

Report



Small and Medium Enterprise

Department of Economic Affairs, Commerce & Industry

Business Development Center

IDEA (Iniciativa pa Desaroyo di Empresanan Arubano) is a unit in the Department of Economic Affairs, Commerce and Industry since February 2012.

Its mission is to inform, guide, and educate potential or existing entrepreneurs in order to make their business a successful one. All this contribute to the realization of a sustainable development in the commercial sector in order to increase productivity and efficiency of the entrepreneurs. This increase brings higher productivity and a healthy labor market.

IDEA also provides business education for potential and existing entrepreneurs, such as: workshops, trainings, webinars and the business management course “Empresario Prepara I + II”.

EDUCATION

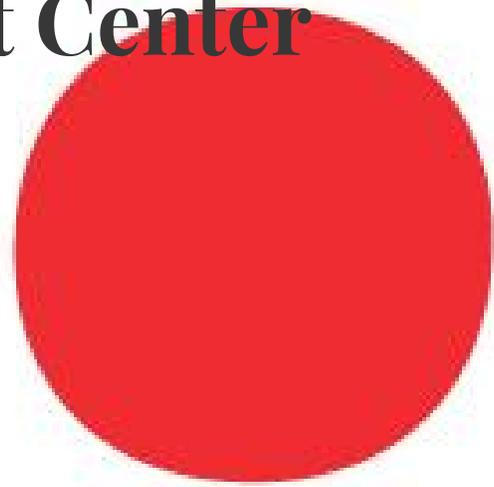
The Business management course has been given in collaboration with Enseñansa pa Empleo (Government Education Institute) till 2018. As of 2019, IDEA is organizing this business course independently from EpE. It has been a successful change. The main purpose of this course is to supply the entrepreneur with the necessary knowhow to start and/or grow his business and to make him aware of the importance of having knowhow of the basic tools to manage a business successfully.

STRATEGIC OBJECTIVES

Our objectives are:

- Keep Clients Satisfied and meet Clients Needs
- Build Word-of-Mouth Reputation
- Maintain a good relationship with our clients and improve client retention
- Promote the value of entrepreneurship in all ages to create opportunities and develop young people and adults
- Provide young people and adults with entrepreneurial learning opportunities
- Support young people and adults to create and grow businesses.

Our main purpose is to stimulate the new generation and small businesses in Aruba in order to enhance economic growth.



Client data analysis

Jan - Aug 2020



CLIENT DATA ANALYSIS

Since March 2020, IDEA has been closed for public services due to the pandemic of Corona Virus.

From January 2020 until the end of August 2020, IDEA has attended **3 clients at the office**. All the 3 clients wished to start a business in the near future. All of them wished to start a Sole Proprietorship Business.

All of them are females and are born in Colombia and have a Colombian nationality. One of them is younger than 35 years old(future Young Entrepreneurs).

IDEA is still giving support to our SMEs/clients virtually or by phone. During this half year, we also attended **12 clients by phone and also virtually**.

THE MINISTER OF FINANCE, ECONOMIC AFFAIRS AND
CULTURE MRS. XIOMARA RUIZ-MADURO THROUGH
THE DEPARTMENT OF ECONOMIC AFFAIRS AND ITS UNITS
IDEA AND EXPRODESK ARE INVITING YOU TO

APPRECIATION CEREMONY

*January 23, 2020 | 3-4.30 PM |
The Department of Economic Affairs,
L.G. Smith Boulevard 160*

RSVP: LOUELLA CROES 521-2439 OR
SHARON MEIJER 521-2417



Appreciation Ceremony Jan 2020



On 23th of January took place an Appreciation Ceremony organized by IDEA together with Exprodesk. This event was planned to appreciate all our partners, stakeholders and the press for their great and amazing collaboration with IDEA & Exprodesk in the year 2019.

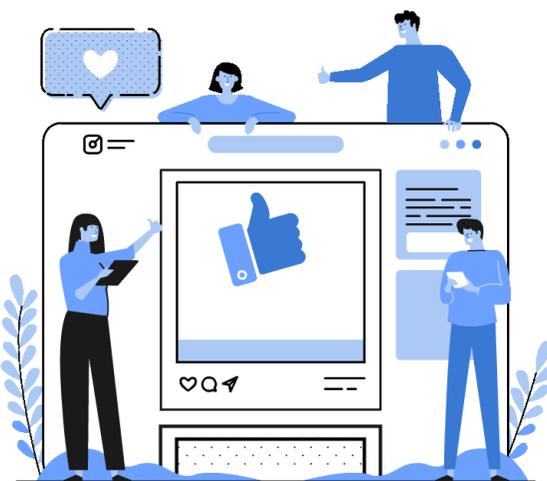
A total of 43 companies and department was invited to attend this ceremony at the Department of Economic Affairs.

A certificate for outstanding dedication and support was handed to each representative by the Minister of Finance, Economic Affairs and Culture, Mrs. Xiomara Maduro and the director of the Department of Economic Affairs Mrs. Maria Dijkhoff-Pita.

BY IDEA AND EXPRODESK









WHAT TO EXPECT IN THE “NEXT NORMAL”

idea
Iniciativa pa Desarrollo di Empresa Arubano

ERASMUS
Consulting & Training

TUE, APR. 28th 7PM

How life and commerce would
be like in a post-COVID-19 era

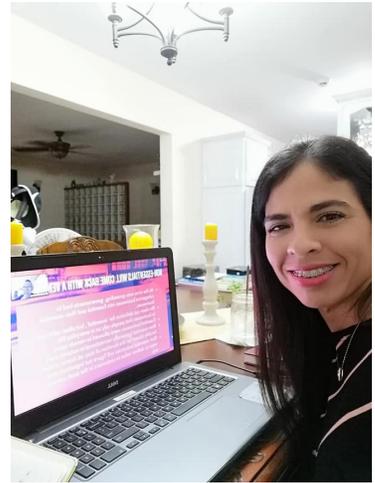
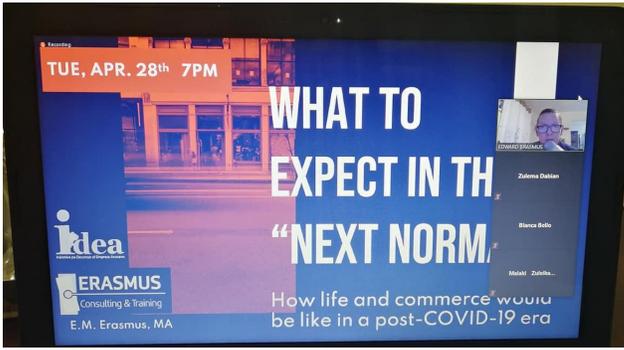
Webinar: What to expect in the Next Normal

Coronavirus's economic danger is exponentially greater than its health risks to the public. Coronavirus will bankrupt more people than it kills, and that is the real global emergency. To survive this pandemic, Aruba will need to protect the future of their businesses, large and small, and look for opportunities to benefit from the new economic world order. This pandemic is raising more questions than providing immediate answers.

There are still a lot of conversations taking place about what life will be like in the “next normal”. What role does innovation play in this transformative process? What kinds of global, national and local changes might we expect and plan for?

This webinar took place on 28 of April and the guest speaker for this webinar was Mr. Edward Erasmus, MA.

Mr. Erasmus is the Owner and Certified Trainer of Erasmus Consulting & Training, a consulting company that helps small and medium-sized businesses in Aruba grow, become more productive and improve their management capabilities. Mr. Erasmus presented the situations we can and will expect in the Next Normal for the coming months. This webinar was sold out!!



AGRICULTURE

— WEBINAR —



TUNE INTO OUR ZOOM MEETING

Monday, 4th of May 2020

Time: 10AM - 11 AM

Webinar: Agriculture I

IDEA, ERASMUS CONSULTING &
TRAINING, SANTA ROSA & MRS. M.
CROES

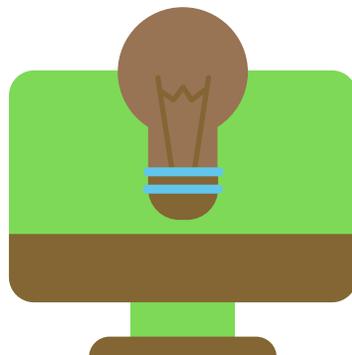
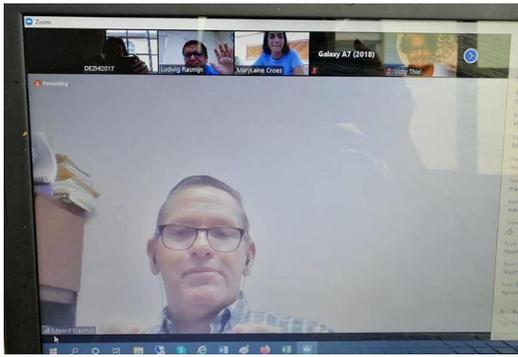
Interested in exploring what it means to be a farmer?

This webinar took place on 4th of May and was designed to help identify what actions a person will need to take towards a career in farming. Agribusiness is profitable and is also a solution to unemployment in Aruba. If someone want to be a successful farmer, they'll to need to research all the material out there to find on farming. This webinar has offered the information they will need to get started with their own small farm.

The guest speakers were Mr Ludwig Rasmijn & Mrs. Marylaine Croes. Mr. Rasmijn has a huge experience regarding farming in Aruba. He is a Spatial Planner and Educator in Horticulture at Santa Rosa.

Mrs. Marylaine Croes has studied "Expert Teelt en Groene Technologie" in the Netherlands and have a great experience with Innovative Farming.

This webinar was also sold out!!



Webinar Key Tips on How to Survive a Financial crisis in Business

Qredits Aruba

Introducing Business Bridge
Loan

Cornerstone Economics

Key Tips on how to Survive a
Financial crisis in Business

Lead2Success

Tips on how to manage your
income during these
challenging times.

Date: 5th of May 2020

Time: 2:30 - 3:30 PM

Participation: Free

Event will be hosted by Erasmus Consulting & Training

Registration is obligatory via Eventbrite!!

We're in this together.

#CrisisMomentsCreateCrisisOpportunity



Webinar: Key Tips on How to Survive a Financial Crisis in Business

It was a successful webinar presented on 5th of May 2020 in collaboration with a great team of professionals.

The coronavirus pandemic has created an economic crisis “like no other,” **the top International Monetary Fund** official said.

“Never in the history of the IMF have we witnessed the world economy come to a standstill,” said **Kristalina Georgieva, managing director of the IMF.**

“It is way worse than the global financial crisis” of 2008–09, **Georgieva** said during a World Health Organization news conference (source: CNBC)

Georgieva said that this was “humanity’s darkest hour, a big threat to the whole world and it requires from us to stand tall, be united and protect the most vulnerable of our citizens.” (source: CNBC)

BY IDEA, QREDITS ARUBA, CORNERSTONE
ECONOMICS & LEAD2SUCCESS

A financial crisis in business can be tricky to navigate. Can be also stressful, turbulent times. They require added focus and attention to detail. We like to pretend that crises won't happen. Other times, financial crises occur in particular industries or are even confined to specific companies and due to more limited factors. Nevertheless, these crises can quickly bring down a business if not handled properly. Owners and managers must tread carefully and conserve resources.

For all their stress and danger, crises can represent real opportunities for learning about your business, improving profitability, and buying assets from others who lack your preparation and focus.

The guest speakers for this webinar were Ms. Geraldine Bardouille, Mrs. Layhing de Kort-Yee and Mr. Francis Groeneveldt.

Ms. Geraldine Bardouille is the Commercial Lending Advisor at Qredits Aruba. Qredits is a financial institution that supports entrepreneurs, by providing them with unique tools for writing a business plan, personal mentoring and the provision of business loans up to Afl 100.000.

Mrs. Layhing de Kort-Yee is the Managing Director of Cornerstone Economics and she has a degree as MSc in Finance. Cornerstone Economics is a purposeful consulting firm that provides research based strategic insight and learning solutions with emphasis on social impact.

Mr. Francis Groeneveldt is a Certified Financial Coach and is the business owner of Lead2Success. He is also a sales trainer, leadership trainer and a real estate consultant.

The topics presented in the webinar were the following:

- **Introducing of Business Bridge Loan:** presented by Qredits Aruba;
- **Key Tips on how to Survive a Financial Crisis in Business:** presented by Cornerstone Economics;
- **Tips on how to manage your income during these challenging times:** presented by Lead2Success.

Following the suggestions from our professionals, our SMEs will be in a stronger position to make it through.

DEZHI2017

KEY TIPS ON HOW TO SURVIVE A FINANCIAL CRISIS IN BUSINESS

Webinar, May 5, 2020

Cornerstone ECONOMIC

Msc. in Finance

Geraldine Bardouille

Lay Hing de Kort-Yee

Geraldine Bardouille

Lay Hing de Kort-Yee

Mute

Bridge Loan

- Suma maximo: Afl. 50,000.
- Termino di prestamo: 3 año.
- Interes: 2% interes pa max. 1 año.

Prestamo	Pago di interes
Afl. 50,000.00	Afl. 83.33
Afl. 30,000.00	Afl. 50.00
Afl. 10,000.00	Afl. 16.67

Rekisiko

- Documento nan di negoshi (e.g. KVK)
- Informacion financiero.

From Francis Rodriguez to Everyone
Bon tardi tur heridat!

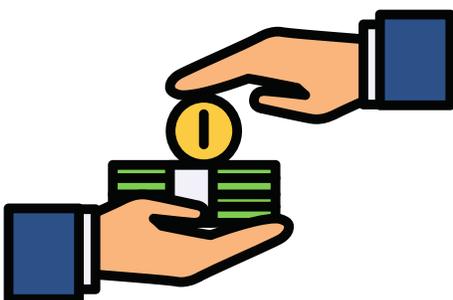
Geraldine Bardouille

Credito financiero endemesteres tot Afl. 100,000

15 TIPS TO BUDGET

- Cuminsa bo budget di zero 0/ zero-based budget**
- Haci huntu cu bo pareha**
- Cada luna ta diferente**
- Cuminsa most important things**
- Paga bo debenan**
- No tin miedo di cut dene budget**
- Traha un Rooster/ shedule**

francis groeneveldt



Webinar: Awareness on the Single-use Plastic Ban for Entrepreneurs & How We can adapt to a Circular Economy.

Webinar IDEA 2020

"Awareness on the Single-Use Plastic Ban for Entrepreneurs" and "How We can adapt to a Circular Economy"



Aruba's Plastic Ban Ordinance:

- passed on 27 November 2019
- issued on 2 December 2019
- effective date 1 July 2020

June 11, 2020

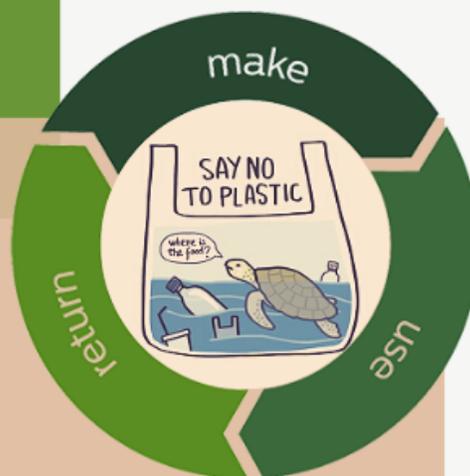
10:00 am - 11:15 am

Zoom Event

Facilitators: *Mrs. Vivianne Gomez*, Policy Advisor @ Department Nature and Environment (DNM)

Ms. Kareesha Mohamed, Bachelor Degree in Commerciële Economie & Minor in Circular Economy & Business Innovation

Registration is obligatory via Eventbrite!!



**Make a difference.
Use less Plastic.**

BY IDEA, DNM & MS. KAREESHA MOHAMED

Plastic can make a major contribution towards a circular economy, helping to achieve a more sustainable & resource efficient future for all.

Aruba's Single-Use Plastic Ban Ordinance was passed on 27th of November 2019 and issued on 2nd of December 2019. The effective date was on 1st of July 2020.

How they harm the environment

Plastic bags are a problem. You see them on your front lawn, in trees, sea turtles mouths, etc. Plastic bags have a huge impact on the environment, like any other plastic, they don't biodegrade; they photo-degrade breaking into tiny pieces of plastic known as micro plastics. Fish mistake plastic and micro plastic for food, making them feel full while it is not causing them to die. We have no way of cleaning up micro plastics and we have a big problem.

(source:Change.org/Plastic Bag Ban In Aurora, IL)

How they harm us after

Plastic production started entering the ocean, any seafood can no longer be certified "organic". Did you know 1 in every 4 fish have some sort of plastic inside of them? When we eat fish that have eaten plastic, we're eating all the chemicals and bacteria that plastic has in it and it gets embedded in our tissue and can lead to serious health problems later on. (source: Change.org/Plastic Bag Ban In Aurora, IL)

Circular economy

The “New Plastics Economy” must be a circular economy which eliminates waste, maximizes value, and uses plastic efficiently. Circular Economy is good for public health and our environment. Designing products in such a way that they can be fully reused and recycled or can be safely released into our environment as ecologic raw materials will also provide social benefits. By preventing pollution with circular products and services, we will save money spent on water purification and, over time, save on the costs of clean-up and health.

The topics presented in this webinar on 11th of June 2020 were the following:

- Awareness on the Single-Use Plastic Ban for Entrepreneurs;
- How We can adapt to a Circular Economy

The facilitators were Mrs. Vivianne Gomez, Policy Advisor at the Department Nature and Environment (DNM) and Ms. Kareesha Mohamed, Bachelor in Commerciële Economie & Minor in Circular Economy & Business Innovation.

After following this webinar, the participants is aware of the Aruba's Single-Use Plastic Ban and which plastic products is prohibited and why and how they can help to achieve a more sustainable & resource efficient future for Aruba!!

Plastic Ban Ordinance for Aruba

Effective July 1, 2020

As per November 2019 MEMO Plastic Ban.
from the Ministry of Spatial Development, Infrastructure and Environment

PROHIBITED PRODUCTS

- Single use plastic bags with any type of handle;
- Single use plastic bags in supermarkets to pack fruit and vegetables;
- Single use plastic/styrofoam cutlery, cups and plates;
- Single use plastic stirrers and straws;
- Single use plastic/styrofoam containers used for immediate consumption like fast food containers/food trucks;
- Suntan lotion/cream with Oxybenzone;
- Biodegradable products not mentioned in the list of exempted products;
- Releasing of plastic confetti and balloons into the sky.

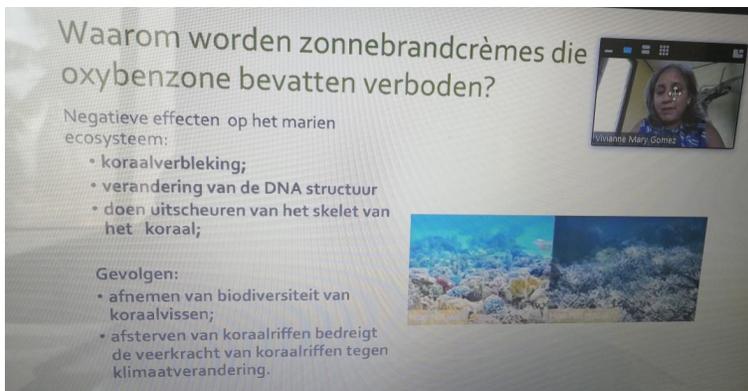
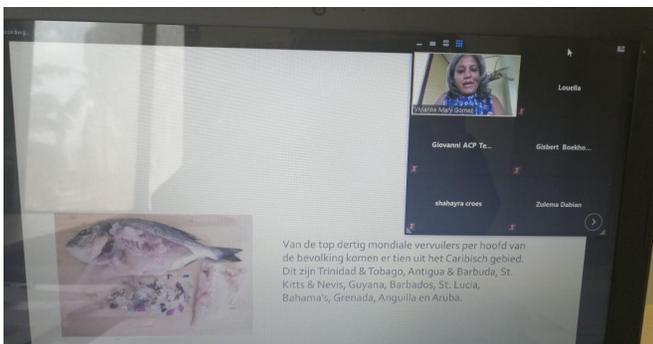
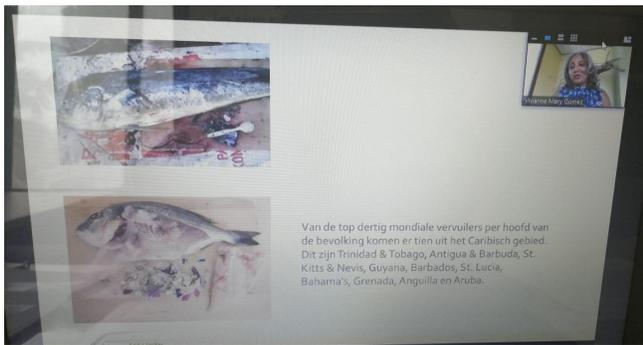
PRODUCTS EXEMPT UNTIL FURTHER NOTICE

- Single use plastic straw for medical use;
- Single use plastic/styrofoam trays for cold cuts and raw meats;
- Saran wrap;
- Plastic/styrofoam/biodegradable lids for containers/cups;
- Plastic food packages used for prepackaging products by local food manufacture for wholesale.

SCOPE OF THE PROHIBITION

- Import of the prohibited products;
- Manufacturing of the prohibited products;
- Sale of the prohibited products;
- To offer of the prohibited products.





KAREESHA MOHAMED
 Bachelor Commerciale Economie
 Minor Circular Economy & Business Innovation

<https://www.linkedin.com/in/kareeshamohamed/>

Kareesha_m@live.com

Topico nan di awe

- Kico ta Circulaire Economie?
- Dicon e ta importante pa Aruba?
- Con compania nan por adapta na un business model cu ta circulaire?
- Con gobierno por yuda stimula un circulaire economie?
- Con nos como habitante di Aruba por yuda stimula un Circulaire Economie?

Sharing Poll Results

Attendees are now viewing the poll results

1. Bo a yega di tende di Circulaire Economie?

Si	101.78%
Non	0.22%

Dicon eta importante pa Aruba

Preveni e escarsedad di grondstoffen Reduci waste y CO2

Crea trabou y espacio pa innovacion

Ehempel di producto circular

Reverse vending machine di EcoEuros

Con gobierno por stimula un Circulaire Economie?

Separa sushi

Projecto nan circular

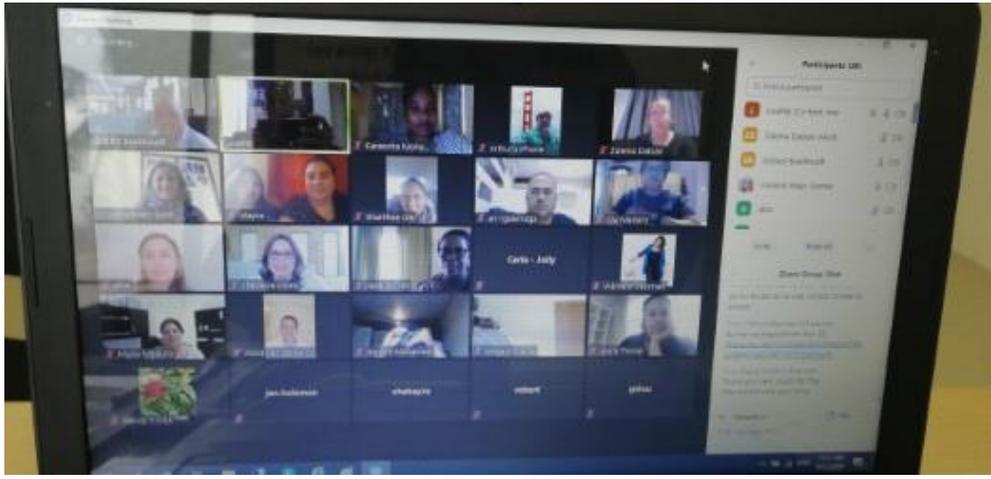
Platform pa idea

Website www.cearuba.org

Polling 2: Pregunta Final

1. Bo ta sinti cu bo ta aver a bato di Circulaire Economie y dicon e ta importante?

Si	100%
Non	0%



Webinar: Import duty free on Agricultural, Livestock and Fishery products



FREE WEBINAR

**IMPORT DUTY-FREE ON AGRICULTURAL,
LIVESTOCK AND FISHERY PRODUCTS
FOR ENTREPRENEURS**

Zoom Event: July 8th, 10 - 11 AM

Facilitator: Mr. Enrico Soto, Technical Department
at 'Departamento di Aduana'

Registration is obligatory via Eventbrite!



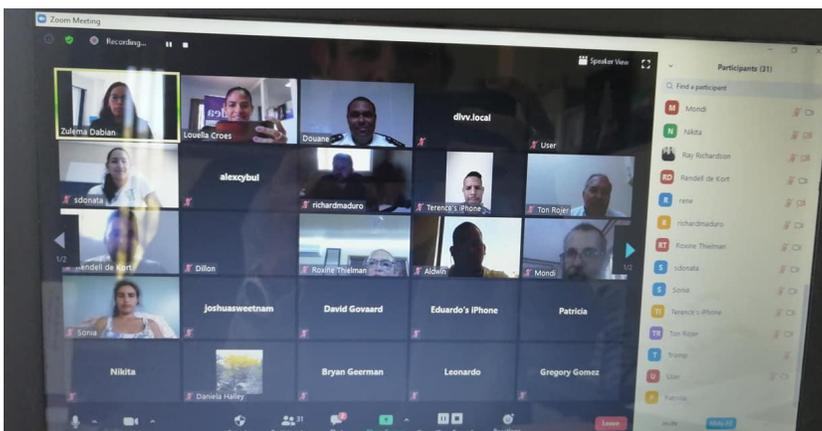
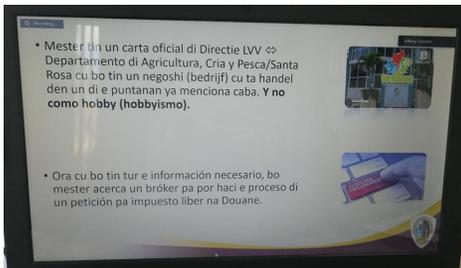
BY IDEA & DEPARTAMENTO DI ADUANA

IDEA in collaboration with the 'Departamento di Aduana', have organized a webinar on 8th of July 2020. The facilitator was Mr. Enrico Soto from the Technical Department of 'Departamento di Aduana'.

The webinar included the following topics:

- Import duty-free on agricultural, livestock and fishery products;
- What do you need and have to do to comply for the Import duty-free;
- Which are the Import duty-free goods?

After the presentation, the participants had enough time to ask all the questions they have to mr. Soto. The feedback was very positive. All the answers were completely and clearly responded. The topics were very interesting for the participants and of great value for their agribusiness operations.



IDEA & Tax Department of Aruba

Aruba's Tax Exemption in Agriculture

Free Webinar

Facilitator:

Mrs. Angeline T. Geerman-Giel LL.M.,
Specialist Income Tax/Tax on Wages
at the Tax Department of Aruba

Thursday July 9th, 2020 /10AM - 11AM

REGISTRATION IS OBLIGATORY VIA EVENTBRITE!



Webinar: Aruba's Tax Exemption in Agriculture

BY IDEA & DIMP

This webinar was held on 9th of July 2020 by IDEA and DIMP. The importance of this webinar was to present the tax exemptions that are in place to help the Ag producer by reducing their tax burden.

The reasons to attend this webinar were:

- Know how to apply for the Exemption
- Know what are the documents necessary to apply for agricultural tax exemption

This webinar was targeted for small farmers and agri-entrepreneurs.

The Facilitator was Mrs. Angeline T. Geerman-Giel LL.M., Specialist Income Tax & Tax on Wages at the Tax Department of Aruba.

The feedback from the participants was very positive and they were very grateful to the team of IDEA & DIMP for this informative webinar.



FREE WEBINAR

GUIDANCE IN WRITING A FARMING BUSINESS PLAN

ZOOM EVENT: JULY 23RD, 10-11 AM

Facilitator: Mrs. Judella Trim, Business Development
Advisor IDEA

Registration is obligatory via Eventbrite!

Webinar: Guidance in writing a farming Business Plan

This webinar was held on 23rd of July 2020 by IDEA to get to know the importance of writing a Business Plan and to know the highlights of the topics that's a must written in a Business Plan.

The topics were:

- What is a Business Plan;
- Why do you need a Business Plan;
- What is the content of a Business Plan;
- Marketing Plan;
- Financial Plan.

All the participants in this Webinar have received a practice business plan at the end of this Webinar.

The Facilitator was Mrs. Judella Trim, Policy and Business Development Advisor at IDEA.

The feedback from the participants was very positive and they were very grateful to the team of IDEA for the information received and also for the Practice Business Plan template they have received after have followed this webinar.

Webinar: Organic Farming

The banner is yellow with a black border. At the top left is the DEACI logo (Department of Economic Affairs, Commerce and Industry of Aruba). At the top right is the IDEA logo (Idea Realized). In the center, the text reads: 'Free Webinar ORGANIC FARMING What to and not to do'. Below this are two side-by-side photographs of organic farms. The left photo shows rows of green corn plants in a field. The right photo shows a garden with various green leafy vegetables and blue mulch. At the bottom, there are two black boxes with white text: 'Zoom Event: Thursday, July 30th, 10:30-11:30 AM' and 'Facilitator: Mr. Urvin Leest, owner miSimia'. To the right of the second box is the text 'Registration is obligatory via Eventbrite!'.

During this webinar on 30th of July, Mr. Urvin Leest has elaborated about his study and experience about different methods of farming such as organic farming on your own land.

Mr. Leest co-founded a foundation named "Conscious Aruba" and later co-founded a small business named "miSimia". During this time, he has focused on the community and tried to make them conscious about the different method of growing their own food.

For example, growing organic method, design method of Permaculture and method of cultivation of aquaponics. These methods of cultivating and fertilizing were presented to the participants during this Webinar session.

A total of 33 participants participated in this interesting Agriculture Webinar. Since May 2020, after that the Coronavirus Pandemic has created an economic crisis, IDEA decided to plan a lot of webinars on Agriculture. From May till July, we have organised 5 webinars regarding Agriculture.

We will continue to focus in the second half year of 2020 with more webinars regarding Agriculture Practices to motivate our Aruban Farmers to produce more local foods and also to make awareness how important is to produce local food for impending imported food shortages.



Global Money Week 2020: "Earn Station" -Business Model Canvas-

In order to stimulate financial education in Aruba, the Central Bank of Aruba, in collaboration with different Aruban financial and government institutions, has formed a financial education and cooperation team to launch an Aruban version of "Global Money Week". This program was launched in 2018.

Global Money Week (GMW), an initiative of Child & Youth Finance International (CYFI), is an annual financial awareness campaign that is organized to inspire children and young people to learn about money matters, livelihoods and Entrepreneurship.

IDEA was honored to participate once again in this educational project. This project was organized on the main street of San Nicolaas in the year 2018 and 2019, specifically aimed for children of primary education (class 5 and 6) in order to develop their financial capacities. A lot of students were part of this beautiful project.

The National program, called "Aruba Money Week", was organized for the third time in August 2020 with the support of Global Money Week International and the Kids Council, which is an initiative of Princess Laurentien of the Netherlands.

BY IDEA, CBA, QREDITS, NATIONAL ARCHAEOLOGICAL MUSEUM ARUBA & KVK

Setting up your business using the **BUSINESS MODEL CANVAS**



Earn • Save • Learn

The "Aruba Money Week" Project consisted this year of 3 stations:

- Learn
- Earn
- Save

This year due to the pandemic of Corona Virus, we did the presentation virtually on the Facebook Platform in the month of August. IDEA together with Qredits, National Archaeological Museum Aruba and the Aruba Chamber of Commerce did the presentation of Earn Station in the week of August 17-20.

The topic of the presentation this year was "**Setting up your business using the Business Model Canvas**" and it consisted of different subjects.



The schedule of the project was as follow:

- **Augustus 17th (8:00 am):** an introduction video was posted on Facebook page by Qredits to explain the importance of children knowing the ins and outs of entrepreneurship (21st century skills) and to explain how the program will be divided in the whole week (and that the workbook must be printed out);
- **Augustus 17th (10:00 am):** an introduction video was posted by Qredits regarding Block 1 **"Waardepropositie"**;
- **August 18th (8:00 am):** an introduction video was posted by Museum regarding Block 2 **"Klantsegmenten, Kanalen en Klantrelaties"**;
- **August 19th (8:00 am):** an introduction video was posted by KVK regarding Block 3 **"Kern activiteiten, Strategische Partners en Belangrijkste Bronnen"**;
- **August 20th (8:00 am):** an introduction video was posted by IDEA regarding Block 4 **"Kostenstructuur en Inkomstenstromen"**.

On August 21st, the children have to send a photo of a drawing illustrating their product(s)/service/picture of the 'persona' section in the workbook, or a painted 'kleurblad' (final page in workbook). This was communicated by Qredits (on day 1 on facebook). This had to be sent to Qredits via email. On **August 28th**, during a ZOOM meeting with the team, the winners were selected. On **31st of August**, the winners were announced by Qredits. The prizes were 2 gift certificates of (Awg. 50,- each) from Dewit Vandorp and Office Systems Aruba and a beautiful catalog (value of Awg. 90,-) of the National Archaeological Museum Aruba.



August 17-19

idea
Iniciando tu vida financiera

GLOBAL MONEY WEEK ARUBA

Earn Station

Fluho di entrada y gastonan pa mi negoshi di ijscream



Nos clima

Ta hopi calor

Prome cu mi a lanta mi negoshi

- Diferente
- Investigacion
- Forma y grandura
- Decoracion
- Numero pa ijscream
- Sabor
- Ingrediente
- Tempo pa cuminsa !!

Investiga e mercado

Cuanto ijscream mi lo bai vende pa siman?
Loke mi mester tene na cuenta:

- Mester tene na cuenta cu durante siman e muchanan ta bai skol y mayoria hende grandi ta traha
- Mi benta den weekend lo ta mas halto (manera diabierna, diasabra y diadomingo) compara cu den siman
- Na unda ta bon pa establece mi negoshi
- Na unda ta mas barata pa huur un localidad pa mi negoshi?

Na cas di mi mayornan??

Ehempel di mi negoshi

- Mi negoshi lo ta na Sta. Cruz, na unda mi ta biba cu mi mayornan
- Mi lo bai vende ijscream tamaño grandi di 10 oz y chikito di 5 oz.
- Mi grupo cu mi ta bai focus ta muchanan y hende grandi den mi barío
- Den mi barío tin 500 hende ta biba
- For di mi investigacion a resulta cu 150 hende gusta come ijscream 1 biaha pa siman
- E grupo ta consisti di 50 hende grandi y 100 mucha
- Tur 50 hende grandi ta gusta come ijscream tamaño grandi
- 50 mucha ta gusta come ijscream tamaño grandi
- 50 mucha ta gusta come ijscream tamaño chikito
- Total di benta pa luna ta 600 ijscream (4 siman x 150 icecream)
- Prijs di ijscream grandi ta 5.- y ijscream chikito ta 3.-

Sta. Cruz
Na cas di mi mayornan

Gastonan p/luna

- Huur
- Coriente, awa, telefoon
- Gasolin
- Gasto di limpieza
- Gasto di mantenimiento y reparacion
- Ingrediente
- Salario
- Administracion
- Belasting

Hopi importante ta pa cumpli cu bo gastonan pa luna. Paga tur bo debenan prome.

Entrada p/luna

Entrada	Cantidad	Prijs pa uno	total
Ijscream grandi	400	5,-	2000,-
Ijscream chikito	200	3,-	600,-
Total di benta			2600,-

A base di mi Investigacion mi ta calcula mi entrada pa siman y asina mi por calcula mi entrada pa luna tambe.
1. luna tin 4 siman.

Mi entrada pa luna ta 2600,-




Reserva p/luna

Reserva	Den Afis.
Belasting	250,-
Reserva pa caso di emergencia (Spaar)	150,-
Total	400,-

Belasting:

- Inkomstenbelasting
- Loonbelasting
- BBO/BAZV/BAVP
- Prima nan di SVB

Mi entrada pa luna ta 2600,-
Mi gastonan pa luna ta 1800,-
Mi reserva pa luna ta 400,-
Mi a resta 400,- (mi salario)




Gasto p/luna

Gastonan pa luna	Den Afis.	Total
Huur na cas di mayor pa e negoshi	150,-	
Coriente/Awa/Telefoon	150,-	
Gasolin/Gasto di transporte (50,- p/siman)	200,-	
Gasto di limpieza	150,-	
Gasto di mantenimiento y reparacion	100,-	
Ingrediente y material pa produccion	350,-	
Salario di 1 trahado	400,-	
Otro Gastonan di e trahado (SVB)	200,-	
Gastonan di Administracion	100,-	
		1800,-

Den bo negoshi, bo lo tin un solo empleado y bo persona ta e unico donjo di e negoshi (Eenmanszaak)




Ganashi p/luna

Ganashi	Den Afis.
Entrada	2600,-
Gastonan	1800,-
Reserva (Spaar)	400,-
Ganashi (mi salario)	400,-

Ganashi mester keda crece!




Salario

Cu e salario bo por hasi lo siguiente:

- Bo por cumpra algo bunita pa bo mes
- Bo por spaar pa bo mes
- Tambe bo por inverti den algo otro





Danki!

Team IDEA







**Thank
You**

**Thank you for
Your Time,
Ideas and
Support !!**

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