Leaders will be expected to treat this as a priority. The purpose of this is to ensure that processes are coordinated where they need to be and completed in a timely way.

## Redeployment

If you wish to apply for any other existing MBIE vacancies (i.e. vacancies that are being advertised separately to the change processes), this can be done via the MBIE careers site at any stage of the process.

If you are considered an affected employee, this will need to be indicated as part of your application as first consideration will always be given to affected employees over other applicants subject to them meeting the suitability requirements of the position. Where applicable, a panel interview will be used as a contributing selection tool to assess the demonstrated skills, experience and qualifications against the key accountabilities and person specifications as outlined in the position description. In situations where there is more than one affected employee who meets the suitability requirements of the position an assessment will be made of the employee who is best for the role.

## Review process

If you disagree with the application of this process, including for example your reconfirmation or direct reassignment into a position as part of the final structure, you have the right of review. This process is set out in your employment agreement. You are encouraged to raise any concerns with your People Leader at the earliest opportunity so these can be worked through with you on a case-by-case basis.

## Secondments and acting arrangements

If you are currently on secondment or acting in a different position, there may be decisions confirmed for that position as well as your permanent substantive position. However, you will only be considered an affected employee if your permanent substantive position is significantly impacted.

People will continue in their temporary position until the end of the term currently in place unless otherwise advised.

## Process for casual and fixed term employees

Casual and fixed term employees, by the nature of their employment agreements, will not have access to the change processes set out above.

Upon completion of the change management process for affected permanent employees, any remaining vacant positions in the new structure would be openly advertised through standard recruitment and selection processes and any casual or fixed term employees would then be able to apply.

## Appendix 2: Support through change

Work is a big part of your life. During organisational change, it's normal to have feelings of uncertainty, shock, anger, frustration, confusion, scepticism, and impatience. Please ask for support when you need it and remember to be understanding towards your colleagues who may be feeling anxious or distracted. You can talk to your People Leader, colleagues and/or union representative or the People and Culture team.

### Wellbeing support options

We recognise that change may be difficult and encourage you to reach out to your support network and draw on the resources available to you. You can:

- Talk to your People Leader
- Contact your union delegate or representative ([PSA](#)) / ([NUPE](#))
- Reach out to the [Wellbeing, Health and Safety Team](#)
- Use our [Employee Assistance Programme](#), which provides support for both work and personal life
- Call or text [1737](#) to access free counselling services from the national telehealth service.

### Learning support options

Focusing on your personal growth and development is a helpful way to direct your attention during times of change and uncertainty – to reinforce your skills and explore career interests.

There are plenty of resources and directories to explore within MBIE, including:

- [Learn@MBIE](#) – our central learning platform that holds many free e-learning courses, including a series of e-learning modules focused on [change](#), suitable for all staff.
- [Percipio](#) – the world's largest online learning library. To access Percipio, select 'team/enterprise subscription' and then enter 'MBIE' in the site name field.
- [MBIE's library](#) – a large catalogue of books and scholarly works focused on subject expertise as well as broader skillsets like leadership capability.
- You can also reach out to People & Culture to discuss your development interests.

### Career development support

MBIE's ([Career Services | EAP Services Limited](#)) can assist with general career advice and is available for self-referral. This also includes budgeting and financial advice, personal development and coaching and personal legal advice.