

## Tusaha gunnada canshuurta

### Hordhac

Waa buug yare tilmaamo guud ka bixinaya gunnadda canshuurta (tax credits) oo ah lacag canshuur celis ah oo loo bixiyo gunno ahaan ayna helaan qoysaska haysta caruur naafo ah. Waxaa ku jira macluumaad la xiriira qofka xaqa u leh inuu heli lacagtan iyo nidaamka gunnada canshuurta u shaqeeyo. Waxaa kaloo kuugu jira 'shax diyaarsan' oo aad ka qaadan kartid fikradda ah lacagta aad xaqa u yeelan kartid.

Gunnada canshuurta way ka duwan tahay lacagta kale ee canshuurta dakhli ahaanta loo bixiyo (income tax). Waa gunno joogta ah oo ay dawladu siiso qoysaska dakhliga soo galaa hooseeyo ama meel dhexaad yahay. Waad dalban kartaa Gunnada cashuurta xitaa haddii aadan bixin wax cashuur ah. Haddii aad u baahantahay tafaa siil si xeel dheer loo faahfaahiyay oo ah wixii ay tahay inaad xaqa u leedahay ama macluumaad kale oo ku saabsan gunnada cashuurta, fadlan soo wac khadka caawimada ee bilaashka ah. Waxaa noo shaqeeya khubarro dhinaca lacagaha ah oo talooyin bayaansan kaa siin kara lacagaha gunnada canshuurta iyo codsigoodaba.

### XOG MUHIIM AH

Haddii ay jiraan xayiraad ka jirta dhinaca laanta socdaalka oo ay jirto dhib xagga sharciga ah, inaad codsato gunnada cashuurta ama deeqaha dawlada qaar ka mid ahi waxay dhibaataayn kartaa xuquuqda aad u yeelan karto inaad sii joogto wadanka UK. Haddii aad haysato sharci xadaysan inaad deganaato UK, waxaa muhiim ah inaad ka dalbato talo qof ku takhasusay arrimaha sharciyada ka hor inta aadan dalban gunnada cashuurta ama deeqaha dawladu bixiso.” – Tani waa inay ku cadaataa qoraal ahaan bilawga tarjumaad kasta oo ah tusmooyinka gunnooyinka cashuurta iyadoo laga reebayo tusmada tarjumaada luqada Boolishka” .

### Tusmo

Waa maxay gunnada canshuurta?

Gunnada cashuurta iyo xaasaska qaata Gunnada dakhliga (Income support)

Ma codsan karaa Gunnada Canshuurta qofka Shaqee ya? (Working Tax Credit)?

Ma codsan karaa Gunnada Canshuurta Carruurta (Child Tax Credit)?

Maxay yihiin waxyaabaha la eego markii la xisaabin ayo gunnada canshuurta?

Intee ayey le'eg tahay Gunnada Canshuurta ee aan helayo??

Sideen u codsan karaa gunnada canshuurta?

Dhammaadka xilliga canshuur xarayska sannadka.

Isbadaalka xaaladeed ee soo korkha dhamaadka xilliga cashuur sanadeedka.

Maxaa dhacaya haddii la i siisay gunno canshuureed ka badan intii aan xaqa u lahaa?

Sideen u beddeli karaa go'aan la xiriira gunnada canshuurta?

Gunnada canshuurta iyo kaalmada kale ee u furan qoysaska

### Waa maxay gunnada canshuurta?

Waxaa jira laba gunno canshuureed oo kaalmo dhaqaale siiya qoysaska. Waxay na kala yihiin Gunnada Canshuurta dadka Shaqeeya oo uu codsan karo qof kasta oo shaqeeya ugu yaraan 16 saacadood toddobaadkii isla markaana carruur haysta. Shaqaalaha qaarkood oo aan carruur haysanin way codsan karaan. Gunnada Canshuurta Carruurta waxaa codsan kara qoysaska haysta carruurta, haddii ay shaqeeyaan iyo haddii kaleba.

Gunnada Canshuurta waxaa maamula Waaxda Dakhliga iyo Canshuuraha (the Revenue), iyadoo la eegayo duruuftana waxaad xaq u heli kartaa midkood ama labadaba. Qiyaas ahaan tobankii q oysba sagaal ayaa xaq u yeelan kara gunnada canshuurta.

Haddii aad iskaa u shaqaysatid waa inaad tixraacdaa tusaha lagu magacaabo 'tusaha gunnada canshuurta ee waalidinta iskood u shaqaysta' oo aad ka heli kartid markii aad soo wacdid khadka caawimada.

### **Tirooyinka loo cuskaday habaynta tusmadan.**

Tirada lacagaha halka lagu isticmaalay waxay ku salaysan yihiin heerka ay dawladdu xadaysay sannadka 2010 - 2011. Waxaase suurto ah in doorashada kadib dawlad kasta oo cusubi ay ku samayso isbadalo waawayn nidaamka gunnada cashuurta. Soo wac khadkayaga caawimada wixii faahfaahin ah ee soo kordha.

## **Yaan ku qorayaa codsigayga?**

Haddii aad leedahay lamaane kula wadaaga nolosha waa inaad ku dartaa codsigaaga . Lamaanaha waxaa ku jira dadka isku sinjiga ah ee wada nool.

Ilmaha kula nool waad u dalbi kartaa ilaa inta laga gaarayo bisha Sebtember ee ka dambeysa marka ilmuhu u dabbaaldego 16-jirkiisa. Waxaa kale oo aad u codsan kartaa lacagtaas ilaa ay ka gaarayaan 19 sano haddii ay ku jiraan waxbarasho joogto ah oo aan ahayn aqoonta durugsan, ama haddii ay ku jiraan shaqo ama tababar aan dakhli ka soo gelin. Waxaa taas la gaarsiin karaa ilaa qofka da'yarta ahi ka gaarayo 20 -jir mar haddii ay ku jiraan tacliin ama tababar ay bilaabeen ka hor intii aysan 19 jirsanin.

Haddii qofka da'da yari uu iskiis u codsado gunno (sida Kaalmada Dakhliga 'Income Support' ama Gunnada la Siiyo Qofka Shaqo-doonka ah 'Income-based Jobseeker's Allowance', lacagta qofka aan Shaqayn Karin Jirro darteed 'Incapacity Benefit' ama Lacagta loogu oggolaado Shaqo iyo Kaalmayn kale 'Employment and Support Allowance'), markaas uma codsan kartid gunnada canshuurta. La xiriir khadka caawimada si aad talobixin arrintan uga heshid.

## **Gunnada canshuurta iyo qoysaska qaata Gunnada Dakhliga (Income Support )**

Gunnada canshuurta waxay beddeshay lacaga dulsaarka ee carruurta la siiyo ee hore loola bixin jiray gunnooyinka la siiyo dadka Dareeylka siiya kuwa jirran.

Dawladdu waxay kaloo doonaysaa in Gunnada Canshuurta Carruurta ay beddesho Kaalmada Dakhliga (IS ) iyo lacagaha la siiyo dadka shaqo doonka ah loogu dhiibo carruurta ku tiirsan (ibJSA). Araajida cusub ee lagu codsanayo IS/ibJSA keliya waxa ku jira lacagta ay xaq u leeyihiin kan codsaday iyo lammaanaha keliya, iyadoo carruurta ku tiirsan loo sameeyo codsi gaar ah oo la xiriira Gunnada Canshurta Carruurta.

Qoysaska helayey gunnooyinka kala ah IS/ ibJSA tan iyo bishii Abriil 2004 waxaa u furan in lacagta carruurta iyo tooda la iskugu soo daro. Hase yeeshee marka la gaaro sannadka 2012 waxay si otomaati k ah u noqonaysaan Gunnada Canshuurta Carruurta ama Child Tax Credit. Markii aad heshid gunnada canshuurta ama tax credits, waxaad si gaar ah u heli kartaa lacagta dadka waaweyn ee IS/ibJSA iyadoo lacagta Child Tax Credit ee carruurta si gaar ah ay kuugu imanayso. Waalidiinta badankoodu way helayaan IS/ibJSA iyadoo xoogaa ka yar cadadka hadda, laakiin qoysaska qaarkood ayaa laga yaabaa inaysan helin IS/ibJSA markii lacagta carruurta gaar loo bixiyo.

Dawladdu waxay rajaynaysaa in waalidiinta badankooda hel a IS/ibJSA dakhligoodu ka wanaagsanaan doono aysanna arki doonin isbedel ku yimaada dakhliga soo gala usbuucii kadib marka gaar laga dhigi lacagta Child Tax Credit. Hase yeeshee, dad tiro yar ayaa lacagta ay helaan is dhimi kartaa. Wixii faahfaahin dheeraad ah la xidhiidh khadkayaga caawimada ama fiiri tusahayga 'Child Tax Credit and Income Support'

## **Ma codsan karaa Gunnada Canshuurta qofka Shaqeeya Working Tax Credit?**

Si aad u codsatid Working Tax Credit waa in:

- da'daadu tahay 16 sano ama ka weyn tahay, iyo
- inaad ku nooshahay UK, oo aysan ku saarnayn xayiraad dhinaca socdaalka ah (marka laga reebo kiisaska qaar), iyo
- inaad shaqaysid ugu yaraan 16 saac aadna haysid mas'uuliyadda mid ama in ka badan oo carruur ah.

**Ogow** dadka shaqeeya qaarkood oo aan carruur haysan waxay codsan karaan Working Tax Credit (tusaal ahaan

shaqaalaha naafada qaba). Haddi aadan haynin daryeelka qof carruur ah waxaad talobixin ka raadsan kartaa xafiiska talosiinta muwaadinka (CAB) ama xafiiska adeegyada xuuquuqda lacagaha darye elka.

Si aad u qiimaysid inaad shaqaysid 16 saacadood iyo in kale usbuucii, waaxda Dakhli ururinta iyo canshuuraha ayaa xisaabinaysa tirada saacadaha aad shaqaysid, iyadoo aan la xisaabinayn waqtiyada aad firaagada qaadatid si aad cunto u soon cuntid oo aan lacagta lagugu siinin. Sidaas darteed haddii aad shaqaysid waqtriga dheeraad ah ee shaqada (overtime) saacadahaas waa la xisaabinayaa.

Waxaa jira xeerar gaar ah oo u oggolaada lacagtaasi inay helaan dadka shaqeeya balse si ku meelgaar ah shaqada uga maqan, waxaa ku jira shaqaalaha iskuulada xilliga ay fasaxa ku maqan yihiin ee teeramka, haweenka ku maqan Fasaxa Umusha ah ama Lacagta loo bixiyo Umul ahaanta, dadka Korsanaya Carruur aysan dhalin ama lacagta Aabaha la siiyo markii Xaaskiisu ummusho, iyo da dka qaar oo shaqada uga maqan jirro darteed (faahfaahinta dheeraadka kala xiriir khadka kaalmada).

Haddii ay shaqadu kaa dhammaato ama saacadaha aad shaqaysid ay yaraadaan kana hoos maraan 16 saac, waad sii heli kartaa lacagta Working Tax Credit ilaa 4 usbuuc. Hase yeeshee waa inaad isbedelka ku yimid duruuftaada u sheegtaa waaxda Dakhli ururinta iyo canshuuraha muddo 1 bil gudaheed ah.

### **Lacagta dheeraadka ah ee kaaga imanaysa Gunnada Shaqada si loogu bixiyo kharashka daryeelka carruurta**

Haddii aad lacag ku bixisid carruur lagu hayo marka aad shaqaynaysid, codsiga aad ku codsanaysid lacagta Working Tax Credit waxaa kuugu jiri kara kharashka kaaga baxaya haynta carruurta oo laga yaabo inaad 'xaq' u yeelatid. Si haddaba kharashka haynta carruurta loo xis aabiyo waa inaad tahay:

- waalid aan lammaanhiisa kale la noolayn oo shaqeeya ugu yaaan 16 saac usbuucii ama ka yar, ama
- aad tihiin lammaane is qaba oo labadiinuba shaqeeya 16 saac ama in ka badan usbuucii, ama
- lammaane midkood shaqeeyo 16 saac ama in ka badan halka kan kalena uu helo lacagaha naafada ama jirrada (ama haddii midkiin ku jiro cisbitaal ama xabsi).

### **Maxay yihiin noocyada kharashka haynta carruurta ee la xisaabiyo?**

Shaqaalaha takhasuska ku haysta haynta carruurta isla markaana diiwaangashan oo keliya ayaa la oggolaanayaa siinta kharashkaasi. Waxaa ku jira carruur hayayaasha diiwaanka ku jira, goobaha xannaanada iyo xarumaha kale ee ay maamulaan shaqaale la ansixiyey. Carruurta oo lagu hayo gurigooda sidoo kale waa la xisaabinayaa haddii qofka adeeggaas bixinaya yahay qof diiwaangashan ama la ansixiyey.

Carruurta oo uu kuu hayo qof qaraabo ah lama tirinayo, xataa haddii qofka qar aabada ah yahay qof ku sajilan inuu yahay daryeele-ubad.

Iyadoo ay ku xidhantahay meesha aad UK kaga nooshahay, wa xaa la arkaa ina aan lagu ansixin inaad qaadato kharjiga ku baxa daryeelka ubadka ee ay daryeeleen qof qaraabo ay oo ay ku hayeen gurigooda. Ka codso talo dheeraad ah Khadkayaga caawimada.

Haddii ilmuhu ku tiirsan yahay lacagta Tabarruca Qofka Naafada ah (Disability Living Allowance 'DLA') ama indho la', kharashka daryeelka ilmaha waxaa la bixin karaa ilaa bisha Sebtember ee ka dambaysay marka ay 16 sano jirsadaan. Haddii kale kharashka carruur haynta waxaa la bixin karaa oo keliya ilaa bisha Sebtember ee ka dambaysa marka ay 15 sano jirsadaan.

Lacagta ugu badan ee lagu qaadan karo daryeel carruureed waa £175 usbuucii ilmaha keliya, iyo £300 usbuucii laba ama in ka badan oo carruur ah. Laakin waxaa laga bixinayaa oo keliya 80% kharashka ku baxa ilmo ha ynta. Taas macnaheedu waxa weeye in lacagta ugu badan ee ilmihii laga bixin karo ay tahay £140 usbuucii ilmihii (oo u dhiganta 80% £175) iyo £240 usbuucii laba ama in ka badan oo carruur ah (oo u dhiganta 80% £300). Waa lacagaha ugu badan ee la bixin karo, lacagta aad heshidna waxay ku xiran tahay dakhligaaga.

Hay'adda Xiriirka Qoyska ee Contact a Family waxay daabaceen shax xaqiiqeed lagu magacaabo 'Helitaanka iyo bixinta kharashka carruur haynta', oo aad si lacag la'aan ah uga heli kartid khadka caawi mada. Waxay faahfaahin dheerad ah kaa siinaysaa kharashka daryeelka ama carruur haynta ee aad xaqa u yeelan kartid.

London gudeheeda dawladu waxay wadaa qorshe ay ku hirgalinayso inay kor u qaado kharjiga lagu bixiyo daryeelka caruurta iyadoo kharjigaa lagu xidhiidhin doono dakhliga cashuurta ay helaan waalidiinta qaarkood ee haysta caruur naafo ah. La soo xidhiidh khadkagayga caawimada wixii macluumaad ee dheeraad ah .

## Ma codsan karaa Gunnada Canshuurta Carruurta Child Tax Credit?

Si aad u codsatid Child Tax Credit, waa in:

- da'daadu tahay 16 sano jir ama ka weyn tahay, iyo
- inaad ku nooshahay UK, aysan jirin xayiraad dhinaca socdaalka ah oo ku saaran aadna leedahay deggaansho UK, iyo
- inaad haysid mas'uuliyadda hal ama in ka badan oo carruur ah.

Child Tax Credit waad codsan kartaa haddii aad shaqaysid iyo kaleba, waxayna dheeraad ku tahay lacagta Deeqda Carruurta (Child Benefit) ee carruurta la siiyo. Waxaad u heli kartaa keli ahaan ama waxaa lagula siin karaa lacagta kale ee Working Tax Credit.

Lacagta Child Tax Credit waa ay ka sarrayn kartaa heerka caadiga ah haddii aad aad haysatid ilmo naafo ah oo qaata Tabarruca Qofka Naafada ah Disability Living Allowance (DLA). Taasi waxaa ugu wacan lacag dheeraad ah oo lagu magacaabo 'kharashka naafada' ayaa lagu kordhiyaa lacagta tax credit ee uu helo ilmo kasta oo naafo ah oo qaata Disability Living Allowance (DLA) ama u diiwaangashan indho la'aan. Haddii ilmahaagu helo lacagta sarraysa ee DLA, cadad dheeraad ah oo lagu magacaabo 'kharashka naafada daran' ayaa lagu kordhiyaa.

## Sidee ayaa loo bixiyaa gunnada canshuurta tax credits?

Working Tax Credit waxa la siiyaa qof waalid ah oo shaqeeya, oo aysan ku jirin kharashka carruur haynta. Child Tax Credit iyo Working Tax Credit lacagaha la socda ee lagu bixiyo daryeelka ama carruurta hayntooda waxaa si toos ah loo siiyaa qofka daryeelka bixinaya. Lacagta waxa sida badan lagu shubaa banki. Waxaa kuu bannaan in lagu siiyo usbuuc ama afartii usbuuc mar.

## Maxay yihiin waxyaabaha la eego markii la xisaabinayo gunnada canshuurta?

Cadadka lacagta tax credits ee aad heshid waxay ku xiran tahay xaaladda gaar ahaaneed ee qoyskaaga iyo dakhliga kusoo gala. Duruufahaaga gaar ahaaneed ee la eego waa kuwa hoos ku qoran.

### Gunnada Working Tax Credit waxa la eegaa

- Inaad tahay waalid aan la noolayn lammaanahiisa ama inaad lammaane tahay.
- Inaad shaqaysid 30 saacadood ama ka badan usbuucii (badanaa waa suurto gal in la isku daro saacadahaaga iyo kuwa lamaanahaaga).
- Inaad naafo tahay iyo in kale.
- Inaad adiga ama lammaanaagu heshid lacagta korodhsan ee lagu qaato naafada ee loo yaqaan DLA.
- Inaad xaq u leedahay lacagta lagu bixiyo haynta carruurta iyo in kale.
- Inaad tahay 50 sano jir ama ka weyn tahay dhowaanna aad qaadanaysid gunnooyinka dawladda.

### Gunna Child Tax Credit waxa la eegaa

- Tirada carruurta aad haysatid.
- Inaad haysatid ilmo da'diisu ka yar tahay hal sano.
- Tirada carruurta qaata lacagta naafada DLA ama u diiwaangashan inay indho la'yhiin.
- Tirada carruurta la siiyo lacagta korodhsan ee naafada DLA.

### Xisaabinta dakhligaaga

Lacagta aad xaq u leedahay ee ah tax credits waxay kaloo ku xiran tahay dakhliga la canshuuri karo ee sannadkii ku soo gala. Inkastoo tax credits ku soo gala ay ku cabbiran tahay dakhliga ku soo gala haddana waa inaad u qaadan inay lacag badan ku soo gasho oo aadan xaq u yeelan karin.

Waxaa la hubaa inaad helaysid qayb uun ka mid ah lacagta Child Tax Credit marba haddii uu dakhligaagu ka hooseeyo £58,000 (£66,000 hadii aad haysid ilmo da'diisu ka yar tahay hal sano). Duruufaha qaarkood waxaa dhacda inaad heshid tax credits xataa haddii dakhligaagu intaasi ka badan yahay, tusaale ahaan haddii aad leedahay wax ka badan hal canug oo qaata lacagta naafada ee DLA aadna lacag badan ku bixisid haynta ama daryeelkooda. Haddii aad lammaane tiihin dakhliga lammaanahaaga so gala waa la xisaabinayaa. Dakhliga soo gala ilmo kugu tiirsan marna lama xisaabiyo.

Lacagta tax credit waxaa badana laga cabbiraa dakhliga ku soo galay sannadkii hore. Hase yeeshee, haddii

dakhliga sannadkan la joogo ku soo galay uu ka yar y ahay kii sannadkii hore, qiyaasta dakhliga sannadkan ku soo gala ayaa la isticmaali karaa. Haddii dakhliga ku soo gala sannadkan laga yaabo inuu ka bato kii sannadkii hore lacag ka badan £25,000, waxaa markaasi la xisaabinayaa dakhliga sannadkaasi ku soo g ala oo laga gooyey £25,000.

Xataa haddii aad aaminsan tahay in dakhliga ku soo gala uu sarreeyo way wanaagsan tahay inaad codsatid lacagtan. Taasi waxay kaa caawinaysaa inaad xaq u yeelatid in lacagta tax credits goor hore lagaaga soo bilaabo haddii dakhliga ku soo gala hoos u dhaco.

### **Waa kee dakhliga la xisaabiyo?**

Dakhliga sannadkiiba waxa la xisaabiyaa ka hor inta aan canshuurta laga goyn. Waxaa xeer guud ah in dakhli kasta oo canshuuri ka go'i karto la xisabaiyo. Waxaana ka mid ah:

- mushaharkaaga inta aan canshuurta laga jarin
- lacagta canshuurta ka go'do ee kaa soo gasha meherad kuu gaar ah
- lacagaha badbaadada ijtimaaciga ah (social security benefits), sida Lacagta lagu bixiyo Daryeelkaaga ama xubin qoyska ka mid ah (hoos ayey ku qoran yihiin kuwa aan la xisaabin)
- dakhliga kaa soo gala guri
- dakhli kaa soo gala iibka raasamaal ama saamiga maalgashi
- lacagaha hawlgabka (ha ahaado midka dawladda, mid gaar ama shaqada)
- dakhliga kale ee canshuuri ka go'i karto.

### **Waa kee dakhliga aan la xisabain?**

Dakhliyada qaarkood ayaan la eegin markii la xisaabinayo tax credits. Waxaana ka mid ah:

- lacagaha kaalmada ee qof siiyo lammaanihiisa
- dakhliga soo gala ardayda badankood
- lacagaha la siiyo qof korsanaya ilmo uusan dhalin iyo kuwa barbaarinta ku baxa (oo aan ka ahayn gunno)
- Lacagta naafada DLA
- Lacagaha Daryeelka Dadka ka Waaweyn
- Gunnada Carruurta
- Lacagta la siiyo dadka koriya carruur aysan dhalin
- Kaalmada Dakhliga
- Lacagta Shaqo Raadiyaha
- Dakhliga ku xiriira Shaqada iyo Kaalmaynta
- Lacagaha Tacsida
- Lacagaha Umusha
- Lacagta £100 ah oo usbuuca ugu horraysa ku baxda `Fasaxa Dhalmada, ha ahaado midka umusha ama fasaxa aabaha ama labadaba ama tan Ilmo-Korsashada
- Lacagata Naafada Baaxadda weyn
- Gunnada Jirrada oo heerka hoose ah
- Gunnada Jirrada muddo dheer soo jirtay (oo la bixinayey ilaa wixii ka horreeyey 13<sup>th</sup> Abriil 1995)
- Gunnada Dhaawaca Shaqada kugu gaaray aad u heshid.

Liiskani ma aha mid dhamaystiran waana suurto gal in dakhli kale oo ku soo gala aan la xisaabin. Faahfaahinta la xiriir khadka caawimada.

### **Maxaa laga yeelayaa haddaan haysto maalgashi ama kayd?**

Ma jirto cadad xadaysan oo lacag ah oo kaa horistaagaya inaad codsatid lacagta tax credits. Dakhli kasta oo canshuuri ka go'do waa la xisaabiyaaa, tusaale waxa loo soo qaadan karaa maalgashiga iyo dulsaarka ku kordha lacagaha kaydka kuu ah (haddii aysan ku jirin koonto aan la canshuurin sida akownnada ISA).

## **Gunnada canshuurta aan helayo intee ayey le'eg tahay?**

Waaxda Dakhliga iyo Canshuur Ururinta waxay isticmaashaa duruufka dhaqaale ee qoyskaaga si ay go' aan uga gaarto 'lacagta ugu badan tax credits ee aad xaq u leedahay'. Haddii aad heshid Kaalmda Dakhliga, Lacagta Qofka Shaqo-doonka ah, Dakhliga Kaalmda Shaqada ama Gunnada Hawlgabka, waxaad si toos ah xaq ugu leedahay lacagta ugu badan ee cashuurta dakhliga.

Haddii kale, waa inaad is barbadhigtaa dakhliga canshuurta ku go'do ee sannadkii ku soo gala si loo xadee yo cadadka. Lacagtaasina waa £16,190 haddii aad xaq u leedahay Child Tax Credit keliya iyo £6,420 haddii sidoo kale aad xaq u leedahay Working Tax Credit (waa markii adiga ama lammaanahaagu aad qabataan 16 saac oo shaqo ah

ama ka badan usbuucii).

Haddii dakhligaagu gaadho ama ka hoos maro cadadka la xadeeyey, waxaad helaysaa tax credits oo buuxda. Haddii dakhligaagu ka sarreeyo cadadka xadaysa n lacagta lagu siiyo way is dhimaysaa. Halkii Gini ee kasta oo ka sare mara cadadkaasi waxaa tax credits ka go'aya 39p.

Laakiin waxaa rukuman inaad heshid ugu yaraan £545 sannadkii marba haddii dakhliga canshuurtu ka go'da ee ku soo gala ka yar yahay £50,000. Lacagtan waxa loo yaqaanaa qaybta qoyska ahaaneed ee Child Tax Credit. Ha ddi dakhligaagu ka sare maro £50,000 sannadkii, lacagta qoyska way is -dhimaysaa.

### **Isticmaalka shaxda**

Bogagga soo socda waxaa ku qoran shax loo diyaariyey inaad xisaabsatid cadad ka tax credits ee aad xaqa u leedahay. Inkastoo tax credits loo xisaabiyo gunno sannadkiiba, haddana shaxda hoose waxaa ka muuqda usbuucii kasta lacagtu intay ahaaynayso. Dhammaan lacagaha waxaa lagu buuxiyey ama lagu simay giniga ugu dhow. Xusuusnow in gunnada aad helaysid ay ku salaysan tahay dakhliga ku soo galay sannadkii hore.

Haddii adiga iyo lammaanahaaga midkiina uusan shaqaynin ugu yaraan 16 saacadood usbuucii, isticmaal shaxda 1. Lacago kala duwan ayaa ku qoran khaanadaha kala duwan kuwaasina wax ay ku xiran yihiin tirada carruurta aad leedahay iyo tirada carruurta naafadaha ah ee aad haysatid. Canugga waxaa loo xisaabinayaa inuu naafo yahay haddii uu u diiwaangashan yahay indho la'aan ama haddii ilmahaasi helo lacagta naafada ee DLA heer kasta oo ay tahay. Isticmaal khaanadda saxda ah si aad fikrad uga qaadatid cadadka tax credit ee ay tahay in qoyskaagu helo (xusuusnow cadadku waa usbuucle).

Haddii adiga ama lammaanahaagu shaqeeyo ugu yaraan 16 saac usbuucii, shaxda aad isticmaalaysid waxay ku xiran tahay tirada carruurta aad leedahay iyo tirada carruurta naafada ah. Canugga waxaa loo xisaabiya inuu naafo yahay haddii uu u diiwaangashan yahay indho la'aan ama uu qaato lacagta naafada DLA.

- Haddii aad leedahay hal canug oo naafo ah isticmaal Shaxda 2.
- Haddii aad leedahay laba canug, midkood naafo yahay isticmaal Shaxda 3.
- Haddii aad leedahay laba canug, labadooduna ay naafo yihiin isticmaal Shaxda 4.
- Haddii aad leedahay saddex canug, midkood naafo yahay isticmaal Shaxda 5.
- Haddii aad leedahay saddex canug, laba ka mid ahna ay naafo yihiin isticmaal Shaxda 6.

### **Maxaa la yeelayaa haddii aan daryeelka carruurta lacag ku bixiyo?**

Cadadka tax credits ee aad heshid waxa uu noqon karaa mid sarreeya haddii aad bixisid kharashka haynta carruurta kaasi oo aad xaqa u leedahay. Shaxda 2-6 waxay ku jira khaanado dheeraad ah oo ay ku qoran tahay lacagta tax credit ee ay waalidku heli karaan markii ay lacag buuxda ku bixiyaan haynta carruurta. Akhri qoraalka 'Caawimada dheeraadka ah ee ka timaada Gunnada Canshuurtu Qofka Shaqeeya ee ku baxda haynta carruurta' markii la xisaabinayo kharashka kaaga baxa haynta carruurta. Ma helaysid kharashka ilmo haynta haddii lacagta aad xaqa u leedahay ay ku kooban tahay Child Tax Credit.

Waxa kale oo aad ka heli kartaa cashuurta dakhliga aad ugu dhawaan xaqa u leedahay adigoo isticmaalaya xisaabiyahayaga deeqaha iyo gunnooyinka cashuurtu mareegtayadan : <http://www.cafamily.org.uk/cashcounts>

### **Macluumaadka shaxda**

#### **\*Macluumaadka shaxda 1:**

Haddii aad haysatid canug ka yar hal sano, waxaad xaqa u yeelan kartaa cadad sare. Haddii aad haysatid canug hela cadad sare oo ah lacagta naafada DLA, waxaad xaqa u yeelan kartaa cadad sare.

#### **\*\*Macluumaadka shaxda 2,3,4,5 iyo 6:**

Shaxdan waxay tixgelinaysaa in qoysaska hela dakhli dhan £10,000 ama ka badan inay shaqeeyaan 30 saac ama in ka badan usbuucii.

Cadad sare ayaa la siin karaa qoysaska haysta canug ka yar hal sano, qofka u shaqeeya qoyskana naafo yahay, iaydoo qofkaasi qoyska ka mid ahna ku tiirsan yahay cadadka sare ee lacagta naafada DLA, ama qof ka mid ah ay da'diisu tahay ama ka weyn tahay 50 sano qofkaasi oo shaqo ku soo laanaya kadib in muddo ah oo uu ku tirsanaa kaalmada dawladda.

**Table 1: Eligible for Child Tax Credit only\* (Gunnada Canshuurta Carruurta)**

Dakhliga la canshuuro sannadkii	Qoyska haysta hal canug oo naafo ah (£) usbuucii	Qoyska haysta laba canug, midkood naafo yahay (£) usbuucii	Qoyska haysta laba canug, labaduba ay naafo yihiin (£) usbuucii	Qoyska haysta saddex canug, midkood naafo yahay (£) usbuucii	Qoyska haysta saddex canug, laba ay naafo yihiin (£) usbuucii
£16,190 ama ka yar	106	151	203	195	247
£20,000	78	122	174	166	219
£25,000	40	84	137	129	181
£30,000	10	47	99	91	144
£35,000	10	10	62	54	106
£40,000	10	10	24	16	69
£45,000	10	10	10	10	31
£50,000	10	10	10	10	10
£55,000	4	4	4	4	4

**Shaxda 2: Qoyska shaqeyaa oo haysta hal canug oo naafo ah\*\***

Dakhliga la canshuuro sannadkii	Oo aan xaqa u lahayn lacagta ilmo haynta (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee ilmo haynta lagu bixiyo (£) usbuucii
£6,420 ama ka yar	180	320
£10,000	168	308
£15,000	131	271
£20,000	93	233
£25,000	56	196
£30,000	18	158
£35,000	10	121
£40,000	10	83
£45,000	10	46
£50,000	10	10
£55,000	4	4

**Shaxda 3: Qoys shaqeyaa oo haysta laba canug oo midkood naafo yahay\*\***

Dakhliga la canshuuro sannadkii	Oo aan xaqa u lahayn lacagta ilmo haynta (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo haynta hal canug (£) usbuucii	Oo ay ku jiro lacag ugu badan ee lagu bixiyo haynta laba canug ama ka badan (£) usbuucii
£6,420 ama ka yar	224	364	464
£10,000	212	352	452
£15,000	175	315	415
£20,000	137	277	377
£25,000	100	240	340
£30,000	62	202	302
£35,000	25	165	265
£40,000	10	127	227
£45,000	10	90	190
£50,000	10	52	152
£55,000	4	15	115

**Shaxda 4: Qoys shaeeya oo haysta laba canug oo naafo wada ah\*\***

Dakhliga la canshuuro sannadkii	Oo aan xaqa u lahayn lacagta ilmo haynta (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo haynta hal canug (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo laba canug ama ka badan (£) usbuucii
£6,420 ama ka yar	276	416	516
£10,000	264	404	504
£15,000	227	367	467
£20,000	189	329	429
£25,000	152	292	392
£30,000	114	254	354
£35,000	77	217	317
£40,000	39	179	279
£45,000	10	142	242
£50,000	10	105	205
£55,000	4	67	167

**Shaxda 5: Qoys shaqeyya oo haysta saddex canug oo midkood naafo yahay\*\***

Dakhliga la canshuuro sannadkii	Oo aan xaqa u lahayn lacagta ilmo haynta (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo haynta hal canug (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo haynta laba canug ama ka badan (£) usbuucii
£6,420 ama ka yar	268	408	508
£10,000	256	396	496
£15,000	219	359	459
£20,000	181	321	421
£25,000	144	284	384
£30,000	106	246	346
£35,000	69	209	309
£40,000	31	171	271
£45,000	10	134	234
£50,000	10	96	196
£55,000	4	59	159

**Shaxda 6: Qoys shaqeyya oo haysta saddex canug oo laba ay naafo yihiin\*\***

Dakhliga la canshuuro sannadkii	Oo aan xaqa u lahayn lacagta ilmo haynta (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo haynta hal canug (£) usbuucii	Oo ay ku jirto lacagta ugu badan ee lagu bixiyo haynta laba canug ama ka badan (£) usbuucii
£6,420 ama ka yar	320	460	560
£10,000	309	449	549
£15,000	271	411	511
£20,000	234	374	474
£25,000	196	336	436
£30,000	159	299	399
£35,000	121	261	361
£40,000	84	224	324
£45,000	46	186	286
£50,000	10	149	249
£55,000	4	111	211

\*\*/ eeg Shaxda xogeheeda wixii faahfaahin ah

## Sidee ayaan u codsadaa gun nada canshuurta?

Gunnada Canshuurta Carruurta Child Tax Credit iyo Gunnada Qofka Shaqeeya Working Tax Credit waxaa maamula Waaxda Dakhliga iyo Canshuur Uururinta (the Revenue), markii labadooda la codsanayo waxaa la buuxiyaa foomka TC600. Foomka waxa laga helaa xafiiska Canshuuraha ee xaafaddaada ku yaalla ama adiga oo soo waca Khadka Caawimada Tax Credits Helpline: 0845 300 3900 (Telefoonka qoraalka: 0845 300 3909).

Markii aad codsiga gudbisid waa inaad bixisaa macluumaadka dakhliga canshurtu ka go'do ee ku so galay sannadkii hore. Macluumaadkaas waxaa laga heli karaa warqadda P60, risiitka lacagaha mushaharka shaqada ama qoraalka dakhliga canshurtu ka go'do ee ku soo galay sannadkaas oo laga helo Wasaaradda Shaqada iyo Gunnooyinka Hawlgabka.

### Gunnada canshuurta oo dib laga soo tiriryo

Codsigaaga waxaa dib loo celin karaa ilaa 93 maalmood ee la soo dhaafay. Guud ahaan xafiiska cashuuruhu wuxuu u tixgaliyaa si toos ah magdhowga wixii aanad hore u helin – haba ahaatee waxaa jira kiisas aan sidaa la saymayn. Si aad hubaal u heshid wixii magdhow ah ee aad xag u leedahay waxaad foomka ku lifaaqdaa codsi qoraal ah ama soo wac Xafiiska Tax Credits Office si aad u codsatid.

### Go'aan ka gaarista codsigaaga

Markii xafiiska canshuuruhu nidaamiyo codsigaaga, waxay ku u soo dirayaan warqad kula socodsiiinaysa lacagta aad helaysid. Warqaddaasi waxaa ku cad cadadka lacagta aad helaysid iyo duruufka dhaqaale ee qoyskaaga ee lagu saleeyey gunnada lagu siinayo (tusaale ahaan dakhliga canshurtu ka go'do, tirada carruurta kugu tiirsan iyo tirada carruurta naafada ah).

Waa muhiim inaad macluumaadkaasi iska hubisid inay sax yihiin. Haddi macluumaadku aanu sax ahayn waxay taasi keeni kartaa inaad heshid tax credit dhiman ama lagu siiyo lacag ka badan tan aad xaqa u lahayd.

## Dhammaadka sannadka canshuurta

Markii lagu siiyo tax credit waxay kuu soconaysaa sida caadiga ah muddo sannad ah. Waaxda canshuuraha ayaa kadibna sanandkiba dib u eegaysa codsigaaga iyo duruufkaada. Waxaad helaysaa qoraal dib u eegaya xaaladdaada oo ay ka mid yihiin xogta khaaska kuu ah ee lagu saleeyey gunnada aad qaadatid iyo sax ahaantooda. Waxa lagu weydiin doonaan inaad ansixisid ama wax ka beddeshid kadibna waxaa la xaqiijinayaa dakhliga canshurtu ka go'do ee ku soo galaya sannadkaasi dhammaaday.

Haddii aad samaysay in ka badan codsi ah cashuurta dakhliga sanadkii ina soo dhaafay (tusaale ahaan waxaad kala tagteen lamaanahaagii oo waxaad samaysay codsi qod qudha ah) waxaad heli doontaa dib u eegis ah qof qudha oo gaar ah codsi kasta oo aad samaysay. Waa inaad buuxisaa bukhshad kasta – xitaa haddii ay ku waydiiyeen macluumaad isku mid ah.

Qoysaska hela lacagta aasaasiga ah ee qoyska laga siiyo Child Tax Credit waxa suurto ah inaan looga baahnayn foom kale oo ay buuxiyaan. Haddii aan duruufkaada waxb a iska beddelin, dakhliga ku soo galana heerkiisu go'an yahay (sida ku cad qoraalka cusboonaysiinta codsiga), gunnada aasaasiga ah ee aad heshid way kuu sii soconaysaa. Qoraalka dib u cusboonaysiinta codsiga ee lagu soo diro ayaa taas kuu caddaynaya haddi i ay ku khusayso. Hase yeeshee, haddii duruufkaada gaarka ah ay wax iska beddeleen, waa inaad ogaysiisaa Xafiiska Tax Credit Office. Dhammaan qoysaska kale waa inay buuxiyaan foomka cusboonaysiinta ee la soo raaciyay waraaqaha dib u cusboonaysiinta. Taa waa in la sameeyaa taariikhda mudaysan eek u qeexan foomka.

Markii xafiiska canshuur Ururinta ay soo gaarto foomka cusboonaysiinta, waxay xisaabinayaan cadadka gunnada tax credit ee aad heli doontid sannadka cusub. Waxay macluumaadkaasi u adeegsan doonaan in aad sannadkii hore heshay cadad tax credits ee saxda ahaa.

Haddii lagu siiyo tax credits dhiman waxaad helaysaa kuus lacag ah oo kuu kabta lacagta kaa maqan. Haddii lagu siiyey tax credits ka badan intii aad xaqa u lahayd sida badan waxaa la dhimaa gunnada aad helaysid sannadka cusub (akhri qoraalka 'maxaa dhacaya haddii tax credits ka badan taydii la i siiyey').

Dhowr bilood ayey ku qaadan kartaa xafiiska canshuur Ururinta inay helaan qoraalka cusboonaysiinta iyo meel marinta gunnada. Dhinaca kale, bilaha ugu hirreeya sannadka cusub waxaad sii qaadanaysaa 'lacag ku meelgaadh ah' taasoo ku xisaabsan duruufka iyo dakhligii ugu dambeeyey ee lagaa hayo.

## Isbeddelka duruufaha inta sannadka lagu jiro

Inkastoo tax credits caadiyan dib loo cusboonaysiiyo sanna dka dhammaadkiisa, hadana wax ka beddelis ayaa lagu samayn karaa inta aan sannadku dhammaan haddii isbeddel duruuf oo lacagtaasi khusayso soo baxdo. Isbeddellada qaarkood waa in loo gudbiyaa waaxda canshuur Ururinta muddo bil ah gudaheed hadd ii kale waxaa lagu ganaaxayaa £300. Isbeddellada waxaa ka mid ah:

- isbeddel ku yimaada tirada dadka qaangaarka ah ee gunnada wada qaata (tusaale ahaan in lammaanuhu kala tagaan ama inay isku yimaadaan)
- kharashka kaaga baxa haynta carruurta oo is dhima £10 ama in ka bada n ugu yaraan afar usbuuc oo isku xigta
- haddii adiga ama lamaanahaagu aad dibedda ku maqnanaysiin in ka badan siddeed usbuuc (waa 12 usbuuc haddii aad dibebadda u tagtid jirro ama tacsii caa'illadeed)
- haddii aad joojisid inaad shaqaysid ugu yaraan 16 saac usbuucii
- haddii saacadaha aad shaqaysid oo dhan 30 ama in ka badan ay ka hoos maraan 30 saacadood
- haddii ilmaha kula deggan ka baxaan daryeelkaaga, sida inay weynadaan oo ay iskood u noolaadaan
- qof ka mid ah xubnaha da'da yar ee qoyskaaga ka midka ah oo aan xaq u yeelan gunnada tax credits. Tani waxay ku iman kartaa qofka da'da yar oo ay u dhammaatay tacliinta sare ee uu ku jiray ama waxay bilaabeen inay si madaxbannaan u codsadaan Lacagaha Kaalmada ah inta ay Shaqada ka helayaan, lacagta Jirrada ama Dakhliga Kaalmada
- haddii canug ama qof da'yar oo kugu tiirsan uu geeriyoodo.
- Haddii aad tahay qof ajanabi ah oo aad lumisay xuquuqdaadii ahayd inaad UK ku noolaato.

Isbeddallada kale qasab ma aha in la soo sheego ilaa dhamaadka sannadka. Laakiin waa adiga dantaa da inaad soo sheegtid isbeddallada qaarkood sida ugu dhaqsaha badan. Waxa la isticmaalaa xeerka ka yaalla in saddex bilood dib loo celiyo xilliga lacagta laga soo bilaabay sidaas darteedna waxa dhacda inaad lacag sidaas ku weydidid haddii aad isbeddel lacagta tax credit kuu kordhin lahaa sida ugu dhaqsaha badan ugu sheegi weydid waaxda canshuur Ururinta (tusaale ahaan canug kuu dhasha). Qaybta hore aan u soo sheegnay ee lagu magacaabo 'Waa maxay waxyaabaha la xisaabiyo markii la goaa'minayo gunnada tax credit? Akhri guudmarka ka bixinaya isbeddallada saamayn ku yeelan kara gunnada aad qaadatid.

### Haddii ay markii ugu horraysay kuu bilaabanayso DLA ama haddii ay DLA kuu kordhayso

Duruufaha qaarkood ayaan la eegin markii xisaabta saddex bilood dib loo celina yo. Haddii ilmahaagu qaatio gunada naafada DLA ama haddii gunnada DLA la gaarsiiyo heerka sare daryeelka gaarka ah ee qofkaasi naafada ah darteed, taasi waxay keeni kartaa in lagu kordhiyo gunnada aad qaadatid ee Child Tax Credit.

Haddii aad xafiiska Tax Credits kula socodsii sid saddex bilood gudaheed marka aad heshid go'aanka gunnada DLA, wixii gunnada tax credits dheeraadka ah waxa lagaaga soo bilaabayaa saddex bilood ka hor iyadoo la eegayo gunnada DLA. Waa inaad qaadaa tallaabo taasi la mid ah haddii adiga ama lamaanaha ay idin haysato caafimaad darro oo aad qaadatid DLA.

Haddii isbeddel ku yimaado xaaladdaada taasina ay dhimayso tax credit aad heshid, wasxaa dhimista dib loo celinayaa saddex bilood. Si aad haddaba uga baaqsatid inay wax kaa dhin maan ama lacag dheeraad ah ku raacdo waa inaad u sheegtaa Xafiiska Tax Credits Office wixii isbeddel ah isla marka ay dhacaan.

### Isbeddellada dakhliga

Haddii dakhligaaga wax iska beddelo, isla markaas ayaad u sheegi kartaa waaxda canshuur Ururinta ama waxaa d sugi kartaa ilaa dhammaadka sannadka. Haddii dakhligaaga sannadkii kordho wax saamayn ah kuma yeelanayso gunnada aad sannadkaasi qaadatid, haddii aanay ka kor marin £25,000. Hase yeeshee dakhliga kuu kordhay sannadka soo socda ayaa loo tixgelin doonaa tax credit. Taas darteed, waa fikrad fiican inaad u sheegtid waaxda canshuur Ururinta isla marka dakhligaagu kordho.

Haddii aad sugtid ilaa dhammaadka sannadka inta aadan u sheegin, waxaad halis ugu jirtaa inay ku raacdo lacag dheeraad ah 'xilliga ku meelgaarka ah' marka aad sugaysid cusboonaysiinta gunnadaada (Akhri 'dhammaadka sannadka canshuurta'). Taasi sababteedu waxay tahay lacagta ku meelgaarka ah ee aad helaysid qaybaha hore ee sannadka cusub waxay ku salaysan yihiin oo looga qiyaas qaataa dakhli hoo se.

Isku soo wada duub, haddii aadan doonayn inay lacag dheeraad ah ku raacdo ama inay lacag kaa go'do, waa adiga dantaada inaad wixii isbeddel muhiim ah ee ku yimaada dakhligaaga aad soo sheegtid isla marka ay dhacaan.

## Maxaa dhacaya haddii la i siiyey gunno canshuureed ka badan tii aan xaqa u lahaa?

Haddii lagu siiyey tax credit dheeraad ah, waaxda canshuur Ururintu waxay caadiyan isku dayayaan inay kaa soo celiyaan lacagta dheeraadka ah iyagoo dhimaya lacagta lagu siiyo ee tax credit. Hase yeeshee, Tasmada cashuuruhu waxay qeexaysaa inaan lagaa soo celin waxa lacag dheeraad ah ee ku raacda haddii uu dhaco 'qalad maamulka ah', mar haddii aad adiga mas'uuliyaddaadii ka soo baxday. Mas'uuliyaddaada waxaa ku jirta inaad macluumaad sax ah siisid, la soco dsiisid wixii isbeddel ah ee dhaca, qoraallada lagu soo diro ka eegtid wax qalad ah, xaqiijisid in lacagta kuu soo dhacda ay le'eg tahay lacagta ku qoran warqadaha lagu soo diray iyo inaad la xiriirtid canshuur Ururinta haddii aadan fahamsanayn gunnada la guu go'aamiyey. Haddii lacag dheeraad ah oo ku raacday ay ku timid qalad dhinaca maamulka ah oo dhacay adiguna aad ka soo baxday mas'uuliyadihii ku saarnaa, xafiiska canshuur Ururinta waxaa ka suurtoagal ah inay cafiyaan qayb ka mid ah lacagta dheeraadka ah ee ku raacday.

Waaxda canshuur Ururinta waxaa kaloo awooddeeda ah inaysan lacag dheeraad ah oo ku raacday kaa soo celin haddii aad mujisid in taasi ay ciriiri dhaqaale kuu keenayso.

Waa inaad talobixin raadsataa haddii xafiiska canshuur Ururintu kuu sh eego in lacag dheeraad ah ku raacday amaba ku raacayso. Haddii aad dood ka qabtid in lacag dheeraad ah lagu siiyey ama cadadka lacagta ah ee dheeraadka kugu ah lafteeda waxaad ka qaadan kartaa racfaan.

Laakiin haddii aad aqbashid in lacag dheeraad ah ku raacday xaq uma lihid inaad racfaan ka qaadatid sidi ay canshuur Ururinta lacagtaas ku soo ceshan lahayd. Waxaadse racfaan ka qaadan kartaa go'aanka ah inay lacagtaasi kaa soo ceshaan adiga oo istcimaalaya foomka lagu magacaabo TC846 oo laga helo: Web: <http://www.hmrc.gov.uk/forms/tc846.pdf>.

Haddii ay ku adkaystaan inay la soo noqdaan, taas waad ka doodi kartaa adiga oo raacaya nidaamka cabashooyinka ee canshuur Ururinta.

Haddii aad dood ka qabtid lacag kuugu timid qalad maamul oo dhacay darteed, canshuur Ururintu waa inay joojiyaan inay lacago kaa jaraan ilaa inta ay go'aan ka gaarayaan kiiskaaga. Wixii macluumaad ah ee ku saabsan tax credit dheeraad loo bixiyey, soo wac khadka caawimada.

## Sideen u beddeli karaa go'aan la xiriira gunnada canshuurta?

Waaxda canshuur Ururinta go'aan ka soo baxay way beddeli kartaa haddii isbedel duruufka ah kugu yimaad, haddii ay qalad sameeyeen ama haddii ay aaminsan yihiin in gunnada lagu siiyey ay qalad tahay. Haddii aad diidan tahay go'aankooda, racfaan ayaad qaadan kartaa, xilliga u go'an inaad racfaan ku qaadatid waa 30 maalmood oo ka bilaabanta maalinta go'aanka la gaaray. Racfaanka waa in lagu soo gud biyaa foomka racfaanka ayna ku cad yihiin sababaha aad racfaanka u qaadanaysid. Racfaanka waxa lagu qoran karaa foomka racfaanka, oo ku lifaaqan warqadda WTC/AP oo laga helo xafiiska Ururinta Cashuurta.

Haddii aadan soo sheegaynin isbeddel duruufkaada ah, caadiyan waxaa habboon inaad codsatid racfaan halkii aad ka dalban lahayd in go'aanka dib looga fiirsado. Taa si sababteedu waxa weeye muddada racfaanka in lagu gudbiso ee 30ka maalmood ah lama kordhinayo haddii aad codsatid in dib looga fiirsado waana la diidaa. Racfaannada waxaa la gudbin karaa mararka qaarkood ilaa hal sano iyo 30 maalmood kadib markii go'aanka hore soo baxay. Hase yeeshee, racfaan xilli dambe ah waxaa la oggolaadaa oo keliya duruufka khaas ah, sidaas darteed markasta waa muhiim inaad ku gudbisid muddada caadiga ah ee loo qabtay.

## **Gunnada tax credits iyo kaalmada kale ee ay heli karaan qoysas ka dakhligoodu hooseeyo**

Faahfaahin ku saabsan sidii aad ku heli lahayd talobixinta sida gunnada tax credit ay u saamaynayso gunnooyinka kale ee aad haatan qaadatid, fadlan wac khadka caawimada lacag la'aanta ah.

### **Kaalmada Dakhliga (Income Support 'IS') iyo Dakhliga la Siiyo Qofka Shaqo -doonka ah (Income based Jobseeker's Allowance 'ibJSA')**

Gunnada Canshuurta Carruurta Child Tax Credit waxay beddelaysaa lacagta carruurta ee lala bixiyey IS ama ibJSA. Faahfaahin dheeraad ah akhri 'Tax credits iyo qoysaska he la Kaalmada Dakhliga ah'.

### **Lacagta Kaalmada Guryaha iyo Canshuurta Guryaha**

Lacagaha tax credits waxaa loo tiriyaa inay dakhli ku soo gala yihiin markii la xisaabinayo kirada iyo Canshuuraha Kawsalku ka qaado guryaha (haddii aan da'daadu ka weynayn 60 sano, markaasi oo lacagta child tax credit aan la xisaabin). Hase yeeshee, lacagaha kugu harsan ee tax credits badanaa waa la laalaa. La xiriir khadka caawimada wixii talobixin dheeraad ah.

### **Lacagaha Caafimaadka**

Waxaa si buuxda lagaaga caawin karaa kharashka caafimaadka haddii dakhligaaga sannadkii ka yar yahay xad go'an oo ah £15,276 waxaadna helaysaa:

- Gunnada Qofka Shaqeyaya Working Tax Credit iyo Gunnada Canshuurta Carruurta Child Tax Credit,
- Gunnada Qofka Shaqeyaya Working Tax Credit oo ay la socoto dulsaar ka naafada, ama
- Gunnada Canshuurta Carruurta Child Tax Credit, balse xaq uma yeelanaysid Gunnada Canshuurta Qofka Shaqeyaya Working Tax Credit.

### **Tookannada aad lacag la'aanta ku helaysid caanaha iyo khudaarta**

Haddii aad uur leedahay ama haysatid canug da'd iisu ka yar tahay afar sano, aad heshid Child Tax Credit (balse aadan qaadan Working Tax Credit) dakhliga sannadkii ku soo galaana ka yar yahay £16, 190, waxaad xaq u yeelan kartaa tookannada caanaha iyto khudaarta lagu qaato. Waxaa kalood heli kartaa fiita miinno lacag la'aan ah.

Caawimadan waxaa bixiya Mashruuca Bilowga Caafimaadka ama Healthy Start Scheme, macluumaad dheeraad ahna waxaad ka heli kartaa Khadka caawimada Healthy Start oo ah: 0845 607 6823 Web:

<http://www.healthystart.nhs.uk>

### **Cuntada iskuulka oo lacag la'aan ah**

Haddii aad xaq u leedahay Child Tax Credit (balse aadan xaq u lahayn Working Tax Credit), dakhliga sannadkii ku soo galaana ka yar yahay £16,040, waxay carruurtaadu lacag la'aan ku helayaan cuntada iskuulka. Scotland dhexdeeda waxaad heli kartaa cuntada iskuulka oo lacag la'aana haddii aad qaadato Cashuurta Shaqaaluhu qaataan, laakiin waa haddii uu dakhligaaga sanadkaaga ka yaryahay £6420.

### **Deeqda Umusha ee Sure Start iyo Deeqda Tacsiga iyo Duugta**

Waxaad codsan kartaa haddii aad heshid:

- Gunnada Qofka Shaqeyaya Working Tax Credit oo ay la socoto naafo ama aad qaadatid gunnada naafada daran, iyo/ama
- Gunnada Canshuurta Carruurta Child Tax Credit oo ka badan 'heerka qoysaska' caadiga ah.

## **Xiriirrada haddii aad u baahatid xog iyo talo dheeri ah**

Haddii aad u baahan tahay talobixin dheeraad ah oo ku saabsan gunnada canshuurta ama lacagta badbaadada bulshada, fadlan soo wac khadka Xiriirka Qoysaska: 0808 808 3555 Isniin -Jimce, 10am-4pm; Isniin, 5.30-7.30pm e-mail: [helpline@cafamilly.org.uk](mailto:helpline@cafamilly.org.uk)

Hay'adda Contact a Family waxaa u shaqeyaya khabiirrada gunnada qoysaska oo ku siin kara talobixin ku saabsan

codsiga gunnada canshuurta.

## **Hay'ado kale**

Khadka daryeelayaasha (CarersLine)

Tel: 0808 808 7777 (Arbaca & Khamiis 10am -12pm & 2-4pm)

Waxay talada ku bixiyaan telefoonka.

Haddii aad doonaysid inaad qof la kulantid waa inaad la xiriirta xafiiska talosiinta muwaadinka ee xaafadda ama xafiiska xuquuqda deeqda gunnooyinka dawladduu bixiso.

Khadka Caawimada ee Waaxda Dakhli Uririnta Cashuuraha i yo Kastamada

Tel: 0845 300 3900 (Isiniin-Axad, 8am-8pm)

Textphone: 0845 300 3909

### **Waxaa qoray Derek Sinclair**

**Macluumaadkani waxay khuseeyaan gunnada canshuurta iyo xe erarkooda ee sannadka Abriil 2010 - Abriil 2011.**

**Contact a Family waxay u mahad celinaysaa Waaxda Dakhli Ururinta iyo Canshuuraha kaalmada dhaqaale ee ay nagu caawiyaan sidii loo daabici lahaa tusahan.**