

BARNAAMIJKA ILAALINTA BIXINTA MUSHAARKA GANACSIYADA YAR-YAR

Barnaamijka bixinta mushaaraadka wuxuu siinaya ganacsiyada yar-yar lacag eey isaga bixiyaan ilaa 8 isbuuc/todobaad kharashaadka mushaarka taasoo eey kujirto faa'iido. Waxaa sidoo kale loo isticmaali kara lacagta bixinta dulsaarka deenya, kirada, iyo waxyaabaha kale sida korontada,biyaha iyo kharashka teleefoonka.

Si-buuxda Loo-cafiyay

Deeqda lacagta waxaa lagu bixin doona qaab deny/amaah ah taasoo si-buuxda loo-cafin doono hadii loo-isticmaalo kharashka mushaarka, dul-saarka deenya, kirada, iyo waxyaabaha kale sida korontada,biyaha iyo kharashka teleefoonka (sabab laxiriirta rukumasho sareeyso,boqolkiiba 75% cadadka lacagta waa qasab in loo-isticmaalay mushaaraadka). Bixinta Deeymaha waxaa dib-loodhigay lix bilood. Majiro wax rahmada ama damaanad shaqsiyadeed oo loo-baahanyahay. Dowlada iyo deeyn bixiyayaasha midkoodna kuma dalacaayo ganacsiyada yar-yar wax khidmada.

Waa Inuu siibixiya Mushaarka Shaqaalaha —ama Dib-ugu-shaqaaleeysiiya si-Dhaqsa

Cafintu waxeey ku saleeysantahay loo-shaqeeyaha inuu xakameeyo ama si-dhaqsa inuu-dib-ugu shaqaaleeysiiyo shaqaalaha iyo xakameeyo heerka mushaarka. Cafintu waaladhimi-doona hadii eey is-dhinto tirada u shaqeeysa maalinki, ama hadii uu hoos u dhaco mushaarka iyo gunada.

Waa u-Qalmaan Dhamaan Ganacsiyada Yar-Yar

Ganacsiyada yar-yar ee leh shaqaalaha 500 ama kayar —oo eey kamid-yihiin heey'adaha, ururada halyeeyada, u-doodayaasha walaacyada qabiilada, shaqsiyaadka iskood u shaqeesta, ganacsade kaligiisa, iyo qandaraaslayaasha madaxa banaa— weey u-qalmaan. Ganacsiga leh shaqaale kabadan 500 weey u-qalmaan warshadaha qaarkood.

Goorme Ladal-bankaraa

Laga bilaabo April 3, 2020, ganacsiyada yar-yar iyo ganacsadaha kaligiiska ah weey dal-bankaraan. Laga bilaabo April 10, 2020, qandaraaslayaasha madaxa banana iyo shaqsiyaadka iskood u shaqeesta weey dalbankaraan. Waanu idinku dhiiri-galineeyna sida ugu dhaqsiiyaha badan ee aad awoodo maxaa yeelay waxaa jira maalgelin xadidan.

Sidee loo Dal-Bankaraa

Waxaad kadal ban karta meel-kasta uu kajiro SBA 7(a) deyn bixiye ama adoo u maraaya heyaddaha keydka dowlada dhexe ee ceeymiska, Ururada ceeymiska ee midowga amaahda, iyo Machadka Nidaamka Deeynmaha Beeraha kaasoo kaqeeyb qaadanaya. Deeyn bixiyayaasha kale la-maamulo iyagana diyaar ayeey u noqonayaan bixinta amaahdaas mar-hadii la-ogolaado iyo ladii waangeliyo barnaamijkan. Waa

inaad latashataa deeyn bixiyahaaga maxaliga hadii eey kaqeeyb qaadanaayaan. Dhamaan amaahda waxeey lahaan doonta shuruud iskumida ayadoon loo eegeeyn deeyn/amaah bixiyaha ama qaataha. Liiska amaah bixiyaasha kaqeeyb galaaya sidoo kale macluumaad dheeriya iyo sharuudaha oo buuxa waxaad ka heli kartaa boggaan www.sba.gov.

Barnaamijka Ilaalinta Mushaar Bixinta waxaa fulinaya maamulayaasha ganacsiyada yar-yar kuwaa soo taageero kahelaaya waaxda maaliyada. Amaah bixiyayaasha sidoo kale waa ineey booqdaan boggaan www.sba.gov ama www.coronavirus.gov wixi macluumaad dheeriya.

Isha: <https://home.treasury.gov> Laga-bilaabo April 12, 2020



Fadaln ha buuxin foomkaan ee buuxi foomka ingariiska.
Barnaamijka Ilaalinta Mushaar bixinta
Foomka Codsadaha Amaahda

Xakameynta OMB No.: 3245-0407
 Taariikhda uu Dhacaayo: 09/30/2020

Mid Hubi: Ganacsiga shaqsiga ganacsiga iskaashiga C-Corp S-Corp LLC Qandaraasle Madax-banaan U qalma shaqsiga iskiis u shaqeesta 501(c)(3) heeyadaha 501(c)(19) ururada halyeeyada Ganacsiyada Qabiilada (sec. 31(b)(2)(C) xeerka ganacsiyada yar-yar) Kale	DBA ama Magaca ganacsiga hadi lagu dabaqi karo	
Ciwaanka Ganacsiga	Ganacsiga TIN (EIN, SSN)	Teleefoonka Ganacsiga () -
	Xiriirka koowaad	Ciwaanka iimeeylka

Celcelis Mushaarka Bilkasta:	\$	x 2.5 + EIDL, Lacagta horay bxinta(hadi lagu dabaqi-karo) Lamida	\$	Tirada Shaqaalaha:	
Ujeedada Amaahda (xulo in kabadan Hal):					
<input type="checkbox"/> Mushaarka <input type="checkbox"/> Kiro / Amaahda Dul-saarka guryaha <input type="checkbox"/> Waxyaabaha kale <input type="checkbox"/> Kale (sharax):_					

Lahaanshaha Codsadaha

Liiska milkiilayaasha boqolkiiba 20% ama kabadan saamiga codsaadaha. Ku lifaaq xaasha gooniya hadii eey muhiimtahay/ hadii loo-baahdo.

Magaca Milkiilaha	Booska	Lahaanshaha %	TIN (EIN, SSN)	Ciwaanka

Hadi su'aasha (1) ama (2) ee hoos looga jawaabo "Haa," deeynta lama ogo-laan doono.

Su'aal	haa	maya
1. Codsadaha ama milkiile kasta oo codsiga kusoo bandhiga joojin, buriyay, loosoo jeediyo in la-baabi'yo, kudhawaqay ineey u qalmin, si-mutadawacnima ah ayaa looga reebay/saaray ineey kaqeeyb qaatan macaamiilkaan waaxda dowlada dhexe ama heey'ad, ama hada ku lug leh musalifaad?	<input type="checkbox"/>	<input type="checkbox"/>
2. Miyuu codsadaha, milkiile kasta ee codsadaha, ama ganacsi kasta uu leeyahay ama maamulo mid-koodna, waligood ma uga soo qaaten si toosa ama u damiinteen deeyn SBA ama mid-kamida kuwa kale heey'adaha dhexe dowlada taasoo sababtay una keentay qaan dowlada?	<input type="checkbox"/>	<input type="checkbox"/>
3. codsadaha ama milkiile kaste codsiga miyuu yahay milkiile ganacsi kale ee ganacsi kasta ama ganacsi kale, ama ganacsi u maamulay si wada jira? Hadii eey tahay haa, liis garee ganacsiyadaas oo dhan/ ku qeex xiriirka xaashi gooniya si loo	<input type="checkbox"/>	<input type="checkbox"/>
4. Codsadaha miyuu helay SBA Amaahda Dhaqaalaha ee Musiibada Dhaawaca Inta u dhaxeysay Janaayo 31, 2020 iyo April 3, Faahfaahin kubixi xaasho gooniya si loogu aqoonsado looguna daro B.	<input type="checkbox"/>	<input type="checkbox"/>

Hadii su'aasha (5) ama (6) looga jawaabo "Haa," deeynta lama bixin doono.

Question	Haa	Maya
5. Cosadaha (hadii shaqsi) ama shaqsi kasta oo leh boqolkiiba 20% ama kabadan milkiyada codsadaha waxuu ku xukumanyahay danbi ah, dambiile macluumaad, xukun maxkamadeed, ama waxyaabo kale taasoo dacwadaha dambiyada tooska la horkeeno sharci maxkamadeed oo kasta, ama hada xabsi kujira, ama tijaabo u badelasho danbiyadeed ama sii deeyn sharafeed? Halkaan ku bilow si aad u xaqiijiso jawaabta su'aasha 5 → _____	<input type="checkbox"/>	<input type="checkbox"/>
6. Shantii 5 sano ee ugu danbeysay wax danbiya, oo codsadaha (hadii shaqsi) ama milkiile kaste ee codsadaha) 1 danbi lagu xukumay; 2) qirtay danbiga; 3) qirasho aan danbi laheeyn; 4) loo-sameeyay xukunmid meelen qaasa; ama 5) loomeeleyay nuuc kasta siideeyn sharafeeda (kujirto joojin xukunka kahor)? Halkan kuqor si aad u xaqiijiso jawaabta su'aasha 6 → _____	<input type="checkbox"/>	<input type="checkbox"/>
7. Mareekanka matahay deganaasha guud ee shaqaalaha codsadaha oo eey kujirto mushaarka codsadaha aan kor kusoo xisaabnay?	<input type="checkbox"/>	<input type="checkbox"/>
8. Codsadaha mayahay baranji ganacsi oo kujiro liiska SBA's baranji ganacsi oo toosa?	<input type="checkbox"/>	<input type="checkbox"/>



Barnaamijka Ilaalinta Mushaar bixinta Foomka Codsadaha Amaahda

Saxiixitaanka hoos, Waxaad Sameeyneevsa Matalaada soosocota, Ogolaanshaha, iyo Tastiigdinta

TASTIIQDINTA IYO OGOLAANSHAHA

Waxaan cadeynaya taas:

Aniga inaan aqriyay bayaanka kujiro foomkaan, oo eey kamid tahay bayaanka uu u baahan yahay sharciga iyo amarada fulinta, iyo waana fahmay.

Codsadaha waxuu u qalma inuu helo deeyn u ogolaanaya sharcigan kaasoo dhaqan galaaya waqtiga lagud biyay codsigaan taasoo loo soo saaray maamulka ganacsiyada yar-yar (SBA) ayaa hirgelineeysa Barnaamijka Ilaalinta Mushaar bixinta hoostagana qeeybta A, Ciwaanka I ee gargaarka Coronavirus, Caawimaada, iyo Xeerka Amniga dhaqaalaha (xeerka DARYEELKA) (Sharciga Barnaamijka Ilaalinta Mushaar Bixinta).

Codsadaha (1) waa qandaraasle madax-banaan, una qalma shaqsigu kaligii shaqeesta, ama ganacsada kaligii shaqeesta ama (2) shaqaaleeysiiya 500 kabadan ama shaqaale ama, hadii lagu dabaqi-karo, ama qiyaasta heerka tirade shaqaalaha ku aasaastay SBA ee 13

C.F.R. 121.201 codsadaha warshada.

Waan u hogaansami doona, markasta oo lagu dabaqi karo, xaquuqda madaniga iyo xadidaada kale foomkaan.

Dhamaan horay u wadida deeynmaha SBA waxaa loo-isticmaali doona wixi laxiriira-ganacsi kaliya ujeedadana waxeey ku qeexantahay foomka codsiga deeynta iyo joogteey neeysa Sharciga Barnaamijka Ilaalinta Mushaar.

Ilaa-inta suurta gal ah, Waxaan soogadan doona kaliya qalabka iyo badeecada Mareekanka-sameeyaan.

Codsadaha kuma hoolana hoolo sharcidaro ka ah dowlada dhexe, maamul goboleed ama sharciga maxaliga.

Deeyn kasta oo uu codsadaha kuhelay sharciga 7(b)(2) ee xeerka ganacsiyada yar-yar inta u dhxeysay Janaayo 31, 2020 iyo April 3, 2020 oo ah ujeedo aanan aheyn bixinta kharashaadka mushaar iyo waxyaaba kale loo ogolyahay in loo isticmaalo deeynta ee Sharciga Barnaamijka Ilaalinta Mushaar.

Codsada yaasha ah Shaqsiya: Waxaan u ogolaanaya inu kacodsado SBA diiwaanka macluumaadka laxiriira danbiyada ee igu saabsan heey'adaha cadaalada dambiyada taasoo ujeedadeeda tahay go'aan kagarida u qalmideeyda barnaamijkaan ogolaaneeyso xeerka ganacsiyada yar-yar, sida wax looga badalay.

TASTIIQDIN

Matalaayayaasha loo ogolaaday codsiga waa ineey ugu cadeeyaan si-niyad wanaaga dhamaan hoos **uguna kala horeeysiinaya** midba midka kuxiga:

_____ Codsadaha wuu shaqeeynaayay February 15, 2020 iyo waxaana u joogay shaqaale kuwaas uu siinaayay mushaar iyo bixinaayay canshuur ama siinaya lacag qandaraaslayaal madax-banaan, sida lagu weriyay/waariday foomka (s) 1099-MISC.

_____ Hubin la'aanta dhaqaale ee xiligaan ayaa codsiga amaahdaan kadhigeeysa lagama maarmaan si loogu taageero horay u socoshada hoosha ee codsadaha.

_____ Lacagta waxaa loo isticmaali doona sii heeysashada shaqaalaha iyo xakameeynta mushaar bixinta ama bixinta dulsaarka deeynta, bixinta kirada, iyo bixinta waxyaabaha kale sida korontada,biyaha iyo teleefoonka, sida lagu qeexay Sharciga Barnaamijka Ilaalinta Mushaar bixinta; Aniga waan fahmaaya midaa hadii lacagta iyadoo lo ogyahay loo isticmaalo ujeedooyin aan ogolaansho heeysan, dowlada dhexe waxa laga yaaba ineey sharciga ila tiigsato, tusaale sida ku xukmida qiyaamo.

_____ Codsadaha waxuu deeyn bixiyaha siin doona dukumiinti xaqiijinaya tirade saxda ee u dhiganta shaqaalaha si buuxda u shaqeeya maalinka o dhan ee u qoran mushaar bixiyaha sidoo kale cadadka kharashka mushaar doolar ahaan, bixinta amaahda dulsaarka guryaha, bixinta amaahda kirada, bixinta amaahda kirada iyo bixida waxyaabaha kale mudo sideed todobaada ee laxiriira amaahdaan.

_____ Aniga waan fahamaya amaah cafinta waxaa labixin doona isugeeyn kharashaadka mushaar dukumiintiyeeysan, bixinta amaahda dulsaarka guryaha, bixinta amaahda kirada, iyo bixinta waxyaabaha kale, taaso aan kabadneen boqolkiiba 25% ee cadadka lacafiyay waxaa laga yaaba ineey tahay kharashaadka aan aheyn mushaar.

_____ Inta lagu jiro mudadaan laga bilaabo February 15, 2020 iyo dhamaadka December 31, 2020, Codsadaha mahelin iyo mana helidoono amaah kale oo ah Barnaamijka Ilaalinta Mushaar bixinta.

_____ Waxaan sii xaqiijinaaya macluumaadka aan kubixiyay codsigaan iyo macluumaadka aan kubixiyay dhamaan dukumiintiyada taageeraya iyo foomamka wa run iyo waa sax dhamaan waxyaalaha loo tixgeliyo. Waan u fahmay si ogaala sameeynta bayaan been ah oo aan sax aheyn si aan ugu helo amaah SBA waxeey ka mudan tahay ciqaab xaga sharciga, kaasoo uu kujiro 18 USC 1001 iyo 3571 ee xabsi aanan kabadneen shan sano iyo/ama ganaax ilaa \$250,000; iyo sharciga 15 USC 645 xabsi aan kabadneen laba sano iyo/ama ganaax aanan kabadneen \$5,000; iyo, hadii loo gudbiyo hee'ad federaala oo ceeymiska kujiro, ee 18 USC 1014 oo ah xabsi aanan kabadneen sodon sano iyo/ama ganaax aanan kabadneen \$1,000,000.



Barnaamijka Ilaalinta Mushaar bixinta Foomka Codsadaha Amaahda

Waan qiraaya taas in amaah bixiyaha uu xaqiijin doono cadad amaah ayadoo la isticmaalayo dukumiintiyadi loo baahna ee lasoo gudbiyay. Waan fahmaya qirayana iyo u ogolahay in amaah bixiyaha lawadaagi karo wixi macluamad canshuur bixina ee aan u gudbiyay SBA's wakiilka, oo eey kujirto matalaayayaasha ogolaanshaha heesta ee SBA Xafiiska kormeeraha guud, taas oo ujeedadeedyda tahay u hogaansanaanta SBA ee Barnaamijka Amaahda Looga Baahanyahay iyo dhamaan dib-ueegista SBA.

Sixiixa wakiilka ogolaanshaha heesta ee Codsadaha

Taariikhda

Magaca Daabacaada

Ciwaanka/Booska



Barnaamijka Ilaalinta Mushaar bixinta Foomka Codsadaha Amaahda

Ujeedada Foomkaan:

Foomkaan waxaa buuxiyay wakiilka codsadaha waxuuna *ugudbiyaya SBA amaahiye kaqeyb galaya* Soo gudbinta codsiga macluumaadka waxeey u baahantahay ineeey go'aan kagaarto laxiriira u qalmida taageerada dhaqaale. Ku guul dareeysiga soo gudbin la'aan waxeey sameeyneesa go'aan gaaristaas.

Tilmaamaha buuxinta foomkaan:

Laxiriirta “ujeedada amaahda,” kharash bixinta waxeey ka koobantahay magdhowga shaqaalaha (kuwaa soo degenaashahooda koowaad/guud yahay mareekanka) foomka mushaarka, gunada, qoondo, ama lamida magdhow; lacag dheeriya ama mid lamida (taasoo ku saleeysan diiwaanka shaqaaleeysiiyaha ee lacagaha dheeraadka ee laga sootagay ama, maqnaashaha diiwaanka nuuca ah, macquula, niyad-wanaaga loo shaqeeyaha waxa lagu qiyaasi karo lacagta dheeriga uu bixiyo); lacagaha fasaxa, waalidka, qoyska, caafimaadka, ama fasaxa xanuunka; gunnada kala-taga ama ruqsada; lacag bixinta xirfada ee faa'iidada shaqaalaha waxeey ka koobantahay bixinta daryeelka caafimaadka ee koox, oo eey kujirto ceemiska sanadlaha, iyo hawl-gabka; bixinta canshuurta gobolka iyo mida degmada taasoo loo qiimeey naayo magdhowga shaqaalaha; iyo qandaraasle madax-banaan ama ganacsade kaligiisa, mushaar,koondo.daqli, ama dakhliga ka soogala qof kaligi shaqeesta ama magdhow lamida.

Ujeedada Xisaabinta “Isku celcelis mushaarka bilaha,” inta badan codsodayaasha isku celcelis mushaarka bilaha ee 2019, marka laga reebo kharashka kor u dhaafaya \$100,000 kaaasoo sanadle laga dhigay ee shaqaale kasta. Ganacsi xiliyeedka, codsadaha waxuu doorana gelinta celceliska bishii xiliga inta u dhaxeysa February 15, 2019 iyo June 30, 2019, marka laga reebo kharashaadka kor u dhaafaya \$100,000 taasoo lagu saleeyay sanad ee shaqaale kasta. Ganacsiyada cusub, celceliska mushaarka bishii waxaa laga yaaba in loo xisaabiyo waqtiga inta u dhaxeysa laga bilaabo Janaayo 1, 2020 ilaa Febraayo 29, 2020, marka laga reebo kharashka kor u dhaafaya \$100,000 taasoo lagu saleeyay sanadle shaqaale kasta.

Hadii codsadaha dib u maal galinaayo dhaawaca dhaqaale ee musiibada deeynta (EIDL): Kudar lacagaha aan labixin ee EIDL lasameeyay inta u dhaxeysa Janaayo 31, 2020 iyo April 3, 2020, taaso kayar cadadka lacagta “horay” ee la hoos geeyay amaahda EIDL COVID-19 , codsashada amaah kuqor/muuji foomka.

Qeeybaha kala duwan ee hoos kutaxan waxaa lo tixgelinaaya milkiilayaal codsi sida ku qeexan 13 CFR § 120.10, sidoo kale “lacagti asalka aheyd”:

Ganacsiga shaqsiga, ganacsadaha kaligi shaqeesta;

Ganacsiga iskaashiga, dhamaan iskaashatada guud, iyo dhamaan iskaashatada xadadan ee leh boqolkiiba 20% ama kabadan lacagta shirkada;

Shirkadaha, dhamaan milkiilayaasha boqolkiiba 20% ama kabadan shirkada;

Shirkadaha deeyn tooda xadidan tahay, dhamaan xubnaha leh boqolkiiba 20% ama kabadan shirkada; iyo

Aamin uun (hadii codsadaha leeyahay).