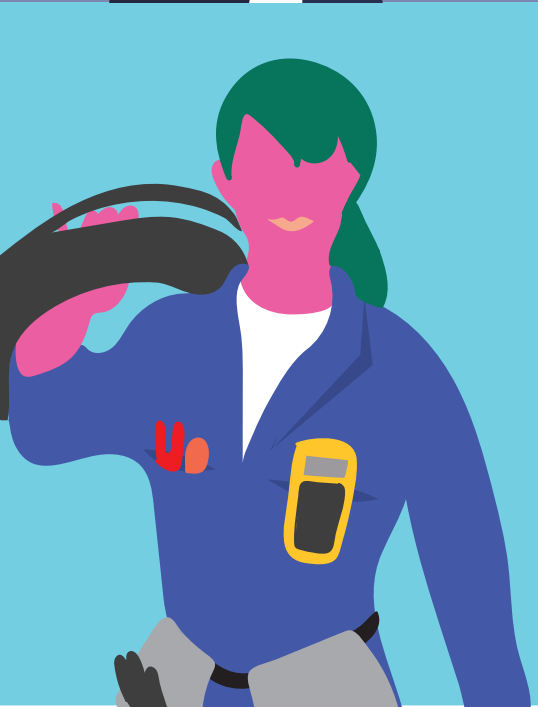




**YU
BIZNES,
YU
TUMARA!**

**Gayd We Sho Smol Tin
Bot Aw Fo Stat Biznes
We Yu Na Biznesman
We Komot Jda Kontri**



Udat wi get fɔ tɛl tɛnki

Di Nyu Yɔk Imigreshɔn Koalishɔn ɛn Pratt Center for Community Development (Pratt Senta fɔ Push di Eria Go Bifo) bin mek dis gayd bikɔs dɛn wan strenja dɛn udat na biznɛsman na Nyu Yɔk fɔ get gud infɔmeshɔn ɛn tin dɛn. Wi ebul sheb dis gayd bikɔs Capital One, di Nyu Yɔk Siti Dipatment fɔ Yɔŋ Pipul dɛn ɛn fɔ Push di Eria Go Bifo, di Nyu Yɔk Siti Kɔnsil ɛn di Spika in ɔfis, tru di Nyu Yɔk Imigreshɔn Koalishɔn Ki to di Siti Inishyatif.

Den print am Epril 2019

Dizayn by Ben Dodd, we Sydney Céspedes ɛn Sal Muñoz ɛp am

June Lee bin drɔ di pikchɔ dɛn



New York Immigration Coalition (Nyu Yɔk Kɔalishɔn fɔ Strenja dɛn We Kɔmɔt Na ɔda Kɔntri)

Di Nyu Yɔk Imigreshɔn Kɔalishɔn na ɔganayzeshɔn we nɔ mek mɔni ɛn kin si i go betɛ tumara if Nyu Yɔk tinap fayn if i mek pipul dɛn fil wɛlkɔm, dɛn trit ɛm ikwal, ɛn gi dɛn chans fɔ go bifo. Di Kɔalishɔn ɛnkɔraj strenja, mɛmba dɛn ɛn padi fɔ get wanwɔd sɔ dat ɔl Nyu Yɔk man dɛn go go bifo.

Pratt Center for Community Development (Pratt Senta fɔ Push di Eria Go Bifo)

Pratt Center for Community Development kin njɔn plan fɔ tɔŋ, risach, kɔsh polisi bifo, ɛn ɛp smɔl biznɛs so dat eria dɛn we nɔ rili get mɔni ɔ na smɔl mɔni mɔni dɛn go get mɔ kɔwa fɔ plan ɛn get wetin dɛn want tumara so dat ɔl Nyu Yɔk man dɛn ɔl go liv fayn.



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Wetin di Nyu Yɔk Siti Kɔnsil Spika Corey Johnson Tɔk

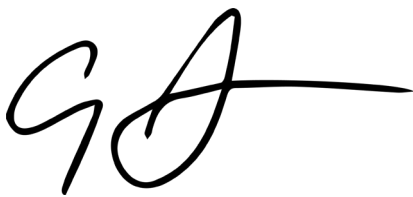
Dia Nyu Yɔk man,

Di Nyu Yɔk Siti wi sabi en lek nɔ go bi natin if wi nɔ bin get strenja biznesman den. Strenja den de mek di eria mɔni muv fas fas en du wɛl we den bi bɔku wokman en biznesman. Na tru, strenja den get af di biznes den na Nyu Yɔk Siti en put \$228,000,000,000 na di Siti in Mɔni ɔl Di Pipul Mek (GDP) na 2017. Bɔt, stil nɔ smɔl tin de de we taget fɔ ep strenja den we wan fɔ bi biznesman. A gladi fɔ mek di bɔku bɔku strenja biznesman we get plenti we jɔyn am eniday den get dis gayd ya fɔ enkɔrej den. I get i pat fɔ mek shɔ dat wi nɔ de lef fɔ pul tin we kin blɔk pɔsin so dat ɔl Nyu Yɔk man den go gentri.

Lek naw na tɛm we di gɔvment de bit dɔn di Nyu Yɔk strenja den we wok at, a prawd dat di Siti Kɔnsil bin du den yon fɔ mek dis gayd. “Yu Biznes, Yu Tumara” kam fɔ bi bikɔs wi sidɔm ang ed wit ligal masta sabiman den pan imigreshɔn, biznes, en taks en wi nɔ fɔget di strenja den we sav ɔlman en di biznesman den. Dis gayd i difren frɔm ɔda buk den. Na di fɔs wan we tan so. Dis gayd gi klia ɔndastandin en infɔmeshɔn we yu kin yuz if yu na Nyu Yɔk strenja we wan fɔ du biznes bɔt yu nɔ shɔ aw fɔ stat, wetin en wetin fɔ du en uskaynaba biznes fɔ du.

I tru dis gayd impɔtant fɔ Nyu Yɔk man den but bak we di Kɔnsil print am naw naw i rili sho wi wɛlkɔm strenja den en wi valyu ɔl wetin en wetin den du fɔ di Siti. A abop se dis gayd go gi ɔl Nyu Yɔk man den kɔrej fɔ tray!

Yu savant,



Nyu Yɔk Siti Kɔnsil Spika
Corey Johnson

Wetin di Ekzekyutiv Dayrekta Tɔk

Fɔ pas 150 ia naw, Nyu Yɔk dɔn gi strenja den chans fɔ go bifo. En densef kɔntinyu fɔ bato di mɔni biznes na di eria. Strenja den na 1 pan 4 na di Nyu Yɔk wokman den en den gi bɔku bɔku mɔni fɔ pas pas na di eria. Bɔt nɔtɔ big big pat na di Nyu Yɔk wokman nɔmɔ strenja den bi,den shep am bak: Pas 83,000 Nyu Yɔk Siti biznesman den na strenja den, we min se den bɔku fa fawe pas di Ameriken we get smɔl biznes.

Di Nyu Yɔk Imigreshɔn Kɔalishɔn en di Pratt Senta fɔ Push di Eria Go Bifo nak ches fɔ gi dis gayd as fayn tin fɔ ep strenja den we stat en du biznes we go bifo mɔ an mɔ. Bɔku eria grup den de pul tɔgeda, ples fɔ ep nyu biznesman, smal biznes savis den, en pipul we ep wit ligal biznes we gi impɔtant savis to biznesman den but nɔ get natin we den rayt na langwej we pɔsin kin ɔndastand. Dis na prɔblem fɔ ɔl biznesman den bɔt mɔ fɔ strenja den bikɔs we den nɔ tɔk English en den kɔlchɔ difren i mek i mɔ at.

Dis gayd de tray fɔ ep pul den prɔblem fɔ strenja den nɔmɔ get bay we i gi infɔmeshɔn na difren difren langwej den. Dis gayd go lan aria patna den udat tray fɔ rili bato di strenja we kɔmɔt difren difren kɔntri den wit impɔtant biznes savis den. Fɔ bato strenja bisnes den en di job den gi den kɔmpin tu impɔtant fɔ mek Nyu Yɔk go bifo na i mɔni biznes en go mek ɔl Nyu Yɔk man den get mɔ chans fɔ go bifo.

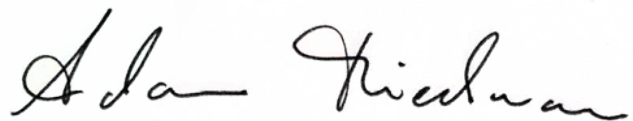
Sinsirli,



Steve Choi

Ekzekyutiv Dayrekta

New York Immigration Coalition
(Nyu Yɔk Kɔalishɔn fɔ Strenja den
We Kɔmɔt Na ɔda Kɔntri)



Adam Friedman

Ekzekyutiv Dayrekta

Pratt Center for Community
Development (Pratt Senta fɔ
Push di Eria Go Bifo)

YU DE STAT YU BIZNES? WETIN YU NID FỌ NO!

Aw fọ Yuz Dis Gayd

Strenja den biznes den de mek di kóntri in móni muv fas fas. Na Nyu Yók Stet strenja we get i yon biznes mekọp mọ dan 3 pan eni 10 pipul we get i yon biznes naya, bak den mek pas \$7,200,000,000 prófit pan den biznes den.¹ Lẹksef i tru dat fọ eni 2 strenja we go tón biznesman na 1 Amerikan we bọn naya go du di sem, stil bẹte ẹp nọ de we taget strenja wit i biznes.²

Den dọn mek dis gayd ya fọ ọl strenja den we wan fọ biznesman ẹn fọ di wan den we dọn bi biznesman nọ mata if den get liral pepa ọ nọ get so yu go ọndastand ọl di difren tin yu kin du fọ stat ẹn run yu yon biznes na Nyu Yók Stet. Dis gayd go lan yu smọl bọt difren difren tin yu nid fọ no ẹn get ẹnfọmeshọn we go ẹp yu disayd uskayaba biznes go rayt fọ yu, wetin di rul den fọ stat yu biznes ẹn sọm na di fi ẹn taks yu go mọs pe so yu go redi fọ pe am bay tem ẹn den nọ go lọk yu biznes.

Dis gayd nọ de tọk natin bọt rul den we get fọ du with laysens ọ pọmit fọ di spesifik savis yu sẹl. **Dis gayd nọ de gi ẹni liral ọ taks advays atọl.** We de rili ẹnkọrej strenja we na biznesman fọ tọk to lọya bọt den imigreshọn, biznes ọ taks rul den get fọ fala ẹn wetin den nọ fọ du. Fọ lan mọ, go na di say na dis gayd we se Ples fọ Chẹk. Ọltin wi rayt na dis gayd kọrekt ọp to Ọktoba 2018 ẹn if chenj bi afta datemde wi nọ go adjọst am.

1. "Immigrants in New York." (4 Ọktoba 2017) American Immigration Council.

www.americanimmigrationcouncil.org/research/immigrants-in-new-york

1. "The Economic Case for Welcoming Immigrant Entrepreneurs." (8 Septemba 2015) Kauffman Foundation.

www.kauffman.org/what-we-do/resources/entrepreneurship-policy-digest/the-economic-case-for-welcoming-immigrant-entrepreneurs

Aw fɔ Bigin

Bɔsman we mek kɔntrakt fɔ du wok fɔ kɔmni (independent contractor) ɔ wokman? (en wetin mek i impɔtant)

Bɔku strenja get tin den we blok den fɔ tray fɔ get wok we get gud pe na Amerika. We strenja get i yon biznes i gi am chans fɔ mek mɔni. Lek if yu nɔ get rayt fɔ bi wokman na Amerika, if yu bigin fɔ du biznes i kin ep yu get yu an-to-mɔt.

Di lɔ nɔ gri fɔ bɔsman fɔ tek pɔson fɔ wok we den sabi Amerika nɔ gi di rayt fɔ wok. Eni bɔsman fɔs fɔ mek sho ɔl wokman get rayt fɔ wok we:

- ▶ i fil Fɔm I-9
- ▶ i wach di wokman pepa den lek soshal sekiriti nɔmba, grinkad, paspɔt, en tin lek dat)

Nɔ Gɔvment lɔ ɔ Nyu Yɔk Stet lɔ de we nɔ gri fɔ strenja fɔ get i yon biznes ɔ fɔ wok fɔ inseq jis bikɔs i nɔ get pepa we sho i get rayt fɔ bi wokman. Sɔntem den kin kɔl biznesman we wok fɔ inseq “Bɔsman we mek kɔntrakt fɔ du wok.” Nɔto ɔltem bɔsman we mek kɔntrakt fɔ du wok fɔs fɔ fil Fɔm I-9 fɔ den kɔstament we den mek nyu kɔntrakt. If yu mek bisnes we ligal wan i nɔto yusef lek aw wi sho na dis gayd, di ligal biznes kin du biznes, we kin bi sel tin en savis den (du wok) en mek kɔntrakt ten.

Jɔs fɔ mek am izi, bɔku strenja den, if den get, ɔ den nɔ get, rayt fɔ wok, den disayd fɔ get den an-to-mɔt as biznesman. I rili impɔtant dat we yu bi biznesman yu obe di lɔ den we get fɔ du wit yu biznes, pe taks de insay. Yu fɔ ɔndastand dat we yu stat yu biznes paopa yu fɔ gi di gɔvment en bank man den di ligal pepa den want, en i nɔ blok di gɔvment fɔ fɔs yu fɔ kɔmɔt Amerika en i nɔ gi yu rod fɔ get ligal rank naya. Bɔt, sɔntem, di imigreshɔn jɔj kin gladi if yu na biznesman en yu pe taks.

Aw yu go no if yu na bɔsman we mek kɔntrakt fɔ du wok (independent contractor)

I at fɔ no if yu na bɔsman we mek kɔntrakt fɔ du wok ɔ na wokman en yu fɔ ɔltɛm aks lɔya fɔ advays yu bɔt yu yon patikyula kes.

Bɔsman we mek kɔntrakt fɔ du wok get dɛn yon biznɛs en kin sɛl ɔ du tin fɔ dɛn kɔstament dɛn. We yu mɔ kɔntrɔl di mɔni en aw yu du tin fɔ dɛn en wetin yu sɛl en nɔto yu kɔstament disayd dat, i mɔ shɔ dɛn go luk yu as bɔsman we mek kɔntrakt fɔ du wok en nɔto wokman fɔ yu kɔstament (dɛn). Na di nɛks pej yu go fɛn sɔm chɛklis dɛn we sho di difrɛns we de de bitwin wokman en bɔsman we mek kɔntrakt fɔ du wok.

If yu mek wan sɛpret ligal ɔganayzeshɔn fɔ yu biznɛs, di ligal ɔganayzeshɔn inɛf kin sɛl di tin dɛn ɔ savis to di kɔstament dɛn. Fɔ tru, i go mɔs bi se dɛn nɔ go tek yu as wokman **if yu get yu biznɛs en yu de kɔntrɔl am ɔltu**. Nain mek, wi en kɔrej biznɛsman we nɔ get ligal rayt fɔ wok:

- ▶ get di wanɔl biznɛs fɔ inɛf ɔ get mɔ pan di biznɛs pas ɔda pɔsin, en
- ▶ kɔntrɔl di biznɛs ɛvrɛde.

Wokman ɔ Bɔsman We Mek Kɔntrakt Fɔ Du Wok?

A kin klin os fɔ difrɛn difrɛn kɔstament dɛn. A get websayt we sho ɔmɔs pɔsin fɔ pe me fɔ mek a klin fɔ am. Dɛn pe me wan prays fɔ ɔl. Dɛn nɔ pe me bay di awa. Kɔstament kin aks mi fɔ klin fɔ am if dɛn go onlayn to shedjul fɔ mit mi ɔ kɔl me. Kɔstament mɔs get dɛn yon tin fɔ mek a yuz we a klin.

A wok fɔ wangrɛn family ɛn a klin fɔ am Mɔnde te Frayde frɔm 8 oklɔk na mɔnin te 4 oklɔk santɛm. A bin tɔk prays fɔ mek dɛn pe me \$15 ɛni awa ɛn wi tɔk te dɛn gri fɔ ad pan di mɔni ɛvri ia so a go get me an-to-mɔt. Di famili de gi mi ɔl di tin a nid fɔ klin. ɛvri de dɛn kin lɛf pepa we tɛl me wetin fɔ du. Wan wan tɛm na wikend a kin wok fɔ ɔda famili dɛn fɔ mek mɔ mɔni.



Pɔsin we klin A

Pɔsin we klin B

Get bes fɔ yu biznɛs



Put plenti mɔni na yu ples, prɔpati, tul dɛn, ɛn af-af tin yu nɔ sɛl bɔt nid



Na yu go get lɔsis ɔ di mɔni



Yu disayd ɔ tɔk prays fɔ ɔmɔs dɛn go pe yu



Yu kin tek yu yon wokman if yu want



If yu nɔ want di patikyula wok, yu kin se nɔ



Yu fri fɔ du tin fɔ difrɛn difrɛn kɔstament dɛn



Yu disayd ustɛm, usay ɛn aw yu go du di wok



MI NA WOKMAN

MI NA BɔSMAN WE MEK KɔNTRAKT Fɔ DU WOK

Wokman ɔ Bɔsman We Mek Kɔntrakt Fɔ Du Wok?

Mi na akawntant fɔ wan kɔmni we den nid mi fɔ kip den buk fɔ mɔni biznes. We di kɔmni nid mi den kin tel me us de den a go wok an aw lng a go wok. Den pe me wan prays fɔ ɔl. Den nɔ pe me bay di awa. We a want di kɔmni fɔ pe me a kin sen den bil. A kin du dis sem wok fɔ kip di buk den fɔ bɔku ɔda kɔmni bak. Mi ɔfis na mi os en a yuz mi yon kɔmpyuta fɔ wok kɔmɔ.

A wok 30 awa eni wik, pat tɛm fɔ wan kɔmni as akawntant en den pe mi bay wik. Mɔs tɛm a yuz mi yon kɔmpyuta na os. If a wan, a kin fil fɔm fɔ di kɔmni pe fɔ mi welbɔdi biznes. Sɔntende a gri fɔ wok fɔ ɔda smɔl kɔmni we a no du dis kɔmni in wok.



Akawntant A

Akawntant B

Get bes fɔ yu biznes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Put plenti mɔni na yu ples, prɔpati, tul den, en af-af tin yu nɔ sɛl bɔt nid	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Na yu go get ɔsis ɔ di mɔni	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yu disayd ɔ tɔk prays fɔ ɔmɔs den go pe yu	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yu kin tek yu yon wokman if yu want	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yu nɔ want di patikyula wok, yu kin se nɔ	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yu fri fɔ du tin fɔ difren difren kɔstament den	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yu disayd ustɛm, usay en aw yu go du di wok	<input type="checkbox"/>	<input type="checkbox"/>

**MI NA
WOKMAN**

**MI NA BɔSMAN
WE MEK
KɔNTRAKT Fɔ
DU WOK**

Tɔk Bɔt Aw fɔ Pik Di Kaynaba Biznes

Naw dat yu dɔn disayd fɔ stat yu biznes, yu go nid fɔ fɛnawt us kaynaba biznes go rayt fɔ yu! Dis pat go sho yu difrɛn difrɛn kanyaba biznes yu kin pik.

Sɔm kaynaba biznes dɛn git rul dɛn we tranga ɛn dɛn fɔ fayl bɔku pepa ɛn dɛn go pe plenti mɔni jis fɔ stat am. ɔda biznes mɔ izi fɔ mek, dɛn nɔ get bɛtɛ pepa fɔ fayl ɛn smɔl fi, bɔt di pɔsin we get i yɔn biznes kin get plenti lɔsis. Sɔ yu go pik di rayt kaynaba biznes fɔ wetin yu nid, i impɔtant fɔ ɔndastand sɔm mɛn tin dɛn about di kaynaba biznes dɛn na Nyu Yɔk Stɛt.

Protɛkt Yu Yon Mɔni

Di biznes kin bi wan ligal tin we nɔto yu, di pɔsin we get i yɔn biznes. Dis ligal tin dɛn kɔl ‘entity’ tɔn lɛk pɔsin bikɔs i ebul mek agriment ɔ kɔntrakt dɛn, i kin get kredɛt ɛn dɛt, dɛn kin kɛr am na kɔt ɛn inɛf kin kɛr ɔda wan na kɔt bak, dɔn i go tot di lod fɔ wetin i du.

We yu biznes na sɛprɛt ligal ɔganayzeshɔn wit yu, yu go get **limit fɔ ɔmɔs yu get fɔ pe** we dɛn kɔl ‘limited personal Lɔsis (Liability).’ ɔmɔs yu get fɔ pe pan di biznes dɛt dɛn limit to ɔmɔs mɔni yu dɔn put de. If yu biznes sɛprɛt wit yu ɛn pɔsin kɛr am na kɔt, yu yon prɔpati lɛk os ɔ mɔtɔka kin sɛf ɛn di pɔsin nɔ ebul kapu am fɔ sɛl am to pe di biznes dɛt dɛn. ɔda gud tin we bi we yu biznes sɛprɛt frɔm yu ligal wan na dat di biznes get rayt fɔ du biznes bikɔs i ligal lɛkɛf yu we get am nɔ ligal fɔ wok ɔ yu nɔ liv na Amerika.

Na dis gayd wi bwɛl dɔŋ ɔmɔs yu go pe ɛn di gud we kɔmɔt fɔ dɛn kaynaba ligal ɔganazeshɔn dat yu kin mek na Nyu Yɔk Stɛt so dat yu nɔ go sɔfa tumɔs if di biznes get prɔblɛm. Limited Partnership (Patna We Get Limit), Limited Lɔsis (Liability) Company (Kɔmni We Get Limit Fɔ ɔmɔs Lɔsis I Kin Get) and Kɔpɔreshɔn.

So yu go get di gud we kɔmɔt di **limit tɔ yu lɔsis** we de if yu bisnes sɛprɛt frɔm yu ligal wan:

- ▶ Mek shɔ yu kip yu yon prɔpati sɛprɛt frɔm yu biznes prɔpati
- ▶ Get sɛprɛt bank akwant fɔ yu ligal ɔganazeshɔn
- ▶ Yuz di nem na yu ligal ɔganazeshɔn na kɔntrakt dɛn ɛn we yu advatayz (nɔto yu yon nem)
- ▶ Get sɛprɛt taks ID nɔmba (EIN) ɛn fayl sɛprɛt taks ritɔn dɛn fɔ yu ligal ɔganazeshɔn di tɛm ɛn di ples dɛn yu nid du am.



Wetin na ITIN?

We yu mek mɔni yu mɔs pe taks pan am. Na di Internal Revenue Service (IRS) de gi Yu Yon ID Nɔmba Fɔ Pe Taks den (Individual Taxpayer Identification Number, ITIN) to pipul den we nɔ kwalifay fɔ get sɔshal sekiriti nɔmba bɔt mɔs fayl taks. If yu dɔn get sɔshal sekiriti nɔmba (SSN) yu nɔ go kwalifay fɔ get ITIN. Lɛksef yu rayt fɔ wok dɔn dɔn, yu SSN stil wok fɔ fil taks.

Bak yu kin yuz ITIN fɔ get bɔku mɔni savis lɛk get kredɪt ɔ fɔ ɔpin bank akwant, nɔ mata yu imigreshɔn statɔs. [Fɔ lan mɔ rid Yu Mɔni, Yu Tumara! Na Men Gayd fɔ Lan Yu Bɔt Mɔni ɛn Wetin Yu Ebul Du](#), wan smɔl buk fɔ ɛp strenja den ɔndastand tin den kin du fɔ den yon mɔni biznes.

Wetin na EIN?

So dat den go pe taks to Gɔvment ɛn Nyu Yɔk Stet, ɛni biznes we get wokman mɔs get Bɔsman ID Nɔmba (Employer Identification Number, EIN). Kɔpɔreshɔn ɛn mɔs kɔmni we get limit fɔ ɔmɔs lɔsis i kin get (LLC) mɔs get EIN.

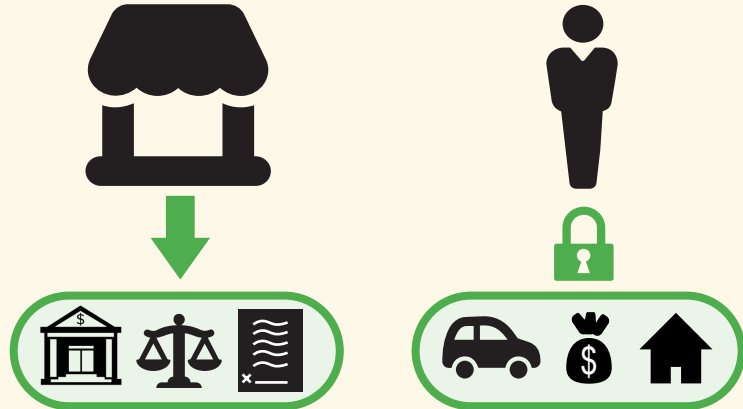
Infakt, bank den nid biznes fɔ get EIN to opin bank akwant. So da biznes ebul get EIN i mɔs fayl Fɔm SS-4 (“Aplikeshɔn fɔ Bɔsman ID Nɔmba” {Application for Employer Identification Number} wit di IRS ɔ aks bay telifon ɔ onlayn.

We yu en yu biznes na de sem ligal wan



...den kin kapu yu yon prɔpati.

We yu biznes sɛpret ligal ɔganayzeshɔn wit yu...



Yu biznes kin trɔs, tek ɔda wan den na kɔt, en mek kɔntrakt den.

En yu yon prɔpati sef!

ɔndastand Us Taks Yu Biznes Mɔs Pe

Nɔ mata if yu ligal ɔ nɔ ligal, enibɔdi we mek mɔni na Amerika mɔs pe taks to di gɔvment, stet en lokal gɔvment. Bɔku difren tin den ple pan ss taks yu mɔs pe lek if yu na palampo ɔ mared, ɔmɔs mɔni yu mek dat ia, en usay yu tap na Nyu Yɔk Stet.

Mɔs tem, di mɔ simplul kaynaba biznes, di rul fɔ wetin yu fɔ pe simplul bak. Sɔm kaynaba biznes den mek i pɔsibul fɔ yu to ripɔt di mɔni yu mek na yu pasɔnal taks ritɔn, we mek i mɔ izi fɔ dat biznesman fil i taks fɔm den.

Duya memba dis gayd nɔ de advays yu bɔt taks biznes. Wi enkɔrej iznesman we na strenja fɔ tɔk to masta sabiman pan taks biznes fɔ advays den. Di “Ples fɔ Chɛk” pat na dis gayd de sho difren ɔganayzeshɔn den wi kin kwalifay fɔ ep yu wit yu taks kwestyɔn den bɔt yu biznes.

Stori Bot 2 Biznes den

Limited Lsis (Liability) Company*

Tri padi jyn an fɔ mek biznes fɔ du yad wok. Den regista de biznes as Lsis (Liability) Company (Kɔmni Limit Udat Risponsibul, LLC). Den LLC na sepret ligal ɔganazeshɔn.



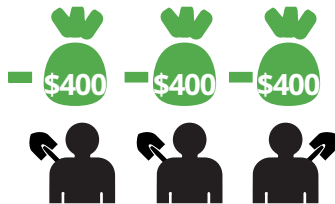
Olman put \$400 fɔ stat di kɔmni en bank **lent am bak**.



Di biznes nɔ rayt en den lef am afta sɔm mɔnt wit \$8,000 det.



Eni padi in lsis na \$400 nɔmɔ den put na di limited Lsis (Liability) kɔmni en eni cɔda prɔpɔti di kɔmni bin get.



Di padi den we get di biznes nɔ fɔs fɔ pe di det na di LLC en den yon prɔpɔti sef.



Wangren Pɔsin Get Di Biznes

Di pɔsin mek i yon biznes fɔ du yad wok. Di lɔ luk di mami en i biznes ligal wan as di sem pɔsin.



I pul \$400 frɔm in sevin akawnt en trɔs wan **pasɔnal** kredit kad fɔ bay di tul den fɔ i nyu biznes.



Di biznes nɔ rayt en i lef am wit \$8,000 kredit kad det.



Di mami we git di biznes dɔn lɔs di \$400 i put en naw mɔs pe \$8,000 kredit kad det plɔs intres.



If i nɔ pe di det dɔn, di kredit kad kɔmni go kapu i pasɔnal prɔpɔti to pe di det dɔn, we kin min i motoka, i os en i pasɔnal sevin akawnt!



*Wi pik LLC fɔ di egzampul bot eni kaynaba ligal biznes wi tɔk bot na dis gayd bak go limit di pasɔnal lsis.

6 KAYNABA BIZNES DEN

Na 6 kaynaba biznes den pɔsin kin mek na Nyu Yɔk Stet we fit fɔ biznesman udat na strenja. Na den wan yaso:

- **Wangren Pɔsin Gɛt Di Biznes**
- **General Partnership (Jenɛral Patna)**
- **Limited Partnership (Patna We Gɛt Limit)**
- **Limited Lɔsis (Liability) Company
(Kɔmni We Sheb Udat Rispɔnsibul, LLC)**
- **Kɔpreshɔn**
- **Worker Cooperative (Wokman Jɔyn An)**

Dis gayd de bwel dɔn di fɔs 5 kaynaba biznes den. Patna den, LLC ɔ kɔpreshɔn den kin mek Cooperative (Kɔperativ). Bikɔs i speshal, dis gayd nɔ go tɔk tumɔs bɔt wetin dat kaynaba biznes mɔs du ɛn di rul den fɔ cooperative. Fɔ lan mɔ bɔt cooperative den, wach di “Ples fɔ Chɛk” pat na dis gayd.

Wangren Pɔsin Get Di Biznes

Sole Proprietorship (Wangren Pɔsin Get Di Biznes) na di mɔs simpul kaynaba biznes yu kin yuz en di mɔs izi fɔ mek. Sɔntem yu dɔn bi sole proprietor ɔlredi if yu dɔn du wok fɔ pɔsin ɔ sel tin leksef yu nɔ fayl nɔ fɔm wit di gɔvment. Yu nɔ pe bɔku mɔni fɔ stat bikɔs yu nɔ nid fɔ pe fi ɔ fayl fɔm lek ɔda kaynaba biznes den mɔs du. Yu ripɔt di mɔni yu mek na yu yon pasɔnal taks ritɔn, so i simpul smɔl.

Wangren Pɔsin Get Di Biznes Sɔmri

 <p>Nɔmba of pipul we get am</p>	<p>1 pɔsin</p>	<p>Di pɔsin wangren get i yɔn biznes.</p>
 <p>Fɔ Stat</p>	<p>Mɔst izi fɔ stat</p>	<p>I dɔn kam fɔ bi wans yu stat fɔ du biznes.</p>
 <p>Fi En Fɔm den</p>	<p>Nɔn ɔ smɔl</p>	<p><i>(If yu wan)</i> Fi fɔ fayl fɔ Assumed Name Certificate (Setifiket we sho di biznes nem) if i nem difren frɔm yu. Di fi nɔto di sem na ɔl kɔnti den.</p>
 <p>Fil Taks Fɔm</p>	<p>Mɔ izi</p>	<p>Yu ripɔt di mɔni yu mek na yu yon pasɔnal taks ritɔn.</p>
 <p>Lɔsis (Liability)</p>	<p>Gud chans de yu go get lɔsis</p>	<p>Di wan we get i yɔn biznes get fɔ pe ɔl di dɛt en du ɔl di wok na di biznes en i kin lɔs ɔl in pasɔnal prɔpati pan di biznes.</p>
 <p>Rul den</p>	<p>Nɔ get fɔ pe fi ɔ fil fɔm evri ia</p>	<p>Yu nɔ nid fɔ fayl en fɔm to eni gɔvment ɔfis den fɔ manaj di sole proprietorship.</p>
 <p>Gud fɔ</p>	<p>Pɔsin udat mek bak tin lek telefon, du yad wok, klin os, lan pikin, rayta en atis.</p>	

General Partnership (Jeneral Patna)

General partnership fayn fɔ 2 ɔ mɔ pipul den we want fɔ sheb di mɔni lɔsis we kin bi en en ed fɔ disayd aw fɔ rɔn di biznes. Dis i tɔn awt fayn fɔ biznesman udat biliv densef bikɔs ɔlman rispɔnsibul fɔ wetin i kɔmpin disayd dɔn.

Lɛk sole proprietorship, den kin fayl sɔn fɔm ɔ sɔntɛm nɔ fɔm atɔl fɔ mek general partnership. Sɔntɛm yu dɔn get general partnership if yu dɔn du biznes as patna wit ɔda pɔsin. Wi rili enkɔrej dat patna den rayt patna agriment we na impɔtant pepa dat ɛksplen wetin na eni pɔsin in rayt en rispɔnsibiliti bi, ɔmɔs eniwan fɔ put en aw fɔ sɔlv prɔblem den. Pas den get patna agriment we tɔk ɔda tin, ɔl di prɔfit en lɔsis go sheb ikwal bitwin di patna den. **Yu rili fɔ aks lɔya fɔ ɛp yu fɔ mek di patna agriment.**

I bi di sem na general partnership lɛk di sole proprietorship, den kin kapu yu yon prɔpati, en we wan patna mek mistek di ɔda patna bak kin lɔs ɔltin fɔ di bad we i disayd fɔ du sɔntin.



Patna Agriment

Patna agriment na impɔtant pepa dat sho wetin na di patna in rayt en rispɔnsibiliti bi fɔ di biznes. Wi ril enkɔrej patna agriment den fɔ jeneral patna den en if na limited partnership (Patna We Get Limit) den mɔs mek am. Patna agriment de ansa den kwɛstyɔn we de dɔn:

- ▶ ɔmɔs ɔlman de put?
- ▶ Udat rispɔnsibul fɔ wetin?
- ▶ Aw di patna den go disayd wetin fɔ du?
- ▶ Aw di patna den go sheb di prɔfit en lɔsis
- ▶ Aw di patna den go disayd wetin fɔ du we den nɔ gri?
- ▶ Wetin go bi if wan patna disayd fɔ kɔmɔt di biznes ɔ sɛl i pat pan di biznes?

General Patna Səmri

 <p>Nəmba of pipul we getam</p>	<p>2 ɔ ɔ sɔsin</p>	<p>Patna den get di biznes.</p>
 <p>Fɔ Stat</p>	<p>Mɔst izi fɔ stat</p>	<p>I dɔn kam fɔ bi wans yu fɔ du biznes.</p>
 <p>Fi en Fɔm den</p>	<p>Nɔn ɔ smɔl</p>	<p><i>(If yu wan)</i> Fi fɔ fayl fɔ Assumed Name Certificate (Setifiket we sho di biznes nem) if i nem difren frɔm una. Di fi nɔtɔ di sem na ɔl kɔnti den. Wi rili en kɔrej dat patna den mek patna agriment.</p>
 <p>Fil Taks Fɔm</p>	<p>Mɔ izi</p>	<p>Patna ripɔt di mɔni den mek na den yon pasɔnal taks ritɔn. Bak den fɔ fayl ritɔn fɔ di partnership bak jis so di govment no aw den sheb am.</p>
 <p>Lɔsis (Liability)</p>	<p>Gud chans de yu go get lɔsis</p>	<p>Wan patna go bi risponsibul fɔ wetin in kɔmpin patna du en eni lɔsis. Den kin kapu ɔlman in pasɔnal prɔpati.</p>
 <p>Rul den</p>	<p>Nɔ get fɔ pe fi ɔ fil fɔm evri ia</p>	<p>Yu nɔ nid fɔ fayl enitin to di govment fɔ kip yu biznes ligal.</p>
 <p>Gud fɔ</p>	<p>Famili Biznes den • Patna den we dɔn bi padi fɔ lɔng en biliv den densesf.</p>	

Limited Partnership (Patna We Get Limit)

We yu get limited partnership, 2 kayn de-jeneral patna en patna we get limit. **Jeneral patna** de muv lek we wangren pōsin get di biznes ɔ general patna bikōs den manaj di patna we get limit biznes, tōk prays, disayd wetin fō du en tōk fō in kōmpin.

Patna we get limit na pōsin we put mōni nōmō. Den put den mōni en get den pat pan di prōfit bōt den nō get rayt fō rōb mōt pan aw fō rōn di biznes ɔ tōk fō in kōmpin patna. ɔda tin we difren frōm jeneral patna na den nō ebul kapu dis patna we get limit in prōpati. Di patna we get limit in mōs lōsis na di mōni i put nōmō.

I tek mō wok fō stat limited lartnership (patna we get limit) dan sole proprietorship ɔ general partnership bikōs yu mōs fayl pepa de wit di Nyu Yōk Dipatment of Stet (New York Department of State, DOS) en pe di fi den. Dis kaynaba biznes fayn fō biznesman den udat get pōsin we nō want fō miiks pan di biznes ɔ get lōsis bikōs in kōmpin nō rōn di biznes fayn. Den mōs rayt di rul den fō di limited partnership pan Patna Agriment (si pej 17).



Nyuspepa Pōblisiti

Limited Partnership en Limited Liability Company den paopa mōs put na 2 nyuspepa den dat den sat dis biznes ya fō 6 wik wan afta di ɔda. Na sōm kōnti, i kin rili dia.







Jeneral Patna

- ▶ Put i mōni en get i pat pan di prōfit
- ▶ Rōn di biznes en disayd wetin fō du
- ▶ Tōk fō in kōmpin patna
- ▶ Insef go lōsis fō eni det di biznes get. (Di biznesman kin mek sēpret ligal ɔganazeshōn fō bi di General Partner so i pōsibul lōsis nō go ay, bōt dis mek am mō at.)

Patna We Get Limit

- ▶ Put i mōni en get i pat pan di prōfit
- ▶ Nō de rōn di biznes
- ▶ Nō get rayt fō tōk fō in kōmpin patna
- ▶ Den nō ebul kapu in pasōnal prōpati. I lōsis na wetin i fōs put nōmō

Patna We Get Limit Səmri

 <p>Nəmbə of pipul we get am</p>	<p>2 ɔ mə pəsın</p>	<p>Na 2 kayn biznesman jɔyn an ən wan ɔ mə ɔf dən wan get fə bi: jeneral patna ən patna we get limit.</p>
 <p>Fə Stat</p>	<p>Tek mə təm ən wok fə stat</p>	<p>Pepa yu nid fə mek am:</p> <ul style="list-style-type: none"> ▶ Certificate of Limited Partnership ▶ Certificate of Publication ən Affidavits of Publication (afta di nyuspepa dən print am)
 <p>Fi ən Fə m dən</p>	<p>I kin dia sməl</p>	<p>\$200 fi fə fayl, \$50 Sertifiket Di Nyuspepa Dən Print am (Certificate of Publication) fi fə fayl, ən \$600 to \$1,200 fə di nyuspepa print am. Yu məs get patna agrıment.</p>
 <p>Fil Taks Fə m</p>	<p>Mə izi</p>	<p>Yu rıptɔt di məni yu mek na yu yon pasɔnal taks ritɔn. Bak dən fə fayl ritɔn fə di partnership bak jis so di gəvment no aw dən sheb am.</p>
 <p>Ləsıs (Liability)</p>	<p>Pəsıbul ləsıs fə di jeneral patna bəku</p>	<p>ɔl jeneral patna rıspɔnsıbul fə pe di biznes det. Di patna we get limit in məs ləsıs na di məni i put məmə.</p>
 <p>Rul dən</p>	<p>Yes</p>	<p>Yu məs rayt patna agrıment ən ɔl di jeneral patna məs sayn am.</p>
 <p>Gud fə</p>	<p>Biznesman udat get pəsın we wan fə put məni bət nə want fə disayd natin pan di biznes ɔ get pəsıbul pasɔnal ləsıs.</p>	

Limited Liability Company

Di limited liability k mni (LLC) mek am so dat di l sis get limit,   den sm l, f  di biznesman. Dis i bet  pas sole proprietorship  n di difren kaynaba partnership den. Di l  se dat di biznes na sepret ligal  ganazesh n fr m di biznesman den  n  l di wan den we get di biznes gladi bik s den pas nal pr pati sef. F  kip di limit t  yu l sis, di pipul we get di biznes f   pin sepret bank akwant f  di LLC, put in f m ni na di LLC f  am to spen i yon m ni, n to f  miks den pas nal pr pati wit di biznes pr pati  n n  yuz di LLC m ni f  yu pas nal tin den.

Den k l di wan we get di LLC memba den,  n den kin disayd if den wan f  r n di biznes densesf   pik maneja den f  r n di biznes. Di maneja m s get ligal rayt f  wok bik s den luk den as wokman. **Di l  f  dis ya n  tu klia, so pipul den we n  get ligal rayt f  wok f  tray f  get l ya f  advays am bifo i gri f  bi di manaja na LLC l ksef i na di wangren p sin we get di LLC.**








Di memba den na LLC kin pik aw den go taks di LLC we den mek am. If den n  fayl f m wit di IRS we t l den den disayd f  di LLC f  pe taks lek k p resh n, di biznesman go rip t di pr fit di biznes mek na den yon pas nal taks rit n den. **Memba den na LLC f  aks f  advays fr m masta sabiman pan taks f  no wetin  n wetin den kin du.**



Aw F  R n Di Biznes Agriment (Operating Agreement)

Aw f  r n di biznes agriment (operating agreement) na imp tant pepa di LLC get we sho di rayt den, powa  n risp nsibiliti den na i memba den, maneja, wokman   ejent den. Den kin stat di Aw F  R n Di Biznes Agriment bifo, di sem de   insay 90 dez fr m we den fayl di Articles of Organization.

Limited Liability Kəmni Səmri

 <p>Nɔmba of pipul we get am</p>	<p>1 ɔ kɔ pɔsin</p>	<p>Wangren ɔ bɔku mɛmba dɛn ki get di LLC.</p>
 <p>Fɔ Stat</p>	<p>Tek mɔ tɛm ɛn wok fɔ stat</p>	<p>Pepa yu nid fɔ mek am:</p> <ul style="list-style-type: none"> ▶ di Articles of Organization ▶ di Certificate of Publication ɛn Affidavits of Publication (afta di fɔs nyuspepa dɔn print am)
 <p>Fi ɛn Fɔm dɛn</p>	<p>Dia</p>	<p>\$200 fi fɔ fayl di Articles of Organization, \$50 fi fɔ fayl di Sertifiket Di Nyuspepa Dɔn Print am (Certificate of Publication), ɛn \$600 to \$1,200 fɔ di nyuspepa print am. Yu mɔs get aw fɔ rɔn di biznɛs agrɪmɛnt.</p>
 <p>Fil Taks Fɔm</p>	<p>At smɔl</p>	<p>Difren difren we fɔ du LLC de akɔdin to di kaynaba biznɛs ɛn ɔmɔs mɛmba de de.</p>
 <p>Lɔsis (Liability)</p>	<p>Smɔl lɔsis pɔsɪbul nɔkɔ</p>	<p>Di biznɛs na sɛpret lɪgal ɔganazeshɔn frɔm di biznɛsman (dɛn). Di wan we get di LLC in lɔsis get limit ɛn di mɔs dɛn kin lɔs na wetin dɛn put na di biznɛs nɔkɔ.</p>
 <p>Rul dɛn</p>	<p>Yɛs, dɛn get fɔ kip rɛkɔd dɛn ɔltɛm</p>	<ul style="list-style-type: none"> ▶ Mek Aw Fɔ Rɔn Di Biznɛs Agrɪmɛnt (Operating Agreement) insay 90 dez frɔm we dɛn fayl di Sertifiket ɔf ɔganayzeshɔn. ▶ <i>(If dɛn want)</i> Get mitin dɛn fɔ di mɛmba ɛn maneja dɛn ▶ Kip rɛkɔd dɛn fɔ patikyula LLC ɛn taks pepa dɛn ▶ Evri 2 ia dɛ fɔ fayl Biennial Statement (2 ia Stɛtmɛnt) fɔ sho i adrɛs.
 <p>Gud fɔ</p>		<p>Pipul we want fɔ kip dɛn pasɔnal sevin akawnt ɛn mɔni sɛpret frɔm dɛn biznɛs ɛn kin kɔntɪnyu fɔ fala di rul dɛn.</p>

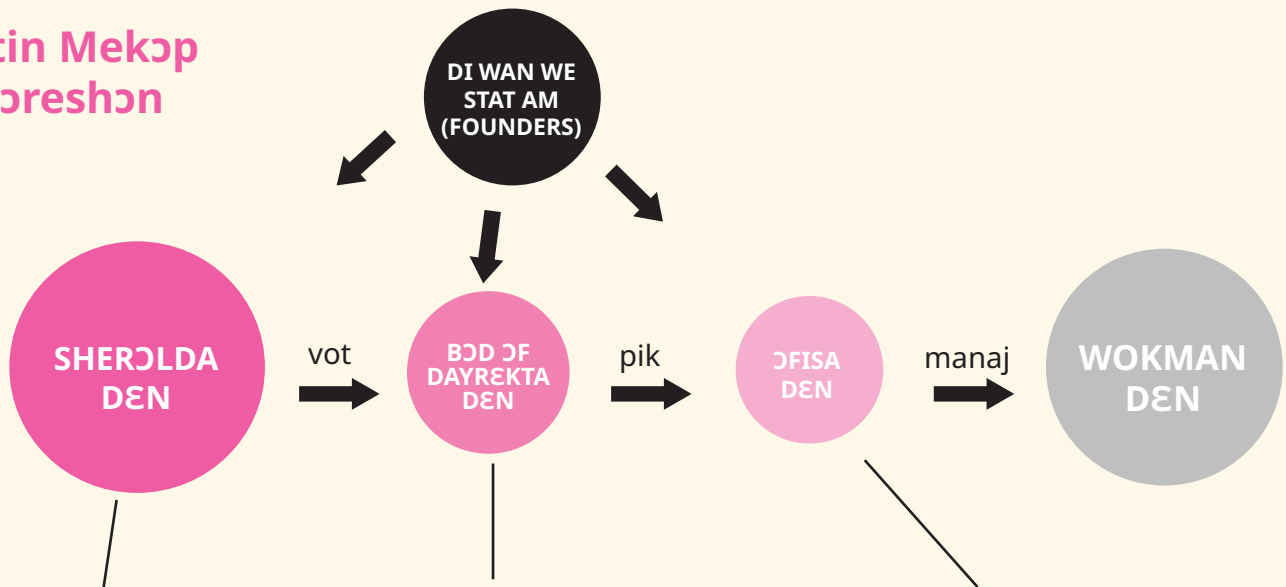
Kəpreshən

Kəpreshən mə fə big biznes den wit bəku pipul we put en get am bikəs den kin səl sher den. Sher kin sho əməs di pəsin get na di kəpreshən. I tek bəku təm en pepa fə fil fə mek kəpreshən en i get fə spen regula wan fə tin den en wetin di lə se i fə du.

Ol kəpreshən məs get bay-lə den, bəd of dayrekta en əfisa den. Afta den dən mek di kəpreshən, di sherəlda den məs get əganizeshənəl miting fə pik di bay-lə den en vot di dayrekta den. Kəpreshən nətə di bes tin fə biznesman we wan fə stat sməl biznes nəmə. LLC mek am so dat di benifit den we kam pan kəpreshən kin bi fə sməl biznesman en i nə at, mə pik en chuz de en i mə izi fə kia fə am.

Dən, di kaynaba biznes di kəpreshən bi get mə chans fə i bad fə di biznesman we na strenja en nə get ligal rayt fə wok. If di biznesman de rən di biznes as əfisa na di kəpreshən, ə di kəpreshən pe am bay wik, den go luk am as wokman. Fə mek shə dat yu mek yu biznes en rən am akədin to əl di lə, we get stet en gəvment taks lə den insay, bi shə fə tək to ləya we yu mek yu biznes plan den. Aw fə ripət en us taks fə pe rili at fə əndastand fə kəpreshən den en wi nə go ebul eksplən am na dis gayd.

Wetin Mekəp Kəpreshən










Di pəsin we pe fə sher na di kəmnı en get pat na di kəmnı akədin to əməs sher den get. We den mek kəpreshən, məs təm di fəs sherəlda den na di wan we get am.

Dis na grup of pipul den vot fə tinap fə di sherəlda den. Dayrətə ki bi sherəlda bak bət nətə bay fəs. Di bəd fə get wan dayrekta ə mə. Dayrekta get di wok fə manej, disayd wetin fə du fə big big tin di kəmnı want fə du.







Den wan fə rən di biznes frəm de to de en du di wok den nid fə du fə push di biznes bifo. **Səntem den kin luk di əfisa den lek wokman akədin todi lə en den məs pruv den get ligal rayt fə wok na Amerika.**

Kəpreshon Səmri

 <p>Nəmbə of pipul we get am</p>	<p>1 ɔ ɔ pəsin</p>	<p>Məs təm bəku sherɔlda den get di kəpreshon bət i kin bi wangren to.</p>
 <p>Fə Stat</p>	<p>I tek mə təm ən wok fə stat</p>	<p>Afta den fayl di Sertifiket ɔf Inkəpreshon den get fə du ɔrganizashonal mitin fə pik di bay-lə den de lə fəs den fə du ən vot di dayrekta (den).</p>
 <p>Fi ən Fəmə den</p>	<p>Rili dia</p>	<p>Fə stat di kəpreshon den get fə pe \$125 fə di Sertifiket ɔf Inkəpreshon. Di kəpreshon go pe boku məni fə ləya ən akawntant fə du di buk den.</p>
 <p>Fil Taks Fəmə</p>	<p>Rili at fə du</p>	<p>Wi ənkrəj di wan we get di kəpreshon fə tək tə masta sabiman pan taks biznes so den go ɔndastand us taks ən ɔməs taks den get fə pe.</p>
 <p>Ləsis (Liability)</p>	<p>Rili sməɔ ləsis pəsiɔbul</p>	<p>Di biznes na səpret ligo ɔganazeshon frəm di biznesman (den). Di wan we get di kəpreshon in ləsis get limit ən di məs den kin lə na wetin den put na di biznes məmə.</p>
 <p>Rul den</p>	<p>Yəs, bəku rul den fə fala ɔltəm</p>	<ul style="list-style-type: none"> ▶ Eni ia mitin ən spəshal sherɔlda mitin den ▶ Rəgula ən Spəshal Bəd ɔf Dayrekta mitin den ▶ Kip minit ən rəkəd den fə di kəpreshon ən taks pepa den ▶ Evri 2 ia de fə fayl Biennial Statement (2 ia Stetment) fə sho i adrəs.
 <p>Gud fə</p>		<p>Big biznes den wit bəku pipul udat want plenti məni fə rən di biznes ən want fə səl sher den.</p>

Kwik wi go kəm pia di difrən kaynaba biznəs dən –

Uswan rayt fə yu?

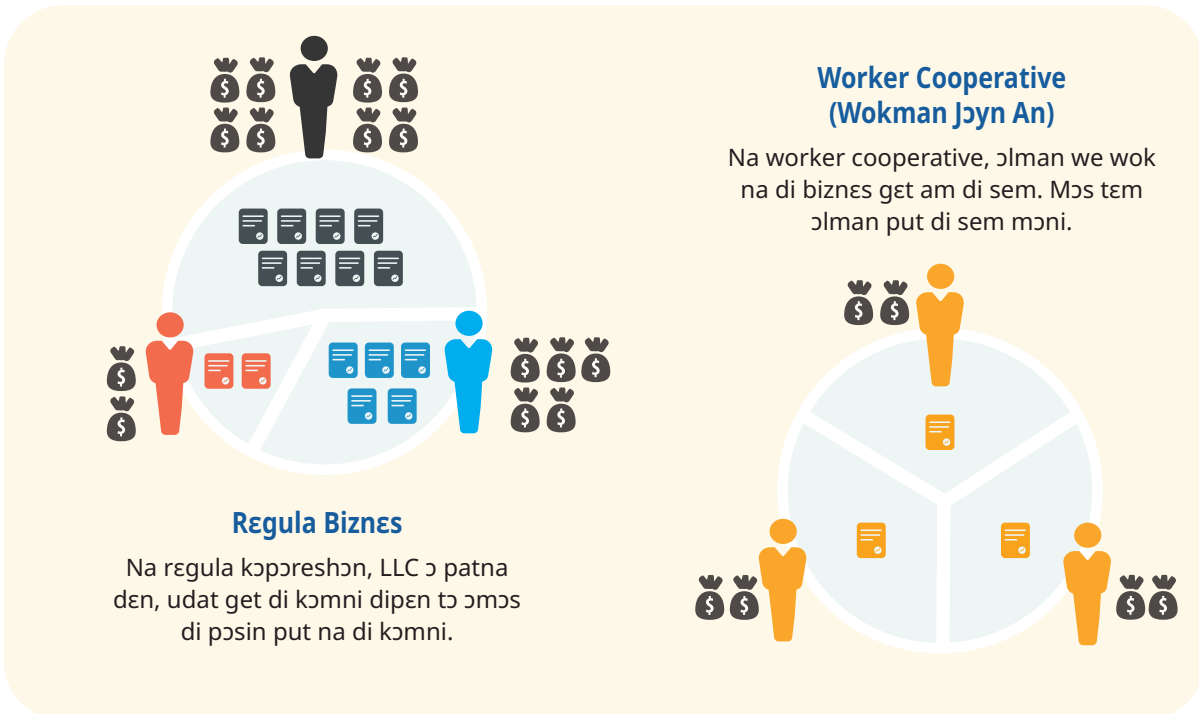
	Wangren Pəsın Get Di Biznəs	General Partnership (Jeneral Patna)	Limited Partnership (Patna We Get Limit)	Limited Liability Company	Kəpreshən
 Nəm ba of pipul we get am	Wangren pəsın	2 Ƶ mə patna dən	2 Ƶ mə jeneral ən patna we get limit dən	1 Ƶ mə məm ba dən	1 Ƶ mə sherɔlda dən
 Ɔl wetin de insay fə stat am	Izi	Izi	I at	I at	Rili tranga
 Fi ən Fəm dən	NƵn Ƶ smɔl	NƵn Ƶ smɔl	I kin dia smɔl	I kin dia smɔl	Rili dia
 Fil Taks Fəm	MƵ izi	At smɔl	At smɔl	At smɔl to at bin	Rili at
 Us lɔsis kin bi to yu	BƵku	BƵku	BƵku fə jeneral patna	I get limit	I get limit
 Rul dən	NƵn	NƵn	SƵm	SƵm	BƵku bƵku

Worker Cooperative (Wokman Jɔyn An)

Worker Cooperative na kayn biznɛs we wokman dɛn gɛt di biznɛs ɛn rɔn am. ɔl di wokman dɛn put mɔni fɔ jɔyn di cooperative ɛn dɛn dɛn gɛt dɛn pat pan di prɔfit akɔdin to wetin dɛn put. Na dis kaynaba biznɛs ɔlman gɛt di sam rayt fɔ vot bɔt big big tin di cooperative go du lek trɔs mɔni, kɔntrakt ɛn gri fɔ tek nyu mɛmba dɛn.

Eni pan di ɔda kaynaba biznɛs dɛn wi dɔn tɔk bifo na dis gayd lek partnership, LLC ɔ kɔpɔreshɔn kin mek Cooperative. Mɔs tɛm, cooperative dɛn pik di LLC bikɔs i mɔ fri ɛn dɛn nɔ fɔs fɔ pe plenti mɔni fɔ mek ɛn rɔn lek aw kɔpɔreshɔn bi ɛn i na di bɛs wa fɔ bɔku pipul we go gɛt am pas partnership dɛn. LLC cooperative mek i pɔsibul dat di mɛmba dɛn lɔsis gɛt limit. Cooperative kin ɛp protɛkt strenja we nɔ gɛt ligal rayt dɛn frɔm pipul we go tif di mɔni dɛn mek ɔ wikɛd dɛn we dɛn wok by dɛnsɛf.

[Nyu Yɔk Stet gɛt spɛshal Worker Cooperative Corporation Law](#) (Wokman Jɔyn An Pan Kɔpɔreshɔn Lɔ) dɛn mek wit spɛshal statɔs ɛn rul fɔ mɛmba dɛn, sher ɛn aw dɛn go sheb di prɔfit ɛn lɔsis. Fɔ lan mɔ, go na di say na dis gayd we se Ples fɔ Chɛk.



Minin

Afidevit Pepa we sho wetin pɔsin swɛ

Pepa we pɔsin eksplen ɛn sayn ɛn ɔda pɔsin di ɔ gri fɔ kin mek shɔ nain sayn am lek notari.

Bɔd ɔf Dayrekta dɛn

Grup pipul dɛn di sherɔlda na di kɔpɔreshɔn dɛn bin vot fɔ tinap fɔ dɛn ɛn kontrɔl di biznes ɛn disayd di big big tin fɔ du.

Kɔstament

Pɔsin we di independent contractor de du kontrakt wok fɔ am ɔ sel to am.

Entrepreneur (Biznesman)

Di pɔsin we ɔganize ɛn rɔn i yon biznes.

Employer (Bɔsman)

Di pɔsin we get fɔ pe di wokman ɛn mɔs mek shɔ di wokman get rayt fɔ wok.

Yu Yon ID Nɔmba Fɔ Pe Taks dɛn (Individual Taxpayer Identification Number (ITIN))

Na nɔmba di Internal Revenue Service gi to pipul udat nɔ kwalifay fɔ sɔshal sekiriti nɔmba bɔt nid fɔ pe taks.

Internal Revenue Service (IRS)

Di govment ministri we rispɔnsibul fɔ gɛda govment taks.

Lɔsis (Lɔsis (Liability))

ɔmɔs mɔni lɔsis yu kin get ɔ ligal rispɔnsibiliti de ɔnda dis biznes.

Mɛmba

Na Kɔmni We Get Limit Fɔ ɔmɔs Lɔsi I Kin Get (LLC) dɛn kɔl di wan we get am mɛmba dɛn.

ɔfisa dɛn

ɔfisa dɛn rɔn di biznes frɔm de to de fɔ di kɔpɔreshɔn. Di Bɔd ɔf Dayrekta dɛn pik dɛn ɛn di ɔfisa dɛn kin bi di pipul we stat am, get am ɛn wokman bak fɔ di kɔpɔreshɔn.

Patna dɛn

Dis na kaynaba biznes usay 2 ɔ mɔ pipul get di biznes. Na jeneral patna, patna ɔl get di wok fɔ rɔn di biznes ɛn di prɔfit ɛn lɔsis we kɔmɔt. Na patna we get limit sɔm pan di patna dɛn rɔn di biznes ɛn sɔm put mɔni kɔmɔt ɔl stil get di biznes togɛda.

Biznesman (Proprietor)

Di wan we get di biznes.

Sherɔlda dɛn

Sherɔlda na pɔsin we bay sher na kɔmni ɔ kɔpɔreshɔn. Sherɔlda get pat pan di kɔpɔreshɔn akɔdin to ɔmɔs i put.

Important Pepa den

Articles of Organization

Dis na pepa we sho di nem of di limited Lasis (Liability) kəmni (LLC), di kōnti en adres usay i de fō mek di LLC. Di LLC dōn kam fō bi wans den fayl di Articles of Organization o afta dat if di Articles of Organization dōn tōk difren bōt i nō fō pas 60 dez frōm di de den fayl am.

Fayl wit di Dipatment of Stet

► **Limited Lasis (Liability) Company**

Biennial Statement (2 ia Stetment)

Evri 2 ia NYS LLC en kōpreshōn den mōs fayl Biennial Statement en pe fi fō fayl am we na \$9 to sho di biznes adres naw.

Fayl wit di Dipatment of Stet

► **Limited Lasis (Liability) Company**

► **Kōpreshōn**

Bay-lō den

Pepa we sho aw den den go rōn di kōpreshōn. Den fō sho aw den vot di dayrekta den, aw den du di mitin den, en wetin na di rayt den, wok en pōwa we di sherōlda, dayrekta en ofisa den get.

Di Kōpreshōn mōs kip wan kōpi na dis pepa.

► **Kōpreshōn**

Sertifiket we sho di biznes nem (Certificate of Assumed Name)

Fōm yu mōs fayl if di biznes nem i difren frōm di wan we get di biznes.

Fayl am wit di Kōnti Klak.

► **Wangren Pōsin Get Di Biznes**

► **General Partnership (Jeneral Patna)**

► **Eni biznes we du biznes onda nem we nōtō i ligal nem.**

Sertifiket of Inkōpreshōn

Pepa we sho di nem en adres of di kōpreshōn. Di kōpreshōn bigin fō bi na di det den fayl di Sertifiket of Inkōpreshōn o na oda det (insay 90 dez frōm di de den fayl am) we di Sertifiket of Inkōpreshōn dōn tōk.

► **Kōpreshōn**

Certificate of Limited Partnership

Fōm we sho di nem en infōmeshōn bōt di patna den we dōn gri fō get patna we get limit agriment.

Fayl wit di Dipatment of Stet

► **Limited Partnership (Patna We Get Limit)**

Sertifiket Di Nyuspepa Dōn Print am (Certificate of Publication)

Fōm yu fayl with afidevit we sho yu dōn obe di rul fō put am na nyuspepa fō stat yu patna we get limit o LLC (si pej 19 en 22). Yu mōs fayl di Sertifiket Di Nyuspepa Dōn Print am bifo 120 dez dōn frōm we den fayl di Sertifiket of Patna We Get Limit o Articles of Organization.

Fayl wit di Dipatment of Stet

► **Limited Partnership (Patna We Get Limit)**

► **Limited Lasis (Liability) Company**

I-9, Employment Eligibility Verification form (Fōm fō Mek Shō di Wokman Get Rayt fō Wok)

Na fōm o wokman den mōs fil fō pruv den get ligal rayt fō wok na Amerika. Yu bōsman mōs get I-9 Fōm en sho en Amerikin gōvment ofisa den we get dat rayt de.

Aw Fō Rōn Di Biznes Agriment (Operating Agreement)

Dis sho di rayt den, pōwa, wetin den want, di limit o rispōnsibiliti den na di memba, maneja, wokman o ejent den. Den kin stat di Aw Fō Rōn Di Biznes Agriment bifo o insay 90 dez frōm we den fayl di Articles of Organization.

Di LLC mōs kip wan kōpi na dis pepa.

► **Limited Lasis (Liability) Company**

Patna agriment

Wi enkōrej am fō jeneral patna bōt di patna we get limit mōs get am. I sho en pruv wetin den arenj, rayt den an wok eni pan di biznes patna get fō du.

► **General Partnership (Jeneral Patna)**

► **Limited Partnership (Patna We Get Limit)**

Ples fə Chək

Nyu Yək Stet Gəvment Ɔfis den:

Department of State, Division of Corporations, State Records, and UCC

www.dos.ny.gov/corps/

Infəmeshən bət fəm en fəm səf en ɔda ligal pepa den dat yu kin nid fə ɔpin ɔ gro yu biznes na Nyu Yək Stet.

Empire State Development, Entrepreneurial Assistance Program

esd.ny.gov/entrepreneurial-assistance-program

Di Program fə Ep Biznesman (Entrepreneurial Assistance Program, EAP) put EAP senta den na difren difren eria ɔlsay na Nyu Yək Stet fə lan pipul en gi den trenin, ep den wit tul den nɔ ɔndastand en sɔpɔt savis den fə pipul we jis stat den yon biznes ɔ want fə stat biznes.

Office of New Americans (ONA)

1-800-566-7636

www.newamericans.ny.gov/business

Di Ɔfis ɔf Nyu Amerikin den (ONA) get 27 senta fə ep pipul den ɔlsay na Nyu Yək Stet fə gi strenja den ep en tin den fə den lanin en mɔni biznes en fə smɔl biznes den.

Small Business Development Center (SBDC)

1-800-732-7232

www.nysbdc.org/

Nyu Yək Stet Smɔl Biznes Diverlopment Senta (NYS SBDC) get 24 senta den wi gi gud fri ɔ ɔlmɔs fri advays en trenin bət biznes to Nyu Yək man we want fə sat biznes ɔ mek di biznes den get du bete fə fri.

Nyu Yək Gəvment Ɔfis den:

Department of Consumer Affairs, Office Financial Empowerment

www.nyc.gov/site/dca/partners/financial-empowerment.page

Lanin bət mɔni biznes en advays to ep protekt en gi pawa to Nyu Yək man den we nɔ get bete an-to-mɔt udat want fə get mɔ prɔpati en dɔ mɔ wit den mɔni. I get infəmeshən bət səf bank den we nɔ chaj bɔkɔ mɔni en ep den get taks krɛdit wi go gi den mɔ mɔni.

Small Business Services (SBS)

<https://www1.nyc.gov/nycbusiness/>

Fri klas, wokshɔp, advays, en ep fə biznesman we want fə mek, rɔn ɔ gro in biznes na Nyu Yək Siti.

SBS Immigrant Business Initiative

www1.nyc.gov/nycbusiness/article/immigrant-business-initiative

SBS gi biznes klas, ep wit mɔni, fri ligal ep, en pas dat na difren difren langwej den ɔlsay na Nyu Yək Siti en ɔl na fri.

Nyu Yək Siti Ɔganazeshən den:

Brooklyn Public Library, Small Business and Entrepreneur Services

www.bklynlibrary.org/business/small-business

Difren difren ples den ɔlsay Bruklin. Den gi wokshɔp, klas en ep to eni wan pɔsin na English, Spanish, Rɔshian en Kreyol fə stat, rɔn, en gro yu biznes.

Business Outreach Center Network (BOCNET)

www.bocnet.org

Maykro-entaprayz, smɔl biznes diverlopment ɔganayzeshən we de gi kɔstɔmayt biznes savis na di Bronks, Bruklin, Manetan, Kwins, Stetin Ayland to kɔmyuniti den we nɔ get bete savis, we get insay lent smɔl biznes den, kia fə pikin den na os, 'Biznes Amerikin-Stayl' wokshɔp, en di Rifuyji Maykro-Entaprayz Projekt.

CAMBA Small Business Services

718-287-2600

www.camba.org

Advays yu wan-bay-wan, smɔl biznes wokshɔp, biznes advays, mek yu sabi ɔda smɔl biznes diverlopment patna den, en say we go lent yu biznes.

Community Development Project, The Legal Aid Society

212-426-3000

www.legalaidnyc.org/civil-practice-pro-bono-projects

De gi trenin fə pipul we go tinap fə in kɔmpin en pipul we kwalifay ɔlsay na di 5 boro den. Sɔm pan di tin den lan yu na aw fə stat yu smɔl biznes, aw fə sayn biznes rent kɔntrakt, aw fə protekt yu biznes en pasɔnal prɔpati den. Trenin na pan English en Spanish.

Ples fɔ Chɛk

Center for Urban Pedagogy (CUP)

www.welcometocup.org

Print brɔ̃chɔ en smɔl buk dɛn tɔ eksplɛn wetin di rul dɛn min en aw fɔ du tin, we get [A Guide to Worker Co-Ops in NYC](#) Gayd to Woman Koop na NYC to.

Hebrew Free Loan Society

www.hfls.org/loan-programs/microenterprise/

Dɛn lent mɔni to smɔl biznɛs dɛn we udat get am na pɔsin we nɔ get betɛ an-to-mɔt na Nyu Yɔk Siti, Long Ayland en Westchɛsta fɔ stat ɔ gro i biznɛs.

Neighborhood Entrepreneur Law Project, NYC Bar Justice Center

212-382-6633 (mɛn)

212-626-7383 (fri ligal tɛlifɔn nɔmba)

nelp@nycbar.org

Ligal savis dɛn fɔ biznɛsman we nɔ mɛk betɛ mɔni ɔ wan we kin tray fɔ stat smɔl biznɛs, lɛk taks prɔblɛm dɛn, kɔntrakt dɛn en agrimɛnt, tɔk prays fɔ rɛnt ples fɔ yu biznɛs, kɔpirayt, tredmak, en patent dɛn.

Renaissance Economic Development Corporation

www.renaissance-ny.org

NGO We Nɔto Bank Lent (Development Financial Institutions) Na Di Eria we taget strenja, pipɔul we nɔ get betɛ mɔni en dɛn we get smɔl mɔni difrɛn difrɛn say na NYC bay we dɛn lent to biznɛs dɛn en nɔ chaj betɛ itɛrɛst en get trenin program dɛn fɔ biznɛsman dɛn.

Volunteers of Legal Services

347-521-5729

www.volspobono.org/projects/microenterprise-project

ɛp biznɛsman udat get smɔl biznɛs get gud, fri ligal advays frɔm dɛ ɔfis en sɛn yu to lɔya we nɔ go chaj natin.

NYC Cooperative Resources:

Green Workers Coop

www.greenworker.coop

Dɛ gi gud 5 mɔnt trenin en sɔpɔt program we ɛp tim ɔf pipul udat want fɔ bi biznɛsman mɛk biznɛs we nɔ at di at en rili tray wit aw dɛn du trenin, ɛnkɔrɛj, en ɛp wit tul dɛn.

New York City Network of Worker Cooperatives (NYC NOWC)

212-390-8178 (tɛlifɔn nɔmba)

www.nycworker.coop

Trenin fɔ bi lida, wokshɔp, biznɛs sɔpɔt, en ɛp wit tul dɛn fɔ wokman cooperative dɛn en di skil dɛn nid fɔ dat.

Workers Justice Project -

Make The Road New York

347-889-6347

www.workersjustice.org

ɔganayzeshɔn we dɛ push strenja rayt dɛn bifɔ en pan ɔl dɛn du, wan na fɔ mɛk wok we go tɛ bay we dɛn sɔpɔt en ɛp wokman we get dɛ cooperative.

Intanɛt Tul dɛn:

New York Business Express

www.businessexpress.ny.gov

Kin ɛp gayd yu du ɔl wetin yu en yu biznɛs fɔ du. Fil di fɔm en di Wɛbsayt go gi yu list fɔ ɔl wetin yu nid fɔ stat yu biznɛs.

NYC Business Portal

www1.nyc.gov/nycbusiness

Kwɛshɔn dɛn we go sho yu wan bay wan

Fil di kwɛshɔn dɛn we go sho yu wan bay wan en dɛn go gi yu list ɔf siti, stɛt en govɛmɛnt laysɛns en pamit yu kin nid fɔ stat en rɔn yu biznɛs akɔdin to di kayn wok yu du.

Chɛk If Yu Kwalfay

Fil di fɔm en get list of pɔsibul govɛmɛnt bɛnɛfit en taks krɛdit sɔntɛm yu biznɛs kin kwalfay.

