

Finance & management of Systems of Self help Groups

KI RUKOM PYNBIANG IA KI KOT KI SLA KIBA IA DEI BAD KA KYNHUN SHG

Ka SHG kadei ka kynhun kaba don la ki jong ki agenda, ka don la ki jong ki ain ki dustur bad rukom treikam. Hapoh jong ka SGSY la pynshlur ia ki bank ba kin ai jingiarap ha liang pisa tyngka da kaba ai ram ia kito ki SHG kiba don ka bor ban pyntreikam ia ka. Ka bank shuwa ba kan ai ia kane ka ram ka khmih bha shuwa ia ki dak ki shin kiba iadei bad ka rukom pyniad ia ka pisa tynka hapoh ka seng, ki rukom buh jingthoh ia ki jingioh bad jinglut jingsep baroh jong ka seng. Ka training kaba iadei bad kane ka rukom pyniad ia ki kam pisa tyngka jong ka SHGs la dei bha na bynta kito kiba trei hapoh ka Shnong kiba kyntiew bad budien ia ka jingtrei jong ki SHG. Kawei ka jingkylli kaba mih kalong ba "Kumno ka lah ban long ba ki dkhot jong ka SHG kiba ym don ka jingnang jingstad bad kiba lah eh tang ban thoh la ka Kyrteeng bad ban pule ia ki dak jingkhein ,ba kin lah ban buh jingthoh ia ki kot kiba donkam. Kaei ba lah ban iohi mynta kalong ba shisien ba ki dkhot jong ka SHG kila sngewthuh ia ka jing donkam ban buh jinthoh bad ban buh ia ki kot bapher kiba iadei bad ka rukom trei kam ka seng, ki kloih ruh ban shu wai bad ban siew dor iano iano ba lah nang lah stad ba la ban iarap ia ki ha kaba buh ia kine ki jinthoh. Katba ka SHG ka nang kiew bad nang roi kum ka seng la dei ban audit ia ki kot ki sla jong ka seng baroh, da u Chartered accountant.

Ki kam jong ka SHG ki lah ban khyndiat mynta tangba kin nym neh kumjuh lashai la shi sngi. Ka rukom buh jingthoh ia ki jingjia ,ki jingioh bad jinglut jingsep jong ka seng SHG kadei ban long kaba iahap bad ka jingdonkam kaba hadien habud. Te la dei ban buh ka jaka kaba biang ha baroh ki kot ba la buh jingthoh bad ka rukom buh jingthoh ruh kadei ban long ka iahap naduh ba sdang.

Ka ADMISSION REGISTER

Ka admission Register ka pyni ia ka jingdon jingem jong ki dkhot ha ka por ba ki dang rung thymmai hapoh ka SHG.Kane kadei ka kot register ha kaba la buh jingthoh shaphang ki para seng lane ki dkhot jong ka SHG. Kane ka register ka long kaba donkam bha ban buh ne shna namar lyмба kane phi lah ban tip kumno ka jingioh jingkot jong ki

dkhot jong ka seng ki long ha ka por ba ki rung hapoh ka seng bad kumno ka lah pher hadien ba ki la long dkhot jong ka seng ynda la bun snem. Kumne phi lah ban sngew thuh ba katno ka jing myntoi haba long dkhot jong ka SHG bad ka jingim jong ki ka la kylla sha ka jingbha bad jingsuk. I a kine ki jingtip baroh la ioh da kaba pyndonkam bun ki rukom ia trei lang da baroh.

Haba shna ia ka Admission Register dei ban kymaw ia kine ki kyndon harum:

- Ha sla banyngkong jong ka Admission Register dei ban thoh ia ki kyrteng jong baroh ki dkhot bad dei ban ban thoh ruh ia u Nombor Jong ka sla ba la bynta ia iwei pa iwei i dkhot.
- Baroh kidei ban ioh ia u nombor jong ka jinglong dkhot ha ka por ba ki long dkhot jong ka SHG.U nombor ba la kyntiew ha register ryngkat bad ka kyrteng jong ki ruh lah ban shim kum u nombor jinglong dkhot jong ki. Donkam ban ai ia u nombor jinglong dkhot namar ba teng teng ki briew ki lah ban don kajuha ka kyrteng artad da une u nombor lah ban ai bynta ia baroh ki dkhot ba kyn kit kam iwei pa iwei, lada iaid katkum u nombor baroh ki iohlad ban shimti ia ki kam pyniaid ia ka jing ialang.
- Iwei pa iwei I dkhot dei ban ioh kawei ka sla hapoh ka Admission Register.
- Lada u ne ka dkhot ki mih noh na ka SHG, Kato ka sla jong u ne ka ym dei ban pyndonkam shuh. Dei ban ieh thylli noh ia ka bad dei ban shuh thoh hangto ba u ne ka kim dei shuh ki dkhot jong ka SHG bad dei ruh ban thoh ia ki daw ba u ne ka ki ai ia ka jing mih noh jong ki na ka seng.

Ka Admission Register kam dei ban shuh pyndap tang ban dep rukom. Namar lada phi pyndap bha ha ka rukom badei bad man ka por kane ka kot kan pynshai shaphang ka jingpher kaba la jia ha ka long iing long sem jong ki dkhot, Kane kan ai ki jingtip kiba donkam hadien habud.

ATTENDANCE REGISTER

Kane kadei ka kot kaba buh jingthoh halor ka jing wan jong ki dkhot sha ka jingialang jong ka SHG.Kawei na ki dak ba pyni ia ka jing trei kam ka SHG kadei na ka jing

wan tikna jong ki dkhot sha ka jingialang. Te namar kane ka attendance register ka long kaba donkam bha ban buh. Ka SHG kaba don kumba 80% na ki dkhot baroh kiba wan sha ka jingialang man ka por kadei ka seng kaba trei kam bha. Kam dei tang ka jingwan tikna sha ka jingialang hynrei donkam ruh ia ki dkhot ba kyn poi sha ka jingialang ha ka por kaba biang. Na bynta kane, la donkam ia ka SHG ba kan buh lypa ia ka sngi jong ka taiew, ka por bad ka jaka ban don ka jingialang, bun ki SHGs kiba ju dain kuna ia kito ki dkhot kiba poi slem ne kiba pep ban wan sha ka jingialang khlem da pyntip lypa. Kawei ruh kaba donkam ban kynmaw ka long ban khmih bha lada don kino kino ki dkhot ki pep man la ka por. Lada don kum kita, te ladei ban ia mir jingmut ia ki daw baroh, bad sa leh ia kano kano kaba donkam.

BALEI KA ATTENDANCE REGISTER KA LONG KABA DONKAM:

- Ia ka attendance shet shim ha ka por ba sdang ia ka jingialang ia ka kot Minutes pat shet soi haba kut jong ka jingialang.
- Na ka ka kot Minutes lah ban tip mano ba pep ban wan sha ka jingialang hynrei ym lah pat ban tip mano ba wan slem, ia kito kiba wan slem bunsien la dei ban dain kuna.
- Lada kwah ban tip ia ka jingwan jong ki dkhot sha ka jingialang ha ka shi snem, donkam ban khmih na ka kot Minutes jong baroh ki jingialang ba la long ha ka shi snem, ban niew ia ki jingsoi bad ban pyniadei bad ki kyrteng jong baroh ki dkhot. Kane ka long kaba bun kam bha.
- Ka jing pep ba man ka por ne ka jing bym wan tikna sha ka jingialang ladei ban da shim khia ba da ka group bad leh noh ia kano kano kaba donkam. Ka kham suk ban wad ia kane lyмба ka attendance register man ba peit na ka kot Minutes.
- Ka jing pep ba lai sien sha ka jingialang da ino ino I dkhot la ban nym iohi ha ka kot minutes hynrie la lah ban iohi noh ha ka Attendance Register ka ban don -A-A-A- ha ka shi lain hapoh jong ka Kyrteng jong ita I dkhot.

Haba shna ia ka attendance register dei ban buh jing kynmaw ia kine harum:

- Dei ban buh kawei ka sla ia uwei u bnai

- Dei ban thoh ia ka tarik, u bnai bad u snem jong ka meeting. Shuh shuh dei ruh ban thoh ba kadei ka meeting kaba katno ryngkat ka tarik.
- Thoh 'P' haba ki member ki wan sha ka meeting, 'L' haba ki pep (kata ka long lada ki la pyntip lypa ba kim lap wan), bad thoh 'A' haba ki pep khlem da pyntip shuwa.
- Haba kut jong ka meeting dei ban khein lang katno kiba wan sha ka meeting na baroh kiba ia don ha ka kynhun. 18/20-kamut-ba khatphra ngut kidei kiba wan sha ka meeting na arphew ngut.
- Shna ia ka statement na bynta shiteng snem lane shi snem jong iwei pa iwei I member khnang ba phi lah ban sngew thuh ba katno sien u ne ka ki wan meeting na ki meeting baroh ba la pynlong ha ka shiteng ne shi snem.
- Haba bniah bha ia ka attendace register ha shisien lai ne hynriew bnai lah ban iohi ia bun kiei kiei. Kumba shu ong noh, lah ban tip kino kita ki member ki bym ju wan tikna sha ki meeting, ba ka kynhun ka ju pyllong meeting man ka por ne em, katno ngut na baroh ki members kiba da ia wan tikna sha ka meeting bad kiwei kiwei de . Kine baroh la lah ban tip bad ka seng kadei ban ialeh ban sngewthuh balei la jia kumne bad kidei ban leh ia kano kano kaba donkam ban wan rah ia ka jing ia id beit ki kam ki jam jong ka seng.

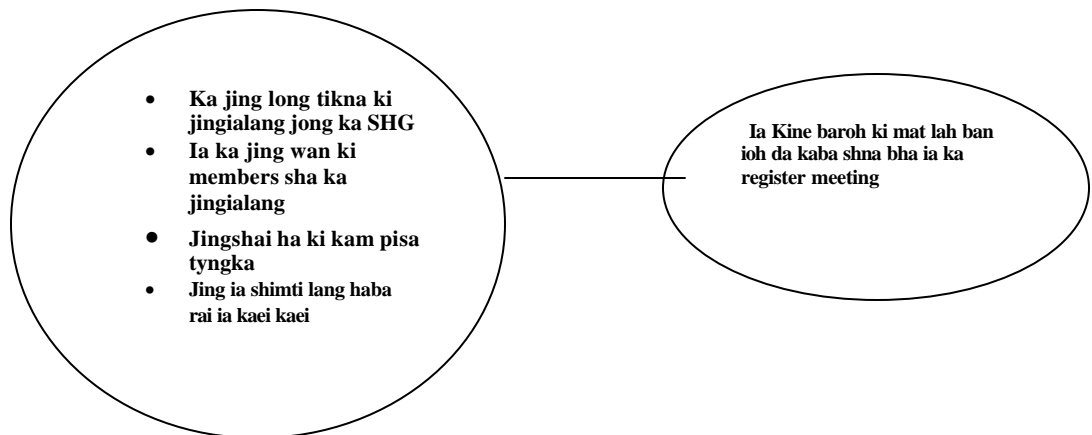
Balei ba duna ki nong wan sha ka meeting?

KI DAW	KIEI BA PHI LAH BAN LEH
Ka por jong ka SHG meeting kam iahap lang bad baroh ki members	I a mir jingmut lang bad baroh ki members bad rai ia ka por bad ka sngi ha kaba baroh ki lait ban wan.
Ka jaka ba pynlong ia ka meeting ka lah ban nym suk ia baroh ki members ba kyn wan	I a mir jingmut lang bad baroh ki members bad rai ia Ka jaka bad ban kylliang nawei shawei khnang ba Kan suk ia ki members ba kyn wan
Ka lah ban long ba don ki members kim wan sha ka meeting na iahap jingmut lang bad kiwei Pat ki members	I a mir jingmut lang bad baroh ki members bad ialeh Ban wad ia ki daw jong kata ka jing bym iahap Jingmut jong ki. Lada ym lah ban pyn sngewthuh ia Ki ka bha ba shu pynkhaid noh ia ki da kaba pyn mih noh da kawei pat ka seng, ha kaba ki ia lah ban long members para ba iahap jingmut.
Ki don ki members ki bym kwah ban ia shim bynta	I a mir jingmut lang bad baroh ki members bad ialeh Ban wad ia ki daw balei kine ki members ki long kumne. Ka lah ban long ba kine ki members ki don la ki jong ki jingkwah jong ki na ka seng. Ka lah ruh ban long ba ki kwah noh ia ki jingmyntoi khlem da kitkhlieh lang ia ki kam. Ka daw ka la ruh ban dei namar ka jing bym iahap jingmut jong ki halor ki jingkwah bad jing sngewtynn timer jong ki bad kiwe pat ki members jong ka seng. Te lah ne em ban pyniahap ia

	ki jingkwah bad jingsngew tynnai jong ki bad ki jingkwah jong ka seng? Lada ym lah, ka bha ba shu pynsngewthuh ia ki ba kidei ban mih noh na ka seng. (Bunsien hi kine ki members ki shet mih noh hi)
Kiwei kiwei pat ki daw	I a mir jingmut lang bad baroh ki members bad iarap ia ki ba kyn ioh ia ki lad bad lynti ha kaba ki lah ban ialeh ia kine ki jingeh ba iadei bad ka jingwan tikna ki dkhot sha ki meeting jong ka seng.

KA REGISTER MEETING

Kane kadei ka kot ba donkam tam jong ka SHG, khamtam lei kane ka kot ka pyni ia ka jingtrei kam bha jong ka SHG. Ka minute book kaba lah buh bha kan ai jingtip ban ithuh kano ka SHG kaba leh bha na kato ka bym trei kam bha.



Ban iarap ia ki SHGs' ba kyn shna bha ia ka register meeting, kine ki mat harum la ai ba kidei ban buci:

- o Ki kam baroh jong ka SHG dei ban buh jingthoh ha kot register bad ym dei ban thoh ha ki sla kot namar kine ki lah ban jah noh. Shuh shuh kane ka lah ban pynsniew ia ka kyrrteng bad ka rukom trei kam jong ka seng.
- o Kane ka register meeting dei ban don lypa ki Nombor jong ki sla katkum badei khnang ba nym lah ban shu bsuh da kiwei pat hadien habud.
- o I a ka register ruh dei ban thoh Nombor lypa naduh ka sngi nyngkong ba la pyndonkam ia ka. Kane kan pynsuk bad lah ruh ban lap lada dei ba jah kano kano.
- o I a ka jingialang jong ka seng ruh dei ban ai Nombor ryngkat lang bad ka tarik jong kane ka jingialang. Ka seng kaba la don kumba ar snem bad kaba la pyllong jingialang kumba

100-sien ka kham ai mynsiem bha man ia kato ka seng kaba katjuh snem tangba la pyllong jingialang tang 40 sien.

- o Dei ban peit ba hapdeng ki jingthoh ba la thoh ha ka minute's ym dei ban don ka jaka bathylli. Ki jaka bathylli lada don dei ban pyndap shuwa ban soi ki dkhot jong ka seng; lem kumta, kane ka long kaba ma lada don ba pyndap da kiwei pat ki jingthoh hadien habud kan sa paw kumba kadei ka jingthoh ba la ia mynjur lang da ki dkhot baroh.
- o Haba kut ka jingialang ki jingthoh baroh ha ka kot minutes dei ban pule hakhmat jong ki dkhot jong ka seng kiba don ha kata ka jingialang shuwa ba kyn soi bad hadien kata pat kyn sa ia soi. Kane dei ban leh namar ia kito ki dkhot ki bym nang pule kyn tip shai kaei ba la kynthoh ha kane ka kot. I a kito ki bym nang ban soi ki lah ban shu ai da ka dein kti kmie bad sa soi pat da uno uno u dkhot jong ka seng lane da uta uba buh ne kyntiew ia ki jingjia ha ka minutes.
- o Ym dei ban sei ka kot thymmai katba ka kot barim ka dang don ki sla ba lait ban thoh. Lada ym lah lait bad ki don ki sla kiba thylli ia kine dei ban pynduh noh.
- o Ba ia ka register meeting kaba la kut ne lut dei ban don kine ki jingthoh harum ha ka sla banyngkong:

Ka register meeting ka pyni katno ngi don ka jingsngewthuh halor ka phang SHG bad katno la la lah ban pyniaid ia ka. Baroh kiwei pat ki kot ki buh jingthoh ia ki kam pisa tyngka hadien ba la dep jia. Ka register meeting ka buh jingthoh jong baroh ki kam kaba dei bad ka pisa tyngka bad kiwe de ki kam. Kane ka pyni ia ka jingmut jingpyrkhat, ki jing nang, ki jingkwah, jingthmu bad ki jingangnud jong ka group. Katta nang bun ki mat ba ia mir jingmut, katta nang iar ka jingmut jingpyrkhat ha kaba ia mir jingmut ia ki, katta ba nang pshah skhor ban buh jingthoh ia ki baroh, katta ka lah ban iohi ia ia ka jing trei kam bha jong ka group.

KABA DONKAM: Ki briew ki wan sha ka jingia lang jong ka seng, ki bym shim dei ki dkhot jong ka, bunsien la ju phah soi ia ki ha ka kot Minutes. Hynrei don na kine kiba ki briew kiba wankai , ym tang ba ki soi hynrei ki ju thoh ruh ia ka jing mut jong ki.

PASS BOOK KI MEMBER

Ban pynskhem ia ka jingmlien ban kynshew ka jingbuh jong ka Pass book ia man iwei pa iwei i dkhot ka long kaba donkam.

- Ka ai hi ia ka jingpynshisha ia ka SHG kum ka seng namar ka pass book ka don ia ka kyrteing bad ka seal jong ka seng.
- Ka ai ia man iwei pa iwei u/ka dkhot ia ka dak ba ki long ki dkhot jong ka seng
- Ka ai mynsiem ia ka SHG kum ka seng ka ba la shimti ban pyniaid ia kam pisa tyngka wat la kam pat don ia ka bor trei kam katkum ka ain.

Note: Tang kito ki brieve kiba don ka bor ki lah ban soi ia ka Pass book jong ki dkhot. Ia kita ki brieve ba la jied bad la ai ia kata ka bor la dei ban thoh ia ka Kyrteing jong u ne ka ha ka kot Minutes ban don ka jingshisha halor ka jingrai ba la shim da baroh ki dkhot jong ka SHG. U/Ka ia kiba la ia ka bor kila dei ban soi ha ka pass book jong ki dkhot ban pyni ia ka jingshisha ia ka jing kynshew bad ka jingsei noh jong ki dkhot. Ia ki dkhot ruh dei ban pynshlur ba kin soi khnang ba u/ka kin tip shaphang kiei kiba la kyntiew ha pass book jong ki.

Ki nongtrei jong ka Block kidei ban nym soi ha kane ka passbook ha ka jaka jong u/ka, kita ki brieve ba la don ka bor ban soi. Dei ban sngewthuh bha ba kane ka passbook kam dei kaba lah ban pynshisha ia kano kano ka jing siew ne jingioh ba la jia ha kano kano ka por, la dei ban kyrshan lang da kiwei kiwei pat ki kot; kum ki jingkynthoh ba la pynrung ha ka kot Minutes, ka Cash Book, ka Bank Book, ka kot Jingkynshew, ka kot shim Ram, Ki kot pynshisha ia ka jingioh pdiang bad jingsiew.

Ka Pass books jong ki dkhot baroh la dei ban don bad ki hi. Bun ki SHG ki shet ia lum lang ia ka pass book jong baroh ki dkhot bad buh lang ha kajuha jaka ka lah ban long ha ka iing jong u Secretary. Ka daw ba ki leh kumne la ong :

- (a) ba ka kham sngewshngain

- (b) ba jaryngkhat lada ki dkhot ki klet wanrah ia ka ruh kan kham duna haba ki wan sha ka jingialang
- (c) ba U/ka Secretary ne kino kino kiba dei ban kyntiew jingthoh ha ka pass book ruh ki lah ban kyntiew hadien ba la kut ka jingialang. Kane ka daw ka lah ban long ka bym da shongnia bha, hynrei ym dei ban pynshlur ia kane namar ka lah ban wanrah ia ka jing bym shong khia ka kot passbook.

RECEIPTS & PAYMENTS VOUCHER

- Ki kot jingioh pdiang ki pynshai ba ka pisa ka la wan rung ha ka SHG account na ki dkhot ne nawei nawei de.
- Ki kot Jingsiew ki pynshai ia ka pisa ka ba la mih noh na ka SHG account sha ki dkhot ne sha kiwei kiwei pat.
- Kadei halor kine ki kot jingioh bad jingsiew ba la lah ban shna ia ka Cash Book.