



# Barefoot MBA Curriculum

## Integanyanyigisho ya Barefoot

### MBA

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## SAVING/Kuzigama

Saving resources now protects someone in case she does not have enough later. It also allows her to grow a business without borrowing. Saving is important to protect a person and her business from unpredictable events. The goal of this lesson is to learn the benefits of saving. Kuzigama bifasha umuntu mu gihe atazaba afite ibihagije mu gihe kizaza. Binamufasha kuzamura umushinga we atagombye kuguza. Kuzigama birinda umuntu ingaruka zamugeraho bitunguranye ndetse n'ubucuruzi bwe biraburinda. Intego z'iri somo ni ukumenya inyungu ziri mu kuzigama.

### Background/Urugero rwifashishijwe

Emmanuel and Innocent both grow maize on one hectare of land. Last year, both had a good maize crop and made a profit. But this year, there was a drought, and both cooperatives had a bad crop. Emmanuel na Innocent bombi bahinga ibigori kuri hegitare y'ubutaka. Umwaka ushize, bombi babonye umusaruro mwiza nuko babona inyungu, ariko muri uyu mwaka habayeho izuba ryinshi nuko bombi babona umusaruro mubi.

### Story A/Inkuru A

Emmanuel spent his profit from last year. After the drought this year, he has no money to buy food and medicine or school fees for his family./Emmanuel yakoresheje inyungu ye y'umwaka ushize. Nyuma y'izuba ryinshi nta mafaranga afite yo guhaha, kuvuza cyangwa amafaranga y'ishuri y'abana.

### Story B/Inkuru B

Innocent kept her profit from last year in a basket. After the drought this year, she still has money to buy food and medicine and school fees for her family. Innocent yabitse inyungu y'umwaka ushize mu kebo. Nyuma y'izuba ryinshi muri uyu mwaka, aracyafite amafaranga yo guhaha, kuvuza no kuriha amafaranga y'ishuri y'abana.

### Questions:/Ibibazo

1. How did Emmanuel and Innocent act differently?  
1.Ni gute Emmanuel na Innocent bakoze ku buryo butandukanye?
2. What reasons should you save part of a profit?  
2.Ni izihe mpamvu zatumye uzigama igice cy'inyungu yawe?
3. What reasons should you spend part of a profit?  
3.Ni izihe mpamvu zatumye ukoresheje ikindi gice cy'inyungu yawe?
4. What are some things you spend money on now?  
4.Ni ibihe bintu ukoresheje amafaranga muri iki gihe?
5. What are some things you can stop buying or buy less of to save money?  
5.Ni ibihe bintu ushobora guhagarika kugura cyangwa ushobora kugura ari bike kugira ngo uzigame amafaranga?
6. If you have a cooperative, and together you have a big piece of land where you can grow a lot of maize, why might you decide to save part of your profits, rather than sharing all the profits among the members?  
6.What would you do with saved profits? Niba ufite cooperative, kandi ufite umurima munini ushobora guhingaho ibigori, ni iyihe mpamvu wumva wazigama igice cy'inyungu kuruta uko wagabanya inyungu yose mu banyamuryango? Ni ikihe wakoresheje inyungu yazigamwe?

Innocent understands the benefit of saving, so she kept her profit from last year in case something unexpected happened this year. When there was a drought, she had money to buy food and clothing for her family. Emmanuel does not understand the benefit of saving, so although he had money during the strong crop last year, he did not save any, and he did not have money when there was a drought this year. Saving can provide protection and security for the future. Also, saving can help buy more expensive items without borrowing or going into debt. Innocent asobanukiwe neza akamaro ko kuzigama, kubera iyo mpamvu byatumye abika inyungu ye yo mu mwaka ushize kugira ngo izakoreshwe ku bintu bitunguranye byo muri uyu mwaka. Emmanuel ntasobanukiwe akamaro ko kuzigama, byatumye nubwo yari afite amafaranga mu gihe cyiza cy'isarura umwaka ushize, nta mafaranga yigeze azigama, kandi nta mafaranga yari afite mu gihe cy'izuba muri uyu mwaka. Kuzigama bituma umuntu yikingira ibibazo bishobora kuba mu gihe kizaza. Kandi bigufasha kugura ibindi bikoresho bihenze utagombye gutira cyangwa ngo ujye mu myenda.

## INVESTING/Gushora imari

Investing is a way to use savings to earn more money or resources. The goal of this lesson is to learn how to use saved profit to make more profit and have more savings. Gushora imari ni uburyo bwo gukoresha amafaranga wazigamye kugira ngo ubone amafaranga yisumbuyeho cyangwa imitungo yisumbuyeho. Intego y'iri somo ni ukwiga ukuntu hakoreshwa inyungu yazigamwe kugira ngo ibyazwe indi nyungu kandi haboneke ubwizigame bwisumbuyeho.

### Background/Urugero rwifashishijwe

Jean and Clementine are both potato farmers. After paying for food, school fees, and health insurance for their families, each has 7000 francs. Yohana na Andereya bombi ni abahinzi b'ibirayi. Nyuma yo kwishyura ibiryo, amafaranga y'ishuri n'ubwishingizi bw'ubuzima ku miryango yabo buri wese afite amafaranga 7000

### Story A/Inkuru A

Jean knows about the benefits of saving, so he does not spend his 7,000 francs, and saves it for next year. Yohana azi ibyiza byo kuzigama, ntiyigeze akoresha amafaranga ye 7000, yayazigamiriye undi mwaka.

### Story B/Inkuru B

Clementine saves 3,000 francs, and spends 4,000 on a chicken. Each week, the chicken lays 7 eggs, and Clementine can sell the eggs for 100 francs each. After two months, Clementine has sold 50 eggs, and made 5,000 francs. Andereya yabitse 3000 akoresha 4000 agura inkoko. Buri cyumweru inkoko itera amagi 7, ashobora kubona amafaranga ijana kuri buri gi. Nyuma y'amezi abiri Andereya yagurishije amagi 50 abona amafaranga 5000.

### Questions: Ibibazo

1. How did Jean and Clementine act differently?
  1. Ni gute Yohana na Andereya bakoze ku buryo butandukanye?
2. What risks did Clementine take? What is another way that Story B could have ended?
  2. Ni ibihe bintu bishobora kubyara ibibazo Andereya yakoze? Ni ubuhe bundi buryo inkuru B yashoboraga kuba yararangiye?
3. What are some things you can buy with part of a profit to make more money?
  3. Ni ibihe bintu bindi wagura mu nyungu kugirango ubonemo andi amafaranga?
4. Why might you invest with your profits instead of saving them?
  4. Ni ukubera iki ugomba gushora inyungu yawe kuruta kuyibika?
5. Why might you save your profits instead of investing with them?
  5. Ni ukubera iki ugomba kubika inyungu yawe aho kuyishora?
6. What are some things you could invest in if you had: Ni ibiki washoramwo uramutse ufite:
  - a. 2,500 francs? What income might it generate?
    - a. 2500. yavamo inyungu ingana ite?
  - b. 10,000 francs? What income might it generate?
    - b. 10000. yavamo inyungu ingana ite?
  - c. 25,000 francs? What income might it generate?
    - c. 25000. yavamo inyungu ingana ite?
  - d. 100,000 francs? What income might it generate?

- d.100000. yavamo inyungu ingana ite?
  - e. 1,000,000 francs? What income might it generate?
  - e.1000000. yavamo inyungu ingana ite?
7. What are some examples of investments that a cooperative, a group of farmers, might make on their joint piece of land? Ni izihe ngero z'ishoramari zishobora gukorwa na koperative, itsinda ry'abahinzi, ku butaka bwabo basangiye?

#### Lesson/Isomo

Jean saves his profit but it does not grow, so he has only what he saves. Clementine uses his profit to invest in another business—in this example, a chicken. So, Clementine spends some of his profit to make even more profit. Now Clementine owns two businesses—potatoes and poultry--and generates even more income. He can use this extra money to save or invest again. Yohana yazigamye inyungu ye ariko ntabwo ikura, afite gusa ayo yazigamye. Andereya yakoresheje inyungu azishora mu wundi mushinga w'inkoko. Ni ukuvuga ko Andereya yakoresheje igice kimwe cy'inyungu ye ayibyaza indi nyungu. Ubu afite imishinga ibiri, ibirayi n'ubworozi bw'inkoko, none ari kubona inyungu nyinshi. Ashobora gukoresha ayo mafaranga kuzigama no gushora mu bindi ubutaha.

## SPENDING/Gukoresha imari

People choose how to spend their profit. There are many items that can be purchased at the market, some of which can help a person's family or business, and some of which are not as useful or helpful. Abantu bagenda bahitamo uko bakoresha inyungu zabo, bityo hari ibintu bagura ku masoko kugirango bifashe imiryango yabo cg mu bucuruzi bwabo, nyamara bimwe usanga nta kamaro bifite cyangwa nta bufasha bitanga.

### Background/Urugero rwo kwifashisha

Emmanuel and Innocent each have 30.000 francs in profit from selling tomatoes. They both spend their profits at Kimichanga market. Emmanuel na Innocent buri wese afite 30000 yavuye mu nyanya bagurishije .bose bakoresheje amafaranga yabo mu isoko rya Kimicanga.

### Story A/Inkuru A

Emmanuel spends his money on a new mobilhe phone. He already has a phone, but he likes the new one better because it has cool ringtones. Emmanuel yakoresheje amafaranga ye ayagura telefone nshyashya. Yari asanzwe afite telefone ariko yikundiye inshya kuko ifite uturirimbo twiza tuzamo iyo bamuhamagaye.

### Story B/Inkuru B

Innocent spends part of her money on a used bicycle. She can now take her tomatoes to Kimironko market, where she gets a better price for the tomatoes. She spends the rest of her money to pay for school fees for her daughter. Innocent yafashe amwe mu mafaranga ye ayagura igare ryakozeho. Bizamufasha kuba yajyana inyanya ze ku isoko rya Kimironko aho ashobora kugurisha ku giciro cyiza, ayandi asigaye ayatanga nk' amafaranga y'ishuri ya mukobwa we.

### Questions: Ibibazo

- How did Emmanuel and Innocent spend their profits differently?
  - Ni gute Emmanuel na Innocent bakoresheje inyungu zabo ku buryo butandukanye?
- How does Emmanuel's purchase change his life?
  - Ni gute ibyo Emmanuel yaguze byahinduye ubuzima bwe?
- How does Innocent's purchase change her life?
  - Ni gute ibyo Innocent yaguze byahinduye ubuzima bwe?
- How would you have spent the 30.000 francs?
  - Ni gute wari kuba warakoresheje amafaranga 30000?
- How is spending like investing? How is it different?
  - Ni hehe gukoresha imari bihurira no kuzigama ? Ni hehe bitandukanira?
- How can a cooperative best decide about the best ways to spend their profits?
  - Ni ubuhe buryo bwiza cooperative yahitamo bwo gukoresha inyungu yabo?

### Lesson/Isomo

Innocent spends her money to help her family. Though Innocent can choose to save her profit or invest it, she also can choose how to spend it. Innocent chooses to spend her profit to help her/ business and family. Emmanuel decides to spend his money on something he already has. Because of Emmanuel's

choice, his spending does not help him, his business, or his family.

Innocent yakoresheje amafaranga ye mu buryo bwo gufasha umuryango we. Innocent ashobora guhitamo kuzigama cg gushora inyungu ye, ashobora kandi no guhitamo ukuntu yayikoresha. Innocent ahisemo gukoresha inyungu ye afasha umuryango we hamwe n'ubucuruzi bwe. Emmanuel we ahisemo gukoresha amafaranga ku kintu yari asanzwe afite. Kubera guhitamo kwa Emmanuel, ugukoresha amafaranga kwe ntabwo kumufasha, cyangwa ngo gufashe ubucuruzi bwe cyangwa umuryango we.

## OPPORTUNITY COST/Ikiguzi cyo kwigomwa gukora ikintu runaka nuko ugakora ikindi

Deciding to do something means deciding not doing something else. What someone decides not to do is the opportunity cost. The goal of this lesson is to learn how to think about the opportunity cost of business decisions. Gufata umwanzuro wo gukora ikintu runaka bivuga kureka gukora ikindi, ni ukuvuga ko icyo umuntu ahisemo kureka gukora ari cyo bita: ikiguzi cyo kwigomwa gukora ikintu runaka kugira ngo ukore ikindi. Intego y'iri somo ni uburyo bwo kwiga gutekereza ku myanzuro ifatwa mu bucuruzi kugira ngo wange gukora ikintu runaka maze ukore ikindi.

### Background/ Urugero rwifashishijwe

Jean and Clementine each have a business selling groundnuts on the street. Each earns 1000 francs each day. Yohana na Andereya bose bafite umushinga wo kugurisha ubunyobwa ku muhanda. Buri muntu abona 1000 ku munsu y'inyungu.

### Story A/Inkuru A

Jean's friend offers to pay her 800 francs to help her harvest soybeans for one day. Jean takes the job, and because he is busy harvesting soybeans, he does not sell any groundnuts that day. Inshuti ya Yohana yamuhaye ikiraka cy'umunsi umwe cyo kumufasha kumusarurira soya amuhemba amafaranga 800 bityo uwo munsi ntiyigera agurisha ubunyobwa.

### Story B/Inkuru B

Clementine's friend offers to pay him 1500 francs to help build a wall for one day. Clementine takes the job, and does not sell any groundnuts that day. Andereya yabonye ikiraka cyo gufasha mu kubaka uruzitiro ahawe n'inshuti ye imuhemba 1500 maze uwo munsi nawo ntiyagurisha ubunyobwa.

### Questions: Ibibazo

1. How are these two stories different?  
1. Izi nkuru ebyiri zitandukaniye he?
2. Why do you think Jean took the job? What would be one reason not to take the job?  
2. Ni kuki utekereza ko Yohana yemeye akazi? Ni iyihe mpamvu imwe wumva yari gutuma atemera akazi?
3. Why do you think Clementine took the job? What would be one reason not to take the job?  
3. Ni kuki utekereza ko Andereya yemeye akazi? Ni iyihe mpamvu imwe wumva yari gutuma atemera akazi?
4. What are some things you think about when deciding between different business choices?  
4. Ni ibihe bintu uba ugomba gutekerezaho mbere y'uko uhitamo icyo ukora kibyara inyungu?
5. Does Jean give up anything by accepting the job? What does she give up?  
5. Ese hari icyo Yohana yaretse kubera kwemera akazi? Ni ikihe kintu yaretse?
6. Does Clementine give up anything?  
6. Hari ikintu Andereya yaretse ?
7. Ni kuki utekereza cyatumye Yohana afata kariya kazi? Ni iyihe mpamvu wumva atari kugafata?
8. What could you have done instead of coming here for this training?  
8. Ni ibiki mwakagombye kuba mwakoze aho kuza hano mu mahugurwa?
9. What are some things you choose *not* to do in order to do something else?  
9. Ni ibiki uhitamo gukora aho gukora ibindi?

10. Why do farmers sometimes to work on others land, rather than their own? What do gain, and what do they give up when they work on a neighbor's land, rather than their own?  
 10. Kubera iki abahinzi rimwe na rimwe bahitamo gukorera abandi mu mirima kurusha gukorera mu mirima yabo? Ni iki bunguka, ni iki bahomba iyo bahingira abandi, kurusha kwikorera.
11. When you volunteer your time to spend one day working on your cooperative's community garden, what do you give up that day? What does the cooperative gain from your contribution?  
 11. Igihe utanga ukorera cooperative yawe mu murima rusange, ni iki uba wigomwe kuri uwo munsu? Ni iyihe nyungu cooperative mu musanzu utanze muri icyo gihe?

### Lesson/Isomo

Jean must choose between earning 1000 francs selling groundnuts on the street, or 800 francs helping her friend harvest soybeans. By choosing to harvest soybeans, Jean gives up 1000 francs in exchange for 800 francs. What Jean should do here depends on how much she values helping out her friend and how much she values the extra 200 francs. Clementine must make a choice between selling groundnuts and helping to build a wall. By choosing to build the wall, he is giving up 1000 francs in exchange for 1500 francs. Clementine made the right choice to build the wall, because he gets more money and also helps out a friend. The lesson here is not just that more is better. A businessperson should not always decide to do what will make more money. Instead, she should think about what she's giving up and make a conscious decision about her trade-off. If helping someone else is more valuable than making a little more money, she should help someone else. Yohana yagombye gutekereza kubona amafaranga 1000 agurisha ubunyobwa ku muhanda cg kubona 800 yakoreye ku muturanyi we. Mu guhitamo gukorera mugenzi we yahombye 1000 abona 800. icyo Yohana yarebyeho cyane ni ugufasha akorera mugenzi we, ntiyarebye ko afitemo igihombo cya 200. Andereya yagize guhitamo neza yubaka urukuta, kubera ko bituma abona amafaranga yisumbuyeho kandi akanafasha inshuti. Isomo hano ntabwo ari ugutekereza gusa ko: kubona amafaranga yisumbuyeho ni byiza cyane. Umushoramari ntabwo yakagombye gutekereza gukora gusa ikimuhesha amafaranga yisumbuye ku yo abona, ahubwo yakagombye gutekereza ku cyo yigomwe. Niba gufasha undi muntu ari iby'agaciro kurusha gukorera amafaranga make yisumbuye kuyo yabonaga, icyo gihe agomba gukorera undi muntu.

## COST-BENEFIT ANALYSIS/Uburyo bwo kwiga inyungu

The most beneficial decisions give the most value. If someone faces a business choice, he should compare the time and money of what they cost and what he would get from them. One might be more expensive or take longer, but it might create more profit. If two choices will give the same profit, doing the one that costs less is a more efficient use of resources. The goal of this lesson is to understand how to compare different choices and choose the one that is better for a person and his business. Iyo inyungu yizwe neza niho igira agaciro. Niba umuntu ahisemo umushinga runaka aba agomba kugereranya igihe, amafaranga azawutakazaho n'ibyo azakuramo. Umwe ushobora kumuhenda cg ugafata igihe kinini, ariko uba ugomba no gutanga inyungu nyinshi. Niba imishinga ari ibiri yo guhitamo hitamo udahenze kandi ufite uburyo bwiza bwo gukorwamo. Intego y'iri somo ni ukugaragaza uburyo bwo guhitamo bwiza ku muntu no ku mushinga wawe muri rusange.

### Background/Urugero rwifashishijwe

A trader at the market sells bottles of milk for 400 francs each and baby rabbits for 2000 francs. Emmanuel and Innocent are from the same village, where you can sell a litre of milk for 500 francs and a baby rabbit for 2100 francs. Umucuruzi ucuruza amacupa y'amata ku isoko ku mafaranga 400 buri litilo n'inkwavu ntoya ku mafaranga 2000. Emmanuel na Innocent bakomoka mu karere kamwe, aho umuntu ashobora gucuruza iritiro y'amata ku mafaranga 500 n'agakwavu gato ku mafaranga 2100.

### Story A/ Inkuru A

Emmanuel has 2000 francs. He buys a baby rabbit from the trader, goes back to his village, and sells the rabbit for 2100 francs. Emmanuel afite amafaranga 2000. Aguze agakwavu ku mucuruzi nuko asubira iwabo mu cyaro, nuko agurisha agakwavu ku mafaranga 2100.

### Story B/ Inkuru B

Innocent has 2000 francs. She buys 5 litres of milk from the trader, goes back to her village, and sells all 5 bottles for 500 francs each. Innocent afite amafaranga 2000. Aguze litilo 5 z'amata ku mucuruzi nuko asubira iwabo mu cyaro nuko agurisha litiro 5 zose ku mafaranga 500 buri litiro.

Questions: Ibibazo

1. What did Emmanuel do? How much profit did he make?
  1. Emmanuel yakoze iki? Yungutse angahe?
2. What did Innocent do? How much profit did she make?
  2. Innocent yakoze iki? Yungutse angahe?
3. What would you buy from the trader if you had
4. Iyo aza kuba ari wowe uba waraguze iki ku mucuruzi iyo uza kuba ufite
  - a. 2000 francs?
    - a. Amafaranga 2000?
  - b. 800 francs?
    - c. Amafaranga 800?
  - c. 2400 francs?
    - c. Amafaranga 2400
5. What if, instead of selling the rabbit immediately, Emmanuel thought of keeping the rabbit for a few months and breeding it with a neighbor's rabbit? Afterwards, his rabbit supply for sale would now be 5. Would this be a better business decision? Iyo aho kugira ngo Emmanuel agurishe urukwavu ako kanya atekereza kurufata akarwororaho andi mezi nuko akarubangurira

ku rukwavu rw'umuturanyi we? Nyuma, inkwavu yari kujya kugurisha zari kuba ari 5. Ese iki cyari kuba ari igitekerezo kiza mu bucuruzi?

6. Do you make cost-benefit analysis in deciding which crops to grow in your community garden? How do you go about making this analysis? Mujya mutekeresha ku nyungu iteganijwe mbere yo gufata umwanzuro w'icyo muhinga mu murima wanyu? Mubyigaho mute?

#### Lesson/ Isomo

Emmanuel and Innocent both started with the same amount of money, 2000 francs. However, Innocent made a greater profit because of what she chose to buy and sell. Innocent did a better cost-benefit analysis because she realized that she would make more profit if she sold milk, and was able to make a much greater profit than Emmanuel. Her increased profit gives her extra money to spend, save, or invest. Emmanuel na Innocent bose batangije amafaranga angana, amafaranga 2000. Ariko Innocent yabonye inyungu nyinshi kubera ibyo yahisemo kugura no kugurisha. Innocent yatekereje neza ku bijyanye no guteganya inyungu kubera ko yasobanukiwe ko yakunguka cyane mu gucuruza amata, nuko ashobora kunguka cyane kurusha Emmanuel. Kubona inyungu nyishi byatumye ashora, arazigama abona n'ayo akoresha.

## PLANNING AND RECORDS/Gutegura no gukora inyandiko

Creating a budget and planning helps people understand if they will have enough resources to meet their future needs. Keeping records is an easy way of remembering what you have. The goal of this lesson is to learn how planning and keeping records now can help future business decisions.

Gushyiraho amafaranga utegenya gushora no gutegura umushinga bituma umuntu amenya niba afite umutungo uzamushoboza kugera ku byo ateganya mu gihe kizaza. Gukora inyandiko ni uburyo bworoshye bwo kwibuka ibyo ufite. Intego y'iri somo ni ukumenya akamaro ko gutegura no gukora neza inyandiko kugira ngo bizagufashe mu gufata imyanzuro mu mushinga w'ubutaha.

### Background/Urugero rwifashishijwe

Jean and Clementine are both bean farmers. Each wants to buy a pair of rabbits so that they can breed baby rabbits and eat meat with some of their meals. Adult rabbits cost 3000 francs each. Yohana na Andereya bombi ni abahinzi b'ibishyimbo. Buri wese ashaka kugura inkwavu ebyiri ngo zororoke bajye babona n'inyama ku ifunguro ryabo kandi urukwavu rugura amafaranga 3000.

### Story A/ Inkuru A

Jean does not keep records. She knows that she makes some profit each week but does not know how much. Jean knows that she does not have 6000 francs and cannot afford to buy two adult rabbits right now. She also does not know how long it will take her to save 6000 francs. Jean does not buy the rabbits or plan to buy them in the future. She continues to sell only beans. Yohana ntiyigeze akora inyandiko. Aziko buri cyumweru hari inyungu abona ariko ntazi umubare wayo. Yohana azi ko adafite amafaranga 6000 kubera iyo mpamvu ubu ntabwo ashobora kugura inkwavu ebyiri nkuru. Ntazi n'igihe byamufata ngo azigame ayo mafaranga 6000. Yohana ntaguze inkwavu nta na gahunda yo kuzigura ubutaha, akomeje gusa kugurisha bya bishyimbo.

### Story B/ Inkuru B

Clementine keeps written records. He knows how much he has and how much profit he keeps at the end of every week. Clementine knows that he does not have 6000 francs and cannot afford the rabbits right now. However, his records show that he can afford to save 1000 francs every week. He writes down his plan to save 1000 francs each week for six weeks and starts saving. Six weeks later, he buys the rabbits. Andereya yakoze inyandiko. Ubu azi amafaranga afite hamwe n'amafaranga agomba kwinjiza buri cyumweru. Andereya azi ko nta mafaranga 6000 afite yo guhita agura inkwavu. Ariko inyandiko ze zerekana ko ashobora kwizigama amafaranga 1000 buri cyumweru. Noneho ahise yandika umushinga ko agiye kuzigama 1000 buri cyumweru mu gihe cy'ibyumweru bitandutu, bityo atangiye kuzigama. Nyuma y'ibyumweru bitandutu aguze inkwavu.

Questions: Ibibazo

1. Why couldn't Jean buy any rabbits?
  1. Kubera iki Yohana atashoboye kugura inkwavu?
2. What did Clementine do that allowed him to buy the rabbits?
  3. Ni iki Andereya yakoze cyatumye agura inkwavu?
3. What does Clementine gain by planning and keeping records?
  3. Ni iyihe nyungu Andereya yabonye mu gukora inyandiko no gutegura umushinga?
4. What do you keep records of?

- 4.Ni ibiki ubikira inyandiko?
5. What are some things you could start keeping records of?
- 5.Ni ibihe bintu watangira gukorera inyandiko?
6. Does your cooperative record their yields? Do all the members know what the yields are season to season? Does your cooperative record the sales of the harvests and how much the cooperative has made?
- 6.Koperative yanyu ikora inyandiko z'umugaruro. Buri munyamuryango azi umugaruro mubona isizeni ku yindi? None se koperative yandika umugaruro wose wagurishijwe ndetse hamwe n'amafaranga yakuyemo?

#### Lesson/Isomo

Written records provide information. The information in records makes it easier to plan and make better decisions. By keeping records, Clementine can plan for the future. Because he can plan, he can make business decisions about things in the future. For example, if he knows how much he makes every week, he can plan to buy something in the future that he cannot afford now without using debt. Inyandiko zakozwe zitanga amakuru. Amakuru yo munyandiko yoroshya itegurwa ry'umushinga no gufata ibyemezo byiza. Kubwo gukora inyandiko, Andereya ashobora gukora gahunda y'ubutaha. Kubera ko ashobora gukora gahunda, ashobora gufata imyanzuro yo mu bucuruzi bwe ku bintu bizakorwa mu gihe kizaza. Urugero, niba azi ayo yinjiza buri cyumweru ashobora gupanga ikintu azagura ubutaha kandi icyo kintu akaba adashobora kukigura ubu atifashishije amafaranga y'umwenda.

## PRODUCTION/Umusaruro

Producing goods from raw materials adds value to them. Customers will pay extra for that value. Because someone spends time making products, others do not have to. Customers will pay for the time someone else spends doing something. If the producer is really good and can produce quickly, she can produce more – and earn more. The goal of this lesson is to understand how production adds value to materials. Gutunganya ibintu bivuye ku bikoreho by'ibanze bituma ibyo bintu byiyongera mu gaciro. Abakiriya bishyura amafaranga yisumbuyeho kubera ako gaciro. Kubera ko umuntu aba yafashe umwanya akora icyo kintu cy'agaciro, abandi ntabyo baba bakoze. Abakiriya bishyura igihe umuntu atakaza akora icyo kintu. Niba ukora icyo kintu agikora neza kandi vuba niko azunguka menshi. Intego y'iri somo ni ukumenya ko gutunganya neza ikintu bicyongerera agaciro.

### Background/ Urugero rwifashishijwe

Emmanuel and Innocent are both sorghum farmers. Sorghum sells at the market for 300 francs per kilo. Sorghum flour sells at the same market for 500 francs per kilo. Emmanuel na Innocent bombi bahinga amasaka bayagurishiriza ku isoko aho ikiro kigura amafaranga 300 ariko ifu igura amafaranga 500 ku kiro kuri iryo soko.

### Story A/ Inkuru A

Emmanuel harvests 20 kilos of sorghum and takes it to the market to sell. He sells all 20 kilos at 300 francs per kilo. Emmanuel asaruye ibiro 20 by'amasaka nuko abijyana ku isoko kubigurisha. Agurishije ibiro byose uko ari 20 ku mafaranga 300 ku kiro.

### Story B/ Inkuru B

Innocent harvests 20 kilos of sorghum and spends an entire day pounding the sorghum into flour. After pounding all of the raw sorghum, she ends up with 20 kilos of sorghum flour. She takes the sorghum flour to the market and sells all 20 kilos at 500 francs per kilo. Beyatirise asaruye ibiro 20 by'amasaka nuko amara umunsi wose abisya ngo bihinduke ifu. Amaze gusekura amasaka yose, avanyemo ibiro 20 by'ifu y'amasaka. Ajyanye ifu y'amasaka ku isoko kuyigurisha nuko agurisha ibiro byose 20 ku mafaranga 500 ku kiro.

### Questions: /Ibibazo

- How much money did Emmanuel make in total?  
1. Emmanuel yabonye amafaranga angahe yose hamwe?
- How much money did Innocent make in total?  
2. Innocent yabonye amafaranga angahe yose hamwe?
- Why did Innocent make more money, even though she sold less sorghum?  
3. Ni ukubera iki Innocent yabonye amafaranga menshi nubwo yagurishije amasaka make?
- Do you produce anything to add value to raw materials?  
4. Hari ikintu mujya mukora cyongererwa agaciro?
- What do you have that you can add value to through production?  
5. Ni iki mufite umuntu yakongerera agaciro ngo kivemo ikindi kintu?
- What investments might you make that may be expensive now, but which will help you

add value to crops, so that you can make more money in the long run?

6.Ni ibiki mushoramo amafaranga bishobora kuba bihenze ubu, ariko byabafasha kongerera agaciro umusaruro wanyu kugirango muzabone amafaranga mensi mu gihe kiri imbere?

#### Lesson/Isomo

Production adds value to resources, allowing the producer to earn more. Making the sorghum flour takes more time and effort than just selling the sorghum, but Innocent earns an extra 200 francs for every kilo she sells. Emmanuel must sell much more sorghum to make the same amount of money as Innocent. Gutunganya ikintu bicyongerera agaciro, bigatuma uwagikoze abona amafaranga yisumbuyeho. Gukora ifu y'amasaka bifata igihe n'imbaraga kurusha kugurisha amasaka atakozwemo ifu, ariko Innocent abona amafaranga agera kuri 200 y'ikirenga kuri buri kiro agurisha, Emmanuel agomba kugurisha amasaka mensi kugirango abone amafaranga nk'aya Innocent

## PRICE AND COMPETITION/Igicro no Guhanganira isoko

If someone is selling a product nobody else sells, she can charge more than if she's selling a product that others are selling. The number of other people who are selling the same product in the same location affects how much they can charge for it. The goal of this lesson is to learn how competition and price are related. Niba umuntu agurisha ikintu kitagurishwa n'undi muntu uwo ari we wese, ashobora kukishyuzwa amafaranga arenze ayo yakwishyuzwa ikintu abandi bagurisha. Umubare w'abantu bagurisha ibintu bimwe bari hamwe bigira ingaruka ku biciro byabyo. Intego y'iri somo ni ukureba aho guhanganira isoko bihuriye n'ibiciro.

### Background/Urugero rwifashishijwe

Jean and Clementine both grow and sell potatoes. There are two nearby markets, and one of them already has vendors who sell potatoes. Yohana na Andereya bombi bahinga kandi bakagurisha ibirayi. Hari amasoko abiri abegereye, rimwe muri ayo masoko risanzwe rifite abantu bagurisha ibirayi.

### Story A/ Inkuru A

Jean sells her potatoes at Kimironko market. There are already two other people at Kimironko who sell potatoes. Because Jean's price is higher than other vendors' prices, she has to lower her price to sell any potatoes at all. Jean sells fewer potatoes, and only at a lower price. Yohana agurisha ibirayi bye mu isoko rya kimironko. Hasanzwe hari abandi bantu babiri mu isoko rya Kimironko bacururizamo ibirayi. Kubera ko igicro cya Yohani ari kinini kurusha ibiciro by'abandi, agomba kugabanya ibiciro kugirango agurishe ibirayi kuri bose. Yohana agurisha ibirayi bike, kandi ku gicro cyo hasi gusa.

### Story B/ Inkuru B

Clementine sells his potatoes at Kimichanga market, where no one else sells potatoes. Customers pay Clementine's price because he is the only one selling potatoes. Clementine sells all of his potatoes at his original price. Andereya agurishiriza ibirayi bye mu isoko rya Kimichanga, aho nta wundi muntu ugurisha ibirayi. Abakiriya bishyura igicro cya Andereya kubera ko ari we gusa ugurisha ibirayi. Andereya agurisha ibirayi bye byose ku gicro yashyizeho kidahinduka.

Questions: Ibibazo

1. What are the main differences between these two stories?
  - 1.Ni irihe tandukaniro riri hagati y'utu dukuru twombi ?
2. Who makes more money, Jean or Clementine? Why?
  - 2.Ni nde ubona amafaranga menshi, Yohana cyangwa Andereya? Kubera iki ?
3. Who has more competition, Jean or Clementine? Why?
  - 3.Ninde wagize guhangana cyane ku isoko,Yohana cg Andereya?
4. Where do you sell your produce? How many other people there sell the same thing?
  - 4.Ni hehe mugurisha umusaruro wanyu?Ni abahe bandi bantu bangahe bagurisha ibisa n'ibyanyu?
5. What can you do to avoid having lots of competition?
  - 5.Ni iki mwakora kugirango mwirinde kugira uguhangana kwinshi ku isoko?
6. How can you get better prices if you grow crops in the off season? What investments
  - 6.Ni gute wabona igicro cyiza ku musaruro niba usaruye mu gihe abandi batari gukora?Ni ibiki washoramwo amafaranga?

7. Might you have to make so that you can grow crops in the off season, but which might help you make more money in the long-run? Ni ibiki wakora kugirango ushobore guhinga mu gihe abandi batari guhinga, ariko bishobora kugufasha kubona amafaranga nyuma y'igihe kirekire?

#### Lesson/ Isomo

When products are the same, customers buy from the vendor who sells at the lowest price. Competition forces Jean to lower her prices because she otherwise would not sell any potatoes. Clementine sells more potatoes at a higher price because he sells in a market where there is no competition. Clementine can use the extra profit to buy clothing and food for his family. Iyo ibicuruzwa ari bimwe, abaguzi bagurira umucuruzi ugurisha ku giciro gito. Guhangana bitumye Yohana agabanya ibiciro kuko yashoboraga no kutagira ikirayi na kimwe agurisha iyo atagabanya. Andereya agurishije ibirayi byinshi ku giciro cyo hejuru kubera ko agurishiriza mu isoko ritarimo ipiganwa. Andereya ashobora gukoresha amafaranga yiyongeye ku nyungu mu kugura imyambaro hamwe n'ibibyo by'umuryango we.

## PRICE AND QUANTITY/IBICIRO N'UBWINSHI

Some items are rare and some are plentiful. Customers will pay more for items that are hard to find because many others also want them or because they are rare. Customers will pay less for items that are plentiful because not many others want them or because they are easy to find. The goal of this lesson is to understand how customer demand and availability of an item affect its price. Ibintu bimwe ni bike kubera ko bitoroshye kubibona naho ibindi birahari ku bwinshi. Abakiriya bishyura amafaranga menshi ku bintu bigoye kubona kubera ko abandi babyifuza kuko byabuze. Abakiriya bazishyura amafaranga make ku bintu bihari ku bwinshi kuberako abandi ntibaba babishaka kuko byoroshye kubibona. Intego y'iri somo ni ukumenya ko umubare w'abantu bashaka ikintu hamwe n'ububoneke bw'icyo kintu ari byo bishyiraho igiciro.

### Background/Urugero rwifashishijwe

Emmanuel and Innocent are both farmers who want to sell produce at Kimironko market. Kimironko has many vendors who sell tomatoes, but only a few who sell mushrooms. Emmanuel na Innocent bombi ni abahinzi bashaka gucururiza mu isoko rya Kimironko. Isoko rya Kimironko rifite abantu benshi bagurisha inyanya, ariko rifite abantu bake bagurisha ibihumyo.

### Story A/ Inkuru A

Emmanuel decides to grow and sell tomatoes. Because many others sell tomatoes, he does not have many customers, and does not many tomatoes. Also, some people want Emmanuel to lower his price or they will buy from other vendors. Emmanuel has leftover tomatoes at the end of many days and does not make much profit. Emmanuel yahisemo guhinga no kugurisha inyanya. Kubera ko hari abandi benshi bagurisha inyanya, ntabwo afite abakiriya benshi, kandi nta n'ubwo afite inyanya nyinshi. Kandi hari abantu bashaka ko Emmanuel agabanya igiciro cye cyangwa bakagurira ku bandi bazigurisha. Emmanuel afite inyanya nyinshi zasigaye zimaze iminsi bityo bigatuma atunguka cyane.

### Story B/ Inkuru B

Innocent decides to grow and sell mushrooms. There are not many people selling mushrooms, because they are difficult to grow, but Innocent knows that people like mushrooms. Innocent can set a high price for mushrooms, and people will pay the full price because they cannot buy them elsewhere. Innocent sells all of her mushrooms every day and makes a good profit, which she uses to pay school fees for her children. Innocent yahisemo guhinga no kugurisha ibihumyo, nta bandi bantu benshi bagurisha ibihumyo, kubera ko bigoye kubihinga, ariko Innocent azi ko abantu bakunda ibihumyo. Innocent ashobora gushyira ibihumyo ku giciro kinini, kandi abantu bazishyura icyo giciro kubera ko nta handi babikura. Innocent agurisha umusaruro we wose buri muni kandi abona inyungu akishyura amashuri y'abana.

### Questions/ibibazo

1. Why does Emmanuel decide to sell tomatoes? What happens?
  1. Kubera iki Emmanuel ahitamo kugurisha inyanya? Bigenda gute?
2. Why does Innocent decide to sell mushrooms? What happens?
  2. Kubera iki Innocent ahitamo kugurisha ibihumyo ? Bigenda gute?
3. Why does Innocent make so much money?
  3. Kubera iki Innocent abona amafaranga menshi?
4. What could Emmanuel have done to make more money?

4. Emmanuel aba yarakoze iki ngo abone amafaranga menshi?
5. What crops do you grow and sell? Do many other people sell them?  
5. Ni ibihe bihingwa muhinga kandi munagurisha? Ese abandi bantu benshi barabigurisha?
6. What are crops that are valued in local markets? What are some crops that are valued in hotels and restaurants?  
6. Ni ibihe bihingwa bifite agaciro mu masoko? Ni ibihe bimwe mu bihingwa bifite agaciro mu mahoteri no mu maresitora?

#### Lesson/ Isomo

If someone wants something, she will pay for it. If she wants more, especially if there is not enough for others who want it, she will pay more. If someone is selling something popular, she can charge more for it than she can charge for something few people want. Niba umuntu akeneye ikintu azakishyura, niba akeneye byinshi, cyane cyane mu gihe bidahagije ku bandi bantu babishaka, azishyura amafaranga yisumbuyeho. Niba umuntu ari kugurisha ikintu cyamamaye gikunzwe, ashobora kwishyura amafaranga menshi kuri icyo kintu kurusha uko ashobora kwishyura ikintu gikunzwe na bake.

## PROFIT/INYUNGU

Profit is the amount of money collected for an item after its costs are paid. To make a profit, customers must pay a price that is larger than what the seller paid for the goods. Costs include materials, electricity, tools to make the goods, and payment for the businessperson's time. The goal of this lesson is to understand how to calculate and earn profit. Inyungu ni amafaranga ubona ku kintu umaze gukuramo ayo wagitanzeho. Kugirango ubone inyungu, abakiriya bagomba kwishyura Igiciro kiruta ayo washoye. Mu kiguzi harimo ibikoresho, umuriro w'amashanyarazi, ibikoresho byifashishwa mu gukora ibicuruzwa, hamwe n'inyishyu y'igihe umushoramari yakoresheje. Intego y'iri somo ni ukumenya uko ubara inyungu hamwe n'ukuntu uyibona.

<b>Background/Urugero rwifashishijwe</b>
Jean and Clementine both have a business of buying milk in their village, and transporting it to Kigali on their bicycles where they sell it at a higher price. They both normally buy a litre of milk for 300 francs each, and sell them for 400 francs each in town. Today, the farmer who sells them milk just raised his price to 500 francs for a litre.
Jean na Clementine bafite umushinga wo kugura amata aho batuye mu cyaro bakayajyana i Kigali ku magare aho bayagurisha ku giciro kisumbuyeho. Bombi ubusanzwe barangura iritiro ku mafaranga 300, nuko bakayigurisha ku mafaranga 400 mu mug. Ubu umworozi wabagurishaga amata yazamuye igiciro cye agishyira ku mafaranga 500 iritiro.

<b>Story A/Inkuru A</b>	<b>Story B/ Inkuru B</b>
Jean decides to continue buying from the same farmer. She buys ten litres of milk for 500 francs each and takes them to Kigali to sell. However, no one in Kigali will pay a higher price for the milk, so Jean has to sell all of the bottles for 400 francs each. Yohana yafashe umwanzuro wo gukomeza kurangura kuri uwo mworozi. Agura iritiro 10 z'amata ku mafaranga 500 buri ritiro nuko akazijyana i Kigali kuzigurisha. Nubwo bimeze bityo i Kigali ntawe uzamuha amafaranga arenze 500, kubw'iyi mpamvu Yohana agomba kugurisha amacupa ye yose ku mafaranga 400 buri cupa.	Clementine knows that people in Kigali will not want to pay more for milk. He does not buy anything from the farmer, and spends the entire day searching for a new farmer to buy milk from. After hours of searching, Clementine finally finds a new farmer who is willing to sell a litre of milk for 300 francs. The next day, he buys ten litres and sells all of them for 400 to people in Kigali? Andereya yamenye ko i Kigali ntawe uzamwishyura amafaranga menshi. Ntiyigeze yongera kurangurira wa mworozi, yakomeje umunsi ukurikira kugenda ashakisha abandi borozi azajya agurira amata. Nyuma y'amasaha ashakisha aza kubona undi uzajya umuranguza kuri 300 iritiro. Ku munsi ukurikiye ararangura kuri 300 ajya kuyasubiza iKigali kuri 400.

Questions:/Ibibazo

1. What happened to Jean? How much money did she lose?
  - 1.Ni iki cyabaye kuri Yohana? Yahombye amafaranga angahe?
2. What happened to Clementine? How much money did he make?
  - 2.Andereya byamugendekeye gute? Yungutse amafaranga angahe?
3. Why did Jean lose money, while Clementine made money?
  - 3.Ni ukubera iki Yohana yatakaje amafaranga, mu gihe Andereya we yungutse amafaranga?
4. Do you make a profit on anything you sell? Do you lose money on anything? Cyose /

4. Ubona inyungu ku kintu icyo ari cyose ugurisha? Uhomba amafaranga kuri buri kintu?
5. What are the major costs for your community garden? Has your cooperative ever lost a profit? On which crops? How can a cooperative avoid losing profits?
5. Ni ibiki by'ibanze mushora ku murima wa rusange? Ese hari igihe koperative yanyu yigeze guhombaho? Ku bihe bihingwa? Ni iki koperative yakora ngo idahomba?

#### Lesson/isomo

It is important to know what goods cost to set their prices above costs to make enough profit to buy food, clothing, books and medicines. If a businessperson sets prices below costs, the businessperson will lose money by selling items even if he has money from selling those items. If Jean sells for less than 500 francs, she will lose more money than if she sells nothing. Clementine knows his costs and refuses to buy from the farmer unless he knows he can make a profit. Clementine makes money, because he finds another farmer that can sell him milk at a price that is lower than the price he sells it for. Ni byiza kumenya ikiguzi cy'ibicuruzwa kugirango hashyirweho ibiciro biri hejuru y'ikiguzi kugira ngo bizatume wunguka, ube washobora guhaha, kugura imyenda, no kugura imiti. Niba umucuruzi ashyizeho ibiciro biri hasi y'ikiranguzo azahomba n'ubwo azaba yagurishije ibintu bye, iyo Yohana aza kugurisha hasi ya 500 yari guhomba nkaho ntacyo yagurishije. Andereya yamenye igiciro agurishaho bituma adakomeza kugurira wa mworozzi, yari kuguma kumugurira iyo aza kubona harimo inyungu, ariko kubera ko ntayo yarabiretse. Andereya yarungutse kuko yabonye umworozzi umuranguza ku giciro kiri hasi ugereranije n'icyo acuruzaho.