

*Short guide on*  
**HOW  
TO START  
A BUSINESS  
IN ROME**

*Organized by Il Filo di Arianna Onlus Association,  
in collaboration with Prof. Angelo Di Vito*



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# Short guide on **HOW TO START A BUSINESS IN ROME**

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## Introduction

The short guide is an abbreviated version of the “**Guide to entrepreneurship and microcredit for immigrants**”, created by the Association “Il Filo di Arianna - Onlus”.



The aim of our association is to provide guidance and assistance to people in disadvantaged situations, focusing on immigrants with work permits and residency papers, as well as long term unemployed and senior workers over the age of 40-50. **Our free training course** is designed for stimulating professional growth and knowledge, helping the participants become more efficient and capable of working independently in the business world.

The Association strives to provide assistance to people in financial difficulties by offering a guide, “The thread of Arianna”, to realising their full potential as entrepreneurs and regaining control of their lives.

In collaboration with **PerMicro**, *the first Italian company specialising in micro-credit measures*, our Association offers full-course participants the possibility of **small scale loans, up to 15.000 euros**, for establishing and developing their own business ventures, or for increasing their viability as independent contractors.

In addition to our courses, the Association, in collaboration with instructors and business professionals, offers **tutoring programs and professional assistance** to the participants. The Association has also compiled the **Short guide on how to start a business in Rome** which provides information on available services for foreign and immigrant entrepreneurs.

## Everyone can become an entrepreneur

To become an entrepreneur, you need a business idea - what to produce or sell - but just as important, you also need enthusiasm, confidence, will to succeed, and the capacity to adapt to changing circumstances.

The entrepreneur needs to develop his business proposition to include:

- What to sell and/or produce (market research)
- What tools are needed to start the business
- How much initial funding is needed
- Which business model is most appropriate
- Will the entrepreneur make a profit?



### FIRST STEPS: the Business Plan

A Business Plan is a document that summarizes the operational and financial objectives of a business and contains the detailed plans and budgets showing how the objectives are to be realized.

A business plan is the enterprises identity card, a presentation of the business before establishment and a necessary document for applying for further funding once the business is active. It needs to be lucid and to the point.

The elements that define a business plan can be presented in the following order:

1. A description of the project
2. Proposed legal structure
3. Staffing requirements
4. A market analysis
5. Estimate of revenues, costs, profits and the break even point
6. The requirements needed for financing the business
7. The financing sources
8. The motivation for starting a business



## STARTING OFF (1): choosing the right legal structure

When starting a business, it is necessary to choose the right legal structure. The business can be one of the following type:

- a) **Proprietorship.** It is a business structure in which an individual and his or her company are considered a single entity for tax and liability purposes. In other words, the owner is personally liable for all obligations of the business. If the holder runs a business with his family it is called a family business.
- b) **Partnerships and Companies.** It is obligatory to use a public notary (a legal official), for registering all legal information about these kinds of businesses.
  - **Partnerships**, in which the associates are personally responsible, use these types of business models:
    - **Simplified business model** (the usual model in the agricultural sector);
    - **General Partnership** (all the associates exercise the entrepreneurial activity);
    - **Limited Partnership** (some associates exercise the entrepreneurial activity and other associates are bearers of capital).
  - **Companies** are legal entities where the economic responsibilities are confined to the stock capital of the company and are further divided into the following categories:
    - **Limited Liability Companies (LLCs)** is the small-scale version of this business model and the minimum stock capital is set at 10.000 euros;
    - **Joint stock company** is the large scale version, suitable for large enterprises and the minimum stock capital is set at 120.000 euros.
- c) **Co-operative.** A co-operative is a non-profit business organization owned jointly by the members who benefit from the services of the co-operative. It is, by Italian law, obligatory to use a public notary for registering all legal information about this business.

To start a cooperative you need at least three people.



## STARTING OFF (2): Authorisations

When the right legal structure is chosen you are required, from the the 1st of April 2010, to register with **ComUnica (Comuncazione Unica)**, ensuring that you fill out all the obligatory registrations to start your business.

According to **Comunicazione Unica** new businesses are required to perform the following duties:

- declaration of the upstart of a new business to be sent to **Iva**;
- registration of the new business at **Registro delle Imprese (Business Register) and at R.E.A.**;
- registration of the business at **INAIL** for insurance related to injuries that occur in the workspace;
- registration at Registro delle Imprese (Business Register) that will also register your right to **INPS** (to be able to obtain rights to pension), related to handcraft businesses or commercial activities;
- registration of **employees at INPS**;
- registration of **agricultural business at INPS**;
- registration of **business related to handicrafts at Albo delle Imprese Artigiane**.

In some cases, to practice a business it is necessary to register at the suitable institutions organised by the Chamber of Commerce, as well as follow specific requirements (for example hair dresser salons, cleaning businesses, etc.).

In other cases however, like those of commerce, it is necessary to have authorisation from councils from the County or Region. To start a business related to **food and drink**, you need not only professional equipment but also a **permit from the County**.



## WHEN MONEY IS SCARCE: microcredit

The origins of microcredit can be traced back to 1974 and the Bangladesh famine and : it was a means to create a positive impact on the rampant rural poverty.

Microcredit has become through time the most used financial tool in the world to promote and develop economic and social growth and is currently used in a 100 nations. It's founder, Muhammad Yunus, received the Nobel Peace Prize in 2006.

In Italy "microcredit" is the supply of small loans given without security to entrepreneurs that would normally have difficulty accessing loans within the traditional banking system.

**Microcredit for businesses** (up to 15.000 euros) is an opportunity for entrepreneurs that want to develop and run their own businesses but lack tangible security and, however, can offer the following:

- they have a **good business idea**;
- have the **knowledge and capacity** to develop a business;
- are part of a **network** (association, parish, community, etc.) that can reference for them morally and/or financially and support them throughout the development of their entrepreneurial upstart.

**Microcredit for families** (up to 10.000 euros) for economic support towards house, health or education related problems for people in temporary disadvantaged situations.

## WHEN MONEY IS SCARCE: public facilities



### Lazio Region:

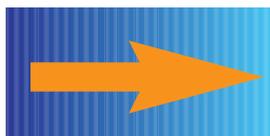
- Regional Law n. 10 of 18<sup>th</sup> September 2006;
- Regional Law n. 27 of 28<sup>th</sup> December 2007.

### Province of Roma:

- Counsellorship to the Social Policies and for the Family Department IX Service 1 "Immigration and Emigration".

### Municipality of Rome:

- Law 266/97: facilities for plans of investment of the minimal value of Euro 20.000,00 to the microenterprises and small enterprises, constituted or to constitute, in the peripheral zones of the municipality of Rome.



## Useful addresses

### **CAMERA DI COMMERCIO di Roma:**

**Roma**, Via de' Burchi, 147

**Roma**, Viale Oceano Indiano, 19

**Roma**, Via Capitan Bavastro, 116

**Civitavecchia**, Largo Cavour, 6

**Velletri**, Via Filippo Turati, 7

**Guidonia**, Via Tiburtina km 20

### **AGENZIA DELLE ENTRATE:**

#### **Ufficio Territoriale di Roma 1 - Trastevere**

Via Ippolito Nievo, 36

Tel. 06/583193162

#### **Ufficio Territoriale di Roma 2 - Aurelio**

Largo Lorenzo Mossa, 8

Tel. 06/660383811

#### **Ufficio Territoriale di Roma 3 -**

##### **Settebagni**

Via di Settebagni, 384

Tel. 06/872834202

##### **Sportello decentrato di Bracciano**

Piazza IV Novembre, 6

Tel. 06/99816235

#### **Ufficio Territoriale di Roma 4 - Collatino**

Via Marcello Boglione, 7

Tel. 06/227362933

#### **Ufficio Territoriale di Roma 5 - Tuscolano**

Via di Torre Spaccata, 110

Tel. 06/231774800

#### **Ufficio Territoriale di Roma 6 -**

##### **Eur Torino**

Via Canton, 20 Tel. 06/526065340

#### **Ufficio Territoriale di Roma 7 - Acilia**

Via Giambattista Conti, 15

Tel. 06/52076281

#### **Ufficio Territoriale di Civitavecchia**

Via dell'Acquedotto Romano, 1

Tel. 0766/5964506

#### **Ufficio Territoriale di Pomezia**

Via Carlo Poma, 7/A

Tel. 06/91631639

##### **Sportello decentrato di Nettuno**

Via Gramsci, 1 Tel. 06/98832206

#### **Ufficio Territoriale di Albano Laziale**

Via Sannibale, 1 Tel. 06/93290229

#### **Ufficio Territoriale di Frascati**

Via Enrico Fermi, 21

Tel. 06/940193237

#### **Ufficio Territoriale di Palestrina**

Via Prenestina Antica, 174-176

Tel. 06/95337237

#### **Ufficio Territoriale di Tivoli**

Via Tiburtina, 149 Tel. 0774/500384

#### **Ufficio Territoriale di Velletri**

Via Filippo Turati, 3 Tel. 06/9615051

## OUR FREE TRAINING COURSE



### “STARTING A BUSINESS”

The objective of the course is create a learning environment that encourages immigrants to take their first confident steps towards starting a business or proprietorship.

#### **1<sup>st</sup> Module (2 hrs)**

##### **THE BUSINESS IDEA**

The starting point of a business.

Likelihood of success, market analysis.

Pre-chosen sectors and products.

The necessary legal, fiscal and administrative undertakings.

#### **2<sup>nd</sup> Module (2hrs)**

##### **THE LEGAL FORM OF A BUSINESS**

Sole proprietorship and collaborative businesses (investors and co-owners).

#### **3<sup>rd</sup> Module (6 hrs)**

##### **THE BUSINESS PLANS CONTENT**

The cost of starting and keeping a business active.

Estimates of business costs, estimates of assets and estimates of necessary loans.

#### 4<sup>th</sup> Module (8 hrs)

##### **TOOLS FOR BUSINESS ROUTINES**

Compiling invoices and notes of credit.

Tax registrations and Iva payment.

Tax deductions.

Bank relations and how to read bank statements.

#### 5<sup>th</sup> Module (2hrs)

##### **MICROCREDIT**

An introduction of microcredit and it's history.

Microcredit for businesses.

Microcredit for families.



## OUR OFFICES:

For information about our services please contact us at the following addresses:



### Il Filo di Arianna – Onlus Association

C.F. 97619520584

Via Arrigo Davila n. 16 Roma 00179

[www.ilfilodiariannaonlus.it](http://www.ilfilodiariannaonlus.it)

[info@ilfilodiariannaonlus.it](mailto:info@ilfilodiariannaonlus.it)

**Tel. 0695214474**

**between the hours of:**

Monday 09,30 – 12,30

Tuesday 09,30 – 12,30; 15,00 – 17,00

Wednesday 09,30 – 12,30

Thursday 09,30 – 12,30

Friday 09,30 – 12,30



### PerMicro. Microcredit in Italy

#### Local office

Circonvallazione Appia n. 86

Roma 00179

[www.permicro.it](http://www.permicro.it)

Contact person: Valeria Roggero

**Tel. 06/99920242**

Fax 06/92912966

Cellphone 320/7212633

Email [valeria.roggero@permicro.it](mailto:valeria.roggero@permicro.it)

