



Shika ni akεpιαa jarayeli

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New York Immigration Coalition
nyic.org



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Gbe nɔ ni Oootsɔ Okɛ Wolo nɛɛ Atsu Nii

Nɔ kome ko ni anyɛɛɛ ashɛ sɛɛ kɛji aato loo aatao ni jarayeli aya nɔ ji gbɛi srɔtoi anɔ ni aaatsɔ kɛna shika kɛmɔ naagbai anaa yɛ jarayeli mli. Gbɛfalɔi-amɛhiɛ jarayeli nitsumɔ bibii ni ehe nitsulɔi ni yikulɛ feɔ 33.8% yɛ New York maŋ lɛ mli ni eji wɔhiɛnɔkamɔ akɛ wɔbaatsɔ shɛɛwiemɔi kɛ nibii ni baaha amɛnitsumɔi aya nɔ lɛ anɔ kɛha amɛna amɛle nibii ni baaha amɛnitsumɔi lɛ aya nɔ jogbanɔ.

Wolo nɛɛ baafɛɛ dade kɛha gbɔi ni hiɛ jarayeli nitsumɔi bibii akɛ shishijɛɛ nɔ ko kɛha jarayeli nitsumɔ shishitoo, gbɛi srɔtoi anɔ ni aaatsɔ ana shika, kɛ gbɛi anɔ ni abaanyɛ atɔ afa shika. Shika kɛ nitsumɔ taomɔ gbene ni obaako lɛ baatsɔɔ ojarayeli nitsumɔ lɛ shikamɔ kɛ owɔsɛɛ shika sane mli hu. Esa akɛ okwɛ shika gbɛjianɔtoo ni ooko lɛ wamɔ kɛha jarayeli nitsumɔ mli otii lɛ anamɔ kɛ agbɛnɛ nɔ ni baaye ebuɛ oshikataomɔ nihiamɔnii.

Nibii komɛi tamɔ apletohamɔ kɛ hegbɛwolo hamɔ nɛkɛ lɛ, amɛfataaa nibii ni abaawie he yɛ wolo nɛɛ mli lɛ he. Ana wolo nɛɛ akɛ wolo ni baaye ebuɛ jarayeli nitsumɔ shika gbɛjianɔtoo he nilee. Yaa biɛ koni oyakane nibii ni kɔɔ gbɔi ajarayeli nitsumɔ bibii gbɛjianɔtoo lɛ he nii <https://www.nyic.org/immigrant-small-business-guide/> koni ole nibii krokomɛi hu.

Nitsumo gbejianotoo shishinumo

Dani obaato oyiŋ ye shika gbejianotoo keha ojarayeli nitsumo le, esa ake oto jarayeli nitsumo gbejianotoo le shishi. Jarayeli **nitsumo gbejianotoo** ni tamɔ hemokɛyeli ni ayɔɔ ye omli nee, baaha mei ni faa shika ale keji eehe bo shikafaa. Ehaa anaa onukwayeli, loo keji esa ake apia onitsumo le ye shika gbefan. Shikafalɔi leo ene kejeɔ otsutsu shika sane mli ke onokwa ni oye ye shikafaa nyomɔwoo mli.

Agbeleɔ jarayeli nitsumo shika gbejianotoo le ye nitsumo le gbɛi amlɩ. Ene haa anaa ake ojarayeli nitsumo ke bo diɛntse oshika gbejianotoo le, srɔto ye mli. Ene he hiaa jogbanɛ ejaake:

- Keji ohie shika gbejianotoi srɔtoi enyo le, oshika sane damɔ shi jogbanɛ keji no gbonyo ko ba ojarayeli nitsumo le mli
- Ojarayeli nitsumo le baana no ko edamɔ no bo ni afee ni onye ona shikafaa kroko loo ona shika keje he ni anaa shikawamɔ ye.
- Obaanye ona bo ni oshika shikamɔ yɔ keha jarayeli shikafitemɔ ke toowoo.

Nitsumo Gbejianotoo Blema Sane

Nitsumo gbejianotoo blema sane haa gbɛ gbeleɔ kehaa wamɔ ye shika gbefan, wɔsɛɛ oshra hebuu, ni ewaa mei ni aaasumɔ ake ake bo atsu nii, mei ni haa bo jarayeli nibii, ke mei ni heɔ ni ameyahɔɔ fee ni ameleɔ keji amɛbaasumɔ ni amɛke bo atsu jarayeli nitsumo le. Neke nitsumo gbejianotoo blema sane nee baaha mei ni fataa ohe ke mei ni faa bo shika fee ale keji ojarayeli nitsumo le baashwere ni seenamɔ hu aaaba he lo.

Shikafalɔi hu damɔ shika gbejianotoo blema sane le no kekweɔ ake ehi ake aha bo hegbe jeye jara loo afa bo shika. Adamɔ bo diɛntse oshika gbejianotoo ke nitsumo shika gbejianotoo le anɔ keleɔ keji ehi ake afa bo shika.

Keji shika gbejianotoo nitsumochei tamɔ Experian, Equifax, ke Dun & Bradstreet bakwe oshika gbejianotoo woji amlɩ le nibii anɔ ni **amedamɔ ji**:

Afii abo ni oye ye jarayeli nitsumo le mli	Shikafaa abo ni otso mli ye nyɔji neehu (9) mli	Shikafaa abo ni bo diɛntse ogbele ye nyɔji ekpaa (6) mli
Shii abo ni oke sɛɛ ke nyomɔwoo	Onitsumo le dale	Oshika nyomɔwoo gbejianotoo ye nyɔji nyɔɔma ke enyo (12) ni eho le mli

Gbɛi Anɔ ni Atsɔɔ Ketɔɔ Nitsumɔ Gbɛjianɔtoo Shishi

<p>Kɔ Bɔ ni Osumɔ Ake Jarayeli Nitsumɔ le Shikamɔ Aji</p>	<ul style="list-style-type: none"> • Ye jarayeli nitsumɔ shikamɔi amlɔ le, kaaha bo diɛntse oshika gbɛjianɔtoo ke jarayeli nitsumɔ shika gbɛjianɔtoo le ka nɛle kome nɔ beja eyafee anɔkro nitsumɔ. • Obaanye okase nibii babao ni kɔɔ jarayeli nitsumɔ shikamɔ he ye biɛ: https://www.nyic.org/immigrant-small-business-guide/
<p>Taomɔ Nitsumɔ Yɔsemɔ Yibɔ le (EIN)</p>	<ul style="list-style-type: none"> • Nitsumɔ yɔsemɔ yibɔi ni afoɔ nɔ kuku ake 'EIN' ni afoɔ le tsemɔ ake 'Federal Tax' yɔsemɔ yibɔi le. Ehaa ayɔɔ nitsumɔ le oya. Ojarayeli nitsumɔ le hiaa EIN nɛɛ bɔ ni afee koni onye ofaili too ni sa ake owo, ogbele jarayelki nitsumɔ fotro ye shikatoohɛ, koni onye obi koni aha bo jarayeli nitsumɔ wolo, hegbɛnmɛɛ wolo ke nitsumɔ he mli wolo • Obaanye oya biɛ koni oyatao EIN ketɔɔ IRS dade le nɔ: https://www.irs.gov/ein
<p>Gbelemɔ Jarayeli nitsumɔ fotro</p>	<p>Ehe hiaa jogbanɔ ake ogbele jarayeli nitsumɔ shika fotro ye shikatoohɛ le bɔ ni afee ni ojara bo diɛntse oshikafitemo ke nitsumɔ le shikafitemo mli jogbanɔ. Shikatoohɛi le hu baaye abua bo keji eeɛba le ake ootao shikafaahe.</p>
<p>Ke nihɔɔlɔi/Mei ni haa bo nibii ana shramɔ kpakpa</p>	<p>Mei ni haa bo nibii, nibii amlɔ agugui, ke nibii krokomei ni jɛɔ nihɔɔlɔi ke mei ni haa bo nii anɔɔ le waa ni ojarayeli nitsumɔ le maa shi jogbanɔ</p>

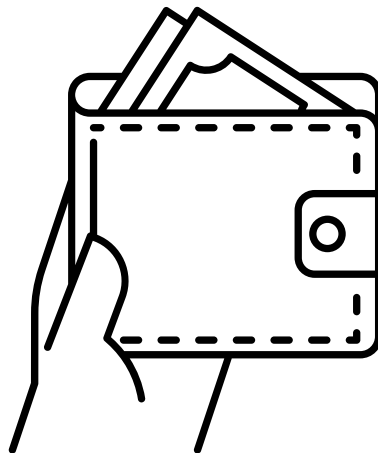
Bo diɛntɛ oshika

Kɛji akɛ bo diɛntɛ oshika ɛ atsɔ akɛ **bo diɛntɛ okɛ oshika** woɔ nitsumɔ ɛ mli. Ekaaa shi kwraa akɛ oona jarayeli nitsumɔ hei hielɔi ni ye shika ni fa kɛha shika abɔ ni nitsumɔ ɛ hiaa ɛ, no hewɔ ɛ esa akɛ amɛkɛ amɛhiɛ afɔ hei krokomei tamɔ maɔ jara loo shika kɛ niamliwoo, aɔkro shika kaadi, loo shikafaa.

Kɛji okɛ bo diɛntɛ oshika wo jarayeli nitsumɔ ɛ mi ɛ, ehaa bo hɛnyeli ni onyɛɔ ofɛɔ nɔ ni osumɔɔ ni onaa 100% sɛnamɔ kɛjɛɔ nihɔɔmɔ kɛ shika ni okɛwo nibii krokomei amlɛ ɛ amlɛ. Ehe hiaa akɛ ole akɛ kɛji okome too okɛ oshika wo nitsumɔ ɛ mli ɛ, beɛ oshrai fɛɛ ni aaaba nitsumɔ ɛ mli ɛ tere bo.

Kɛji bo diɛntɛ okɛ oshika wo nitsumɔ ɛ mli ɛ, okɛ onane maa shi akɛ nitsumɔ ɛ ashwere ye be kuku ko sɛɛ. Ootao ni ona shika ni okɛwo nitsumɔ ɛ mli ɛ nɔɔɔ.

Kulɛ sa akɛ gbɔmɛi nɛɛ kɛ amɛhiɛ fɔɔ shikatoohɛi aɔɔ shi bei babaoɔ ɛ amɛbiɔ wekumɔi kɛ nanemɛi koni amɛye abua amɛ loo amɛbiɔ mɛi krokomei.



Weku ke Nanemei

Weku ke nanemei ji mei klenklen ni Jarayeli nitsumo bibii nee ke amehie fɔ ameno ejaake ameke ame ye jogbanj ni agbene amehes otii ni ka nitsumo le hie ke nibii ni mo le aanye afee le ameyeo.

Nibii komei ni tsio jarayeli nitsumo nee anaa keji amemiitao faahe ke mei ni ke ameshika aaawo nitsumo le mli le hewo le, amesumoo ni ameke amehie afo wekumei ke nanemei ano. Amebaanye ametsɔ nilee, shikafaa, loo shika ke nitsumo mliwoo no keye abua nitsumo le. Amenyee amehaa shika ni naagbai loo nibii etsiii naa loo afaa shika le ni ake nibii ni haaa agbigbli mli ato he keji eba le ake awo shikafaa le he nyomo.

Ye anokwale ye oshrai ni baa nitsumo le mli le he koni oha nibii afee fanj aha mei ni waa bo loo fa abo shika le. Ke ohie afo nibii nee ano keji ootao wamo ko keje nanemei ke wekumei adenj:

<p>Ha ale no ni otao</p>	<ul style="list-style-type: none"> • Ha ale shika abo ni otao keha oti ko ni ka ohie le
<p>Ha onifeemɔ le afee fanj</p>	<ul style="list-style-type: none"> • Meni ji oshika ke nitsumo mliwoo gbejianotoo? • Meni ji nibii ni bo hu okewo nitsumo le mli? • Meni ji oshrai ni yoo mli?
<p>Na ninmaa nɔdaamɔ ko ni tsoo shika ni ofa he gbejianotoo le</p>	<ul style="list-style-type: none"> • Shika ni ofa ke ehe kra le fee • No ni hewo ni ofa shika le • Gbekpaamo ni aba keha shika le he nyomawoo-awo fee shi kome loo awo nyomo le fiofio; shika abo ni awo ye nyomawoo fee nyomawoo mli • Nyomawoo le gbejianotoo ni tsoo be ni aje nyomawoo le shishi ke be ni ake nyomawoo le baaba naagbee. • No ni baaba keji awooo nyomo le.

Mɛi adɛŋ shika taomɔ

Mɛi adɛŋ shika taomɔ ji kɛji otao nitsumɔ mli nifeemɔi ahe shika ɛ kɛjɛ akutso ni oyɔɔ mli ɛ mlibii adɛŋ. Afeɔ enɛ ketsɔɔ kpaa dadei ɛ anɔ (intanɛti).

Ayɛ mɛi adɛŋ shika taomɔ enyɔ ni obaanyɛ oketsu nii yɛ ojarayeli nitsumɔ bibioo ɛ mli:

- **Akɛ-nɔ ko shika taomɔ** - Kɛji otao shika ɛ kɛjɛ mɛi adɛŋ ni ahee nyɔmɔwoo ko kwraa kɛjɛɛ odɛŋ. Neke oshra-ni yɛ ŋwɛi kɛ oshra-ni yɛ shishi gbɛjianɔtoo nɛɛ hi kɛha jarayeli nitsumɔ bibii ɛ.
- **Ato-najianj shika taomɔ** - mɛi ni baaha bo shika ɛ baahe nɔ ko, nitsumɔ mli nii ko, loo hiamɔnii ko kɛha shika ni amɛha ɛ. Tamɔ, ootao shika kɛha blodoshaa nitsumɔ dade ko kɛha oblodoshaa nitsumɔ ɛ, obaanyɛ otse nibii tamɔ keeki anɔ kɛha mɛi ni waa bo kɛ shika ɛ kɛji amɛhe eko.

Sɛɛnamɔi kɛ Naagbai ni yɔɔ mɛi adɛŋ shikataomɔ mli

Mɛi adɛŋ shikataomɔ haa sɛɛnamɔi srɔtoi babaoɔ tamɔ ehaa mɛi babaoɔ leo nitsumɔ ɛ, ehaa anaa nihelɔi babaoɔ ni ebaa shika ni anaaa yɛ nihɔɔmɔ mli ɛ shi kwraa. Obaanyɛ ofee shigbɛlɛmɔ kɛtao nitsumɔi krokomei ni damɔ mɛi adɛŋ shikataomɔ nɛɛ nɔ ketsu nii kɛtao nibii n amɛfee ha gbɔmɛi ɛ kɛ kɛji nitsumɔ ɛ tee nɔ jogbanj.

Shi mon, sɛɛnamɔi ni yɔɔ mɛi adɛŋ shikataomɔ ɛ damɔɔɔ ŋɛɛ kome nɔ ejaake edamɔɔ ohesale kɛha mɛi ɛ taomɔ nɔ.

Hei komɛi tamɔ Kickstarter, Indiegogo, kɛ GoFundMe nɛkɛ ɛ, anaa wamɔ kɛjɛɔ mɛi adɛŋ yɛ jɛmɛ. Obaanyɛ okɛ nibii ni ohɔɔ loo nibii ni onitsumɔ ɛ tsuɔ afo jɛmɛ koni otsɔɔ shika abɔ ni otaoɔ, kɛ be ni ka shikataomɔ ɛ nɔ. Shi na ole akɛ kɛ shika ni ona ɛ haaa bo kɛji onyɛɛ onina oti ni okɛfo ohie ɛ ni amɛbiɔ akɛ owo nyɔmɔ kɛha nitsumɔ ni ametsu amɛha bo ɛ kɛha kaadi ni akɛ shika woɔ nɔ ni anyɛɔ akɛjɛɔ shika hu ɛ hamɔ.



Mɛi adɛŋ shikataomɔ: Hei

Hei	Sɛɛnamɔi	Naagbai
<p style="text-align: center;">KickStarter www.kickstarter.com</p>	<ul style="list-style-type: none"> • Nihamɔ he ko ni haa oleɔ mɛi ni waa bo lɛ nii tamɔ nibii ni amɛbaanye amɛhe kɛ nibii anɔtsemɔ. • Mɛi adɛŋ shikataomɔhe ko ni ale jogbanŋ 	<ul style="list-style-type: none"> • Onine shɛŋ oshika lɛ nɔ kɛji onyɛɛɛ oshɛ oti ni okɛfɔ ohie lɛ • Awɔɔ 5% nyɔmɔ • Awɔɔ nitsumɔ ni atsu aha bo lɛ nyɔmɔ ni shɛɔ (3%-5%)
<p style="text-align: center;">GoFundMe www.gofundme.com</p>	<ul style="list-style-type: none"> • amɛnitsumɔ nyɔmɔwɔo lɛ ka 0% • Shika ni onaa fɛɛ baa oɔɔŋ kɛji oshɛ oti ni ka ohie lɛ nɔ loo oshɛɛɛ nɔ • amɛtsuɔ nii be fɛɛ be 24/7 	<ul style="list-style-type: none"> • kaadi ni akɛ shika toɔ nɔ ni akɛwɔɔ nyɔmɔ he nyɔmɔwɔo
<p style="text-align: center;">Indiegogo www.indiegogo.com</p>	<ul style="list-style-type: none"> • Oye hegbe ni otoo bo diɛntɛ oti ni okɛtaoɔ shika lɛ (fɛɛ loo obe oti ko kwraa) loo shikataomɔ ni ka shi (online baashe shika ni obaana lɛ nɔ kɛji oshɛ oti ni ka ohie lɛ nɔ loo oshɛɛɛ nɔ) • 'Indiegogo InDemand' haa oshikataomɔ lɛ yaa nɔ kɛji online she shika ni otaoɔ lɛ nɔ ogbenaa. 	<ul style="list-style-type: none"> • Aheɔ bo 5% kɛha nitsumɔ lɛ • Awɔɔ mɛi ni tsuɔ shika lɛ he nii lɛ nyɔmɔ hu

Shikakee

Shikakee ji shika ko ni ahaa jarayeli nitsumo ko koni amekafee no potee ko. Shika nee ejee man nitsumoi tamoo amralo gbeji, shikatoohai/shifaahei, loo nitsumoi ni naa nitsumo he kpa ye no ni ametsuo mli.

Keji oofa shika le, shikafaloi le taoo ake amele keji obaanye ni owo shika ni ofaa le he nyoomo, shi nitsumohei ni ke shika keo le taoo ake oke ame atsa yaa ketsu no potee ko he nii loo afee no potee ko. Tamoo shika ni afa le, mei ni haa shika le biii kone awo shika le nyoomo ni bei pii le, ametaooo nitsumo mli nifeemoo hu.

No kome ko hu ni anaa kejee shika ni akeo mli ji ake, ametaooo shika shikamo ko kwraa dani amekoo shika le. Shi moon, shikakee mli nitaomoo le amli wa ni anyeee no aye, towoo he nibii, ke bo ni shikakelo le sumoo ni oke shika le atsu nii aha. Akeni adamoo bo ni nitsumo le mli nifeemoo ke shikakelo le hienokamo nibii ano kehaa shika nee hewo le, shikakee taomoo mli nibii amli waa ni mei fioo pe ni nine shee no.



Shikafaa

Ƙeji osumwɔɔ ni oke oshika wɔɔ onitsumɔ le mli le, bele nɔ ni pe nɔ ni ohie baaka ji shikafaa. Nitsumɔ **shikafaa** haa oshika sane damwɔ shi jogbanɗɗ, oheɔ nitsumɔ dadei ni jara wa, ni ehaa onitsumɔ le daa.

Tamɔ daadaa jarayeli nitsumɔ shikafaa le, jarayeli nitsumɔ bibii shikafaa he kpai ye shikpɔɗɗ kwraa, keji aawo nyɔmɔ hu le, emli waaa kwraa, ni keji ootao hu le, tɔle be mli.

Nibii anɔ ni adamwɔ keji aatao ni afa shika

- Shika le Kenitsumɔ
 - Shikafalɔi le sumwɔ ake ostɔɔ ame bo ni oke shika le baatsu nii aha, no hewɔ le, ha nɔ hewɔ ni otaɔɔ shika le afee fanɗɗ keji ootao shikafaa.
- Nyɔmɔ abɔ ni obaawo
 - Ani obaanyɛ owo shika ni okɔɔ le he nyɔmɔ fiofio daa nyɔɔɗɗ gbele?
 - Ani obaanyɛ ni owo hekpa folo nyɔmɔ?
 - Ani obaanyɛ otsi shika ni ofa le he nyɔmɔwɔo le oto be kroko?
- Nyɔmɔɔɔɔ
 - Obaanyɛ ni owo hekpa ni ka nyɔmɔɔɔɔ le nɔ le?
 - Ani keji owo nyɔmɔ le oya le, aye nɔ ko ni abaaake bo?
- Be
 - Be ni sa ake obɔi shikafaa gbɛjianɔtoɔ le he nitsumɔ ji be ni shika le he ehiaaa bo. Shikafaa gbɛjianɔtoɔ le fa ni eyeɔ be, ene hewɔ le, esa ake oleɔ ohiamɔi nibii oya.



Shikafaa gbejianṣoo

<p>Kwẹmṣ oshikafalṣi lẹ</p>	<ul style="list-style-type: none"> • Klẹṅklẹṅ lẹ, kẹ shitoohei ni yṣṣ omarṅ loo shikafaahei ni ni okẹ amẹ ye shikatoṣ he gbejianṣoo momo aje shishi. Keji shikatoṣhe lẹ fataaa hei ni okwẹṣ lẹ he lẹ, marṅ kẹ akutsei shikafaahei kẹ Marṅ Nṣyaa Shika nitsumṣhei hu ji hei komṣi ni obaanyṣ okẹ ohie atṣṣṣ.
<p>Le shika abṣ ni otaṣ akẹ ofa lẹ</p>	<ul style="list-style-type: none"> • Le shika abṣ ni otaṣ kẹha nibii ni obaahe lẹ • Le keji onyṣmṣṣṣ lẹ damṣ nṣ kome pṣ nṣ loo efṣṣ kaa be fṣṣ be.
<p>Kwẹmṣ shikafalṣ lẹ nibii ni etaoṣ</p>	<ul style="list-style-type: none"> • Esa akẹ onu woji ni yṣṣ kẹha shikafaa lẹ ashishi jogbanṅ dani okẹya jṣmṣ
<p>Le nṣ hewṣ (Bṣ ni okẹ shika lẹ baatsu nii aha)</p>	<ul style="list-style-type: none"> • Nṣkwṣmṣ nṣ <ul style="list-style-type: none"> ◦ Kẹhe nitsumṣ dadei hei loo nibii jaa kẹha nihelṣi ◦ Ahe loo atao tsu/shwapo ko hic ◦ Awo nitsulṣi anyṣmṣ
<p>Buu shika ni ofa kẹ ehe kpa lẹ nyṣmṣwoṣ lẹ fṣṣ</p>	<ul style="list-style-type: none"> • Na shifimṣ akẹ obaanyṣ owo daa nyṣṣṅbele nyṣmṣ ni sa akẹ owo lẹ dani okplṣ shikafaa lẹ nṣ. • Le bṣ ni otaṣ akẹ owo shika ni ofa lẹ nyṣmṣ lẹ oha ni keji osumṣṣ akẹ be lẹ sṣṣ atṣṣ loo oosumṣ nṣ ni sṣṣ ekṣṣṣ. • Maa nṣ mi akẹ, obaanyṣ awo nyṣmṣ ni ooowo lẹ nṣ fioo daa nyṣṣṅbele loo keji nakai nṣṅṅṅ daa.

Jarayeli nitsumo bibii shikafaa gbejianotoo nibii

Keji ofee kralo ake ootao ni oyafa shika le, esa ake oto *shika ke jarayeli nitsumo* woji keha shikafaa le taomo

Shika gbejianotoo woji

Obaahia nibii nee

- Bo diɛtse ke jarayeli nitsumo le toowoo woji
- Shika gbejianotoo wolo ni hie
 - Sɛenamɔi ke shigbeemɔi, hei ni fee ye hegbo yeo, ke agbene bo ni shika yaa ni ebaa wolo hu.
- Bo diɛtse owiemɔi ni enemɔi fata he
 - 'Social Security' yibɔi loo 'ITIN' yibɔi, shika ni baa odɛɛ he sane, nibii ni etee no sane, ke nyomowoo ke shika fotro shɛɛwiemɔi.

Jarayeli nitsumo mli woji

- Jarayeli nitsumo le shikamo ke mla hegbe woji
 - Niɲmaa ni koɔ ohemo he
 - Jarayeli nitsumo le ke wojianwooo ke hegbehamo wolo
 - Mlai ke nibii ano ni adamoo ketsuo nii le
 - Keji ake ha ni otsuo nii le he bo keha be kredɛɛ ko le, ke eno woji loo nibii ni omala ano woji ni he hiaa onitsumo le atsɔɔ
- Jarayeli Shikamo
 - Biɛ ji he ni sa ake oha mei ni oyaafa shika ye amɛɛɛɛ le ana ale ake, ebaahi ake amɛke ameshika baawo nitsumo le mli. Sa ake shika ni okpaa gbɛ ake obaana, oti ni ka nitsumo le hie, ke gbɛi srɔtoi ano ni oootsomɔo fee ahi mli.

Keji ootao shɛɛwiemɔi ni koɔ jarayeli nitsumo le mli woji ahe le, yaa biɛ koni oyakwe: <https://www.sba.gov/funding-programs/loans/7a-loans>

NYS Akutso Nɔyaa Shika Nitsumɔhei

Akutso Nɔyaa Shika Nitsumɔhei waa gbɔi, nitsumɔi ni yei tara naa, ke akutsei ni ameshika sane ye shikpɔŋ ketsɔɔ shikafaa ni hekpa le ye shikpɔŋ kwraa, shikakee gbenai, ke shika gbɛjianɔtoo nibii krokomei tamɔ aŋkroaŋkro gbetsɔɔmɔ ke tsɔsemɔ nifeemɔi anɔ.

CDFI hu ji mɛi ni jee shika pɛ amɛfaa loo amɛkeɔ shi mon amɛhaa anaa nilee ni kɔɔ nitsumɔ le shishijee, hei ni aaanye ana shika keje, ke gbɛi anɔ ni aaatsɔ aha jarayeli nitsumɔ le ada. Naa NYS ni kwɛɔ CDFI nibii anɔ ketsuɔ nii piamɔ nibii ni amɛyɔɔ kɛha ojarayeli nitsumɔ gbɛfaa le:

Accompany Capital Accompanycapital.org	BOC Capital Boccapital.org
Renaissance Economic Development Corporation renaissance-ny.org	Pursuit https://pursuitlending.com/
TruFund Financial Services https://www.trufund.org/	Obaana CDFI nitsumɔhei krokomei hu ni yɔɔ 'New York' maŋ le mli le ye keji osra https://www.nyscdfi.org/nyscdfis