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## Basic information

Today's date:	Name:
Age:	Gender:
Mobile number:	Town:
# of people living in your household:	Main source of income:

# Household income

Please estimate your yearly income!

## A: Regular monthly incomes

Salary from: _____	¢/month	x 12	¢/year
On-farm business: _____	¢/month	x 12	¢/year
Off-farm business: _____	¢/month	x 12	¢/year

## B: One-off incomes

	From selling crops	From selling animals	From other sales
<b>TOTAL</b>	¢	¢	¢
<b>January</b>	¢	¢	¢
<b>February</b>	¢	¢	¢
<b>March</b>	¢	¢	¢
<b>April</b>	¢	¢	¢
<b>May</b>	¢	¢	¢
<b>June</b>	¢	¢	¢
<b>July</b>	¢	¢	¢
<b>August</b>	¢	¢	¢
<b>September</b>	¢	¢	¢
<b>October</b>	¢	¢	¢
<b>November</b>	¢	¢	¢
<b>December</b>	¢	¢	¢

## C: Yearly and monthly household income

Sum per year: \_\_\_\_\_ ¢/year. This divided by 12: \_\_\_\_\_ ¢/month.

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Household income

## Enterprise information

### Crops

What crops do you produce?	Tick if yes	Acres (past years' average)	Tick if for home consumption	Tick if for the market
Cassava				
Cocoyam				
Maize				
Millet				
Rice				
Sorghum				
Yam				
Cowpea				
Groundnut				
Soybean				
Cotton				
Sugarcane				
Tobacco				
Butternut squash				
Pineapple				
Water melon				
Chili				
Garden egg				
Ginger				
Okro				
Onion				
Tomato				
Avocado				
Banana				
Cashew				
Citrus: Orange				
Citrus: Lime				
Cocoa				
Coconut palm				
Coffee				
Guava				
Mango				
Pawpaw				
Passion fruit				
Rubber				
Oil palm				
Plantain				
Other:				

**Animals**

<b>What crops do you produce?</b>	<b>Tick if yes</b>	<b>Numbers (past years' average)</b>	<b>Tick if for home consumption</b>	<b>Tick if for the market</b>
Cattle				
Goat				
Sheep				
Pig				
Chicken				
Guinea fowl				
Turkey				
Duck				
Grass cutter				
Bee-keeping				
Aquaculture				
Other:				

## Production factors

Please rate the different factors that influence your production! Are they readily available for you? Both in quantity and quality needed?

**Score [10] for easy to get and [1] for difficult to get!**

<b>Production factors relating to land</b>		<b>Score</b>
<b>Sufficient land</b>		
Good soil fertility (soil type pH, organic matter)		
Good topography (slope, erosion)		
Large enough plot sizes		
Good market access (good roads, short distance)		
Suitable climate (rainfall, sunshine)		
Irrigation water (from rivers or groundwater)		
Land with low pest pressure		
Land and climate with low disease pressure		
Average		
<b>Production factors relating to labour</b>		<b>Score</b>
Sufficient family labour		
Inexpensive hired labour		
Well qualified hired labour		
Average		
<b>Production factors relating to capital</b>		<b>Score</b>
Cash savings		
Non-cash savings		
Average		
<b>Production factors relating to inputs</b>		<b>Score</b>
Seed and planting material		
Mineral fertilizer		
Organic fertilizer		
Chemical pesticide		
Organic pesticide		
Equipments and tools		
Extension and advice		
Average		



Now draw a labour plan to know your labour requirements and whether it is available!

<b>Month</b>	<b>Activities</b>	<b>Labour needs (MD)</b>	<b>Family labour available (MD)</b>	<b>Labour to be hired (MD)</b>
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				
<b>Total</b>				

Now calculate your expected gross margin (left column). After harvest, calculate the actual gross margin (right column)!

**GROSS MARGIN** Crop 1: \_\_\_\_\_

Activity	Unit	Expected before production			Evaluation after harvest		
		Q'ty	Price [GHC]	Total [GHC]	Q'ty	Price [GHC]	Total [GHC]
<b>Money-out: Inputs</b>							
<b>Input Cost</b>							
<b>Money-out: Labour</b>							
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
<b>Labour</b>	<b>MD</b>						
<b>Money-out</b>							
<b>Money-in</b>							
<b>Gross Margin</b>							





Now draw a labour plan to know your labour requirements and whether it is available!

<b>Month</b>	<b>Activities</b>	<b>Labour needs (MD)</b>	<b>Family labour available (MD)</b>	<b>Labour to be hired (MD)</b>
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				
<b>Total</b>				

Now calculate your expected gross margin (left column). After harvest, calculate the actual gross margin (right column)!

**GROSS MARGIN** Crop 1: \_\_\_\_\_

Activity	Unit	Expected before production			Evaluation after harvest		
		Q'ty	Price [GHC]	Total [GHC]	Q'ty	Price [GHC]	Total [GHC]
<b>Money-out: Inputs</b>							
<b>Input Cost</b>							
<b>Money-out: Labour</b>							
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
<b>Labour</b>	<b>MD</b>						
<b>Money-out</b>							
<b>Money-in</b>							
<b>Gross Margin</b>							





Now draw a labour plan to know your labour requirements and whether it is available!

<b>Month</b>	<b>Activities</b>	<b>Labour needs (MD)</b>	<b>Family labour available (MD)</b>	<b>Labour to be hired (MD)</b>
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				
<b>Total</b>				

Now calculate your expected gross margin (left column). After harvest, calculate the actual gross margin (right column)!

**GROSS MARGIN** Crop 1: \_\_\_\_\_

Activity	Unit	Expected before production			Evaluation after harvest		
		Q'ty	Price [GHC]	Total [GHC]	Q'ty	Price [GHC]	Total [GHC]
<b>Money-out: Inputs</b>							
<b>Input Cost</b>							
<b>Money-out: Labour</b>							
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
<b>Labour</b>	<b>MD</b>						
<b>Money-out</b>							
<b>Money-in</b>							
<b>Gross Margin</b>							



## Compare the different enterprises

After harvest, fill in the below tables for each of the selected crops.

<b>Crop 1:</b> <input type="text"/>	<b>Expected before production (GHC)</b>	<b>Evaluation after harvest (GHC)</b>
<b>Gross margin (GHC per acre)</b> (Money-in MINUS Money-out)		
<b>Labour productivity</b> (Gross revenue - Input cost / labour needs)		
<b>Capital productivity</b> (Gross margin/Variable costs)		
<b>Unit cost</b> (Variable costs/Yield)		

<b>Crop 1:</b> <input type="text"/>	<b>Expected before production (GHC)</b>	<b>Evaluation after harvest (GHC)</b>
<b>Gross margin (GHC per acre)</b> (Money-in MINUS Money-out)		
<b>Labour productivity</b> (Gross revenue - Input cost / labour needs)		
<b>Capital productivity</b> (Gross margin/Variable costs)		
<b>Unit cost</b> (Variable costs/Yield)		

<b>Crop 1:</b> <input type="text"/>	<b>Expected before production (GHC)</b>	<b>Evaluation after harvest (GHC)</b>
<b>Gross margin (GHC per acre)</b> (Money-in MINUS Money-out)		
<b>Labour productivity</b> (Gross revenue - Input cost / labour needs)		
<b>Capital productivity</b> (Gross margin/Variable costs)		
<b>Unit cost</b> (Variable costs/Yield)		

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Compare the different enterprises











## Cash flow calculation for farm and household

	Jan	Feb	Mar	April	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Money-in</b>													
Crop 1:													
Crop 2:													
Crop 3:													
Salary:													
Loan disbursement													
<b>Total Money-In</b>													
<b>Money-out</b>													
<b>Inputs and Labour</b>													
Crop 1:													
Crop 2:													
Crop 3:													
<b>Total Farm</b>													
<b>Household</b>													
Food													
School fees													
Health													
Bills													
Events													
Loan repayment													
<b>Total Household</b>													
<b>Monthly Balance</b>													
<b>Net Cash Flow</b>													

## Cash flow calculation after adjustments taken

	Jan	Feb	Mar	April	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Money-in</b>													
Crop 1:													
Crop 2:													
Crop 3:													
Salary:													
Loan disbursement													
<b>Total Money-In</b>													
<b>Money-out</b>													
<b>Inputs and Labour</b>													
Crop 1:													
Crop 2:													
Crop 3:													
<b>Total Farm</b>													
<b>Household</b>													
Food													
School fees													
Health													
Bills													
Events													
Loan repayment													
<b>Total Household</b>													
<b>Monthly Balance</b>													
<b>Net Cash Flow</b>													

## Calculate the loan repayment rates

### Scenario 1

Your principal: \_\_\_\_\_ GHC

Your interest rate: \_\_\_\_\_ % per month

Grace period: \_\_\_\_\_ months

Repayment period: \_\_\_\_\_ monthly instalments to repay the principal

Loan disbursement: \_\_\_\_\_ (Date)

First instalment: \_\_\_\_\_ (Date)

Calculate the monthly loan repayment rates! Calculate the total sum paid as interest to the bank after having finished repayment!

	Payment of principal	Payment of interest	Total payment
<b>January</b>	∅	∅	∅
<b>February</b>	∅	∅	∅
<b>March</b>	∅	∅	∅
<b>April</b>	∅	∅	∅
<b>May</b>	∅	∅	∅
<b>June</b>	∅	∅	∅
<b>July</b>	∅	∅	∅
<b>August</b>	∅	∅	∅
<b>September</b>	∅	∅	∅
<b>October</b>	∅	∅	∅
<b>November</b>	∅	∅	∅
<b>December</b>	∅	∅	∅
<b>TOTAL</b>	∅	∅	∅

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Calculate the loan repayment rates

**Scenario 2**

Your principal: \_\_\_\_\_ GHC

Your interest rate: \_\_\_\_\_ % per month

Grace period: \_\_\_\_\_ months

Repayment period: \_\_\_\_\_ monthly instalments to repay the principal

Loan disbursement: \_\_\_\_\_ (Date)

First instalment: \_\_\_\_\_ (Date)

Calculate the monthly loan repayment rates! Calculate the total sum paid as interest to the bank after having finished repayment!

	<b>Payment of principal</b>	<b>Payment of interest</b>	<b>Total payment</b>
<b>January</b>	∅	∅	∅
<b>February</b>	∅	∅	∅
<b>March</b>	∅	∅	∅
<b>April</b>	∅	∅	∅
<b>May</b>	∅	∅	∅
<b>June</b>	∅	∅	∅
<b>July</b>	∅	∅	∅
<b>August</b>	∅	∅	∅
<b>September</b>	∅	∅	∅
<b>October</b>	∅	∅	∅
<b>November</b>	∅	∅	∅
<b>December</b>	∅	∅	∅
<b>TOTAL</b>	∅	∅	∅

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 Calculate the loan repayment rates