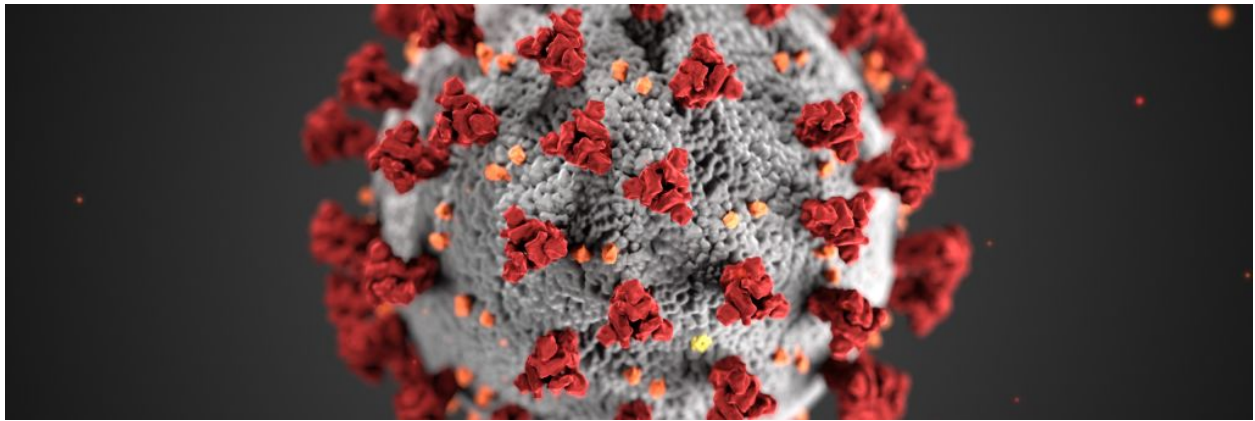


Vermont Economic Recovery Grant Document Preparation FAQ

Dokumentiga Diyaar Garowga Diiwaangelinta Dhaqaalaha Ee Vermont FAQ



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Preparing Your Application Documents
Diyaarinta dukumiintiyada dalabkaaga

What is an income statement?

Waa maxay cadeynta dakhliga

Caddaynta dakhliga, oo sidoo kale loo yaqaan faa iidada iyo khasaaraha, P&L, ama caddeynta dakhliga iyo kharashka, waxay muujineysaa (1) dakhliyada / iibka kahor

kharashyada / goynta, iyo (2) kharashaadka ganacsiga / jaritaanka muddo go'an. Dakhliga laga jaro kharashyada waxay lamid tahay macaashka saafiga ah ama khasaaraha muddadaas. Warbixinta caddaynta dakhliga waa inay isticmaashaa qaab lacageed ama aasaaska aruurinta. Waad isticmaali kartaa softiweerka xisaabinta waraaqaha, ama barnaamijyada dukumiintiyada kale si loogu diyaariyo caddeynta dakhliga. Qalabka la isticmaalay ayaa kayar qaab ahaan: qaabku waa inuu ahaadaa, oo lagu taxay kor hoosta.

For example:

Tusaale ahaan:

**XYZ Company
Profit and Loss Standard
2013**

Income sales	1,000.00
Cost of goods sold	
	500.00
Gross profit	500.00
Expenses	
Bookkeeping	75.00
Office supplies	
	200.00
Total expenses	275.00
Net Income	225.00

**Shirkada XYZ
Heerka faa'iidada iyo Khasaaraha
2013**

libka	
dhakhliga	1,000.00
Qiimaha badeecadaha la iibiyey	500.00

500.00

Macaash buuran	
Diiwaangelinta kharashyada	75.00
Agabka xafiiska	200.00
Wadarta kharashyada	275.00
Dakhliga saafiga ah	225.00

How do I create a monthly statements?

Sideen ku abuuri karaa cadeynta dakhliga billaha ah?

Ka fiiri kore qaabka loo aqbalay. Muddo badan, sida laba iyo toban bilood, ayaa lagu soo bandhigi karaa hal warbixin warbixin dakhli, illaa iyo inta ay jiraan tiirarno isku dherer ah oo isku mid ah oo taxane ah oo ku taxan safka, oo ay wadarta guud ee safka midigta ka ah dhammaan muddooyinka ku jira warbixinta. Markaa warbixinta warbixinta dakhliga ee laba iyo tobanka bilood ah waxay lahaan doontaa saddex iyo toban (13) sadarood: Janawari, Feebarwari, Maarso, iwm illaa Disembar, iyo sidoo kale wadarta dhammaan laba iyo tobanka bilood.

What is a cash basis versus an accrual basis report?

Muxuu yahay lacag-ku shubis iyo kaash warbixin aruurneed?

Maxuu yahay lacag-ku-shubis iyo kaash warbixin aruurineed?

Warbixinta salka ku haynta lacagta macnaheedu waxay tahay in dakhliga lagu daro bayaanka dakhliga goorta la helo, iyo warbixinta aasaasiga ah waxay ka dhigan tahay in dakhli lagu soo daray qoraalka dakhliga marka lagu dallaco macaamiisha, laakiin waxaa laga yaabaa inaan wali lacagta la helin. Warbixinta ku saleysan lacagta caddaanka, kharashaadka waxaa lagu soo daraa bayaanka dakhliga markii la bixiyay, iyo warbixin ku saleysan lacag aruurinta markii lagu galay laakiin aan qasab ahayn in wali la bixiyo.

My business is an LLC. How do I know if I am a sole-proprietor?

Ganacsigeygu waa LLC. Sideen ku ogaanayaa inaan ahay milkiile guri kaliya?

Sida ugu fudud ee tan lagu ogaan karo waa in la fiiriyo canshuur celintaadii ugu dambaysay ee ganacsigaaga laga xareeyay. Haddii ganacsigaaga lagu soo sheegay Foomka 1040 Jadwalka C, ka dib shirkaddaada LLC (shirkad deyn xadidan leh) waa shirkad gaar u leh.

What is an FEIN or EIN?

Waa maxay FEIN ama EIN?

FEIN, oo sidoo kale loo yaqaan EIN, waa lambar aqoonsi loo-shaqeeye federaal ah. Lambarkan waxaa loo isticmaalaa in lagu aqoonsado ganacsiga laftiisa. Waxaa looga baahan yahay xaaladaha qaarkood, sida marka meheraddu ay shaqaale leedahay. Inta badan milkiileyaasha ganacsigu waxay codsadaan FEIN si loo xaddido baahida loo qabo in lala wadaago SSN-ka milkiilaha dadka kale. Waad ka dalban kartaa FEIN bogga irs.gov haddii meheraddaada ugu sarreysa ay ku taal Mareykanka ama Gobollada Mareykanka. Qofka ka codsanaya FEIN khadka tooska ah waa inuu lahaadaa lambar aqoonsi canshuur bixiye ansax ah (SSN, ITIN, EIN) Haddii la oggolaado FEIN ayaa isla markiiba lagu siin doonaa markii la dhammeeyo. Aad ayey muhiim u tahay in aan lumin warqaddii FEIN ee ay soo saartay IRS.

Should I get an EIN if I have previously reported my business under my social security number (SSN)?

Ma inaan heli karaa EIN haddii aan hore uga warbixiyay ganacsigeyga lambarkayga amniga bulshada (SSN)?

Codsadeyaasha Deeqda Dhaqaale-celinta Degdegga ee Vermont waa inay bixiyaan FEIN inta lagu gudajiro hawsha dalabka, sidaa darteed waxay macno u yeelan kartaa inaad ka dalbato FEIN ka IRS marka hore haddii aad leedahay ganacsi u-qalmitaan.

What is a W9?

Waa maxay W9?

Foomka W-9 waa hal bog bog macluumaad oo IRS ah oo bixinaya macluumaadkaaga aqoonsiga canshuurta qof ka baxsan meheraddaada, sida iibiyaha, macmiilka, hay'ad maaliyadeed, hay'ad dowladeed, ama koonto kale oo caan ah ama xiriir ganacsi. Waxaa kuu diyaariyey adiga, oo waxaa si toos ah loo siiyaa qofkii codsaday. Macluumaadka Foomka W9 waxaa caadi ahaan loo isticmaalaa si loogu siiyo qofka codsanaya macluumaadkaaga aqoonsiga marka la samaynayo xisaabaadyo iyo / ama soo tabinaya dakhli ama qaabab kale oo lacag-bixinno ah oo lagu siiyay sanadka gudihiiisa. Waxaad u baahan doontaa inaad ogaato FEIN, magaca sharciga ah sida lagu xareeyay IRS, nooca ganacsiga ujeedooyinka canshuurta, iyo cinwaanka boostada ganacsiga.

What is a NAICS code? Where do I find mine?

Waa maxay nambarka NAICS? Xagee baan ka helayaa?

Nidaamka Kala-soocidda Wershadaha Waqooyiga Ameerika (NAICS) waxaa adeegsadaa Mareykanka, Kanada, iyo Mexico si loogu kala saaro meheradahawaxay go'aamisaa nambarka nambarka ee NAICS lambarka lixda ah ee ku saleysan inta badan howlaha ganacsiga. Markaad xareysid canshuurta dakhliga ee dowladda dhexe, waxaad bixisaa "koodh ganacsi" oo ku saleysan lambarka NAICS macluumaadka ku qoran diiwaangelinta canshuurta ganacsigaaga waxaa ku jira jadwal lambaradaas. Hay'adaha aan macaash doonka ahayn waxaa laga yaabaa inaysan laheyn koodh ku habboon NAICS oo ACCD kastaa waa laga dhaafay shuruudahan. Tusaalooyinka caadiga ah ee meheradda ay ka heli karaan koodhkooda ku yaal foomka cashuurta ee lagu dabaqi karo: Sole Proprietors Foomka 1040 Jadwalka Jadwalka C ee B; Foomka S-Corporations 1112S khadka B; Foomka Iskaashiga 1065 khadka C.

What does the “50% or greater drop in total revenue” requirement mean?

Waa maxay macnaha “50% ama ka weyn ee wadarta dakhliga” looga baahan yahay?

Deeqaha loogu talagalay ururada fanka iyo ururada dhaqanka, ganacsiyada madadaalada bannaanka, iyo haweenka- ama ganacsiyaad laga leeyahay dadka laga tirada badan yahay waxay u baahan yihiin ganacsiyadaas inay muujiyaan khasaare dhan 50% guud ahaan dakhliga bil kasta laga bilaabo Maarso 1 deeda, 2020 ilaa Agoosto 31keeda, 2020, marka la barbar dhigo isla bishaas sannadka 2019. Ganacsiyada waxaa looga baahan doonaa in ay diiwaangeliyaan khasaarahaan iyadoo la soo gelinayo caddaymaha dakhliga billaha ah ee muujinaya khasaaraha mid ka mid ah bilaha: Maarso, Abriil, Maayo, ama Juun.

Do I need to keep track of how I spend the grant money?

Ma u baahanahay inaan la socdo sida aan u isticmaalo lacagta deeqda?

Haa. Waxaad isu sheegatay inaad buuxisay dhammaan shuruudaha barnaamijka si aad u hesho deeqda oo aad ugu kharash garayn doonto deeqda ujeedooyinka u qalmidda, sidoo kale aadan u kicin kharashkasta oo ay hore u dabooashay wixii kale ee COVID19 ah ee gargaarka masruufka ama dib-u-bixinta. Diwaan-gelinta wanaagsan, ayaa la sameeyaa waqtiga dhabta ah, aad ayey muhiim u tahay haddi deeqdaada la bixiyo lala xisaabtamo, sidoo kale gacan ka gaysato dadaallada soo kabashada ganacsigaaga. Fadlan hayso nuqulada dhammaan kharashyadaada / rasiidhadaada, iyo sidoo kale

sharraxaadda waxa kharashyada loo isticmaalay.

Do I have to be a citizen?

Ma inaan muwaadin noqdaa?

Maya, uma baahnid inaad ahaato muwaadin si aad ugu qalanto deeqda.

U-banaanaanta deeqda waxaa go'aamiya goobta ganacsigaaga. Meheraddaadu waxay u baahan tahay in 'la dejiyo' (bixinta cashuurta ama la diiwaangaliyo) ama ugu horrayn ganacsi laga sameeyo Vermont.

How do they know I'm a 'Woman' or 'minority owning a business'?

Sidee bay ku ogaadaan inaan ahay 'haweeney' ama 'dadka laga tirada badan ' oo leh meherad?

Adigu waxaad caddayn doontaa inaad xaq u leedahay barnaamijka deeqdan.

Barnaamijkan deeqda ah wuxuu adeegsanayaa Wakaalada Vermont ee **Maamulka Dhismaha & Adeegyada** Guud tixgelinta shuruudahan. Haddii aad u aqoonsato sida qof dumar ah ama shaqsi ka soo jeeda bulshada Madowga, Asaliga, ama Dadka Midabka (BIPOC), waad uqalmi kartaa deeqahaas.

I have more questions about getting prepared.

Waxaan hayaa su'aalo dheeraad ah oo ku saabsan is-diyaarinta?

Ku biir Kulamada Caawinta tooska ah ee khadka tooska ah Axadda 7/5 - Khamiista 7/9! Ka hel xiriiriyeyaasha kal-fadhiga halkan. Fadhiyadaas, waxaad ka heli doontaa caawimaad buuxinta W9kaaga, diyaarinta Qoraalkaaga Dakhliga, helitaanka NAICS-taada, iyo helitaanka EIN. Sidoo kale waad heli kartaa a:

[Info.vermont@cweonline.org](mailto:info.vermont@cweonline.org)

Wixii macluumaad dheeri ah oo ku saabsan deeqaha kala duwan ee laga yaabo inay kuu heli karan,ka eeg wakaalada Ganacsiyaad & Horumarinta Beesha Vermont iyo Websaydka Canshuuraha ee Vermont.

Deeqaha loogu talagalay Haweenka iyo ganacsiyada dadka laga tirada badan yahay ayaa la sameeyey iyada oo loo marayo wad-hawlgalayaasha H.966