



**W'ADWUMA  
NE WO  
DAAKYE!**

---

Akwankyere Tiawa a  
Atutenafọw a Wọye wọn  
Adwuma Betumi Afa so  
Abue Wọn Adwuma



# Aseda

New York Immigration Coalition ne Pratt Center for Community Development na wɔyɛ saa akwankyerɛ nwoma yi a ɛka anamɔn a yɛretu sɛ yɛbɛma sɛdɛɛ atutenafɔn a wɔyɛ wɔn nnwuma wɔ New York no nsa aka nsem ne akadeɛ a wɔhia no atumi akɔ soro. Saa nwoma a yɛatintim yi, ɛyɛ Capital One, NYC Department of Youth and Community Development, New York City Council ne Speaker's Office na wɔnam New York Immigration Coalition's Key wɔ City Initiative mu no so faa ho ka de domm yɛn.

Wɔtintimm no Oforisuo 2019

Ben Dodd na ɔyɛ akyire mfɔyini, Sydney Céspedes ne Sal Muñoz na wɔboaa no.

June Lee na ɔyɛ ɛmu mfɔyini.



## New York Immigration Coalition

The New York Immigration Coalition yɛ ahyehyɛdɛɛ a ɛnyɛ dɛɛ wɔde hwɛhwɛ mfasɔn a ɛyɛ New York Mantam a ɛyɛ den kɛsɛ ho mfɔyini wɔ wɔn adwenem ɛfiri sɛ wɔma nnipa nyinaa akwaaba, wɔn wɔn di no yiye, na wɔma wɔn hokwan sɛ wɔbedi wɔn adaeso akyi. Coalition no ka atutenafɔn, wɔn a wɔdom ne aɔnkofoɔn bom sɛdɛɛ ɛbɛyɛ a New Yorkfɔn nyinaa bɛtumi adi yie.

## Pratt Center for Community Development

Pratt Center for Community Development ka nkuroɔn nhyehyɛɛɛ, nhwɛhwɛmu, nhyehyɛɛɛ a wɔkamfo kyere, ne nnwuma nketewa mmoa bom de hyɛ mpɔtam a wɔn sikasɛm nyɛ ne wɔn a wɔn sikasɛm yɛ kakra no den ma wɔhunu wɔn daakye ma kuro a ɛyɛ pɛ na ɛtena hɔ daa ma New Yorkfɔn nyinaa.



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# Nkrasem bi a efiri New York City Council Speaker Corey Johnson ho


New Yorkni dofo,

New York Kuropon a yenim na yedo no no, se enye yen nnwumayefo a wafi amannone no a, anka ense hwee. Atutenafon ne yen mpotam ho sikasem akyi beremo, a adwumayefo a wode won ho hye mu ne nnwuma-wuranom dodo ko soro. Nokorem no, atutenafon na wawo New York Kuropon nnwuma no fa na wode dola zeperepem 228 boaa Kuropon no GDP wo afe 2017 mu. Nanso, nneema kakraa bi na ewo ho a wode asi won ani so titire se wabebwa won a wape se wape atutenafon nnwuma. M'ani agye se mede saa adee yi beka Kuro mmadenmo nnwinnadee adaka ho se wode bebwa nnwuma a atutenafon na wawo no fa a erenya nkoso no ho. Eye anammun a eho hia a yede bema awerehyemu se yebeko so ayi akwansidee ahodo a emma New Yorkfo nyinaa ntumi nye yie no afiri ho

Bere a na aban no tetee New Yorkfo atutenafon a wawo mmaden no, eye me ahohoahoa se Kuro no Badwa aboa ama waye se akwankyere yi. "W'adwuma ne Wo Daakye" ye nkommko a eko akyire a waboa ano a wone mmaramifon a waben wo atukotena, adwadie, tootua ne atukotenafo a wape adwuma ma akuo ne nnwumawuranom atwetwe. Akwan pii so no, wei ne dee edi kan koraa. Akwankyere yi de akwankyere a emu da ho ne nsem a eboa ma New Yorkfo atutenafon nyinaa a won ani gye ho se wabebue adwuma bi nanso wonnim anammun a edi ho a ese se wotu anaase adwuma ko a wabebue mpo.

Enye se akwankyere yi ye adwinnadee titire ma New Yorkfo nko, na mmom ne tintim saa bere yi de nkrasem a emu ye den fi Badwa no ho se New Yorkfo wape atukotenafo no wape won fe so wo ha na yebu won ntoboa a emu do pii a wode ma Kuro no se esom bo. Eye m'anidaso se saa akwankyere nwoma yi bekanyan New Yorkfo nyinaa ma watu saa anammun a edi ho no!

Eye me,



New York City Council Speaker  
Corey Johnson

# Nkrasem a efiri Akwankyerεfoɔ Mpanimfoɔ ho

Bεboro mfe 150 ni no, New York aye beaεε a atutenafɔɔ nya hokwan ahodoɔ. Na wɔn nso kɔ so ma ne sikasem nya ahooɔden. Atutenafɔɔ ye New York adwumayεfoɔ nkyemu anan mu baako na wɔboɔ dɔla ɔpepepem pii wɔ mpɔtam ho sika a wɔnya mu. Nanso enye se atutenafɔɔ na ekanyan New York adwumaye nko, na mmom wɔde nsiye siesie no: New York Kuropon mu nnwumawuranom beboro 83,000 ye atutenafɔɔ, na nketewa wuranom nyinaa mu no wɔn na wɔdɔɔso pa ara.


Eye New York Immigration Coalition ne Pratt Center for Community Development ahohoahoa se wɔde akwankyerε yi bema se adepa a εbeboɔ atutenafɔɔ a wɔrefi adwuma a edi mu ase na wɔakura mu. Mpɔtam-mpɔtam akuo, akuo a wɔso nnwuma aforɔɔ asene, wɔn a wɔdi dwuma ma nnwuma nketewa ne wɔn a wɔye mmara ho adwuma a εho hia pa ara ma nnwumawuranom pii na εwowɔ ho, nanso nnipa dodoɔ no hunu no se kasa a wɔde aye nneema a εwɔ ho no ye deε wɔntumi nya. Wei ye asem ma nnwumawuranom nyinaa nanso ekɔ paa ma atutenafɔɔ εsiane kasa ne amammerε mu akwansideε ahodoɔ a wɔhyia nti.

Akwankyerε yi fi ase di akwansideε soronko bi a atutenafɔɔ hyia ho dwuma denam nsem a wɔbetumi anya wɔ kasa ahodoɔ pii mu a wɔde ma so. Saa nwomasua adeε yi beboɔ mpɔtam apamfoɔ a wɔreyε adwuma wɔ ho na wɔde adwumaye ho dwumadie a εho hia a εboɔ ama mpɔtam a atutenafɔɔ te no. Mmoa a wɔde ma atutenafɔɔ adwumaye ne nnwuma a wɔbue no ho hia ma New York sikasem mu nkɔsoɔ nyinaa na εbema New Yorkfoɔ nyinaa anya hokwan pii.

Eye me,



Steve Choi  
Executive Director  
New York Immigration Coalition



Adam Friedman  
Executive Director  
Pratt Center for Community Development

# WOREHYE ADWUMA BI ASE? DEE EHIA SE WOHUNU!

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## Kwan a Wobefa So De Akwankyerε Yi Adi Dwuma

Atutenafoɔ adwumaye ye ɔman yi sikasem akyi berεmo. Wɔ New York Mantam mu no, nnipa a wɔte ho a wɔye wɔn ankasa adwuma nyinaa mu no, atutenafoɔ a wɔye adwumawuranom wɔ ho no ye 33.8%, na wɔde dɔla ɔpepɛm 7.2 ma wɔ adwumaye mu.<sup>1</sup> Bere a atutenafoɔ betumi afi adwuma ase bebɔro mmɔho mmienɔ asen ɔman mma a wɔwɔ wɔn wɔ U.S. no, nneema kakraa bi na εwɔ ho pɔtee a wɔatu wɔn ho ama se wɔbeboa atutenafoɔ nnwumawuranom.

**Wɔaye akwankyerε yi ama wɔn a wɔpe se wɔbue wɔn ankasa adwuma ne wɔn a wɔye mpɛmpɛn adwumayefoɔ nyinaa, a atutena tebea mfa ho, sedee ebeye a ebeboa wo ama woate akwan a wobefa so ahye w'ankasa adwuma ase na woadi ho dwuma wɔ New York Mantam mu.** Wɔde akwankyerε yi ama se emmɛ nsem ani so na nsem a ebeboa wo ma woasi adwumaye nhyehyee ko a efata ma wo ho gyinaee, dee eye ahwehwedeε ahodoɔ a ebema woahyehye w'adwuma ne sika ne toɔ ahodoɔ bi a εse se wohwe kwan sedee ebeye a wobetumi abue w'ani ama adwuma.

Saa akwankyerε yi nka ahwehwedeε te se tumi krataa anaa hokwan krataa a ebia wɔhwehwe ma nnwuma anaa adwuma pɔtee bi ho asem. **Saa akwankyerε yi mfa mmara anaa toɔtua ho afotuo mma.** Wɔhye atutenafoɔ adwumayefoɔ nkuran denneennen se wɔnhwehwe mmara mu afotuo a efa wɔn ankorankore atutena, adwuma, anaa toɔtua ho ahwehwedeε ne anohyetɔ ahodoɔ ho. Se wope nsem pii a, hwe akwankyerε yi fa a efa nneema a wɔde di dwuma ho. Nsem a εwɔ akwankyerε yi mu no ye mpɛmpɛn dee fi Ahinime 2018 na wɔrennye no foforo.

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1. (Ahinime 4, 2017) American Immigration Council. [www.americanimmigrationcouncil.org/research/immigrants-in-new-york](http://www.americanimmigrationcouncil.org/research/immigrants-in-new-york)

2. (Ebo 8, 2015) Kauffman Foundation.

[www.kauffman.org/what-we-do/resources/entrepreneurship-policy-digest/the-economic-case-for-welcoming-immigrant-entrepreneurs](http://www.kauffman.org/what-we-do/resources/entrepreneurship-policy-digest/the-economic-case-for-welcoming-immigrant-entrepreneurs)

# Sedeε Wofi Asee

## Odwumayeni a wode wo ho anaa Odwumayeni a ɔye obi adwuma? (ne dee nti a eho hia)

Atutenafɔɔ pii hyia akwansideε ahodoɔ a emma wɔntumi nye adwuma a akatua pa wom wɔ United States. Ebia adwuma a obi wɔ no bema atutenafɔɔ anya hokwan anya nkɔsoɔ wɔ sikasem mu. Titire no, se wɔmmaa wo tumi se wobeye adwuma wɔ U.S. se odwumayeni a, dbia wo ara adwuma a wobefi ase no beboa wo ma wo nsa akɔ w'ano.

Etia mmara se adwumawura bi befɔ obi a wɔnim se onni kwan se ɔye adwuma wɔ United States. Wɔhwehwe se adwumawura biara hwe se odwumayeni bi wɔ tumi se ɔye adwuma denam:

- ▶ kratasin I-9 a ɔbehɛhye so
- ▶ de ahwehwe odwumayeni no nkrataa a edi ne ho adanseε (te se social security nɔma, green card, passport, ne dee ekeka ho) mu.

Aban anaa New York Mantam mmara pɔtee biara nni hɔ a ebara otutenani a onni adwuma ho tumi krataa se ɔbenya ɔno ara n'adwuma, anaase ɔnye obi a ɔye n'ankasa adwuma. Etɔ mmerε bi a wɔka obi a ɔye ɔno ara n'dwuma ho asem se “ɔye odwumayeni a ɔde ne ho.” Enye bere nyinaa na wɔhwehwe se adwumayefɔɔ a wɔde wɔn ho hyehye Kratasin I-9 ma wɔn a wɔrehwehwe adwuma no bere a wɔafi apam foforo ase no. Se wohyehye adwuma se mmara kwan so adwumakuo a eye soronko sedeε wɔaka ho asem wɔ akwankyere yi mu no a, mmara kwan so adwumakuo no ankasa betumi aye adwuma, a nneema ne nnwuma a wɔde bema ne apam a wɔbeyε ka ho.

Se asem a mfasoɔ wɔ so no, atutenafɔɔ pii nsa tumi kɔ wɔn ano denam adwuma bi a wofi aseε so a atutenafɔɔ tebea mfa ho. Eho hia yiye se se adwumawura no, wodi mmara a efa w'adwuma no dwumadie ho, a toɔtua ka ho no so. Eε se wote ase nso se adwuma bi a wobefi aseε no hwehwe se wode nkrataa kɔma aban mpanyimfɔɔ ne sikakorabea ahodoɔ, ensi kwan se wɔbepam obi a fi U.S. na emmɔ kwan nto hɔ a wɔbefɔ so akɔ mmara tebea mu. Nanso wɔ nsem bi mu no, atemmufɔɔ a wɔdi atutenafɔɔ nsem no betumi ahwe adwuma a obi wɔ ne toɔ a ɔtua no adi ama wɔn.

## Kwan a wobɛfa so ahunu sɛ woyɛ odwumayɛni a ɔde ne ho

Ɛyɛ den sɛ wobɛhunu sɛ woyɛ odwumayɛni a ɔde ne ho anaa odwumayɛni a ɔyɛ obi adwuma na ɛsɛ sɛ wohwehwe mmara mu afotuo berɛ biara wɔ wo ara wo tebea pɔtee ho.

Adwumayɛfoɔ a wɔde wɔn ho no reyɛ adwuma ama wɔn ho na wɔyɛ nneɛma anaa nnwuma ma wɔn a wɔabisa no. Dodoɔ a wo, na ɛnyɛ wɔn a wɔabisa, di senea wode nneɛma anaa nnwuma ma ne w'adwuma no sikasɛm so no, dodoɔ no ara na ɛbeyɛ yiye sɛ wɔbɛbu wo sɛ obi a ɔde ne ho a ɔyɛ adwuma na ɛnyɛ odwumayɛni ma wɔn (obi) a wɔabisa no. Wɔ kratafa a ɛdi ho no so no wobɛhunu nhwesodeɛ ahodoɔ bi a wɔde hwe nneɛma a wɔde toto odwumayɛni a ɔyɛ obi adwuma ne odwumayɛni a ɔde ne ho tebea ho.

Sɛ wohyehyɛ mmara kwan so adwumakuo a ɛyɛ soronko ma w'adwuma a, mmara kwan so adwumakuo no ankasa betumi de nneɛma anaa nnwuma no ama wɔn a wɔabisa no. Mpen pii no, ɛda adi sɛ wɔremmu wo sɛ odwumayɛni **sɛ mo mmienu nyinaa wɔ w'adwuma no na wohwe so a**. Ɛsiane wei nti, wɔkamfo kyere sɛ nnwumawuranom a wonni adwuma ho tumi krataa:

- ▶ wɔ wɔn adwuma no nyinaa anaa ne fa kɛsɛ bi, na
- ▶ wɔhwe wɔn adwuma no dwumadie so



# Odwamayeni a ɔye obi adwuma anaa Odwumayeni a ɔde ne ho?

Meye adwuma se ofiehwefo na mede me nnwuma ma nnipa ahodo a wabisa. Mewo websaet bi a ekyerekyere eka a wabisa wo nnwuma a mede ma no ho. Wotua me ka wo me som ho, na enye donhwere biara akatua. Won a wabisa adwuma betumi abisa me dwumadie denam nhyehyeee a wabeye wo intanet so anaa telefon so. Won wabisa me adwuma de won ara won nneema a wode siesie fie ne nnwinnadee ma.

Meye adwuma se ofiehwefo ma abusua baako Dwoada kosi Fiada fi anɔpa 8 kosi awia 4. Medii ano se wotua me \$15 donhwere biara na medii ano se wabema sika no ako soro afe biara na ama matumi ne ɔbra yi abɔ anan. Abusua a me ne won ye adwuma no na wode nneema a wode siesie fie ne nneema a wode siesie ho nyinaa ma. Wogya me krataa bi a wode akwankyerɛ a efa nea ese se woye da biara ho. Nnanwotwe awiei no eto mmerɛ bi a meye adwuma ma mmusua aforofo de nya sika aforofo bi.



Ofiehwefo A

Ofiehwefo B

Siesie beaee a woye adwuma



Sika kesee a wode behye wo ara w'adwumayebɛa, nneema, nnwinnadee, nneema a wode ma ne akadee mu



Fa no se sikasem mu asiane a ebɛma woanya mfaso anaa ekabɔ



Fa wo ara w'akatua dodoɔ si ho anaa di eho ano.



Betumi ahan wo ara wo boafɔ



Wo hokwan se ɔpo adwuma a aforofo bekamfo akyerɛ



Betumi aye adwuma ama nkurɔfofo foforo



Kyerɛ kwan a wofa so ye adwuma, bere a woye ne baabi a woye adwuma no



Meye  
ODWUMAYENI A MEYE OBI ADWUMA

Meye  
ODWUMAYENI A MEDE ME HO

# Odwamayeni a ɔye obi adwuma anaa odwumayeni a ɔde ne ho?

Meye akontaabufɔɔ ma adwumakuo bi bere a wɔhia me nnwuma no. Se adwumakuo no hia me a wɔkyere nna a meye adwuma ne bere tenten a meye. Wotua me ka bere a mawie adwuma no na enye dɔnhweree biara akatua. Se eho hia se wɔtua me a mede akatua krataa mane adwumakuo no. Meye adwuma ma nnwumakuo aforɔɔ pii a wɔye akontaabu adwuma a ete saa ara. Meye adwuma firi me ɔfese a ewɔ fie na mede m'adwuma kɔmputa na eye adwuma.

Meye adwuma nnɔnhwere 30 nanwɔtwe biara, mede bere fa ye adwuma ma adwumakuo bi se akontaabufɔɔ na menya nanwɔtwe nanwɔtwe akatua. Metaa de m'ankasa kɔmputa na efi fie ye adwuma. Se mɛpe a, metumi de me nsa ahye adwumakuo a meye adwuma wɔ hɔ no ase se menya akwahosan ho mfasoɔ. Eto mmere bi na menye adwuma mma dwumakuo yi a megye nnwuma a efiri nnwumakuo nketewa hɔ.



**Akontaabufɔɔ A**

**Akontaabufɔɔ B**

**Siesie beaee a wɔye adwuma**



**Sika kesee a wɔde behye wo ara w'adwumayesbea, nneema, nnwinnadee, nneema a wɔde ma ne akadee mu**



**Fa no se sikasem mu asiane a ebema woanya mfasoɔ anaa ekabɔ**



**Fa wo ara w'akatua dodoɔ si hɔ anaa di eho ano.**



**Betumi ahan wo ara wo boafɔɔ**



**Wɔ hokwan se wopo adwuma a aforɔɔ bekamfo akyerɛ**



**Betumi aye adwuma ama nkurɔfɔɔ foforo**



**Kyerɛ kwan a wɔfa so ye adwuma, bere a wɔye ne baabi a wɔye adwuma no**



**Meye  
ODWUMAYENI A  
MEYE OBI ADWUMA**

**Meye  
ODWUMAYENI A  
MEDE ME HO**

# Afotuo a Wode Bepa Adwumaye ho Nhyehyee

Afei a woasi gyinaee se wobefi adwuma bi ase no, ebehia se wohunu adwuma ko a efata wo! Ofa yi de nsem a efa akwan ahodoɔ a wowɔ a wobefa so ahyehye w'adwuma no ho ma.

Adwumaye nhyehyee ahodoɔ bi wɔ mmara a emu ye den ne ahwehwedee ahodoɔ a wɔhyehye a eho ka ye kese wɔ adwuma a wɔfi ase ho. Ebia ebeye mmere se wɔbehychye nnwuma afoforo, a nkrataa kakraa bi anaase ebi nni ho koraa anaase wobetua sika kakraa bi, nanso adwumawura no wɔ sikasem mu asiane kese. Sedee ebeye a wobepa adwumaye nhyehyee a eye sene biara ma w'ahiadee ahodoɔ no, eho hia se wote nsusui atitire bi a efa adwumaye akwan hodoɔ ho wɔ New York Mantam mu ase.

## Wo ara Wo Sikasem a Wobebɔ Ho Ban

Mmara kwan so adwumakuo bi te se onipa, wɔ mmara kwan so tumi a ede ne ho behye apam mu anaa ɔde ne nsa behye apam ase, ebetumi anya bosea na ade ka, ebetumi de obi akɔ asennibea na obi betumi de no akɔ asennibea, na wɔde ne nneyee ho asodi ato no so.

Bere a w'adwuma no ye mmara kwan so adwumakuo a eye soronko no wobetumi anya wo ara **w'adwuma a efa eno ara ho ka**. Mpen pii no, w'asodi wɔ adwuma no ka ho no ye w'ankasa sika a wode beto adwuma no mu nko ara. Se w'adwuma no ye mmara kwan so adwumakuo a eye soronko na wɔde kɔ asennibea a, mpen pii no, wo ara w'agyapadee te se wo fie anaa wo kar, ye nea asiane biara nni ho se wɔbegye de atua sika a wɔde bebɔ adwuma no ho ka. Mfasoɔ foforo a ewɔ adwuma bi wɔye denam mmara kwan so adwumakuo a eye soronko so ne se adwumakuo no ankasa betumi aye adwuma wɔ mmara kwan so se mpo wɔmmaa ne wura no tumi se ɔnye adwuma anaase ofi U.S. akyi reye adwuma no a.

Wɔ akwankyerɛ yi mu no, yebɔ eka ne mfasoɔ a ewɔ mmara kwan so ahyehyede ahodoɔ a edidi so yi a wɔbetumi ahyehye wɔ New York Mantam mu de asi ankorankore asodi ano no mua: Nkabom Adwuma a Anohyetɔ da ho, Adwuma Efa Eno ara Ho Ka ne Adwumakuo.

Senea ebeye a wobɛnya mfasoɔ afi ka a **adwuma bi ankasa** fa a mmara kwan so adwumakuo bi a eye soronko wɔ wɔ w'adwuma no ho no mu:

- ▶ hwe hu se wobema wo ara w'agyapadee ate ne ho afiri w'adwuma mu agyapadee ho
- ▶ bue sikakorabea akawnso a eye soronko ma wo mmara kwan so adwumakuo no
- ▶ fa mmara kwan so adwumakuo no din di dwuma wɔ apam ne adwadie ho dawurubɔ mu (sene se wode wo din bedi dwuma).
- ▶ nya toɔ ID nɔma (EIN) a eye soronko na fa toɔ ho nkrataa soronko ma wo mmara kwan so adwumakuo no bere ne baabi a eho hia.



## Deen ne ITIN?

Se wonya sika a ege w'aseyede se wutua to. Internal Revenue Service (IRS) de Individual Taxpayer Identification Number (ITIN) ma nnipa a womfata se wonya social security noma ewo se wotua to. Se wowo social security noma (SSN) a womfata se wonya ITIN. Se mpo w'adwuma tumi krataa no twam a, wo SSN no ko so ye adwuma bere nyinaa ma atirimpwo no a efa tootua ho. Wobetumi nso de ITIN adi dwuma de anya sikasem mu nnwuma pii a nea eka ho ne kredit a

wobenya anaase sikakorabea akanwso a wobebue, a wo atutenafow tebea mfa ho. Se wope nsem pii a hwe [Wo Sika ne Wo Daakye! Akwankyerε Titire a Efa Sikasem Ho Nkyerekyerε ne Nkuranhyε Ho](#), adee a ebεboa atutenafow ma wate ankorankore sikasem akwan horow ase. Akwankyerε Titire a Efa Sikasem Ho Nomasua ne Nkuranhyε a Wode Ma Ho, adee a ebεboa atutenafow ama wate won ara sikasem ho nneema a wobetumi apaw ase.

## Deen ne EIN?

Wo aban ne New York Mantam tootua atirimpwo ahodo mu no, ese se adwuma biara a ewo adwumayefow nya Employer Identification Number (EIN). Ese se nnwumakuo ne nnwumakuo a efa eno ara ho ka (LLCs) nya EIN. Mpen pii no, sikakorabea ahodo hwehwe se wonya EIN na ama adwuma bi atumi

abue sikakorabea akanwso. Se wope se wonya EIN a, adwuma bi betumi de Krataasin SS-4 ("Akwanmmisa a wode pe Employer Identification Number") akoma IRS anaase wode telefon anaa intanet so abisa.

**Se wo ne w'adwuma no ye mmara kwan so adwumakuo baako a**

**...wo ara w'agyapades da asiane mu.**

**Se w'adwuma no ye mmara kwan so adwumakuo a eye soronko a...**

**W'adwuma no betumi agye bosea, ako asennibea na w'ayeye apam.**

**Na wo ara w'agyapades wo ahobammɔ!**

**Te W'adwumaye Toɔtua Aseyedes Ahodoɔ Ase**

Emfa ho senea atutena tebea tee no, ese se obiara a onya sika wo U.S. no tua toɔ ma aban a ewo ɔman no mu ne mpɔtam ho aban. Toɔtua ho ahwehwedes ahodoɔ gyina nneema pii so a dee eka ho ne se se wode krataa rekoma se obi a ɔye sigyani anaa ɔwarefoɔ, sika dodoɔ a wonya afe biara, ne baabi a wote wo New York Mantam mu.

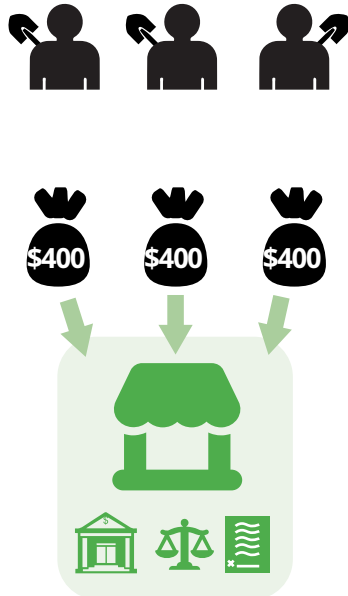
Mpen pii no, dodoɔ a w'adwuma nhyehyese ye mmerɛ no, dodoɔ no ara na ebia wo toɔtua ho ahwehwedes ahodoɔ no beye mmerɛ. Adwumaye nhyehyese ahodoɔ bi wo ho a ema wotumi bo sika a wonya firi w'adwuma mu ho amanee wo wo ara sika toɔ krataa so, na ebetumi ama toɔtua ho ahosiesie aye mmerɛ ama nnwumawuranom.

**Yesre se hye no nso se enye se wode totua ho afotuo bema wo akwankyere yi mu. Wɔhye nnwumawuranom a wɔfi amannɔne nkuran se wɔnhwehwe toɔtua ho afotuo mfi toɔtua ho ɔbenfoɔ a ɔfata ho.** Nneema a wode ye adwuma no fa ho nso twe adwene si ahyehyedes ahodoɔ a ebia wɔfata se wɔboa wo wo toɔtua ho nsemmissa a efa w'adwuma ho no ho.

# Nnwuma Mmienu Bi ho Asem

## Nnwumakuo a Efa Eno ara Ho Ka\*

Nnamfo baasa bom fi ase ye asaase ho adwuma. Wotwere wotn adwuma no din se Dwumakuo a Efa Eno ara Ho Ka (LLC). Wotn LLC ye mmara kwan so adwumakuo a eye soronko.

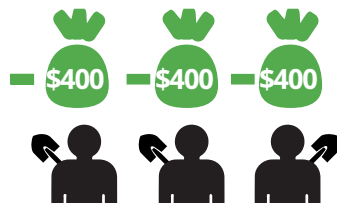


Kuo muni biara de \$400 hye mu ma eka a wotn wotn adwuma no ahyeasee mu na adwumakuo no nya **adwumaye bosea** fi sikakorabea bi ho.

Adwuma no anye yie na wotn mu wotn abosome kakraa bi akyi a wode eka \$8,000.



Eka no fa \$400 a adwumakuo a efa eno ara ka no muni biara de mae ne adwuma no agyapadee foforo biara nko ara ho.



Nnwumawuranom no ara nni LLC no ka ho asodi na wotn ara agyapadee ho wotn.

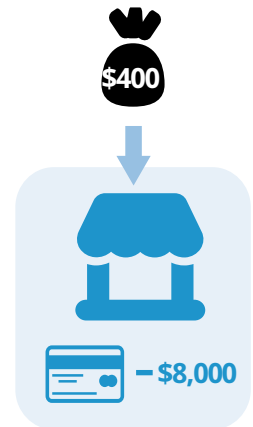


## Obaakofo Adwuma

Obi a wotn ara wotn n'adwuma fi n'ankasa asaase ho adwuma ase. Wotn wotn n'adwuma no se mmara kwan so adwumakuo baako wotn mmara no ase.



Wode sika a wode asie no mu \$400 to wotn na ofa **wotn ara ne** kredit kaad de to nnwinnadee a wode beye n'adwuma foforo no.



Adwuma no anye yie na wotn a ede kredit kaad ho ka \$8,000



Dee wotn ara wotn n'adwuma no ahwere \$400 a wode hye mu no na mprenprey eye n'aseyede se otua kredit kaad ho eka a eye \$8,000 na nsiho ka ho.



Se wantua eka no a, kredit kaad adwumakuo no beba abegye wotn ara n'agyapadee de atua eka no, a ne kar, fie ne wotn ara ne sika a wode asie ka ho!



\*Yeka LLC ho asem wotn nhwesoo yi mu, nanso mmara kwan so ahyehyede ahodo foforo a yeaka ho asem akiri yi wotn akwankyeri yi mu nso to ankorankoro asodie ano hye.

# ADWUMAYE HO NYEHYEE NSIA A DODO NO ARA NIM

Adwumaye ho nyehyeee ahodo nsia a wotaa de di dwuma wɔ New York Mantam mu a efata ma atutenafɔ nnwumawuranom. Dee eka ho ne nea edidi so yi:

- **Ɔbaakofo Adwuma**
- **Amansan Nkabom Adwuma**
- **Anohyetɔ Nkabom Adwuma**
- **Adwumakuo a Efa Eno ara Ho Eka (LLC)**
- **Adwumakuo**
- **Adwumayefo a Wɔye Adwuma Bom**

Saa akwankyerɛ yi de adwumaye nyehyeee anum a edi kan no ho nkyerɛkyerɛmu ma. Wɔbetumi de nkabom nnwuma, LLCs, anaa nnwumakuo abue adwumayekuo bi. Esiane sɛ wɔahyehye no soronko nti, akwankyerɛ yi nkɔ akyiri wɔ adwumaye mu ahwehwedeɛ ne aseɛdeɛ ahodoɔ a ewɔ hɔ ma adwumakuo bi ho. Sɛ wope nsem pii fa adwumakuo ahodoɔ ho a, hwe ɔfa a efa nneema a wɔde di dwuma ho.





# Amansan Nkabom Adwuma

Amansan Nkabom Adwuma ye adwuma yie ma adwumayefoɔ mmienu anaa nea eboro saa a wɔrehwe kwan se wɔbekye sikasem mu asodie anaa asiane mu na wɔabom asi adwumaye ho gyinaee. Wei ye adwuma ma nnwumawuranom a wɔgye wɔn ho wɔn ho di efiri se apamfo biara wɔ gyinaesie ahodoɔ a a afoforo sisi no ho asodie.

Te se ɔbaakofoɔ adwuma no, nkrataa kakraa bi na ewɔ ho anaase enni ho koraa a wɔde beye amansan nkabom adwuma. Ebia mowɔ amansan nkabom adwuma mu dada se mo ne ankorankore foforo aye adwumaye dwumadi ahodoɔ na mone mo ho adi se apamfo wɔ adwumaye mu a. Wɔkamfo kyere kese se apamfo nye nkabom apam, krataa a eho hia a ekyerɛkyere de apamfo biara hokwan ne n'aseyedeɛ ye mu, sika dodoɔ a ɔhokafoɔ biara de sika hye mu, ne sedee apamfo di ɔhaw ahorow ho dwuma. Gye se nkabom apam bi wɔ ho a ekyere se ente saa, wɔbekyekye mfasoɔ ne eka nyinaa pɛpɛpe ama apamfo no. **Ese se wohwehwe mmara kwan so mmoa wɔ fekubɔ apam a wobeye mu.**

Sedee etee wɔ ɔbaakofoɔ Adwuma mu no, wɔmmɔ ankorankore agyapadeɛ ho ban wɔ nkabom a wɔye no nyinaa mu, na apamfo baako ankasa agyapadeɛ betumi akɔ asiane mu esiane gyinaesie a enye a apamfo foforo no si nti



## Nkabom Adwuma mu Apam Ahodoɔ

Nkabom apam ye krataa a eho hia a ekyere apamfo biara hokwan ne n'aseyedeɛ ye wɔ adwuma no ho. Wɔahye apamfo apam ho nyansa denneennen ama amansan nkabom adwuma na wohwehwe ma nkabom adwuma a anohyetɔɔ wom. Nkabom Adwuma mu apam ahodoɔ bua nsemmisa a edidi soɔ yi:

- ▶ Sika sen na apamfo biara de rehye mu?
- ▶ Deen ne apamfo biara asyedeɛ ahodoɔ?
- ▶ Kwan ben so na apamfo no besi gyinaee?
- ▶ Kwan ben so na apamfo no bekye mfasoɔ ne eka?
- ▶ Kwan ben so na apamfo no besiesie ntawantawadie ahodoɔ?
- ▶ Deen na esi bere a apamfo bi si gyinaee se ɔbegyae adwuma no anaase ɔtɔn ne kyefa a ɔwɔ wɔ adwuma no mu?

## Amansan Nkabom ho nsem a Wabɔ no Mua

|   |  |   |
|---|--|---|
|  <p>Awuranom dodoo</p>                       | <p><b>Awuranom 2+</b></p>  | <p>Apamfo na adwuma no ye wɔn deɛ.</p>  |
|  <p>Deɛ wɔde hyɛ aseɛ</p>                    | <p><b>Ɛnye den koraa se wobɛfi aseɛ</b></p>                                    | <p>Wɔhyehyɛ bere a woaye adwadie dwumadie ahodoɔ.</p>   |
|  <p>Sika a wɔtua/<br/>Nkrataa a wɔhyehyɛ</p> | <p><b>Hwee kɔsi ketewa bi</b></p>  | <p>(Ɛnye wɔhyɛ) Daa daa nhyehyɛɛ sika a wɔtua, a esono ɔmantam biara, ma Assumed Name Certificate se adwuma no din ye soronko wɔ owura no ho a. Wɔkamfo Nkabom Apam kyerɛ denneennen.</p> |
|  <p>Toɔtua ho Nsiesie</p>                   | <p><b>Deɛ ɛye mmerɛ sene saa</b></p>   | <p>Apamfo ɔ adwuma mu sika a wɔnya ho amanneɛ wɔ wɔn ankasa sika a wɔnya toɔ krataa so. Ɛse se wɔde nsem ho amanneɛɔ krataa a efa nkabom no ho nso kɔma.</p>                              |
|  <p>Ɛka</p>                                | <p><b>Ankorankore sikasɛ mu asiane keɛse</b></p>                               | <p>Apamfo biara nneyɛɛ ho asodie betumi ada apamfo no nyinaa so. Ankorankore agyapadeɛ da asiane mu.</p>  |
|  <p>Ahwehwɛdeɛ a Ɛreko so</p>              | <p><b>Deɛ wɔresan aye bio biara nko so/nhyehyɛ</b></p>                         | <p>Ɛho nhia se wode biribiara kɔma aban no na ama w'adwuma no ako so anya mmara kwan so gynabea.</p>  |
|  <p>Ɛye ma</p>                             | <p>Abusua Nnwuma • Apamfo a wɔwɔ abusubɔ a akye na wɔgye wɔn ho wɔn ho di.</p> |   |

# Nkabom Adwuma a Anohyetow da Ho

Wɔ Nkabom Adwuma a Anohyetow da Ho mu no, awuranom baanu na ewɔ ho, amansan pamfo ne anohyetow pamfo. **Amansan pamfo** a ɔye adwuma wɔ ɔkwan korɔ no ara so sedee owura a ɔwɔ ɔbaakofoɔ adwuma anaa amansan nkabom adwuma ye adwuma wɔ ɔkwan a ene se, wɔhwe nkabom adwuma a anohyetow da ho so, wɔye apam, si gyinaee na wɔgyina fekuo no ananmu ye adwuma.

**Anohyetow pamfo** ye obi a ɔde ne sika hye mu a ɔnye hwee. Wɔde sika hye mu na wɔnya wɔn kyefa wɔ mfasow no mu nanso wɔrentumi nhwe adwuma no da biara da dwumadie so anaase wɔgyina nkabom adwuma no ananmu nye adwuma. Dee ene amansan pamfo bo abira no, wɔbo anohyetow pamfo no ankasa agyapadee ho ban. Anohyetow apamfo eka no ye sika a wɔde ahye adwuma no mu nko ara.

Nkabom Adwuma a Anohyetow da Ho no hwehwe adwuma pii ansa na wɔafi ase sene ɔbaakofoɔ adwuma anaa amansan nkabom adwuma efiri se ese se wɔde nkrataa kɔma New York ɔman Dwumadibea (DOS) na wɔtua sika a ebata ho no. Saa adwumaye nhyehyee yi ye ma wuranom a wɔwɔ nipa a wɔde sika hye mu a wɔmpɛ se wɔkyere adwuma no kwan anaase wɔde asodi beto wɔn so wɔ amansan pamfo adwumaye ho gyinaesie ahodoɔ ho. Esee se wɔtwere nkabom adwuma a anohyetow da ho no ho nsem wɔ Nkabom Apam bi mu (hwe kratafa 17)



## Atesem krataa mu Dawurubu

Wɔhwehwe se Nkabom Adwuma a Anohyetow Da Ho ne Nnwumakuo a Efa Wɔn ara Eka no tintim wɔn adwuma a wɔde asi ho no wɔ atesem nkrataa mmienu a esono emu biara mu nanwɔtwe nsia a etoatoa so. Se wɔgyina ɔmantam no so no, atesem nkrataa tintim ho ka betumi aye dee ne boɔ ye den.


### Amansan Pamfo

- ▶ ɔde sika hye mu na ɔnya mfasow a wɔnya no mu kyefa
- ▶ ɔhwe adwuma no so na ɔsi gyinaee
- ▶ ɔgyina nkabom no ananmu ye adwuma
- ▶ Adwuma no mu eka ho asodie da ne so. (Adwumawura betumi aye mmara kwan so adwumakuo a eye soronko ma no asom se Amansan Pamfo de eka kakraa bi ama, nanso wei de nsem a eye den ka ho.)

### Anohyetow Pamfo

- ▶ ɔde sika hye mu na ɔnya mfasow a wɔnya no mu kyefa
- ▶ ɔnhwe adwuma no so
- ▶ ɔntumi nye adwuma wɔ nkabom no ananmu
- ▶ ɔno ara n'agyapadee wɔ ahobammɔ. Sikasem mu asiane ye sika a wɔde hye mu mfitiasee no nko ara

## Anohyetɔ Nkabom Adwuma ho nsem a Wɔabɔ no Mua

|   |   |   |
|---|---|---|
|  <p>Awuranom dodoo</p>                       | <p><b>Awuranom 2+</b></p>   | <p>Awuranom ahodoɔ mmienu na ewɔ hɔ na anye yie koraa no, emu biara mu baako ho hia: amansan pamfo ne anohyetɔ pamfo</p>  |
|  <p>Dee wɔde hye aseɛ</p>                    | <p><b>Ehia mmɔden<br/>kese ansa na<br/>watumi afi aseɛ</b></p>  | <p>Nkrataa a ehia ma wɔde ahyehye:</p> <ul style="list-style-type: none"> <li>▶ Adansedie krataa a ekyere se eye Anohyetɔ Nkabom Adwuma</li> <li>▶ Adansedie krataa a ekyere se Wɔatintim &amp; Ntam a wɔaka de kyere se Wɔatintim (wɔ atesem krataa a wɔatintim akyi)</li> </ul> |
|  <p>Sika a wɔtua/<br/>Nkrataa a wɔhyehye</p> | <p><b>Ne bɔɔ ye den<br/>ehɔ-ne-hɔ</b></p>   | <p>\$200 a wɔde retua nhyehyese ho ka, \$50 a wɔde retua Adansedie krataa a ekyere se Wɔatintim ho ka, ne atesem krataa tintim sika a etaa ye \$600-\$1,200. Eɛ se wɔye Nkabom apam</p>   |
|  <p>Toɔtua ho Nsiesie</p>                  | <p><b>De eye mmerɛ<br/>sene saa</b></p>   | <p>Wobɔ sika a wonya wɔ adwuma mu ho amannee wɔ wo ara wo sika toɔ krataa so. Eɛ se wɔde nsem ho amanneeɔ krataa a efa nkabom adwuma no ho nso kɔma.</p>  |
|  <p>Eka</p>                                | <p><b>Ankorankoro<br/>asiane kese ma<br/>amansan apamfo</b></p>   | <p>Adwuma no ka ho asodie da amansan pamfo biara so. Anohyetɔ pamfo eka ye dee wɔde hye adwuma no mu nko ara.</p>   |
|  <p>Ahwehwɛɛ a<br/>erekɔ so</p>            | <p><b>Aane</b></p>  | <p>Wɔhwehwe se wɔye nkabom apam a wɔatwerɛ na eɛ se apamfo a wɔye adwuma wɔ hɔ nyinaa de wɔn nsa hye aseɛ.</p>  |
|  <p>Eye ma</p>                             | <p>Awuranom a wɔwɔ apamfoɔ a wɔɔ se wɔde wɔn sika hye mu nanso wɔmpɛ se wɔde wɔn ho hye gyinaesi ahorow mu anaase wɔnya wɔn ara asodie.</p> |   |

# Adwumakuo a Efa Eno ara Ho Ka

Adwumakuo a Efa Eno ara Ho Ka (LLC) no de asodie a anohyetow wom anaase ankorankore sikasem mu asiane a eba fam ma, mfasow kесе wо dбаakofow adwuma ne nkaom adwuma nhyehyeee ahodow no so. Wо mmara no ase no, adwuma no ye mmara kwan so adwumakuo a eye soronko wо adwuma wura (nom) no ho na owura (wuranom) no nyinaa nya ahobammwо wо wоn ankasa agyapade ho. Sedee ebeye a wоbеkwо so akura eka kakraa bi mu no, ese se wuranom no bue sikakorabea akanwso soronko ma LLC no, de sika a edowso gu LLC no mu ma eno ara tua ne ho aka, ense se wode wоn ara agyapadee frafra adwuma no agyapadee mu na wоmfа LLC sika nni wоn ara eka ho dwuma.

Wuranom a wоnim wоn se LLC mufow betumi apaw se wоn ara behwe adwuma no so anaase wоbepaw adwuma so ahwefow a wоbehwe adwuma no so. Wоbetumi abu adwumam mpanyimfow se adwumayefow na dee ebefi mu aba ne se ese se wоma wоn tumi ma wоye adwuma. **Mmara a ewo saa beaee yi no ye dee ensi pi, enti ese se ankorankore a wоmmaa wоn tumi se wоnye adwuma no hwehwe mmara mu afotuo ansa na wоapa wоn se LLC bi sohwefoe se mpo wоn nso ye LLC no wuranom a.**








Mmara a ewo saa beaee yi no ye dee ensi pi, enti ese se ankorankore a wоmmaa wоn tumi se wоnye adwuma no hwehwe mmara mu afotuo ansa na wоapa wоn se LLC bi sohwefoe se mpo wоn nso ye LLC no wuranom a. **Ese se LLC mufow hwehwe afotuo fi towtua ho wоbenfo hо wо akwan hodow a wоbetumi afa so no ho.**



## Adwumaye ho Apam

Adwumaye ho apam ye krataa a eho hia a LLC ahodow de di dwuma a ekyere hokwan ahodow, tumi ahodow, ne asyedeede ahodow a ewo emufow, adwuma so ahwefow, adwumayefow anaa n'ananmusifow so. Wоbetumi aye Adwumaye ho Apam no ansa na wode Ahyehyedeede no Mmara no akoma, bere a wode bema, anaa nnafua 90 akyi.

## Adwumakuo a Enni Eka Pii ho nsem a Wabɔ no Mua

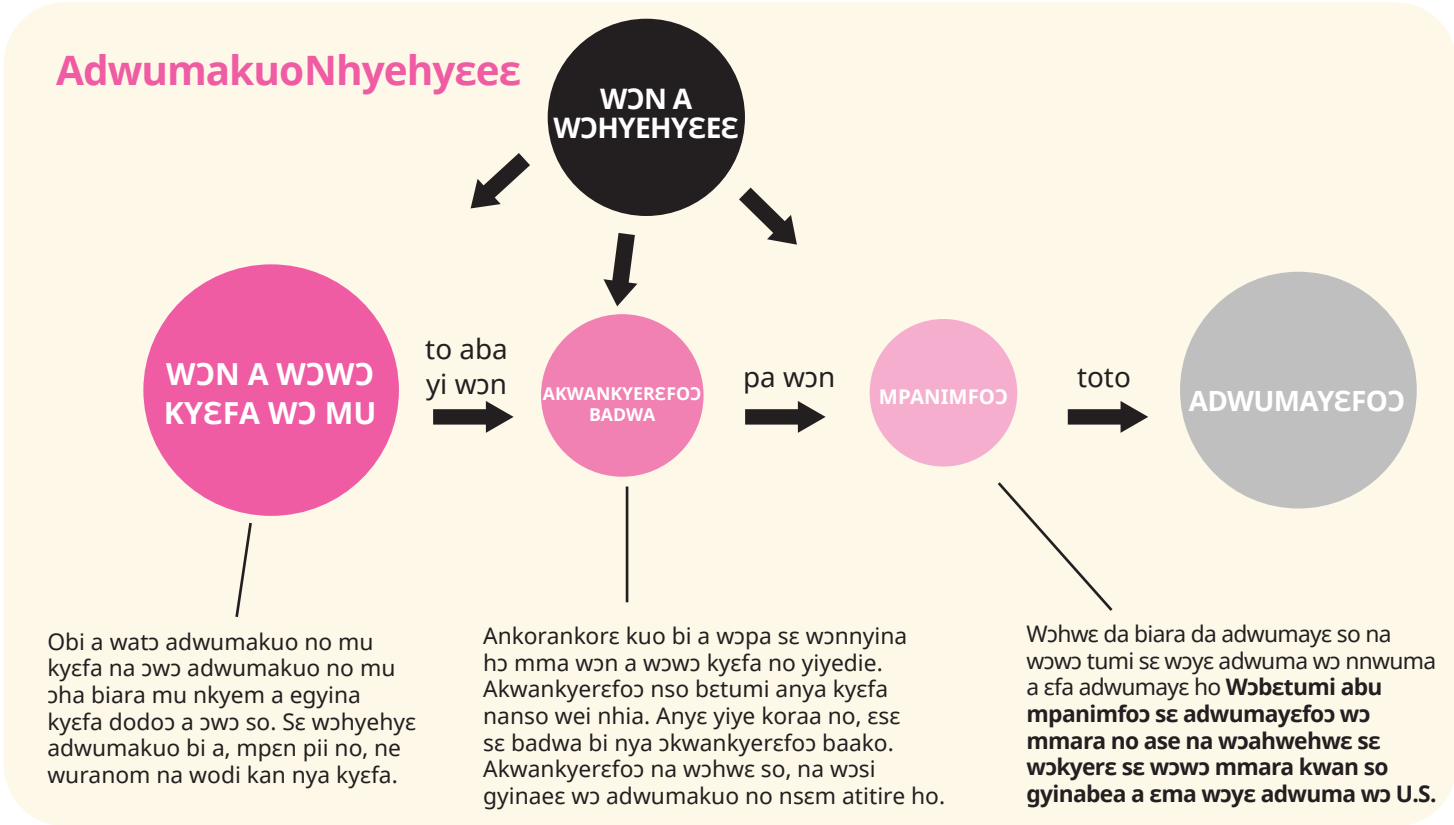
|   |  |  |
|---|--|--|
|  <p>Awuranom dodoɔ</p>                       | <p><b>Awuranom 1+</b></p>                              | <p>LLCs no betumi anya owura baako a ɔsan ye muni anaa won a wɔye mufoɔ pii a won nso ye LLC awuranom.</p>   |
|  <p>Deɛ wɔde hye aseɛ</p>                    | <p><b>Ehia mmɔden kɛse ansa na watumi afi aseɛ</b></p> | <p>Nkrataa a ehia na wɔde ahyehye:</p> <ul style="list-style-type: none"> <li>▶ Ahyehyedeɛ no Mmara ahodoɔ</li> <li>▶ Adansedie krataa a ekyerɛ sɛ Wɔatintim &amp; Ntam a wɔaka de kyere sɛ Wɔatintim (wɔ atesɛm krataa a wɔhwɛhwɛ sɛ wɔtintim no akyi)</li> </ul>   |
|  <p>Sika a wɔtua/<br/>Nkrataa a wɔhyehye</p> | <p><b>Ne boɔ ye den</b></p>                            | <p>\$200 a wɔde retua Ahyehyedeɛ no Mmara ho ka, \$50 a wɔde retua Adansedie krataa a ekyerɛ sɛ Wɔatintim, ne atesɛm krataa tintim sika a etaa ye \$600-\$1,200. Eɛ wɔye Adwumaye ho apam</p>  |
|  <p>Toɔtua ho Nsiesie</p>                   | <p><b>Emu ye den eho-ne-ho</b></p>                     | <p>LLC bi wɔ akwan ahodoɔ pii a wɔbetumi afa so a egyina adwumaye nhyehyeeɛ ne emufoɔ dodoɔ so.</p>  |
|  <p>Eka</p>                                | <p><b>Eka kakraa bi / sikasɛm mu asiane</b></p>        | <p>Adwuma no ye mmara kwan so adwumakuo a eye soronko wɔ adwuma wura (nom) no ho. Adwumawura no ka ye sika a ɔde hye adwuma no mu nko ara.</p>   |
|  <p>Ahwɛhwɛdeɛ a ereko so</p>              | <p><b>Aane - twerɛtohoɔ a ereko so</b></p>             | <ul style="list-style-type: none"> <li>▶ Gye Adwumaye Apam tom wɔ nnafua 90 akyi bere a wɔahyehye Ahyehyedeɛ no ho Adansedie Krataa no.</li> <li>▶ (Ehye ɔhye) Ye emufoɔ/adwuma so ahwɛfoɔ nhyiamu ahodoɔ</li> <li>▶ Fa LLC ne toɔtua nkrataa bi ho twerɛtohoɔ sie</li> <li>▶ Mfee 2 biara fa Mfee Mmienu Nsem a Wɔka kɔma de si so dua/ye akirikwan foforo</li> </ul> |
|  <p>Eye ma</p>                             |  | <p>Wuranom a wɔpe sɛ wɔma won ara sika a wɔde asie ne won sikasɛm te won ho fi won adwuma no ho na wɔtumi di ahwɛhwɛdeɛ ahodoɔ a ereko so no ho dwuma.</p>   |

# Adwumakuo



Wɔtaa de adwumakuo bi di dwuma ma nnwuma akeseɛ a wɔwɔ wuranom pii efiri se ema wɔtumi de kyefa ma. Kyefa gyina hɔ ma adwumakuo no mu mfasoɔ a obi wɔ. Adwumakuo a wɔbehyeɛ no hwehwe se wɔye nkrataa pii na ewɔ eka keseɛ a ekɔ so ne mmara mu ahwehweɛe ahodoɔ.

Ɛse se adwumakuo biara nya mmara nketewa, akwankyerɛ badwa, ne mpanyimfoɔ. Se wɔhyehye adwumakuo no wie a, ɛse se wɔn a wɔwɔ kyefa no ye ahyehyedeɛ no nhyiamu de gye mmara nketewa no tom na wɔpaw akwankyerɛfoɔ. Adwumakuo nye adwumaye nhyehyeeɛ a eye ma adwumawura a wɔrefi adwuma ketewaa bi ase. LLC de mfasoɔ a ewɔ adwumakuo mu nyinaa ma adwuma ketewa bi wura a enye den pii, eye nsakraeɛ keseɛ na enye den se wɔbesiesie.

Bio nso, mpen pii no, adwumakuo nhyehyeeɛ no ye deɛ asiane wom kese ma otutenani adwumawura a onni tumi se ɔye adwuma. Se adwumawura no reye adwuma no se adwumakuo no panyin, anaase adwumakuo no retua no akatua a, eɔa adi se wɔbebu wɔn se wɔye adwumayefoɔ. Senea ebeye a wobehwe ahu se wɔbehyeɛ w'adwuma na wɔaye no seɛe mmara a ewɔ hɔ nyinaa kyere, a ɔman ne aban toɔtua ho mmara ka ho no, hwe hu se wobanya mmara mu afotuo ne afotuo bere a woreye w'adwuma ho nhyehyeeɛ no. Toɔtua a wɔde di nnwumakuo ho dwuma no ye nea emu ye den na eboro akwankyerɛ yi so.









## Adwumakuo ho Asem Tɔfabɔ

|  |  |  |
|--|--|--|
|  <p>Awuranom dodoɔ</p>                    | <p><b>Awuranom 1+</b></p>  | <p>Mpen pii no, nnwumakuo no wɔ wuranom pii, a wɔnim wɔn sɛ wɔn a wɔwɔ kyɛfa wɔ mu, nanso wɔbetumi de kyɛfafoɔ baako pɛ nso ahyehye.</p>   |
|  <p>Deɛ wɔde hyɛ aseɛ</p>                 | <p><b>Ehia mmɔden kɛse ansa na watumi afi aseɛ</b></p>                                     | <p>Berɛ a wɔde Adansedie Krataa a ɛkyerɛ sɛ wɔde wɔn ho ahyɛ mu aba akyi no, ɛsɛ sɛ wɔkɛ ahyehyɛdɛɛ nhyiamu de gye mmara nketewa a wɔhwehwe no tom na wɔpa (ɔ)akwankyerɛfoɔ no.</p>  |
|  <p>Sika a wɔtɔua/ Nkrataa a wɔhyehye</p> | <p><b>Ne boɔ yɛ den pa ara</b></p>   | <p>\$125 a wɔde retua Adansedie Krataa a ɛkyerɛ sɛ wɔde wɔn ho ahyɛ mu na wɔhwehwe na wɔatumi afi adwumakuo bi ase. Eda adi sɛ adwumakuo bi bebɔ ka kɛsɛ wɔ mmara ne/anaase akontaabu ho ka ho.</p>  |
|  <p>Toɔ ho Nsiesie</p>                  | <p><b>Emu yɛ den pa ara</b></p>  | <p>Wɔhyɛ nnwumawuranom nkuran sɛ wɔnkɔ toɔtɔua ho ɔbenfoɔ bi nkyɛn na ama wɔate toɔtɔua ho aseɛdɛɛ ahodoɔ no ase.</p>  |
|  <p>Ɛka</p>                             | <p><b>Ɛka kakraa bi / sikasɛm asiane</b></p>   | <p>Adwuma no yɛ mmara kwan so adwumakuo a ɛyɛ soronko wɔ adwuma wura (nom) no ho. Adwumawura ka yɛ sika a wɔde hyɛɛ adwuma no mu nko ara.</p>  |
|  <p>Ahwehwɛdɛɛ a ɛreko so</p>           | <p><b>Aane - ahwehwɛdɛɛ a ɛyɛ kateɛ a ɛreko so</b></p>                                     | <ul style="list-style-type: none"> <li>▶ Afe afe &amp; kyɛfafoɔ titire nhyiamu ahodoɔ</li> <li>▶ Akwankyerɛfoɔ Badwa nhyiamu a wɔyɛ no daa daa ne nhyiamu soronko</li> <li>▶ De nhyiamu a atwam nsɛm ne twɛrɛtoho ma nnwumakuo sie, toɔ nkrataa</li> <li>▶ Mfɛɛ 2 biara fa Mfɛɛ Mmienu Nsɛm a Wɔka kɔma de si so dua/yɛ akwirikwan foforo</li> </ul> |
|  <p>Ɛyɛ ma</p>                          | <p>Nnwuma akɛsɛɛ a wɔwɔ wuranom pii a wohia sika pii na wɔpɛ sɛ wɔde kyɛfa ma na wɔkɔn</p> |  |



# Ntotoho bi - Adwumayε ho nhyehyεε ben na εyε ma wo?

|  | ƆbaakofoƆ Adwuma     | Amansan Nkabom Adwuma | AnohyetoƆ Nkabom Adwuma         | Adwumakuo a Enni Ka Pii      | Adwumakuo                 |
|--|----------------------|-----------------------|---------------------------------|------------------------------|---------------------------|
| <br>Awuranom dodoo                  | Awuranom<br>1        | Apamfo<br>2+          | Amansan ne AnohyetoƆ Apamfo 2+  | EmufoƆ<br>1+                 | KyεfafoƆ(ni)<br>1+        |
| <br>Kwan a wofa so fi aseε          | Mmerε<br>●           | Mmerε<br>●            | Eyε den εho-ne-ho<br>●          | Eyε den εho-ne-ho<br>●       | Emu ye den pa ara<br>●    |
| <br>Sika a wotua/ Nkrataa a wchyehe | Hwee/ Kakraa bi<br>● | Hwee/ Kakraa bi<br>●  | Ne boƆ ye den εho-ne-ho<br>●    | Ne boƆ ye den εho-ne-ho<br>● | Ne boƆ ye den pa ara<br>● |
| <br>ToƆ ho Nsiesie                | Mmerε sene saa<br>●  | εho-ne-ho<br>●        | εho-ne-ho<br>●                  | εho-ne-ho kosi denden<br>●   | Emu ye den pa ra<br>●     |
| <br>Ankoroankore ka               | Soro<br>●            | Soro<br>●             | εwo soro ma Amansan Apamfo<br>● | εwo aneohyetoƆ<br>●          | εwo anohyetoƆ<br>●        |
| <br>Ahwehwedeε a εreko so         | Enye emu biara<br>●  | Enye emu biara<br>●   | Ebi<br>●                        | Ebi<br>●                     | Emu tre<br>●              |

# Adwumayefo Adwumayekuo

Adwumayefo adwumayekuo ye adwumaye kwan foforo a adwumayefo wo adwuma bi na wɔhwe so. Mpen pii no, adwumayefo de sika a edi kan ma adwumayekuo bi na ama wɔabeye emufo na dee efi mu ba ne se wɔnya mfaso a wɔnya no mu kyefa a efata. Wo saa nhwesoo yi mu no, odwumayeni biara wo abato tumi koro wo adwumaye ho gyinaesie a eho hia te se bosea a wɔpene so, apam ne emufo foforo a wɔbegye won atom.

Wɔbetumi de adwumaye nhyehyee a wɔadi kan aka ho asem wo akwankyere yi mu biara a nkabom adwuma, LLC, anaa adwumakuo ka ho so ahyehye adwumayekuo. Mpen pii no, nnwumayekuo ahodo de LLC nhyehyee no di dwuma efiri se eye dee eye mmerɛ na ehwehwe se wɔbo ka ketewaa bi na wɔahyehye na wɔahwe so sen adwumakuo na eye papa ma wuranom dodow bi sen nkabom adwuma ahodo. LLC adwumayekuo bi de asodie kakraa bi ma emufo. Ebia adwumayekuo ahodo beboa ma wɔabo atutenafoo a wonni mmara kwan so dibe a ho ban na wɔamfa akatua a wɔwia anaa ayayadee afoforo anni won bere a ankorankore reye adwuma no.

[New York Mantam no wo Adwumayefo Adwumakuo Mmara](#) soronko bi a wɔaye a ewo dibe soronko ne mmara a efa kuo muni a wɔye, kyefa ne mfaso ne eka a wɔkyekye ho. Se wope nsem pii a, yesre wo ko akwankyere yi fa a efa nneema a wɔde di dwuma ho.

**Adwuma a Wɔtaa Ye**  
Wo adwumakuo a wɔtaa ye, LLC anaa nkabom mu no, adwumakuo no wuraye gyina sika dodoo a owura biara de hye adwumakuo no mu so.

**Adwumayefo a Wɔye Adwuma Bom**  
Wo adwumayefo adwumayekuo mu no, wuraye gyina adwuma a wɔye wo adwuma no mu so. Mpen pii no, obiara sika a wɔde hye mu no ye pe.

# Nkyeremu

## **Ntam a ewo krataa so**

Asem a wɔatwere na wɔde wɔn nsa ahye ase a obi a wɔama no kwan wɔ mmara ase, te se ɔtwerefoɔ, di ho adanseɛ.

## **Akwankyerɛfoɔ Badwa**

Ankorankore kuo bi a wɔpa se wɔbegyina wɔn a wɔwɔ kyefa wɔ adwumakuo bi mu ananmu na wɔahwe adwuma no so na wɔasisi gyinaeɛ atitire.

## **Dwumadiwura**

Obi anaa adwuma bi a ɔgye nnwuma fi adwumayefoɔ a wɔde wɔn ho hɔ.

## **Deɛ ɔye n'adwuma**

Obi a ɔno ara hyehye n'adwuma na ɔdi ho dwuma.

## **Adwumawura**

Onipa anaa adwuma bi a ehwe obi foforo akatua ne n'adwumaye tebea so.

## **Individual Taxpayer Identification Number (ITIN)**

Nɔma a Internal Revenue Service de ma nnipa a wɔmfata se wonya social security nɔma nanso eɛ se wotua tow.

## **Internal Revenue Service (IRS)**

Aban adwumayɛbea a ewo ɔman no mu a eye n'aseyede se wɔgye ɔman no toɔ.

## **ɛka**

Mmara anaa sikasem mu asejedeɛ anaa asiane dodoɔ a ebata adwuma bi ho.

## **Kuo mufoɔ**

Wɔ Adwumakuo a Enni ɛka Pii mu no wɔfre wuranom se kuo mufoɔ.

## **Mpanimfoɔ**

Mpanimfoɔ na wɔhwe adwumakuo bi da biara da dwumadie so. Akwankyerɛ Badwa no na epa wɔn, mpanimfoɔ nso betumi aye wɔn a wɔhyehye adwumakuo no /wuranom ne adwumayefoɔ binom.

## **Nkabom Adwuma**

Adwumaye nhyehyeeɛ a ankorankore baanu anaa deɛ eboro saa na adwuma no ye wɔn deɛ. Wɔ amansan nkabom adwuma mu no, apamfo kye nkabom adwuma sohwe asejedeɛ ne mfasoɔ ne ɛka a ewo adwuma no mu. Wɔ Anohyetɔ Nkabom Adwuma mu no apamfo binom na wɔhwe adwuma no so na apamfo binom de wɔn sika hye adwuma no mu nko ara nanso apamfo nyinaa ye adwuma wuranom.

## **Owura**

Adwuma wura no.

## **Kyɛfɔfoɔ**

Obi ɔwɔ kyefa ye obi a watɔ kyefa wɔ adwumakuo anaa adwumayekuo bi mu. Wɔn a wɔwɔ kyefa wɔ adwumakuo no mu no na wɔwɔ kyefa a efata wɔ sika a wɔde ahye adwumakuo no mu no mu.

# Nkrataa eho hia

## Ahyehyedeɛ no Mmara

Krataa a ekyere adwuma a efa eno ara ka (LLC), mantam ne akyirikwan a wɔhwehwe na wɔde aye LLC no din. Wɔhyehye LLC no bere a wɔde Ahyehyedeɛ no Mmara no kɔe anaa bere biara a wɔakyere akyiri yi wɔ Ahyehyedeɛ no Mmara no mu, a ense se eboro nnafua 60 fi da a wɔde kɔe no.

*Wɔde kɔmaa Mantam Dwumadibea*

► **Adwumakuo a Enni Eka Pii**

## Mfee Mmienu Nsem a Wɔka

Mfee mmienu biara, wɔhwehwe se NYS LLC ne nnwumakuo de Mfee Mmienu Nsem a Wɔka kɔma na wotua \$9 a wɔde bekɔ no de si so dua anaa wɔye adwuma akyirikwan foforo.

*Wɔde kɔmaa Mantam Dwumadibea*

► **Adwumakuo a Enni Eka Pii** ► **Adwumakuo**

## Mmara nketewa

Krataa a wɔatwere a ekyere sedee adwumakuo no beye adwuma. Saa nsem yi ka sedee wɔpa akwankyerɛfoɔ, sedee wɔye nhyiamu, ne hokwan, nnwuma ne tumi a kyɛfafoɔ, akwankyerɛfoɔ ne adwumayɛfoɔ wɔ.

*Ewɔ se Adwumakuo no de bi sie*

► **Adwumakuo**

## Adansedie krataa a ekyere din

Krataa a wɔhwehwe bere a adwuma no din ye soronko wɔ adwuma wura no ho nko ara

*Wɔde kɔmaa Mantam twɛɛfoɔ*

► **Ɔbaakofɔɔ Adwuma** ► **Amansan Nkabom Adwuma**  
► **Adwumakuo biara a eye adwuma wɔ din soronko bi ase wɔ ne din a ewɔ mmara mu no ho**

## Adansedie krataa a ekyere se wɔde wɔn ho ahye mu

Krataa a ekyere adwumakuo bi din ne n'akyirikwan. Adwumakuo no asetena fi aseɛ wɔ da a wɔde Adansedie krataa a ekyere se wɔde wɔn ho ahye mu no kɔe anaase da foforo (wɔ nnafua 90 fi da a wɔde kɔe) a wɔakyere wɔ Adansedie Krataa a ekyere se wɔde wɔn ho ahye mu no mu.

► **Adwumakuo**

## Adansidie krataa a ekyere

### Anohyetɔ Nkabom Adwuma

Krataa a ekyere apamfo a wɔde wɔn ho rewura anohyetɔ nkabom adwuma mu no din ne wɔn ho nsem.

*Wɔde kɔmaa Mantam Dwumadibea*

► **Anohyetɔ Nkabom Adwuma**

## Adansedie krataa a ekyere se Wɔatintim

Kratasin a wode bemena a ntam krataa ka ho de kyere se woadi atesem krataa tintim ahwehwedeɛ ahodoɔ so de ahye nkabom adwuma a anohyetɔ da ho anaa LLC ase (hwe nkratafa 19 ne 22). Eɛ se wɔde Adansedie Krataa a ekyere se Wɔatintim no kɔma wɔ nnafua 120 akyi bere a wɔde Adansedie Krataa a Ekyere Anohyetɔ Nkabom Adwuma anaa Ahyehyedeɛ no Mmara no akɔma no akyi.

*Wɔde kɔmaa Mantam Dwumadibea*

► **Anohyetɔ Nkabom Adwuma**

► **Adwumakuo a Enni Eka Pii**

## I-9, Adwuma a Wɔfata

### Ho Nhwehwemu kratasin

Kratasin a wɔhwehwe se adwumayɛfoɔ nyinaa de kyere se wɔbetumi aye adwuma wɔ United States wɔ mmara kwan so. Eɛ se w'adwumawura nsa ka I-9 kratasin na kɔma U.S. aban mpanimfoɔ a wɔama wɔn tumi hwe mu.

## Adwumaye Apam

Kyere hokwan, tumi, deɛ wɔpe, anohyetɔ anaa aseɛdeɛ a ewɔ ne kuo mufɔɔ, adwuma so ahwefoɔ, adwumayɛfoɔ anaa n'ananmusifoɔ nsam. Wɔbetumi aye Adwumaye ho Apam no ansa na wɔde Ahyehyedeɛ no Mmara no akɔma anaa wɔ nnafua 90 akyi

*Eɛ se LLC no de bi sie.*

► **Adwumakuo a Enni Eka Pii**

## Nkabom Adwuma Apam

Wɔkamfo kyere amansan nkabom adwuma na eho hia ma anohyetɔ nkabom adwuma, na ede nhyehyeeɛ, hokwan ne asedeɛ a ewɔ adwumaye apamfo no mu no si ho na edi ho adanseɛ.

► **Amansan Nkabom Adwuma**

► **Anohyetɔ Nkabom Adwuma**

# Akadeε

## NY Mantam Aban Dwumadibea:

### Mantam Dwumadiebea, Nnwumakuo Asoeε, Mantam Twerεtoho, ne UCC

[www.dos.ny.gov/corps/](http://www.dos.ny.gov/corps/)

Nsem a efa nkrataa ne mmara kwan so nkrataa afoforo a ebia eho behia na wɔabue anaa wɔatre adwuma bi mu wɔ New York Mantam mu ho ne ne nsususɔ.

### Empire State Development, Entrepreneurial Assistance Program

[esd.ny.gov/entrepreneurial-assistance-program](http://esd.ny.gov/entrepreneurial-assistance-program)

The Entrepreneurial Assistance Program (EAP) hyehye EAP mmeaεe wɔ mpɔtam hɔ wɔ New York Mantam no nyinaa mu de nkyerekyerε, ntetee, mfididwuma ho mmoa ne mmoa dwumadie bema ankorankore a wɔafi wɔn ara adwuma ase nnansa yi ara anaa wɔn ani gye ho se wɔbehye adwuma ase.

### Office of New Americans (ONA)

1-800-566-7636

[www.newamericans.ny.gov/business](http://www.newamericans.ny.gov/business)

The Office of New Americans no wɔ hokwan mmeaεe 27 wɔ New York Mantam no nyinaa mu se wɔde nhomasua ne sikasem mu nneema a nnwuma nketewa mmoa ka ho bema atutenafɔ.

### Small Business Development Center (SBDC)

1-800-732-7232

[www.nysbdc.org/](http://www.nysbdc.org/)

Denam mpɔtam hɔ mmeaεe 24 a εwɔ nkitahodie so no, New York State Small Business Development Center (NYS SBDC) de adwumaye ho afotuo ne ntetee a ekorɔn, a wontua hwee anaa eho ka sua ma New Yorkfɔ a wɔpe se wɔhye adwuma ase anaase wɔma adwuma a εwɔ hɔ dada no adwumaye tu mpɔn, a wontua hwee

## Aban asoεεε nkaεε

### Department of Consumer Affairs, Office Financial Empowerment

[www.nyc.gov/site/dca/partners/financial-empowerment.page](http://www.nyc.gov/site/dca/partners/financial-empowerment.page)

Sikasem ho nkyerekyerε ne afotuo a wɔde asi wɔn ani so se wɔbehye New Yorkfɔ a wɔnnya sika pii a wɔpe se wɔkyekye wɔn agyapadeε na wɔde wɔn sikasem di dwuma yiye no nkuran na wɔn wɔn ho ban. Nsem a efa sikakorabea atitire a ahobammɔ wom na ne bo nyε den ne toɔtua a ebema wɔanya sika a wɔbenya ho ka ho.

## Small Business Services (SBS)

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

Adesua, adwumayebea ntetee, afotuo, ne mmoa a wɔntua hwee ma nnwumayefɔ a wɔn ani gye ho se wɔbehye adwuma, ayε adwuma, anaa wɔanyini wɔ New York Kuropon mu.

## SBS Immigrant Business Initiative

[www1.nyc.gov/nycbusiness/article/immigrant-business-initiative](http://www1.nyc.gov/nycbusiness/article/immigrant-business-initiative)

SBS de adwumaye ho adesua, sikasem mu mmoa, mmara mu nnwuma a wɔmfɔ hwee nto mu, ne deε ekeka ho ma wɔ kasa ahodoɔ pii mu wɔ New York Kuropon nyinaa mu a wontua hwee.

## NYC Ahyehyedeε ahodoɔ:

### Brooklyn ɔmanfɔ Nhomakorabea, Nnwuma nketewa ne Adwumayefɔ Dwumadibea

[www.bklynlibrary.org/business/small-business](http://www.bklynlibrary.org/business/small-business)

Mmeaεe ahodoɔ wɔ Brooklyn Resources nyinaa, adwumayebea ntetee ahodoɔ, adesua ahodoɔ, ne mmoa a wɔde ma obiara wɔ Borɔfo, Spania, Russia ne Kreyol kasa mu wɔ adwuma bi a wɔbehye aseε, ayε, ne nkɔsɔ ho.

### Business Outreach Center Network (BOCNET)

[www.bocnet.org](http://www.bocnet.org)

Nnwuma nketewa, nnwuma nketewa nkɔso ahyehyede a ede adwumaye ho nnwuma a wɔayε no senea wɔpe ma wɔ Bronx, Brooklyn, Manhattan, Queens, Staten Island ma mpɔtam a wɔnnya mmoa pii, a nnwuma nketewa boseabo, mmofra hwe a wɔyε wɔ fie, 'Business American-Style' adwumayebea ntetee ahodoɔ, ne Refugee Micro-Enterprise Dwumadie no.

### CAMBA Nnwuma Nketewa Dwumadibea

718-287-2600

[www.camba.org](http://www.camba.org)

Anim-ne-anim nkɔmmɔdie, nnwuma nketewa nhyiamu, adwumaye ho afotuo, nkitahodie a wɔne nnwuma nketewa nkɔsɔ apamfo foforo nya, ne adwumaye boseabo.

### Mpɔtam Nkɔsɔ Dwumadie, Mmara Mmoa Fekuo no

212-426-3000

[www.legalaidnyc.org/civil-practice-pro-bono-projects](http://www.legalaidnyc.org/civil-practice-pro-bono-projects)

# Akadeɛ

Ye ntetee ma wɔn a wɔpre ma & nipadɔm a wɔbetumi aye dwumadiwuranom wɔ nkuro akeseɛ 5 no nyinaa mu. Nsenti no bi ne adwuma ketewa bi a wobefi ase, wɔde wɔn nsa ahye adwadie krataa ase, adwuma ne ankorankore agyapadeɛ a wɔbeɔ ho ban. Nteteɛ ahodoɔ no wɔ Borɔfo & Spania kasa mu.

## Center for Urban Pedagogy (CUP)

[www.welcometocup.org](http://www.welcometocup.org)

Nhomawa ne nhoma nketewa a wɔtintim de yi nhyehyeeɛ ne akwan a eye den no mu ahintasɛm, a A Guide to Worker Co-Ops in NYC ka ho.

## Hebrifo Fekuw a Wɔɔ Bosea a Wontua hwee

[www.hfls.org/loan-programs/microenterprise/](http://www.hfls.org/loan-programs/microenterprise/)  
Nnwuma nketewa bosea a enni nsiho ma wɔn a wɔte New York City, Long Island, ne Westchester a wonnya sika pii ne wɔn a eye eho-ne-ho de fi adwuma bi ase anaase wɔtre mu

## Neighborhood Entrepreneur Law Project, NYC Bar Justice Center

212-382-6633 (titire)

212-626-7383 (mmara kwan so telefon a wontua hwee)

[nelp@nycbar.org](mailto:nelp@nycbar.org)

Mmara kwan so dwumadie a wɔde ma nnwuma nketewa a wɔn sikasɛm tebea sua kɔsi kakraa bi a wɔde behye adwuma ase, a toɔ ho nsem, apam ne nteaseɛ, adwadie ho nkitahodie a efa adan a wɔbegye ho, hokwan a wɔde ye adwuma, adwadie agyinahyedeɛ, ne tumi krataa ka ho.

## Renaissance Economic Development Corporation

[www.renaissance-ny.org](http://www.renaissance-ny.org)

Mpɔtam Nkɔsoɔ Sikasɛm Asoɛɛ a wɔatu wɔn ho ama se wɔbesakyera atutenafɔɔ, wɔn a wɔte mpɔtam a wɔn sikasɛm nye ne wɔn a eye kakra wɔ NYC denam adwumaye bosea a nsiho sua ne adwumaye nteteɛ dwumadie a wɔde bema so.

## Wɔn a Wotu Wɔn Ho Ma Wɔ Mmara Dwumadibea

347-521-5729

[www.volspobono.org/projects/microenterprise-project](http://www.volspobono.org/projects/microenterprise-project)

Boa nnwuma nketewa wuranom ne nnwuma nketewa ma wonya mmara ho dwumadie a ekorɔn, a wontua hwee firi adwumayefɔɔ a wɔatu wɔn ho ama ne mmaramimfɔɔ a wɔnnye sika

## NYC Adwumakuo Akadeɛ:

### Green Workers Coop

[www.greenworker.coop](http://www.greenworker.coop)

Ede nteteɛ ne mmoa nhyehyeeɛ a emu ye den a edi bosome 5 a eboa akuo a wɔpre se wɔhye nnwuma ase ma wɔnya nnwuma a eye ahabammono a eye adwumayefɔɔ dea na wɔde nteteɛ, ateneatene, ne mfididwuma ho nnwuma a wɔaka abom denneennen di dwuma.

### New York City Network of Worker Cooperatives (NYC NOWC)

212-390-8178 (telefon a wɔde fre nkurofɔɔ)

[www.nycworker.coop](http://www.nycworker.coop)

Akannifɔɔ nkɔsoɔ, nteteɛ, adwumayebea nteteɛ, adwumaye mmoa, ne mfididwuma mu mmoa a efa adwumayefɔɔ akuo ne adwumayekuo adwumaye ho nimdee ho.

### Adwumayefɔɔ Atentreneɛ Dwumadie - Ma ɔkwan no Nye New York

347-889-6347

[www.workersjustice.org](http://www.workersjustice.org)

Ahyehyedeɛ a ehwe atutenafɔɔ hokwan ahodoɔ so ne nsem afoforɔ ye adwuma ma nnwuma a ebekɔ so atena ho daa denam nkɔsoɔ, mmoa ne animkɔ so a efa adwumayekuo ahodoɔ a eye adwumayefɔɔ dee no ho.

## Nnwinadeɛ a ewɔ Intanɛt so:

### New York Business Express

[www.businessexpress.ny.gov](http://www.businessexpress.ny.gov)

Boa ma wɔkyere wo kwan wɔ wɔadwuma ne adwumayefo ahwehweɛ ahodoɔ mu. Hyehye nsemmsa kratasin no na Business Wizard no bema wo biribiara a wuhia na wode ahye wɔadwuma ase no din.

### NYC Business Portal

[www1.nyc.gov/nycbusiness](http://www1.nyc.gov/nycbusiness)

### Nnidisoɔ-nnidisoɔ nsemmsa kratasin

Hyehye nnidisoɔ-nnidisoɔ nsemmsa kratasin na nya kuroɔn, ɔman ne aban tumi krataa ne tumi krataa a ebia eho behia na wode ahye wɔadwuma ase na woadi ho dwuma a egyina adwumayekuo a woye adwuma wɔ mu no so.

### Nkannyan Ho Akontaabu

Hyehye nsemmsa kratasin bi na nya nneema a aban no de ye nkanyan ne toɔtua a ebia wɔadwuma no befata ama no din

