



Oslo kommune
Næringsetaten
Servicekontoret for næringslivet



Tips and advice for those who are starting a

General Partnership



THEMES IN THIS BROCHURE:

- ▶ Requirements – partners
- ▶ Choosing type of partnership
- ▶ Establishing the partnership
- ▶ Accounting – Audits
- ▶ Tax
- ▶ Other mandatory registrations
- ▶ Personal rights
- ▶ Things to remember when starting up an ANS/DA

NOTES

	INTRODUCTION	3
1.	REQUIREMENTS - PARTNERS	3
2.	CHOOSING TYPE OF PARTNERSHIP	3
2.1.	General partnership	3
2.2.	General partnership with shared liability	3
3.	ESTABLISHING THE PARTNERSHIP	4
3.1.	Registering in the Register of business enterprises in Brønnøysund	4
3.2.	Requirements for the company name	4
3.3.	The Norwegian partnership act	4
3.3.1.	Requirements for partnership agreement	4
3.3.2.	The Partnership's required Bodies and Management	4
3.3.3.	Other matters regulated by the Partnership Act	5
3.4.	Partner agreement	5
4.	ACCOUNTING – AUDITS	6
5.	TAX	7
5.1.	Tax assessment	7
5.2.	The participant model.....	7
6.	OTHER MANDATORY REGISTRATIONS	8
6.1.	Employer responsibilities – mandatory registration	8
6.2.	Value added tax (MVA) – mandatory registration	9
6.2.1.	Registration in the Value Added Tax Register	9
7.	PERSONAL RIGHTS	9
7.1.	Social security rates and insurances	9
8.	THINGS TO REMEMBER WHEN STARTING UP AN ANS/ DA	9
8.1.	What you must do	9
8.2.	What you ought to do	11

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INTRODUCTION

This brochure is for those of you who intend to conduct business in Norway through a partnership, either in the form of a General Partnership (Ansvarlig selskap - ANS) or a General Partnership with Shared Liability (Delt ansvar - DA). ANS/ DA are entered into by independent legal persons. The liability of the partners would depend on the type of partnership. A partner may be an individual or a legal entity. The term «liability» means that the partners are jointly and severally liable for all debts incurred by the partnership. This means that the individual partner is liable for the obligations of the partnership. Thus there is in practice not any difference between the partnership's assets and the individual partners' private assets. The individual partners may however protect themselves to some degree by regulating their obligations through choice of type of partnership. All partnerships are separate legal entities and are regulated under the Partnership Act. The partnerships may own subsidiaries. You may be a partner in an ANS/ DA at the same time as you are employed by another company, but this you should clear with your employer first. There may be a clause in your employment contract that forbids this.

1. REQUIREMENTS - PARTNERS

- You must be of legal age (at least 18 years old)
- At least half the partners/owners must be domiciled in Norway and hold valid residence permits.

2. CHOOSING TYPE OF PARTNERSHIP

As previously mentioned, you may opt to share the obligations of the partnership between the individual partners. Here we will discuss two very common types of partnerships:

2.1. GENERAL PARTNERSHIP

All the individual partners are jointly and severally liable for all the partnership's liabilities. This means in practice that creditors may, at will demand full or part payment for outstanding debt from all or any one of the partners, usually choosing the partner with the most assets. The partner who ended up paying the debt will have recourse against the other partners afterwards for their individual "share" of the liability.

2.2. GENERAL PARTNERSHIP WITH SHARED LIABILITY

All the individual partners are liable for their agreed percentage share of the total liabilities. The sum total of the shared liability must cover the total liabilities of the partnership, in other words a general partnership with shared liability. Thus, if three partners establish a partnership with one third (1/3) shared liability each, a creditor may only claim payment for 1/3 of the debt from each partner. The creditor cannot claim the whole amount from a single partner.

[TIP 1]

NOTES

TIPS!

TIP 1

Carefully consider what distribution of liability suits you best before you decide on what type of partnership you and your partners wish to establish.

EGNE KOMMENTARER

TIPS!

TIP 2

It may be a good idea to register the enterprise name as a trademark. For more information refer to www.patentstyret.no

3. ESTABLISHING THE PARTNERSHIP**3.1. REGISTERING IN THE REGISTER OF BUSINESS ENTERPRISES IN BRØNNØYSUND**

All partnership companies (ANS/DA) must be registered in the Register of Business Enterprises in the Brønnøysund Registers. Use «*Samordnet registermelding Del 1 – Hovedblankett*». (The Co-ordinated Register Form Part 1 – Main Form) In 2006 the fee for registering an ANS/DA is NOK 2,500. Refer www.brreg.no for updated fees.

3.2. REQUIREMENTS FOR COMPANY NAME

Pursuant to the Act concerning Business Enterprise Names there are requirements that the name of the enterprise must:

- Contain a minimum of three letters of the Norwegian alphabet.
- The name of the business enterprise may not consist solely of the name of a country, county or municipality.
- The business enterprise name may not be misleading

Names of General Partnership shall include the term ansvarlig selskap or the short form ANS. If the partners in the General Partnership have shared liability, the name shall include the term selskap med delt ansvar or the short term DA.

[TIP 2]**3.3. THE NORWEGIAN PARTNERSHIP ACT****3.3.1. Requirements for partnership agreement**

If you want an enterprise with broad contractual freedom, a partnership, ANS/DA may be a suitable type of enterprise. The partners must sign a partnership agreement that includes a set of mandatory items of information. Apart from these mandatory items, the partners are free to include other clauses as they see fit. The partnership agreement must include minimum the following information:

- The name of the partnership
- Name and address of all partners
- The objective of the partnership
- The municipality where the enterprise shall have its head office
- Whether the partners shall make a contribution of capital to the partnership, and the value of any such contributed assets.
- If General partnership with shared liability is chosen, the percentage share of the partnership's liability for each partner must be stated.

You will find an example of a partnership agreement showing the minimum mandatory requirements on the next page.

3.3.2. The Partnership's required Bodies and Management**The General partners' meeting**

The General partners' meeting is the enterprise's top authority. All partners are members of the General partners' meeting and have voting rights. The General partners' meeting shall be held at least once a year. Pursuant to the Partnership Act, the General partners' meeting shall deal with out of the ordinary matters or matters that are of major import to the partnership. The General partners' meeting may decide to adopt the following agenda:

- The Annual Accounts
- Distribution of profits or losses
- Other decisions regarding distribution of partnership assets

The partners' meeting can delegate decision-making authority to their Board of Directors and/or Managing Director through the partnership agreement and relevant job descriptions.

Board of Directors/Managing Director

The partners are free to decide whether or not they wish to appoint a Board of Directors and/or Managing Director. In either cases, these shall be elected by the general partners. Furthermore, instructions (job descriptions) should be prepared in advance clearly stating what authority the Managing Director and Board of Directors have with regard to decisions they may make for and on behalf of the partnership, bearing in mind that the Board of Directors always must adhere to the Partnership Act §2-13 first part and §2-21 second part.

The General Partnership Agreement

Effective today, agreement has been reached to establish a General Partnership with Shared Liability (DA)

The General Partnership name is: _____

The general partners are:

Name: _____ Address: _____ Shared liability is ____ percent
 Name: _____ Address: _____ Shared liability is ____ percent
 Name: _____ Address: _____ Shared liability is ____ percent

The objective of the partnership is: _____

The partnership's place of business is in the municipality of _____

Agreement has been reached on **partnership contributions** in the total **partnership capital and the value of contributed assets are as follows:**

Name: _____ Object: _____ Value: _____
 Name: _____ Object: _____ Value: _____
 Name: _____ Object: _____ Value: _____

Place: _____ Date: _____

General partners' signatures: _____

EGNE KOMMENTARER**TIPS!****TIP 3**

It is imperative to act with providence. The more details you cover by an agreement prior to any problems arise, the easier it is to deal it and each other later. Give these items some thought::

- Shall withdrawals be based on input of labour or input of capital?
- Shall all partners have the same hourly wage or salary?
- When is it prudent to withdraw monies from the partnership?

To award procurement means that named persons (procurists) are given power of attorney to act and sign for and on behalf of the general partnership.

3.3.3. Other matters regulated by the Partnership Act

- **Change of partnership shares**

Unless otherwise agreed, a partner's share can only be transferred to a new partner if all the other partners agree. Change of partnership shares must be notified to the Register of Business Enterprises.

- **Withdrawal**

Any partner can demand to be released from the partnership after having given written notice.

- **Dissolution/Winding up**

The decision shall be taken by the General partners' meeting. The decision shall be notified to the Register of Business Enterprises in Brønnøysund.

3.4. PARTNER AGREEMENT

Although not mandatory, the agreement should deal with other matters such as:

- **Shared (proportional) liability**

Be aware that if the agreement does not explicitly state that the partners have (proportionally) shared liability (clearly defined percentage of liabilities), the owners will automatically be jointly and severally liable.

- **Division of income**

Unless otherwise agreed the profits and losses generated by the enterprise shall be divided equally between the partners.

- **Withdrawal of assets**

The partners should agree on the amount in money each individual partners may withdraw from the company.

- **Distribution of work responsibility/wages**

The division of work tasks and payment of wages ought to be agreed in advance.

- **Power of attorney**

If one of the partners also acts as Managing Director, agreement should be reached in advance, what this person may decide without consulting the other partners. It is also advisable to agree on what the individual partners may do without having power of attorney from the general partnership. Procuration rules should be prepared if the enterprise intend to have procurists.

[TIP 3]

NOTES

Partnership agreement

(For A-name General partnership with shared liability (DA) with 3 general partners)

All general partners are liable for their own pro rata share of the total liability of the general partnership pursuant to the Partnership Act and the applicable regulations governing unlimited liability enterprises. Each participant is liable for 1/3 of the general partnership.

All partners shall work full time for the partnership. No one of the partners may accept work from other commercial enterprises without the permission from the other partners.

A-name General partnership DA shall have a Board of Directors. The regulations, rules, and laws applicable to Boards of Directors of limited companies also apply to the Board of Directors of the general partnership.

A-name General partnership DA shall employ a Managing Director who reports to and will be hired by the Board of Directors.

The general partners' meeting shall be held at least once per year in connection with the review of the Annual Accounts. The meeting has the same authority and responsibilities as a general meeting of a limited liability company (AS). The general partners' meeting is open to all partners.

Withdrawals (remunerations for work done) are determined by the general partners' meeting each year at the year-end closing of accounts. The withdrawals during the first year shall be NOK 10,000 per month for each partner. If the partnership has earned higher profits than what was forecast, each partner shall have the right to withdraw an amount equal to at least the payment of pre-tax payments in addition to the said amount. In periods of poor liquidity, partners' withdrawals have the lowest priority amongst payments made by the partnership.

Individual partners are disqualified in matters concerning their own working arrangements, own position, own withdrawals, and own fees. This applies regardless of the position the involved partner may hold in the management or on the Board of Directors of the partnership.

Each of the partners have the right to withdraw from the partnership. If a partner wishes to withdraw from the partnership the other partners shall have pre-emptive rights of purchase to the ownership share. If the said partner's wish is just to leave his/her position in the partnership, he/she must sell his/her share to the other partners if they so demand. All and any sureties, guarantor obligations or guarantees the withdrawing partner has assumed shall remain in force until they are honoured and redeemed by the partnership in accordance with the original plan. If the partnership has negative equity, the withdrawing partner shall pay in his/her share of the debts before he/she can withdraw from the partnership. In cases of financial infidelity, insolvency or breach of this agreement the other partners can demand the withdrawal of the affected partner.

None of the partners may start competing activities while working for the partnership or for the first two years following his/her withdrawal from it. Ideas that arise as a result of the partnership's activities shall be the sole property of the partnership.

Any legal dispute between the partners shall be sought to be resolved through arbitration. Each party shall appoint his/her own member of the arbitration board. The appointed members shall jointly appoint the third member. The decision reached by the arbitration board shall be final and binding for all parties.

The partners' signatures: _____

4. ACCOUNTING - AUDITS

"Any person or business entity that is liable to submit an income declaration pursuant to the Tax Assessment Act or report pursuant to the Act on Value Added Tax, shall submit a report of annual accounts," (The Accounting Act § 1-2).

All general partnerships shall follow accounting procedures (cf. The Bookkeeping Act with regulations).

"Whomsoever wilfully or negligently contravenes this Act or Regulation resulting from this Act, shall be punished by fines or a term of imprisonment of up to three years" (Bookkeeping Act § 15), so as you can see it is important to either have bookkeeping skills or engage the services of an accountancy firm or qualified accountant.

Unlimited liability enterprises that have:

- sales revenues of more than NOK 5 million
- more than 5 employees
- 5 or more partners

all have what is termed “full accounting obligations”. This means that they have a mandatory obligation to prepare and complete annual accounts and an annual report in accordance with good basic accounting principles and good accounting practices. At the latest one month after the adoption of the Annual Accounts, all those having such mandatory obligation shall send a copy of the accounts to the Register of Company Accounts (Regnskapsregisteret) in Brønnøysund.

An ANS/DA is not normally obliged to undergo annual audits. It has however been decided that an ANS/DA with more than 5 partners and/or that has sales revenues of more than NOK 5 million per annum shall appoint a company public accountant to audit the books.

[TIP 4]

5. TAX

5.1. TAX ASSESSMENT

You must notify the tax assessment office in your home municipality of the net amount of money you estimate that you will earn in the coming year. Notify the tax authorities using the form RF-1102. Tax is assessed on the basis of the enterprise’s result, but shall be paid by the partners. The partners are assessed individually. Based on the annual results, the tax office will calculate the tax the partnership (the partners) shall pay. The tax office mails out self addressed bank deposit slips, accommodating prepayment of tax four times a year (with due dates on March 15, May 15, September 15 and November 15).

[TIP 5]

5.2. THE PARTICIPANT MODEL (DELTAKERMODELLEN)

Effective 1.1.2006 the “Participant model” was introduced for partnerships (including ANS/DA). The taxation model applies to individual partners and is briefly as follows;

Taxes are assessed on the basis of any distribution of assets from the partnership to the individual partner. Distribution in this context means all and any free transfers of assets from the partnership to any individual partner net of a “shelter-deduction” (skjermingsfradrag representing a risk-free interest on the capital invested). The partnership is assessed a 28 percent tax on profits. In addition, a 28 percent tax is assessed against the individual receipts net of the “shelter deduction” to each partner. Each partner is liable for the payment of their own tax as well as their share of the partnership taxes on profits.

- *The general partnership profits are taxed at 28 percent.*
- *The partners’ receipts net of the “shelter deduction” are taxed at 28 percent*



NOTES

TIPS!

TIP 4

- Pursuant to the Bookkeeping Act §13, accounting material that must be kept, shall be filed away and kept secure for ten years after the close of the fiscal accounting year. Book entries that are originally available in electronic form may be kept available in electronic form for three years and six months after the close of the fiscal accounting year.
- Keep your dockets, bills etc. in good systematic order and make sure they are readily available!
- If you have an external accountant, you **MUST** appoint an authorised accountant.

TIP 5

When estimating the coming year’s income for the tax authorities it is best to err on the conservative side. It’s better to adjust the due amount upwards if and when income rises.

NOTES

TIPS!

TIP 6

Beware of deadlines for filing of income tax returns, general partnership report and company income and loss statement.

March 31 is the deadline if you decide to mail in paper format and the deadline for electronic delivery is May 31. If the firm is domiciled in a municipality other than that of the partners, the filing should go to the municipality where firm is domiciled, while the partners' municipality receives copies attached to their income tax returns.

TIP 7

Do NOT forget the deadlines for payment of employer's national insurance contributions and tax withholdings for employees. There are six terms per year, in two months intervals: 15/1, 15/3, 15/5, 15/7, 15/9 and 15/11

Taxable distribution

Any distribution of assets from the partnership less the "shelter deduction" are taxable at the rate of 28 percent.

Shelter deduction

(A risk free return on investment). Is calculated by multiplying the "Shelter basis" with the "Shelter rate".

Shelter basis

Expressed through the total amount of working capital or assets employed in the partnership.

Shelter rate

(An after tax risk free interest rate) The reference rate is picked from Norges Bank's annual effective synthetic yields on 3 months treasury bills (www.norges-bank.no/english/statistics/interest_rates/).

Varies; April 2006: pre-tax 2.66 % /after tax 1.92 %

An example:

Thor Hammer and Erik Mason are the only general partners in the firm BYGG DA, a construction company showing a NOK 100.000 profit for the year ending December 31. The partners have both put up NOK 50.000 in working capital and have agreed to share the firm's liability on a fifty/fifty basis.

The firm's tax calculation:

Pre-tax profits	NOK	100 000
Tax on company profits (NOK 100.000 X 28 %)	NOK	28 000
After tax profits (available for distribution to partners)	NOK	72 000

The individual partners' tax calculation:

Distribution from company after tax profits	NOK	72 000
Shelter deduction (NOK (50.000 + 50.000) X 1.92 %)	NOK	1 920
Taxable distribution	NOK	70 080

Partners' tax liability from distribution NOK 70 080 X 28 % = 19 612

Thus the total tax levied on profits and distribution of profits are as follows:

NOK 28.000 + NOK 19.622 = Total NOK 47.622, or 47.6 %

The total tax liabilities are:

The firm BYGG DA	NOK	28 000
Thor Hammer, tax on distribution of profits	NOK	9 811
Eric Mason, tax on distribution of profits	NOK	9 811
Sum total	NOK	47 622

[TIP 6]

6. OTHER MANDATORY REGISTRATIONS**6.1. EMPLOYER RESPONSIBILITIES – MANDATORY REGISTRATION**

If you (the enterprise) intend to employ staff, the same employers' rules apply to ANS/ DA as to other types as companies. If you already know that you will employ people when you register the business in Brønnøysund, you should tick off the box that shows that the company has or is expected to have employees (item 3.3) in the in the Samordnet registermelding Del 1 – Hovedblankett. The Register of Employers- and Employees Unit (Enhet for Arbeidsgiver- og arbeidstakerregisteret) will then contact you.

Employees shall be registered individually in the Register of Employers- and Employees Unit. This can be done via the Internet at: www.nav.no, or by submitting form IA-25-01.05 to the Register of Employers- and Employees Unit.

[TIP 7]

6.2. VALUE ADDED TAX (MVA) – MANDATORY REGISTRATION

Value added tax is an indirect tax on the consumption of goods and services. The Norwegian name for VAT is “merverdiavgift” (“MVA”). Generally the value added tax is 25 percent. For food and beverages 14 percent and 8 percent VAT on the transport of passengers and cinema tickets. All goods and services are liable to VAT unless specifically exempted.

[TIP 8]

6.2.1. Registration in the Value Added Tax Register

Whoever engage in VAT liable commerce must register in the Value Added Tax Register. Use the form «Samordnet registermelding - del 2». The following prerequisites must be met before the enterprise may be registered in the Value Added Tax Register:

1. Evidence of actual commercial activity is required. Only those engaged in commercial activities are liable to pay VAT.
2. Evidence of a minimum value of turnover is required. Turnover is expressed as delivery of goods and services against payment. Turnover may also mean importation, withdrawal or bartering of goods and services. Turnover value must exceed NOK 50.000 in the course of a 12 months period in order to qualify for registration.

A turnover report shall be sent for each of the following six VAT terms per calendar year.

1st term: January/February

2nd term: March/April

3rd term: May/June

4th term: July/August

5th term: September/October

6th term: November/December

[TIP 9]

7. PERSONAL RIGHTS

As a self-employed person your rights and obligations differ from those of employed wage-earners.

7.1. SOCIAL SECURITY RATES AND INSURANCES

Self-employed persons must make social security contributions (trygdeavgift) at the rate of 10.7 percent, and do not qualify for sickness benefits under the National Insurance Scheme for the first 16 working days. Thereafter they will receive benefits. Sickness benefits are calculated basis 65 percent of Calculated Personal Income up to a limit of six times G “Grunnbeløpet i Folketrygden”. Calculated Personal Income is derived from a formula of net income less certain relevant deductions, plus any pension payments. Calculated Personal Income is the basis on which personal income tax and social security contributions are calculated.

Self-employed persons do not qualify for government unemployment insurance benefits.

As a self-employed person if you get injured at work, you will not be able to collect any benefits under the workmen’s compensation plan of the Norwegian Social Security Scheme.

[TIP 10]

8. THINGS TO REMEMBER WHEN STARTING UP AN ANS/ DA

8.1. What you must do

The following is a list of things you must or should do in connection with the establishment of an ANS or DA. The list is not exhaustive, but can be a good starting point for anyone who has no prior experience of running an ANS or DA.

TIPS!

TIP 8

All enterprises may submit VAT returns through the Internet. A user ID and password will be furnished when you submit the form “Samordnet registermelding del 2b”

TIPS 9

Commercial enterprises with annual turnover below NOK 1 million, VAT not included, may, by application to the County Tax Office, submit one annual report. Turnover is defined here as the supply of goods and services against any form of remuneration. The annual report shall cover the full calendar year. If it is clear that turnover probably will exceed NOK 1 million, you must notify the County Tax Office immediately.

TIPS 10

As a self-employed person you can sign up for increased insurance benefits at your local Social Security Office. Below is a schedule showing the insurance premium rates and the corresponding benefits. The insurance premium is levied against Calculated Personal Income

- 100 percent sickness benefits from day 1: premium rate 8.9 percent
- 65 percent sickness benefits from day 1: premium rate 1.8 percent
- 100 percent sickness benefits from day 17: premium rate 3.1 percent

Other insurances you should consider taking out:

- fire, burglary and water damage
- third party liability insurance
- accident (particularly for hazardous work)
- "key personnel"
- insurance against stoppages in production
- voluntary industrial injury insurance

The annual premium is 0.4 percent of estimated annual income. The rates quoted here are from the income year 2005. Updated rates can be obtained at: www.nav.no

NOTES

Establishment

- Decide on the date for starting the enterprise
- Make sure that the company name you have chosen is available and legal. Contact The Register of Business Enterprises in Brønnøysund.
- Prepare the partnership agreement, which must at the very least include:
 - The partnership's enterprise/name
 - If General partnership with shared liability is chosen (DA), the percentage share of the partnership's liability for each partner must be stated.(i.e. expressed as a fraction or percentage)
 - Names and addresses of all general partners / owners
 - The objective of the partnership and type of intended business
 - The municipality where the enterprise shall have its head office
 - Whether the partners shall make a contribution of capital to the partnership, and the value of any such contributed assets.
 - If applicable when establishing the enterprise, any amount the partners/ owners shall pay in monetary terms or transfer as personal assets, the amount /worth of the assets must be stated.
- Decide if you want a Board of Directors and/or a business manager.
- Send the relevant registration form and all attachments to the Brønnøysund Registers – the enterprise must be registered prior to commencement of operations. All unlimited liability enterprises must register in The Register of Business Enterprises.
- Hold the general partners' meetings
- Adhere to the Act relating to Company Accounts on the submission of Annual Accounts and Annual Reports to The Register of Company Accounts in Brønnøysund if:
 - the enterprise has operating income exceeding MNOK 5.
 - has more than 5 employees or if
 - the enterprise has 5 or more general partners /owners
- If the enterprise's operating income is estimated to exceed MNOK 5 in the first year after it's establishment or if the enterprise has more than 5 partners/owners, one must appoint an auditor
- Partners are required to complete tax assessment form RF-1102 in order to be properly registered as self-employed. This must be done subsequent to establishment of the partnership and the partners will receive an estimate from the tax authorities of taxes to be paid during the income year. These estimated taxes are generally due in four equal instalments on March 15, May 15, September 15 and November 15 during the income year.

Will the enterprise have employees?

If yes, you must:

- Register employees in the Register of Employers- and Employees Unit.
- Register the enterprise in the Register of Employers (Brønnøysund Registers)
- Take out industrial injury insurance for employees in a private insurance company
- Draw up employment contracts
- Open a dedicated bank account for employees' tax withholdings
- Prepare an HES plan (health, environment and safety) for the company
- Normal operational or other obligations

Other obligations

- Check VAT obligations (legislation/rules and regulations) with the County Tax Office
- Include your enterprise registration number, enterprise name and, if you are liable to charge value added tax, «MVA» on all business documents such as letterheads, invoices, order forms and any other documents for external use.
- Keep updated on, and follow up all requirements and deadlines concerning VAT, employer's social service contributions and employee tax withholdings (in co-operation with your accountant if any)
- If you are obliged to submit your annual accounts to the Register of Company Accounts in the Brønnøysund Registers – you must do so prior to 1st August in the next accounting year
- If you are unsure about your obligations, you may check these by contacting The Central Coordinating Register for Legal Entities (Oppgaverregisteret) in Brønnøysund.

8.2. What you ought to do

The following is a list of things you should do (just to be on the safe side) in connection with the establishment of an ANS or DA.

- Formulate your business idea (1 to 3 sentences) and prepare a formal business plan
- Evaluate whether you should include the following items in your general partner's agreement (a useful, but not mandatory list):
 - How to handle distribution of profits and losses in the enterprise (unless otherwise agreed, divided equally)
 - rules concerning withdrawal of assets
 - relationship between work and wages
 - authority given to the general manager
- Take out insurances for the enterprise, against:
 - fire, burglary and water damage
 - third party liability
 - accidents (particularly for hazardous work)
 - insurance for the loss of «key personnel»
- File Trademark protection of enterprise name
- If the enterprise has an accountant and/or auditor, sign an agreement stating the scope of work and relationship
- Set up agreements for cooperation and routines with bank, forwarder and other important business partners
- Carefully study the rent/lease agreement for the rental premises with regard to: length of contract, potential for renewal and/or change, cancellation, limitations, possibility for sub-letting, cleaning, share of joint costs etc.
- Take the necessary steps to ensure telephones/fax/broadband etc. are installed in time for commencement of business.
- Register the enterprise with the electric power authority and take a reading of the meter
- Prepare routines for marketing, for example telephone catalogue entries, Internet etc.
- Order necessary printed material, stationery, business cards, brochures and so forth.

USEFUL INTERNET ADDRESSES

The rates and prices quoted in this brochure are from 2006 and are subject to regular changes. Here are some links to net addresses where you can find updated information on rates and prices.

Oslo County Tax Office	www.skatteetaten.no
Oslo Tax Collectors Office	www.kemnerkontoret.oslo.kommune.no
Oslo Tax Assessment Office	www.likningskontoret.oslo.no
Inspectorate of Labour	www.arbeidstilsynet.no
Social Security Office	www.nav.no

OTHER BROCHURES IN THE SAME SERIES

Tips and advice on preparing a business plan	The above brochures are available at www.naringsetaten.oslo.kommune.no
Tips and advice for marketing your own company	
Tips and advice on renting/leasing business premises	
Tips and advice on good financial management	
Tips and advice on practical work as a Director	
Tips and advice for those starting a limited share company	
Tips and advice for those starting a sole proprietorship	
Tips and advice for those planning to import goods into Norway	

EGNE KOMMENTARER



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E-mail: postmottak@naringsetaten.oslo.kommune.no



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