

POLSKO-UKRAIŃSKA RADA WYMIANY MŁODZIEŻY



Projekt został sfinansowany ze środków Polsko-Ukraińskiej Rady Wymiany Młodzieży z dotacji MEiN

A BEGINNING ENTREPRENEUR'S GUIDE Practical tips when starting your own business. Developed by participants of the "Business from the kitchen" project - gastronomic entrepreneurship workshops.



I. IDEA FOR A BUSINESS - HOW TO START A BUSINESS

First idea! This is where it all starts, but there are many factors involved in achieving success. It is worth finding an undeveloped niche in the market, but it is not necessary. These can be popular, well-known services - presented in an interesting and innovative way.

Before taking off, you need to answer, among others to such questions: in what area the company will operate, to whom the offer is addressed, with what efforts it wants to implement it, what budget is to be developed.

Before starting a business, it is worth getting into the client's skin and thinking about what we would expect from the service provider. During this analysis, you can use the comments of family, friends and other potential customers.

Business plan - in the head and on paper

For the purposes of such an assessment, it is worth creating a business plan that will constitute a framework action plan. It must describe the goal that the company is to achieve and how it wants to achieve it. Thanks to this document, it is possible to predict and minimize the impact of negative factors at the start and later during the company's development.

The business plan should include: analysis of the company and its products,

- market analysis,
- description of the marketing strategy,
- description of available sources of financing,
- financial plan and forecasts,
- analysis of investment effectiveness. SWOT analysis strengths and weaknesses of the project. In order to assess the chances of success of the planned activity, it is worth carrying out a SWOT analysis. The basis of the SWOT analysis are internal factors, i.e. the company's strengths and weaknesses (Strengths and Weaknesses), and external factors Oportunities and threats (Threats). When creating an analysis, it is important to be careful with compliments, it is better to make a critical, cold assessment at the beginning than to face problems later. A very important rule is to conduct market analysis periodically, because the scope of services and customer expectations are constantly changing.

II. GET FINANCING



Money "for the beginning" and for development

Even the simplest plan requires a financial outlay, especially when the company grows and its orders increase. The financial market has many offers for entrepreneurs looking for funds for the development of the company. These are not just banks.

Co-financing from the employment office

Subsidies from poviat labor offices (PUP) for setting up one's own business are intended for the registered unemployed. Co-financing may be granted if the person meets certain conditions:

- did not conduct business activity or is entered in CEIDG within 12 months before the date of submitting the application for a subsidy,
- for a minimum of 12 months will run his own company established with the support of the PUP,
- has not previously benefited from state financial aid to start a business,
- has not refused, without justified reason, the offer of appropriate employment, internship, training and other earning opportunities, or has not discontinued them voluntarily within 12 months before submitting the application. If the application is accepted, the unemployed will receive a one-time, non-returnable subsidy of up to six times the average salary.

Subsidies from the European Union

The Human Capital Operational Program (Measure 6.2. Support and promotion of entrepreneurship and self-employment) also provides financial support. It can reach 40 thousand. zloty. The money is intended for start-up and development as well as bridge support, which is provided for 6 - 12 months from the date of starting a business. The program also provides for a non-returnable subsidy and micro-loans (up to PLN 50,000). In the first place, support is provided to people who are in the most difficult situation on the labor market, i.e. unemployed people who had not worked for 12 months in the two years prior to applying for funding, young people up to 25 years of age, disabled people, people over 45, residents of rural and rural communes and small towns.

Money from the bank

You can also take a bank loan to start. In recent years, banks have more and more offers for novice entrepreneurs. A person deciding on this type of solution should analyze the various offers of various banks and choose the most advantageous option.



III. Proper form of business activity

In procedural terms, setting up a company is basically nothing more than formalities. They can be more or less busy and expensive, which depends mainly on the form in which the business is to be conducted, alone or with someone, with small or large capital.

You can run a business in various ways:

- in your own name
- -in the company

The range of possibilities is quite wide. Anyone can be an entrepreneur - a natural person, a legal person and an organizational unit that is not a legal person. Entrepreneurs are also partners of a civil partnership in the scope of their business activity.

An entrepreneur who conducts business activity on his own behalf is "the smith of his own fate", he is responsible for duties, but also all profits. Such a person works flexibly and can apply an individual mode of work. A sole proprietorship belongs exclusively to him, only he disposes of its assets, which can also be transferred to another person, e.g. in a will. At the same time, he is personally responsible for obligations towards the recipients of his goods and services and contractors, as well as for the timely and correct payment of the required obligations (taxes, social insurance contributions).

Economic activity - it is a gainful production, construction, trade, service activity as well as exploration, recognition and extraction of minerals from deposits, as well as gainful activity, carried out in an organized and continuous manner.





Common interest in a civil partnership

A civil law partnership is basically an agreement of at least two entrepreneurs. There is no such entity as a civil law partnership. It has legal subjectivity only for the purposes of tax settlements.

Co-operation in partnerships

Persons authorized to practice the following professions may operate in a partner company: attorney, pharmacist, architect, civil engineer, statutory auditor, insurance broker, tax advisor, securities broker, investment adviser, accountant, doctor, dentist, veterinarian, notary public, nurse, midwife, attorney-at-law, patent attorney, property appraiser and sworn translator. This catalog of occupations in the Code of Commercial Companies is explicitly mentioned as a list of persons authorized to act in a partner company. The law, however, allows for the conduct of business in this legal form by persons who can pursue a liberal profession on the basis of another act, e.g. a psychologist performing a private practice.

Capital companies

Capital companies can have names chosen freely, they do not have to include the names, even of the founders Limited liability company, acceptable abbreviations: "spółka z o.o." or "sp. z o.o.".

This is a frequently used form. Recommended mainly when the business is larger and has more obligations. It is also safe for personal finances. Its partners bear limited liability. Joint-stock company, tradable abbreviation: "S.A.". Its form is based on the circulation of shares held by shareholders who are responsible for the company's obligations only up to the amount of their contributions. The profit is usually divided in proportion to the shares held. This is the most complicated form of business.

Business registration

A sole proprietorship is entered into the <Central Register and Information on Economic Activity (CEIDG). You need to know that an entrepreneur will get only one entry there, even if he intends to conduct more than one type of business, even if it is very different. The entry is assigned to a person and not to an activity. An application for entry may be submitted in person - at the city or commune office, by correspondence (then with a notary's certificate) or by e-mail - directly on the CEIDG website (also operates under the name: firma.gov.pl).

Notification to ZUS, GUS and TAX OFFICE

The application to CEIDG is also an application to ZUS (or KRUS) for the purposes of settling social and health insurance contributions, the statistical office for obtaining REGON and the tax office for the application for a tax identification number (NIP) or its update.

Formalities step by step



Before starting the registration, you should prepare your data, name for the company, business address, date of its commencement, method and place of taxation and the classification code corresponding to the type of activity (according to the Polish Classification of Activities).

- On the website firma.gov.pl, in accordance with the instructions there, you can fill in the entry form to CEIDG, which is also an application to the statistical and tax offices and the contribution payer to the Social Insurance Institution. The easiest way to sign a form is to use the so-called trusted profile.
- A visit to the tax office (TAX OFFICE). It is necessary when setting up a civil law partnership. Although it is not entered separately in the register, it must receive its NIP (tax identification number). For this purpose, the NIP-2 and NIP D forms are used. In addition, you must register in the Tax Office as a VAT payer on the VAT-R form. In CEIDG, i.e. on line, it can be done by an entrepreneur who has an electronic signature verified with a qualified certificate.

- The entrepreneur must register for insurance as an insured person within 7 days from the commencement of business. The earlier submission of the CEIDG-1 application is an application for the payer's insurance. If the activity performed is the only source of income, you need to complete the ZUS ZUA form, when someone, for example, has an employment contract, fills in ZUS ZZA (for health insurance purposes).
- Certain types of activity (eg alcohol trade, detective office, exchange office) require a license or permit. You have to apply for them before starting a company, if someone wants to start their business career from this type of activity.
- It is worth getting a stamp with the name of the company (along with the entrepreneur's name), address and contact details, as well as REGON and NIP.
- A business account is opened at the bank. You need an entry in the register of activities (it can be a printout from the CEIDG system), it is also worth having a stamp. In the case of a civil law partnership, its contract is necessary. The Tax Office and ZUS should be informed about the account number by updating the data in the CEIDG system.

IV. TO GAIN CUSTOMERS



Customer acquisition is a process. We can conclude that we have gained a client at the moment when a given person finishes an activity considered by the company as the main goal of its activity for the first time. In the case of e-commerce, it is the moment when the consumer pays for the products. Some companies may extend the definition of customer acquisition to include no returns within a certain period. Basic customer acquisition methods:

- Efficient, timely communication
- Maintain a positive attitude

- Appreciating the client as an individual
- Sharing knowledge
- Openness to comments and opinions



V. HOW TO MAKE A RELATIONSHIP?



Effective communication is the basis of relationships with people both in the personal and professional field. The way we talk to family, friends or clients at work has a direct impact on our satisfaction with life. Communication should be "learned" and strive to improve the areas where we do not feel well. How to improve communication with people? The positive atmosphere in the company consists of at least several elements:

Honesty

Fraud leads to a loss of trust. It's hard to be comfortable with someone who has let us down. In order to enjoy a pleasant atmosphere, it is important to be honest, not to lie and to openly resolve conflicts.

Loyalty

An important aspect is also the readiness to support colleagues in difficult situations. Caring only for contacts that bring us short-term benefits is an example of disloyalty. It is difficult to build relationships full of respect and trust in this way.

Helping each other

Teamwork enables you to achieve goals that are difficult to achieve alone. It is also worth helping selflessly.

Mistake's tolerance

Everyone makes a mistake, so it is worth showing understanding to people we work with. Tolerance has certain limits - indulgence and masking a colleague's habitual mistakes, resulting, for example, from carelessness, do not work in his favor.

Taking into account differences in temperaments, preferences, etc.

The pillar of good relations is also respecting the fact that people differ in terms of predispositions, skills and character. It is crucial to discover and understand the differences in temperament The right form of communication Noticing the differences between us and the people we interact with allows us to develop an effective way of communication. Thanks to this, it is possible to avoid misunderstandings that hinder and delay work.

Respecting the boundaries

Being familiar with the supervisor, inquisitiveness and lack of tact all have a negative impact on relationships. The limits that arise from the nature of the relationship should be recognized.

Savoir vivre

Personal culture is one of the pillars on which professional contacts are based. The fact that we are well brought up is evidenced, for example, by punctuality, vocabulary, the ability to behave in various situations or the way we dress. Nice gestures Small, kind expressions of kindness, such as a smile or, for example, bringing hot tea to a friend who have a cold, also help in building relationships.

Jokes at work

A sense of humor is an effective tool for maintaining a positive, light atmosphere. When choosing jokes, it is worth taking into account the level of sensitivity of the people you are going to tell them to.

VI. BUILD THE IMAGE



One of the most important tools used to build the company's image is marketing. In this matter, important elements are the selection of brand promotion channels and the way of conducting campaigns and advertising activities. A properly developed and maintained image allows for: pursuing a policy of expanding sales, and thus achieving high profits; more efficient introduction of new products to the market; developing greater financial stability and reducing vulnerability to crisis-related risks; employing valuable and qualified employees; building consumer and partner trust; gaining an advantage over the competition.

VII. SALE



The effectiveness of sales depends on many factors, first of all on the seller's skills, consumer attitude and competition. There are several iron rules for selling:

- 1. The principle of authority. The art of effective sales is based on the following principle, the seller is considered to be a specialist in his industry, is well-versed in the entire market and has detailed knowledge of the product and the industry.
- 2. The principle of social trust. What words most appeal to the client? These are certainly reviews of satisfied previous customers. The fact that someone bought and was satisfied speaks to us the most than, for example, show the possibilities of the product.
- 3. The principle of reciprocity. This principle is as old as the world, which also occurs in our daily lives. If an entrepreneur gives a client a corporate gadget, a sample or a loyalty card, he will create a need to "pay back" by choosing a given company to meet his needs.
- 4. The principle of price contrast. This is one of the most effective strategies. The seller first presents the customer with more expensive products, and only at the end lists the ones that have a much better price-quality ratio. The customer deciding to buy them has the impression that he took advantage of an excellent offer.

The art of effective selling consists of elements of communication, negotiation and the use of psychological tools. However, it is primarily the seller's predispositions, personality traits and experience that make him achieve better results at work than others. However, it is certainly worth developing your skills and constantly training and practicing in order to be able to derive tangible benefits from your professional work.

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