**FUDJISMA PROJECT**

**BOOK-KEEPING AND ACCOUNTING**

**(LITTAFI-KIYAYE DA LISSAFI)**

**1.0 Introduction to Bookkeeping (Gabatarwa Akan Kula da Litattafai**)

Tsarin adana littattafan yana da farko zuwa rikodin tasirin kuɗi na ma'amalar kuɗi kawai. Ajiyar ajiyar kuɗi yana nufin ku rubuta duk kuɗin da suka shigo kasuwancinku da duk kuɗin da suka fita daga kasuwancinku. A tsarin kasuwanci na yau da kullun, ana samar da takaddara a duk lokacin da ma'amala ta auku. Talla da sayayya galibi suna da rasit ko rasit. Ana samar da takaddun ajiya lokacin da aka sanya masaukin (ajiyar) zuwa asusun banki. Ana rubuta cak don biyan kuɗi daga asusun. Yin ajiyar kuɗi ya ƙunshi, da farko, yin rikodin cikakkun bayanan waɗannan asalin bayanan a cikin littattafan adana bayanai da yawa (wanda aka fi sani da littattafan farkon shigarwa ko litattafan kwana). Misali, ana yin rijistar duk tallace-tallace na bashi a cikin littafin adana bayanair tallace-tallace, duk kuɗin kuɗi ana rubuce su a cikin littafin adana bayanair biyan kuɗi. Kowane shafi a cikin jarida yawanci yana dacewa da asusu.

**1.1 Understanding the Importance of Bookkeeping in a Business (Fahimtar Mahimmancin Adana Litattafai a Harkar Kasuwanci)**

Ba za a iya fa'idantar da muhimmancin rikodin kasuwanci ba. Kowane ɗan kasuwa mai mahimmanci dole ne a zahiri ya iya kiyaye ingantattun bayanan kasuwancinsa. Adana adana littattafai na da mahimmanci don ci gaba da faɗaɗa kasuwanci. Ba tare da shi ba, ɗan kasuwa na fuskantar haɗarin buga hanyoyin kuɗi, ɓarnatar da kuɗi, da rasa damar faɗaɗa kasuwancin sa. Lokacin da kuka kiyaye ingantattun bayanan ma'amala na kasuwancin ku, za a daidaita ku don gudanar da nazarin kasuwancin ku na yau da kullun ku ga yadda kasuwancin ku ke gudana.

Dalilin yin ajiyar kuɗi shine don taimaka muku gudanar da kasuwancinku da kuma bawa hukumomin haraji damar kimanta kasuwancin ku. Muddin littafinka ya ci nasara duka waɗannan manufofin, to kana kan hanyar da ta dace. Duk wani ma'aikatar kudi da yake son yin kasuwanci tare da ku dole ne ya nemi bayanan kasuwancinku. Ikonku na sanya shi yana nufin kun kasance da gaske game da kasuwancin ku.

**1.1.1 Why Bookkeeping? (Me yasa ake ajiye kudi?)**

Mutane da yawa ba sa rubuta yawan kuɗin da ke shigowa da kuma yawan kuɗin da ke fita daga kasuwancinsu. Wannan saboda basu san yadda ake yinshi bane, kuma basu san cewa hakan na iya inganta kasuwancin su ba. Saboda haka, mutane basu fahimci ainihin kudin da suke samu ba, yawan kwastomomi sun sayi bashi da yawan hannun jarin da suka saya a kan bashi. Inda kungiyoyin mutane suke aiki tare, rashin ingantaccen tsarin kula da ajiyar kudi yakan haifar da rashin yarda da zargi tsakanin mambobin kungiyar. Kula da littafi yana da amfani saboda baza ku iya kiyaye komai a cikin kanku ba .

**1.1.2 Of what value is bookkeeping to your business? (Menene darajar ajiyar littattafai ga kasuwancinku?)**

* Za ku san yawan kuɗin da kuka karɓa,
* Za ku san yawan kuɗin da kuka kashe da yadda kuka kashe su;
* Kuna iya lissafin ko kuna samun riba ko asara;
* Za ku iya yanke shawara mafi kyau kan abin da za ku saya da sayarwa;
* Kuna iya adana bayanan saye da sayarwa a kan bashi, don haka mutane ba za su iya yaudarar ku ba;
* Kuna iya adana bayanan kuɗin shigowa da fita daga aikin rukuni kuma don haka hana cin zarafin kuɗi da kauce wa rashin yarda tsakanin membobin ƙungiyar.

**1.2 The Accounting Equation (lissafin lissafin lissafi)**

Lissafin lissafin kuma wanda ake kira lissafin lissafin ma'auni shine ginshikin tsarin hada-hadar shigarwa sau biyu. Adadin lissafin yana nuna akan ma'aunin kasuwanci cewa jimillar dukiyar kasuwanci daidai take da adadin bashin kasuwanci da daidaiton masu hannun jari. Kadarorin sun haɗa da tsabar kuɗi da daidaitattun ca sh, abubuwan karɓar asusun ko dukiyar ruwa . Ganin cewa, wajibobi ne abin da wani kamfanin yawanci binta bashin ko bukatar ya biya su ci gaba da s da kasuwanci Gudun. Bashin, gami da bashin dogon lokaci , abin alhaki ne kamar su haya, haraji, kayan masarufi, albashi, albashi, da kuma abubuwan da za a biya. Adalci yana wakiltar adadin kuɗin da za a mayar wa masu kasuwancin idan an lalata dukiyar kuma an biya duk bashin kasuwancin. An gabatar da Tsarin lissafin lissafi da lissafi kamar:

Kadarori = (Hakkoki + Daidaiton Mai shi)

**1.3 The Principle of Double-Entry System (Ka'idar Tsarin shigar da mutane sau biyu)**

Ka'idar tsarin shigarwa sau biyu tana buƙatar cewa kowane ma'amala ya kamata a rubuta shi sau biyu ta hanyar shigar da ƙididdigar ƙididdiga zuwa asusun ɗaya da kuma shigar da darajar kuɗi daidai zuwa madadin asusun. Dokar shigarwa sau biyu ta faɗi cewa, cire kuɗin karɓar asusun, ba da kuɗin asusun bayarwa. Tsarin rikodin shigarwa mai sau biyu yana farawa daga takaddun tushe, sa'annan zuwa littattafan talla, sannan sanyawa a cikin kundin ajiya , sannan daga ƙarshe samar da daidaiton gwaji.

* Sigogi da abubuwan da ke cikin littattafan asusun.
* Littattafan shigarwa na farko, gami da littattafan adana bayanai.
* Tallace-tallace da sayen litattafai da litattafan rana.
* Littafin kuɗi da ƙananan littattafan kuɗi.
* Babban littafin.

**2.0 Books of original entry (Littattafan asali na asali**)

**2.1 Sales day book (Credit sales) (Littafin ranar tallace-tallace (Tallace-tallace))**

Wannan littafi ne na shigarwa na asali wanda aka yi rikodin tallace-tallace na daraja kafin aikawa zuwa jagororin. A cikin littafin ranar tallace-tallace, ba za a rubuta ma'amalar kuɗi ba. Daidai da tallace-tallace na tsayayyun kadarori dole ne a cire su daga littafin ranar. Jaridar tallace-tallace ba ta cikin shigarwar biyu. Wani suna don littafin ranar tallace-tallace shine littafin adana bayanair tallace-tallace.

**Posting to sales journal (Rubutawa zuwa littafin adana bayanair tallace-tallace)**

Jimlar littafin ranar tallace-tallace za a sauya su zuwa gefen daraja na asusun tallace-tallace a cikin babban kundin bayanan da aka cire asusun na mutum. An shigar da aikin shigar da asusun abokin ciniki azaman "aika rubuce rubuce".

**2.2 Purchases day book (Credit purchases) (Littafin ranar sayayya (Sayen kuɗi))**

Wannan littafi ne don yin rikodin kayan da aka siya akan kuɗi daga masu kawowa kuma ana iya kiran shi azaman sayayya. Adadin za a sanya shi zuwa zare kuɗin asusun siyan kuma a ba da shi ga jagororin masu samar da kayayyaki. Littafin ranar sayayya, ba kasancewa ɓangare na asusu ba ɓangare ne na bayanan shigarwa sau biyu. Yana da shafi na kwanan wata, bayanai, folio, daki-daki da duka. Littafin ranar sayayya kuma ana kiranta da jaridar sayayya.

**Hanyoyin:**

1. Ana shigar da littafin ranar sayayya kowace rana.
2. Asusun sayayya a cikin kundin ajiya na gaba ɗaya an cire su.
3. Asusun masu kaya a cikin tsarin shigarwa sau biyu ana yaba su.

**2.3 Returns day book (Littafin ranar dawowa)**

**2.3.1 Returns Inward Day Book (Ya Koma Littafin Cikin Rana)**

Komawa cikin littafin ranar dawowa kuma ana kiranta azaman littafin adana bayanair dawo da tallace-tallace. Ana amfani da wannan don yin rikodin kayan da kwastomomi suka dawo dasu. Yana iya zama saboda launi mara kyau, nau'in kuskure, ƙarancin ƙarfi ko karyewa.

**Hanyoyin:**

1. Komawa ciki littafin yana shiga nan da nan kaya suka dawo.
2. Ana cire bayanan asusun cikin asusun a cikin kundin kundin janar.
3. Ana sakawa asusun abokin ciniki.

**2.3.2 Returns Outward Day Book (Littafin Komawa Na Rana)**

Wannan littafi ne don yin rikodin kayan da aka mayar wa masu kaya sakamakon wani dalili ɗaya ko wani misali Laifi, lalacewa, ko kuma wani nau'in kuskure da dai sauransu.

**Hanyoyin:**

1. Ana dawo da littafi waje ana shigar da littattafai nan da nan.
2. Abubuwan da aka dawo da su a cikin babban kundin jagora ana yaba su.
3. Ana cire asusun masu kaya.

**2.4 Cash Book (Littafin kuɗi)**

Littafin kuɗi shine littafi don yin rikodin bayanan duk kuɗin da aka karɓa da waɗanda aka biya. Duk ma'amaloli da ma'amaloli tare da cuku dole ne su ratsa littafin tsabar kudi.

Ba kamar sauran littattafan rana ba, littafin tsabar kuɗi an zana shi kamar asusun ajiyar kuɗi tare da Bankin kuɗi da Banki. Duk kuɗin da aka karɓa an cire su kuma an biya kuɗin kuɗi. Don haka littafin tsabar kudi shine asusun ajiyar kuɗi don ma'amala da shigarwa cikin littafin tsabar kuɗi ya zama wani ɓangare na shigarwar biyu kuma ya kasance kawai don yin ɗayan ɓangaren.

**Single Column Cash Book (Littafin Kuɗi na Colari ɗaya): -**Wannan kuma ana nufin asusu na kuɗi. Yana kama da asusun ajiyar kuɗi na yau da kullun tare da shafi ɗaya kowannensu don zare kuɗi da daraja, wannan rukunin yana amfani da shi don yin rikodin kuɗin da aka karɓa da biyan kuɗi.

Dr. Cr.

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| **Kwanan wata** | **Musamman** | **Adadin** | **Kwanan wata** | **Musamman** | **Adadin** |
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**Two Column Cash Book (Littafin Kudi na Kundin Biyu): -**Wannan littafin kuɗi ne wanda ke ba da lada guda biyu a ɓangaren asusun i . e Cash da Banki. Kundin tsabar kudi yana yin rijistar ma'amala da aka yi da tsabar kudi, yayin da ma'amalar Bankin ke yin rikodin ta hanyar cak.

Dr. Cr.

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| **Kwanan wata** | **Musamman** | **Kuɗi** | **Banki** | **Kwanan wata** | **Musamman** | **Kuɗi** | **Banki** |
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**Three Column Cash Book (Littafin Kudin Kashi Na Uku): -**Littafin tsabar kudi na uku yana wakiltar asusun uku Cash, Bank, da Rangwamen haɗe cikin littafi ɗaya. A cikin rukunin kundin tsabar kudi uku da aka ba da izinin ragi da ragin da aka karɓa za a gabatar da su. Tunda ana ba da rangwamen kuɗi a matsayin abin ƙarfafawa ga kwastomomi don daidaita asusu da sauri, to dole ne a sami shafi don ragi da aka ba izini a kan ɓangaren cire kuɗi na littafin kuɗi da ragi da aka karɓa a gefen kuɗi.

Dr. Cr.

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| **Kwanan wata** | **Musamman** | **Kuɗi** | **Banki** | **Rage rangwame** | **Kwanan wata** | **Musamman** | **Kuɗi** | **Banki** | **Rage rangwame** |
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Akwai rangwamu iri biyu, Rangwamen kuɗi da ragin Ciniki.

Rage Kuɗin Kuɗi shi ne ragin da aka bayar ga mai siye ko bashi don ƙarfafa saurin bashi. Za'a iya samun ragin ne kawai, lokacin da mai siye ya biya kafin ranar ƙarewar lokacin bashi na al'ada. Sakamakon ragin kuɗi shi ne, mai sayarwa ya karɓi ƙarami kaɗan fiye da ƙididdigar ƙididdiga a cikin cikakken daidaitawar asusun.

Rangwamen Kasuwanci ragi ne da aka bayar ga mai siye akan farashin kasuwa na kayan masarufi galibi azaman sanannen abokin ciniki na yau da kullun ko kuma hanyar ƙarfafa ci gaba da taimakon kamfani. Ragowar yana buɗewa ya shafi farashin siyarwa (farashin kasuwa) kafin isowa farashin farashin.

An bayar da ragin ba tare da la'akari da ko mai siye ya biya kuɗi ko ya saya a kan bashi ba.

Ya kamata a lura da cewa, bayarwa ko rasit na ragin cinikin waɗanda ba su ba da damar shigar da kowane lissafi ba, tunda ragin ya riga ya kamu kafin farashin kuɗin ya zo.

Rangwamen kuɗi duk da haka, yana haifar da shigarwar lissafi saboda suna wakiltar raguwa a cikin wani aiki na yanzu. Rangwamen da aka karɓa yana samun kuɗaɗen shiga, yayin da ragin rangwamen kuɗi ne. Dalilin ragi mai ragi a cikin littafin tsabar kudi shine tara kowane abu na tsabar kudi, ragin da aka karba ko aka ba shi izinin lokacin. Don haka rukunin rangwamen ba zai zo wani ɓangare na tsarin shigarwa biyu ba.

**Contra Entries (Shigarwa na kwangila)**

Wannan ita ce kalmar da ake amfani da ita don bayyana shigarwar da aka yi a cikin littafin kundin kudi na 3 don yin rikodin tsabar kudi na motsi tsakanin Ofishi da Banki, lokuta biyu da ke haifar da shigarwar kwangila su ne;

a) Lokacin da aka biya tsabar kudi zuwa Bankin.

b) Lokacin da aka cire kuɗi daga Banki don amfanin Office.

Ana nuna shigarwar kwangila ta harafi “C” akan folio.

**Over Drawn Balance (Kan Daidaita Daidaitawa)**

Balance na bashi akan gwanayen Banki yana nuna an yi sama da fadi. Adadin ma'auni na iya yiwuwa a bankin Banki saboda Bankunan kan baiwa kwastomomin su damar cire sama da abin da suke da shi.

Misali 1: JISMA ya fara kasuwanci da tsabar kudi N2,500,000 a ranar 1 ga Yuni, 2020

kuma sun gabatar da wadannan ga watan.

N

Yuni 2. Haya 200,000

Yuni 6. Sayo Kaya 850,000

Yuni 12. Sayar da Kaya 2,175,000

Yuni 16. Albashi 42,200

Yuni 18. Sabuwar Mota 2,200,000

Yuni 24. Sayar da Kaya 4,123,450

Yuni 26. Sayo Kaya 1,080,000

Yuni 30. Wutar lantarki 33,050

Duk ma'amaloli da ke sama ta hanyar tsabar kudi ne. Shirya littafin tsabar kudi.

**AMSA Malam JISMA**

**Mr. JISMA**

**Dr Cash Book For the month of June 2020 Cr**

**Date Particulars Amount Date Particulars Amount**

Yuni 1 Capital 2,500,000 Yuni 2 Haya 200,000

Yuni 12 Sayar da Kaya 2,175,000 Yuni 6 Sayo Kaya 850,000

Yuni 24 Sayar da Kaya 4,123,450 Yuni 16 Albashi 42,200

 Yuni 18 Sabuwar Mota 2,200,000

Yuni 26 Sayo Kaya 1,080,000

 Yuni 30 Lantarki 33,050

 Daidaito c/d 4,393,200

**8,798,450 8,798,450**

Daidaito b/d 4,393,200

**2.5 Petty cash book (Littafin tsabar kuɗi)**

Karamin kudin littafin shine littafin rikodin kananan kudade i . e kashe kudi. Manufa a bayan tsarin ita ce ta rage yawancin kuɗin tsabar kuɗi don ƙananan kashe kuɗi. Tsarin al'ada don yin rikodin ma'amalar tsabar kuɗi wanda aka ɗauka gabaɗaya ana kiran shi tsarin imprest . A cikin wannan tsarin, ana ba da ƙayyadadden adadin kuɗi ga ƙaramin mai karɓar kuɗi a farkon lokacin lissafin. Wannan ƙayyadadden jimlar ana kiransa shawagi. Wannan adadin ya isa ya rufe kimar kudin kashe kudi na wani lokaci. A lokuta masu yawa dole ne a mayar masa da kuɗin da aka bayar na lokacin abin saboda kawo daidaiton kuɗin zuwa adadin.

Littafin ƙaramin kuɗin littafin littafi ne mai shigarwa sau biyu kuma dole ne a haɗa shi a cikin Balance Gwajin. Matsakaicin matakin tsabar kudi da aka riƙe a cikin ƙaramin littafin tsabar kudi an daidaita kuma dole ne a mayar wa mai karɓar kuɗin kuɗin da ya biya. Takaddun tushen tushen ƙaramin kuɗin kuɗi shine baucan kuɗin kashe kuɗi.

Fa'idodi na Littafin Kudin Kuɗi

* Za a kawar da haɗarin yaudara
* Nauyin babban mai karɓar kuɗin zai rage.

**2.6 Employees’ pay (Albashin ma'aikata)**

Albashin maaikata tsari ne na biyan ma’aikatan kasuwanci, wanda zai iya hada da bin diddigin lokutan da aka yi aiki, da kirga albashin ma’aikata, da kuma rarraba kudaden ta hanyar tsabar kudi ko ta hanyar rajistan ko ta hanyar ajiya kai tsaye zuwa asusun su kai tsaye. tushen (Daily, Weekly, ko Monthly).

A cikin hali na ijara, da ma'aikata 'albashi da aka lasafta bisa ko dai aikin hours (hourly kudi ninka ta yawan hour s ) ko raka'a ta samar ( naúrar kudi ninka ta yawan raka'a ).

Don albashi, yawanci ya ƙunshi Ba sic Salary tare da wasu alawus ( misali alawus na haya) wanda ke ba da cikakken albashi / biya. Babban albashin ana iya fuskantar cire haraji da kuma duk wani sauran ragin da aka yarda dashi.

**Illustration for Employees’ Pay Payroll Result (Misali Biyan Ma'aikata albashi)**

Kasuwancin yana da manufar biyan ma'aikatanta alawus alawus na 25% na Albashi na Musamman, Sauran Alawus 50% na Albashi na Musamman . Matsakaicin harajin samun kudin shiga na mutum shine 5% na Babban Albashin .

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| S/N | Suna | Albashi Na Asali | Alawus | Sauran alawus | Gundarin Albashi | Haraji | Albashin Net |
| 1 | Ma'aikaci1 | 10,000.00 |   |   |   |   |   |
| 2 | Ma'aikaci2 | 12,000.00 |   |   |   |   |   |
| 3 | Ma'aikaci3 | 14,000.00 |   |   |   |   |   |
| 4 | Ma'aikaci4 | 16,000.00 |   |   |   |   |   |
| 5 | Ma'aikaci5 | 18,000.00 |   |   |   |   |   |
| 6 | Ma'aikaci6 | 20,000.00 |   |   |   |   |   |
| 7 | Ma'aikaci7 | 22,000.00 |   |   |   |   |   |
| 8 | Ma'aikaci8 | 24,000.00 |   |   |   |   |   |
| 9 | Ma'aikaci9 | 26,000.00 |   |   |   |   |   |
| 10 | Ma'aikaci10 | 28,000.00 |   |   |   |   |   |
| 11 | Ma'aikaci11 | 30,000.00 |   |   |   |   |   |
| 12 | Ma'aikaci12 | 32,000.00 |   |   |   |   |   |
| 13 | Ma'aikaci 13 | 34,000.00 |   |   |   |   |   |
| 14 | Ma'aikaci14 | 36,000.00 |   |   |   |   |   |
| 15 | Ma'aikaci15 | 38,000.00 |   |   |   |   |   |
| 16 | Ma'aikaci16 | 40,000.00 |   |   |   |   |   |
| 17 | Ma'aikaci17 | 42,000.00 |   |   |   |   |   |
| 18 | Ma'aikaci18 | 44,000.00 |   |   |   |   |   |
| 19 | Ma'aikaci19 | 46,000.00 |   |   |   |   |   |
| 20 | Ma'aikaci20 | 48,000.00 |   |   |   |   |   |

**2.7 Computerised Accounting Systems (Tsarin Lantarki na Kwamfuta)**

Kwamfuta na Accounting System (CAS) an ayyana shi azaman lissafin kuɗi tare da taimakon komputa wanda ya dace da shigar da ƙididdigar software na ƙididdiga da ɗakunan rubutu na dijital don kiyaye hanyar kasuwanci ko ma'amalar kuɗin abokin ciniki. Don haka tsarin lissafin komputa ya hada da hada komputa na tsarin bayanai na lissafin kudi, wanda aka kirkireshi domin saukaka yanke shawara. Waɗannan suna da alaƙa da fa'idodi da yawa kamar saurin aiwatar da ma'amaloli na yau da kullun, lokaci, bincike mai sauri, daidaito da rahoto. Sabili da haka, tsarin lissafin kwamfuta shine shirye-shiryen software waɗanda aka adana a kwamfutar kamfanin, sabar hanyar sadarwa, ko kuma nesa ko samun dama ta hanyar intanet. CAS tana nufin kayan aikin software don sarrafa bayanan kuɗi na kasuwanci. Tsarin kwamfuta ne, wanda ke aiwatar da bayanan kudi kuma yake tallafawa ayyukan yanke shawara dangane da daidaito da kula da ayyukan kungiya

**Difference between Manual and Computerised Accounting System (Bambanci tsakanin Manhaja da Kwamfuta Accounting System)**

**Sauri:**Software na lissafi yana aiwatar da bayanai kuma yana haifar da rahotanni da sauri fiye da tsarin jagoranci. Ana yin lissafi kai tsaye a cikin shirye-shiryen software waɗanda ke rage kuskure, da haɓaka ƙwarewa. Da zarar an shigar da bayanai, zaku iya ƙirƙirar rahotanni a zahiri ta latsa maɓalli a cikin tsarin kwamfuta.

**Tsada:**Lissafin hannu tare da takarda da fensir sun fi rahusa fiye da tsarin komputa, wanda ke buƙatar inji da software sun haɗa da horo da kulawar shirin. Kuɗi na iya haɗawa cikin sauri tare da farashi don firintocinku, takarda, tawada da sauran masu samarwa.

**Ajiyewa:**Duk ma'amaloli za'a iya ajiye su da kuma tallafawa idan akwai wuta ko wata matsala. Ba za ku iya yin wannan ba tare da bayanan takardu, sai dai idan kuna yin kwafin dukkan shafuka masu tsawo da rashin tsari.

**3.0 Basic Accounting Terminologies for Adjustments in Business (Tushen Lissafin Kuɗi na Asali don Daidaitawa a Kasuwanci**)

Kasuwanci kasuwanci ne na doka wanda ayyukansa da ma'amala na kuɗi suke ci gaba a yanayi daga shekara zuwa wancan. A sakamakon haka, akwai ma'amaloli na kuɗi a cikin ƙungiyoyin kasuwanci waɗanda ba za a iya kammala su cikakke a cikin shekara ɗaya ba kuma mafi mahimmanci a ƙarshen shekarar lissafin. Kasuwanci ya haɗa da bayarwa da karɓar kuɗi, yayin da duk kashe kuɗi da kuɗin shiga na wata shekara bazai cika biyan su ba kuma aka karɓa kamar ƙarshen shekara. Koyaya, waɗancan kuɗaɗen da suka shigo amma ba a karɓa ba har yanzu da kuma kuɗin da aka biya don sasantawa amma ba a biya ba kamar yadda a ƙarshen shekara ya kamata a kawo su cikin asusun ƙarshe don nuna matsayin gaskiya da adalci na kamfanin ta hanyar daidaitawa daidai. Yayinda ake shirya ciniki da Riba da Asara asusu daya wanda dole ne a kiyaye shi shine cewa za'ayi la'akari da kashe kudi da kudaden shiga na cikakken lokacin kasuwancin. Misali idan an sami kuɗi amma ba a biya ba a wannan lokacin, ya kamata a ƙirƙiri alhaki don adadin da ba a biya ba kafin a ce asusun ya nuna riba ko asara. Duk kashe kuɗi da kuɗaɗen shiga ya kamata a daidaita su ta hanyar shigarwar.

**3.1 Provisions for bad debts (Sharuɗɗa don mummunan bashi):**Baya ga ainihin mummunan bashin, ƙungiyar kasuwanci na iya gano a ranar ƙarshe ta lokacin lissafin cewa wasu basussukan suna da shakku, watau, adadin da za a karɓa daga mai bin zai iya ko ba za a karɓa ba. Adadin bashin da ake shakku ana lissafta shi ta hanyar bincika matsayin kowane mai bin bashi a hankali da kuma taƙaita adadin bashin da ake shakku daga wasu masu bin bashi ko ana iya lissafta shi (kamar yadda aka saba yi) kan wasu kaso na masu bashi a ƙarshen na lokacin lissafi. Yawan da za a karɓa yawanci ya dogara ne da ƙwarewar kasuwancin da ta gabata.

**3.2 Provisions for discounts (Tanadin don ragi):**Al'ada ce ta yau da kullun a cikin kasuwanci don ba da ragi ga kwastomomi don biyan kuɗi cikin sauri kuma hakan ya zama babban adadin kuɗi. Wasu lokuta ana siyar da kaya akan lamuni ga abokan ciniki a cikin wani lokacin lissafi yayin da aka karɓi biyan wannan a cikin lokacin lissafin na gaba kuma za'a yarda da ragi. Manufa ce wacce za ayi cajin wannan kudin (ragin rangwame) zuwa lokacin da aka yi tallace-tallace, don haka ana samar da tanadi iri ɗaya, kamar yadda ake biyan kuɗi don shakkun bashi.

Asusun riba da asara  Dr.

Don tanadi don ragi akan asusun masu bashi (Kasancewa mai rangwame akan mai bashi)

Jiyya a cikin asusun ƙarshe

( i ) Tallafawa don ragi akan mai bin bashi rashi ne mai yuwuwa, don haka ya kamata a nuna shi akan ɓangaren cire kuɗi na asusun Riba da Asara.

(ii) Adadin tanadi don ragi akan masu bin bashi ana cire shi daga mai bin bashi a bangaren kadarorin Balance Sheet.

**3.3 Depreciations (Raguwa):**shine rage kimar dukiyar da aka gyara saboda amfani da ita, sanyawa da yagewa ko tsufa. Lokacin da aka yi amfani da kadara don neman dalilai, ya zama dole a rage saboda amfani da shi, dole ne a ɗora shi a asusun riba da asara na wannan shekarar don nuna daidai riba ko asara da kuma nuna kadarar a ƙimar daidai a cikin Balance Sheet.

Sakamakon ragin kashi biyu zai kasance:

(i) Raguwa ya nuna a bangaren cire kudi na Asusun Riba da Asarar, kuma

(ii) Ana nuna shi a gefen kadara na takaddun ma'auni ta hanyar cirewa daga ƙimar abin da abin ya shafa.

**3.4 Inventory valuations (Kimar Kaya):**Rufewa Kaya ne stock wanda ya zauna unsold a karshen cikin lissafin lokaci. Sai dai idan an yi la'akari yayin shirya asusun kasuwancin, babban ribar ba zai zama daidai ba. Daidaita shigarwar don ajiyar kayan aiki yana ƙarƙashin:

Asusun ajiyar jari  Dr.

Zuwa lissafin ciniki (Kasancewa ana rufe kayan kawo littattafai)

Jiyya a cikin asusun ƙarshe

( i ) Ana nuna alamun rufewa a gefen daraja na Asusun kasuwanci.

(ii) A daidai wannan ƙimar za a nuna shi azaman kadari a cikin takaddun ma'auni.

**3.5 Prepayments (Biyan Kuɗaɗe):**Waɗannan kayayyaki ne da sabis da aka biya, amma fa'idodin har yanzu ba a more su ko a ci su gaba ɗaya ko rabin su. Waɗannan su ne wasu kuɗin da aka biya a gaba ko aka biya don lokacin gaba wanda bai riga ya ƙare ba ko bai riga ya ƙare ba. Amfanin irin waɗannan kuɗaɗen shine a more su a cikin lokacin lissafin na gaba. Tunda, an riga an biya irin waɗannan kuɗaɗen , sun kuma yi rubuce rubuce a cikin littattafan asusun na wancan lokacin wanda ba su da dangantaka da shi.

Shigar da gyara don biyan kuɗin da aka biya kamar yadda yake ƙarƙashin:

Asusun Kuɗaɗen Kuɗaɗen Asusun Dr.

Zuwa Asusun Kuɗi (Kasancewa shigarwar daidaitawa don kashe kuɗi)

Adadin kuɗin da aka shirya zai bayyana a matsayin kadari a cikin Balance Sheet yayin da za a nuna adadin asusu na ƙididdiga masu dacewa a cikin Asusun Riba da Asarar ta hanyar cirewa daga kuɗin da aka faɗi.

**3.6 Accruals (Accruals):**Waɗannan su ne ayyuka da kayan da aka cinye ko aka more a cikin shekarar, amma ba a biya ko ɗaya ba a ƙarshen wannan shekarar kuɗin. Don kawo wannan gaskiyar a cikin littattafan asusun, za a ƙaddamar da shigarwar daidaitawa mai zuwa a ƙarshen shekara:

Asusun haya  Dr.

Zuwa Accountididdigar Kuɗi (Kasancewa faɗan kuɗi)

Tasirin ninki biyu na daidaiton da ke sama zai kasance

(i) adadin kuɗin hayar da aka ƙera za a ƙara shi zuwa hayar a ɓangaren cire kuɗi na Asusun Riba da Asarar, kuma

(ii) fice haya za a nuna a kan abin alhaki gefe na Balance Sheet.

**4.0 Introduction to Tax System in Nigeria (Gabatarwa Akan Tsarin Haraji a Najeriya)**

**4.1 Definitions of Tax (Ma'anar Haraji)**

Gwamnatin Nijeriya, kamar sauran a sassan duniya daban-daban, tana da ikon yin doka a kan 'yan ƙasa, kowane nau'i na haraji da kowane irin matakin da ta ga ya dace. Wani abin dubawa na Dokokin Harajin Najeriya ya nuna cewa babu wani yunƙuri da aka yi don ayyana kalmar "haraji". Koyaya, Kamus ɗin Oxford Advanced Learner's Dictionary ya fassara 'haraji' kamar: "Kudin da dole ne a biya gwamnati don ta iya biyan kuɗin sabis ɗin jama'a".

Ictionaryamus na Black Law ya fassara haraji kamar: “Cajin kuɗi da Gwamnati ta ɗora kan mutane, ƙungiyoyi ko kadarori, wanda aka ɗora don samar da kuɗin jama'a”.

Thomas Cooley ya bayyana haraji kamar: "Enarfafa gwargwadon gudummawar daga mutane da kadarori, waɗanda lean ƙasa ke ɗorawa, ta ikon mallakar ta, don tallafawa gwamnati da duk bukatun jama'a". A cikin sauƙaƙan lafuzza, haraji gudummawa ce ta tilas da ikon sarauta ke ɗorawa, kan kuɗaɗen shiga, riba, kayayyaki, aiyuka ko kaddarorin mutane da kamfanoni, amintattu da ƙauyuka. Irin wadannan haraji idan aka tara su ana amfani da su ne wajen gudanar da ayyukan gwamnati, kamar kiyaye doka da oda, samar da ababen more rayuwa, kiwon lafiya da ilimin ‘yan kasa, ko kuma a matsayin kayan aiki na kudi don sarrafa tattalin arziki.

**4.2 Objectives and Purposes of Taxation (Manufofi da Manufofin Haraji)**

A mafi yawan ƙasashe na duniya, babban maƙasudin asali da maƙasudin haraji shine asali don samar da kuɗaɗen shiga ko tara kuɗi don ayyukan gwamnati akan walwalar jama'a.

Baya ga wannan, yin amfani da haraji azaman kayan aiki na tsarin tattalin arziki ko sarrafawa da manufar hana wasu nau'ikan dabi'un da suka sabawa zamantakewar al'umma shima ana iya fahimtarsa ​​daga dokar haraji a wannan karnin. Don haka, an bayyana cewa mahimmancin haraji ya ta'allaka ne a kan ikon tara jari ga bangaren jama'a, don ci gaba da bunkasar tattalin arziki da kuma taimakawa wajen tsara yadda ake amfani da shi, wanda ke haifar da daidaita tattalin arziki da tasiri. sake rarraba kudaden shiga. A yau, haraji na da muhimmiyar rawar takawa musamman a cikin manufofin tattalin arziki da zamantakewar kowace gwamnati.

Ya kamata a yi la'akari da manyan manufofi masu zuwa duk lokacin da gwamnati ke tsara manufofin haraji:

**(a) Revenue generation (Haɓaka kuɗaɗen shiga):**Babban manufar haraji shine tara kuɗi don biyan kuɗin gwamnati. Don haka, ana amfani da haraji koyaushe don haɓaka isashshen kuɗi don biyan buƙatun gwamnati, kamar a cikin samar da ayyuka kamar tsaro, doka da oda, sabis na kiwon lafiya da ilimi. Hakanan ana iya kashe kudaden shiga daga haraji kan manyan aiyuka, in ba haka ba ana kiran kashe kudi, samar da ababen more rayuwa da tattalin arziki, wanda zai inganta rayuwar jama'a da kuma ba tattalin arzikin kasar damar bunkasa. Don haka, mahimmin maƙasudin duk wani garambawul kan haraji a yau ya zama don tara ƙarin kuɗaɗen shiga ga gwamnati.

**(b) Redistribution of income and wealth (Rarraba kudaden shiga da dukiya):**Ana iya kallon wannan ta fuskoki biyu. Na farko shi ne koyarwar cewa haraji ya kamata ya kasance bisa ikon biya, don haka nauyin haraji ya kamata ya zama mai nauyi ga mawadata fiye da matalauta, tare da amfani da harajin da aka tara don biyan hidimomin zamantakewar masu karamin karfi. Ana samun wannan ta hanyar kammala karatu ko "ci gaba" na ƙimar da ake ɗora harajin.

( i ) Wannan maƙasudin yana ganin rabon arzikin yanzu rashin adalci ne don haka yunƙurin juya lamarin ta hanyar ƙayyade haraji a cikin rangwamen farashi don taimakon matalauta.

(ii) Babban haraji kan kudaden shiga da dukiyar masu wadata na iya haifar da da mai ido ko rashin tasiri. Wani lokaci, ana samun rarar kudin shigar mai biyan haraji ta hanyar biyan haraji, don haka an tilasta shi yin aiki tuƙuru don ƙara girman kuɗin shigar sa. Haraji da ke haifar da tasiri don ƙarfafa ƙimar aiki. A gefe guda, babban harajin haraji na iya haifar da sakamako mara kyau wanda ke sa ma'aikaci ya tafi hutu maimakon karin aiki. Wannan tasirin rashin hankali alama ce ta rashin ingancin tattalin arziki da ɓarnata.

**(c) Management of the economy (Gudanar da tattalin arziƙi):**Haraji yana da mahimmanci a cikin tsarin tanadi da saka jari da kuma daidaita shi da dabarun ci gaba da canza tsarin tattalin arziki. Gwamnati na iya amfani da haraji azaman babban makami na kasafin kudi don tsarawa da haɓaka ƙasa.

( i ) Tsarin haraji na iya samarwa gwamnati ingantattun kayan aiki da sassauƙa don tafiyar da tattalin arzikin yau da kullun.

(ii) Sakamakon haka, ana iya amfani da haraji don cimma takamaiman manufofin tattalin arziki na ƙasa. Hakanan za'a iya tsara shi ta yadda zai jagoranci saka hannun jari mai zaman kansa daidai da bukatun ƙasa da fifiko. Ana iya amfani da tsarin haraji don daidaitawa ko hana wasu ayyuka na 'yan ƙasa, waɗanda ake zaton ba su da kyau a kan lamuran zamantakewar jama'a, kamar shan giya, shan sigari ko yin caca (wanda galibi ake kira da kayayyakin lalata). A Nijeriya, Gwamnati, sau da yawa lokuta kan gabatar da kwarin gwiwar haraji da sassaucin haraji mai kayatarwa, a matsayin kayan aiki na jan hankali da sanya masu saka jari na cikin gida da na kasashen waje cikin fannonin kera kayayyaki, sarrafa kayan fitarwa, binciken mai / gas da amfani da kuma samar da abubuwan amfani.

**(d) Harmonisation of economic objectives (Daidaita manufofin tattalin arziki):**Daidaita hada-hadar kasuwanci ko manufofin tattalin arziki na kasashe daban-daban ana iya cimma ta hanyar kyakkyawan tsarin haraji. Misali, za a iya amfani da tsarin haraji daga kasashe mambobin kwamitin tattalin arzikin kasashen Afirka ta Yamma (ECOWAS) don cimma falsafar kasuwar bai ɗaya (zirga-zirgar mutane da kayayyakinsu kyauta) a cikin yankin.

(e) Aƙarshe, haraji wata na'ura ce don haɓaka yawan kuɗaɗen shigar ƙasa, haifar da ci gaban tattalin arziki da kuma tasiri cikin daidaiton biyan kuɗi tare da sauran ƙasashe.