

A Thought about the Businessmen including Self employed

An effort to unite our country Hindustan.

An appeal and a request to all the businessmen and self employed to come forward for this cause.

Present scenario

In our country taxation system is such, which forces a businessman and self employed to evade taxes, therefore, they can't contribute their best for the nation.

Q: How this state can be changed?

A: By implementation of the provisions of How our country Hindustan can become a Heaven?

A proposal for all the **businessmen and self employed** is enclosed.

Q: How money will come for such mega projects?

A. The government will get the money once Income tax is abolished by:-

- **Manifold collection of taxes** (Excise, Sales tax and Service tax) and there will be no scope for evasion/ theft of taxes after circulation of coins.
- **Equalization tax** from those who are not contributing towards the taxes /projects.
- **Can borrow @ 0.01% p.a. interest** any amount say 10, 20, 50, 100 1000 lac crore as this amount is mere a book entry and circulation only, **which is not payable at all.**

In nutshell money of the country, will be used for the country, by the country, within the country and for the people of the country.

Q: What special feature can be there for better life of the businessmen and self employed?

A: Only three taxes i.e. Excise, Sales tax and Service tax with a maximum rate of 10% of any tax should be there. Loan to everyone @ 0.01% p.a. interest very easily and abolish Income tax. A special arrangement for pension/ honor to those businessmen and self employed who had contributed towards the progress of the country according to their contribution. A partnership between the employees and the employer as no employer can be successful without the contribution of the employees.

Q: How you can contribute for this cause?

A: By spreading awareness

Q: How awareness can be spread?

A: Send an email to every person to whom you know, don't know, related or not or any other mode i.e. SMS, Facebook, Whatsapp, Twitter or by word of mouth or otherwise.

These are the thoughts of Purn Guru Shri Chandra Mohan Ji who is a Representative of God/ Master of the Ring and is on the earth to change the world.

We are sure that all this will happen very shortly by

Shri Paramdham, Meerut

A Proposal for all the Businessmen and Self employed

Dear countrymen,

Do you wish that a solution should be worked out in the present scenario for the businessmen and self employed in the country:-

Only a **strong democracy** can help to do so and that is possible only by:-

Political reforms, Police reforms and Judicial reforms follows/attached.

For the businessmen and self employed only:-

1. Bank funding:

1. **Existing businessmen and self employed who are successful:-** All loans should be clubbed and interest rate should be made at 0.01% p.a. All Loans may be for working capital or otherwise should be converted into a Term loan If payment of taxes by a businessman improves as compared to previous year, in that case loan can be increased up to 2 times in coming 5 years and that can be taken for business as and when desired after 1 year of its implementation.

For self employed who are paying taxes for the past more than 3 years should get a loan up to their capital employed at the close of the last financial year.

2. **New comers:-** A loan of any amount should be disbursed to a new comer within 30 days of its proposal. Terms and conditions and margin may be as under:-

Terms and conditions:-

1. A proposal in brief should be submitted.
2. This proposal should be scrutinized and improved by a professional group appointed by the bank.
3. Loan repayments schedule should be worked out for a Term Loan and gestation period to be determined.
4. Whatever installment of Term loan has been committed and agreed (after gestation period is completed), if the borrower is not able to repay 25% in first year, 50% in second year, 75% in third year and 100% in fourth year of the total installments due, immediately business should be confiscated and transferred to someone else and in future no such an opportunity should be given to the person concerned. If there is any deficiency in repayment of loan amount and loan amount due, that should be written off.
5. In case the borrower pays the entire installments in time, in that case that person should be eligible to take a loan up to five times of the first loan taken within seven days of submitting a brief proposal.

For self employed: All terms and conditions should be the same but provision of loan against the property should not be there.

Margin on loan amount:-

Loan Amount	Margin
Loan up to Rs.10 lac	10%
Loan between Rs 10 to 50 lac	8%
Loan between Rs.50 to 100 lac	6%
Loan between Rs. 100 to 500 lac	4%
Loan above Rs 500 lac	2%

Note:- This margin can be provided (only by senior citizens who are not working) to a borrower under Equalization tax scheme who are not having Seed capital. Contributor of margin can have maximum share of 49% in the business/venture. Business of agriculture/horticulture should be excluded out of this ambit. **Margin money under Equalization tax can be provided to a new comer only.**

- Borrowers with negative worth at present:-** That business should be taken over by the bank if net worth of the borrower is negative. But he should be allowed a chance to improve business. If collection of taxes and its repayment to the government improves within 1-2 years (as desired), in that case a chance should be given as in the case of a new comer. This period should be allowed to improve one's creditability.

For Self employed : N. A.

- Businessmen who left the country due to non-payment of loans or otherwise:-** The treatment with these persons should be as given in point number 3 above.

For Self employed : N. A.

- Disputes going on in the courts or otherwise:-** All disputes should be amicably sorted out and a fresh beginning should be made in all the cases.

For Self employed : N. A.

2. New principles of business:-

Generally in business the following five principles or areas of management of business are applicable i.e. purchase, production, personnel, marketing and finance.

All these principles or areas of management requires expenditure but these can be simplified and reduced to a great extent which can be explained with the help of the following example:-

Suppose we wish to increase the capacity of Solar power in the country to 1000 times of the existing capacity in coming 10 years, how we should proceed:-

Call all the manufactures and probable manufactures (new comers) of the country at one place and ask them what they want in this connection.

- Finance:-** Say Rs. 10 lac crore in total is required in this connection and that is available at 0.01% p.a. interest immediately on the basis of one's capacity.

2. **Technology**:- One technology that can be made available free to all on website.
3. **Training**:- In every state capital this facility can be made available at no cost.
4. **Imported purchases**:- Suppose total consumption of the country in a year is say one lac ton of a product. That should be imported by the country directly and delivered to everyone as and when desired by an individual manufacturer, say 50 ton, 100 ton or 500 ton. It will reduce cost of imported raw materials drastically.
5. **Marketing**:- Suppose there are 100 manufacturers and probable manufactures in the country. They should be allocated as 4 in Haryana, 5 in Punjab, 10 in U.P. and this way divide all the 100 manufacturers to various states throughout the country so that no one has to do marketing.

Note: When number of process in a business will decrease, automatically the requirement for man power will also decrease.

By the application of the above principles every manufacturer has to do production only and other areas of management i.e. purchase, personnel, marketing and finance will take a back seat and cost of every product and service will be comparatively cheaper.

Similarly this kind of arrangement can be made in oil and other similar or various business activities in the country and is to plan and execute professionally to reduce costs.

For Self employed: N. A.

3. Employer and employees partnership:-

No business can be successful without the contribution of the employees/laborers/workers, therefore, their share in the profit should be as under:-

- | | |
|---|------------------|
| 1. Up to 20 Employees/workers | - 10% of profits |
| 2. Between 20 to 50 Employees/workers | - 20% of profits |
| 3. Between 50 to 100 Employees/workers | - 30% of profits |
| 4. Between 100 to 500 Employees/workers | - 40% of profits |
| 5. Above 500 Employees/workers | - 50% of profits |

Every worker should get his share of profit on the basis of total salary drawn in a year by him divided by total salaries paid by the company to all the employees.

For Self employed : Same as above

4. Salaries to businessmen:-

- | | |
|---|-----------------------|
| 1. Turnover more than Rs. 10000 crore in a year | - Rs. 4,99,000.00 p.m |
| 2. Turnover between Rs. 1000 – 10000 cr in a year | - Rs. 3,99,000.00 p.m |
| 3. Turnover between Rs. 100 – 1000 cr in a year | - Rs. 2,99,000.00 p.m |
| 4. Turnover between Rs. 10 – 100 cr in a year | - Rs. 1,99,000.00 p.m |
| 5. Turnover between Rs. 1 – 10 cr in a year | - Rs. 1,00,000.00 p.m |
| 6. Turnover between Rs. 50 – 100 lac in a year | - Rs. 50,000.00 p.m |
| 7. Turnover between Rs. 25 – 50 lac in a year | - Rs. 25,000.00 p.m |
| 8. Turnover between Rs. 10 – 25 lac in a year | - Rs. 10,000.00 p.m |
| 9. Turnover between Rs. 0 – 10 lac in a year | - Rs. 5,000.00 p.m |

Note : Salary of the Managing Director/Partner should be as above if turnover is above Rs. 10 crore and one rank below for the other Directors/Partners.

Salaries to Self employed :-

- | | |
|--|-----------------------|
| 1. Turnover more than Rs. 20 crore in a year | - Rs. 4,99,000.00 p.m |
| 2. Turnover between Rs.10 – 20 cr in a year | - Rs. 3,99,000.00 p.m |
| 3. Turnover between Rs. 5 – 10 cr in a year | - Rs. 2,99,000.00 p.m |
| 4. Turnover between Rs. 1 – 5 cr in a year | - Rs. 1,99,000.00 p.m |
| 5. Turnover between Rs. 50 – 100 lac in a year | - Rs. 1,00,000.00 p.m |
| 6. Turnover between Rs.20 – 50 lac in a year | - Rs. 50,000.00 p.m |
| 7. Turnover between Rs.10 – 20 lac in a year | - Rs. 25,000.00 p.m |
| 8. Turnover between Rs. 5 – 10 lac in a year | - Rs. 10,000.00 p.m |
| 9. Turnover between Rs. 0 – 5 lac in a year | - Rs. 5,000.00 p.m |

Note : Salary of the Managing Director/Partner should be as above if turnover is above Rs. 10 crore and one rank below for the other Directors/Partners.

5. Pension for a Businessman and Self employed :-

Any person who has contributed up to Rs. 10 lac or more in total taxes during his life time or has executed infrastructure/social/welfare /charitable /projects in his life time, he should be entitled to a pension as under:-

1. Rs. 400000 p.m. above Rs. 500 crore,
2. Rs 300000 p.m. between Rs. 50 – 500 cr.-
3. Rs. 200000 p.m., between Rs. 10 – 50 cr.
4. Rs. 100000 p.m., between Rs. 5 – 10 cr.
5. Rs. 50000 p.m. and between Rs. 1 – 5 cr.
6. Rs. 30000 p.m. between Rs. 50 – 100 lac
7. Rs. 20000 p.m. between Rs. 20 – 50 lac
8. Rs. 10000 p.m. between Rs. 10 – 20 lac
9. Rs. 5000 p.m. up to Rs. 10 lac

For the purpose of calculation of payment of taxes:-

- In case of a company or partnership total taxes paid divided by number of working directors/partners for the purpose of calculations of contribution as mentioned above.
- There should be no criteria of any shareholding.

This amount of pension should not be treated as a pension, rather an Honor for the contribution made towards the progress and prosperity of the country.

In addition to the above, the following reforms should also be implemented:-

1. **Abolish Income tax-** That will make every tax payer and citizen of the country tension free and up to Rs.15-20 lakh crore will be deposited in banks, which will bring interest rate at zero and all financial products will be no more.

Note: No action of any sort should be taken either civil or criminal against any person under any of the existing laws/ acts of the country, who has deposited cash or foreign exchange in the bank, so that everyone can have a fresh beginning.

2. **Loan @ 0.01% per annum interest** (Rs. 1000 on a loan of Rs. 1 crore in a year) **to anyone who is having caliber or capacity or potential or qualification or any special feature.** This will create multifarious job and other opportunities for all the citizens of the country.
3. **Only three taxes i.e Excise, Sales tax and Service tax and that too progressive.** It will improve collection of taxes manifold. Progressive taxation system will help the beginners. Maximum rate should be 10% for any tax. **Other than these three taxes and Equalization tax, there should not be any tax of any sort in the country.**
4. **Limit of Income and Assets** for overall progress and prosperity of the country. By this limit everyone will be having the best on the basis of one's caliber and potential but the person **who is having less caliber/potential will also get basic necessities of life easily.**

Pension to everyone @ Rs. 5000/- p.m. who is not having any source of income and is above a particular age (say 20 crore countrymen) A provision for pension should be there for all private or government employees and that should be equal to 2.5% p.a. for every year of service completed or 50% of salary, based on last salary drawn or salary prevalent at present in the same cadre whichever is more/higher. A provision for a respectable amount of family pension say 50% to 75% of the amount of salary received by an employee should also be there which may depend upon the size of the family. Similarly a provision for unemployed allowance should also be made.

By these limits of Income and Assets a rich man will be more rich after abolishing of Income tax and will remain a rich provided he works for the nation i.e. works for the development of business or **infrastructure/social/welfare/charitable** projects otherwise an Equalization tax (ET) will be payable as given in point no. 5 below) In this proposal there is a limit of salary but not of profits and dividend.

5. **Equalization tax:- A miraculous tax** for leaps and bounds progress of the country (**दिन दूनी रात चौगुनी उन्नति करने की बजाय दिन दूनी रात सोगुनी करेगा |**). This tax should be **on bank balances** and anyone spending this tax amount on **infrastructure/social/welfare/charitable** projects, up to 95% of the amount spent should be refundable and a provision of salary up to 50% out of the remaining amount of 5% should also be there.

Infrastructure/social/welfare/charitable projects under Equalization tax :- Management of water, air, transport, tourism, energy, housing, disabled, waste, agriculture, village/urban development, cottage industry, cooperative movement, stadium/place for social, cultural activities, control of pollution, free distribution of goods and services, acts for providing livelihood, inter caste/community marriages etc.

Rates of Equalization tax :- On Rs. 5 lac-nil, between- 5-10 lac ¼% p.a., 10-20 lac ½% p.a., 20-50 lac 1% p.a., 50-100 lac 2% p.a., 100-500 lac 5% p.a., 500-1000 lac 10% p.a., 1000-2000 lac 20% p.a. and above 2000 lac 25% p.a.

In addition to the above the following should also be implemented:-

- 1. Circulation of coins instead of currency notes and anyone keeping cash in coins for more than Rs. 10000 should be treated as a traitor and punishment should be 10 years imprisonment of *kalapani*. (*Kalapani* means - should be sent the farthest up to 5000 k.m., where no one of his known person is allowed to meet.**
- 2. Ban on arms and ammunition - Anyone keeping arm and ammunition other than by Police and Army should be treated as a traitor and punishment should be a death penalty. This will improve security of every citizen of the country. If no one in the country is having arms and ammunition, automatically security of all the citizens will be more.**

After implementation of the above provisions the picture of the country will be as under:-

1. There will be no poverty, corruption and terrorism.
2. Everyone will be able to meet all his requirements of day to day life easily i.e. food, clothing, housing, education, health services, security, water, electricity and transport easily.
3. Everyone will be having opportunities for livelihood on the basis of one's caliber and potential i.e. student, farmer, laborer, employee and businessman/ self employed.
4. Life of disabled around us will be comfortable i.e. orphans, old and handicapped.
5. Everyone will be having facility of equal education and health services and that too free. In case of dispute, justice will be made within time and country will be having such a Reservation system which unites the countrymen rather than breaking them or need for the reservation may end/ not arise.
6. *Jal* (water), *Vayu* (air) and *Jalvayu* (climate) will be conducive to health as *jal+vayu = jalvayu* . (On cleaning/controlling these, problem of Global warming will vanish and other than this, there is no remedy in the world.)
7. Social evils will be minimum or will not be there.
8. Everyone will be getting his share of profit/property in the wealth of the country equally.
9. Political system will be such which works for the nation and entry only for those politicians who really wish to serve the nation. Police as a friend, judiciary for timely justice and bureaucracy for helping to make a strong democracy.

What will happen once the above reforms are implemented?

To sum up:-

The following will reduce more than 95% and up to 100% of : Terrorism, Maoism, gangsters, mafias, dealing in drugs, sale purchase of women and children, smuggling, extortion, cyber crime, contract killing, kidnapping, adulteration, surveillance, illegal and immoral acts, speculation, corruption, black marketing, fraudulent activities, human organs trade / professional blood donors etc and

Every citizen of the country will have: Better water, better air, better climate, better food, better health, less tension, no fear, security of life, honorable life, negligible pollution, easy availability of needs of day to day life, livelihood for every section of the society, peaceful and prosperous life for everyone, no rat race, creativity for everyone, humanistic concept of money, humanistic taxes, education and health services for everyone, initiative to work hard, equality, better capacity, politeness, respect, rights and opportunities for everyone, strong democracy and above all freedom.

Freedom : Freedom is whatever, whenever a person wishes to do, he is able to do so but within the parameters and laws of a particular society and the country respectively. For this purpose, he should have time, money and resources. It should be the responsibility of the state/government to provide that on the basis of one's caliber and potential, so that every citizen of the country gets respect, rights and opportunities.

Scenario in the country will be:-

Tremendous job opportunities, manifold collection of taxes, pension/ unemployment allowance to everyone who is having no source of income/ unemployed and you name anything that will be achievable. As funds will be having no meaning other than mere book entries and faster circulation. **No one/ body in the country will be bothered about reservation for job as working for employees 28 hours in a week and work for all the seven days will make everyone prosperous and tension free.**

To end a complex (*kuntha*) which exists in the country:-

By free and equal education, timely justice and eradication of reservation system (caste system) a *kuntha* (complex) will die, which is born due to price of education, delay in justice and reservation. These factors never allows a person/ an individual to grow/ prosper and country to elevate.

The government will get the money once Income tax is abolished by:-

- **Manifold collection of taxes** (Excise, Sales tax & Service tax) and there will be no scope for evasion / theft of taxes after circulation of coins.
- **Equalization tax** from those who are not contributing towards the business and the projects.
- **Can borrow @ 0.01% p.a. interest**, any amount say 10,20,50,100..... 1000 lac crore as this amount is mere a book entry and circulation only, **which is not payable at all.**

In nutshell money of the country, will be used for the country, by the country, within the country and for the people of the country.

By the implementation of the above proposal the following will happen:-

1. A rich, a middle class and a poor will be happy and there will be some plus only everywhere.
2. Every section of the society will get an opportunity of a livelihood may be student, farmer, laborer, employee or businessman/self employed. We would like to say something about disabled. Life of disabled (children/ orphans, old and handicapped) generally depends upon anyone of the above section of the society. At present scenario about all the sections of the society is not healthy, therefore, life of disabled can't be comfortable and peaceful.
3. Every citizen of the country will get basic necessities of day to day life easily i.e. food, clothing, housing, education, health services, security, water, electricity and transport easily.
4. This system will bring an equality, an improvement in capacity and a politeness in the society/ country.

Equality:- Equality does not mean that all are the same/ equal. One will have his/ her Income and Assets on the basis of one's caliber and potential but a person who is having less caliber/ potential, he will **get basic necessities of life easily i.e. food, clothing, housing, education, health services, security, water, electricity and transport easily.**

5. This system will get respect, rights and opportunities to every citizen of the country.

Shri Paramdham, Meerut

Pillars of democracy

Parliamentary democracy consists of:-

1. Legislative : Politicians
2. Executives :- Police and Bureaucracy
3. Judicial :- Judiciary

How a strong democracy can be established

Strong democracy can be established by implementation of:-

1. Political Reforms:

1. Election of Prime Minister (P.M.) and Chief Minister (C.M.) should be directly by the public.
2. Pension of Member of Parliament (M.P.) and Member of Legislative Assembly (M.L.A.) should be equal to their salary and should not have any other source of income.
3. If a person (self, spouse and minor children) is having any movable and immovable property that should be donated to the country.

2. Judiciary Reforms:

1. In every case a time limit should be fixed on the basis of its nature of the case. No case in any court should take more than six months or six hearings whichever is earlier.
2. There should be a bench of High court in every five districts and a bench of Supreme Court in every five states.
3. All old/pending cases should be closed.

3. Police Reforms:

1. Working hours should be 28 in a week. At present it is 24x7 which affects their health very badly.
2. Salary should be double.
3. If a person is having stomach outside his belt, he should resign himself. (A reasonable time should be allowed to keep them physically fit).

Bureaucracy: It is said that bureaucracy is not having back bone. When all the above three systems (i.e. police, judiciary and political) are in place, automatically this system will also function properly (can be molded as desired).