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Gaed blong statem Bisnis



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**Vanuatu Women in Sustainable
Development Association (WSDA)**

GAED BLONG STATEM BISNIS

INTRODAKSEN

Blong statem was bisnis hemi wan bigfala step. Wawan long yumi i save harem gud tumas from tingting blong statem wan niu bisnis be sem taem tu yumi save gat wori mo save seksek long hem. I gat samfala impoten samting blong tingabaot mo samfala bigfala kwesten blong askem bifo yu statem bisnis blong yu:

1. RISEN FROM WANEM?



Yu mas askem yu wan – se forom wanem nao mi wantem statem wan bisnis? Risen i maet forom yu wantem gat moa indipenden o yu wantem gat flexsibiliti long wok blong yu. O forom yu wantem gat wan gudfala faenansel sekuriti blong yu mo famili blong yu long fiuja.

2. WANEM BISNIS AEDIA BLONG MI?



Yu mas askem yu wan – wanem nao bisnis aedia blong mi o wanem bae bisnis blong mi i mekem? Wanem bisnis blong mi bae i salem (olsem shus o ol sevis olsem akaontan)? Blong statem proses blong divelopem bisnis aedia blong yu, tingabaot wanem yu laekem blong mekem oltaem o wanem talen o skil yu gat. Samfala pipol oli tekem hobi we oli gat mo divelopem i kam wan bisnis saksas.



REMEMBA taem yu ranem bisnis blong yu, i save mekem yu hapi mo tu i save mekem yu gat problem mo stap gat wori oltaem. Mo hemi impoten blong save se hemi no isi be hemi wan had wok blong operetem o ranem wan bisnis. Ating yu stap luk ol bisnis man mo ting se i isi long olgeta mo oli save pem fulap gudfala samting blong olgeta, be oli save talem long yu se oli fesem had taem mo oli mas wok had oltaem blong takelem ol problem we oli stap fesem mekem se oli stap long wan gudfala posisen we oli stap long hem tede.



Yu mas askem yuwan se – hemia hemi rod we mi wantem folem? Tingting blong operetem wan bisnis hemi no blong evriwan mo yu shud tingting strong weta hemi rod we yu wantem folem o no naoia.

Sapos yu askem ol kwesten ia mo yu stil gat strong tingting blong statem bisnis blong yu, KONGRAJULESEN LONG YU!! Mifala i hop se infomesen we i stap long gaed ia i save helpem yu long rod we yu wantem folem blong statem bisnis blong yu.

OL REALITI BLONG STATEM WAN BISNIS

DIVELOPEM BISNIS AEDIA BLONG YU

Olsem eni samting long laef, saksas blong wan bisnis i dipen long taem we yu spendem blong planem mo priperem gud bisnis tingting blong yu. Fesfala step i blong divelopem wan gudfala bisnis aedia.

✓ **MEKEM** yu mas gat krietiv tingting. Listim daon everi bisnis tingting we yu gat, ale tekemaot olgeta we yu ting se bai oli no wok kasem poen we yu gat wan o tu bisnis aedia nomo istap we yu gat strong tingting se bai i wokaot mo kam saksas.

XNO MEKEM no mas mekem mestek blong kopi wan bisnis aktiviti we narafala man i mekem finis – hemia i mekem se bai i gat fulap pipol ino mekem tumas mone long bisnis ia forom oli stap kompit forom ol semfala kastoma nomo.

✓ **MEKEM** karem advaes long famili blong yu, ol fren blong yu mo ol pipol we oli stap long bisnis finis. Toktok wetem ol pipol we yu trastem olgeta mo yu save se bai oli save helpem yu blong developem bisnis aedia blong yu i kam antap.

XNO MEKEM no tingting long fulap samting tumas we isave mekem yu mestem rod. Olsem wan bebe we i mas krol fastaem bifo i save wokabaot, yu nid blong statem bisnis blong yu i smol mo groem igo antap. Wan risen o mestek we fulap pipol i stap mekem tede we i luk niu bisnis blong olgeta i fel, hemi forom oli wanten groem bisnis blong olgeta i kam antap kwiktaem tumas.

✓ **MEKEM** jusum wan bisnis aktiviti we yu laekem blong mekem mo samting we yu biliv strong long hem.

MEKEM RISEJ LONG MAKET



Hu ol kastoma blong mi? Oli stap wea? Wanem nao oli wantem? Wanem oli save pem? Hu i kompetita blong mi mo osem wanem mi save long olgeta? Wanem nao hemi gudfala wei blong promotem bisnis blong mi?

Ol kaen kwesten olsem oli pat blong 'maket' risej blong yu we yu nid blong mekem blong givim yu wan klia pikja long yu blong yu disaed se bisnis aedia blong yu i gudwan -- wan we bai yu mekem **profit long hem**.

INTRODAKSEN LONG MAKETING

Blong gat sakses yu nid blong maketem bisnis blong yu. Long nara lukluk, yu nid blong gat ol infomesen blong bisnis blong yu mo wanem yu salem mo putum long ples we ol pipol we oli potensel kastoma blong yu oli save luk luk.

*Ademap ol mone we yu gat mo mekem taem yu salem ol samting mo tekem aot ol expenses blong pem. Wanem we i stap hemi **profit**.*

Word of mouth o kokonat waeles: Hemia i save kam wan bigfala aset blong yu, espesiali long ol smolsmol komuniti olsem long Vanuatu. Mekem sua se kastoma blong yu i hapi taem i livim bisnis eria blong yu. I nomo gat eni samting bitim wan kastoma we hemi hapi tumas long sevis we bisnis blong yu i provaedem o prodak we yu salem mo talemaot long ol kolek, fren o famili blong olgeta long hem.

Sapotem wok long komiuniti: Sapos i gat sam jaretibel okanaesesan long komiuniti, yu save givim aot fri ol prodak o sevis, mo tu yu save sponsarem ol spot tunamen mo sapotem ol kommiuniti grup? Bae yu sapraes blong luk ol kontak we yu save mekem long kaen wei ia mo tu yu save gat satisfaksen forom yu stap kontribut igo long komuniti.

Spesel ofa: I dipen long wanem kaen bisnis yu involv long hem, be ting abaot blong ofarem ol sisonal spesel, ol grup diskaon o ol samting we i extra blong ol niufala kastoma.

Advetaes: Hemi tru advetaesing i expensif. I gud blong stat wetem samting we i smol, olsem advertismen long niuspepa o tru long posta long komuniti notis bod, long ol skul o long nius leta blong jios.

RITEM WAN BISNIS PLAN

Samtaem yu ting yu save stat wantaem blong salem ol ting be taem yu hariap tumas yu save fesem fulap problem mo i save lid igo blong westem fulap taem mo mane. Fesfala step blong statem bisnis hemi blong

mekem wan bisnis plan blong okanaesem tingting mo aedia blong yu. Mo tu wan bisnis plan i impoten tumas blong yu save askem faenansel sapot long bisnis blong yu. Ol poen we i shud stap long bisnis plan i aotlaen andanit:

Wanem bisnis bae yu mekem? – Brif diskripsen long ol samting o sevis we bae yu salem.

Wanem hemi 5 yia plan o visen blong bisnis blong yu? Wanem hemi visen blong yu long fiuja blong bisnis blong yu? – Yu save diskraebem ol samting olsem: valiu blong ol samting we bae yu salem mo yu expekt blong kasem, namba blong ol wokman, ol prodak yu save gat, namba blong **unit** yu wantem blong salem, lokesen blong bisnis blong yu, mo ol narafala samting olsem.

Wanem hemi ol men prodak o sevis we bisnis blong yu bai i salem? Wanem i ol men fiuja long ol prodakt o sevis blong bisnis blong yu? Wanem averej praes blong wan wan prodak o sevis ia?

Wij industri o sekta bae bisnis blong yu i pat long hem? Deskraebem ol men fiuja blong industri o sekta we bisnis blong yu i pat long hem. Tingabaot weta industri/sekta ia i stap gro o stap go smol mo plenem hao nao ol trens ia bai i afektem bisnis blong yu.

***Unit** hemi wan spesifik amaon blong wan samting we yu salem. Sapos yu salem eks long bokis we igat 12 insaed ten **unit** hemi wan bokis be sapos yu salem wanwan ek ten wan **unit** hemi wan ek.*

Wea nao ol kastoma i stap long hem mo oli luk olsem wanem? Yu plan blong salem ol prodak o sevis long lokal komiuniti o sendem long narafala aelan o expot igo ovasi? Weta yu plan blong salem ol ting igo long wanwan kastoma o bisnis, yu nid blong save samting abaot olgeta (exsampil ej, jenda, kaen bisnis, saes blong bisnis).

Hu i bigfala kastoma blong yu? Hu yu ting se bae yu salem fulap prodak o sevis blong yu long hem? Hao nao bae yu faenem olgeta? Hao nao bae olgeta i faenem yu?

Hu bae i men kompetita blong yu? Listim nem blong ol kompetita blong yu mo ol prodak we oli ofarem.

Hao nao bisnis blong yu bae i ofarem samting we i diferan long ol kompetita? Soem wae nao ol kastoma oli shud pem prodakt o sevis blong yu be ino blong kompetita blong yu (exampil, praes i mo gud, prodakt blong yu i gat gudfala kwaliti, yu stap long wan ples we ol kastoma i faenem i isi blong kam long hem).

Wanem ol strong mo wik poen blong bisnis blong yu kompe wetem kompetita blong yu? Exampil, ol staf blong yu i kwalifae mo wok had o maketing mo advetismen blong yu i mo profesenal mo efektif? Yu mas talem samting we i tru mo i save hapen.

DIVELOPEM WAN BAJET

Hemi impoten blong stat tingabaot kost blong setemap mo operetem bisnis blong yu. Forom bae i helpem yu blong disaed wanem taem nao yu save statem bisnis blong yu, sapos yu nid blong karem mane blong fandem bisnis blong yu (yu save luk ol poen andanit long isiu ia), hamas yu nid blong jajem ol kastoma blong yu mo ol narafala poen olsem.



RIMEMBA, yu nid blong gat inaf mane blong pem everi samting blong statem mo operetem bisnis blong yu mo kontiniu blong operet long taem we yu stap spendem mo mane be yu no salem tumas samting so **kashflo** blong yu o mane we i kam insaed mo go aotsaed long bisnis be i no strong enaf yet blong mitim ol kost blong operetem bisnis blong yu.

Long stat blong bisnis blong yu, yu nid blong kamap wetem wan bajet (we i kaveremap everi samting blong pem mo setemap bisnis) mo narafala bajet blong operetem bisnis (ol samting we bisnis i nidim blong operet long wan period – olsem faes 12 manis).

Wanem i go insaed long bajet blong yu i dipen long bisnis blong yu. Be igat sam men samting long eni bisnis. Insaed long bokis andanit bae yu save luk sam long ol samting we yu nid blong inkludim long bajet blong yu:

Laesens mo pemit mo wota Loeya	Ekwipmen kas Trak	Stasenari risef blong sapotem kashflo	Pakajing Input long prodak blong	Advetismen prodak blong salem	Diposit blong rent, laet Fi blong
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Nomali igat trifala pat long operasenal bajet.

Wan pat i mane we ikam insaed long bisnis o reveniu

Nekis samting hemi **COGS** mo hemia i impoten tumas blong yu save wanem i COGS blong bisnis blong yu forom yu save jajem stret praes long ol prodak o sevis we bisnis blong yu i saplaem. Ol kost ia i dipen long hamas unit yu mekem.

COGS = 'Cost of Goods Sold' – i minim ol kos we yu mekem long bisnis blong mekem yu save salem ol prodaks blong yu, hemi inkludim inputs, leba, pakajing, mo ol narafala samting bakeken.


Mo las samting, ovahed blong yu – hemi ol ongoing costs we yu mas pem blong bisnis i kontiniu blong operet (ol samting olsem rent, gas, laet, wota). Ol kost ia oli no dipen long hamas unit yu mekem.

Inkam/reveniu	COGS	Ovahed
<i>seving</i>	<i>Ol rou material</i>	<i>Laesens mo pemit</i>
<i>Lon</i>	<i>Pakajing</i>	<i>Rent</i>
<i>Inkam long salem samting</i>	<i>Leba kost</i>	<i>Telefon, Intanet, stasenari</i>
<i>Ol narafala inkam</i>	<i>Transpot kost</i>	<i>Insurens</i>
	<i>Laet</i>	<i>Trak raning kost</i>
		<i>Lon mo interest</i>

Folem link ia blong luk wan templet blong bajet we yu save usum long bisnis blong yu: <http://www.smetoolkit.org/smetoolkit/en/content/en/7/Cash-Flow-Budget-Worksheet>

JUSUM STRET PLES

Tingabaot stret ples blong operetem bisnis blong yu long hem. Taem yu operetem bisnis blong yu long haos, yu save sevem vatu mo kipim kost daon kompe sapos yu rentem wan spes oatsaed.

 Hao nao i isi blong ol kastoma i faenem mi? Ples blong bisnis i gat sevis mo i ekwip blong bisnis blong mi i operet long hem? Ples ia i sef mo sekiu blong mi mo ol staf blong mi oli wok long hem? I isi blong kasem pablik transpot o i gat inaf spes blong pak long hem?

Sapos yu gat graon hemi mo gud yu statem bisnis long hem. Sapos yu nidim wan graon yu save lisim long famili blong yu o wan lan ona long aria blong yu.

SETEMAP RIKOD BLONG BISNIS BLONG YU

Yu nid blong kipim ol bisnis rekod long ol samting olsem: ol aetem we yu pem, salem, ol **debta** mo ol **kredita**, kashflo, salari, ol saplaes, ol kliens blong yu. Ol rekod i mekem yu save luk ol positiv mo nekativ samting long bisnis blong yu. Ol rekod i impoten tumas taem yu stap dil wetem bank o narafala fanding patna blong soem se bisnis blong yu i gud blong sapotem. Yu usum ol rekod blong priperem ol ripot blong sendem igo long ol kavman ofisel mo ol narafala ejensi blong soem se bisnis blong yu i komplae wetem loa. Mekem sua se ol rekod blong bisnis blong yu i stret blong provaedem ol samting ia.



RIMEMBA weta yu gat fulap bisnis rekod o no gat mo weta yu rekodem long pepa o long kompiuta, i impoten blong kipim ol rikod i apdet oltaem. Mek sua yu apdetem rekod blong bisnis blong yu everi wik.

FANDING BLONG BISNIS

Afta yu disaed long bajet (luk antap) mo wokem aot kashflo blong yu, yu mas disaed hao bae yu fandum bisnis blong yu. Yu mas meksua se fanding i mas kaveremap kost blong statem bisnis blong yu mo yu gat inaf risef blong fandum smut operesen long sam manis we bae bisnis blong yu i operet kasem taem we inkam long bisnis hemi inaf blong kaveremap everi kost. Igat samfala metod blong fandum bisnis blong yu mo yu save kombaenem sam long ol metod ia.

*Ol **Debta** oli ol pipol o bisnis we i gat kaon long bisnis blong yu mo **kredita** oli ol pipol o bisnis we bisnis blong yu i kaon long olgeta.*

✦ *Seving blong yu* ✦ *VANWODS lon* ✦ *'Membra' lon akaon blong bisnis divelopmen long VNPF* ✦ *Komesel lon long bank o wan fanensel kompani (olsem Kredit Koorasen).*

APLAE LONG WAN LON LONG VANWODS

Blong save aplae long wan lon long VANWODS, yu mas kam wan memba mo joenem wan VANWODS grup we i stap finis o fomem wan niu grup (i shud gat 35 memba long grup blong yu). Yu nid blong mekem fes pemen blong VT1,400 (VT1,000 hemi plej, VT200 membasip fi mo VT200 igo long pasbuk blong yu) mo yu sefap kasem 4 wik blong soem se yu komited long VANWODS mo karem tras blong ol memba blong grup blong yu. Afta long ol step ia yu save aplae long wan VANWODS lon. Blong kasem moa infomesen, yu save karem wan "Loans and Savings" brosha long wan ofis blong VANWODS long Port Vila, Luganville, Lakotoro mo Lenakel.

APLAE LONG WAN BISNIS DEVELOPMEN LON LONG VNPF

Wan VNPF memba we i stap kontribut bifo i save tekem oat wan lon akensem sekuriti long 'invesmen akaon' blong hem long VNPF (we hemi representem 25% blong total kontribusen blong hem). Minimum amaon we i save boroem i VT45,000. Bifo yu aplae blong tekem lon yu nid blong go tru long wan trening long 'bisnis mo faenensel manejmen long Vanuatu Jemba blong Komes mo Indastri (VJKI).

APLAE LONG WAN KOMESEL LON LONG BANK

Yu save go long bank blong yu mo aplae long wan lon blong statem bisnis blong yu. Bank i nid blong luk se yu gat wan gudfala rilesensip wetem olgeta o wan narafala bank mo yu gat wan akaon mo stap severn mane long hem. Bank i nid blong luk bisnis plan mo bajet mo ol infomesen abaot kashflo blong soem yu save pem bak lon

blong yu. Bank i nid blong tekem sekuriti long lon blong yu olsem deposit o aset o kombaenem tugeta. Bank advaesa blong yu i save givim mo infomesen abaot wanem bank i save ofarem mo helpem yu long aplikesen proses.

OL BESIK BISNIS MANEJMEN TUL

Even sapos bisnis blong yu i smol, i impoten blong gat ol men samting ia andanit blong mek sua se bisnis blong yu i operet long wan gud wei:

- 🔗 **Wan separet bank akaon** – bisnis blong yu i mas gat separet bank akaon long pesenel akaon blong yu – yu mas jekem ol nara bank blong faenemaot bank we i ofarem gudfala servis mo ol fi we i jajem.
- 🔗 **Wan telefon namba** – Taem yu stap long bisnis, pipol (olsem ol kastoma mo saplaea) oli nid blong save kontaktem yu. Mobael fon namba i oraet be yu nid blong kipim sem namba oltaem mo yu mas gat inaf kredit oltaem blong usum.
- 🔗 **Rikod blong mane i kam insaed mo aot long bisnis** – yu save usum wan kashbuk, komputa sistem (olsem MYOB) o tugeta, yu nid blong rekodem gud inkam we ikam insaed mo mani we yu spendem long bisnis.

NETWORKING

Networking i impoten blong bildimap mo sastenem niu bisnis blong yu. Netwok mo sapot we yu gat i save promotem bisnis blong yu. Dipen long wanem yu salem, yu save mitim ol niu kastoma tru long jioj, skul kaonsel, long spot, nakamal mo ol neiba blong yu – ol netwok olsem i save helpem bisnis blong yu i gro.



RIMEMBA blong jusum stret taem mo ples blong mekem kontak blong yu. I impoten blong gat respek mo save stret taem blong “tok bisnis” mo taem we ino stret blong mekem.

Naoia yu save usum e-mail mo sosial netwok (olsem Facebook) blong mekem kontak long ol pipol blong mekem bisnis i develop ikam antap.

BILDIMAP ALAENS MO SHEREM TALEN

Sam pipol i ting se blong gat sakses long bisnis oli mas wok wanwan nomo blong ol man ino stilim aeeda blong yu o kastoma blong yu. Be taem yu mekem bisnis yu mas bildimap alaens wetem wanwan man o grup olsem wei blong sherem ol risos o talen mo expetis blong everiwan i benefet.

NO FRAET BLONG ASKEM HELP

I impoten taem yu statem bisnis yu save se i gat ol pipol o okanaeesen we yu save askem help long olgeta sapos yu fesem wan kaen situasen we i taf mo niu long yu o i stap givim yu problem. Maet i wan famili memba o wan fren blong yu we igat fulap experiens long bisnis. Maet i bisnis advaesa blong yu, Akaonten blong yu o Loeya. Sapos yu wantem karem advaes long wan profesenal we i jajem yu, toktok long ol pipol we yu trastem olgeta fastaem mo harem tingting blong olgeta.

FAMILI SAPOT I IMPOTEN

Ol pipol we oli gat sakses long bisnis i save talem long yu se sapot we oli risivim long famili blong olgeta i impoten blong mekem oli gat sakses. Tingabaot taem yu go insaed long bisnis bae i afektem famili blong yu. Toktok long ol memba blong famili blong yu mo letem olgeta i save se taem yu mekem bisnis bae i afektem olgeta wanwan mo tugeta olsem grup.



Hao nao bisnis blong yu i afektem mane blong famili blong yu? Hao nao taem yu operetem bisnis blong yu bae i afektem hao yu lukaotem ol pikinini o olfala parens blong yu? Hao nao i afektem famili blong yu sapos yu operetem bisnis blong yu long hom blong yufala? Olsem wanem sapos yu wokabaot farawe long saed long bisnis? Sapos yu wok long naet o wiken hao nao bae i afektem famili blong yufala?

OL KOMON MISTEK

Everiwon i save se fulap smol bisnis i save fel long fes yia o tu yia. Blong mekem ino hapen long bisnis blong yu, yu mas no mekem ol mistek ia:

- ❖ *No mekem inaf planing* – No mekem bisnis antil yu mekem o komplitim gud planing blong hem.
- ❖ *No save maket blong yu* – Wanem we ol kastoma oli wantem mo wanem praes oli wiling blong pem?
- ❖ *No inves bakeken long bisnis* – Blong mekem bisnis i operet gud mo gro yu nid blong putum mane igo long hem – olsem ripere ol ekwipmen o extendem haos.
- ❖ *No mekem tumas samtung kwiktaem* – No mekem bisnis i gro hariap tumas.
- ❖ *Menejem mo mentenem wan gudfala balens wetem bisnis, famili mo ol kastom komitmen blong yu* – Gat wan gudfala balens wetem bisnis, helt, famili mo ol aktiviti long komiuniti.
- ❖ *No gat gudfala save long bisnis mo faenansel manejen* – Maet yu gat wan gudfala prodak mo fulap kastoma, be bisnis blong yu i no save wok sapos yu no pem ol suplaea o tekem ol stret staf blong wok.
- ❖ *Yu tingting bigwan tumas long stat* – Hemi save tekem fulap taem mo kost plante mane blong statem wan bisnis mo operetem gud. Yu nid blong gat inaf kash risef blong sapotem bisnis mo kaveremap ol kost kasem taem we yu stat blong mekem mane i kam insaed long bisnis blong yu.

BISNIS FOMALITI

Long bigfala toktok, bisnis fomaliti hemi ol proses o aktiviti we yu nid blong dil wetem long kavman dipatman o ejensi. Sam long ol fomaliti i impoten blong yu dil wetem long bigining olsem wan bisnis man o woman. Ol narafala wan bae ikam mo impoten taem bisnis blong yu igro ikam antap. Sapos yu no save gud blong komplitim ol fomaliti ia, yu shud karem advaes long dipatmen o ejensi konsen o wan bisnis advaes.

OL MEN EJENSI BLONG KAVMAN MO WEA YU SAVE FAENEM OLGETA

VANUATU FAENANSEL SEVIS KOMISEN

VFSK i stap long 'Companies House' long Rue de Bouganville long Port Vila. VFSK i gat wan ofis long Luganville we i stap long 'Millennium Building', saed long Mobil stesen. Websaet blong VFSK hemi: www.vfsc.vu

VAT OFIS

VAT ofis i pat blong Dipatmen blong 'Customs mo Inland Revenue'. Long Port Vila, ofis i stap saed long ofis blong 'Rates mo Taxes' bihaen long Chinese Club long taon. Long Luganville, ofis i stap long 'Millennium Building' (antap) saed long Mobil stesen. Long Lakotoro, ofis i stap saed long National Bank mo long Lenakel, ofis i stap kolosap long maket haos. Websaet hemi: <http://www.customsinlandrevenue.gov.vu>

VANUATU NASONAL PROVIDEN FAN

Long Port Vila, VNPF Haos i stap long Rue Pierre Lamy (narsaed long Vila Mall) mo oli gat ofis long Luganville long VNPF Haos. Websaet hemi: www.vnfp.com.vu

RIJESTAREM WAN BISNIS NEM

Sapos yu wantem bisnis igat wan nem blong talem long ol pipol abaot bisnis blong yu, (olsem *Nambawan Loeya*) mo yu wantem nem ia i sekiu istap blong ino gat naraman isave usum, yu mas rijesterem nem ia long VFSK. Ol bisnis nem oli stap rijestarem long Vanuatu Finansel Sevis Komisen (VFSK). Fi blong hem i VT10,000 blong rijestarem bisnis nem festaem mo VT5,000 blong riniu everitaem – yu rinuim bisnis nem blong yu long 30th Septemba everi yia.

BISNIS LAESENS

Afta long sam jenis long loa long Vanuatu, bae yu nid blong pem bisnis laesens sapos **tenova** blong bisnis blong yu i bitim VT4 million. Yu mas stil rejista bisnis blong yu wetem ol otoreti long munisipaliti sapos yu stap long Port Vila o Luganville taon o provins sapos yu stap long ol provins. Sapos yu nid blong gat wan bisnis laesens, kost blong hem i dipen long lokesen blong bisnis blong yu, kaen bisnis we yu operetem mo tenova blong bisnis blong yu.

OL PERMIT

I dipen long bisnis plan mo aktivi blong yu, maet yu nid blong gat wan kaen permit blong alaoem bisnis blong yu i operet folem loa. Ol bisnis aktivi we yu nid blong gat wan permit i inkludim aktiviti blong salem alkohol, salem mo impotem kaikai.



RIMEMBA blong karem gudfala advaes long wanem permit yu nidim blong bisnis blong yu i operet long hem BIFO yu statem blong operetem bisnis blong yu. Sapos yu operetem wan bisnis witaot permit, yu save pem penalti fi o oli klosem bisnis blong yu kasem taem we yu sotem aot everi samting folem loa.

VALUE ADDED TAX (VAT)

Sapos bisnis blong yu i gat tenova bitim VT4 million, yu mas rijista long VAT. Hemia i minim se yu mas diklerem VAT long everi samting we yu salem mo yu save klemem bak VAT long ol samting we yu pem long ol prodak mo sevis we yu pem mo bisnis blong yu i usum blong operet. Sapos yu nidim mo infomesen long VAT mo hao blong rijista long VAT, yu shud kontaktem VAT ofis. Oli gat ol brosha we yu save tekem blong ridim mo ol staf blong givim advaes mo helpem yu.

Tenova i total valu blong ol samting we yu salem long wan yia, tekawei eni takis yu pem o diskaon we yu ofarem

WOK, MINIMUM WEJ MO VNPF

Sapos yu tekem wan wokman blong wok long bisnis blong yu, yu nid blong mek sua yu folem loa blong wok o *Employment Act*. I talemaot ol raet mo responsibiliti blong emploeya mo wokman. Blong gat mo infomesen mo advaes, yu save kontaktem Dipatmen blong Leba. I gat sam mo rul mo rekulesen we yu mas folem taem yu wantem tekem wan wokman blong ovasi mo ino sitisen blong vanuatu – Dipatmen blong Leba isave gaedem yu blong folem proses ia wetem Dipatmen blong Immikresen blong ol residen permit.

Everi wokman i mas karem wan minimum salari blong wok we oli stap mekem. Minimum salari i save jenis. Kontaktem Dipatmen blong Leba blong yu save stret amaon long taem ia. Naoia minimum salari i VT26,000 long wan manis o VT148 long wan haoa.

Ol wokman we oli kasem salari long VT3,000 long wan manis mo antap i mas rijista mo kam memba blong Vanuatu Nasenal Providen Fan (VNPF). Ol bos we oli kasem salari blong VT3,000 long wan manis mo antap long wan manis i mas rijista olsem employea wetem VNPF mo oli mas stap givim ol fom blong ol wokman blong olgeta mo pem stret amaon igo long VNPF blong lukaotem mane ia long bihaf blong olgeta kasem taem we oli kasem ritaemen ej blong 55 yia. Ret blong kontribut igo long VNPF i save jenis oltaem. Kontribusen hemi haf haf stret. Hemia i minim se ret blong kontribusen i 8% blong salari, so 4% wokman i kontributem mo nara 4% employea i kontributem.

I no kostem eni samting blong rijista olsem wan employea wetem VNPF. Yu mas submitim ol fom everi manis.

DIFEREN KAEN STRAKJA BLONG BISNIS

Tingabaot wanem bisnis strakja bae i aplae long bisnis blong yu (we yu save afodem).



RIMEMBA: Karem sam gudfala advaes bifo yu setemap likal strakja blong bisnis blong yu blong yu save undastandem ol diferen raet mo responsibiliti we wan strakja i mekem, mo tu yu shud karem advaes bifo yu jenisim likal strakja blong bisnis blong yu. Hemia hemi smol diskripsen long ol bisnis strakja:

- Sole trader* Wan man i mekem bisnis hemwan. Sapos bisnis ia i fel, man ia hemi responsibol blong pem bak eni kaon we i stap mo mas salem ol pesenal aset blong hem olsem haos, o trak blong pem bak kaon.
- Partnership* Long patnaship igat 2 pipol o mo i onem bisnis tugeta. Patnaship ia hemi givim yu akses long ol risoses blong putum long bisnis. Sapos bisnis igat kaon, tugeta patna i mas pem bak ol kaon ia.
- Limited Kampani* Hemia i fomal bisnis strakja we i setemap kampani mo mekem istap hem wan mo ino pat blong ol ona blong hem, we oli ol 'daarekta'. Ol pesenal aset blong ol daarekta i protekted mo kot i no save teken aot sapos kampani i fel mo i gat kaon. Wan limited kampani i mas rijista (kost VT30,000 everi yia blong renium rijistresen) mo sapos tenova blong hem i ova VT20 million ten i mas submitim wan audit ripot igo long VFSK.
- Koperativ* Koperativ hemi grup blong pipol o bisnis we oli stap mekem profit be oli joen tugeta blong stap long bisnis. Wan koperativ hemi mas folem ol demokratik principal mo ol memba oli save elektem wan bod. Koperativ i mas gat minimum blong 7 memba everiwan mo mas rijista anda long loa - *Co-operative Societies Act*. Koperativ isave givim bak 75% blong akumulatad profit blong hem igo bak long ol memba olsem dividen o bonas. I kost VT400 blong rijistarem wan koperativ wetem dipatmen blong ni-Vanuatu Bisnis mo Koperativ. Ofis blong dipatmen istap long George Pompidou aria long Port Vila (saed long VANSEC Haos) mo oli gat ofis long wanwan provins. Websaet: www.cooperative.gov.vu

OL NARAFALA RISOS

ONLAEN RISOS

Igat fulap risos istap long Intanet we yu save usum blong helpem yu blong setemap bisnis blong yu mo operet taem yu stap developem mo groem bisnis blong yu igo long fuja.

BISNIS ADVAES MO DEVELOPMEN SEVIS

Woman Owned (www.womanowned.com)

WomanOwned i fom long 1998, mo stat long taem ia i givim ol infomasen, tul, netwok mo advaes we i bin helpem fulap taosen woman.

SME Toolkit (www.smetoolkit.org)

Igat fulap tul we i fri mo ol risos blong ol pipol we oli wantem statem bisnis, inkludim hemia blong ol woman nomo!

AKSES LONG EXPOT MO FAIR TRADE MARKETS

Pacific Island Trade mo Investment Commission (www.pitic.org.au)

Objektiv blong ol i blong kam olsem wan lida long pasifik we i spesialis long fasilitetem expot mo invesmen blong benefitim ol pipol blong Pasifik Aelan.

ACTIV Asosiasen (www.activ.com.vu)

ACTIV Asosiesen hemi ofisoli rijista olsem wan jaritabol asosiesen long 8th February 2008. ACTIV hemi aim blong givim sosial, ekonomikal mo envaeromen opotuniti blong ol pipol blong Vanuatu tru long tingting blong Fair Trade (givim ekual opotuniti long everiwan).

Igat samfala okanaesesen long Vanuatu we i stap givim help long ol woman we oli wantem statem bisnis. Luk tebel andanit we i givim yu sam daereksen blong yu stat luk luk long olgeta blong karem sapot mo helpem yu statem bisnis jeni blong yu:

Nem blong okanaesesen	Wanem oli Ofarem
Vanuatu Women in Sustainable Development Association (VWSDA)	Networking opotuniti, mentoring sevis, trening.
Vanuatu Chamber of Commerce and Industry	Trening, Bisnis Developmen Sevis
VANWODS	Mikrofaenans, bisnis advaes sevis, trening, networking opotuniti
Youth Challenge Vanuatu (YCV)	Trening, mentoring
Komesel banks (ANZ, BRED, NBV, Westpac)	Bisnis advaes sevis, komesel bisnis lon, trening mo networking opotuniti, mikrofaenans
VNPF	Smol bisnis lon long ol non-kontributing memba
Dipatmen blong ni-Vanuatu Bisnis mo Koperativ	Ol material olsem ol buk, trening (especiali long priperem bisnis plan)