

Worksheet 01: Needs and wants

Name:

Directions:

Complete this worksheet using either the male (Abebe) or female (Jemila) persona.

Key purpose	Needs or wants?	Examples
Consumption	Needs	1. Food 2. 3.
	Wants	1. Parties 2. 3.
Investment	Needs	1. Cattle 2. 3.
	Wants	1. Expensive smartphone 2. 3.

Worksheet 02: Regular sources of income

Name:

Directions:

List examples of sources of income which are regular.

Number	Regular sources of income
Farm income	
1	
2	
3	
Other income	
1	
2	
3	

Worksheet 03: Irregular sources of income

Name:

Directions:

List examples of sources of income which are irregular.

Number	Irregular sources of income
Farm income	
1	
2	
3	
Other income	
1	
2	
3	

Worksheet 05: Expense tracker

Name:

Directions:

1. List all your major farm and household expenses and amount spent on the expense in the table.
2. Develop a symbol to represent each expense (in the example **X** is food, maize seeds are **O**).
3. Identify if the expense is a need or a want.

Month:				
Farm				
Number	Item	Amount	Key	Need/want
1	Maize seeds	40 Birr per kg	O	Need
2				
3				
4				
5				
Total				
Household				
1	Food	300 Birr	X	Need
2				
3				
4				
5				
Total				

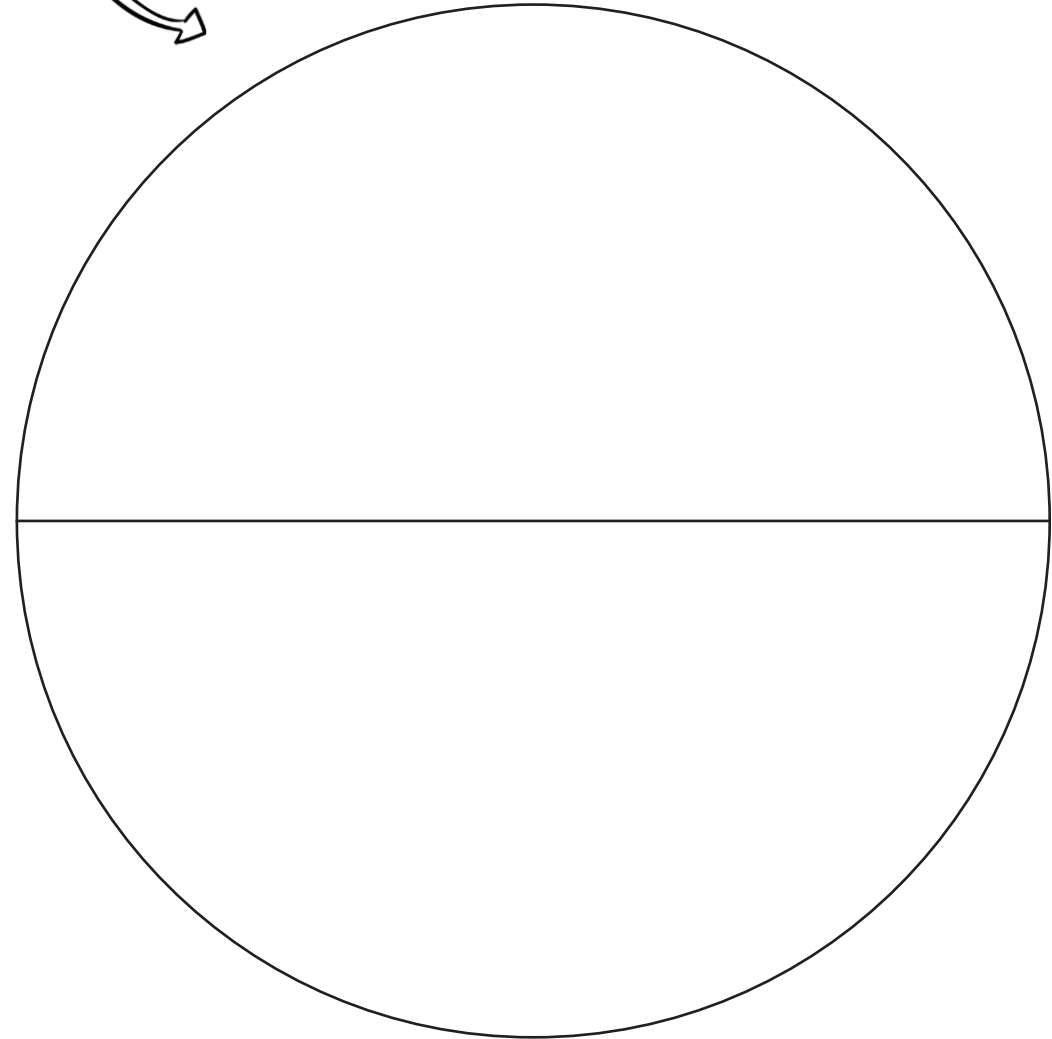
Worksheet 06: Expenses pie chart

Directions:

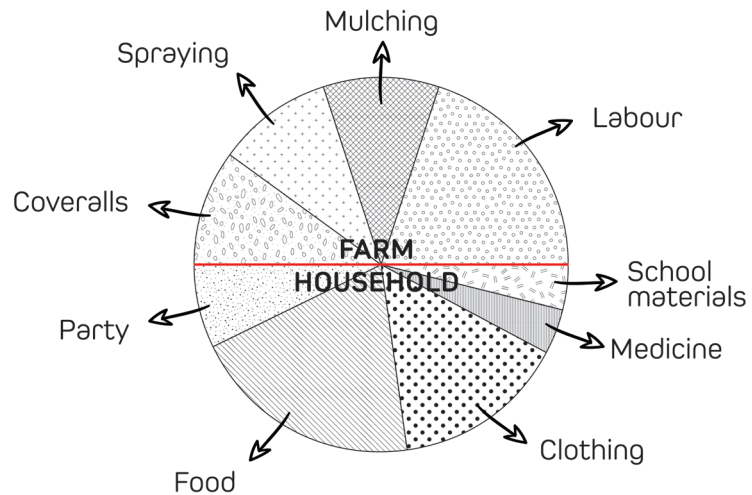
1. Use the expenses you filled into Worksheet 4 and estimate the proportion of these expenses. Estimate the monetary value to decide on the size of the pie slice and illustrate it in the blank pie chart.

2. Fill in the symbol for each slice (as an example school materials is O, food is X) and mark each slice with N for need, or W for want.

Fill in:



Example:



Name:

Worksheet 07: Identifying development goals

Short term goals (less than 1 year):

Name:

1.

2.

3.

Medium term goals (1-2 years):

1.

2.

3.

Long term goals (2 years and above):

1.

2.

3.

Worksheet 08: Budget tracker

Gregorian calendar	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Amharic calendar												

Income			
Farm income			
1.			
2.			
Total Farm income (A)			
Other income			
3.			
4.			
5.			
6.			
7.			
Total other income (B)			
Total income (A+B)			

Expenses			
Farm expenses			
1.			
2.			
3.			
4.			
Total farm expenses (C)			
Household expenses			
5.			
6.			
7.			
8.			
9.			
Total household expenses (D)			
Total expenses (C+D)			
Profit/loss			

How to calculate:
Income (A+B) - Expenses (C+D)
 = your profit or loss!

Name: _____



Worksheet 09: Daily household tracker for income & expenses

Income	
Source	Amount
1.	
2.	
3.	
4.	
Total income (A)	

Expenses	
Source	Amount
1.	
2.	
3.	
4.	
Total expenses (B)	
Profit/loss = A-B	

Month						
			MON	TUE	WED	THU
FRI	SAT	SUN	MON	TUE	WED	THU
FRI	SAT	SUN	MON	TUE	WED	THU
FRI	SAT	SUN	MON	TUE	WED	THU
FRI	SAT	SUN	MON	TUE		

Directions:

Make an X on the days in the calendar when your household has an expenditure and track income and expenses above.

Name:

Saving:

Goal:

Debt:

Worksheet 10: Savings goal planning

Savings goal	Lump sum needed	When needed	Amount of savings required per month
Short term goal			
Buy 10 chickens	Birr 2,000	In 4 months	Birr 500 per month
Buy a goat	Birr 3,000	In 3 months	Birr 1,000 per month
Medium term goal			
Buy a donkey			
Buy a cow			
Long term goal			
Buy a motorcycle			
Buying land			
Total saving required			

Example!



Name:

Worksheet 11: Savings goal tracker

Birr

60

45

30

15

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Months

Name:

Worksheet 12: Calculating the cost of borrowing

Name:

Cost of borrowing	
Loan value	
Details	Amount
1. Shares	
2. Loan application	
3. Passport photos	
4. Transport to lender	
5. Guarantor letter	
6. Paying guarantor	
7. Loan processing fee	
8. Meals when you travel to process the loan	
9. Transport	
10. Interest	
11. Monitoring fees	
12. Lawyer	
13. Late payment fees (penalty)	
14. Lost work	
15. Insurance	

Worksheet 13: Loan management tracker

Name:

Directions:

List your loans in the below worksheet.

Loan taken/ gotten	Name of institution	Interest amount	Due date	Loan installment with interest	Loan amount paid	Outstanding loan balance
Loan 1						
Loan 2						
Loan 3						

Worksheet 14: Debt tracker

Birr

60

45

30

15

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Months

Name:

Worksheet 15: Investment performance tracker

Example!



Initial investment amount: 1,200 Birr			
Month name			
Time	Month 1	Month 2	Month 3
Amount			
Expenses			
Immunization/vaccination			
Feeding			
Labour			
Utilities			
Total expenses (A)			
Sales			
Revenue from egg sales			
Chicken manure			
Total sales (B)			

Name: _____

Worksheet 16: Yearly investment performance tracker

Month	1	2	3	4	5	6	7	8	9	10	11	12
Amount												
Expenses												
Total expenses (A)												
Sales												
Total sales (B)												
Profit/loss = (B-A)												

Name:
