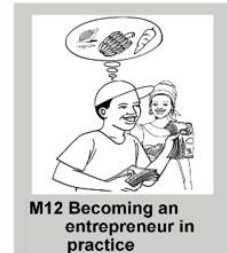
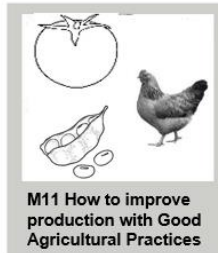
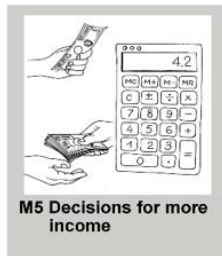
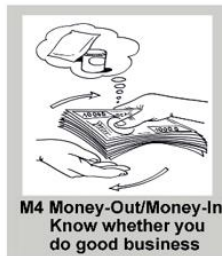
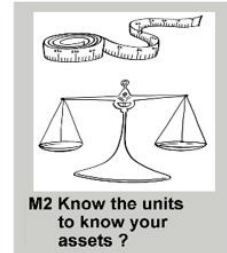
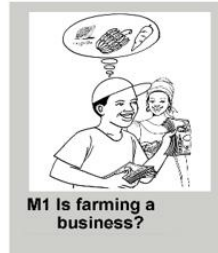




Implemented by Food and Nutrition Security, Enhanced Resilience (FANSER)

- M 0. Farmer Business School: the training overview

Farmer Business School What is it about?







What are the advantages?


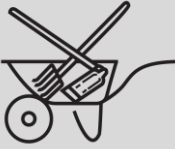



The skills learned at the Farmer Business School will allow you to become a better entrepreneur who:

- Takes advantage of improved technologies and market opportunities to increase income
- Plans and adapts his production to assure food security for the family
- Targets decisions and investments in planting of sorghum.
- Leads professional negotiations with buyers, input suppliers, credit institutions and landowners.
- Manages financial means and credit.

M1.1 Examples of business (Zitsanzo za malonda)

Examples of businesses (Zitsanzo za malonda)	Start and end of activities (Chiyamba ndi kumaliza kwa zochita)	Capital Needs (Kufunika kwa zoyambira malonda)	Money Entries (Kulembedwa kwa za ndalama)
<p>Construction business (Malonda ya zomangamanga)</p> 			
<p>Trading (Malonda)</p> 			
<p>Processing of agricultural products (Kupanga zinthu pogwilitsa nchito zolima)</p> <p>Groundnut and Sesame butter (Mtedza ndi chimponde)</p> 			
<p>Agriculture (Ulimi)</p> <p>My farm is my business (Pulazi langa ndi malonda)</p> 			

What do you need and use to produce (collect examples)? (Kodi ndizotani zimene mufuna ndi kugwilitsa nchito kupanga (tengani zitsanzo)?

Inputs (Zofunika monga mbeu ndi fataleza) 	Tools and equipment (Zida ndi makina) 	Labour (Anthu ogwira nchito) 	Money (Ndalama) 	Land (Nthaka) 

M1.2 What does one need to know about the market to do good business? (Kodi ndizotani zomwe munthu afunika kudziwa pa za msika kutti achite malonda abwino ?)









The market for agricultural produce (Msika wa zinthu zolima)	The market for inputs and equipment (Msika wa zofunika monga mbeu ndi fataleza ndinso makina)

How does the price of agriculture products change? (Kodi mitengo ya zinthu zolima imasintha motani?)


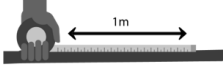


<p>The prices of agriculture products change according to the <u>season of the year</u> (Mitengo ya zinthu zolima imasintha kulingana ndi <u>nyengo ya chaka</u>)</p>	<p>The prices of agricultural products change <u>between years</u>. (Mitengo ya zinthu za ulimi imasintha <u>pambuyo pa zaka</u>)</p>
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M1.3 -Agricultural Calendar to plan the production of Tomatoes (Kalenda ya za Ulimi yokhazikitsira nchito ya ulimi wa Matimati)


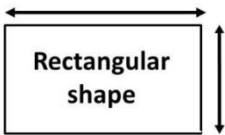





The times of work (Nthawi yogwira nchito)...
of the main season are shown by a square (za nyengo yonse zili kuonetsedwa ndi kabokosi) ■
of the off-season are shown by a circle (za nthawi pamene kulibe ulimi zili kuonetsedwa mu kolengdwa mozinga) ●

The tasks of the entrepreneur (Nchito za munthu wa nchito za malonda)	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
 <p>Prepare the field/Nursery (Kukonzekela munda/ Nasali)</p>												
 <p>Making basins or ripping the field (Kupanga mifolo mu munda kapena kugaula munda)</p>												
 <p>Purchase seeds (Kugura mbeu)</p>												
 <p>Planting in main field (Kubyala mu munda ukulu)</p>												
 <p>Specified Fertilizer application (Kuika fataleza komwe kufunika)</p>												
 <p>Weeding (Kupalira)</p>												
 <p>Staking of tomato plants (Kuthandiza kuimika mitengo ya matimati)</p>												
 <p>Harvest and marketing (Kukulola ndi msika)</p>												

M2.1 Measuring the field (Kupima Munda)

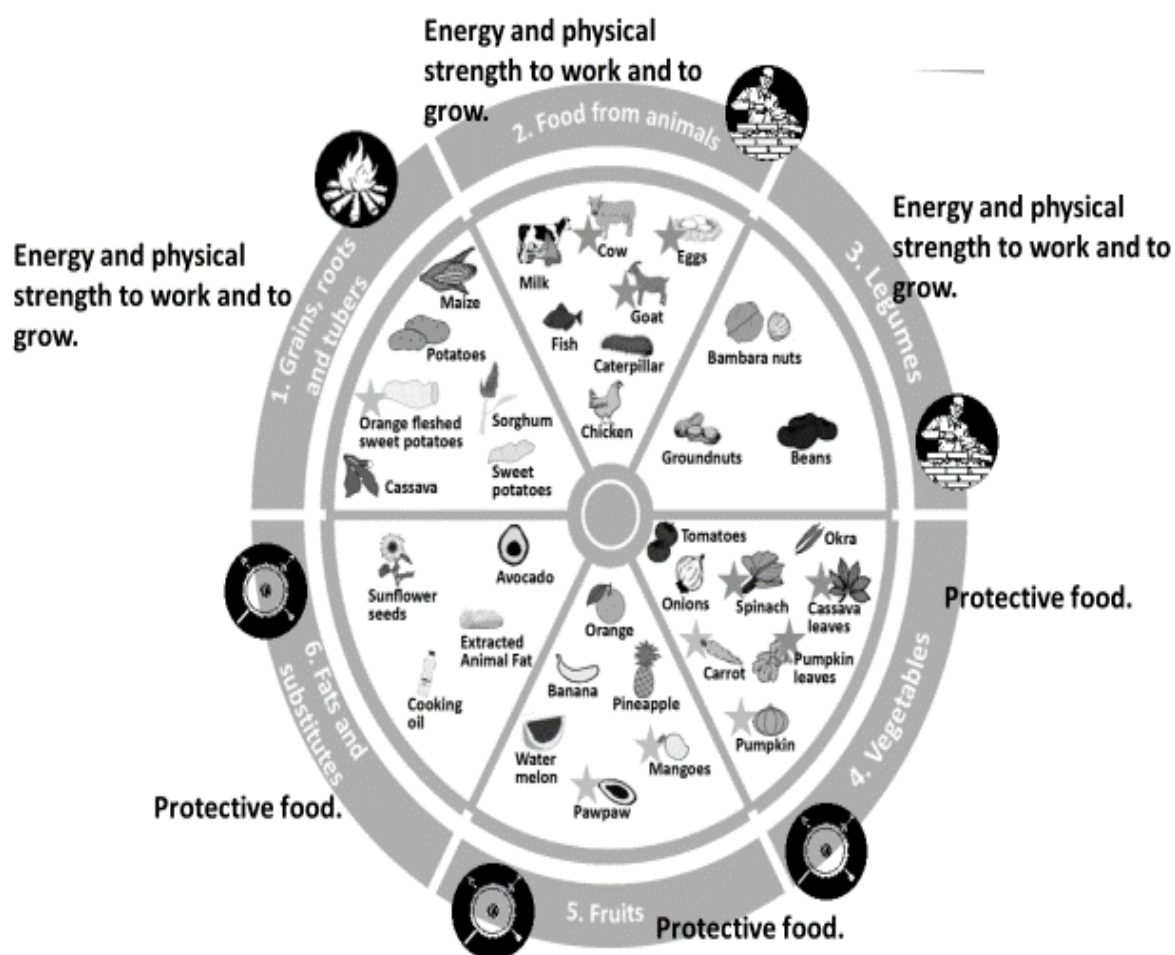
	Method (Njira)	Length (Kutalika) <input type="checkbox"/>	Width (M'mabli) <input type="checkbox"/>	Surface Size (Kukula kwa munsi) <input type="checkbox"/>	Difference/ Measuring tape (Kusiyana/ Tepu yopimila)	Rank (Udin do)
Group 1	Estimation by steps (Kupima pogwilitsa nchito mapazi poyenda) 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Measuring tape in meters (Tepu yopimila mu mamita) 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Group 2	Estimation by steps (Kupima pogwilitsa nchito mapazi poyenda) 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	Cord with knots (Kumanga ndi ntambo) 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

M2.2 Standard Measures and Units























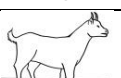









Distance	Kilometre (km): 1 km is 1,000 meters (m):
Length or width of a field 	Meter (m): 1 m is 100 centimetres (cm).
Surface Area 	Meter squared (m²) Hectare (ha): 1 ha is 10,000 m² 1 Acre: 4,000 m² (e.g. 50m x 80m, or 40m x 100m) 1 Hectare: 2.5 acres 1 Lima: 2,500 m² (e.g. 50m x 50m, or 25m x 100m) 1 Hectare: 4 Lima
Yield per Unit Area 	Yield per hectare = Yield per 2.5 acres or Yield per 4 Lima e.g. 2,400kg/ha of soya: 600kg/Lima of soya
Volume 	Litres (l) Millilitre (ml) Litre (l): 1 l (litre) = 1,000 ml (millilitres)
Weight 	Grams (g) Kilograms (kg): 1 kg is 1,000 g Ton (T): 1 Ton is 1,000 kg
Time 	Minutes (min) Hour (h)= 1 hour has 60 minutes Day (D) = 1 day has 24 hours
Agricultural work 	Man-day (MD): The work of an adult man in one day. Example: Work on one hectare requires 10 Man-days. (10 MD / ha). The work can be done by 1 adult person in 10 days or 10 adult persons in 1 day. It is important to specify the number of hours in a work day.

















Module 3.1 Food types/Groups

Making money with agriculture is good, but the farm needs to provide also enough diversified and good food for your family. For this reason, we want to tackle this issue and look at the six (6) food groups promoted in the FANSER project.



M3.2 The six (6) Food groups and their content in energy, protein and fat

Food Group	Food	Energy kcal per kg	Fat Grams per kg	Protein Grams per kg	Iron Grams per kg	Vitamin A Grams per kg	
Grains, roots and tuber	 Rice	3,610	10	65			
	 White Maize	3,530	38	93	25	90	
	 Sorghum	3,450	32	107	30	0	
	 Cassava roots	1,490	2	12	10	0	
	 Sweet potato (pale)	1,050	17	3	0	300	
	 Potato	930	0	30	7	0	
Legumes	 Groundnut	5,670	450	258	25	0	
	 Beans	3,330	8	226	4	0	
	 Soybeans	1,700	70	155	70	0	
	 Cowpeas	870	5	49	50	60	
Food from animals	 Fish (dried)	2,550	470	74	60	0	
	 Meat	1,610	79	195	25	0	
	 Eggs	1,580	112	120	28	3000	
	 Village chicken	1,020	7	23	15	0	
Fruits	 Bananas	930	1.8	11.5	5	30	
	 Oranges	470	2	10	5	90	












		Fruits	450	2	9	-	-	
		Watermelons	390	2	6	5	1770	
Vegetables		Amaranthus	3,850	65	14.5	267	1460	
		Vegetables	300	2	10	-	-	
		Okra	290	2	21	12	360	
		Spinach	230	4	29	27	4690	
Fats and substitutes		Cooking oil	8,840	1,500	26	0	0	
		Sunflower seeds	5,980	500	240	24	70	

Adapted from FANSE and FAO 2004, Family Nutrition Guide; www.fao.org/3/a0218e/a0218e15.htm

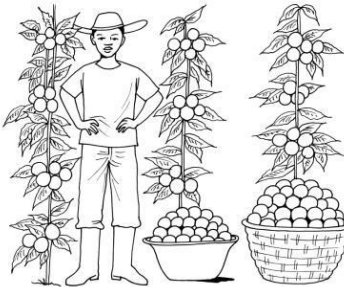

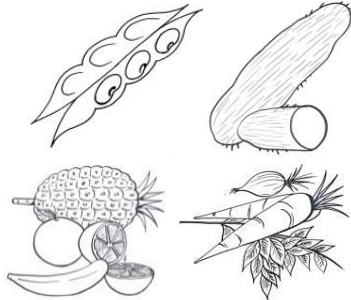

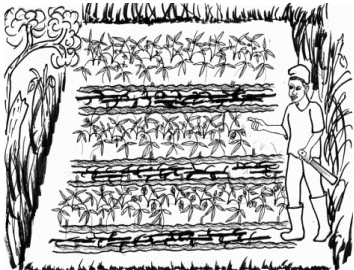

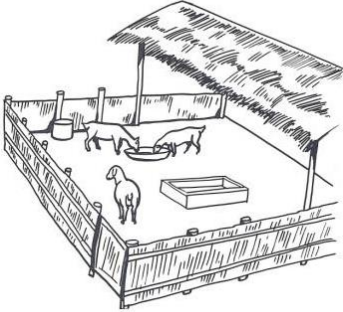

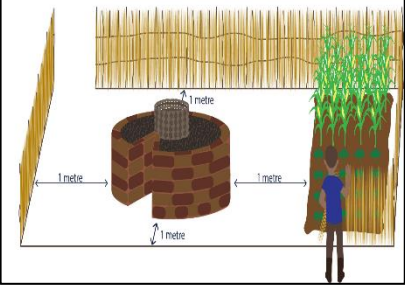
Explanation: The kilocalorie (Kcal or 1000 calories) is a measure for the energy of a food. The number of kilocalories of one kg of a given food shows you whether the food is rich or poor in energy.

M3.5 Nutritional calendar: How do you cover the food needs of your family? (Kalenda ya kadyedwe: Kodi mukwanilitsa motani kufunika kwa chakudya cha banja lanu?)

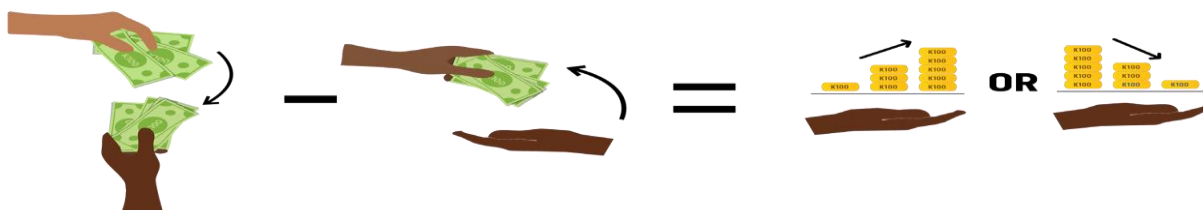
- Mark a square □ if the product is sold (Lembani molenga chithunzi cha makona anai □ ngati chinthu ich chigulitsidwa)
- Mark a circle ○ if the product is eaten (Lembani Molenga chithunzi mozinga ngati ○ chinthu ichi chidyedwa)
- What are the months of high prices and the months of low prices for a food item? (Kodi ndi minyezi iti pamene chakudya chikhala ndi mtengo okwela ndiponso ndi minyezi iti pamene chikhala ndi mtengo otsika?)
- Mark a triangle △ in the months you need to buy the product (Lembani molenga chithunzi cha makona atatu △ mu miyezi imene mufuna kugula chinthu ichi)
- Indicate by a line _____ how long the product is available from own production (Lembani ka muzele _____ nyengo imene chinthu chinthu ichi chipizekela pa zolima zanu)

Food Group (Gulu la chakudya)	Food (Chaku dya)	Sell (Kugulitsa) 	Eat (Kudya) ○ 	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Grains, roots and tuber (Za njele, za mizu ndi za gulu la kachamba)	 Sorghum														
	 Potato														
	 Fresh cassava														
	 Pumpkin														
	 Orange Fresh Sweet Potato														
	 Rice														
	 Maize														
Legumes (Za kayela)	 Soybean														
	 Groundnut														

M3.6 How to have more and better food?

Improving yields		Diversify cropping (inclusion of cowpeas for nutrition)	Associate crops (Inter cropping or mixed cropping)														
<p>Improved varieties</p> 	<p>Precise Fertilization</p> 																
<p>Mulching to conserve water (principles of conservation agriculture)</p> 	<p>Reduce losses in storage</p> 	<p>Manage money to buy food</p> <table border="1" data-bbox="591 1002 864 1299"> <tr> <td></td> <td>Mar</td> <td>Avril</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>		Mar	Avril										<p>Raise animals</p> 	<p>Prepare food well (Use of clean water and hygiene)</p> 	<p>Construction of Keyhole garden for diversify nutritious vegetables</p> 
	Mar	Avril															

Module 4 Money-Out, Money-In: Know whether you are doing successful business (Ndalama -Zotuluka, Ndalama – zolowa : Kudziwa ngati uli kuchita malobda bwino)



But before we start, let's learn how to use a calculator (Koma pamene tikalibe kuyamba, tiyeni tsopano tiphunzile mogwilitsira nchito makina kakuleta)

<p>What is a Calculator?</p> <p>A calculator is a tool you can use to do addition, subtraction, multiplication and division</p> <p>To put on the calculator Press the ON/AC</p> <p>To clear a wrong number Press C – CE</p> <p>To start a new calculation Press the ON/AC to clear</p>	
--	--

Addition (plus)

<p>Example: $5 + 9 = 14$</p>	<p>Type</p>	
---	-------------	--

<p>Example: $10 + 20 = 30$</p>	<p>Type</p>	
---	-------------	--

Subtraction (take away)

<p>Example: $9 - 4 = 5$</p>	<p>Type</p>	
--	-------------	--

Example:

$100 - 20 = 80$

Type

1 0 0 - 2 0 = 80

Example:

$-20 - 29 = -49$

Type

+ 2 0 - 2 9 = -49

Multiplication (times)

Example:

$25 \times 12 = 300$

Type

2 5 x 1 2 = 300

Example:

$22 \times 27 = 594$

Type

2 2 x 2 7 = 594

Division (divide)

Example:

$26 / 2 = 13$

Type

2 6 ÷ 2 = 13

Example:

$123 / 3 = 41$

Type

1 2 3 ÷ 3 = 41

Here are some examples. Try to get the same result.

Addition (plus)

$100 + 250 = 350$

$124 + 24 + 52 = 200$

$1035 + 465 + 120 = 1620$

Subtraction (take away)

$33 - 13 = 20$

$175 - 35 = 140$

$1243 - 12 = 1231$

Multiplication (times)

$33 \times 3 = 99$

$75 \times 5 = 375$

$12 \times 12 = 144$

Division (divide)

$200 / 4 = 50$

$350 / 7 = 50$

$1100 / 8 = 137,5$

Module 4/5 - Exercise 1 – Village Chicken – (Current and improved) (Zocita 1 – Nkhuku za Kumudzi – (Zatsopano ndi zokulitsidwa)




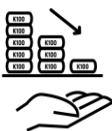
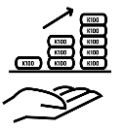


Village Chicken (Nkhuku za kumudzi)



Village chicken-Local breed
56% Mortality out of 100 birds
(Nkhuku za kumudzi – 56% zimafa pa chiwelengero cha zokwanira 100)

Village Chicken-Improved breed
(2% Mortality out of 100 birds
(Nkhuku za kumudzi – Zosungidwa bwino (2% za kufa pa nkhuku zokwanira 100)

	Unit	Quantity (Kulemera)	Price (Mtengo) (ZMW)	Total (Zonse) (ZMW)	Quantity (Kulemera)	Price (Mtengo) (ZMW)	Total (Zonse) (ZMW)
1. Money-Out (Ndalama zotuluka)							
Inputs (Zofunika monga mbeu ndi fataleza)							
Chicks (Anapiye aliyense)	Each	100 <input type="text" value="x"/>	15 <input "="" type="text" value="="/>		100 <input type="text" value="x"/>	15 <input "="" type="text" value="="/>	
Maize Bran (Gaga)	50kg Bag	4 <input type="text" value="x"/>	50 <input "="" type="text" value="="/>		6 <input type="text" value="x"/>	50 <input "="" type="text" value="="/>	
Sunflower cake (Zosalira pambuyo popakasa mbeu ya mpenya dzuwa)	50kg Bag	0 <input type="text" value="x"/>	0 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	100 <input "="" type="text" value="="/>	
Minerals (Zakudya zofunika)	Lumpsum	0 <input type="text" value="x"/>	0 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	150 <input "="" type="text" value="="/>	
Vaccination-Gumboro (Katemela wa Gumboro)	100mls	0 <input type="text" value="x"/>	0 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	30 <input "="" type="text" value="="/>	
Vaccination -Newcastle (Ketemela wa Newcastle)	100mls	0 <input type="text" value="x"/>	0 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	30 <input "="" type="text" value="="/>	
Vaccination-Fowl pox (Ketemela wa Fowl Pox)	100mls	0 <input type="text" value="x"/>	0 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	100 <input "="" type="text" value="="/>	
Disinfectant (Mankhwala yophela tudoyo ya disinfectnat)	1 ltr	0 <input type="text" value="x"/>	0 <input "="" type="text" value="="/>		1 <input type="text" value="x"/>	100 <input "="" type="text" value="="/>	
Transport to Market (Mayendedwe kupita ku msika)	trip	1 <input type="text" value="x"/>	30 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	30 <input "="" type="text" value="="/>	
Cost of Inputs		(Mtengo wa zinthu zofunika monga mbeu ndi fataleza)					
Labour (Ogwira nchito)							
Placement of Chicks (Kaikidwe ka anapiye)	MD	0.25 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		0.25 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	
Collection of bedding and litter management (Kuika)	MD	2 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		3 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	






pogona ndi kuyanganira kwa dothi)							
Hygiene and Cleaning (Ukhondo ndi udongo)	MD	2 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	
Vaccination (Katemela)	MD	0 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		1 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	
Disinfection (Disinfection)	MD	0 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		2 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	
Care/Securing (Kusamalira/ Kusungabwino)	MD	21 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		26 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	
Marketing (Kugulisa)	MD	2 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>		3 <input type="text" value="x"/>	25 <input "="" type="text" value="="/>	
Labour needs + costs (Kufunika kwa ogwira nchito + ndalama zofunika)	MD (Masiku Ogwira nchito)	27.25	-		74.5	-	
Money-Out (Ndalama zotuluka) (ZMW)							
2. Money-In (Ndalama zolowa)							
Poultry yield x Price of Sale (Nkhuku za mu khola x Mtengo ogulitsira)	Each (Ulionse)	44 <input type="text" value="x"/>	35 <input "="" type="text" value="="/>		98 <input type="text" value="x"/>	80 <input "="" type="text" value="="/>	
Eggs yield x price of sale (Kuikila kwa mazila kulikonse x mtengo ulionse ogulitsira)	Each (Ulionse)	440 <input type="text" value="x"/>	1.5 <input "="" type="text" value="="/>		1,470 <input type="text" value="x"/>	1.5 <input "="" type="text" value="="/>	
Manure yield x price of sale (Kuchotsa kwa manyowa x mtengo ogulitsira)	Kg	200 <input type="text" value="x"/>	5 <input "="" type="text" value="="/>		500 <input type="text" value="x"/>	5 <input "="" type="text" value="="/>	
Total Money-In (Ndalama zonse zolowa)	ZMW						
3. Profit or Loss (Phindu kapena kutaika)							
☺or (kapena)☹							
Unit Cost (ZMW/Chicken) (Mtengo ogulira nkhuku imodzi (ZMW/Nkhuku) Total Money-Out / Yield (Ndalama zonse – zotuluka /Kukulola)							




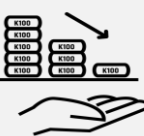
Module 4/5 – Exercise 2: Soya beans (Current and Improved production) (Watsopano ndi okonzedwa kukula kwambiri)

		Soya local variety without inoculant/manure (0.25 ha) (Kayela wa Soya wa kwanu umene ulibe zoikako monga za mankhwala/manyowa (0.25 ha))			Soya- improved variety with inoculant and fertiliser(0.25ha) (Kayela wa Soya – wokonzedwa bwino pogwilitsa nchito mankhwala ndi fataleza (0.25ha))		
		Unit (Kamodzi)	Quantity (Kulemera)	Price (Mtengo) (ZMW)	Total (Zonse) (ZMW)	Quantity (Kulemera)	Price (Mtengo) (ZMW)
1. Money-Out (Ndalama zotuluka)							
Inputs and Services (Mbeu ndi fataleza ndiponso nchito)							
Land Preparation- Ripping (Kukonza nthaka – kugaula)	Rip lines	<input checked="" type="checkbox"/>	<input type="checkbox"/>		23 <input checked="" type="checkbox"/>	2 <input type="checkbox"/>	
Land preparation- ploughing (Kukonza nthaka – kugaula)	0.25ha	1 <input checked="" type="checkbox"/>	150 <input type="checkbox"/>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Seed (Mbeu)	25Kg	2 <input checked="" type="checkbox"/>	100 <input type="checkbox"/>		1 <input checked="" type="checkbox"/>	350 <input type="checkbox"/>	
Lime	25kg	<input checked="" type="checkbox"/>	<input type="checkbox"/>		1 <input checked="" type="checkbox"/>	50 <input type="checkbox"/>	
Pesticides – Herbal (neem tree solution) (Mankhwala ochokera ku mtengo wa neem)	100mls	<input checked="" type="checkbox"/>	<input type="checkbox"/>		1 <input checked="" type="checkbox"/>	30 <input type="checkbox"/>	
Herbicide- (Precise usage) (Kugwilitsa nchito pang'ono)	1 ltr	<input checked="" type="checkbox"/>	<input type="checkbox"/>		1 <input checked="" type="checkbox"/>	115 <input type="checkbox"/>	
Soya fertiliser - (Precise usage) (Fataleza wa Soya)	50kg	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0.5 <input checked="" type="checkbox"/>	550 <input type="checkbox"/>	
Foliar fertiliser - (Precise usage) (Fataleza wa madzi)	1 ltr	<input checked="" type="checkbox"/>	<input type="checkbox"/>		1 <input checked="" type="checkbox"/>	80 <input type="checkbox"/>	
Empty Bags (Mathumba opanda zinthu)	50kg bag	4 <input checked="" type="checkbox"/>	3.5 <input type="checkbox"/>		10 <input checked="" type="checkbox"/>	3.5 <input type="checkbox"/>	
Transport from field (Mayendedwe kuchoka ku munda)	trip	2 <input checked="" type="checkbox"/>	15 <input type="checkbox"/>		5 <input checked="" type="checkbox"/>	15 <input type="checkbox"/>	
Transport to market (Mayendedwe kupita ku msika)	Per bag	3.5 <input checked="" type="checkbox"/>	5 <input type="checkbox"/>		10 <input checked="" type="checkbox"/>	5 <input type="checkbox"/>	
Cost of Inputs (Mtengo wa zofunika monga mbeu ndi fataleza)							

Labour (Ogwira nchito)							
Lime application (Kuika laimu)	MD (Masiku Ogwira nchito)	1 x	25 =		0.5 x	25 =	
Planting (Kubyala)	MD	2 x	25 =		1 x	25 =	
Thinning/Gap filling (Kuchotsa /Kubyala mu mipata)	MD	2 x	25 =		0.5 x	25 =	
Weeding-Manual (Kupalira)	MD	5 x	25 =		1 x	25 =	
Ridging (Mupanga mizele)	MD	4 x	25 =		1 x	25 =	
Herbicide application (Kuika mankhwala)	MD	1 x	25 =		1.5 x	25 =	
Fertiliser application (Kuika fataleza)	MD	1 x	25 =		0.5 x	25 =	
Pesticide application (Kuika mankhwala ophela tudoyo)	MD	1 x	25 =		0.5 x	25 =	
Harvesting (Kukoloa)	MD	1.5 x	25 =		3.5 x	25 =	
Threshing, winnowing & bagging (Kupatula, kochotsa ndi kuchepetsa)	MD	1.5 x	25 =		2.5 x	25 =	
Marketing (Msika)	MD	1 x	25 =		2 x	25 =	
Labour needs and costs (Zofunika za ogwira nchito ndi ndalama zolipira)	MD	17			12.5		
Money-Out (Ndalama zotuluka) (ZMW)							
2. Money-In (Ndalama zolowa)							
Yield x Price of Sale (Zokolola x Mtengo ogulitsira)	Kg	175 x	4.5		600 x	5.5 =	
3. Profit or Loss (Phindu kapena kutaika) 😊 or (kapena) 😞							
Money-In <input type="checkbox"/> Money-Out (Ndalama zolowa kuchotsopo ndalama zotuluka)							
Unit Cost (ZMW/kg) Total Money-Out / Yield							











Module 4/5 – Exercise 3: Tomato (Current and Improved production)

		Tomato-Non Improved (0.25 ha) (Matimati –osakulitsidwa ndi mankhwala (0.25 ha))			Tomato-Improved (0.25 ha) -with irrigation (Matimati – Okulitsidwa kwambiri (0.25 ha) –mochita kuthilira)		
Unit (Mupimo)		Quantity (Kulemera)	Price (Mtengo) (ZMW)	Total (Zonse) (ZMW)	Quantity (Kulemera)	Price (Mtengo) (ZMW)	Total (Zonse) (ZMW)
1. Money-Out (ndalam zotuluka)							
Inputs and Services (Mbeu ndi fataleza ndiponso nchito)							
Manure (Manyowa)	50kg bag	5 <input type="text" value="x"/>	10 <input type="text" value="="/>		5 <input type="text" value="x"/>	10 <input type="text" value="="/>	
Seed (Mbeu)	25grms	1 <input type="text" value="x"/>	30 <input type="text" value="="/>		1 <input type="text" value="x"/>	60 <input type="text" value="="/>	
Fertiliser-Veg Fruit (Fataleza – Obeleketsa zipatso)	25kg bag	<input type="text" value="x"/>	<input type="text" value="="/>		1 <input type="text" value="x"/>	120 <input type="text" value="="/>	
Fertiliser-Veg Top (Fataleza-wapamwamba)	25kg bag	<input type="text" value="x"/>	<input type="text" value="="/>		1 <input type="text" value="x"/>	150 <input type="text" value="="/>	
Pesticides – Herbal (neem tree solution) (Mankhwala ochokera ku mtengo wa neem))	100mls	1 <input type="text" value="x"/>	30 <input type="text" value="="/>		1 <input type="text" value="x"/>	30 <input type="text" value="="/>	
Fungicide-Barrier – Herbal	100mls	1 <input type="text" value="x"/>	50 <input type="text" value="="/>		1 <input type="text" value="x"/>	120 <input type="text" value="="/>	
Sticker	1 ltr	<input type="text" value="x"/>	<input type="text" value="="/>		1 <input type="text" value="x"/>	80 <input type="text" value="="/>	
Fungicide- Mancozeb – Herbal	100mls	<input type="text" value="x"/>	<input type="text" value="="/>		1 <input type="text" value="x"/>	140 <input type="text" value="="/>	
Fertiliser-Foliar – Precise (Fataleza wa madzi - pang`ono)	1 ltr	<input type="text" value="x"/>	0 <input type="text" value="="/>		1 <input type="text" value="x"/>	80 <input type="text" value="="/>	
Fungicide-Copper chloride – Herbal	100mls	<input type="text" value="x"/>	<input type="text" value="="/>		1 <input type="text" value="x"/>	70 <input type="text" value="="/>	
Transport-field to home (Kuchosa zam`munda kufika ku nyumba)	Box (Bokosi) (equiv. 10kg)	52 <input type="text" value="x"/>	2 <input type="text" value="="/>		150 <input type="text" value="x"/>	2 <input type="text" value="="/>	
Transport to the market (Kuyenda kufika ku msika)	Box (Bokosi) (equiv. 10kg)	52 <input type="text" value="x"/>	5 <input type="text" value="="/>		150 <input type="text" value="x"/>	5 <input type="text" value="="/>	
Cost of Inputs (Mtengo wa zofunika monga mbeu ndi fataleza)							
Labour (Ogwira nchito)							

Land preparation-Nursery (Kukonza nthaka – nasali)	MD (Masiku Ogwira nchito)	1 <input type="text" value="x"/>	25 <input type="text" value="="/>		0.5 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Land preparation-main field (Kukonza nthaka mu munda ikulu)	MD (Masiku Ogwira nchito)	3 <input type="text" value="x"/>	25 <input type="text" value="="/>		1.5 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Manure application (Kuika manyowa)	MD (Masiku Ogwira nchito)	1 <input type="text" value="x"/>	25 <input type="text" value="="/>		1 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Transplanting (Kuzula ndi kubyala mu mizele)	MD (Masiku Ogwira nchito)	3 <input type="text" value="x"/>	25 <input type="text" value="="/>		3 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Fertiliser application (Kuika fataleza)	MD (Masiku Ogwira nchito)	<input type="text" value="x"/>	25 <input type="text" value="="/>		1 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Weeding (Kupalira)	MD (Masiku Ogwira nchito)	4 <input type="text" value="x"/>	25 <input type="text" value="="/>		3 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Staking (Kuthandizira tumitengo twa mati mati potumanga kumitengo)	MD (Masiku Ogwira nchito)	6 <input type="text" value="x"/>	25 <input type="text" value="="/>		8 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Pesticide/Fungicide application (Kuika mankhwala yokupha tudoyo)	MD (Masiku Ogwira nchito)	5 <input type="text" value="x"/>	25 <input type="text" value="="/>		10 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Watering/irrigation (Kuthilira)	MD (Masiku Ogwira nchito)	80 <input type="text" value="x"/>	25 <input type="text" value="="/>		85 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Harvesting (Kukolola)	MD (Masiku Ogwira nchito)	3 <input type="text" value="x"/>	25 <input type="text" value="="/>		6 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Marketing (Msika)	MD (Masiku Ogwira nchito)	4 <input type="text" value="x"/>	25 <input type="text" value="="/>		3 <input type="text" value="x"/>	25 <input type="text" value="="/>	
Labour needs and costs (Zofunika za ogwira nchito ndi ndalama zolipira)	MD (Masiku Ogwira nchito)	110			122		-
Money-Out (Ndalama zotuluka) (ZMW)							
2. Money-In (Ndalama zolowa)							
Yield x Price of Sale (Zokolola x Mtengo ogulitsira)	Kg	520 <input type="text" value="x"/>	7 <input type="text" value="="/>		1,500 <input type="text" value="x"/>	7 <input type="text" value="="/>	
3. Profit or Loss (Phindu kapena kutaika) 😊 or (kapena) 😞							
Money-In <input type="checkbox"/> Money-Out (Ndalama zolowa kuchotsopa ndalama zotuluka)							
Unit Cost (ZMW/kg) Total Money-Out / Yield							





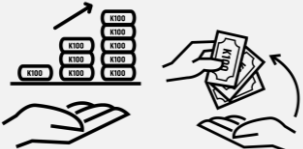
M6 : Improve your farm enterprise for more income throughout the year – Comparison production systems for all enterprises (Perekani patsogolo malonda a pa pulazi lanu kuti mukhala ndi ndalama zambiri chaka chonse – Nchito ya zonse zofunika pa za malonda)

- What crops will you choose? (Kodi ndi mbeu zotani zimene muzasankha?)
- Rank crops based on Profit (Ikani mbeu kukhala zabwino kulingana ndi phindu)
- Make a choice based on this ranking (Sankhani kulingana ndi mumene mwaikira kukhala yofunika)










	Unit	 local breed-Village Chicken	 improved breed-Village Chicken	 Local variety soya-without inoculant	 Improved variety soya with inoculant	 Semi-improved variety (Tomato) Without Fertiliser	 Semi-Improved Variety (Tomato) with fertiliser
Surface Area/Flock size	No./Ha	100	100	0.25	0.25	0.25	0.25
1. Money-Out 	ZMW/0.25ha/year	2,411.25	3,711.25	836.50	1,418.50	3,274	5,000
2. Money-In 	ZMW/0.25ha/year	3,200	12,545	787.50	3,300	3,640	10,500
3. Profit or Loss? Without risk 	ZMW/0.25ha/Year	788.75	8,833.75	-49	1,881.50	366	5,500
Rank							
3. Profit or Loss? With risk 	ZMW/0.25ha/Year			-49	1,881.50	366	11,000

Rank							
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M6.1 Impact of risks on success of our business

	Unit	 Local Breed	 Improved Breed
Flock size	Number of Birds	100	100
1. Money-Out 	ZMW	2,411.25	3,711.25
2. Money-In 			
Yield (lower)	Number of Birds	40	88
Price (lower)	ZMW/Bird	31.50	72
Yield x Price of Sale	ZMW/Year	1,260	6,336
3. Profit or Loss? (Money In MINUS Money Out) 	ZMW/ha		

Module 7.1 - Annual Household expenditure (Kugwilitsidwe nchito ka Ndalama ka banja lonse)

Money Needs (Zofunika za ndalama)	Can be foreseen (Zikhoza kukhala zazidzidzi)	Period (Nyengo)	Money-Out (Ndalama zotuluka)	
			ZMW per month (ZMW pa mwezi)	ZMW per year (ZMW pa chaka)
Matches 	Yes	Each month	3	
Salt 	Yes	Each month	14	
Soap 	Yes	Each month	60	
Kerosene 	Yes	Each month	20	
Purchase food (relish) 	Yes	Each month	350	
Mobile phone recharge 	Yes	Each month	20	
Sub-total	Yes	Each month	467	
School fees (500 ZMW per child, 3 times a year) 	Yes	January	3,000	
Clothing 	Yes	December	300	
Happy events 	Yes	Once a year (March)	400	
Total expenditure for household per year that can be foreseen (Ndalama zonse zogwilitsa nchito pa banja pa chaka zimene zingayembekezedwe)				

M 7.2 - Financial Calendar based on Income from current practices (Kalenda ya ndalama kuona pa ndalama zolowa kuchokera pa zinthu zochitika za tsopano) (ZMW) - Exercise

Money-Out (Ndalama zotuluka)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Totals
Village Chicken (100 Birds)													
Inputs & Services (mbeu ndi zogwiritsa nchito)	1,700							30					1,730
Labour (Ogwira nchito)		56.25						625					681.25
Soya Beans (0.25 ha)													
Inputs & Services (mbeu ndi zogwiritsa nchito)				14	47.50						150	200	411.50
Labour (Ogwira nchito)	125				100							200	425
Tomatoes (0.25 ha)													
Inputs & Services (mbeu ndi zogwiritsa nchito)			50		110		364						524
Labour (Ogwira nchito)			125	175	275	2,000	175						2,750
Household monthly (Mwezi ulionse pa banja)	467	467	467	467	467	467	467	467	467	467	467	467	5,604
School fees and material (Ndalama zolipira sukulu)	3,000												3,000
Happy events (Zikondwewero)												400	400
Clothing (Zobvala)												300	300
Total per month (Zonse pa mwezi)													15,825.75
Money-In (Ndalama zolowa)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Village Chicken								3,200					3,200
Soya Beans					787.50								787.50
Tomatoes							3,640						3,640
Total per month (Zonse pa mwezi)													7,627.50
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Monthly balance Money-In minus- Money-Out													
Cumulative balance (Ndalama zokhalira)													

M7.3 - Financial Calendar based on a farm using improved practices (Kalenda ya ndalama ya pa pulazi yogwilitsa nchito machitidwe amakono a ulimi) (ZMW) - Exercise

Money-Out (Ndalama zotuluka)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Totals
Village Chickens (100 Birds)													
Inputs & Services (mbeu ndi zogwiritsa nchito)	2,130	30	530	30	60		2,130	30	530	30	60		5,560
Labour (Ogwira nchito)	56.25				881.25		125				800		1,862.50
Soya Beans (0.25 ha)													
Inputs & Services (mbeu ndi zogwiritsa nchito)					110	46	50			400	390	110	1,106
Labour (Ogwira nchito)	25	12.50			150			50		12.50	62.50		312.50
Tomatoes (0.25ha)													
Inputs & Services (mbeu ndi zogwiritsa nchito)		50	180	380	220	1,120		50	180	520	150	1,050	3,900
Labour (Ogwira nchito)		75	275	100	250	1,725		75	275	100	250	2,975	6,100
Household monthly (Mwezi ulionse pa banja)	467	467	467	467	467	467	467	467	467	467	467	467	5,604
School fees and material (Ndalama zolipira sukulu)	3,000												3,000
Happy events (Zikondwewero)												400	400
Clothing (Zobvala)												300	300
Total per month (Zonse pa mwezi)													28,145
Money-In (Ndalama zolowa)													
Village Chickens					12,545						12,545		25,090
Soya Beans							3,300						3,300
Tomatoes						10,500						10,500	21,000
Total per month (Zonse pa mwezi)													49,390
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	

Monthly balance Money-In minus- Money-Out													21,245
Cumulative balance (Ndalama zokhalira)													



M7.4 Comparing results




Which situation is preferable? What changes are necessary?			With current production techniques per year (ZMW)	With improved production techniques per year (ZMW)
	Can be foreseen?	Period- month		
Money-Out for household	yes	each month	5,604	5,604
Money-Out for scalarisation, clothing, happy events	yes	different months	3,700	3,700
Money-Out for Production (inputs and labour)	yes	different months	6,521.75	18,841
Total money-out			15,825.75	28,145
Money-In from production	yes, but can change	different months	7,627.50	49,390
Money available for savings, other expenditure Money-In from Production and other sources minus Money-Out for Household and inputs				
Difference between the two situations (ZMW)				

Attention

- Discuss the differences and which situation is preferable.
- What changes are needed?

M8.1 How to get good financial services (Motengela thandizo la ndalama)

How can you create savings? What are the advantages and disadvantages? (Kodi mukhoza kukhazikitsa motani zosungila?)

	<p>Hide money at home (Kubisa ndalama ku nyumba)</p> 	<p>Bring money to a bank/mobile money (Kupereka ndalama ku banki/ku mtokoma wa lamya)</p> 	<p>Saving money in the SILC groups (Kusungila ndalama mu magulu a SILC)</p> 
<p>Advantage (Kukoma kwake)</p>			
<p>Disadvantage (Kuipa kwake)</p>			





Requirements for the following financial transactions

Paying money into your bank/mobile money account	Removing money from your bank/mobile money account

M8.2 Saving




Saving money in the SILC groups	Removing money from SILC groups

M10.1 - Sales of produce

		 Improved breed (Village Chickens)		 Improved variety (soya) with inoculant		 Improved variety Tomato with Fertilizer	
	Unit	Individual Sale	Group Sale 10 % price increase	Individual Sale	Group Sale 10 % price increase	Individual Sale	Group Sale 10 % price increase
Surface Area	Ha/flock size	100	100	0.25	0.25	0.25	0.25
1. Money-In							
	ZMW	7,840	8,624	3,300	3,630	10,500	11,550
Production	Kg	98	98	600	600	1,500	1,500
Price	ZMW/kg/Bird	80	88	5.5	6.05	7	7.70
3. Benefit of group sale	ZMW	0		0		0	

Total Benefit of group sales	ZMW
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M10.2 -Purchase of inputs

		 Improved Breed(village chickens)		 Improved variety soya with inoculant		 Improved variety Tomato with fertiliser	
	Unit	Individual input purchase	Group input purchase with 10% Discount	Individual input purchase	Group input purchase with 10% Discount	Individual input purchase	Group input purchase with 10% Discount
Surface Area/number of Birds	Ha/Flock	100	100	0.25	0.25	0.25	0.25
Cost of Inputs	ZMW	2,720	2,448	935	841.50	900	810
Profit of group purchase	ZMW	0		0		0	

Total Benefit of group purchase of inputs	ZMW
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Total Benefit of group business	ZMW
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