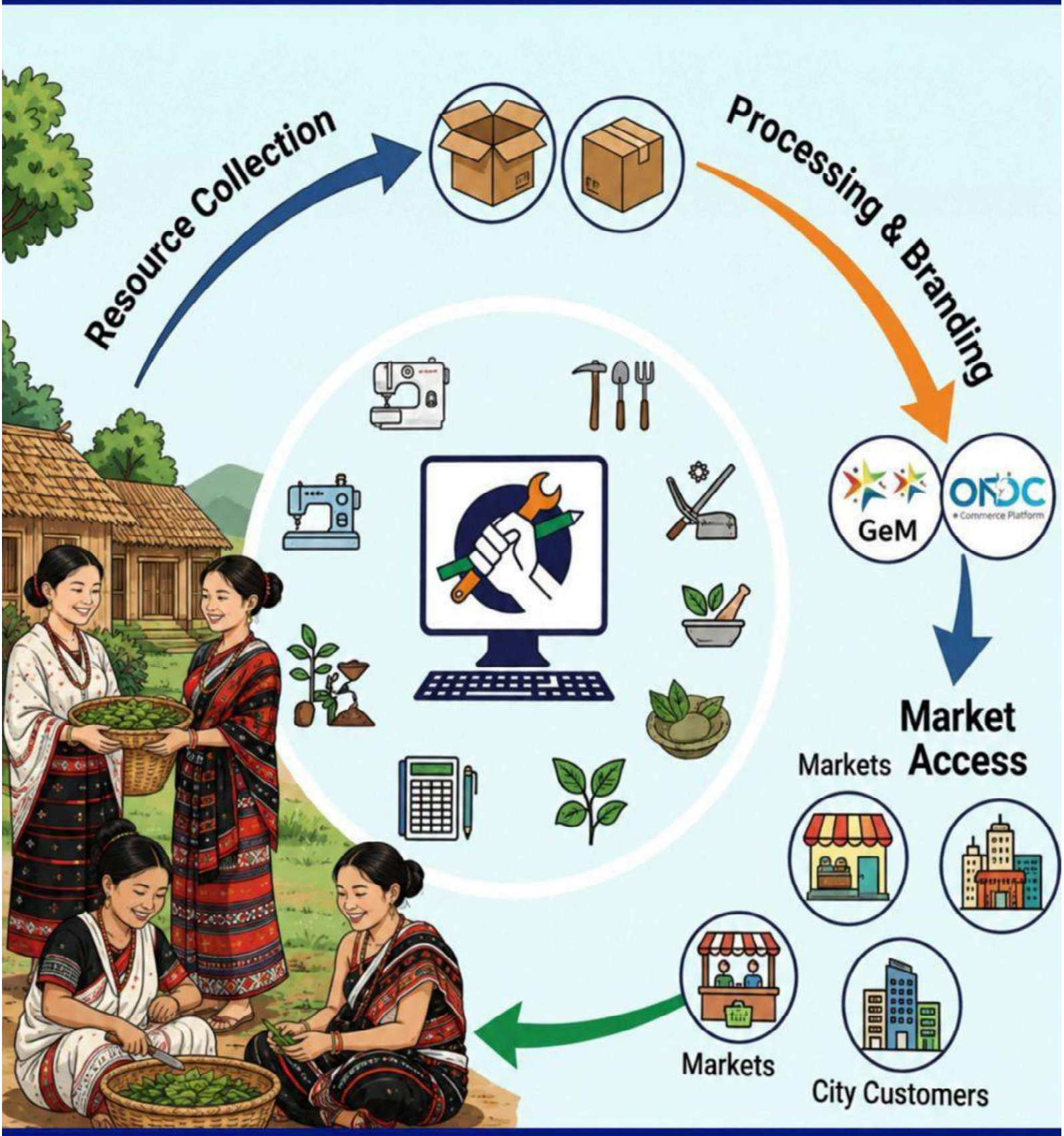
सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP

Entrepreneurship Handbook for CRP-EP

Skill India
कौशल भारत-कुशल भारत



Indian Institute of Entrepreneurship,
Guwahati 781029
(An Autonomous Organisation under the Ministry of Skill Development and Entrepreneurship,
Govt of India An ISO 9001:2015 Certified Organisation)

Unit/Chapters Page No.

1. Community Resource Persons for Enterprise Promotion (CRP-EP) 3
2. Introduction to Entrepreneurship 7
3. Life Skills and Self Care for Entrepreneurial Success 15
4. Business Opportunity Identification 21
5. Government Schemes & Support Ecosystem 28
6. Market Survey 39
7. Enterprise Models & Business Planning 42
8. Business Registration & Compliance 54
9. Financial Literacy for Entrepreneurs 64
10. Digital Literacy 74
11. Accounting, Bookkeeping & Taxation 78
12. Marketing 87
13. Branding & Packaging for Market Success 94
14. Livelihood Clusters and Value Chains 101
15. Risk Management & Sustainability for Small Entrepreneurs 109
16. Entrepreneurship in Practice: Case Studies..... 113

Unit - 1

Community Resource Persons for Enterprise Promotion (CRP-EP) (Sumdâwnna Lian Theh Lâr Tûra Khawtlânga Thiamna Bîk Neite)

Thuhmahruai:

Community Resource Persons for Enterprise Promotion (CRP-EP) te hi a bulṭhut aṭanga zirna dawng, thiamna bîk nei, zokhua/thingtlâng leh khaw lian zâwkah te sumdâwnna bei tham zâwk chawikân leh theh lâr a, eizawnna chhenfâkawma siam hi an thlâwp zâwng leh an thil tum a ni. He thil tum hi National Rural Livelihoods Mission (NRLM) (ram pum huapa zokhua/thingtlâng mite eizawnna hmachhawpa neih) hmalakna hnuaia zau taka hlen chhuah tawh te pawh a ni a. Khawtlâng mi leh sa, lo inzir thiam tawhte chu midang kaihruaitu atân rawih nghal an ni ṭhîn.

CRP-EP-te hi a tlângpuiin Self-Help Group (SHG) network, pâwl, mahnia inbuaipui leh inṭanpui aṭanga zi chhuak an ni a, sumdawnna tenau enkawl tûrin a taka thiamna an nei. Entrepreneurship (mahni kutkawih leh thiamna hmanga sumdawnna leh eizawnna dap) vawrh lârtu ah an ṭang a, bana kaih hmanga ṭanpui te, sumdawnna ruahmana lama puih te leh sumdawnna bul ṭan tharte tân hmelhriatte nên inthlunzawmna thlentu ah an ṭang bawk.

Hmathlîr /Vision:

Khaw tê zawka sumdawnna inthlunzawm tlat, amaha intung nung thei, a khaw mipui te'n sumdawnna hlawk si, hmelhriatte'n an thawhpuite'n an thlawp tur, an kaihhruaipui theih bul ṭan duh tûra ruahman.

Hmachhawp/Mission:

Sumdâwnna lian theh lâr tûr khawtlânga thiamna bîk nei pâwl din.

- ➢ Sumdawnna tê ber leh a te zawk theh lâr a, chu mi hmanga eichawp deh chhuahna remchâng siam.
- ➢ Sumdâwnna chhenfâkawm leh huap zo hmanga sum leh pai chetvelna ṭha zâwk siam.
- ➢ SHG (mahnia inbuaipui leh inṭanpui thei pâwl) leh thingtlâng ṭhalaite inhlawh chawp tawh lova, hna siamtu ni tûra chher.

CRP-EP-te hnathawh leh chanvo:

CRP-EP-te hian mi naran tan hna tam tak an thawhte chu:

a) Sumdâwnna thar bul ṭan tûr hmuh chhuah

➢ Vantlâng leh khawtlânga sumdâwn bul ṭan thei awm ang lo zawn chhuah.

➢ Mimal ang pawha sumdâwn bul ṭan tûra fuih.

b) Sumdâwnna kalhmang, kalphung, ruahmanna siam, hmathlîr an neih ang te lo puihbâwm

➢ Sumdâwn ruahmanna nei tûra lo puihbâwm.

➢ Ruahmanna an duan te tih theih dan, a sum hrâwm leh a hlêp lo chhûtpui.

c) Capacity Building (Zir reng theih chi thiam thil)

➢ Mahni kutkawih leh thiamna hmanga sumdawnna leh eizawnna dap chhuak zo tûra zirtirna bulthum pek.

➢ Sum vawn dân chhinchhiah, bungraw neihte vil dân leh a man chhiar zat tûr zirtîr.

d) Financial Linkages (Sum leh paia pui theitu te nêna thawhhona)

➢ Bank leh scheme (hamṭhatna) kaltlanga sum pûk theihna remchâng lo siam.

➢ Sumdâwnna thil atâna sum pûk leh a ken tel documentation (sum pûktu intiamkamna) a ṭûl pawha lo thlâwp.

e) Market Linkages (Sumdâwnna leh a dâwrte inkâra awm zawngte)

➢ Vêng leh khua bakah a zau zawka an sumdâwnna lo dâwrtu leh thawhpuitu tûr awm ang lo zawn chhuahpui.

➢ Sumdâwngte'n an hming an chher theih nân a leitute ril rem zawnga an thil zawrh tuam dân, a dahna bâwm siam leh fak leh zawrh te lo enpui.

f) Handholding & Monitoring (Bana Kaih & Thlithlai)

➢ Sumdâwn bul ṭan phat aṭangin a ṭhan leh theihna tûra dâwm kân reng.

➢ Hmasâwnna lo thli thlai leh insiamṭhatna tûr awm thei hriattîr.

g) Sustainability Focus (Sumdâwnna chhenfâkawm lam hawi)

Sumdâwnna huapzo leh chhehvel leilung leh nungcha tichhe lo chi rêng rêng fuih sauh sauh. SHG, ṭhalai leh hmeichhe sumdâwngte thawhhopuina hian CRP-EP-te chu an awmna khawtlâng sum peipunna a thuam ṭha a, khawpui lian zawka pêm ngai lovin a siam.

Significance of CRP-EP in Entrepreneurship (CRP-EP-te sumdâwnna bul ṭan leh enkawl emaw mahni eizawnna siam chhuah emaw kawnga an pawimawhna):

CRP-EP-te'n khawtlânga sumdâwn bul ṭannaa dinhmun pawimawh tak mai an neih te chu:

a) Localized Support System (Tual Chhung Inṭanpui Tawnna Ruahman Dan)

Khawtlâng khata awm ta chu an vêng leh khuate'n harsatna an neih leh remchânna an neihte an hriatpui ber a, CRP-EP-te puihbâwmna hi a sawt bîk hle.

b) Trust and Accessibility (Rintlâk leh Biak Pawh Awlsam)

Khawtlâng mipuiin CRP-EP-te chu pâwn lam mi, mi hrang aiin an ring zâwk hrim hrim a, zawmtu an nei ṭha a, an hlawhtlinpui zâwk bawk a ni.

c) Cost-Effective Model (Heksak lo thei ang ber kalpui)

Khaw chhûng mi zirtîrna pêk vek tawhte chhawr chuan pâwn lam mi mithiam rawih kher a ngai tawh lo va, hei hian sum heksak tur pawh a vêng.

d) Promotion of Inclusive Growth (Mi tin huapzo hmasâwnna)

CRP-EP-te chuan chan chhe zawk chang ṭhînte, a bikin hmeichhiate hmasâwnna leh an tel ve theihna a ngai pawimawh em em a ni.

e) Strengthening Rural Economy (Thingtlâng leh Zokhaw lam sum leh pai dinhmun tihṭhat)

CRP-EP-te'n sumdâwnna tê tham zâwk an theh lâr hian hna an siam belh a, sum thawh chhuahna remchâng an siam bakah eizawnna dap tûra khaw danga kal ngai lovin a siam.

f) Peer Learning Approach (Rualpui te aṭanga inzir)

Sumdâwnna din chhuaktu, entrepreneurs-te mahni khua ngeia bul ṭan leh thawh chhuak, a taka hmuh tûr an awm hian a sâwt bik a, a hlawhtling zâwk.

CRP-EP as Change Agents (A Ṭha Lam Hawia Danglamna Thlentu CRP-EP-te):

CRP-EP-te hi puibâwmtu chauh ni lovin, khuaa hmasâwnna leh danglamna ṭha thlentu an ni a. Thil thar bawhzui tûr leh harsatna hmachhawn a ngaih pawha fuihtuah an ṭang tlat a ni.

Sumdâwnna tenau: bawnghnute aṭanga thil siam, puan ṭhui, beauty salon, mobile chhe siam leh a dangte an châwm a. Eng anga te pawh ni se, an zirna, an thiam chen leh an sum dinhmun pawh eng pawh ni se, tu pawhin sumdâwnna bul an ṭan thei tichiangtu an ni.

Mizorama thingtlâng khaw pakhatah hian hmeichhe eng emaw zat hian mahua hnah hmanga thlêng siama sumdâwn an duh a. Amaherawhchu, bul han ṭan ngaihna an hre lo a ni. CRP-EP pakhat, Meena-i hian a pui hlauh mai. An sumdâwnna inziah luh a, pawisa tlêm azâwng pûk te, an thil zawrh tûr tuam dan mawi zâwkte a kawhhmuh hlauh mai a. Rei lo teah an khaw chhungah mai ni lovin an khaw ṭhenawmah pawh an hralh ta chur chur mai. Chu chuan a tiphûr hle a, Meena-i ṭanpuina nen an thil ngaihtuah chhuah hmangin sumdâwnna hlâwk tak an nei thei a ni.

Conclusion (A Tâwp Khârna):

CRP-EP hi khaw mipuite inpuih tawnna leh sumdâwnna ṭhan lenna kawng a ni. An hriat sa, an tawnhriat leh inhrechiang sa ngeite nên ngaihtuahna thar an neih a tak ram chantîrna a ni. Hei tak hian thingtlâng leh zokhuate a tichak a, a tam zâwk sumdâwnna bul ṭan thei tûrin a siam.

Practice & Reflection Corner (A Taka Tih Theih & Kil Khata Mahni Inthlîrlêt)

In khua han ngaihtuah chhin la

Reflect (Uluk takin han ngaihtuah chhin la):

- CRP-EP-in kawng khat tala in khuaa sumdâwnna a puih theih dan a awm em?
- Eng tin nge CRP-EP-te'n SHG-te pawisa khawl rêng rênga hun hmang lo va, pawisa dek chhuak zâwk tura sumdâwnna tenau kaltlangin a puih theih ang?

Puihbawmna ho tham tein mi nunah nghawng lian tham a nei thei.

Unit - 2

Introduction to Entrepreneurship (Mahni Kutkawih Leh Thiamna Hmanga Sumdawnna Leh Eizawnna Dap Dan Hmelhriattîrna)

Entrepreneurship:

Entrepreneurship hi a taka tih ngai, kalhmang nei a ni a. Thil siam chhuah leh ngaihtuah chhuah thiamna, sumdâwnna ṭhan lenna leh hmasawnna petu a ni. Entrepreneurship chu awlsam taka sawi dawn chuan mahni sumdawnna ṭan leh enkawl a ni. He mi atan hian chan huama hma lak te a ngai a, ngaihtuahna thar leh hmanraw awm sa hmanga thil hlu leh chhawrnahawm siam chhuah te a keng tel. Midang la hmuh loh remchanna hmuh chhuah te, mipui vantlang mamawh tak mai phuhruk theiha siam te, thil thar chin chhuah, sumdawnna dinchhuaktu leh khawtlang te ṭangkaipui ve ve tura enkawl thiam te hi a keng tel vek a ni.

Entrepreneur:

Entrepreneur chu sumdawn dan ngaihtuahna thar bul ṭantu, a dawrtute mamawh tak phuhruk thei tur thil siam emaw rawngbawlna emaw petu hi a ni. Entrepreneur chuan sumdawng a kawk a, entrepreneurship chuan a kalhmang zawng zawng a kawk.

Characteristics of an Entrepreneur (Entrepreneur Miziate):

Ngaihtuahna thar hma lakpuitu hi entrepreneur chu a ni. Ze hrang hrang, hringnun harsatna karah pawh hlawhtlintirtu an neihte chu.

- Visionary (Hmathlir nei ṭha) – Midangin harsatna an hmuh laiin ṭhanna tur remchang an hmu thung. Hun tawhkhirh mek a awm lai tak te hian hmasawnna tur an hmu thei.
- Innovative (Ching chhuak thartu an ni) – Buaina chin fel dan kawng dang leh fing zawk an ngaihtuah chhuak thin.
- Action-Oriented (Chetlak an sam) – An ruahman ringawt lo va, hma an la tak tak ṭhin.
- Adaptable (Insiamrem thei mi an ni) – An hun tawn a zirin an remruatna a tidanglam mai thin.
- Persistent (An tlo) – An hlawhchham hlauh pawhin an bei zel.

- Collaborative (Thawhhona) – Thawhhona ṭha an siam a, sum hnar nghenchhan tur awm theih nan mi hrang nena thawh dunna remchang an siam bawk.
- Resilient (An tuarchhel) – Chan thei dinhmuna ding leh dinhmun derthawnga awm chungin hna an thawk thei.
- Value-Creator (Hlutna siamtu an ni) –Mipui tana ṭangkai leh chhawr nahawm thil siam chhuaktu leh rawngbawlsaktu an ni.
- Risk-taker (Risk la ngam) –Bul thar ṭan ngam tur khawpa chan huamin an ti chhin ngam.
- Respectfulness & Active Listening (Mi an zah a, beng sikin an thusawi an ngaithhlaksak) – Entrepreneurs-te midangin an rin ngam chhan chu midang ngaih dan uluk takin an ngaihthlaksak ṭhin a, an mita en hunah an en chat a, rilru la peng theite dah ṭha in, midang tan thusawina hun an pe a, an sawi laiin lu bu ngauh ngauhvin an ngaihthlaksak ṭhin.

Entrepreneur chu duhthusamtu mai a ni ngawt lo va, a taka pen chhuak, chhawr nahawm leh ṭangkai siam chhuaktu, harsatna karah pawh hmasawna ke pen mi a ni.

Turning Vision into Reality: Lessons from Zomato's Founder (Hmathlir A Tak Ram Chantir: Zomato Hmu Chhuaktu Aṭanga Zir Chhuah Tur)

Deepinder Goyal khan kum 2008 khan ngaihtuahna mawlmang te hmangin a zinkawng a zawh ṭan a. Chu ngaihtuahna chu restaurant (chaw dawra) an ei tur zawrhte online-a miin an ei duhna an thlan theih nan hmuh theiha chhawp chhuah a ni. A Tirah chuan restaurant-te'n an thlawp lo. Pawisa tlem te chauh a nei a, a mi chhawrte'n hlawh la lova thawh chang an nei bawk nen.

Amaherawhchu, a beidawng duh hauh lo va. A ngaihtuah chhuah chu a her rem zel a – ei tur an neih inziahna menu aṭangin fakselna, a hnuah ei tur chahtu ina va sem. Kum 2010 khan a sumdawnna Foodiebay chu Zomato tiin a thlak a. Buaina tawh pawhin, a chin fel dan kawng dang a dap zel – mahnia ei tur sem dan ruahmanna siam ang te thlengin.

Sumdawnna tenau neitute tan pawh he chanchin tawi hian min hrilh chu hlawhtling tur chuan hun a duh ve tih hi a ni. Sum tlakchham te, thlawptu neih loh te, nghenchhan tur neih loh te leh harsatna dang pawh kan tawk thei. Mahse i tum tlat a, i harsatna chin fel dan kawng mawlmang te te i dap zel thiam chuan i sumdawnna a ṭhang lo thei lo ang.

Sumdawnna tenau bawnghnute aṭanga siam te, pickle (chiah thur) sumdawnna emaw puan ṭhui emaw pawh ni se, a ṭhang zel thei a ni. Ngaihtuahna finthlak leh thawhrimna kal kawp hian khawpui lianah chauh ni lo, khawi hmunah pawh hlawhtlinna a siam thei tih a tichiang awm e.

Importance of Entrepreneurship (Entrepreneurship pawimawhna):

Entrepreneurship hian vantlang, sum leh pai, thil man leh mipui ngaihtuahna thlengin a lo nghawng a. Khawsak tinuam turin a nghawng thei bawk.

Economic (Sum leh pai, lei leh hralh, thil man)

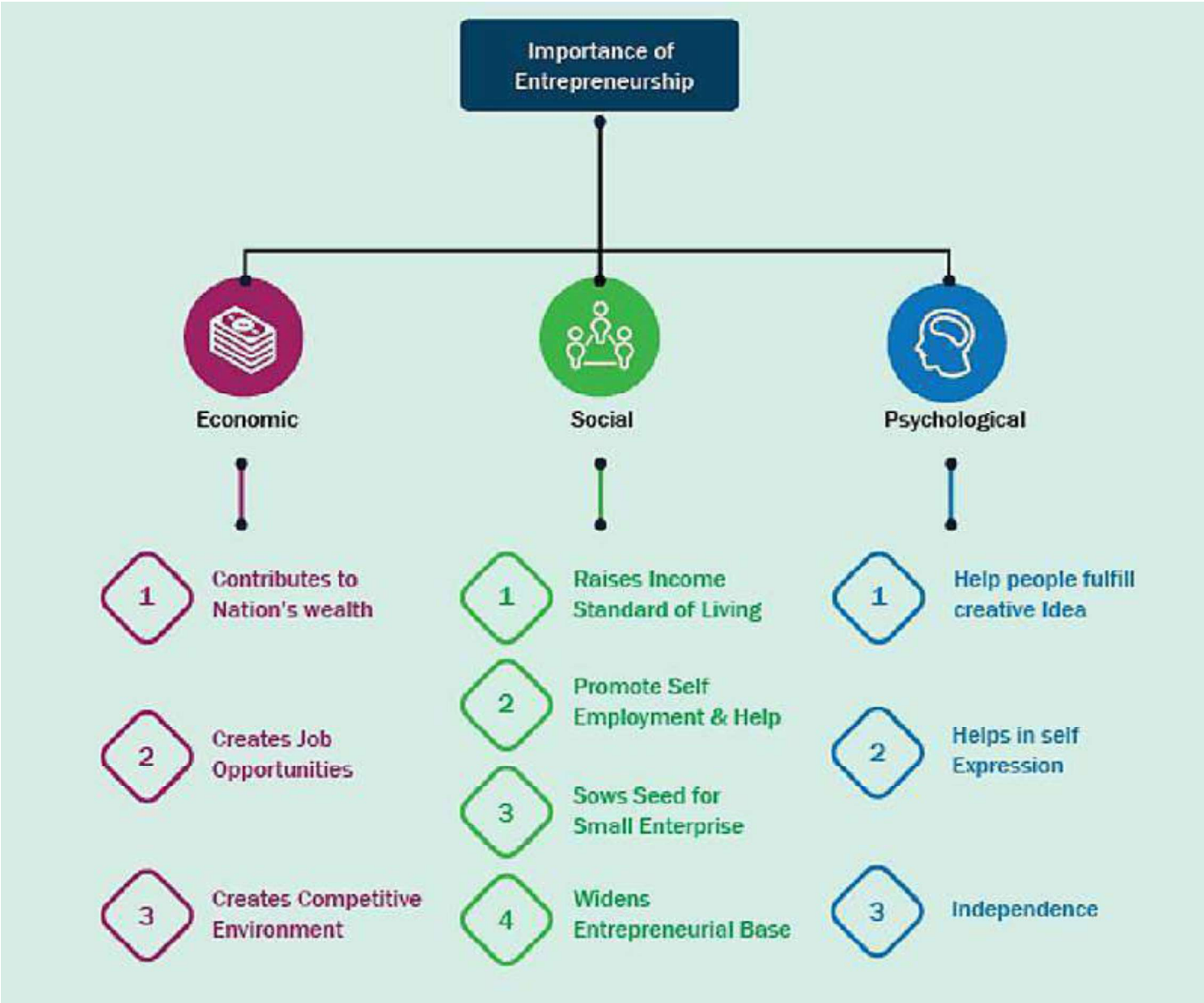
- Khaw chhunga hmanraw awm leh sum leh pai awm sa chhawr ṭangkai a nih avangin ram pum hausakna a belh chhah.
- Thingtlang khaw te sumdawnna – bawnghnute thil siamna hmun leh lo, puan tahna te, mobile phone chhe siamna dawr lo awmte hian hna a siam.
- Heng sumdawnna a din fer fur hian inelna a siam a, mipui pawh ngaihtuahna thar seng tur leh a sawt zawka hna thawk turin a nawr kal.

Social (Khawtlangah)

- Pawisa lak luh a titam a, khawsak pawh a tinuam.
- Hmun danga mi hna danga va inhlawh kher ngai lova mahnia inchhawra sum dehchhuah theihna hna siam hi a thlawp em em a ni.
- Sumdawnna te zawk te chu a lian zawkah an ṭhang lian thei a, chung chu mahni kutkawih leh thiamna hmanga sumdawnna leh eizawnna dapna bulṭhut nghet takah an chang thei.
- Hmeichhia, ṭhalai leh chanhai zawk pawlte a huap tel a, khawtlanga mipui a hip khawm bakah a chawk phur a, inbiakpawhna ṭha leh thawhhona ṭha a siam.

Psychological (Rilru ngiahtuahna leh rilru sukthlek)

- Miin ngaihtuah dan thar an neihte a tak chantir theih turin a pui ṭhin.
- Mahni duh dan leh rilrua awm pho chhuahna leh mahni intodelhna tur remchang a siam.
- Sumdawnna ho lam tak pawh ni se, mahni tawka neih ve hian zahawmna, inrintawkna leh hma lam hun atan pawh innghahna tlak hna ngelnghet a pe.


Importance of Entrepreneurship
Economic
Social
Psychological
1
Contributes to Nation's wealth
2
Creates Job Opportunities
3
Creates Competitive Environment
1
Raises Income Standard of Living
2
Promote Self Employment & Help
3
Sows Seed for Small Enterprise
4
Widens Entrepreneurial Base
1
Help people fulfill creative Idea
2
Helps in self Expression
3
Independence

Barriers to Entrepreneurship (Entrepreneurship hlawhtling neihna kawnga daidanna awm theite):

Environmental Barriers (Chhehvela Awm Daidanna Siam Theite) → A siamna hmanrua tlakchhamna, hmunhmarel chaurau, karen mumal lo, chakkhai leh bungraw lakna kawng ṭha tawk lo.

Assam rama thingtlang khaw te deuh maiah hian Ramesh-a hian thing mistiri sumdawnna bul a ṭan duh a. A thiam hle mai a, mahse workshop/dawr hmun remchang a neih loh bakah karen a thim ngun em em mai a. Hmunhmarel ṭha tawk lo avangin a sumdawnna chu ṭhang lian thei lovin harsatna a tawk a ni.

Financial Barriers (Sum leh Pai Lama Daidanna Awm Theite) → Pawisa hlawm lian puk tur lak mai theih loh te, pawisa khawl sa neih tlem leh pawisa dawn tlai te.

Barpeta khaw hnaih teah hian Sushmita-i SHG (mahni intumchawp leh inpuibawm pawl) te chuan an sumdawnna zauh turin puan ṭhui khawl lei an ruahman a. An pawl chuan loan an dil a, an loan dil chu an hmuh lawk loh avangin inneih runpui hunlaia an order hmuh tur an chan phah ta ṭeuh mai a ni. Pawisa khawl sa lo tlem bawk, puk belh tur hmuh harsa bawk si khan a tiṭhuanawp ta a ni.

Personal Barriers (Mimal Lama Daidanna Awm Theite) → Mahni inrintawk zawh lohna, thawk zel tura phurna tlakchham, dawhtheihna tlakchham leh hlawhchham hlauh ngawih ngawihna.

Manipur a thingtlang khaw pakhatah hian Nilababu hian thirsakawr leh lirthei ke pahnih nei siam a thiam hle a. Amaherawhchu, dawr hawn a hreh tlat mai. A sumdawnna chu a hlawhchham a hlauh bakah amah rawn dawrtute a chhawn thiam tawh loh a hlau a ni. CRP-EP pakhatin a han fuih a, zawi muangin a thil hlauh te chu ngam chho zelin sumdawnna bul a han ṭan ta a ni.

Societal Barriers (Khawtlanga Daidanna Awm Theite) → Chhungte aṭanga nawrna, vantlang tehkhawng, ngaihdan neih sa te (entirnan, mipa leh hmeichhe thawh tur bik, “sumdawnna hi hmeichhe tih ve chi a ni lo” tih te), entawn tur leh zir tur ṭha awm lo (an veng leh khuaa sumdawnna bul ṭan pawh la nei ngai lo).

Sikkim-a thingtlang khaw pakhatah hian Tamang-i hian beauty salon, sam siamna dawr, incheina dawr hawn a rawt a. A chhungte chuan “sumdawnna hi hmeichhe tih atan a ni ve lo” an tih tlat avang leh an khuaah hmeichhia sumdawnna buaipu leh enkawltu an la awm ngai loh avangin a chhungte rilru a hmin zo lo ta a ni. A tawp a tawpah chuan SHG te puihbawmnain hmeichhia pawhin sumdawnna an buaipuiin an enkawl thei ngei a ni tih a rawn lan tir.

Overcoming Barriers: Strategic Approaches (Daidanna leh Harsatna Paltlang Dan: Remhriatna Leh Ruahmanna Hmangin)

Sumdawnna bul ṭan hrim hrim hian a kawng a tluang nghal purh ngai lo. A bul ṭantute leh enkawltute hian harsatna chi hrang hrang an tawk phawt ṭhin – sum leh pai tlakchhamna, hmanrua leh hmunhma awm ṭha tawk lo leh tilunghnualtute an awm ṭhin. Heng harsatna avang hian tawp tur a ni lo va, chin fel tur zawk an ni. Sumdawnna incheh chhuahna kalkawngah awmze neihtirtu chu harsatna awm miah lohna ni lovin, harsatna lo awm, ngunthluk tak leh fing taka ngaihtuah chhuah hnua hma lak a, chinfel thiamna te hian a ni.

Daidanna su kiang tur hian sumdawnna din chhuaktu te hian anmahni thiamna neihah chauh innghat lovin a taka zawm nghal theih ruahmanna te siamin harsatna lo awmte hi an chhawr ṭangkai daih ṭhin a ni. Chungte chu:

Resource Innovation (Hmanraw/bungraw Hman Daihzai) – Sum leh pai a tlem changa loan te tham puk te, hmanrua leh bungraw neih chhun khawm emaw heksak lo zawka thil tih zir.

Networking for Support (Ṭanpuitu Tur Hmelhriat Ṭha Siam) – Mal tak leh harsa taka hna thawh a ngaih loh nan khaw mipui, thawhhopui theih dangte leh thurawn petu val upa te nena laichinna ṭha siam.

Adaptive Planning (Hun Tawn Mila Insiamrem Thei Tura Inruahman) – Hmunhma, hmanrua leh thil hralh leh zawrh a kal leh kal loh a zirin sumdawn dan kalhmang thlak thiam.

Opportunity Recognition (Remchanna Lei Hun Hriat) – Sumdawnna atan la hman loh thil kha sumdawnnaa chantir (entirnan, chakkhai lak na leh lirthei veivahna a chhiat avanga khaw chhunga sem darha sumdawn).

Resilience in Practice (Chin Ṭhana Din Ngheh) – Sumdawnna hlawhtlin dawn leh dawn loh hriat mai loh pawh ni se, tawpsan lova chhunzawm zel.

Nagaland a thingtlang khaw pakhatah hian Angami hian thei rah an tharte chu leitu an awm loh avangin a ṭawih ral mai mai chu a ui hle a. A scooter chuan thei chu khawmin khawi hnaivaiah a zuar ṭhin.

A tirah chuan mi nuihzat a hlawh a. Mahse a bansan mai duh bik lo. A bei fan fan a, zawi muangin dawr ṭhangtu a neih belh ta zel a ni.

Rei lo teah a khaw mi te'n a hnung an rawn zui a. Pakhat chuan chips, thei rah kan ro a rawn siam mai. Ṭhian ho leh pawl anga jam leh pickle (um thur) siam pawh an rawn awm ta zel a. Angami-i ngaihtuahna khan midang sumdawnna bul ṭanna chi a lo tuh reng a ni.

Mi pakhat chhelna leh ngaihtuahna thar hian kkhawtlang rilru sukthlek a nghawng danglam thei a ni. Tih ngai lo sumdawnna mi pakhatin bul a ṭan chuan midang tan pawh kawng a inhawng tih a tichiang awm e.

Practice & Reflection Corner (Chin Ṭhan & Thlirletna)

Ratul-a, Assam a mi chuan mobile phone chhe siamna dawr hawn a duh a. A chhungte'n a derthawn zia an hrilh hnu pawhin a hawng ta tho a. Tunah chuan an khaw mipuiin a dawrah awlsam takin phone an siamtir thei tawh a ni.

Reflect (Thlirletna):

- Sumdawnna bul i ṭan hunah eng harsatna nge tawk ngeia i inrin?
- Chu harsatna chu eng tin nge i chin fel ang?

Entrepreneurship chu mahni chauhva hlawhtlin a ni lo va. Midanga nena hmasawn leh ṭhan ho, hausakna inkhairual taka luantir leh khawtlangin a chhawr tur thila sum leh tha peipun a ni. Heng hian hmasawnna chhenfakawm a thlen.

Remchanna hi a chi a ni a, entrepreneurship hi a thar chhuah chu a ni.

Unit - 3

Life Skills and Self Care for Entrepreneurial Success (Nunphung Thiamna leh Sumdawnna Din Chhuak Tura Mahni Invawn)

Importance of Life Skills and Self Care for Entrepreneurs (Nunphung Thiamna leh Sumdawnna Din Chhuak Tura Mahni Invawn Pawimawhna):

Sumdawnna enkawl chuan mimal mawhphurhna leh harsatna te keng tel vek a. Sumdawnna tam tak chuan sum leh paia harsatna, hmunhma leh bungraw tlaran leh khawtlanga mawhphurhna te hi an harsatna tawh zinga mi an ni. Heng dinhmunah hian nunphung thiamna leh mahni inenkawl a pawimawh hle. Nunphung thiamna kan tih mai, life skills hian buaina chinfel dan te, duhthlanna dik siam thiamte leh midang tana thawhpui nuamah min siam. Hriselna enkawl ṭhat pawh hian entrepreneur-te chu a tiharhvangin rilru fimin a siam. Sumdawnnaa hlawhtlinna nei tur chuan mi dawr thiam bakah mahni invawn thiam a ngai.

Important Life Skills for Entrepreneurs (Entrepreneur-te Tan Nunphung Thiamna Pawimawhna):

(a) Communication Skills (Inbiaktawnna)

Inbiaktawnna ṭha a awm chuan min dawrte leh kan mamawh min petute (supplier) nen kan inkarah inrin tawnna a siam. Chiang tak leh hawihhawm taka inbiakpawhtawnna a awm chuan inhriatthiam lohna a su kiang a, min dawrtute lung a awi ṭhin.

Meghalaya thingtlang khaw pakhata puan ṭhui dawr neitu nu pakhat hian amah dawrtu te chu an thawmhnaw ṭhuitirah an lungawi lo tih a hriat chuan chiang takin a zawt mai a. Siam ṭhat a ngaihna laiah a insiam ṭha a, a dawrtute duh ang tak zelin a ṭhui a, an bula a va thawn theih hun tur thlengin a hrilh thlap zel tawh a ni.
He mi avang hian amah dawrtute chu an lungawi hle a, order a hmuh belh bakah dawr nawntu pawh an pun belh a ni.

(b) Decision-Making Skills (Thutlukna Siam Thiamna)

Entrepreneur-te hian an sumdawnna thilah thutlukna siam thuai thuai an ngaih chang a awm ṭhin a. Chung thutlukna siam ngai innghahna palite chu – sum, mihring, kalhmang leh hmanrua te an ni. Sum hmanna an thliar hrang thiam em em tur a ni a, thawhpui an thlang thiam ang a, siam chhuah dan te, an hralhna te hnena fak dan te an thiam tur a ni. An bungraw neihte an hmang daihzai thiam bawk ang.

Thutlukna ṭha siam tur chuan duhthlanna kawng hrang hrangte buk thiam a, a sawhkhawk dawn thiam a ngai. Entirnan, thil man a to chuan, entrepreneur chuan a man tisang ngawt lovin a siam dan a thlak a ngai dawn a, a nih loh pawhin hmanraw tlawm zawk a dap mai tur

a ni. Heng thutlukna te hian sumdawnna chu hlawk bawk si, a elpui te laka tlo takah a siam thei ṭhin.

Deepika-i te khuaah chuan paneer hi nitinin a thar an siam ṭhin. A zuar chhawngtu hian man tlawmtea zawrhsak a rawt a, mahse Deepika-i chuan ṭhenawm khuaa a man an chhiar zat te a va chian phawt a, khaw lian zawkah ama'n a zuar ta hlauh a. A help hnem phah ta zawk a ni. A thutlukna fing chuan a sumdawnna tihmasawn ta hlauh zawk a ni.

(c) Critical Thinking (Ngunthluk Taka Ngaihtuahna Sen)

Critical thinking chu ngunthluk tak leh uluk taka ngaihtuahna sen, rin dan sa pawm mai loh, zawhna zawh na chang hriat leh thutlukna siam hmaa hma lak theihna hrang hrang buk te hi a ni. Sumdawnna neite'n hamṭhatna an hmuh theihte hre chhuak thuai turin a pui a, thutlukna siam sual lakah pawh a veng.

Thingtlang khaw pakhata papawr siam hian a inhralh thei lo sawt tih a hria a. A thil zawrh chu a man titlawm satliah mai lovin a dawrtute fakselna a ngaichang hmasa a, a tuamna a mawihnai tawk lo tih a hre chhuak a. A tuamna a thlak hnu chuan a hralh thei leh ta a ni.

(d) Problem-Solving Ability (Harsatna Chinfel Thiamna)

Harsatna hi chu sumdawnnaah a tel ngei ngei dawn a. Hmachhawn dan thiam hi nakin zela hlawhtlinna hriltu a ni. Harsatna ching fel tur chuan buaina bul hriat chhuah a, a siam ṭha tura hma lak hi a keng tel a ni.

SHG pawl pakhat pickle siam hi nipuiah a chhe fo mai a. An hna chu chawl mai lovin an pawl chuan vawn ṭhatna man tlawm zawk leh ṭha zawk an dap a. Chu chuan an chan tur a tihtlem bakah an siam chhuahna a tikhailak lo hlauh a ni.

(e) Time Management (Hun Vawn Ṭhat)

Hun vawn ṭhat hian tih tur a hun takah hna an zo a, hun tiam chinah a tam thei ang ber an siam chhuah bakah dawrtute lungawina a siam.

Ritu-a, thingtlang pa, entrepreneur, mahni huan leh lo bakah retail dawr nghak bawk hian mawhphurhna indaih lo takin sumdawnna bul a han ṭan phawt a. Nitina a tih tur chin a han bithliah a, hna ṭul chauh a dah pawimawh hnuah te, chhungkua pawh a han chhawr takah chuan a hna leh a lo chu a rawn ṭhang lian thei ta a, sum lak luh pawh a ṭhat phal ta zel a ni.

(f) Teamwork and Collaboration (Thawhhona leh Thawhrualna)

Thingtlanga sumdawnna tam tak hi pawl lian, SHG emaw chhungkaw sumdawnna emaw a ni ṭhin. Tum inang nei a, tihlawhtling tur chuan thawhhona leh inpuibawmna a awm a ngai. Hna insem te, hunpui siam te, infuihphur tawnte hi a keng tel a ni.

Kuta thil siam hmanga mahni intodelh sumdawnna, Self Help Group hi hmeichhe rualin an din a. An thawh chhuah zat a pung a, an thil siam a hun takah an sem chhuak thlap thlap thei a. A chhan chu a siam chhuah, a tuam ṭhat leh a zawrh lamah hna bil an insem vang a ni. He pawl hmalak dan hian mi pakhat hah bik tur te a veng a, an thilsiam thar chhuah pawh a tam phah a ni.

Financial Discipline as a Life Skill (Nunphung Thiamna Ken Tel Sum Vawn Ṭhat):

Sum vawn dik hi sumdawnna ṭhang ṭha tur leh ngelnghet turin a mamawh berte zinga mi a ni. Sum hmanna tur uluk taka ruahman te, lak luh zat fel taka chhinchhiah, hman chhuahna vawn thlip thlep leh pawisa kawl mek chhinchhiah vek te hi a hril tel. Nitina sum lut leh chhuak vawn ṭha hian entrepreneur-te'n an sum dinhmun an hrethiam ber dawn a ni. Pawisa khawl te, ṭul lova hman loh zel te hian eng emaw thuta hman tur chhek khawl a lo awm tam ṭhin.

Entirnan, kut hnathawk hian a sum thawh chhuah apiang hi inchhung khurah a hmang zel a. A hnuah chuan a sum hmanna a chhinchiah thlap thlap a, pawisa tlem te a khawl zel a. A chhek khawl chuan hmanrua leh bungrua a hlawmin a lei a, a thawh chhuah hnem phah zawk a, help pawh a ngah phah a ni.

Stress Management (Rimtawng Enkawlna):

Entrepreneur te hian sum harsatna te, an elpuite avang leh hnain a delh nasat avangin rimtawngna an tawk ve ṭhin.

Taksa leh rilru hahna enkawl ṭhat a pawimawh chhan chu fim taka thlutlukna siam nan leh ṭha taka hna thawh theih a ni. Entirnan, bawnghnute aṭanga thil siama sumdawng pawl pakhat hian thil man to avangin an rilru a hah a. Hma la nghal chung chung lovin an ṭhu khawm phawt a, hman ralna te an han thlir ho a, inrenna tur an hmu chhuak hlauh mai. Chu chuan an rilru hah a chhawk a, an harsatna chinfelnaah nasa takin a pui ta a ni.

Tripura-a hmeichhe SHG, muri siam hian meichaw/meituah man to avangin harsatna an tawk hlauh mai a. An thil siam chu titawp nghal vut lovin ngaihdan an han thawh khawm a. Ni zung hmanga thlai/chawhmeh tihro na khawl an hmang ta thung a. Sum hman ral a titlem a, an rilru hahna pawh nasa takin a chhawk zangkhai a ni. Ngaihtuahna a huhova sawrbinga harsatna chinfel chuan rimtawngna a sut kian theih dan a rawn pho lang awm e.

Self- Care Practices (Mahni Inenkawl Dan Kalhmang):

Hriselna enkawl chuan kan harhvang a, thluak a fim. Entrepreneur-te'n an hriselna an ngaih pawimawh loh chuan an hnathawhin a tuar thei.

Puan ṭhui, Assam thingtlang lama awm chuan zan rei tak tak puan ṭhuiin a hriselna a nghawng tih a hre chhuak a. Hna thawh hun bi a intuk a, chawlh rei lo te te a la ta ṭhin a. A thawk sawt a, dawrtute pawhin a puan ṭhuite ṭha an ti sawt a ni.

Building Confidence and Motivation (Inrintawkna leh Inchawhphurna Siam):

Inrintawkna hian awlsam tak hma la thei tur leh hun ṭha bawhpelh lo turin min pui a ni. Fuihtharna hian hun khirh karah beidawng lova hma la zel turin a pui bawk a ni.

A hun taka order siam zawh hman, fakna aw ka te hi hlawhtlinna te tham te te an ni a. Heng hlawhtlinna te reuh te te hian inrintawkna a siam zel a ni. Fuihtharna chuan a rah hmuh chhuah tur a awm mai loh pawhin dawhtheihna a pe.

Inrintawkna leh fuihtharna te hian entrepreneur te hma lam pan zel tur leh an hlawhtlin hma chu chona hmachhawn thei turin a thuam ṭha a ni.

Tashi, hnim hlo aṭanga siam sam hriak zuartu, Arunachal Pradesh a awm chuan a thil saim chhuah chu an khaw pawna zawrh a hreh tlat mai. Mahse khaw chhunga inzawrhna hmunah te a inchhawp a. Fakna te a dawn tak hnuah chhuan a inringtawk zel a, a aia zau zawka inhralh a duh phah ta a ni. Sumdawnna hi bul ṭanna te mah se, hlawhtlinna ho te tein inrintawkna a siam tih a tichiang awm e.

Importance of Community Support (Khawtlang Puihbawmna Pawimawhna):

Khawtlangin an thlawp a, an puibawm chuan sumdawnna hi a ṭhang duang hle a. Self Help Group te, cooperative-te hian mipuiin hna, thiam leh hmanrua a inṭawmtir.

Thingtlang pakhatah hian hmeichhe ṭhian ho hian SHG an din a, kuta thil siam hmangin an sumdawng a. An thawhhona a ṭha hle a, an hna an insem zai a, an thil siam chhuah pawh quality a ṭha a, an hralh chhuak chur chur thei zawk a ni. An thawhhona ṭha chuan mimal tana risk a tihtlem bakah an siam chhuah zat a tam phah a ni.

Arunachal khawpui Itangar khaw hnai te thingtlang khuaah hian hmeichhe hovin mahni intodelh pawl, SHG an din a, ramhnim, thing hlo aṭangin sahbawn an siam chhuak a. Hmanrua lei tur an van hle a, an thil siam an hralh thei bawk si lo va. Ṭan an la a, an pawisa neih ang ang an khawl khawm a, hna an inthawh ṭawm bawk a, an indawmkang tawn bawk a. Tichuan hmanraw ṭha zawk an lei thei ta a, an thil siam pawh an zuar hnem thei ta zawk a ni. A huhova an thawhna khan risk a tihtlem bakah inrintawkna a pe a, mumal taka sum lut a siam bawk a ni.

Practice & Reflection Corner (Tihchhinna & Inenletna):

Assam-ah hian hmeichhe pawl pakhat hian buhtun aṭanga siam nepnawi hmangin an sumdawng a. A tirah chuan chahtu mumal te an nei lo a, darkar rei tak hna an thawk a, an thawh mek ai lian zawk leh tam zawka inzawrh ngai ta se tih thlengin an rilru a hah e mem a. Mahse an hna an inthawh ṭawm a, an hriselna an han uluk deuh a, an indawmkan tawn hnuah chuan risk awm thei ang te a tlem phah a, an sumdawnna chu zawi muangin a ṭhang ta zel a ni.

Reflect (Thlirletna):

- Eng rimtawngna nge i sumdawnnaah i tawh ṭhin a, eng ti angin nge midang nen in tihhniam theih ang?
- I hrisel zel nan mahni inenkawl dan ṭha deuh, chin chhunzawm tlak pakhat tal eng nge i zawm theih ang?
- I sumdawnna a ṭhan len theih nan leh i inrintawkna a ṭhat theih nan eng thil ho te tiin nge hma i lak theih?
- Eng tin nge ṭanrualnain harsatna hmachhawn turin a puih theih che?

Life Skills & Business Success:

Mahni inenkawlna leh nunphung zir thiamna te hi sumdawnna enkawltu tan an pawimawh hle a. Harsatna leh buaina chinfel kawngah te, a tawk zela nun thiam te, hnathawh hun pela thawh zauh te pawh ṭul se, an ti thei mai zel.

Hlawhtlinna tluantling leh daih rei nei tur chuan, entrepreneur-te'n an sumdawnna tihlen dan leh mimal hmasawnna an ngaih pawimawh ve ve a ngai ṭhin.

Entrepreneur-te hian an sumdawnna leh an hriselna an enkawl ṭhat apiang hian a pahnihah an tluang ṭhin.

Unit - 4

Business Opportunity Identification (Sumdawnna Hmun Remchang Chhui Chhuahna)

Introduction (Thuhmahruai):

Hun remchang hmuh leh hriat chhuah theih hi sumdawnna hmasawnna tura a innghahna lungphum a ni. Mu leh mal nei taka sumdawnna kal pui theih te hmanraw awm sa, thiamna nei leh mi mamawh dan a zira lo chhui chhuah thiamna hi a ni ber mai. Thingtlang khua leh khaw lian zawkah te khawsak a harsa deuh ṭhin a, heng hmun mila sumdawnna thar din tur lo hriat theih hi sum leh paia ṭhanna chhenfakawm a ni.

CRP-EP-te hian thil thleng an nghawng thui em em a ni. Mimir tana hmalatuah an ṭang a, SHGs-te puibawmtuah ṭangin, sumdawnna hlawhtling theite chawm liantuah an ṭang ber. A duh apiang tana tel theih, mi huapzo leh khawtlang dinhmun mila kalpui ṭhin a ni.

Understanding Opportunity Identification (Hun Ṭha leh Remchang Hriat Chhuahna Awmzia) :

Sumdawnna dinchhuak tura hun ṭha leh remchang hriat chhuah hian sumdawn dan ngaihtuahna thar hriat theih chauh a huam lo va, hlawhtlinpui thei, help nei leh chhenfakawm, khawtlang mamawh leh sum dinhmun nena inmil bawk si hriat chhuah hi a ni zawk. A ken tel te chu:

- Mamawh leh chhawp chhuah hriatthiamna
- Dawrtu/chhawrtu te mamawh leh duh zawng hriatthiam
- Khawtlanga hmanrua leh thiamna zir chian
- Mipuia lar leh an duh zawng zir chian bakah thap/dahkham tur awm theite hriat chian

Thingtlangah chuan sumdawnna remchang hengah hian a awm ṭhin:

- Thlawhhma leh ran vulh (ran hnute aṭanga siam, ar vulh, chaw sawngbawlna)
- Kut themthiamna hmanga siam hnamze thil leh puantah
- Tualchhung hna/rawngbawlna (a chhe siamna dawr, dawr te leh adt.)

CRP-EP-te'n heng hnathawhna te hi sumdawnna ngelngheta siam turin an pui ṭhin.

Role of CRP-EP in Opportunity Identification (Sumdawnna Remchang Chhui Chhuaha CRP-EP-te Chanvo):

CRP-EP-te hi sumdawnna leh a chhehvel hmasawnna thil thar thlentirtu an ni. An chanvo te chu:

a. Khawtlang Mipui Sawm Khawm

SHG-te leh khaw chhunga chengte thil tum, harsatna leh an sum dinhmun hre thei turin an kawm phawt ṭhin.

b. Chheh Vel Hna Thawhna Tura Mamawh Leh Neihsa Zawn Chhuah leh Chhinchhiah

Heng te hi an zawng chhuak:

- Leilung hausakna (ram, tui leh hmanrua)
- Mihring chakna/theihna (thiam thil, hnathawka chhawr theih)
- Sum leh pai (pawisa khawl, pawisa puk tur)

c. Hnathawk Tura Thiam Thil Endikna

CRP-EP-te'n khawtlanga chengte zinga thawk duhte'n thiamna an neih chen leh sumdawnna hma la thei tura zirtir an mamawh zat an lo chhut ṭhin.

d. Understanding Kuthnathawktute Leh An Thil Tharchhuah Lei Duh Turte Inthlunzawmna Emaw Hralhchhuahna Emaw Hriathhiam.

Khawchhung Leh A Chhehvela Inhralhna Tur Heng Atan Hian An Zir Chiang:

- Hralh tla leh mamawhna sang thil siam chhuah
- Man tluk dan emaw chhoh dan emaw.
- Inelpui te leh mamawh zat phak lohna

e. Value Chain Analysis (Khaidiata A Hlut Zawng Chhutna)

Thil siam chhuah dan kawng chikimin – a siam chhuah aṭanga a leitu emaw a hmangtuin emaw a hman dan thlenga chhui chian niin, khawi laiah nge siam ṭhat zual ngai leh hlep ṭha zawk neih ngai chhuina a ni.

f. Promotion of Cluster-Based Enterprises (Hmun Khata Thawk Ho Sumdawnna Theh Lar)

CRP-EP-te'n hmun khata thawk ho sumdawnna hi chin zel atan an duh a, ṭha an tih chhan chu khawtlang mi, inhre sa leh ṭang rual, District Khatah Thil Siam Pakhat hmalakna kalpui theih hi an thlawp zawng a ni.

Process of Opportunity Identification (Remchanna Chhui Chhuah Kalhmang):

CRP-EP-te'n kalhmang mumal tak, midang tana inrawlh remchang bawk si zuiin hma an la ṭhin:

Rahbi 1-na: Community Interaction Khawtlang Mipui Nena Inbiangbiak

- Pawl leh a huhova inhmuhkhawm te, titiho, sawihona neihpui
- Harsatna an tawhte hriatsak leh damchhung khawsaknaa an mamawh hriat chhuah

Rahbi 2-an: Thuchanchin Leh Chhui Tur Thil Lak Khawmna.

• Khawtlang emaw ram chhunga hmanrua leh mamawh awm dan phochhuahna/neihsa leh hman tlak awmna zawn chhuah leh tarlan.

• Thiamna leh theihna ziah chhuahna

• Mipuiin thil an duh dan te, man zat tur te, leh dawr mamawh endik a hriat fiahna.

Rahbi 3-na: Ngaihtuahna Thar Siam Chhuah

• Brainstorm potential business ideas Sumdawnna hma lak theih dan thar ngaihtuah ho

• SHG-te (mite thawhhona leh inṭanpui tawnna pawl) tel a thawk ho tura fuih.

Rahbi 4-na: Thlitfim leh Hma Lak Theih A Nih Leh Nih Loh Zirchianna

• Ngaihtuahna thar chhawr theih a nih leh nih loh theihna heng tehfung hmang hian chhut a ni:

• Peipunna atana mamawh

• Hlauhawm leh pawi thlen theih dan chin

• A hlawk theih dan

• Mipuiin an duh dan

Rahbi 5-na: A Bul Ṭanna Atan Tihchhinna

• A tenau china hlen chhuah

• Tawnhriat aṭanga inzir

Rahbi 6-na: A Tawpa Thlan Chhuah

- Sumdawnna tih chi leh chhenfakawm ber thlanna

CRP-EP-te'n Hmanrua leh Hnathawh Dan An Hman:

CRP-EP-te'n hmanraw naran tak, ṭangkai tak si an hman chu:

• Khawtlang zirchian nan Participatory Rural Appraisal (PRA) – khawtlang mipuite tel vena leh nunkhua/mamawh zirchianna.

• SWOT – an chakna leh an tlakchham, hma lak theihna remchang leh dinhmun derthawnga dah theite a huam.

• Thil siam chhuahna leh hralhna kawnga hmalakna hrang hrangte awmze nei leh fiah taka enzaia chhui chhuaha chu mi zinga a hlawkna petu ber chhui chhuah.

• A leitu leh hmangtu turte leh an duh dan chin zirchianna – mamawhna leh a man chhiar zat tur hriathhiam theih nan.

• Eizawnna leh dinhmun zirchianna – in tin khawsak dinhmuh hriatthiam theih nan.

Sumdawnna Remchang Zawn Hmuh A Ṭulna:

Sumdawnna remchang zawn hmuh chuan thil ṭha a thlen theihte chu:

• Eizawnna ngelnghet a siam.

• Thingtlang leh khaw te zawka hna hmu lo a tihtlem bakah hna zawnga hmun danga pem ngai lovin a siam.

• Hmeichhe tan sumdawnna bul ṭanna remchang a siam.

• A hmuna awm sa hmanrua leh leilung hausakna ṭangkai leh heksak lo zawkin a chhawr.

• Thingtlang sum dinhmun a tiṭha.

Sumdawnna te chu duh duh ni lovin mipui mamawh leh chhawr ṭangkai tur rawn ding thar zel turin hma a la.

Sumdawnna Remchang Zawn Hmuhna Lama Harsatna Awm Theite:

A pawimmawh hle na a, harsatna awm theite chu:

- Mipui duh leh mamawh chinchang hriat loh leh hriatna tlakchham a awm thei.
- Mipui mamawh leh duh zawng chiang faka hriat theih a ni lo.
- Khawtlangah sumdawnna a tluantling lo ang a, a tluk chhiat leh mai hlauhna.
- Sum leh paia harsatna.
- Hmunhmarel chak lo leh sumdawnnaa inthlunzawmpui tur awm ṭha tawk lo.

CRP-EP-te'n heng harsatna awm thei te hi invil rengin, inzirtir thar lehna hmangin an su kiang ṭhin.

Tualchhunga Hmunhma Awmsa leh Hmanraw Neihsa Aṭanga Sumdawnna Din Theihte:

Tualchhunga hmanraw awmsa leh hmunhma neihsa ringa sumdawnna bul ṭan hian ṭhatna tam tak a nei a. Leilung hausakna leh mihring awmte thiamna chhawr tur a awm sa a, a awlsam mai bakah a heksak lo a ni. An mi hriat chiante siam chhuah, an siam dan an hriat ngei hi an duh a, ngaih ṭha takin an dawr ṭhin. Heng sumdawnna te hi leilung tan a him zawk chhan chu a lakna a hnai a, hman ral a tlem bawk. Hmeichhia leh ṭhalai tan hna a siam. Heng sumdawnna te hi a tla chhe mai mai lo va, khawtlang mahnia inchawm theiin a siam bawk.

India ramah hian sorkar hmalakna hrang hrangin heng sumdawnna hi a chhawmdawl bawk. Sum leh pai, kaihhruaina leh inzirtirna hmangin mipui bul ṭanna leh intunnunna tur a pui.

Tualchhunga thil awm sa leh mihringthiamna hmangin sumdawnna chak leh hlawhtling din thei turin a pui.

Tualchhunga Hmunhma Leh Hmanraw Neihsa Hmanga Din Theih Sumdawnna Ṭha Hriat Chhuah Theih Dan:

1. Tualchhunga Thil Ṭangkai leh Chhawrnahawm Duan:

Khuarel: buh leh thlai, mineral (leilung hlo, thil laih chhuah), ramngaw, tui awmna

Cultural (Hnam dan leh thil tihphung): themthiamna hmanga siam, ei siam dan, ei rawngbawl, kût leh hun bika lawm

Mihring: themthiamna inhlanchhawn, khawtlanga mihring inlaichinna

2. A Kar Awl & Mamawh Hmuh Chhuah:

Eng nge chhawr ṭangkai tawk loh awm emaw hman ral awm thei?

Tualchhung mite'n anmahni siam chhuah theih reng lakluh an nei em?

3. Lar Mek, Mi Duhzawng Nena Insiamrem:

Hriselna & Ṭhatna (entir nan: thingpui hnanpawlh, buh-tun chawhmeh)

Chhenfakawm (entir nan: thleng hnim hnam aṭanga siam, mau aṭanga siam bungrua)

Computer, Phone leh Internet Nena Inzawm (entir nan: online-a kut-siam dawr, online-a lo neih emaw lo lam chin emaw sumdawnna)

4. Tum Chhin & Tih Chhin:

Te Reuh Tea Bul Ṭan: tualchhunga dawr kai leh intihhlimna dawrpui enchhin hmasak

A Thlawna Hman Theih Hmanraw Chhawr Ṭangkai: WhatsApp hmanga sumdawnna

5. Ṭanpuina Hman Ṭangkai:

Sorkar Hmalakna: entir nan, PMFME, ODOP, MSME leh scheme dangte

Platform (Phone, computer leh internet hmang chi): entir nan, GeM, ONDC, social media

Nagaland-ah chuan Khonoma leh Mokokchung thingtlang khuaah hmeichhe hovin sumdawnna tenau tualchhunga ṭo thlai leh pangpar hmangin an sumdawng a.

Heng hi an siam:

• Thing leh thlai hlo hmangin runhmui, sawhthing leh pudina thingpui (fe) an siam

• Vuna chulh chi diak, sahbawn leh hriak neem (sakhi-thei) leh rose hmangin an siam

• Aieng, ṭing leh theibuhfai hmangin rawng an siam

These products are used for health, beauty and eco-friendly coloring. By using local resources and their knowledge, these women earn money and support their community.

An thil siamte hi hriselna, incheina leh nungcha leh ramngaw tana hlauhawm lo rawng atan an hmang. Tualchhung leh an chhehvela hmanraw awm sa leh an thiamna, an hriatna hmangin heng hmeichhiate hian sum an thawk chhuak a, an khawtlang an chawm bawk a ni.

Panthoibi chuan sum tlem te neiin sangha hmangin sumdawnna tenau Manipur-ah bul a ṭan a. Tualchhung sangha a zuar ber a. Mamawh zat a phuhru tawk hle a, sangha pawh a tharlam a, dawrtute pawhin an ring ngam a, an dawr ṭha viau a ni. Chu chuan a sumdawnna a tilian zel a, midang tan hna a siam bawk. Thawhrimna leh chhehvela thil awm hman ṭangkaina hian ngaihtuahna ho te pawh sumdawnna hlawhtlingah a chhuk thei a ni tih a tichiang awm e.

India ram hian hmanrua leh hmun hma awmsa ṭha tak, sumdawnna atana hman theih a nei fur mai. Saffron (kesar) aṭanga mau thleng, coconut rah hrui hram aṭanga ṭhui par, ṭhui mawi thlengin, kil tin hian thil bik a nei ṭheuh. Sumdawnna bul ṭan tharte'n heng hi an chhawr ṭangkai chuan hna an siam a, mahni kea ding thei leh khawtlang ṭhang duanga hmasawn turin an pui a ni. Tualchhunga hmun hma leh hmanraw neih sa hmanga sumdawng te hi an tlo a, nungcha leh ram tan a him a, anmahni dawrtute'n an ring zo a, mipui leh khawtlang hma a sawntir.

Practice & Reflection Corner (Tihchhina & Inenletna):

Assam ramah chhungkaw eng emaw zatin pa khawi hmangin a sumdawn theih tih an hre chhuak a, Assam-ah chuan lo ah pa khawi an intihhmuh zel tawh a ni.

Reflect (Inenletna):

- **Tualchhunga hmunhma awmsa emaw chhawr ṭangkai theih bungrua emaw pathum (3) han chhui chhuak teh (thlai, themthiamna emaw kalphung/tih dan inhlan chhawn).**
- **Hmunhma emaw rohlu emaw hmanga sumdawnna bul ṭan theih han ngaihtuah chhin teh.**

Khuarel awmsa, hnam dan inhlan chhawn leh mihring theihna leh tunlaia thil chin lar bakah ngaihtuahna thar nena ṭan kawp hian sumdawnna bul ṭantute nasa takin a pui a, vantlang pawhin an chhawr hle.

Hmunhma awmsa, rohlu neihna te remchang taka hman thiamna hian sumdawn bul ṭanna remchang a siam ṭhin.

Unit – 5

Sorkar Hmalakna & Support Ecosystem (Puihtawnna leilung/khawtlang/pawl inkungkaihna)

Sorkar Hmalakna & Puihtawnna Pawimawhna:

Entrepreneurship chuan hna a siam a, mahni kea dinna remchang a siamsak a, tualchhunga awm sa ṭangkai taka hmang thiam turin a pui bawk. Heng puibawm tur hian sorkarin sum hmanga puihna, zir thiam ngai chi, hralhna tur hmelhriat siamsak leh venhimna, chhiatrupna tawha ṭanpuina te a lo siam a ni. Heng hmalakna te hi a pawimawh chhan chu sumdawnna enkawltute hian sum dinhmuna harsatna te, zawrhna tur hmuh zawh loh leh an sumdawnna hretu tam tawk lo te thlengin buaina an tawk thei. Heng hmalakna te hian an sumdawnna ṭhang zel turin a pui thei a ni.

Sumdawnna Ṭiak Tir Tana Sorkar Puihbawmna:

Sum Leh Paia Puihna



Kut Hna Leh Thil Dang Thiamna Tihhmasawn



Infak Lar Te, Inzawrhna Tur Lama Puihbawmna



Kaihhhruaina & Bana Kaih Hmanga Puihna



Sorkar Hmalakna Hrang Hrang Zinga Ṭang Kai Zual

S. No.	Hmalakna Hming	A Kimchangin	Hriat Belh Duh Atan Link
1	**MUDRA** (Micro Units Development and Refinance Agency Ltd.)	Cheng nuai 20 thleng thil dahkham ngai lova pawisa pukna sumdawnna pawl, huan leh lo lama sumdawnna tenau ni lo te hnenah a pe thei. He tiang hian ṭhen hran a ni: • Shishu/Nausen (up to ₹50,000) • Kishore/Rawlthar (₹50,000-₹5 lakh) • Tarun/Tlangval/Ṭhalai (₹5-10 lakh) • Tarun Plus/ Val-rawng/Tlangval (₹10 lakh - ₹20 lakh) Sorkar chhiah leh dan hnuaia inziak lut lo te hnenah sumdawnna te tham leh mahnia inchawm tihlar a tum.	https://www.mudra.org.i n/
2	**PMEGP** (Prime Minister's Employment Generation Programme)	Khadi and Village Industries Commission-in a hlen chhuah. Hnathawh Tur Senso Tam Thei Ber: Cheng nuai 50 chin a siam chhuah nan, cheng nuai 20 chin hnathawhna/sumdawnna peng atan. Tihchangtlunna Atana Sum Puk Vawi Hnihna: PMEGP/REGP/MUDRA hnuaia pawisa puk mekte'n a vawi hnihna atan zauh nen/tihchangtlun nan an dill eh thei. Senso a huam thieh chin tam ber (2nd Loan): Siam chhuah nan cheng nuai 1 chin, chhawrzuina/rawngbawlsakna atan nuai 25 chin. Sorkar Ṭanpuina/Bawmhnak (2nd Loan): 15% (20% Hmarchhak Ram leh Tlang Ram Tan). Ṭanpuina/Bawmhnak Zat: General:15% (Khawpui), 25% (Thingtlang). Special Category (SC, ST, Hmeichhia, OBC, Minorities (hnam tlem zawk), NER (hmarchhak ram), Sipai Bang/Pension Tawh: 25% (Khawpui), 35% (Thingtlang)	https://msme.gov.in/1-prime- ministers-employment-generation-programme-pmegp

3	**Standup India Scheme**	Bank-a pawisa puk theih cheng nuai 10 aṭanga cheng vaibelchhe khat SC/ST leh hmeichhe entrepreneur tan a siamsak. A thar hlaka sumdawnna a thlawp – siam chhuah, rawngbawlna leh mamawh phuhrukna hna leh insumdawntawnnaah. Bank tinin SC/ST sumdawnna bul ṭan mi pakhat leh hmeichhe sumdawnna bul ṭan pakhat zel chawm tura beisei a ni.	https://www.standupmitra.in/Home/SUISchemes
4	**Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**	Dahkham ngailo sum puk tan loan latuten an loan an rulh theih loh palha third party (entirnan sorkar pawisa dahkhawm emaw pawl dang)in aia rulhsakna tur an tiamkamna/venhimna cheng nuai 10 chin a huam (thlak danglam theih a ni). Sumdawnna te tham te hnenah mi hrang tiamkamna ngai lova sum puk phalsak turin a fuih. India sorkar leh Small Industries Development Bank of India te hmalak dunna.	https://www.cgtmse.in/

5	**PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises)**	Individual micro-enterprises receive a 35% subsidy on project costs, capped at ₹10 lakh. Members of Self-Help Groups (SHGs) involved in food processing receive ₹40,000 as seed capital for working capital and small tools. 35% subsidy up to ₹3 crore for FPOs, SHGs and Cooperatives to build shared infrastructure (processing, storage, labs). Grants up to 50% are available for marketing and branding efforts by groups. Focus on training (Entrepreneurship Development Program) to improve food safety, quality control and compliance (FSSAI/GST). Special emphasis on women entrepreneurs, farmer producer organizations (FPOs) and aspirational districts	https://pmfme.mofpi.gov.in/pmfme

6	**Startup India Initiative**	Promotes innovation and startups through tax benefits, funding support and ease of compliance. Offers income tax exemption (3 years), self-certification and access to government tenders. Supported by Department for Promotion of Industry and Internal Trade.	https://www.startupindia.gov.in/
7	**National Minorities Development and Finance Corporation (NMDFC)**	As per the National Commission for Minorities Act, 1992, the notified Minorities are Muslims, Christians, Sikhs, Buddhists & Parsis. Subsequently, Jain community was also added into the list of notified Minority Communities in January 2014. Under NMDFC programme, preference is given to Artisans & Women of minority community for their development and finance availability. NMDFC provides financial assistance through various schemes targeting individuals and Self-Help Groups (SHGs) with annual family incomes up to ₹8 lakh.	https://nmdfc.org/
8	**National Small Industries Corporation (NSIC)Scheme**	Provides integrated support services to MSMEs including raw material assistance, marketing support and credit facilitation. Operates schemes like Single Point Registration for government purchases. Helps MSMEs access finance, technology and market linkages.	https://www.nsic.co.in/

9	**National Backward Classes Finance & Development Corporation (NBCFDC)**	To provide concessional financial assistance to the eligible members of the Backward Classes for Self-employment ventures and Skill Development Training.	https://nbcfdc.gov.in/
10	**National Scheduled Castes Finance & Development Corporation (NSFDC)**	To provide concessional financial assistance to the eligible members of the Scheduled Classes for Self-employment ventures and Skill Development Training.	https://www.nsfdc.nic. in/
11	**Atal Pension Yojana**	Atal Pension Yojana (APY) is an old age income security scheme for a savings account holder in the age group of 18-40 years who is not an income tax-payee. The scheme helps in addressing the longevity risks among the workers in the unorganized sector and encourages the workers to voluntarily save for their retirement. Contribution amount ranges from ₹42 to ₹1,454 monthly, depending on the age of entry and the desired pension amount (₹1,000, ₹2,000, ₹3,000, ₹4,000, or ₹5,000)	https://www.india.gov.in/spotl ight/atal-pension-yojana

12	**Pradhan Mantri Suraksha Bima Yojana**	Pradhan Mantri Suraksha Bima Yojana is a government-backed accident insurance scheme in India. Contribution is a nominal annual premium of ₹20 per member. This amount provides accidental insurance coverage of ₹2 lakh for death/total disability and ₹1 lakh for partial disability.	https://financialservic es.go v.in/insurance-divisions/Governmen t-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana(PMSBY)
13	**Pradhan Mantri Jeevan Jyoti Bima Yojana**	The scheme will be a one-year cover, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason. Requires an annual premium contribution of ₹436 per member, offering a ₹2 lakh life insurance cover.	https://financialservic es.go v.in/hi/insurance-divisions/Governmen t-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana(PMJJBY)

Deepa-i, Assam rama thingtlang pakhat a mi chuan chawhmeh dawr hawnga sumdawnna tenau bul ṭan a duh a, mahse a sum neihin a daih lo. Pawisa khawl hmasak phawt a, sumdawnna bul ṭan chauh tur em maw a tih avangin dawr a hawng lawk thei lo a ni.

Ni khat chu bank hnaivaitea awmah hian MUDRA loan, sumdawnna tenau bul ṭan tumte tana lak theih chu a hre fuh hlauh mai a. Mahni intodelh/inṭanpui tawn pawl leh bank ṭanpuinain lehkha ken ngai nen loan a dil ta rawih mai a.

Kar rei lote hnuah a loan chu an phalsak a. Deepa-i chuan a pawisa puk hmang chuan dawr a hawng ta a, zawi muangin eizawnna ngelnghet a nei chho thei ta a ni. Sum vawn te zir nghalin a hun takah loan chu a rul ṭhin a ni.

Deepa-i chanchin aṭang hian sorkar hmalakna scheme chhawr ṭangkai thiam chuan sumdawnna ngaihtuahnaa kan neih a takah a chantir theih tih a chiang awm e.

Sorkar Hmalakna Aṭanga Sum Dil Chhuah Dan:

- Mahni mil hmalakna scheme zirchian
- Dil thei tura kan tlin leh tlin loh tehkhawng enfiah hmasak
- Lehkha pawimawh lo buatsaih
- A hmuna va dil emaw internet hmanga dil
- Jan Samarth Portal-ah pawh a dil theih a ni, he platform hian a diltute hi sorkar hmalakna hmanga sum puk theihte chi hrang hrang nen a thlunzawm a, a tiawlsam

- Bank leh department-a va umzui

Entir nan:

Bawnghnute aṭanga siam chhuah sumdawnna neituin MUDRA loan bank kaltlangin a dil a. Aadhhar, PAN leh sumdawn dan ruahmanna nen a va dawr a. Jan Samarth Portal hmangin a sumdawn mil scheme a zawng kual thei a, online-in a dilna a thehlut thei a ni.

Lehkha Pawimawh Ngai Tlangpuite:

- Aadhaar Card
- PAN Card
- Bank Account
- Sumdawn Kalhmang leh Ruahmanna
- Chenna Hmun Finfiahna
- Pawl/Chi/Hnam Bithiahlna Certificate (a ṭul chuan)

Puibawmtu/Thlawptu Pawl Pi te Chanvo:

Sorkar hmalakna hrang hrang sumdawnna bul ṭantute'n an ngaihtuah chhuah aṭanga an sumdawnna an zauh thlenga pui thei te chu pawl pi hrang hrangin an hlen chhuak a, an thlawp bawk.

Banks

Bank te hian sum hmangin sumdawng bulrintute hi puihna an pe. MUDRA, PMEGP leh Stand-Up India hmanga sum puk tur sem darhna hnarah an ṭang.

Hnathawh Ber:

- Sumdawnna ṭanna leh chawikân na tur pawisa leh hna thawhna leh inrelbawlna sum an chhawp chhuak.
- Bank account hawn leh bank kaltlanga pawisa insumdawn tawnnaah an pui.
- An sumdawnna mila sum puk tur thlanpui.
- Loan rulh leh pawisa leh sum vawn fimkhur thila thlithlai.

Entir nan: Thingthlanga sumdawn bulrintuin bank-ah MUDRA hnuaia pawisa puk tur chawhmeh dawr hawn nan a ngaihven thei.

District Industries Centre (DIC)

DIC-te chu sorkar office, district huapa awm, sumdawnna tenau zual buaipuitute an ni.

Hna Pui Ber:

- Sorkar inkaihhruaina leh ruahmanna lam chipchiar taka inhriattir

- Hnathawh tur/dan ruahman sa chanchin lo siam pui
- Inziahluh leh phalna pek chungchanga puih
- PMEGP dilna leh phalsaknaa lo puih

Entir nan: Sumdawnna neituin chaw/ei tur buatsaihna din a tum a, lehkha pawimawh leh a sumdawnna bul ṭan tura puihna a dil hrim hrim kha a huam vek.

KVIC (Khadi and Village Industries Commission) (Khawtlang hnathawh chhuah leh intodelhna hna leh thlai leh bungrua siam chhuahna te)

KVIC chuan thingtlang khaw chhehvel hnathawh leh thil siam chhuahna bakah hna thawhna remchang siam hi a thlawp.

Hnathawh Ber:

- Khawtlang hnathawh chhuah leh intodelhna hna leh thlai leh bungrua siam chhuahna te lo puihbawm.
- Zirna pek, intuaihriamna leh thiamna tihhmasawnna lam hrim hrim a duh tan a inhawng.
- PMEGP program (hna siam zel tuma hmalakna) tihhlawhtlin.
- Khuarel leh nungcha tana pawi lo thil siam theh lar zel.

Entir nan: KVIC kaltlangin thingtlang lama kuttheimthiamin sahbawn a siam a, zirtirna leh pawisaa puihna a dawng thei.

<u>Entrepreneurship (Sumdawnna Bul Ṭan leh Enkawl, Mahni Eizawnna Siam)</u>

- **NIESBUD (National Institute for Entrepreneurship and Small Business Development) (Ram pum huapa eizawnna siam leh sumdawnna tenau hmasawnna tura pawlkhawm)**

NIESBUD hi zirtirna leh thiamna tihhmasawnna hmunpui a ni. Ruahmanna hrang hrang mahnia sumdawnna bul ṭan tumte thiam tur te, sumdawnna tenau bul ṭanna tura puihna leh ṭanpuina leh enkawlna remchang te a siam. A tiha tih chhin ngei leh inkaihhruaina ṭang kawpin NIESBUD hian mahnia eizawnna siam tumte'n an ngaihtuah chhuah liau liau chu sumdawnna chhenfakawmah a chantir ṭhin.

- **IIE (Indian Institute of Entrepreneurship)**

IIE chuan hmarchhak ram bikah thingtlang khaw lama sumdawnna leh bial zau zawka mi te hmasawnna a ngaihven. Zirtirna, zirchianna leh mithiam zawkte thurawn pek hmangin hmun bial khat a sumdawnna leh hna thawktu te inkaihhruai tawnna leh inchawm tlanna tihchak a tum. Kut themthiam, hmeichhia leh thil siam chhuaktu te tan hma a la a, IIE chuan mahnia hna insiam leh khaw nawta sumdawnna te hi a thlawp a ni.

MSME Development Institutes (MSME-DIs)

Heng pawlkhawmte hian sumdawnna te ber aṭanga a laihawl thlengin zirna, thiamna bik hmanga puihna leh sumdawnnaa thurawn pek kawngah a puibawm a. Sumdawn bulrintu tan thiamna bik pek leh khaw te zawka sumdawnna tlin taka an kalpui theih na turin hma a la.

Pawl Pawimawh Zualte (Key Institutions):

- MSME Development Institutes (MSME-DIs)
- National Institute for Entrepreneurship and Small Business Development (NIESBUD)
- National Small Industries Corporation (NSIC)
- National Institute for MSME (ni-msme)
- Entrepreneurship Development Institute of India (EDII)
- Indian Institute of Entrepreneurship (IIE)

Hna Pui Ber:

- Conduct Entrepreneurship Development Programmes (EDPs) Mahnia eizawnna ṭantute hmasawnna tur hma lakpui.
- Provide technical and managerial training Thiam thil bik ngaia zirtirna pek an hnuaia thawkte enkawl tura zirtirna pek.
- Thurawn pek a, sumdawnnaa kaihhruai.
- Khawl thil leh hmanraw thar zawk leh tunlai zawka thlak, tunlai hun mila sumdawnna kalpui.
- Hnathawh chanchin ziah huna puihbawm.

Kaihhruaina leh Bana Kaih:

Inkaihhruai leh bana kaih hi sumdawnna din leh enkawl kawngah a pawimawh em em a. Zirtirna dawngten thiamna an neih hmanga sumdawnna an ṭan a, an enkawl zui zel theih kha a tum ber chu a ni. Kaihhruaina an dawn – sumdawnna kal pui zel tura mithiamte thurawn pek, ruahmanna siam, thil zawrha hralhna tur hriat chianna te chuan ruahmanna fel tak nei turin a pui. Bana kaih chuan hnathawh kalphung lam a hawi thung – hming inziah luh, sumdawnna atana Pradhan Mantri MUDRA Yojana leh Prime Minister's Employment Generation Programme hmanga pawisa tam tham puk dil te, sumdawnnaa hlawkna teltu te leh Credit Guarantee Fund Trust for Micro and Small Enterprises-a sum leh pai enkawl pawlte nen thlun zawm te a huam vek a ni. Bul ṭannaa harsatna tawh theih te, tihsual theihte a titlem a, pawisa puk tur hmuh awlsam zawkna leh hralh chhuahna turte nen a inthlunzawm tir a, chu chuan sumdawnna hlawhtling zawk leh sumdawnna thar lo chhuah theihna kawng a hawng a ni. Kaihhuraina leh bana kaih ṭanpuina pe thei pawl a hnuaiah hian tar lan an ni:

- NIESBUD - www.niesbud.nic.in
- IIE - www.iie.nic.in
- EDII - www.ediiindia.org
- NIMSME - www.nimsme.org

- DCMSME- www.dcmsme.gov.in
- DST- dst.gov.in
- State level Entrepreneurship Development Institute.

Entir nan: Thingtlang ṭhalai pakhatin mahnia eizawnna siam/sumdawnna din leh enkawl thei tura zirtirna programme IIE buatsaihah a kal ve a, chu tah chuan sumdawn theihna remchang hriat chhuah dan te, sumdawnna kal pui dan ruahmanna siam dan, pawisa vawn dan thlengin an lo zirtir a. An khuaah phone chhe siamna dawr a din ta a ni.

Government E-Commerce & Support Platforms (Sorkar Hmalak Internet Hmanga Sumdawn Tawnna leh Puihbawmna Kailawn):

Heng kailawn/hmanrua te hi sorkarin a rin em em niin, sumdawnna te zawkin an thil zawrhte ngaih ngam taka an inhralh theihna leh hralhna zau zawk an neih theih beiseia puihna a ni:

Platform (Kailawn/Hmanrua)	Purpose (Thil tum)	Link (Online-a en chianna)	Entirna	Kalphung
GeM (Government e-Marketplace)	Sell directly to government departments	gem.gov.in	Furniture supplied to schools/offices	1. Register as seller → 2. Upload product details → 3.Receive government orders → 4. Deliver & get paid
ONDC (Open Network for Digital Commerce)	Connect small sellers with online buyers	ondc.org	Grocery shop gets online orders	1. Join through ONDC partner app → 2. List products → 3. Customers order online → 4.Deliver locally
NRLM / SHG Portals	Support Self-Help Groups	nrlm.gov.in	Women's groups sell handicrafts	1. SHG registers on portal → 2. Upload group products → 3. Orders received→ 4. Income shared among members
Tribes India	Promote tribal and handmade products	tribesindia.com	Tribal artisans sell crafts	1. Register artisan/co-op → 2. Submit crafts→ 3. Products listed online → 4. Sales generate income

Khadi and Village Industries Commission (KVIC)	Promote khadi, village industries and rural entrepreneurship	kviconline.gov.in	Khadi garments sold through KVIC outlets	1. Register with KVIC → 2. Apply under relevant scheme → 3. Submit product/business details → 4. Products listed via KVIC stores/online
NIESBUD – Udyam Cart	Provide training-linked e-commerce selling for SHGs, artisans, and small businesses; connects entrepreneurship education with real market access	niesbud.nic.in	SHG members trained in food processing list pickles on Udyam Cart	1. Complete NIESBUD training → 2. Register on Udyam Cart → 3. Upload product details → 4. Sell directly via the platform

Heng kailawn/hmanruate hian sumdawnna bulrintute'n an thil zawrh him taka an hralh theih nan te, a zau zawka an inzawrh theih nan a pui a ni.

Practice & Reflection Corner (A taka tih leh inenletna):

Suresh chuan spice (thil rimtui) rawt sawmna hmangin sumdawnna a ṭan a. Sorkar aṭanga puk theih en hmasa lovin a pawisa khawl hmang chauhin dawr a hawng a. A hnuah sorkar aṭangin puihna a dil thei tih a hre chhuak chauh a ni.

Thlirletna

- Suresh-a'n sorkar hmalakna scheme te a en loh avangin eng nge a chan?
- Eng tin nge hmalakna hrang hrangte lo hriat hian mahnia eizawnna dap turte a puih theih ang?

Sumdawnna bulrintu fing chuan puihna awm thei apiang a chhawr ṭangkai ṭhin.

Unit - 6

Thil Hralhna Hmun leh Mamawh Dan Chhui Chianna

A Dawrtute Thusawi Aṭanga Chhui Chianna:

Sumdawnna bulrintute chuan an dawrtute chhui chian hmasak a, hriatthiam phawt hi an inzawrhna hmun tur emaw an chhepchhawr hralh dan tur ruahman lawkna an neih hmain a pawimawh a ni. Inhralhna tur leh mamawh dan chhui chhuah chuan mamawh zat te, an inelpui tur te, a man bithliah zat leh remchanna te a hril ṭhin.

Thil hralhna hmun leh mamawh dan chhui chianna hi kalphung mumal tak a ni a, heng hrethiam tur hian thil pawimawh an khawn khawm ṭhin:

- A dawrtu/leitu te mamawh dan
- Elpuite
- A man chhiar ṭhin
- Sumdawnna hun/hmun remchang

CRP-EP ang programme tan sumdawnna bul ṭan hmain thil hralhna hmun leh mamawh dan chhui chian hmasak hi pawimawh ber a ni.

Chhui chian hmasak chuan sumdawnna dina enkawltute nasa takin a puih dan chu:

- Sumdawnna tih fuh loh vanga tlak chhiatna lakah a hum
- An thil siam emaw tih tur mil tak thlan fuh a awl
- A man bithliah dik a awl
- An dawrtute duh zawng leh mamawh an hrethiam
- Mi hralh loh emaw sumdawnna tih loh hriat chhuah hmasak a awl

Chhui chianna tel lo chuan sumdawnna thutlukna siam reng reng chu rin thu vek a ni tawh ṭhin.

Chhui Chianna Kalhmang (Field Process)

Luhchin dawn chuan, heng rahbi hi zawm tur an ni:

1. A hmun thlan thiam

- Tualchhung dawr, thingtlang, mandi, leh a dangte

2. Chhanna petute chhui chhuah

- Dawrtute
- Dawrkaite
- Sumdawngte

3. Thil Hmuhchhuah Khawm Turte

- Mamawh Dan
- A man bithliah
- Elpuite
- A leitu/dawrtute duh zawng

4. Thil Zawrh Leh Hralha Thlithlai Ngaite

- Dawrtu tam lai ber
- Thil zawrh zinga hralh kal ber
- Inhralh chhuah dan tlangpui

5. Chhinchhiah Turte

- Lei leh hralh chhinchhiahna lehkha mumal taka siam sa rin tur (a hnuaiah a inpe)

6. Thil chhinchhiahte zirchian

- Remchanna ṭha lai ber chhui chhuah

Thil Hralhna Hmun leh Mamawh Dan Chhui Chianna Hmanruate

Interview (inkawmna) – Dawrtute leh dawrkaite mamawh hriat tuma va biak.

Entirna: Thingtlang mite'n bawnghnute eng zatin nge an lei ṭhin zawh mai te.

Thlirna aṭanga hmun dan – Dawrtute'n thil an lei laia an awm dan lo en.

Entir nan: Eng dawrin nge kar tluanin dawrtu dawng hnem.

Questionnaire – awlsam taka chhan theih, a chhan pawh a siamtuin a ruahman sa zawhna siam.

Entir nan: Dawrtu 10 hnena pickle bawm an duh dan chhantir.

Thupui bik neia mi tlem zawng (mi 6–12 vel) inkawmhona leh sawiho hona – Mi tlem te titi aṭangin an ngaihdan a khawn khawm theih a ni.

Entir nan: Chhungkaw enkawltu 5 te hmu a, eng papawr nge an duh tih zawh mai ang chi te.

Mi dang hmuhchhuah leh lakkhawm sa data (internet aṭang leh mi report siam aṭangin) – mi chhui chhuah tawh sa leh mumal taka an ziah chhuah sa rin mai.

Entir nan: Sorkar hnena lehkha inziak thehluh hmanga thingtlang lama khawizu mamawhna chhui.

Field Proforma for Market Survey

(CRP-EP/field hnathawkte hman tur)

Section	Details to record
Basic Information	Name of Surveyor: Date: Location (Village/Market): Type of Market: Rural / Urban / Weekly / Wholesale
Respondent Details	Name: Type: Customer / Shopkeeper / Trader Contact (optional): Product Details Product Name: Category: Food / Clothing / Service / Others
Product Details	
Demand Analysis	Is the product in demand? Yes / No Seasonal or regular demand: Peak demand time: Price Information Selling price range: Customer acceptable price: Competition Analysis Number of sellers: Major competitors: Their strengths: Customer Preference Preferred quality: High / Medium / Low Packaging preference: Buying frequency: Daily / Weekly / Monthly
Price Information	
Competition Analysis	
Customer Preference	
Supply & Availability	Easily available? Yes / No Source of supply: Local / Outside

Practice & Reflection Corner:

Sumdawng nu pakhat hian kar tin dawr/bazar-ah hian dawr a hawng ve ṭhin a. Dawrtu eng emaw zat an rawn leng lut fo va, mahse tlem te chauhin a pickle and lei ṭhin.

Uluk deuha ngaihtuaha thlirlet tur:

- Eng tin nge mi tam zawkin rawn en kual ringawt lovin amah an dawr theih ang?
- Eng tin nge chhui chianna nei se, a dawrtute duh zawng a hriat theih ang?

I sumdawnna a ṭhan len hmain i inhralhna hre chiang hmasa rawh.

Unit - 7

Enterprise Models & Business Planning (Sumdawnna Thiltum Hriatzauna & Sumdawnna Kalpui Dan Ruahmanna)

Types of Legal Business Entities (Dan anga sumdawnna dinhmun/pawisa pekna leh enkawlna neite)

Propreitorship

Sumdawnna neitu mal

Partnership

Sumdawnnaa thawh ho

Self Help Groups

Mahni Intodelh Pawl

One Person One Company (OPC)

MImal pakhat din sumdawnna

Limited Liabilities Partnership (LLP)

Partner-te mawhphurhna chin tawk neihna thawhhona

Private Limited Company

Mahni ta bik sumdawnna pawl

Public Limited Company

Mipui hralhsaktu/share nei a din pawisa thawh khawmho pawl

Key Elements:

Particulars	Proprietorship	Partnership	Self Help Groups	One Person One Company (OPC)	Limited Liabilities Partnership (LLP)	Private Limited Company	Public Limited Company
Registration	No formal registration required	Can be registered or unregistered	Can be registered or unregistered	Registered with Ministry of Corporate Affairs under Companies Act, 2013	Registered with Ministry of Corporate Affairs under LLP Act, 2008	Registered with Ministry of Corporate Affairs under Companies Act, 2013	Registered with MCA under Companies Act, 2013
Name of Entity	Any name can be used, no approval required	Any name can be used, no approval required	Any name can be used, no approval required	Name must be approved by Registrar of Companies	Name must be approved by Registrar of Companies	Name must be approved by Registrar of Companies	Name must be approved by Registrar of Companies
Legal Status	Not a separate legal entity	Not a separate legal entity	Not a separate legal entity	Separate legal entity	Separate legal entity	Separate legal entity	Separate legal entity
Liability	Unlimited liability of proprietor	Unlimited liability of partners	All members jointly liable	Limited liability (to extent of share capital)	Limited liability of partners	Limited liability of shareholders	Limited liability of shareholders
Min & Max Members	Minimum: 1	Minimum:2, Maximum: 100	Minimum: 7, Maximum: 20	Only 1 member	Minimum: 2, No fixed maximum (practical limit applies)	Minimum: 2, Maximum: 200 shareholders (private)	Minimum: 7 shareholders, no maximum; requires at least 3 directors
Transferability	Not transferable	Not transferable	Ownership cannot be transferred	Ownership can be transferred	Ownership can be transferred as per LLP agreement	Shares can be transferred (with restrictions)	Shares freely transferable; can be listed on stock exchange

List of Documents Required Lehkha Pawimawh Ngaite:

Legal Entity	Documents Required
Proprietorship	Passport size photograph; PAN of proprietor; Registration certificate (if any); Shop & Establishment License/Udyam Registration; Utility bill (Electricity, Water, Landline Telephone)
Partnership	Registration certificate; Partnership deed; PAN of partnership; List of partners; Partnership letter; Authorization/Power of Attorney
Self Help Group (SHG)	Minutes of meeting; List of members; Resolution to authorize who will operate the account; KYC of all members of group
One Person Company (OPC)	Certificate of Incorporation; Copy of Memorandum and Article of Association.; Certificate of Commencement; PAN of company; Board resolution; List of directors
Limited Liabilities Partnership (LLP)	Certificate of Incorporation; LLP Agreement; PAN of LLP; List of partners/designated partners; Consent of partners; Registered office proof (utility bill/rent agreement)
Private Limited Company	Certificate of Incorporation; Memorandum of Association (MOA); Articles of Association (AOA); PAN of company; Board resolution; List of directors and shareholders; Registered office proof (utility bill/rent agreement)
Public Limited Company	Certificate of Incorporation; Memorandum of Association (MOA); Articles of Association (AOA); PAN of company; Board resolution; List of directors and shareholders; Registered office proof (utility bill/rent agreement); Statutory registers (as per Companies Act, 2013); Prospectus (if raising funds from public); SEBI compliance documents (if listed)

Break-Even Analysis

Particulars	Amount
Rent	20000/-
Interest	5000/-
Salary	18000/-
Nazia Salary	25000/-
Electricity & Water	2000/-
Machinery	5000/-
Raw Material	Fish/Mango/120/- Kg.
Oil Spice etc.	120/-
Packaging	40/-
Labour	20/-
Cost of Machinery	600000/-
Sale Price	500/- per Kg.

Sum Hmun Sa/Pawisa Chawi Nghet: Sumdawnnaa a thil siam chhuah emaw hna thawh a tam emaw a kiam pawha a man che sawn lo.

A Man/Senso Inthlak Thei: Sumdawnnaa a thil siam chhuah emaw hna thawh a tam emaw a kiam dan a zira a man inthlak.

Fixed Cost	Monthly Cost	Variable Cost	Cost per kg of Pickle
Rent	20,000	Raw Material (Fish)	120
Interest	5,000	Oil, Spices and Other Ingredients	120
Salary	–	Packaging	40
Staff	18,000	Labor	20
Miscellaneous	25,000		
Water & Electricity	2,000		
Machinery	5,000		
Total Fixed Cost	75,000	**Total Variable Cost**	300

Sumdawnna Tihnaa Senso Zirna:

Savita-i chuan thil um (pickle) hmanga sumdawnna te tak te a ṭan a. A sum vawn a han en chian chuan a senso ruat ngheh leh senso inthlak thlengin sumdawnna a hril thui zia a hrethiam ta a. Nazira pickle zawrh man sum hmun sa chu kg 1-ah ₹300 a ni a. A hralh man ₹500 a ni leh a. A man/senso inthlak thei nena chhut vek hnuah chuan kg-ah ₹200 a ni thei ta a ni.

A tiah chuan Savita-I'n ₹200 hi a hlep em maw a ti a. Sum hralhna atanga hlawkna za zela tluk zat (margin) chu hlep nen a inang lo tih a hre ta a. A pawisa chawi ngheh pawh a pek vek a ngai tih a hre leh zel a – dawr luah man, karen leh senso dangte. Heng man a pek tlak vek hnuah a hlep tak chu a chhut thei chauh tih a hrethiam ta a ni.

Hei hi hriatthiam a awlsam zawk nan Savita-i chuan tuizem pahnih inzawm hi a mitthla a, tuizem pakhatah chuan sum hmun sa/pawisa chawi ngeh, pakhatah chuan hlep. Sum hralhna atanga hlawkna za zela tluk zat (margin) chu tuizem pahnih inkara tui luang chu a ni thung. Tui chuan pawisa chawi ngheh lam zem chu a tikhat phawt a, a tui liam chu a tuizem hlep lamah a luang ve thung a. Chu tiang chiah chuan sumdawnna apiangah hlep tak tak neih hmain sum hmun sa pek tlak phawt a ngai.



Break-even Point (Hek lo, Hlep Bawk Lo/Ngai Awhna) Bulthum

Ngai awha hek lo/help bawk lo tur chuan sumdawnna hian a sum hmun sa/pawisa chawi ngheh zat chu a hralh chhuak phawt tur a ni. Hei hi a thlen hunah a sumdawnna chuan zero return, chawi tur a nei tawh lo a ni.

Ngai Awhna = Sum Hmun Sa / Sum hralhna atanga hlawkna za zela tluk zat

Nazira sumdawnna atan chuan a ngai awhna chu he ti hian chhut a ni: Ngai Awhna = 75,000 / 200 = 375 kg

Nazira dinhmunah chuan a man-pawisa lak luh-help hi sem dawn ta ila. A help zat a thil siam chhuah dan chi hrang hrang a zirin chhut dawn ta ila, a chawhna chu he ti ang hi a ni ang:

Quantity (kg)	Sales (A)	Total Fixed Cost (B)	Total Variable Cost (C)	Profit/Loss (A – B – C)
300	1,50,000	75,000	90,000	-15,000
375	1,87,000	75,000	1,12,500	0
400	2,00,000	75,000	1,20,000	5,000
500	2,50,000	75,000	1,50,000	25,000
600	3,00,000	75,000	1,80,000	45,000
700	3,50,000	75,000	2,10,000	60,000
750	3,75,000	75,000	2,25,000	75,000

Practice & Reflection Corner (Inzirna & Chik Taka Ngaihtuahna):

Hmeichhe inhawi khawm pawl, SHG hian Meghalaya ah pickle, thil um hmanga sumdawn bul an ṭan a. Mi tinin pawisa tlem an thawh ṭheuh a, an thawk ho a, pickle an siam a, kar tin bazarah an zuar bawk a. Pawisa lak luh an neih belh a, an inrintawk phah a, an khawtlangah ngaihsak an hlawh phah bawk a ni.

Inenletna:

In khuaah mahni intodelh pawl, SHG-a tel angah inchan ta la:

- Eng nge i siam chhuah chak angWhat product would your group like to make or sell together?
- How can working as a team make the work easier?

Sumdawnna Kalphung Ruahmanna:

Sumdawnna Kalphung Ruahmanna:

Sumdawnna kalphung ruahmanna chu i sumdawnna hma lakna tur duangchhin ziaka dah hi a ni. Chungah chuan rawtna, ruahmanna, hmalak dan tur leh sum leh pai vawn dan, hmasawnna remchang, remhriatna leh sumdawn bulrintu chanchin thlengin a tel vek a ni.

Eng vangin nge sumdawnnaah ruahmanna mumal neih a ṭul chhan?

- Sum leh pai dinhmun tura hmathlir khaikhawm nan.
- Hnathawh enkawlna lam hmathlir khaikhawm nan.
- Mimalin a sumdawnna hma lam hun chiang taka hriat theih nan.
- Sawt taka an hmathlir te, an thiltum te an chhawp chhuah ngei theih nan.

Sumdawnnaa Ruahmanna Peng Hrang Hrangte:

General Description of Business	Name of business, location and address; Nature of business activity; Type of business organization (proprietorship, partnership, private limited, cooperative); Explanation of business success potential
Personal Background	Name of owner(s)/promoter(s); Educational and professional background; Relevant business experience
Market Plan	Market area and target customers; Competitive advantage (price, quality, performance); Past/current/future demand (units/day/month); Suppliers and terms; Pricing and product/service list; Sales method (direct/dealers); Market survey report (annex)
Business Management Plan	People involved in business; Roles and division of labour; Work organization (shifts, timings, conditions)
Financial Plan	Investments required: Fixed assets (land, tools, machinery); Preliminary expenses (legal, licensing, bank charges); Start-up expenses (utilities, cleaning); Working capital (raw materials, rent, salary, transport, electricity, contingency)
Sources of Raising Funds	Total funds required: Own investment; Family/friends contribution; Loans/credits; Total available funds; Deficit/funding gap and loan requirement
Operating Plan Forecast	Projected income statement: Sales income; Cost of production and overheads; Net profit; Break-even analysis; Cash flow projection

Template to calculate Project Cost (term loan and working capital):

A. Fixed Capital

S. No.	Particulars	No.	Rate (Rs.)	Amount (Rs.)
A.1	Land & Buidlings			
A.2	Plant & Machineries (list all the machineries required for the project)			
A.3	Other Fixed Assets (all furniture and fixtures required for the project)			
A.4	Preliminary & Pre-Operative Expenses			
	Total Fixed Capital(A1+A2+A3+A4): GRAND TOTAL			

B. Working Capital

S. No.	Particulars	No.	Rate (Rs.)	Amount (Rs.)
B.1	Raw Material (per month/ year)			
B.2	Manpower (per month/ year)			
B.3	Utilities (per month/ year)			
B.4	Misc. or Other Expenses (per month/ year)			
	Total Working Capital (B1+B2+B3+B4)			

Total Project Cost = Total Fixed + Total Working Capital

Sumdawnna Enknawlnaa Senso:

Miss Minakshi chuan a khuaah dawr a nei a, mahse loan a hmuh takah chuan a sumdawnna zauh a duh a. Siphajahar-ah dawr hawn a duh a. Chu chu an khua aṭanga km 2 chauh a ni. Heng hi a sumdawnnaa a senso tura a chhut chu a ni.

Fixed Cost	Cost Per Month	Variable Cost	Cost Per pcs.
Rent	20,000	Raw Material	
Interest + Installment	5,000	Rice	175
Salary		Kerosene oil etc.	30
Staff (02)	18,000	Packaging	20
Murali Salary	25,000	Labour	75
Water & Electricity	2,000		
Machinery	5,000		
Total	75,000	Total	300

Sumdawnna a Ṭhan Zel Hian Eng Nge Thleng Ṭhin?

Miss Minakshi-i chuan a a sumdawnna chu a vulh lian zel a, hun bi neia senso pek reng ngai, fixed expense chu a pung zel thei a (entir nan, dawr lian zawk, hnathawk chhawr tam zawk emaw karen hman zat pung emaw pawh a awm thei). Eng pawh chu lo ni se, a thil siam chhuah a tihpuna a zawrh belh chuan, a fixed cost kha a tla hniam thung. Hei hian nakin zela hlawkna a tel tur a belhchhah a ni.

Eng Tin Nge A Zuar Chhuaktuin A Hralhna Man Sang Thei Ber A Siam Chhuaktuin A Ruahman Sa (MRP) Zat Kan Bituk Ang?

A hralh chhuah man chhut chhuak tur chuan Miss Minakshi-i chuan a thil zawrh leh siam chhuah chu a mal/hlawm khat zela a man a chhut phawt a ngai: Thil Siam Hlawm Khat Zela Senso Awm Nghet Sa = A Zavaia Senso Awm Nghet ÷ Thil Siam Chhuah Zawng Zawng Hlawm Khat Zela Senso = Thil Siam Hlawm Khat Zel Senso Nghet + Thil Siam Hlawm Khat Zela Senso Inthlak Thei.

Miss Minakshi-i'n thla khatah hlawm 500 zel a siam chhuah chuan:

Thil Siam Chhuah Hlawm Khat Senso Nghet = 75,000 ÷ 500 = ₹150

Mal/Hlawm Khat Zela Senso Zawng Zawng = ₹150 + ₹300 = ₹450

Help nei tur chuan, a hmanralna/senso chhut telnaah hlawkna/margin a belh ang a. Tichuan, a zawrh chhuahna man zat (MRP) chu ₹450 aiin a sang dawn a ni.

Sum Enkawl, Pawisa Lut leh Chhuak leh A Man Enkawl Dan Thurawn:

Nitina inhralhna sum faia dawn: Dawrtute thil lei apiang a man dawn zel.

Hna Thawhsak/Rawngbawlsakna Man A Ṭhen A Zar (Installment) Dawn Bek Bek: Dawrtu hna thawhsak avanga installment-a pawisa dawn.

Sum A Pumhluma Dawn Vawn Dan: Sum fai tam tham tak hna thawh zawha dawn enkawl thiam.

Sum Lut leh Chhuak Bih Chianna: Manohar Lal, Dawrte (Retail Shop) Neitu:

Manju hi Kokrajhar, Assam a dawrkai a ni a. A sum hman dan an zir chian chuan ni li chhunga a sumdawnna chi hrang hrang hmuh a ni a.

SUMDAWNNA CHUNGCHANGA HRIAT TUR	
Hming: Manju	**Sumdawnna:** Dawrkai
Neitu: Manju	**Puitu:** Shyam

Ni khatna

1. Ni khatnaah chuan Manju chuan Rs. 6000/- bank-ah a dah a, Rs. 500/- pawisa in a kawl.

2. Manju chuan Rs. 3000/- man dawhkhan Radha hnenah a hralh.

3. Bungrua Rs. 1000/- man leibain a Maya hnenah a hralh a, a ni thumnaa rulh turin.

4. Manju chuan telephone bill Rs. 500/- man a pe.

5. Manju chuan Shyam hlawh tur Rs. 2000/- a pe.

6. Manju chuan Rs. 2000/- man bungrua Reena hnenah leibain a tuk chiah rulh leh turin a hralh leh.

7. Manju chuan dawr luah man Rs. 3500/- a pe.

Ni hnihna

8. Ṭhutthleng Rs.1000/- man Maya hnenah sum faiin a hralh.

9. Manju chuan thil siamna hmanrua Rs. 1000/- man bain dawrkai aṭangin a lei leh. A ni linaah chu chu a rul dawn.

10. Manju chuan dawhkan dang Rs.3000/- in dawrtu hnenaha hralh leh.

11. Manju chu Rs. 2500/- Yashoda hnenah a battir.

Ni thumna

12. Manju chuan Rs. 5000/- a putea/patea hnen aṭangin eng emaw vangin a dawng hlauh.

Ni lina

13. Manju chuan mobile phone Rs. 5000/- man a lei.

Cash Flow:

Particulars	First Day	Second Day	Third Day		Fourth Day	Fifth Day
Opening Balance		3500	8000		14000	8000
Cash	500					
Bank	6000					
Sale in Cash	3000	4000				
Sale on Credit		2500	1000			
Balance Amount						
Other Income			5000			
Total Income	9500	10000	14000		14000	
Purchase on Cash						
Payable Account	500				1000	
Personal Expenses		2000			5000	
Salary	2000					
Loan Payment to Bank						
Rent	3500					
Total Expenses	6000	2000	0		6000	
Closing Balance	3500	8000	14000		8000	

Chhinchhiah Tur Pawimawh:

- Sum kawl lai hi hlep nen a inang lo
- Puka hralh (Credit sales) hi sum lut nghal tihna a ni lo
- Senso hisap lawk a ṭha ngai, tlak chham loh nan
- Nitina inhralhna leh sum hmanna vawn ṭhat a pawimawh hle

Inzirna leh Inenletna:

Hmeichhe din mahni intumchawp pawl, SHG, Assam-a thingtlang khaw pakhat a mi chuan thlai hnah hmangin thleng an siam a. Khawl pakhat an lei a, kudam/hulhliap te an luah a. Thleng 100 emaw 1000 emaw pawh siam chhuak se, thla tin karen leh luah man chawi an ngai a. Mahse senso ngai ṭhenkhat – thlai hnah, lai leh hna thawh te chu an thleng siam chhuah zat a zirin a danglam zel thung.

Ngunthluk Taka Ngaihtuah Ngai:

I SHG, mahni intumchap pawl sumdawn bul ṭan tum kha han ngaihtuah chhin la:

• Senso nghet pakhat i hlawk emaw hlawk lo emaw thla tina chawi ngai han ngaihtuah teh (dawr luah man emaw khawl man emaw)
• Senso inthlak thei (a siamna hmanrua emaw a tuamna emaw) i siam chhuah a zira danglam thei han ngaihtuah leh chhin teh.

Mahni eizawnna sumdawnna chak chu ruahmanna felfai takin bul an ṭan avangin an ngelnghet ṭhin.

Unit-8

Sumdawnna Sorkara Inziah Luh & Dan/Thu Zawmna

Sumdawnna Sorkara Inziah Luh & Dan/Thu Zawm Pawimawhna

Sumdawnna bul ṭan hi ngaihtuahna thar ṭha deuh neih ringawt a ni lo va. Sorkar emaw pawl dan zulzuia kal a, mi rin kai tura insiam a ngai bawk. India-ah chuan mi tam takin mumal lo takin sumdawnna bul an ṭan phawt a, an inziah luh ṭhin loh avangin sorkar aṭanga puihbawmna an dawn theih te, loan puk theih leh a zau zawka inhralhna remchang an hloh ṭhin.

Inziah luh tur pangnai – Aadhar (nihna finfiahna), Udyam (sumdawnna te tham tan), GST (chhiah chawina) leh FSSAI (ei leh in thil atan) te hian sumdawnna chu dan zawma kal a ni tih a tilang a. A puihna che chu:

- I sumdawnna hmingin bank-ah account I hawng thei
- Sorkar hmalakna, thilpek leh loan i hlawkpui thei
- Dawrtute leh mamawh phuhrute nen inrintawnna a siam
- A zau zawkin i thil siam i zuarin i pe chhuak thei

Entir nan, Udyam-a inziah luh hian sumdawnna tenau zawkte chu sorkarin hamṭhatna a siam te chuh ve theiin mi a siam, GST inziah luh chuan hmun hrang hranga dawrkai a ti awlsam leh a. FSSAI phalna/license nei ei leh in hmanga sumdawngte chuan an thil zawrh chu sorkarin a him tawka a bitukah an tling lo tih a tar lang bawk a, ngaih ngam takin a inhralh theih ṭhin.

Tualchhung Puan Ṭhui aṭangin Sumdawnna Bulrintu Mi Hriat Hlawh

Rekha-i chu puan ṭhui thiam tak, thingtlang khaw te tak te, Tripura mi a ni a. Puan ṭhui khawl pakhat chauh nen inah hna a thawk ṭan phawt a. Nu nau puan a ṭhuisak ṭhin. A tirah chuan thil chah tlem te te bak a hmu lem lo va, intunnunna tawk chu a hmu tho.

A puan ṭhui thiam avang leh a hun taka hna zawh ṭhin avangin muangchangin mi hriat a hlawh zel a. Thil chah lian zawk a hmu zel a, dawrkaite, sikulin naupang uniform an ṭhuitir bawk a. Mahse harsatna a tawk hlauh mai. Dawrkaite'n an sumdawn tawnna ziaka dah, bill an phut ta a. Sikul pawhin a bank detail leh a sumdawnna chanchin kimchang an dil a. Sorkhar hmalakna bawhzuia khawl lei belh theihte a hre chhuak zel a, a sumdawnna inziah luh phawt a lo ngai si a ni.

Rekha-i chuan a tirah chuan tih dan a hre bik lo. Common Service Center a bul hnaia mi leh mahni intodelh pawl, SHG-te ṭanpuinain Aadhaar hmanga finfiahin Udyam-ah a inziak lut a ni. A sumdawnna hmingin bank account a hawng nghal bawk a ni.

He mi hnu hian thil naran pawh a vawng ṭha vek a, pawisa pek leh dawn fiahna (receipt) te pe chhuakin a bank ah pawisa a dawng ta zel. Hei vang hian a dawrtute rin a kai phah zel a ni.

Kum pawh a vei hmain, a puan ṭhui dawr te chu sumdawnna ngelnghetah a chhuak ta a ni. Puan ṭhui khawl a lei belh a, hnathawk a chhawr belh bawk a, a hlawmin kawr leh sikul form pawh a pe chhuak thei ta a ni.

Rehkha-i chanchin hian inziahluh pawimawhzia a tichiang awm e. Lehkhaa hming va dah mai a ni lo va, dawrtute leh midangin an ring ngam a, sumdawnna remchang kawng a inhawng thar a, sumdawnna te zawk ṭhang lian turin a pui bawk a ni.

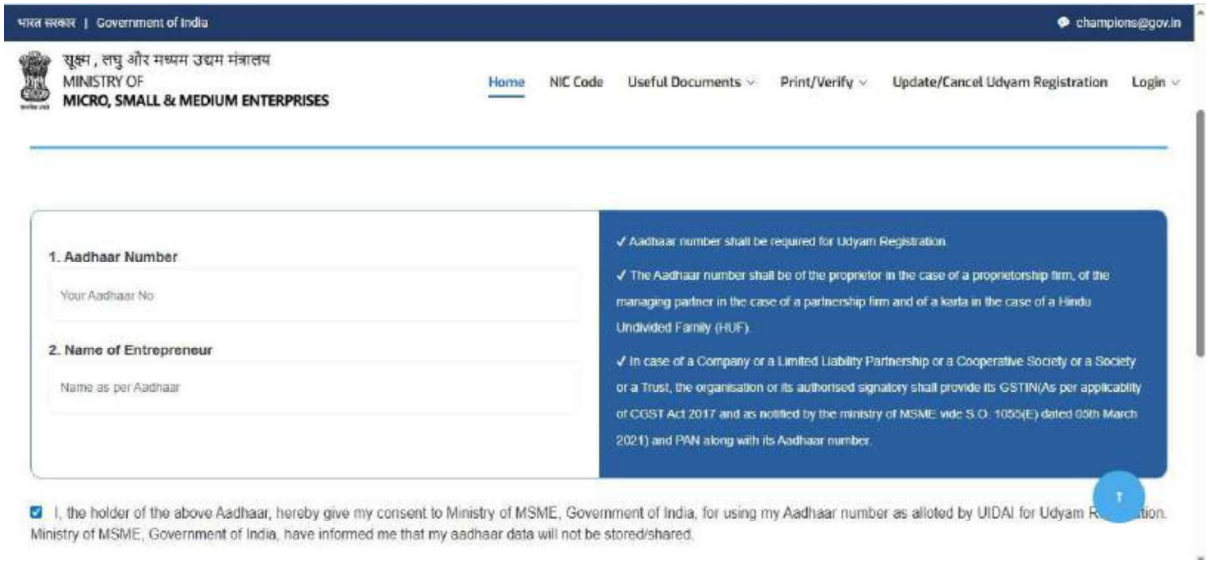
Inziah Luhnate

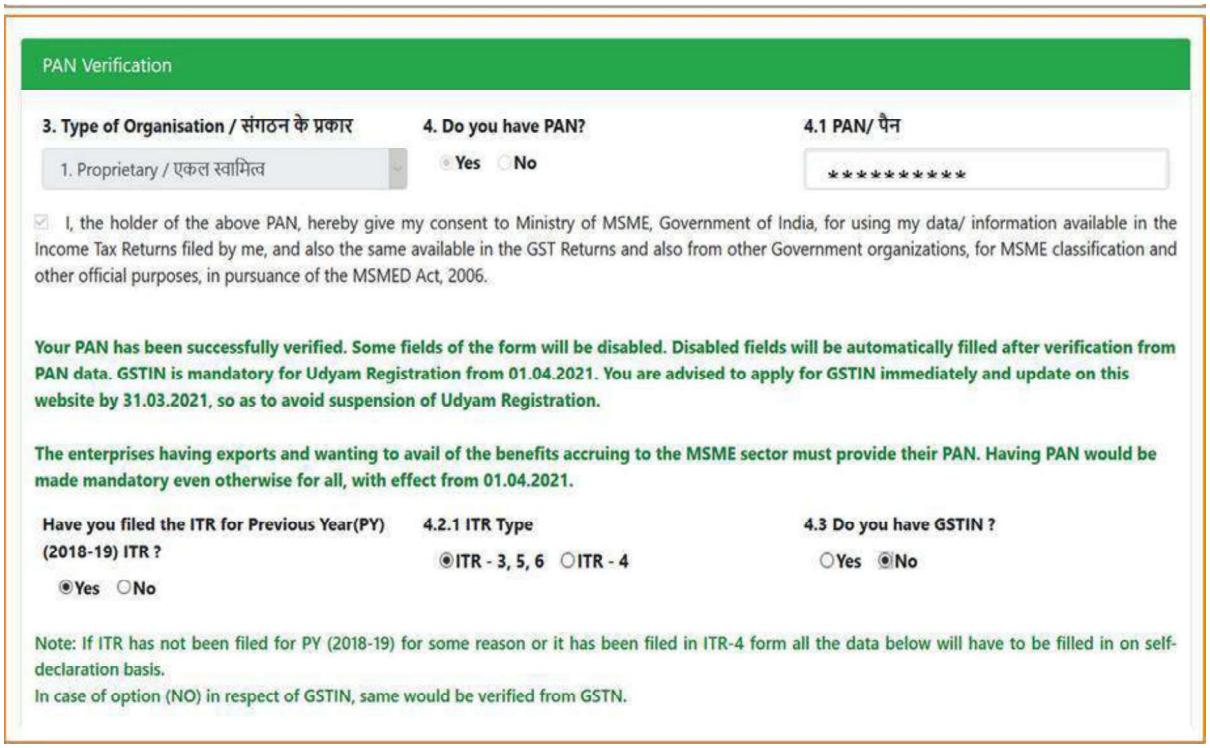
Udyam Registration

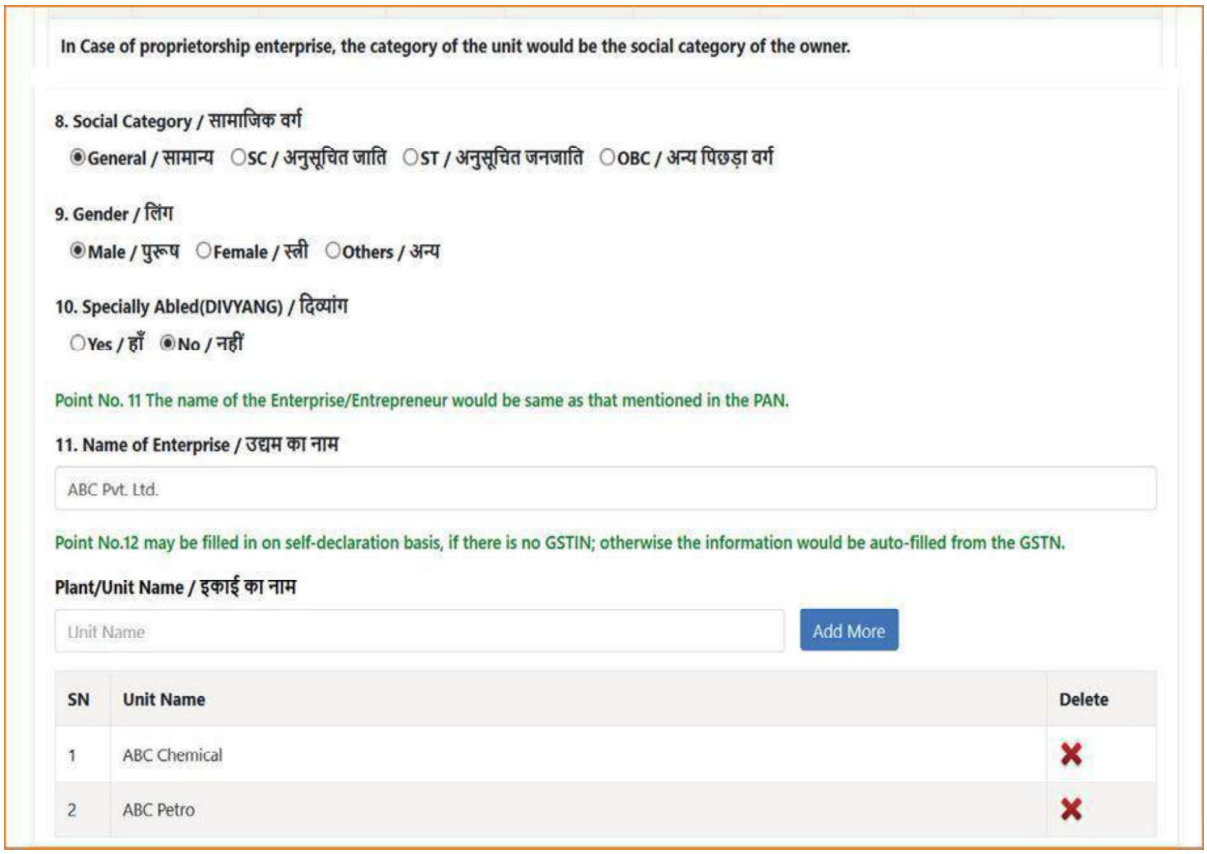
Udyam Registration chu online-a awlsam te a sumdawnna ziah luhna a ni – MSME, sumdawnna te zual tan Aadhaar hmanga inziah luh a ni mai. A diltu chuan sumdawnna hming, a thil tih leh a bank chanchin kimchang te a pe a, pawisa chawi awm lovin a inziak lut mai a ni. Theh luh hunah, Udyam-a Inziah Luhna Nambar leh hriatpuina lehkha/certificate an lo siam a. Sorkara hamṭhatna leh hmalakna te an dil thei ta ṭhin a ni.

Udyam-a Inzuah Luh Dan Kalhmang:

https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.html




PAN Verification
3. Type of Organisation / संगठन के प्रकार
1. Proprietary / एकल स्वामित्व
4. Do you have PAN?
Yes
No
4.1 PAN/ पैन
****
I, the holder of the above PAN, hereby give my consent to Ministry of MSME, Government of India, for using my data/ information available in the Income Tax Returns filed by me, and also the same available in the GST Returns and also from other Government organizations, for MSME classification and other official purposes, in pursuance of the MSMED Act, 2006.
Your PAN has been successfully verified. Some fields of the form will be disabled. Disabled fields will be automatically filled after verification from PAN data. GSTIN is mandatory for Udyam Registration from 01.04.2021. You are advised to apply for GSTIN immediately and update on this website by 31.03.2021, so as to avoid suspension of Udyam Registration.
The enterprises having exports and wanting to avail of the benefits accruing to the MSME sector must provide their PAN. Having PAN would be made mandatory even otherwise for all, with effect from 01.04.2021.
Have you filed the ITR for Previous Year(PY) (2018-19) ITR ?
Yes
No
4.2.1 ITR Type
ITR - 3, 5, 6
ITR - 4
4.3 Do you have GSTIN ?
Yes
No
Note: If ITR has not been filed for PY (2018-19) for some reason or it has been filed in ITR-4 form all the data below will have to be filled in on self-declaration basis.
In case of option (NO) in respect of GSTIN, same would be verified from GSTN.


In Case of proprietorship enterprise, the category of the unit would be the social category of the owner.
8. Social Category / सामाजिक वर्ग
General / सामान्य
SC / अनुसूचित जाति
ST / अनुसूचित जनजाति
OBC / अन्य पिछड़ा वर्ग
9. Gender / लिंग
Male / पुरूष
Female / स्त्री
Others / अन्य
10. Specially Abled(DIVYANG) / दिव्यांग
Yes / हाँ
No / नहीं
Point No. 11 The name of the Enterprise/Entrepreneur would be same as that mentioned in the PAN.
11. Name of Enterprise / उद्यम का नाम
ABC Pvt. Ltd.
Point No.12 may be filled in on self-declaration basis, if there is no GSTIN; otherwise the information would be auto-filled from the GSTN.
Plant/Unit Name / इकाई का नाम
Unit Name
Add More
SN
Unit Name
Delete
1
ABC Chemical
2
ABC Petro

12. Location of Plant(s)/Unit(s)

Unit Name / इकाई का नाम

ABC Petro

Flat/Door/Block No./फ्लैट / द्वार / ब्लॉक सं	Name of Premises/ Building / परिसर/ भवन का नाम	Village/Town / ग्राम/नगर
Flat/Door/Block No.	Name of Premises/ Building	Village/Town
Block / खंड	**Road/ Street/ Lane/सड़क/ मार्ग / गली**	**City/शहर**
Block	Road/ Street/ Lane	City
Pin/पिन	**State/राज्य**	**District/जिला**
Pin	Choose State/UT	Choose District

Add More

SN	USN	Unit Name	Flat	Building	Village/Town	Block	Road	City	Pin	State	District	Delete
1	1	ABC Chemical	15/A	XYZ Apartment	-	-	Laxmi Nagar	Delhi	110092	10.DELHI / दिल्ली	2.EAST / पूर्वी	✖
2	2	ABC Petro	20/B	CDE Apartment	-	-	Inderpuri	Delhi	110012	10.DELHI / दिल्ली	1.CENTRAL / सेंट्रल	✖

13. Official Address of Enterprise / कार्यालय का पता

Flat/ Door/ Block No. / फ्लैट / द्वार / ब्लॉक सं	Name of Premises/ Building / परिसर/ भवन का नाम	Village/Town / ग्राम/नगर
13/A	ABC Apartment	-
Block / खंड	**Road/ Street/ Lane/सड़क/ मार्ग / गली**	**City/शहर**
-	Laxmi Nagar	Delhi
Pin/पिन	**State / राज्य**	**District / जिला**
110092	10.DELHI / दिल्ली	2.EAST / पूर्वी

14. Previous EM-II/UAM Registration Number, If Any / पिछले EM-II/UAM पंजीकरण संख्या, यदि कोई है

◉ N/A ○ EM-II ○ Previous UAM

15. Status of Enterprise

a. Date of Incorporation/registration	b. Whether production/business commenced	Date of commencement
04/05/2018	◉ Yes ○ No	04/05/2018

16. Bank Details / बैंक विवरण

Bank Name / बैंक विवरण	IFS Code / आईएफएस कोड	Bank Account Number / बैंक खाता संख्या
SBI	SBIN0564654	64444464564645

17. Major Activity of Unit / इकाई की प्रमुख गतिविधि

◉ Manufacturing / विनिर्माण ○ Services / सेवा

18. National Industrial Classification (NIC) Code for Activities(One or more activities can be added)

Search NIC Code in Lesser Steps (To Avoid 3 Step Selection of NIC Activities)

Search NIC Code

○ **Manufacturing / विनिर्माण** ○ **Services / सेवा**

NIC 2 Digit Code	**NIC 4 Digit Code**	**NIC 5 Digit Code**
Choose 2 Digit NIC Code	Choose 4 Digit NIC Code	Choose 5 Digit NIC Code

Add More Activities

SN	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit	Activity Type	Delete
1	24-Manufacture of basic metals	2410-Manufacture of basic iron and steel	24103-Manufacture of steel in ingots or other primary forms, and other semi-finished products of steel	Manufacturing	✖

19. Number of persons employed / नियोजित व्यक्तियों की संख्या

Male / पुरूष	**Female / स्त्री**	**Others / अन्य**	**Total / संपूर्ण**
2	3	0	5

Point No. 20 & 21 textboxes will be enabled after verification of Udyam Registration from Income Tax.

20. Investment in Plant and Machinery OR Equipment (in Rs.)

Depreciated Cost as on 31st March of the Previous Year (2018-19) (A)	**Exclusion of cost of Pollution Control, Research & Development and Industrial Safety Devices during (2018-19)** (To be filled in on self-declaration basis) **(B)**	**Net Investment in Plant and Machinery OR Equipment [(A)- (B)]**
Example:- 200000.00	25640 Twenty Five Thousand Six Hundred Forty	0

	Total Turnover (A)	**Export Turnover (B)**	**Net Turnover [(A)- (B)]**
21. Turnover (in Rs.)	Example:- 200000.00	Example:- 200000.00	Example:- 200000.00

Since you have PAN, your total turnover would be auto-filled from your ITR; if the same has been filed for the relevant Previous Year; if it has not been filed in that particular previous year, then these boxes may be filled in on self-declaration basis. If you have GSTIN, you may avail of exports benefits if you have exports declared on the GSTN and it would be auto-filled. For example, it is mandatory to fill in the (2018-19) Previous Year(PY) data for new registration, now since 2019-20 PY ITRs are yet to be filed but, for continuation, change for classification as per Udyam Registration beyond 31.03.2021 data from ITR of 2019-20 PY ITR.

22. Are you interested to get registered on Government e-Market (GeM) Portal ○ **Yes** ◉ **No**

23. Are you interested to get registered on TReDS Portals(one or more) ○ **Yes** ◉ **No**

24. District Industries Centre / जिला उद्योग कार्यालय

1.DELHI / दिल्ली

☑ I hereby declare that information given above are true to the best of my knowledge. For any information, that may be required to be verified, proof/evidence shall be produced immediately before the concerned authority. / मैं एतद्द्वारा घोषणा करता हूँ कि उपर्युक्त सूचना मेरी जानकारी में सही है। कोई सूचना जिसको सत्यापित किया जाना अपेक्षित हो, उसे संबंधित प्राधिकारी के समक्ष तत्काल उपलब्ध कराया जाएगा।

Submit & Get Final OTP

GST-a Inziah Luh

Bungraw zawrh leh hna thawhsak vanga pawisa lakluh (Goods & Services), GST inziah luh hian i sumdawnna chu India ram chhiah lak dan kalphung emaw chhiah leh sorkar sum lakluh dan ruahmanna emawah i sumdawnna i ziak lut ve tihna a ni. I sumdawnna chuan hlep bituk chin a lak luh a, state danga i inhralh chuan GST-ah i inziah luh ngei ngei a ngai.

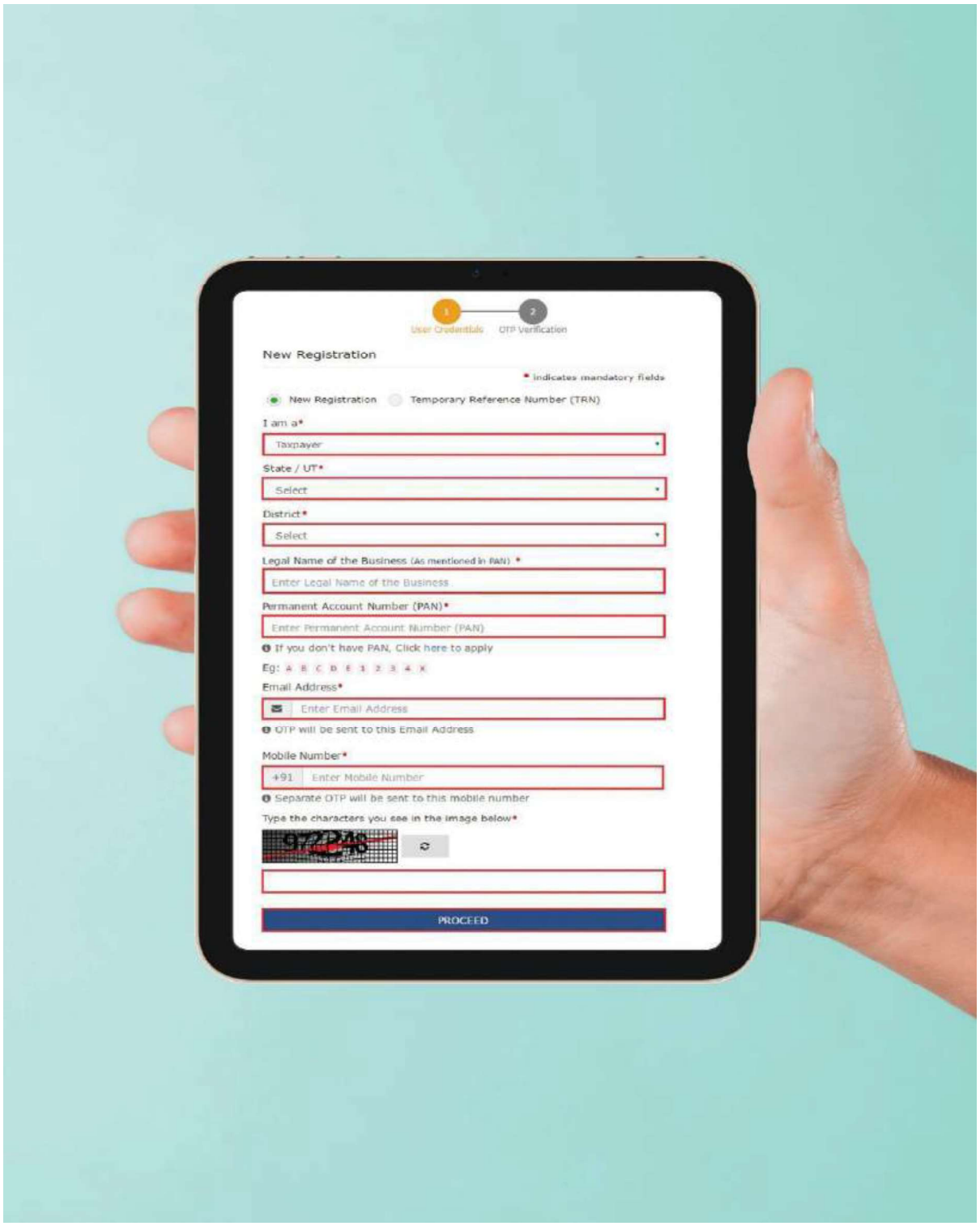
I inziah luh hnuah chuan GST nambar (GSTIN) i dawng ang a. Hei hian a puihna che chu:

- Dawrtute aṭangin chhiah i dawng thei
- Chhiah pe ten hlawkna an tel dawn ve theihna (Sumdawnna thil leina chawi aṭanga tax pek tawh let leh/paih sak theihna)
- I sumdawnna chu dan phalna leh hriatpuinain i kalpui thei tawh dawn a ni

GST-a inziahluh dan: https://www.gst.gov.in/



Register Now under Taxpayers (Normal)-ah hmeh tur



PAN-a Hming Ziah Luh

PAN (Permanent Account Number) inziah luh chu mahni bikin chhinchhiahna nambar kan neih tur liau liau, Income Tax Department-in sum leh pai khawiha indawrna tur min pe dawn a. Sumdawnna bul ṭan nan a pawimawh em em mai a ni - bank account hawn nan, pawisa hlawh chhuah aṭanga chhiah chawi te, sum tam tham khawih dawn phei chuan neih ngei ngei a ngai. Manhnia inchawm eizawnna neitu tan chuan PAN hian chhinchhiahna rintlak a pek bakah chhiah chungchanga dan zawm lo thei lovin mi a siam.

PAN-a Inziah Luh Dan:

https://www.onlineservices.nsdl.com/paam/endUserRegisterContact.html



FORM NO. 49A — See Rule 114(1)

Application for Allotment of Permanent Account Number

(In case of Indian Citizen/Indian Companies/Entities incorporated in India/Unincorporated entities formed in India)

(To avoid mistake(s), please follow the accompanying instructions and examples before filling up the form) PAN Service Unit

INCOME TAX DEPARTMENT — Acknowledgment No.

1. Full Name
   - ☐ Shri/Mr. ☐ Smt/Mrs. ☐ Kumari/Ms.
   - Last Name / Surname
   - First Name
2. Name as you would like it printed on the PAN Card:
3. Have you ever been known by any other name? ☐ Yes ☐ No
4. Gender ☐ Male ☐ Female ☐ Transgender — DD MM MM YYY
5. Date of Birth/Incorporation/Agrement/Partnership or Trust Deed/Formation of Body of Individuals/Association of Persons
6. Father's Name (Even married women should give father's name only)
   - Last Name / Surname
   - First Name
7. Address

(A) Residence Address	(B) Office Address
Flat/Room/Door/Block No.	Flat/Room/Door/Blockk- No.
Name of Premises / Building	Name of Premises
Road / Street / Lane	Road / Street / Lane
Area / Locality / Town / City / District	Area / Locality / Town / City / District
State / Union Territory	State / Union Territory
PIN Code	PIN Code

   Address for Communication: ☐ Residence ☐ Office
8. Telephone Number & Email ID ☐ Telephone Number ☐ ISD / STD Code
   ☐ Mobile ☐ Mobile ☐ Email ID
9. Status of Applicant
   - ☐ Individual ☐ Hindu Undivided Family ☐ Partnership Firm ☐ Body of Individuals
   - ☐ Company ☐ Partnership Firm ☐ Trust
   - ☐ Partnership Firm ☐ Association of Persons ☐ Limited Liability Partnership
10. Registration Number (for company, firms, LLPs, etc.)
11. Aadhaar Number (if allotted)
12. Source of Income
    - ☐ Salary ☐ R Business / Profession ☐ Capital Gains
    - ☐ Income fron House Property ☐ Income from Other Sources ☐ No Income
    - ☐ Capital Gains

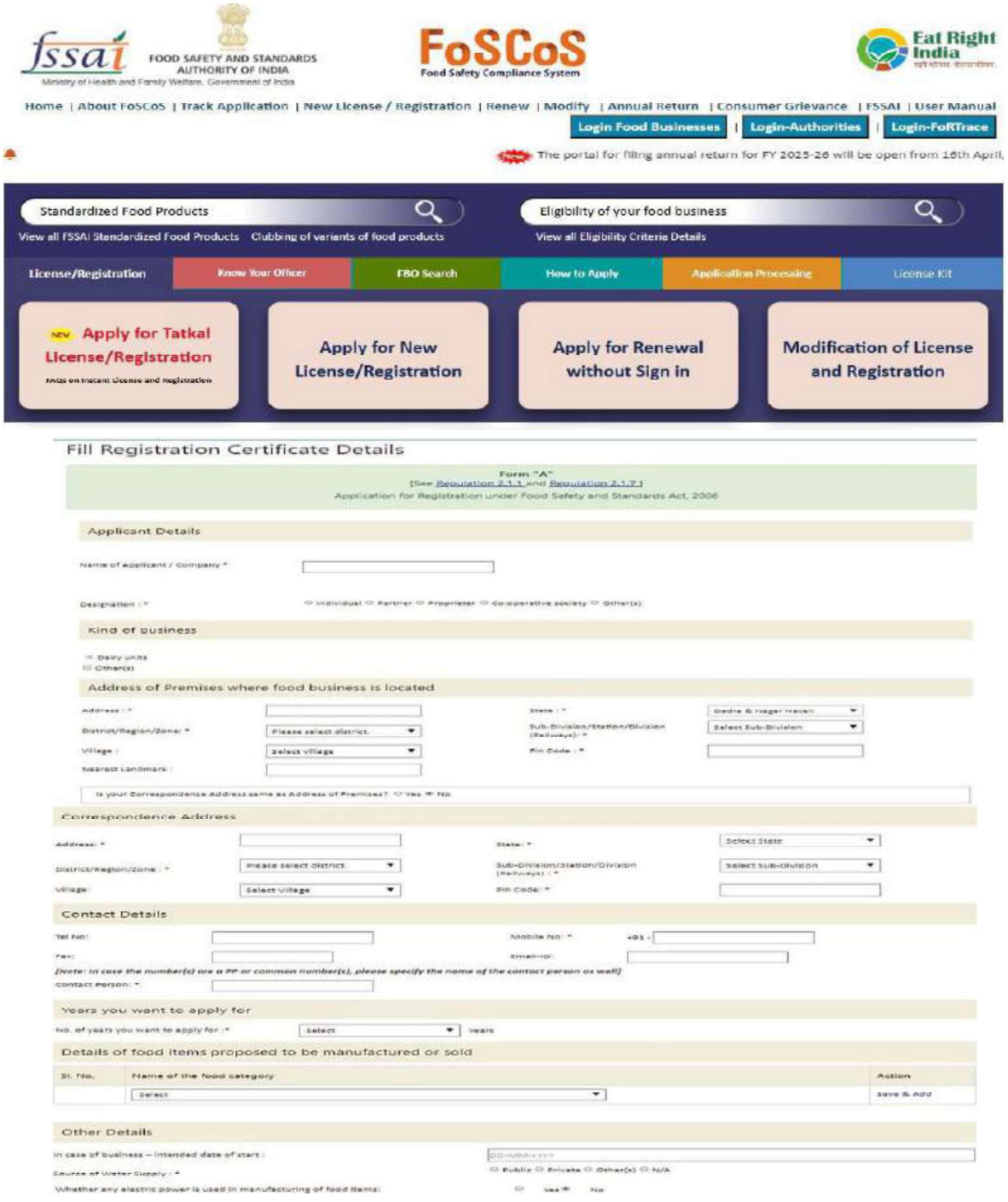
Please fill in the form in BLOCK LETTERS

Signature / Left Thumb Impression (Within the box only)

FSSAI Inziah Luh

FSSAI (Food Safety and Standards Authority of India), Ei leh in zawrh kawnga ei tur, in tur him tawk leh pawm theih chin enfiahtua inziah luh ngei ngei ngai te chu chaw siam chhuaka, sawngbawla, vawng ṭhaa, hralh chhuaktute hi an ni. Ei leh in an zawrhte chu dan angin a him tawkin a thianghlim tawk em, khawtlanga dawrtute hriselna atan a him em tih finfiahtute an ni. Sumdawnna bulrintu, thingtlang lam bik tan phei chuan bawnghnute aṭanga siam te an zawrh a, chaw sawngbawl te, ina ei tur siama sumdawng an nih phei chuan FSSAI hian dawrtute tan rin ngam an ni tih a hriattir. A zau zawkin an inzar pharh thei a, dan hriatpui thlapin an sumdawng thei ṭhin a ni.

FSSAI-a inziah luh dan: https://f oscos.fssai.gov.in/



Inzirna & Ngunthluk Taka Ngaihtuahna:

Reema chuan an khuaah bawnghnute aṭanga siam sumdawnna chhe te a hawng a. Tualchhubga chi thlum dawrkai leh mi ṭhenkhat hnenah bawnghnute a zuar ṭhin. A sumdawnna a tluang a, ṭhan len zel a duh a. Ṭhenawm khuaa bawnghnute aṭanga thil siamna hmunpuiah a bawnghnute zawrh a duh bawk a. Dawr tuma a va kal chu a bank leh sumdawnna lehkha an lo dil hlauh kai a. Reema chuan Aadhar card a nei a, mahse a sumdawnna chu a lo la ziak lut lo a, Udyam-ah pawh a lo la inziak lut si lo va. Finfiahna eng mah hmuh tur a nei si lo va, sorkar hmalakna, a dawr chawmna tur a dil theih tur ang chu a dil thei rih lo. A duh hunah a sumdawnna tih len mai a theih ta si lo va, eng emaw chen a ngaih a ngaih phah a ni. Sumdawnna sorkara inziah luh pawimawhzia a hriat phah a ni.

Ngunthluk Taka Ngaihtuah Tur:

- Eng nge a sumdawnnaah Reema-i'n a tihdik loh?
- Eng tin nge a sumdawnna inziah luh loh chuan a ṭhanna tur a dal?
- Enga inziah luhin nge a sumdawnna hmasawntir thei ang?
- In khuaah emaw in bul hnaiah chu tiang chu in hmu tawh em?
- I sumdawnnaah chung laka fihlim tur chuan eng nge i tih ve miah loh tur?

Sumdawnna inziak lut ngei hi dan zawmna a ni a, a rintlak zawk a, zauh mai te a awlsam a, hma khua a eng zawk hrim hrim a ni.

Unit - 9

Sumdawnna Din leh Enkawltute Tan Sum leh Pai Hman Dan leh Enkawl Thiamna

Sum leh Pai Vawn Thiam Pawimawhna

Mitin tan sum leh pai enkawl hi thiam chi a ni. A chhan chu mimal sum leh sumdawnnaa pawisa a hranga enkawl thiamna a pe. A thiam zawkte thurawn lak zarah pawisa khawl, inrenchem, peipun leh leiba neih kan thiam phah ṭhin. Sum leh pai enkawl thiamte chu nuna thil lian tham tak tak - zirna, in leh lo neih, hna thawh chawlhsan te hmachhawn thiam zawk turin ruahmanna an nei ṭha zawk nge nge. Pawisa indaih loh, pawisaa harsatna neih leh leiba khawl ṭun lakah mi a veng. Henga harh te chu inbumna lakah a hum bawk.

Sum leh pai lama hming hriat ngaite:

Sum leh pai enkawl thiamna hi mitin tan a pawimawh. Heng hmingte hi eng nge an nih hriatthiam nan hrilhfiah han tum ila:

Sum leh pai kaihhnawiha thumal pawimawhte leh a awmzia:

Income (Lak Luh/Thawh Chhuah): Sumdawnna emaw hna thawh aṭanga pawisa thawh chhuah.

Expense (Senso): Thil siamna bungrua, hmanrua leh nitin sensoa pawisa hmanna.

Budget: Lak luh leh senso chhut thiam tura ruahmanna fel, i pawisa sen i hlep aia a tam zawk loh nan.

Savings (Pawisa Khawl/Dah Ṭhat): Nakin hun atana pawisa dan hran, eng emaw thut hman mai tur.

Loan: Hmun dang aṭanga pawisa i puk.

Interest: I pawisa/loan puk i rulh dawna lo pung emaw pawisa khawl, i dah ṭhat rawn pung ṭhin kha.

Assets (Thil Hlu): I thil neih hlu, hmanrua, khawl emaw ram.

Liabilities (Leiba/Phurrit/Hlohna): Pek ngei ngei tur i bat, credit card hmanga loan puk ang chu.

Emergency Funds: Harsatna thut a hman tur pawisa khawl.

Investment (Peipun): Thil hluah i pawisa i dah ṭhat, eng tik emawa hlep nei tura i beisei.

Credit Score: Loan puk thei tura i tlin dan chen tehna nambar.

Simple Interest (Pung tlanglawn): A tira i pawisa puk emaw dah ṭhat zat aṭanga pung.

Net Worth (Sum Neih Zawng Zawng Hlutna): Asset, thil hlu i neih zawng zawng tling khawm leh liability, leiba, hloh tur i neih zawng zawng tling khawm inthlauhna.

Financial Goal: Thil tum bik, chawlh hmanna tura pawisa khawl emaw leiba emaw i hlawh hmanga pek tlak i tum.

Insurance (Chhiat Ni Ṭhat Ni Atana A Pung Uma Pawisa Dahkham): Hriselna, khawl emaw hmanrua chhiat palh laka invenna, pawisaa rulh let leh theih.

Income Tax (Hlawh Lak Mila Chhiah Chawi): I thawh chhuah aṭanga chhiah chawi tur, i lak luh zatnin a hril ang.

Heng thumal te hi hriatthiam hmasak chuan sum leh pai vawn him kawngah mi a pui ngei ang.

Sum Leh Pai Chetvelna Chi Hrang Hrang:

Pawisa, sum fai emaw thil hlu emaw mimal karah te, sumdawnna leh pawlpui inkara che vel hi a ni. Pawisa chungthu/sum lama pawimawh tak a ni a. Chawhmeh lei aṭanga sumdawnna lian tak tak indawrna chenin a huam.

- Pawisa Faia Indawrna: A sum fai, lehkha pawisa, pawisa thir leh bank lehkha ngeia indawrna a huam.

- Khawl Hmanga Indawrna: Tunlai chhanah chuan khawl hmang deuh vekin bank hmang indawr a ni tawh a. UPI wallet hrang hrang PhonePe, Paytm, BHIM leh Google Pay (Mizote'n Gpay kan tih vek mai hi), internet hmanga bank-a indawr te, debit/card (plastic phek) leh AEPS (Aadhaar hmanga indawrna)

- NEFT: National Electronic Funda Transfer, khawl leh internet hmanga ram puma pawisaa indawrna hian a hmangtute chu India ram chhung khawi hmunah pawh awm se, mimal leh mimal indawr theiin a siam. Miin beneficiary hnenah ram chhunga bank pakhat tala account a neih chuan pawisa a thawn thei reng a ni.

- RTGS: Real Time Gross Settlement, bank pakhat atanga bank dangah pawisa thawn zung zungna a ni. Vawi leh khata pawisa thawnte hnena a thlen theihna him bawk si a ni.

- Mobile Banking: Mobile phone, tablet leh khawl dang hmanga bank kaltlanga indawrna a ni.

Mobile Banking Service Hrang Hrangte

- Mobile phone chhung app hmanga indawrna (smartphone-ah chuan SBI Yono leh iMobile ICICI bank siam leh a dang te)
- SMS kaltlanga indawrna (SMS banking an ti mai ṭhin)
- USSD, Unstructured Supplementary Service Data, inrem sa lo leh behchhan belhchhah rawngbawlsakna hna thawka thu/data intawn tawnna.

Pawisa Khawl leh Senso:

Remhre taka inkhawl leh senso renchem thiam tura ngai te.

Sl. No.	Smart Savings	Sensible Expenses
1	Set Clear Goals	Create a Spending Plan
2	Create a Buget	Differentiate Between Needs and Wants
3	Pay Yourself First	Prioritize Expenses
4	Automate Savings	Limit Impulse Purchases
5	Emergency Fund	Comparison Shop
6	Invest in Tax Saving Products	Use Cash or Debit Card
7	Eliminate High-Interest Debt	Track Your Shipping
8	Save more from Unexpected Heavy Incomes	Cut Unnecessary Subscriptions
9	Increase Savings Over Time	Re-Negotiate your existing subscriptions
10	Invest Wisely	Plan for Large Expenses

Sum leh pai inbuk tawk chiah nei tur chuan khawl thiam a, hman thiam a ngai. Sum dinhmuh thlirlet fo a, thil tum leh senso her rem zel a ṭha. A ṭul phei chuan sum lian tham hmannaah thurawn lak hreh loh tur.

Eng Chena Rei Nge Kan Inkhawl Ṭhin Ang?

Age	25	35	45
Amount Saved every year (`)	1000	1000	1000
No. of years saved	40	30	20
Amount of our saving (`)	40000	30000	20000
Interest earned at 10% per annum (`)	422878	142033	39900
Total amount at the age of 65 (`)	462878	172033	59900

• Kan inkhawlna a lo rei poh leh kan pawisa khawl zat a tam dawn tihna a ni a. Kan khawl tam leh chhiatni ṭhatnia hman tur kan nei ngah zawk dawn tihna a ni. Kum upa kan nih huna, hna kan thawh theih tawh loh hunah midanga innghah ngai lovin mahni kan inchawm zo dawn a ni. Pawisa khawl a pun chuan indaih turin midang ta puk a ngai dawn lo a ni.

• Kan khawl rei theih chuan a pung zat pawh a inbelhbawm zel dawn tihna a ni.

Eng tin nge kan nitin hmanchawp indaih lo chungin kan inkhawl theih ang?

Income per day	**`100**
Expenses per day	**`80**
Saving per day	**`20**
Saving in a month	**20x30=600**
Saving in a year	**600x12=`7200**
Interest at 8% per annum	**`318**
Saved amount at the end of the year	**`7518**
This amount is equal to 75 days income	

Mi sawi fo chu kan thawk chhuak tam tawk lo a, khawl tur pawh kan nei lo tih hi a ni. A nihna takah chuan mitinin pawisa khawl kan ngai vek. Pawisa kan thawh chhuah hmasak ber aṭangin eng emaw zat hi khawl tur dah hran hrim hrim tur a ni. Tlem te pawh ni se inkhawl nachang hriat hma a, chin ṭhana neih tur a ni. Beisei loh lam aṭanga pawisa lut a awm phei chuan a tam zawk dah ṭhat tur a ni. Hma lam huna rilru hahna lo thleng thei te, inrin lawk loha sen ngai a awmin min chhawk dawn a ni.

Cheng 100 hlawh ta ila, cheng 20 khawl tur a ni. Cheng 10 hlawh pawhin cheng 2 khawl mai tur a ni. Cheng 100 hlawh aṭanga cheng 20 kan chheh hran chuan ni nga chhungin ni khat hlawh kan dah ṭha tihna a ni dawn. Ni 100 chhung han khawl ta ila, ni 20 hlawh kan khawl tling hman dawn a ni. A ṭha khawp mai!!

HMACHHAWP INSIAM RAWH

Sr.	Particulars	Needs	Money Required	When?	No. of Days	Saving per day
1		Bicycle	Rs. 1500	3 Months	30x3=90	Rs. 1500/90=17
2		Sewing Machine	Rs. 5000	5 Months	30x5=150	Rs. 5000/150=33
3		Farm Tools	Rs. 3600	6 Months	30x6=180	Rs. 3600/180=20
4		Cattle	Rs. 10000	1 Year	365x1=365	Rs. 10000/365=27
5		Small Shop	Rs. 20000	2 Years	365x2=730	Rs. 20000/730=27
6		Higher Education	Rs. 50000	5 Years	365x5=1825	Rs. 30000/1825=27
7		Marriage of daughter	Rs. 80000	10 Years	365x10=3650	Rs. 80000/365=22
8		Own House	Rs. 100000	15 Years	365x15=5475	Rs. 100000/5475=18
9		Secure Old Age	Rs. 300000	20 Years	365x25=9125	Rs. 300000/9125=33
	TOTAL DAILY SAVINGS REQUIRED					**Rs. 224**

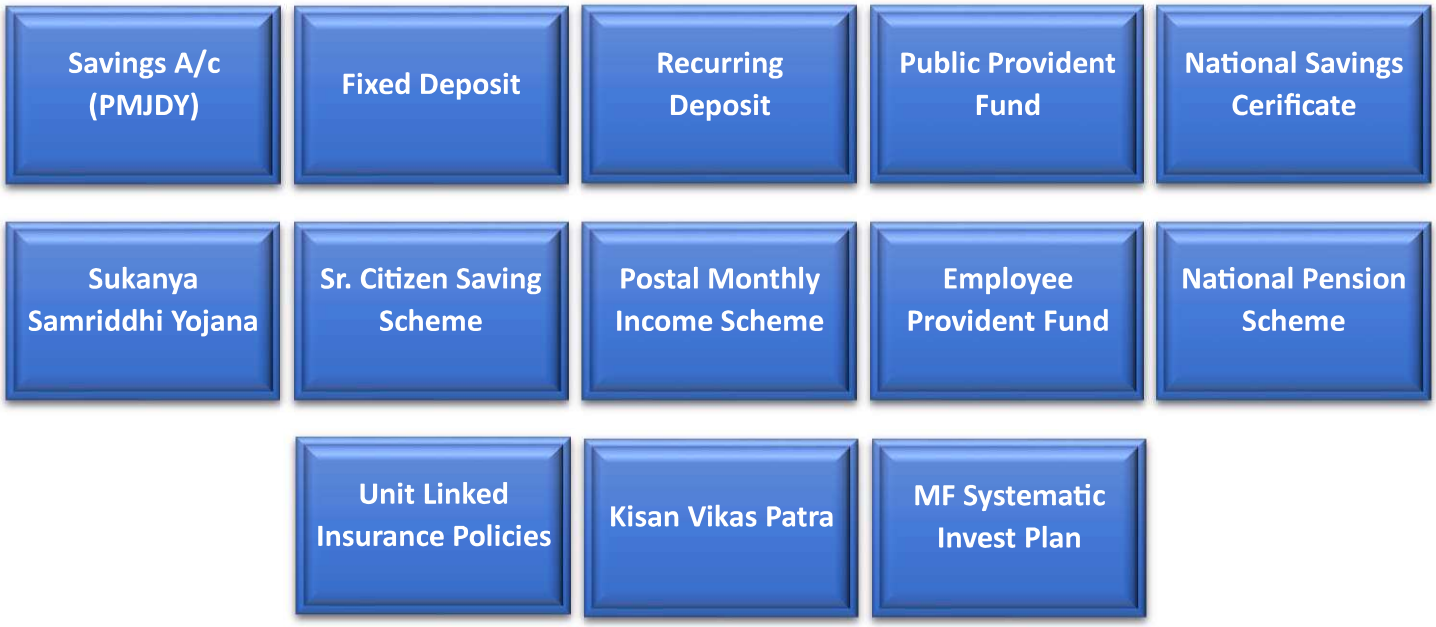
Sum Vawnna leh Khawlna Hmanrua leh Venhimna Pawisa Thawh Khawm leh ChhawmDawlna Thil:

Sum Vawnna leh Khawlna Hmanrua

India pawisa leh sum enkawlna leh hman dun dan kalphung hian inkhawl dan kalhmang chi hrang hrang a siam a. A peipungtu mamawh dan leh an duh milin kawng a hawng a ni. Savings product hrang hrang kan hmaa a chhawp chhuahte chu:

Sum Vawnna leh Khawlna Hmanrua leh Venhimna Pawisa Thawh Khawm leh ChhawmDawlna Thil:

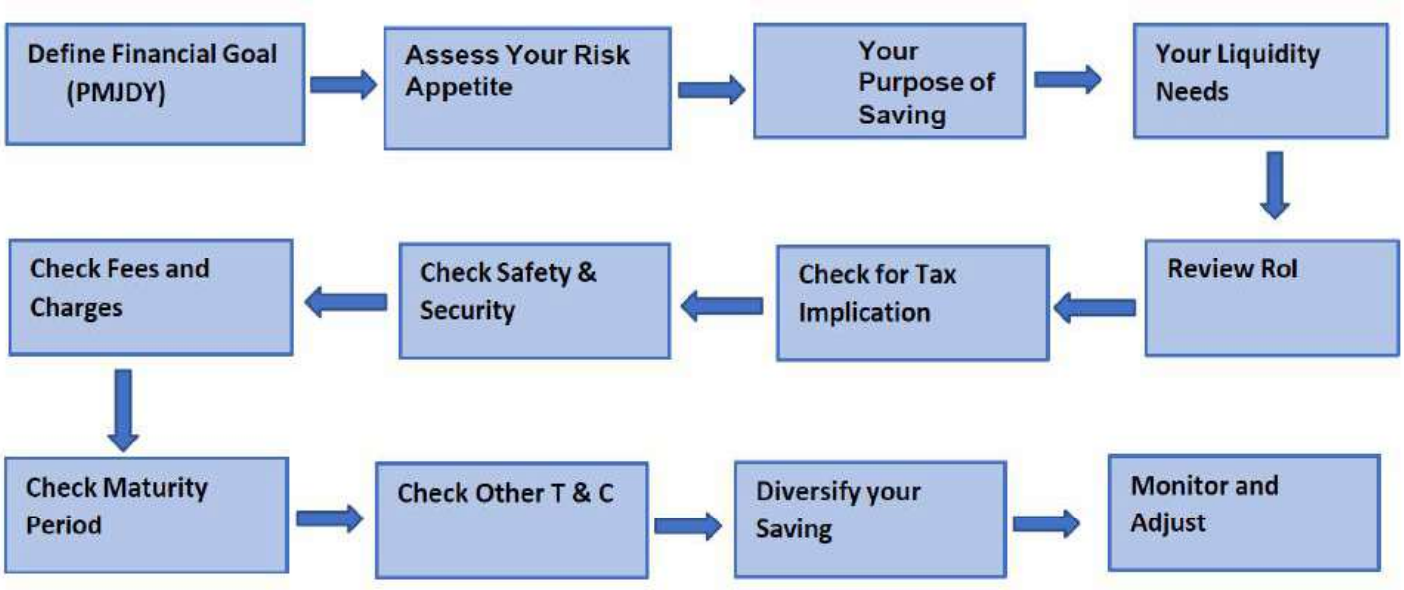
India pawisa leh sum enkawlna leh hman dun dan kalphung hian inkhawl dan kalhmang chi hrang hrang a siam a. A peipungtu mamawh dan leh an duh milin kawng a hawng a ni. Savings product hrang hrang kan hmaa a chhawp chhuahte chu:



Heng savings products-te hian sum leh pai hmanna tur hmachhawp hrang hrangte leh dinhmun derthawn dan a zira dil theih a rawn chhawp chhuak a ni. Chhiah chawi tana hamṭhatna te pawh a siam. I sum leh pai hmanna tur hmachhawp leh i chan huam zat inhriatchian hmasak erawh a ngai. Sum leh paia hman dawna rawn tur mithiam pawh rawn hmasak a finthlak bawk.

Appropriate Savings Product (Pawisa Dahkhawlna Hmanrua/Thil Remchang leh Inmil Bik):

Savings product kan tana inrem ber thlan fuh hi thiltum puitlin nan a pawimawh a, sum leh pai dinhmuh tihṭhat nan a pawimawh bawk. A indawt dan thlapa savings product, i mamawh phurhruk tur thlanna chu hengte hi a ni:



Savings prodcuts-ah hi chuan mitin tana ṭha a awm thei lo tih hriat reng a ṭha. Mimal sum dinhmuh, hmachhawp leh duh zawng a zir zel a ni. I pawisa khawl dan kalhmang pawh ennawn fo la, i sum leh pai mamawh ṭhang zel leh i hmachhawp nen a inmil em tih en fo rawh.

Insurance Products (Inpeizawnna/Venhimna):

Insurance hi sum leh pai hmawnraw pawimawh tak, venhimna min pe tu, dinhmuh hrang hranga awma min hum thei a ni. Insurance lam chi hrang hrangte:

Life Insurance	Health Insurance	Personal Accident Insurance	Motor Insurance	Travel Insurance	Business Insurance

Hengte hi insurance product pawimawh zual, mipui ban phaka awm, hriselna, thin neih leh sum leh pai dinhmun ṭha tur pui theite an ni. Mimal dinhmun, mamawh leh hloh leh chan tura pawm theih chin a zirin thlan tur a ni. Insurance mamawh dan te chik taka zir a, mithiam thurawn lak hnua thutlukna siam chauh ṭhin a finthlak. Insurance policy-a pawisa dawng tura hming ziah hi ennawn fo tur a ni, policy vuantu a boral palh hlauh huna a hlawkna tel tur/pawisa pek a ṭul huna company-in harsatna a tawh loh nan.

Sum Leh Paia Inbumna Chi Hrang Hranga Laka Inhriattirna leh Invenna:

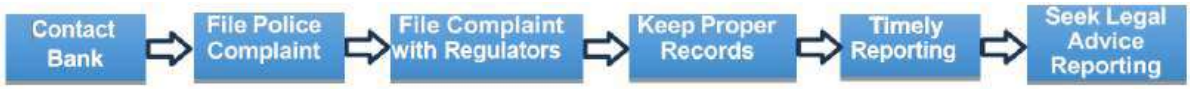
I sum leh pai leh i thil hlu neihte vawng him tur chuan pawisa che vel dik tawk lo hriat chhuah theih hi a pawimawh hle. Pawisa chetvelna dangdai deuh hlek apiang hi inbumna a ni chuang lo na chu, inralrina fimkhur ngai chin hriat a, chhui chian vat a ṭha tho tho. Sum chetvelna rinhlelhawm theite a hnuaiah hian ziah an ni. Heng inbumna laka him tura inven lawkna hma kan lo lak theihte pawh tar lan nghal an ni:

Potential Fraud indicators	Actionable to Avoid Frauds
Unrecognized or Unauthorized Transactions	Protect Personal Information
Large, Unexplained Withdrawals or Transfers	Secure Passwords and PINs
Multiple Small Transactions	Be Cautious with Online Transaction
Out-of-Pattern Activity	Monitor Accounts Regularly
ATM or Point-of-Sale Skimming	Protect Your Devices
Suspicious Online Activity	Be Wary of Unsolicited Contacts
Unexpected Changes in Account Information	Educate yourself about common scams and fraud
Duplicate Charges	Shred Sensitive Documents
Phishing Emails or Calls	Backup and Storage
Unauthorized Issuance of Credit Cards	Check Credit Reports
Unexpected Loans or Lines of Credit	Be Skeptical of Too-Good-to-Be-True Offers
Altered or Counterfeit Cheques	Secure Mail and Trash
Delayed or Missing Statements	Protect Your social media
Inconsistent Documentation	Report Suspicious Activity
Unusual Investment or Financial Adviser Behavior	Consider Identity Theft Protection Services

I sum leh pai leh mimal thil bumna avanga chan theih a ni a, inralring renga awm leh a theih phei chuan hma lo lak lawk te hi a ṭul ṭhin. Invenna tur ruahman lawk saa, irnin reng phei chuan i him thei dawn a ni.

Thuneitu Bula Thubuai Theh Luh:

Pawisaa inbumna hi a theinutu bula theh luh vat hi India ramah chuan a pawimawh hle. Mahni dikna chanvo vawnhim bakah thil chan tawh neih let lehna a ni. Pawisa chungchanga inbumna kan tawh chuan harsatna sawi hun leh a tihdan chu hengte hi an ni:

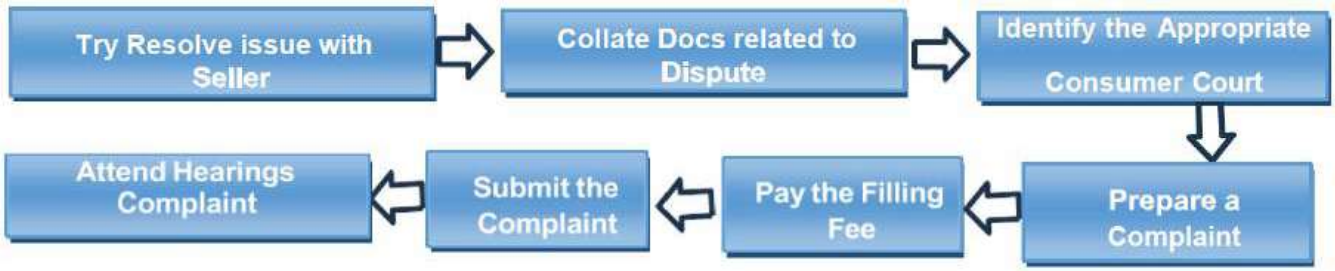


Pawisaa inbumna phei chu report thuai tur a ni. A bumtu leh pawi khawihtu man vata, i chan tawhte neih let theihna a san phah thei. Hma lak vat chuan a aia pawi zak lakah midang pawh a veng bawk a ni.

Consumer Court, Lokpal, CPGRAMS-a Thubuai Thehluh Dan Kalhmang:

Consumer, thil leitu, dawrtute venhim kawnga hna thawkte bula thubuai theh luh leh vuina va theh lut tur hian kawng eng emaw zat a awm ve a. Consumer Courts, Lokpal (Ombudsman), leh CPGRAMS (Centralized Public Grievance Redess and Monitoring System)-ahte theh luh dan chu:

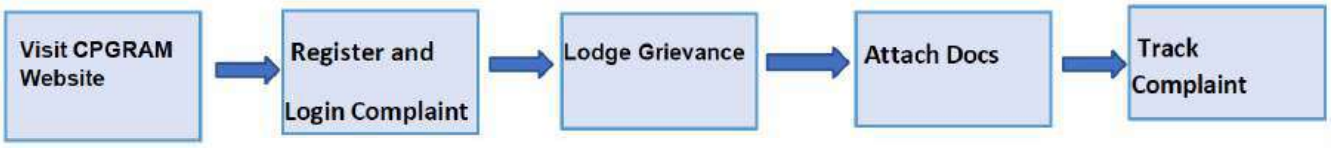
1. Consumer Court (Consumer Disputes Redressal Commision)-a Thubuai Theh Luh:



2. Lokpal (Ombusdman)-a Thubuai Theh Luh:



3. CPGRAMS (Centralized Public Grievance Redess and Monitoring System)-a Thubuai Theh Luh:



Thuneitu ṭheuhte'n kalphung an siam zawma thubuai theh luh a pawimawh hle rualin thubuai kimchang taka ziah a ṭha bawk. A chin fel kawngah ngai dang, lehkha pawimawh pek tur an rawn dil belh pawhin ṭha taka lo thawhpui zel tura inpuahchah a ngai.

Inzirna & Ngunthluk Taka Ngaihtuahna:

Rani, ran chaw leh thlai chi zuar chuan bungraw dah ṭhat belh tumin ruahmanna mumal tak nei lovin Rs. 10000 hi pung tam chiin a puk a. A thil zawrh chu mamawhna a tlak hniam tak siah chuan loan rulh a harsat ta a, a pawisa khawl hman a ngaih phah ta a ni.

Uluk Deuha Ngaihtuah Chungin:

- Eng nge Rani khan tihsual a neih?
- Sum leh pai hmanna ruahman fel nei se, eng tin nge chu chuan puih ang?

I thawh chhuah zat ni lovin fing taka i inrenchemna zawk khan i sumdawnna chu a ti ṭhang.

Unit - 10

Digital Literacy (Khawl Leh a Kaihhnawih Hman Thiamna)

Khawl leh a Kaihhnawih Hman Thiamna Thuphung:

Mimal leh vantlangin khawl leh a kaihhnawihte hman thiamna hi nei tam leh zual ta se, a hamṭhatna tam tak an hai chhuah theihte chu - hriatna zau zawk, lehkha zirna, e-learning (khawl leh online hmanga zirna), lo neih lama thil hriat theih te, khaw chin, online-a thil zawrh, phone hmanga a man pek leh a dangte.

WhatsApp Install Dan:

STEPS	What To Do
Install	Open App Store/Play Store → search WhatsApp → tap Install
Launch	Tap Open after install
Verify Number	Enter phone number → receive code → confirm
Create Profile	Add photo and name
Sync Contacts	Allow access (optional)
Begin Chatting	Send messages, calls, share media

Email ID Siam Dan:

STEPS	What To Do
Choose Provider	Gmail, Outlook, Yahoo
Open Website	Go to provider's site
Sign Up	Click "Create Account"
Fill Form	Enter name, phone/email, password
Verify	Confirm OTP/code
Agree	Accept terms
Profile	Add photo/details (optional)

Digital Payments (Khawl leh Internet Hmanga A Man Pekna) :

Step/Feature	What to Do/Why is it Important
Choose Method	Use UPI apps like BHIM, PhonePe, Google Pay, Paytm
Receive Payment	Customer scans QR → money goes to your bank instantly
Send Payment	Enter UPI ID/scan QR → enter PIN → payment sent
Benefits	Fast, safe, no cash, keeps records
Safety Tips	Never share PIN/OTP, always check confirmation
Extra Features (BHIM)	Bill payments, balance check, request money, supports many Indian languages

Facebook / Meta:

Step	What To Do
Sign Up	Go to www.facebook.com → fill form → click Sign Up
Verify	Confirm account
Profile Setup	Add photo, cover, details
Connect	Search/import contacts
Explore	Post updates, join groups, chat

YouTube Hmanga Inzir:

Step	What To Do
Search	Look for reliable videos (e.g. PMG Disha)
Watch	Take notes while learning
Practice	Apply knowledge in real life

Internet Hman Ṭangkai Dan (Google Aṭanga Inzawn):

Step	What To Do
Open Browser	Chrome, Firefox, Safari
Go to Google	Type www.google.com
Enter Search	Write query (e.g. “How to bake a cake”)
Start Search	Press Enter/search icon
Check Results	Click links to read
Use Filters	Images, News, Maps
Go Back	Use back button

Social Media Sumdawn Nan Hman:

Platform	How to Use	Example
WhatsApp	Share photos, send updates	Milk seller sends daily info
Facebook	Create page, upload details	Homemade pickles page gets orders
Instagram	Post photos, videos, reels	Jewellery maker posts short videos

Internet leh Mobile Phone-a Privacy (Mimal Thil Vawn Him) leh Security (Venhimna):

- Social media puitling tak leh him taka hman
- Mobile phone leh thil pawimawh vawn ṭhat
- Mi nihna lem hmanga inbumna laka invenna

Mi nihna lem hmanga inbumna leh bumna hrim hrim laka invenna:

Type of Fraud	How It Works	Risk to You
Phishing	Fake emails/messages/websites ask for passwords or bank info	Loss of sensitive data
Identity Theft	Criminals steal personal info to open accounts or misuse	Unauthorized transactions

Online Banking Frauds	Fake apps, phishing, malware steal login details	Money stolen from accounts
Online Shopping Scams	Fake sites/sellers take money, deliver nothing or fake goods	Financial loss, poor products
Job Scams	Fake job ads ask for fees or personal info	Loss of money, misuse of data
Advance Fee Fraud	Promise of lottery/grant, ask for upfront payment	No real prize, money lost
Online Loan Scams	Quick loans with hidden charges, misuse of info	Debt trap, data theft
Social Media Scams	Fake profiles, impersonation, false offers	Fraud, loss of trust
Dating Scams	Fake relationships, then ask for money	Emotional & financial loss
Investment Scams	Promise high returns, Ponzi schemes	Loss of savings
Government Grant Scams	Fake officials offer grants for fees/info	Money & data stolen
Email/Phone Scams	Unsolicited calls/messages with threats or prizes	Extortion, fraud

Inzirna & Ngunthluk Taka Inenletna:

Zungṭanga hmanga hnathawh theihna leh thil chhut chhuahna (digital) hmanruate i sumdawnna zinkawnga i chhawr theih dan han ngaihtuah teh.

Uluk Deuhin Ngaihtuah Tur:

- Eng digital hmanrua (mobile app, a man pekna, social media) nge i hman mek?
- I sumdawnna kawng eng berah nge khawl thiamna hian a puih nasat theih ber che?
- Eng nge digital thiamna i intuaihriam duh tur?

Digital thil hman thiam hi vawiinah chuan dam khaw chhuahna hmanrua a ni tawh - phone hi lehkha zirna hmanrua, eizawna hmanrua leh khawvel nena inthlunzawmnaah a chantir.

Unit - 11

Accounting (Pawisa Chhut leh Vawn), Bookkeeping (Sum Lut leh Chhuak Vawn) & Taxation (Chhiah Lakkhawmna)

Accounting, Bookkeeping & Taxation - Entrepreneur tana Pawimawh:

Sumdawnna te eng atan pawh hian pawisa vawn ṭhat hi inhralh ṭhat tlukin a pawimawh. Sumdawnna tam tak tlak chhiatna chu mamawhna a tlak hniam vang ni lovin pawisa enkawl thiam loh vang a ni ṭhin. Accounting, bookeeping leh Taxation hi sumdawnna ṭha ruhrel pawimawh a ni.

Accounting, Bookkeeping & Taxation Pawimawhna:

1. Sumdawnna Dinhmun a Tichiang

- Sumdawnnain a hlep nge a hloh char char a tichiang
- Pawisa lak luh, senso, thil hlu leh hloh tur chin chhut zuinaah a pui

2. Dan Anga Chawi leh Pek

- Ziaka vawn ṭhat emaw khawla chhinchhiah chuan Income Tax, hlawh mila chhiah chawi te, GST chawi/chhiah pek leh lehkha theh luhna tihfel a tiawlsam
- Chhiah chawi loh avanga hremna leh dan hmanga inkhin theihna lakah a ven

3. Pawisa Lam Thila Rin Ngamna

- Bank leh pawisa peipungte'n loan emaw pawisa an pek hmain account mumal an neih leh neih loh an fiah duh hmasa ṭhin
- Thil chhinchhiah dan lang tlang, tu pawhin an zawh chhuah theih chu dawrtu leh thahwpuite'n an ring ngam ṭhin.

4. Thuthlukna Siam

- Lehkhabua vawn ṭhat, khawla vawn ṭhat hian thil zawrh man chhiar zat, a man sang tur venna leh sumdawnna zauh kawngah a pui hle.
- Record vawn ṭhat loh chuan thutlukna siam reng reng hi rin thua kal vek a ni.

5. Mimal Sum & Sumdawnna Sum Thliar Hran

- Account hran bank-a neih hian sumdawnna thila pawisa hman hran a tiawlsam.
- Pawisa hman dan leh vawn dan endikna, audit pawh a tiawlsam a, hriat pawlh tur awm lovin a siam.

Bookkeeping Bulthum:

Bookkeeping chu sum chhuahna leh a chetna zawng zawng nitina kalphung mumal tak neia chhinchhiah tihna a ni. Accounting, sum hmanna vawn ṭhat kawnga a ruhrel a ni.

Pawimawh Langsar Zualte:

- Pawisa chetvelna nitina vawn
- Pawisa a nihnaa hmang tura insumtheihna
- Accounting, sum hmanna leh vawn dan chhinchhiahna laimu a ni a. Heng thil vawn hi bo ta se, sumdawnna thutlukna siam huai theih a ni ṭhin lo.

Vawn Ngei Ngei Turte

1. Cash Book (Pawisa Vawnna Bu)

Pawisa vawnna bu hi nitin vawn a ni a, pawisa dawn leh pek chhuah chhinchhiah a nihnaa hmang tura. Entir nan, Rs 500 dawrtu hnen aṭangin dawng ta la, Rs 200 kha dawr bungraw lei nan hmang ta la, a pahnihin a bua chhinchhiah an ni ang. A hnuaia inziakah hian a ni zat, chipchiar zawka hriat tur, voucher (pawisa hlanna lehkha) nambar, pawisa dawn, pawisa pek leh pawisa awm zat a tar lang dawn a ni.

Date	Particulars	Voucher No.	Cash Received (₹)	Cash Paid (₹)	Balance (₹)
01/04/2026	Sale to Customer	R001	500	–	500
01/04/2026	Purchase Supplies	P001	–	200	300

2. Bank Book/Bank Bu

Bank bu chuan bank kaltlanga pawisa dah luh, lak chhuah leh thawn chhuah te a chhinchhiah ṭhin. Nitin chhut thar zel a nu a. Entir nan, Rs 5000/- bank-ah i dah lut ta a, chu chu chhianchhiaha ziah luh a nihnaa hmang tura ang. A chhinchhiahna kalhmangah chuan a ni zat, particulars, cheque/reference number, dah luh, lak chhuah leh pawisa awm zat te a chuang ang.

Date	Particulars	Cheque/Ref No.	Deposits (₹)	Withdrawals (₹)	Balance (₹)
02/04/2026	Deposit Sales	CHQ123	5000	–	5000

3. Sales Register

Sales Register chu dawra thil zuar chhuak ziahna leh chhinchhiahna bu/lehkha a ni a. Pawisa lak luh a awm ngei tih finfiahna a ni a. Nitin emaw kar tin chhut ṭhat zel a ni. Entir nan, bungrua Rs. 2000/- man hu i hralh chu he tah hian ziaka chhinchhiah a ni. A ziak dan phungah chuan a ni zat, invoice no., dawrtu hming, thil hralh chhuah, hralh zat leh a man zat a chuang.

Date	Invoice No.	Customer Name	Item Sold	Quantity	Amount (₹)
03/04/2026	S001	Local Shop	Rice	10 kg	2000

4. Purchase Register

The Purchase Register provides proof of expenses and is updated daily or weekly. For example, buying raw material worth ₹1,500 is entered here. The format includes date, invoice number, supplier name, item purchased, quantity and amount.

Date	Invoice No.	Supplier Name	Item Purchased	Quantity	Amount (₹)
04/04/2026	P001	Wholesaler	Raw Material	50 units	1500

5. Debtors Ledger

Debtors Ledger, sumdawnna pawisa ba ziahluhna bu pui chuan dawrtu che i pawisa batu te a chhinchhiah a. Kar tin chhut ṭhat ṭhin a ni. Entir nan, tual chhung dawrkai pakhat chuan i Rs. 1000/- a ba a, he tah hian ziaka chhinchhiah a ni. A ziak dan kalphungah chuan a ni zat, dawrtu hming, invoice no., pawisa la bat zat, pawisa dawn zat leh pawisa la awm te a chuang.

Date	Customer Name	Invoice No.	Amount Due (₹)	Amount Received (₹)	Balance (₹)
05/04/2026	Local Shopkeeper S001	S001	1000	-	1000

6. Creditors Ledger

Creditors Ledger, lei battirtu/dawntu ho chanchin leh an pawisa ba zat ziah lanna sumdawnna bu pui chuan supply-tu te pawisa i bat zat a chhinchhiah a, kar tin chhut ṭhat a ni. Entir nan, wholesale-a zuar hnenah Rs. 2500/- i ba ta, he tah hian ziah luh a ni. A ziak dan kalhmangah chuan a ni zat, supply-tu hming, invoice no., a man pektlak tur, a man pek tawh zat leh pawisa la awm zat te a chuang.

Date	Supplier Name	Invoice No.	Amount Payable (₹)	Amount Paid (₹)	Balance (₹)
06/04/2026	Wholesaler	P001	2500	-	2500

7. Stock Register

Bungraw chhekkhawl leh neih zat chhinchhiahna buah chuan ro sum leh bungraw neih zat chhut zuinaah a pui a, kar tin chhinchhiah ṭhin a ni. Entir nan, buhfai kg 50 i kawl mek chu he tah hian ziah luh a ni. A ziah dan kalhmangah chuan a ni zat, eng thil nge a nih, chhiar ṭan tirh/kum tir a bungraw awm sa, lei, hralh chhuah leh kum/hun tawpa dawra bungrua la awm bang te a chuang.

Date	Item	Opening Stock	Purchases	Sales	Closing Stock
07/04/2026	Rice (kg)	40	20	10	50

8. Expense Vouchers

Expense Vouchers, sum hman ralna pawisa pek/sawi fiahna lehkha chuan pawisa pek ngei a ni tih finfiahna - dawr luah man, thla tin hlawh lak emaw bill te kar tin a chhinchhiah ṭhin. Entirnan, dawr luah man pekna lehkha, receipt Rs. 3000/- chu he tah hian ziah luh a ni ang. A ziah dan kalhmangah chuan a ni, senso eng ang chi nge a nih, vouchers number, a zat, tu hnena pek nge a leh hming sign-na te a chuang ṭhin.

Date	Expense Type	Voucher No.	Amount (₹)	Paid To	Signature
08/04/2026	Rent	E001	3000	Landlord	✓

Digital Bookkeeping

Vawiin angah chuan sumdawnna tenau te hian kut zungṭang hmanga hmeh chhuah theih khawl thil hmanraw chi hrang hrang hmangin record an chhinchhiah tawh a. Hei hian tihsual a tihtlem bakah hun khawh ral a titlem tel.

UPI (PhonePe, Google Pay, Paytm), Gpay kan tih vek mai ang hmanga pawisa inpekna te hi amahin a lo invawng ṭha a, bank statement ah thleng a chuang nghal zel tawh a ni.

Mobile app mawlmang tak - Khatabook emaw OkCredit emaw te hian thil hralh bat leh dawrtute leibat pawh a lo chhinchhiah vek mai a ni.

Bank aṭanga phone-a SMS alert lo lut ṭhinte pawh hian nitin hman chhuahna vawnah mi a pui nasa hle.

Digital thil leh lehkhabua chhinchhiah kawp hian dik leh felfai taka vawn lamah mi a ṭanpui nasa dawn a ni.

Accounting Basics:

Accounting chu sum leh pai dinhmun chhutna, bookkeeping hmanga vawn ṭhatte khaikhawmna, chhui chianna leh a sawi fiahna te pawh a ni.

Accounting Thil Tumte:

- Hlep leh hloh zat hriat
- Sum dinhmuna chian
- Thlutlukna siama ṭanpui
- Dan zawmnaa puih

A. Double-Entry System (sum/pawisa hman leh dawnzia ziah luhna)

Sum/pawisa hman reng reng hian thil pahnih a awm zel: Debit (Hmu tu) leh Credit (Pe tu).

Debit - Thil hlu neih leh senso a pung a, hloh leh chan theih leh pawisa lak luh a tla hniam

Credit - Hloh/chan theih leh pawisa lak luh a rawn pung a, thil hlu neih leh senso a tla hniam

Entirna 1-na: Bungrua pawisa fai Rs. 5000/- a lei

Account	Debit (₹)	Credit (₹)
Purchases A/c	5,000	-
Cash A/c	-	5,000

Lei zat a tam chuan (senso → debit), pawisa a tlem chuan (thil hlu neih → credit).

Entirna 2-na: Dawr luah man pek Rs. 2000/-

Account	Debit (₹)	Credit (₹)
Rent A/c	5,000	-
Cash A/c	-	5,000

Dawr luah man chu senso (debit), pawisa a chhuak a (credit).

B. Trial Balance (Chhut Dik Leh Dik Loh Fiahna)

Trial Balance chuan a dik tawk leh tawk loh a finfiah: Debit Zawng Zawng = Credit Zawng Zawng.

Entir nan:

Account	Debit (₹)	Credit (₹)
Purchases	5,000	-
Rent	2,000	-
Cash	-	7,000
Total	7,000	7,000

Balance (pawisa la awm zat) a in mil chuan → a bua vawn chu a dik tihna.

C. Hlep & Hloh Account

Pawisa lakluh leh senso inthlauhna a tilang

Example: Rural Kirana Shop (Monthly)

Particulars	Amount (₹)
Sales	50,000
Purchases	30,000
Rent	5,000
Salary	10,000
Net Profit	5,000

Hlep = Hralh Chhuah - (Lei + Luah Man + Hlawh) = Rs. 5000/-.

D. Balance Sheet (Sum Dinhmun Tarna Lehkha)

Thil hlu neih leh hloh theih/chan theih inthlauhna a tilang.

Entir nan: Dawr Te Balance Sheet

Assets	Amount (₹)	Liabilities	Amount (₹)
Cash	10,000	Loan	20,000
Stock	15,000	Creditors	5,000
Furniture	5,000	Capital	5,000
Total	30,000	Total	30,000

Thil Hlu Neih = Hloh/Chan Theih + Capital (Sumdawnna Bul Ṭanna Sum).

Business Bank Account/Sumdawnna Pawisa Vawnna (Current Account/Pawisa Dah Khawlna Bik Sumdawnna Account):

Sumdawnna atana pawisa dah khawlna bik Current Account hawn hi a ṭul hle. Hamṭhatna eng emaw zat a pek theihte:

- Pawisa lut leh chhuak zat bituk chin awm lo.
- Hna thawh a zahawmna leh rinawmna.
- GST leh sorkar hnena chhiah pek tur zat felfai taka lehkhaa thehluh nan a ngai.
- Sumdawnna pawisa leh mimal pawisa thliar hran a tiawlsam.

Chhiah Lak Dan Leh Chawi Dan Bulthum:

Income Tax

Mimal sumdawnna neitu chu mimal anga chhiah chawitir an ni.

Hlep aṭanga chauhin chhiah lak a ni a, hralh chhuah chu chhiar tel a ni lo.

Goods & Services Tax (GST)

GST chu a leitu lamina kan hriat lem loh, a zuartuin a mana a chhiar tel nghal chhiah, bungrua leh hna thawhsak aṭanga chhiah lak khawm a ni.

Eng vangin nge entrepreneur-te tan GST a pawimawh?

- One Nation, One Tax Hnam/Ram Pakhat, Chhiah Pakhat → India ram puma dan zawm tlan vek a ni.
- Rin Ngamna → Dawrtute, bank leh sorkar contract te hian GST-a inziah luh hi a ngai phawt ṭhin.
- Vawi hnih chhiah chawi lakah mi a hum → Input Tax Credit (ITC) chuan thil lei dawn chhiah chawi tur a tihtlemsak

.

- Sumdawnna ṭhang lian turin a ngai ngei ngei → I hralh chhuah zatin bituk chin a pelhin emaw state danga i inhralh emaw online-a i inhrlah chuan emaw a ngai ṭhin..
- Dan zawmna → GST chhiah pek luhna report theh luh chuan loan lak te, tender chhan pawh a awlsam phah.

GST Tiam Chin/Thlen Theih Chin (Tu Nge Inziak Lut Turte Chu?)

Business Types	**Threshold (Annual Turnover)**	**Notes**
Goods	₹40 lakh	₹20 lakh in North-East/hill states
Services	₹20 lakh	₹10 lakh in North-East/hill states
Interstate supply/e-commerce	No threshold	Registration compulsory. However, in many cases, businesses selling across states or through e-commerce platforms must register for GST, even if turnover is below the threshold.

Thingtlanga khuaa sumdawnna te eng emaw zat te hi chuan an sumdawnna atanga sum hmuh luh leh hralh chhuah tling khawm zat hi a tlem avangin GST-a inziah luh hi a ngai nghal lo ṭhin. Te reuh tein bul an ṭan phawt a, a ngaih hunah an inziak lut mai zel.

Composition Scheme in GST

Composition Scheme, dawr neitute leh sumdawngte tana GST pek awlsamna hi duh chuan tih theih, chhiah dan anga chawina scheme, sumdawnna tenau nei, kum khata sum hmuh leh hralh chhu tling khawm cheng nuai 1 chin tan a ni (state ṭhenkhatah chuan cheng nuai 75 emaw nuai 50 emaw thleng te a ni). Chhiah chawi theite tan bituk sa, a zat tlem zawk an turnover aṭanga thla thum dana pek theihna a siam a. Dan zawmnaa phurrit, a khat zawka lehkha theh luh ngai a titlem.

Pawimawh Zualte:

Chhiah Chawi Tur Rate Tlem Zawk: Chhiah petu te'n GST pangngai ni lovin turnover-ah za zelah eng emaw zat ber chawi nghet an nei a (entir nan, thil siam chhuak leh sumdawng tan 1%, resaturant zu zuar tel lo tan 5%, hna bik thawktu emaw rawng bawlsaktute chuan scheme hranpa 6% ang an nei thung).

Zawm Awlsam Zawk Tura Duan Dante: Thla tin a theh luh ai chuan, thla thum danah returns (GSTR-4) an leh kum tin returns an theh lut mai ṭhin.

Input Tax Credit (ITC)-a Khuahkhirhna: ITC, thil leia chhiah chawi sa hman ṭangkaina hnuaia sumdawnna te chuan thilsiamna bungrua leh thil leiah an dil ve thei lo.

No Tax Collection: "Tax Invoice" an pe chhuak thei lo va, dawrtute aṭangin GST an la thei lo bawk, "Bill of Supply (GST chawi ngai lo thil zuar/pek lehkha)" chiah an pe thei.

Inter State Restrictions: A tlangpuiin state danga sumdawnna kalpuite'n he scheme hi an dil thei lo.

Service Providers: Service provider te zawk, turnover cheng nuai 50 chin chuan sumdawnna lian lo tan chawi tur leh chhutna ti awlsamtu, composition scheme ang chi GST hnuaiah chhiah 6% (3% GGST + 3% SGST) an turnover-ah an chawi thei. Mahse, composition chhiah petu dangte angin Input Tax Credit an dil thei lo thung a, dawrtute aṭangin chhiah an dil thei lo bawk a, chhiah pek luhna theh luh dan kalhmang an zawk a ngai bawk a ni.

A tenau chhinchhiah thlap thlap chuan a zau zawka en let hunah a fiah a - sum leh pai chetna record vawn ṭhat chu sumdawnna ruhrel pawimawh ber a ni.

Unit - 12

Marketing (Sumdawnna thil hralh darh/tihchhuah dan)

Entrepreneurship-a Infak leh Inzawrh: A Thil Tum & A Thiltihtheihna:

Marketing chuan dawrtute mamawh hriat chhuah, thil siam chhuah, hna thawh mamawhna phurhuk leh a hun dik taka chung chu pek chhuah te, infak lar thlengin a huam. Thil zawrh Chuah a ni lo, thil siam chhuah hmain a inṭan a, hralh chhuah hnu pawh a huam tel vek a ni.

Thil hralh chhuah dan leh mipuite hriattir dan phung ruahman lawkna chuan sumdawnna bulrintute leh mahni intodelh pawl, SHG te thil siam chhuan dawrtu tam zawk hnen a thlentir a, thil siam chhuah hralh thiamna chuan rin ngamna a siam a, lei belh zeltu pawh a siam.

Infak Lar Dan Kalhmang

Sumdawnna bulrintu leh mahni intodelh pawl, SHG-a telte chuan mawlmang tak leh heksak lo tak, inzawrh lar dan an zawm theihte chu:

- **Word of mouth (Kaa Inhrilh Chhawn):**

  Ṭhiante hrilh hriat, chhungte leh tual chhung mite bula kan thil lei ṭhatzia hrilh hi thingtlang lama chin dan vantlang ber leh sawt ber a ni.

- **Tual chhung bazar leh mela:**

  Kar tina bazara thil siam zawrh chhuah te, fair leh inphochhuahna hmuna dawrtu pun tamnaa inzawrh te.

- **WhatsApp leh social media:**

  Thil zawrh lai thlalak, a man leh a dangte WhatsApp group-a pho lan emaw social media hrang hranga tar lan emaw te pawh hian mi tam zawk hriat a hlawh phah.

- **Lehkha Tar leh Puan Zar:**

  Milem leh thuziak mawlmang tak thingtlang dawra tar te, mipui pun khawmna hmuna tar mai mai te hian mi ngaihven a hlawh phah.

Marketing chu infak chauh a ni lo a. Thil siam chhuah chu a mamawhtu tak lei turin a inthlun zawm chat a ni.

- **Thil siam chhuah tihlar:** Kuta siam bungraw hlutna tar lan te, huana thar ngei hlutna te tar lan hi a ṭul.
- **Rin ngam tura insiam:** Khawtlang puipunnaa, social media leh kaa inhrilh chhawn te chhawr ṭangkai vek tur a ni.
- **Mamawhna siam:** Khaw chhung leh khawpuiah thil siam chhuah thar zawrh zeuh zeuh a ṭha.
- **Lansarh:** Chhinchhiahna bik neih hian thil siam a tihlu a, “khawizu fir” tiha hming phuah hi khawizu tih tawp ai chuan a hralh a kal deuh.

Marketing chuan tualchhunga inhmelhriatna te, digital hmanrua te a chhawr ṭangkai fo a. Facebook, YouTube leh WhatsApp hmangin dawrtu hnaivaia awm leh hla taka awmte a thleng zo vek a ni.



Production orientation (thil siam chhuah hna chher hmasakna) leh Marketing orientation (chhawp chhuah leh zuar chhuaktu te'n mamawhtu/hman ṭangkai duhte duhdan leh mamawh hriat a, chu mi mil zela thil siam leh kalpui tura inbuatsaihna)

Production Orientation	Marketing Orientation
Focus on making crafts	Focus on reaching customers
Assume quality sells itself	Show why products are special
Limited reach	Wider visibility and demand

Marketing Chuan Entrepreneurship-ah Thil Hralh Chhuah a Tipung:

Marketing cuan mipuite hi thil siam chhuah a awm tih a hriatthir.

Chu hmelhriatna avanga an lei chiah chuan sales, hralh chhuahna a thleng.

Step	What Happens	Example
Marketing	Spreads product awareness	Farmer shares vegetables on WhatsApp
Sales	Converts awareness into income	Craftsperson sells via Instagram

Thil Hralh Chhuah Nghawngtu Pawimawh Zualte



I Hralh Tumnate leh Lei Duh Turte Chhui Chhuah

I thil siam chhuah dawrtu tur che leh lei duh tur chhui chhuak tur chuan in thil siam emaw i hna thawh dawrtu tur che lo tuiputu i hriat a ngai.

Step	**Simple Action**
Think about customers	Who might like your product
Look at your craft	Match product to needs
Ask existing buyers	Learn from feedback
Use social media	Observe interest online
Start small	Begin with nearby markets
Keep learning	Improve with practice

I Thil Siam Chhuah leh I Hna Thawh/Rawngbawlna Hnehsawh Taka Zawrh Dan



Mimal Inphochhuah Danin Dawrtutea Nghawng a Neih Dan

• **Mi tawnrhiat/hmelhriat hmasak berna hi a pawimawh** – I lan dan, I inchei dan leh I inphochhuah dan kha nangmah dawrtuten an hmuh hmasak ber chu a ni.

• **I ṭhatna lantir rawh** – I felfai chuan i hnaa uluk taka i thawhna a lang chhuak ngei ngei ang.

• **Inrintawnna siam** – Fai tak leh zahawm taka induan hian dawrtute'n an awih hma che.

• **Lawm taka inbiangbiakna** – Hawihhawm tur, mi thusawi ngaihven bawk chuan dawrtute'n kan ngai pawimawh tih an hre ṭhin.

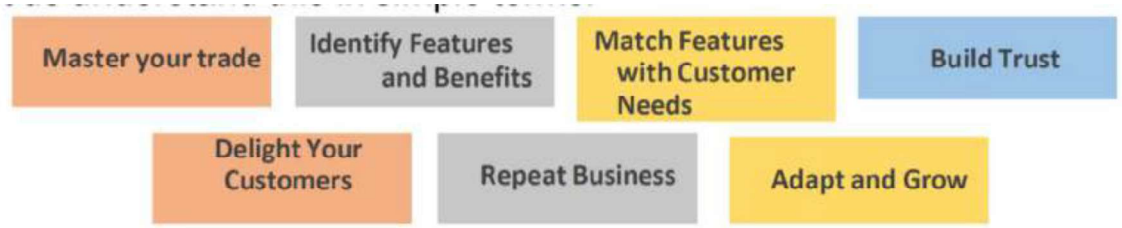
• **Ka-a sawi** – Min dawrtu an lungawi chuan midang hnenah kan thil zawrh emaw kan hna thawh ṭhat an sawi chhawng ṭhin.

• **Inhralh nawn** – Inphochhuah dan a fuh chuan dawrtute pawhin min rawn pan fo ṭhin.

• **Langsar bik** – Dawrtute'n zawhawm taka inkhai thli te chu an hre zui reng ṭhin.

I Sumdawnna Hriat Chian leh Dawrtute Mamawh Phuhruk

Hengte hi mawlmang deuha hriathhiam tum ila.



Dawrtu Rinawmna Hlawh Chhuah Dan



Thingtlanga Bawnghnute Zuar Aṭanga Ram Pum Brand: Amul Chanchin

Amul chu lo nei/ran vulh mi tlemte thawk ho sumdawnnain bul a ṭan a. Bawnghnute tlawm deuhin tual chhungah an zuar ṭhin a. Tual chhung mite lei chauha innghat lovin, an inhawrkhawm a. An bawnghnute zawrh chu sawngbawl a, brand pakhata vawrh lar turin thu an titlu a.

Marketing (infak lar, inzawrh) te, a funna leh theh darhna sawt tak takte hmangin an thil siam chhuah chuan India ram chhunga khawpui tin a thleng pha ta a ni. Vawiinah pawh hian, bawnghnute aṭanga thil siam te reng reng hi he system hmang hian dawr zau zawkah an inthlun zawm ta zel a ni.

Amul chanchin hian marketing dan dik zawn chuag thingtlanga siam chhuah pawhin bazar zau zawk a thleng pha a, hlawh tam zawk a hui lut thei tih a tichiang a ni.

Marketplaces (Bazar) Chi Hrang Hrangte:

Bazar chu hmun lun, mipuiin thil lei tur leh zuar tura an rawn pan khawm hi a ni. India-ah chuan dawrkai leh kut themthiamnaa thil siamte tan chuan a pawimawh em em a. Mipui tam zawk beng a thleng a, chung mite chuan i thil zawrh an lo lei duh phah ṭhin a ni. Bazar, thil zawrhna hmunpui hi chi hnih a awm – a tak tak leh digital.

Type	Examples
Physical	Local markets, craft fairs, exhibitions
Digital	Websites, Facebook, Instagram, WhatsApp, Craftsvilla, Indiamart, Amazon, Flipkart, Meesho, Myntra, Etsy

Sumdawnna Kawnga Thurawn Pawimawhte

- Hawihhawm takin ṭawng fo tur a ni a, dawrtute hmaizah taka chhawn ṭhin tur
- I thil zawrh/hralh ṭhat leh hlawkna chiang taka hrilhfiah zel tur
- I thil zawrh chhuahte chu fai taka vawn a, mumal taka rema, hmuh reng reng pawha mawihnai a ni tur a ni
- A tuamna, a funna ṭha leh mumal tak hman chuan i thil zawrh hlutna a tisang ang
- Rinawm taka a man zat bithliah a, inbiakpawh ṭhin tur a ni.

Dawrtute Nena Inlaichinna Enkawl Dan:

Dawrtute chu sumdawnna ki pawimawh ber an ni ziah a. Anmahni nena inlaichinna a ṭhat phawt chuan thil hralh chhuah a ṭha a, inrintawnna a ṭha bawk a, hma lam hun thlir zel pawhin sumdawnna a ṭhang duang a ni.

Customer Relationship Management (CRM) chu dawrtute nena inlaichinna ṭha siam a, neih zui zel hi a ni. Nei tur chuan hna ṭha taka thawh sak te, an duh zawng ngaihthlak saka zahsak te a ngai.

Tih Tur

- Hawihhawm tak leh mi zah takin ṭawng tur
- Dawrtute mamawh leh thurawn pek uluk taka ngaihthlak tur
- Thil siam chhuah ṭha tak leh ṭha reng siam zel tur
- Vuina awm theite zawldawh taka lo dawnsawn a, rang taka chinfelsak tum tur
- Indawrna leh a man chhiarnaa rinawm

Dawrtute Nena Intihṭhat Hlawkna

- Dawrtute an rawn let an rawn let ṭhin (dawr nawn turin)
- Dawrtu lungawi chuan dawrtu dang a rawn kawhhmuh
- Tual chhungah hming ṭha chher
- Mi rin ngamaha siam bakah sumdawnna ngelnghetna a siam
- Pawisa lakluh zawi muangin a tipung

Dawrtu lungawi chu thil leitu a ni satliah lo va, i sumdawnna vawrh lartu a ni tel. Vawi khat thil hralh kha a rin ngam che avangin midang a sawi hmuh zel dawn a ni.

Inzirna & Ngunthluk Taka Ngaihtuah Tur:

I khaw awmna kha han ngaihtuah lawk la.

Uluk Deuha Ngaihtuah Atan:

- CRP-EP-in kawng khat tal in khuaa sumdawnna awmte eng tin nge hmasawn turin a puih theih ang?
- CRP-EP-te'n SHG-te pawisa khawl ringawt aṭangin sumdawnna tenau aṭanga pawisa hlep turin an puih thieh ang?

Mi tam zawk pawh la, i sumdawnna ṭhan lentir rawh.

Unit - 13

Market-a Hlawhtlin Nan Branding (Chhinchhiahna Bik) & Packaging (Funna, Tuamna, Khungna)

Chhinchhiahna bik neih leh a funna pawimawhna:

Vawiin angah chuan thil siam chhuah ṭha ringawt hi a ni tawh lo va. Dawrtute hian a lan dan, a rinngamna leh an hriat ṭhan hi an ngai pawimawh ve a ni.

- Chhinchhiahna bik, branding chuan i thil siam chhuah kha nihna bik a neihtir a, hriat a ti awlsam.
- A funna chuan thil siam chhuah a venhim bakah a leitu a hip a.

Entrepreneur-te tan chuan hei hi a ṭhatna chu:

- Thil siam chhuah/zawrh a tihlu
- Khawpui lian zawk leh online thlengin a zawrh theih phah
- Dawrtute nen inlaichiina ṭha, tlo tak a siam

Entir nan: Hmeichhe pakhat, thingtlang khuaa mi hian ina a pickle um chu kg ah cheng 100 zelin a zuar a. Amaherawhchu, brand hming, chhinchhiahna bik siam te, a bur mawihnai leh a chhinchhiahna lehkha te a siam takah chuan a thil zawrh ngai tho kha kg ah cheng 180 aṭanga cheng 250 man thlengin a zuar thei ta a ni.

Arunachal Pradesh-a thingtlang khaw pakhata hmeichhe din mahni intodelh pawl, SHG chuan kutin sahbawn, leilunga awm sa hmanrua aṭangin an siam a. A tirah chuan a bawm mawlmang takah funin tual chhung bazarah an zuar a. Mipuiin ṭha an ti viau a, mahse hralh a tla lo a ni.

Training, zirbingnaa an kal hnu chuan chhinchhiah dan leh tuamhlawm dan dik zawk an zir chhuak a. An thil siam chu a hming te an han sa a, logo, milem/thuziak te an siam a, chawl leh chhang tuamna lehkha, huh ngam deuhah te an han tuam mawi a, a siamna hmanrua te a kawmah an bel a, a siamtute biakpawhna nen.

Heng zawng zawng nena an sawngbawl hnuah chuan mipuiin an thil siam chhuah chu an ngaihven sawt a. Dawrtute pawhin an ring ngam tulh tulh a, tual chhunga dawrkaite'n an dawra chhawpa zawrh an rem ti leh zel a. Rei lo te ah chuan ṭhenawm khua aṭang pawhin an rawh chah ta a ni.

Branding Hriatthiamna:

Branding tih chuan thil siam chhuah hi nihna bik pek ang a ni. A ṭhatzia, rin ngam a nihzia te a tilang a, dawrtute tan chhinchhiah a aw. Brand ṭhat chuan thil siam a tilangsar a, a ṭhat hmel bik a, leitute'n an rawn pan nawn fo dawn a ni.

Brand Ṭha Thil Ken Telte

Element	Key Points	Example
Brand Name	Easy to remember, reflects product/local identity	Gaon Fresh, Desi Dhara Honey
Logo	Simple design, can show local/nature/tradition	Rabbit logo (Lijjat Papad)
Tagline	Short message about product	"Handmade with Tradition"
Brand Story	Journey, authenticity, values	Women-led, eco-friendly

Brand tih ṭhatna ho te leh a bawm siam ṭhat hian sumdawnna te pawh lian zawka ṭhang turin a pui thei.

Tihdan Phung Inhlan Chhawn, Branding Ṭangkai Zia: Lijjat Papad (papawr)

Hmeichhe pasarihin 1959-a bul an ṭan, Shri Mahila Griha Udyog Lijjat Papad (papawr) chu a tirah mi tlemte chauhin an siam a. Rawng sendangin mamlmang deuhin an tuam a, logo-ah sazupui lem an chuantir a, "Lijjat" tih hming an chuan tir a, a awm chu tui tihna. Miin hriat awlsam an ti a, an thil zawrh hi an ring ngam bawk a ni. Hun a kal zel a, an pawl te tak te chu sumdawnna lian cheng nuai 1600/- man hu ah a ṭhang lian ta thuai a ni. Hmeichhe 45000 chuang tan hna a siam bawk. Vawiin niah hian Lijjat Papad hi India ram puma zawrh a ni a, ram dangah pawh hralh chhuah a ni.

He thawnthu hian branding ṭha leh tuam ṭhatin sumdawnna tenau khawvel pum huapa lar khawpa ṭhang lian turin a pui thei tih a tichiang awm e.

Tuamna, Funna, Bawm Uluk Taka Siam Sawifiahna:

Packaging chu thil siam chhuah eng ti a tuam nge a nih a, pho lan nge a nih hi a ni mai. Tuam ṭhat chuan a vawnghim ṭha a, a man, a siamtu chungchang a chuang bawk a, a pumpuiin a lang mawi a ni.

Entrepreneur-te a puih dan:

- Thil siam chhuahte chhiatna lakah a veng
- A chanchin kimchang takin a tar lang
- Dawrtute mit a la
- Thil siam chhuah te a tilang zahawm a, dawra tar ngam, online-a pho ngamin a siam

Thingtlanga Mipui Kut Hnen Aṭangin Bazaar Dawr Chhuarah: The Palash Packaging Chanchin

Palash hi brand, Jharkhand-a thingtlang area-a hmeichhe ho bul ṭan a ni a. Heng hmeichhiate hian an sumdawnna tenau an enkawl vek a. An tuamna pawh leilung tana hlauhawm lo chi puan siam ip te, a bawm hman nawn theihte a ni. An thil siam chhuah 29 te'n branding inang an neih vek avangin hriat a awlsam. An thil zawrhte chu anṭam tel, buhfai, dal, buhtun, khawizu, um, sahbawn kuta siam leh maua thil siam te an ni. Heng hmeichhiate hian anmahni dawrtute hnenah palai ngai lovin an hralh nghal mai zel. A tuamna chuan an thil siam chhuahah eng mah pawlh loh a ni a, leilung leh nungcha tan a pawi lo tih a tichiang. Khawpuiah pawh branding tho hian mi rin a hlawh. He hmalakna hian heng hmeichhiate hi mahni intodelh a, ei zawng a, an thil siam chhuah hmanga hming chher kawngah a pui hle.

Packaging Ṭangkaina

Function	Description	Example
Protection	Keeps product safe from damage, moisture, dust	Pickles in sealed jars
Information	Shows name, price, weight, producer details	Turmeric packet with label
Attraction	Makes product look appealing	Jute bags for handicrafts

Packaging Chi Hrang Hrang

Type	Description	Example
Primary Packaging	Directly holds product	Honey in a bottle
Secondary Packaging	Outer covering	Box for the bottle

Good Packaging Practices

Practice	Key Points	Example
Protection	Airtight, moisture-proof	Grains in laminated pouches
Attractive Design	Bright but simple colors	Eco-friendly paper wrap
Proper Labeling	Name, price, weight, date, contact	Turmeric packet details

Entrepreneur-te Tana Packaging Heksak Lo Chi:

Packaging Type	Description & Use Case
Brown Paper Bags with Stamps	Ideal for dry items like grains, spices or snacks. Add a rubber-stamped logo for branding.
Cloth/Jute Bags	Reusable and eco-friendly. Great for pickles, soaps or grains. Adds rustic charm.
Transparent Pouches with Labels	Perfect for powders, snacks, or dried herbs. Labels can include brand name and ingredients.
Recycled Materials	Use clean, repurposed containers (e.g. glass jars, cardboard boxes) with handmade labels.

Entir nan: Sahbawn, kuta siam ngei lehkha nala tuam, thu inziak leh a lem chuang hi a hmel a mawi a, leilung tan a hlauhawm lo.

Branding leh Packaging-in Inzawrh Hlawhtlinnaa Hna Thawhte:

Branding & packaging tihkawp chuan:

- Thil siam chhuah a tizahawm
- Dawrtute'n an ring ngam
- Inphochhuahna hmunah te, bazar leh online-ah hralh a awl zawk

Entir nan: Tual chhung khawizu zuar: Branding tel lo chuan → tualchhungah chauh a hralh thei

Branding & packaging nen → khawpuiah te, online-ah te a hralh thei

Branding & Packaging-a Inziah Luh Ngaihnate:

Entrepreneur-te tan branding and packaging hi ngaihtuah thar sen leh remtihna hmuh chauh a ni lo va. I thil siam chhuaha i zawrh kha thuneitute'n an remtihpui che a, dawra zawrh ngam a ni tih leh a rintlak a ni tih a tilang.

Registration	Why Is It Important	When needed	Example	Procedure to Obtain
Trademark	Protects brand name/logo	Selling beyond local markets	"Desi Dhara" pickle brand	Apply online at IP India website, submit logo/name, pay fee
FSSAI License	Mandatory for food safety	Packaged food items	Jam bottles with FSSAI number	Apply online at FSSAI portal, upload documents, pay fee
Barcode (GS1)	Needed for retail/e-commerce	Selling in supermarkets	Honey brand with barcode	Register with GS1 India, submit business details, pay fee
AGMARK	Quality assurance	Agricultural products	AGMARK-certified honey	Apply at Directorate of Marketing & Inspection, submit samples
Eco-friendly/ Sustainable Packaging Certifications Cert.	Adds value, sustainability	Organic/eco products	Jute packaging for handicrafts	Apply through recognized certification bodies, submit packaging details

QR Code	Ensures compliance with GST e-invoicing and digital payments; also used to share product origin, authenticity and brand story	Businesses crossing GST threshold; enterprises wanting to highlight traceability and Transparency	Pickle brand with QR code linking to farmer story or production process	Generated automatically via GST portal/e-invoicing software
Patent	Protects new inventions, processes or products	When creating unique innovations	A new spice-drying machine	Apply online at IP India Patent Office, submit detailed specification, pay fee, undergo examination

Packaging & Labeling Compliance (Legal Requirements):

Must Include	**Example**
Product name	Turmeric powder
Net quantity	500g
Price (MRP)	₹180
Date	Manufacturing/packing date/expiry(in case of eatables)
Producer info	Name & address
Contact	Customer care details

Branding leh packaging te hi hmanraw chak lutuk, thingtlanga sumdawnna aṭanga dawr lian hlawhtlinga siamtu a ni.

Mawlmang takhin bul ṭan phawt rawh:

- A hming tur thlang la
- A bawma bel tur siam la
- A tuamna muangchangin ti ṭha rawh

Inzirna & Ngunthluk Taka Ngaihtuahna:

Ranu chuan aieng dip/phut kg-ah cheng 120 in a zuar a, zuartu dangin a zawrh ang tho chu bawm chhin phui thlapah dahin cheng 180 in a zuar ve tho a. Dawrtute'n tuam mawi zawk chu an thlang zel.

Uluk Deuh Ngaihtuah Atan

- Eng nga ti nge dawrtute'n thil zawrh tuam mawi kher an thlan ṭhin?
- Branding leh packaging-in eng tin nge pawisa lak luh a tihpun theih?

A lan mawi chuan hralh pawh a kal zawk. Mahse rin ngam a ni tih an hriat chuan i hralh nawn i hralh nawn ang.

Unit - 14

Livelihood Cluster (Chhungkhaw Khawsak Hnar/Pawlkhawm) leh Value Chain (Thil Siam Chhuah leh Hralh nana Hmalak Zawn Chhoh Dan Dawt)

Sawihawnna:

Eizawnna theh lar hi sumdawnna tihtlem nan leh thingtlanga hlawh lak tihpunna hmanraw ṭha tak a ni. Mimala eizawnna dinte tan thlen theih chin hi a awm ṭhin a – siam chhuah zat, zawrhna hmun ṭha tawk lo leh man to lutuk te. Heng harsatna pumpelh tur hian livelihood cluster hi a rawn chhuak a, hmalakna chhenfakawm leh sawt em em a ni.

Livelihood cluster chuan thil siam chhuaktu, dawr leh pawl hmun sum leh pai khawih thil inanga inrawlh te awmna hmun hi a kawk ber. A huhova an thawh hian, heng hawrkhawma te hian a zau zawka sumdawng theiin, inzawrhna tur inthlunzawmna ṭha zawk leh hmanraw chhun kawm hmangtein an lo hlawkpui thei.

Thingtlanga hmasawnna thlentir leh enterprise vawrh lar lamah chuan, SHG-te leh CRP-EP hmalaknaah te, livelihood cluster hian tualchhunga sum leh pai a tipung a, a tichak a, hmasawnna nasa tak a thlen.

Livelihood Cluster Bulthum:

Livelihood cluster, eizawnna hlawm tih mai hi chu mimal emaw a hohova sumawnna bul ṭan hmun khata awm khawm, an thil tih inang tlangte an ni:

- Sumdawnna inang (entir nan, bawnghnute aṭanga thil siam, puan tah, ei tur/in tur sawngbawl) emaw
- Value chain-a thiltih inthlunzawm

Heng hawr khawmte hi din an nih dan chu:

- Thil siamna hmanraw inang awm tam dan a zirin
- Hmanlai/hnam thiamna awm tam dan a zirin
- Miin an duh leh mamawh dan a zirin

Entir nan:

- Thingtlanga bawnghnute aṭanga thil siamna hawr khawm
- District-a puah tahna hawr khawm
- Pickle leh spices siam nana ei tur sawngbawlna inhawr khawm

A hlawma inhawr khawm hmalakna hian a huhova thawh a nih avangin sawt zawka hna thawh a tiawlsam a, inelna pawh a siam.



Livelihood Clusters Nihphung:

- Hmun khat/bika awmkhawmna
- Pawisa thawhchhuahna inang
- Hmunhmarel leh siamna bungrua inṭawm
- A huohva siam chhuah leh inzawrh
- Hnung leh Hma zawna inkungkaihna ṭha
- Khawtlanga pawl (SHGs, cooperatives) te thawhhona

CRP-EP-te Livelihood Cluster Hmasawnnaa an Chanvo:

Community Resource Persons for Enterprise Promotion (CRP-EPs) te hian livelihood cluster, eizawnna hlawm tihlar kawngah hna pawimawh tak an nei:

a. Hlawm Awm Thei Lo Chhui Chhuah Hmasak

- Tual chhunga bungrua, thiamna leh hna thawh mek te enfiah
- A hlawma hna thawkte awm remchang hmuh chhuah

b. Khawltang Mi Inhuikhawm

- SHG-te buatsaih a, thil siam chhuaktute a pawla khung hran
- A huhova hma lak theh lar, intihhmuh

c. Hriathna leh Theihna Thuam Chak

- Thil siam chhuah, a ṭha endikna pek leh sumdawn thiam kawnga zirtirna pek
- Mahnia inchawm theia sumdawnna din ngam tura thiamna pek

d. Hralh Chhawnna Tur, Inkungkaihna Ṭha Siam

- Thil siam chhuaktu leh a leitute, sumdawnte leh an market thlun zawmtir.
- Branding leh packaging theh lar.

e. Sorkar Hmalakna Nen Inthlunzawm

- Hna thawk hlawm khawmte sorkar hmalakna scheme – NRLM, MSME and ODOP te nena thlun zawm.

Livelihood Cluster Hmasawnna Kalphung:

Livelihood cluster hmasawnna hian kal phung a nei:

Step 1: Cluster, hlawm khawm Hriat Chhuah

- Siamna hmanraw awm ṭhat dan leh mamawhna a zira thlan
- Hma lak, hna thawh awm thei lo chhui chhuah zung zung

Step 2: Dinhmun Chhui Chianna

- Thil siam chhuah mekna zir chian
- Khaihlakna leh harsatna hriatthiam

Step 3: Pawl Siam/Din

• Thil siam chhuaktute mahni intodelh pawl, SHG emaw pawl hming pua indin tir.

Step 4: Thiam Thil Hmasawnna leh Inzirna

• Thiam thil leh mi kaihhruai thiamna pek belh

Step 5: Hmunhmarel Hmasawnna

• Dan ṭhat, sawngbawlna hmun hma inang din

Step 6: Hlutna Tihpun

• Thil siam ṭhatna, tuamna leh branding tuaihnum

Step 7: Inzawrhna Tur Kawng Siam

• Sumdawnna inang hlawm khawmte tual chhung, state chhung hmun hrang hrang leh ram pum huapa thlun zawm

Eizawnna Inang Hlawm Ṭhatnate:

Eizawnna inang hlawmin ṭhatna chi hrang hrangte:

• Siam Chhuah Belh Zel – Siam chhuah man tla hniam

• Hnathawh Sawtna – Hmanraw awm te chhawr ṭangkai

• Sumdawnna Tur Remchang Siam Belh Zel – Indawn huai a theih deuh

• Hna thawh tur siam belh – Thingtlang hmuna hna siam belh

• Thiam thil thuam chakna – Zir belh reng leh tih dan thar hmuh chhuah

• Hmeichhe thuam chak – Mahni intodelh pawl, SHG-a tel tura fuih

Livelihood Cluster Hmasawn Kawnga Harsatna Tawh Theihte:

A ṭhatna a awm rualin harsatna awm theite chu:

- A chhunga telte zinga thawh hona ṭha tawk lo
- Pawisa tam tawk lo
- Hmunhmarel ṭha lo
- Inhralhna tur hriat tam tawk loh
- A ṭhatna tehkhawnga harsatna awm theite
- Palaia inngah lutukna

CRP-EP leh institution-te'n heng daidanna su kiang turin hna pawimawh tak an nei.

Sumdawnna hnathawh inang inhawr khawm hi hmalakna chak tak, thingtlang lama hmasawnna chhenfakawm siamtu a ni. Thil siam chhuaktu te hawr khawm hian hnathawh a tichak a, thil man a titlem a, inzawrhna tur tam zawk a siam. A mal te tea hna thawkte inhawr khawma, pawl zahawm leh chak zawka insiam turin a pui.

Assam rama thingtlang khaw te pakhatah hian hmeichhe panga, in hrang ṭhuau a mi te hian theihai chawṭani an siam a. Anmahniin an thawk ṭheuh a, an siamna bawl hlo pawh mahni ta ṭheuh an lei a, tual chhungah an zuar ṭhin. Help ṭha neih a har bawk si a.

Ni khat chu, self-help group an inhmu khawm a, thawh ho an duh ta a. Hnathawh inang vek chu an inhawr khawm (cluster) ta a. Theihai a hlawma leian tur pawisa an thawh khawm a. Choka inang an hmang a, an sumdawnna an invil chhawk a. Nu pakhat fapa chuan label, a chhinchhiahna lehkha them a siamsak a, pakhat cousin chuan khaw chhunga sumdawng a biaksak a.

Thla rei lo te hnuah chuan an senso a tla hniam a, an thil siam pawh a ṭha sawt hle, chahtu tam tham an hmu bawk. An thil siam chu "Chatkara Chutney" an phuah a, hmeichhe dang pawh siam dan zirtir leh zel.

An pawl hian chawṭani an siam mai a ni lo a. Inrintawkna a pek a, hlawh a tipung bawk a, thawhhona ṭha a siam bawk.

Eizawnna inang inhawr khawm hmanga sumdawn hi chhenfakawm tak sumdawnna siman a ni a. Thil siam chhuaktu te an inhlawm khawma an ṭan rual hian, an thawk sawt a, an siam chhuak hnek zawk a, inzawrhna leh inhralhna an hmu thie zawk bawk a ni. Sumdawnna te tak te te, darh pheuh pheuha awm te chu sumdawnna lian leh mumal takah a chhuak thei a ni.

CRP-EP, SHG leh sorkar hmalakna te ṭang kawpin, sumdawnna/eizawnna inang hlawm khawm chuan eizawnna tihpun te, hna siam leh sum leh paia thuam chak kawngah a pui nasa hle a ni. Khaw te zawkah economy a tiṭha a, a thuam chak.

Value Chain hmanga Enterprise chak zawk neih:

Value chain chu thil siamna hmanrua aṭanga a dawrtu kut a thlenna kawng zawng zawng hi a ni. Ke pen tinah hian sumdawnte'n a hlutna a inbelh chhah zel a, chu chuan bazar lian zawkah a thlun zawm a, hlep pawh a ti ṭha a ni.

Entir nan: Dairy Value Chain

Bawngpute'n bawnghnute an siam chhuak a → Bawnghnute lak khawmna hmunin an dah vat a → A sawngbawlnate'n butter, cheese leh paneer-ah an lo siam → Packaging leh branding → Dawr leh dawrtute hnena sem darh a ni.

Value chain chuan thingtlanga thil siam chhuah chu khaw lian zawkah te, khawpuiah te, khawvel huap thlengin a thlun zawm. Sawngbawla, tuam mawia, branding pek te hian thil siam chhuah hlutna a tipung — bawnghnute pawh paneer emaw chhese emaw a nihin a hlu sawt a, puan kut tah pawh brand neihtir chuan a hralh a kal zawk. A sem kual, a dah ṭhat leh a zawrh hna pawh a siam belh a. A sumdawnna pawh a thuam chak a, a ngelngheta, a daih rei zawk bawk a ni.

Araku Coffee – Hnam Bila Hnathawh Inhawrkawm Aṭagin Khawvel Pum Hriat Brand

Andhra Pradesh-a tribal awmna hmuna huan enkawl, ran vulhtute'n coffee an ching a. Harsatna tam tak an tawk a – hralh to theih loh te, palaia innghah lutuk te leh inhralhna tur hmuh ṭhat loh te.

Heng harsatna ching fel tur hian ran vulhtute/loneitu pawl ṭang ho leh thlawptu pawl hmangin an ṭang ho a. A huhovin coffee chingtute leh ran vulhtute/loneitute an inhawr khawm a. Coffee mu man tlawm te tea a hela zawrh aiin, huan neih dan an hre ta a. Damdawi hmanga lova enkawl dan te an zir a, an thar chhuah chu a ṭhat phah a, an coffee zawrh a tihlu ta a ni.

Eizawnna Inangte Inhlawmkhawm

Eng emaw chen hnuah chuan:

• Lo nei, ran vulh nuai chuangin he hmalakna hi an zawm ve.
• Lo nei leh ran vulhtute'n khawvel tichhe lo zawnga ei zawn dan zirtirna an dawng.
• A hlawma sawngbawlna unit, hmanrua leh hmun te an siam.
• Khaw hrang hrangin an thiamna te, hmanrua leh an hriatna te an inhrilh tawna, an inthleng.

Chu vang chuan, mimala lo nei leh ran vulhte chu a hlawma an sumdawn chinah thil an ti thei sawt a ni.

Value Chain Development (A Thar Chhuah Aṭanga A Leitu Kut A Thlen Inkar Zawnga A Hlutna Tihpunna)

Value chain thuam chak a nih khan thil danglam a awm chiah:

• Hlo tur tel lo coffee thar chhuah
• Lo neite'n an thar ho va, hmun khatah an dah khawm
• Sawngbawl leh thlit fim
• Coffee ṭha ber a nih anga brand chhinchhiahna puttir
• Tuamna bawm leh thawn chhuah
• Ram pum huap leh ram dang thlenga hralh

An thar chhuah ang ang hralh ringawt tawh lovin, lo neitute chu value chain-ah an tel ve tawh.

Inhralhna, Inzawrhna Tur Nen Inthlunzawm & Branding, Chhinchhiahna Bik Siam

Coffee chu Araku Coffee hming phuah a ni a, quality ṭha zual, hlo tur tel lo tia zawrh a ni.

• India rama khawpui liana zawrh a ni tawh
• Ram dangah pawh zawrh a ni
• A coffee brand hming pu café hial pawh a nei ta

Hei hian khawvel pum huap bazarpui, market-ah thingtlang thil siam pawh zawrh theih a ni tih a tichiang.

Thingtlanga Eizawnna A Nghawng Dan

• Lo neitute hlawh nasa takin a pung
• Hralh chhuak tura palai mamawhna a nasa takin a tla hniam
• Lo neih dan chhenfakawm zawk leh kawng ṭha zawk zawm a ni ta
• Khawtlangin an intineitu

Inzirna & Ngunthluk Taka Ngaihtuah Tur:

Eizawnna inang inhawr khawm leh value chain (thar chhuah a nih aṭanga a leitu kut a thlen kar thleng) hmangin i chhehvela sumdawn theihna han ngaihtuah teh.

Uluk Taka Ngaihtuah Tur:

- In khua, thingtlang lamah eng nge eizawnna inang inhawr khawm chi awm thei?
- Thar chhuah a nih aṭanga a leitu kut a thlen karah khan eng lai berah khan nge a hlutna belhchhan theih a, pawisa lak luh ti tam thei?

Tual chhunga thiamna chuan dawrtu tam zak leh hmun zau zawk a thleng thei a. Eizawnna inang inhlawm khawm te, value chain te hian hausakna kawng a kawhhmuh a ni.

Unit - 15

Risk Management (Hlauhawm / tawktarh theih chhiatna leh harsatna thil thleng thei hmachhawn leh enkawl dan leh ruahmanna) & Sumdawnna Te Nei Tan Chhenfakawm Zawka Kalpui Dan

Thuhmahruai:

Sumdawnna te bul ṭantute hnathawhna hmun chu a inthlakthleng reng a, chhiatna leh harsatna – pawisa chungchangah, inhralhna hmunah, thil siam chhuah leh pawn lam thil thleng thutin eizawnna a nghawng thui thei hlei a. Chu mi rual chuan, hlawhtlinna tluantling nei tur chuan chhenfakawm tura hma lak te a ngai. Khawtlanga mawhphurhna leh leiling leh nungcha tana him zawka hna thawhte a ngai.

CRP-EP hnuaiah entrepreneur-te chu ṭha taka kaihhruai an ni a. Harsatna, chhiatna thleng theite lo hmachhawn a, sumdawnna tlo leh chhenfakawmah an siam theih phah ṭhin.

Sumdawnna tea harsatna leh chhiatna thleng theite:

Risk chu chan vek theih, hlawhchham theihna – chhung lam leh pawn lam thilin a rawn thlen theihte a ni. Entrepreneur tenau te harsatna tawhte chu hmanraw tawngchham, inzarpharh tawk loh te leh market-a inngah lutuk te a ni.

Risk chi hrang hrangte:

- **Pawisa-a Risk:** Sumdawn bul ṭanna tur tawngchham, loan phurrit leh sum lut leh chhuak mumal lo
- **Inzawrh Chhuahnaa Risk:** Mamawh dan inthlakthleng, inelpui, man inthlak zung zung
- **Hna Thawhna Risk:** Khawl chhiatna, thil siamna hmanaw tlakchhamna, hnathawka harsatna tawh theihte
- **Leilung leh Nungchaa Risk:** Sik leh sa inthlak, khuarel chhiatna (lo neiha innghat sumdawnnaah a ni bik)
- **Institution/Pawla Risk:** Dan leh hrai inthlak, zawm ngei ngei tur

CRP-EP-te’n heng harsatna thleng theite hi a hma thei ang bera hre chhuak thei turin an pawimawh em em a ni.

Risk Enkawl Dan Kalhmang:

Risk enkawl tur chuan kalphung mumal taka thil chiang lo hmachhawn te, chan tur tihtlem te a ken tel.

Remhriatna Pawimawhte:

a. Risk Hmuhchhuah leh Ruahmanna

- Enterprise, dawr duan leh a chak lohna lai chhui chian
- Khaw chin danglam vanga zawrh kal inthlak zirchianna
- CRP-EP chuan risk enfiahna hmanruate chhawr turin mi a fuih

b. Sum leh Paia Risk Chhawmdawlna

- Pawisa dah ṭhat vawn him
- SHG leh bank hmanga pawisa puk theihna kawng hawn
- Dahkham (thlai thar, ran vulh, hriselna, thil hlu neihah)

c. Eizawnna Dapna Inzar Pharh

- Pawisa luhna hnar hrang hrang (e.g., bawnghnute aṭanga thil siam + puan ṭhui + dawr)
- Sumdawnna pakhat chauha innghah ṭulna a tikiam

d. Market Risk Tihtlem

- Market inthlunzawmna tihchak
- Mahni intodelh pawl SHGs/thil siam chhuaktu pawl hmanga a huhova inhralh
- Digital platforms leh tual chhung bazaar, hun bi neia inhawng

e. Capacity Building (thiamna leh theihna tihpun)

- Thiamna thuam ṭhat
- Sumdawnna hmathlir ruahman leh record vawn ṭhat
- CRP-EP chuan ban kaiin puihna a pe reng a ni

Enterprise Te a Chhenfakawmna Siam:

Sustainability chuan sumdawnna hi ṭhang duang a, hmanraw awm hmang ral vek lo va, khawtlang tichhe lo turin a pui.

Chhenfakawmna Lungthu Pathumte:

a. Sum leh pai intodelhna kawnga a ngai renga kal pui theihna

• Hlep ṭha leh pawisa hlawh lut mumal

• A man endikna ṭha

• A hlutna belhchhah leh siam chhuah tamna

b. Khawtlanga Chhenfakawmna

• Mitin huapzo (hmeichhia, pawl emaw hnam tlem zawk)

• Hlawh phut awk leh kaihrhuai dan dik tawk

• Khawtlang Tihhmasawn

c. Environment-a Chhenfakawmna

• Leilung leh nungcha tana thil siamna hmanrua hman

• Bawlhhlawh, thil kal thlawn vawn ṭhat leh hman nawn

• Khawl thil emaw hmanrua karen emaw meichaw heh lo

CRP-EP chuan tual chhunga sumdawnna din, tual chhunga leilung hausakna leh hmanraw awm sa chhawr ṭangkaite hi a thlawp hle.

Risk Enkawl leh Chhenfakawm Zawka Sumdawn Kawnga CRP-EP te chanvo:

CRP-EP hi ruahman a nih dan chu sumdawnna bulrintute hnena a bulṭhut aṭanga ṭanpuina pek.

An Chanvo Pawimawhte:

• **Hriattirna Siam:** Entrepreneur-te'n harsatna an tawh theih dan leh chhenfakawm zawka sumdawnna neih dan zirtir

• **Sumdawnna kalhmang ruahmanna siam:** Sumdawnna inmil tak ruahmanna siam

• **Bana Kaih:** Thla 6–12 chhung puihna pek reng

• **Inzawrhna, inhralhna turte nena inkungkaihna siam:** Entrepreneur-te leitute leh institution, pawl nena inzawmtir

• **Thlithlai & Fakselna Pek:** A hmuna va tlawh a, vil a, a dik lam kawng kawhhmuh

CRP-EP chuan enterprise chu ṭan mawltir tawp lo va, a ṭha zui zel em tih te, a ṭhang zel em tih thlengin a vil.

Thingtlang khuaa sumdawnna bulrintu, pickle siama eizawng chuan harsatna a tawk a. Sik leh sa inthlak a zira a siamna hmanraw awm loh chang te a awm ṭhin a, a thil siam chhuah hralhna tur leh inzawrh theih loh lai te a tawk ṭhin bawk.

CRP-EP ṭanpuinain:

- Papawr siamah te, thil rimtui siam chhuahah a inzar pharh a
- Thil siam chhuah dah ṭhat dan a zir thar bawk a
- Mahni intodelh pawl, SHG-a innghat, a hlawma lei ṭhinte nen a inthlunzawm bawk a
- A tuamna ṭha, khuarel tichhe lo chi a hmang ta a

Risk a titlem a, rei tak rin theihin, sumdawnna chhenfakawmin a siam.

Risk enkawl leh chhenfakawma kalpui hi enterprise tenau hlawhtlin zel nan a pawimawh hle a. Ruahmanna ṭha tel lo chuan sumdawnna hlawk viau pawh thil inpuahchah lawk theih loh avangin te pawhin a tlu chhe thei reng a ni.

CRP-EP ruahman dan hian sumdawnna dina enkawltute puihna hmanraw pe tura duan a ni a. Harsatna leh chhiatna thleng thei enkawl dan kalhmang te siamin, chhenfakawm zawka sumdawnna kalpui dan ngaihtuahin sumdawng te tan an sumdawnna ṭhan belh zel leh ngelhnghena turah a pui.

Inzirna & Ngunthluk Taka Ngaihtuahna:

Thingtlang khaw pakhata bel siamtu hian bazaarah a bel siam chu kar tinin a zuar a. Vawi khat chu, ruah sur nasa deuhin a thil siam dan ṭhat sa a tichhe vek a. Season lehpekah chuan a bel siamte chu hulhliap/kudam-ah a dah ṭha a. Vawlei, hlum no a siam bawk dawrtute'n an lawm hle a ni.

Uluk Deuha Ngaihtuah Atan:

Vawiinah hian chhiatna leh harsatna laka i sumdawnna vawnghim tur leh hmathlir thui tak nei chungin eng nge hma i lak theihte?

Managing risks today creates sustainable success tomorrow.

Unit - 16

Entrepreneurship A Taka Hman: Chhui Chianna

Thuhmahurai:

Thil zir thar zel hi a taka hman a theih chiah hian a pawimawh zual ṭhin. He chapter-a chhui chianna te hi India rama sumdawn kalhmang tlanglawn, lo neih, ran vulh, ramhnuai aṭanga lak thil zawrh chhawn, kut themthiamna hmanga thil siam leh hna thawh hmanga sumdawnna te a huam.

Thawnthu an ni ringawt lo a. A chhiartute'n uluk deuha ngaihtuah a, hrethiam a, an hriatna chhawr ṭangkai turin a pui. Heng zawhnate hi chhang pahin, a chhiartute'n remchanna te hmu thiam a, thil siam chhuah aṭanga a hralhna kawng tluana a hlutna belh chhah thiam tur leh sumdawnnaa harsatna tawhte ching fel turin a pui dawn a ni.

Chhanna dik pakhat chauh a awm lo a: a dinhmun thlir thiam tumin chhut la, a chin fel dan ngaihtuah chhuah i tum dawn nia.

SECTION A: Mahni Intodelh Pawl, SHG behchhan sumdawna Chhui Chianna:

1. Sal Hnah Thleng Siam Sumdawnna

Hmeichhe intodelh pawl, SHG, thingtlang kua, Nagaland a mi hian sal thing hnah hi a ramhnuai hnaivai a mi an khawm a. A tirah chuan a hnah ringawt hi tlawm tein an hralh chhawng a. A tha tawh pho lovin an lak luh pawh a tlem reng a ni. Tual chhung hmalakna nen ṭangkawpin an pawl chuan zirtirna te an dawng a. Hnah thlenga ṭhuina khawl te an chah chhuak a. Thing hnah ṭhui khawm, thlenga chantir chu an siam chhuak zel a, tual chhung dawrah te pe chhuakin, hunpuiah te an sem a. An hlawh a pung tawh a, mahse tual chhung dawrah an la ingnghat zel thung. Chahtu pawh an mumal lo.

Enfiah Tur:

- A sumdawnnaa thing hnah lak aṭanga thlenga siam a zawrh a nih kawngah hian eng tik laiin nge a hlutna a pun han zir chiang teh.
- Eng tin nge a hlutna tihpunin hlep a tihpun?
- Dawr leh hralhna tur dang inthlunzawmna tur dang a la awm em?

2. Herbal Products (Damdawi Hlo Hmanga Thil Siam Chhuah)

Manipur tlang rama hmeichhe hovin damdawi hlo an chhevela awm an nei ṭeuh mai a. Thingpui fe te, hlo phut, hlo dip te an thiamna hmangin an siam a. An thil siam chhuah chu tual chhungah lawm a hlawh a. Mahse hnaivaiah bak hralh a hmu lo. Brand siam te, certification (hriatpuina lehkha) leh hmun zau zawka hralh nachang hriat loh vangin an sumdawnna a ṭhang duang tawk lo a.

Zir Chian Tur:

- An thil zawrh zauh nan eng remchanna nge an tan awm?
- Digital platform-in eng tin nge a puih theih?
- Sumdawnnaa eizawnna inang inhlawm khawmin an thil siam chhuah kawngah eng tin nge a puih theih?

3: Cane (hruipui, hruiting) Hmang Thil Siam Chhuah

Assam a intodelh pawl SHG chuan tual chhunga hruipui hmanga siam bawm, pher leh inchhung cheina a siam chhuak a. An thil siam chhuahte chu mawi tak siam ni mah se, a siam hmang chu a hmanlai ti tawk an awm a. Khawpui lama dawrtute chuan tunlai deuha siam a nduh zawk a, chhawr ṭangkai nghal theih an duh bawk a. Hei vang hian a hralh a kal tawk lo a, tual chhung dawrah te, bazaar ah bawk an hralh thei lo.

Enfiah Ngai:

- Eng nge an sumdawnna ṭhanna tur daltu?
- A siam hmang thlakin eng tin nge a hralh a kal zawk ang?
- Khawpuia hralh theih turin eng ti nge hma lak theih ang, rawtna han siam teh.

4. Thei Sawngbawlna

Hmeichhe intodelh pawl, SHG, Assam a mi chuan hun bik neia rah ṭhin thei – theihai chu jam leh a thei sa, a thie nemah a sawngbawl ṭhin a. Inhralh a tlak lai tak tak chuan tam tham tawk tak an siam chhuak a, mahse vawn ṭhatna hmun an neih ṭhat loh avang te, mamawhna mumal lo avang te, an thil siam chhuahte chu a thlawnin a ral ṭhin. Kum tluana eizawnna nei thei turin thil dang an siam bawk si lo a ni.

Enfiah Tur:

- An sumdawnnaah eng risk nge an tawh?
- Hun bi neia rah hmanga sumdawng an nih avangin eng tin nge an tih ang?
- Value chain siam ṭhain eng tin nge an hloh zat an tihtlem ang?

5. Bel Siam Hmanga Eizawng Inhlawm Khawm

Arunachal Pradesh-a hmeichhe intodelh pawl, SHG chuan hlum hmanga siam bel te, meichher/khawnvar leh a dangte an siam a. Amaherawhchu, plastic leh thir hmanga siam, tlawm zawk a awm avangin mamawhna a tla hniam tawh a. An thil siam chhuah tum leh an inhralhna tur kawngah ngaihtuahna thar an senah an hriat chin a la tawi si a, an eizawnna a nghawng lo thei lo a ni.

Enfiah Tur:

Eng nge inhralh/inzawrh kawngah harsatna an tawh?

Thil dang siam belh se, an sumdawnna a pui ang em?

Branding-in an thil siam chhuah kawngah a pui thei ang em?

SECTION B: SHG ni lo pawl Chhui Chhianna:

6. Khualtelem Siam Hmanga Eizawnna Inhlawm Khawm

Kut themthiam, khaw te a awm, Assam-a mi chuan thiamna inhlan chhawn hmanga siam naupang thil khalh, thinga siam hmangin a sumdawng a. Hun a kal zel a, mamawhna a tla hniam zel a. Plastic aṭanga naupang khalh siam thiam te, dawrtute duh zawng vangin hralh a kal lo zel. Kut themthiamte'n an thil siam zawng, an siam dante chu hma an sawnpui loh bakah inhralhna, inzawrhna tur an dap bawk si lo.

Enfiah ngai:

- Market-a mamawhna inthlakin eng tin nge an sumdawnna a nghawng?
- Branding leh a phena thawnthu awm thei hmang ṭangkaiin eng tin nge an thilsiam mi lei duh turin a tihlar theih ang?How can branding and storytelling help revive demand?
- Thil siam chhuah tur ngaihtuahna thar han thawh ve teh.

7: Thir hmang siam kut themthiamna

Sikkim a mi kut themthiam, a tih dan pi pu aṭanga inhlan chhawngin thir hmangin thil a siam ṭhin a. An thil siam chu a ang dang a awm ve hauh lo, mahse dawrah te, online pawhin zawrhna leh pho lanna hun an hmu ṭhin lo. Dawrtu an hmuh tam theih loh phah a ni.

Enfiah Ngai:

- A sumdawnna kalkawng khawi lai khan nge thuam chak mamawh?
- Inpho chhuahna leh e-commerce, internet hmanga sumdawnnain eng tin nge a puih theih?
- Eizawnna inang inhawr khawm se, chu chuan eng tin nge a puih theih?

8. Mau Hmanga Thil Siam

Nagaland-a sumdawnna bul tumtu chuan mau hmangin inchhung bungruate, bungbel te a siam a. A thilsiam te chu a ṭha na a, khawpuia phurh a harsa a, a man pawh a to. Chu chuan an tual chhung baka zawrh theih lovin a siam a ni.

Enfiah Tur:

- Eng nge hna thawhnaa harsatna an tawh?
- Thawh honain eng tin nge a man tihtlem theih ang?
- A phurh kualna tur han rawt teh.

9. Thil Rimtui, Bawlhlo Sawngbawlna

Assam-a lo neitu pakhat chuan thil rimtui, chawhmeha thlak chi hmarcha te, ai/aidu dip te a ching a. Sumdawng hnenah a hralh tawp ṭhin a. Tihfai te, thliar hran leh tuam mawi lam a ngaihsak lem lo. Chu vang chuan a man a chhiar to thei lo a, sawngbawl tawh leh brand nei angin a chhiar to theih loh phah a ni.

Enfiah Ngai:

- Eng nge a thil thar aṭanga a zawrh kawngah a hlutna siam belh theih lai a hmuh hmaih?
- Branadingl eh packaging-in eng tin nge a puih theih ang?
- Bazar sang leh lian zawka chuang kai turin eng kawng nge a zawh ngai?

10. Tribal Hmuna Khawizu Lak Khawm

Tribal awmna hmun Manipur a mi te chuan ramhnuaiah khawizu an la ṭhin a, a nih angin an hralh mai zel. Khawizu chu sawngbawl loh a ni a, brand emaw tuam mawi hranpa loha hralh ṭawp a ni. Man to taka zawrh theihah lak luh a tlem phah a ni.

Enfiah Ngai:

- Khawizu lak aṭanga a hralh karah khan eng nge ti se, a hlutna tipung ang?
- Branding-in eng tin nge an pawisa lak luh a tihpun theih ang?
- Tuam mawi dan leh a tih ṭhat dan han ngaihtuah teh.

Harsatna tawh hriatthiam hi a chin felna kawng hmasa ber chu a ni.