

Financial Management Template for Passion Fruit



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Crop Summary

Crop: Purple Passion Fruit.

Land size (in acres): _____

Period: 36 Months (3 years)

Farming scenario (select how you farm):

- Farming relying on rain
- Under Irrigation



Be Aware:

Some enterprises need you to invest money in the first and even second year before you start making a profit.

This is the case for passion fruit farming. You can expect to become profitable in Year 2.



Tip:

Be sure you have enough money to set up and run the business in Year 1 before making a profit. Consider inter-cropping your passion fruit with other crops (e.g. leafy vegetables) so that you have another income stream.

Financial Management Tool Introduction

Any successful business needs a good overview of its finances.

This tool will help you to:

1. Track all Money going OUT of your pocket. That's what we call your "expenses".
2. Track all Money coming IN to your pocket. That's what we call your "Income".
3. Know if you are making a profit, or if you are making a loss.

TRACKING MONEY OUT

The below table lists all the activities needed for setting up and running a passion fruit farm. The first line shows an example.

Activity: Fill in the money you spend on each activity and add up the totals for each year. When complete, you can add up the totals for each year to know how much money you will spend for three years.

NO.	GENERAL ACTIVITY	DATE	DETAILED ACTIVITY	COST	TOTAL COST (KES)
EXAMPLE	Land preparation	Months 1-2	Soil test	5,000 KES	53, 340 KES
			Digging land	3,000 KES	
			Breaking soil "balls" (harrowing)	2,000 KES	
			Marking holes	6,740 KES	
			Labour for spraying weed killers	1,200 KES	
			Labour for marking holes	400 KES	
			Buying seedlings	35,000 KES	

Year 1

NO.	GENERAL ACTIVITY	DATE	DETAILED ACTIVITY	COST	TOTAL COST (KES)
1	Land preparation	Months 1-2	Soil test		
			Digging land		
			Breaking soil "balls" (harrowing)		
			Marking holes		
			Labour for spraying weed killers		
			Labour for marking holes		
			Buying seedlings		
2	Preparation for planting	Months 2-3	Digging of holes		
			Applying manure		
			Fertiliser application		
			Buying seedlings		
			Transporting seedlings		
3	Planting	Month 3	Planting		
			Spraying early chemicals (drenching)		
			Labour for spraying chemicals		

4	Weeding, topdressing and applying manure	Month 4-8	1st weeding		
			1st top-dress of fertiliser		
			Applying manure		
			Labour for weeding, topdressing & applying manure		
5	Spraying chemicals to control pests and diseases	Month 4-8	Buying insecticides for pests		
			Buying fungicides for diseases		
			Labour for spraying chemicals		
6	Fixing poles & wires to support vines, training & pruning	Month 4-8	Fixing poles		
			Support wires		
			U-nails		
			Sisal twine		
			Labour for pruning		
7	1st Harvesting, packaging and transportation	Month 8-12	Labour for harvesting		
			Packaging into crates		
			Transportation to the market		
8	Irrigation	In dry seasons	Irrigation of crops		
TOTAL EXPENSES (MONEY OUT) - YEAR 1					

Year 2

NO.	GENERAL ACTIVITY	DATE	DETAILED ACTIVITY	COST	TOTAL COST (KES)
1	Weeding, topdressing and applying manure	Month 12-15	2nd weeding		
			2nd topdress of fertiliser		
			Applying manure		
			Labour		
2	Spraying chemicals to control pests & diseases	Month 16-20	Buying insecticides for pests		
			Buying fungicides for diseases		
			Labour for spraying		
3	2nd Harvesting, packaging and transportation	Month 20-24	Labour for harvesting		
			Packaging into crates		
			Transportation to the market		
4	Irrigation	In dry seasons	Irrigation of crops		
TOTAL EXPENSES (MONEY OUT) - YEAR 2					

Any additional notes

Year 3

NO.	GENERAL ACTIVITY	DATE	DETAILED ACTIVITY	COST	TOTAL COST (KES)
1	Weeding, topdressing and applying manure	Month 12-15	3rd weeding		
			3rd topdress of fertiliser		
			Applying manure		
			Labour		
2	Spraying chemicals to control pests & diseases	Month 16-20	Buying insecticides for pests		
			Buying fungicides for diseases		
			Labour for spraying		
3	3rd Harvesting, packaging and transportation	Month 20-24	Labour for harvesting		
			Packaging into crates		
			Transportation to the market		
4	Irrigation	In dry seasons	Irrigation of crops		
TOTAL EXPENSES (MONEY OUT) - YEAR 3					

TOTAL EXPENSES (MONEY OUT) YEARS 1 - 3

Year	Total Expenses
1	
2	
3	
GRAND TOTAL	

Any additional notes

WORK OUT PROFITS

Once you know how much money you need to run the business and your expected income, workout your profits.

EXAMPLE

Expected **Income** from Passion Fruit Farming in Year 1 = 250,000 KES

Expected **Expenses** from Passion Fruit Farming in Year 1 = 300,000 KES

EXAMPLE	
250,000 KES	(MONEY IN)
350,000 KES	(MONEY OUT)
-100,000 KES	loss

In this example, the expected LOSS is 100,000 KES. You might find that in the first year of any business, there will be a loss or profit will be low, as there are many fixed costs that you have to spend money on. In the second or third year, you should make a profit.

Activity: List total expected income (Money IN) then deduct your total expected expenses (Money OUT). Do this for each year separately.

Note down if you made a **profit** or a **loss**.

YEAR 1	
	(MONEY IN)
	(MONEY OUT)

YEAR 2	
	(MONEY IN)
	(MONEY OUT)

YEAR 3	
	(MONEY IN)
	(MONEY OUT)

Watch



Saturdays 1:30pm (English)

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