

Tractor Project

	Year 1			Year 2			Year 3		
Expenses	ZMK	\$	Remarks	ZMK	\$	Remarks	ZMK	\$	Remarks
Equipment									
Tractor Purchase	13410000	\$2,682.00	\$1=5000 ZMK at time of project	0	\$0.00	Already purchased	0	\$0.00	
Trailer purchase	11350000	\$2,270.00		0	\$0.00	Already purchased	0	\$0.00	
Plough purchase	1508000	\$301.60		0	\$0.00	Already purchased	0	\$0.00	
Ripper	0		Could not be found	2000000	\$400.00	If found	0	\$0.00	
Water pump			second year	5000000		for vegetables 2 nd year	0	\$0.00	
Transportation	1500000	\$300.00	Tractor and Trailer to Chilupula	0	\$0.00	Already on site	0	\$0.00	
Engine oil	120000	\$24.00		360000	\$72.00	15 hectares 2nd year	40000	\$8.00	20 hectares 3rd year
Grease	120000	\$24.00		360000	\$72.00	15 hectares 2nd year	40000	\$8.00	20 hectares 3rd year
Fuel (diesel)	800000	\$160.00		3000000	\$600.00	15 hectares 2 nd year	4000000	\$800.00	20 hectares 3 rd year
Repairs	195000	\$39.00	replace tube and manifold pipe	500000	\$100.00	Anticipated repairs	750000	\$150.00	Anticipated repairs
Farming Supplies									
Vegetable seeds	350000	\$70.00		1400000	\$280.00	increase to 1 hectare	1400000	\$280.00	same as last year
Fertilizer	4800000	\$960.00		9600000	\$1,920.00	doubling hectares	9600000	\$1,920.00	same as last year
Chemicals	300000	\$60.00		600000	\$120.00	doubling hectares	600000	\$120.00	same as last year
Seeds (other)	900000	\$180.00		1800000	\$360.00	doubling hectares	1800000	\$360.00	same as last year
Humans									
Labour	1200000	\$240.00	Labour for planting	1200000	\$240.00	Could be reduced with ripper	120000	\$24.00	
Land clearing	2500000	\$500.00	Labour to clear land	0	\$0.00	Assuming same amount of land		\$0.00	
Local Travel	500000	\$100.00		500000	\$100.00	Predicted	50000	\$10.00	
Operations									
Bank Charges	300000	\$60.00	no payback on loan 1 st year	300000	\$60.00	Predicted	300000	\$60.00	
Total Expenses	39853000	\$7,970.60		26620000	\$5,324.00		18700000	\$3,740.00	
Income									
Crops									
Beans/Ground nuts	2000000	\$400.00	From ¼ hectare of land	16000000	\$3,200.00	Expand to one hectare	16000000	\$3,200.00	
Vegetables	1000000	\$200.00	Tomatoes on ¼ hectare	7500000	\$1,500.00	Expand to one hectare	22500000	\$4,500.00	increase to 3 hectares
Maize	5000000	\$1,000.00	2.5 hectares of land	11700000	\$2,340.00	Expand to four hectares	11700000	\$2,340.00	
Tractor Services									
Cash for hire	2500000	\$500.00	actual cash paid	8000000	\$1,600.00	Increase to 20 hectares	8000000	\$1,600.00	
Barter maize	5000000	\$1,000.00	credit for tractor work	8000000	\$1,600.00	Increase numbers helped	12000000	\$2,400.00	increase
Transport Services			not first year	3000000	\$600.00	transport services using wagon	3000000	\$600.00	
Total Income	15500000	\$3,100.00		54200000	\$10,840.00		73200000	\$14,640.00	
Income – Expense	-24353000	-\$4,870.60	covered by loan	27580000	\$5,516.00		54500000	\$10,900.00	
Family Requirements									
Maize	3950000	\$790.00	Family of 6 (10x50 kg bags)	3950000	\$790.00		3950000	\$790.00	
Essential Commodities	300000	\$60.00		300000	\$60.00		300000	\$60.00	
Family Income/Expense	-28603300	-\$5,720.66		24630000	\$4,926.00		50250000	\$10,050.00	
Loan Amount									
	37500000	\$7,500.00	includes interest						
Amount used 1 st year	-28603300								
Amount paid			no payback on loan 1st year	15000000	\$3,000.00		22500000	\$4,500.00	
Amount remaining	8896700	\$1,779.34							
Balance Owed	37500000	\$7,500.00		22500000	\$4,500.00		0		loan paid off in 3 years