

**Wode sika rehye wo  
bodwabodwa adwuma mu  
2022-2023**

New York Immigration Coalition  
[nyic.org](http://nyic.org)



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## Kwan a Wobɛfa So De Akwankyerɛ Yi Adi Dwuma

Ɔfa titire a ɛwɔ sɛ wohwɛ ansa na woabue bodwabodwa adwumakuo ne sɛ wohunu akwan a wobɛtumi afa so anya a wode bɛhyɛ w'adwuma no mu.

Atutenafɔɔ - bodwabodwa nnwumakuo yɛ New York Mantam no mu ankɔɛankɔɛ ankasa nnwuma no mu 33.8% na ɛyɛ yɛn botaeɛ sɛ yɛbɛtumi ama saafɔɔ yi ahunu nsɛnhia ne akadeɛ ahodoɔ a yɛde agu hɔ sɛ yɛde bɛboa atutenafɔɔ bodwabodwa nnwumawuranom ne wɔn a wɔyɛ wɔn nnwuma.

Saa akwankyerɛ yi bɛyɛ akadeɛ ama atutenafɔɔ a wɔyɛ wɔn ankasa nnwuma ama wɔde adi wɔn anim ahyehyɛ ahooɔden a wobɛtumi de agye besea, ahwɛ kwan a wobɛfa so anya sika de awuram na ayɛ nhwɛsoɔ a wɔnam so de beseabɔ abisadeɛ bɛba. Kwan a wobɛfa so de sika awura mu no wɔ nsunsuansoɔ wɔ sɛdeɛ w'adwuma no nhyehyɛɛ ne ne sikasɛm daakye tee no so. Ɛhia sɛ wobɛhwɛ sɛdeɛ wode sika hyɛ mu a ɛbɛtumi aboa ama woaduru w'adwuma no botaeɛ ho na wo nsa wo sikasɛm mu ahiadeɛ

Saa akwankyerɛ yi mu, ahiadeɛ a wode bɛnya tumikrataa anaasɛ pɛmete nka ho. Ɛwɔ sɛ wɔde saa akwankyerɛ yi di dwuma sɛ anisobue wɔ sɛdeɛ wɔde sika wura adwuma mu ho. Mesrɛ wo kan yɛn akwankyerɛ wɔ Otutenani Adwuma

Akwankyerɛ ho no wɔ <https://www.nyic.org/immigrant-small-business-guide/> for additional resources.

## Adwumam Beseabɔ Ho Tumi Mu Nteaseɛ

Ansa na wobɛsi gyinaɛɛ wɔ kwan a wobɛfa so de sika ahyɛ w'adwuma mu ho no, wobɛpɛ sɛ wobɛnya adwumam beseabɔ ho tumi. **Adwumam beseabɔ ho tumi** (Business credit), te sɛ ankoreankore beseabɔ tumi no, ma wɔn a wɔbɔ besea no hunu sɛ wɔbɔ wo besea a wobɛtumi atua ɛboa ma wɔn a wɔrema besea no susu sɛdɛɛ wofata sɛ wɔbɛ wo besea fa, anaase sɛdɛɛ adwuma bi bɛtumi agye sikasɛm mu mmoa afa. Wɔn a wɔma besea no bɛhunu wei a, na wɔahwɛ w'adwuma no sikasɛm ho abakɔsɛm ne ahodɔn a mowɔ sɛ mode bɛtua ka.

Ɛwɔ sɛ adwumam besea no wɔgye no adwuma no din mu. Wei hwɛ sɛ w'adwuma no ne w'ankasa wo besea mfrafra na ebiara bɛgyina ne ho so. Wei hia ɛfiri sɛ:

- Wokye beseabɔ no mu a, ɛma w'ankasa wo besea tumi no ho ye sɔnn wɔ ɔhaw biara a ɛbɛtumi aba w'adwuma no so ho
- W'adwuma no bɛtumi ahyehyɛ ne beseabɔ tumi na aboa ama wo akwannya a wobɛtumi de agye besea anya akwan ahodɔɔ a wonam so de sika bɛhyɛ mu
- Wobɛtumi ada adwumayɛ ho ka adi de asese ɛtoɔ yie

## Beseabɔ ho Abakɔsɛm

Beseabɔ ho abakɔsɛm wɔ nsunsuansoɔ wɔ akwannya a wonam so de sika bɛhyɛ mu ne nsiakyibaa ho nhyehyɛɛ no so na ɛboa ma wɔn wobɛtumi ne wo abom aye adwuma, wɔn a wɔbɛbrɛ wo nneɛma, ne atɔfoɔ asi gyinaɛɛ sɛ wɔbɛpɛ sɛ wɔne wo bɛyɛ adwuma a. Beseabɔ ho abakɔsɛm ma w'apamfo ne wɔn a wɔbɛbɔ wo besea no tumi hunu sɛ w'adwuma no bɛtumi anyini na mfasoɔ aba so anaa.

Wɔn a wɔma besea no san de wo beseabɔ ho abakɔsɛm no kyerɛ sɛ wɔbɛgye adwuma bi atom ama no besea anaa. Ankoreankore ne adwumam besea ho abakɔsɛm nyiaa yɛhwɛ berɛ a yɛresi gyinaɛɛ sɛ wobɛtumi agye besea no.

Berɛ a nnwumakuo a wɔbɔ beseabɔ ho amanneɛ te sɛ Experian, Equifax, ne Dun & Bradstreet bɛkari wo beseabɔ ho tumi ahwɛ no, wɔde farebae a ɛdidi **soɔ** yi ye adwuma.

Mfɛɛ Dodoɔ a Adwuma no Adi	Besea a woabisa abosome 9 a ɛtwa toɔ no mu	Besea a woagye abosome 6 a ɛtwa toɔ no mu
Mpɛn dodoɔ a woaka akyire wɔ ne tua mu	Adwuma koro ne Adwumakuo no kɛsɛɛ	Akatua ho abakɔsɛm wɔ abosome 12 a atwam no mu

## Sɛdɛɛ Wobɛhyehyɛ Bɛasɛbɔ Mu Tumi

<p><b>Yi Adwuma Nhyehyɛɛ bi</b></p>	<ul style="list-style-type: none"> <li>• Adwuma nhyehyɛɛ nyinaa ma wote w'adwuma no firi w'ankasa bɛasɛbɔ ho gye sɛ kwantɛnkɔrɔ adwumawura (sole proprietorship)</li> <li>• Wobɛtumi asua pii afa adwuma nhyehyɛɛ ho wɔ ha: <a href="https://www.nyic.org/immigrant-small-business-guide/">https://www.nyic.org/immigrant-small-business-guide/</a></li> </ul>
<p><b>Pɛ Adwumawura Adida Nɔma (EIN)</b></p>	<ul style="list-style-type: none"> <li>• Yɛsan frɛ EIN sɛ Oman Toɔ Adida Nɔma (Federal Tax Identification Number). Yɛdɛ da adwumakuo bi adi. W'adwuma no hia EIN sɛdɛɛ wobɛtumi atua wo toɔ, abue adwuma sikakorabɛa akawnsɔ, na woabisa adwumam bɛsɛa, pɛmetɛ nɛ tumikrataa</li> <li>• Wobɛtumi dɛ saa IRS akadɛɛ yi abisa EIN: <a href="https://www.irs.gov/ein">https://www.irs.gov/ein</a></li> </ul>
<p><b>Bue Adwuma Sikakorabɛa Akawnsɔ</b></p>	<p>Ɛhia sɛ wobɛbue sikakorabɛa akawnsɔ ama adwuma no sɛdɛɛ ɛbɛboɛ a tɛ w'ankasa wo sika afiri adwuma no dɛɛ ho. Sikakorabɛa no nso tumi yɛ adansɛɛ wɔ wo bɛsɛbɔ abisadɛɛ no mu</p>
<p><b>Hye hyɛ Bɛsɛbɔ ho Tumi wɔ wo nɛ Adɛtɔnfɔɔ/Wɔn Wɔdɛ Nnɛɛma Bɛrɛ wo Ntam</b></p>	<p>Woto nnɛɛma, akadɛɛ, anaasɛ dɛɛ wohia firi adɛtɔnfɔɔ nɛ wɔn a wɔdɛ nnɛɛma brɛ wo ho a ɛboɛ hyehyɛ wo bɛsɛbɔ tumi no</p>

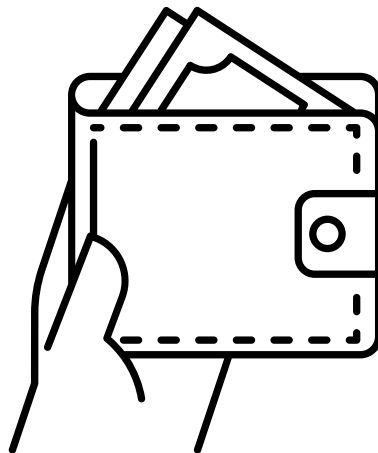
## Wo Ara Wo Botom

**Wo Ara Wo Botom** kyerε berε a wode wo ara wo sika ne w'akadeε bebɔ w'adwuma no ho ka. Entaa nsi sε wɔn a wɔrebue adwuma foforo koraa no benya sika a emu ye duru a wɔn adwumakuo no behia nyinaa, eno nti εwɔ sε wɔhwe agyapadeε bi te sε stocks anaase wode sika behye adwuma bi mu, wɔn ara beseabɔ kaade, anaase beseabɔ.

Sε wo ara wode wo sika hye mu a, εma wo kwan ma wotumi si gyinaεε na afei wonya adwumakuo no mu dwumadie ahodoɔ ho mfasoɔ no nyinaa. Ehia sε yεbekae sε εba no sε wo ara wode sika rehye adwuma bi mu a, asiane ne asodie biara a εwɔ ho biara beba ne wura no ara so.

Sε wo ara wode wo sika na εrehye mu a, wope sε mfasoɔ ba adwuma no mu ntem pa ara. Wope sε wo nsa ka wo sika a wode hyeε adwuma no mu no.

Wɔn a wode wɔn sika hye adwuma mu no deε, sε anka wɔbεkɔ sikakorabea anaase wɔbεpeε afoforo ama wode sika abehye mu no, wɔbisa firi wɔn abusuafoɔ ne ayɔnkofoɔ anaase wɔkeka nkurofoɔ sika bom.



## Ayankofon ne Abusuafo

Mpen pii no won a wataa di kan boa bodwabodwa adwumawurafo ne ayankofon ne abusuafo enam se wonim wo na wogye wo botae ne dee wotumi ye di nti.

Enam akwansidee ahodo a nnwumakuo binom hyia bere a worebisa besea na worepe se aforo de won ho bewura won adwuma mu nti, mpen pii no ayankofon ne abusuafo sikasem mmoa ho hia pa ara. Wobetumi afa akyedee, besea, ne won sika a wode bewura w'adwuma mu so aboa wo wo sikasem mu. Wobetumi nso de sika a asem biara nni ho anaase besea a eho nhyehyeee da fam koraa ama wo.

Bere biara di nokore wo asiane ne asodie a ewo w'adwuma no ho no ho na se worebo besea nso a, hwe se eho nhyehyeee no mu da ho fann. Hye anamon a ehia a edidi so yinom nso bere a worepe mmoa afiri ayankofon ne abusuafo ho:

<p><b>Ka w'asem ptee</b></p>	<ul style="list-style-type: none"> <li>• Bisa sika dodo ptee a wode reko botae ptee bi ho</li> </ul>
<p><b>Ma nneema mu nye fann</b></p>	<ul style="list-style-type: none"> <li>• Deen mu na wode wo sika ahye?</li> <li>• Deen na woatu wo ho asi ho wo ho?</li> <li>• Asiane ben na ewo ho?</li> </ul>
<p><b>Twere Besea no ho Nhyehyeee a Mobergye Atom</b></p>	<ul style="list-style-type: none"> <li>• Besea no ksee ne nsiho a ewo ho</li> <li>• Besea no botae</li> <li>• Nhyehyeee a ewo ne tua ho- wobetua abom baako anaase nkakrankakra; sika dodo a wobetua no bere biara</li> <li>• Bere a Wode Besan Atua a ebekyer bere a wobehye ase atua ne da ptee a ewo se wotua wie</li> <li>• Dee ebisi bere a woantua</li> </ul>

## Edon Nkabom

Dɔmfre sika kyere bere a wobere sika a wode bere adwuma na wode betua ho ka afiri mpɔtam ho. Mpen pii no woye wei wo ntanete so.

Dɔmfre sika ahodoɔ mmienun na ewo ho a wobetumi afa so de anya sika wo wo bodwabodwa no ho:

- **Yiboa Sikape** - wobere sika afiri aforɔ ho de aye w'adwuma bere a wonhwehwe hwee mfiri mu. Saa kwan a asiane a ewo ho wo fam, na wotumi nya pii firim no ye ma bodwabodwa nnwuma pa ara
- **Abasobo Sikape** - won a wode won sika bere mu no nsa ka akyedee, nneema ahodoɔ, anaase wodi dwuma bi ma won wo dee woyi boae no ho. Nhwesoo, se wohia se wope sika de to fononoo forɔ wo baabi a woto adee a, wobetumi ama won ntesoo tikiti a wode bere cupcake kwa bere a woye bi ama

## Dɔmfre Ho Deɛ Eye ne Deɛ Enye

Dɔmfre mmeamea no boa ma wonya mfasoo bi te se, ebema amanfoɔ ahunu deɛ woye, ema wonya adetoo na ete sikasem ho asiane a ebetumi aba w'ankasa wo so no ho. Wobetumi nso ahwehwe nnwumakuo a woye dɔmfre sikape bi te se wo deɛ no na woahunu deɛ wode hye nkurofoɔ nkuran na woahwe nso se ebuae ana.

Mmom, dɔmfre sikape ho nkunimdie tumi danedane, na egyina sɛdeɛ wobetumi aduru won a wowo ɔpe se woyi bi no anim so.

Mmeamea bi te se Kickstarter, Indiegogo, ne GoFundMe ye baabi akese a wobetumi aye dɔmfre sikape pa ara. Wobetumi de asem a efa adwadeɛ anaase dwuma a wodi ho ato ho, akyerɛ botaeɛ, na wode bere ato so. Nanso, baabi a wo ho a wokɔ na se woannuru botaeɛ no ho a, wɔmfa sika no mma wo, ebi nso gye beae no ho sika ne credit ne debit kaade ho to.





## Dɔmfɛ Sikapɛ: Mmɛamɛa

Deɛ Ɛyɛ nɛ Deɛ Ɛnyɛ wɔ	Mmɛamɛa	no ho
<p>KickStarter  <a href="http://www.kickstarter.com">www.kickstarter.com</a></p>	<ul style="list-style-type: none"> <li>• Mmɛamɛa a wɔma kwan ma wobɔ wɔn a wɔbɛyi bi aboa wo no aba so, sɛ ebia adwadeɛ no ara bi anaase ntesoɔ</li> <li>• Dɔmfɛ sikapɛbea a agye din pa ara</li> </ul>	<ul style="list-style-type: none"> <li>• Wo nsa bɛka sika no a, gye sɛ woduru botaeɛ no ho</li> <li>• Beaeɛ no ho sika a ɛyɛ 5%</li> <li>• Deɛ wɔbɛte wɔ sika no mane ho (3%-5%)</li> </ul>
<p>GoFundMe  <a href="http://www.gofundme.com">www.gofundme.com</a></p>	<ul style="list-style-type: none"> <li>• Beaeɛ no ho sika 0%</li> <li>• Sika a ɛbɛba biara wo nsa bɛka a ɛmfa ho sɛ woduruu botaeɛ no ho anaase woannuru ho</li> <li>• Abenfoɔ mmoa wɔ ho 24/7</li> </ul>	<ul style="list-style-type: none"> <li>• Credit ne Debit Kaade So Dwumadie toɔ</li> </ul>
<p>Indiegogo  <a href="http://www.indiegogo.com">www.indiegogo.com</a></p>	<ul style="list-style-type: none"> <li>• Wowɔ ho kwan sɛ wokyerɛ botaeɛ pɔtee (nɛ nyinaa anaase wonkyerɛ bi koraa) anaase sikapɛ a ɛho nhyehyɛɛ mu yɛ mmɛɛ (sɛ woduru wo botaeɛ ho oo woannuru oo, wo nsa bɛka wo sika)</li> <li>• Indiegogo InDemand ma kwan ma wotumi pɛ sika berɛ a wo dɔmfɛ sikapɛ no ako awieɛɛ.</li> </ul>	<ul style="list-style-type: none"> <li>• Wɔgye 5% wɔ beaeɛ no so dwumadie ho</li> <li>• Sika a wɔde bɛtua wɔn a wɔnam wɔn so bɛma wo nsa aka wo sika no ka.</li> </ul>

## Asenemuso

Asenemuso ye sika bi a wode ma adwumakuo bi wo botae ptee bi ho. Asenemuso bi botumi afiri oman nnwumakuo ahodo bi te se aban asoeee ahodo, sikakorabea/nnwumakuo a wobe besea, anaase won a wampere mfaso ho.

Se woregye besea a, won a woma besea no pe se woda no adi se wowo ahoden a wobetumi de atua besea no, nanso adwumakuo a oso asene ye dee ope se wo botae ne anamon a woretu no ne ne dee ye pe. Asenemuso nte se besea a ewo se wosan tua no, na mpen pii no, enni nsunsuanso biara wo adwumakuo no agyinasie so.

Mfaso foforo nso a ewo asenemuso ho bio ne se mpen pii no wonhia se wobeduru beseabo ho susudua biara ho ansa woanya bi. Mmom, mpen pii no ansa na wobonya asenemuso ho kwan no, eye den kakra, etotua ho nsem ne ahiadee wo dee wode asenemuso no beye ho nyinaa ka ho. Enam se dodoo no ara wohwe sdee adwuma no ne asenemuso no no anisoadehunu anaase dee wope se woye ben no nti, asenemuso abisadee no wopere ho pa ara na abisafoo no ntaa nnya.



## Besea

Sε wo ara wode wo sika hye mu na enye yie a, dee wobetumi aye baako nso ne se wobegye besea. Adwumam besea boa wo ma sika a eba wo nsam no ko soro, wotumi to akadee a ne boɔ ye den, na eboa ma w'adwuma no tu mpɔn.

Bodwabodwa adwuman besea no nte se daa daa adwuman besea a wɔbo no efiri se nsiho no taa sua, sika dodoo a ewo se wotua no bum no ho nhyehyeee mu ye mmre na worepe besea no nso a eye mmre.

### Nneema a ewo se wohwe bere a wope se wogye besea:

- Dwuma a Wode Sika no Bedi
  - Won a woma besea no pe se wohunu dee wope se wode sika no ye, eno nti se worekyere senti a wohia sika no a, ma mu nna ho
- Sikatua Dodoo
  - Sika dodoo a wobetua no bosome biara wo besea no ho no wobetumi atua anaa?
  - Wobetumi atua nsiho nko ara sika anaa?
  - Se eho behia se wobetwe sikatua bi ako anim a wɔɔpene anaa?
- Eka
  - Eka a ewo nsiho no ho no, wobetumi atua anaa?
  - Se wope se wotua besea no firi ho ntem a, etoo bi wo ho anaa?
- Bere
  - Bere a eye pa ara se wode begye besea ne bere a wonhia sika no. Kwan a wobefa so ansa woabisa besea no ware, eno nti ehia se wobehunu dee wobehia koraa ansa na aduru ho



## Akwan a Wobefa So Agye Besea

<p><b>Hunu won a wobefa wo Besea no</b></p>	<ul style="list-style-type: none"> <li>• Dee edi kan, ko mpotam ho sikakorabea anaase susu kuo a wo ne won di dwa dada no ho. Se sikakorabea nye yie, a hwehwe kuropon ne mantam besea a wobefa enna Mpotam Mpuntuo Sikasem Nnwumakuo nso ye baabi a wotumi boa</li> </ul>
<p><b>Si Gyinaee wo Besea no Kese Ho</b></p>	<ul style="list-style-type: none"> <li>• Kyere dodoo a ebetumi atua dee ewo se woto nyinaa ho ka</li> <li>• Kyere se eka no ye mpen baako pe anaase daa daa</li> </ul>
<p><b>Hwe dee orema wo besea no ahwehwede</b></p>	<ul style="list-style-type: none"> <li>• Hunu nkrataa a wohia ansa na wode w'abisadee no ako</li> </ul>
<p><b>Kyere Batae (Kwan a Wobefa so de Sika no Adi Dwuma)</b></p>	<ul style="list-style-type: none"> <li>• Nhwesoo:             <ul style="list-style-type: none"> <li>◦ Wobetumi akadee anaase ahiadee foforo</li> <li>◦ To dan anaase han dan/dan anim</li> <li>◦ Tua adwumayefo ka</li> </ul> </li> </ul>
<p><b>Sesa sika dodoo a wobetua wo besea no ho</b></p>	<ul style="list-style-type: none"> <li>• Hwe se wobetua atua dee ewe se wotua no bosome biara no ansa na woagye besea no</li> <li>• Kyere sdee wobere se wobetua besea no afa na kyere se wope bere tenten anaase beretia</li> <li>• Si no pi se bosome bi wo ho a wobetumi asesa sika dodoo a wotua no mu anaase bosome biara ye pe</li> </ul>

## Dee Ewo Se Wohwe Wo Bodwabodwa Adwumaye ho Daa Daa Besea Abisadee Ho

Se woye krado se wobebisa besea a, wobehia se wobehyehye *Sikasem* ne *Adwuma* ho nkrataa a wohia wo besea abisadee ho no.

### Sikasem Nkrataa

Wobehia yeinom bi a eye mono pa ara

- W'ankasa ne w'adwuma no toɔ ho nsem
- Sikasem ho anodisem a wei ka ho
  - Asem a ekyerɛ mfasoɔ ne eka, balance sheet, ne asem a ekyerɛ sika dodoɔ a eba wo nsam
- W'ankasa wo ho nsem no bi ne
  - Social security noma anaase ITIN noma, sikanya, beseabo ho abakosem, dwadie ho abakosem, ne sikatua ne nsem a yede behwe w'akawonso mu

### Adwuma Nkrataa

- Adwuma no nhyehyeeɛ ne mmara mu nkrataasem
  - Krataa ekyerɛ berɛ a womaa wo kwan
  - Adwuma no dintwerɛ ne tumikrataa
  - Adwuma no mu mmara ne adwumaye ho nhyehyeeɛ
  - Se woahan baabi anaase woahan afidie bi a ehia pa ara ma w'adwuma no a, eho liisi krataa
- Adwumaye Kwantenenee
  - Wei ye akwannya a wode bekyerɛ won a wɔrema besea no se w'adwuma no fata se wode won sika behye mu. Sikasem a w'ani si so, botaeɛ anodisem, ne akwan a wofa so di dwuma nyinaa ka ho.

**Wope se wotie sikasem ne adwuma ho nkrataasem a wohia wo beseabo ho no mu yie a, mesre wo ko: <https://www.sba.gov/funding-programs/loans/7a-loans>**

## NYS Mpɔtam Mpuntuo Sikasɛm Nnwumakuo (CDFIs)

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Mpɔtam Mpuntuo Sikasɛm Nnwumakuo de besea a ɛho nsiho wɔ fam, asenemusɔ ho akwannya, ne sikasɛm ho dwumadie bi te se anim-ne-anim ateneatene ne nteteeɛ dwumadie boa atutenafɔɔ, mma-nnwuma, ne mpɔtam a wɔn akatua wɔ fam.

CDFIfɔɔ yɛ beaɛɛ kɛsɛɛ a ɛnye sika nko ara na wobɛtumi akɔ ho akɔpɛ na mmom wo nsa bɛtumi aka nimdeɛ a emu dɔ wɔ sɛdeɛ wobɛhyɛ wo bodwabodwa adwuma no ase, de sika ahyɛ mu na woama no atu mpɔn. Deɛ ɛwɔ aseɛ yi yɛ NYS CDFI a ɛbɛtumi aboa wo wɔ w'adwuma a worebue no ho:

<b>Accompany Capital</b> <a href="http://Accompanycapital.org">Accompanycapital.org</a>	<b>BOC Capital</b> <a href="http://Boccapital.org">Boccapital.org</a>
<b>Renaissance Economic Development Corporation</b> <a href="http://renaissance-ny.org">renaissance-ny.org</a>	<b>Pursuit</b> <a href="https://pursuitlending.com/">https://pursuitlending.com/</a>
<b>TruFund Financial Services</b> <a href="https://www.trufund.org/">https://www.trufund.org/</a>	<b>Wo nsa bɛtumi aka CDFIs nkaɛɛ a ɛwɔ New York Mantam mu no berɛ a wobɛkɔ</b> <a href="https://www.nyscdfi.org/nyscdfis">https://www.nyscdfi.org/nyscdfis</a>