

Best-of Stories about DSIK Business Game Trainings

Story from (name): Stanley Silwimba (CFU) about Mr. Fred Sialuna	Training in (place/region): Kalomo District	Training for (Partner)Organization: Conservation Farming Unit (CFU)
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Mr Fred Sialuna is a farmer who dwells about 65 km west of Kalomo district in an area called Bbilili. He had a chance to undergo the farmer business game simulation training. Of the many things he learnt, one of them was the aspect of crop selection.



In his 2019/2020 season, he opted not to just rely on maize production but also sunflower. He managed to plant 10 KGS of it without major costs as compared to maize and harvested 30 by 35 KGS.



He sold 25 bags and the remaining has been helping him to extract cooking oil and also to supplement on livestock feed. He managed to raise about zmk2500 from the sunflower sales and managed to revamp his once upon a time dead business of selling groceries and food stuffs at the nearby community market. He is happy and really thanks the organisers



of the training which to him is and eye opener in as far as selecting viable cash crops is concerned and in taking farming as a business.

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Story from (name): Stanley Silwimba (CFU) about Ms. Grace Kabunda	Training in (place/region): Mazabuka	Training for (Partner)Organization: Conservation Farming Unit (CFU)
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Meet Ms. Grace Kabunda a smallscale conservation farming farmer of Choomba village in Mwanachingwala area of Mazabuka District who was trained in Farmer Business Game Simulation Training conducted by Conservation Farming Unit in collaboration with the DSIK.



Poultry house after selling her chickens

Ms. Grace Kabunda in her winter maize field

Ms. Kabunda said she has been doing farming for the past four years and before attending the farmer business Game Training, she used to grow cotton during the rainy season and off season she used to grow a small plot of winter maize of which no proper records were being kept but after attending the training, Grace is now keeping 500 broiler chickens which she supplies to some restaurants in Mazabuka.

Ms. Grace Kabunda in her Orchard



She said the famer business game training has helped her a lot as she is able to keep records of all the activities being done at her farm and now knows when she has made a profit or loss because of records.



Horticulture - Cabbages

She has stopped depending on one enterprise as it used to be in the past which was only winter maize. She also grows cabbage and tomatoes which she supplies to Choppies supermarket in Mazabuka. At her farm she is doing a hectare of moringa, rape, winter maize, okra and she has started managing her small orchard of lemons and oranges as a business.

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She also said the FBG training should be extended to many other farmers in the area because it helps farmers in record keeping and financial statements.

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Story from (name): Stanley Silwimba (CFU) about Mrs. Charity Mujimbwa	Training in (place/region): Kalomo /Central	Training for (Partner)Organization: Conservation Farming Unit
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Mrs. Charity Mujimbwa is one of the first 25 farmers who attended the farmer business game training held in Kalomo Central. She is a retired teacher with a One-hundred-hectare farm. The total Arable and cleared land is 15 hectares and she has been dependant on growing much of rain fed crops such as maize in the past seasons using conservation methods.

Conservation Farming Unit (CFU)

Also, having learnt about the importance of animal safety/insurance and farm investment, she further built a spray-race at the farm to routinely protect the animals from any possible disease outbreak as opposed to waiting on the untimely and inefficient community animal protection programs.

She has also undertaken a positive approach towards sanitation by ensuring that both her family and animals have access to clean water at the farm.



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Story from (name): Mwiya Mulope (Freelancer) About Muyamwa Mushele	Training in (place/region): Western Province	Training date:	Training for (Partner)Organization: Freelancer
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Meet Mr. Muyamwa Mushele a vegetable farmer and member of the Winela Multi-Purpose Cooperative in the Western part of Zambia. He attended the FBG Training where he was educated on how to improve his farming activities. He used to practice mono cropping agriculture but after the trainings he started practicing diversification (Cabbage, Tomato and many more).

Mr Muyamwa Mushele`s current gardening for cabbage



A year after attending the training and applying the knowledge he acquired from the simulation, Mr. Mushele sold cabbage worth K2000.00 of which he has never gotten before in my cabbage farming. He also got K700 the first time from for his small tomato gardening this year. He is very thankful for FBG training because it has really helped him in his farming activities.

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An article by Bruno Simwinga, one of the first savings game trainers to be trained in Zambia. Here he gives his experience of the Savings Game in Zambia

Even with a good number of financial experts, a good number of Zambians lag in financial literacy matters. Someone will be tempted to believe that Zambia is full of millionaires looking at the congestion on the roads caused by expensive vehicles which people drive, expensive clothing etc and as if that is not enough the beers which people drink every day despite not getting paid every day. In this article I will look at my savings game training journey, the impact it has made to my life and the people I have trained to lead a quality life.

Background

It all started in the year 2016 when my employers signed an understanding with Savings Bank Foundation for International Corporation (SFBIC) now known as German Sparkassenstiftung (DSIK) for a simulation training called the "Savings Game" and eventually the Training of trainers (TOT). I was privileged to be nominated to be part of the team that was trained from 10th to 14th October, 2016. Later on after another intensive training which included a mandatory requirement of a trainee to conduct 6 trainings and make a presentation thereafter, we got certified with others as Senior Trainers.

The Journey

The shocking thing was that in almost all trainings we conducted, people were not taking the training seriously. I am sure you are also surprised, aren't you? Oh yes because the training was called a game and many people associate games to things which kids play with. However upon realizing that the training was a simulation "imitating a real life situation" then participants were so much interested to the bone, I remember the training I conducted for Zambia National Broadcasting Corporation staff in Kitwe ended up being filmed and televised on "Focus" a current affairs programme because the first group realized the importance of the training and recommended that the second training be filmed.

Further, the journey continued with trainings conducted to the Zambia Police Service based at the Force Headquarters and another one for those based at Lusaka Division. The experience was so good that they were even recommendations that training be done to recruits before they even start earning the income. The training was attached with so much importance that the opening was done by a representative from the top command.

The trainings did not stop with the Zambia Police but I was privileged when an invitation was extended to me by the National Savings and Credit Bank to help train their staff in collaboration with Mr Gilead Musinga a Training advisor for the bank and also a senior trainer. This also proved to be a very wonderful experience looking at how participative the audience was. After training its staff the bank extended this training to their clients through an association called Zambia National Marketeers Association (ZANAMAKA).

The Trainings spread like bush fire even to outside Lusaka where we were invited by an organization called families are Nations to conduct trainings to Headmens, Farmers, school pupils and others in Mondake in Kabwe rural. The training was very impacting on the lives of our audience to an extent that they even composed a song on the savings game and appreciating us the trainers and rest is history.

Benefits

Many of the participants trained have testified on how their lives have changed. A good example is a certain member of staff who followed me and told me that she no longer has debt because the training had helped her on how to plan for income and expenditures. Not only has the training changed the life of the trainees, the author of this article can attest that the knowledge he got from the training has improved his quality of life.

The interactive nature of the training has helped participants to grasp the entire detail to enable them to train others. Further benefits of the training include:

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- Increase financial knowledge about setting up, following and analyzing a household budget and become aware that household budgeting creates long-term benefits for the individual and the family.
- Learn about the benefits and purpose of saving vs. the purpose and benefits of a credit.
- Get to know about such macroeconomic concepts as inflation and purchase power.
- Become aware of the role of financial institutions for the individual customer and the economy as well as understand how to select a sound financial institution and suitable financial services.
- Together with experienced trainers, complex situations are broken down, decision options and best solutions are actively discussed in groups a

Participants Comments

From the trainings I participated in I noted some of the feedback from the trainees:

- The Zambia Police need to include this training in the curriculum of recruits at lilayi college before they start handling money- Zambia Police training
- The events should be tailored to a Zambian situation because in Zambia some situations were not applicable to Zambian way of living-ZNBC Kitwe
- Next time you conduct these trainings invite couples because partner needs to get this knowledge for them to appreciate the decisions, I will be making in our home-Mondake Training
- You need to change the name of the training to something appealing when I head it was a game I did not take it seriously. NATSAVE Training
- Now I have known how to handle wobblers-ZNBC Kitwe
- Very interesting I did not know that we need to be giving children money so that they learn to serve at an early stage. NATSAVE Training
- You need to be doing this more often so that we are kept reminded on the importance of savings its not easy especially that we are only learning this as adults-ZNBC Lusaka



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Top Left-Pupils closely following the training at Mondake,Top Right-Training for Zambia Police in Lusaka

Middle Left-Training at Mondake in Kabwe,Middle Right-Training at ZNBC Kitwe Studios

Bottom Left-Certification Workshop at Cresta in Lusaka,Bottom Right Opening of training for Zambia Police at Force Headquarters in Lusaka

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Article by Jessie Nyirenda Seketa, a Micro Business Game Trainer

MBG: FINANCIAL LITERACY THAT HELPS BUILD RURAL WOMEN'S CONFIDENCE IN ACTIVE CO-OPERATIVE BOARD PARTICIPAION

One of the major factors hindering rural women's empowerment and active participation in rural co-operatives' key decision making is the low literacy levels. Coupled with prevailing cultural and social customs, albeit at the individual, household or community level, these customs are indoctrinated in somewhat discriminatory practices where male dominance at the household and community levels are the order of the day. In so doing, they pose significant challenges and limit women's control over productive assets and benefits from productive services.

It is against this context that in October 2018, Twibikeko Co-operative Society management saw it fit to request for DSIK to facilitate the MBG training to its management and staff. Through a gender lens, they noted that this financial literacy program was likely to contribute to enhancing the quality of lives of the women board members, their family and children by enabling them to develop more confidence and take on assertive roles, not only at board level but household and community levels.

Mrs Matafwali is one of the founding members of the co-operative; she sits on the board serving as Vice Chairperson. She says from the onset, she was confident in playing a role in the co-operative board based on her previous co-operative interactions where the main activities were to draw farmer input support from the government. However, the role on the Twibikeko board was rather different as they hoped to run it sustainably which called for making informed financial decisions and arguing points based on substance as opposed to emotions or affiliations.

The cooperative Project Manager, Mr Solochi was also concerned with the financial knowledge gap when it came to the interpretation of financial accounts presented at board meetings where the board heavily relied on the words of the management team to make decisions. The concern was that the board may in the long run play a role of 'rubber stamping' key decisions as opposed to fully understanding them.

Following the training, Mr Solochi noted a tremendous change in the order of the board meeting proceedings.

"Management was tasked by the board to come up with a plan to diversify from just groundnut oil production to include sunflower oil. This was because the board saw the need to diversify our product line to include a less scarce source and affordable product. We now have included sunflower farmers in our out-grower scheme. All these ideas were generated from the experience gained from the simulation."

Twibikeko Cooperative Society is a mature co-operative with 16 members and 4 members of staff involved in management, finance, administration and production. In terms of demographics, the majority of the participants in the training were male 12 and 9 women. For a rural cooperative, the literacy levels were relatively high, ranging from Grade 9 to College Diplomas. The participants were engaged in crop agriculture focused mostly on maize and groundnuts farming on land not exceeding 1 hectare. At the time of the training, all the members were engaged in value addition as their produce was supplied to the cooperative for production of cooking oil. In addition to farming, there was representation from micro trading in markets; farmer input supply, mechanics and Tailoring & Design.

As the literacy levels were relatively high, the facilitators were in a position to conduct the training mostly in English with little need for translation/interpretation into local languages. The facilitators opted to take the participants up to Round 3 and thereafter took them through the Application Session. Despite the high literacy levels, as facilitators we noted that the participation was skewed mostly towards men with very little input from women. We then decided to tweak the approach by including women in the group leadership roles. This proved

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to be very fruitful as the groups were able to visualise their businesses and see how they can make budgets and business plans not only on the individual capacity but as groups. Women became more active participants especially in the events and investment options decision making.

A 30-minute session was incorporated to introduce the participants to the three financial statements explaining purpose, relevance and how they all tie into the simulation. Thereafter, the participants were placed into three groups with the facilitators to guide them through. After each round, a know-how session was conducted where performance was evaluated and reflection/experience on their real-life business was shared.

It was noted that the co-operative had instituted very good corporate governance issues by employing a Project Manager and Financial Account both of whom are college Diploma holders. Meetings are held regularly and contracts are in-place for the out-grower farmers and the employees. The major concern noted was that there was need to put in place measures to improve their business efficiency in terms of break-even analysis for productivity and pricing; costing; production planning. As such, Application Session was conducted as opposed to round 3 where we incorporated basic break-even analysis.

In reference to the Break-Even Analysis during the application session, Mr Solochi stated that this session helped the board in the critical analysis when it came to price setting.

“Pricing of raw materials were almost always dependant on what the prevailing market price was in one area or another, it was pleasing to note that the board tasked the management team to conduct a break-even analysis enabling them to understand at what price the raw materials could be bought and the final product sold. Now the board looks at ensuring that the prices and revenue generated is sufficient to cover overhead costs”.

He further added that women were more vocal in the meetings insisting on clear records and a systematic approach in marketing the products. The profit made is considered to be used to develop business management capacity to run a successful cooking oil enterprise, as well as to train members in sustainable agriculture and establish a crop purchase fund.

In attendance during the training was Mr Malambo, a representative from the Ministry of Commerce Trade & Industry, who oversees the registering of Cooperatives. He noted with concern that many cooperatives in the District are inactive and not conducting viable business ventures as entrepreneurship will definitely take them a long way.

“Twibikeko is one of the very few cooperatives that engage in such activities and the training in MBG will go a long way. The information given to the members will be utilised to help them draw up a business plan and review performance, most especially on the aspect of forecasting and supplier management”.

The application sessions ensured that Mrs. Matafwali could freely and confidently communicate with her fellow board members about the knowledge gained from the Micro Business Game Simulation training she attended.