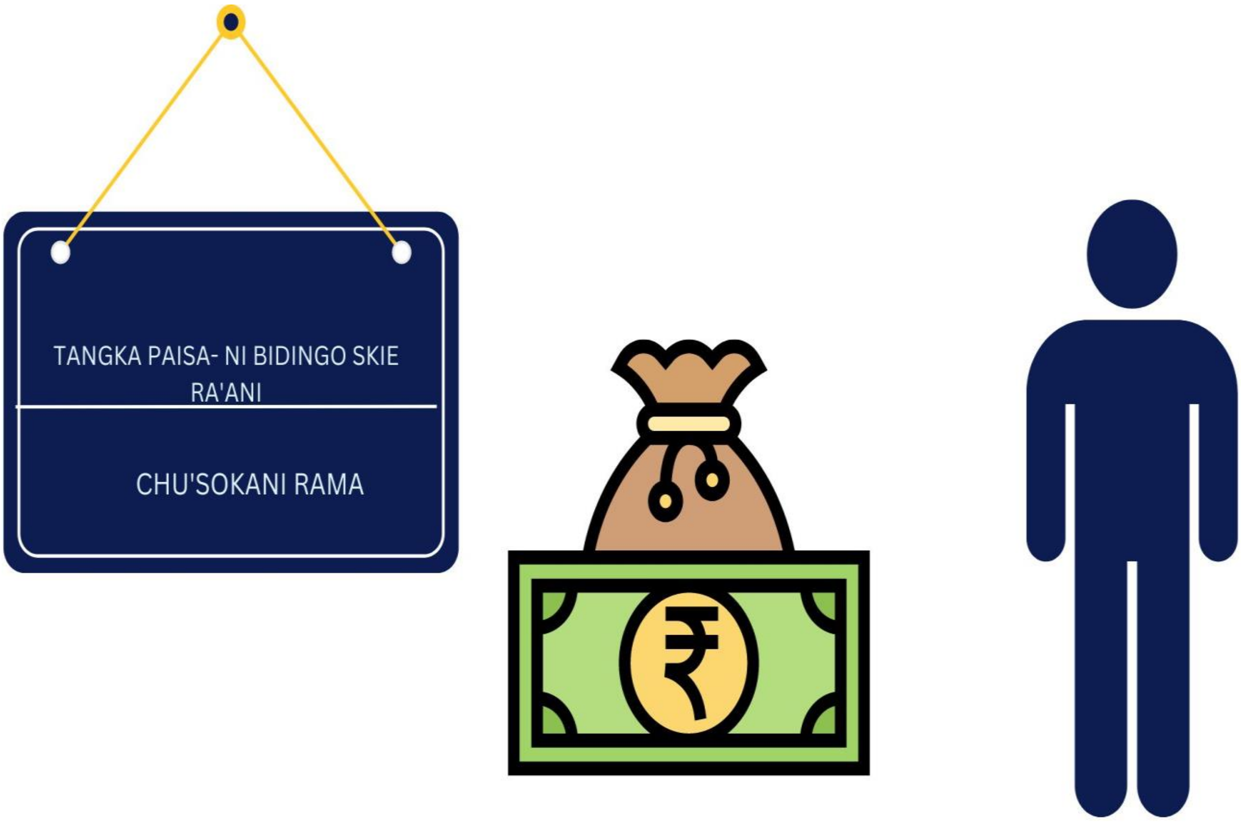
FINANCIAL LITERACY FOR ENTREPRENEURS IN GARO LANGUAGE



Bading-chiwalgiparangna tangka-paisa jakkalani bidingo ski’e on'nani.

Bading-chiwalgiparangna tangka-paisa jakkalani bidingo ski·e onani:

Skanggipa u·iatani:
Bondok gri loan ko ra·nagita man·ama? Ho·e man·a.

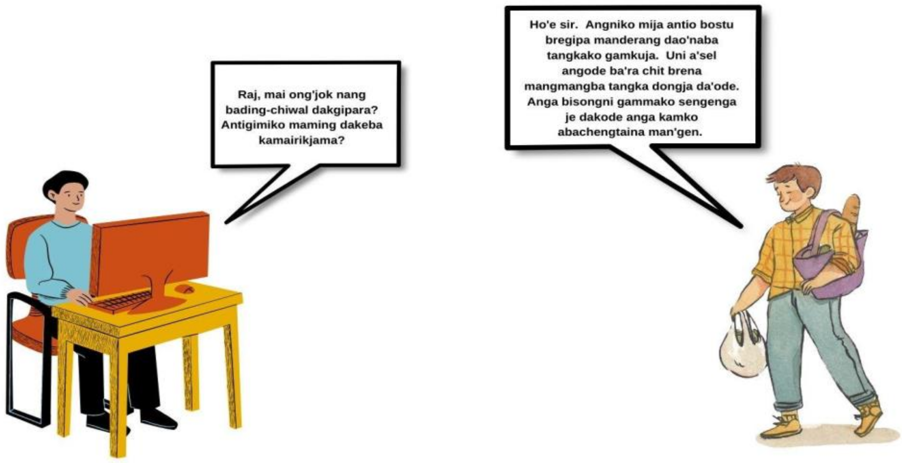
Gnigipa u·iatani:
Maidake loan-na galna nanga.

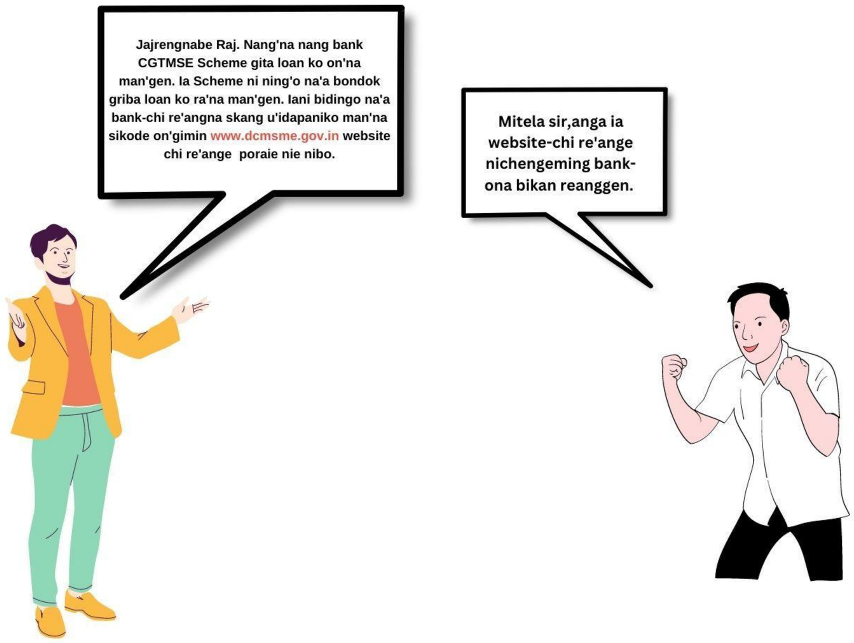
Gittamgipa u·iatani:
BCSBI ni ongimin niamgita loan-ko on·ani somoi.

Brigipa u·iatani:
Uie Ra·ani- Mongsonggipa kattarang jekon tangka-paisa ni gimin agananio jakkalani.

Bongagipa u·iatani:
Maiba neng·nikaniko chagrongode tomtom dongnabe bank-ona re·angbo.

SKANGGIPA U·IATANI: Bondok gri loan? Ho·e manaia!





Credit Guarantee Trust

Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, aro SMall Industries Development Bank of India (SIDBI) ni apsan ong'e bikotgipa chol ong'a jekon MSE sector na dakchakaniko gitamgipa cholni gri on'na gita taria.

The Credit GUarantee Fund Trust for Icro and Small Enterprises (CGTMSE0 tangka Rs. 20 lakhs ona kingking dakchakaniko on'gen.

www.cgtmse.in

Je fee kon CGTMSE ra'engachim, uako srogipaan on'na nanggen.

RBI ni on'gimin niamni gitade bankrang gimikan collateral security ko MSE sector na on'gimin loan oniko Rs. 10 lakhs ona kingkingde ra'na man'ja

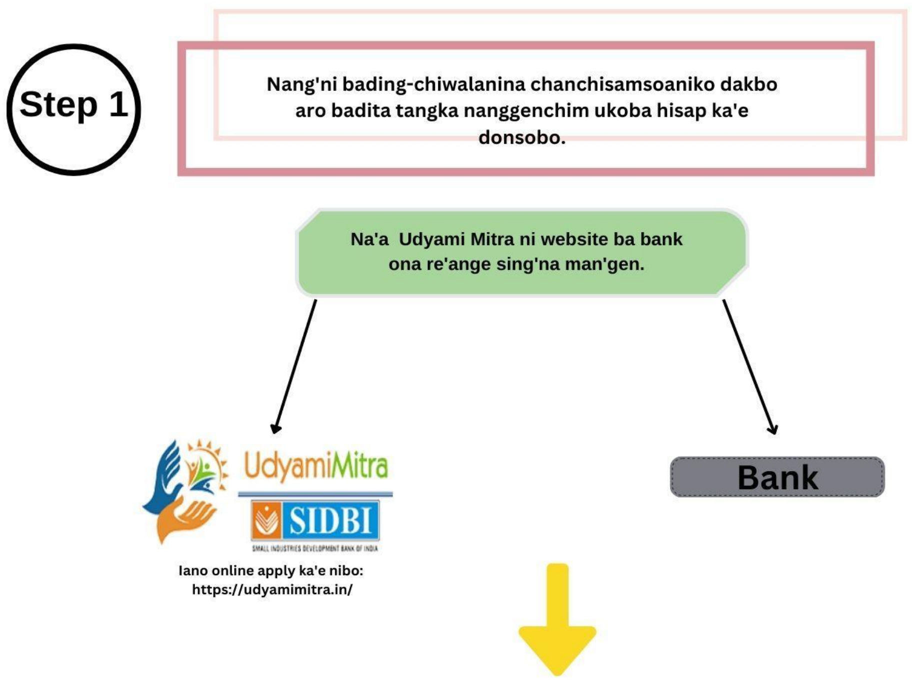
General Credit Card (GCC):

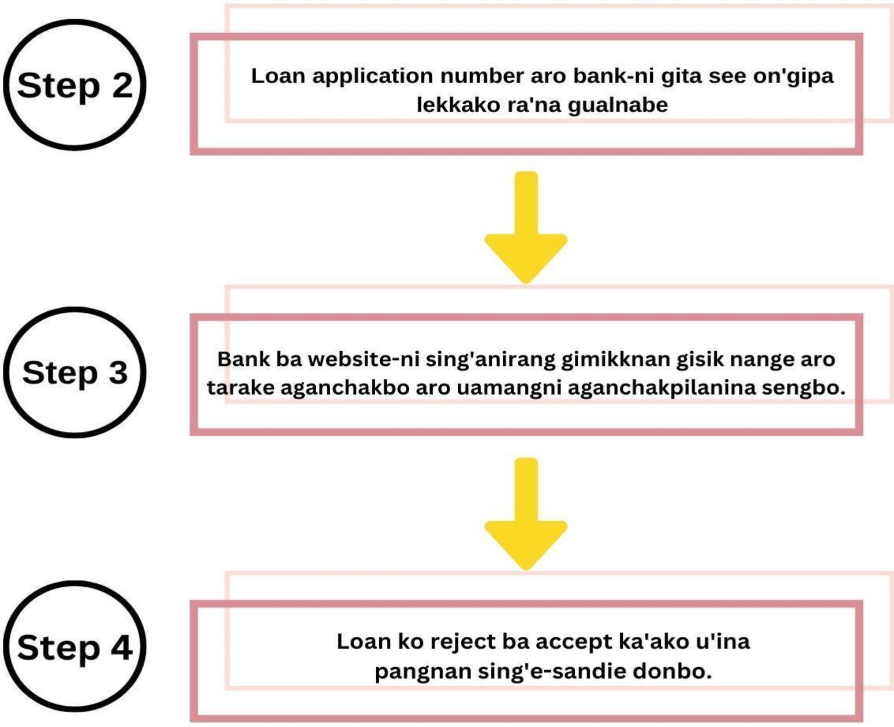
Gamme cha·gipana agre, gipin bading chiwale chagiparangba salantio nanggipa koros aro uandake dal·a korosrangna General Credit Card (GCC)-ko bankoniko ra·na gita man·gen.

GCC iako smart card ba debit card (Biometric Smart Card jekon an·ching ATM ba swipe machine-rango jakkalna man·a aro jean bading chiwale cha·gipani nangchongmotgipa u·ina nanganirangko chipe donnagitaba jakkala) gita daken suala. Basakobade accountko computer rango chipna mankujamiting somoiode GCC-kora card ba passbook dake on·skaa jeon bimung, song, photo, badita sroana mangen, aro uandake dingtang dingtang u·ina nanggnirang donga aro ia card-an ID card gitaba onggen aro tangka bikota, chipa gimikkon segateba rakkigen.

Card-ni limitkode bankan name nie on·gen (bading chiwalani obostani kri). GCC_ni gita tangka sroani sudkoba bankan nigrike agangen. Bading chiwale cha·gipa ong·ani kri na·an tangkarangni sudrangkoba u·ie ra·nagita nanggen.

Gnigipa U·iatani: Maidake Loan-na galna nanga





Gittamgipa u·iatani: BCSBI ni on·gimin niamgita loan-ko on·ni somoi.

The Banking Codes and Standard Board of India (BCSBI) gimik nanganirangko gisiko donne aro nanggipa lekkarang ongimin "checklist"gita ong·ode loan ko on·nagita mana. Je bankrangan BCSBI ni member ong·achim, ua bankrang ka·mao on·gimin niamrangko jarikna nanga:

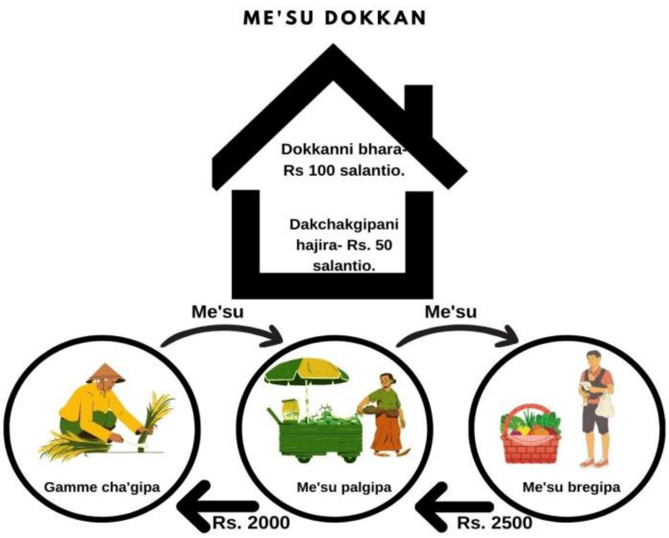
- MSE loan ko credit limitgita galna ba dongsogimin credit limit ko bariatna Rs. 5 lakhs ona kingking: anti gni (2 weeks)
- Je credit limit an Rs 5 lakhs oni Rs. 25 lakhs ni ning·o: anti gittam (3 weeks)

Code-ara RBI ni on·gimin niamrangko pe·ja aro Code ni ning·o donggipa gimik bankrangan RBI ni gita on·gimin niamkosa jarika.

Brigipa U·iatani: Bading-chiwalanio jakkalgipa mongsonggipa kattarang.

Skanggipa Niatani:
Me·su palgipa an·tangni tangka Rs. 2000 ko on·ne me·su ge·gipaoniko breaha. Rs. 100 uni salprakni para aro Rs. 50 una dakchakgipani salprakni hajira ong·achim aro ua me·suko Rs. 2500 na palaha. Para Rs. 100 aro uko dakchakgipani hajira Rs 50 ko "salantini koros" ine aganna aro me·suko brena jakkalgipa Rs. 2000 ko "bostuni dam" ine aganskaa. Indaka ong·on, lapkora indake chanskagen ba amskagen:

Lap= Palani Dam - Bostuni Dam - Salantini Koros = 2500 - 2000 - 150 = Rs. 350



Gnigipa Niatani:
Chanchichipe me·su palgipao me·surangko brena ba an·tangni bading chiwalako daldapatna tangka chu·onge dongja, indake ong·on an·tangni brena am·enggipa me·surangko bank na bondok donneba ua loanko ra·na man·gen. Indakgipa tangka sroani cholkon "Cash Credit" ine aganna, jeon bank ua bostu o pangchake tangkako sronagita on·a.

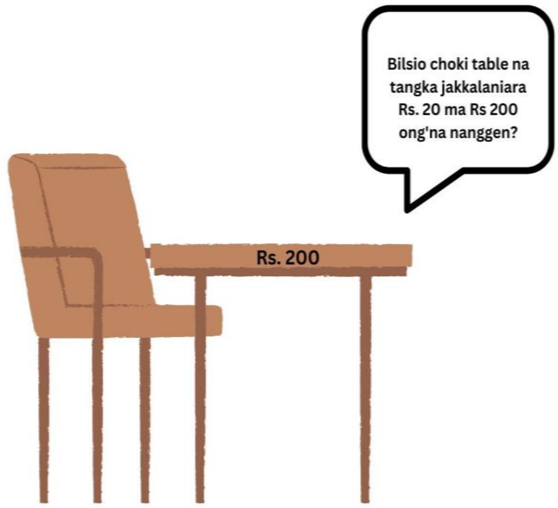
Indakanio chu·gimik tangkako ra·gimin loanoniko bikotjaoba, ua somoio jegita nangachim uagita bikotna man·a. Ia indakgipa loanoniko interest-ko bikotgimin tangkanasan kattia aro bikotkuja tangkanade kattija.

Gittamgipa Niatani:
Bading- chiwalanio, credit ba bakki onnaniara bilongen nangchongmogipa ong·a, chong·motan bakki ian bregimin bostuna ba ka·gimin kamna apsan salo onggija dingtang salo tik ka'e tangkako gampilani onga. Indake ongon, salgipinna bostu brepilna aro gipin gamanirangna jekai dokkan para aro dakchakgipana hajira on·na gita tangka chu·ongja. Je tangkakon tik kagimin sal gita man·na nangachim, uakon 'man·gni' ine aganna aro jean ua tangkako on·na nangachim ukon 'gro' ine aganna.
Indakgipa obostao, jensalo bostuko palani tangkarangko maningja, bading-chiwalako tangkani asel dontongna nangja. Bading chiwale chagipa mande bank-ona re·ange 'mangni' o pangchake tangkako sronagita man·gen. Mangni o pangchake aro bank ni rarikna nanggipa tangkako rarikani jamano bank tangkako srona ongen. Aro sud ko jekon gampilna nanga unasan bank kattigen.

Brigipa Niatani:
Da·o laprang bariani a·sel, me·su palgipa, dokanna chokki aro table ko ra·na chanchiaha. Chanchichipe ua mande Rs. 200 ko una koros ka·aha.
Indiba da·o una jajaanirang sokbajok. Chong·motan chokki aro table, bilsi 10 na kingking jakkalna man·genchimoba ua an·tangni man·gimin laponiko Rs 200 ko jakkalaniara nama kam ong·genma? Jakkala ong·ode uni lap man·gnioni Rs. 200 de komiaignok. Indake ongon, ua indake chanchiaha, chokki aro table-ara bilsi 10 na

donggen aro bilsiprakna bostuni chugimik damoniko bak-chikkuing ni bak-sa ko laponiko kattina chamaha.

Je bosturangkon bading chiwalanio jakkalna breahachim aro ua bosturangko bilsisana bate jakkalgenchim ua bostu kon fixed assets ine agana. Fixed Assets-rangara jekai a·a, nok, machine ba ostro rang.
Uandake bostuni ni jangginikri, bilsianti bostuni damko ra·onna ba kattina nanga. Uandake ia ra·ongimin ba kattigimin dam ko koros ine channa nanga aro ua koros kon Depreciation ine minga.



Bilsi chikkungna baigen

Bongagipa Niatabi:
Business dalrikrikon me·su palgipani gisikona chanchianirang sokbaa jekai me·surangara soningaia, palnanggijagipa mesurangko galna nangao ga·aka aro ian laprangko komiata ine. Ua indakeba nikengachim, fridge ba freezer dongode ua me·surangko chipe donna man·genchim unode me·surang soningjawachim aro indin galaniko komatgenchim ine. Ua freezer ko brena gita manderangko singsandina abachengaha; namgipa freezer ni damde Rs. 20000 rang ongachim. Aro ua nanggipa tangkarangko srona http://udayamimitra.in oniko man·a ine masiaha aro srona abachengaha. Una bank loan ko bilsio interest rate 10% dake on·aha. Ua loanni tangkachi ua freezer ko breaha aro da·ode ua me·surangko soatgija salgni bate dondape palna man·aha. Indakanichi uni laprangba bariaha.

Ma·sie ra·na nanggipa kattarang: Term Loan

Je loan-kon bank maiba nangchongmotgipa kamna on·na aro jekon loan ra·gipa mande chotpilna gita somoiko ra·na man·a (bilsi sa aro una bate), uandakgipa loankon “Term Loan” ine aganna.

Bading chiwalani gimin kandike aganani:

Me·su palgipani me·su pale chu·gimik man·aniara Rs. 10 lakhs ong·a aro me·suni dam ara Rs. 8 Lakhs ong·a. Indake ua me·su palgipa Rs. 2 lakhs-ko lap man·aha. Ua bilsio Rs. 36000 ko dokkan para aro Rs. 18000 ko dakchakgiparangna hajira on·a. Unoni bilsi bon·nao gitcharikgipa gamna nanggipara Rs. 2000 ong·a. Altubate ma·sinagita, gamna nanggnigipa bilsio Rs. 2000 aro interest Rs. 200. Ua Rs. 6000 kode uni term loan ragipana gamnanjok aro Rs. 14000 bakki dongkuenga. Bilsi gimikna Rs. 2000 ko interest ra·jok uni term loan-na. Uandake ua bilsigimik na Rs. 2200 ko interest gamaha. Depreciation Rs. 2000 uni fridge/freezer na aro Rs. 20 uni table aro chokki na, indaken chugimik depreciation bilsina Rs. 2020 ongaha (Depreciation rate ara 10% bilsi chikkungna chanchichipe gegni bostu fridge/freezer aro table/chokkina). Uandake, Fixed asset ni deprecitation ko changale bonkamao Rs. 18180 (Rs20200-Rs2020)

Lap aro Bon'ani gimin u'ie ra'ani (Profit and Loss Statement)	
Bostu pale man'gipa tangka	: Rs. 10,00,000
Bostuni Dam	:Rs. 800,000
Lap (Gross Profit)	:Rs 200,000
Business ko chalaina jakkalgipa koros	
Bhara	Rs. 36,000
Hajira/ Dormaha	Rs. 18,000
Bosturangko brena jakkalgipa tangka	Rs. 146,000
Interest	Rs. 2200
Depreciation	Rs. 2024
Tax kattina skang man'gipa lap	Rs. 141,780

Balance Sheet	
Gamrang (Assets)	
Tangka	
Man'anirang	
Dongkamgipa gamrang (Fixed Assets	
Chu'gimik gamrang:	
Grorang	
Cash Credit	:Rs. 2000
Term Loan	:Rs. 14,000
Owner's Capital	:Rs. 2000
Dongrikgipa lap	:Rs. 1,41, 780
Chu'gimik Gro	:Rs. 1, 59, 780

Bongagipa U·iatani:

Maiba neng·nikanirang dongode, tom·tom dongnabe chagrongode bank-ko grongebo.

Tangka Paisani gimin agannanio jakkalgipa kattarangni ortoko kan·dike talatani:

Profit & Loss statement: Ian company-ni kamai aro korosni gimin seachi mesokgipa ong·a. Iako don·gimin tarik ba salna taria (Jekai April Sa tarik oni March Kolatchisa tarikona)

Balance sheet: Ian company-ni gamrang aro gro-rangko don·gimin tarik ba salna seachi mesokgipa ong·a.

Revenue: Ian bosturangko pale aro dakchakanirangko on·ne mangipa tangka ong·a. Ian nogot aro bakki ge·gnikon mangopa.

Cost of goods sold: Bosturangko tarimitingo ba bremitingo koros onggipakon Cost of Goods sold ine agana jekon bregiparangna palskagen.

Gross Profit: Je bosturangko pale mangipa tangkaoniko, bosturangko tarimitingo ba bremitingo koros onggipako changalon ia Gross Profit ko mangen. Iano dokkan para, hajira, aro uandake dingtang dingtang korosrang jekon salantio business ko chalaina nangachim uarangko chanja.

Operating Expenses: Je korosrangan salantio business ko chalaina nangachim jekai dokkan para, hajira, aro uandake dingtang dingtang uakon Operating Expense ine agana.

Interest: Srogimin tangkana bate gamdapna nanggipa tangkakon interest ine agana.

Depreciation: Donggimin gamrangni gamchatani bilsini kri dam komirikrika aro ia komirikrikgipako koros ine channa nanga, jekon laponiko kattiskana mana. Uakon Depreciation ine aganna.

Profit before tax: Gross Profit- Operating Expenses- Interest- Depreciation.

Assets: Current assests, ian tangka ba tarigimin bostu onga aro non-current assets, ru·uta bilsina dongkamgipa jekai machine ba ostro, a·a, nok aro uandake.

Liabilities: Ian bostuko palgipana ba service-ko ongipana gampilna ba chotna nagipa koros ba gro aro bilsisani gisepo gampilna naggipa gro-kon short term liablities ine agana aro bilsisana bate gamna nanggipa gro-kon long term liablities ine agana.

Receivables (Man·anirang)- Je tangkakon an·ching bostu bregiparangoniko manchigimin salo man·na nanga ukon Receivables ine agana.

Current assets: Jako doggipa tangka, mikkango mangni tangka aro uandake je bosturangko pale tangkako man·gen ukon currents assets ine aganna.

Fixed Assets: Je bosturangkon ru·uta bilsina donna ba jakkalna man·a aro jekon salanti bading chiwalanio pale tangkako mangen una jakkalja, uakon Fixed assets ine aganna.

Cash Credit: Salantini bading chiwalanio jakkalna capital loan ko bank ongen ukon Cash Credit ineba aganna.

Term Loan: Je loan kon fixed assets ko brena ra·achim aro jekon ontiprak somoi gita gammachim, ukon term loan ine aganna.

Da·ororoni MSME na dakanirang

Trade Receivables Discounting System: Na·a nang customerangoniko somoi gita tangka man·rongjama? Ong·a ong·ode, nang·ni man·na nanganirangko TReDS gita komiatna man·gen. Ge·gittam cholrang RBI ni ning·o ong·giparang, chong·motan RXIL, Mynd Solution aro A.TReDS, TReDS ko chalaia.

Certified Credit Counsellors: Na·a bankoniko MSME loans ko ra·na, bading chiwalani gimin u·iani gri, aro uandake tangka paisa hisap kae rakkiani gimin masijae, kenengama? Indaka ong·ode Certified Credit Counsellors (CCCs) jean SIDBI ni ning·o ong·achim, uaniko sing·e ra·bo aro dakchakaniko ra·bo. Ia indakgipa ski·e ong·giparangko https://udyamimitra.in/Home/ CCC oniko man·gen. Ia skie on·giparang nang·na bading chiwalani gimin je ma·sina nanganirang dongachim, uako skie on·gen.

*Kosako on·gimin kattarangni orto biapni kri dingtangnaba gnang.

TARGET SPECIFIC FINANCIAL LITERACY MATERIAL

Committee on Medium-term Path on Financial Inclusion jekon Shri. Deepak Mohanty, Executive Director, Reserve Bank of India dilengachim uamangni mingsa agankupatiani ian "Ge·sa chol an gimikna ong·aia" ine chanchie kamko ka·ode tangka paisani bidingo skie ra·anio cholijanaba gnang maina dingtang dingtang gadangrango dingtang dingtang skie on·aniko dakna nanga. Iani giminan, skie on·anirangko gadangni kri dingtangmancha tariaha.

Reserve Bank of India ni The Financial Inclusion aro Development Department rang da·o gadangbonga dingtang dingtang target group-rang jerangan gamme cha·giparang, bading chiwagiparang, skul re·gipa bi·sarang, self-help groups (SHG) aro buchuma budeparangna dingtangmancha tangka paisani bisingo ski·e on·aniko dakna lekkako seaha. Aro indake ia kitap ba kingbongaoni kingsa ongpaa.

U·IATANI:
Ia lekkako poraie tangka paisa jakkalani bidingo skidapaniko man·na gitasa aro manderangna u·idapaniko on·na gitasa seaha. Iachi poraienggipa sakantiko mamung dakgipa cholchiba maiba tangkani bostu ko brena ba dingtangmancha tangkako on·ne dakchakaniko ra·kan aganani dongja.

Skanggipa lekka- April 2018

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