

Chilupula Project

Expenses	ZMW	\$	Total Expenses		
<b>Equipment</b>					
Tractor Purchase (8hp)	10881	\$1,817.13			
Plough purchase	948.28	\$158.36			
Tiller	431.03	\$71.98			
Hexagonal Cylinder	517.24	\$86.38			
Ridger	1465.52	\$244.74			
Engine oil/Fuel/Grease	800	\$133.60			
Contingencies	1000	\$167.00			
<b>Total</b>	<b>16043.07</b>	<b>\$2,679.19</b>			
2 Tractors			\$5,358.39		
<b>Transport to Village</b>	<b>6500</b>	<b>\$1,085.50</b>	<b>\$1,085.50</b>		
				\$6,443.89	
<b>Farming Supplies</b>					
Vegetable seeds	350	\$58.45			
Fertilizer	1600	\$267.20			
Chemicals	300	\$50.10			
Seeds (other)	900	\$150.30			
<b>Total Per Family</b>	<b>3150</b>	<b>\$526.05</b>			
<b>Total Per 8 Families</b>	<b>25200</b>	<b>\$4,208.40</b>	<b>\$4,208.40</b>		
			\$10,652.29		
<b>Year One</b>					<b>Year 2</b>
8 Families in Coop					
<b>Income</b>					<b>Income</b>
<b>Crops</b>				<b>Crops</b>	Double HA
Beans/Ground nuts	3000	\$501.00	From .5 hectare of land/family	6000.00	\$1,002.00
					\$0.00
Vegetables	2000	\$334.00	Tomatoes on .5 hectare/family	4000.00	\$668.00
					\$0.00
Maize	14625	\$2,442.38	5 hectares of land/family	29250.00	\$4,884.75
					\$0.00
<b>Total Income</b>	<b>19625</b>	<b>\$3,277.38</b>		<b>39250.00</b>	<b>\$6,554.75</b>
<b>Income Coop</b>	<b>157000</b>	<b>\$26,219.00</b>		<b>314000.00</b>	<b>\$52,438.00</b>

Cost of Tractor, supplies, And Transportation

Total Costs of Farming Supplies

Income for Coop Year 1

Income per family Year 1

Coop Income Year 2

This is a true cost calculation. As you can see, the cost of the tractors, which is what we originally gave you, is only one small part of the actual cost of getting a crop in the ground.

Transportation involves hiring a truck to carry the tractor and implements to the village. Yes, it is expensive, but it reflects the difficulty of getting anything around the country.

We put in the costs of seeds and fertilizers and chemicals by family and Coop. These are essential for obvious reasons. These are yearly amounts, and they are not all purchased at the same time, so we might be able to figure out the least amount necessary if the amount scares you.

While most Americans would look at a \$3500 yearly income as not much, rural Zambia is considered extreme poverty, meaning their annual income is around \$500. This would be a 7 fold increase. It would put nearly \$30,000 into a rural economy that has virtually no excess cash right now, enabling people to develop entrepreneurial businesses, including solar stoves, water purification, and waterless toilets.

We tried to be conservative in assigning farming hectares the first year, since the villagers will have to learn to use the tractor and the new growing techniques needed for its use. It may turn out that more than 8 families will benefit. We double the hectares for the second year. In the second year and every year after, the Coop will be required to buy another tractor for another 8 family coop members to share. Since subsequent families will have time to prepare, we expect that each new group will start with the second year hectares from above. We do not project what sort of increases might occur in Year 3 and beyond.

Just looking at the area around Chilupula, one Coop now would result in everyone sharing in a Cooperative financed economy in 20 years. That means support services, education, cell phone providers, solar systems, as well as direct farming. We believe this will reduce the flight of youth to the cities since there will be opportunity for them in the village. And if this serves as a model that can be replicated across Zambia (or Sub-Sahara Africa) poverty, hunger, and disease can be brought to developed country levels in one generation.

Chilupula Project

**Gardening Training**

			12 days total		
	Kwacha	USD	Kwacha	USD	
Stipend	250	41.75	3000		501
Per Diem	250	41.75	3000		501
Accomodations	250	41.75	3000		501
		0			
Transport			3450		576.15
f.materials			2000		334
g.tools and seeds			4000		668
					0
Sub Total			<b>18450</b>		<b>3081.15</b>

**Village Banking Training**

Item	Kwacha	Total Kwacha	USD	
Stipend	250		41.75	
Per diem	250		41.75	
Lodging	250		41.75	
Transportation	1150		192.05	
Total Day	750		125.25	
5 Days		2650	442.55	
<b>Workshop venue</b>				
Total Day	250		41.75	
Times 5 Days		1250	208.75	
<b>W/shop materials</b>		2040	340.68	
<b>Participants</b>				
Meals / Drinks				
Times 5 Days		<b>2000</b>	334	
<b>COPE Director</b>				
Communication		<b>1000</b>	167	
<b>COPE Project</b>				
Copier Machine		<b>860</b>	143.62	
Bank charges,etc		400	66.8	
Others		413	68.971	
<b>Total</b>		<b>10613</b>	1772.371	1772.371
<b>Total Training Costs</b>		<b>29063</b>	<b>4853.521</b>	