

**Ho tšehetsa khoebo ea hau
e nyane ka lichelete**
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New York Immigration Coalition
nyic.org

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NYIC

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Mokhoa oa ho Sebelisa Tataiso ena

Senotlolo sa ho qala kapa ho holisa khoebo e nyane ke ho utloisisa likhetho tsa lichelete tse teng ho u thusa ho fihlela litlhoko tsa khoebo ea hau. Bajaki - ba nang le likhoebo tse nyane ba etsa karolo ea 33.8% ea baahi ba ikemetseng Naha ea New York mme ke sepheo sa rona ho hokahanya sechaba sena le tlhaiso-leseling e nepahetseng le lisebelisoa tse inehetseng ho thusa bajaki ba likhoebo tse nyane le bo-rakhoebo ba tsoang kante ho naha.

Tataiso ena e tla ba sesebelisoa bakeng sa beng ba likhoebo tse nyane tsa ba tsoang kante ho sebedisoa joalo ka selelekela sa ho theha mekoloto ea khoebo, kakaretso ea likhetho tsa lichelete, le moralo oa kopo ea kalimo e akaretsang. Likhetho tsa lichelete tseo u li khethang li tla ama sebopelo sa khoebo ea hau le bokamoso ba lichelete. Ho bohlokoa ho nahana hore na chelete e ka u thusa joang ho fihlela sepheo sa hau sa khoebo le ho koahela litlhoko tsa hau tsa lichelete.

Tataiso ena ha e akaretse litlhokahalo tse joalo ka laesense kapa liphemiti.

Tataiso ena e lokela ho sebelisoa e le kakaretso ea kakaretso ea mehopolo ea lichelete tsa khoebo. Ka kopo, hlahloba Tataiso ea rona ea Khoebo e Nyane ea bajaki ho <https://www.nyic.org/immigrant-small-business-guide/> bakeng sa lisebelisoa tse ling.

Ho utloisisa Mokitlane oa Khoebo

Pele u etsa qeto ea ka lichelete bakeng sa khoebo ea hau, u batla ho theha mokitlane oa khoebo. **Mokitlane oa khoebo**, joalo ka mokitlane oa motho ka mong, o tsebisa ba alimang hore na o alima ka mokhoa o bolokehileng. E thusa baalimi ho lekanya ho tšoaneleha, kapa hore na khoebo e loketse hakae ho fumana tšehetso ea lichelete. Ba alimang ba tseba sena ka ho sheba nalane ea khoebo ea hau ea lichelete le bokhoni ba ho lefa melato.

Mokitlane oa khoebo o lokela ho buloa ka lebitso la khoebo. Sena se tiisa hore khoebo ea hau le mokitlane oa hau li arohane. Sena se bohlokoa hobane:

- Mehala e arohaneng ea mokitlane e boloka mokitlane oa hau o bolokehile litlamorao life kapa life tse mpe tseo khoebo ea hau e ka tobanang le tsona
- Khoebo ea hau e ka qala ho etsa sekoloto le ho ntlafatsa menyetla ea hau ea ho fumana likalimo le mehloli e meng ea lichelete
- U ka tseba hantle litšenyehelo tsa khoebo bakeng sa makhetho

Nalane ea Mokitlane

Nalane ea mokitlane e ama menyetla ea lichelete, litefiso tsa inshoreense, 'me e thusa bao e ka bang balekane ba khoebo, barekisi le barekisi ho etsa qeto ea hore na ba ikemiselitse ho sebetsa le khoebo ea hau. Nalane ea mokitlane e tsebisa balekane le ba alimang hore na khoebo ea hau e ka hola le ho ba le phaello.

Ba alimang le bona ba sebelisa nalane ea mokitlane ho bona hore na ba ka amohela khoebo bakeng sa likalimo. Ho nahanoa ka bobeli nalane ea mekoloto ea motho le ea khoebo ha ho etsoa qeto ea ho tšoaneleha bakeng sa kalimo.

Ha mekhatlo ea tlaleho ea mokitlane e kang Experian, Equifax, le Dun & Bradstreet e lekola mekoloto oa hau hangata ba sebelisa lintlha tse **latelang**:

Lilemo tse Khoebong	Melato ea mokitlane e sebelisitsoe likhoeling tse 9 tse fetileng	Mehala ea mokitlane e butsoe likhoeling tse 6 tse fetileng
Palo ea litefo tsa morao-rao	Boholo ba indasteri le Khampani	Nalane ea tefo ea likhoeli tse 12 tse fetileng

Mokhoa oa ho Theha Mekitlane oa Khoebo

<p>Khetha Sebopeho sa Khoebo</p>	<ul style="list-style-type: none"> • Mehaho eohle ea khoebo e arola khoebo ea hau ho mekitlane oa hau ntle le ho ba le mong ka mong • U ka ithuta haholoanyane ka mekhoa ea khoebo mona: https://www.nyic.org/immigrant-small-business-guide/
<p>Fumana Nomoro ea Boitsebiso ba Mohiri (EIN)</p>	<ul style="list-style-type: none"> • EIN e boetse e tsejoa e le Nomoro ea Boitsebiso ea Makhetho a Kopaneng. E sebelisoa ho khetholla mokhatlo oa khoebo. Khoebo ea hau e hloka EIN hore o khone ho kenya makhetho, ho bula ak'haonte ea banka ea khoebo, le ho etsa kopo ea mekitlane oa khoebo, litumello le laesense. • O ka etsa kopo ya EIN o sebedisa sesebediswa sena sa IRS: https://www.irs.gov/ein
<p>Bula Ak'haonte ea Banka ea Khoebo</p>	<p>Ho bula ak'haonte ea banka ea khoebo ho bohlokoa bakeng sa ho arola litšenyehelo tsa hau le tsa khoebo. Libanka le tsona li ka sebetsa joalo ka litšupiso tsa likopo tsa mekitlane</p>
<p>Theha Mekitlane le Barekisi / Bafani ba thepa</p>	<p>Ho reka lisebelisoa, lisebelisoa, kapa lisebelisoa tse ling ho tsoa ho barekisi le barekisi ho thusa ho aha mekitlane oa hau</p>

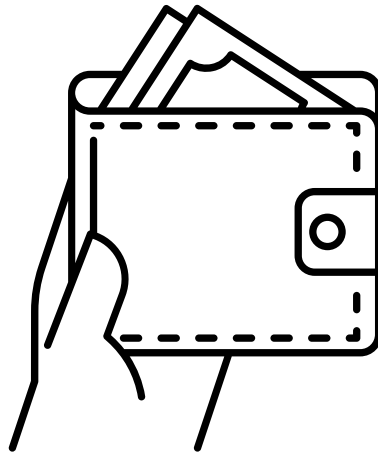
Ho Ithuisa ka Lichelete

Ho Ithuisa ka Lichelete, kapa Bootstrapping, ke ha u tšehetsa khoebo ea hau ka lichelete tsa hau. Ha hoa tloaeleha hore beng ba likhoebo ba bacha ba be le chelete ea ho tšehetsa khoebo ea bona ka botlalo, kahoo ba tlameha ho nahana ka matlotlo a mang joalo ka li-stoko kapa matsete, likarete tsa mekitlane kapa likalimo.

Ho Ithuisa ka Lichelete ho lumella beng ba likhoebo bolokolohi ba ho etsa liqeto le ho bokella 100% ea phaello ho tsoa thekisong le matsete. Ke habohlokoa ho hopola hore ka ho iphelisa ka lichelete mong'a khoebo o tlameha ho nka likotsi tsohle le boikarabelo bo amanang le khoebo.

Ha u iketsetsa lichelete u batla ho netefatsa hore khoebo ea hau e na le phaello kapele kamoo ho ka khonehang. U batla ho khona ho tlatsa chelete eo u e kentseng khoebong.

Sebakeng sa ho retelehela ho batseteli kapa libankeng, Bootstrappers hangata ba kopa ba malapa a bona le metsoalle bakeng sa tšehetso kapa letlole la batho.



Metsoalle le Lelapa

Metsoalle le ba lelapa hangata ke mehloli ea pele ea tšehetso bakeng sa beng ba likhoebo tse nyane ka lebaka la khokahano ea bona le uena le tumelo ea bona lipakaneng le bokhoning ba hau.

Ka lebaka la litšitiso tseo likhoebo tse ling li tobanang le tsona ha li etsa kopo ea likalimo le ho boloka batseteli, tšehetso ea lichelete ho tsoa ho metsoalle le ba lelapa hangata ke mohloli oa bohlokoa. Ba ka tšehetsa khoebo ea hau ka lichelete ka limpho, likalimo, kapa matsete. Ba ka boela ba fana ka chelete ntle le likhoele tse khomaretsoeng kapa kalimo e fanang ka kemiso e bonolo ea ho lefa.

Kamehla u tšepahale ka likotsi le boikarabello bo amehang khoebong ea hau 'me u thehe mantsoe a hlakileng ha u alima chelete. Nahana ka mehato ena ea bohlokoa ha u batla tšehetso ho metsoalle le ba lelapa:

<p>Bua ka ho Toba</p>	<ul style="list-style-type: none"> • Kopa chelete e itseng bakeng sa sepheo se itseng
<p>E-ba pepeneneng</p>	<ul style="list-style-type: none"> • Matsete a hau ke afe? • Maitlamo a hao ke afe? • Likotsi tse amehang ke life?
<p>E-ba le Litumellano tse Ngotseng tse Hlalosang Lipehelo tsa Kalimo</p>	<ul style="list-style-type: none"> • Chelete ea kalimo e kenyeletsang tsoala • Sepheo sa likalimo • Lipehelo tsa ho lefa- chelete e le 'ngoe kapa tefo e tloaelehileng; tjehelete ya puseletso ka nngwe • Kemiso ea nako ea ho khutlisa e hlalosang hore na puseletso e qala neng le nako e hlakileng ea ho khutlisa • Liphello tsa ho se lefe

Bongata ba lichelete

Bongata ba lichelete ke ha o bokella chelete bakeng sa merero ea khoebo le litšenyehelo ho tsoa sechabeng. Hangata sena se etsoa ka lithala tsa marang-rang.

Ho na le mefuta e 'meli ea mantlha ea ho bokella chelete eo u ka e sebelisang bakeng sa khoebo ea hau e nyane:

- **Lichelete tse Thehiloeng ka Monehelo** - ho bokella chelete ho tsoa ho batho ka bomong ho tšehetsa khoebo ea hau ntle le ho fumana letho. Mokhoa ona oa kotsi e tlase, oa moputso o phahameng o loketse likhoebo tse nyane
- **Meputso** - Bafani ba lithuso ba fumana matsoao, lihlahisoa kapa litšebeletso e le phapanyetsano bakeng sa monehelo oa bona. Mohlala, haeba o hloka ho bokella onto e ncha bakeng sa lebenkele ea hau ea ho baka, o ka ba fa litekete tsa theolelo bakeng sa khekhe ea mahala hang ha ba fana.

Melemo le Melemo ea Tšebeliso ea Bongata

Lithala tsa Bongata ba lichelete li fana ka melemo e mengata joalo ka ho eketsa tlhokomeliso ea lebitso, ho thusa ho theha motheo oa bareki le ho fokotsa kotsi ea lichelete. U ka boela ua batlisisa lik'hamphani tse nang le matšolo a tšoanang a ho bokella batho ka bongata ho bona hore na li fana ka litšusumetso life le hore na li atlehile.

Leha ho le joalo, katleho ka bongata ba chelete e ka fapana ho latela bokhoni ba hau ba ho fihlela bafani ba ka bang teng.

Lithalatse kang Kickstarter, Indiegogo, le GoFundMe ke lisebelisoa tse ntle bakeng sa ho bokella chelete ka bongata. U ka beha tlhahisoleseling mabapi le sehlahisoa kapa tšebeletso, u ipehele pakane ea lichelete, 'me u behe moeli oa nako. Leha ho le joalo, lithala tse ling ha li lokolle lichelete haeba lipheo li sa finyelloe 'me li hloka litefello tsa marang-rang bakeng sa likarete tsa mokoloto le tsa mekitlane.



Bongata ba lichelete: Lithala

Lithala	Melemo	Cons
<p>KickStarter www.kickstarter.com</p>	<ul style="list-style-type: none"> • Mehaho e thehiloeng ho lithala e u lumellang hore u fe batšehetsi ka litšusumetso tse kang thepa le litheolelo • Sethala se tsebahalang haholo sa Bongata ba lichelete 	<ul style="list-style-type: none"> • O ka fihlella ditjhelete ha feela o fihletse sepheo sa hao • Litefiso tsa sethala ke 5% • Litefiso tsa kgwebisano (3%-5%)
<p>GoFundMe www.gofundme.com</p>	<ul style="list-style-type: none"> • 0% sethaleng mahala • U ka boloka monehelo o mong le o mong ho sa tsotellehe hore na u finyella sepheo sa hau kapa che • Tšehetso ea litsebi tsa 24/7 e fumaneha 	<ul style="list-style-type: none"> • Kgwebisano ea Litefiso tsa Karete ea Mokitlane le Karete ea Debit
<p>Indiegogo www.indiegogo.com</p>	<ul style="list-style-type: none"> • Bokhoni ba ho khetha sepheo se tsitsitseng sa lichelete (lipheo tsohle kapa ha ho letho) kapa lichelete tse feto-fetohang (o fumane chelete ho sa tsotellehe hore na u fihletse sepheo sa hau kapa che) • Indiegogo InDemand e u lumella ho tsoela pele ho bokella chelete ka mor'a hore lets'olo la hau la ho bokella chelete le fele 	<ul style="list-style-type: none"> • E lefisa 5% tefiso ea sethala • Tefiso bakeng sa ts'ebetso ea tefo ea motho oa boraro

Lithuso

Thuso ke mofuta oa lichelete o fuoang khoebo ka sepheo se itseng. Lichelete li ka tsoa mekhatlong ea sechaba joalo ka mekhatlo ea mmuso, libanka / mekhatlo ea mekoloto, kapa mekhatlo e sa etseng phaello.

Ha u nka ba alimang kalimo ba batla hore u bontše bokhoni ba hau ba ho lefa kalimo, empa setsi se fanang ka lithuso se batla hore khoebo ea hau e ikamahanye le sepheo sa eona kapa boikitlaetso bo itseng. Ho fapana le likalimo, lithuso ha li hloke ho lefuo 'me hangata ha li ame liqeto tsa khoebo.

Molemo o mong oa lithuso ke hore hangata ha li hloke tekanyetso ea mokitlane hore motho a tšoanelehe bakeng sa eona. Leha ho le joalo, lithuso hangata li na le lithibelo tse thata tsa ho tšoaneleha tseo ho ka bang thata ho li fihlela, litlamorao tsa lekhetho, le litlhokahalo tsa hore na thuso e sebelisoa joang. Joalo ka ha boholo bo fanoe ho ipapisitsoe le hore na khoebo e tsamaisana hantle hakae le sepheo kapa boikitlaetso ba motšehetsi, likopo tsa lithuso li na le tsholisano haholo le litefiso tse tlase tsa katleho.



Likalimo

Ha ho lthuisa ka Lichelete khoebo ea hau ha e se khetho, **likalimo** ke mokhoa o tloaelehileng. Likalimo tsa khoebo li u thusa ho eketsa phallo ea chelete, ho reka lisebelisoa tse turang, le ho thusa khoebo ea hau ho hola.

Ho fapana le likalimo tse tloaelehileng tsa khoebo, likalimo tsa likhoebo tse nyane hangata li na le phaello e tlase, litefo tse fokolang, le likopo tse bonolo tsa kalimo.

Lintho tseo u lokelang ho li nahana ha u etsa qeto ea ho alima chelete:

- Tšebeliso ea Lichelete
 - Ba alimang ba batla ho tseba hantle hore na u rera ho sebelisa chelete joang, kahoo hlakisa hantle hore na ke hobane'ng ha u hloka kalimo
- Chelete ea Tefo
 - A na u ka khona ho lefella tefo ea khoeli le khoeli ea kalimo eo u e nkang?
 - Na u tla khona ho etsa litefo tsa tsoala feela?
 - A na u ka chechisetsa morao litefo tsa kalimo ha ho hlokahala?
- Litšenyehelo
 - O ka khona ho lefella litšenyehelo tsa tsoala?
 - Na ho na le tefiso ea ho lefa sekoloto pele ho nako?
- Ho beha nako
 - Nako e ntle ea ho etsa kopo ea kalimo ke ha o sa hloke chelete. Ts'ebetso ea kopo ea kalimo e telele, kahoo ho bohlokoa ho tseba litlhoko tsa hau esale pele



Mehato ea ho Etsa Kopo ea Kalimo

<p>Buisana le Baalimi ba hau</p>	<ul style="list-style-type: none"> • Pele, qala ka libanka tsa lehae kapa mekhatlo ea mekitlane eo u nang le kamano e teng le eona ea libanka. Haeba banka e se khetho, likalimo tse tšehelitsoeng ke toropo le mmuso le Mekhatlo ea Lichelete ea Nts'etsopele ea Sechaba ke likalimo tse ling tse ntle.
<p>Etsa qeto ea chelete ea Kopo ea Kalimo</p>	<ul style="list-style-type: none"> • Etsa qeto ea hore na u hloka bokae ho lefella litšenyehelo tsa hao • Etsa qeto ea hore na litšenyehelo tsa hau ke tsa hang kapa li ipheta
<p>Nahana ka tlhoko ea motho ea alimang chelete</p>	<ul style="list-style-type: none"> • Utloisisa hore na ke litokomane life tseo u tla li hloka ho fana ka kopo ea hau
<p>Iketsetse Morero (U tla Sebelisa joang Chelete)</p>	<ul style="list-style-type: none"> • Ka mohlala: <ul style="list-style-type: none"> ◦ Reka lisebelisoa kapa lisebelisoa tse ncha ◦ Reka kapa u hire moaho/lebenkelele kapele ◦ Lefa basebeletsi
<p>Bala palo ea tefo ea kalimo ea hau</p>	<ul style="list-style-type: none"> • Etsa bonnete ba hore o tla khona ho lefa litefo tsa khoeli le khoeli pele o lumela ho alima • Etsa qeto ea hore na u tla lefa kalimo joang le hore na u batla kemiso ea nako ea nako e telele kapa e khuts'oane ea ho lefa • Tiisa hore na u ka khona ho fetola chelete eo u e lefang khoeli le khoeli kapa haeba e tšoana ka linako tsohle

Lethathamo la Kakaretso la Kopo ea Kalimo ea Likhoebo tse Nyane

Hang ha u se u itokiselitse ho etsa kopo ea kalimo u tla hloka ho lokisa litokomane tsa *Lichelete* le tsa *Khoebo* bakeng sa kopo ea hau ea kalimo.

Litokomane tsa lichelete

U tla hloka tsa hau tsa morao-rao

- Litokomane tsa lekhetho tse kgutliswang tsa motho le tsa khoebo
- Litlaleho tsa lichelete ho kenyeletsa
 - Setatemente sa Phaello le Tahlehelo, leqephe la tekanyo, le setatemente sa phallo ea chelete
- Lipolelo tsa botho li kenyeletsa
 - Nomoro ea ts'ireletso ea sechaba kapa nomoro ea ITIN, chelete e kenang, nalane ea mokoloto, nalane ea digkwebisano, le tefo le tlhaiso-leseling ea akhaonto

Litokomane tsa Khoebo

- Sebopeho sa khoebo le litokomane tsa molao
 - Lingoloa tsa kenyelletso
 - Ngoliso ea khoebo le lilaesense
 - Melao ea tsamaiso le mekhoha ea ts'ebetso
 - Kopi ea khiriso ea khoebo ea hau haeba u hira sebaka kapa u hira lisebelisoa life kapa life tsa bohlokoa khoebong ea hau
- Moralo oa Khoebo
 - Ona ke monyetla oa hore u hlalose hore u hloka chelete hore khoebo ea hau e bohlokoa ho tsetela. Sena se tla kenyelletsa likhakanyo tsa hau tsa lichelete, polelo ea sepheo le leano.

Ho fumana lintlha tse ling mabapi le litokomane tsa lichelete le tsa khoebo tse hlokalang bakeng sa likopo tsa kalimo ka kopo etela:
<https://www.sba.gov/lichelete-mananeo/likalimo/7a-likalimo>

NYS Mekhatlo ea Lichelete ea Ntšetso-pele ea Sechaba (CDFIs)

Mekhatlo ea Lichelete ea Ntšetso-pele ea Sechaba e fana ka tšebetso ho baahi ba tsoang linaheng tse ling, bao e leng ba basali, le ba nang le meputso e tlaase ka likalimo tse nang le tsoala e tlase, menyetla ea lithuso, le litšebeliso tsa lichelete tse kang mananeo a koetliso le koetliso ea motho ka mong.

Li-CDFI ke mohloli o motle oa ho se fumane chelete feela empa le ho fumana tsebo ea bohlokoa mabapi le ho qala, ho tšehetsa lichelete le ho holisa khoebo ea hau e nyane. Ka tlase ke li-CDFI tse thehiloeng ho NYS tse ka u tšehetsang leetong la hau la khoebo:

Tsamaisa Chelete Accompanycapital.org	BOC Chelete Boccapital.org
Tsosololo ea Moruo ea Morao ea Mokhatlo renaissance-ny.org	Ho phehella https://pursuitlending.com/
Litšebeliso tsa Lichelete tsa TruFund https://www.trufund.org/	U ka fumana lethathamo la li-CDFI tse ling New York State ka ho etela https://www.nyscdfi.org/nyscdfis