

## Qaamuuska Erayada Arjiga Deynta CEI

1. Magaca Ganacsiga
  - a. Magaca sharciga ganacsigaada sida uu ugu qoran yahay canshuur celinta ganacsiga federaalka ugu dambeyay iyo ugu casriyeysan
2. DBA
  - a. "Doing business as" (DBA) waa diiwan gelinta u ogolaata milkiilaha ganacsiga in uu ganacsiga ku sameeyo magac uu ku shaqeeyo ee laga yaabo in uu ka duwan yahay magaca sharciga shirkadda
3. Gaab Dhismeedka Ganacsiga
  - a. Milkiilaha Keliya - Ganacsi aan leysu keenin, waxaa iska leh hal milkiile keliya oo bixiya canshuurta dakhliga qofka xagga fa'iidada uu ka helo ganacsiga
  - b. Iskaashiga - Qorshe rasmi ah ay ku heshiyaan labo dhinac ama ka badan in ay maamulaan iyo hawl geliyaa ganacsi kaddibna qeybsadaan fa'iidada (iskaashigaan wuxuu ahaan karaa guud, kooban, lagu yeelan karo qaan kooban, ama iskaashiyada dawlada iyo shaqsiyaadka)
  - c. LLC – Waa dhismaha shirkad aan milkiileyaasha qof ahaan loo qabsan karin deynta iyo qaanta shirkadda
  - d. S Corp – Isutag ay IRS siisay xaalad canshuur khaas ah
  - e. C Corp – Isutag bixisa canshuur celinteeda u gaarka ah
  - f. Iskaashato - Ganacsi ay leeyahiin xubnaha ka tirsan iskaashatada iyo ugu yaraan shan xubin oo leh xuquuqda cod bixinta isla'eg
  - g. Aan Doonin Fa'iido – Ganacsi bixisa xoogaa manaafacaadka dadweynaha ama bulshada oo laga dhaafay in ay bixiso canshuurta federaalka iyo tan gobolka
  - h. L3C – Waa shirkad qaanta lagu yeelan karo kooban tahay iyo fa'iido yar oo ujeedooyinkeeda aasaasiga yahay waxa u roon bulshada
4. Nambarka Aqoonsiga Loo Shaqeyaha (EIN) ee IRS
  - a. Nambarka aqoonsiga loo shaqeyaha, ama nambarka aqoonsiga canshuurta federaalka, waxa loo isticmaalaa in lagu aqoonsado shirkadda
  - b. Badanaa ganacsiyada waxaa laga rabaa in ay leeyahiin EIN si ay u shaqeyaan
  - c. Internetka ka dalbo EIN: <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>
5. DUNS #
  - a. Nambarka DUNS waa nambar gaar ah oo ka koobana sagaal nambar uu xafiiska deynta (Dun & Bradstreet) ku aqoonsado shirkadaha
  - b. Dhamaan ganacsiyad ma u baahna DUNS # si ay u shaqeystaan
  - c. Internetka ka dalbo DUNS # online: <https://www.dnb.com/duns-number/get-a-duns.html>
6. Magaca (Magacyada) laamaha/ururada:
  - a. Shirkadda "Subsidiary" - Waa marka shirkadda waalidka ay leedahay in kabadan 50% qeybta shirkadda hoos timadda ama yada ka fircantay
  - b. "Affiliate" - Waa marka shirkadda waalidka ay qeyb yar ku leedahay milkiiyadda shirkadda hoos timadda ama yada ka fircantay
7. SBDC

- a. La-Talliyeyasha Xarunta Horumarinta Ganacsiyada Yaryar ee Maine (SBDC, Maine Small Business Development Center) ee CEI waxay kaalmo siiyaan milkiileyaasha ganacsiyada jira iyo kuwa mustaqbalka abuurme kara.
8. WBC
  - a. Xarunta Ganacsiga Dumarka ee CEI (WBC, Women's Business Center) waxay bixisaa la-tallinta ganacsatada dumarka iyo fursadaha xariirinta shabakada, iyo sidoo kale kullamada iyo brogaamyada la siiyo dumarka Maine
9. SCORE
  - a. Adeegga dalka ugu weyn ee ku shaaqeeyo iskaa wax qabso iyo tababar lacag la'aan ah siiyo ganacsatada
10. CEI Beeraha Brograamka
  - a. Brograamka la soo saaray 2020 iyo ay taageertay Maamulka Mills si ay u taageerto raashinka iyo ganacsiyada beeraha ee lakulmay kharashka COVID-19
11. SBA EIDL
  - a. Amaah ay bixiso Maamulka Ganacsatada Yaryar (SBA, Small Business Administration) si ay ugu fidiso caawintaan dhaqaalle ganacsatada yaryar iyo ururada aan doonin fa'iido ee dakhligogu lumaayo COVID-19 dartii.
12. Deynta PPP
  - a. Brograamka Badbaadinta Lacag Bixinta (PPP, Payment Protection Program) waa deynta ay gadaal ka soo riixdo SBA si ganacsatada loo kaalmeeyo in ay xajiyaan ciidankooda shaqada waqtiyadaan ay jirto shiddada COVID-19
13. Rahanka Deynta
  - a. Hanti deyne bixiyahu uu ogolaan doono sida damaanda deynta. Haddii qaatah deynta ku fashilo bixinta deynta, deymiyaha wuxuu la wareegi karaa rahanka si uu u soo ceshto qaar ama dhamaan khasaarada soo gaartay
  - b. Rahankaan wuxuu qaadan karaa wijiga hanida maguuraanka, liiska alaabta, deynta maqan, mashiinada, alaabta guriga, qalabka, ama hanti kale
  - c. Fadlan fiiri arjiga haddii ay jiraa deymo aan weli la bixinin (deyn), ama kirad rahanka (tusaale kirad hantida)
  - d. Serial#/VIN waxaa loola jeedaa nambarka aoonsiga baabuurka ee baabuurka la rahmiyay
14. Xisaabta Laga Qabo
  - a. Lacagta ay macaamiisha ka qabaan shirkadda - tani waxay ahaan kartaa infoosiyada macaamiisha ee dalbaday badeeco/adeegyo, balse aan weli bixinin kharashka.
  - b. Badanaa waa muddo gaaban iyo waxay badanaa mattalaan lacag bixinta leyska rabo muddo hal sanno gudaheeda
15. Shaqada Ganacsiga
  - a. Waqti-buuxa: Shaqaalaha shaqeeyo waqtiga buuxa waxay badanaa shaqeyaan inta u dhexeyso 30-40 saac halii todobaad
  - b. Qeyb-waqtiga: Shaqaalaha shaqeeya qeyb-waqtiga waxay shaqeyaan in ka yar 30 saac/todobaadkii
16. Manaafacaadka Shaqada

- a. Manaafacaadka shaqada waxaa ka mid noqon kara waxyaabaha sida ceymiska caafimaadka, ceymiska itaal darrida, ceymiska nafta, qorshooyinka hawlgabnimada, mushaarka waqtiga fasaxa, horumarinta aqoonta
17. Tixraaca Bangiga/Tujaarada
- a. Kani waa magaca qofka ka socdo bangigaada ama iibiyaha oo awood u ley in uu ka hadlo taariikhdaada lacag bixinta ama ilaa inta aad istaahishid in lagu siiyo

### **Qaamuuska Erayada Bayaanka Maaliyadda Qofka CEI**

1. Caddaanka Gacanta ku Jira
  - a. Bixi iskudarka xisaabta lacagta aad ku haysatid xisabaadkaada keydka iyo wareegga, sida xisaabaadka aad la leedahay xaaskaada
  - b. Lacag caddaanka ee gacanga ku jirto waxaa ka mid ah lacagta caddaanka soo xaasili karta muddo ka yar 90 maalin (macnaha si fudud loo baddali karo lacag caddaan), sida xisaabaadka "money market" iyo maal geleinta dawlada "government bonds" ee muddada gaaban
2. Xisaabta Hawlgabnimada Qofka (IRA, Individual Retirement Account)/Xisaabaadka Hawlgabnimada Kale
  - a. Ku dar qiimeynta dhamastiran ee xisaabaadka hawlgabnimada, ee laga yaabo in ay ku jiraan IRAs, Roth IRAs, 401(k)s, 403(b)s, ama qorshooyinka kale ee la xariira hawlgabnimada
3. Xisabaadka iyo Deynta Laga Qabo
  - a. Tani waxay tixraaci doontaa lacagta aad adiga qof ahaan deymisay asxaabta ama qoyska - badanaa lama isticmaalo
4. Ceymiska Nafta – Qiimaha Bixinta Lacagta Caddaanka
  - a. Qiimaha bixinta lacagta caddaanka waa iskudarka lacagta ay shirkadda ceymiska siin doonto haystaha ceymiska haddii qofka iskiisa u buriyo ka hor inta aysan gaarin meeshii laga rabay/dhacdo la ceymiyay
  - b. Tani laguma dabaqi karo dhamaan ceymisyada nafta - kuwa bixiya lacagta caddaanka keliya haddi la buriyo
5. Hantida Kale uu Leeyahay Qofka
  - a. Qeybtaan waa in lagu soo daro qiimyenta dhamaystiran ee waxyaabaha kale ee qiimaha leh, sida alwahda qadiimka, dahabka, farshaxanka, iwm.
6. Bixinta Deynta Laga Qabo Bangiga iyo Kuwo Kale
  - a. Lacagta ay shirkadda ka qabto dadka maalgeliyay, kuwas oy ka mid ahaan karaan bangiyada iyo hay'adaha maalgelinta kale sido kale maalgeliyeyasha gaarka
  - b. Deynta la bixiyo (notes payable) waxaa loo haystaa in ay yahiin muddo dheer maxaa yeelay waxaa la bixiyaa in ka badan hal sanno kaddib, balse badanaa muddo 5 sanno gudahooda
7. Mushaarka
  - a. Tani waa dakhligaada oo ah qaaba mushaarka lagu arki karo foomamka canshuurta W2 ama 1099
  - b. Sadarkaa waxaa kaloo ku jira manaafacaadka dadweynaha, sida Kaalmada Ku Meelgaarka ee la Siiyo Qoysaska Baahan (TANF, Temporary Assistance for Needy Families), Dakhliga Sugidda Dheeraadka (SSI, Supplemental Security Income).

Brograamka Kaalmada Nafaqada Dheeraadka (SNAP, Supplemental Nutrition Assistance Program) iyo brograamyo kale oo la xariira kaalmada kale dakhliga

8. Dakhliga Maalgelinta Xaasilka
  - a. Dakhliga laga helo hantida maal gelinta, sida maalgelinta "bonds, mutual funds, deynta" iwm.
  - b. Iskudarka lacagta laga xisaabay hawlaha dakhliga ka hor inta aan la canshuurin, sida kor saarka, qeybsiga, macaashka raasumaalka, dakhliga kirada
9. Dakhliga Hantida Maguuraanka
  - a. Tani waa xisaabta dakhliga kirada laga soo qaaday hantida kaddib marka la bixiyo kharashka
10. Qeybta Qaanta la Socoto
  - a. Khasaarada suurtoogalka ah ee dhici karto taasoo ku xeran natiijada ka soo baxda dhacdo gaar ah, sida dacwad soo socota, ballan qaadyada badeecada, baaritaanda socda
  - b. La soco haddii qofka qaata deynta uu yahay qaadaha damaanadda ama qofk la sameeyo deymo kale (aan la xariirin cidda dalbatay deynta)
11. Qodobka Canshuurta Dakhliga Federaalka
  - a. Qiyaasta xisaabta uu ganacsiga filayo in uu ku bixiyo canshuurta dakhliga sannadka socda
12. Hantida Maguuraanka la Leeyahay
  - a. Nooca hantida - fiiri nooca hantida, sida dhul aan laga shaqeynin, guriga la daggo, hantida loo adeegsado maal gelinta, iwm.
  - b. Cinwaanka - isticmaal isla cinwaanka sida aad u isticmaashid canshuur celintaada qofka
  - c. Taariikhda la iibsaday - isticmaal taariikhda ku qoran bilak deynta iibinta
  - d. Qiimaha suuqa iminka - wuxuu muujiyaa qiimaha iminka lagu qiimeeyo hantida, macnaha intee lagu iibin karaa maanta
  - e. Haayaha dynta hantida iyo cinwaanka - waxaa loo jeedaa magaca iyo cinwaanka bangiga aad ka qabtid lacagta
  - f. Xaaladda deynta - xaaladda waxaa lagu sheegi karaa halkaan, sida xaraashka, tan socota, ama si buuxdo loo bixiyay
13. Maalgelinta "Stocks" iyo "Bonds"
  - a. Maalgelinta "stocks iyo bonds" waa qiimeynta dhamaystiran oo lagu sameeyo dhamaan damaanadaha uu leeyahay arjiilaha
  - b. Kharashka wuxuu mattalaa sicirka iibinta hore ee maal gelinta "stocks/bonds"
  - c. Sicirada qiimaha suuqa/isdhaafsiga waa qiimaha damaanadda "laga bilaabo" taariikhda - waa qiimaha damaanadda ka joogto suuqa
  - d. Taariikhda sicir bixinta/isdhaafsiga waxay tixraacdaa maalinta marka qiimaha damaanadda la qaatay
  - e. Iskudarka qiimaha waa in uu la'eg yahay tirada qeybaha lagu dhuftay qiimaha suuqa sicirka/isdhaafsiga
14. Caddeynta kantaroolka goobta (deynta dhismaha keliya)
  - a. Caddeynta kantaroolka goobta waxay ahaan kartaa wareejinta dhulka, kirada, ama heshiiska iibsiga