Ndondomeko ya Kalembetsedwe ka Bizinezi m'Malawi

Zotsindikizidwa: Disembala 2021

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Bungwe la Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH –

Green Innovation Centres for the Agriculture and Food Sector (GIAE) Malawi

Zomwe zimaperekedwa ndi:
Federal Ministry for Economic Cooperation and Development (BMZ)
www.giz.de/malawi

MNDANDANDA WACHIDULE

- **BRC** Business Registration Certificate
- **DRG** Department of the Registrar General
- **GIZ** German Development Agency
- **MWK** Malawi Kwacha
- **MoT** Ministry of Trade (Unduna wa Zamalonda)
- **MoI** Ministry of Industry (Unduna wa Zamakampani)
- **MRA** Malawi Revenue Authority
- **PAYE** Pay As You Earn (Lipirani Momwe Mumapezera)
- **SMEDI** Small and Medium Enterprises Development Institute
- **TPIN** Tax Payer Identification Number
- **VAT** Value Added Tax (Msonkho Wowonjezereka)

MATANTHAUZO A MAWU

Dzina la bizinezi	Dzina lomwe lasankhidwa kuti bizinezi lizidziwika nalo mosatengera kuti munthu akupanga payenkha kapena pa mgwirizano wa anthu awiri kapena wochulukirapo.
Bungwe	Bizinezi yokhazikitsidwa ndi bungwe linzake kapena gulu limene zochitika zake sizikhudzana ndi bizineziyo. Koma, phindu lochokera ku bizineesi imeneyi limagwiritsidwa ntchito kuthandizira ntchito za kayendetsedwe ka bungwe linalo kapena gulu limene linaikhazikitsa. Mwachitsanzo mabungwe omwe si aboma ndi ena.
Bizinezi ya mgwilizano	Bizinezi yomwe anthu angapo amabwera pamodzi ndi kusokhanitsa pamodzi katundu ndi chuma chawo kuti achite za malonda ndi cholinga copeza ndi kugawana phindu.
Mabizinezi ang'onoang'ono	Awa ndi mabinezi womwe chuma chawo, zogulitsa zawo angakhale anthu awo ogwira ntchito amakhala wosapitilira mulingo wokhazikitsidwa ndi malamulo a boma. Mwa chitsanzo kuno ku Malawi ma bizinezi otelewa ndi amene amalemba nchito anthu wosapitilira chikwi chimodzi.
Chiphaso chamunthu	Chiphaso chomwe boma limapereka kuthandizira kuti munthu wina aliyense akathe kudziwika kuti ndi yani. Mwa chitsanzo, chiphaso cha unzika wa Malawi.
Bizinesi yolembetsedwa kuboma	Bizinezi yomwe ili ndi chiphaso chotsimikiza kuti inalembetsetsa mu kaundula wa ma bizinezi kuchokera ku ofesi ya mlembi wa mabinezi muno Malawi ndi mabungwe ena chomwe sichinathe masiku ake wogwira ntchito.
Mwini yekha	Bizinezi yomwe munthu amapanga payekha popanda mgwirizano ndi munthu wina.
Msonkho	Ndalama yomwe boma limayika kuti mzika zake zizipeleka

CHOLINGA CHA BUKHULI

Cholinga cha bukhuli ndi kupeleka tsatanetsatane wa ndondomeko yomwe imafunikira kutsatiridwa polembetsa Mitundu itatu iyi ya bizinezi: binezi yochita wekha, bizinezi yochita pa mgwirilizano ndi bizinezi yochita ngati bungwe. Bukhuli lifotokozanso za ubwino wolembetsa bizinezi ndi kuunikirapo pa zikhulupiliro kapena nkhambakamwa zina zokhudzana ndi kulembetsa bizinezi zomwe anthu amakhala nazo. Mitengo yonse kuphatikiza zindapusa zimene zalembedwa muno ndi zimene zinali kugwilitsidwa ntchito.

KASANJIDWE/ NDONDOMEKO YA BUKHULI

Bukhuli lasanjidwa motere:

- NDONDOMEKA YA KALEMBETSEDWE KA BIZINEZI
- MISONKHO NDI BUNGWE LA MRA
- CHIPHASO CHOYENDETSERA BIZINEZI
- MSONKHO NDI BUNGWE LA MALAWI REVENUE AUTHORITY
- PHEKESERA NDI ZOONA ZAKE ZOLEMBETSA BIZINEZI NDI MISOKHO
- KOMWE TINGAPEZE CHITHANDIZO

NDONDOMEKO YA KALEMBETSEDWE KA BIZINEZI

Bizinezi ndi chiyani?

Bizinezi ndi chilichonse chimene munthu amapanga ndi cholinga chofuna kupeza phindu. Zochitikazi zitha kukhala monga kugula ndi kugulitsa, ntchito za manja, zaluso ndi ntchito za ukadaulo osiyanasiyana.

Ndi chifukwa chiyani bizinezi ikuyenera kulembetsedwa?

Boma la Malawi linakhazikitsa malamulo okhudzana ndi kulembetsa bizinezi (Business Registration Act 2012) omwe amanena kuti mzika iliyonse imene ikupanga bizinezi ikuyenera kulembetsa bizineziyo ndi nthambi yoona za kalembera wa bizinezi (Department of Registrar General).

Ndi zopindulitsa kwa mzika iliyonse ngati bizinezi yalembetsedwa potsata ndondomeko yokhazikitsidwa. Izi zimateteza ufulu wa mwini bizinezi komanso wa ma kasitomala.

UBWINO WOLEMBETSA BIZINEZI

Kuchulukitsa Mwai wopeza ndalama zotukulira bizinezi (ngongole)

Ngati wa bizinezi akufuna ngongole yoyambira kapena kukuza bizinezi, ndi chinthu chabwino kukhala ndi chiphaso cha kalembera wa bizinezi (Business Registration Certificate (BRC). BRC imaonetsa mabungwe obwereketsa ndalama kuti bizineziyo inalembetsedwa mu kaundula ndiponso kuti bizineziyo ilipodi. Mongoonjezera, kukhala ndi mabuku a mbiri ya bizinezi komanso kupereka msonkho zimaonetsa chithunzi-thunzi ndi mbiri ya bwino kwa mabungwe okongoza ndalama.

Kutsegula buku la bizinezi ku banki (bank account)

Bizinezi imaonetsa ukadaulo ndi ukatswiri pamene mwawapatsa makasitomala kuti alipire kudzera ku banki. Mabanki onse amafuna chiphaso ya bizinezi kuti atsegule buku la bizinezi.

Kupeza mwai wolemba anthu ogwira ntchito odalirika

Akadaulo ogwira ntchito zosiyanasiyana amakonda kugwira ntchito ku bizinezi yoti inalembetsedwa chifukwa amakhulipilira Kuti imatsatira malamulo a dziko okhudza za ntchito.. Mabizinezi amene alembetsedwa amalolanso ogwira ntchito awo kupeza mwai wa inshuransi zomwe sizingatheke ngati bizineziyo ndiyosalembetsedwa.

Kukopa makasitomala akuluakulu ndi ena omwe ali ndi kuthekera koyika ndalama zawo mu bizinezi yanu

A bizinezi omwe ali ndi kuthekera koyika ndalama zawo mu bizinezi amakhala womasuka kutengapo gawo ngati bizineziyo ndi yolembetsedwa. Bizinezi yolembetsedwa imaonetsa kubvomerezeka. Ngati bizinezi siyolembetsedwa, titha kunena kuti bizineziyo kulibe. Makampani okhazikika sangagwire ntchito ndi mabizinezi omwe ndi wosalembetsedwa

Kukopa ma Kasitomala ndi kupititsa patsogolo malonda anu

Ngati mukufuna kukhala wosiyana ndi ena pa msika, muyenera kukhala ndi chidzindiro chanu-chanu cha bizinezi. Kulembetsa bizinezi kumakupatsani umwini wa dzinalo woti ena sangagwiritse ntchito.

Mwayi wotukula malonda

Bizinezi zolembesedwa zimapeza mwayi wa misika, maphuziro komanso mpamba wa bizinezi kuchokera ku mabungwe wosiyanasiyana monga ngati SMEDI chifukwa zimaonetsa kudzipeleka kwa mwini wake wa bizineziyo.

Kupeza Insuransi mosavuta

Bizinezi imayenera kuteteza katundu wake ku mabvuto ogwa mwadzidzidzi. Insuransi siyingagulitsidwe kwa bizinezi yomwe siyinalembetsedwe. Uwu umakhala ukadziotche waukulu.

Kukhala ndi mwayi wogulitsa katundu ku mabungwe a Boma

Nthambi lowona za ndondomeko ya kagulidwe wa katundu m'boma (The Public Procurement and Disposal of Assets Authority (PPDA) imapereka mwayi kwa mabizinezi kuti atenge nawo gawo logulitsa katundu ku boma. Kuti bizinezi ikhale ndikuthekera kotenga mbali mu ndondomekoyi ikuyenera kuti ikhale yolembetsedwa ndi PPDA. Mowonjezera, bizinezi singalipiridwe ngati yapatsidwa mwayi woperekera katundu ngati chphaso chake cha PPDA chinatha ntchito.

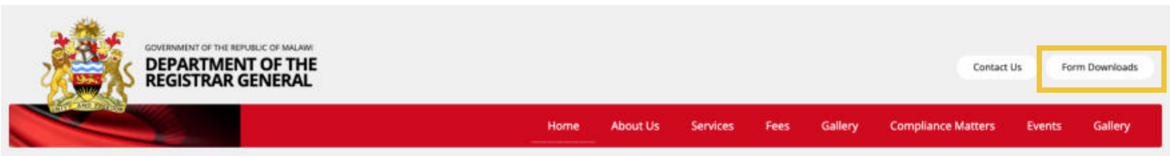
KODI NDI NDANI AMENE ANGALEMBETSE BIZINEZI?

Munthu wina aliyense amene amapanga bizinezi payekha, Anthu ochitira bizinezi limodzi, Mabungwe ndi ma kampani (monga bungwe lomwe silaboma ndi trust) atha kulembetsa bizinezi. Komabe, zoyenereza zina zikuyenera kuwunikidwa pamene wina akufuna kulembetsa bizinezi monga zaka zovomerezeka komanso chilolozo chokhala m'dziko kwa anthu amene si nzika zadziko lino.

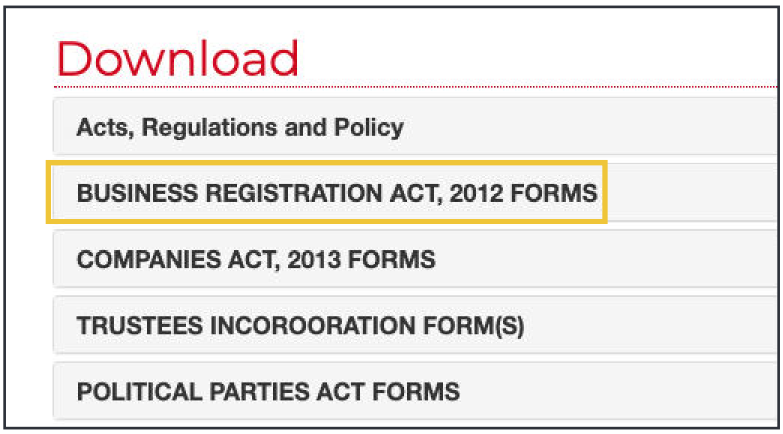
Ndingalembetse bwanji bizinezi?

Bizinezi imalembetsedwa ku maofesi a nthambi ya Mlembi wamkulu wa kalembera (DRG) motsatila malamulo a m'chaka cha 2012 (Business Registraion Act 2012). Pamene ofesi ya mkulu wowona za kalembera wa mabizinezi yakhutira ndi mbiri ya bizinezi yomwe yaperekedwa, chiphaso chimene chili ndi dzina la mwini bizinezi ndi nambala ya bizineziyo chimaperekedwa. Fomu zolembetsera bizinezi zimapezeka kuma ofesi a kalembera wa bizinezi (DRG) a mzigawo za dziko muno ku Mzuzu, Lilongwe ndi ku Blantyre komanso pa tsamba ili laintaneti la ofesi ya mkulu wa kalembera https://www.registrargeneral.gov.mw/

Patsamba loyambilira lenileni, yendetsani mlozo nkudina pamau akuti "download" motere:

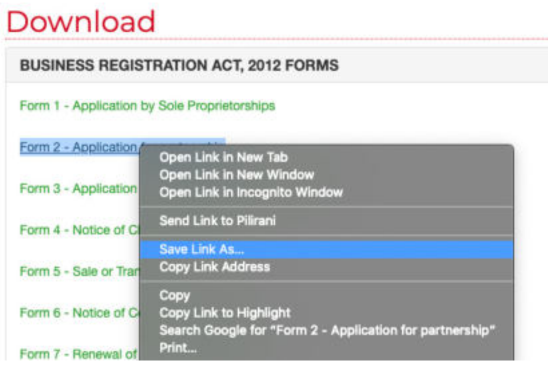


Dinani kumanzere kwa mlozo(mouse) kuti mufikire popezera zinthu. Kenako dinani kumanzere kwa kalozera pa mawu akuti "Mafomu olembetsera bizinezi, monga mwa lamulo la 2012 **(Business Registration Act. 2012 Forms)**":

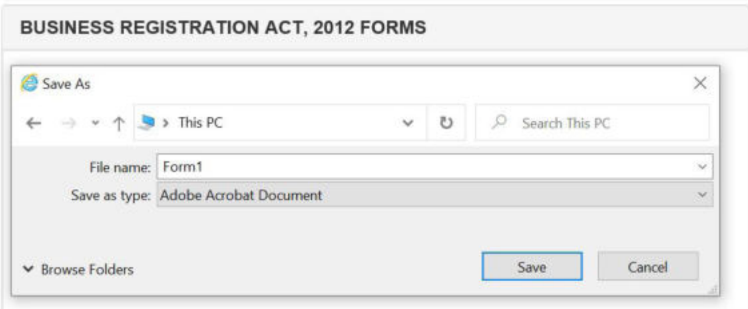


Kenako yendetsani mlozo kufikira pa fomu yomwe mukuifuna monga zasonyezedwa pa chithunzi chili mumsimu. Mwachitsanzo, fomu yomwe ikufunikira apa ndi "Fomu 2 -Kulembetsa mgwirizano **(Form 2 – Application for partnership)**.

bDinani kumanzere kwa mlozo ndipo mupeza zochita comwe mungasankhepo. Sankhani **"Save the link as.."** monga zasonyezedwa mumsimu:



Mungatheno kusunga fomu yanu mu kompyuta podina mawu oti **"Save"**. Chifuwa choti ma fomu onse amakhala oti asungidwe amunjira yotetezedwa yoti munthu wina sangalembemo *(pdf)*, mukuyenera kuwasindikiza (print) papepala kuti muthe kulembamo kuti kukapereka.



***Chidziwitso:** Kulembetsa bizinezi nthawi zambiri kumatenga pakati pa masiku ogwira ntchito atatu kapena asanu ngati mwapititsa nokha kapena sabata ziwiri ngati mwagwiritsa njira zina zotumizira ngati post ofesi kapena galimoto zosiyanasiyana. mwatumiza pa positi.*

MITUNDU YA BIZINEZI YOVOMEREZEKA M'MALAWI

Bizinezi itha kukhala imodzi mwa mitundu iyi: Ya munthu m'modzi, ya mngwirizano wa anthu angapo komanso ngati bungwe. Ndizofunika kupezekeratu ndondomeko yoyenera yoyendetsera bizineziyo isanafike nthawi yokailembetsa. Pofuna kulembetsa bizinezi onenetsani kuti mwatenga fomu yogwirizana ndi mtundu wa bizinezi yomwe mukufuna

FOMU YOYAMBA **Ya munthu Mmodzi**	FOMU YACHIWIRI **Mgwirizano**	FOMU YACHITATU **Bungwe**
Bizinezi yomwe imayendetsedwa ndi munthu mmodzi. Bizinezi imeneyi imatha kukhala ndi akuluakulu opereka ukadaulo kapena uphungu oyendetsera bizinezi koma chilichonse chokhuza phindu, ngongole ndi zina zimakhala udindo wa mwini mwini wa bizinezi amene dzina lake linalembetsedwa pa chiphaso cha bizinezi.	Iyi ndi bizinezi imene anthu awiri (2) kapena anthu osapitilira makumi awiri (20) agwirizana kupanga bizinezi limodzi ndi cholinga chofuna kupeza phindu. Poyendetsa bizineziyi, anthuwa amatha kukhala ndi mphamvu zofanana kapena zosiyana malinga ndi mmene aikira ndalama zawo mu bizineziyo.	Bizinezi yokhazikitsidwa ndi bungwe linzake kapena gulu limene zochitika zake sizikhudzana ndi bizineziyo. Koma, phindu lochokera ku bizineesi imeneyi limagwiritsidwa ntchito kuthandizira ntchito za kayendetsedwe ka bungwe linalo kapena gulu limene linaikhazikitsa. Mwachitsanzo mabungwe omwe si aboma ndi ena

MALINGALIRO

Malamulo pofuna kusankha dzina la bizinezi

Lamulo la mchaka cha 2012 lokhudza kulembetsa bizinezi limamuunikira munthu wa bizinezi mmene angasankhire dzina loyenera la bizinezi Mau monga awa: ***"Government", "Malawi", "National", "President", "City", "Municipality"*** kapena ***"Council"***; kapena mau ena aliwonse omwe angaonetse ngati kuti pali kukonderedwa kwa mtundu uliwonse ndi nthambi nthambi za boma la dziko la Malawi kapena kulikonse sakuyenera kukhala gawo la dzina la bizinezi pokhapokha atavomerezedwa ndi Nduna wa zamalamulo.

TILEMBE BWANJI MU FOMU YOLEMBETSERA BIZINEZI YATHU?

Fomu 1 – Bizinezi yamunthu m'modzi:

Gawo A linagawidwa patatu ndipo limayenera kulembedwa motere:

Personal Information

(Regulation 3(2)(a)) Form 1

APPLICATION BY A SOLE PROPRIETOR FOR REGISTRATION OF BUSINESS

PART A.

1. Full name of applicant: Mphatso Banda

Previous Names (if any: Not applicable (N/A)

Phone Number 0999 999 xxx Email mphatsobanda@mybusiness.com

2. *National Identification Number/Passport number/Driving licence

Number/other: M00J00PB

Date of Issue: 20 Jun 2020 Date of Expiration: 20 Jun 2025

Date of Birth: 03 / 06 / 1985

3. Plot Number : 850 Area: 25

City/Town: Lilongwe

Origin Home: Village Mtonya

T/A Kasumbu District Dedza

Tip: Ngati muli ndi dzina lina, ikani apa

Tip: Gwiritsani ntchito ID yovomerezeka ndi boma

Business Information

4. Business carried on:

(a) Name under which business is carried on (in order of priority)

1. Mphatso Investments
2. MB Enterprise
3. Banda and Sons

(b) Physical address of place of business: Area 25

(c) Business Postal Address Private Bag 0000, Lilongwe 3

(d) Description and nature of business: Retail business

(e) Number of employees (or projected) Two (2) employees

(f) Commencement Date: 01/07/2020

a. **Dzina la bizinezi (mndandanda:** Perekani mayina atatu a bizinezi pa malo okhazikitsidwawo. Dzina loyamba lidzapatsidwa mpata waukulu kuti likhale la bizinezi. Tsatirani ndondomeko yomwe yaperekedwa mmbuyomu.

b. **Keyala ya malo opangira bizinezi:** Lembani malo eni-eni wopagira bizinezi, ngati mukupangira bizinezi ku nyumba ndipo fotokozerani keyala yaku nyumbako apa.

c. **Keyala ya bizinezi:** Keyala yomwe mudzilandilira makalata pa manja

d. **Mtundu wa bizinezi :** Lembani mtundu wa katundu amene bizinezi idzigulitsa kapena luso lomwe bizinezi idzipereka.

e. **Kuchuluka kwa anthu wogwira ntchito (amene tikuyembekezera):** Ngati mudzakhale ndi anthu a ntchito olipidwa kapena mukuyembekezera kutero mtsogolo, lembani kuchuluka kwake.

f. **Tsiku loyambira:** Lembani tsiku lomwe mudzayambe bizinezi**.**

Kutsikimizira/kuvomereza

CERTIFICATE OF APPLICANT

I certify that the particulars set out in this application are true and that I have no partner(s) in the said business.

Date: 05/07/2020 Signed: mbanda

PART B.

FOR OFFICIAL USE ONLY.

Approved/Rejected: ……………………………………

If rejected, reason for rejection: ……………………………………

Name of Officer:……………………………………

Signature: ……………………………………

Kuvomereza kwa wopempha chiphaso: Perekani chitsimikizo kuti umboni wonse walembedwa ndi wolondola komanso woona. Potsimikiza izi musayina ndi kulemba tsiku.

Gawo B la mafomu onse (1, 2 ndi 3) silikuyenera kulembedwa. Akuyenera kulembapo ndaku ofesi ya wamkulu wa kalembera wa bizinezi

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Fomu 2 - Mgwirizano

Gawo A ya fomu 2 ndilosiyanako pang'ono ndi fomu 1, chifukwa choti mbiri ya bizinezi imabwera koyamba pa gawo la mbiri yamunthu. Mbiri yamunthu aliyense amene ali mumgwirizano ikuyenera kulembedwa.

1. **Dzina la bizinezi.** Polemba mu gawo ili tsatirani zomwe zalembedwa m'mwambamu mu Fomu 1 pa mbiri ya bizinezi
2. **Anthu amene ali mu mgwirizano/Woyimilira gulu :** Polemba mu gawo limeneli, tsatirani zomwe zalembedwa mu Fomu 1 pa mbiri ya bizinezi. Lembani zimenezi pa aliyense amene ali mgwirizano.

**Chidziwitso: Fomu imene yaperekedwayi ili ndi malo olembera mbiri ya anthu anayi okha. Mungathe kuwonjezera mbiri ya anthu ali mu m'gwirizano polemba pa pepala lapadera anthuwo koma asapyole makumi awiri(20).*

Name	Postal Address	Phone No.	% of Shares	Signature
Chimwemwe Banda	P.O. Box 50, LL	0888 888 9xx	30%	ChimBanda
Chikondi Mkandawire	P/Bag 20, BT	01 777 6xx	30%	[illegible]
Madalitso Jailosi	P.O. Box 30, MZ	0999 777 8xx	40%	MJailosi

3. **Mbiri ya kaperekedwe ka ndalama(sheya) ka membala wa mgwirizano:** Lembani mbiri yama membala mmene mwalembera mmwambamu.

CERTIFICATE OF APPLICANT

I certify that-
(a) the particulars set out in this application are true; and
(b) (where the business is a partnership) I have listed all the partners of the business.

Date: ....

Authorized Signatory:...

Name in block letters: ....

Designation within the partnership or other body incorporate: ....
(i.e. partner (if a partnership)/principal officer)
*Delete as appropriate.

4. **Kuvomereza kwa wopempha chiphaso:** Membala mmodzi wa mgwirizano atha kusayina fomuyi. Udindo wa mu mgwrizano wa amene wasayina uwonetsedwe.

Fomu 3 - Bungwe:

Malamulo awa akukhudzana ndi mitundu yonse ya bizinezi yolembetsedwa m'Malawi:

1. **Mbiri ya bungwe**

(Regulation 3(3) **Form 3**

APPLICATION BY A BODY CORPORATE UNDER SECTION 24(2) OF THE BUSINESS REGISTRATION ACT

PART A

1. If body corporate is incorporated in Malawi:

(a) Name of body corporate: Rural Growth Organisation (RGO)

(b) Postal and Physical Address of registered office: P.O. Box 12, Machinga

....

(c) Date of incorporation: 01/01/2010

(d) Registration No: MW000J00K

(e) Business name (if any) Achikumbe Enterprise

(f) ISIC Code(s) N/A

(g) Directors Information:

FULL NAME	POSTAL ADDRESS	OCCUPATION	SIGNATURE
Jane Chirwa	P/Bag 6, BLK	Director, RGO	JaneC

a. **International Standard Industrial Classification ISIC code(s):** izi zimagwira ntchito ku mabungwe wokha; ndipo lembani *not applicable (N/A)* ngati sizikugwira ntchito pa inu.
b. **Mbiri ya Akuluakulu (directors):** Gawo limeneyi lilembedwe monga zasonyezedwa m'mambamu Directors Information: Lembani gawo ili monga zalsonyezedwera m'mwambamu

(h) Shareholders Information:

FULL NAME	POSTAL ADDRESS	OCCUPATION	SIGNATURE
Blessings Banda	P/Bag 11, BT	Business person	BlBanda
Hope Manda	P.O. Box 31, LL	Farmer	HManda

c. **Mbiri ya chuma cha mamembala a bungwe:** Gawo limeneyi lilembedwe monga zasonyezedwera m'mambamu.
2. Mabungwe a zachifundo kapena osachita phindu (atha kulembetsedwa mofanana ndi zomwe zasonyezedwa pa gawo 1 mmambamu).
3. Mabungwe amene sanalembetsedwe ku Malawi sakukhudzidwa ndi ndondomeko ya mlozo uwu.
4. Dzina la bizinezi; Malo a bizinezi, mtundu wa bizinezi ndi ISIC kodi (code) zilembedwe monga mwa mfundo **nambala 4 pa mbiri ya bizinezi pa fomu 1**

Fomu iyi isayinidwe/ivomerezedwe ndi wamkulu (Director/Executive secretary/manager) wa bungwelo.

Zikalata zina zofunikira

Powonjezera pa fomu yolembetsera bizinezi, wonetsetsani kuti mwaikanso zikalata zina izi:

- **Umboni wolipira:** Ndalama yolembetsera yokwana MWK10,000.00 ikuyenera kuperekedwa. Zolipira zonse zimadzera ku banki imene imapezeka kuma ofesi ya mkulu wolembetsa ma bizinezi ku Blantyre ndi Lilongwe, ngati bizinezi ikulembetsedwa ku Mzuzu, ndondomeko yolipira imapangidwa ndi ofesi ya mkulu wolembetsa kumeneko. Pakadali pano, kulipira kumakhala kwa pamanja basi.
- **Chiphaso** chovomerezeka chopangidwa fotokope.

Extra fees for optional services from the DRG

- **Courier service:** Should the applicant wish, the certificate can be sent to them via courier at an extra cost of MWK2,000.00 (Two Thousand Kwacha)
- **Certificate copy:** An extra copy of the business registration certificate can be obtained at MWK10,000.00 (Ten Thousand Kwacha).

Ndalama zolipira zina ndi zina zomwe zimapelekedwa ku ofesi ya mlembi wamkulu wolembera bizinezi

- **Kutumiza mafomu:** Ngati amene akulembetsa bizinezi akufuna kuti chiphaso chake chitumizidwe mtengo wake umakhala MWK2000
- **Chiphaso china(copy) :** Chiphaso chomwecho kutulutsa chowonjezera mtengo wake umakhala MWK 10,000.00

Kutenga Chiphaso cha Bizinezi

Zonse zofunika zikakwaniritsidwa, nthambi ya kalembera wa bizinezi imapereka chiphaso cha bizinezi. Chiphasochi chimatha kutengedwa ndi mwini wake kapena kutumizidwa malinga ndi ndondomeko zomwe zakambidwa kale zokhudza katumizidwe.
Chiphaso chimakhala ndi zinthu ngati izi:

- Chizindikiro kapena chidindo cha boma,
- Nambala ya chiphaso cha bizinezi *(MBRS0000000);*
- Dzina lonse la munthu ofuna chiphaso;
- Dzina la bizinezi;
- Ngati nkoyenera-Nambala ya bungwe loona za kolite ya katundu padziko lonse.(International Standard Industrial Classification);
- Keyala ya bizinezi komanso malo omwe bizinezi idzachitikira;
- Tsiku lomwe chiphaso chapangidwa kapena kupangidwanso;
- Chidindo chovomelezeka cha nthambi yolembetsa ma bizinezi;
- Saini ya Mkulu wa nthambi yolembetsa ma bizinezi

Kupangitsanso kapena kulembetsanso chiphaso cha bizinezi

Ziphaso zonse zamabizinezi zimasiya kugwira ntchito pakatha zaka zitatu ndiye ndikoyenera kupangitsanso china mu nthawi yabwino. Bizinezi iyenera kupangiratu ndondomeko yofuna kupanganso chiphaso china. Izi zikuyenera kuchitika kutatsala ma sabata atatu (masiku 21) chiphaso chisanasiye kugwira ntchito.

Ndondomeko yomwe imatsatidwa pofuna kupanganso/kulembetsanso chiphaso:

1. Pogwiritsa ntchito ndondomeko yomwe ili pa tsamba …… pezani fomu 7- yolembedwa kuti **"Renewal of Business registration"** kapena katengeni ku ma ofesi a nthambi ya zolembetsa ma bizinezi
2. Kulipira MWK10,000 yopangira chiphaso
3. Lembani zofunikira pa fomu kenako tumizani pamodzi ndi kope (copy) yachiphaso chovomerezeka komanso umboni oonetsa kuti mwalipira.
4. Kulephera kupagitsaso chiphaso mu nthawi yake umalipira chindapusa cha MWK25,000.00 poonjezera pa ndalama yopangira chiphaso.

KODI MUKUFUNA CHITHANDIZO POLEMBETSA BIZINEZI?

Small and Medium Enterprise Development Institute (SMEDI)

Ofesi ya kalembera wa bizinezi imagwiranso ntchito limodzi ndi bungwe la SMEDI polembetsa ma bizinezi omwe ali m'matauni ndi kumidzi komwe. SMEDI ndi bungwe laboma lomwe lili pansi pa unduna wa zamafakitale. SMEDI ili ndi ma ofesi m'zigawo zonze za dziko la Malawi. Likulu la bungwe la SMEDI lili ku Lilongwe. Ilinso ndi ma ofesi mizinda ya zigawo za dziko muno, Mzuzu, Lilongwe ndi Blantyre. Ilinso ndi ofesi ina ku Mponela, Dowa ndi Phalombe.

Mwantchito zina zomwe SMEDI imagwira, bungweli limadziwitsanso anthu za ubwino ndi ndondomeko zokhuzana ndi kulembetsa ma bizinezi. Mogwirizana ndi ofesi ya kalembera wa bizinezi, SMEDI imapita m'madera osiyanasiyana kudziwitsa anthu zandondomeko wa kalembera wa bizinezi. Izi zimachitika potsatira kulengezetsa ma uthengawa pa ma wailesi a m'madera omwe izi zikuchitika ndi tsiku lake. Chifukwa cha mliri wa corovirus a COVID-19, SMEDI imaphuzitsa anthu a bizinezi aliyese payekha payekha madera mwawo.

Ma fomu onse omwe alembetsedwa kudzera ku SMEDI amatumizidwa ku ofesi ya kalembera wa bizinezi ndipo chiphaso chikatuluka a SMEDI amalumikizana ndi mwini chiphasoyo kuti agwirizane mmene angatengere chiphaso chake.

Bizinezi yomwe yalembetsedwa kudzera ku bungwe la SMEDI siikuyenera kupereka ndalama ina ya padera kupatura MWK10,000.00 yomwe imalipiridwa ku ofesi ya kalembera wa bizinezi. SMEDI imakapereka ndalamayo ku ofesi ya kalembera wa bizinezi mmalo mwa munthu yemwe walembetsa bizinezi. Dziwani kuti pochita izi bungwe la SMEDI silimapilitsa ndalama yapadera ina iliyonse yowonjera pa MWK10,000.

Munthu owona zamalonda pa boma (Assistant Trade Officer)

Ma boma onse amdziko lino muli ogwira ntchito za malonda omwe amathandiza kupereka mauthenga okhudzana ndi ndondomeko zolembetsa ma bizinezi ndipo ngati pali wina ofuna kulembetsa bizinezi amauzidwa kuti apite ku ofesi ya mkulu wakalembera wa bizinezi mchigawocho.

CHILOLEZO CHA BIZINEZI (LICENSE)

Mabizinezi onse amayenera kukhala ndi chilolezo cha bizinezi kuchokera ku ofesi ya khonsolo/ mzinda imene imapezeka paboma lililonse, kuti livomereze bizineziyo. Chilolezo cha bizinezi zimenezi ndi zosiyana ndi chiphaso cha bizinezi chomwe tafotokozera pa Gawo II (Section II). Mitundu ya ziphaso za bizinezi imasiyana kutengera mtundu wa zochitika za bizineziyo. Chilolezo cha woodetsa katundu ndi chosiyana ndi cha wogulitsa katundu m'modzi m'modzi (retailer). Chimodzimodzi, chilolezo cha za mafakitale, ndalama zolipira zina (fizi) komanso ndondomeko zake zimatengera mtundu wa katundu yemwe akupangidwa. Bizinezi iliyonse imafuna chilolezo cholinganana ndi mtundu wa malonda. Chilolezo chimaperekedwa ndi akulu akulu oyang'anira zochitika mbali imeneyo. Mwachitsanzo mabizinezi azomangamanga amafunika chilolezo kuchokera kubungwe loyang'anira zomangamanga - National Construction Industry Council (NCIC) pomwe wa Lodge amafunika chiphaso chochokera ku bungwe loyang'anira zokopa alendo (Tourism Council).

Komanso, mabizinezi ena amafuna zilolezo zosiyanasiyana ngati mtundu wa bizineziwo umakhudza mbali zingapo za malonda. Ngati bizinezi ili ndi malo ake angapo opangira bizinezi, ikuyeneranso Kukhala ndi chilolezo cha malo onse komwe bizineziyo iliko. Chilolezo chamalochi chimagwira ntchiro kwa chaka chimodzi. Mwachitsanzo bizinezi ya za malo odyera (restaurant) imafunika chiphaso chachilolezo cha malo odyera pamalo aliwonse omwe bizineziyo ikupezeka, komanso chilolezo cha malonda a zakudya. Wochita malonda amene bizinezi zawo amapangira m'misika ya mmadera sayenera kudula chiphasochi chifukwa choti iwowa amadula tikiti ya tsiku ndi tsiku ya pa msika. Komabe, izi sizikutanthauza kuti wa malondayu sangakhome chiphaso cha pa chaka.

Bungwe lotolera msonkho (MRA)

Kodi akuyenera kupereka msonkho ndi ndani?

Mabizinezi onse akuyenera kupereka msonkho malingana ndi milingo yanthawi imeneyo yokhazikitsidwa ndi unduna wa zachuma posatengera mtundu kapena malo a bizinezi. Bizinezi ikuyenera kulembetsa mu kaundula wa msonkho ku MRA ndipo amapatsidwa nambala yomwe imatchedwa Taxpayer Indentification Number (TPIN) .

Kulembetsa msonkho ndi kwa ulele ku maofesi onse a MRA amene akupezeka m'maboma osiyanasiyana mdziko muno. Aliyense Wofuna kulembetsa msonkho akuyenera kupita ku ofesi ya MRA kumene angafotokoze chidwi chawo chofuna Kukhala ndi chiphaso. Amapatsidwa mafomu oti alembe kumene amapelekanso chithunzi (Copy) cha chiphaso cha bizinezi yawo ndi kope ya chiphaso cha unzika kapena china chovomerezeka. Kulembetsa msonkho kumatenga pakati pa masiku atatu ndi asanu ngati mwapita nokha.

Muthanso kulembetsa za msonkho kudzera pa tsamba la inteaneti la bungwe la MRA lotchedwa msonkhoonline. Patsambali mumapeza zones zokuthandizirani kulembetsa ngati kuli kovuta kukafika ku ma ofesi a bungwe la MRA.

Pofuna kudziwa zambiri, onani tsamba la intaneti la MRA ili: https://www.mra.mw/ kapena pitani ku ofesi ya MRA imene muli nayo pafupi.

Bizinezi yanu ikalembetsedwa mu kaundula wa msonkho, imatha kupereka misonkho yosiyanasiyana monga iyi:

Malonda a pa Chaka amene akuyenera kudulidwa msonkho	Mulingo wa pa Chaka amene akuyenera kudulidwa msonkho	Mulingo wa pa Miyezi itatu iri yonse
K0 – K4,000,000	0	0
K4,000,001 – K7,000,000	K110,000	K27,500
K7,000,001 – K10,000,000	K170,000	K42,500
K10,000,001 – K12,500,000	K225,000	K56,250

Table 1

1. Msonkho wa pachaka wopelekedwa pang'onopang'ono ***(Presumptive Tax)***: Msonkho umenewu umaperekedwa ndi ma bizinezi amene malonda awo apachaka sadutsa K12,500,000.00 (****Table 1***)
2. A bizinezi amene amapereka malipiro oposa K100,000.00 wa anthu awo ogwira ntchito amayenera kudula msonkho potsatira milingo imene ili m'munsiyi:

Malipiro a pa Mwezi amene akuyenera kudulidwa msonkho	Mulingo wa Msonkho
The first K100,000.00	0%
Next K900,000.00	25%
Next K2,000,000.00	30%
Next K3,000,000.00	35%
Excess of K6,000,000.00	40%

Kodi chimachitika ndi chiyani mukalembetsa msonkho?

1. Pamene bizinezi yalembetsa ku bungwe lotorera msonkho (MRA) , bungweli limafuna kuti bizineziyo pa nthawi (mwezi kapena pa chaka malingana ndi mmene bizinezi yasankhira) isonkhanitse mbiri ya ndondomeko ya zachuma ndi tsatanetsatane wobweza msonkho ndikutumiza ku ofesi yomwe ali nayo pafupi.
2. Pa msonkho wa ndalama zopeza (income tax) , tsatanetsatane was zachuma akuyenera kuperekedwa ku MRA kumapeto a mwezi (monga 1 mpaka pa 30 Juni) komanso mapeto achaka chowerengera chuma(monga 01 Julaye mpaka pa 30 Juni). Tsiku loperekera izi ndi masiku 180 kapena miyezi isanu ndi umodzi kuchokera pamene chaka chowerengera chuma chathera. Mwini bizinezi ndi amene amasankha ndondomeko ya chaka chowerengera chuma kapena chaka cha bizinezi.
3. 3. Pamsonkho wowonjezera (VAT), Ndondomeko ya bizinezi ndi tsatanetsatane wa msonkho bizinezi yanu yayendera, ikuyenera kuperekedwa kubungwe lotolera msonkho (MRA) pasanafike pa 25 mwezi otsatira.stopped transacting business, it is advisable to notify the MRA for their records and it is expected that the same notice should be given once business operations resume.

Ubwino wolembetsa mukaundula wa msonkho

- Bizinezi imene imapereka msonkho sikuti imathandiza chuma cha dziko chokha, podzera ndalama zomwe boma limapanga. Bizineziyo imapatsidwanso mwayi wolandira zinthu zina zabwino malingana ndi malamulo a msonkho (Taxation Act).
- Bungwe la msonkho (MRA) limapereka upangiri ku mabizinezi momwe angalembere tsatanetsatane mabuku awo a bizinezi kuti atsatire dongosolo la lopeleka msonkho komanso kuti awonetse phindu kapena maluzi mosabvuta.
- Kulembetsa ku bungwe la MRA, kumapereka mwayi ku bizinezi kuti itha kupanga izi; kupereka zikalata za msonkho kwa makasitomala ake,kupeza mwai wogulitsa katundu m'boma, Kupeza mwai wogwira ntchito ndi mabungwe kapena makampani akuluakulu.
- Bizinezi yomwe yalembetsa mu kaundula wa msonkho, imathanso kupereka msonkho wa anthu ake ogwira ntchito (PAYE) mosabvuta.
- Kuyika mabuku a bizinezi poyera ndi kupereka msonkho pa nthawi yake kumateteza kuti musalandire zilango kapena kuyimbidwa milandu patsogolo.

NKHAMBAKAMWA ZINA NDI ZOONA ZAKE ZOKHUDZA KULEMBETSA BIZINEZI NDI MISONKHO.

Zofunika kudziwa ndi zakuti , kulembetsa bizinezi yanu ku ofesi ya mkulu wa bizinezi sikutanthauza kuti mwalembetsanso ku ofesi yoona za msonkho (MRA). Bizinezi imene ili ndi chiphaso(BRC) ikuyenera kuchita chothekera kuti ikalembetse za msonkho ndi bungwe la MRA.

NKHAMBAKAMWA Kulembetsa bizinezi ndi kodula kwambiri.

ZOONA ZAKE Kulembetsa bizinezi mtengo wake ndi K10,000.00.. Nthambi yoona za kalembera wa bizinezi simagulitsa mafomu a kalembera. Mafomuwa atha kukatengedwa mwa ulere ku maofesi awo kapena patsamba lawo la intaneti (website). Ndalama zina zimene bizinezi ingawononge zitha kukhala mayendedwe wokatumizira mafomu kapena kukatenga chiphaso. Kapenanso kusintha zina ndi zina mwinanso kupeza kope ina (copy) ya chiphaso.

NKHAMBAKAMWA

Bizinezi iliyonse imalipira msonkho wofanana posatengera kukula kapena kuchepa kwa bizinezi.

ZOONA ZAKE

Mabizinezi omwe amapanga ndalama zosakwana K12,500,000.00 pa chaka amayenera kupereka msonkho woyerekeza wolipiliratu monga momwe zaonetseredwa m'mwambamu.. Chofunika kudziwanso ndi chakuti kulembetsa msonkho sikutanthauza kuti pamakhala chikakamizo kuti mulipire msonkho. Bungwe la MRA limawerengetsa mulingo woyenera molingana ndi mmene bizinezi yanu yayendera mu chaka chimenecho chifukwa zimatheka ndithu kukuuzanai kuti simulipira msonkho kumene.

Msonkho osungidwa ***(Withholding Tax)*** umadulidwa molingana ndi mulingo oikika motere;

Malipilidwe a Zochitika	Mulingo odulidwa Msonkho pa zolandira zonse
a. Zolipira zapadera kwa anthu aluso	20%
b. Lenti	20%
c. Zolipira katundu yemwe waperekedwa monga zakudya	3%
d. Commission - Phindu	20%
e. zolipira za katundu yemwe watumizidwa	10%
f. Zolipira fodya ndi zina zakumunda	
i. Kugulitsa fodya olemera makilo 1,200 kapena ma belo khumi omwe agulitsidwa kudzera ku msika wa fodya okhazikika (Auction Floors)	0%
ii. Kugulitsa fodya olemera kupyola makilo 1,200 kapena ma belo khumi omwe agulitsidwa kudzera ku msika wa fodya okhazikika (Auction Floors)	3%
iii. Kugulitsa fodya kudzera ku ma kilabu azaulimi ku msika wa fodya okhazikika (Auction Floors)	0%
g. Zolipira ma kontalakitala azomangamanga	4%
h. Zolipira za msangulutso	20%
i. Zolipira anthu aganyu	
i. Zolipira zomwe sizikupyola mulingo otsikitsitsa okhazikitsidwa ndi boma polipira anthu ogwira ntchito (Minimum wage)	0%
ii. Zolipira zomwe zikupyola mulingo otsikitsitsa okhazikitsidwa ndi boma polipira anthu ogwira ntchito	20%
j. Zolipira mathandizo ena (services)	20%
k. Chiongola dzanja	20%
l. Zolipira zina munthu akagwira ntchito ya padera (Fees)	20%

****Chidziwitso:** Ndondomeko ya misonkho imasintha chaka ndi chaka (chaka cha boma la Malawi chimayamba pa 1 Epulo kutha pa 30 Malichi),zindikirani kuti izi zikutengera chaka chomwe bukuli lalembedwa (October 2021)..*

Zindikirani kuti bizinezi imafunika izilemba chilichonse chomwe chikuchitika mu bizinezi. Izi zikuphatikizanso ndalama zonse zomwe zalowa ndi kutuluka mu bizinezi.

*Chidziwitso

Uthenga wa bukhumu wachokera kumabungwe a boma la Malawi mothandizana ndi mabungwe ena.

Manambala wofunikira

Kulembetsa businesi

Nthambi ya kalember (Department of the Registrar General):
Likuli lake lili mu:
Fatima Arcade, m'mbali mwa mseu wa Haile Selassie, Blantyre

Chigawo chapakati ofesi ili mu:
Pagat House, mseu wa Paul Kagame, Lilongwe

Chigawo chakumpoto ofesi ili mu:
Choma Building
Mzuzu city centre

+265 1 824 355 | +265 1 824 668
+265 1 824 785 | +265 1 824 394

E-mail: info@registrargeneral.gov.mw

Ulangizi ndi ndondomeko ya kalembetsedwe ka bizinezi

Alangizi a zamalonda Assistant Cooperative Liaison Officer (ACLO)/ Trade Officer

Maofesi awo ali makhosolo amaboma onse

Small and Medium Enterprise Development Institute (SMEDI):
Likuli lake lili mu:
Amina-house, m'mbali mwa mseu wa Paul Kagame

Chigawo chapakati ofesi ili ku:
Area 9, pafupi ndi civil stadium, Lilongwe

Chigawo chapakati ofesi ili ku:
pamasitolo a Central Mponela, Dowa

Chigawo chakumpoto ali mu:
SMEDI house, Mzuzu city centre

Chigawo chakumwera ali ku:
Chigumula, Blantyre

Tel: +265 1 774 522
E-mail: info@smedi.org.mw
http://www.smedi.org.mw

Ndondomeko ndi kalembetsedwe ka msonkho

Malawi Revenue Authority (MRA)

Maofesi awo ali m'maboma onse

E-mail: mrahq@mra.mw
https://www.mra.mw

Toll-free line: 672

Matsamba ena wofunika

Malawi Bureau of Standards

http://mbsmw.org/

Malawi Confederation of Chambers of Commerce and Industry (MCCCI)

Chichiri trade fair grounds, Blantyre

Plaza house, city centre, Lilongwe

https://www.mccci.org/

Malawi Investment and Trade Centre

https://mitc.mw/

Common Market for Eastern and Southern Africa (COMESA)

http://www.comesa.int