



Supporting post-conflict refugee tourism entrepreneurship

A GUIDE FOR REFUGEE TOURISM ENTREPRENEURS



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About the project

The INSPIRE project, led by Technological University of the Shannon (Ireland) will support the needs of refugee led tourism entrepreneurs.

This document presents good practice case studies, barriers to success case studies, and lessons applicable for people in refugee like situations who wish to start a post-conflict tourism business. The report aims to support refugees with social integration and access to higher education through this innovative project.

Refugees opening tourism businesses can boost their economic stability while contributing to their host country's economy. It also gives a unique skill set which can help with resettlement if this becomes a post-conflict possibility. Many countries' economies will depend on tourism after war as a post-conflict economic recovery vehicle.

Tourism ventures allow refugees to capitalize on their unique cultural knowledge, offering authentic experiences that attract tourists. Tourism businesses create jobs, promote cross-cultural understanding, and support community integration. Additionally, it enables refugees to rebuild their lives with dignity, independence, and a sense of purpose. By tapping into the growing demand for immersive travel experiences, refugee-owned businesses can thrive, positively impacting both the local economy and the refugees' financial future, while also showcasing the rich cultural heritage they bring to their new homes, or their home countries on return.

The United Nations SDGs

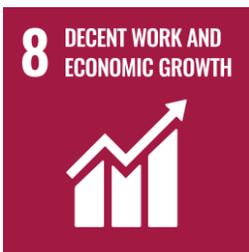
Our project is mapped against the following goals of the United Nations Sustainable Development Goals. Each case study, workshop and resource we create is designed to support the following SDGs.



Our project aims to integrate some of the most disadvantaged in society through developing entrepreneurial skills, knowledge and confidence.



Inspire provides quality education for people in refugee like situations, higher education academics, NGOs and SMEs through its guide, digital badge, workshops and online resources.



Our project aims to Inspire and Create interesting, rewarding career opportunities for our participants, who will benefit from self determination of their own economic futures.



By developing partnerships with NGOs, people in refugee like situations, social enterprises, government supports and SMEs we will support entrepreneurs to develop resilience, adaptability and integration.

Meet the partners

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Welcome!

Welcome to our guide! This booklet is designed to help people in refugee like situations start and grow their own tourism businesses. Whether you're considering entrepreneurship for the first time or already have experience, this guide provides practical insights and resources tailored to the unique challenges and opportunities faced by refugees.

In this guide, you'll find everything you need to successfully launch your business, from practical advice on creating a business plan to navigating local rules on tax, employment, insurance and banking. We start with real-world case studies of refugee entrepreneurs who have successfully established their own tourism businesses. These stories will inspire you and offer valuable lessons on overcoming obstacles and seizing opportunities in this growing industry.

Our step-by-step sections cover key aspects of starting a business, including understanding the legal and regulatory requirements, setting up tax and financial structures, and securing funding. We offer tips on managing cash flow, applying for grants or loans, and handling taxes, so you can ensure the financial health of your venture from the start. The guide is multilingual to cater to a diverse audience, ensuring that language barriers don't hinder your progress. We've also included links to additional resources such as local business support organisations, networking opportunities, and training programs, all aimed at helping you grow your business and integrate into the local economy, or to rebuild after war.

By following this guide, you'll gain the knowledge and confidence to turn your passion for tourism into a sustainable business, positively impacting both your community and your future.

Inspire

In a Few Words!

- ❖ People in Refugee Like Situations
- ❖ NGOs
- ❖ Higher Education
- ❖ Digital Badge
- ❖ Banking and Finance
- ❖ Grant Aid
- ❖ Partnership for the Goals
- ❖ Supporting Entrepreneurship
- ❖ New Businesses
- ❖ Cultural Integration
- ❖ Further Training Opportunities
- ❖ Innovation
- ❖ Ending Poverty
- ❖ Decent Labour
- ❖ Opportunities
- ❖ Transferable Skills
- ❖ Company Registration
- ❖ Tax
- ❖ Insurance
- ❖ Novelty
- ❖ Social Inclusion
- ❖ Changing Tourism Landscape



Using the Guide

Throughout the guide you will encounter:

- External links to videos, blogs, podcasts and further reading
- Short facts and figures about refugee entrepreneurship
- Ideas for educators, SMEs, NGOs and people in refugee like situations
- Links to further supports, guidance and ideas relevant to tourism entrepreneurship
- Don't forget to visit our project website at <https://www.inspireproject.eu/> to see our database, report documents and further supports.

Did you know?

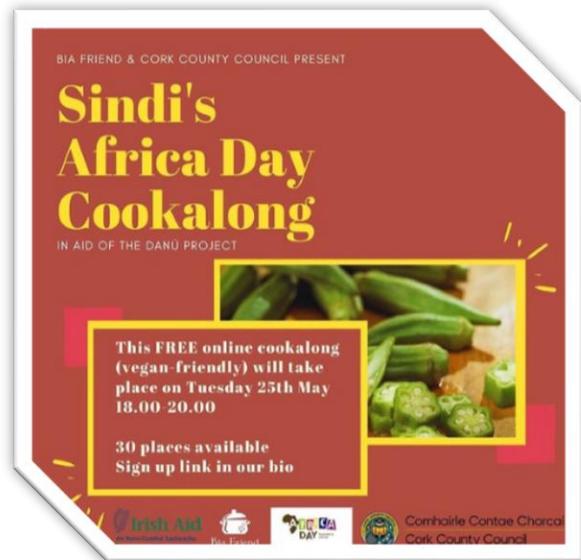
The Global Roadmap for Refugee Entrepreneurship provides strategic guidance for UNHCR and partners to support refugee entrepreneurship, reflecting on available opportunities and global best practices in the field. You can find this very useful resource at <https://www.unhcr.org/ie/media/global-roadmap-refugee-entrepreneurship>



Refugee Tourism Entrepreneurship Case Studies

BiaFriend: A social enterprise in Ireland focussed on refugee cooking demonstrations

1



Our first case study features Bia Friend, an online platform established in 2021, created by a team of volunteers, which works with refugee chefs. The enterprise is located in Dublin. In Bia Friend classes are taught by asylum seekers and refugees, and the aim is to use food as a tool to promote social integration. The classes are advertised on EventBrite and delivered via Zoom, with cookery lessons covering a wide range of world foods.

There are several aspects of this venture which are noteworthy, both in terms of impact and operations. Firstly, it must be noted that food has long been recognised as an excellent integration tool, but from a business perspective it can be a complicated field to work in – think of the regulations, laws, food safety training and start up costs. Working from home and delivering courses online provides an alternative and lower cost method to get involved, where home cooking can be demonstrated without need for investment in complicated equipment. As payment can be requested at time of booking it is also easier to manage revenue and income, reducing the risk of no-shows to an in-person non-ticketed event.

Tourism on the Margins: A Case Study of Secret Street Tours, Dublin

2

Location: Dublin, Website: <https://www.secretstreettours.org/>



Secret Street Tours in Dublin is a nonprofit social enterprise offering guests a new way to discover the streets of Dublin, through the eyes and experiences of someone who has been affected by homelessness. Homelessness is a pressing social issue in Ireland generally and Dublin specifically, with large numbers of citizens and refugees staying in temporary or unsuitable accommodation, or without any accommodation at all. The organisation's goal is to empower our guides with skills and confidence to take the next step toward independent living whilst offering their customers a channel to engage with one of Dublin's most pressing social challenges. Similar tours exist in the United Kingdom, offered by [Unseen Tours](#) (London) and [Invisible Cities](#) (Edinburgh, Glasgow, York, Cardiff and Liverpool).

The Monthly Homeless Report for June 2024 in Ireland, shows that 14,303 individuals were accessing emergency accommodation, an increase of 144 (1%) on May 2024. This figure gives an idea of the scale of homelessness in Ireland, a country of only 5 million people. Secret Street Tours work with an extremely marginalized population to develop and deliver these tours, which have the potential to make a strong social impact. The tours are full of hope, and demonstrate that the resilience from even the most marginalized can be brought through with some training and support.

Tourism on the Margins

2

Examining initiatives like **BiaFriend** or **Secret Street Tours**, can offer some useful insights for the **INSPIRE** programme. Social enterprises can leverage personal experience to provide unique, meaningful experiences for tourists, but importantly they do this while also empowering marginalised communities.

1. Empowering Marginalised Voices

Homeless-led tours or **Refugee Led Cooking Classes** put marginalised voices at the center of the narrative. Refugee tourism initiatives could similarly focus on empowering refugees to tell their stories and share their unique perspectives.

2. Focus on Authentic Storytelling

The strength of these cooking classes and tours lies in their **authenticity**—guides share personal stories and insights about life on the streets or cooks share their experiences with food. For refugees, the power of sharing real-life stories about their journey, culture, and experiences of displacement can create deep connections with tourists.

3. Breaking Down Stereotypes and Building Empathy

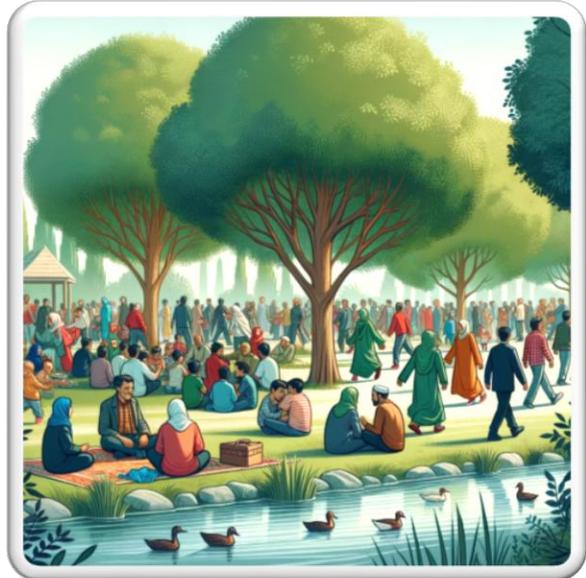
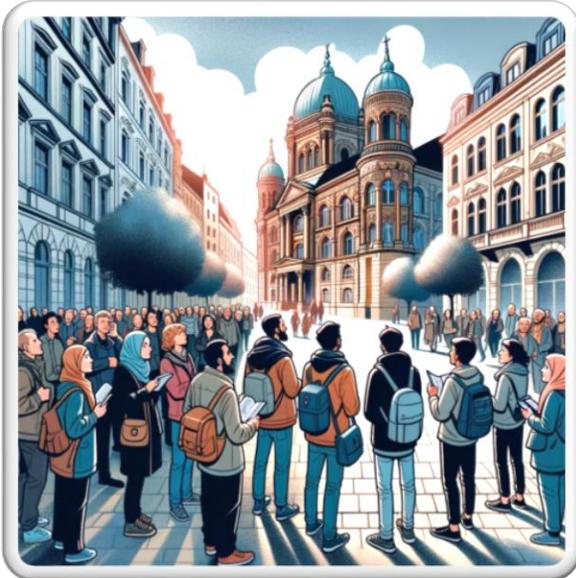
Homeless walking tours challenge stereotypes, helping tourists see the human side of homelessness. Similarly, a refugee tourism programme could combat misconceptions and foster empathy toward refugees.

4. Social Impact and Economic Empowerment

The core goal of these tours is **social impact**—providing income and meaningful employment to people affected by homelessness. Similarly, a refugee tourism programme should focus on economic empowerment and skills development for refugees.

Tourism on the Margins

2



5. Cultural Exchange and Learning

Homeless walking tours often offer an alternative view of a city, highlighting unseen aspects of urban life. Refugee-led tours could similarly offer tourists a chance to experience a **unique cultural exchange**—from cuisine and traditions to stories of resilience.

6. Building Community Partnerships

These tours often collaborate with NGOs, local businesses, and community organisations to provide support to the homeless. A refugee tourism initiative could benefit from strong partnerships with **refugee support organizations**, local tourism boards, and social enterprises.

7. Ethical Considerations and Avoiding Exploitation

A key challenge in homeless walking tours is to avoid exploitation and ensure that guides retain dignity and autonomy. With refugees, there is a similar risk of voyeurism or tokenisation. This must be carefully managed to keep host and guests safe, comfortable and in control of their surroundings and emotions.

Tourism on the Margins

2



8. Flexibility and Adaptation to Refugee Needs

Homeless tour programs often adapt to the varying needs of their guides, offering flexible schedules and additional support as necessary. Refugees may face challenges related to mental health, language barriers, and trauma.

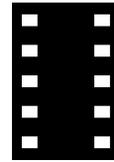
9. Creating a Unique Selling Proposition (USP)

Unseen Tours and similar initiatives stand out because they offer an **experience tourists can't find elsewhere**—a personal, ground-level view of the city. A refugee tourism programme could similarly market the unique perspectives and narratives refugees can provide, setting it apart from mainstream tourism.

10. Marketing for Social Change

Homeless tours often openly present their social mission, appealing to socially-conscious tourists. Marketing for a refugee tourism programme should similarly highlight its dual purpose: providing a transformative cultural experience for tourists while supporting refugees.

Recommended Viewing, Reading & Listening



Below you can find some interesting links to videos, podcasts, blogs and news articles about refugee entrepreneurs around the world. These links spotlight the inspiring journeys of refugee entrepreneurs who, despite facing immense challenges, have forged paths of resilience, innovation, and success. From building thriving businesses in new lands to reviving cultural traditions through food and technology, these individuals show the power of entrepreneurship to transform lives. Their stories, documented across various platforms, reveal the strength, creativity, and impact that refugees bring to their communities. Through personal interviews, documentaries, and showcases, these videos offer a deeper understanding of refugee entrepreneurs' vital role in contributing to local economies and contributing to positive social change.

• **Andrew Leon Hanna on '25 Million Sparks: The Untold Story of Refugee Entrepreneurs'** Andrew Leon Hanna discusses his book, which explores the phenomenon of refugee entrepreneurship in camps and cities worldwide.

[YouTube](#)

• **The Untold Story of Refugee Entrepreneurs** Andrew Leon Hanna, MBA '22, aims to change perceptions about refugees by highlighting their resilience and entrepreneurial spirit.

[YouTube](#)

• **Their Journey From Refugees to Successful Entrepreneurs** This video shares the story of Le Duc Nguyen, who fled Vietnam and built a successful business in Los Angeles.

[YouTube](#)

• **Better Futures: Enabling Young Refugee Entrepreneurs** A showcase event featuring stories from entrepreneurship experts and refugee entrepreneurs, discussing challenges and successes.

[YouTube](#)

• **Investing in Refugee Entrepreneurs in East Africa** A podcast featuring Julienne Oyler, co-founder and CEO of the African Entrepreneur Collective, discussing support for refugee entrepreneurs in East Africa.

[Wharton Knowledge](#)

Case Study: Visit Ukraine Today



3

Location: Kyiv, Ukraine

Website: <https://visitukraine.today>

Visit Ukraine Today is a tourism agency located in Kyiv. The agency works on both inbound and outbound tourism. Sample products include both inbound and outbound tours. One novel entrepreneurship example is the **Escort in de-occupied cities** tour, which takes journalists, NGOs or other interested parties to cities in Ukraine during war time. A positive social inclusion aspect of the tours offered by the company is that all funds will be directed to the reconstruction of destroyed cities. Similar titled tours include KYIV IS UNBEATABLE, Kyiv + escort in de-occupied cities, plus Escort in Chernihiv. The tours variously discuss the Russian invasion of Ukraine, iconic history sites, the impact of the war, and the hopes for peace. There is a strong emphasis on the websites on tour safety, with guidance around transport, accommodation, safety during the tours and guiding. The usual services provided for most tours worldwide, including transport and meals are also discussed, with prices ranging from budget tours to more premium offerings.

Key Entrepreneurial Lessons/ Takeaways

- The tourism industry commences rebuilding before the conflict has even finished.
- Seemingly insurmountable challenges, such as safety and risk perception, can be overcome with planning and reassurances
- Giving back to communities, through financial contributions from revenue, is critical both to corporate social responsibility and to support the victims of the war

Did you know?

In 2023, Ukrainian refugees opened 10% of all new sole-proprietor businesses in Poland?

Case Study: A Window to Lviv: How Three Friends Created a Unique Coffee Shop



Location: Lviv, Ukraine

Website: [Instagram - KiiT](#)

- **Background:**

Three friends, Serhii from Irpin, Ivan from Borodianka, and Daryna from Nizhyn, fled their war-torn hometowns and settled in Lviv. Before the war, Ivan worked as a barista, while Serhii ran a culinary blog. After the occupation of their hometowns, they pooled their savings and, with a modest budget of 10,000 UAH, opened a small "window" café where they serve coffee, galettes, and pies based on their own recipes.
- **Business Concept:**

They initially rented a tiny window space on Ruska Street in central Lviv for two months, as that was all they could afford. The café, named "KiiT" after Serhii's cat (which they brought with them to Lviv), became a place where locals could enjoy their freshly baked goods. Due to high demand, all their baked goods would sell out by noon, even when they increased production. Initially, they baked on-site, but as demand grew, they secured a second kitchen on Bohdan Lepkyi Street.
- **Expansion and Community Support:**

The success of KiiT inspired them to open another location in Lviv and later expand to Kyiv, despite the higher costs involved. The friends have received no external assistance, relying entirely on their own efforts. They frequently donate to the Ukrainian Armed Forces and offer free coffee to soldiers, believing that small gestures contribute to a strong and resilient community. While they plan to create a sit-down area eventually, they find the window format ideal for maintaining simplicity and minimizing costs.

Case Study: A Window to Lviv: How Three Friends Created a Unique Coffee Shop

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• Key Entrepreneurial Lessons/ Takeaways

- **Resourcefulness and Self-Reliance:** The friends built their business from scratch without external help, demonstrating resilience and resourcefulness.
- **Community Support and Reciprocity:** Offering free coffee to soldiers and donating profits builds goodwill and strengthens community bonds.
- **Scalability in Small Steps:** Starting with a small, manageable format allowed them to scale gradually as demand grew, minimizing financial risk.
- **Customer-Centric Approach:** Responding to high demand by expanding production shows adaptability and a commitment to customer satisfaction.
- **Maintaining Authenticity:** Naming the café after Serhii's cat and connecting it to his culinary blog create a personal brand that resonates with customers.
- **Cost-Effective Business Model:** Operating from a window format helped reduce costs, making the business viable despite financial limitations.
- **Resilience Amid Financial Challenges:** Expanding to a more costly market like Kyiv demonstrates their willingness to reinvest earnings despite financial strain.
- **Focus on Long-Term Vision:** Their goal to eventually open a sit-down space reflects a sustainable, growth-oriented approach to business.

This case highlights the impact of starting small, building on community support, and remaining true to a unique brand identity.



Case Study: From Forced Displacement to Business Success: Tourism Initiatives by Internally Displaced Persons in Ukraine



5

Location: Gorayivka (Bakota), Khmelnytskyi region, Ukraine

Website: [Bakota Hub on Facebook](#)

- **Background:** The military aggression by Russia in Ukraine caused significant displacement of citizens from southern and eastern regions to central and western parts of the country. Internally displaced persons (IDPs) were forced to leave their homes for safety and protection. Alina Oliinyk, originally from Kharkiv, relocated to the village of Horayivka, a tourist spot in the Bakota area of Khmelnytskyi, after her home city suffered extensive bombing and destruction. She already owned property in this region.
- **Professional Background:** Before the war, Alina implemented various cultural projects, such as House of Europe Infrastructure Grants, *Art Under Attack*, establishing a Ukrainian info-point at Pohoda Fest in Slovakia, and ICAP Yednannya. In 2021, she co-founded Bakota Hub, which became a venue for tourism, cultural, and social events. Currently, Alina heads the Cultural Club NGO, focusing on project management, which aligns with her education and experience.
- **Business Experiment:** In 2023, Alina conducted an experiment to demonstrate tourism's potential profitability for the local community. She rented a hostel in Stara Ushytsia, a scenic yet underpromoted location by the Dniester River. Following some minor renovations, Alina launched the hostel for the season (June to October) and promoted it through social media and online platforms. This effort resulted in high occupancy, with 20 daily calls and 100% room bookings, ultimately contributing 20,000 UAH in tourism tax—50% of the community's total tourism tax for the season.
- **Insights and Beliefs:** Alina attributes her success to detailed descriptions and visual promotions of the location. She believes tourism is accessible to anyone, regardless of education, as a viable economic pursuit. The natural appeal, cultural heritage, and simplicity of Bakota attract visitors seeking a unique cultural and natural experience. For rural communities, Alina emphasizes sincerity, clear communication of benefits, and setting realistic financial expectations. She underscores the importance of persistence despite fears and the need for authentic engagement with local residents.
- **Future Goals:** While Alina refrains from long-term goals during wartime, she aspires to create environmentally sustainable and community-beneficial projects. Currently, she focuses on developing programs for veterans, as Bakota offers an ideal setting for retreats and rehabilitation.

Case Study: From Forced Displacement to Business Success: Tourism Initiatives by Internally Displaced Persons in Ukraine



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• Key Entrepreneurial Lessons/ Takeaways

- **Adaptability in Crisis:** The ability to pivot and respond flexibly to changing conditions, especially during crises, is essential for sustaining and growing a business.
- **Leveraging Existing Resources:** Starting a new venture doesn't always require extensive new investments; existing resources and skills can be creatively utilized to build a foundation.
- **Community Engagement:** Building trust and support from the local community through transparent communication of benefits is key to long-term success and impact.
- **Transparency and Accountability:** Honest and transparent business practices, especially in financial matters, can significantly contribute to local economic growth and strengthen community relations.
- **Effective Use of Digital Marketing:** Utilizing social media and online platforms can expand reach and attract a broader audience, driving awareness and engagement cost-effectively.
- **Experimentation and Learning:** Testing ideas on a small scale before full implementation can provide valuable insights and reduce risks, helping refine the business model.
- **Focusing on Niche Markets:** Identifying and tailoring offerings to meet specific customer needs can create a unique market position and attract loyal customers.
- **Persistence and Hard Work:** Consistent effort and resilience are essential in overcoming challenges and achieving business goals, even when facing initial doubts.
- **Empathy and Sincerity:** Genuine intentions and empathetic interactions foster trust and goodwill, especially in community-centered or service-oriented businesses.
- **Embracing Local Culture:** Leveraging the unique cultural or historical aspects of a location can enhance the business's appeal and attract customers seeking authentic experiences.
- **Setting Realistic Financial Goals:** Establishing realistic expectations for revenue and growth helps in planning sustainably and maintaining financial stability.
- **Creating Opportunities in Underserved Areas:** Entrepreneurship can thrive in rural or underserved regions, offering new economic opportunities and supporting local development.
- **Clear Communication:** Transparent and open communication with stakeholders is crucial for building trust and ensuring mutual understanding.
- **Commitment to Sustainability:** Integrating sustainable practices into business operations can align with growing consumer expectations and create long-term value.
- **Social Impact Orientation:** Focusing on initiatives that benefit the wider community, such as wellness or social programs, can add purpose to the business and foster positive change.

Case Study: From Forced Displacement to Business Success: Tourism Initiatives by Internally Displaced Persons in Ukraine



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Case Study: From Displacement to Culinary Success: The Story of a Gelato and Pastry Business by Internally Displaced Persons in Ukraine

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Location: Vinnytsia, Ukraine

Website: [Perfetto Food](#) | [Instagram](#)

- **Background:**

Anna and Kostiantyn Voskoboinik, a family of restaurateurs originally from Kherson, chose to continue their culinary business after relocating to Vinnytsia due to the Russian occupation of their hometown. On Soborna Street, they opened a café-gelateria offering 24 flavors of Perfetto gelato, signature fruit teas, and a unique "Kherson" cake based on their own recipe. Their journey in the culinary industry began 20 years ago in Italy, where they worked and learned the art of gelato-making. Upon returning to Ukraine, they launched their first ice cream kiosk on the beach at Zatoka, a resort area on the Black Sea.

- **Professional Background:**

Before the war, the family operated establishments in Mykolaiv and Odesa, gaining experience in different regions. Despite the challenges of relocation, they decided to stay in Ukraine rather than going abroad. Within two months, they secured a loan, rented a space, and purchased new equipment, as they couldn't retrieve their tools from occupied Kherson. Fortunately, they managed to bring their signature cake packaging with them. Some of their team members, including bartender Andriy and pastry chef Diana, also relocated to Vinnytsia. The café now employs 10 people. Anna hopes to return to Kherson after the war, but she plans to keep the Vinnytsia café open, continuing to serve the special "Kherson" cake.

- **Product Highlight - Kherson Cake:**

Anna developed the recipe for the "Kherson" cake in 2019, winning a local competition for a city signature dessert. The cake, which has become a sweet symbol of Kherson, is flourless, featuring layers of meringue with walnuts, cream cheese with white chocolate, and dried apricots, all topped with Belgian milk chocolate.

- **The Move to Vinnytsia:**

In the days before the full-scale invasion, there was a sense of impending danger. Despite warnings from friends, Anna didn't believe that a real war could start in modern times. However, when explosions shook their home at 5 a.m., she realized the reality of the situation. Vinnytsia's compact size appealed to them, allowing them to accomplish much in a day without spending excessive time commuting, as they had in larger cities. They quickly found a rental space, started renovations, and navigated the paperwork efficiently, benefiting from their prior business experience. They noted that starting a business in Ukraine is relatively straightforward, with minimal bureaucracy, which allowed them to rebuild from scratch using personal savings and a loan taken before the full invasion.

- **Mission and Future Plans:**

The Voskoboinik family aims to popularize Ukrainian products both domestically and internationally. Currently, their pastry production is based in Vinnytsia, while ice cream is temporarily made in Kyiv. Eventually, they plan to consolidate operations under one roof and start producing young cheeses using milk from Vinnytsia farmers, with a focus on supporting local businesses.

Case Study: From Displacement to Culinary Success: The Story of a Gelato and Pastry Business by Internally Displaced Persons in Ukraine

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- **Key Entrepreneurial Lessons/ Takeaways**

- **Resilience and Determination:** Adversity can be a catalyst for growth, as shown by Anna and Kostiantyn's determination to rebuild their business in a new city.
- **Adapting to New Markets:** Recognizing and leveraging the unique advantages of a new location, such as Vinnytsia's compactness, can improve operational efficiency.
- **Community and Team Support:** Retaining and relocating key team members fosters continuity, even amidst disruption.
- **Maintaining Brand Identity:** Preserving signature products, like the "Kherson" cake, helps maintain a connection to one's roots and builds brand loyalty.
- **Importance of Preparedness:** Having financial resources and prior experience allows quicker adaptation to unforeseen circumstances.
- **Promoting Local Products:** Emphasizing local ingredients and supporting nearby suppliers strengthens ties to the community and aligns with consumer interest in locally sourced products.
- **Navigating Bureaucracy Efficiently:** Leveraging prior experience to handle legal and organizational matters efficiently is crucial when opening a new business location.
- **Creative Problem Solving:** Flexibility in sourcing new equipment and resources locally demonstrates the value of problem-solving skills in crisis situations.
- **Focus on Quality and Innovation:** Introducing a unique product, such as the flourless "Kherson" cake, showcases the power of innovation in differentiating a business.
- **Long-term Vision with Flexibility:** While holding onto the dream of returning to their home city, they also plan for the future of their current location, blending hope with practical growth strategies.

Case Study: From Displacement to Culinary Success: The Story of a Gelato and Pastry Business by Internally Displaced Persons in Ukraine



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Case Study: Beauty and Business: How a Displaced Person from Kherson Developed Her Own Business in Zhytomyr



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Location: Zhytomyr, Ukraine

Website: [Women's Secret on Facebook](#) | [Instagram](#)

Background:

Following the full-scale invasion of Ukraine by Russia, Svitlana Solotvinska and her husband Oleksii relocated from their hometown of Kherson (which had fallen under occupation) to Zhytomyr in the spring of 2022. The war forced them to not only leave their home but also change their professions. Originally from the village of Trokhymivka in the Ivaniv district of Kherson region, Svitlana left her established career behind. Professionally trained as a pharmacist, she decided to pursue a new path in the beauty industry upon moving to Zhytomyr.

Business Development:

In Zhytomyr, Svitlana opened a beauty studio offering massage and hair removal services. She secured funding for her massage studio through grant programs, with the equipment purchased using funds provided by the "School of Small and Medium Business Support."



Case Study: Beauty and Business: How a Displaced Person from Kherson Developed Her Own Business in Zhytomyr



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Key Entrepreneurial Lessons/Takeaways:

- 1. Flexibility and Willingness to Change:** Svitlana's decision to pivot from pharmacy to the beauty industry illustrates the importance of adaptability in response to life changes.
- 2. Accessing Funding Opportunities:** Leveraging grant programs enabled Svitlana to fund her business, showing the value of exploring external funding sources.
- 3. Resilience Amidst Adversity:** Leaving her established profession to start a new venture highlights resilience and the courage to embrace new challenges.
- 4. Supporting Community Needs:** By opening a beauty studio, Svitlana contributes to local services, supporting the well-being of her new community.
- 5. Importance of Skill Development:** Her journey underscores the value of ongoing learning and professional development in transitioning to new fields.

This case exemplifies the resilience and adaptability required to restart a career and establish a business in the face of adversity.



Case Study: Craft Farming: How Displaced Persons Built a Brand for Organic Vegetables



8

Location: Mykhailivka, Kirovohrad region, Ukraine

Website: [Eastern Variant on Facebook](#)

Background:

Yuliia and Serhii Samofalov, displaced from Rubizhne in the Luhansk region, previously owned a successful photography studio for 10 years. In February 2022, as the invasion began, they fled, leaving their home and business behind. Unable to retrieve their equipment due to occupation, they eventually settled in Mykhailivka, Kirovohrad region, after stops in other cities. Initially living with relatives, they later secured their own home and decided to start a new venture.

Social Farming Initiative:

In 2023, Yuliia applied for a grant to establish a small-scale farming project, aimed at supporting self-employment for displaced people in their community. With funding from the NGO "Tenth of April," they purchased essential equipment, including a tiller and a drip irrigation system. A group of 10 (five locals and five displaced persons) cultivated one hectare of land, growing various vegetables such as radishes, potatoes, carrots, cabbage, onions, and tomatoes. By season's end, the project supplied fresh organic vegetables to 15 displaced families, each receiving 15 kilograms of produce.

Expansion with a Greenhouse Project:

In 2024, Yuliia secured additional funding from the international organization Oxfam to expand the project with an 8x20 meter greenhouse. Together with displaced persons and local elderly women, they planted cucumbers and tomatoes. They also provided 15 families with pepper and tomato seedlings for home planting, promoting food self-sufficiency.

Educational Outreach:

Partnering with the NGO "Tenth of April," Yuliia organized informational sessions and greenhouse tours for students at Mykhailivka Lyceum. She also explored craft production, using a dehydrator donated by the Women's Consortium of Ukraine to dry vegetables and create small-batch products like paprika powder, pumpkin candies, and sun-dried tomatoes.

Case Study: Craft Farming: How Displaced Persons Built a Brand for Organic Vegetables



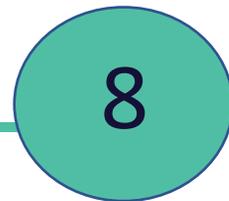
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Key Entrepreneurial Lessons/Takeaways:

1. **Leveraging Local Resources for New Ventures:** Starting a farming project in a new community allowed Yuliia and Serhii to adapt their skills and resources to meet local needs.
2. **Community-Centered Social Impact:** By involving both displaced persons and local residents, they fostered a sense of community, resilience, and mutual support.
3. **Sustainable Self-Employment:** Creating opportunities for self-sufficiency among displaced families shows the importance of sustainable employment in rebuilding lives.
4. **Use of Grants and External Funding:** Accessing grant funding for agricultural equipment and infrastructure enabled them to scale their project and support local food production.
5. **Small-Scale Production with Vision:** Initial craft production of dried spices and vegetables demonstrates the value of starting small, with the potential to expand based on demand.
6. **Educational Integration:** Engaging local students through informational sessions and tours highlights the project's educational dimension, inspiring future generations.
7. **Promoting Food Security:** Providing vegetable seedlings for home gardening empowers families with the means to grow their own food, reinforcing food security.

This case exemplifies how displaced persons can create social impact, drive self-sufficiency, and foster a supportive community through agricultural initiatives and sustainable practices

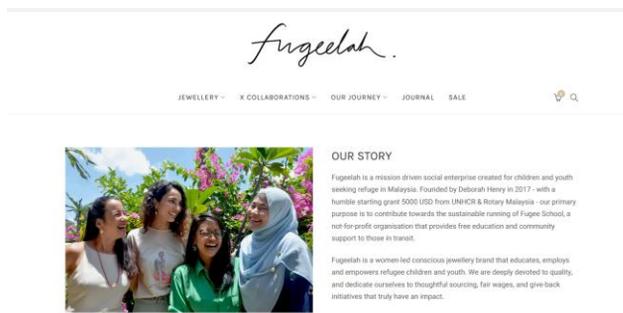
Case Study: Craft Farming: How Displaced Persons Built a Brand for Organic Vegetables



Around the World Case Studies 1



Fugeelah – Malaysia - <https://fugeelah.com/>



Fugeelah works with refugee women to produce handmade jewellery, which is sold both locally and online to an international audience, including Europe. Their model combines craftsmanship with ethical fashion, creating a sustainable income for refugee artisans.

Bikes for Refugees – Scotland - <https://www.bikesforrefugees.scot/>



Our latest news, b and events

Catch up on all the latest Bikes for Refugees news. Also sign up [here](#) for
To request a bike, donate a bike and enquire about volunteering please con
form on our website.

Bikes for Refugees aims to support the resettlement of isolated and socio-economically disadvantaged New Scots through the upcycling and provision of free bicycles and the transformational power of cycling. Bicycles provide a free and sustainable means of transportation to support access to essential services as well as an important way to meet new people, and to keep physically and mentally healthy.

Makers Unite – Netherlands - <https://www.makersunite.eu/>



Makers Uniter mission is to support newcomers with access to the job market through the collaborative design and production of sustainable products, in the process shifting narratives around migration globally. Their vision is an inclusive society where newcomers can contribute creatively with their talents.



Case Study: Wexist a Syrian owned organisation in Belgium

8

Location: Brussels

Website: <https://weexist.be/>



“We Exist” is an organization established and run by Syrians. Its goal is to help those who have escaped conflict and persecution to enter the job market. Since September 2015, they have been supporting newcomers to Belgium as freelance volunteers. Recognizing the many challenges these individuals face, they created We Exist to provide job opportunities while bridging cultural and traditional gaps.

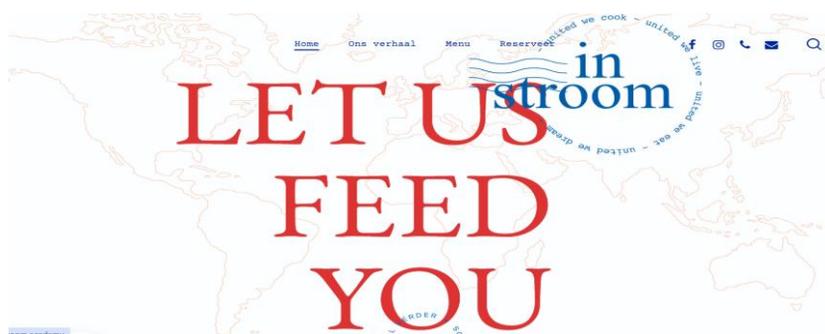
We Exist was founded in September 2016. Since its inception, a group of Syrian volunteers has been preparing Syrian cuisine for various private and professional gatherings. We Exist organizes events aimed at bridging Oriental and European traditions. As activities expand and financial resources grow, the long-term goal is to increase the hiring of individuals who have fled conflict and persecution. We Exist is based on mutual respect for all individuals, regardless of ethnicity, religion, race, sexual orientation, or gender identity. As refugees, the founders are aware of many obstacles people are facing and they are able to open job opportunities while connecting traditions and cultures.

Case Study: Instroom Academy, a training academy restaurant in Belgium

9

Location: Antwerp

Website: <https://instroom.academy/>



Instroom is more than just a restaurant; it is also a training academy. At Instroom, the customers' payment goes towards the education of refugees and non-native newcomers, not just the meal. Customers can further support the project by speaking Dutch ('clear language') with the trainees as much as possible. The aim is creating a springboard to a new future in Belgium for each of refugees.

Key Entrepreneurial Lessons/ Takeaways

- Positive effect of vocational training on integration of refugees
- Participants have made significant strides in their integration into the Antwerp job market; this is supported by use of native language interactions with customer

Did you know?

Refugee-owned businesses in Belgium contribute to job creation within their communities, on average employing 1 to 2 additional individuals. Source [Springerlink](#)

Case Study: the Migrant Walks Project

In the spring of 2024, the **Center for Peace Studies** (Croatian: Centar za mirovne studije) launched a series of **migrant-led walks** in the Croatian capital Zagreb, offering a unique opportunity to view the city through the eyes of those who have made it their new home. This initiative, part of the project ‘A City for All – Responsible Action for Inclusive Local Communities’, combines historical insights and personal stories to promote dialogue about cultural diversity, racism, and integration. The walks have quickly become a popular way to foster understanding and celebrate cultural richness.



Center for Peace Studies Facebook page, 31/12/2024

The inaugural walk in March was guided by **Abdoulie Jobe** from **Gambia**, Vice President of the Pan-African Society in Croatia. Joining for a guided tour named African Perspectives, participants explored sites significant to the African community in Zagreb and Abdoulie’s personal journey, such as the Croatian National Theater and the Meštrović Pavilion, a key location for the 2020 Black Lives Matter protest. The success of this walk led to its repetition in June 2024 during the 11th Week for Refugees!, a manifestation that supports integration of refugees into the Croatian society.

Case Study: the Migrant Walks Project

10

Another walk was organized in late May to mark International Africa Day, this time led by **Leandre** from **Burundi**, an asylum seeker and rising stand-up comedian. Leandre guided participants to locations that shaped his life in Zagreb, such as the main railway station and a local bicycle repair shop. Adding a personal touch, he wove his humour into the walk, providing a light-hearted yet profound reflection on his experiences.

The overarching goal of the Migrant Walks is to present Zagreb's most notable areas through the lens of those who have migrated and now live there. Each walk offers participants a deeper understanding of the city's cultural layers while opening a space for dialogue and empathy. These guided tours reveal a Zagreb that is not only rich in history but also vibrant with the stories of individuals who contribute to its diversity and dynamism.

Key entrepreneurial lessons/takeaways:

- Highlighted value of cultural diversity
- Necessity of inclusive, intercultural connections within local communities
- Encouraged participation and storytelling enhance the local tourism offer
- Scalable model – spaces can be created in other cities to celebrate shared humanity and the power of dialogue
- Potential to include, employ and empower other refugees and migrants





Case Study: Mama Veek's kitchen

11

Location: Zagreb

Website: <https://www.facebook.com/MamaVeeksKitchen>

For the past twelve years, **Kikelomo Okoli**, a Nigerian native, has been living and working in Zagreb, where she runs *Mama Veek's Kitchen*. This unique venue is more than just a restaurant—it's a space where African culture meets humanitarian generosity. *Mama Veek's Kitchen* serves traditional African cuisine based on recipes Kikelomo learned from her grandmother, using ingredients sourced directly from Nigeria. What sets it apart is its **pay-what-you-can model**: anyone, regardless of financial status, can enjoy a meal, with those who can afford it leaving donations to support others.

Kikelomo's mission extends far beyond her kitchen. Since opening the restaurant in 2017, she has used it as a platform to fund various charitable initiatives. The donations she receives not only help feed locals in need, but also support her dream of building schools in Nigeria. A few years ago, construction began on a three-story school in Lagos, her hometown. The school will offer free education to up to 1,000 children, addressing systemic issues such as lack of access to basic supplies, poor infrastructure, and high education costs.



Through her association *Africa in My Heart*, founded in 2016, Kikelomo also promotes African culture in Croatia. She organizes workshops on African cooking, drumming, sewing, and hairstyling while empowering African immigrants and educating locals about the richness of African heritage. She has also visited schools in Lagos to distribute supplies and inspire children to value education. Driven by her own experience of leaving school at a young age, Kikelomo is determined to ensure no child is denied an education. Balancing her work in Zagreb with her projects in Nigeria, she hopes to inspire others to embrace generosity and cultural exchange.

Around the World Case Studies 2

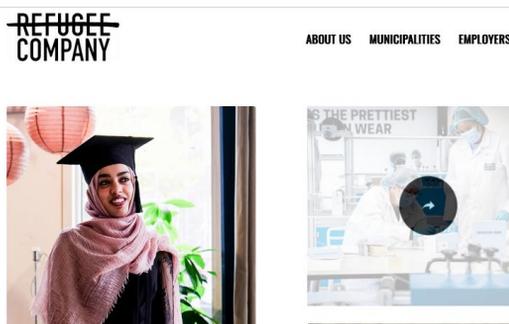


Cooking with Refugees – Greece - <https://www.unhcr.org>



Operating out of refugee camps in Greece, Cooking for Freedom empowers refugee women by organizing cooking classes and catering services for tourists. Participants not only learn to cook traditional dishes but also hear the personal stories of the refugee chefs.

Refugee Company – Netherlands - <https://refugeecompany.com>



The best way to integrate is through work. Refugee Company raises funds to offer learn-work programmes to people with refugee backgrounds. Participants start working in 'safe spaces'. As a result, they become active, gain experience and build a network.

Migrantour – Across Europe - <https://migrantour.org/en/>



The cities of the Migrantour network offer intercultural urban walks designed and led by citizens of migrant origin.

A zero-mile responsible tourism experience to better understand the role of migration in the transformation of European societies.

An invitation to travel, meet and reflect on the value of diversity and dialogue.



Salloura: Traditional Sweets Introduced in a New Country

Salloura Tatli Ve Resturant

Location: Izmir

12

Mohammad Jawish escaped from Syria with his family in 2013, and sought refuge in Türkiye. As a franchisee, he was operating a branch of a well-known Syrian patisserie brand in Aleppo prior to his immigration. When he settled down with his family in Izmir, he started searching for business opportunities. It was then that one of his friends, also a former franchisee, told him that he continues with the same business under the same brand in Istanbul. He was so pleased with the growth of his business that he was considering opening more branches in the city. This information encouraged Mr Jawish to consider opening a branch in Izmir, and started his research.



Salloura Tatli Ve Resturant in Izmir



Salloura: Traditional Sweets Introduced in a New Country

Salloura Tatli Ve Restaurant

Location: Izmir

12

SALLOURA

Mr Jawish confesses today that he has made several mistakes along the way mainly due to not being familiar with local regulations and processes as well as market characteristics. For example, he had to close the first shop, as the location he initially chose proved to be a mistake. The current location of Salloura in the heart of Izmir and in walking distance to the main train station, has been in operation since 2016.



Salloura Tatli Ve Restaurant in Izmir

The branch employs four people, all of whom are also Syrian refugees. Today, Salloura serves as a meeting point for other Syrian refugees residing in the city, while the number of local customers and tourists has been in increase. The variety of sweets and desserts offered in the shop has increased throughout the years, too.

Did you know?

[Syrian refugees have opened over 10,000 new businesses in Turkey since 2011, contributing more than \\$300 million to the Turkish economy.](#)



Refugee Training with Guaranteed Job Opportunities

13

Izmir Governor's Office

Location: Izmir

Another inspiring project to support refugee's social integration through employment has been carried under the coordination of İzmir Governor's Office in partnership with the İzmir Chamber of Shirts, Knitting and Others, the Association for Social Development and Aid Mobilization, and Egedeniz Textile Company. The project, which was funded by the EU and UNDP in its initial years, aims to equip refugees with appropriate skills, so that they can apply for jobs in one of the pillar sectors of the city, the textile sector. The project team embracing trainers as well as administrators from both organisations, continues offering support services to refugees in a four-storey building. In this building, there are meeting and conference rooms, a classroom for Turkish lessons, a day care for children, a computer lab where molding templates are prepared and a sewing atelier with 10 professional sewing machines. The atelier is used for both training refugees as well as preparing finished textile products ordered by the textile company members of the İzmir Chamber of Shirts, Knitting and Others.





Refugee Training with Guaranteed Job Opportunities

Izmir Governor's Office

Location: Izmir

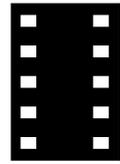
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To this day, the program trained 356 people, 65% of which were Syrian refugees. The remaining were Turkish citizens, who have voluntarily chosen to take part in the project. It is this unique aspect of the project, which brought local and refugee trainees in the same program, hence fostered mutual understanding and eased adaptation of the refugees to the local working environment. Another 263 Syrian refugees have, so far, completed Turkish language courses offered by the program. 66% of all trainees being women is also worth noting. According to the project team, while most of the Syrian women stay at home and remain unemployed, most of their trainees have not only found jobs in the sector, but some started working at home as tailors following their trainings. The most important lessons to be learned from the project, in the meantime, stems from the İzmir Chamber of Shirts, Knitting and Others being one of the main partners of the project. First, the organisation provides the project with experienced trainers from their member textile companies. Second, such member companies also direct some of their orders to the project, so that those trained refugees can start earning money based on their working hours. Finally, following the completion of the training program, all refugees are offered with job opportunities in member companies. However, as most trainees are women, hence prefer to work part-time, they can opt to continue working in the project ateliers, or at home.

The project team is now considering developing their own designs under their own brands, hence expanding the scope of their program in a way to enable trainees gain entrepreneurship skills..



Further Recommended Viewing, Reading & Listening



- **Resilient Journeys: The Importance of Supporting Refugee Entrepreneurs** An article highlighting the significance of supporting refugee entrepreneurs and their contributions to economies. [CIPE](#)
- **Refugee Entrepreneurship Showcase** A showcase featuring entrepreneurs from the Resilient 100 program, sharing their experiences in leading refugee-led enterprises. [Refugee Investments](#)
- **Salam Neighbor** A documentary that provides an immersive look into the lives of Syrian refugees, highlighting their resilience and entrepreneurial endeavors. [Wikipedia](#)
- **Soufra** A documentary about a catering company founded by Mariam Shaar in a Lebanese refugee camp, employing women to revive traditional Palestinian dishes. [Wikipedia](#)
- **Re** An organization providing coding and design bootcamps to refugees in the Middle East, enabling them to pursue careers in the digital industry. [Wikipedia](#)
- **From Refugee Camp to Successful Entrepreneur** This video tells the story of Nada Kiblawi, who was born in a refugee camp in Lebanon and later became an entrepreneur in the United States. [YouTube](#)
- **Refugee Entrepreneurs Platform** An initiative by UNHCR and UN Global Compact Brazil, this platform lists over 150 businesses led by refugee entrepreneurs in Brazil, providing resources and visibility to support their ventures. [Global Compact on Refugees](#)
- **Refugee Entrepreneurship Showcase** Hosted by the Refugee Investment Network, this showcase features entrepreneurs from the Resilient 100 program, sharing their experiences in leading refugee-led enterprises in Turkey, Uganda, and Germany. [Refugee Investments](#)

Opening a Business in Ireland: A Guide to Getting Started for New Refugee Tourism Entrepreneurs

1. A Step by Step Summary

Table of Contents

1. A Step by Step Summary
2. Generating Ideas
3. Writing a Business Plan
4. Finance and Banking Tips
5. Registering Your Business
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8. Employment and Hiring Staff
9. Further Reading



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Opening a Tourism Business in Ireland: Getting Started

Introduction

Starting your own tourism business in Ireland as a refugee is a challenging, but empowering way to build a new life and contribute to the local economy. Ireland offers a supportive environment for entrepreneurs, with resources and training programmes available to help refugees integrate into the business landscape. While the process may seem daunting, it is achievable with careful planning, a clear understanding of legal requirements, and access to support networks. The strength of the tourism industry offers many possibilities – from tours, to hospitality, to niche products, arts, heritage and culture, and outdoor activities/ adventure sports. Ireland also has a long history of using tourism as a post-conflict development tool, drawing on the industry to support peace and reconciliation and economic recovery.

A Step by Step Summary

1. **Business Idea:** Develop a clear business concept based on market research and target audience.
2. **Choose Business Structure:** Decide between sole trader, partnership, or limited company. Most small businesses start as sole traders or limited companies.
3. **Business Name:** Choose and register a unique business name with the Companies Registration Office (CRO) if you're trading under a name other than your own.
4. **Register with Revenue:** Register for taxes, including VAT (if applicable), via the Revenue Online Service (ROS).
5. **Open a Business Bank Account:** Set up a separate business account for finances.
6. **Secure Funding:** Explore funding options like loans, grants, or support from Local Enterprise Offices (LEOs).
7. **Comply with Licensing & Permits:** Check if you need specific licenses or permits for your industry (e.g., food businesses).
8. **Get Insurance:** Ensure you have adequate business insurance (e.g., public liability, employers' liability).
9. **Prepare Financials:** Set up accounting software, hire an accountant, and track income and expenses.
10. **Launch & Promote:** Launch your business with a marketing plan, leveraging social media, local advertising, and networking opportunities.

Opening a Tourism Business in Ireland: Generating Ideas

Introduction

As a refugee, you bring unique cultural knowledge, skills, and experiences that can set your business apart. Ireland's Local Enterprise Offices (LEOs) and organisations such as Citizens Information offer guidance, mentorship, and even grants to help you get started. By choosing a viable business idea, registering with the Companies Registration Office (CRO), and following local regulations, you can create a thriving business.

Generating business ideas, especially in the tourism sector, requires creativity, research, and understanding of your target audience. Start by identifying gaps in the market—consider what tourists are seeking but can't easily find. Think about what was popular in your home country that is not offered in your new home. This might include niche experiences like eco-tourism, cultural immersion, or off-the-beaten-path adventures. Think about your unique strengths, such as your cultural background, language skills, or personal experiences, which can be assets in shaping a distinctive offering.



Involve others in brainstorming sessions to gain different perspectives. Collaborating with locals or people from diverse backgrounds can help uncover fresh, innovative ideas that resonate with different tourist groups. Pay attention to travel trends such as sustainable tourism, adventure travel, and community-based tourism, which are gaining popularity.

Opening a Tourism Business in Ireland: Writing a Business Plan

Introduction

Writing a tourism business plan in Ireland requires careful consideration of various elements to ensure success. Here's a guide to help you create an effective plan:

1. Executive Summary

- Start with an overview of your business idea, mission statement, and the unique value proposition. This section should capture the essence of your tourism venture.



2. Market Research

- Conduct thorough research on the tourism industry in Ireland, including current trends, target demographics, and competitor analysis. Highlight what makes your offering unique and how it fits into the market.



3. Business Description

- Detail the nature of your tourism business, whether it's a travel agency, tour operator, or accommodation provider. Include information about your services, location, and any partnerships with local attractions or businesses.



Opening a Tourism Business in Ireland: Writing a Business Plan

Introduction

As your business grows your focus will switch. Planning how, when and your expectations around these changes early will substantially benefit your business in the short, medium, and long term.

4. Marketing Strategy

- Outline your marketing plan, including branding, online presence, social media strategies, and promotional activities. Consider how to leverage local events and partnerships to boost visibility.



5. Financial Projections

- Provide detailed financial forecasts, including startup costs, revenue projections, and break-even analysis. Highlight funding sources and how you plan to achieve profitability.



6. Operational Plan

- Describe the daily operations, staffing needs, and any technology or systems required for your business. Include compliance with local regulations and health and safety standards

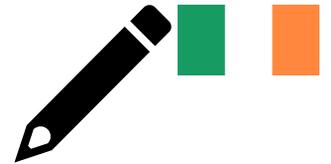




Opening a Tourism Business in Ireland: Finance and Banking Tips

- 1. Open a Business Bank Account:** Keep personal and business finances separate by opening a dedicated business bank account. This helps with tracking income, managing expenses, and building credibility.
- 2. Required Documents:** To open a business account, you'll need identification (passport or travel document), proof of address (utility bill or government letter), and proof of business registration (CRO certificate or Revenue documents).
- 3. Choose the Right Bank:** Compare different banks for their business account features, fees, and online banking services. The three major banks in Ireland are Bank of Ireland, Allied Irish Bank and Permanent TSB. Some banks offer business accounts tailored to small businesses with helpful tools like invoicing and expense tracking.
- 4. Consider Online Banks:** If traditional banks are too restrictive, consider online or digital banks like Revolut or N26, which are popular with entrepreneurs for their low fees and easy setup.
- 5. Leverage Financial Advice:** Seek advice from Local Enterprise Offices (LEOs) or organisations like local migrant support groups to help understand Irish banking rules and available services for new entrepreneurs.
- 6. Monitor Fees:** Be aware of transaction, maintenance, and withdrawal fees that may affect your business cash flow.
- 7. Set Up Digital Payments:** Many tourists prefer cashless payments. Ensure your business bank account supports card payments, mobile wallets, and online transactions for customer convenience.

Registering Your Business & Taxation



Choose a Business Structure: Decide on your business type—sole trader, partnership, or limited company. Each has different legal and tax implications, with sole trader being the simplest to start. A Limited Company is more tax efficient and relatively easy to start (cost from €50). Discuss options with an accountant depending on the expected size of your business.

Register Your Business Name: If you're trading under a name other than your own, you must register your business name with the Companies Registration Office (CRO) through their online system.

Register with Revenue: Set up your business for tax purposes by registering with Revenue for taxes like Income Tax and VAT (if applicable) via the Revenue Online Service (ROS).

Register for Social Insurance (PRSI): If you plan to hire staff, register as an employer with Revenue to contribute to Pay-Related Social Insurance (PRSI).

Get Required Permissions: Depending on your industry (e.g., guiding, food services), check for specific licenses or permits. Contact your Local Enterprise Office (LEO) or Fáilte Ireland, the national tourism authority, for guidance on regulatory requirements.

Taxation

As a sole trader in Ireland, you pay tax through the **Self-Assessment system**. First, register with **Revenue** for Income Tax via the **Revenue Online Service (ROS)**. Each year, file a tax return (Form 11) by October 31st. You'll be taxed on your business profits after deducting allowable expenses, such as rent, utilities, and supplies. Additionally, make **Pay Related Social Insurance (PRSI)** contributions. Regularly set aside money for these payments to avoid tax issues. As a Limited Company you pay tax on the **Revenue Online Service (ROS)** and have mandatory obligations regarding annual filing.

To see when and how to pay Value Added Tax (VAT) visit:

<https://www.revenue.ie/en/vat/accounting-for-vat/how-to-account-for-value-added-tax/when-vat-becomes-payable.aspx> For information on VAT rates and exemptions this link provides useful resources: <https://www.sage.com/en-ie/blog/what-is-vat-small-businesses-ireland/>



Promoting Your Tourism Business

1. Utilise Digital Marketing

Website Optimisation: Ensure your website is user-friendly, mobile-responsive, and optimized for SEO to attract organic traffic.

Social Media Engagement:

Make sure you are on relevant social media platforms like Instagram, Facebook, and TikTok to showcase high quality visuals of your offerings and engage with potential travelers.



*St Patrick's Cathedral, Guided Tour,
Courtesy Fáilte Ireland*

• 2. Collaborate with Locally and Regionally Influential People

- Partner with travel bloggers and influencers who have a following that aligns with your target audience. They can provide authentic content and reach a wider audience through their platforms.

• 3. Offer Unique Experiences

- Create tailored experiences that highlight Ireland's culture, history, and natural beauty. Consider packages that include local cuisine, guided tours, or adventure activities to attract diverse tourists.

• 4. Utilise Local Partnerships

- Collaborate with other local businesses, such as restaurants, hotels, and transport services, to create joint promotions or packages. This can enhance visibility and attract more visitors.

• 5. Engage in Community Events

- Participate in local festivals, markets, and fairs to showcase your offerings. Engaging with the community helps build relationships and can generate word-of-mouth referrals.
-

Employment and Hiring Staff



1. Understand Employment Law

- **Contracts:** Provide written contracts to all employees outlining terms and conditions of employment, including job title, salary, hours, and duties.
- **Minimum Wage:** Ensure compliance with the national minimum wage, which varies depending on age and experience.
- **Working Hours and Leave:** Familiarise yourself with regulations regarding working hours, rest breaks, annual leave (four weeks), and public holidays.

2. Recruitment Process

- **Job Descriptions:** Create clear job descriptions that detail responsibilities and qualifications.
- **Equality and Anti-Discrimination:** Follow the Employment Equality Acts to ensure a fair hiring process, avoiding discrimination based on gender, age, disability, etc.
- **Data Protection:** Comply with GDPR regulations when handling applicants' personal information.

3. Tax Registration

- **Employer Registration:** Register as an employer with the Revenue Commissioners before hiring. You'll receive an Employer PAYE (Pay As You Earn) number.
- **PAYE System:** Deduct income tax and PRSI (Pay Related Social Insurance) contributions from employee wages and remit these to the Revenue.

4. Social Insurance Contributions

- **PRSI Contributions:** Employers must pay PRSI contributions for employees, which fund social welfare benefits. The contribution rate depends on the employee's earnings and contract type.
- **Pension Schemes:** Consider setting up a pension scheme to comply with automatic enrolment requirements and enhance employee benefits.

5. Health and Safety Regulations

- **Workplace Safety:** Comply with the Safety, Health and Welfare at Work Act, ensuring a safe work environment. Conduct risk assessments and provide training as necessary.
- **Employee Rights:** Familiarise yourself with employees' rights regarding workplace conditions, health and safety policies, and reporting procedures.

Becoming a Refugee Tourism Entrepreneur - Resilience



Starting a business as a refugee entrepreneur, especially in the tourism sector, can be both a fulfilling and challenging journey. Building a new life after war, or conflict, involves not only financial and operational efforts but also addressing emotional and mental well-being. Cultivating resilience, seeking emotional support, and nurturing mental health are essential steps to establishing a successful business and fostering a sense of stability and self-reliance. This guide aims to provide insights and practical strategies for refugee tourism entrepreneurs to prioritise mental health, build resilience, and seek emotional support.

1. Understanding Emotional and Mental Health Challenges Post-Conflict

- Post-conflict environments often present a range of mental health challenges, including:
 - **Trauma and Stress:** Refugees may experience the lingering effects of trauma due to displacement, loss, and exposure to conflict. This will be a very personal journey for you.
 - **Anxiety and Uncertainty:** Starting a new life and business in a different country can trigger anxiety due to uncertainty and the challenges of integration.
 - **Isolation:** Language barriers, cultural differences, and the absence of a familiar support network can lead to feelings of isolation.
 - **Burnout:** The demands of entrepreneurship, especially in the tourism industry, can be exhausting, impacting both mental and physical health.

2. Building Emotional Resilience

Resilience is the ability to adapt to stress and recover from adversity. It is a crucial skill for refugee entrepreneurs rebuilding their lives. Here are some ways to help build your emotional resilience:

2.1 Practice Self-Awareness

- **Recognise Your Challenges and Weak Points:** Identify situations that cause stress or emotional discomfort. Understanding these triggers can help in managing emotional reactions.
- **Acknowledge Feelings:** Accept feelings of anxiety, fear, or sadness without judgment. Acknowledging emotions is the first step towards managing them effectively.

Becoming a Refugee Tourism Entrepreneur - Resilience



2.2 Set Realistic Goals

- **Start Small:** Establish small, achievable business goals to build confidence. Celebrate minor successes to foster a sense of accomplishment.
- **Create a Plan:** Develop a business plan that includes strategies for managing stress and adapting to setbacks.

2.3 Develop Coping Mechanisms

- **Positive Thinking:** Practice reframing negative thoughts into positive, constructive ones. Focus on what can be controlled rather than what cannot.
- **Mindfulness and Relaxation:** Engage in mindfulness practices such as meditation, deep breathing, or yoga to manage stress and stay grounded.
- **Problem-Solving:** Approach challenges systematically by breaking them into manageable steps, exploring options, and seeking solutions.

3. Seeking Emotional Support

Develop a support system for you and your business. Talk to other businesses, other refugees, NGOs, customers. Get yourself known and interacting with the business community.

3.1 Connect with the Local Community

- **Join Business Networks:** Engage with local tourism business associations or refugee support groups. Connecting with other entrepreneurs can provide valuable insights, networking opportunities, and emotional support. Participate in local community events and cultural festivals. Building connections can reduce feelings of isolation and foster a sense of belonging.

3.2 Establish a Personal Support System

- **Find Trusted Individuals:** Identify people who can provide support—whether they are family, friends, or fellow entrepreneurs. Sharing experiences can alleviate stress and provide a different perspective on challenges.
- **Seek Mentorship:** Find a mentor within the tourism industry. Mentors can offer advice, encouragement, and guidance, helping you navigate the business landscape while providing emotional reassurance.

3.3 Utilize Professional Support Services

- **Counselling Services:** Look for organizations that provide free or low-cost mental health services to refugees. Speaking with a professional counselor can be helpful in processing trauma and developing coping strategies.
- **Mental Health Hotlines:** Access national mental health helplines or refugee support hotlines for immediate assistance during times of crisis.

Becoming a Refugee Tourism Entrepreneur - Resilience



4. Minding Your Mental Well-being

- Maintaining mental well-being is crucial for managing the demands of entrepreneurship. Here are strategies to nurture your mental health:

4.1 Establish a Healthy Work-Life Balance

- **Set Boundaries:** Define work hours and create a clear boundary between work and personal time. This helps prevent burnout and ensures time for relaxation and self-care.
- **Schedule Breaks:** Regular breaks throughout the workday are essential for recharging and maintaining focus. Take time to step away from work and engage in activities that bring joy.

4.2 Practice Self-Care

- **Physical Health:** Prioritize physical health through regular exercise, a balanced diet, and sufficient sleep. Physical well-being has a direct impact on mental health.
- **Hobbies and Interests:** Engage in hobbies or activities outside of work that provide a sense of joy and relaxation. This can be anything from reading, cooking, or taking nature walks.

4.3 Keep Learning and Growing

- **Attend Workshops:** Participate in workshops and training programs related to mental health, entrepreneurship, and stress management.
- **Develop New Skills:** Learning new skills not only benefits your business but also boosts confidence and provides a sense of purpose.



Further Reading



The below, non exhaustive list of resources provide useful information on business start ups, marketing support, grants, finance, support for entrepreneurs and support for refugees.

- **1. Local Enterprise Offices (LEOs) Website:** <https://www.localenterprise.ie/>
 - The **Local Enterprise Offices** offer various supports for small businesses, including mentoring, training, and financial assistance. Refugees can explore how to start their tourism business and get personalized help from LEOs.
- **2. Fáilte Ireland Website:** <https://www.failteireland.ie/>
 - **Fáilte Ireland** is the national tourism development authority, providing practical business supports, training, and market insights for those involved in the tourism sector.
- **3. Enterprise Ireland Website:** <https://www.enterprise-ireland.com/en/>
 - **Enterprise Ireland** supports businesses that have the potential to expand internationally. Their site offers resources on how to grow and develop a business in the tourism sector.
- **4. Irish Refugee Council - Website:** <https://www.irishrefugeecouncil.ie/>
 - The **Irish Refugee Council** provides specific supports for refugees, including information on setting up businesses. They help connect refugees with opportunities and resources.
- **5. Citizens Information - Setting Up a Business Website:** https://www.citizensinformation.ie/en/employment/types_of_employment/self_employment/setting_up_a_business.html
 - **Citizens Information** provides comprehensive information on the legal requirements, steps, and supports available when starting a business in Ireland. It's a valuable resource for refugees needing a step-by-step guide.
- **6. Microfinance Ireland Website:** <https://microfinanceireland.ie>
 - **Microfinance Ireland** provides loans to small businesses, including start-ups that may not qualify for traditional bank loans. This could be a helpful funding source for refugees starting tourism businesses.
- **7. Start Your Own Business Programme - Local Enterprise Offices Website:** <https://www.localenterprise.ie/Training-Events/Start-Your-Own-Business/>
 - The **Start Your Own Business Programme** offered by LEOs is designed to help aspiring entrepreneurs, including refugees, to develop a business idea, particularly in tourism and other industries.
- **8. Social Entrepreneurs Ireland Website:** <https://socialentrepreneurs.ie/>
 - For refugees interested in starting a tourism business with a social impact, **Social Entrepreneurs Ireland** offers funding, mentoring, and support to people creating positive social change through their businesses.



Opening a Business in Ukraine: A Guide to Getting Started for New Refugee Tourism Entrepreneurs

1. A Step by Step Summary

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Відкриття бізнесу в Україні: Посібник для початку роботи нових підприємців у сфері туристичного бізнесу для біженців

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Opening a tourism business in Ukraine: Getting Started

Introduction

Starting your own tourism business in Ukraine as an internally displaced person (IDP) can be a powerful step towards rebuilding your life while contributing to the local economy. Ukraine has a growing environment for entrepreneurs, with various resources, support programs, and training initiatives designed to help IDPs successfully integrate into the business sector.

Although the process may seem challenging, it is entirely achievable with proper planning, a clear understanding of legal requirements, and access to available support networks. In light of the ongoing invasion and its aftermath, there are certainly challenges, particularly concerning safety.

However, tourism has historically been an important part of post-conflict recovery, and despite the difficulties, there are potential opportunities in this sector. By leveraging Ukraine's rich cultural heritage and natural beauty, IDPs can help revive the tourism industry, offering unique experiences that reflect both the resilience and diversity of the country.





Відкриття туристичного бізнесу в Україні: З чого почати

Вступ

Розпочати власний туристичний бізнес в Україні як внутрішньо переміщена особа (ВПО) може стати потужним кроком на шляху до відновлення власного життя та внеску в розвиток місцевої економіки. В Україні створюється сприятливе середовище для підприємців, з різними ресурсами, програмами підтримки та навчальними ініціативами, розробленими для того, щоб допомогти ВПО успішно інтегруватися в бізнес-сектор. Хоча цей процес може здаватися складним, він цілком досяжний за умови належного планування, чіткого розуміння юридичних вимог та доступу до існуючих мереж підтримки.

Зважаючи на поточне вторгнення та його наслідки, існують певні труднощі, особливо щодо безпеки. Однак туризм історично відіграє важливу роль у відновленні після конфліктів, і, незважаючи на труднощі, в цій галузі є потенційні можливості.

Використовуючи багату культурну спадщину та природну красу України, ВПО можуть допомогти відродити туристичну індустрію, пропонуючи унікальні враження, що відображають стійкість і різноманітність країни.

Opening a tourism business in Ukraine: Getting Started



A Step By Step Guide

1. **Business Idea:** Develop a clear business concept based on market research and understanding your target audience.
2. **Choose Business Structure:** Decide between a sole trader, partnership, or limited liability company. Most small businesses in Ukraine start as sole traders or limited liability companies.
3. **Business Name:** Choose and register a unique business name with the Unified State Register of Legal Entities, Individual Entrepreneurs, and Public Organizations if trading under a name other than your own.
4. **Register for Taxes:** Register for taxes, including VAT (if applicable), with the State Tax Service of Ukraine.
5. **Open a Business Bank Account:** Open a separate business account to manage your finances effectively.
6. **Secure Funding:** Explore funding options such as loans, grants, or programs provided by local institutions like the Ukrainian Chamber of Commerce or the Ukrainian Startup Fund.
7. **Comply with Licensing & Permits:** Check whether you need specific licenses or permits for your business, depending on the industry (e.g., food services or tourism).
8. **Get Insurance:** Ensure you have adequate business insurance, such as public liability or employer's liability coverage.
9. **Prepare Financials:** Implement accounting software, hire an accountant, and track your income and expenses to ensure proper financial management.
10. **Launch & Promote:** Launch your business with a marketing plan, utilising social media, local advertising, and networking within your industry to attract customers.

Відкриття туристичного бізнесу в Україні: З чого почати

Покроковий посібник

1. Бізнес-ідея: Розробіть чітку бізнес-концепцію на основі дослідження ринку та розуміння вашої цільової аудиторії.
2. Вибір організаційної форми бізнесу: Вирішіть, чи буде ваш бізнес зареєстрований як фізична особа-підприємець (ФОП), партнерство або товариство з обмеженою відповідальністю (ТОВ). Більшість малих бізнесів в Україні зазвичай реєструються як ФОП або ТОВ.
3. Назва бізнесу: Оберіть та зареєструйте унікальну назву бізнесу в Єдиному державному реєстрі юридичних осіб, фізичних осіб-підприємців та громадських організацій, якщо ви плануєте працювати під назвою, відмінною від власного імені.
4. Реєстрація для оподаткування: Зареєструйтесь для сплати податків, включаючи ПДВ (якщо це необхідно), в Державній податковій службі України.
5. Відкриття банківського рахунку: Відкрийте окремий банківський рахунок для ефективного управління фінансами вашого бізнесу.
6. Забезпечення фінансування: Досліджуйте варіанти фінансування, такі як кредити, гранти або програми, які пропонують місцеві установи, наприклад, Торгово-промислова палата України або Український фонд стартапів.
7. Дотримання ліцензійних вимог та дозволів: Перевірте, чи потрібні вам спеціальні ліцензії або дозволи для вашого бізнесу залежно від галузі (наприклад, громадське харчування чи туризм).
8. Страхування: Забезпечте наявність відповідного страхування для бізнесу, такого як страхування цивільної відповідальності або страхування відповідальності роботодавця.
9. Підготовка фінансів: Впровадьте бухгалтерське програмне забезпечення, найміть бухгалтера та відстежуйте свої доходи та витрати для належного фінансового управління.
10. Запуск та просування: Запустіть ваш бізнес за допомогою маркетингового плану, використовуючи соціальні мережі, місцеву рекламу та мережу контактів у вашій галузі для залучення клієнтів.

Opening a tourism business in Ukraine: Generating Ideas

Introduction

As a refugee in Ukraine, you bring unique cultural knowledge, skills, and experiences that can set your business apart. In Ukraine, local business development centers and organizations, such as the Ukrainian Chamber of Commerce and regional migrant support centers, offer guidance, mentorship, and even grants to help you start your business. By choosing a viable business idea, registering with the Unified State Register of Legal Entities, Individual Entrepreneurs, and Public Organisations, and following local regulations, you can build a successful business in Ukraine.

Generating business ideas, especially in Ukraine's tourism sector, requires creativity, research, and an understanding of both domestic and international visitors. Start by identifying gaps in the Ukrainian market—consider what tourists, both local and foreign, are seeking but find difficult to access. This might include niche experiences like eco-tourism in the Carpathians, cultural immersion in lesser-known villages, or off-the-beaten-path adventures in regions with rich historical significance. Think about your unique strengths, such as your cultural background, knowledge of local traditions, language skills, or personal experiences related to Ukraine, which can be assets in creating a distinctive offering.

Involve others in brainstorming sessions to gain different perspectives. Collaborating with locals, including Ukrainians from various regions or people from diverse backgrounds, can help uncover fresh, innovative ideas that resonate with different tourist groups. Pay attention to travel trends in Ukraine, such as sustainable tourism in natural reserves, adventure travel in the Carpathians, and community-based tourism in rural villages, which are increasingly gaining popularity.





Відкриття туристичного бізнесу в Україні: Генерація ідей

Вступ

Генерація бізнес-ідей, особливо в туристичному секторі України, потребує креативності, досліджень та розуміння як внутрішніх, так і міжнародних відвідувачів. Почніть з виявлення прогалин на українському ринку — подумайте, чого шукають туристи, як місцеві, так і іноземні, але що важко знайти. Це можуть бути нішеві досвіди, такі як екотуризм у Карпатах, культурне занурення в маловідомих селах або подорожі нестандартними маршрутами в регіонах із багатою історичною спадщиною. Зверніть увагу на ваші унікальні сильні сторони, такі як ваше українське культурне походження, знання місцевих традицій, мовні навички або особистий досвід, пов'язаний з Україною, які можуть стати цінним ресурсом для створення унікальної пропозиції.

Як біженець в Україні, ви маєте унікальні культурні знання, навички та досвід, які можуть виділити ваш бізнес серед інших. В Україні місцеві центри розвитку бізнесу та організації, такі як Торгово-промислова палата України та регіональні центри підтримки мігрантів, пропонують консультації, наставництво та навіть гранти для початку вашого бізнесу. Обравши перспективну бізнес-ідею, зареєструвавшись у Єдиному державному реєстрі юридичних осіб, фізичних осіб-підприємців та громадських організацій, а також дотримуючись місцевих правил, ви можете побудувати успішний бізнес в Україні.

Залучайте інших до обговорень та пошуку ідей, щоб отримати різні точки зору.

Співпраця з місцевими жителями, включаючи українців з різних регіонів, або з людьми з різним досвідом, може допомогти виявити нові, інноваційні ідеї, які будуть цікаві різним групам туристів. Звертайте увагу на туристичні тренди в Україні, такі як сталий туризм у природних заповідниках, пригодницькі подорожі в Карпатах та громадський туризм у сільській місцевості, які набувають все більшої популярності.

Opening a tourism business in Ukraine: Writing a Business Plan

Introduction

Writing a tourism business plan in Ukraine requires careful consideration of various elements to ensure success. Here's a guide to help you create an effective plan:

1. Executive Summary

- Start with an overview of your business idea, mission statement, and the unique value proposition. This section should capture the essence of your tourism venture.



2. Market Research

- Conduct thorough research on the tourism industry in Ireland, including current trends, target demographics, and competitor analysis. Highlight what makes your offering unique and how it fits into the market.



3. Business Description

- Detail the nature of your tourism business, whether it's a travel agency, tour operator, or accommodation provider. Include information about your services, location, and any partnerships with local attractions or businesses.



Відкриття туристичного бізнесу в Україні: Написання бізнес-плану

Вступ

Написання бізнес-плану для туристичного бізнесу в Україні потребує ретельного врахування різних аспектів для забезпечення успіху. Ось керівництво, яке допоможе вам створити ефективний план:

1. Резюме

Почніть з огляду вашої бізнес-ідеї, місії та унікальної ціннісної пропозиції. Цей розділ має передати суть вашого туристичного підприємства.



2. Дослідження ринку

Проведіть ґрунтовне дослідження туристичної індустрії в Україні, включаючи поточні тенденції, цільову демографію та аналіз конкурентів. Підкресліть, що робить вашу пропозицію унікальною та як вона вписується в ринок.



3. Опис бізнесу

Опишіть характер вашого туристичного бізнесу, чи то туристичне агентство, туроператор, чи постачальник послуг розміщення. Включіть інформацію про ваші послуги, місцезнаходження та будь-які партнерства з місцевими пам'ятками чи бізнесами.



Opening a tourism business in Ukraine: Writing a Business Plan

Introduction

As your business grows your focus will switch. Planning how, when and your expectations around these changes early will substantially benefit your business in the short, medium, and long term.

4. Marketing Strategy

Outline your marketing plan, including branding, online presence, social media strategies, and promotional activities. Consider how to leverage local events and partnerships to boost visibility.



5. Financial Projections

Provide detailed financial forecasts, including startup costs, revenue projections, and break-even analysis. Highlight funding sources and how you plan to achieve profitability.



6. Operational Plan

Describe the daily operations, staffing needs, and any technology or systems required for your business. Include compliance with local regulations and health and safety standards



Відкриття туристичного бізнесу в Україні: Написання бізнес-плану

Вступ

У міру зростання вашого бізнесу ваш фокус буде змінюватися. Планування того, як і коли відбудуться ці зміни, а також ваші очікування щодо них заздалегідь суттєво вплинуть на успіх вашого бізнесу в короткостроковій, середньостроковій та довгостроковій перспективі.

4. Маркетингова стратегія

Сформуйте свій маркетинговий план, включаючи брендинг, онлайн-присутність, стратегії в соціальних мережах та промоційні заходи. Розгляньте, як використати місцеві події та партнерства для підвищення впізнаваності.



5. Фінансові прогнози

Надайте детальні фінансові прогнози, включаючи стартові витрати, прогнозовані доходи та аналіз беззбитковості. Зазначте джерела фінансування та ваш план досягнення прибутковості.



6. Операційний план

Опишіть щоденні операції, потреби в персоналі, а також технології чи системи, необхідні для роботи вашого бізнесу. Включіть інформацію про дотримання місцевих норм та стандартів охорони здоров'я і безпеки.





Opening a Tourism Business in Ukraine: Finance and Banking Tips

- 1. Open a Business Bank Account:** Keep personal and business finances separate by opening a dedicated business bank account in Ukraine. This will help you track income, manage expenses, and build credibility with clients and partners.
- 2. Required Documents:** To open a business account in Ukraine, you'll need identification (passport or ID card), proof of address (such as a utility bill), and proof of business registration (documents from the Unified State Register of Legal Entities, Individual Entrepreneurs, and Public Organizations).
- 3. Choose the Right Bank:** Compare different Ukrainian banks for their business account features, fees, and online banking services. Some of the major banks in Ukraine include PrivatBank, Oschadbank, and Raiffeisen Bank Aval. Many banks offer business accounts tailored to small enterprises, with useful tools like invoicing, expense tracking, and integration with accounting software.
- 4. Consider Online Banks:** If traditional banks are not convenient, consider digital or online banks available in Ukraine, such as Monobank or Revolut. These banks are popular among entrepreneurs for their low fees, easy setup, and flexible services.
- 5. Leverage Financial Advice:** Seek advice from local business development centres or migrant support organizations in Ukraine. They can help you understand Ukrainian banking regulations and services available for new entrepreneurs.
- 6. Monitor Fees:** Be aware of transaction, maintenance, and withdrawal fees that could impact your business cash flow. Understanding these costs will help you manage your finances more effectively.
- 7. Set Up Digital Payments:** Many tourists prefer cashless payments. Ensure your business bank account supports card payments, mobile wallets, and online transactions to enhance customer convenience.



Відкриття туристичного бізнесу в Україні: Поради щодо фінансів та банківської справи



- 1. Відкриття банківського рахунку для бізнесу:** Відокремте особисті та бізнес-фінанси, відкривши спеціальний банківський рахунок для бізнесу в Україні. Це допоможе відстежувати доходи, керувати витратами та підвищити довіру з боку клієнтів і партнерів.
- 2. Необхідні документи:** Для відкриття бізнес-рахунку в Україні вам знадобляться ідентифікаційні документи (паспорт або ID-карта), підтвердження адреси (наприклад, рахунок за комунальні послуги) та документи про реєстрацію бізнесу (з Єдиного державного реєстру юридичних осіб, фізичних осіб-підприємців та громадських організацій).
- 3. Вибір правильного банку:** Порівняйте різні українські банки за їхніми можливостями для бізнес-рахунків, комісіями та послугами онлайн-банкінгу. Деякі з провідних банків в Україні — це ПриватБанк, Ощадбанк та Райффайзен Банк Аваль. Багато банків пропонують рахунки, орієнтовані на малий бізнес, з корисними інструментами, такими як виставлення рахунків та відстеження витрат.
- 4. Розгляньте онлайн-банки:** Якщо традиційні банки не є зручними, розгляньте можливість відкриття рахунку в цифрових або онлайн-банках, доступних в Україні, таких як Монобанк або Revolut. Ці банки популярні серед підприємців завдяки низьким комісіям, простоті налаштування та гнучким послугам.
- 5. Отримайте фінансову консультацію:** Зверніться за порадою до місцевих центрів розвитку бізнесу або організацій підтримки мігрантів в Україні. Вони допоможуть вам зрозуміти банківські правила України та доступні послуги для нових підприємців.
- 6. Відстежуйте комісії:** Будьте обізнані про комісії за транзакції, обслуговування та зняття коштів, які можуть вплинути на ваші фінансові потоки. Розуміння цих витрат допоможе ефективніше керувати фінансами.
- 7. Налаштуйте безготівкові платежі:** Багато туристів віддають перевагу безготівковим платежам. Переконайтеся, що ваш бізнес-рахунок підтримує оплати карткою, мобільні гаманці та онлайн-транзакції для зручності клієнтів.

Registering Your Business & Taxation



- **Choose a Business Structure:** Decide on your business type—sole proprietor (ФОП), partnership, or limited liability company (ТОВ). Each structure has different legal and tax implications, with sole proprietorship being the simplest and most common to start in Ukraine.
- **Register Your Business Name:** If you are operating under a name different from your own, you must register your business name with the Unified State Register of Legal Entities, Individual Entrepreneurs, and Public Organizations. This can be done online through the government’s e-services portal.
- **Register with the Tax Authorities:** Set up your business for tax purposes by registering with the State Tax Service of Ukraine. This includes registering for taxes like personal income tax and VAT (if applicable) via the electronic tax filing system.
- **Register for Social Insurance:** If you plan to hire staff, register as an employer with the relevant social insurance authorities to contribute to the Unified Social Contribution (ЄСВ).
- **Get Required Permissions:** Depending on your industry (e.g., tour guiding, food services), check if you need specific licenses or permits. Contact local business development centres or the State Tourism Development Agency of Ukraine for guidance on regulatory requirements.

• Taxation

- As a sole proprietor (ФОП) in Ukraine, you pay taxes through the simplified taxation system. First, register with the State Tax Service of Ukraine as a sole proprietor and choose your tax group (Group 1, 2, or 3) based on your business activity and expected income. Each year, file your tax declaration according to the schedule for your group. You will be taxed on your business income after deducting allowable expenses, depending on your chosen tax group.
- If you expect your annual turnover to exceed the threshold for VAT registration (UAH 1 million as of current regulations), you will need to register for Value Added Tax (VAT) with the State Tax Service of Ukraine. Keep in mind that different VAT rates may apply depending on the type of goods or services you provide.
 - Additionally, as a sole proprietor, you must contribute to the Unified Social Contribution (ЄСВ) to cover social insurance. It’s essential to set aside funds regularly to ensure timely payments and avoid potential tax issues.
 - For detailed information on VAT rates and regulations in Ukraine, visit the official website of the State Tax Service of Ukraine: <https://tax.gov.ua>.

Реєстрація бізнесу та оподаткування



- **Вибір організаційної форми бізнесу:** Визначте тип вашого бізнесу — фізична особа-підприємець (ФОП), партнерство або товариство з обмеженою відповідальністю (ТОВ). Кожна форма має різні юридичні та податкові наслідки, причому найпростішим і найпоширенішим варіантом в Україні є реєстрація як ФОП.
- **Реєстрація назви бізнесу:** Якщо ви працюєте під назвою, відмінною від вашого власного імені, необхідно зареєструвати назву бізнесу в Єдиному державному реєстрі юридичних осіб, фізичних осіб-підприємців та громадських організацій. Це можна зробити онлайн через портал державних електронних послуг.
- **Реєстрація в податкових органах:** Зареєструйте свій бізнес для цілей оподаткування в Державній податковій службі України. Це включає реєстрацію для сплати податків, таких як податок на доходи фізичних осіб та ПДВ (якщо це необхідно), через електронну систему податкової звітності.
- **Реєстрація для соціального страхування:** Якщо ви плануєте наймати персонал, зареєструйтеся як роботодавець у відповідних органах соціального страхування для сплати Єдиного соціального внеску (ЄСВ).
- **Отримання необхідних дозволів:** Залежно від сфери діяльності (наприклад, екскурсійна діяльність, громадське харчування), перевірте, чи потрібні вам спеціальні ліцензії або дозволи. Зверніться до місцевих центрів розвитку бізнесу або Державного агентства розвитку туризму України за консультацією щодо регуляторних вимог.

• Оподаткування

- Як фізична особа-підприємець (ФОП) в Україні, ви сплачуєте податки за спрощеною системою оподаткування. Спочатку зареєструйтеся у Державній податковій службі України як ФОП та оберіть групу оподаткування (1, 2 або 3) залежно від виду вашої діяльності та очікуваного доходу. Щороку подавайте податкову декларацію відповідно до графіка для вашої групи. Ви будете оподатковуватись на дохід вашого бізнесу після вирахування дозволених витрат, що залежить від обраної вами групи оподаткування.
- Якщо очікується, що ваш річний обіг перевищить поріг для реєстрації платника ПДВ (1 млн грн відповідно до чинного законодавства), вам потрібно буде зареєструватися як платник податку на додану вартість (ПДВ) у Державній податковій службі України. Враховуйте, що різні ставки ПДВ можуть застосовуватися залежно від типу товарів чи послуг, які ви надаєте.
 - Крім того, як ФОП, ви повинні сплачувати Єдиний соціальний внесок (ЄСВ) для покриття соціального страхування. Важливо регулярно відкладати кошти для забезпечення своєчасних платежів та уникнення можливих податкових проблем.
 - Для детальної інформації про ставки та правила оподаткування ПДВ в Україні відвідайте офіційний сайт Державної податкової служби України: <https://tax.gov.ua>.



Promoting Your Tourism Business

1. Utilise Digital Marketing

Website Optimisation: Ensure your website is user-friendly, mobile-responsive, and optimised for SEO to attract organic traffic. Make sure it includes detailed information about your services in both Ukrainian and English to reach a wider audience. Be active on relevant social media platforms like Instagram, Facebook, and TikTok to showcase high-quality visuals of your offerings and engage with potential travellers. Consider using popular Ukrainian hashtags and geo-tags to increase visibility.



*St Patrick's Cathedral, Guided Tour,
Courtesy Fáilte Ireland*

2. Collaborate with Locally and Regionally Influential People

Partner with Ukrainian travel bloggers and influencers whose audience aligns with your target market. They can provide authentic content and expand your reach by promoting your services on their platforms.

3. Offer Unique Experiences

Create tailored experiences that highlight Ukraine's rich culture, history, and natural beauty. Consider packages that include traditional Ukrainian cuisine, guided tours of historical sites, or adventure activities in the Carpathians to attract diverse tourists.

4. Utilise Local Partnerships

Collaborate with other local businesses, such as restaurants, hotels, and transport services, to create joint promotions or packages. This approach can enhance visibility and attract more visitors, offering a more comprehensive experience.

5. Engage in Community Events

Participate in local festivals, markets, and fairs to showcase your offerings. Engaging with the community helps build relationships and can lead to valuable word-of-mouth referrals



Просування вашого туристичного бізнесу

1. Використовуйте цифровий маркетинг

Оптимізація веб-сайту: Переконайтеся, що ваш веб-сайт зручний для користувачів, адаптований для мобільних пристроїв та оптимізований для SEO, щоб залучати органічний трафік. Додайте детальну інформацію про ваші послуги українською та англійською мовами для охоплення ширшої аудиторії.

Взаємодія в соціальних мережах: Будьте активні на відповідних платформах соціальних мереж, таких як Instagram, Facebook та TikTok, щоб демонструвати високоякісні зображення ваших пропозицій та взаємодіяти з потенційними мандрівниками. Використовуйте популярні українські хештеги та гео-теги для підвищення видимості.

2. Співпрацюйте з локальними та регіональними інфлюенсерами

Співпрацюйте з українськими тревел-блогерами та інфлюенсерами, чия аудиторія відповідає вашій цільовій групі. Вони можуть створювати автентичний контент і розширювати вашу аудиторію, просуваючи ваші послуги на своїх платформах.

3. Пропонуйте унікальні враження

Створюйте спеціальні пропозиції, які підкреслюють багату культуру, історію та природну красу України. Розгляньте пакети, що включають традиційну українську кухню, екскурсії історичними місцями або активний відпочинок у Карпатах, щоб залучити різноманітних туристів.

4. Використовуйте локальні партнерства

Співпрацюйте з іншими місцевими бізнесами, такими як ресторани, готелі та транспортні служби, щоб створювати спільні промо-акції або пакети. Такий підхід може підвищити вашу видимість та залучити більше відвідувачів, пропонуючи їм комплексні враження.

5. Участь у громадських заходах

Беріть участь у місцевих фестивалях, ярмарках та ринках, щоб продемонструвати свої пропозиції. Взаємодія з громадою допомагає налагодити відносини та може призвести до цінних рекомендацій "з вуст у вуста".

Employment and Hiring Staff



- **Understand Employment Law**

Contracts: Provide written contracts to all employees outlining the terms and conditions of employment, including job title, salary, working hours, and duties. In Ukraine, employment contracts (трудовий договір) must comply with the Labour Code of Ukraine.

Minimum Wage: Ensure compliance with the national minimum wage set by the Ukrainian government, which may vary depending on economic conditions.

Working Hours and Leave: Familiarise yourself with Ukraine's regulations on working hours, rest breaks, annual leave (minimum of 24 calendar days), and public holidays.

- **Recruitment Process**

Job Descriptions: Create clear job descriptions that outline responsibilities and qualifications, ensuring they meet Ukrainian labour standards.

Equality and Anti-Discrimination: Adhere to Ukrainian anti-discrimination laws to ensure a fair hiring process, avoiding discrimination based on gender, age, disability, ethnicity, etc.

Data Protection: Comply with Ukrainian data protection laws when handling applicants' personal information, particularly the Law of Ukraine on Personal Data Protection.

- **Tax Registration**

Employer Registration: Register as an employer with the State Tax Service of Ukraine before hiring. This will involve obtaining a tax identification number for employment-related tax payments.

Unified Social Contribution (ECB): Deduct personal income tax (ПДФО) and contribute to the Unified Social Contribution (ECB) from employee wages, remitting these to the State Tax Service.

- **Social Insurance Contributions**

Unified Social Contribution (ECB): Employers in Ukraine must pay the Unified Social Contribution, which funds social welfare benefits such as pensions and unemployment benefits. The contribution rate depends on the employee's earnings and contract type.

Pension Schemes: Consider setting up a voluntary pension scheme to enhance employee benefits, although it is not mandatory in Ukraine.

- **Health and Safety Regulations**

Workplace Safety: Comply with Ukraine's Law on Labour Protection, ensuring a safe work environment. This includes conducting risk assessments and providing necessary health and safety training to employees.

Employee Rights: Familiarise yourself with employee rights under Ukrainian labour law, including workplace conditions, health and safety policies, and procedures for reporting violations.

Працевлаштування та найм персоналу



- **Розуміння трудового законодавства**

Контракти: Надавайте письмові трудові договори всім працівникам, в яких зазначаються умови роботи, включаючи назву посади, зарплату, робочі години та обов'язки. В Україні трудові договори повинні відповідати нормам Кодексу законів про працю України.

Мінімальна заробітна плата: Забезпечте дотримання встановленої державою мінімальної заробітної плати, яка може змінюватися залежно від економічних умов.

Робочий час та відпустка: Ознайомтеся з українським законодавством щодо робочого часу, перерв, щорічної відпустки (мінімум 24 календарні дні) та державних свят.

- **Процес найму**

Опис посад: Створюйте чіткі посадові інструкції, в яких визначаються обов'язки та кваліфікаційні вимоги, забезпечуючи їх відповідність трудовим стандартам України.

Рівність та антидискримінація: Дотримуйтеся українського законодавства щодо недискримінації, щоб забезпечити справедливий процес найму, уникаючи дискримінації за ознаками статі, віку, інвалідності, етнічного походження тощо.

Захист даних: Дотримуйтеся українського законодавства про захист персональних даних, особливо Закону України "Про захист персональних даних", при обробці особистої інформації заявників.

- **Реєстрація для оподаткування**

Реєстрація роботодавця: Зареєструйтесь як роботодавець у Державній податковій службі України перед наймом працівників. Це включає отримання ідентифікаційного податкового номера для сплати податків, пов'язаних із наймом.

Єдиний соціальний внесок (ЄСВ): Утримуйте податок на доходи фізичних осіб (ПДФО) та робіть внески до Єдиного соціального внеску (ЄСВ) із заробітної плати працівників, передаючи ці платежі до Державної податкової служби.

- **Соціальні внески**

Єдиний соціальний внесок (ЄСВ): Роботодавці в Україні зобов'язані сплачувати Єдиний соціальний внесок, який фінансує соціальні виплати, такі як пенсії та допомога по безробіттю. Ставка внеску залежить від заробітку працівника та типу договору.

Пенсійні програми: Розгляньте можливість запровадження добровільної пенсійної програми для покращення соціальних гарантій працівників, хоча це не є обов'язковим в Україні.

- **Регулювання охорони праці**

Безпека на робочому місці: Дотримуйтеся Закону України "Про охорону праці", забезпечуючи безпечне робоче середовище. Це включає проведення оцінки ризиків та надання необхідного навчання з охорони праці.

Права працівників: Ознайомтеся з правами працівників відповідно до українського трудового законодавства, включаючи умови праці, політику в галузі охорони здоров'я та безпеки, а також процедури подання скарг.

Стаючи підприємцем-біженцем у сфері туризму – Стійкість



Розпочати бізнес як підприємець-біженець, особливо у туристичному секторі, може бути як захоплюючою, так і складною подорожжю. Побудова нового життя після війни або конфлікту включає не лише фінансові та операційні зусилля, але й турботу про емоційне та психічне благополуччя. Розвиток стійкості, пошук емоційної підтримки та підтримка психічного здоров'я – це важливі кроки для створення успішного бізнесу та досягнення стабільності й самостійності. Цей посібник має на меті надати поради та практичні стратегії для підприємців-біженців у туристичному секторі, щоб пріоритетом було психічне здоров'я, розвиток стійкості та пошук емоційної підтримки.

1. Розуміння емоційних і психічних проблем після конфлікту

Післяконфліктне середовище часто спричиняє низку викликів для психічного здоров'я, включаючи:

Травму та стрес: Біженці можуть відчувати тривалі наслідки травми через переміщення, втрату та перебування в зоні конфлікту. Це буде дуже особистий шлях для кожного.

Тривогу та невизначеність: Початок нового життя та бізнесу в іншій країні може викликати тривогу через невизначеність та виклики інтеграції.

Ізоляцію: Мовні бар'єри, культурні відмінності та відсутність знайомої мережі підтримки можуть призвести до відчуття ізоляції.

Емоційне виснаження: Вимоги підприємництва, особливо у туристичній галузі, можуть бути виснажливими, впливаючи як на психічне, так і на фізичне здоров'я.

2. Розвиток емоційної стійкості

Стійкість – це здатність адаптуватися до стресу та відновлюватися від труднощів. Це важлива навичка для підприємців-біженців, які будують своє життя з нуля. Ось кілька способів допомогти розвинути вашу емоційну стійкість:

2.1 Практикуйте самосвідомість

Визначте свої виклики та слабкі місця: Визначте ситуації, які викликають стрес або емоційний дискомфорт. Розуміння цих тригерів допоможе керувати емоційними реакціями.

Приймайте свої почуття: Приймайте почуття тривоги, страху чи смутку без осуду. Усвідомлення емоцій – перший крок до ефективного управління ними.

Стаючи підприємцем-біженцем у сфері туризму – Стійкість



2.2 Встановлюйте реалістичні цілі

Починайте з малого: Встановлюйте невеликі, досяжні цілі для бізнесу, щоб підвищити впевненість у собі. Святкуйте навіть незначні успіхи для підвищення відчуття досягнення.

Створіть план: Розробіть бізнес-план, який включає стратегії управління стресом та адаптації до труднощів.

2.3 Розвивайте механізми подолання труднощів

Позитивне мислення: Вправляйтеся у переформулюванні негативних думок у позитивні, конструктивні. Зосередьтеся на тому, що ви можете контролювати, а не на тому, що поза вашим контролем.

Усвідомленість та релаксація: Займайтеся практиками усвідомленості, такими як медитація, глибоке дихання або йога, щоб керувати стресом та залишатися на землі.

Розв'язання проблем: Систематично підходьте до викликів, розбиваючи їх на керовані кроки, досліджуючи варіанти та шукаючи рішення.

3. Пошук емоційної підтримки

- Розвивайте систему підтримки для себе та свого бізнесу. Спілкуйтеся з іншими підприємцями, біженцями, неурядовими організаціями та клієнтами. Станьте впізнаваним та активно взаємодійте з бізнес-спільнотою.

3.1 Підключайтеся до місцевої спільноти

Приєднуйтеся до бізнес-мереж: Вступайте до місцевих асоціацій у туристичному бізнесі або груп підтримки для біженців. Підключення до інших підприємців може надати цінні знання, можливості для мережування та емоційну підтримку. Беріть участь у місцевих заходах та культурних фестивалях. Налагодження зв'язків може зменшити почуття ізоляції та сприяти відчуттю належності.

3.2 Створіть особисту систему підтримки

- Знайдіть довірених людей: Визначте людей, які можуть надати підтримку – будь то сім'я, друзі чи колеги-підприємці. Поділ досвідом може полегшити стрес і надати іншу перспективу на виклики.
- Шукайте наставництва: Знайдіть наставника в туристичній галузі. Наставники можуть надати поради, підтримку та допомогу, допомагаючи орієнтуватися в бізнесі та забезпечуючи емоційний спокій.

3.3 Скористайтеся професійними службами підтримки

- Консультаційні служби: Зверніться до організацій, які надають безкоштовні або недорогі послуги з психічного здоров'я для біженців. Спілкування з професійним консультантом може допомогти впоратися з травмою та розробити стратегії подолання.
- Лінії допомоги з питань психічного здоров'я: Зверніться до національних гарячих ліній з питань психічного здоров'я або ліній підтримки для біженців для негайної допомоги у періоди кризи.

Стаючи підприємцем-біженцем у сфері туризму – Стійкість



4. Турбота про своє психічне благополуччя

- Підтримка психічного благополуччя є ключовою для управління вимогами підприємництва. Ось кілька стратегій для турботи про своє психічне здоров'я:

4.1 Встановіть здоровий баланс між роботою та особистим життям

- Встановіть межі: Визначте робочі години та створіть чіткі межі між роботою та особистим часом. Це допомагає уникнути вигорання та забезпечує час для відпочинку та самодогляду.
- Заплануйте перерви: Регулярні перерви протягом робочого дня важливі для відновлення сил і підтримки концентрації. Знайдіть час, щоб відійти від роботи та зайнятися діяльністю, яка приносить радість.

4.2 Практикуйте самогляд

- Фізичне здоров'я: Пріоритезуйте фізичне здоров'я через регулярні фізичні вправи, збалансоване харчування та достатній сон. Фізичне благополуччя безпосередньо впливає на психічне здоров'я.
- Хобі та інтереси: Займайтеся хобі чи діяльністю поза роботою, яка приносить радість і розслаблення. Це може бути читання, кулінарія або прогулянки на природі.

4.3 Продовжуйте вчитися та розвиватися

- Відвідайте семінари: Беріть участь у семінарах та тренінгах, пов'язаних із психічним здоров'ям, підприємництвом та управлінням стресом.
- Розвивайте нові навички: Вивчення нових навичок не тільки приносить користь вашому бізнесу, але й підвищує впевненість у собі та надає відчуття мети.



Further Reading

The following is a non-exhaustive list of resources providing valuable information on starting a business, marketing support, grants, financing, and entrepreneurial assistance, particularly for IDPS in Ukraine:

- **Ukrainian Chamber of Commerce and Industry**
Website: <https://www.ucci.org.ua/>
The Ukrainian Chamber of Commerce offers support for small businesses, including training, networking, and financial resources. Refugees can receive guidance on how to start a tourism business and access various services tailored to entrepreneurs.
- **State Agency for Tourism Development of Ukraine**
Website: <https://www.tourism.gov.ua/>
The national tourism development authority provides practical support, market research, and training for entrepreneurs in the tourism sector. It offers valuable insights and guidance for refugees interested in the tourism industry.
- **Ukrainian Startup Fund**
Website: <https://usf.com.ua/>
The Ukrainian Startup Fund provides financial assistance and resources for businesses with growth potential, including those in tourism. It's an excellent resource for refugees looking to develop and scale their business ideas.
- **Diia Business**
Website: <https://business.diia.gov.ua/>
Diia Business is a one-stop platform providing detailed information on the steps and legal requirements for setting up a business in Ukraine. This resource is especially useful for refugees needing guidance on regulations and available support.

Додаткова література



Це не вичерпний перелік ресурсів, які надають цінну інформацію про започаткування бізнесу, маркетингову підтримку, гранти, фінансування та допомогу підприємцям, особливо для біженців в Україні:

Торгово-промислова палата України

Веб-сайт: <https://www.ucci.org.ua/>

Торгово-промислова палата України пропонує підтримку малому бізнесу, включаючи навчання, нетворкінг та фінансові ресурси. Біженці можуть отримати консультації щодо створення туристичного бізнесу та доступ до різноманітних послуг, орієнтованих на підприємців.

Державне агентство розвитку туризму України

Веб-сайт: <https://www.tourism.gov.ua/>

Національний орган з розвитку туризму надає практичну підтримку, дослідження ринку та навчання підприємцям у сфері туризму. Він пропонує цінну інформацію та поради для біженців, зацікавлених у туристичній галузі.

Український фонд стартапів

Веб-сайт: <https://usf.com.ua/>

Український фонд стартапів надає фінансову допомогу та ресурси для бізнесів з потенціалом зростання, включаючи ті, що працюють у сфері туризму. Це чудовий ресурс для біженців, які прагнуть розвивати та масштабувати свої бізнес-ідеї.

Дія Бізнес

Веб-сайт: <https://business.dii.gov.ua/>

Дія Бізнес – це єдина платформа, яка надає детальну інформацію про етапи та юридичні вимоги для відкриття бізнесу в Україні. Цей ресурс особливо корисний для біженців, які потребують допомоги у питаннях регулювання та доступної підтримки.



Opening a Business in Türkiye: A Guide to Getting Started for New Refugee Tourism Entrepreneurs

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Türkiye'de İş Kurmak: Yeni Mülteci Turizm Girişimcileri için Başlangıç Rehberi

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4. Finans ve Bankacılık İpuçları
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Opening a tourism business in Türkiye: Getting Started

Introduction

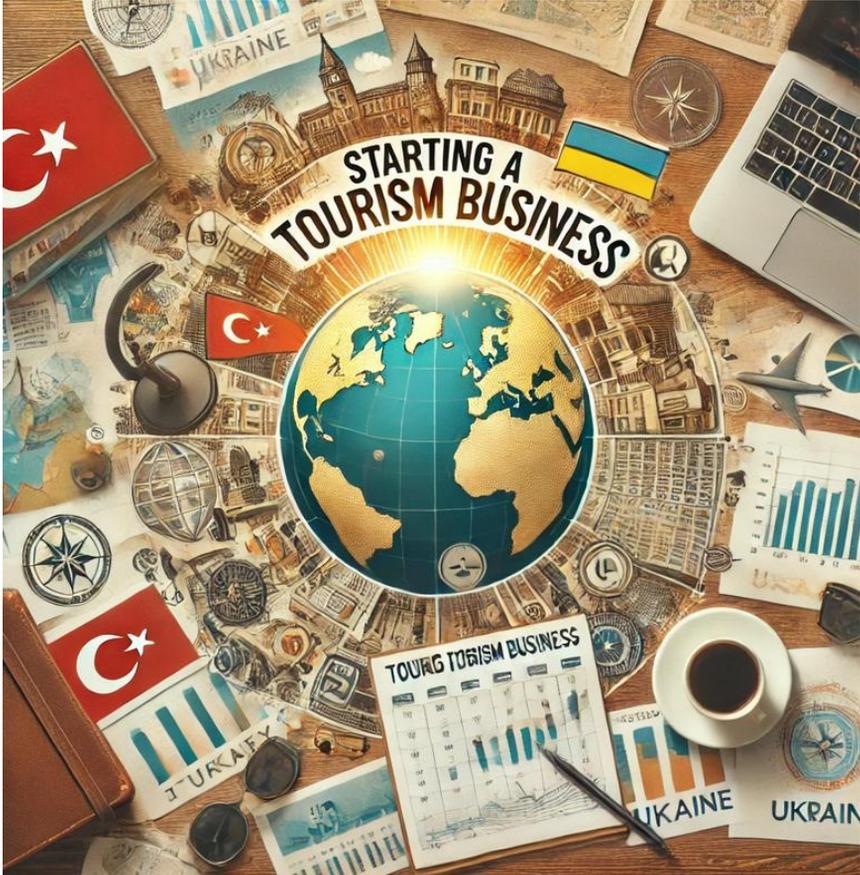
Starting your own tourism business in Türkiye as a refugee is an empowering way to build a new life and contribute to the local economy. Turkey offers a supportive environment for entrepreneurs, with various resources and training programmes available to help refugees integrate into the business landscape. While the process may seem daunting, it is achievable with careful planning, a clear understanding of legal requirements, and access to support networks. The strength of Türkiye's tourism industry provides many opportunities – from guided tours, hospitality services, niche products, arts, heritage and culture, to outdoor activities and adventure sports.



Türkiye'de Turizm İşletmesi Açmak: İlk Adımlar

Giriş

Bir mülteci olarak Türkiye'de kendi turizm işinizi kurmak, yeni bir hayat inşa etmenin ve yerel ekonomiye katkıda bulunmanın güçlendirici bir yoludur. Türkiye, mültecilerin iş dünyasına entegre olmalarına yardımcı olacak çeşitli kaynaklar ve eğitim programları ile girişimciler için destekleyici bir ortam sunmaktadır. Süreç göz korkutucu görünse de, dikkatli planlama, yasal gerekliliklerin net bir şekilde anlaşılması ve destek ağlarına erişim ile bu hedefe ulaşmak mümkündür. Türkiye'nin güçlü turizm sektörü, rehberli turlardan konaklama hizmetlerine, niş ürünlere, sanat, kültürel miras ve açık hava etkinliklerinden macera sporlarına kadar birçok fırsat sunmaktadır.



Opening a tourism business in Türkiye: Getting Started

A Step by Step Summary

- 1. Business Idea:** Develop a clear business concept based on market research and understanding of your target audience in Turkey.
- 2. Choose Business Structure:** Decide between a sole proprietorship, partnership, or limited company. Most small businesses in Turkey start as sole proprietorships (Şahıs Şirketi) or limited companies (Limited Şirketi).
- 3. Business Name:** Choose a unique business name and register it with the Turkish Trade Registry (Ticaret Sicil Müdürlüğü) if you're trading under a name other than your own.
- 4. Register with Tax Authorities:** Register your business for taxes with the Turkish Tax Office (Vergi Dairesi), including Value Added Tax (KDV) if applicable to your business activities.
- 5. Open a Business Bank Account:** Set up a separate business bank account to manage your finances.
- 6. Secure Funding:** Explore funding options like loans, grants, or support from local institutions such as the Small and Medium Enterprises Development Organization (KOSGEB).
- 7. Comply with Licensing & Permits:** Check if you need specific licenses or permits for your industry (e.g., tourism, food services). Consult the relevant government offices for guidance.
- 8. Get Insurance:** Ensure you have adequate business insurance, such as public liability or employer's liability coverage, to protect your business.
- 9. Prepare Financials:** Set up accounting software, hire a certified accountant, and regularly track your income and expenses to maintain financial health.
- 10. Launch & Promote:** Launch your business with a marketing plan, using social media, local advertising, and networking events to increase visibility.

Türkiye'de Turizm İşletmesi Açmak: İlk Adımlar

Adım Adım Özet

- İş Fikri:** Türkiye'de pazar araştırması ve hedef kitlenizi anlayarak net bir iş konsepti geliştirin.
- İş Yapısı Seçimi:** Şahıs şirketi, ortaklık veya limited şirket arasında karar verin. Türkiye'deki küçük işletmelerin çoğu, şahıs şirketi (Şahıs Şirketi) veya limited şirket (Limited Şirketi) olarak başlar.
- İşletme Adı:** Kendi adınız dışında bir isimle ticaret yapıyorsanız, benzersiz bir işletme adı seçin ve bu ismi Türk Ticaret Sicili'ne (Ticaret Sicil Müdürlüğü) kaydedin.
- Vergi Dairesine Kayıt:** İşletmenizi, Türk Vergi Dairesi'ne (Vergi Dairesi) kaydedin; bu, iş faaliyetleriniz için geçerliyse Katma Değer Vergisi'ni (KDV) de içerir.
- İşletme Banka Hesabı Açma:** Finans yönetimi için ayrı bir işletme banka hesabı açın.
- Finansman Sağlama:** Krediler, hibeler veya Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı (KOSGEB) gibi yerel kurumların desteği gibi finansman seçeneklerini keşfedin.
- Lisans ve İzinlere Uyum:** Sektörünüz için (örneğin, turizm, yiyecek hizmetleri) özel lisanslara veya izinlere ihtiyacınız olup olmadığını kontrol edin. Rehberlik için ilgili devlet dairelerine başvurun.
- Sigorta Yaptırın:** İşletmenizi korumak için sorumluluk sigortası veya işveren sorumluluk sigortası gibi yeterli iş sigortasına sahip olduğunuzdan emin olun.
- Mali Hazırlık:** Muhasebe yazılımı kurun, yeminli bir mali müşavir (SMMM) ile anlaşın ve finansal sağlığı korumak için gelir ve giderlerinizi düzenli olarak takip edin.
- Başlatma ve Tanıtım:** İşletmenizi bir pazarlama planıyla başlatın; görünürlüğü artırmak için sosyal medya, yerel reklamcılık ve ağ oluşturma etkinliklerinden yararlanın.

Opening a tourism business in Türkiye: Generating Ideas

Introduction

As a refugee, you bring unique cultural knowledge, skills, and experiences that can set your business apart. Turkey offers various resources to help you get started, such as the Small and Medium Enterprises Development Organization (KOSGEB) and organisations like the International Organization for Migration (IOM). These entities provide guidance, mentorship, and sometimes even grants. By choosing a viable business idea, registering with the Trade Registry (Ticaret Sicil Müdürlüğü), and following local regulations, you can create a thriving business in Turkey.

Generating business ideas, especially in the tourism sector, requires creativity, research, and a deep understanding of your target audience. Start by identifying gaps in the Turkish market—consider what tourists are seeking but can't easily find. This might include niche experiences like eco-tourism in the Turkish countryside, cultural immersion in traditional Turkish villages, or off-the-beaten-path adventures in regions such as Cappadocia. Think about your unique strengths, such as your cultural background, language skills, or personal experiences, which can be valuable assets in shaping a distinctive offering.



Involve others in brainstorming sessions to gain different perspectives. Collaborating with locals or people from diverse backgrounds can help uncover fresh, innovative ideas that resonate with various tourist groups. Pay attention to travel trends in Turkey, such as sustainable tourism, adventure travel, and community-based tourism, which are increasingly gaining popularity.

Türkiye'de turizm işletmesi açmak: Fikir Üretme

Giriş

Bir mülteci olarak, işinizi diğerlerinden ayıracak benzersiz kültürel bilgi, beceri ve deneyimlere sahipsiniz. Türkiye, Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı (KOSGEB) ve Uluslararası Göç Örgütü (IOM) gibi çeşitli kuruluşlar aracılığıyla size işinizi kurmada yardımcı olacak birçok kaynak sunar. Bu kurumlar, rehberlik, mentorluk ve bazen hibe desteği sağlar. Uygulanabilir bir iş fikri seçerek, Ticaret Siciline (Ticaret Sicil Müdürlüğü) kayıt olarak ve yerel düzenlemelere uyararak, Türkiye'de başarılı bir iş kurabilirsiniz.

Özellikle turizm sektöründe iş fikirleri üretmek, yaratıcılık, araştırma ve hedef kitlenizi derinlemesine anlamayı gerektirir. Öncelikle Türk pazarındaki boşlukları belirleyin—turistlerin arayıp da kolayca bulamadığı şeyleri düşünün. Bu, Türkiye'nin kırsal bölgelerinde ekoturizm, geleneksel Türk köylerinde kültürel deneyimler veya Kapadokya gibi bölgelerdeki sıradışı maceralar gibi niş deneyimleri içerebilir. Kültürel geçmişiniz, dil becerileriniz veya kişisel deneyimleriniz gibi benzersiz güçlü yönlerinizi düşünün; bunlar, fark yaratan bir teklifi şekillendirmede değerli varlıklar olabilir.



Farklı bakış açıları elde etmek için başkalarını beyin fırtınası oturumlarına dahil edin. Yerel halkla veya farklı geçmişlere sahip insanlarla işbirliği yapmak, farklı turist gruplarına hitap eden yenilikçi fikirlerin ortaya çıkmasına yardımcı olabilir. Türkiye'de giderek daha popüler hale gelen sürdürülebilir turizm, macera turizmi ve topluluk temelli turizm gibi seyahat trendlerine dikkat edin.

Opening a tourism business in Türkiye: Writing a Business Plan

Writing a tourism business plan in Türkiye requires careful consideration of various elements to ensure success. Do not be daunted, you will learn as you go. Each page throughout the guide provides links with further information to help you get started. It's a marathon, not a sprint! Here's a guide to help you create an effective plan:

1. Executive Summary

- Start with an overview of your business idea, mission statement, and the unique value proposition. This section should capture the essence of your tourism venture.



2. Market Research

- Conduct thorough research on the tourism industry in Ireland, including current trends, target demographics, and competitor analysis. Highlight what makes your offering unique and how it fits into the market.



3. Business Description

- Detail the nature of your tourism business, whether it's a travel agency, tour operator, or accommodation provider. Include information about your services, location, and any partnerships with local attractions or businesses.



Türkiye'de turizm işletmesi açmak: İş Planı Yazma

Türkiye'de bir turizm iş planı yazmak, başarınızı garanti altına almak için çeşitli unsurların dikkatlice değerlendirilmesini gerektirir. Gözünüz korkmasın, süreç boyunca öğrenmeye devam edeceksiniz. Rehberin her sayfasında size başlangıçta yardımcı olacak ek bilgi bağlantıları bulunur. Bu bir maraton, kısa mesafe koşusu değil! İşte etkili bir plan oluşturmanıza yardımcı olacak bir rehber:

1. Yönetici Özeti

İş fikrinizin genel bir özetini, misyon bildirimini ve benzersiz değer teklifinizi tanımlayarak başlayın. Bu bölüm, turizm girişiminizin özünü yakalamalıdır.



2. Pazar Araştırması

İrlanda'daki turizm sektörü hakkında kapsamlı bir araştırma yapın; mevcut trendler, hedef demografik bilgiler ve rakip analizi dahil. Sizin teklifinizi benzersiz kılan şeyleri ve pazarla nasıl uyum sağladığını vurgulayın.



3. İş Tanımı

Turizm işletmenizin doğasını ayrıntılı bir şekilde açıklayın; bir seyahat acentesi, tur operatörü veya konaklama sağlayıcısı olup olmadığını belirtin. Hizmetleriniz, konumunuz ve yerel cazibe merkezleri veya işletmelerle olan ortaklıklar hakkında bilgi ekleyin.



Opening a tourism business in Türkiye: Writing a Business Plan

As your business grows your focus will switch. Planning how, when and your expectations around these changes early will substantially benefit your business in the short, medium, and long term.

4. Marketing Strategy

- Outline your marketing plan, including branding, online presence, social media strategies, and promotional activities. Consider how to leverage local events and partnerships to boost visibility.



5. Financial Projections

- Provide detailed financial forecasts, including startup costs, revenue projections, and break-even analysis. Highlight funding sources and how you plan to achieve profitability.



6. Operational Plan

- Describe the daily operations, staffing needs, and any technology or systems required for your business. Include compliance with local regulations and health and safety standards



Türkiye'de turizm işletmesi açmak: İş Planı Yazma

İşletmeniz büyüdükçe odak noktanız değişecektir. Bu değişikliklerin nasıl ve ne zaman gerçekleşeceğini ve beklentilerinizi önceden planlamak, işletmenize kısa, orta ve uzun vadede önemli ölçüde fayda sağlayacaktır.

4. Pazarlama Stratejisi

Markalaşma, çevrimiçi varlık, sosyal medya stratejileri ve tanıtım aktiviteleri dahil olmak üzere pazarlama planınızı ana hatlarıyla belirtin. Görünürlüğü artırmak için yerel etkinlikleri ve ortaklıkları nasıl kullanabileceğinizi düşünün.



5. Mali Projeksiyonlar

Başlangıç maliyetleri, gelir tahminleri ve kâra geçiş analizi dahil olmak üzere ayrıntılı mali projeksiyonlar sağlayın. Finansman kaynaklarını ve kârlılığa ulaşma planınızı vurgulayın.



6. Operasyonel Plan

Günlük operasyonları, personel ihtiyaçlarını ve işiniz için gerekli olan teknoloji veya sistemleri tanımlayın. Yerel düzenlemelere, sağlık ve güvenlik standartlarına uygunluğu da ekleyin.





Opening a Tourism Business in Türkiye: Finance and Banking Tips

- **Open a Business Bank Account:** Keep personal and business finances separate by opening a dedicated business bank account in Turkey. This helps with tracking income, managing expenses, and building credibility with clients and partners.
- **Required Documents:** To open a business account in Turkey, you'll need identification (passport or Turkish ID card), proof of address (such as a utility bill or government document), and proof of business registration (documents from the Trade Registry or tax office).
- **Choose the Right Bank:** Compare different Turkish banks for their business account features, fees, and online banking services. Some of the major banks in Turkey include İş Bankası, Garanti BBVA, and Akbank. Many banks offer business accounts tailored to small enterprises, with useful tools like invoicing, expense tracking, and integration with accounting software.
- **Consider Online Banks:** If traditional banks are too restrictive, consider digital or online banking options available in Turkey, such as Enpara or digital banking services provided by established banks. These options are popular with entrepreneurs for their low fees and easy setup.
- **Leverage Financial Advice:** Seek advice from local business development centres or organisations like the Turkish Small and Medium Enterprises Development Organisation (KOSGEB) to help understand Turkish banking rules and services available for new entrepreneurs.
- **Monitor Fees:** Be aware of transaction, maintenance, and withdrawal fees that could affect your business cash flow. Understanding these costs will help you manage your finances more effectively.
- **Set Up Digital Payments:** Many tourists prefer cashless payments. Ensure your business bank account supports card payments, mobile wallets, and online transactions to provide convenience for your customers.



Türkiye'de Turizm İşletmesi Açmak: Finans ve Bankacılık İpuçları

- **İşletme Banka Hesabı Açma:** Kişisel ve işletme finansmanınızı ayrı tutmak için Türkiye'de özel bir işletme banka hesabı açın. Bu, geliri takip etmeye, giderleri yönetmeye ve müşterileriniz ve iş ortaklarınız nezdinde güvenilirlik oluşturmaya yardımcı olur.
- **Gerekli Belgeler:** Türkiye'de bir işletme hesabı açmak için kimlik belgesi (pasaport veya T.C. kimlik kartı), adres kanıtı (fatura veya resmi belge) ve işletme kaydı kanıtı (Ticaret Sicili veya vergi dairesi belgeleri) gereklidir.
- **Doğru Bankayı Seçin:** İşletme hesap özellikleri, ücretleri ve online bankacılık hizmetleri açısından Türkiye'deki farklı bankaları karşılaştırın. Türkiye'deki başlıca bankalardan bazıları İş Bankası, Garanti BBVA ve Akbank'tır. Birçok banka, küçük işletmelere yönelik fatura kesme, gider takibi ve muhasebe yazılımıyla entegrasyon gibi faydalı araçlar sunan özel işletme hesapları sunar.
- **Online Bankaları Değerlendirin:** Geleneksel bankalar çok kısıtlayıcıysa, Enpara veya mevcut bankaların sunduğu dijital bankacılık hizmetleri gibi Türkiye'de mevcut olan dijital veya online bankacılık seçeneklerini değerlendirin. Bu seçenekler, düşük ücretleri ve kolay kurulumu nedeniyle girişimciler arasında popülerdir.
- **Finansal Danışmanlıktan Yararlanın:** Türk bankacılık kurallarını ve yeni girişimciler için sunulan hizmetleri anlamak için yerel iş geliştirme merkezlerinden veya Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı'ndan (KOSGEB) tavsiye alın.
- **Ücretleri Takip Edin:** İşletme nakit akışınızı etkileyebilecek işlem, bakım ve para çekme ücretlerinden haberdar olun. Bu maliyetleri anlamak, finansmanınızı daha etkili bir şekilde yönetmenize yardımcı olacaktır.
- **Dijital Ödemeleri Kurun:** Birçok turist nakitsiz ödemeyi tercih eder. İşletme banka hesabınızın kart ödemelerini, mobil cüzdanları ve online işlemleri desteklediğinden emin olun, böylece müşterilerinize kolaylık sağlayabilirsiniz.

Registering Your Business & Taxation



- **Choose a Business Structure:** Decide on your business type—sole proprietorship (Şahıs Şirketi), partnership (Ortaklık), or limited company (Limited Şirket). Each has different legal and tax implications, with a sole proprietorship being the simplest and quickest to start.
- **Register Your Business Name:** If you are trading under a name other than your own, you must register your business name with the Turkish Trade Registry (Ticaret Sicil Müdürlüğü) through their online system.
- **Register with Tax Authorities:** Set up your business for tax purposes by registering with the local Tax Office (Vergi Dairesi) for taxes such as Income Tax and Value Added Tax (KDV), if applicable.
- **Register for Social Insurance:** If you plan to hire staff, register as an employer with the Social Security Institution (Sosyal Güvenlik Kurumu - SGK) to contribute to social insurance.
- **Get Required Permissions:** Depending on your industry (e.g., tour guiding, food services), check if you need specific licenses or permits. Contact local chambers of commerce or the Ministry of Culture and Tourism for guidance on regulatory requirements.

Taxation

As a sole trader (Şahıs Şirketi) in Turkey, you pay taxes through the self-assessment system. First, register with the local Tax Office (Vergi Dairesi) for Income Tax. Each year, file your tax return (Annual Income Declaration) by March 31st. You will be taxed on your business profits after deducting allowable expenses, such as rent, utilities, and supplies.

Additionally, make contributions to Social Security (Sosyal Güvenlik Kurumu - SGK). Regularly set aside money for these payments to avoid tax and social security issues.

İşletmenizi Kaydetme ve Vergilendirme



- **İş Yapısı Seçimi:** İşletme türünüzü seçin—şahıs şirketi, ortaklık veya limited şirket. Her birinin farklı yasal ve vergisel yükümlülükleri vardır; şahıs şirketi en basit ve en hızlı kurulabilen yapıdadır.
- **İşletme Adınızı Kaydedin:** Kendi adınız dışında bir adla ticaret yapıyorsanız, işletme adınızı çevrimiçi sistemleri aracılığıyla Türk Ticaret Sicili (Ticaret Sicil Müdürlüğü) ile kaydettirmeniz gerekmektedir.
- **Vergi Dairesine Kayıt:** İşletmenizi vergilendirme amacıyla yerel Vergi Dairesi'ne kaydedin ve gerekli olduğunda Gelir Vergisi ve Katma Değer Vergisi (KDV) gibi vergiler için kayıt yaptırın.
- **Sosyal Sigorta Kayıt:** Personel çalıştırmayı planlıyorsanız, işveren olarak Sosyal Güvenlik Kurumu'na (SGK) kayıt yaptırarak sosyal sigorta katkı paylarınızı ödeyin.
- **Gerekli İzinleri Alın:** Sektörünüze bağlı olarak (örneğin, rehberlik, yiyecek hizmetleri), belirli lisanslara veya izinlere ihtiyacınız olup olmadığını kontrol edin. Düzenleyici gereksinimler konusunda bilgi almak için yerel ticaret odaları veya Kültür ve Turizm Bakanlığı ile iletişime geçin.

Vergilendirme

Türkiye'de bir şahıs şirketi olarak, vergilerinizi beyan usulü ile ödersiniz. İlk olarak, yerel Vergi Dairesi'ne Gelir Vergisi için kaydolmanız gerekir. Her yıl, 31 Mart'a kadar Yıllık Gelir Beyannamesi vererek vergilerinizi beyan edersiniz. Kira, faturalar ve malzeme gibi izin verilen giderleri düşükten sonra işletme kârınız üzerinden vergilendirilirsiniz.

Ayrıca, Sosyal Güvenlik Kurumu'na (SGK) katkı payları ödemelisiniz. Vergi ve sosyal güvenlik sorunlarından kaçınmak için bu ödemeler için düzenli olarak para ayırın.

Promoting Your Tourism Business

1. Utilise Digital Marketing

Website Optimisation: Ensure your website is user-friendly, mobile-responsive, and optimized for SEO to attract organic traffic.

Social Media Engagement: Make sure you are on relevant social media platforms like Instagram, Facebook, and TikTok to showcase high quality visuals of your offerings and engage with potential travelers.



*St Patrick's Cathedral, Guided Tour,
Courtesy Fáilte Ireland*

• 2. Collaborate with Locally and Regionally Influential People

- Partner with travel bloggers and influencers who have a following that aligns with your target audience. They can provide authentic content and reach a wider audience through their platforms.

• 3. Offer Unique Experiences

- Create tailored experiences that highlight Turkiye's culture, history, and natural beauty. Consider packages that include local cuisine, guided tours, or adventure activities to attract diverse tourists.

• 4. Utilise Local Partnerships

- Collaborate with other local businesses, such as restaurants, hotels, and transport services, to create joint promotions or packages. This can enhance visibility and attract more visitors.

• 5. Engage in Community Events

- Participate in local festivals, markets, and fairs to showcase your offerings. Engaging with the community helps build relationships and can generate word-of-mouth referrals.
-

Turizm İşletmenizi Tanıtma

1. Dijital Pazarlamayı Kullanın

Web Sitesi Optimizasyonu: Web sitenizin kullanıcı dostu, mobil uyumlu ve organik trafik çekmek için SEO'ya uygun olduğundan emin olun. Hem İngilizce hem de Türkçe dil seçeneklerinin eklenmesi, daha geniş bir kitleye ulaşmanıza yardımcı olabilir.

Sosyal Medya Katılımı: Instagram, Facebook ve TikTok gibi ilgili sosyal medya platformlarında yer alın ve sunduğunuz hizmetlerin yüksek kaliteli görsellerini paylaşarak potansiyel gezginlerle etkileşime geçin. Görünürlüğü artırmak için popüler Türkçe hashtag'leri ve konum etiketlerini kullanın.



2. Yerel ve Bölgesel Etkili Kişilerle İşbirliği Yapın

Hedef kitlenizle uyumlu bir takipçi kitlesine sahip Türkiye'deki seyahat blog yazarları ve influencer'larla işbirliği yapın. Onlar, özgün içerik üretebilir ve platformları aracılığıyla daha geniş bir kitleye ulaşabilirler.

3. Benzersiz Deneyimler Sunun

Türkiye'nin kültürünü, tarihini ve doğal güzelliklerini ön plana çıkaran özel deneyimler oluşturun. Geleneksel Türk mutfağı, rehberli tarihi turlar veya Kapadokya'da balon gezisi gibi macera aktiviteleri içeren paketler sunarak farklı turistleri çekmeyi düşünün.

4. Yerel Ortaklıkları Kullanın

Restoranlar, oteller ve ulaşım hizmetleri gibi diğer yerel işletmelerle işbirliği yaparak ortak promosyonlar veya paketler oluşturun. Bu yaklaşım, görünürlüğü artırabilir ve kapsamlı bir deneyim sunarak daha fazla ziyaretçi çekebilir.

5. Topluluk Etkinliklerine Katılın

Yerel festivallere, pazarlara ve fuarlara katılarak sunduğunuz hizmetleri sergileyin. Toplulukla etkileşim kurmak, ilişkiler kurmanıza yardımcı olur ve ağızdan ağıza tavsiyeler oluşturabilir.

Employment and Hiring Staff



1. Understand Employment Law

Contracts: Provide written contracts to all employees outlining the terms and conditions of employment, including job title, salary, working hours, and duties. In Turkey, employment contracts (İş Sözleşmesi) must comply with the Turkish Labour Law.

Minimum Wage: Ensure compliance with the national minimum wage set by the Turkish government, which may vary based on the worker's experience and role.

Working Hours and Leave: Familiarise yourself with Turkey's regulations regarding working hours, rest breaks, annual leave (minimum 14 days for the first year), and public holidays.

2. Recruitment Process

Job Descriptions: Create clear job descriptions detailing responsibilities and qualifications, adhering to Turkish labour standards.

Equality and Anti-Discrimination: Follow Turkey's Labour Law to ensure a fair hiring process, avoiding discrimination based on gender, age, disability, ethnicity, etc.

Data Protection: Comply with Turkey's Personal Data Protection Law (KVKK) when handling applicants' personal information.

3. Tax Registration

Employer Registration: Register as an employer with the Turkish Tax Office (Vergi Dairesi) before hiring employees. You will need to obtain a tax identification number for employment-related tax payments.

Payroll System: Deduct income tax and social security contributions (Sosyal Güvenlik Kurumu - SGK) from employee wages and remit these to the relevant authorities.

4. Social Insurance Contributions

Social Security Contributions: Employers in Turkey must pay social security contributions for employees, which fund social welfare benefits like health insurance and pensions. The contribution rate depends on the employee's earnings and contract type.

Pension Schemes: Consider setting up a private pension scheme (Bireysel Emeklilik Sistemi - BES) to enhance employee benefits, although it's not mandatory.

5. Health and Safety Regulations

Workplace Safety: Comply with Turkey's Occupational Health and Safety Law, ensuring a safe work environment. Conduct regular risk assessments and provide necessary training to employees.

Employee Rights: Familiarise yourself with employees' rights under Turkish labour law regarding workplace conditions, health and safety policies, and reporting procedures.



İstihdam ve Personel Alımı



1. İş Hukukunu Anlayın

Sözleşmeler: Tüm çalışanlara iş unvanı, maaş, çalışma saatleri ve görevleri de dahil olmak üzere istihdamın şartlarını ve koşullarını içeren yazılı sözleşmeler sağlayın. Türkiye’de iş sözleşmeleri (İş Sözleşmesi) Türk İş Kanunu’na uygun olmalıdır.

Asgari Ücret: Türk hükümeti tarafından belirlenen ve çalışanın deneyimi ve rolüne göre değişebilen ulusal asgari ücrete uyum sağlayın.

Çalışma Saatleri ve İzin: Türkiye’nin çalışma saatleri, dinlenme araları, yıllık izin (ilk yıl için minimum 14 gün) ve resmi tatillerle ilgili düzenlemelerini öğrenin.

2. İşe Alım Süreci

İş Tanımları: Türk iş standartlarına uygun olarak sorumlulukları ve nitelikleri ayrıntılı bir şekilde açıklayan net iş tanımları oluşturun.

Eşitlik ve Ayrımcılık Karşıtlığı: Cinsiyet, yaş, engellilik, etnik köken vb. temelinde ayrımcılıktan kaçınarak adil bir işe alım süreci sağlamak için Türkiye İş Kanunu’na uyun.

Veri Koruma: Adayların kişisel bilgilerini işlerken Türkiye'nin Kişisel Verilerin Korunması Kanunu'na (KVKK) uygun hareket edin.

3. Vergi Kaydı

İşveren Kaydı: Çalışanları işe almadan önce işveren olarak Vergi Dairesi’ne kaydolun. İstihdama ilişkin vergi ödemeleri için bir vergi kimlik numarası almanız gerekecektir.

Bordro Sistemi: Çalışan maaşlarından gelir vergisi ve sosyal güvenlik (Sosyal Güvenlik Kurumu - SGK) kesintilerini yaparak ilgili makamlara iletin.

4. Sosyal Güvenlik Katkıları

Sosyal Güvenlik Katkıları: Türkiye'deki işverenler, çalışanlar için sosyal güvenlik katkı payları ödemek zorundadır. Bu katkılar, sağlık sigortası ve emeklilik gibi sosyal yardım haklarını finanse eder. Katkı oranı, çalışanın kazancına ve sözleşme türüne bağlıdır.

Emeklilik Planları: Zorunlu olmamakla birlikte, çalışan faydalarını artırmak için özel emeklilik planı (Bireysel Emeklilik Sistemi - BES) oluşturmayı düşünün.

5. Sağlık ve Güvenlik Düzenlemeleri

İş Yeri Güvenliği: Türkiye'nin İş Sağlığı ve Güvenliği Kanunu'na uyarak güvenli bir çalışma ortamı sağlayın. Düzenli olarak risk değerlendirmeleri yapın ve çalışanlara gerekli eğitimleri verin.

Çalışan Hakları: Çalışma koşulları, sağlık ve güvenlik politikaları ve raporlama prosedürleri ile ilgili olarak Türk iş hukuku kapsamında çalışan hakları hakkında bilgi edinin.



Dayanıklılık

- **Bir mülteci girişimci olarak, özellikle turizm sektöründe iş kurmak hem tatmin edici hem de zorlu bir yolculuk olabilir.** Savaş veya çatışma sonrasında yeni bir hayat kurmak, sadece finansal ve operasyonel çabalar gerektirmez, aynı zamanda duygusal ve zihinsel iyi oluşa da özen göstermeyi gerektirir. Dayanıklılık geliştirmek, duygusal destek aramak ve zihinsel sağlığı beslemek, başarılı bir iş kurmanın ve istikrar ile öz-yeterlilik hissi oluşturmanın temel adımlarıdır. Bu rehber, mülteci turizm girişimcilerine, zihinsel sağlıklarını önceliklendirmeleri, dayanıklılık geliştirmeleri ve duygusal destek aramaları için içgörüler ve pratik stratejiler sunmayı amaçlamaktadır.
- **1. Çatışma Sonrası Duygusal ve Zihinsel Sağlık Zorluklarını Anlamak**
- Çatışma sonrası ortamlar genellikle çeşitli zihinsel sağlık sorunlarına neden olur, bunlar arasında şunlar bulunmaktadır:
- **Travma ve Stres:** Mülteciler, yerinden edilme, kayıplar ve çatışmaya maruz kalma nedeniyle travmanın kalıcı etkilerini yaşayabilir. Bu, sizin için çok kişisel bir yolculuk olacaktır.
- **Kaygı ve Belirsizlik:** Farklı bir ülkede yeni bir hayat ve iş kurmak, belirsizlik ve entegrasyon zorlukları nedeniyle kaygıya yol açabilir.
- **İzolasyon:** Dil bariyerleri, kültürel farklılıklar ve tanıdık bir destek ağının eksikliği, yalnızlık hissine neden olabilir.
- **Tükenmişlik:** Özellikle turizm sektöründe girişimciliğin getirdiği talepler, hem zihinsel hem de fiziksel sağlığı etkileyen bir yorgunluğa yol açabilir.
- **2. Duygusal Dayanıklılık Geliştirmek**
- Dayanıklılık, strese uyum sağlama ve zorlukların üstesinden gelme yeteneğidir. Bu, hayatlarını yeniden inşa eden mülteci girişimciler için hayati bir beceridir. İşte duygusal dayanıklılığınızı geliştirmenize yardımcı olacak bazı yollar:
- **2.1 Kendini Tanıma Uygulaması**
- **Zorluklarınızı ve Zayıf Yönlerinizi Tanıyın:** Stres veya duygusal rahatsızlık yaratan durumları belirleyin. Bu tetikleyicileri anlamak, duygusal tepkileri yönetmenize yardımcı olabilir.
- **Duyguları Kabul Edin:** Kaygı, korku veya üzüntü gibi duyguları yargılamadan kabul edin. Duyguları fark etmek, onları etkili bir şekilde yönetmenin ilk adımıdır.
- **2.2 Gerçekçi Hedefler Belirleyin**
- **Küçük Başlayın:** Özgüven oluşturmak için küçük, ulaşılabilir iş hedefleri belirleyin. Küçük başarıları kutlayarak kendinizi motive edin.
- **Bir Plan Yapın:** Stresle başa çıkma ve zorluklara uyum sağlama stratejilerini içeren bir iş planı geliştirin.

Mülteci Turizm Girişimcisi Olmak

Dayanıklılık



• 2.3 Baş Etme Mekanizmaları Geliştirin

- **Pozitif Düşünme:** Olumsuz düşünceleri olumlu ve yapıcı düşüncelere dönüştürme pratiği yapın. Kontrol edebileceğiniz şeylere odaklanın, kontrol edemeyeceğiniz şeylere değil.
- **Farkındalık ve Rahatlama:** Stresi yönetmek ve dengede kalmak için meditasyon, derin nefes alma veya yoga gibi farkındalık uygulamalarına katılın.
- **Sorun Çözme:** Zorlukları yönetilebilir adımlara ayırarak, seçenekleri keşfederek ve çözümler arayarak sistematik bir şekilde yaklaşın.

• 3. Duygusal Destek Aramak

- Kendiniz ve işiniz için bir destek sistemi geliştirin. Diğer işletmeler, mülteciler, STK'lar ve müşterilerle konuşun. İş dünyasında tanınır hale gelin ve toplulukla etkileşim kurun.

• 3.1 Yerel Topluluk ile Bağlantı Kurun

- **İş Ağlarına Katılın:** Yerel turizm iş derneklerine veya mülteci destek gruplarına katılın. Diğer girişimcilerle bağlantı kurmak, değerli bilgiler, ağ oluşturma fırsatları ve duygusal destek sağlayabilir. Yerel topluluk etkinliklerine ve kültürel festivallere katılın. Bağlantılar kurmak, yalnızlık hissini azaltabilir ve aidiyet duygusunu güçlendirebilir.

• 3.2 Kişisel Bir Destek Sistemi Oluşturun

- **Güvenilir Kişiler Bulun:** Aile, arkadaşlar veya diğer girişimciler olsun, size destek verebilecek kişileri belirleyin. Deneyimleri paylaşmak, stresi hafifletebilir ve zorluklara farklı bir bakış açısı sunabilir.
- **Mentor Arayın:** Turizm sektöründe bir mentor bulun. Mentorlar, tavsiye, cesaretlendirme ve rehberlik sunarak iş ortamında gezinmenize yardımcı olabilir ve duygusal güvence sağlayabilir.

• 3.3 Profesyonel Destek Hizmetlerini Kullanın

- **Danışmanlık Hizmetleri:** Mültecilere ücretsiz veya uygun fiyatlı zihinsel sağlık hizmetleri sunan kuruluşları araştırın. Profesyonel bir danışmanla konuşmak, travmayı işlemeye ve başa çıkma stratejileri geliştirmeye yardımcı olabilir.
- **Zihinsel Sağlık Yardım Hatları:** Kriz zamanlarında acil destek almak için ulusal zihinsel sağlık yardım hatlarına veya mülteci destek hatlarına başvurun.

Mülteci Turizm Girişimcisi Olmak

Dayanıklılık



- **4. Zihinsel İyi Oluşunuza Dikkat Edin**
- Zihinsel sağlığı korumak, girişimciliğin getirdiği taleplerle başa çıkmak için çok önemlidir. İşte zihinsel sağlığınızı beslemenize yardımcı olacak bazı stratejiler:
- **4.1 Sağlıklı Bir İş-Yaşam Dengesi Kurun**
- **Sınırlar Belirleyin:** Çalışma saatlerini belirleyin ve iş ile kişisel zaman arasında net bir sınır oluşturun. Bu, tükenmişliği önlemeye ve rahatlama ile kendinize bakım için zaman ayırmanıza yardımcı olur.
- **Mola Planlayın:** Çalışma gününüz boyunca düzenli molalar vermek, yeniden şarj olmak ve odaklanmayı sürdürmek için önemlidir. İşten uzaklaşıp keyif veren etkinliklere katılmak için zaman ayırın.
- **4.2 Kendi Kendine Bakımı Uygulayın**
- **Fiziksel Sağlık:** Düzenli egzersiz, dengeli beslenme ve yeterli uyku ile fiziksel sağlığı önceliklendirin. Fiziksel iyi oluş, doğrudan zihinsel sağlığı etkiler.
- **Hobiler ve İlgi Alanları:** İş dışında size neşe ve rahatlama sağlayan hobiler veya etkinliklerle ilgilenin. Bu, okumak, yemek pişirmek veya doğada yürüyüş yapmak gibi her şey olabilir.
- **4.3 Öğrenmeye ve Gelişmeye Devam Edin**
- **Atölyelere Katılın:** Zihinsel sağlık, girişimcilik ve stres yönetimi ile ilgili atölye çalışmalarına ve eğitim programlarına katılın.
- **Yeni Beceriler Geliştirin:** Yeni beceriler öğrenmek, sadece işinize fayda sağlamakla kalmaz, aynı zamanda özgüveni artırır ve bir amaç duygusu kazandırır.

Further Reading



The following non-exhaustive list of resources provides valuable information on starting a business, marketing support, grants, financing, and entrepreneurial assistance, particularly for refugees:

1. KOSGEB (Small and Medium Enterprises Development Organization of Türkiye) Website:

<https://www.kosgeb.gov.tr/>

KOSGEB offers a variety of supports for small businesses, including training, mentoring, and financial grants. Refugees can explore how to start a tourism business and receive tailored support to develop their ventures.

2. TÜRSAB (Association of Turkish Travel Agencies) Website: <https://www.tursab.org.tr/>

TÜRSAB is the national tourism authority, providing essential business resources, training, and insights for those in the tourism industry. It offers valuable support to refugee entrepreneurs in the sector.

3. TOBB (Union of Chambers and Commodity Exchanges of Türkiye) Website:

<https://www.tobb.org.tr/>

TOBB supports businesses in a variety of sectors, offering networking opportunities, guidance on starting a business, and access to markets. It's a great resource for refugees aiming to launch or grow their tourism enterprises.

4. Refugee Support Center (Mülteci Destek Derneği - MUDEM) Website:

<https://www.mudem.org/>

MUDEM provides targeted assistance for refugees, including resources on how to start businesses. Refugees can access legal, financial, and educational support to help them build a sustainable tourism business.

5. T.C. Ticaret Bakanlığı (Ministry of Trade) Website: <https://www.ticaret.gov.tr/>

The Ministry of Trade's website offers detailed guidance on the steps, legal requirements, and available supports for setting up a business in Türkiye. This is an excellent resource for refugees needing a step-by-step guide.

Ek Okuma



Aşağıdaki kapsamlı olmayan kaynak listesi, özellikle mülteciler için, iş kurma, pazarlama desteği, hibeler, finansman ve girişimcilik yardımı konularında değerli bilgiler sunmaktadır:

1. KOSGEB (Türkiye Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı)

Web sitesi: <https://www.kosgeb.gov.tr/>

KOSGEB, küçük işletmelere eğitim, mentorluk ve mali hibeler dahil olmak üzere çeşitli destekler sunar. Mülteciler, turizm işletmesi nasıl kurulacağına dair bilgi alabilir ve girişimlerini geliştirmek için özel olarak hazırlanmış desteklerden yararlanabilirler.

2. TÜRSAB (Türkiye Seyahat Acentaları Birliği)

Web sitesi: <https://www.tursab.org.tr/>

TÜRSAB, turizm sektöründe faaliyet gösterenler için temel iş kaynakları, eğitim ve analizler sunan ulusal turizm otoritesidir. Sektördeki mülteci girişimcilere değerli destek sağlar.

3. TOBB (Türkiye Odalar ve Borsalar Birliği)

Web sitesi: <https://www.tobb.org.tr/>

TOBB, çeşitli sektörlerdeki işletmelere destek vererek, iş ağı oluşturma fırsatları, iş kurma rehberliği ve pazarlara erişim sağlar. Turizm işletmelerini başlatmak veya büyütmek isteyen mülteciler için harika bir kaynaktır.

4. Mülteci Destek Derneği (MUDEM)

Web sitesi: <https://www.mudem.org/>

MUDEM, mültecilere, işletme kurma kaynakları da dahil olmak üzere, hedefe yönelik destek sunar. Mülteciler, sürdürülebilir bir turizm işletmesi kurmalarına yardımcı olacak yasal, finansal ve eğitim desteklerine erişebilirler.

5. T.C. Ticaret Bakanlığı

Web sitesi: <https://www.ticaret.gov.tr/>

Ticaret Bakanlığı'nın web sitesi, Türkiye'de iş kurma adımları, yasal gereklilikler ve mevcut destekler hakkında ayrıntılı rehberlik sunar. Bu, adım adım rehber ihtiyacı duyan mülteciler için mükemmel bir kaynaktır.



Opening a Business in Belgium: A Guide to Getting Started for New Refugee Tourism Entrepreneurs

1. A Step by Step Summary

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Een Bedrijf Starten in België: Een Gids voor Nieuwe Vluchteling-Toerisme Ondernemers

1. A Step by Step Summary Inhoudsopgave

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Opening a tourism business in Belgium: Getting Started

Introduction

Starting your own tourism business in Belgium as a refugee is an empowering way to build a new life and contribute to the local economy. Belgium offers a supportive environment for entrepreneurs, with various resources and training programmes available to help refugees integrate into the business landscape. While the process may seem daunting, it is achievable with careful planning, a clear understanding of legal requirements, and access to support networks. The strength of Belgium's tourism industry offers many possibilities – from guided tours and hospitality to niche products, arts, heritage and culture, as well as outdoor activities and adventure sports.





Een Toeristisch Bedrijf Starten in België: Aan de Slag

Inleiding

Je eigen toeristisch bedrijf starten in België als vluchteling is een krachtige manier om een nieuw leven op te bouwen en bij te dragen aan de lokale economie. België biedt een ondersteunende omgeving voor ondernemers, met diverse middelen en trainingsprogramma's die vluchtelingen helpen integreren in het bedrijfsleven. Hoewel het proces overweldigend kan lijken, is het haalbaar met zorgvuldige planning, een duidelijk begrip van de wettelijke vereisten en toegang tot ondersteuningsnetwerken. De kracht van de Belgische toerismesector biedt veel mogelijkheden – van rondleidingen en gastvrijheid tot nicheproducten, kunst, erfgoed en cultuur, evenals buitenactiviteiten en avontuursporten.





Opening a tourism business in Belgium: Getting Started

A Step by Step Summary

- 1. Business Idea:** Develop a clear business concept based on market research and your target audience in Belgium.
- 2. Choose Business Structure:** Decide between sole trader (eenmanszaak), partnership (vennootschap onder firma - VOF), or limited company (besloten vennootschap - BV). Most small businesses in Belgium start as sole traders or limited companies (BV).
- 3. Business Name:** Choose and register a unique business name with the Crossroads Bank for Enterprises (Kruispuntbank van Ondernemingen - KBO) if you're trading under a name other than your own.
- 4. Register with Tax Authorities:** Register for taxes, including VAT (if applicable), through the Federal Public Service Finance (Federale Overheidsdienst Financiën).
- 5. Open a Business Bank Account:** Set up a separate business account to manage your finances.
- 6. Secure Funding:** Explore funding options like loans, grants, or support from local organisations such as UNIZO or the SME portfolio (KMO-portefeuille).
- 7. Comply with Licensing & Permits:** Check if you need specific licences or permits for your industry (e.g., food businesses) by contacting local government offices.
- 8. Get Insurance:** Ensure you have adequate business insurance, such as public liability and employers' liability insurance.
- 9. Prepare Financials:** Set up accounting software, hire an accountant, and keep track of your income and expenses.
- 10. Launch & Promote:** Launch your business with a marketing plan, using social media, local advertising, and networking opportunities to promote your services.



Een Toeristisch Bedrijf Starten in België: Aan de Slag

Een Stapsgewijze Samenvatting

- 1. Zakelijk Idee:** Ontwikkel een duidelijk bedrijfsconcept op basis van marktonderzoek en uw doelgroep in België.
- 2. Kies Bedrijfsstructuur:** Kies tussen een eenmanszaak, vennootschap onder firma (VOF) of besloten vennootschap (BV). De meeste kleine bedrijven in België starten als eenmanszaak of besloten vennootschap (BV).
- 3. Bedrijfsnaam:** Kies en registreer een unieke bedrijfsnaam bij de Kruispuntbank van Ondernemingen (KBO) als u handelt onder een andere naam dan uw eigen.
- 4. Registratie bij de Belastingdienst:** Registreer voor belastingen, inclusief btw (indien van toepassing), via de Federale Overheidsdienst Financiën.
- 5. Open een Zakelijke Bankrekening:** Open een aparte zakelijke rekening om uw financiën te beheren.
- 6. Financiering Veiligstellen:** Onderzoek financieringsopties zoals leningen, subsidies of steun van lokale organisaties zoals UNIZO of de KMO-portefeuille.
- 7. Voldoen aan Licenties & Vergunningen:** Controleer of u specifieke licenties of vergunningen nodig heeft voor uw sector (bijv. voedingsbedrijven) door contact op te nemen met lokale overheidsinstanties.
- 8. Verzekering:** Zorg ervoor dat u voldoende bedrijfsverzekeringen heeft, zoals een aansprakelijkheidsverzekering en een werkgeversverzekering.
- 9. Financiële Voorbereiding:** Stel boekhoudsoftware in, neem een accountant in dienst en houd uw inkomsten en uitgaven bij.
- 10. Start & Promoot:** Start uw bedrijf met een marketingplan en gebruik sociale media, lokale advertenties en netwerkmogelijkheden om uw diensten te promoten.



Opening a tourism business in Belgium: Generating Ideas

Introduction

As a refugee, you bring unique cultural knowledge, skills, and experiences that can set your business apart. In Belgium, organisations like the Union of Self-Employed Entrepreneurs (UNIZO) and local Chambers of Commerce provide guidance, mentorship, and even grants to help you get started. By choosing a viable business idea, registering with the Crossroads Bank for Enterprises (Kruispuntbank van Ondernemingen - KBO), and following local regulations, you can create a thriving business.

Generating business ideas, especially in the tourism sector, requires creativity, research, and an understanding of your target audience. Start by identifying gaps in the Belgian market—consider what tourists are seeking but can't easily find. This might include niche experiences like eco-tourism in the Ardennes, cultural immersion in Flemish towns, or off-the-beaten-path adventures. Think about your unique strengths, such as your cultural background, language skills, or personal experiences, which can be assets in shaping a distinctive offering.



Involve others in brainstorming sessions to gain different perspectives. Collaborating with locals or people from diverse backgrounds can help uncover fresh, innovative ideas that resonate with different tourist groups. Pay attention to travel trends such as sustainable tourism, adventure travel, and community-based tourism, which are increasingly gaining popularity in Belgium.

Een toeristisch bedrijf starten in België: Ideeën genereren



Inleiding

Als vluchteling brengt u unieke culturele kennis, vaardigheden en ervaringen mee die uw bedrijf kunnen onderscheiden. In België bieden organisaties zoals de Unie van Zelfstandige Ondernemers (UNIZO) en lokale Kamers van Koophandel begeleiding, mentorschap en zelfs subsidies om u op weg te helpen. Door een haalbaar bedrijfsidee te kiezen, u in te schrijven bij de Kruispuntbank van Ondernemingen (KBO) en de lokale regelgeving te volgen, kunt u een bloeiend bedrijf opbouwen.

Het genereren van bedrijfsideeën, vooral in de toerismesector, vereist creativiteit, onderzoek en begrip van uw doelgroep. Begin met het identificeren van hiaten in de Belgische markt—bedenk wat toeristen zoeken, maar niet gemakkelijk kunnen vinden. Dit kan onder meer niche-ervaringen zijn zoals ecotoerisme in de Ardennen, culturele onderdompeling in Vlaamse steden of avonturen buiten de gebaande paden. Denk aan uw unieke sterke punten, zoals uw culturele achtergrond, taalvaardigheden of persoonlijke ervaringen, die waardevolle troeven kunnen zijn bij het vormgeven van een onderscheidend aanbod.

Betrek anderen bij brainstormsessies om verschillende perspectieven te verkrijgen. Samenwerken met lokale bewoners of mensen uit diverse achtergronden kan helpen om nieuwe, innovatieve ideeën te ontdekken die aansluiten bij verschillende toeristengroepen. Let op reistrends zoals duurzaam toerisme, avontuurlijke reizen en gemeenschapsgericht toerisme, die steeds populairder worden in België.



Opening a tourism business in Belgium: Writing a Business Plan

Introduction

Writing a tourism business plan in Belgium requires careful consideration of various elements to ensure success. Here's a guide to help you create an effective plan:

1. Executive Summary

- Start with an overview of your business idea, mission statement, and the unique value proposition. This section should capture the essence of your tourism venture.



2. Market Research

- Conduct thorough research on the tourism industry in Belgium, including current trends, target demographics, and competitor analysis. Highlight what makes your offering unique and how it fits into the market.



3. Business Description

- Detail the nature of your tourism business, whether it's a travel agency, tour operator, or accommodation provider. Include information about your services, location, and any partnerships with local attractions or businesses.





Een toeristisch bedrijf starten in België: Een Businessplan Schrijven

Een businessplan schrijven voor een toeristisch bedrijf in België vereist zorgvuldige overweging van verschillende elementen om succes te verzekeren. Hier is een gids om u te helpen een effectief plan te maken:

1. Samenvatting

Begin met een overzicht van uw bedrijfsidee, missieverklaring en unieke waardepropositie. Deze sectie moet de kern van uw toeristische onderneming vastleggen.



2. Marktonderzoek

Voer grondig onderzoek uit naar de toerismesector in België, inclusief de huidige trends, doelgroep en concurrentieanalyse. Benadruk wat uw aanbod uniek maakt en hoe het in de markt past.



3. Beschrijving van het Bedrijf

Beschrijf de aard van uw toeristische bedrijf, of het nu een reisbureau, touroperator of accommodatieverstrekker is. Voeg informatie toe over uw diensten, locatie en eventuele samenwerkingen met lokale bezienswaardigheden of bedrijven.





Opening a tourism business in Belgium: Writing a Business Plan

Introduction

As your business grows your focus will switch. Planning how, when and your expectations around these changes early will substantially benefit your business in the short, medium, and long term.

4. Marketing Strategy

- Outline your marketing plan, including branding, online presence, social media strategies, and promotional activities. Consider how to leverage local events and partnerships to boost visibility.



5. Financial Projections

- Provide detailed financial forecasts, including startup costs, revenue projections, and break-even analysis. Highlight funding sources and how you plan to achieve profitability.



6. Operational Plan

- Describe the daily operations, staffing needs, and any technology or systems required for your business. Include compliance with local regulations and health and safety standards





Een toeristisch bedrijf starten in België: Een Businessplan Schrijven

Naarmate uw bedrijf groeit, zal uw focus verschuiven. Door vroegtijdig te plannen hoe, wanneer en uw verwachtingen omtrent deze veranderingen, zult u uw bedrijf op korte, middellange en lange termijn aanzienlijk ten goede komen.

4. Marketingstrategie

Omlijn uw marketingplan, inclusief branding, online aanwezigheid, sociale mediastrategieën en promotionele activiteiten. Overweeg hoe u lokale evenementen en samenwerkingen kunt benutten om de zichtbaarheid te vergroten.



5. Financiële Projecties

Geef gedetailleerde financiële prognoses, inclusief opstartkosten, omzetprognoses en break-even analyse. Vermeld de financieringsbronnen en hoe u van plan bent winstgevendheid te bereiken.



6. Operationeel Plan

Beschrijf de dagelijkse operaties, personeelsbehoeften en eventuele technologie of systemen die nodig zijn voor uw bedrijf. Zorg ervoor dat u voldoet aan lokale regelgeving en gezondheids- en veiligheidsnormen.





Opening a Tourism Business in Belgium: Finance and Banking Tips

- 1. Open a Business Bank Account:** Keep personal and business finances separate by opening a dedicated business bank account. This helps with tracking income, managing expenses, and building credibility with clients and partners.
- 2. Required Documents:** To open a business account in Belgium, you'll need identification (passport or Belgian ID card), proof of address (such as a utility bill or official government letter), and proof of business registration (KBO number or documents from the Crossroads Bank for Enterprises).
- 3. Choose the Right Bank:** Compare different banks in Belgium for their business account features, fees, and online banking services. The major banks include BNP Paribas Fortis, KBC, and ING Belgium. Some banks offer business accounts tailored to small businesses, with useful tools like invoicing and expense tracking.
- 4. Consider Online Banks:** If traditional banks are too restrictive, consider online or digital banks like Revolut, N26, or Bunq, which are popular among entrepreneurs for their low fees and easy setup.
- 5. Leverage Financial Advice:** Seek advice from local Chambers of Commerce or organisations such as UNIZO to understand Belgian banking rules and the services available for new entrepreneurs.
- 6. Monitor Fees:** Be aware of transaction, maintenance, and withdrawal fees that may impact your business cash flow. Understanding these costs will help you manage your finances more effectively.
- 7. Set Up Digital Payments:** Many tourists prefer cashless payments. Ensure your business bank account supports card payments, mobile wallets, and online transactions to provide convenience for your customers.



Een Toeristisch Bedrijf Starten in België: Financiën en Bankieren Tips

- 1. Open een Zakelijke Bankrekening:** Houd persoonlijke en zakelijke financiën gescheiden door een speciale zakelijke bankrekening te openen. Dit helpt bij het volgen van inkomsten, het beheren van uitgaven en het opbouwen van geloofwaardigheid bij klanten en partners.
- 2. Vereiste Documenten:** Om een zakelijke rekening in België te openen, heeft u een identiteitsbewijs (paspoort of Belgische ID-kaart), een bewijs van adres (zoals een energierekening of officiële overheidsbrief) en een bewijs van bedrijfsregistratie (KBO-nummer of documenten van de Kruispuntbank van Ondernemingen) nodig.
- 3. Kies de Juiste Bank:** Vergelijk verschillende banken in België op basis van hun zakelijke rekeningfuncties, kosten en online bankdiensten. De belangrijkste banken zijn BNP Paribas Fortis, KBC en ING België. Sommige banken bieden zakelijke rekeningen aan die zijn afgestemd op kleine ondernemingen, met handige tools zoals facturatie en uitgavenbeheer.
- 4. Overweeg Online Banken:** Als traditionele banken te beperkend zijn, overweeg dan online of digitale banken zoals Revolut, N26 of Bunq, die populair zijn bij ondernemers vanwege hun lage kosten en gemakkelijke opzet.
- 5. Profiteer van Financieel Advies:** Vraag advies aan bij lokale Kamers van Koophandel of organisaties zoals UNIZO om de Belgische bankregels en beschikbare diensten voor nieuwe ondernemers te begrijpen.
- 6. Houd Kosten in de Gaten:** Wees bewust van transactiekosten, onderhoudskosten en opnamekosten die uw zakelijke cashflow kunnen beïnvloeden. Het begrijpen van deze kosten zal u helpen uw financiën effectiever te beheren.
- 7. Installeer Digitale Betalingen:** Veel toeristen geven de voorkeur aan cashless betalingen. Zorg ervoor dat uw zakelijke bankrekening kaartbetalingen, mobiele portemonnees en online transacties ondersteunt om gemak te bieden aan uw klanten.

Registering Your Business & Taxation

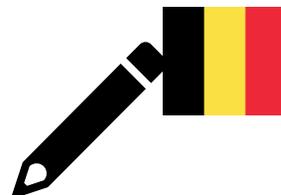


- **Choose a Business Structure:** Decide on your business type—sole trader (eenmanszaak), partnership (vennootschap onder firma - VOF), or limited company (besloten vennootschap - BV). Each has different legal and tax implications, with a sole trader being the simplest and fastest to start.
- **Register Your Business Name:** If you're trading under a name other than your own, you must register your business name with the Crossroads Bank for Enterprises (Kruispuntbank van Ondernemingen - KBO). This can be done through your local Chamber of Commerce (Kamer van Koophandel).
- **Register with the Tax Authorities:** Set up your business for tax purposes by registering with the Federal Public Service Finance (FOD Financiën). This includes registering for income tax and Value Added Tax (VAT - BTW) if applicable.
- **Register for Social Insurance:** If you plan to hire staff, register as an employer with the National Social Security Office (Rijksdienst voor Sociale Zekerheid - RSZ) to make social security contributions.
- **Get Required Permissions:** Depending on your industry (e.g., tour guiding, food services), check for specific licences or permits. Contact your local Chamber of Commerce or the Federal Public Service Economy (FOD Economie) for guidance on regulatory requirements.

Taxation

- As a sole trader in Belgium, you pay taxes through the self-assessment system. First, register with the Federal Public Service Finance (FOD Financiën) for income tax. Each year, file your tax return by June 30th. You'll be taxed on your business profits after deducting allowable expenses, such as rent, utilities, and supplies.
- You may also need to register for Value Added Tax (VAT - BTW) if your annual turnover exceeds €25,000. Additionally, make social security contributions through the RSZ. Regularly set aside money for these payments to avoid tax issues.

Uw Bedrijf Registreren & Belastingen



- **Kies een Bedrijfsstructuur:** Bepaal uw bedrijfstype—eenmanszaak, vennootschap onder firma (VOF) of besloten vennootschap (BV). Elk heeft verschillende juridische en fiscale implicaties, waarbij eenmanszaak de eenvoudigste en snelste is om te starten.
- **Registreer Uw Bedrijfsnaam:** Als u handelt onder een andere naam dan uw eigen, moet u uw bedrijfsnaam registreren bij de Kruispuntbank van Ondernemingen (KBO). Dit kan via uw lokale Kamer van Koophandel (Kamer van Koophandel).
- **Registratie bij de Belastingdienst:** Stel uw bedrijf in voor fiscale doeleinden door u te registreren bij de Federale Overheidsdienst Financiën (FOD Financiën). Dit omvat de registratie voor inkomstenbelasting en, indien van toepassing, de Belasting over de Toegevoegde Waarde (BTW).
- **Registratie voor Sociale Zekerheid:** Als u van plan bent personeel in dienst te nemen, registreer uzelf dan als werkgever bij de Rijksdienst voor Sociale Zekerheid (RSZ) om sociale zekerheidsbijdragen te betalen.
- **Vereiste Vergunningen:** Afhankelijk van uw sector (bijv. gidsdiensten, voedingsbedrijven), controleer of u specifieke licenties of vergunningen nodig heeft. Neem contact op met uw lokale Kamer van Koophandel of de Federale Overheidsdienst Economie (FOD Economie) voor advies over regelgeving.

Belastingen

Als eenmanszaak in België betaalt u belastingen via het zelfbeoordelingssysteem. Registreer uzelf eerst bij de Federale Overheidsdienst Financiën (FOD Financiën) voor inkomstenbelasting. Dien elk jaar uw belastingaangifte in vóór 30 juni. U wordt belast op uw bedrijfswinst na aftrek van toegestane kosten, zoals huur, nutsvoorzieningen en benodigdheden.

Mogelijk moet u zich ook registreren voor de Belasting over de Toegevoegde Waarde (BTW) als uw jaarlijkse omzet meer dan €25.000 bedraagt. Daarnaast moet u via de RSZ sociale zekerheidsbijdragen betalen. Zet regelmatig geld opzij voor deze betalingen om fiscale problemen te voorkomen.



Promoting Your Tourism Business

1. Utilise Digital Marketing

Website Optimisation: Ensure your website is user-friendly, mobile-responsive, and optimized for SEO to attract organic traffic.

Social Media Engagement:

Make sure you are on relevant social media platforms like Instagram, Facebook, and TikTok to showcase high quality visuals of your offerings and engage with potential travelers.



*St Patrick's Cathedral, Guided Tour,
Courtesy Fáilte Ireland*

• 2. Collaborate with Locally and Regionally Influential People

- Partner with travel bloggers and influencers who have a following that aligns with your target audience. They can provide authentic content and reach a wider audience through their platforms.

• 3. Offer Unique Experiences

- Create tailored experiences that highlight Belgium's culture, history, and natural beauty. Consider packages that include local cuisine, guided tours, or adventure activities to attract diverse tourists.

• 4. Utilise Local Partnerships

- Collaborate with other local businesses, such as restaurants, hotels, and transport services, to create joint promotions or packages. This can enhance visibility and attract more visitors.

• 5. Engage in Community Events

- Participate in local festivals, markets, and fairs to showcase your offerings. Engaging with the community helps build relationships and can generate word-of-mouth referrals.
-



Uw Toeristisch Bedrijf Promoten

1. Maak Gebruik van Digitale Marketing

Website-optimalisatie: Zorg ervoor dat uw website gebruiksvriendelijk, mobiel responsief en geoptimaliseerd is voor SEO om organisch verkeer aan te trekken.

Social Media Engagement: Zorg ervoor dat u aanwezig bent op relevante sociale mediaplatformen zoals Instagram, Facebook en TikTok om hoogwaardige visuals van uw aanbod te presenteren en in contact te komen met potentiële reizigers.

2. Werk Samen met Lokale en Regionale Invloedrijke Personen

Werk samen met reisbloggers en influencers die een doelgroep hebben die aansluit bij uw doelgroep. Zij kunnen authentieke content leveren en een breder publiek bereiken via hun platforms.

3. Bied Unieke Ervaringen aan

Creëer op maat gemaakte ervaringen die de Belgische cultuur, geschiedenis en natuurlijke schoonheid benadrukken. Overweeg pakketten die lokale gerechten, begeleide tours of avontuurlijke activiteiten omvatten om diverse toeristen aan te trekken.

4. Maak Gebruik van Lokale Partnerschappen

Werk samen met andere lokale bedrijven, zoals restaurants, hotels en vervoersdiensten, om gezamenlijke promoties of pakketten te creëren. Dit kan de zichtbaarheid vergroten en meer bezoekers aantrekken.

5. Neem Deel aan Gemeenschapsevenementen

Neem deel aan lokale festivals, markten en beurzen om uw aanbod te presenteren. Betrokkenheid bij de gemeenschap helpt bij het opbouwen van relaties en kan mond-tot-mondreclame genereren.

Employment and Hiring Staff



1. Understand Employment Law

Contracts: Provide written contracts to all employees outlining the terms and conditions of employment, including job title, salary, working hours, and duties. In Belgium, employment contracts (arbeidsovereenkomsten) must comply with the Belgian Labour Law.

Minimum Wage: Ensure compliance with the national minimum wage (minimumloon), which varies depending on age, sector, and experience.

Working Hours and Leave: Familiarise yourself with Belgian regulations regarding working hours, rest breaks, annual leave (minimum of 20 days for full-time workers), and public holidays.

2. Recruitment Process

Job Descriptions: Create clear job descriptions that detail responsibilities and qualifications in line with Belgian employment standards.

Equality and Anti-Discrimination: Follow the anti-discrimination laws in Belgium to ensure a fair hiring process, avoiding discrimination based on gender, age, disability, ethnicity, etc.

Data Protection: Comply with GDPR regulations when handling applicants' personal information.

3. Tax Registration

Employer Registration: Register as an employer with the National Social Security Office (Rijksdienst voor Sociale Zekerheid - RSZ) before hiring employees. You will receive an employer identification number.

Payroll System: Deduct income tax and social security contributions (RSZ-bijdragen) from employee wages and remit these to the relevant authorities.

4. Social Insurance Contributions

Social Security Contributions: Employers must pay social security contributions for employees to fund social welfare benefits. The contribution rate depends on the employee's earnings and contract type.

Pension Schemes: Consider setting up a company pension scheme (bedrijfs-pensioenregeling) to enhance employee benefits, although this is not mandatory in Belgium.

5. Health and Safety Regulations

Workplace Safety: Comply with Belgian health and safety regulations to ensure a safe work environment. Conduct risk assessments and provide necessary training to employees.

Employee Rights: Familiarise yourself with employees' rights regarding workplace conditions, health and safety policies, and procedures for reporting violations.

Werkgelegenheid en Personeel Aanwerven



1. Begrijp de Arbeidswetgeving

Contracten: Zorg voor schriftelijke contracten voor alle werknemers waarin de arbeidsvoorwaarden worden beschreven, inclusief functie, salaris, werktijden en taken. In België moeten arbeidsovereenkomsten voldoen aan de Belgische Arbeidswet.

Minimumloon: Zorg voor naleving van het nationale minimumloon, dat varieert afhankelijk van leeftijd, sector en ervaring.

Werkuren en Verlof: Maak uzelf vertrouwd met de Belgische regelgeving met betrekking tot werkuren, rustpauzes, jaarlijks verlof (minimaal 20 dagen voor voltijdse werknemers) en officiële feestdagen.

2. Wervingsproces

Functieomschrijvingen: Maak duidelijke functieomschrijvingen die de verantwoordelijkheden en kwalificaties in overeenstemming met de Belgische arbeidsnormen gedetailleerd weergeven.

Gelijkheid en Anti-discriminatie: Volg de anti-discriminatiewetten in België om een eerlijk wervingsproces te garanderen en discriminatie op basis van geslacht, leeftijd, handicap, etniciteit, enz. te vermijden.

Gegevensbescherming: Voldoe aan de GDPR-regelgeving bij het verwerken van persoonlijke informatie van sollicitanten.

3. Belastingregistratie

Werkgeversregistratie: Registreer u als werkgever bij de Rijksdienst voor Sociale Zekerheid (RSZ) voordat u werknemers in dienst neemt. U ontvangt een werkgeversidentificatienummer.

Loonadministratie: Houd inkomstenbelasting en RSZ-bijdragen in op het loon van werknemers en draag deze af aan de relevante autoriteiten.

4. Sociale Zekerheidsbijdragen

RSZ-bijdragen: Werkgevers moeten RSZ-bijdragen betalen voor werknemers om sociale voorzieningen te financieren. De bijdrage is afhankelijk van het loon en het soort contract van de werknemer.

Pensioenregelingen: Overweeg het opzetten van een bedrijfs-pensioenregeling om de voordelen voor werknemers te verbeteren, hoewel dit in België niet verplicht is.

5. Gezondheids- en Veiligheidsvoorschriften

Veiligheid op de Werkplek: Houd u aan de Belgische gezondheids- en veiligheidsvoorschriften om een veilige werkomgeving te garanderen. Voer risicobeoordelingen uit en zorg voor de nodige training voor werknemers.

Werknemersrechten: Maak uzelf vertrouwd met de rechten van werknemers met betrekking tot arbeidsomstandigheden, gezondheids- en veiligheidsbeleid, en procedures voor het melden van overtredingen.

Een Toerismeondernemer Worden als Vluchteling - Veerkracht



- **Een bedrijf starten als vluchtelingenondernemer, vooral in de toerismesector, kan zowel een vervullende als een uitdagende reis zijn.** Een nieuw leven opbouwen na een oorlog of conflict houdt niet alleen financiële en operationele inspanningen in, maar vereist ook aandacht voor emotioneel en mentaal welzijn. Het cultiveren van veerkracht, het zoeken naar emotionele steun en het bevorderen van mentale gezondheid zijn essentiële stappen om een succesvol bedrijf op te zetten en een gevoel van stabiliteit en zelfredzaamheid te bevorderen. Deze gids is bedoeld om inzichten en praktische strategieën te bieden aan vluchtelingenondernemers in de toerismesector om hun mentale gezondheid te prioriteren, veerkracht op te bouwen en emotionele steun te zoeken.
- **1. Inzicht in Emotionele en Mentale Gezondheidsuitdagingen na een Conflict**
- Post-conflict situaties brengen vaak een reeks uitdagingen voor de mentale gezondheid met zich mee, waaronder:
- **Trauma en Stress:** Vluchtelingen kunnen langdurige effecten van trauma ervaren als gevolg van ontheemding, verlies en blootstelling aan conflicten. Dit zal voor jou een zeer persoonlijke reis zijn.
- **Angst en Onzekerheid:** Een nieuw leven en bedrijf starten in een ander land kan angst veroorzaken vanwege de onzekerheid en de uitdagingen van integratie.
- **Isolatie:** Taalbarrières, culturele verschillen en het ontbreken van een vertrouwd ondersteuningsnetwerk kunnen leiden tot gevoelens van eenzaamheid.
- **Burn-out:** De eisen van ondernemerschap, vooral in de toeristische sector, kunnen uitputtend zijn en een impact hebben op zowel de mentale als fysieke gezondheid.
- **2. Het Opbouwen van Emotionele Veerkracht**
- Veerkracht is het vermogen om zich aan te passen aan stress en te herstellen van tegenspoed. Het is een cruciale vaardigheid voor vluchtelingenondernemers die hun leven opnieuw opbouwen. Hier zijn enkele manieren om je emotionele veerkracht te versterken:
- **2.1 Oefen Zelfbewustzijn**
- **Herken je Uitdagingen en Zwakke Punten:** Identificeer situaties die stress of emotioneel ongemak veroorzaken. Het begrijpen van deze triggers kan helpen bij het beheersen van emotionele reacties.
- **Erken Gevoelens:** Accepteer gevoelens van angst, angst of verdriet zonder oordeel. Het erkennen van emoties is de eerste stap naar effectief beheer ervan.
- **2.2 Stel Realistische Doelen**
- **Begin Klein:** Stel kleine, haalbare zakelijke doelen om vertrouwen op te bouwen. Vier kleine successen om een gevoel van voldoening te stimuleren.
- **Maak een Plan:** Ontwikkel een bedrijfsplan dat strategieën bevat voor stressmanagement en aanpassing aan tegenslagen.

Een Toerismeondernemer Worden als Vluchteling - Veerkracht



• 2.3 Ontwikkel Coping Mechanismen

- **Positief Denken:** Oefen het herformuleren van negatieve gedachten in positieve, constructieve gedachten. Focus op wat je kunt beheersen in plaats van op wat je niet kunt beïnvloeden.
- **Mindfulness en Ontspanning:** Neem deel aan mindfulness-praktijken zoals meditatie, diep ademen of yoga om stress te beheersen en geard te blijven.
- **Probleemoplossing:** Benader uitdagingen systematisch door ze op te splitsen in beheersbare stappen, opties te verkennen en oplossingen te zoeken.

• 3. Emotionele Steun Zoeken

- Ontwikkel een ondersteuningssysteem voor jezelf en je bedrijf. Praat met andere bedrijven, andere vluchtelingen, NGO's en klanten. Zorg ervoor dat je jezelf bekendmaakt en in contact blijft met de zakelijke gemeenschap.

• 3.1 Maak Verbinding met de Lokale Gemeenschap

- **Sluit je Aan bij Zakelijke Netwerken:** Neem deel aan lokale toeristische ondernemersverenigingen of vluchtelingenondersteuningsgroepen. Contact maken met andere ondernemers kan waardevolle inzichten, netwerk mogelijkheden en emotionele steun bieden. Neem deel aan lokale gemeenschapsevenementen en culturele festivals. Verbindingen opbouwen kan gevoelens van isolatie verminderen en een gevoel van verbondenheid bevorderen.

• 3.2 Stel een Persoonlijk Ondersteuningssysteem Op

- **Vind Betrouwbare Personen:** Identificeer mensen die ondersteuning kunnen bieden – of het nu familie, vrienden of mede-ondernemers zijn. Het delen van ervaringen kan stress verlichten en een ander perspectief bieden op uitdagingen.
- **Zoek een Mentor:** Zoek een mentor binnen de toerimesector. Mentoren kunnen advies, aanmoediging en begeleiding bieden, waardoor je door het bedrijfslandschap kunt navigeren terwijl je emotionele steun krijgt.

• 3.3 Maak Gebruik van Professionele Ondersteuningsdiensten

- **Counselingdiensten:** Zoek naar organisaties die gratis of betaalbare diensten voor geestelijke gezondheid aan vluchtelingen bieden. Een gesprek met een professionele counselor kan nuttig zijn bij het verwerken van trauma's en het ontwikkelen van coping-strategieën.
- **Hulplijnen voor Mentale Gezondheid:** Neem contact op met nationale hulplijnen voor geestelijke gezondheid of hulplijnen voor vluchtelingen voor onmiddellijke hulp in tijden van crisis.

Een Toerismeondernemer Worden als Vluchteling - Veerkracht



- **4. Zorg voor je Mentale Welzijn**
- Het onderhouden van mentaal welzijn is cruciaal voor het omgaan met de eisen van ondernemerschap. Hier zijn enkele strategieën om je mentale gezondheid te bevorderen:
- **4.1 Stel een Gezonde Werk-Leven Balans Op**
- **Stel Grenzen:** Definieer werkuren en creëer een duidelijke grens tussen werk en persoonlijke tijd. Dit helpt burn-out te voorkomen en zorgt voor tijd voor ontspanning en zelfzorg.
- **Plan Pauzes:** Regelmatige pauzes gedurende de werkdag zijn essentieel voor het opladen en behouden van focus. Neem de tijd om afstand te nemen van het werk en deel te nemen aan activiteiten die vreugde brengen.
- **4.2 Oefen Zelfzorg**
- **Fysieke Gezondheid:** Geef prioriteit aan fysieke gezondheid door regelmatig te bewegen, een uitgebalanceerd dieet en voldoende slaap. Fysiek welzijn heeft een directe invloed op de mentale gezondheid.
- **Hobby's en Interesses:** Neem deel aan hobby's of activiteiten buiten het werk die een gevoel van vreugde en ontspanning bieden. Dit kan variëren van lezen, koken tot wandelen in de natuur.
- **4.3 Blijf Leren en Groeien**
- **Woon Workshops bij:** Neem deel aan workshops en trainingsprogramma's met betrekking tot geestelijke gezondheid, ondernemerschap en stressmanagement.
- **Ontwikkel Nieuwe Vaardigheden:** Nieuwe vaardigheden leren is niet alleen gunstig voor je bedrijf, maar verhoogt ook het zelfvertrouwen en geeft een gevoel van doelgerichtheid.

Further Reading



The following non-exhaustive list of resources offers valuable information on business start-ups, marketing support, grants, financing, and entrepreneurial assistance, particularly for refugees:

- 1. VLAIO (Flemish Agency for Innovation and Entrepreneurship) Website:** <https://www.vlaio.be/>
VLAIO provides a wide range of support for entrepreneurs, including grants, mentoring, and advice for small businesses. Refugees can access specific guidance on starting tourism-related ventures in Flanders.
- 2. Wallonie Entreprendre (WE) Website:** <https://www.wallonie-entreprendre.be/>
Wallonie Entreprendre offers support for entrepreneurs in Wallonia, providing advice, funding, and training programs. Refugees can use this service to navigate business start-up processes and access financial resources.
- 3. Hub.brussels (Brussels Business Support Agency) Website:** <https://hub.brussels/>
Hub.brussels helps entrepreneurs in Brussels with personalized business advice, networking opportunities, and guidance on setting up a business. Refugee entrepreneurs can benefit from specific support to launch their tourism businesses.
- 4. Vluchtelingenwerk Vlaanderen (Flemish Refugee Action) Website:** <https://www.vluchtelingenwerk.be/>
This organization provides specialized support for refugees, helping them navigate life in Belgium. They offer guidance on setting up businesses and connect refugees with key resources to start and grow their tourism ventures.
- 5. Le Forem (Walloon Public Employment Service) Website:** <https://www.leforem.be/>
Le Forem offers detailed information on entrepreneurship, providing training, financial advice, and resources to help refugees understand the legal and financial steps needed to start a business in Wallonia.
- 6. MicroStart Website:** <https://microstart.be/>
MicroStart offers microloans to small businesses, including start-ups that may not qualify for traditional bank financing. This is a valuable resource for refugee entrepreneurs seeking funding for their tourism businesses.
- 7. Start Your Own Business Program – VLAIO Website:** <https://www.vlaio.be/nl/subsidies-financiering/ondernemersopleiding>
VLAIO's program provides training and support for new entrepreneurs in Flanders. Refugees interested in tourism can access guidance, mentoring, and financial support to develop their business ideas.
- 8. Enabel (Belgian Development Agency) Website:** <https://www.enabel.be/>
Enabel supports social enterprises and impact-driven businesses. Refugee entrepreneurs with a focus on social impact in the tourism sector can access funding, training, and networking opportunities through Enabel.

Aanvullende Lectuur



De volgende niet-uitputtende lijst van bronnen biedt waardevolle informatie over het starten van een bedrijf, marketingondersteuning, subsidies, financiering en ondernemerschapbijstand, vooral voor vluchtelingen:

- **VLAIO (Vlaams Agentschap Innoveren & Ondernemen)**
Website: <https://www.vlaio.be/>
VLAIO biedt een breed scala aan ondersteuning voor ondernemers, waaronder subsidies, mentoring en advies voor kleine bedrijven. Vluchtelingen kunnen specifieke begeleiding krijgen bij het starten van toerismegerelateerde ondernemingen in Vlaanderen.
- **Wallonie Entrepreneure (WE)**
Website: <https://www.wallonie-entrepreneure.be/>
Wallonie Entrepreneure biedt ondersteuning aan ondernemers in Wallonië, waaronder advies, financiering en trainingsprogramma's. Vluchtelingen kunnen van deze dienst gebruikmaken om bedrijfsstartprocessen te doorlopen en toegang te krijgen tot financiële middelen.
- **Hub.brussels (Brussels Business Support Agency)**
Website: <https://hub.brussels/>
Hub.brussels helpt ondernemers in Brussel met persoonlijk bedrijfsadvies, netwerk mogelijkheden en begeleiding bij het opzetten van een bedrijf. Vluchteling ondernemers kunnen profiteren van specifieke ondersteuning om hun toeristische ondernemingen te lanceren.
- **Vluchtelingenwerk Vlaanderen**
Website: <https://www.vluchtelingenwerk.be/>
Deze organisatie biedt gespecialiseerde ondersteuning aan vluchtelingen en helpt hen om hun weg te vinden in België. Ze bieden begeleiding bij het opzetten van bedrijven en verbinden vluchtelingen met belangrijke bronnen om hun toeristische ondernemingen te starten en te laten groeien.
- **Le Forem (Waalse Dienst voor Arbeidsbemiddeling)**
Website: <https://www.leforem.be/>
Le Forem biedt gedetailleerde informatie over ondernemerschap, waaronder trainingen, financieel advies en middelen om vluchtelingen te helpen de juridische en financiële stappen te begrijpen die nodig zijn om een bedrijf in Wallonië te starten.
- **MicroStart**
Website: <https://microstart.be/>
MicroStart biedt microkredieten aan kleine bedrijven, inclusief start-ups die mogelijk niet in aanmerking komen voor traditionele bankfinanciering. Dit is een waardevolle bron voor vluchteling ondernemers die op zoek zijn naar financiering voor hun toeristische bedrijven.
- **Start je eigen bedrijf-programma – VLAIO**
Website: <https://www.vlaio.be/nl/subsidies-financiering/ondernemersopleiding>
Het programma van VLAIO biedt training en ondersteuning voor nieuwe ondernemers in Vlaanderen. Vluchtelingen die geïnteresseerd zijn in toerisme kunnen toegang krijgen tot begeleiding, mentoring en financiële ondersteuning om hun bedrijfsideeën te ontwikkelen.
- **Enabel (Belgische Ontwikkelingsagentschap)**
Website: <https://www.enabel.be/>
Enabel ondersteunt sociale ondernemingen en impactgedreven bedrijven. Vluchteling ondernemers met een focus op sociale impact in de toerismesector kunnen via Enabel toegang krijgen tot financiering, training en netwerk mogelijkheden.

Opening a Business in Croatia: A Guide to Getting Started for New Refugee Tourism Entrepreneurs

1. A Step by Step Summary

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Pokretanje poslovanja u Hrvatskoj: Vodič za nove poduzetnike izbjeglice u sektoru turizma

1. A Step by Step Summary

Sadržaj

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kratki pregled
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informacija



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Opening a tourism business in Croatia: Getting Started

Introduction

Starting your own tourism business in Croatia as a refugee is an empowering way to build a new life and contribute to the local economy. Croatia offers a supportive environment for entrepreneurs, with resources and training programmes available to help refugees integrate into the business landscape. While the process may seem daunting, it is achievable with careful planning, a clear understanding of legal requirements, and access to support networks. The strength of the tourism industry offers many possibilities – from tours, hospitality, niche products, arts, heritage and culture, to outdoor activities and adventure sports.

A Step by Step Summary

- 1. Business Idea:** Develop a clear business concept based on market research and target audience.
- 2. Choose Business Structure:** Decide between sole proprietorship (obrt), simple limited liability company (jednostavno društvo s ograničenom odgovornošću, j.d.o.o), or limited liability company (društvo s ograničenom odgovornošću - d.o.o.). There are more business structures you can opt for, but these three are the most common for new entrepreneurs in Croatia.
- 3. Business Registration:** prepare all necessary documents to register your business to the Court register (for companies) or Trade register (for sole proprietorship).
- 4. Register with Tax Authorities:** Register for taxes, including VAT (PDV, if applicable), via the local Tax Administration office (Porezna uprava).
- 5. Open a Business Bank Account:** Set up a separate business account to manage your finances.
- 6. Secure Funding:** Explore funding options like loans, grants, or support from local business support organisations such as HAMAG-BICRO or the Croatian Chamber of Economy (HGK).
- 7. Comply with Licensing & Permits:** Check if you need specific licences or permits for your industry (e.g., food services, tour guiding) by consulting local regulations.
- 8. Get Insurance:** Ensure you have adequate business insurance (e.g., public liability, employers' liability) to protect your business.
- 9. Prepare Financials:** Set up accounting software, hire a licensed accountant if your chosen business structure requires it, and regularly track your income and expenses.
- 10. Launch & Promote:** Launch your business with a marketing plan, using social media, local advertising, and networking opportunities to reach your target audience.

Pokretanje poslovanja u turizmu u Hrvatskoj: Početni koraci

Uvod

Pokretanje vlastitog turističkog posla u Hrvatskoj kao izbjeglica moćan je način za izgradnju novog života i doprinos lokalnoj ekonomiji. Hrvatska pruža podržavajuće okruženje za poduzetnike, s dostupnim resursima i edukacijama koje pomažu izbjeglicama da se integriraju u poslovni svijet. Iako se pokretanje poslovanja može činiti zastrašujućim, svakako je ostvarivo uz pažljivo planiranje, jasno razumijevanje zakonskih propisa i pristup mrežama podrške. Hrvatska kao turistička zemlja nudi mnoge prilike za poduzetništvo – od tura i ugostiteljstva do umjetnosti i kulturne baštine, aktivnosti na otvorenom i avanturističkih sportova.

Korak po korak: kratki pregled

- 1. Poslovna ideja:** Razvijte jasan poslovni koncept temeljen na istraživanju tržišta i ciljnoj publici.
- 2. Poslovna struktura:** Odlučite se za oblik poslovnog subjekta koji najviše odgovara vašim potrebama. Većina malih poduzetnika u Hrvatskoj započinju kao obrti, j.d.o.o ili d.o.o.
- 3. Registracija poslovanja:** pripremite sve potrebne dokumente za upis svog poduzeća u Sudski registar (za trgovačka društva) ili Obrtni registar (za obrtnike).
- 4. Porezi:** Prijavite se za plaćanje poreza, uključujući PDV (ako to zahtijeva vaš odabrani oblik poslovanja), u lokalnoj podružnici Porezne uprave.
- 5. Poslovni bankovni račun:** Otvorite zaseban poslovni račun za upravljanje svojim financijama.
- 6. Dodatno financiranje:** Istražite mogućnosti financiranja poput kredita, bespovratnih sredstava ili podrške lokalnih organizacija za potporu poduzetništvu poput HAMAG-BICRO-a ili Hrvatske gospodarske komore (HGK).
- 7. Potrebne dozvole:** Provjerite trebate li posebne licence ili dozvole za svoju djelatnost (npr. ugostiteljstvo, turistički vodiči).
- 8. Osigurajte se:** Pribavite odgovarajuće poslovno osiguranje (npr. javna odgovornost, odgovornost poslodavca) za zaštitu svog poduzeća.
- 9. Upravljanje financijama:** Nabavite računovodstveni softver, angažirajte licenciranog računovođu (ako vaš poslovni subjekt to zahtijeva) i redovito pratite svoje prihode i rashode.
- 10. Promocija:** Izradite marketinški plan za svoje poduzeće i započnite s promocijom koristeći društvene mreže, lokalno oglašavanje i mogućnosti umrežavanja kako biste dosegli svoju ciljnu publiku.

Opening a tourism business in Croatia: Generating Ideas

Introduction

As a refugee, you bring unique cultural knowledge, skills, and experiences that can set your business apart. Croatia's business support organisations, such as the Croatian Chamber of Economy (HGK) and the Croatian Chamber of Trades and Crafts (HOK) offer guidance, mentorship, and sometimes even grants to help you get started. By choosing a viable business idea, registering with the Court Register or Trade Register, and following local regulations, you can create a thriving business.

Generating business ideas, especially in the tourism sector, requires creativity, research, and understanding of your target audience. Start by identifying gaps in the Croatian market—consider what tourists are seeking but can't easily find. This might include niche experiences like eco-tourism in continental Croatia, cultural immersion in traditional villages, or off-the-beaten-path adventures on Croatian islands. Think about your unique strengths, such as your cultural background, language skills, or personal experiences, which can be valuable assets in creating a distinctive offering.



Involve others in brainstorming sessions to gain different perspectives. Collaborating with locals or people from diverse backgrounds can help uncover fresh, innovative ideas that resonate with different tourist groups. Pay attention to travel trends such as sustainable tourism, adventure travel, and community-based tourism, which are gaining popularity in Croatia.

Pokretanje poslovanja u turizmu u Hrvatskoj: Generiranje ideja

Uvod

- **Kao izbjeglica, posjedujete jedinstvena kulturna znanja, vještine i iskustva zbog kojih će se vaše poduzeće istaknuti u masi.** Hrvatske organizacije za podršku podzeticima, poput Hrvatske gospodarske komore (HGK) i Hrvatske obrtničke komore (HOK), nude smjernice, mentorstvo, a ponekad i bespovratna sredstva kako bi vam pomogli da započnete. Odabir održive poslovne ideje, upis u Sudski ili Obrtni registar i pridržavanje lokalnih propisa pomoći će vam izgraditi uspješno poduzeće.
- **Generiranje poslovnih ideja, posebno u turističkom sektoru, zahtijeva kreativnost, istraživanje i razumijevanje vaše ciljne publike.** Započnite identificiranjem praznina na hrvatskom tržištu—razmislite o tome što turisti traže, a teško pronalaze. To bi mogli biti specifični oblici poput eko-turizma u kontinentalnoj Hrvatskoj, autentični doživljaj života u tradicionalnim hrvatskim selima ili avanture izvan uobičajenih turističkih ruta na hrvatskim otocima. Razmislite o svojim jedinstvenim prednostima, poput vaše kulture, jezičnih vještina ili osobnih iskustava, koji mogu biti vrijedni resursi u osmišljanju posebne ponude.
- **Uključite druge ljude u proces ‘brainstorminga’ kako biste sagledali različite perspektive.** Suradnja s lokalnim stanovnicima ili ljudima iz različitih sredina može vam pomoći osmisliti svježije, inovativne ideje koje će privući razne skupine turista. Obratite pažnju na turističke trendove poput održivog turizma, avanturističkih putovanja i turizma temeljenog na zajednici, koji postaju sve popularniji u Hrvatskoj.



Opening a tourism business in Croatia: Writing a Business Plan

Introduction

Writing a tourism business plan in Croatia requires careful consideration of various elements to ensure success. Here's a guide to help you create an effective plan:

1. Executive Summary

- Start with an overview of your business idea, mission statement, and the unique value proposition. This section should capture the essence of your tourism venture.



2. Market Research

- Conduct thorough research on the tourism industry in Croatia, including current trends, target demographics, and competitor analysis. Highlight what makes your offering unique and how it fits into the market.



3. Business Description

- Detail the nature of your tourism business, whether it's a travel agency, tour operator, or accommodation provider. Include information about your services, location, and any partnerships with local attractions or businesses.



Pokretanje poslovanja u turizmu u Hrvatskoj: Pisanje poslovnog plana

Uvod

Pisanje poslovnog plana za turističku djelatnost u Hrvatskoj zahtijeva pažljivo razmatranje različitih elemenata kako bi se osigurao uspjeh. Pripremili smo kratki vodič koji će vam pomoći u izradi učinkovitog plana:

1. Sažetak

Započnite pregledom svoje poslovne ideje, misije i jedinstvene vrijednosti koju pružate. Ovaj dio treba definirati osnovu vašeg turističkog poslovanja.



2. Istraživanje tržišta

Provedite detaljno istraživanje turističke industrije u Hrvatskoj, uključujući trenutne trendove, ciljnu demografiju i analizu konkurencije. Naglasite što vašu ponudu čini jedinstvenom i kako se uklapa u tržište.



3. Opis poslovanja

Detaljno opišite karakteristike svog turističkog poslovanja, bilo da se radi o putničkoj agenciji, turoperatoru ili pružanju smještaja. Uključite informacije o svojim uslugama, lokaciji i svim partnerstvima s lokalnim atrakcijama ili tvrtkama.





Opening a tourism business in Croatia: Writing a Business Plan

Introduction

As your business grows your focus will switch. Planning how, when and your expectations around these changes early will substantially benefit your business in the short, medium, and long term.

4. Marketing Strategy

- Outline your marketing plan, including branding, online presence, social media strategies, and promotional activities. Consider how to leverage local events and partnerships to boost visibility.



5. Financial Projections

- Provide detailed financial forecasts, including startup costs, revenue projections, and break-even analysis. Highlight funding sources and how you plan to achieve profitability.



6. Operational Plan

- Describe the daily operations, staffing needs, and any technology or systems required for your business. Include compliance with local regulations and health and safety standards.



Pokretanje poslovanja u turizmu u Hrvatskoj: Pisanje poslovnog plana

Uvod

Kako vaše poduzeće bude raslo, vaš fokus će se mijenjati. Planiranje kako i kada ćete se nositi s tim promjenama od samog početka može značajno koristiti vašem poslovanju u kratkom, srednjem i dugoročnom razdoblju.

- **4. Marketinška strategija**

Opišite svoj marketinški plan, uključujući brendiranje, online prisutnost, strategije na društvenim mrežama i razne promotivne aktivnosti. Razmislite o tome kako iskoristiti lokalne događaje i partnerstva kako biste povećali vidljivost.



- **5. Financijske projekcije**

Izradite detaljne financijske prognoze, uključujući početne troškove, projekcije prihoda i analizu točke pokrića. Naglasite izvore financiranja i plan postizanja profitabilnosti.



- **6. Operativni plan**

Opišite svakodnevne operacije, potrebe za osobljem te tehnologiju ili sustave potrebne za vaše poslovanje. Uključite usklađenost s lokalnim propisima te standardima zdravlja i sigurnosti.





Opening a Tourism Business in Croatia: Finance and Banking Tips

- **Open a Business Bank Account:** Once your business is registered, you will need to open a business bank account as required by law in Croatia. This will also keep your personal and business finances separate, and help you track income, manage expenses, and build credibility.
 - **Required Documents:** To open a business account in Croatia, you'll need identification (passport) and proof of business registration (documents from the Court Register or Trade register). It's best to check with your bank which documents you'll need to provide as a third-country national.
 - **Choose the Right Bank:** Compare different banks in Croatia for their business account features, fees, and online banking services. Major banks in Croatia include Zagrebačka banka, Privredna banka Zagreb (PBZ), and Erste banka. Some banks offer business accounts tailored to small businesses, with helpful tools like invoicing and expense tracking.
 - **Consider Online Banks:** Online or digital banks like Revolut are popular among entrepreneurs for their low fees and easy setup, and are especially handy for international transactions. Keep in mind that your primary business bank account must be opened in a bank in Croatia – you cannot do business solely through a digital bank. However, you are free to open one as a secondary business account and use it to handle your finances.
 - **Leverage Financial Advice:** Seek advice from organisations like the Croatian Chamber of Economy (Hrvatska gospodarska komora, HGK) or the Croatian Chamber of Trades and Crafts (Hrvatska obrtnička komora, HOK) to help understand Croatian banking rules and available services for new entrepreneurs. HITRO.HR and FINA offices can also provide relevant information. Finally, look into organisations and hubs supporting entrepreneurship in Croatia, such as ZICER.
 - **Monitor Fees:** Be aware of transaction, maintenance, and withdrawal fees that may affect your business cash flow.
 - **Set Up Digital Payments:** Many tourists prefer cashless payments. Ensure your business bank account supports card payments, mobile wallets, and online transactions for customer convenience.
-



Pokretanje poslovanja u turizmu u Hrvatskoj: Savjeti za upravljanje financijama

- **Otvorite poslovni bankovni račun:** Nakon što registrirate poduzeće, morat ćete otvoriti poslovni bankovni račun. Time ćete usto odvojiti vaše osobne i poslovne financije te lakše pratiti prihode, upravljati troškovima i izgraditi kredibilitet.
- **Potrebni dokumenti:** Za otvaranje poslovnog računa u Hrvatskoj potreban vam je osobni dokument (putovnica) i dokaz o registraciji tvrtke (izvadak iz Sudskog ili Obrtnog registra). Najbolje je da sa svojom bankom provjerite koje sve dokumente još trebate priložiti kao državljanin treće zemlje.
- **Odaberite pravu banku:** Usporedite značajke poslovnih računa, naknade i dostupne internetske usluge u više banaka. Glavne banke u Hrvatskoj uključuju Zagrebačku banku, Privrednu banku Zagreb (PBZ) i Erste Bank. Neke banke nude poslovne račune prilagođene malim poduzetnicima, s korisnim alatima poput praćenja troškova.
- **Razmislite o internetskim bankama:** Internetske ili digitalne banke poput Revoluta popularne su među poduzetnicima zbog niskih naknada i jednostavnog procesa otvaranja, a posebno su praktične za međunarodno poslovanje. Imajte na umu da vaš primarni poslovni bankovni račun mora biti otvoren u banci u Hrvatskoj – ne možete poslovati isključivo putem digitalnih računa. Međutim, možete otvoriti online račun kao sekundarni poslovni račun i koristiti ga za upravljanje svojim financijama.
- **Iskoristite financijsko savjetovanje:** Zatražite savjet od organizacija poput Hrvatske gospodarske komore (HGK) ili Hrvatske obrtničke komore (HOK) kako biste se uputili u financijske propise i istražili dostupne usluge za nove poduzetnike. HITRO.HR i FINA uredi također mogu pružiti bitne informacije. Potražite i organizacije i hubove koji podržavaju poduzetništvo, poput ZICER-a.
- **Pratite naknade:** Obratite pažnju na naknade za upravljanje računom ili za podizanje gotovine koje mogu utjecati na vaš novčani tok.
- **Omogućite digitalna plaćanja:** Mnogi turisti preferiraju beskontaktna plaćanja. Osigurajte da vaš poslovni bankovni račun podržava plaćanje karticama, mobilne novčanike i internetske transakcije kako bi olakšali plaćanje svojim klijentima.

Registering Your Business & Taxation



- **Choose a Business Structure:** Decide on your business type—sole proprietorship/trade business (obrt), limited liability company (društvo s ograničenom odgovornošću - d.o.o.), or simple limited liability company (jednostavno društvo s ograničenom odgovornošću – j.d.o.o). Each has different legal and tax implications, with a sole proprietorship being the simplest to start, especially for third country nationals.
- **Register Your Business:** The easiest way to register a business in Croatia is through HITRO.HR, a service provided by the Government of the Republic of Croatia through a number of branches across the country. HITRO.HR offices provide information and support for all citizens who wish to start a trade business or a company and offer business registration services. Think of it as a one-stop-shop for aspiring entrepreneurs.
- **Register with Tax Authorities:** Set up your business for tax purposes by registering with the Tax Administration (Porezna uprava) for taxes like Income Tax and Value Added Tax (PDV) if applicable.
- **Register for Social Insurance:** Once you start your business, you will need to register with the Croatian Health Insurance Fund (HZZO) and the Croatian Pension Insurance Institute (HZMO) and make social insurance contributions.
- **Get Required Permissions:** Depending on your industry (e.g., tour guiding, food services), check for specific licenses or permits. Contact local business support organizations or the Croatian Chamber of Economy (HGK) for guidance on regulatory requirements.

Taxation

As a sole trader in Croatia, you pay taxes depending on your annual income and selected business model, with flat-rate taxation being the most common choice. First, register with the Tax Administration office (Porezna uprava) for income tax. Each year, file your annual tax return by the given deadline.

You will need to register for Value Added Tax (PDV) if your annual turnover exceeds EUR 60,000. Additionally, make social security contributions through the HZZO and HZMO. Regularly set aside money for these payments to avoid tax issues.

Registracija vašeg poslovanja i oporezivanje



- **Odaberite poslovnu strukturu:** Odlučite se za vrstu poslovnog subjekta — obrt, društvo s ograničenom odgovornošću (d.o.o.) ili jednostavno društvo s ograničenom odgovornošću (j.d.o.o.). Svaki od njih podrazumijeva različite pravne i porezne obveze. Najjednostavnije je pokrenuti obrt, pogotovo za državljane trećih zemalja.
- **Registrirajte poduzeće:** Najlakši način registracije poduzeća u Hrvatskoj je putem HITRO.HR-a, servisa Vlade RH dostupnog u brojnim lokalnim podružnicama. Uredi HITRO.HR pružaju informacije i podršku svim građanima koji žele pokrenuti obrt ili tvrtku te nude usluge registracije poduzeća.
- **Registrirajte se u Poreznoj upravi:** Prijavite svoje poduzeće Poreznoj upravi kako biste počeli plaćati poreze kojima podliježe vaše poslovanje, poput poreza na dohodak i poreza na dodanu vrijednost (PDV).
- **Registracija za plaćanje doprinosa:** Nakon što pokrenete svoju djelatnost, morat ćete se prijaviti u Hrvatski zavod za zdravstveno osiguranje (HZZO) i Hrvatski zavod za mirovinsko osiguranje (HZMO) i početi plaćati potrebne doprinose.
- **Ishodite potrebne dozvole:** Ovisno o vašoj djelatnosti (npr. vođenje tura, ugostiteljstvo), provjerite trebate li kakve posebne dozvole. Obratite se lokalnim organizacijama za podršku poduzetnicima ili Hrvatskoj gospodarskoj komori (HGK) za smjernice o regulatornim zahtjevima.

Porezi i doprinosi

Kao obrtnik u Hrvatskoj plaćat ćete porez prema godišnjem dohotku i odabranom poreznom modelu, pri čemu je paušalno oporezivanje najčešći izbor novih poduzetnika. Najprije se prijavite u Poreznoj upravi kako biste uredili svoje porezne obveze te svake godine podnesite godišnju poreznu prijavu do zadanog roka.

Obvezni ste plaćati porez na dodanu vrijednost (PDV) ako vaš godišnji promet prelazi 60.000 EUR.

Također uplaćujte doprinose za zdravstveno i mirovinsko osiguranje (HZZO i HZMO). Redovito odvajajte novac za ta plaćanja kako biste izbjegli porezne probleme.

Promoting Your Tourism Business

1. Utilise Digital Marketing

Website Optimisation: Ensure your website is user-friendly, mobile-responsive, and optimized for SEO to attract organic traffic.

Social Media Engagement: Make sure you are on relevant social media platforms like Instagram, Facebook, and TikTok to showcase high quality visuals of your offerings and engage with potential travelers.



*Tour of Dubrovnik city walls,
Patricia Jekki*

2. Collaborate with Locally and Regionally Influential People

- Partner with travel bloggers and influencers who have a following that aligns with your target audience. They can provide authentic content and reach a wider audience through their platforms.

3. Offer Unique Experiences

- Create tailored experiences that highlight Croatia's culture, history, and natural beauty. Consider packages that include local cuisine, guided tours, or adventure activities to attract diverse tourists.

4. Utilise Local Partnerships

- Collaborate with other local businesses, such as restaurants, hotels, and transport services, to create joint promotions or packages. This can enhance visibility and attract more visitors.

5. Engage in Community Events

- Participate in local festivals, markets, and fairs to showcase your offerings – there is a variety of unique events taking place in Croatia throughout the year, especially in summer. Engaging with the community helps build relationships and can generate word-of-mouth referrals.
-

Promoviranje vaše turističke djelatnosti

1. Digitalni marketing

Optimizacija web stranice: Ako imate web stranicu, pobrinite se da je jednostavna za uporabu, prilagođena mobilnim uređajima i optimizirana za SEO kako bi privukla organski promet.

Društvene mreže: Budite prisutni na relevantnim društvenim mrežama poput Instagrama, Facebooka i TikToka kako biste prikazali svoju ponudu kroz atraktivne vizuale i povezali se s potencijalnim klijentima.

2. Suradnja s lokalnim i regionalno utjecajnim osobama

Udružite se s putopisnim blogerima i influencerima čiji su pratitelji ujedno i vaša ciljna publika. Oni mogu kreirati autentičan sadržaj i doći do šire publike putem svojih platformi.

3. Ponudite jedinstvena iskustva

Kreirajte jedinstvene doživljaje koji ističu hrvatsku kulturu, povijest i prirodne ljepote. Razmislite o paketima koji uključuju lokalnu kuhinju, vođene ture ili avanturističke aktivnosti kako biste privukli razne tipove turista.

4. Lokalna partnerstva

Suradujte s drugim lokalnim tvrtkama, poput restorana, hotela i prijevoznika, kako biste ponudili zajedničke promocije ili pakete. Ovo može povećati vidljivost i privući više posjetitelja.

5. Događanja u zajednici

Sudjelujte na lokalnim festivalima, sajmovima i tržnicama kako biste predstavili svoje proizvode ili usluge. Uključivanje u zajednicu pomaže u izgradnji odnosa i može potaknuti usmene preporuke.

Employment and Hiring Staff



- **1. Understand Employment Law**

Contracts: Provide written contracts to all employees outlining the terms and conditions of employment, including job title, salary, working hours, and duties. In Croatia, employment contracts must comply with the Labour Act (Zakon o radu).

Minimum Wage: Ensure compliance with the national minimum wage set by Croatian law.

Working Hours and Leave: Familiarise yourself with Croatian regulations regarding working hours, rest breaks, annual leave (minimum of four weeks), and public holidays as outlined in the Labour Act.

- **2. Recruitment Process**

Job Descriptions: Create clear job descriptions that detail responsibilities and qualifications, aligning with Croatian employment standards.

Equality and Anti-Discrimination: Follow Croatian anti-discrimination laws to ensure a fair hiring process, avoiding discrimination based on gender, age, disability, etc.

Data Protection: Comply with GDPR regulations when handling applicants' personal information.

- **3. Tax Registration**

Employer Registration: Register as an employer with the Croatian Tax Administration (Porezna uprava) before hiring employees. You will receive a Tax Identification Number (OIB).

Payroll System: Deduct income tax and social security contributions (for pension and health insurance) from employee wages and remit these to the Tax Administration.

- **4. Social Insurance Contributions**

Social Insurance Contributions: Employers must pay contributions for health and pension insurance to the Croatian Health Insurance Fund (HZZO) and the Croatian Pension Insurance Institute (HZMO). The contribution rate depends on the employee's earnings and contract type.

Pension Schemes: Consider setting up a voluntary pension scheme to enhance employee benefits, though it is not mandatory in Croatia.

- **5. Health and Safety Regulations**

Workplace Safety: Comply with the Croatian Occupational Health and Safety Act (Zakon o zaštiti na radu) to ensure a safe work environment. Conduct risk assessments and provide necessary training to employees.

Employee Rights: Familiarise yourself with employees' rights regarding workplace conditions, health and safety policies, and procedures for reporting violations as outlined in Croatian law.

Zapošljavanje



- **1. Razumijevanje radnog zakonodavstva**

Ugovori: Osigurajte pisane ugovore za sve zaposlenike u kojima su navedeni uvjeti zapošljavanja, uključujući naziv radnog mjesta, plaću, radno vrijeme i dužnosti.

Minimalna plaća: Osigurajte usklađenost sa zakonski propisanom minimalnom plaćom.

Radno vrijeme i dopust: Upoznajte se s propisima koji se odnose na radno vrijeme, stanke, godišnji odmor (četiri tjedna) i državne praznike u Hrvatskoj.

- **2. Proces zapošljavanja**

Opisi poslova: Definirajte jasne opise poslova koji detaljno navode odgovornosti i potrebne kvalifikacije.

Jednakost i antidiskriminacija: Pridržavajte se Zakona o radu kako biste osigurali pošten proces zapošljavanja, izbjegavajući diskriminaciju na temelju spola, dobi, invaliditeta itd.

Zaštita podataka: Uskladite se s GDPR regulativom pri obradi osobnih podataka kandidata.

- **3. Porezne obveze**

Registracija poslodavca: Prije zapošljavanja registrirajte se kao poslodavac kod Porezne uprave. Dobit ćete jedinstveni broj poslodavca.

Sustav poreza na dohodak: Odbijajte porez na dohodak i doprinose za mirovinsko i zdravstveno osiguranje (HZMO, HZZO) iz plaća zaposlenika i redovno ih plaćajte.

- **4. Doprinosi**

Doprinosi: Poslodavci moraju plaćati doprinose za osiguranje zaposlenika, koji financiraju socijalne naknade. Stopa doprinosa ovisi o plaći zaposlenika i vrsti ugovora.

Mirovinski programi: Razmotrite omogućivanje uplata u dobrovoljne mirovinske fondove kako biste ponudili dodatne pogodnosti zaposlenicima, iako na to niste zakonski obvezni u Hrvatskoj.

- **5. Propisi o zdravlju i sigurnosti**

Sigurnost na radnom mjestu: Pridržavajte se Zakona o zaštiti na radu kako biste osigurali sigurno radno okruženje. Provodite procjene rizika i pružite potrebnu obuku zaposlenicima.

Prava zaposlenika: Upoznajte se s pravima zaposlenika koja se odnose na uvjete rada, politike zdravlja i sigurnosti te postupke za prijavljivanje povreda.

Izbjegličko poduzetništvo u turizmu: Izgradnja otpornosti

Pokretanje poslovanja kao izbjeglički poduzetnik, posebno u turističkom sektoru, može biti ispunjavajuće, ali i izazovno putovanje. Izgradnja novog života nakon rata ili sukoba uključuje ne samo financijske i operativne napore već i brigu o emocionalnom i mentalnom blagostanju. Razvijanje otpornosti, traženje emocionalne podrške i njegovanje mentalnog zdravlja ključni su koraci za uspostavljanje uspješnog poslovanja te postizanje stabilnosti i samopouzdanja. Ovaj vodič ima za cilj pružiti uvide i praktične strategije za izbjegličke poduzetnike u turizmu kako bi postavili prioritete u mentalnom zdravlju, razvili otpornost i potražili emocionalnu podršku.

1. Razumijevanje emocionalnih i mentalnih izazova nakon ratnih sukoba

Okruženja nakon sukoba donose brojne izazove za mentalno zdravlje, uključujući:

- **Traumu i stres:** Izbjeglice se često suočavaju s dugotrajnim posljedicama traume uzrokovane raseljavanjem, gubitkom i izloženosti sukobu. Ovo je duboko osobno putovanje za svakog pojedinca.
- **Tjeskobu i neizvjesnost:** Izgradnja novog života i pokretanje posla u stranom okruženju mogu izazvati anksioznost zbog nesigurnosti i poteškoća tijekom prilagodbe.
- **Izolaciju:** Jezične barijere, kulturne razlike i manjak podrške mogu pridonijeti osjećaju usamljenosti.
- **Izgaranje:** Intenzivni zahtjevi poduzetništva, osobito u turističkoj industriji, mogu iscrpiti mentalne i fizičke resurse, narušavajući cjelokupno zdravlje.

2. Izgradnja emocionalne otpornosti

Otpornost je sposobnost prilagodbe stresu i oporavka od izazova. To je ključna vještina za izbjeglice poduzetnike koji grade nove živote. Evo nekoliko savjeta koji mogu pomoći u razvoju emocionalne otpornosti:

2.1. Vježbajte samosvijest

- **Prepoznajte izazove i slabosti:** Osvijestite situacije koje vam uzrokuju stres ili emocionalnu nelagodu. Razumijevanje ovih okidača omogućuje bolje upravljanje vlastitim reakcijama.
- **Prihvatite osjećaje:** Dopustite si da osjetite tjeskobu, strah ili tugu bez osuđivanja. Prepoznavanje i prihvaćanje emocija važan je prvi korak u učinkovitom upravljanju njima.

Izbjegličko poduzetništvo u turizmu: Izgradnja otpornosti

2.2 Postavite realne ciljeve

- Započnite s malim koracima: Postavite male, ostvarive poslovne ciljeve za izgradnju samopouzdanja. Slavite male uspjehe kako biste potaknuli osjećaj postignuća.
- Napravite plan: Razvijte poslovni plan koji uključuje strategije za upravljanje stresom i prilagodbu preprekama.

2.3 Razvijte mehanizme suočavanja

- Pozitivno razmišljanje: Vježbajte preoblikovanje negativnih misli u pozitivne i konstruktivne. Usredotočite se na ono što možete kontrolirati umjesto na ono što ne možete.
- Prakticirajte mindfulness i opuštanje: Bavite se praksama svjesnosti kao što su meditacija, duboko disanje ili joga kako biste upravljali stresom i ostali prizemljeni.
- Rješavanje problema: Pristupajte izazovima sustavno, razbijajući ih na manje korake kojima je lakše upravljati, istražujući opcije i tražeći rješenja.

3. Traženje emocionalne podrške

- Razvijte sustav podrške za sebe i svoje poslovanje. Razgovarajte s drugim poduzetnicima, izbjeglicama, nevladinim organizacijama i klijentima. Upoznajte se i komunicirajte s poslovnom zajednicom.

3.1 Povežite se s lokalnom zajednicom

- Pridružite se poslovnim mrežama: Uključite se u lokalna turistička poslovna udruženja ili grupe za podršku izbjeglicama. Povezivanje s drugim poduzetnicima može pružiti dragocjene uvide, mogućnosti umrežavanja i emocionalnu podršku. Sudjelujte u lokalnim događanjima i kulturnim festivalima. Izgradnja veza može smanjiti osjećaj izolacije i potaknuti osjećaj pripadnosti.

3.2 Uspostavite osobni sustav podrške

- Pronađite pouzdane osobe: Identificirajte ljude koji vam mogu pružiti podršku – bilo da su to obitelji, prijatelji ili kolege poduzetnici. Dijeljenje iskustava može olakšati stres i pružiti drugačiju perspektivu na izazove.
- Pronađite mentora: Potražite mentora unutar turističke industrije. Mentori mogu ponuditi savjete, ohrabrenje i smjernice, pomažući vam u navigaciji poslovnim okruženjem dok pružaju emocionalnu sigurnost.

Izbjegličko poduzetništvo u turizmu: Izgradnja otpornosti

3.3 Iskoristite profesionalne usluge podrške

- Savjetodavne usluge: Potražite organizacije koje pružaju besplatne ili povoljne usluge mentalnog zdravlja izbjeglicama. Razgovor s profesionalnim savjetnikom ili terapeutom može vam pomoći u obradi traume i razvijanju strategija suočavanja.
- Telefonska podrška za mentalno zdravlje: Obratite se nacionalnim linijama za mentalno zdravlje ili specijaliziranim linijama za izbjeglice za hitnu pomoć u kriznim situacijama.

4. Briga o mentalnom zdravlju

Održavanje mentalnog blagostanja ključno je za upravljanje zahtjevima poduzetništva. Evo strategija za njegovanje vašeg mentalnog zdravlja:

4.1 Uspostavite ravnotežu između poslovnog i privatnog života

- Postavite granice: Definirajte radno vrijeme i stvorite jasnu granicu između poslovnog i privatnog vremena. To pomaže u sprječavanju izgaranja i osigurava vrijeme za opuštanje i brigu o sebi.
- Planirajte pauze: Redovite pauze tijekom radnog dana ključne su za punjenje energije i održavanje fokusa. Odvojite vrijeme od posla i bavite se aktivnostima koje vas vesele.

4.2 Prakticirajte brigu o sebi

- Fizičko zdravlje: Dajte prednost fizičkom zdravlju kroz redovito vježbanje, uravnoteženu prehranu i dovoljno sna. Fizičko blagostanje izravno utječe na mentalno zdravlje.
- Hobiji i interesi: Bavite se hobijima ili aktivnostima izvan posla koje pružaju osjećaj radosti i opuštanja. To može uključivati čitanje, kuhanje ili šetnje u prirodi.

4.3 Nastavite učiti i rasti

- Sudjelujte u radionicama: Sudjelujte u radionicama i programima obuke vezanim uz mentalno zdravlje, poduzetništvo i upravljanje stresom. Organizacije za podršku izbjeglicama ili za razvoj poduzetništva u Hrvatskoj često održavaju ovakva događanja, na kojima se ujedno možete i povezati s novim kontaktima i drugim poduzetnicima.
- Razvijajte nove vještine: Učenje novih vještina ne samo da koristi vašem poslovanju, već i povećava samopouzdanje i pruža osjećaj svrhe.

Further reading



The following non-exhaustive list of resources provides valuable information on starting a business, marketing support, grants, financing, and entrepreneurial assistance, especially for refugees:

1. Hrvatska agencija za malo gospodarstvo, inovacije i investicije (HAMAG-BICRO) Website:

<https://www.hamagbicro.hr/>

HAMAG-BICRO supports small and medium-sized enterprises (SMEs) by offering grants, loans, and mentoring programs. Refugees can explore how to start a tourism business with access to financial support and expert guidance.

2. Ministarstvo turizma i sporta (Ministry of Tourism and Sports) Website: <https://mint.gov.hr/>

The Ministry of Tourism offers practical support and resources for entrepreneurs in the tourism industry, including market research, training, and regulatory guidance. Refugees looking to enter Croatia's tourism sector can benefit from these resources.

3. Hrvatska gospodarska komora (HGK) - Croatian Chamber of Economy Website:

<https://www.hgk.hr/>

HGK offers business support services, networking opportunities, and sector-specific advice, including for the tourism industry. Refugees can access tools and resources to help them navigate the process of starting and growing a business in Croatia.

4. Hrvatska obrtnička komora (HOK) – Croatian Chamber of Trades and Crafts Website:

<https://www.hok.hr/en>

Similar to the above, HOK offers business support services, education and networking opportunities, but specifically for entrepreneurs in sole proprietorship (obrt).

5. HITRO.HR Website: <https://www.hitro.hr/>

HITRO.HR is the service of the Government of the Republic of Croatia which simplifies communication of citizens and business entities with the state administration. Refugees can use this service to get information and assistance with the business registration process. HITRO.HR operates through a number of branch offices across the country.

Further reading



6. FINA (Financial Agency of Croatia) Website: <https://www.fina.hr/>

FINA provides detailed information and support for entrepreneurs, focusing on financial services and advice on the legal steps for starting a business in Croatia. Refugees can use this resource to understand financial requirements and options for their tourism businesses.

7. e-Građani (e-Citizens) Website: <https://gov.hr/hr/pokretanje-poslovanja-u-hrvatskoj-398/398>

e-Citizens is the central digital system of the Government of the Republic of Croatia that provides citizens with easy online access to public services and information. The above link contains comprehensive guides to starting a business in Croatia, including guidelines for third-country nationals.

8. ZICER - Zagreb Innovation Center Website: <https://www.zicer.hr/>

ZICER aims to nurture a culture of entrepreneurship, offering education, consulting services and support programmes for new entrepreneurs. Through their 'Plavi ured' entrepreneurship support office, they offer resources specifically intended for refugees who are aspiring entrepreneurs, such as [this guide](#) to starting a trade business in Croatia published in Ukrainian. More similar guides are available on their website.

9. Centar za Mirovne Studije (Center for Peace Studies) Website: <https://www.cms.hr/>

This organization supports refugees and asylum seekers, offering tailored advice on business creation. Refugees can connect with resources, legal assistance, and training to help them establish a sustainable tourism business.

Dodatni izvori informacija



1. Hrvatska agencija za malo gospodarstvo, inovacije i investicije (HAMAG-BICRO)

Web stranica: <https://www.hamagbicro.hr/>

HAMAG-BICRO podržava mala i srednja poduzeća (MSP) pružajući potpore, zajmove i mentorske programe. Izbjeglice mogu istražiti kako započeti turistički posao uz pristup financijskoj potpori i stručnom savjetovanju.

2. Ministarstvo turizma i sporta

Web stranica: <https://mint.gov.hr/>

Ministarstvo turizma nudi praktičnu podršku i resurse za poduzetnike u turističkoj industriji, uključujući istraživanje tržišta, obuku i smjernice za usklađenost s propisima. Izbjeglice koje žele započeti posao u turističkom sektoru u Hrvatskoj mogu pristupiti ovim materijalima.

3. Hrvatska gospodarska komora (HGK)

Web stranica: <https://www.hgk.hr/>

HGK nudi usluge poslovne podrške, mogućnosti umrežavanja i savjete specifične za razne poslovne sektore, uključujući turističku industriju. Izbjeglice mogu pristupiti alatima i resursima koji će im pomoći u procesu pokretanja i razvoja poslovanja u Hrvatskoj.

4. Hrvatska obrtnička komora (HOK)

Web stranica: <https://www.hok.hr/en>

Kao i HGK, Hrvatska obrtnička komora nudi usluge poslovne podrške, edukacije i mogućnosti umrežavanja, ali specifično za obrtnike.

5. HITRO.HR

Web stranica: <https://www.hitro.hr/>

HITRO.HR je servis Vlade Republike Hrvatske koji građanima i poslovnim subjektima olakšava komunikaciju s državnom upravom te omogućuje obavljanje većine radnji potrebnih za registraciju obrta ili tvrtke na jednom mjestu. Izbjeglice mogu koristiti ovu uslugu za dobivanje informacija i pomoći u procesu registracije poduzeća. HITRO.HR posluje kroz niz poslovnica diljem zemlje, a popis je dostupan na navedenoj poveznici.

Dodatni izvori informacija



6. FINA (Financijska agencija)

Web stranica: <https://www.fina.hr/>

FINA pruža detaljne informacije i podršku poduzetnicima, s fokusom na financijske usluge i savjete o pravnim koracima za pokretanje poslovanja u Hrvatskoj. Izbjeglice mogu koristiti ovaj izvor kako bi razumjeli uredbe i opcije vezane uz financije u poslovanju.

7. e-Građani

Web stranica: <https://gov.hr/hr/pokretanje-poslovanja-u-hrvatskoj-398/398>

e-Građani je središnji digitalni sustav Vlade Republike Hrvatske koji građanima omogućuje jednostavan online pristup javnim uslugama i informacijama. Gornja poveznica sadrži opsežne vodiče za pokretanje poslovanja u Hrvatskoj, uključujući smjernice za državljane trećih zemalja.

8. ZICER - Zagrebački inovacijski centar

Web stranica: <https://www.zicer.hr/>

ZICER potiče poduzetničku kulturu, nudeći edukaciju, savjetodavne usluge i programe podrške za nove poduzetnike. Preko svog ureda za potporu poduzetništvu (Plavi ured), nude resurse posebno namijenjene izbjeglicama koje žele postati poduzetnici, poput ovog vodiča za pokretanje trgovačkog posla u Hrvatskoj objavljenog na ukrajinskom jeziku. Više sličnih vodiča dostupno je na njihovoj web stranici.

9. Centar za mirovne studije (CMS)

Web stranica: <https://www.cms.hr/>

Ova organizacija podržava izbjeglice i tražitelje azila, nudeći prilagođene savjete o pokretanju poslovanja. Izbjeglice ih mogu kontaktirati kako bi zatražili savjetovanje, pravnu pomoć i edukaciju koja će im pomoći u pokretanju održivog turističkog poslovanja.