

## Barmaamijka Daynta Ganacsadada yarya

Maamulka Dakada caanka ah ee Saint Paul waxaa sharaf weyn u ah in uu u ogolaaday Hay'ada DEED bixinta dayen, taas oo loogu talagalay ganacsatada yaryar ee loo yaqaano (Small Business Loan Guarantee Program). Dayntaas oo dhan \$50,000, waxaa loo diyaariyey ganacsatada reer Saint Paul ee shaqaalahoodu ka hooseeyo am aka yaryahay 250 shaqaale ah.

Waxyaabaha ka dhigi kara in ay xaq u yeelan waxaa ka mid ah: In ay soo iibsadaan, xanaaneeyaan ama ay dayactir ku sameeyaan Mashiino iyo qalabka kale ee ay shaqada u isticmaalaan, sida ugu macquulsan.

Waxaa kale oo ay lacagtan u isticmaali karaan hantida lagu shaqeeyo, (Asset) iyada oo lagu dayactirayo hantida meherada haddii ay macquul tahay.

Barmaamijka daynta ay bixiso maamulka dakada Saint Paul waa mid xadidan (limit) ilaa iyo 1millyan ah.

Codsadayaasha xaq u yeesha waa loo ogolaan doona waana la maalgalin doonaa, iyadoo la eegayo ama la raacayo sidii loo soo kala horeeyey, Codsii kasta waa la aqbalayaa ilaa ay lacagtaasi ka dhamaato.

### Ua Caij Nyoog Ntev Licas Them Rov Qab (Loan Parameters)

- Xilliga daymintu waa ilaa iyo saddex sanadoo oo ay weheliso boqolkiiba 2% oo dulsaar (ribo) ah.
- Wax dulsaar (ribo) ah ma laha muddo saddex (3) Bilood gudaheed ah.
- Dib u bixint dayntani waxaa ay kuu bilaabmeysa lix bilood kadib.
- Haddii aad horey u dhameysid dayntan, wax ganaax ah laguma saarayo.
- Lacagtani waxaa loogu talagalay xarumaha ST. Paul ku yaala oo kali ah

### Shuruudaha laga rabo Dayen qaatah

- Qhia tau tias COVID-19 no tau muaj yam tsis zoo raug rau nws
- Tsis pub muaj tshaj 250 tus neeg ua haujlwm nyob rau ntawm qhov chaw ua haujlwm
- Tseem qhib chaw ua haujlwm los yog tau txais daim ntawv uas tseem muaj neeg nyob ua ntej 3 hlis 15, 2020 ( xam cov temporary certificates)
- Cov koos haum nonprofit muab xam tias them nqi se av
- In meherada uu raadka ku reebay caabuqa COVID19
- Kama badnaan karaan 250 shaqaalaha goobahaas oo dhami.
- Goobtu waa in ay shaqayneysay ama shahaadada goobtu (certificate of occupancy) waa in jirtay intii ka heresy Bishii March 15keeda, 2020ka, (oo ay ku jiraan shahaadada ku meel gaarka ahi).
- Ururada aan dowliga ahayni ee loo yaqaano (nonprofit organizations), waa la tixgalinayaa, haddii ay bixiyaan canshuurta goobta ama guriga ee loo yaqaano (property taxes).

Fadlan soo booqo [sppa.com/small-business-loan](https://sppa.com/small-business-loan) oo soo dhammayestir (soo buuxi) foomka horumariska ah ee loo yaqaano (pre-application). Waxaan idinkula soo xiriiri doonaa mudo saddex maalmood, (Maalmaha la shaqeeyo) ah. Hddii lagu ogolaado si hordhac ah (pre-qualified) talaabada xigta waa in aad si dhameystiran u soo buuxisaan foomka daynta (loan application).