



Ma tahay qof
aan shaqeyn?



Ma leedahay awood
kaydsan oo badan?



Ma jeceshahay in aad
bilawdid ganacsi kuu gaar ah?

Isu-diyaarinta Ganacsi Bilaabista

Taageerista Ganacsatada Qaxootiga ah
Tilmaan-bixiyaha Bilaabista Ganacsiga
ee Qaxootiga:



REFUGEES INTO BUSINESS

Refugees into Business

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www.refugeesintobusiness.org.uk/translated_ten_steps

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Tusmada Qoraalka

Isu-diyaarinta bilaabista ganacsiga

Halkan waxa ku yaala toban talaabo oo kaa gargaari doona in aad isu diyaarisid bilaabista ganacsigaaga.

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Talaabada 1: Yeelo isku-kalsoonii

Qaxootiga iyo soo-guuraagu waxay imanayeen Boqortooyada Midowday boqolaal sannadood iyaga oo faa'iido u keenaya dhaqaalaha Biritishka Qaar ka mid ah ganacsiyadooda iyo fikradahoodu waxay noqdeen kuwo aad u guuleystay oo imminka ka mid ah nolol maalmeedka qaranka.

Bil matal, ma ogayd...?

- In caadada 'kaluun iyo jibis' ay ka timi soo-guuraagii qarnigii 19-aad. Joseph Malin oo ka yimi Yurubta Bari ayaa makhaayaddii ugu horeysay ee kaluun iyo jibis ka furay xaafadda East End ee Landhan sannadkii 1860.
- Monsieur Deloitte, oo ka soo qaxay Kacaankii Faransiiskii, ayaa soo gaadhay magaaladda Hull in ka badan 200 oo sannadood, halkaasoo uu degay oo uu ka furtay ganacsi ah xisaabinta. Inankii uu awowga u ahaa ayaa ka dhigay mid ka mid ah ganacsiyada xisaabaadka kuwa ugu waaweyn, maanta, waa shirkadda heer caalami caanka ka ah ee la yidhaahdo Deloitte and Touche.
- Alec Issigonis, oo ahaa qaxooti ka yimi Turki, ayaa qoyskiisa la yimi Iglan sannadkii 1922. Waxa uu ahaa naqshadeeye baabuur, waxana uu adduunka baray baabuurta Biritishka, noocyada 'Morris Minor' iyo 'Mini'.

Marks and Spencer

Michael Marks waxa uu ku dhashay magaalada Slonim ee Ruushka sannadkii 1859. Isaga oo ah nin yar ayuu Marks u soo guuray Iglan. Ma uu aqoonin xirfad uu ku shaqeysto isla markaana ma uu aqoonin afka Ingiriisiga, sidaa daraadeed waxa uu Marks u guuray Leeds halkaasoo ay ka jirtay shirkad la yidhaahdo Baran oo qaxootiga shaqo siin jirtay. Ugu dambeyntii, waxa uu Marks awooday inuu helo lacag ku filan inuu dukaan yar ka furto suuqa furan ee Leeds. Dukaanka agtiisa waxa uu ku dhajiyay qoraal weyn oo ay ku yaalan ereyada: 'Ha i weydiin qiimaha, waa hal Beni'. Ka dib sannadihii ku xigay, waxa uu Marks furay dukaano yaryar oo beni wax lagaga iibsado oo uu ka furay suuqyada bacadlaha ee Yorkshire iyo Lancashire.

Sannadii 1894 ayuu Marks go'aansaday inuu u baahan yahay shuraako ka gargaara inuu sii balaadhiyo ganacsiga. Waxana markaa ku soo biiray Tom Spencer. Spencer in mudo ah ayuu la socday shaqada Michael Marks. Waxana uu ka soo qaaday in £300 ee laga rabay si uu meheradda badheed u yeesho ay tahay maalgalin fiican. Waxa lagu heshiiyay in Spencer

uu maamuli doono xafiiska iyo bakhaarka isla markaana Marks uu sii wadi doono inuu maamulo arrimaha suuqa. Gargaarkii uu ka helay Tom Spencer daraadii, waxa Marks uu awooday inuu dukaano ka furo Manchester, Birmingham, Liverpool, Middlesbrough, Sheffield, Bristol, Hull, Sunderland iyo Cardiff.

Markii la gaadhay 1897, Marks & Spencer ganacsigoodu waxa uu ka koobnaa lix iyo soddon laamaadood. Sannadkii 1903 ayaa Marks & Spencer uu noqday shirkad xadeysan isla markaana Tom Spencer isla sannadkaa dabayaaqadiisii ayuu shaqada ka fadhiistay isaga oo ah nin qani ah. Michael Marks waxa uu sii waday inuu sii hormariyo ganacsiga waxana uu dhintay 31-kii Bishii Laba iyo Tobnaad 1907, isaga oo dhisay mid ka mid ah ganacsiyada ugu caansan Boqortooyada Midowday.

Waxba kuma jabna in ganacsigaagu yahay mid weyn ama mid yar, ha ahaado dukaan suuq oo yar ama shirkad xisaabin, waxa uu noqon karaa mid guul leh. Waxa aad xaq u leedahay inaad isku daydid, sababta oo ah haddii uu shaqeeyo, adiga oo kaliya uma faa'iideyn doono, balse waxa kale oo uu u faa'iideyn doonaa beel weynta. Isla markaa waxa fiican in aad su'aalo is weydiisid oo ka warqabtid dhibaatooyinka kugu soo foolsaari kara marka aad bilaabaysid ganacsigaa. Waxa aad u baahan tahay in aad si taxadir leh uga fiirsatid fikradahaaga iyo farsamooyinka ka hor inta aanad bilaabin sababta oo ah qof kasta kuma haboona iskii-u-shaqeysiga. Tilmaan-bixiyahani waxa uu kaa gargaari doonaa arrintan waxana uu kuu tilmaami doonaa illaha taageero laga heli karo:

- min hay'ado ku takhasusay sida taageero loo siiyo dadka bilaabaya ganacsiyo
- ilaa saaxiibada, qoyska ama xubnaha beeshaada, ee aad weydiin kartid talo

Waxa aad u baahan doontaa inaad isticmaashid DHAMAAN noocyada kala duwan ee taageerada si ay gargaar uga geystaan in ganacsigaagu noqdo mid lagu guuleysto.

Waxyaabaha la sameeyo	Waxyaabaha aan la sameyn
KU QOR liis dadka iyo hay'adaha kaa gargaari kara wajiyada kala duwan ee ganacsigaaga marka aad akhriyaysid tilmaan-bixiyaha dhamaantii.	HA DAREEMIN in aad kaligaa tahay. Guusha ganacsigaagu adiga ayuu kugu xidhan yahay, laakiin waxa agagaarkaaga jira taageero badan oo ku gargaari karta.

Talaabada 2: Hubi in sharci ahaan aad awoodi kartid inaad bilawdid ganacsi

Sharcigu waxa uu leeyahay waxa aad awoodi kartaa inaad sameysatid ganacsi haddii aad haysatid:

→ Oggalaansho shaqo IYO Oggalaansho Joogitaan/Galitaan (Leave to Remain/Enter) oo aad u haysatid Boqortooyada Midowday. Oggalaanshaha joogitaanka waxa lagu bixiyaa siyaabo kala duwan:

1. Haddii lagu siiyay sharci qaxooti (refugee status)

i. Ka hor Bishii Sideedaad ee 2005, haddii aad heshay sharci qaxooti (refugee status) waxa aad heli doontaa Oggalaansho Joogitaan oo Aan Xad Lahayn (Indefinite Leave to Remain) (ILR) waxana aad awoodi karta in aad Boqortooyada Midowday u joogtid si joogto ah.

ii. Haddii aad sharciga qaxootiga heshay ka dib Bishii Sideedaad 2005 oggalaanshaha joogitaanku waa ku-meel-gaadhsiis - 5 sannadood. Kiisaska waxa dib loo fiiriyaa 5 sannadood ka dib, haddii markaa ay wali dhibaatooyin ka jiraan wadankaagii hooyo waxa laga yaabaa in aad heshid dheereyn ama Oggalaansho Joogitaan oo Aan Xad Lahayn (Indefinite Leave to Remain) (ILR), haddii kale waxa laga yaabaa in lagu celiyo oo lagu diro wadankaagii.

2. Oggalaanshaha Galitaanka/Joogitaanka ee ku-meel-gaadhsiiska ah, labadan waa mid

i. Badbaadin Bini'aadan (Humanitarian Protection) (Ka hor Bishii Shanaad 2005, waxa kan la bixin jiray ilaa 3 sannadood. Laga bilaabo Bishii Sideedaad 2005, waxa la bixin karaa ilaa 5 sannadood. Kiiskaaga waxa dib loo fiirin doonaa marka uu kaa dhamaado. Haddii wali dhibaato ka jirto wadankaagii hooyo waxa laga yaabaa in lagu siiyo dheereyn badbaadin ama ILR. Haddii aanay jirin dhibaato dib baa lagu celin karaa) Ama:

ii. Oggalaansho Joogitaan oo Ku-meel-gaadhsiis ah (Discretionary Leave to Remain) (Oo la bixiyay 3 sannadood ama ka yar. Laga bilaabo Bishii Sideedaad 2005 waxa kiisaska dib loo fiirin doonaa ka dib 3 sannadood waxana laga yaabaa in aad heshid ama aanad helin dheereyn. Haddii go'aan lagu gaadho in aanad u baahnayn badbaadin dib baa laguuri diri doonaa. Waxa laga yaabaa in aad awoodid in aad heshid ILR haddii laguuri oggalaado in aad joogtid Boqortooyada Midowday mudo ah 6 sannadood)

Xusuuso: Siinta rasmiga ah ee lagu siiyo oggalaansho joogitaan oo ku-meel-gaadhsiis ah ama joogto ah macnaheedu (caadi ahaan) waxa weeye waxa laguuri oggol yahay in aad shaqeysid oo codsatid faa'iidooyinka (benefits) ay dadweynuhu helaan.

Sidee baad ku ogaan kartaa in aad haysatid oggalaansho shaqo iyo Oggalaansho Galitaan/Joogitaan? Eeg:

- dukumentigaaga imigarayshanka ama
- Warqadda rasmiga ah ee ka timi Wasaaradda Gudaha (Home Office) ee ku siinaysa Oggalaanshaha Galitaanka/Joogitaanka.

Waraqahaasi waxay kuu sheegi doonaan haddii laguuri oggol yahay in aad shaqeysid iyo inta uu le'eeg yahay Oggalaanshahaaga Galitaanka/Joogitaanka. Haddii uu kaa dhacayo waxa aanu kugula talinaynaa in aad taa xalisho KA HOR inta aanad bilaabin ganacsigaaga. Waxaad:

- La xidhiidhi kartaa mid ka mid ah hay'adaha hoos ku qoran si ay kuu gargaaraan. Waxay kuu sheegi doonaan waxa aad u baahan tahay in aad sameysid.
- Warqad u qori kartaa Wasaaradda Gudaha.
- Teleefon u diri kartaa Wasaaradda Gudaha si aad u ogaatid mudada ay kaa qaadan doonto in aad wax ka ogaatid codsigaaga.

Isla wakhtiga aad heshid ogeysiis rasmi ah oo kuu sheegaya in aad haysatid Oggalaansho Joogitaan ayaad bilaabi kartaa in aad ka fikirtid sidii aad u bilaabi lahayd ganacsigaaga.

Waxyaabaha la Sameeyo	Waxyaabaha Aan la Sameyn
<p>ISKU DAY oo u hubso inaad haysatid Oggalaansho Galitaan/ Joogitaan oo ah ugu yaraan 3 sannadood ka hor inta aanad bilaabin. Waxay taasi kaa gargaari doontaa in aad heshid dayn ama amaah, iyo in aad bilawdid ganacsigaaga ka hor inta aanad markale dhex galin arrimo ku saabsan imigarayshanka.</p>	<p>HA ISKU DAYIN in aad bilawdid ganacsigaaga isla wakhtiga uu dhamaanayo Oggalaanshahaaga Galitaanka/Joogitaanka. Waxay u badan tahay in aad wakhtigaa helin taageero bilaabis waxana kugu sii adkaan doona in aad heshid dayn.</p>

Meesha laga helo war dheeraad ah

Haddii aad qabtid wax su'aalo ah oo ku saabsan sharcigaaga imigarayshanka waxa aad tagi kartaa:

- Golaha Qaxootiga (Refugee Council)
www.refugeecouncil.org.uk
- Adeegga La-talinta Arrimaha Imigarayshanka (Immigration Advisory Service) www.iasuk.org.uk
- Xarunta Sharciga ee Qaxootiga (Refugee Legal Centre)
www.refugee-legal-centre.org.uk
- Waaxda Muwaadinnimda ee Imigarayshanka (Immigration Nationality Department)
www.ind.homeoffice.gov.uk
- Xafiisyada La-talinta Muwaadiniinta (Citizens Advice Bureau)
www.adviceguide.org.uk/index/your_rights/immigration
- Golaha Shaqo-helista (Employability Forum)
www.employabilityforum.co.uk

Talaabada 3: Diyaari warqaddaada taariikhda shaqada iyo aqoonta (CV)

Warqadda taariikhda shaqada iyo aqoontu (CV) (Curriculum Vitae) waa diiwaanka shaqeyntaada iyo waxbarashadaada. Guddaha Boqortooyada Midowday qof kastaa waxa uu diyaarsadaa dukumentigaa marka uu raadinayo shaqo ama taageero bilaabis ganacsi. Halkan hoose waxa ku yaalaa xoogaa talooyin ah oo kaa gargaari doona qorista warqadda taariikhda shaqada iyo aqoonta.

Waxa laga yaabaa in meelo banaan ay ku jiraan taariikhdaada waxbarashada ama shaqada. Qasab ma ah in taasi caqabad kugu noqoto haddii aad warqaddaada taariikhda shaqada iyo aqoonta (CV) ku muujin kartid in aad leedahay farsamooyinka lagama-maarmaan u ah bilaabista ganacsi, sida miisaaniyad-sameynta, suuq-geynta, maamulista dadka, madaxnimo iwm.

Waxa aad gargaar ka heli kartaa:

- Saaxiibada ama xubnaha qoyska ee iyagu qortay warqad taariikh shaqo iyo aqoon.
- Hay'adaha la-talinta xagga shaqo-helista laakiin waxa laga yaabaa in lacag aad bixisid.
- Hay'adaha tabaruca ama qaxootiga ee degmada ayaa laga yaabaa inay bixiyaan talo bilaash ah.

Taariikhda waxbarasho

Qor waxbarashadaada (dugsi, jaamacad, koleej) iyo/ama tababarkaaga, oo ay ku jiraan wixii ah shahaadooyin, oo u qoran nidaam (taariikh) taxan

Marmarka qaarkood waxa lagu weydiin karaa shahaadooyin cadeynaya aqoontaada:

- **Haddii aad haysatid shahaadooyinkaaga** oo aad rabtid in shahaadooyinka aad ka qaatay wadankaagii hooyo lagu ictiraaf Boqortooyada Midowday, Xarunta Warka Ictiraafka ee Heer Qaran ee Boqortooyada Midowday (National Recognition Information Centre for the United Kingdom) (UK NARIC) ayaa bixisa adeegga.

Waa inaad keentid shahaadooyinkaaga waxana laga yaabaa in aad bixisid kharash.

- **Haddii aanad haysan shahaadooyinka**, qor taariikhdaada waxbarasho isla markaana talo ka raadso hay'addaada taageero bilaabis ganacsi (talaabo 9), haddii lagu weydiyo shahaadooyinkaaga.

FIIRO: Inkasta oo taariikhda waxbarashadu faa'iido leedahay, ha walwalin haddii aanad shahaadooyin badan lahayn, waxa ay hay'adaha taageerada bilaabistu xiiseyn doonaan waa farsamooyinkaaga ganacsiga.

Taariikh shaqeynta

Wixii aad shaqooyin soo qabatay u qor sida ay isugu xigeen isla markaana qor faahfaahinta shaqooyinka. Taasi waa taariikhdaada shaqo. Waxay muujin doontaa in aad khibrad u leedahay sameynta ganacsi iyo in kale. Haddii aad khibrad hore u lahayd sameynta ganacsiga, hubi in aad xoogga saartid qodobadan:

- Gudaha Boqortooyada Midowday, caadi ahaan waxa lagaa rabaa in aad bixisid laba tixraac (references). Tixraacu waa warqad gaaban oo uu qoray shaqo-bixiye hore waxana uu xaqiijinaya wixii aad soo qabatay iyo sida aad u fiicnayd.
- Taasi waa mid marmarka qaarood dhib ah haddii shaqo-bixiyeyaashaadii hore ay joogaan wadan kale ama ay dhib tahay in lala xidhiidho. Hal hab oo lagu helo waayo-aragnimo muhimad leh ama xiitaa tixraac waa adiga oo tabaruc u samee ganacsi degmada ah (eeg hoos iyo talaabada 6).
- Haddii wakhtiyo shaqo la'aan ahi ku jiraan taariikhdaada shaqo, weydiiso la-talin (talaabada 9) marka aad taageero ka raadinaysid hay'ad bilaabis ganacsi.

Shaqo tabaruc ah

Warka ku saabsan wixii ah shaqo aan mushahar lahayn ee aad qabatay sidoo kale faa'iido ayay leedahay. Tusaale ahaan ka-shaqeynta mashruuc degmada ah oo beesha ah ama ka-shaqeynta ganacsi, waxay gargaar ka geysan karaan muujinta farsamooyinkaaga shakhsi.

Waxyaabaha la sameeyo	Waxyaabaha aan la sameyn
WAA INAAD qortid wax kasta oo aad soo qabatay. Ka fikir in aad mushahar la'aan ugu shaqeysid qof aad taqaanid. Waxa laga yaabaa in aad awoodid in aad weydiisatid tixraac.	HA WALWALIN haddii aanad heli karin wax ah marag-kac oo aad xaqiijisid waxbarashadaada iyo taariikhdaada shaqo. Taasi waa dhibaato caam ku ah qaxooti badan.

Meesha laga helo war dheeraad ah

- Xarumaha Shaqada (Jobcentre Plus) ee degmadu waxay bixiyaan taageero ku saabsan iskaa-u-shaqeysiga waxana ay kugu hagi karaan gargaar ah xaga CV-ga ama www.jobcentreplus.gov.uk
- Internetka waxa laga helaa rugo badan oo bixiya talo ku saabsan CV-ga oo bilaash ah sida BBC www.bbc.co.uk/radio1/onelife/work/index.shtml?cvs/ ama www.workthing.com ama <http://jobsadvice.guardian.co.uk/>
- Jaamacadaha ayaa sidoo kale rugahooda internetka ku bixiya talo ku saabsan qorista CV-ga.

Talaabada 4: Hel gargaar ah xagga Ingiriisiga

Waxa aad u baahan tahay in aad awoodi kartid in aad isgaadhsiin wacan ku sameyn kartid afka nolol maalmeedka iyo ka ganacsiga. Waxa si weyn muhiim ugu yahay, tusaale ahaan:

- qorista qorshe ganacsi,
- la gorgortanka bixiye dayn ama isu diiwaangalinta Cashuurta Badeecadaha (Value Added Tax) (VAT).

Waxa muhiim ah in aad u fahmi kartid waxa ka socda dhamaan qaybaha ganacsigaaga.

Meesha gargaar laga helo

Duruusta Ingiriisiga ah waxa badanaa loogu yeedhaa Ingiriisiga Loogu Talagalay Dadka ku Hadla Afaf Kale (English for Speakers of Other Languages) (ESOL). Ilaa Bisha Sideedaad 2007 ESOL waa u bilaash qaxootiga iyo magangalyo-doonka. Ka dib Bisha Sideedaad 2007

- Haddii aad haysatid **oggalaansho joogitaan (leave to remain)** (sida sharci qaxooti, badbaadin bin'aadan ama oggalaansho ku-meel-gaadhsiis ah), oo aanad shaqeynin oo aad qaadatid gargaarka dawladda (benefits) waxa aad xaq u leedahay taageero ah ESOL BILAASH AH.
- Laakiin **dhamaan magangalyo-doonka ka weyn da'da 19** waxa laga rabaa inay BIXIYAAN kharashka duruusta Ingiriisiga. Waxa laga yaabaa inay jiraan hay'ado degmada ah oo bixiya koorasyo bilaash ah ama ka kharash jaban.

Laybareeriga degmadaada, Xarunta Shaqo-raadinta (Job Centre) ama Learndirect ayaa ku siin doonta war ku saabsan hay'adaha ESOL ka bixiya aaggaaga. Waxa kuwa ku jira kara:

- Koleejyada Sii-wadista Waxbarashada (Further Education colleges)
- Koleejyada Waxbarashada Dadka Waaweyn
- Jaamacadaha
- Hay'adaha tabaruca iyo beesha
- xarumaha Learndirect ee internetka
- Hay'ado tababar oo gaar ah

Ingiriisiga Ganacsiga

Koleejyo Sii-wadis Waxbarasho oo badan ayaa bixiya fasalo Ingiriisi ah, laakiin waxay u badan tahay inaad lacag bixisid. Meesha fasaladaa lagu qabanayo waxa uu kuu sheegi kara hay'adda ganacsiga ee degmaada, golaha ama maamulka degmada.

(Waxa laga yaabaa inay jiraan hay'ado kale oo degmada ah, sida Golaha Qaxootiga iyo Adeegga La-talinta Waxbarashada iyo Tababarka Qaxootiga (Refugee Education and Training Advisory Service) (RETAS) oo dhiga Ingiriisiga Ganacsiga oo loogu talagalay qaxootiga, Hubi waxai laga heli karo aaggaaga.)

- Weydiiso gargaar qof kasta oo ka tirsan beeshaada oo leh Ingiriisi ganacsi oo kaaga ka fiican,
- Adeegyada tarjumidda iyo turjubaanidda (ka eeg golaha degmadaada ama hay'adda beesha) ayaa kaa gargaari kara tarjumidda/fahmidda dukumentiyadaa. Waxa laga yaabaa inaad lacag ka bixisid adeeggan.

Waxyaabaha la sameeyo	Waxyaabaha aan la sameyn
<p>IS QOR kooras haddii aad awoodid, haddii aanad heli karin siyaabo badan oo aan rasmi ahayn oo aad ku hagaajisid Ingiriisigaaga. Heer fiican oo ah Ingiriisiga waxa uu kaa gargaari doonaa inaad sii xornimo badnaatid oo aad sii hagaajisid suurogalka inaad ku guuleysatid ganacsigaaga.</p>	<p>HA FILAN kaliya in dadka kale ku gargaaraan. Inkasta oo taageeradoodu aad u faa'iido badan tahay, waxa aad u baahan tahay inaad awoodi kartid inaad qiimeysid waxa ka jira dhamaan qaybaha ganacsigaaga.</p>

Meesha laga helo war dheeraad ah

- Learndirect www.learndirect.co.uk
- Koleejka Sii-wadista Waxbarashada ee degmada
- Xarunta Shaqo-raadinta (Jobcentre Plus) ayaa kuu sheegi karta meesha taageero ah ESOL laga heli karo www.jobcentreplus.gov.uk
- Unugga La-talinta iyo Hagista Qaxootiga (Refugee Advice and Guidance Unit) ayaa bixiya talo iyo tababar loogu talagalay qaxootiga www.londonmet.ac.uk/ragu/home.cfm
- RETAS waxay bixisyaa tababar ah ganacsiga www.education-action.org
- Golaha Qaxootigu (Refugee Council) waxa uu bixiyaa Ingiriisiga Ganacsiga www.refugee-council.org.uk
- Laybareeriga degmada
- Xafiiska La-talinta Muwaadiniinta (Citizens Advice Bureau) www.citizensadvice.org.uk
- maamulka waxbarashada/golaha degmada (Wasaaradda Waxbarashada)

Talaabada 5: Hel tababar ah Xagga Ganacsiga

Waxa Boqortooyada Midowday ka jira koorasyo tababar oo kala duwan oo kaa gargaari kara in aad ganacsi bilawdid. Koorasyadaa tababar waxay:

- ku bari doonaan iska-u-shaqeysiga ka jira Boqortooyada
- kaa gargaari doonaan inaad garatid farsamooyinkaaga
- kuu sharixi doonaan habka bilaabista
- sawir guud kaa siin doonaan sida aad isugu diyaarin lahayd bilaabista ganacsi
- kaa gargaari doonaan inaad qortid qorshe ganacsi
- war kaa siin doonaan cashuurta, VAT iyo Lambarada Caymiska Qaranka (National Insurance)
- ku siin doonaan fursad aad kula kulantid oo kula xidhiidhid dadka kale ee iyaguna bilaabaya ganacsi

Waxa laga yaabaa in aad lacag ka bixisid. Laakiin waxa laga yaabaa in taasi noqoto maalgalin fiican haddii ay jiraan farsamooyin aad dareensan tahay inaad sii hagaajisid ka hor inta aanad bilaabin ganacsigaaga. Dhawr hay'adood ayaa bixiya tababar ganacsi oo gaar ahaan loogu talagalay qaxootiga. Hay'adaha qaxootiga ama ururada degmada ayaa laga yaabaa inay yaqaanaan wax u gaar ah oo u dhow aagga aad ku nooshahay.

Meesha laga helo war dheeraad ah

- Hay'ado bilaabis ganacsi oo bixiya tababar ganacsi waxay ku qoran yihiin Tilmaan-bixiyaha Bilaabista Ganacsiga 12 – Illaha Gargaarka
- RETAS waxay bixisaa koorasyo ah bilaabista ganacsi waxa kale oo ay taageero siisaa qaxootiga iyo magangalyo-doonka aan shaqeyn ee xiiseynaya (a) inay sameystaan ganacsi u gaar ah ama (b) inay shuraako la noqdaan iskaashato (badi waa Landhan) www.education-action.org
- Golaha Qaxootiga (Refugee Council) waxa uu bixiyaa tababar ah 'Horumarinta Qaxootiga Xagga Suuqa Shaqada ee Boqortooyada Midowday' (Promoting Refugees into UK Labour Market Employment) www.refugeecouncil.org.uk
- Shabakada Waxqabadka Beesha (Community Action Network) waxay qaxootiga jooga Landhan siisaa tababar ganacsi www.can-online.org
- Xidhiidhka Ganacsiga (Business Link) waa hay'ad dadweyne oo talo ganacsi siisa ganacsiyada yaryar iyo kuwa dhexe. Waxay ka hawlgashaa shabakadaha degmada. Shabakada degmadaada ka raadi www.businesslink.gov.uk
- Hay'adda Qaxootiga ee Qaramada Midoobay (United Nations Refugee Agency) (UNHCR) mashruuceeda 'Qaxootiga Isticmaala Internetka' (Refugees Online) waxa ku taxan hay'adaha laga yaabo in aad gargaar ka heshid www.refugeesonline.org.uk

Talaabada 6: Tabaruc ugu shaqee ganacsi degmada ama beesha ah

Tabaruciddu waa adiga oo bilaash ku shaqeeya. Ka fikir in aad tabaruc ugu shaqeysid ganacsi ama mashruuc beeled aaggaaga ah. Waxay taasi kaa gargaari kartaa:

- In aad waayo-aragnimo shaqo ku heshid nooca ganacsi ee aad jeceshahay in aad bilawdid
- In aad hagaajisid farsamo gaar ah
- In aad ku tababaratiid Ingiriisigaaga
- In aad hagaajisid CV-gaaga adiga oo muujinaya in aad waayo-aragnimo shaqo oo ah Boqortooyada Midowday haysatid
- In aad heshid tixraac. Waxa laga yaabaa in jaalku ay ku farxaan inay kuu qoraan tixraac.

Waad sameyn kartaa tabaruc haddii aad tahay magangalyo-doon (asylum seeker) oo aad wali sugaysid in lagu sheegasho in aad heshay Oggalaanshaha Joogitaanka (Leave to Remain).

Helista fursadaha tabarucidda

- Weydii qof aad taqaanid oo leh ganacsi in aad ugu shaqeyn kartid tabaruc.
- Ka fikir fikraddaada ganacsi oo la xidhiidh ganacsiyo la mid ah oo ka jira aaggaaga.
- Raadi haddii ay jiraan mashruucyo beeled aad tabaruc ugu shaqeyn kartid.

Meesha laga helo war dheeraad ah

- Xarunta Qaran ee Tabarucidda (National Centre for Volunteering)
www.volunteering.org.uk
- Reach www.volwork.org.uk
- Waxqabadka Qaxootiga (Refugee Action)
www.refugee-action.org.uk
- Golaha Qaxootiga (Refugee Council)
www.refugeecouncil.org.uk
- RETAS www.education-action.org
- Timebank www.timebank.org
- Horumarinta Tabaruca ee Iglan (Volunteer Development England)
www.vde.org.uk
- The Prince's Trust www.princestrust.org.uk

Talaabada 7: Diyaarso sii-haynta ilmaha

Haddii aad haysid caruurtaada kaligaa, oo aad ka fikiraysid bilaabista ganacsi, waxa aad u baahan doontaa in aad sii diyaarsatid sii-haynta ilmo oo aad ku kalsoon tahay kuna farxaxsan tahay.

Fikradaha waxa ka mid noqon kara:

- Saaxiibadaa ama qoyska awoodi kara inay kuu sii hayn karaan ilmaha
- Sii-hayeyaasha ilmaha ee xaafaddaada. Haddii aad ka walaacsan tahay in aad ilmahaaga kaga tagtid dad aanad aqoonin, waxa aad isticmaali kartaa sii-haye ilmo oo diiwaansan (registered childminders). Sii-hayeyaasha ilmo ee diiwaansan
 - waxay leeyihiin shahaado
 - waxay deegaan ahaan ah siiyaan ilmahaaga sababta oo ah sharci ahaan ayay mas'uuliyaddi saaran tahay
 - waxay caadi ahaan ku farxaan haddii aad rabtid in aad la qaadatid xoogaa wakhti ah si aad u baratid oo u aragtid sida ilmahaaga loo ilaalinayo.
- Dawladda ayaa bixin doontaa xoogaa ah taaageero, tusaale ahaan, waxa laga yaabaa in aad heshid lacag aad iskaga bixisid sii-haynta oo ka aad heshid barnaamijka Cashuur dhaafista dadka shaqeeya (Working Tax Credit) ee Dawladda. (Halkan hoose ka eeg faahfaahinta la-xiddhiidhista.)
- Waxa kale oo aad talo weydiisan kartaa hay'adaha takhasuska leh sida One Parent Families (Qoysaska ah Hal Waalid) oo leh khadka gargaarka ee Lone Parent Helpline oo ah 0800 0185 026.
- Marka aad raadinaysid taageero bilaabis ganacsi (talaabada 9), weydii war dheeraad ah oo ku taa ku saabsan.

Meesha laga helo war dheeraad ah

- Khadka Gargaarka ee Cashuur Dhaafista Dadka Shaqeeya (Working Tax Credit Helpline) (Iglan, Waylis, Iskotlaan) 0845 300 3900/ (Waqooyiga Ayrlaan 0845 603 2000)
- Sure Start waa barnaamijka dawladda ee ilma kasta lagu siiyo bilaabis fiican. Waxa ay hayaan war faa'iido leh oo ku saabsan habka sii-haynta ilmaha ee ka jira Boqortooyada Midowday iyo war ku saabsan sida aad u heli kartid gargaar ku saabsan kharashyada www.surestart.gov.uk ama www.childcarelink.gov.uk
- Qoysaska Hal Waalid ah (One Parent Families) waxay ku takhasustay taageerista waalidka kali ah www.helpdesk.oneparentfamilies.org.uk (Iglan iyo Waylis) www.opfs.org.uk (Iskotlaan)
- Gingerbread waxay hawlgalisaa shabakad loogu talagalay qoysaska ah hal waalid www.gingerbread.org.uk
- Barnaamijka Sii-haynta Ilmaha (Daycare Trust) waa hay'adda samofal ee sii-haynta ilmaha. Rugtooda internetka ayaa kaa gargaari doonta in aad heshid war dheeraad ah oo ku saabsan sii-haynta ilmaha www.daycaretrust.org.uk
- Isbahaysiga Qaran ee Goobaha Sii-haynta Ilmaha (National Day Nurseries Association) (NDNA) waa hay'ad samofal oo ah heer qaran oo ulajeedadeedu tahay in la hagaajiyo horumarka iyo waxbarashada ilmaha inta ay ku jiraan sannadaha hore ee nolosha www.ndna.org.uk
- Isbahaysiga Qaran ee Sii-haynta Ilmaha (National Childminding Association) (NCMA) waa hay'ad samofal oo ah heer qaran isla markaana ah hay'ad ay iska diiwaangaliyaan sii-hayeyaasha ilmaha ee ka jira Iglan iyo Waylis www.ncma.org.uk
- Isbahaysiga Waxbarashada ka Horeysa Dugsiga (Pre-school Learning Alliance) waa hay'ad samofal waxbarasho oo ku takhasustay sannadaha hore ee ilmaha www.pre-school.org.uk

Talaabada 8: Habe dhaqaalahaaga

Xisaabaadka Bangiga

Haddii aad rabtid in aad furatid xisaab bangi, waxa lagaa rabi doonaa in aad xaqiijisid aqoonsigaaga. Bangigu waxa uu rabi doonaa inuu arko baasaboorkaaga, liisankaaga wadista ama biilka adeeg guri (sida biilka korontada ama gaasta).

Haddii aanad dukumentiyadaa midna ka haysan, weydii in bangigu oggalaado dukumentiyada aqoonsi oo kale sida ogeysiiska dawladda ee kuu sheegaya in aad haysatid Oggalaansho Joogitaan (Leave to Remain) ama dukumentiyada kale ee Wasaaradda Gudaha (Home Office).

Waxa laga yaabaa inay kuu fududahay inaad furatid xisaab bangi oo **aasaasi ah (basic)** marka la barbardhigo **xisaab maalmeed (current)**. Marka aad haysatid **xisaab maalmeed** iyo mid **aasaasi** ah waxa aad awoodi kartaa:

- In aad heshid kaadhka kaashka oo aad ku isticmaashid mishiinada kaashka
- In aad lacag ku ridid oo aad ku bixisid biilashaada
- LAAKIIN waxa kaliya ee aad heli kartaa 'ka-sii-bixin' (overdraft) lagu heshiiyay marka aad leedahay **xisaab maalmeed**.

Ka-sii-bixin (overdraft) waa hab kuu oggalaanaya in aad kharashgareysid lacag ka badan inta ku jirta xisaabtaada. Caadi ahaan bangigu waxa uu ku saari doonaa dulsaar haddii taasi dhacdo, marmarka qaarkoodna waxa kale oo lagu saari doona kharashyo kale (Maamulka Adeegyada Dhaqaalaha) (Financial Services Authority (FSA), 2006).

Bangiyadu kaama aqbali doonaan inay kaa bixiyaan wax ka badan £10 marka aad leedahay xisaab **aasaasi** ah (basic account). Waxa uu bangigu rabi doonaa inuu hubiyo taariikhdaada xagga daymaha waxana uu warkaa u isticmaali doonaa sidii go'aan looga gaadhi lahaa in lagu siiyo ama lagu diido xisaab bangi oo ah **xisaab maalmeed** ama dayn. Waxay hubin doonaan

- noocyada xisaabeed ee kala duwan ee aad soo yeelatay
- wixii ah daymo ee laga yaabo inaad leedahay

Waxa laga yaabaa in bangiyadu aanay awoodin inay hubiyaan taariikhdaada daymaha sababta oo ah waxa aad ka timi wadan kale. Sidaa daraadeed, waxa laga yaabaa in furashada xisaab bangi oo ah **xisaab maalmeed** (current bank account) ay dhib noqoto. Haddii bangigu diido codsigaaga xisaab bangi, weydii xisaab bangi oo **aasaasi** ah (basic bank account).

Haddii dhibaatooyin kaa haystaan furashada xisaab bangi, la xidhiidh hay'adaha qaxootiga ee degmadaada, ama Xafiiska La-talinta Muwaadiniinta (Citizens Advice Bureau) oo shaqo badan ka qabtay arrintan. Ilo gargaar oo kale ayaa ku yaala rogaalka bogga.

Sidee baad ku xalin kartaa taa?

Haddii aad tahay Muslim, waxa laga yaabaa inaad ka fiirsatid 'ribo' ka hor inta aanad bilaabin ganacsigaaga. Ribadu waa bixinta ama qaadashaada dulsaar. Taa lama oggala marka la eego Shareecada, sababta oo ah waa halis loo yaqaano 'gharar.'

Sidee baad ku xalin kartaa taa?

- Talo weydiiso saaxiibadaa, qoyska iyo xubnaha beesha, ee sameystay ganacsiyo u gaar ah
- Waxa laga yaabaa in bangiyada iyo hay'adaha qaarkood aanay awoodin inay ku gargaaraan sababta oo ah iyaga oo adeecay Shareecada

Tusaaleyaasha hay'adaha/bangiyada adeecay Shareecada

Islamic Bank of Britain (Bangiga Islaamka ee Biriitan) waxa uu waafaqsan yahay shareecada.

HSBC waxay sameysay qaybteeda Amanah (Amanah division) sannadkii 2003 si Muslimka loo siiyo adeegyada ay ka mid yihiin maalgalinta guriga iyo xisaabaadka shakhsiga. Imminka waxay eegayaan sida ay u taageeri karaan ganacsatada muslimka ah..

Samofalka Amiirka (Prince's Trust) ayaa caalin muslim ah oo aqoon u leh Shareecada weydiisay talo ku saabsan sida Muslimka da'da yar ay iska bixin lahaayeen daymaha hay'adda Trust. Waxa la xukumay in qadarka ay hay'adda Trust qaado loo arko "kharash maamul oo aanuu ahayn ribo".

Meesha laga helo war dheeraad ah

- Rugta internetka ee FSA (Financial Services Authority) (Maamullka Adeegyada Dhaqaalaha) waxay bixisaa talo ku saabsan xisaabaadka bangi ee aasaasiga ah www.fsa.gov.uk
- Xafiiska La-talinta Muwaadiniinta (Citizen's Advice Bureau) www.citizensadvice.org.uk
- Islamic Bank of Britain www.islamic-bank.com
- Wixii war dheeraad ah ee ku saabsan HSBC Amanah tag barta www.hsbcamanah.com
- Tilmaan-bixiyaha Bilaabista 2 – Bilaabista ganacsi - waxa uu bixiyaa war faa'iido leh oo ku saabsan sida iyo meesha laga helo dayn bilaabis www.refugeesintobusiness.org.uk/guide
- Æ Tilmaan-bixiyaha Bilaabista 12 – Illaha gargaarka - waxa ku jira liiska gargaar dhaqaale www.refugeesintobusiness.org.uk/guide

Talaabada 9: Hel taageero xirfadle oo ah bilaabista ganacsi

Waxa Boqortooyada Midowday ka jira hay'ado badan oo ku gargaari kara marka aad bilowdid samaynta ganacsi aad leedahay, oo badanaa bixiya la-taliyeyaal iyo hageyaal badan oo taageero fool-ka-fool ah siiya dadka. Talo xirfadle waa taageero dhexdhexaad ah oo kaa gargaari doonta in aad go'aan ku gaadhid in haynta ganacsi kugu haboon tahay iyo in kale isla markaana waxa aad ogaan doontaa sida loo hirgaliyo.

Hay'adaha taageerada bilaabista ganacsiga

Waxa jira hay'ado taageero bilaabis ganacsi oo ah hay'ado dawladeed, kuwo gaar ah iyo kuwo samofal ah oo bixiya:

- talo iyo hagid ku saabsan sida loo bilaabo ganacsi
- koorasyo ah tababar ganacsi
- gargaar ah qorista qorshaha ganacsi
- war ku saabsan arrimaha shabakadaha xidhiidhka

Adeegyada qaarkood waa bilaash, qaarna lacag ayaad ka bixin doontaa. Waa inaad hubisid waxa laga heli karo aaggaaga.

La-taliye ganacsi

La-taliyaha ganacsi waxa uu bixiyaa talo ganacsi oo, tusaale ahaan, ku saabsan qorista qorshe ganacsi, arrimaha sharciga ama maamulista dhaqaalahaaga. La-taliyeyaasha intooda badani waxay leeyihiin tababar xirfadle iyo waayo-aragnimo ganacsi oo weyn. Waxay gargaar ka geysan karaan xalinta dhibaatooyinka gaarka ah oo ay talo kaa siin karaan xaalado adag. La-taliyeyaasha waxa la isticmaali karaa hal mar ama mudo dheer oo joogto ah. Waxa laga yaabaa inaad lacag bixisid si aad u isticmaashid adeeggan.

Hagaha ganacsi waxa uu bixiyaa taageero asturan mudo lagu heshiiyay, oo caadi ahaan ah lix bilood ilaa laba sannadood.

Faraqa u dhexeeya hage iyo la-taliye ganacsi

La-taliye ganacsi waa xirfadle bixiya talo takhasusle. Hage ganacsi badanaa waa tabaruce bixiya hagiis ganacsi oo guud waxana uu kaala hadlaa fikradaha iyo dhibaatooyinka.

Hage ganacsi

Hage ganacsi waxa uu hakis ganacsi iyo arrimo shakhsi oo joogto ah siiyaa qof bilaabaya ganacsi. Ulajeedada hagistu waxa weeye in adiga lagaa gargaaro inaad dhisatid ganacsi aayo iyo guul leh. Hageyaasha ganacsi waxay caadi ahaan leeyihiin aqoon ganacsi oo xoog leh.

Hagaha ganacsi waxa uu bixiyaa taageero asturan mudo lagu heshiiyay, oo caadi ahaan ah lix bilood ilaa laba sannadood.

- Hay'adaha qaarkood waxay bixin doonaan xidhmooyin bilaabis oo ay ku jiraan hakis ganacsi. Waa inaad heshid faahfaahinta xidhmooyinka.
- Intooda badan hageyaasha ganacsi waxay adeegyadooda u bixiyaan si tabaruc (bilaash) ah, balse waa inaad ka hor iska habsatid.

Meesha laga helo war dheeraad ah

Taageero bilaabis ganacsi

→ Tilmaan-bixinta 12 – Illaha Gargaarka - waxa ku yaala taxane ah hay'adaha taageerada bilaabista

www.refugeesintobusiness.org.uk/guide

Adeegyada kooxaha tilmaaman ee la doortay:

→ Hay'adda Samofalka Amiirka (Prince's Trust) waxay gargaartaa dadka da'da yar ee u dhexeeya 18 – 30 sannadood ee aan shaqo hayn si ay u bilaabaan ganacsi www.princes-trust.org.uk

→ Shell LiveWire waxay dadka da'da yar u ee dhexeeya 16 – 30 sannadood ku dhiirgalisaa inay bilaabaan oo hormariyaan ganacsiyo u gaar ah www.shell-livewire.org

→ Prime Initiative waa hay'adda qaran ee u jiheysan in dadka da'doodu ka weyn tahay 50 laga gargaaro inay sameystaan ganacsi www.primeinitiative.org.uk

Adeegyada dhamaan dadka u dhexeeya:

→ Xidhiidhyada Ganacsiga ee Degmada (Local Business Links) www.businesslink.gov.uk.

→ Hay'adaha Ganacsiga ee Degmada (Local Enterprise Agencies) (LEAs) www.nfea.com

→ Golaha Ganacsiga (Chamber of Commerce) ee degmada www.britishchambers.org.uk

→ Barnaamijka Tabaruca Hagista Ganacsiga (Business Volunteer Mentoring Programme) (BVM) www.bvm.org.uk

Talaabada 10: Illaha kale ee gargaar laga helo

Waxa illo wanaagsan oo gargaar laga helo ah qoyskaaga, saaxiibada iyo beesha, iyo waliba hay'adaha xirfadda leh. Iyaga ayaa si cid walba ka fiican u yaqaana waxa aad ku fiican tahay iyo waxa aanad ku fiicnayn. Taageeradooda, oo lagu daray talada xirfadleyda hay'adaha bilaabista ganacsiga, ayaa kaa gargaari doonta inaad ugu dambeyn go'aan ku gaadhid in aad kari kartid haynta ganacsi aad adigu leedahay.

Maria iyo Luisa, oo ah qaxooti ka yimi Angoola

Maria iyo Luisa waa saaxiibo. Labaduba waxay ka yimaadeen Angoola waxana ay imminka ku nool yihiin isku xaafad ka tirsan Manchester. Maria waxay rabtaa inay furto makhaayad waxana ay ka wada hadlayaan wixii ay sameyn lahayd ...

Luisa: Waa fikrad aad u fiican Maria! Cuntadaadu markasta way dhadhan fiican tahay! Waanad ku fiican tahay xidhiidhka dadka. Aaggani runtii wuu iskaga baahan yahay makhaayad. Waxay noqon doontaa meel fiican oo ay qaar ka mid ah saaxiibadeen ku kulmi karaan, gaar ahaan hooyooyinka cusub.

Maria: Halkee baad u maleynaysaa inaan ka heli karo lacagta aan ku bilaabi lahaa?

Luisa: James oo ay laba walaalo ahi na kala dhaleen ayaa bilaabay ganacsi uu iska leeyahay. Waxa laga yaabaa inuu awoodo inuu ku gargaaro.

Maria: Waa fikrad aad u fiican runtii. Imminka ayaan weydiin doonaa.

Luisa: Waxan hayaa fikrad kale Maria: Laba todobaad ka hor waxa qado igu martiqaaday Susan, oo aanu saaxiib nahay. Waxa aanu tagnay makhaayad ah Afro-kareebiyani oo fiican oo ku taala Old Trafford. Waxa iska leh Susan xigtadeeda. Maad weydiisid in aad tabaruc ugu shaqaysid laba todobaad si aad u ogaatid in haynta makhaayad ay kugu haboon tahay iyo in kale? Waxa aan kula xidhiidhin karaa Susan.

Maria: Waa fikrad aad u fiican! Waxa laga yaabaa inay ii oggalaadaan inaan kariyo dhawr cunto oo ah kuwa Angoola si aan u ogaado in dadku jecel yihiin iyo in kale. Waad ku mahadsan tahay gargaarkaaga, Luisa. Waan ka helay inaynu wada hadalnay.

Saaxiibadaa, qoyskaaga iyo xubnaha beesha oo aad la hadashid waxa laga yaabaa inay kaa gargaarto:

- **Garo awoodahaaga:** Luisa si wacan ayay u taqaana Maria. Jawaab-celinta Luisa waxay Maria ka gargaartay inay garato haddii ay leedahay farsamooyinka lagama-maarmaanka ah.
- **Hel fursad tabaruc:** Haddii ay ka shaqeyso makhaayad waxay Maria fikrad ka qaadan doonta hawsha haynta makhaayad u gaar ah.
- **Tijaabi fikraddaada:** Markii ay fikradda ganacsiga kala hadashay Luisa ayay Maria fikrad ka heshay in makhaayad aagga looga baahan yahay.
- **Raadi oo ogow taageerada bilaabista ganacsiga:** Maria waxay James weydiin kartaa sida uu u bilaabay ganacsigiisa iyo sida uu ku helay daynta. Taasi waa hab fiican oo ay wax kaga ogaan karto taageerada bilaabista.
- **Raadi oo hel qof hage ah:** Maria waxay James, Edada iyo Adeerka Susan weydiin kartaa haddii mid ka mid ah uu raali ka yahay inuu siiyo taageero hagiis ah, sababta oo ah waxay sameysteen ganacsiyo iyaga u gaar ah.

Waxyaabaha la sameeyo	Waxyaabaha aan la sameyn
<p>QOR dhamaan taageerada aad ka heli kartid saaxiibada, qoyska iyo beesha. Sidoo kale ku dar hay'adaha taageerada bilaabista ganacsiga oo weydiiso la-taliye ganacsi.</p>	<p>HA isku halayn kaliya saaxiibada, qoyska iyo beesha. Waxa laga yaabaa inaanay haynin dhamaan warka saxda ah sidaa daraadeedna aan mas'uuliyad la saari karin haddii wax khaldamaan. Talo xirfadle iyo taageero dhexdhexaad ah ayaa laga heli karaa faa'iido fiican marka ay jiraan xaalado adag.</p>

Warkan waxa qoray Samofalka Amiirka (Prince's Trust) una qoray Golaha Qaxootiga (Refugee Council) waxana uu yahay kaliya meel laga bilaabo. Waa in la raadsado talo sharci iyo mid dhaqaale oo madax-banaan. Wax mas'uuliyad sharci ah lama saari karo daabacaha. Hay'adaha Prince's Trust iyo Refugee Council wax mas'uuliyad ah lagama saari karo saxnimada warka la sheegay.



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