

**Kungiyar kasar Japan mai kula da
hulɗar kasa da kasa**

Ma'aikatar ministan Aikin Gona

Binciken dausayoyin yankin Sahel a jamhuriyar Nijar



Gashesshen kihi daga cikin murhun "Altona"

Jagoran bada horo bisa tanadin kihi da husa'o'in sana'arshi

Domin unhanin mahalartan horo

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Babban ma'aikatar kasar Japan ta bincike a fannin kimiya noma (JIRCAS)

Wallafawa da ga kungiyar ADA cikin yarjejeniya tare da sa hannun EDOS

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Gabatarwa

Wannan jagoran bada horo bisa ga tanadin kihi da husa'o'in sana'arshi tamkar kayan aiki ne da aka wallafa ma masu sana'ar kihi (masu kamun kihi, da masu sana'ar kihi; maza ko mata) domin kyautata aikinsu na kamun kihi da sana'ar kihi.

Kamun kihi da sana'arshi na zaman aikin soke dake ba masu yin shi damar biyan bukatun da na iyallensu. Da yake kihi, abinci ne mai zahin rubewa, ya kasance masu unhani da shi sun mallaki wasu husa'o'i bisa tattali da saidenshi domin yawanta riba.

Gurori tare da sakamakon littafi

Gurin da ake son a cimma bisa ga tanadin kihi da sana'arshi ta hanyar wannan littafi, shi ne karfafa sanin masu unhani da kihi (masu kamun kihi da masu sana'arshi) ta hanyar sanin yanda ake tabe-taben kihi, tanadinshi da yanda ake saida kihin aka kamo cikin gandari.

Sakamakon wannan littafi sune :

- Sanin masu unhani da kihin a panin tanadin kihi ya karfafa;
- Masu sana'ar kihi sun gane sosai husa'o'in sana'ar kihi.

Darasi na 1: zaben kihi da tanadinshi

1. Mahinmancin tsapta tare da yanda ake unhani da ita

Ita tsapta yawan mattakkan da ake dauka ne domin tsaptace abinci da kare dan'adam da duk wata cuta. Ana unhani da mattakkan tsapta:

- A wajen kayan aiki: duk abinda ke shiga cikin aikin kihi (bokoti, sakeli, yuka) su kasance kulum a tsaptace.

Idan kayan aiki na da dauda yakan iya bata tanadadden kihi.



A wanke bokitin tare da sabuni da tsaptataccen ruwa.



A wanke wukeye tare da sabuni da tsaptataccen ruwa.



A wanke tebur da sabuni da tsaptataccen ruwa



A share wurin aikin kihi

- Ga masu aikin kihi: mai aikin kihi ya kasance cikin kossasar lafiya. Ya kasance marar balshe ko wata jimuwa, marar akahe, marar sarka, da tuhahin aiki dattatu da tsaptattu. Ya wanke hanuwanshi kafin ya soma aikin kihi, ko bayan ya fito da bayan gari, ko bayan ya taba wasu kayaki masu dauda. Idan ana aiki da kihi ayi aiki da wadannan umurnai:



A dena cin abinci



A dena twari



A dena shaƙa taƙa



A dena kaikaita jiki

- In aƙa uƙaƙi da kihi: a rage yaƙuwa ciyo, a rage uƙaƙi da kayaki masu dauda, a bar tabiƙi kihi idan aƙa jimu, idan ba a da lafiya, kar a gama tsaptattacen kihi dane marar kyau.

Biƙa waƙaƙaƙa umarni yaƙa sa a samu kihi mai kyau, a samu yarda masayaƙi da samu babbar riba.

2- Ta kaka ake gane danyen kihi?

Yadda ko jin daƙi masayaƙi kihi na cikin waje irin kihin da ake saida mishi. Bayan haka, ya canƙanta a saƙa irin kihin kwarai ta hanyar dubin idan, haƙi da halshe...

Hoton danyen kihi



Girgam na aunin danyen kihi

Jikin kihi	Kihi mai kyau	Kihi marar kyau
Ido	Haske, walkiya, waɗa ake gani sosai, dɗɗalalle	Tsakiya baki da mai fari-fari, da dan rame ga fadin ijiyar
Matatar ruwa	Mai jan jini, danyi, walkiya	Canza kama, kala jajja
Ciki	Mai kwari	Marar kwari
Fudae takashi	Likakka	Budada
kwahar bayan jiki	Mai walkiya, ta kama sosai ga fata	Marar karfi, mai tashi ga fata
Fata	Kwantatta, walkiya, mai kwari	Mai baki bakin ruwan jini, marar kwari
Jiki	Mai kwari	Marar kwari
Tsoka	Marar nauyi, mai tabshi	Mai bajewa ga hannu
Kamshi	Mai kamshin icce na cikin ruwa	Tsami

Kihi zafin pacewa idan kwayar cuta ta shige shi. Idan aya so a rage kaihin kwayoyin cutar ko a hana yaduwar cuta kihi zuwa ga samu unhan da shi. Yakamata a:

- Wanke ruwan hanci dake cikin ciki kihi;
- Fidda da maza duk kayan dake cikin ciki kihi;
- Fidda matatar ruwa ga kihi;
- Wanke kihin sosai a ciki da waje;
- Aje kihin cikin kakkara ko a gasashi ko a soyashi.

Rishin iya tanadin kihi kan iya kawo bacewarshi da maza. Soboda haka ya kamata:

- A deya jifan kihi da gausi a kasa;
- A deya take-taken kihi;
- A deya jan kihi ga kasa;
- A deya shanyan kihi ga rana;
- A deya dogon bulaguro da kihi ba tare da an doki matakan tanadi ba (kamar kakkara ko gasawa)

3. Dommi ake tanadin kiji?

Kiji na daga cikin abinci mai sauri bacewa. Idan ba a so a bazara shi bayan an kamashi ko a samu dan kwanaki kafin a saida shi. Saboda haka ga husa'a'o'i da dama na zabi: gidan sanyi, shanya,

Gishirantashi, gasashi, soyashi. Amma husa'ar da ake aiki da ita a cikin karkarar Nijar domin rishin tsadarta da mahimancinta itace husa'ar ta gasa kiji tana hana tabarbarewa icce da samun gasashe kiji mai kyau.

Ungani da murhun zamani da ake cema murhun "Altono" na daga cikin datahar husa'ar da ya dace ma kasarmu ta Nijar.

4- Yaya ake gasa kiji da murhun Altona?

- Sani murhun Altona

Murhun Altona murhun zamani ne dake jimawa hiye da murhun gargajiya. Yakan bada damar samun gasheshen kiji mai kyau, baya da haka bai shan icce dayawa. A kalla yawan iccen da yake sha na ukku kasa da yawan icce da murhun gargajiya kai sha.



Hoton murhun Altona

- Kayayakin gina murhun Altona

Idan za a gina murhun Altona ya zamanta ana da birgi na laka, raga ta waya, kwanon laki, kusosi, itatuwa, dogayan karhuna da maliki na kofar laki gasa kiji.



Hoton kayayakin gina murhun Altona

- Ina ake gina murhuƙ Altona?

Ana ginashi a huriƙ da mai kamuƙ ko mai sana'ar kihi kaƙ iya kula da aikiƙ gashiƙ kihi tare da samuƙ da ma hiƙ wasu ayyukka.

- Alamomiƙ murhuƙ Altona

Murhuƙ na da dogoƙ sowa m 1 da 80, karamiƙ sowa m 1 da 60 da ramiƙ fariƙ gini mai tsawoƙ cm 30 zuwa 40. Iɗaƙ za'a gina murhu ta Altona, ya kamata:

- Ya kasanshe ana da cikiƙ rame cikiƙ fariƙ gini ajeƙ farko na birgi. Ayi gina mai tsawo bisa m 1 mai agiya cm 45x cm45;

- A bar murhuƙ ya bushe bayan ƙwana 2 zuwa 3;

- Ayi el kariya ta karfe do miƙ ba wayar raga karfi;

- A shinfide wayaƙ raga bisa kariyar da kyau don yayi ƙwari;

- A bar wayar raga ta zaza do har tsawoƙ cm 10 daga huɗayiƙ gina murhuƙ;

- A ci gaba da giniƙ zuwa tsawoƙ m1 daga bisa wayar raga da hiƙ buɗi na m 65 x 65 bayan aƙ yi ajiya ta farko na birgi bisa waya raga, daga bayan, ayi gini zuwa bisa mai tsawoƙ cm85;

- A buɗe huɗa biyu a geheƙ da kiƙ gasa kihiƙ;

- A bar da kiƙ gasa kihiƙ shi bushe ƙwana biyu zuwa ukku bayan aƙ kare gininshi;

- Ayi daƙ gangare bayan aƙ kare gina da kiƙ gasa kihi;

- A kafa da kyau dogayeƙ itatuwa na kariya cikiƙ gina kafiƙ a shinfida kwanoƙ (tol);

- Kwanoƙ (tol) ya hushe ginari da tsawoƙ cm10 ta wajeƙ gangare da aka yi a hangeshi sosai da kusa da itatuwaƙ kariya;

- Ana iya rufe murhuƙ ta yanda aka saba, a galgajiyance ;

- A kafa gambuƙ da kiƙ gasa kihi kafiƙ ayi caɗi murhuƙ (garwayeƙ laka da haƙki).

Hanyoyiƙ da ake bi do miƙ gasa kihi cikiƙ murhuƙ Altona

Iƙ ana so a ci nasara wajeƙ gasa kihi ko a samu kihi gashesshe mai kyau, ya cancanta ayi aiki da waɗanga hanyoyiƙ :

- A fida kayan ciki, a wanke kihi, iƙ babban kihi ne a rabashi 2 ko 3 sannan, a fida ruwan da abun shanya (wata karamar wayar raga, wani zane ko wata tabarma marar dauda ...) ;

- Bayan kihi ya sha iska, a sa shi bisa wayar raga ta da kiƙ gasa kihi;

- A bar wurare tsakaniƙ kihiƙ da suke bisa ;

- Kar a aza komi a geheƙ huɗu (4) da tsakar waya do miƙ iska ya shiga ya fita sosai ya gasu ta kowane bangare;

- Bayan an sanyar duka kihin cikin murhun, a haska wuta a icce mai kabbari, mai jima iya ci;
- Bayan an sanya kihin da a gasa cikin murhun, a kungu wuta, a ruhe gambu na dakin gasa kibi, sannan a ruhe duk wata huda da iska ke iya shiga. Gasawar kihin na daukar awa 2 zuwa 3.

Darasi 2 : Husa'ar sana'a

1- Ma'anar kalmar husa'ar sana'a

Duk wata dubara da za a dauka don a san yawan masa unhani da wani abu, da bukatunsu. Hanya ke ta bada damar biya ma masu unhani da abu bukatunsu tare da samun babbar riba. Kamar :

- Wajen sarrafa ko yin aiki da mutane da ke bukata;
- Wajen kafa parashi dake ba mutane damar saya;
- Wajen kunsata kayan saide-saide ga masu sayansu;
- Wajen bada labari da jawo mutane wurin saye;
- A cikin dubarar sana'a ya kamata maishi yayi la'akari da wadanga abubuwa idan yana son sana'arshi ta ci gaba.

Shine:

- Neman kayan saidawan;
- Yi ma mutane magana domin sanin bukatotinsu;
- A jarraba abin saidawan, wuraren saidawanshi, da parashin;
- A zamanta kwararren dan kasuwa;
- Ayi yanda zai sa abun da ake saidawa ya birge mutane kuma a sanshi.

2- Dubarun yin sana'a

Idan mai sana'ar kibi na son riba cikin aiki yayi unhani da tsarin kasuwanci kamar haka:

- Kayan saidawa: ni zan saida?
- Parashi: wane parashi zan kafa?
- Wuri: ta yaya, ko ina zanje in iske masaya?
- Sanarda kayan saide a jama'a: ta ya zan sanarda shi ko haka zan jawo masaya?

Kayan saide-saide shi ne duk abinda ake gwadima na talla, kenan ayi la'akari wajen irin kayan da za a saida kamar fanjin kyau, fanjin kala, da girma...

Hoto na kakkana da manyan gargaza



Misali: wata mai sana'ar kihi danyan kihi : kayan saide shi ne kihi, kyawanshi, danyanshi, yauninshi gram 250 zuwa kilo 1.

Mai sana'a yakan bunkasa hulfa da kasuwa ko kusuyunjai, da maisaye ko masu saya domin:

-Samun irin kayan da ake bukata;

-Samun labari bisa irin kayan da ake saidawa : bisa kyawansu , rashinsu, abinda masaya suke yabawa da wanda basu yaba ba;

Samun cikekken sani da cewa abinda ake saida yabanbanta da sauran, yafi birgewa;

-Sanarfa kayan saidawa zuwa ga jama'a;

-Samun kayan aiki kwaray na sarafa abinda za a saida da karamin kudi;

-Sa abinda ake saida cikin kwali mai tamkan kyan;

-Parashi kudin da ake biya ne idan an ka sayi wani abu. In za a kafa parashi ya kamata a san kudin da sarafa kayan ya tashi, a san kudin da in an kafa masaya na iya biya, a san parashin abukkan kishi.

Misali: wani mai sana'ar kihi ya sayi danyan kihi dala 150, masaya sun yadda sun sayeshi a dala 170, abokan kishi suna saida kilo 1 jika dala 40 : kudin kilo 1 zai tashi jika 2.

-Mai sana'ar kihi zai bunkasa dubara tashi takanshi ta kafa parashi;

-Ya kafa parashi ta yanda zai samu riba ;

-Samun labari bisa parashi abukkan kishi ;

-Yin la'akari da sanin mafarin da mutane ke sayan abun saidawanshi, saboda saukin parashi ko kyawanshi;

-Nazari bisa sauye sauyin parashi ga lokaci daban daban cikin shekara ;

-Kawo sauki cikin parashi ta hanyar tsara ko shirya saide –saide na rangome ;

-Yin parashi mai sauki domin jawo jama'a mai saye.

Wurin saide-saide: wuri ne da ake kebe don sana'ar. Ya kansance wurin na bada damar samun kayakin akin da ake yi, da damar yin saide-saidan kayan ya na da mahimanci a san kaka abukkan kishi ke yin sanar'asu.



Gasheshen kihi daga cikin murhun "Altona"

Milali: wani mai sana'a kihi ya sayi danya kihi a gidan Bado, ya gasashi cikin murhun Altona kai saye ya saida rabi ga masaya na garuruwa kewaye, rabin da yayi kingi ya saida a kasuwar Buza.

Mai sana'ar zai doki mattakai bisa:

- Ina zai saida kihin? Gida-gida, kasuwa, a gida ko shago?
- WA zai saida kihin? Mutun da kanshi, wani, mai saye da sayar
- Irin dubara ta rabe-raben kihi : A kai kihin kasuwa ko a wurin masu sayenshi
- Irin abun zuwa rabe-rabe : mota, keke, kure, kaha
- Husa'o'in tanadi da yawan kudinsu

Bunkasar sana'ar kihi na bada damar bada labari da jawo jama'a don a saye kihin. Ana samun hanyoyi da dama:

- Yin talla : ba masayan kihi labari ne domin su so kihin, ko a zugasu su saye shi.
- Ana iya tallar ta hanyar kahe, jarida, a talbizin ko rediyo

Talla: kihi na da dadi



- Ana iya tsara waka
- Ana iya zuga kihin ta hanyar takardu (A rubuce)
- Ana iya gwadi yaya ake unhani da kihi
- Ana iya ba masaya wani rowan sanyi, lemu....
- Akan iya kikkiro wata kalma ta zuga kihi don jawo jama'a
- Ana iya samun hoton kihi tare da kalma mai iya zama cikin hankalin masaya

Bunkasa saide-saide : dubara ce ta a jayo maisaye ya sayi kihi ko ya dafa cikin saye-saye : akan iya rarrabawa jama'a kyauta na gwalgwal, akan iya rage parashi cikin lokaci kalilan....

3. Wasu galgadi na tahiya da sana'a

Guriya kowane tsariya sana'a, don a sarrafa ne, a samu a saida abun da aka sarrafa, saboda haka a samu kayan kwarai, parashin kwarai, da wurin kwarai na da mahimmanci, amma halayen mai sana'ar ke jawo jama'a (masaya). Mai sana'a na aiki da galgadi kamar :

- Kal ya sa masaya dogon jiro ;
- Ya daga cin abinci ko hira ga salula idan masaya na jiron shi ;

Masaya na jiron mai abinci, ita ko ta girka hira da wata abikiyatta.



Tushe: EDOS: Jagoran bada horo bisa kakkanan kasuwanci, disamba 2007

- A sanya karamin parashi
- A yawaita kayan saide-saide, a rika sana'ar abinda jama'ar gari ke bukata
- A saukaka ma maisaye ta hanyar kawo mashi abun saide-saidan
- A daga dankan amana tsakanin maisaye da kayan saide-saidan, ya ji dadi donin yayi tallarshi ga abokainai
- A iya tarbon masaya, ya kasance ana da ganuwa.
- Ya kasance ana da labari bisa ga duk wani sabon kaya na saide-saide day a shigo;
- Ya kasance ana da tsari na saide-saide da ake canzawa lokaci zuwa lokaci donin aiki da karfin masaya wajen parashi.

4. Babban tsari na gudanar da aikin sana'a

Yin tsari, hangen nesa ne, da bada labari bisa abubuwan da ke iya abkuwa.

Misali: Gobe ranar kasuwar Buza ce, Asama'u mai sana'ar kihi ta dau niyar sayan kihi kilo 50.

- Babban tsarinta na gudanar da sana'arta yakan bada damar yin tsinkaye kamar:
 - Nawa mutun zai saida cikin sati, wata, shekara

- Kudiɗi da ake bukata don sayen kayaki na aiki
- Yawan kudiɗi da yakamaci mutun don yin aiki
- Parashi day a kamata asa don a samu riba

Babban tsari na gudanar da aikin sana'a yakan bada damar sanin yawan kudi da za a samu bayan an kare saide-saideɗen kaya, za a san ribar da za a samu ko haduwar da za a yi.

Tsarin, ana yin shi ne cikin kayyadadden lokaci (sati, wata, ko shekara). Ana yin shi cikin fanni biyu:

- In cikin tsarin sana'a a kwai haduwa, a maimaita aikin da cewa anyi kuskure waje lissahin kufade
- In cikin tsarin sana'a an ci babbar riba a masa da cewa ba ayi la'akari ba wajen saide-saide

Akan iya lissahin babbar riba ba tare da wata matsala ba.

$$\text{Ciniki na Kayan da aka saida} - \text{Jimillar kudin da kaya ya tashi lokacin saye} = \text{Babbar riba}$$

Ita babbar riba ba kudi bane da ake iya kasheyewa yanda ake so, akwai kudin lanho a ciki

$$\text{Babbar riba} - \text{lanho bisa riba} = \text{Cikakkar riba}$$

Mafiyawa, a fannin kankanan sana'a ba'a aiki da wadannan ka'idodi. Ba a biyan lanho kenan babban sakamako da cikakkan sakamako sun tashi daidai-daidai

- An ci riba in ba faduwa cikin cikakkan sakamako
- An fadu in ba a samu riba cikin cikakkan sakamako

Misali na babban tsari na soma gudanar da sana'a: Sayar da kihi (da kudin kanshi)

Yawan kudi na sayan kayaki					Kayan saide-saide		Sakamako
Irin kaya	Abun awo	yawa	Parashin Guda(dala)	Jimilla kudi	Ciniki/sati	Jimilla kudi	Riba
Kihi	Kg	25	100	2500	Soyayyen kihi	5000	
Mai	Lita	3	200	600			
Gishiri	Kwali	2	5	10			
Tanka	Kwali	2	5	10			
Romaji	Guda	2	8	14			
Icce	Kashi	2	20	40			
Ruwa	Bokiti	2	1	2			
Daukar kaya	Zuwa da komowa	2	50	100			

Kasko	guda	1	300	300			
Murhun zamani	guda	1	250	250			
Babbar jimilla				3828		5000	1172

Misali: Riba = kudin saida kaya – kudin da kayan suka tashi

$$\text{dala } 1172 = 5000 - 3828$$

Misali na babban tsari na soma gudanar da sana'a: Sayar da kihi (da kudin kanshi)

Yawan kudi na sayan kayaki					Kayan saide-saide		Sakamako
Irin kaya	Abun awo	yawa	Parashin Guda(dala)	Jimilla kudi	Ciniki/sati	Jimilla kudi	Riba
kihi	kg	25	100	2500	Soyayyen kihi	5000	
Mai	Lita	3	200	600			
Gishiri	kwali	2	5	10			
Tanka	kwali	2	5	10			
Romaji	Guda	2	8	14			
Icce	kashi	2	20	40			
Ruwa	Bokiti	2	1	2			
Daukar kaya	Zuwa da komowa	2	50	100			
Kudin biyan kasko	Guda	1	7	7			
kudin biyan Murhun zamani	guda	1	6	6			
Babbar jimilla				3291		5000	+ 1709

Misali: Riba = kudin saida kaya – kudin da kaya suka tashi

$$\text{dala } 1709 = 5000 - 3291$$

Za ya kasance an fiddo kudin da aka sa aka gina murhu ko kudin da aka sa aka sayi kasko.

Wadannan kudade ana kebesu ne domin samun kudin sabon kasko ko na yin wani sabok murhu. Da zarar an saida kaya, akan ajesu a asusu ko banki ko mutun ya yi unhani da su cikin sana'arshi.

In anyi tsarin sana'a na wata 1 akan samu:

Yawan kudi na sayan kaya: dala 3 291 x sati 4 = 13 164

Yawan kudi na saida kaya: dala 5 000 x sati 4 = 20 000

Jimilla kudi a sati 1: dala 20 000 – 13 164 = 6 836

In anyi tsarin sana'a na wata 3 akan samu:

Yawan kudi na sayan kaya: dala 13 164 x wata 3 = 39 492

Yawan kudi na saida kaya: dala 20.000 x wata 3 = 60.000

Jimilla kudi a sati 1: dala 60.000 -39492 = 20.508

Ribar da wagga maisana'a kihi ke samu na tashi dubu **20.508**. Yakan bada damar samun kudin tahiya da sana'ar da na biyan albashinta.

Misali na babban tsari na soma gudanar da sana'a: Sayar da kihi (Na neman bashi)

Yawan kudi na sayan kayaki					Kayan saide-saide		Sakamako
Irin kaya	Abun awo	yawa	Parashin Guda(dala)	Jimilla kudi	Ciniki/sati	Jimilla kudi	Riba
Kihi	kg	25	100	2500	Soyayyen kihi	5000	
Mai	Lita	3	200	600			
Gishiri	Kwali	2	5	10			
Tanka	Kwali	2	5	10			
Romaji	Guda	2	8	14			
Icce	Kashi	2	20	40			
Ruwa	Bokiti	2	1	2			
Daukar kaya	Zuwa da komowa	2	50	100			
Kudin kariyar bashi da aka dauka	So guda	1	1000	1000			
Kasko	guda	1	300	300			
Murhun zamani		1	250	250			
Babbar jimilla				4828		5000	+ 172

Misali: Riba = kudin saida kaya - kudin da kaya suka tashi dala 172 = 5000 - 4828

Misali na babban tsari na soma gudanar da sana'a: Sayar da kihi (Na neman bashi)

Yawan kudi na sayan kayaki					Kayan saide-saide		Sakamako
Irin kaya	Abun awo	yawa	Parashin Guda(dala)	Jimilla kudi	Ciniki/sati	Jimilla kudi	Riba
Kihi	Kg	25	100	2500	Soyayyen kihi	5000	
Mai	Lita	3	200	600			
Gishiri	Kwali	2	5	10			
Tanka	Kwali	2	5	10			
Romaji	Guda	2	8	16			
Icce	Kashi	2	20	40			
Ruwa	Bokiti	2	1	2			
Daukar kaya	Zuwa da komowa	2	50	100			
Kudin biyan ksko	guda	1	7	7			
Kudin biyan murhu zamanin	guda	1	6	6			
Riba bisa bashi (2% a wata)		1	25	25			
Babbar jimilla				3 316		5 000	+ 1 684

Misali: Riba = kudin saida kaya – kudin da kaya suka tashi dala 1 684 = 5 000 – 3 316

Za ya kasance an fiddo kudin da aka sa aka gina murhu ko kudin da aka sa aka sayi kasko bayan wata 12. Ta haka a na kebe kudi domin sayen sabon kasko ka gina sabon murhu idan sun sufa, ko dan biyan bashi.

Ana samun wadannan kudi cikin ajiya bayan ko wane saide-saide, akan iya ajiya a asusu ko wata banki mai ba mutun damar unhani da su cikin sana arshi.

In anyi tsarin sana'a na wata 1 akan samu:

Yawan kudi na sayan kaya: dala 3 316 x wata 4 = 13 264

Yawan kudi na saida kaya: dala 5 000 x wata 4 = 20 000

Jimilla kudi a wata 1: dala 20 000 – 13 264 = 6 736

In anyi tsarin sana'a na wata 3 akan samu:

Yawan kudi na sayan kaya: dala 13 264 x wata 3 = 39 792

Yawan kudi na saida kaya: dala 20 000 x wata 3 = 60.000

Jimilla kudi a wata 3: dala 60 000 - 39 792 = 20 208

Rbar da mai sana'ar kihi ke iya samu na tashi dubu 20 208. Yakan bada damar samun kudin tahiyyar da sana'a da na biyan albashin mai sana'a.

a) Dadin yin tsarin sana'a

Tsarin kudi na yin sana'a na da mahimanci, akan bada sa'ar kyantata aiki sana'ar kamar:

- Yana guna idan akan iya samun riba;
- Yana guna abinda ke son gyara cikin sana'ar;
- Yana guna ma banki ko asusun hali da ake ciki;
- Yana guna yanda kudi ke shiga da yanda suke fita cikin yin sana'a;
- Yana cancanta ayi tsari ga duk wani aiki da ake shirin yi. Tsarin sana'a ya kumshi:

- Tsarin saide-saide da na kudi: ayi tsari na wata da shekara na saide-saide da kadade da aka sa cikin sana'ar;
- Yana bada damar sanin riba da aka samu;
- Tsarin faninin kudi: akan bada damar sanin, kafin a soma kudin da za su shiga da wanda za su fita ga wata;
- Akan bada damar ciwo kan duk wata matsalar kudi.

b) Tushe na samun kudin gudanar da sana'ar

Bayan an yi tsarin tahiyyar da sana'a akan nema kudin ko kayan aiki na gudanar da sana'a. Ana samun ta ta hanyar:

- Unhani da kudinsa: kudin mutun da ya mallaka;
- Daukan bashi: kudin bashi na banki, asusu, abokai, gwanati;
- Dauka haya akan iya zama wata hanya in an kure amma mutun ya sayi da kudi na in akwai hali tunda haya akan bada wahala cikin dogon lokaci.



Tushe: EDOS, jagoran bada horo bisa ga kanar kasuwanci, watan disamba 2007

1. Ana samun kudin kasuwanci ta hanyar adashe;
2. Ana samun kudin kasuwanci ta hanyar daukan bashi;
3. Ana samun kudin kasuwanci ta hanyar damba da wani dan uwa ke iya bayar

Litattafan da aka yi unhan da su

- Binceken dausayoyin yankin Sahel a jamhuriyar Nijar, disamba 2007, Jagoran bada horo bisa ga kankanan kasuwanci
- Tsari na Trickle Up, Littafin horo Trickle Up, Kashi na 2: kanan sani na sana'a
- Ma'aikatar gwamnatin kasar Gabon mai kula da arzikin daji, Ruwa, Kamun kifi da kebben wurin namomin daji/kungiyar kasar Japan mai kula da hular kasa da kasa, Maris 2007, littafi na masu unhan da kifi