Ministan Gidan Gona

Kungiya Ƙasa Japon mai kula da hulɗa da Ƙasashen Duniya (JICA)

Bincike kan yadda sana'o'i suke a cikin fannin puroje kula da bincike-bincike don bunƙasa ayukkan noma a cikin fadammu da ke cikin yankin SAHEL (EDOS)

KUNDIN SANA'O'I

Kungiya ƙasar Japon mai kula da duk abinda ya shahi arziki na tsanwa (J-GREEN)

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Yamai, oktoba 2006

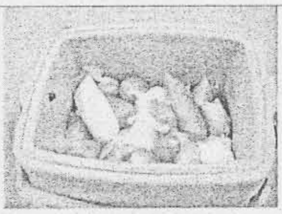
Sana'o'i irin na Tawa

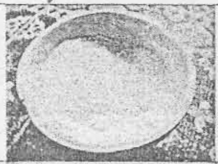
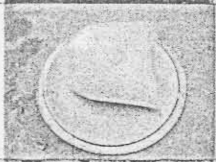
Lamba	Sana'o'i	Kalar sana'a	Jaha
TP01	Bombo na kuka	Mai yin aikin	Tawa
TP02	Kosai	Mai yin aikin	Tawa
TP03	Furar hatsi N°1	Mai yin aikin	Tawa
TP04	Furar hatsi N°2	Mai yin aikin	Tawa
TP05	Cuku	Mai yin aikin	Tawa
TP06	Burodin hannu	Mai yin aikin	Tawa
TP07	Ɗumkin darori	Mai yin aikin	Tawa
TP08	Yin tukane	Mai yin aikin	Tawa
TP09	Yin bombo na ɗiyan kuka	Mai yin aikin	Tawa
TP10	Kalme, kwasa da gatari	Mai yin aikin	Tawa
TP11	sarƙoƙi da sauransu	Mai yin aikin	Tawa
TP12	Fanke	Mai yin aikin	Tawa
TP13	Yar makka	Mai yin aikin	Tawa
TP14	Sabunin salo	Mai yin aikin	Tawa
TP15	Rini	Mai yin aikin	Tawa
TP16	Masar hatsi	Mai yin aikin	Tawa
TP17	Tuwon masara	Mai yin aikin	Tawa
TD01	Mai balango	Dan kacare	Tawa
TD02	Saida kayan kiyo	Dan kacare	Tawa
TD03	Saida bisashe	Dan kacare	Tawa
TD04	Saida mai da shinkafa	Dan kacare	Tawa
TD05	Saida kwapto	Dan kacare	Tawa
TD06	Kananan ayukka	Dan kacare	Tawa
TD07	Tallar goro N°1	Dan kacare	Tawa
TD08	Saida goro N°2	Dan kacare	Tawa
TD09	Kalmisa	Dan kacare	Tawa
TD10	Saida ciyawa	Dan kacare	Tawa
TD11	Saida albasa	Dan kacare	Tawa
TD12	Saida mai	Dan kacare	Tawa
TD13	Saida gujiya	Dan kacare	Tawa
TD14	Saida rogo	Dan kacare	Tawa
TD15	Saida kayak ala-kala	Dan kacare	Tawa
TD16	Saida kwanoni	Dan kacare	Tawa
TD17	Saida ƙulli-ƙulli dakake	Dan kacare	Tawa
TD18	Saida abincin otal	Dan kacare	Tawa
TD19	Saida kayan alatu	Dan kacare	Tawa
TD20	Saida kayan miya	Dan kacare	Tawa
TG01	Saida wake	Dila	Tawa
TG02	Saida kaji	Dila	Tawa
TG03	Saida hatsi	Dila	Tawa
TG04	Saida kayan noma	Dila	Tawa
TG05	Saida kaya iri-iri	Dila	Tawa
TG06	Saida tafasa	Dila	Tawa
TG07	Saida albasa	Dila	Tawa
TG08	Saida kayan miya	Dila	Tawa
TG09	Saida kabewa	Dila	Tawa
TG10	Saida hatsi	Dila	Tawa
TG11	Saida goro	Dila	Tawa
TG12	Saida tumatir busassa	Dila	Tawa

Kundin sana'o'i : Mai yin aikin da kanshi

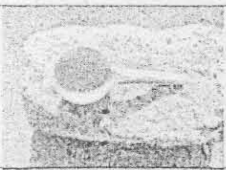
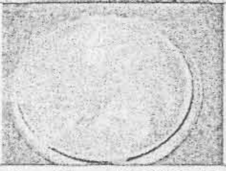
Lamba	Sana'o'i	Kalar sana'a	Jaha
NP01	Sabunin wanka	Mai yin aikin	Yamai
NP02	Dambu	Mai yin aikin	Yamai
NP03	Balka	Mai yin aikin	Yamai
NP04	Durnkin darori	Mai yin aikin	Yamai
NP05	Fankasu	Mai yin aikin	Yamai
NP06	Kere-kere na fata	Mai yin aikin	Yamai
NP07	Tapi	Mai yin aikin	Yamai
NP08	Mai na gujjiya	Mai yin aikin	Yamai
NP09	Sarkoki	Mai yin aikin	Yamai
NP10	Rini	Mai yin aikin	Yamai
NP11	Bombo galase	Mai yin aikin	Yamai
NP12	Kafa	Mai yin aikin	Yamai
NP13	Wake de shinkafa	Mai yin aikin	Yamai
NP14	Nappopi	Mai yin aikin	Yamai
NP15	Hurar hatshi	Mai yin aikin	Yamai
NP16	Masar hatsi	Mai yin aikin	Yamai
NP17	A ci a sha ruwa	Mai yin aikin	Yamai
NP18	Kihi so yayye	Mai yin aikin	Yamai
NP19	Ânza	Mai yin aikin	Yamai
NP20	Kayan gumki	Mai yin aikin	Yamai
ND01	Saida madara	Dan kacare	Yamai
ND02	Saida goro	Dan kacare	Yamai
ND03	Saida icce	Dan kacare	Yamai
ND04	Saida daudawa	Dan kacare	Yamai
ND05	Saida gari	Dan kacare	Yamai
ND06	Saida kwambitar	Dan kacare	Yamai
ND07	Saida lemu zaƙi	Dan kacare	Yamai
ND08	Saida ruwan sanyi	Dan kacare	Yamai
ND09	Saida tsintsiya	Dan kacare	Yamai
ND10	Saida cimaka	Dan kacare	Yamai
NG01	Saida balka	Dila	Yamai
NG02	Saida kwapto	Dila	Yamai
NG03	Saida sarƙoƙi	Dila	Yamai
NG04	Saida kayan miya	Dila	Yamai
NG05	Saida kubewa	Dila	Yamai
NG06	Saida albasa	Dila	Yamai
NG07	Saida dundu	Dila	Yamai

Kundin sana'o'i : Mai yin aikin da kanshi

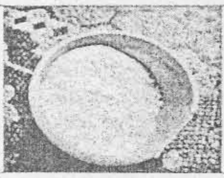
Lamba	TP01	
Sana'a	Bombo na ɗiyan kuka	
Gari	Tawa	
Kala	Mai yin bombo	
Sunan hausa	Bombo galase	

Kaya	Sunan kaya	kuɗin saye
	Garin kuka tiya 3	2.250 F
	Sukari : 0, 5 kilo.	300 F
	Jawa ƙulli : 2	150 F
Jimmila : 2.700 F		

Kayan aiki

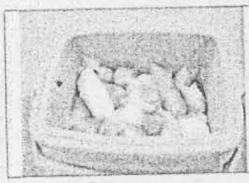
	Luddai 1 : 500F		Roba 1 : 1500F
	Leda ta ƙulli : 100F		
Jimilla : 2100 F			

Yadda ake bombo

Hotuna	Hanyoyi	Bayani
	A tankaɗe garin kuka (minti goma sha biyate)	A sa sukari da aromatik da ' 15) sauransu (minti goma)

	A sa ruwa a dame (minti goma)	A motsa (minti goma sha biyate)
	A sa luddai a motsa haɗin (mitin talatin)	A sa luddai ana ɗebowa ana sa a ledodi (awa guda)
	A sa cikin ledodi	In an ƙare a sa cikin firigo
		In ya yi galas a hiddo a sa cikin tarmos a saida

Yadda ake saidawa

	Ana saidawa guda-guda gay ara ƙanana

A yi tunani don a tabbata da riba za ta shigo bayan an hidda uwa.

Kuɗin saye : 2.700F
kuɗin saisuwa : 4000F : ƙulli 250/10F + ƙulli 60/25F

Lissahin riba
In an saida duka
4000 - 2700 = 1300 F na riba

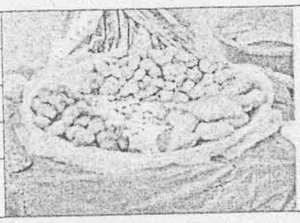
In guda 28na 25F da guda 200 aka saida = 2700 - 2700F = OF
babu riba

In rabi aka saida
2000F -2700= -700F
Ciniki - Uwa = Faduwa

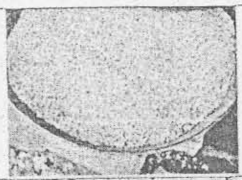
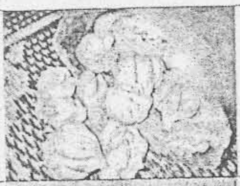
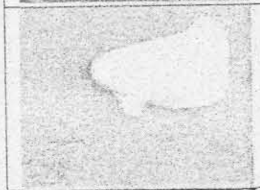
Idan ana son cin riba

1. Sai an yi lissahi da za a ci riba.
2. A yi talla a kasuwa ko wurin yara dayawa.
3. A yi bombo mai daɗi.
4. Wannan sana 'a ta taimaka ma mai yin ta a ci a sha kuma a sayi kayan lakkwal da tufaya

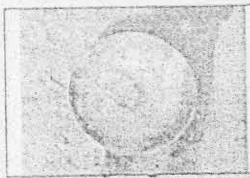
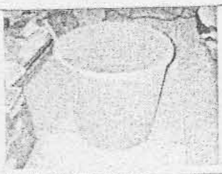
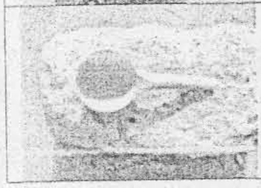
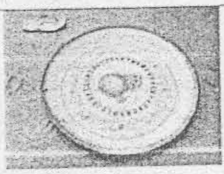
Mata masu dan hali ke yin wannan sana'a. Tana sa su saye kayan ɗaki da sauransu.

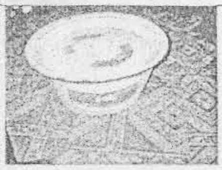
Lamba	TP02	
Sana'a	Kosai	
Gari	Gidan Tudu	
Kala	Kayan da aka sarrafa	
Sunan hausa	Kosai	

Kayan haɗi (suna, yawa da parashi)

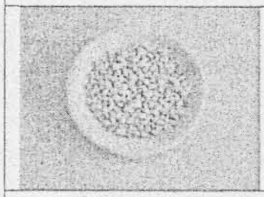
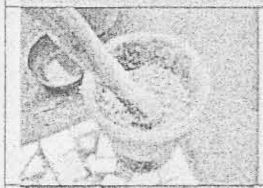
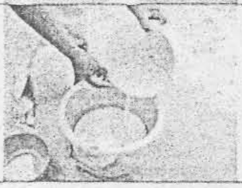
	Kilo 2,5 na wake = 500 F		Taharnuwa = 25F
	Rabin kilo na garin falawa = 75F		Kimba = 25 F
	Gishiri = 25 F		Itace ƙuna = 200 F
	Litir na mai = 700 F		
Jimilla = 1.550 F			

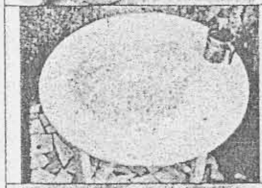
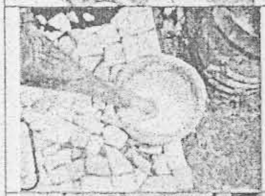
Kayan aiki

	Kasko = 500 F		Bokiti na roba = 3000 F
	Matarari = 100 F		Koshiya 3 = 175 F
	Luddai = 100 F		Faranti (tire) = 1000 F

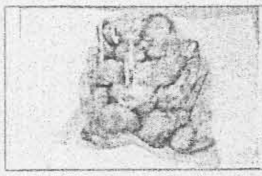
	Murhun zamani = 250 F		Kwano = 1000 F
	Turmi da taɓarya = 1500F		
Jimilla = 7.625 F CFA			

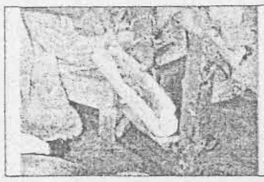
Yadda ake ƙosai

Hotuna	Hanyoyi	Bayani
	A gyara tiya 1 ta wake 750 f	A yi aiki da wake wanda ƙwaro bai ɓata ba
	A jiƙa wake cikin ruwa (minti talatin)	A jiƙa wake da kyau
	A surhe wake cikin turmi don a hidda ƙwalha	
	A surha don ƙwalha ta hita duk	Don ƙwalha ta rabu da ƙwora
	A ƙashire wake	Don a hidda ƙwalha duk
	A sake sakewa	Wake ya hita da kyau

	A ƙara wankewa don ya ƙara hita	dauɗa duk ta hita
	A shanya wake	A wanke kuma ya hita tsal-tsal
	A ribɗe wake	A sami gari
	A yi ta dakawa har garin ya yi lis	Garin ya yi lis
	A sa ruwa a dama	Don a sami ƙullu
	A riƙa ɗebowa da yatsu ana jefawa cikin mai	Don a sami ƙosai
	Ƙarshe	A sa cikin kwano mai tsabta
	Miyar Lanka: a dafa tanka, attarugu, albasa, maji, tumatir, gishiri dasauransu.	

Yadda ake saidawa

	Wanda ya saye sai a sa mishi cikin leda	

	Ana sa tsakar burodi a ci	Wasu na son a warwara ɗan mai

A yi tunani kahin a soma sana'a don a yi yadda riba mai kabri za ta shigowa.

kuɗin kayan haɗi : 1 550F

Yawan kosai da aka saida : 5 x 450 = 2.250 F

Lissahin riba
In an saida duk
5 F x 450 = 2.250 F
2.250 F - 1.550F = 700 F
Ciniki - Uwa = Riba

In guda 310 aka saida
5 Fx 310 = 1.550 F
1.550 F - 1.550 F = 0F
Ciniki - Uwa = babu Riba

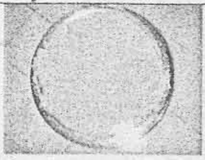
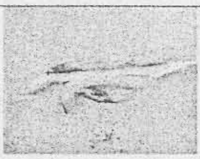
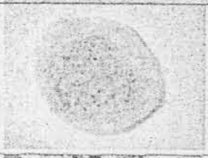
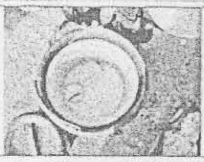
In guda 225 aka saida
5 F x 225 = 1.125 F
1.125 F - 1.550F = - 425 F.
Ciniki - Uwa = Faɗuwa

Idan ana son cin riba

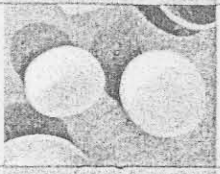
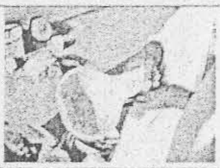
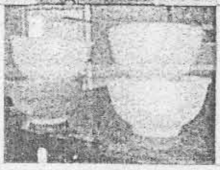
1. A yi lissahin da zai sa riba ta shigo ko da a kwatamce ne ;
2. A toya ƙosai wanda ke iya sayuwa lokacin damana ana iya toya mai yawa ;
3. A yi aiki da wake mai kyau saboda a yi ƙosai mai daɗi ;
4. A ƙarfafa ƙungiya ta hanyar zuba-zuba saboda a sami jalli mai kabri ;
5. A sami wuri da lokacin datacce don a riƙa saidawa duka;
6. Wannan sana'a tana taimaka ma mai yin ta wajen kulawa da iyali kaya iri-iri.
7. Ana iya yin ta da jalli ɗan kaɗan. Idan aka ci ƙosai sai a kai magariba lahiya lau.

Lamba	TP03	
Sana'a	Hurar N°1	
Gari	Tamaské	
Kala	Sarrafawa kayan gona	
Sunan hausa	Hurar hatsi	

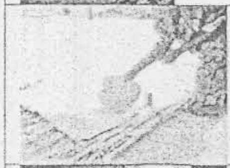
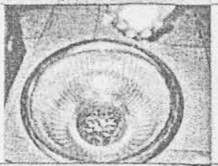
Kayan hadī

	Tiya 2 da rabi na hatsi = 1.000F		Kashin itace = 100 F
	Tanka = 50F		Ruwa = 30 F
	Wasu yazuzzuka kala-kala = 100F		niƙa = 75f
	Nono = 250 F		Sukari karo = 30F
Jimilla 1.355 F			

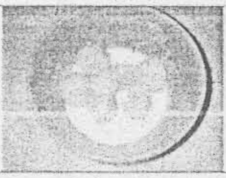
Kayan aiki

	Turmi da taɓarya = 7.000 F		Tukunya = 3.500 F
	Kwarya 3 = 1.600 F		Bokiti 2 na roba = 1.600F
	Babbar koshiya = 375 F		Luddai = 300F
	Kwano 3 na roba = 1.200F		matankadī = 500 F
Jimilla = 16.075F CFA			

Yadda ake yin hura tasaisuwa

Hotuna	Hanyoyi	Bayani
	A surhe hatsi da mashin ko da hannu har a hidda dussa (awa guda)	A surhe da kyau
	A bakice da kyau ko da faifai ko tame (awa guda)	
	A ƙashire a tsaya a ɗan jima sai a shiga ribiɗi a sa yazuzzuka	A hidda tsakuwa da ƙasa
	A tankanɗe da matankaɗi	
	A yi kanu dawo (minti ashirin)	
	A jefa dawo a cikin tukunya da ke bisa wuta (awa biyu)	
	Da an hidda kanun dawo daga tukunya sai a sa a turmi a saɓe	Kar a sa ruwa wajen saɓi
	In an saɓe dawo sai a mulmula ɗiyan dawo.	

Yadda ake saidawa

	Ɗiyan dawo ake saidawa sai a sa nono da sukari da ruwa a damada luddai ake shan hura	Wasu na sa galas

A yi tunani kahin a soma sana 'a don a san tabbat akwai riba :

kuɗin kayan haɗi : 1.355F

Yawan ɗiyan dawo :175 a 10F = 1.750F

lissahin riba
In an saida ɗian dawo 175 duk
10F x 175 = 1.750 F
1.750 F - 1.355 F = 395 F
Ciniki - Uwa = Riba

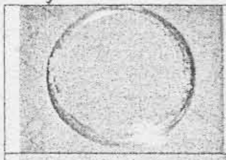
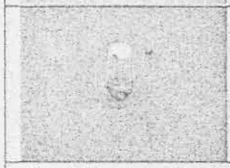
In ɗiyan dawo 136 aka saida
10 F x 136 = 1.360 F
1.360 F - 1.355 F = 5 F
Ciniki - Uwa = babu Riba

In dan dawo 87 aka saida
10F x87=870F
870 F - 1355 F = - 485 F
Ciniki - Uwa = faduwa

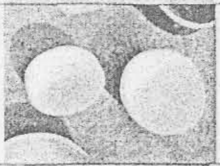
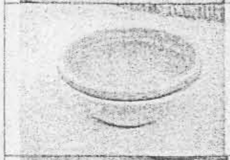
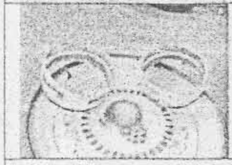
Idan ana son cin riba
1. A yi lissahin da zai sa a ci riba koda ko a misalce ne.
2. A sayi kayan haɗi tun suna da arha kacak.
3. A yi hura wadda anka sani tabbat tana soyuwa.
4. A samu wuri mai jama'a don saida hura (tasha da kasuwa) ;
5. A riƙa yin hura mai daɗi.
6. A yi aiki da lokacin da aka shan hura sosai.
7. Da wannan sana'a ana iya biyan wasu buƙatu kamar tufaya ci da sayen koyan lakkwal.

Lamba	TP04	
Sana'a	Hurar hatsi N°	
Gari	Tawa	
Kala	Sarrafa kayan gona	
Sunan hausa	Hurar hatsi	

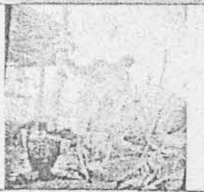
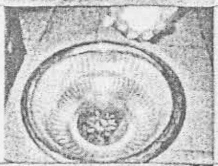
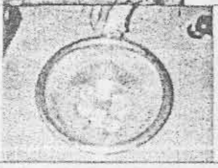
Kayan hadi

	Tiya 150 da rabi na hatsi = 37.500F		Itace = 6000 F
	Yazuzzuka kwano 1 = 500F		Ruwa = 1200F
	Aromatik = 250F		Nono gari tiya 25 = 18750F F
Jimilla = 64200 F			

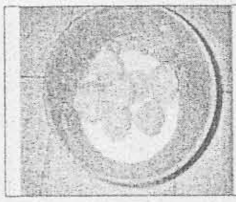
Kayan aiki

	Turmi da taɓarya = 5.000 F		Tukunya =7.500 F
	Kwarya 2 = 1.500 F		Bokiti 2 na roba = 1.600F
	Koshiya 2 = 375 F		moɗa 10 = 3000 F
	Kwano 3 na roba = 4 000F		Luddai 15= 3000F Luddai na ƙarhe = 500F
	Tame = 500 F		Faifai = 250F
Jimilla = 27225F CFA			

Yadda ake yin hura

Hotuna	Hanyoyi	Bayani
	A surhe hatsi a hidda dussa (awa guda) Ana iya kai tahuna	A hidda ƙasa da tsakuwa
	A ƙashire a bari dan lokaci kahin a shiga ribiɗi (awa biyu)	A hidda ƙasa da tsakuwa
	A daka yazuzzuka a haɗa da gari (minti goma)	
	A sa mantakaɗi a hidda abin tanka (minti ashirin)	
	A yin kanun dawo kar a sa ruwa	
	A kaɗa dawo (awa biyu)	
	A hidda kannun dawayya a saɓe (minti talatin)	A saɓe sanu-sanu kar a sa ruwa masu yawa
	A yi ɗiyan dawo da saɓaɓɓen dawo	

Yadda ake saida hura

	Diyan guda-guda ake saidawa. In za a sha sai a haɗa da nono, da ruwa da sukari a dame	Wasu na sa galas

A yi tunani kahin a fara sana 'a saboda a tabbata da riba za ta shigo.

kuɗin kaya : 64200F

yawan dawon da ake yi : dan dawo 2500 a 25F kenan 62500F + luddan nono 470 a 50F kowane luddai kenan 23500F

kuɗin saidawa :
In an saida duk 86000 F- 64200 F = 21800F
Ciniki.- Uwa = Riba

In an saida dan dawo 2400 da luddan nono 84 25 F x 2400 + 50F x 84 = 60000 +4200= 64200 F
64200F- 64200 F = 0 F
Ciniki - Uwa = babu Riba sai an saida hiye da haka

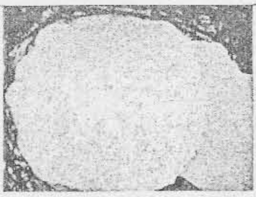
In an saida rabi kawai

43 000F – 64 200F = 21 200 F
Ciniki.- Uwa = Faɗuwa

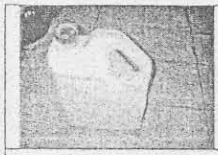
Idan ana son a ci riba

1. a yi lissahin da zai sa riba ta shigo ko da a kwatamce ne.
2. a yi tanadi kayan haɗi tun suna da arha.
3. a yi hura daidai da yadda ake son tana saurin sayuwa.
4. a nemi wuri inda a akwai mutane dayawa.
5. a yi hura mai daɗi ƙuarai.
6. a yi aiki da lokacin da ake son hura sosai (afirilu, mayu da yuni)
7. wannan sanaa'a tana da amfani ana biyan buƙatu da ita.

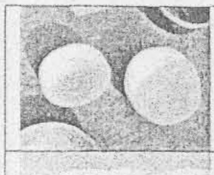
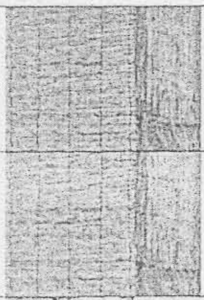
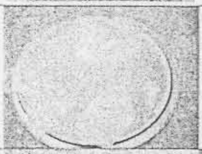
Sana 'a ce da tsohin mata ko mata masu marayu ke yi dan tsirar da mutuncin su.

Lamba	TP05	
Sana'a	Saida cuku	
Gari	Kalhu gidan tudu	
Kala	Sarrafa nono	
Sunan hausa	Saida cuku	

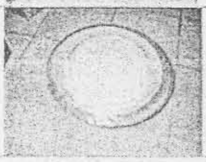
Kayan haɗi

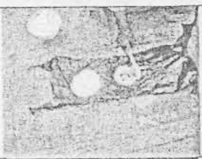
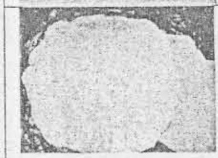
	Litir 4 na nonon shanu = 2000F
kuɗin saye jimilla = 2.000F	

Kayan aiki

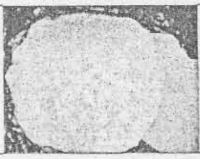
	Kwarya 2 = 400 F		Cika 1 = 200F
	Luddai 1 = 50F		Cika ta katsaura ko zamarƙe = 250F
	Leda ta ƙulli = 100F		Runfa ƙarama 1500F
	Faifai = 200F		
Jimilla = 2700F CFA			

Yadda ake cuku

Hotuna	Hanyoyi	Bayani
	A sa tedagar a cikin nono	A yi hankali da ƙura
	A ruhe a bari har yayi tauri	

	A ɗebo nono mai gwiɓi ana zubuwa bisa leda	A bari ya bushe a rana
	In cukun ya bushe sai a ɗoko ana sawa cikin karto	

Yadda ake saidawa

	Ana sawa cikin takarda guda-guda	

A yi tunani kahin a fara sana'a don a tabbata da lalle riba na iya shigowa.

kuɗin sayen kaya : 2000F

yawan cukun da aka yi:
guda 15 a 250F = 3750F

lissahin riba

250F x 15 = 3750 F
3750 F- 2000 F = 1750F
Ciniki - Uwa = Riba

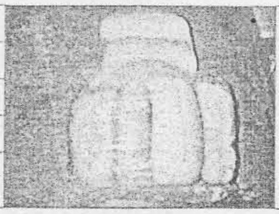
In guda 8 aka saida
250 F X 8= 2000 F
2000F - 2000 F = 0 F
Ciniki - Uwa = babu Riba

In guda 5 aka saida
250Fx5=1250F
1250 F - 2000F = - 750 F
Ciniki - Uwa = faduwa

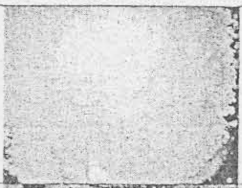
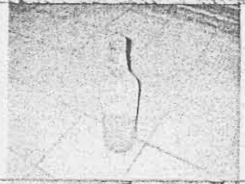
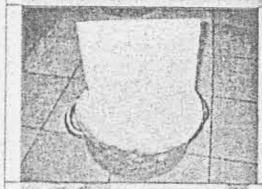
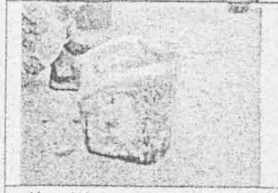
Idan ana son cin riba

1. a yi lissahi mai bada riba ko da a kwatamce ne.
2. a yi cuku ga damana saboda akwai masaya.
3. kar a sayo tedagar dayawa.
4. a bar cuku ya bushe sosai kuma a kori tsuntsaye masu satar cuku.
5. a saida wurin da jama' a ke taruwa.
6. a shigo aikin kungiya don a sami bashi don a yi jalli.

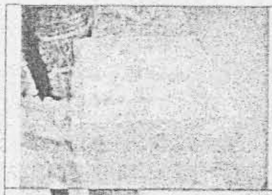
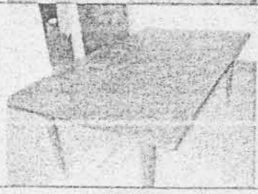
Sana'a ce wadda ana samun riba kwarai.

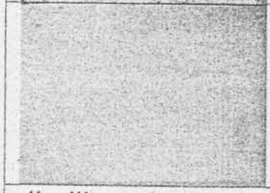
Lamba	TP06	
Sana'a	Burodin hannu	
Gari	Tamaské	
Kala	Kayan da aka sarrafa	
Sunan hausa	Burodin hannu	

Kayan hadī (suna, yawan kaya da parashi)

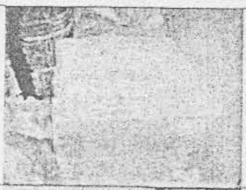
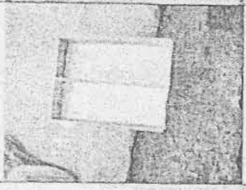
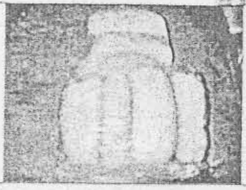
	Kilo 50 na garin falawa = 17.000 F		Kullin gishiri = 300 F
	Garam 125 na dalabu ko yes = 250 F		Pake na jawa = 400 F
	Dalabu fari = 125 F		Litir 1 na mai = 750 F
	Kilo 6 na sukari = 3.000 F		Kashin itace = 1.500 F
	Litir 4 na gazuwal = 1.600 F		
Jimilla = 24.925 F CFA			

Kayan aki

	Akwatin katako = 20.000 F		Murhu = 50.000 F
	Tebur 3 = 40.000 F		Dogon katako = 5.000 F

	Mashin ta kwaɓi = 63.750F		Dogon katako = 5.000 F
	Falanshi = 25.000 F		
Jimilla = 208.750 F CFA			

Yadda ake burodi na hannu

Hotuna	Hanyoyi	Bayani
	A haɗa gari, yes, sukari, da ruwa (minci 15)	A sa komi daidai kar a cika
	A sa cikin muluna kuma a sa ciki ɗaki a ruhe har awa 4	
	A kunna wuta har a sami garwashi	
	A sa muluna cikin murhu da dogon katako (minti goma)	
	In ya gasu da kyau a hidda a aza bisa falanshinnai daga baya a sa cikin ledodi	

Yadda ake saidawa

	A cikin ledodi ake saidawa

A yi tunani kahin a fana sana'a don a tabbata da riba na shigowa bayan an hidda uwa.

kuɗin sayen kaya : 24.925 F + 675 na leda + 500F na takasi + 500F na abinci = 26600F

yawan burodin da aka yi : guda 350 x 100F = 35 OOOF

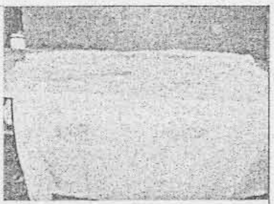
lissahin ribar burodi
in aka saida duk
100 F x 350 = 35.000 F
35.000 F - 26.600 F = 8.400 F
Ciniki - Uwa = Riba

In guda 266 aka saida
100 F x 266 = 26.600 F
26.600 F - 26.600 F = 0 F
Ciniki - Uwa = babu riba sai an saida hiye da haka

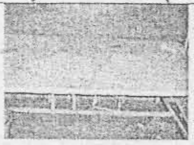
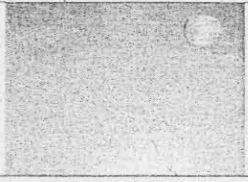
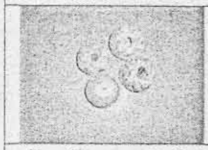
In guda 175 aka saida
100FX175=17.500F
17.500 F- 26 600 F = - 9100F

Idan ana son cin riba

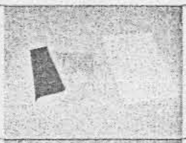
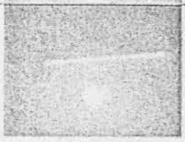
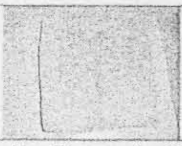
1. a yi lissahi mai bada riba ko da a kwatamce ne
2. a yi burodi daidai yawan masaya don kar a yi kwantai amma ga damana a ƙara yawan saboda duka yan biɗa na gida.
3. kar a yarda da mashin na zahin lalacewa.
4. a zan aiki da garin farin mai kyau.
5. a zan yin burodi mai kyau.
6. wannan sana'a tana sawa a cida iyali har a biya wasu bukatu amma tana son jalli mai kabri.

Lamba	TP07	
Sana'a	Ɗumkin darori	
Gari	Tawa	
Kala	Aikin hannu	
Sunan hausa	Ɗumkin darori	

Kayan hadī (suna, yawa, parashi da sauransu)

	Metir 6 na tisi = 2.450 F		Allura = 10 F
	Rulo 6 na zaren burodi = 1.200 F		
Jimilla = 3.660 F CFA.			

Kayan aiki

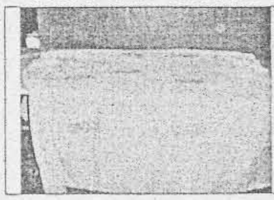
	Sentimetir = 250 F		Dekalki = 175 F
	Ja-layi (regil) = 150 F		Karayon da gwam = 250 F
	Ado (dessan) = 100 F		Almakashi (sizo) = 500 F
Jimilla = 1.425 F CFA			

Yadda ake ɗumka darori

Hotuna	Hanyoyi	Bayani
	A auna tisi, a yanka don hudda dara da matassai (minti talatin)	A yi amfani da badda tebur
	A ɗumka burode na dara da matassai (minti talatin)	a ɗumke dara da matassai da kyau

	A yi dekalkin hotuna (desan) bisa dara da matassai	A yi aiki da zaren da ya hi dacewa (launi)
	Ana iya yin buroden da tela	A yi aiki da zaren da ya hi dacewa

Yadda ake saidawa

	A sa cikin leda	A goge dara da matassai da kyau

A yi tunani tun kahin a shiga sana'a don a tabbata da ana samun riba.

Kuɗin saye kaya : 3.660 F CFA

Yawan darori da aka ɗumka :
dara 1 /aikin kwana 15 kenan dara 2 a wata.

Lissahin riba
In an saida dara 2 a wata
12.000 F - 3.660 F = 8.340 F na riba a wata
Ciniki - Uwa = Riba

In dara 1 aka saida a wata
6.000 F - 3.660 F = 2.340 F
Ciniki - Uwa = Riba amma ƙana a wata

Idan ana son cin riba

1. a yi lissahin da zai sa riba ta shigo ko da cikin kwatamtawa ne.
2. a sayi kayan haɗi tun suna da arha ba kusan salloli ba saboda wannan lokaci kuɗin tisi hawa yake yi da 600F har 800F.
3. in aka yi dubara sai a haɗa kuɗi sai a sayi kayan lokacin da suke arha .
4. a ɗumka darori daidai da yadda aka san tabbat suna sayuwa, misali dara 30 a shekara ke dara 2 ko 3 a wata.
5. a yi tunani kan wasu hanyoyi na saidawa. In akwai bukukuwa sai a gwada ma jama'a, masayen nan ake samun su.
6. Wannan sana'a tana sa a sami riba har a taimaka ma iyali wajen sayen abinci, tufafi, kayan lakkwal da sauransu.

Lamba	TP08	
Sana'a	Yin tukane	
Gari	Tamaské	
Kala	Sarrafa laka	
Sunan hausa	Gina tukane	

Kayan gami

	Kilo 60 na laka = 500F
	Fara laka (kwalkwali) = 50F
	Kanun kara 4 na hatsi = 500F
	Itatuwa da aka yod aga daji
Jimilla = 1.050 F CFA	

Kayan aiki

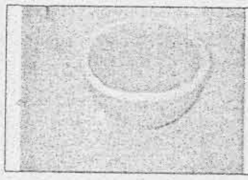
	Misali tukunya, tulu da randa = 1 500F
Jimilla = 1.500 F	

Yadda ake gina tukane

Hotuna	Hanyoyi	Bayani
	A hidda ma laka duwatsuna da sauransu (minti talatin)	
	A kwaɓa laka (awaguda)	
	A yi ta juya laka har ta koma kamar dunƙulen dawo (awa guda)	
	A daɓa laka ga tukunya, karhi don a sami kama (minti talatin)	
	In an sami kama sai a hiddo a shanya (minti talatin da biyate)	
	A ci gaba da gyara kama har sai ta yi kyau (minti arba'in da biyate)	

	In sun bushe sai a tara su a gashe su (awa gudada minti talatin)	

Yadda ake saidawa

		Guda-guda ake saidawa

A yi tunani kahin a fara sana'a don a tabbata da talle akwai riba.

Kuɗin sayen kaya : 1.050 F

Yawan kayan da aka gina
Tukunya 5, tutu 5, randa 3, duka sunkama: 6.500F

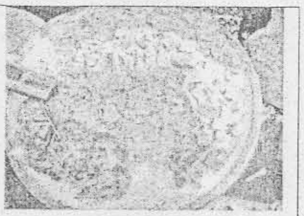
Lissahin riba
6.500 F - 1050F= 5.450 F
Ciniki - Uwa = Riba

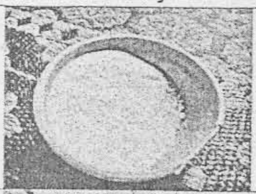
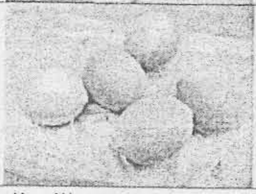
In kowanen su guda aka saida
500 F x 1 +350F x 1+ 750F X 1= 1600 F
1600 F - 1050F = 5F
Ciniki - Uwa = babu riba

In tukunya 1 da tutu 1 aka saida
500 + 350F = 850 F
850 F - 1050 F = - 200 F
Ciniki - Uwa = babu riba

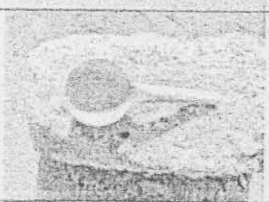
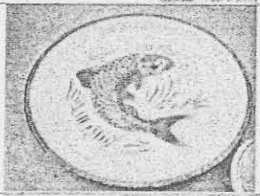
In ana son samu riba

1. a yi lissahin da zai sa riba ta shigo ko da a kwatamce ne.
2. tukane zahin fashewa suke yi.
3. A tsaya ayi aiki na ƙwarai;
4. wannan sana'a tana sa a biya wasu buƙatu na gida, abinci da tufafi da kayan lakkwal.

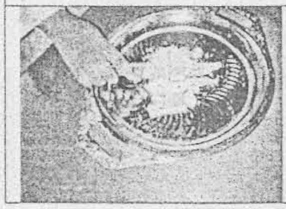
Lamba	TP09	
Sana'a	Alewa ɗiyan kuka	
Gari	Tawa	
Kala	Sarrafa kayan gona	
Sunan hausa	Alewa	

Kaya	Sunan kaya	kuɗin saye
	Kilo biyate na garin kuka	4.000 F
	Kilo guda da rabi na sukari	900 F
	Lemun tsami kwara biyate	550 F
Jimilla		5.450 F

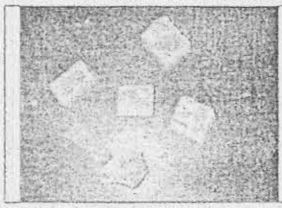
Kayan aiki

	Tukunya 1 = 3.000 F		Leda ta shanya = 100 F
	Luddai = 500 F		Babban kwano = 1.250 F
	yuƙa = 500 F		Akwati mai madubi = 3000F
Jimilla = 8.350 F			

Yadda ake yin shi

	A dame garin kuka da sukari da lernu
	Sai a aza bias wuta cikin tukunya
	A riƙa motsawa sannu-sannu har ya yi karhi
	A zube dawon a cikin faranti ana yayyankawa da yuka

Yadda ake saidawa

	Guda-guda

A yi tunani tun kahin a fara sana'a don a sani in ana samun riba.

Kuɗin sayen kaya : 5450F

Kuɗin saidawa : 8000F

Lissahin riba

In an saida duk

8000F -5450F =2550F
Ciniki - Uwa = Riba

In rabi aka saida

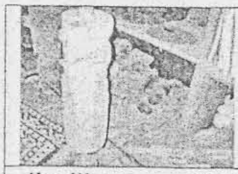
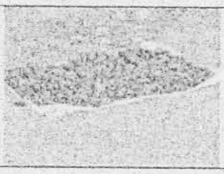
4000 - 5450F = - 1450F
Ciniki - Uwa = FadUwa

Idan ana son cin riba

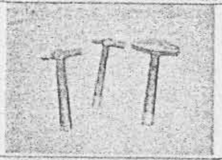
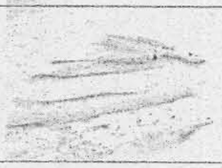
1. A yi lissahi don a gano in riba tana iya shigowa.
2. A yi talla inda a akwai yara dayawa.
3. A yi mai dadi.
4. Sana'a ce da maza ke yin ta a cikin birane, ba ta buƙatar jalli mai yawa.

Lamba	TP10	
Sana'a	Ƙera kayan noma	
Gari	Tamaské	
Kala	Aikin hannu	
Sunan hausa	Ƙera kayan noma	

Kayan gami

	Kilo 20 na ƙarhe = 50.000F		Gawai = 10.000F
Jimilla = 60.000F			

Kayan aiki

	Ƙarhe maƙera = 11.500F		Zagu na hura wuta = 10.000F
	Marto = 2.000F		Baki na zuga = 500F
	Ƙarhen bugu = 5.000F		Biran = 1.500F Lim 2 = 1750
	Tenayi = 2.000F		Roba = 750F
	yar tsintsinya = 250F		
Jimilla			35.250F

Yadda ake ƙira

Hotuna	Hanyoyi	Bayani
	A gungunta ƙarhe (awa guda)	

	A ba su wuta (minti talatin)	
	A hidda kamar abinda ake son kerawa (awa guda)	

Ýada ake saidawa

	Guda-guda

A yi tunani kahin a soma sana'a don a tabbatar da riba za ta samuwa.

Kuɗin kaya : 60.000 F

Yawan kayan da aka ƙera :

kwasa 10 = 50.000F, gatari 10 = 10.000F, kalme 20 = 25.000F.

Jimilla : 85.000F

Lissahin riba

In an saida duka : 85.000F
85.000 F - 60.000 F = 25.000 F
Ciniki - Uwa = Riba

In an saida kwasa 8. da gatari 5 da kalme 12

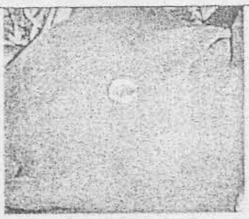
5.000 F x 8 + 5x 1.000F + 12 x 1250 F = 60.000 F
60.000 F - 60.000F= 0F
Ciniki - Uwa = babu riba

In rabi ne aka saida

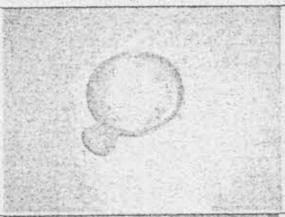
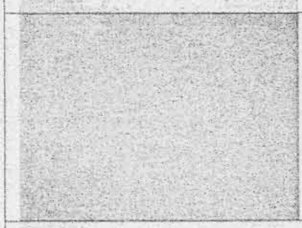
42.500 F - 60.000 F = -17.500F
Ciniki - Uwa = Faduwa

Idan ana son cin riba

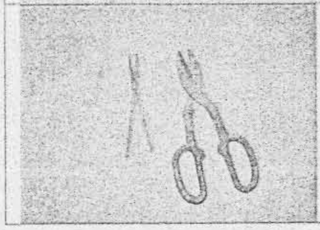
1. A yi lissahi wanda zai sa riba ta shigo ko da cikin kwatamci ne.
2. A ƙera in an tambaya da ana so.
3. A yi ƙira mai kyau.
4. A yi ƙira lokacin da ana buƙata kwarai (goshin damana: afirilu, mayu da yuni)
5. Wannan sana'a tana taimakawa mai yin ta wajen biyan buƙatun iyalinshi na abinci, tufaya, lahiya, ilimi da sauransu.

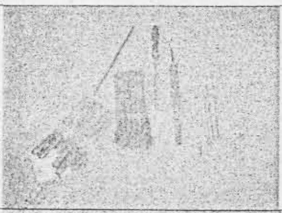
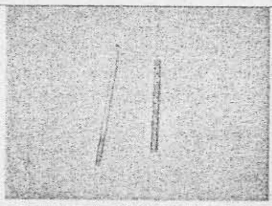
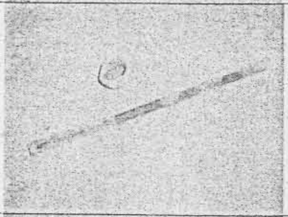
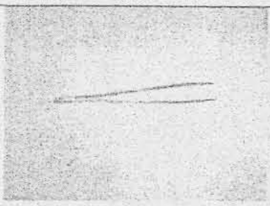
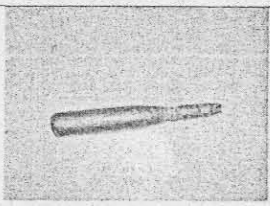
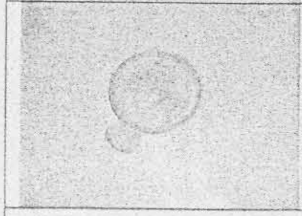
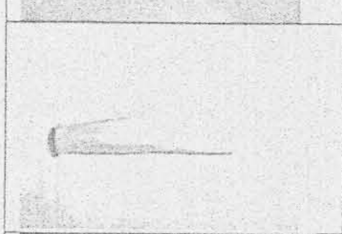
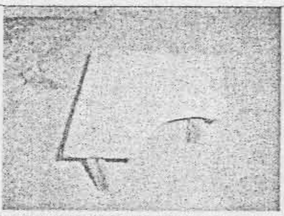
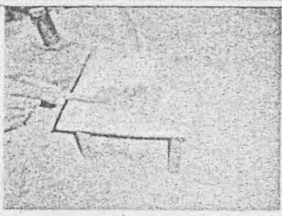
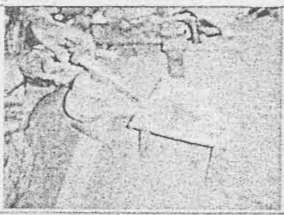
Lamba	TP11	
Sana'a	Ƙirar farin ƙarhe	
Gari	Gidan artizana Tawa	
Kala	Aikin hannu	
Sunan hausa	Ƙirar farin ƙarhe	

Kayan gami

	Rabin kilo na azurfa ta asuli = 100.000 F		Garin burakis = 150 F
	Bagyat goma na sude = 15.000 F		Kwanko gaz 5 = 2.350 F
	Shanta (sir) = 1.000 F		Gishirin lan = 3.000 F
	Wurin sawa = 8.250 F		
Jimilla = 121.650 F CFA.			

Kayan aiki

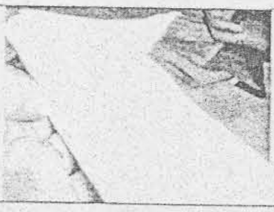
	Karhen maƙera = 8.00 F		Pansi iri-iri = 10.000 F
	Almakashi iri-iri = 12.700 F		Zartu 3.000 F

	Lim = 26.500 F CFA		Bar mai bada kama ta ƙarhe = 3.000 F
	Mulu = 750 F		Panso = 6.500 F
	Tornovis = 3.000 F		Roba = 6.000 F
	Faranti mai gari = 1.500 F		sakeli da ɗiyanshi = 27.500 F
	Biran da la-layi = 800 F		Tebur ƙarama = 3.000 F
	Buros na ƙarhe = 3.500 F		Palak ta sude = 6.000 F
	Zagu = 16.000 F		Gaz = 15.000 F
	Marto iri-iri = 13.000 F		
Jimilla = 165.750 F			

Yadda ake ƙira

Hotuna	Hanyoyi	Bayani
	A auna azurfa garam 15 a narke ta (minti ashirin).	A yi hankali in babu ƙasa cikin tukunya
	A ƙara burakis a cikin narkakkar azurfa (minti goma)	
	A zuba narkakkar azurfa a cikin mulu mai bada kama (minti biyar)	
	A aikata abinda aka ƙera har ya yi daidai da yadda ake so (minti goma sha biyar)	
	A yi yadda zai ɗauki kamar dunƙule sai ayi suden bakunan 2 (minti biyar)	
	A zoge kuma a yi ma zoben ado kuma a wanke da ruwan zahi tare da sa ɗan gishiri (minti goma)	

Yadda ake saidawa

	A sa cikin kaɗa kuma a sanya cikin takarda

A yi tunani kahin a soma sana'a don a tabbata da akwai riba.

Kuɗin sayen kaya : 121.650 F + 3.000F na gawai = 124.650 F

Yawan kayan da aka ƙera

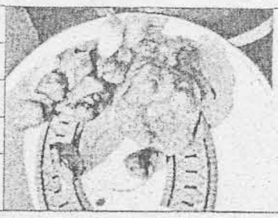
In an saida zobe 33
7.500 F x 33 = 247.500 F
247.500 F- 124.650 F = 122.850 F
Ciniki - Uwa = Riba

In zobe 17 aka saida
7.500 F x 17 = 127.500 F
127.500 F- 124.650 F = 2.850 F
Ciniki - Uwa = Riba kadan ce.

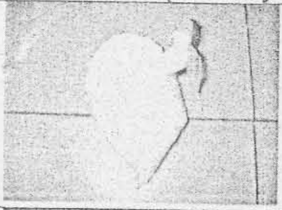
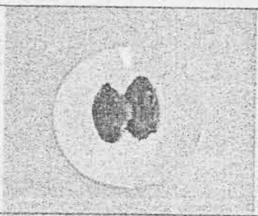
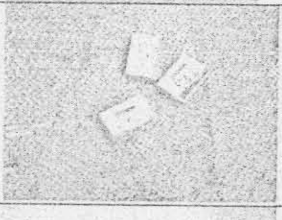
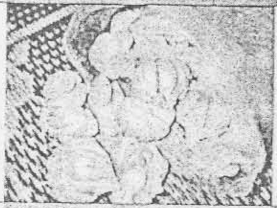
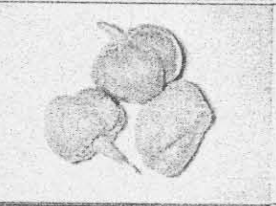
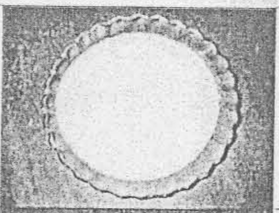
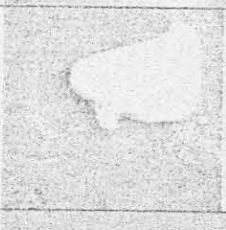
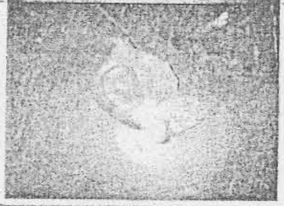
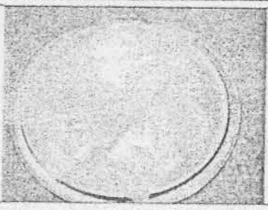
In zobe 15 aka saida
7.500 F x 15 = 112.500 F
112.500 F- 124.650 F = - 12.150 F
Ciniki - Uwa = Faduwa.

Idan ana son cin riba

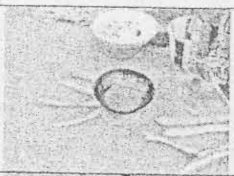
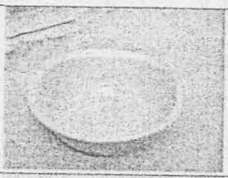
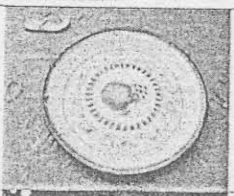
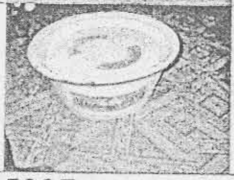
1. a yi lissahin da zai sawa riba ta samu ko da a yi kwatamci ne.
2. a ƙera daidai da yadda ake iya saidawa.
3. a yi tunani da su wanene ke iya saye.
4. Nasaru yan yawan buɗe ido suke buƙatar kayan ƙirar hannu.
5. wannan sana'a na bada riba wadda da ita ake biya ma iyali buƙatar su (tufaya, abinci da sauransu).

Lamba	TP12	
Sana'a	Tuyar fanke	
Gari	Tawa	
Kala	Sarrafa abinci	
Sunan hausa	Tuyar fanke	

Kayan hadī (suna, yawa, da parashi)

	Sukari = 75 F		Tumatir = 50F
	Kilo 1,5 na garin fari = 487F		Arom = 25F
	Taharnuwa = 25 F		Attarugu = 25F
	Yes (dalabu) = 50F F		Garin rogo = 25F
	Gishiri = 25 F		Kalanzir = 25F
	Itace = 100 F		Leda ta ƙulla fanke = 75F
	Rabin litir na mai = 300F		
Jimilla = 1.587 F			

Kayan aiki

	Kasko = 1000 F		Daro = 3.000 F
	Matarari = 100 F		Koshiyayai = 175 F
	Luddai = 500 F		Faranti = 1000 F
	Murhun zamani = 250 F		Tasa =à 1000 F
	Turmi da taɓarya = 1500F		
Jimilla = 8525 F			

Yadda ake fanke

Hotuna	Hanyoyi	Bayani
	A tankaɗe garin fari (minti goma sha biyar)	
	A sa dalabu cikin ruwa masu damar zahi, a zuba cikin gari, sai a kwaɓa	
	A sa ɗan gishiri, kanwa da sukari cikin garin a ci gaba da kwaɓawa	
	A bar garin har ya taso	Don a hana garin ya bushe a zuba mai saman garin
	A kwaɓa kuma ana sa ruwa kaɗan-kaɗan sai ana ɗebowa kaɗan-kaɗan	Ana sawa cikin mai

	Karshe tuya	Ana sa wa cikin babban daro mai tsabta
	Miya: A dafa tanka, attarugu, kankatsatsar albasa. maji, tumati. gishiri da mai sai a sanya ruwa ya zama miya	Ana cin shi kuma da sukari

Yadda ake saidawa

	Ana saida a cikin ledodi	
	Ana sa cikin burodi	Wasu suna buƙatar a zuba musu ɗan mai bayan miya
	Ana saidawa cikin faranti	

A yi tunani kahin a soma sana'a don a tabbatar da riba za ta samuwa.

Kuɗin sayen kaya : 1587F

Yawan fanken da aka toya :
guda 400 5 F x 400 = 2000 F

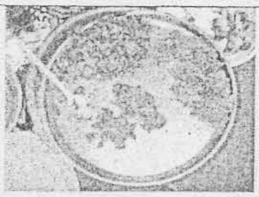
Lissahin riba
In an saida ɗan fanke 400 duk
5 F x 400 = 2000 F
2000 F -1587F =413 F
Ciniki - Uwa = Riba

In guda 318 aka saida
5 Fx318=1.590F
1.590 F - 1.587 F = 3F
Ciniki - Uwa = Riba kanan ce.

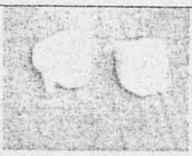
In guda 200 aka saida
5Fx200=1.000E
10 F- 1.587F = - 587F
Ciniki - Uwa = Fa~fuwa

Idan ana son cin riba

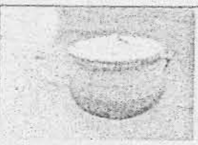
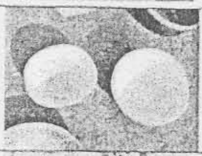
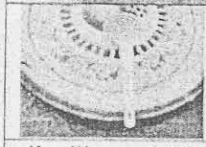
1. a yi lissahin da zai sa a ci riba koda a kwatamce ne.
2. a yi fanke daidai da yadda aka iya saisuwa.
3. a toya fanke mai kyau.
4. a tashi tun da jijibi tun abokan sana 'a a ba su fara tuya ba.
5. riba wannan sana'a tana taimakawa wajen biya ma iyali bukatu kamar lahiya, ilimi da abinci.

Lamba	TP13	
Sana'a	Tamakka / kwapto	
Gari	Kalfu Gidan Tudu	
Kala	Saraffa kayan gona	
Sunan hausa	Tamakka	

Kayan gami

	Buhu 5 na tamakka = 18.750F		Gishiri = 250F Kanwa = 25F
	Rabin buhun ƙulli-ƙulli = 3750F		Kimba = 500F
	Taharnuwa = 500F		Itace = 1000F
	Tanka = 750F		Arom = 750F
Jimilla = 26275F			

Kayan aiki

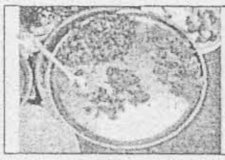
	Turmi da taɓarya = 7.000 F		Tukunya = 3.500 F
	Kwarya 2 = 600 F		Bokiti 2 na roba = 1200F
	Luddai = 100 F		Tame = 500 F
Jimilla = 12900F			

Yadda ake

Hotuna	Hanyoyi	Bayani
	A sa tame a hidda ƙasa (minti talatin)	
	A sanya cikin kwarya a hidda ƙazamta (menti talatin)	
	A sa ruwa cikin tukunya a aza a wuta	
	In tukunya ta tafasa a sanya tamakka (awa biyu)	

	In tamakka ta dahu wani kamshi take yi sai a hidda asa cikin kwarya a ɗebe sauran ruwa (minti talatin)	
	A dake gishiri, ƙuli-ƙuli da arom (minti talatin)	
	Sai a fara saidawa	

Yadda ake saidawa

	Ana saidawa sai a sanya cikin ledodi

A yi tunani kahin a fara sana'a don a san lalle za a ci riba.

Kuɗin saye : 26250 +1250 na takasi + 125F na aiki + 300F na leda = 27925F

Yawan abinda aka dafa :kilo 250 = 31250F

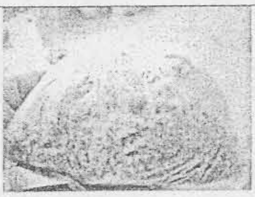
Lissahin riba
In an saida kilo 250 duk
31250 F - 27925 F = 3325 F
Ciniki - Uwa = Riba

In kilo 223.4 aka saida
125 F *x* 223,4 = 27.925 F
27.925 F - 27925 F = 0 F
Ciniki - Uwa = babu riba

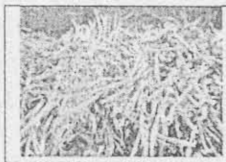
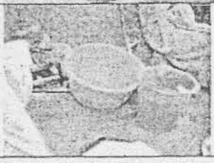
In kilo 200 ne aka saida
125F *x* 200= 25000 *F*
25000F - 27925 *F* = - 2925 F
Ciniki - Uwa = Faɗuwa

Idan ana son cin riba

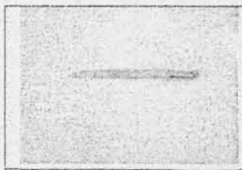
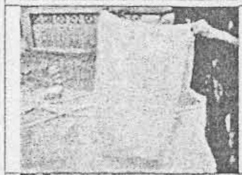
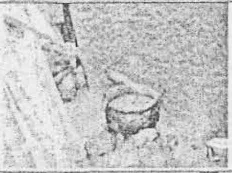
1. a yi lissahin da zai sa a ci riba ko da a kwatamce ne.
2. a sami tamakka mai kyau.
3. a zaɓi lokacin da ake samun ciniki kamar ga damana.
4. a dafa daidai da yadda aka san za ta sayu magani kwantai.
5. a bar kyauta dayawa.
6. a shiga cikin ƙungiya don a sami bashin da zai sa a yi jalli mai ƙarhi.
7. amfanin da aka samu na sa a taimaka ma iyali wajen abinci. ilimi da kiyon lahiya.

Lamba	TP14	
Sana'a	Sabunin salo (maganin zahi)	
Gari	Tawa	
Kala	Aikin hannu	
Sunan hausa	Sabunin salo ɗan tawa	

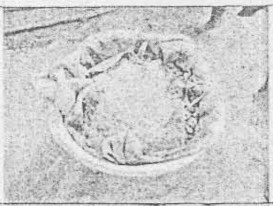
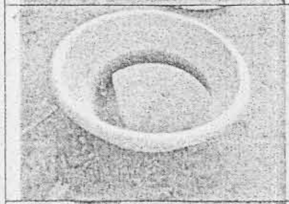
Kayan gami

	Kaan hatsi masu yin tiya 5 na toka = 300 F		Litir 6 na mai = 3.600 F
	Itacen ƙuna = 400 F		Litir 16 na ruwa = 10 F
Jimilla = 4.310 F CFA.			

Kayan aiki

	Adda = 2.500 F		Bokiti = 600 F
	Buhu yamti = 100 F		Mataci = 1.500 F
	Tukunya lamba 10 = 8.000 F		Mucciya = 50 F
	Koshiya = 100 F		Bido na litir 4 = 500 F
	Babban roba = 1.500 F		
Jimilla = 14.850 F CFA			

Yadda ake yin sabunin salo (kwana biyu)

Hotuna	Hanyoyi	Bayani
	A auna ruwa a zuba bisa mataci wanda ke da toka a cikinshi a bari ruwa su tarare (minti sha biyar)	Litir 7,5 a yi aiki da roba (basin)
	Ruwan da aka samu cikin roba a bar su kwana biyu.	
	Sai a samu ruwa masu gwiɓi sai a sa cikin tukunya a ƙara ɗan mai na gujjiya, a yi ta kwaikwaya (minti arba'in da biyar)	
	A sa micciya ana motsawa sai an sami gugajin sabuni (minti arba'in da biyar).	
	Sai a bari ya huce sai a kulla cikin ledodi.	

Yadda ake saiḍawa

	Ƙulli ƙulli cikin ledodi a dala talatin guda duka.

A yi tunani kahin a soma sana'a don a san da talle riba na shigowa.

Kuɗin sayen kaya : 4.310 F + 75 F na leda = 4.385 F

Yawan sabuni : 45 Kulli 45.

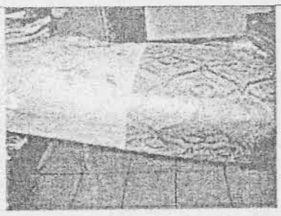
Lissahin riba
In an saida duk
150 F x 45 = 6.750 F
6.750 F - 4.385 F = 2.365 F Ciniki - Uwa = Riba

In ƙulli 30 aka saida
4.500F-4.385F = 115F
Ciniki - Uwa = Riba kaɗan ce sai an saida hiye da haka.

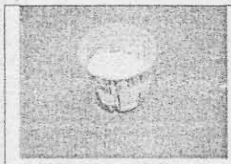
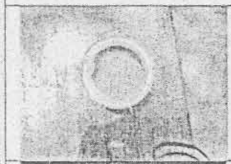
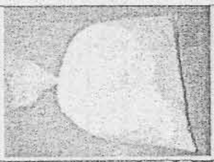
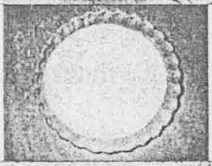
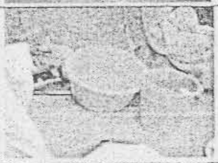
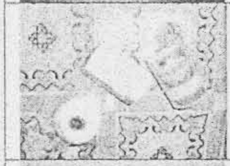
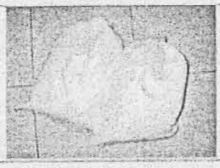
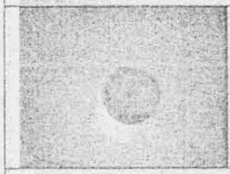
In ƙulli 20 aka saida
150 F x 20 = 3.000 F
3.000 F - 4.385 F = - 1.385 F Ciniki - Uwa = Faduwa

Idan ana son cin riba

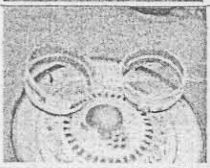
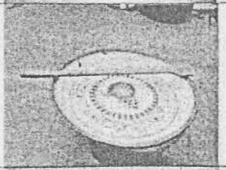
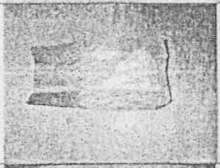
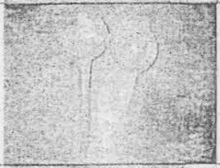
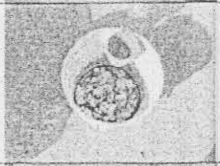
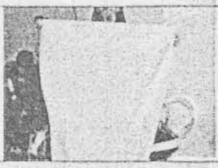
1. A yi lissahin da zai sa a ci riba koda a kwatamce ne.
2. A daidaita komi kar wani abu ya yi yawa ya zamato ɗanɗano sabuni ya zama ba daɗi.
3. A yi Sabuni daidai da yadda zai saurin sayuwa. Matan Tawa kawai ke yin wannan iri sabuni da ke da farin jini ko'ina, ya kamata a rika kai shi ana saidawa cikin sauran jahohi.
4. Gargaɗi: in da mata masu sabuni sun haɗa kansu sun yi ƙungiya da sun sami taimakon puroje dabamdabam. Sabunin nan na tairnakawa samar da lahiya saboda yana maganin zahi. Jahar tawa kawai ke yin wannan irin sabuni mai maganin a nan Nijar. Kuma sana'a ce mai ba yara yan mata aikin yi waɗanda suka bar lakkwal da wuri.

Lamba	TP15	
Sana'a	Rini	
Gari	Tawa	
Kala	Aikin hannu	
Sunan Hausa	Rini	

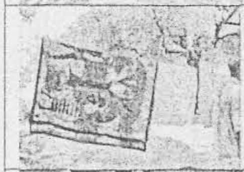
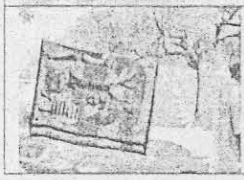
Kayan hadi

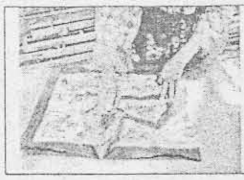
	Toka da aka hufani da ita waja turi (Sudu kwastik) 10.000		Buji na ado = 350 F
	Garura 10.000		Idarat = 15.000 F
	Gwam 4.000 F		Ruwa = 70 F
	Zaruruwan nilon 1.000 CFA		Itace = 12.000 F CFA
	Jirai 300 F		Omo 1.000 F
	Kanwa 500F		Garin fari = 600 F
	Dantal 2.000 F		
Jamila 79.650 F CFA.			

Kayayyin aiki

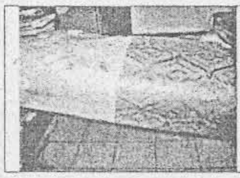
	Roba 6 = 10.000 F		Bokiti 8 = 8.250 F CFA
	moɗa 2 = 500 F		Koshiya 6 = 500 F
	Tame 2 = 500 F		Mucciya = 500 F
	Leda 2 = 2.000 F		Pake na ƙananan panso = 25.000 F
	Safa taki 4 = 6.000 F		Pake 3 na allura = 600 F
	Pansi pake 2 = 2.000 F		Luddai 2 = 150 F
	Taki 4 na almakashi = 2.500 F		Guntun tano = 1.000 F
	Reza = 300 F		Abubuwan na sanya ruwa 2 = 3.000 F
	Metir riban = 250 F		Dutis guga = 5.000 F
	Murhu = 1.000 F		
Jimilla = 66.350 F			

Yadda ake yin rini

Hotuna	Hanyoyi	Bayani
	A auna ruwa (minti goma sha biyar)	Litir 7,5
	A jiƙa shadda cikin ruwa (minti goma)	A yi amfani da roba
	A kunna wuta a ɗora guntun tano (minti arba'in da biyar)	
	A matse shaddar sai a sa ta cikin ruwa rini (minti goma sha biyar)	
	A hiddo shaddar sai a sa ta cikin ruwa sanyi a sake ta (minti goma sha biyar)	
	A shanya shadda ta bushe	A bar ta bushe ana yi ana jan ta don ta ɗauki kama
	A gyaran ruwan gwam (minti talatin)	Sai a sami ruwa masu gwiɓi Shadda ta rinu
	A sa shadda cikin ruwa gwam gyararri (minti goma)	
	A shanya shadda ta bushe	

	A goge ta sai a naɗe a sa cikin leda	

Yadda ake saidawa

	Ana yi ma yan kasuwa masu saida shadodi

A yi tunani kahin a fara sana'a don a sani da lalle akwai riba.

Kuɗin kayan haɗi : 76.650F
10.000F na ma'aikata ; 6.000 F na kuɗin mota 4.000 F na abinci
Jimilla : 96.650 F

Yawan abinda aka vina : kwafile 30 a 4.000F kowane.

Lissahin riba
In duka 30 aka saida 4.000 F x 30 = 120.000 F
120.000 F- 79 650 F = 23.350 f
Ciniki – Uwa = Riba

In 20 kawai aka saida
80 000 F- 79.650ɓ F = 350 F
Ciniki - Uwa = Riba kanan ce. Kenan sai an saida hiye da haka.

In kwanfile 15 aka saida
4.000 F x 15 = 60.000 F
60.000 F- 79.650 F = - 19.650 F
Ciniki - Uwa = Faduwa

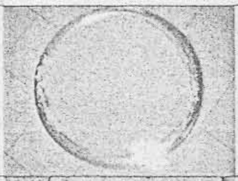
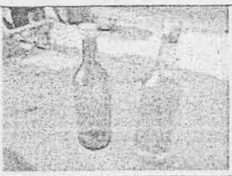
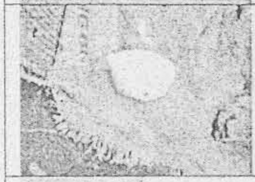
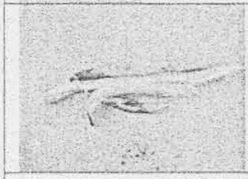
Idan ana son cin riba

1. a yi lissahin da riba sai ta shigo ko da a kwatamce ne.
2. a riƙa yin rini mai kyau da launukka masu kyau.
3. a riƙa rinawa daidai da daidai.
4. Gargaɗi : A bar barin haske rana na bugun kaya saboda yana kowa masu ila. A bar sake kayan aiki na katsewa.

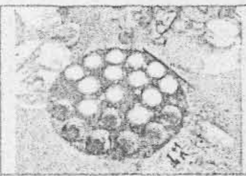
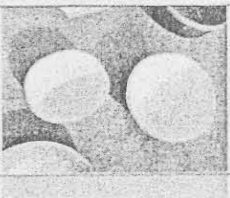
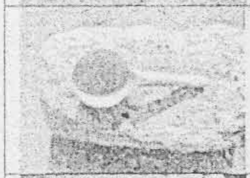
Wannan sanas fana sa a cyar da iyali har a biya musu wasu bukatu.

Lamba	TP16	
Sana'a	Masar hatsi (waina)	
Gari	Tamaské	
Kala	Sarrafa kayan noma	
Sunan Hausa	Masa/Waina	

Kayan hadī (suna, yawa, da parashi)

	Tiya 2 na hatsi = 800F		Litir 2 na mai = 1300 F
	Kilo 1 na garin fari = 325F		Kanwa = 25 F
	Gishiri = 20 F		Tanka = 50F
	Itace = 100 F		
Jimilla = 2.620 F			

Kayan aiki

	Kasko = 2.000 F		Kwarya = 500 F
	Luddai = 100 F		Koshiya = 100 F
	Robobi = 3.600 F		
Jimilla = 5.800 F			

Yadda ake yin masa

Hotuna	Hanyoyi	Bayani
	A surhe hatsi (awa guda da rabi)	
	A bakice hatsi da tame ko faifai (minti talatin)	
	A ƙashire a ribɗe (awa biyu)	
	A tankanɗe gari (minti ashirin)	A tsintse tsakuwa da kyau
	A dama dawo don ya tahi bai ɗaya a aje dare ɗaya (awa biyar)	A ruhe da kyau maganin ƙura
	Da sahe a motsa dawon ana sa kanwa magani yami a sa sukari da gishiri da albasa (minti talatin)	
	Da luddai sai ana ɗebowa ana zubawa ga kasko ana masa (awa huɗu)	Kar a yi sake ta ƙone

Yadda ake saida masa

	Masa da yaji ake cin ta ko da miya ko malku	Cikin kwano ko faranti ake sawa

A yi tunani kahin a soma sana'a don a sani lalle akwai riba da ka iya shigowa.

Kuɗin kayan haɗi : 2.620 F

Yawan masa :guda 120 à 25F

Lissahin riba

In duka aka saida

25 F x 120 = 3.000 F
3.000F - 2.620 = F 380 F
Ciniki - Uwa = Riba

In guda 105 aka saida

25 F x 104 = 2.625 F

2.625 F- 2.620F = 5 F

Ciniki - Uwa = Riba kaɗan ce sai an saida hiye da haka nan.

In rabi ne ake saida

25Fx60=1.500 F

1.500F - 2.620 F = - 1.120 F

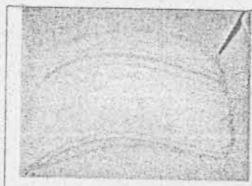
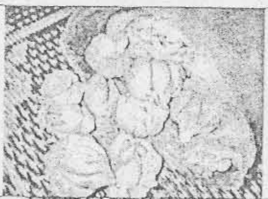
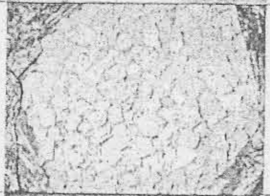
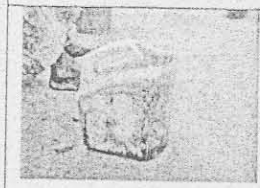
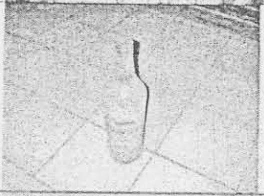
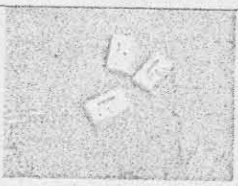
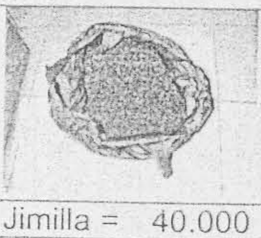
Ciniki - Uwa = FaJuwa

Idan ana son cin riba

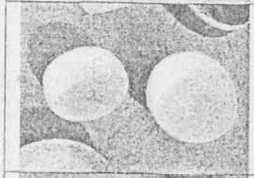
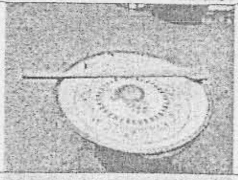
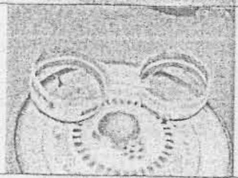
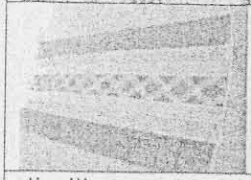
1. a yi lissahin da lalle sai riba ta shigo ko da a kwatamce ne.
2. a sayi kayan haɗi tun suna da arha.
3. a riƙa yin masa daidai yadda aka san za ta yi saurin sayuwa. A cikin kauye akwai wani lokaci da babu mutane kenan masaya kaɗan ne.
4. a yi tunani a san su wanene masu saye kuma da wane lokaci aka hi son masa.
5. a bar tuya cikin rana kuma a yi hankali da wuta kar a ƙone.
6. a shiga cikin ƙungiya don a sami bashi ko a ƙara jalli.
7. riba da ake samu ta hanyar wannan sana'a na taimaka wajen ciyar da iyali lahiya da ilimi.

Lamba	TP17	
Sana'a	Tuwon masara	
Gari	Kalfu Gidan Tudu	
Kala	Sarrafa kayan gona	
Sunan Hausa	Tuwon masara	

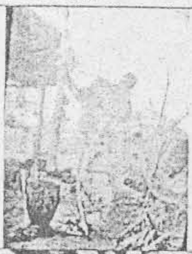
Kayan hadi

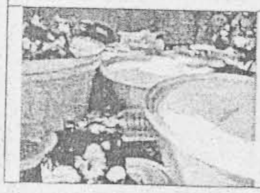
	Buhun masara = 20.000 F		Taharbuwa = 1.250 F
	Itace = 1.300 F		Tumatir busassa = 750 F
	Kabewa 6 = 2.000 F		Kuɓewa = 3.750 F
	Litir huɗu na mai = 2.800 F		Man shanu = 1.500 F
	Arom = 325 F		Tanka = 200 F
	Gishiri = 325 F		Kimba = 200 F
	Dawdawa = 3.900 F		Tattasai da tanka = 1.700 F
Jimilla = 40.000 F			

Kayan aiki

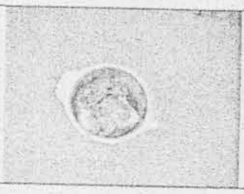
	Turmi da taɓarya = 7.000 F		Roba 2 = 2.000 F
	Kwarya 2 = 600 F		Mucciya = 200 F
	Tame 2 = 400 F		Bokiti = 1.000 F
	Tabarma 2 = 1.000 F		
Jimilla = 12.200 F			

Yadda ake tuwon masara

Hutana	Hanyoyi	Bayani
	A surhe masara (minti biyar)	
	A bakice dussa da tame (awa guda)	
	A ƙashire kuma a ribɗe (awa biyu)	A hidda ƙasa da tsakuwa
	A shanya garin (awa guda da rabi)	

	A tanƙade gari	
	A aza tukunya bisa wuta. In ruwa sun yi zahi sai a yi talgi a motsa da mucciya	A yi hankali da ƙura
	kaɗan-kaɗan sai ana sa gari ana tuƙawa a bar shi ya dahu	
	A yi miya kuɓewa da nama da mai, kayan miya da man shanu	
	A sa tuwon cikin kwano, miya ma cikin wani kwano	

Yadda ake saidawa

	Ana sawa cikin kwanonin roba

A yi tunani kahin a soma sana'a dan a san da riba na iya shigowa.

Kuɗin kaya haɗi : 40000F
1.500 F na tahuna (mashin ta nika) 500 F na kuɗin mota
100 F na dako
Jimilla = 42.100 F

Yawan tuwon da aka yi :
ɗan tuwo 950 na 50F
Jimilla : 47.500F

Lissahin riba
in an saida duk
47.500 F- 42.100F = 5.400 F
Ciniki - Uwa = Riba

In ɗan tuwo 842 aka saida
50 F X 842 = 42.100 F

42.100 F- 42.100 F = 0 F
Ciniki - Uwa = babu riba

In ɗan tuwo 475 (rabi) aka saida
50 F x 475 = 23.750F
23.750 F- 42.100 = - 18.350 F
Ciniki - Uwa = Riba

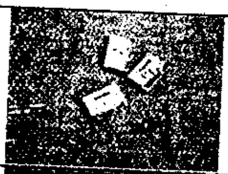
Idan ana son cin riba

1. a yi lissahin da sai riba ta samu ko da a kwatamce ne.
2. a sayi kaya haɗi tun suna arha a tara kuma a tanada.
3. a yi tuwo daidai da yadda aka san zai sayu da gaugawa. A yi dayawa ga lokacin rani da marace kuma a bar bada bashi ko kyauta.
4. a sayi masara mai kyau kuma miya tayi dacf sosai.
5. a shiga ƙungiya don a sami bashi ko a ƙara ƙarhin gwiwa.
6. a yi hankali kar a ƙone kai sa'anana kudin riba za shiga cikin sayen magani.
7. wannan sana'a na taimakawa mai yin ta wajen kula da iyalin shi ta hanyar ciyar da su kiwon lahiya da sayen kayan lakkwal.

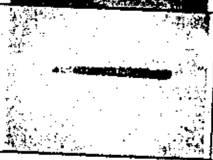
Kundi sana'o'i hannu ko ƙananan sana'o'i: yan kacare

Lamba	TD01	
Irin sana'a	Fawar gasasshen nama	
Gari	Kalfu Guidan Tudu Tahoua	
Kala	Kasuwanci	
Sunan sa a cikin halsuna	Haoussa : agache, Zabarmanci : Ham Beri Beri	

Abubuwan haɗi

	Tarunnan 2 waɗanda kuɗinsi 40 700		Maji na dala 40
	Icce na dala 50		Yazuzzuka na dala 50
	Tanka na dala 50		gabaɗaya da taharnuwa tattasai da baƙin tanka na 175F, gishiri na 25, gujjiya ta 100 da kuli-kuli na 100 da daudawar batso ta 50 sai a dake su don su zama yajin nama
	Mai na 350F		Takarda ta naɗe naman da za'a saida ma mutane a 900F
Jimilar kuɗi : 42.875 F			

Kayayyakin aiki

	Waya ta gishin nama ta jika 3 (3000F)		Kwano 1 na sa ruwa da wanke – wanke na jika 3 (3000F)
	yuƙaƙe na yankan nama na dala 100 (500)		Faranti 10 na sa nama na jika 3 (3000F)
	Murhu na gishin nama na jika 5 (5000F)		Adda ta datsan nama ta 2500F
	Tebur ta aza nama ta jika 3 (3000F)		
Jimillar kuɗin kayayyaki : 20.000 F CFA			

ƙaƙ aka shiya sana'ar?
Bayan an sayo raguna, an yanke su kuma an heɗe su, kahin a gashe su Ga yadda za a yi:

hoto	Lokaci	bayani
	A kuna wata har ta zama garwoshi sa ' anan a aza nama bisa murhu (minti30) kahin a aza nama bisa, a shinfida takarda kuma ya zamanto an wanke naman dakyau (minti 5) - abarshi awa 1 bisa wuta sa'annan sai a sanya yazuzzuka, da albasa, taharnuwa, gishiri da mai	A wanke waya da kyau

Yadda ake saidawe

	A naɗe nama cikin takarda sai a sa yaji da albasa bayan an yi tsumke tsumke

A yi tunani kahin a fara sana'a dan a san kashe- kasshen da za a yi du kuma ribar da za a samu.
kuɗin raguna, kuɗin kayan haɗi da kuɗin kayayyanki da sauransu

42.875 F
300 F na takarda sa nama
Jimilla 43.175 F CFA

Yawan hajar:

Tareni 2 gasasshi, hanji, kanu da cinanuwa

Lissahin riba

Idan aka saida komi:
52.000 F – 43.175 F = 8.825 F
Cinikin - saida nama ɗanye: za a ci ribar idan kashi 83 cikin 100 ne za a saida (52 000 x83D = 43160F)
43160F-43175F =15F
Idan ko rabi ne kawar za a saida kena kishi 50 cikin 100 (50D) (52 000x50D=26000) faɗuwa za a yi = 26000F-43175F=-17175F
Idan ana son a ci riba dai an yi lissahi ça sai yadda abinda zai shigo ya hi abinda aka kashe.

Amma idan ba haka ba to lallai za a yi sana'a cikin faɗuwa ko da yaushe.
2. a yi ciniki mai kyau sabada a sami raguna masu rahusa kuma masu mai ƙaurai
3. a gashe naman da kyau daidai cikin da ake iya samu.
4. a shiga ƙungiya sabodaa samu horo da bashi dan a ƙara kyantara ma masu saye
5. wannan sana'a da ita ake cida gida kuma har a yi wasu buƙatu (tufafi, sayen kayan lokkwal) wannan sana'a, maza ke yin ta akasari duka yan gado ne.amma ba su da daraja ƙwarai koda yake babu wanda zai zama bai ci nama ba.
Dan haka ko'ina ana samun barunji komi ƙanantar gari.

Lamba	TD02	
Irin Sana'a	Saida abinci dabbobi	
Gari	Tawa	
Irin sana'a	kasuwanci	
Suna da halsuna	Hausa: abinci dabbobi	

Buhun dussa	kuɗin saye: 43.500 F	kuɗin sayawa: 50.850 F
	Buhu 6 na dussa 27.000F	32.850 F
	Buhu 6 na kowa 16.500 F	18.000 F

Kayan aiki

	Roba 1 600F		yanti buhu 2 250F
Jimillar kuɗin kaya:850F			

Yadda Aka Saidawa

	Tiya – Tiya ana sawa cikin ledodi

A yi nazari sosai kahin a soma sana'a dan a san kashe-kashen da za a yi kuma a ci riba

kuɗin sayen kayayyanki da wasu kashe-kashe
43.500 F + 500 F na leda : 44.000F

kuɗin da aka saida : 50.850F

Riba:50.850 F – 44.000 F = 6.850 F
Ciniki - kuɗin da aka kashe = an sami riba

idan za a saida buhu 5 na dussa da buhu 6 na kowa
5.475 F x 5 + 3.000 x 6 – 44.000 F = 1.375 F
Riba kaɗan aka samu. Amma idan za a saida fiye da haka tabbat za a ci riba
Idan rabin kabin ne za a iya sardawa ko faduwa za a yi:

25.425 F – 44.000 F = - 18.575 F faɗuwa

Ciniki –kashe-kashe: faɗuwa

Idan ana aon a samu riba sai a yi haka:

1. a yi lissahi dan a ci riba sai an yi yadda kuɗi saidawa ya hi na saye.

2. a yi aiki da lokacin da aka hi samun ciniki (watanni okttoba da nobamba)

3. a sayi kaya masu yawa a tanada su da kyau

4. a zabi lokacin da ya dacewa da xurin sana'a mai fuska (ranar kasuwa)
5. wannan sana'a da ita ake cida iyali har ayi wasu bukatu.

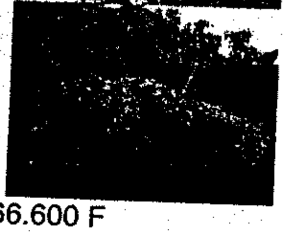
lamba	TD03	
Sana'a	Saida bisashe	
gari	Kalhu-Galmawa-Gidan Tudu	
Kalar sana'a	kasuwanci	
Sunan da hausa	Sana'a saida dabbabi	

kuɗin kayayyaki

Tumkiya 5
90 000F

Yaggwai na : 500F

Awaki 5 75 000



Abincin dabbobi : 500F

Jimilla : 166.600 F

kuɗin saida bisashe

Tumkiya 5 100.000 F
Awaki 5 85.000 F
kuɗin saida gabadaya : 185.000 F

Yadda ake saidawa
Ana sayan bisashe nan ƙauye a kasuwar Gidan Tudu guda-guda

Ayi lissahi sosai kahin a samo sana'a saboda a yi raskwana duka irin kashe-kashe kuma a ci riba

kuɗin bisashe : 166.000F
kuɗin dilallai : 2.500F
kuɗin kawo bisashe : 600F
kuɗin kora 1500F
kuɗin takardu : 6000F
jimilla kaske-kaske : 176.600 F
kuɗin da aka saida su: 185.000F
riba: 185 000F – 176 600=8400F
idan tumaki 5 ne da awaki 4 ne aka saida (20 000x5 = 100.000 F da 17.000 F x 4=68000F=168 000F)
168.000 – 176.600F = -8.600 faɗuwa
Dan haka sai an saida duka bisashen sa'anan a sami riba.

Idan ana son a ci riba a yi da abubuwa kamar haka:
1. a yilissahi yada riba za ta hito.
Ayi yadda kuɗin saidawa ya hi na saye da sauran kashe-kashe yawa. In ba haka ko an yi wannan sana'a ba za ci riba ba

2. a yi ciniki mai kyau sabboda a samo bisashe masu ruhusa kuma masu mai.

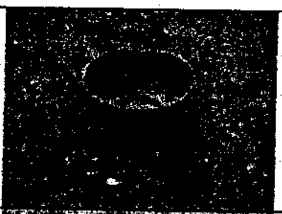
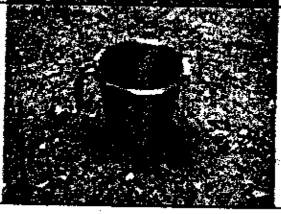
Parashi na iya sakewa, wannan yana dangance da lokaci ko kuma ga wanda ke saidawa

3. da wannan sana'a ce aka cida gida har a biya ma iyali bukata kamar tufaya, bukukuwa da sauran su.

lamba	TD04	
Sana'a	Saye da saida shinkafa da mai	
gari	kalhu	
Kalar sana'a	kasuwanci	
Sunan sana'a hausa	Saye sa saidawa	

kaya	Adadin kaya	kuɗin su na sayowa	kuɗin su da anka saidawa
	Buhu 10 na shinkafa da kilo 10	145.000 F	175.000F
	Tano na litir 200 na mai	120.000F	140.000F
jimilla		265.000 F	315.000 F

Kayayyakin aiki

	Mazurari na 150F		Tasoshin roba na 750F
	Butali na 750F na litir 1 Butali na rabi litir		Moɗa na roba na 100F
jimilla: 2.050 F			

Yadda ake saidawa :

Ana saida mai cikin butalla

Shinkafa cikin ledad ake kulla ta

A yi tunani sosai bisa ga kashe – kashen da za a yi kuma har a samu riba.
kuɗin saye : 265.000 F + 8.000 F na kuɗin mota + 2.000 F na doka + 4.550 F na ledodi :
jimilla : 279.450F
kuɗin saidawa : 315000F + 4000F na yantin tano : 319.000F

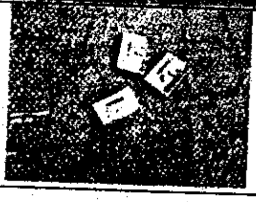
lissahin riba :
idan aka saida duka :
ɗiba za ta tashi : 319.000F x90D100 – 279.450F = 39.550F
riba kadan ce.
Idan aka saida rabin kaya:faduwa za ta tashi: : 319.000F x 50/100 – 279.450F = 11950F faduwa

Idan kuma ana son a ci riba sai an yi aiki da haka:
1. sai an yi raskwana taskanin kuɗin saye da na saidawa dan a ci riba

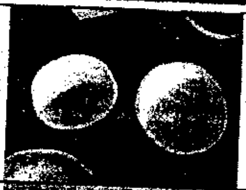
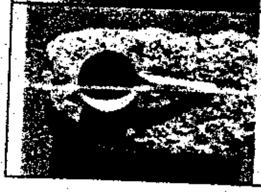
2. a sayo irin waɗannan kayayyaki masu yawa kuma na ƙwarai dan kar su katse har ma ga lokacin damana saboda an hi buƙatar sabili da gaugawar dahuwarsu.

lamba	TD05	
Sana'a	Tallar haki (aci a sha ruwa)	
gari	Tawa	
kala	sarrafawa	
Suna cikin hausa	Tallar haki (a ci a sha ruwa)	

Kayan hadi

	Buhu 1 na haki a ci a sha ruwa na 7500F		Gishiri na 50F + da kanwa ta 25F
	Kafa 1 ta buhun (¼) ƙuli-ƙuli a 250F		Kimba ta 50F
	Taharnuwa ta 100F		Itace na 1000F
	Barkono na 50F		Maji na 150F
Jimillar kashe-kashe 9175 F			

Kayayyankin aiki

	Turmi da taɓarya 2 na 6.000F		Tukunya ta 3.500 F
	ƙwarya 2 na 600 F		Bokiti 1 na 1250F
	luddai 1 na 100 F		Roba 2 na 2500F

	Tire 1 na 1.000 F		
Jimillar kashe-kashe			

Yadda ake saida

	Ana saidawa kashi-kashi

A yi nazari tun kahin a samo sana'a dan a samu riba

Kashe-kashen da aka yi 9175F
Ciniki da aka yi 15000F

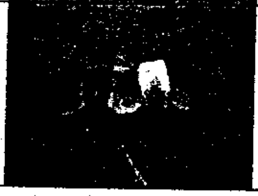
Lissahin riba
15000F cfa – 9175F cfa = 5825 Fcfa
10000 F cfa – 9175 F cfa = 825 Fcfa
Ciniki –kashe-kashen: ba riba ba faduwa amma idan za a saida kashi 2/3 za a ci riba

Idan an saida rabi kawai ya faduwa
Za a yi: 7500F cfa - 9175 Fcfa = - 1675F cfa
Idan ana son a ci riba to sai an yi haka:
1. a yi lissahi dan a samu riba a yi raskwanar kashe-kashe da na ciniki dan tabbata a kwantamce da za a ci riba

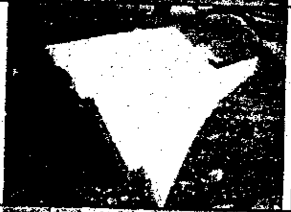
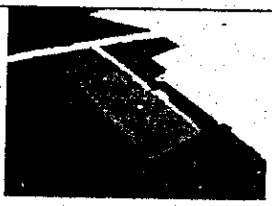
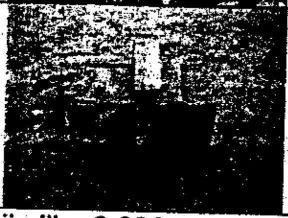
In ba haka nan ko an yi sana'ar za a faɗu
2. a sayo kunnuwa haki na ƙwarai
3. a zaɓi lokacin da aka hi samun ciniki kalmar ga damana
4. a daidaita yadda ba za a yi kwantai ba (rishin saidawa)
5. kar a yi ta bada kyanta
6. wannan sana'a ana iya cida gida da ita a yi ma iyali wasu buƙatu can daban

lamba	TD06	
Sana'a	Aikin hannu	
gari	Tawa	
kala	shushana	
Sunan da hausa	shushana	

kuɗin kaya

	Kwanko 4 na mai na shushana a 3.000 F (baki,ja,ja-ja fasfartu)		Omo na 25F
	Kwanko 3 na ruwa na mai na shushana (baƙa, ja da fasfartu a 1.500 F		Kulli 1 na zare na 1.000 F
Jimillar kashe-kashe	5.525 F		

Kayayyaki aiki

	Allura ta 50 F		Buros 3 na 2500F
	Reza 10 a 250 F		Panso 4 a 2000F
	Soso 1 na 100 F		Banci 1 na 1000F
	Akwati 1 na katako na 100		
jimilla 6.900 F			

Yadda ake yin sana'ar

hotuna	hanyoyi
	A riƙe takalma da hannu
	A wanke takalma da ruwan omo
	Idan takalma ya bushe sai a shafa mai da ƙaramir buros
	Bayan yan mintoti sai a yi anfani da buros babba
	A ƙarshe takalma na haske sosai saboda an shafa masli kayayyaki

A yi tunani sosai kahin a samo sana'a saboda a yi tsari dan a sami riba kuɗin sayen kaya: 5525F+3000F na haraji + 700
Na abinci:9225F

kuɗin shushana:
shushana na 1 : 50F
shushana maikyau : 100F
ruwan:200

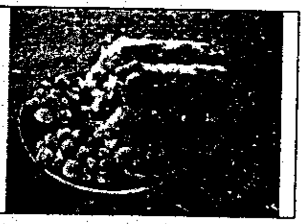
a yi lissahin riba bisa an yi shushana na takin takalma 100 a kan 50F da kuma taki 50 ńa 100F da kuma rawal n takalma 25a kan 200
taki 100x50F+taki 50x100F+taki na rawul x200F=15000F
riba : 15.000 F – 9.225 F = 5.775 F
idan aka yi taki 100 shushana na 50 da taki 50 na 100F da rawul na taki 1:
10.000 F + 200 F = 10.200 F
10.200 F – 9225 F = 975 F na riba, ta yi kaɗan
Idan a wuni ɗaya an shahe taki 10 na 50F, taki 10 na 100F da rawul na taki 2:
500F+1000F+400F=1900F
1900 F – 9.225 F = - 7325 F

Ciniki - kuɗin kaya: faɗuwa

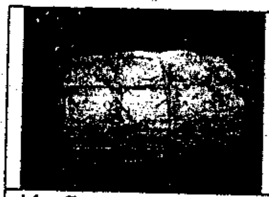
Idan ana son cin riba

1. A yi lissahi yadda za ci riba
A kwatanta yadda ciniki zai hi kuɗin da aka kashe wajen sayen kaya in ba haka ba, to faɗuwa za a yi.
2. A riƙa yin shushana mai kyau
3. A zaɓi wuri da ake buƙatar shushana (kasuwa da wurin buki)
4. wannan sana'a ana iya cida iyali da ita har a biya wasu buƙatu

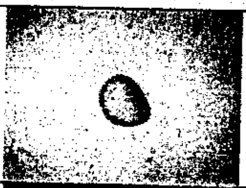
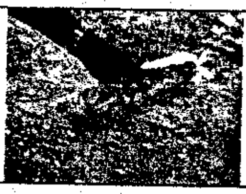
Wannan sana'a, samari yan ƙauye ke yin ta idan suka zo birni don su sami su ci abinci da sha, da rana da kuma da marece. Sana'a ce wadda ba ta tambayar kuɗi masu yawa idan za a soma ta kuma tana biya ma mai yin ta buƙatarshi.

lamba	TD07	
Sana'a	Aikin saida goro	
gari	Gidan tudu	
kala	Talla kaya	
Sunan da hausa	Tallar goro	

Kudīn sayen kaya

		1 huhun goro na 30.000F
Kudīn sayen kaya : 30.000 F		

Yadda ake saida goro

		guda-guda		A sa cikin ledodi
		Kashi-kashi		

Ayi tunani ƙwarai kahin a soma sana'ar saboda a yi yadda za a ci riba.

Kuɗin sayen kaya: 30.000F
Leda 350 na sa kaya
500 F na kuɗin mota
50F na dako
Jimilla : 30.900F

Kayan da aka saida

Huhu 1 na goro duka sati lissahin ribar goron

Lissahin ribar goran da aka saida in an saida huhun duka 3.5000f -30.900=4.100
Ciniki –kashe –kashe =riba
Idan kashe 89/100 aka saida :
41.250 F × 89/100 = 35 475 F
31.150F – 30.900 F = 250 F
Ciniki –kashe-kashe: riba kuɗin kenan sai an saida hiye da haka sa'anan a sami riba.
Idan rabi na aka saida na huhun
35.000 F: 2 = 17.500 F
17.500 F – 30.900 F = -13.400 Ffaɗuwa

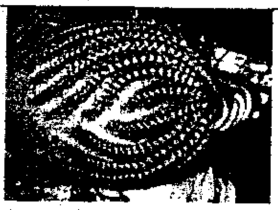
Idan ana son cin riba to sai an yi :

1. a yi nazari don a kwantanta saboda a ci riba don kar a faɗu

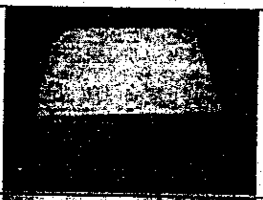
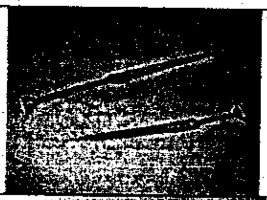
2. a sayo goro mai yawa kuma mai kwau dan a biya kuƙatar masaya goro amma a yi hankali saboda goro haja ce mai sauri lalacewa har ma ga lokacin zahi.

3. a zaɓi wuri inda ke da ciniki sosai (kasuwa ko wurin bukukuwa)
Kar a yi sake goro ya bushe, a yi mashi ajiya mai kwyau sa'anan a bar bada bashin-goro ana buƙatarshi sosai in ana bukin suna ko aure kamar ga damana inda aka hi yawan aure.

4. da wannan sana'a ake cida iyali har a yi masu wasu buƙatu. Wannan sana'a maza samari ke yin ta waɗanda suka zo daga ƙauye lokacin rani – da kuɗi kaɗan ake iya yin wannan irin sana'a.

lamba	TD08	
Sana'a	Sana'ar (kitso / kalmisa	
gari	tawa	
kala	Sana'ar hannu	
Sunan da hausa	Kitso / kalmisa	

Kayan aiki

	Kujerar katako ta 1000F		Yuka 3 ƙanana na 300F
	Asgu na 500F		Tabarmar lada ta 1.500 F
Jimilla kuɗin kaya 3000F			

Yadda ake yin kitso

	Kalmisa ana yi mai aure ko kuma wadda ba ta da aure kiɗin kitso na dangonci da shekarun macce	yarinya 100F, budurwa 200 F shakala 250 F.

Amarya kitsonta yana kai 1.000 F

A yi tunani kahin a shiga wannan sana'a saboda a yi yadda za a ci riba
Idan aka sami masu son kalmisa masu yawa kamar misali mutun 4 sai a ci ribar 500 a wuni.
Idan ba a sami kowa ranar nan da a ci riba kuma ba a faɗu ba

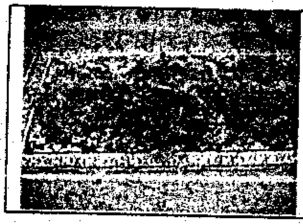
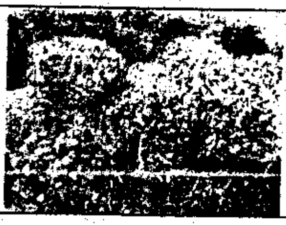
Idan ana son cin riba sai an yi:
1. gwaninta sosai
2. anfani da lokattan bukukuwa aure, suna da sauransu.
3. wannan sana'a tana cida mai ita da iyalinta har ta biya mashi wasu buƙutunshi can dabam.

lamba	TD09	
Sana'a	Saida ciyawa	
Gari	Tawa	
kala	Kaya kiyo	
Sunan da hausa	Saida ciyawa	

Suna, yawa da parashi

Suna kaya	yawa	Parashi saye	Parashi saidawa
	Harawar gujjiya kai 50	15.000 F	25.000 F
	ƙular harawar wake 200	40.000 F	50.000 F
	Buhun kawar wake 10	15.000 F	30.000 F
	Kai 80 na karan hatsi	8.000 F	16.000 F
	Kai 40 na karan dawa	8.000 F	16.000 F
jimmilla		86.000 F	137.000 F

Ga yadda ake saidawa?

	ƙula-ƙula	

A yi na nazari sosai kahin a soma sana'a dan a yi yadda za a ci riba.

kuɗin kaya : 86.000 F CFA
kayan da za a saida: duka waɗanda aka sayo lissahin riba = 137 000F-86 000F=51 000F na riba

ciniki - kuɗin kaya = riba
idan kashi 63/100 aka saida
137.000 F x 63/100=86 310 F
86 310F-86 000=310F riba kaɗan ce idan rabi aka saida (50D)
137 000F X 50/100=68 500F
68 500F-86 000= - 17500 an faɗu

Idan ana son a ci riba a yi aiki da:

1. a lissahi yadda za a samu riba.

2. a yi tanadi ciyawa tun lokaci da ake samun ta sosai kusan salla babba kayan kiyo tsado suke yi haka in damana ta fara sabka. A lokaci kala, kayan kiyo ba su tsado, a lokacin nan ne ya kamata a saye da yawa a age dan saida a gaba sai a ci riba mai yawa.

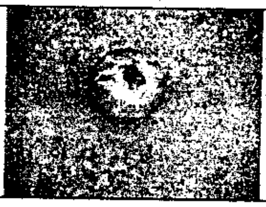
3. wannan sana'a na cida mai ita da iyalinshi har ma a biya wasu buƙatu can daban..

lamba	TD10	
Sana'a	Saida albasa	
Gari	Tamaské	
kala	Kayan gona	
Sunan da hausa	Saida albasa	

kuɗin saye

	Buhu 2 na albasa 24 000F
Jimmilar kuɗin saye 24.000 F	

Yadda ake saidawa

	Kashi-kashi		Guda -Guda

Saida ake saidawa

	Buhu 2 yamti a 800 F		Buhu 1 na algarara na 1200F
	Kwano yamti na 100F 1.000 F		

A yi nazari kahin a fara sana'ar dan a yi yadda riba za ta shigo

kuɗin sayen kaya 24.000 F
500 F na kuɗin mota
800 F na ledoda
jimmilla : 25.300 F CFA

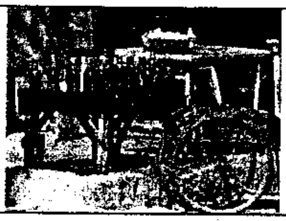
abinda aka saida
buhu 2 a 27.000 F
Ijssahin riba
27.000 F cfa – 25.300 F cfa = 1.700 Fcfa

ciniki – kashe-kashe riba ta samu
idan sako guda da rabi aka saida:

20.250 F Cfa – 25.300 F cfa = - 5050 F
Ciniki kashe-kashe: faɗuwa

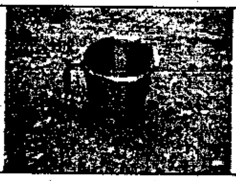
Idan ana son cin riba sai :
1. an yi lissayi a gani irin ribar da za ta shigo.
A saye lokacin da ba ta tsada a age dan a saida lokacin da take tsada kamar ga damana inda take kai 16 000F
A sama ma ta wurin ajiya mai kyau dan kar a samu mai yawa wadda ta lalace.

2. da wannan sana'a ake cida iyali har a biya masu wasu bukatu can daban (tufaya, sayen, kayan karatu d-s)

lamba	TD11	
Sana'a	Saida mai	
gari	kalhu	
kala	kasuwanci	
Suna da hausa	Saida mai	

kuɗin saye na 12.500 f	kuɗin saidawa 15.000 f

Kayayyakin aiki

	Mazurari na 225 F		moɗa ƙarami na 100 F
	Roba ta samai ta 500F		
Jimmilla : 825 F			

Yadda ake saidawa

	Awo litir,rabi litir, kolba-kolba

A yi nazari sosai a yi yadda riba za shigo

kuɗin sayen kaya : 12.525 F CFA

kuɗin kaya 12.500 F
dako 25F
kuɗin da aka saida : 750 F x litir 20 = 15000 F
kuɗinn bido yamti= 500 F
jimilla = 15.500 F

lissahi riba bida ga an saida litir 20
15.500 F – 12.525 F = 2.975 F
Ciniki-kashe-kashe=riba

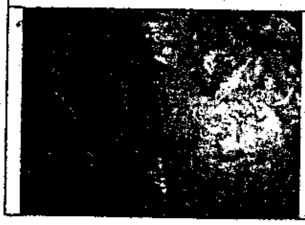
Idan a saida litir 17
15.500 F – 12.525 F = 650 F
Riba kadan ce
Idan aka sai litir 10 kawai
7.500 F – 12.525 = - 4.775 F PERTE

1idan ana son a ci riba sai an lissahi yadda riba za ta shogo bayan duka kashe-kashen da ake yi.

2. a sayi mai lokaci da ba da tsada

3. a nemi wuri inda a akwai masu sana'ar taye-taye amman kar a bada bashi
4. wannan sana'a ana iya cida gida da ita har a biya wasu buƙatu can daban kamar tufaya biyan kuɗin karatu d-s..

lamba	TD12	
Sana'a	Saida gujjiya	
Gari	Tawa	
kala	Saida kayan gona	
Sunna da hausa	Sana'ar gujjiya	

	kuɗin saye	kuɗin da ake saida
	Buhu 5 a 60.000 F	Buhu 5 a 80.000 F

Kayayyakin aiki

	Buweti 1 a 12000F ta talla
Jimmilla	12.000 F

Yadda ake saidawa

	Ana kulla gujjiya ko kuma a yi kashi-kashi kamar cikin unguyoyi ke cinkoson jama'a.

A yi tunani sosai kahin a samo sana'a dan a yi yadda tiba za ta hito.
kuɗin sayen kaya sa sauransu
60000 F cfa + 150f x 5 F na takis :
kuɗin saye : 60750F
kuɗin : 80000F

lissahin riba
idan duka aka saida gujjiyar
80000 F cfa – 60750 F cfa = 19250 f cfa
Ciniki –kashe-kashe=ribata samu

Idan buhu 4 aka saida:
16000F x 4 – 60750F F cfa = 3250 F

Idan buhu3 ne aka saida
16000 F CFA x 3 – 60750F CFA = - 12750 F fuɗuwa

Ciniki-kashe-kashe: faɗuwa

Idan ana soncin riba sai:
1. a yi lissahi dan riba ta shigo

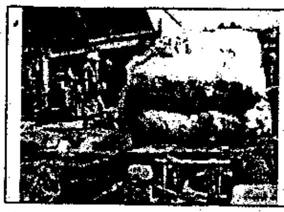
2. a saye lokacin da take da sauki a age

3. a douki mataki kar kwari su lalatata

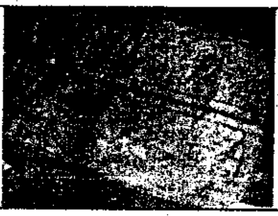
4. a zaɓi wuri da lokaci kar saidawa (ranar kasuwa a kasuwa misali)

5. da wannan sana'a anan iya cida gida har a biya wasu buƙatu-sana'a ce da matasan karkara ke yi .ana iya yin ta kuɗi kaɗan da kuma kaya kaɗan a lokacin rani da babu ayukka diyawa.

Lamba	TD13	
Sana'a	Saida rogo	
Gari	Tamaske	
Kala	Kayan gona	
Sunan da hausa	Saida rogo	

	kuɗin sayen buhu 1 na rogo = 7.000 F	kuɗin saidawa buhu 1 na rogo = 8.900 F

Kayyanki aiki

	wuƙa 1 = 400 F		Gararar buhu = 1.000 F
Jimillar = 1.400 F			

Yadda ake saisuwa

	Guda-guda ko kashi-kashi

Ayi tunani kahin a soma sana'ar don a yi lissahin da za a ci riba :

kuɗin sayen kaya :
7000 F cfa + 100F na takis : 7100F

kuɗin saidawa : 8900 F

lissahin riba ta rogo :
idan aka saida buhu duka :
8.900 F– 7.100 F = 1.800 F
Ciniki – kashe-kashe = Riba

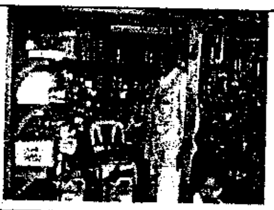
Idan aka saida kashi 80/100
7.120 F – 7.100F F cfa = 20 F
Ciniki – kashe-kashe = Riba kaɗan ce

Idan aka saida rabin buhu

4.450 F– 7.100F = - 2650 F
Ciniki – kashe-kashe = Faɗuwa

Idan ana son cin riba :

1. A yi lissahi a kwatamce a gano riba ;
2. A yi aiki da kakar rogo don a saye a saida ;
3. A yi hankali da rogo kar ya ruɓe ;
4. A nemi wurin da za a saidawa (ranar kasuwa a kasuwa) ;
5. Wannan sana'a da sana'a da ita ana iya cida iyali har ma a biya wasu buƙatu can dabam.

Lamba	TD14	
Sana'a	Saida kaya iri-iri na kanti	
Gari	Tamaské	
Kala	kasuwanci	
Suna dahausa	Kanti	

kaya	Yawan kaya	kuɗin saye	kuɗin sadawa
	Kartushi 20 na taba	50.000 F	55.000 F
	Karto 15 na shakwala	54.600 F	108.000 F
	Karto 1 na ashana	16.000 F	20.000 F
	sukari	93.750 F	100.000 F
	Kwalo 10 na ledodi	20.000 F	25.000 F
	Karto 10 na sabuni	36.000 F	40.000 F
	Tano 2 na mai	230.000 F	240.000 F
	Kg 500 na gari fari	150.000 F	160.000 F
	Karto 10 na maka	45.000 F	50.000 F
	Kg 1000 na shinkafa	280.000 F	300.000 F
	Buhu 10 na garinrogo	85.000 F	100.000 F
	Buhu 1 na ƙuli ƙuli	11.000 F	15.000 F
	Kg 250 na gishiri	32.500 F	40.000 F
	Tono 1 na kalanzir	70.000 F	80.000 F
	Karto 10 na biskit	22.000 F	25.000 F
Jimilla		1.195.850F	1.3 18.000F

Kayayyankin aiki

	Runfa 1 ta 7.000 F		Butali na litir 1 a 75 F da butali 1 na rabin litir à 75 F
	Tebur2 na 12.000 F		kujeru 2 na 4.000 F
	Akwati 2 na 5.500 F		Mazurari 1 na 250 F
	Asusu 1 na 750 F		Tire mai faɗi na 1.000 F
jimilla : 30.700 F CFA			

Yadda ake saidawa

	Ana saidawa guda-guda, litir-litir kashi-kashi ko kuma kilo-kilo

A yi tunani ƙwarai kahin a fara sana'ar saboda a yi yadda riba za ta shigo

ƙuɗin sayo kaya : 1.195.850 F
32.000 F na fatanti
100 F na takis
jimilla : 1.227.950 F

kuɗin saida kaya: 1.318.000 F

lissahin ribar duka kaya
1.318.000 F – 1.227.950 F = 90.050 F
Ciniki-kuɗin sayo kaya: an sami riba

Idan aka saida kashi 93/100 faɗuwa
Za a yi sai an saida fiye da haka
Idan ana son cin riba to sai an:

1. an kwatanta tun da farko a gani in akwai riba

2. hana bashi

3. zaɓi lokaci datacce na saidawa da kuma an sami wuri mai fuska.

4. a sayo dayawa

5. a adana kaya da kyau har ma masu saurin ɓaci

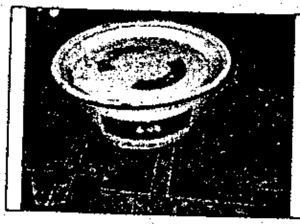
6. da wannan sana'a ana iya cida iyali har a biya masu wasubuƙatu can daban

lamba	TD16	
Sana'a	Saida kwanoni	
gari	kalhu	
kala	kasuwanci	
Sunan da hausa	Saida kwanoni	

kuɗin saye

kwanoni	Dozin 3 a 60.000 F CFA
Jimillar kuɗin saye: 60.000 F CFA	

Yadda ake saidawa

	Guda-Guda

Idan ana son cin riba sai an yi tunani kahin a fara sana'a don a san bayan kashe-kashe duka a san irin ribar da za ta shigo.

kuɗin sayo kwanoni: 60.000 F
1.350 F na kuɗin mota
600 F na dako
jimilla : 61.950 F CFA

kwanonin da aka saida: dozin 3
lissahi riba:

idan an saida duka:
67.200 F cfa – 61.950 F cfa = 5.250 Fcfa
Ciniki-kuɗin kaya:riba

Idan dozin 2,8: ne aka saida
22.400 F cfa × 2,5 = 62.720 F cfa
62.720 F cfa – 61.950 F cfa = 750 F= riba kaɗance

Idan rabi ne aka saida:
67.200 F cfa : 2 = 33.600 F cfa
33.600 Fcfa – 61.950 Fcfa = - 28.350 F cfa
Ciniki kuɗin sayo kaya: an faɗu

Idan ana son samunriba sai an yi aiki da:
1. yin raskwana a kwatamce dan a gano irin nribar da za ta shigo tun farko

2. a sayo kwanoni daya yanyayi waɗanda mata ke so a karkarar

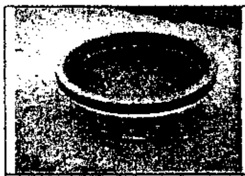
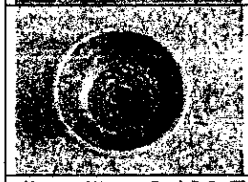
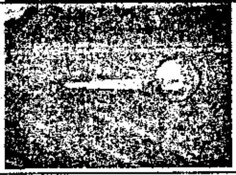
3. a zaɓi wurin da za a saida kwanonin kamar wurin aure,suna da cikin kasuwa.
A bar yarda kwanoni su yi lamba saboda duka kwanon da ya yi lamba sai an saida shi da faɗuwa
4. da wannan sana'a ana iya cida gida da riba da samu har a biya ma iyali wasu buƙatu can daban.

Lamba	TD17	
Sana'a	Saida ƙuli-ƙuli	
Gari	Tahoua	
Kala sana'a	Kayan gona	
Sunan da hausa	ƙuli-ƙuli	

Suna, yawan kaya da parashi

Sunan kaya	Yawan kaya	kuɗin saye	kuɗin saidawa
Kuli-ƙuli	Buhu 1	7.000 F	10.000 F
Jimilla	Buhu 1	7.000 F	10.000 F

Kayayyakin aiki

	Robobi 2 na 4.000 F		Luddai 1 = 500 F
	Kwano ɣar sattin na 1.500 F		Koshiya 1 ta = 100 F
Jimmilla : 6.100 F			

Yadda ake saidawa

	ƙulli-ƙulli kuma parashin daga mai saye ne.

Idan ana son a ci riba bayan an hidda kashe-kashe na sayayyar da aka yi, sai an yi nazari sosai tun farko kahin a soma sana'ar

kuɗin sayen kaya: 8.750 F
kuɗin kaya : 7.000 F
kuɗin niƙo: 750 F
kuɗin leda : 1.000 F
kayan da ake saida: buhu 1 na ƙuli-ƙuli
lissahin riba in duka aka saida:
10.000 F – 8.750 F = 1.250 F.
Ciniki-kashe-kashe: riba

Idan kashi 80/100 ne aka saida
8.000 F – 8.750 F = - 1.250 F an faɗu.
Dan haka idan ana san a ci riba sai:

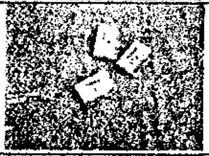
1. an yi nazari, an kwatanta dan a san ribar da za ta shigo bayan an hidala duka kashe-kashen da aka yi.

2. a san lokacin da ya dace a sayo ƙuli-ƙuli, kamar ga damana ya hi saboda yamutse-yamutse iri-iri ga damana anka hi yin su lokacin nan an hi ciniki.

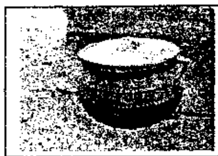
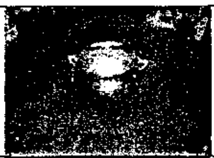
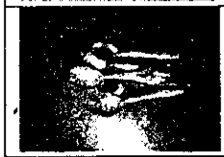
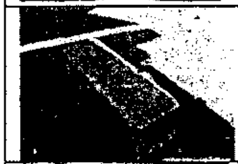
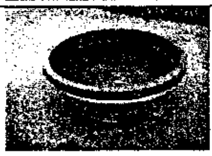
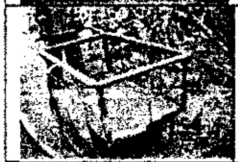
3. wannan sana'a tana taimakawa wajen biyan wasu bukatu na iyali

Lamba	TD18	
Irin sana'a	Saida abinci (otal)	
Gari	Tawa	
Kalar sana'a	Dahuwa da saida abinci (otal)	
Sunan da hausa	Saida abinci (otal)	

Kayan dahuwa

	Wake tiya a 500 F		Litir 3 a 1.200 F
	Kilo 8 na shinkafa a 2.600 F		Tattasai na 50 F
	Kanwa ta 25 F		Kullin gishiri na 75 F
	Litir 20 na ruwa a 50 F		Itace na kuna na 1.000 F
	Tumati na 900 F		Maji na 400 F
	Kabewa ta 150 F		Albasa ta 50 F
	Taharnuwa ta 500 F		Sauran yazuzzuka na 100 F
	Garin rogo na 150 F		Makaroni ispiga ta 3.775 F
	Garin fari 650 F		
Jimilla: 12.325 F CFA			

Kayayyankin aiki

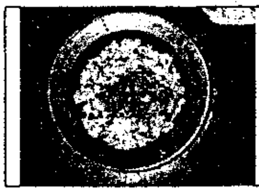
	Babbar tukunya 2 a 15.000 F		ƙananan tukane 2 na 5.000 F
	Dozin 2 na koshiyyai 2.000 F		Luddai 2 a 1.000F
	Banci 2 a 9.000 F		moɗa 4 a 400 F
	Faranti 40 a 3.200 F		Manya kwanoni à 13.000 F
	Kura ta 15.000 F		Babbar tebur ta 5.000 F
			Bido 6 yamti a 2.400 F
Jimillar kuɗin kaya			71.000 F

Dahuwar ana yin ta ƙarhe 3 na dare zu wa karhe 5 na sahe.

hotona	Yadda ake yi	gardadi
	A tsintse kazamatar da ke cikin wake da kuma shinkafa	Kar a bar asakuwa wake kar ayi aiki da wanda ya lalace
	A wanke wake sosai da ruwa mai yawa	
	A aza tukunya a sa ruwa kuma a sa wake har ya sa tabso sa'anan a sa kanwa	Kar a cika ruwa

	Idan waken ya kusa dahuwa sai a sa shinkafa	
	A sa albasa da tumati ɗanya a cikin	

Yadda ake saidawa

	A cikin ƙananan kwanoni ka faratinnai	

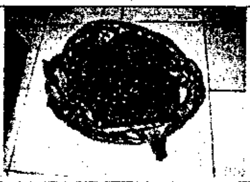
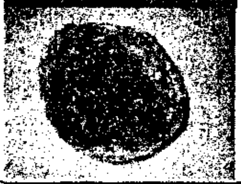
A yi tunani kahin a fara sana'a dan a yi yadda za ayi a ci riba bayan an hidda kashe-kashe.
kuɗin kaya da sauransu: 12.325 F CFA
yawan kayan: dahuwa 1 ta 14750F
-faranti 35 na fala mai malaji x152F=5250F
-faranti 65 na fula maras malanji: 100 x 65=6500
-fala 30 na maka x100=3000F
Jimilla= 14750F

Lissahin riba bayan an ƙare saidawa.
Idn an saida duka:
14.750 F – 12.325 F = 2.425 F
Ciniki-kashe-kashe:riba

Idan kashi 84/100 ne aka saida
14.750 F × 84/100 = 12.390 F
12.390 F – 12.325 F = 65 F
Ciniki –kashe-kashe=riba kaɗan ce kenan sai an saida hiye da haka sa'anan a ci riba.
Idan ana son a ci riba, to a yi irin wanga lissahi:
1. a yi lissahi yadda za a ci riba a kwatance
2. a sayi wake da shinkafa lokacin da suke da sauƙi kamar ga kaka (tiya 250F)koda tattare za a yi a sami yan kuɗi
3. a yi dahuwa daidai da cinikin da ake iya samu. Bayan damana mutane dayawa na baro ƙauyuyyaka su taho Tawa, lokacin nan akwai ciniki sosai. Ga damana tahiyar su suke yi, lokacin an babu cinukka sosai, kenan a yi hankali, ana iya yin kwantai.
4.a yi tunani wanene ke iya sayen abinci? Yara ma na iya sayen abinci ana iya saidawa a ci lokkwaldi a lokaci hitowa shan-iska.
5. riba wannan sana'a, ana iya cida iyali da ita har biya masu wasu baƙatu kamar biya lakwal da sauransu

lamba	TD19	
Irin Sana'a	Kayan miya	
Gari	Tawa	
kala	kasuwanci	
Sunan hausa	Kaya miya	

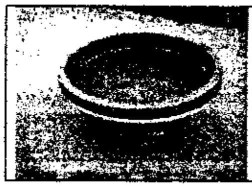
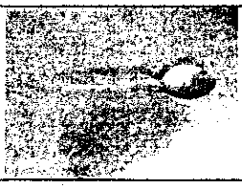
Parashin kaya na saye

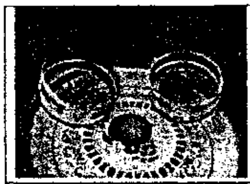
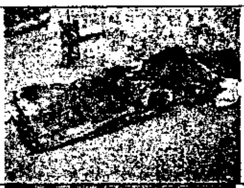
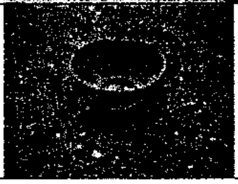
	Buhu 1 na tumati busassa à15.000F		Daudawar batso 500F
	Buhun kayan miya 1500F		Buhu tattasai 1 a 25.000 F
	taharnuwa 500F		Litir 10 na mai 6.750 F
Jimilla : 49.250 F			

kudin saidawa

Buhun tumati	20.000 F
Buhn kayan miya	2.500 F
taharnuwa	1.000 F
Daudawar batso	1.200 F
Tattasai buhu 1	32.000 F
Litir 10 na mai	8.000 F
jimilla	64700F

Kayan aiki

	Robobi manya 2 a 3750F		Kashiya 1 a 100F

	Matankaɗi 2 a 1000F		Ledodi na shanya 1600F
	Turmi da taɓarya 6000F		Tasa ta awo 750F
	Luddai 1 na 500F		
jimilla: 13700F			

Yadda ake saidawa: kashi-kashi, guda-guda ko kuma ƙulli-ƙulli

A yi tunani kahin a fara sana'ar saboda a kwatanta a ga in riba za ta shigo.

kuɗin sayo kaya :49250F

kuɗin saida kaya: 64700F
idan duka aka saida
64700 F – 49250 F = 15450 F an ci riba
Ciniki –kashe-kashe (uwa): riba

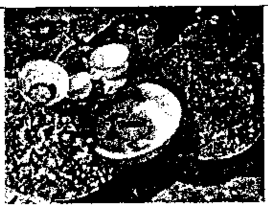
Idan rabi aka saida
32350F – 49250 F = - 16900F
Ciniki uwa: faɗuwa
Kenan sai an saida hiye da haka.

Idan ana son a ci riba sai an yi aiki da haka
1. a yi lissahi tun farko dan a gano in ana samun riba.

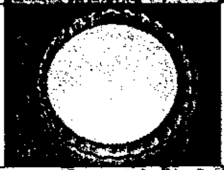
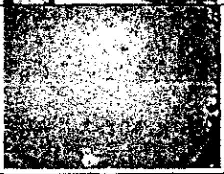
2. a yi tunani da wanene zai saye

3. a saye lokacin da kayan miya suke da arha kuma a saida lokacin suke da tsada.
4 . a sayi kaya masu kyau

5 .a dake kayan miya da kyau sosai.
6. wannan irin sana'a tana taimakawa waje kula da iyali har a biya masu buƙatu can daban.

lamba	TD20	
Irin sana'a	Saida kayan miya	
Gari	Tamaské	
kala	kasuwanci	
Sunan hausa	Sana'ar kayan miya	

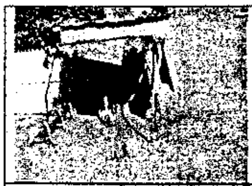
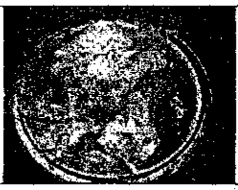
Parashin kaya lokacin saye

	Tiya 10 na tanka manya a 4.000F		Kabewa 5 a 2.000 F
	Tiya 10 na tumati busassa a 4.000F		Tiya 35 na garin rogo 10.500 F
	Buhun gishiri 1 a 4.500 F		Buhun 1 na ƙuli-ƙuli a 9.000 F
	tiya 4 na taharnuwa a 3.500 F		Buhu 1 na tattasai a 15.000 F
	Maji pake 4 a 3.200 F		Tiya 10 na miyar guro a 15.000F
	Buhu 1 na albasa 12.000 F		
jimilla : 82.700 F CFA			

kuɗin saida kaya

Tanka manya: 5.800 F	Maji: 4.000 F
Miyar guro: 20.000 F	Kabewa: 2.600 F
Tumati busassa: 5.000 F	Tattasai: 17.400F
Albassa: 14.500 F	taharnuwa 4.400F
Garin rogo: 12.700F	ƙuli-ƙuli: 11.200 F
Gishiri: 5.400 F	
Jimilla 103.000 F	

Kayan aiki

	Runfa 6.000F		Ledodi 2.800F
	Tabarmi 2 na leda 6.000F		
Jimilla : 14.800F			

Yadda ake saidawa: kashi-kashi, guda-guda ko ƙulli-ƙulli.

A yi nazari tun farko dan a sami a kwatnce irin ribar da ke iya shigowa.

kuɗin sayen kaya
82.700 F sai a ƙara 100F, na takis sai su tashi 82.800 F

Yawan kayan da aka saida:
Idan an saida duka:
Ciniki-uwa: riba
Idan rabi aka saida
51000f-82800f=-31300f
Ciniki-uwa=faɗuwa
Kenan sai an saida hiye da rabi

Idan ana son cin riba sai:

1. an yi lissahi yadda riba za ta samu

2. a sayi kayan lokacin arharsu sa'anan a saida lokacin da suke tsada.
3. a sayi kayayyaki na ƙwarai
4. a adana su da kyau.

5. wannan sana'a tana taimakawa wajen ciyar da iyali kuma maza da mata na iya yin ta kuma ba ta son jari mai yawa

Kundin sana'o'i: diloli

lamba	TG01	
Sana'a	Saida wake	
Gari	Kalhu-galmawa	
kala	Kasuwanaci	
Sunan hausa	Sana'ar wake	

	Buhu 200 na wake 1.200.000 a lokacin saye		Buhu 200 na wake a 1.800.000 F.a lokacin saidawa

Kayan aiki

	Tano 50 na sa wake a 200.000 F

hanyoyi

ana sayen waken ga mutanen galmawa da ke kawo kasuwa dan su saida su biya wasu buƙatun su.
Daga baya ana kai waken wasu kasuwawi dan a saida ma yan kacare kodololi da ke zakkuwa daga najeriya, suna aje shi sai goshin damana su saida shi da tsada

Yadda ake saidawa

	Ana saidawa buhu-buhu na kilo 100

A yi nazari tun farko dan a misalta a ga a kwatamce irin ribar da za ta shigo

kuɗin kaya wajen saye
1.200.000 F
100.000 F na magunguna na ajiyar wake .
30.000 F na masu aikin wake

Jimillar kuɗin saye : 1.330.000 F

kuɗin saudawa : 1.800.000 F

lissahin riba: 1.800.000 F – 1.330.000 F = 470.000 F
ciniki-uwa=riba
idan kashi74/100 aka saida
1.320.000 F – 1.330.000 F = 10.000 F
Ciniki-uwa= riba kaɗan ce
Idan rabi ne aka saida:
900.000 F – 1.330.000 F = - 430.000 F
Ciniki –uwa = faɗuwa

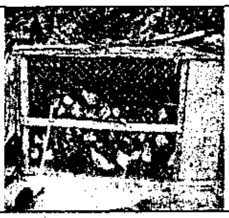
Idan ana son cin riba sai:

1. a kwatance tun farko irin ribar da za iya samu.

2.a sayi wake tun shina arha a adana shi da kyau

3. a adana shi da kyau a sanya shi cikin tanunuwa ya hi dacewa. Kar a sa tare da miyagun kwari. Idan za a sa wake cikin tano, a sa mashi magani, komi ba zai yi ba sai goshin domana a saida shi da tsada.

4. wannan sana'a ana cida iyali da ita kuma a biya masu baƙatusu . wannan sana'a tana buƙatar isasshen jari da iya kasuwanci sosai.

lamba	TG02	
Sana'a	Sana'ar kaji	
Gari	Tamaské	
kala	kasuwanci	
Suna da hausa	Sana'ar kaji	

,kaya	suna	kuɗin saye	kuɗin saidawa
	Kaji 60	54.000 F	72.000 F
	Zabi 25	31.000 F	43.750 F
jimilla		85.000 F	115.750 F

Hanyoyi

ana sayen kajin a cikin kasuwannin tamaske,ibohaman da insafari. Daga baya sai a saida cikin wasu kasuwanin ko ga yan otal masu yin roti.

Yadda ake saidawa

Kaji biyu-biyu
ƙulle wuri guda

Kaji hiye da biyu-biyu ƙulle wari guda

A yi tunani yadda bayan kashe-kashen da duk anka yi, riba ta shigo.
kuɗin saye: 85.000 F + 500 F na takis

jimilla : 85.500 F

kuɗin saidawa : 115.750F

lissahin riba: idan an saida duka

115.750 F – 85.500 F = 30.250 F
Idan aka saida rabi kawane
(115 750 x 0,5)-85500=-27625F na faɗuwa
Idan ana son cin riba:

1. a yi ƙiyashi a gano a kwatamce irin ribar da za ta shigo

2. a sa kaji cikin kuku wadatacce dan kar a samu mace-mace masu yawa

3. wannan sana'a ana cida iyali da ita har a biya wasu buƙatu can daban.
Samari maza ke yin wannan sana'a, suna biya kasuwa zuwa kasuwa dan su neno kaji su kawo birni. Ana samu riba har ma goshi salloli ko kuma lokacin bukukuwa – sana'a ce da ke ba yan karkara damar tsaya gida ga rani.

lamba	TG03	
Sana'a	Saida hatsi	
Gari	Kalhu galmawa	
kala	Saida kaya gona	
Suna hausa	Saida hatsi	

kaya	yawansu	kuɗin saye	kuɗin saidawa
hatsi	Mana 70 Buhu 30	437. 500 F 300.000 F	700.000 F 480.000 F

Yadda ake saidawa

	-buhu-buhu -mana-mana

A yi tunani kahin a fara sana'a saboda a yi tsarin da zai sa a ci riba.
kuɗin sayen kaya:: 737.500 F
65.000 F kuɗin mota
6.500 F dako
Jimilla:809.000 F
kuɗin saidawa: 1.180.000 F
lissahi riba:
idan duka aka saida
1.180.000 F – 809.000 F = 371.000 F
In buhu 37 masu tiya 40 da buhu 30 masu tiya 25 aka saida: 892.000 F-809000=83000 riba kaɗan ce in rabi ne aka saissuwa:
710.000 F – 809.000 F = - 99.000 F faɗuwa

Idan ana so a ci riba a yi aiki
1. a yi tunani a san irin ribar da ke iya shigowa tun kahin a fara sana'a.

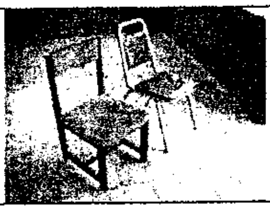
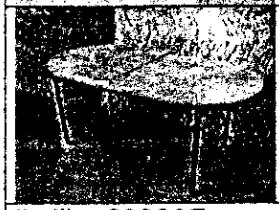
2. a sayi cimaka tun tana arha sosai kuɗin hatsi na canzawa tiya na iya kamawa daga 250F har zuwa 750F.

3. wannan sana'a tana bada damar a ciyar da gida ana iya biyan wasu buƙatu na iyali, kuɗin kayan lakkwal, tufaya da sauransu.

lamba	TG04
Sana'a	Kasuwanci kayan gono
Gari	Tawa
kala	kasuwanci
Sunana hausa	Kayan gona

kaya	Sunan kaya	kuɗin saidawa	kuɗin saye
	Buhu 5 na gujjiya	70.000 F	60.000 F
	Kanun arakke 200	500.000 F	450.000 F
	Karto 100 na mangworo	250.000 F	225.000 F
	Buhu 30 na lemu	300.000 F	210.000 F
Jimilla		1.120.000F	945.000 F

Kayayyakin aiki

	Runfa 1 7000F		Kujiru 2 a 4.000 F
	Tebur 2 a 12 000		
jimilla: 23000F			

A yi tunani tun farko, a san a kwatamce in hidda uwa ana samu riba.

kuɗin saye : 977400 F = 945000F na kuɗin kaya + 2400F na takis + 30000F na duwan

kuɗin saidawa : 1.120.000 F

lissahin riba idan duka kayan su saye
1120000 F – 977400F = 142600 F
Ciniki –uwa= riba.

Idan kashi87/100 aka saida:
(1120000 F x 87/100) – 977400 F = 3000F
Idan kashi60/100 aka saida

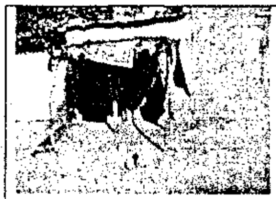
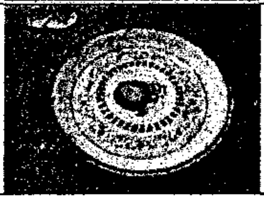
(1120000 x 60/100) – 977400 F = - 305400F an faɗu

Idan ana son cin riba:
1. a yi lissahi na ƙwarai dan a ci riba
2. a sayi kaya masu yawa kuma na ƙwarai a adana.
3. a yi aiki da dubara mai kyau wajen ajiya.
4 wannan sana'a tana sa a cida iyali har a biya wasu buƙatu can daban

lamba	TG05	
Sana'a	tebur	
Gari	Tamaske	
kala	kasuwanci	
Sunan hausa	Sana'ar tebur	

kaya	Sunayen kaya	kuɗin saye	kuɗin saidawa
	Karto 4 na taba	11.000 F	15.000 F
	Karto 10 shakwala	1.750 F	2.000 F
	Karto 1 na ashana	1.250 F	15.000 F
	Pake 5 na sukari	2.500 F	2.750 F
	Buhu 1 na fulawa	15.500 F	17.500 F
	Buhu 1 garinrogo	11.000 F	15.000 F
	Buhu 1 ƙuli-ƙuli	4.250 F	6.250 F
	Kilo 25 na gishiri	5.000 F	7.000 F
	Karto 1 na biskiti	2.750 F	3.500 F
jimilla		55.000 F	84.000 F

Kayayyankin aiki

	Runfa 1 a 7.000 F		Kujeru 2 4.000 F
	Tebur 2 a 12.000 F		Mazurari 1 a 250 F
	Akwati 2 a 5.500 F		Faranti babba 1.000 F
	Butallai yamti na litir 1 da na 0,5 litir		
jimilla : 29.950F			

A yi nazari tun kahin a fara tebur dan a san bayan uwa ta hito akwai riba.

kuɗin saye : 55.000 F

kuɗin saisusuwa : 84.000 F

lissahin riba:

84.000 F – 55.000 F = 29.000 F
Ciniki – uwa: riba

Idan kashi 66/100 aka saida:
(84.000 F x 66/100) – 55.000 F = 440 F riba kaɗan
Idan kashi 60/100 aka saida:

(84.000 x 60/100) F – 55.000 F = - 4600F an faɗu

Idan ana son cin riba:

1. a yi lissahi tun farko, dan a hidda uwa riba ta shigo.

2. kar a bada bashi

3. a samu wuri mai fuska

4. wannan sana'a maza ke yin ta har ma lokacin da ayukkan daji suka ƙare.

lamba	TG 06
Sana'a	Saida buhunnan tafasa
Gari	Tawa
kala	Saida kayan gona
Sunan hausa	Sana'a saida tafasa

Kayayyakin haɗi (suna,yawa,parashi,d-s)

Sunan kaya	Yawan kaya	Parashin saye	Parashi saidawa
Tafasa	Buhu 15	20.000 F	30.000 F
zogala	Buhu 10	35.000 F	37.000 F
ƙuli-ƙuli	Buhu 10	50.000 F	65.000 F
jimilla	Buhu 35	105.000 F	132.000 F

Yadda ake saisusuwa

Buhu-buhu

A yi nazari sosai kahin a fara sana'a dan a yi yadda bayan an hidda uwa riba ta shigo

kuɗin sayen kaya : 112.100 F CFA
kuɗin kaya: 105.000 F
takis : 600 F
kuɗin mota : 6.250 F
wasu kashe-kashe : 250 F
buhunnan da aka saida: buhu 35.

Lissahin riba:
132.000 F cfa – 112.100 F = 19.900 F na riba
Ciniki –uwa:riba
Idan kashi 80/100 aka saida
132.000 F × 80/100 = 105.600
105.600 F – 112.100 F = - 6500 F faɗuwa
Ciniki-uwa:faɗuwa

Idan ana son cin riba
1. a yi lissahi a misalce a ga a kwatance irin ribar da ke iya shigowa tun farko.

2. a san yawan kowane irin kaya da ya kamata a saye dangance da cinikin da ake samu.

3. a san su wanene masaya, wane irin kaya ya hi shiga.

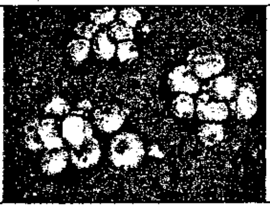
4. tunani ya huce masaya a hangi masaya masu ci in yara ke saye, a yi arha kuma a saida lokacin da ake so.
5.wannn sana'a ta na taimakawa wajen kula da iyali.

lamba	TG07	
Sana'a	Sana'ar saida albasa	
Gari	Kalhu, gidan tudu	
Kala	Kayan gona	
Sunan hausa	Sana'ar albasa	

kuɗin sayen kaya

Albasa buhu 50x 20.000 =1.000.000 F
Jimilla = 1.000.000 F

Yadda ake saidawa

	Buhu -buhu		Kashi-kashi

A yi tunani tun farko kahin a fara sana'ar saboda a san bayan an hidda uwa, riba za ta shigo.

kuɗin sayen kaya: 1.000.000 F
260.000 F kuɗin mota
37.500 F na ƙwalfar buhuna
38.750 F na ma'aikatan albasa
40.000 F na duwan
12.500 F na takis
30.000 F na dillollai
jimilla : 1.418.750 F CFA

yawan kayan da aka saida
buhu 50 a 2.000.000 F

idan ta sayu duka:
2.000.000 F – 1.418.750 F = 581.250 F
Ciniki-uwa=riba

Idan buhu 35 aka saida1.420.000 F
1.420.000 F – 1.418.750 F = 1250 F

Ciniki-uwa=riba kaɗance

Idan aka saida buhu 25 (40.000 F x 25 = 1.000.000 F)
1.000.000 F – 1.418.750 F = - 418.750 F faɗuwa

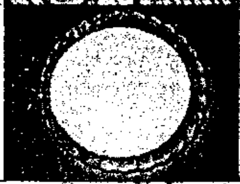
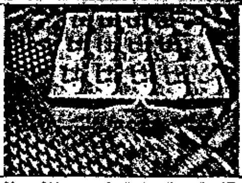
Idan ana son cin riba :

1. a yi lissahi tun farko kahin a fara sana'a, a san in hidda uwa za a sami riba.

2. a sayi albasa tun kakarta sai a iya saida ta har 16000F ga damana
3. a sami dubara ajiyarta mai kyau dan ga zahi lalacewa take yi.
4. a sa cikin motoci masu cikakkar lahiya dan in mota ta tsaya, hasara ake yi.
5. wannan sana'a tana sa a cida iyali har a biya wasu buƙatu can daban

lamba	TG08	
Sana'a	Sana'ar kayan miya	
Gari	Tamaske	
kala	kasuwanci	
Sunan hausa	Sana'ar kayan miya	

kuɗin saidawa

		Buhu 4 na tanka manya a 64.000 F
		Buhu 1 na taharnuwa a 15.000 F
		Buhu 10 na garin rogo à 105.000 F
		Buhu 10 na ƙuli-ƙuli a 90.000 F
		Buhu 3 na tanka ƙanana à 45.000 F
		Karto 1 na maji à 19.200 F
jimilla : 338.200 F		

kuɗin sayen kayan da aka saida

Manya tanka: 52.000 F	Maji 1.4000 F
Tattasai: 36.000 F	taharnuwa 12.000 F
Garin rogo: 85.000 F	ƙuli-ƙuli à 70.000 F
jimilla 269.000 F	

ƙaƙa ake saidawa? Kashi-kashi, guda-guda da kulli-kulli.

A yi nazari tun kahin a fara sana'ar saboda a gano in an hidda uwa,riba tana iya shigowa.
kuɗin sayen kaya : 269.000 F sai a ƙara 100 F, na takis da 12.000 F na fatanti: 281.100 F

yawan kayan da aka saida:
in duka ne: 338.200 F .
lissahin riba
338.200 F – 281.100 F = 57.100 F na riba
Cinikin – uwa = Riba

Idan rabi aka saida:
169100F - 281100F = - 112 000F
Cinikin – uwa = Faɗuwa kenan sai an saida hiye da haka.

Idan ana son cin riba
1. a yi lissahi tun farka a son in an hidda, ana samun riba.

2. a san su wanene masaya

3. a sayi kayan tun suna da arha .

4. a sayi kaya masu kyau.

5. a adana su da kyau

6. wannan sana'a tana su a taimako iyali har a biya masu wasu buƙatu (lokkwaol tufaya da sauransu)

lamba	TG09	
Sna'a	Sana'ar saida miyar guro	
Gari	Kalhu .G.tudu	
kala	Sana'ar saida kayan gona	
Sanun hausa	Miyar guro(kuɓewa)	

kaya	Yawan kaya	kuɗin saye	kuɗin saidawa
	Buhu 20 masu tiya 40	28.000 F x 20 = 560.000 F	60.000 F /buhu 1 a F
jimilla		560.000 F	1.200.000 F

Hanyoyi

Ana sayen kuɓewar cikin kasuwanni na gewaye kamar galmawa wajen manoma.daga baya sai in saida ma yan kakacere buhu-buhu ko kuma yan kasuwa kwano-kwano,

yadda ake saidawa:kuɓewa, ana saida ta buhu-buhu ga yan kasuwa masu zuwa kasashen waje

a yi tunani tun farko don a sami bayan an hidda uwa, irin ribar da za ta shigo.
Lissahi riba:

kuɗin sayen kuɓewa: : 560.000 F

5.000 F na buhuna yamti
250 F na zare
Jimilla :0 F

kuɗin saidawa:

in duka aka saida: 1.200.000 F – 565.250 F = 634.750 F(riba)

buhu 10 aka saida:600.000 F – 565.250 F = 34.750 F riba kaɗan

buhu 8 ne aka saida: 480.000 F – 565.250 F = - 85.250 F faɗi
idan ana son cin riba:
1. a yi nazari an sani tun farko in an hidda uwa riba na shigowa
2. a adana miyar da kyau
3 a sayi kuɓewa da yawa ga kaka.
4. kuɓewa na zahin ɓada tamɓinta dan haka ba ta son dambaɗa, a saida ta kahin ruwan sama su fara.
5. wannan sana'a tana taimakawa wajen ciyar da iyali.mata tsohi ko zaware ke yin wannan sana'a mutane na jin daɗin miyar guro har ma in da nama mai kitse a cikinta.

lamba	TG10	
Sana'a	Sana'ar saida hatsi	
Gari	Tamaske	
kala	Kasuwanci kayan gona	
Sunan hausa	Kasuwanci hatsi	

·kaya	Yawan kaya	kuɗin saye	kuɗin saida
hatsi	Buhu 300	4. 500.000 F	4. 950.000 F

Yadda ake saidawa

	Ana saidawa buhu-buhu na kilo 100

A yi tunani tun kahin a samo sana'ar dan a sami in an hidda uwa da ana cin riba.

kuɗin sayen hatsi:500.000 F
200F na takis
32.000 F na fatanti

Jimilla: 4532200F
kuɗin saidawa:4950 000F
lissahin riba:

in an saida duka: 4950 000F -4532200F=4178000F an ci riba

in buhu 275 aka saida:
4.537.500 F x – 4.532.200 F = 5.300 F riba kaɗan ce
In rabi ne aka saida
2.475.000 F – 4.532.200 F = -2.057.200 F faɗuwa

Ana sayen hatsi a cikin kasuwanninai makwabta manoman hatsi mai yawa a lokacin kaka.

Idan ana son a ci riba:

1. a yi ɗan balas dan a gani in an hidda uwa har riba na shigowa.

2. a sayen hatsi ga kaka, lokacin nan tiya ba ya wuce 250F kuma in ya yi tsada 750 ake saidawa

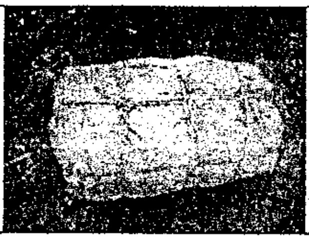
3. da wannan sana'a ana iya cida iyali har a biya masu wwasu buƙatu (lakkwal, tufaya, abinci). wannan irin sana'a tana sa a kama ma mai yin ta daraja saboda hatsi abinci karkara na farko.
Wannan sana'a tana kariya ga gari da rishin isasshen abincin saisuwa kuma tana daidaitawa tsaknin wurin ko ya ƙoshi da wurin da damana ta kada.

lamba	TG11	
Sana'a	Sana'ar saida goro	
Gari	Dila na tamaske	
kala	Kayan gona (kasuwanci)	
Sunan hausa	Sana'ar goro	

kuɗin saye

	Huhu 20 na goro 30 000Fx20= 600.000 F
Jimilla: 600.000 F	

Yadda aka saidawa

	Ana saidawa huhu-huhu

A yi tunani tun kahin a fara sana'ar saboda a gano in hidda uwa har riba na shigowa.

kuɗin sayen kaya: 600.000 F
40.000F na fatanti
jimilla : 655000F

yawan kayan da aka saida:

huhu 20: 700.000F

lissahin riba:

in an saida huhu 20
700.000 F — 655.000 F = 45.000 F
Ciniki-uwa=riba

In huhu 19 aka saida:
665.000 F — 655.000 F = 10.000 F riba kaɗan
In huhu 15 aka saida
35.000 F × 15 = 525.000F
525.000 F – 655.000 F =—-130.000 F faɗuwa

Ciniki-uwa= faɗuwa

Idan ana son a ci riba

1. a yi lissahi tun farko a gano in an hidda uwa in riba na shigowa.

2. a sayi goro mai yawa dan yan kacare kowa ya samu

3. a adana da kyau kar a yi sake ya bushe.

4. a bar saidawa bashi, wasu in su ɗauka ba su biya.

5 wannan sana'a na bada damar a ciyar da iyali har a yi wasu buƙatu na lakkwal, abinci, tufaya da sauransu..

Maza ke yin wannan saboda suke da isassahen jari da mutane masu iya daukar goro.

lamba	TG12
Sana'a	Sana'ar busassar tumati
Gari	Kalhu.G.tudu
Kala	Sana'ar saida kayan gona
Sunan hausa	Sana'a busassar tumati (kodo)

ƙaya	Yawan kaya	kuɗin saye	Kuɗin saidawa
Tumati kodo	Buhu 40 na tumati kodo	400.000 F	480.000 F
jimilla		400.000 F	480.000 F

Hanyoyi . ina cin kasuwanci gidan Tudu, Gidan gara, alibu da ashanabu amadu dan in sayo kodan tumati busassahe wajen manoma masu kawo shi: sai in kawo shi nan Galmawa in saida ma yan kacare ko masu ci.

Yadda ake saidawa:

Ana saida kodon a aune

A yi tunani tun kahin a soma sana'ar saboda a sami in ana iya hidda uwa har a ci riba.
kuɗin sayen kaya: 400 000F
20 000 : na kuɗin mota
20.000F na takis
1000F na dako
Jimilla kashe-kashe= 423.000 F
kuɗin saisuwa : 480.000F

Idan duka aka saida
480.000 F – 423.000F = 57.000 F riba

In an saida kashi 89/100
427.500 F – 423.000 F = 4.200 F riba kaɗan

In kashi 80/100 aka saida
384.000 F – 423.000 F = - 39.000F faɗuwa

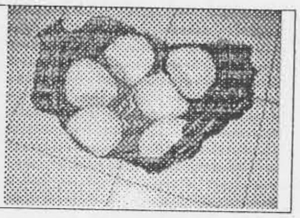
Idan ana son cin riba
1. a yi nazari tun da farko dan a san uwa na hitowa har riba ta shigo.

2. a adana tumati kodo da kyau

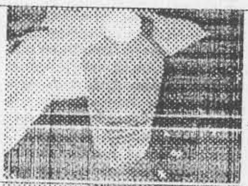
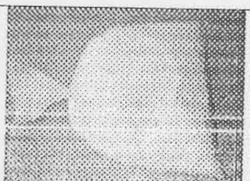
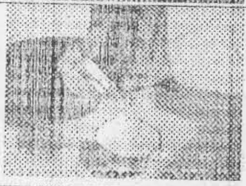
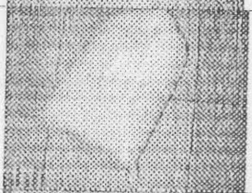
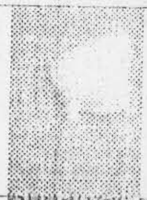
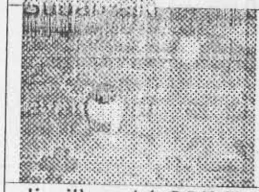
3. a sayi kodon da yawa ga kakarshi a aje da kyau.

4. wannan sana'a ana cida iyali da ita har a biya masu lakkal, abinci da tufafi.

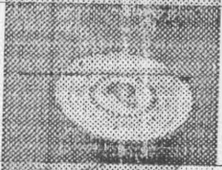
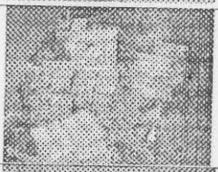
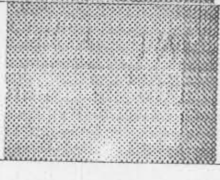
Kundin sana'o'in hannu : Mai yin aiki da kanshi

Lamba	NP01	
Irin sana'a	Sabunin wanka	
Gari	Kewayen garin yamai	
Kala	Yin sabuni da hannu	
Sunan aiki	Sabuni	

Kayan hadī

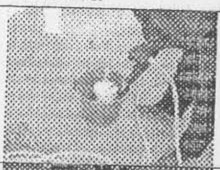
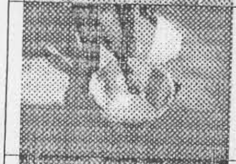
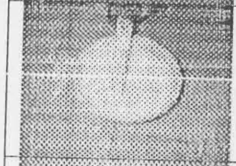
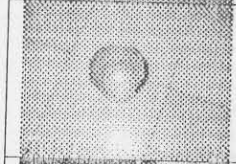
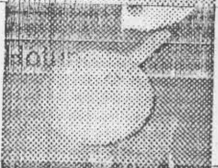
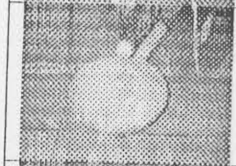
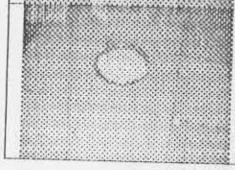
	Asid soda litir 2 a 1000F kowane litar : 2000F		Soda kilo 2 a 2000F
	Mai Dinor litir 9 a 5850F		Garin hilawa kilo 1 : 350F
	Gishiri na 25 F		Bokiti 2 na ruwa a 10 F
	Isansi mai kamshi butali 1 a 1000 F		
Jimilla : 11.235 F CFA.			

Kayan aiki

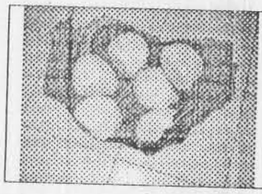
	Bokiti babba na roba : 1.250 F		Babbar roba ta sa ruwa : 2.000 F
	Mucciya : 500 F		Mululluka a: 10.000 F
	Luddai na duma : 350 F		Safa ta hannu : 1.000 F
Jimilla : 15.100 F CFA			

AGR 3

Yadda ake yin sabuni (kwana 2)

Hotuna	Hayoyin	Bayani
	A sa ma asid ruwa a bari ya yi awa 24	
	A sa litir 9 na mai Dinor (minti 2)	
	A motsa har har sai ya yi kunu mai kabri (awa 2)	
	A sa ma soda ASH ruwa a motsa (minti 10)	
	Sa'annan a sa garin hilawa sai a riƙa motsawa sannu-sannu har ya zama tuwo (minti 30)	Kar a yi ma zare dauɗa
	A sa isansi mai kamshin turare	
	A sanya cikin mululluka	

Yadda ake saidawa

	Ana saidawa dunkule-dunƙule ko kuma kare-kare	A yi awo mai jan masaya.

A yi tunani sosai tun kahin a soma sana'ar don a tabbata da in hidda uwa da ana samun riba.

Kuɗin kayan gami da sauransu : 11.235 F

Sabunin da aka yi : ɡuda 200 na wanka.

Lissahin riba bayan an saida:

Idan duka guda 200 aka saida:
150 F × 200 = 30.000 F
30.000 F – 11.235 F = 18.800 F
Ciniki - Uwa = Riba

In guda 74 aka saida:
11.200 F – 11.100 F = 100 F
Ciniki - Uwa = Riba kaɗan ce

Idan guda 80 aka saida, ana iya cin riba. Idan guda 70 aka saida
150 F x 70 F = 10.500 F
10.500 F – 11.200 F = - 700 F
Ciniki - Uwa = Faɗuwa

Idan ana son cin riba sai:

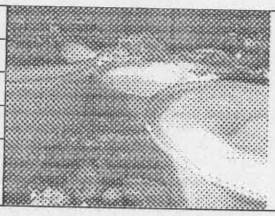
1. an yi lissahi da an tabbata tun farko da in a hidda duka abinda aka kashe da za a ci riba.
2. a dadaita yawan sabunin da za a yi da yawan masaya. Sabunin hannun na masu ƙaramin hali ne.
3. Yawanci masu mazamna unguyoyin talakkawa ne can ya kamata a kai sabunin a saida. Idan ana iya cin kasuwowi na ƙauye-ƙauye, ana iya samun ciniki.

A ƙarshe karatu na shekara, yan hutu yan lakkwal na yawan tahe-tahe suna iya sahen shi don su yi yan tahiya da shi.

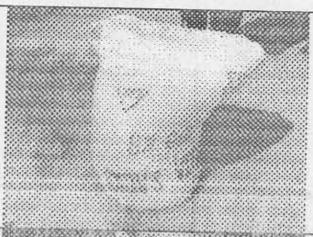
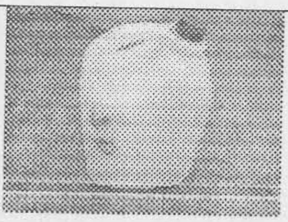
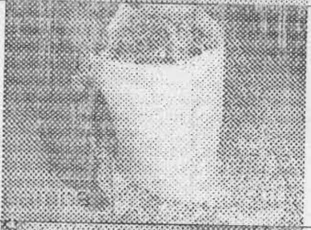
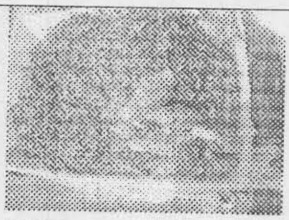
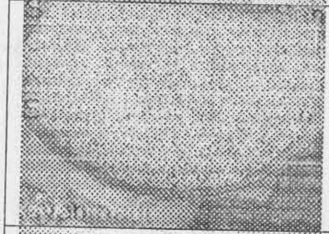
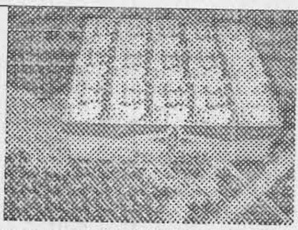
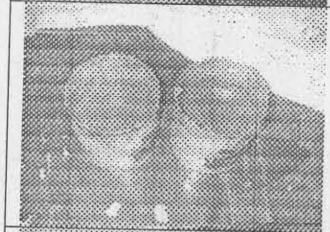
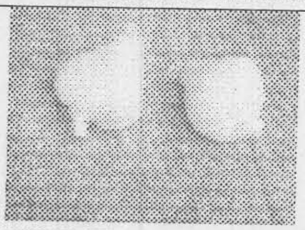
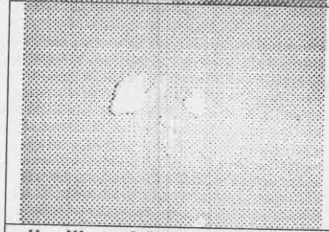
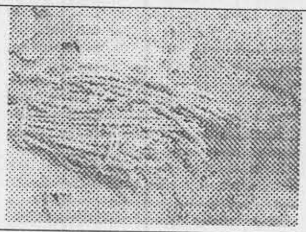
4. Gargaɗi :

Asid da aka amfani da shi wajen yin sabuni abu ne mai kashewa a yi amfani da safa don kar ya taɓi jiki.
In an sa asid soda wani hayaƙi na tasowa, shaƙa shi na cuta ma ɗan adam, don haka a kiyaye da babu yara kusa.

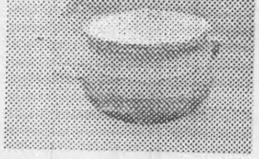
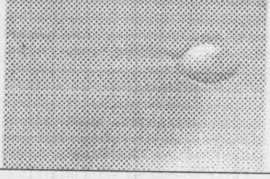
Wannan irin sana'a akasari mata ke yin ta don biyan buƙatunsu da na iyalinsu da kuma taimakawa maras isasshen halin sayen sabuni na mashin mai tsada.

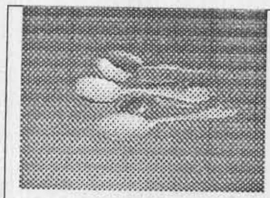
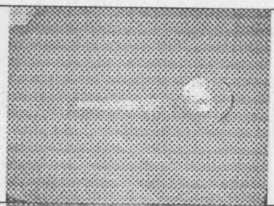
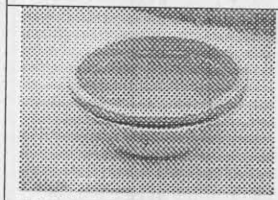
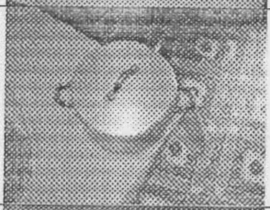
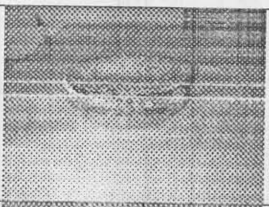
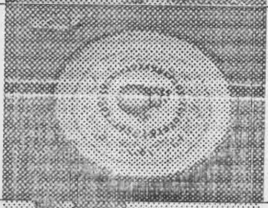
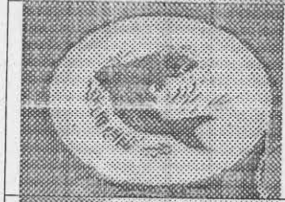
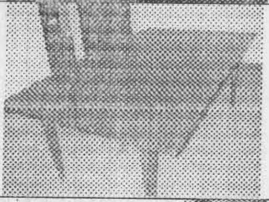
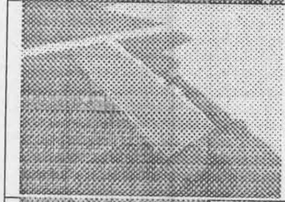
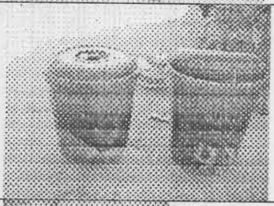
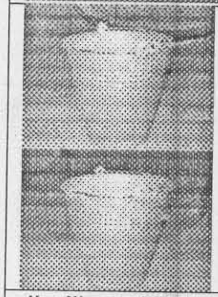
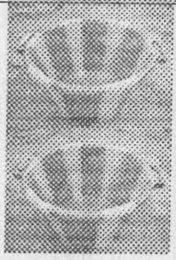
Lamba	NP02	
Sana'a	Sana'ar saida dambu	
Gari	Kalley ta kudu	
Kala	Sarrafa abinci da saidawa	
Sunan hausa	Yin dambu	

Kayan hadī

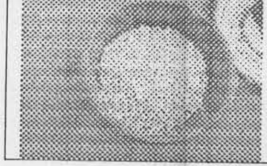
	Buhu 1 na masara 15.000 F		Litir 5 na mai 3.250 F
	Buhu 1 na tamakka 2.500 F		Tanka na 1.200 F
	Tiya 2 na wake 1.200 F		Maji na 1.600 F
	Kwanko 2 na digadige 1.800 F		ƙulli 2 na gishiri 100 F
	Kanwa 25 F		Kan icce 2 500 F
Jimilla : 30.375 F CFA			

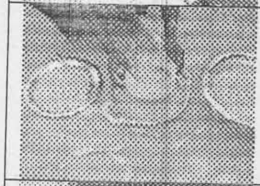
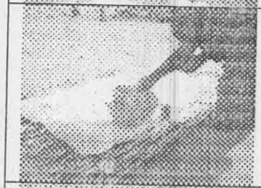
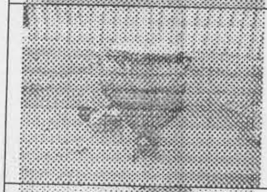
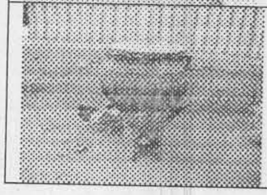
Kayayyaki aiki

	Tkunya 5 25.000 F		Koshiya ta 250

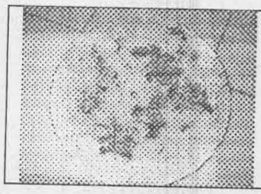
	Dozin 2 na koshiyoyi a 5.000 F		Babba koshiya ta miya a 1.000 F
	Mayan kwanoni 2 a 14.000 F		Tukunyar sanholama 1 a 5.000 F
	Faranti 35 a 3500 F		4 plateaux à 4.000 F
	Tiruruwa na ƙarhe 2 a 5.000 F		Mayan teburori a 15.000F
	Banci 2 na katako a 12.000 F		Robobin sa ruwan sha a 14.000 F
	Bokiti 2 na ƙarhe 3.000 F		Bokiti 2 na roba NA SA RUWA 3.000 F
Jimilla : 109.250 F			

Ana dahuwa tun ƙarhe 3 zuwa ƙarhe 5 na sahe.

Hotuna	Hanyoyi	Bayani
	Tsintse ma masara ƙazamta (mintoci 15 zuwa 30)	Kar a bar ƙananan duwatsu. A zaɓi wake wanda ƙwari ba su taɓa ba

	A kai masara tahuna don a surhe ta	
	A leɓaye masara (a hidda dussa)	
	A kai masara bayan a leɓaye ta a tahuna don a yi tsaki	
	A tankaɗe don a hidda gari	
	A wanke tsakin da ruwa kaɗan	
	A sa tsakin cikin tukunyar dambu	
	A yi hiddowar farko don a motsa a sa ruwa	
	A yi haka har sa 3, ga ta, ƙarshe sai a sanya mai da gishiri	

Yadda ake saidawa

	Ana saidawa fala-fala cikin farantinnai

A tabbata hidda uwa har riba ta shigo.

Kuɗin kayan aiki da sauransu (34.925 F CFA)
5.475 F
1.000 F = na kuɗin mota
300 F = na abinci

Yawan abincin da aka dafa
Dahuwa ta 40.200 F (fala 402 a 100F kowace fala)

Lissahin riba:
In an saida fala 402
402 Fcfa × 100 = 40.200 Fcfa
40200 Fcfa - 34.925 Fcfa = 5.275 Fcfa
Ciniki - Uwa = Riba

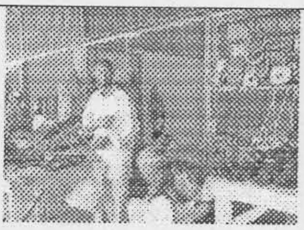
In fala 350 aka saida
100 Fcfa × 350 = 35.000 Fcfa
35.000 Fcfa - 34.925 Fcfa = 75 Fcfa Riba kaɗan ce
Ciniki - Uwa = Riba kaɗan ce sai an saida fala hiyye da 350.

In fala 300 aka saida
100 F × 300 = 30.000 F
30.000 F – 34.925 F = - 4925 F cfa
Ciniki - Uwa = Faɗuwa.

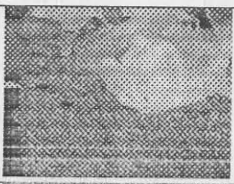
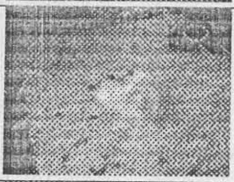
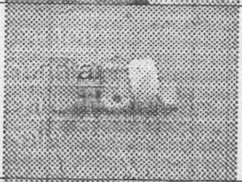
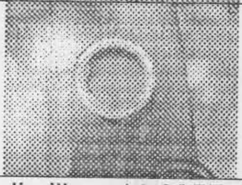
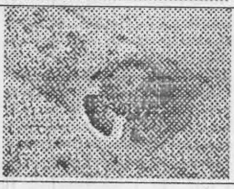
Idan ana son a ci riba

1. A lissafa da kyau tun farko sa saboda a tabbata da an hidda uwa riba na shigowa.
2. a sayi kayan dahuwa tun suna arha kamar kamar lokacin kaka (tiya 250F). Idan aka tattaro ƴan kuɗi sai a sayi cimaka mai yawa a adana.
3. a dafa abinci daidai da kasuwar da ake samu. Daga garuruwa mutane dayawa na tahowa yamai bayan sun ƙare ayukkan daji, akwai ciniki sosai ga damana babu ciniki ƙwarai saboda sun koma cikin ƙauye. A riƙa dahuwa tun da sassahe saboda masu sabkon hitowa da karin sahiyar yara.
4. a yi tunani su wanene ke sayan sana'ar. Tun da yara ke saya, a yi parashi mai sauƙi kamar 50F. A saida cikin lakkwaloli inda yara ke iya saye in sun hito shan iska.

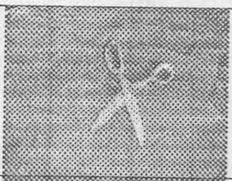
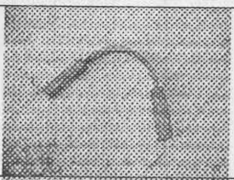
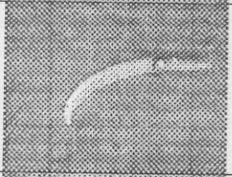
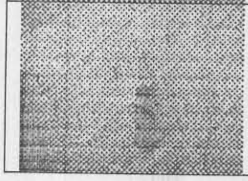
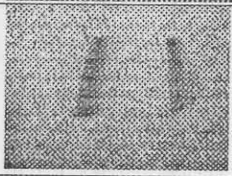
Wannan sana'a, akasari mata ke yin ta don biyan buƙatunsu da na iyallansu. Wannan sana'a ba sai da kuɗi mai yawa ake yin ta kuma tana rage ma mata dogara ƙwarai ga maza wajan biyan buƙatun wasu kashe-kashe.

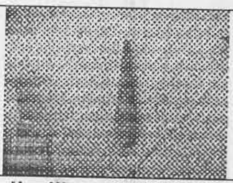
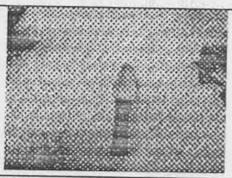
Lamba	NP03	
Sana'a	ƙera takalma balka	
Gari	Gidan artizana wadata	
Kala	Sarrafa fata don a yi takalma balka da saidawa	
Sunan hausa	ƙera balka	

ilalan

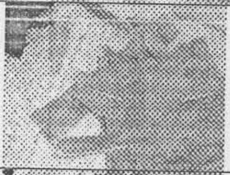
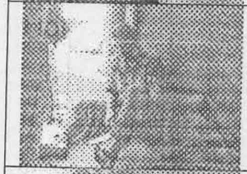
	ƙirgin shanu : 11000F		Kwal : 100F
	ƙirgin shanu : 1750F		Mai : 50F
	Metir 4 na zare : 200F		yan bito 5 : 125F
	Garura : 1300F		ƙananan ƙusoshi 10 : 100F
Jimilla : 14.625F CFA			

Kayayyakin aiki

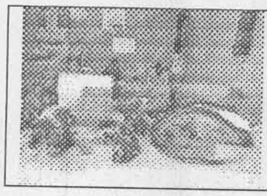
	Almakashi 3 : 3000F		magargari :1250F
	Yuƙa 1 :1500F		Marto 1 :2500F
	ƙusa (talan) :500F		Wasu ƙaruffa 3 dabam-dabam (istop) :2900F

	Icce (albu) :2000F		koshigi :5000F
Jimilla : 18650 F CFA			

Ciniki

Hotuna	Hanyoyi	Bayani
	A aikata fata da magargari da albu awa 3	A hidda duka gasussuka
	A yanka fata, a sa mata mai don ta yi haske da taushi (awa1)	
	A yi kamanun irin takalma a ɗumke (minti 30)	A auna takin takalma da kyau
	A sa irin garurar da ake so (minti 30)	
	A hauda takalma (awa 1)	
	A ɗumke a buga ƙusa a yi ado da ƙusar ado	

Yadda ake saidawa

	Taki guda-guda

A yi tunani tun kahin a soma sana'ar don a tabbatar da bayan an hidda uwa riba na iya shigowa mai kabri.

Kuɗin kayan haɗi
14625F cfa
400 F kuɗin takis
1000F na abinci
Jimilla : 16025F

Quantité de production
5 paires de balka à 6250F'B5= 31250F

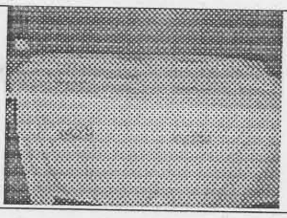
Lissahin riba ta in saida balka 5
In an saida duka
31250cfa -16O25 F cfa =15225F
Ciniki - Uwa = Riba

In an saida taki 2
625O cfa × 2 = 125OOF cfa
12500 F cfa - 16O25F cfa = -3525 F kenan sai an saida hiye da haka

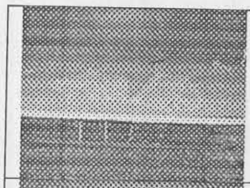
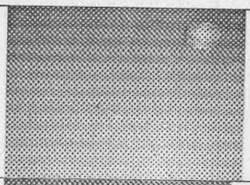
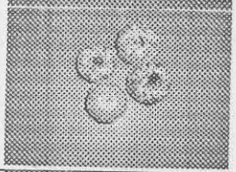
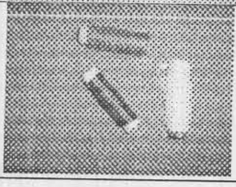
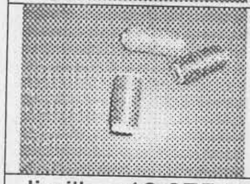
In an saida taki 3
6250 F cfa × 3 = 18750F cfa
18750F cfa - 16025 Fcfa = 2.725F cfa
Ciniki - Uwa = Riba

Idan ana son cin riba :

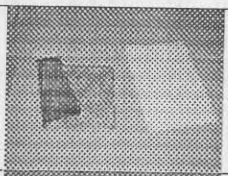
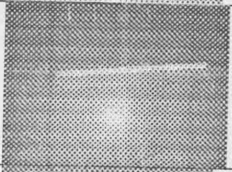
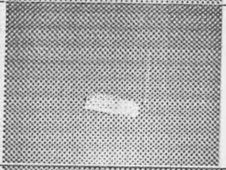
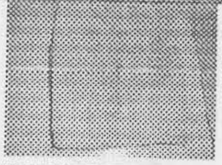
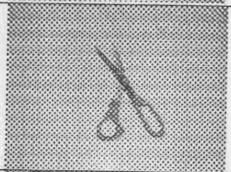
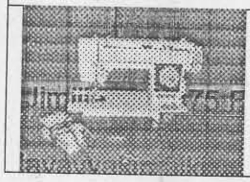
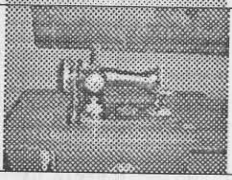
1. a yi lissahin da zai bada dama ta gano tabbat akwai riba tun kahin a shiga sana'ar.
2. a sayi kaya gami tun suna arha.
3. a zan yin takalman daidai da kasuwar da ake samu. Kuma a zan yin na kirki.
4. a riƙa amfani da salloli da kuma kasuwar duniya don a saida dayawa.

Lamba	NP04	
Sana'a	Umkin darori	
Gari	Karamar hukuma yamai 3	
Kala	Umkin darori	
Sunan hausa	Umkin darori	

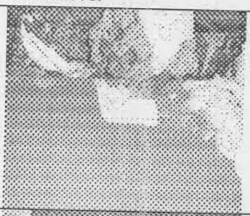
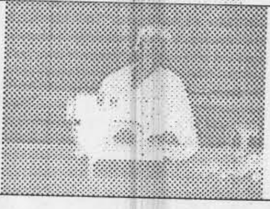
Kayayyaki (suna, yawa, parashi da sauransu)

	Tisi metir 12 a 600F		Allura ta 25 F
	Zaren ɗumki darori guda 12 : 3.000F		ƙaramin zare na 75 : 225F
	Zare na buroe na mashin		
Jimilla : 10.875 F CFA.			

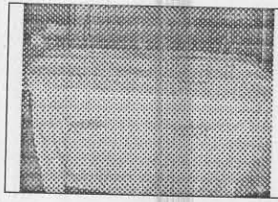
Kayayyakin aiki

	Metir na awo 250F		Takardar dekalki 100F
	Ja-layi (regil) :150 F		Karanyo da magogi : 250F
	Hoto : 100 F		Almakashi : 500 F
	Mashin (tela) 200.000 F		Mashin (tela) ƙarama 70.000 F

Yadda ake ɗumka darori

Hotuna	Hanyoyi	Bayani
	A auna tisi, a yanka don hudda dara da matassai (minti 30)	A yi amfani da babba tebur
	A ɗumka burode na dara da matassai (minti 30)	A ɗumke dara da matassai da kyau.
	A yi dekalkin hotuna (desin) bisa dara da matassai	Kar a yi tisu dauɗa
	A yi buroden tisu (kwana 3)	A yi aiki da zaren da ya hi dacewa (launi)
	Ana iya yin buroden da tela	A yi aiki da zaren ya hi dacewa.

Yadda ake saidawa

	A sa cikin leda	A goge dara da matassai da kyau

A yi tunani kahin a soma sana'ar don a tabbata da lalle za a hiddo uwa har a sami riba.

Kuɗin kaya
Tisu (metir 12) a 7600F
Zaren burode a 3200F
Zare ƙarami a 75F
Allura a 25F
kuɗin mota a 800F
jimilla : 11.700F

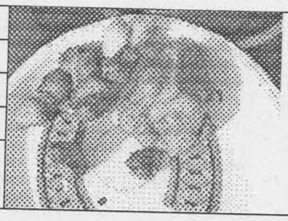
yawan darorin da aka yi
dara 1 duka kwana 15 kenan darori 2 a wata

idan ana iya saida darori a wata a 20.000F kowace dara
40.000 F – 23.400 F = 16.600 F CFA na riba a kwatamce 500 kowace rana.

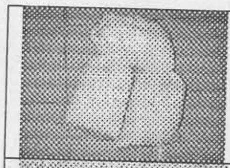
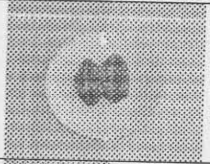
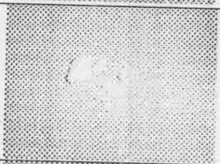
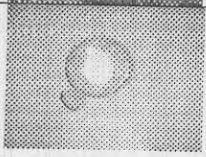
In dara 1 aka iya saidawa
20.000 Fcfa – 11.700 F = 8.300 F a wata, 275 F CFA kowace rana, sun yi kaɗan har a aje wani abu.

Idan ana son cin riba

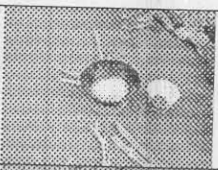
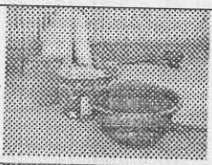
1. a yi nazari don farko a san tabbat za a ci riba.
2. a sayi kayan da ya kamata tun suna da arha ba sai kusan salloli ba.
   Kuɗin zare da na tisi na canzawa har ma in salloli suka yo kusa. Metir 1 na iya kai 600F har 800F. In an haɗa kuɗi kaɗan sai a sayi kayayyaki a adana.
3. a yi aiki da buƙatar mutane masu son darori, ana iya ɗumka darori kamar 30 a shekara a kwatamce darori 2 zuwa 3 a wata.
4. a yi nazari bisa ga wasu dubaru na saidawa. In ana bukukuwa, ana iya gwadin darorin da aka ɗumka don mafi yawan saye a non ake samunsu.

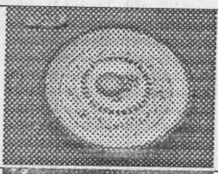
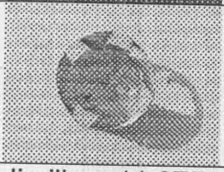
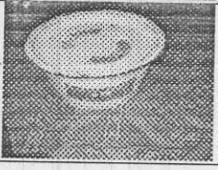
Lamba	NP05	
Sana'a	Tuyar fanke	
Gari	Kasuwar bonkanai	
Kala	Sarrafar abinci da saidawa	
Sunan hausa	Fanke	

Abubuwan hadī (suna、yawan、parashi da sauransu)

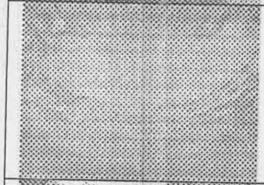
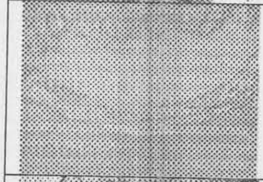
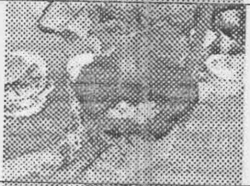
	Garin fari kilo 1500F		An maji 3 mai zakara 175F
	ƙulli 1 na tanka 100F		Koshiya 2 na tumati ta kwanko 50F
	Kuli kanwa 25F		ƙulli gishiri 25F
	An albasa 1 50F		Litir 2 da rabi 1.565F
	ƙullin sukari 1 na 150F		Farmanganati 100F
	Kan icce 2 na 200F		
Jimilla : 3.940 F CFA.			

Kayayyakin aiki

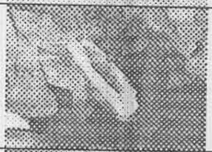
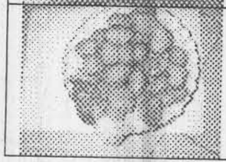
	Kasko 700 F		Babban kwano 6.000 F
	Koshiya tsame : 125 F		Koshiyyai : 175 F

	Luddai 1 na 125 F		Faranti babba a 2.500 F
	Murhu na 350 F		Kwano babba na 2.000 F
Jimilla : 11.975 F CFA			

Yadda ake tuya biskiti

Hotuna	Hanyoyi	Bayani
	A tankaɗe gari fari (munti 15)	
	A sa dalabu cikin ruwa masu damar zahi, a zuba cikin gari, sai a kwaɓa	
	A sa dan gishiri, kanwa da sukari cikin garin a ci gaba da kwabawa	
	A bar garin har ya taso	Don a hana garin ya bushe a zuba mai saman garin
	A kwaɓa kuma ana sa ruwa kaɗan-kaɗan sai ana ɗebowa kaɗan-kaɗan.	Ana sa wa cikin mai
	Karshe tuya	A sa cikin babban daro mai tsabta
	Miya: A dafa tanka attarugu, kankatsatsar albasa, maji, tumati, gishiri da mai sai a sanya ruwa ya zama miya.	Ana cin shi kuma da sukari

Yadda ake saidawa (misali)

	Ana saida a cikin ledodi	
	Ana sa cikin burodi a yi "silansiye"	Wasu suna buƙatar a zuba musu ɗan mai bayan miya
	Ana saida cikin farantinnai.	

A yi tunani kahin a fara sana'ar don a tabbata da in an hidda uwa riba na iya shigowa.

Kuɗin kayan gami: 3.940 F

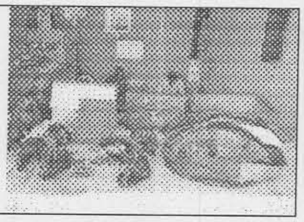
Fanken da aka yi :
5 Fcfa × 1000 = 5.000 Fcfa
Ciniki – Uwa = Rba

In guda 788 aka saida
5 Fcfa × 788 = 3.940 Fcfa
3.940 Fcfa - 3.940 Fcfa = 0Fcfa
Ciniki – Uwa = ba Rba, ba faɗuwa
Don haka sai an saida hiye da haka

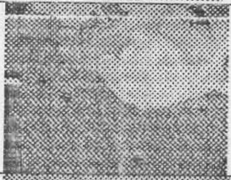
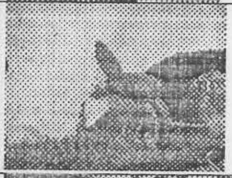
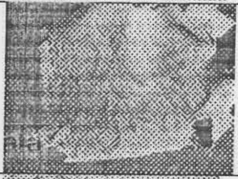
In guda 250 ne aka saida
5 Fcfa × 250 = 2.500 Fcfa
2.500 Fcfa - 3.940 Fcfa = - 1.440 Fcfa
Ciniki – Uwa = faɗuwa

Don a ci riba sai an yi aiki da gargaɗi kamar haka :

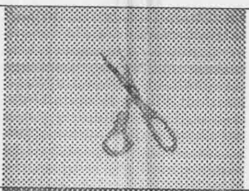
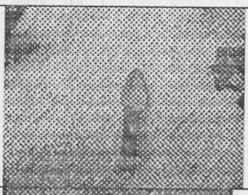
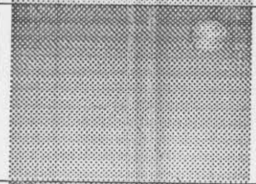
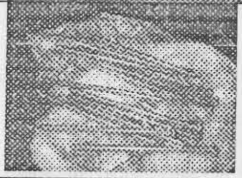
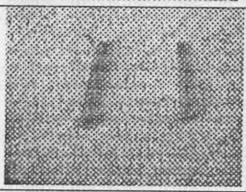
1. a yi nazari tun kahin a shiga sana'a don a san uwa har a ci riba.
2. a yi fanken daidai da yawan masaya. A cikin garuruwan karkara, mutane dayawa cin rani suke zuwa. Ba a samu ciniki ƙwarai, idan aka toya da yawa ana iya yin kwantai sai a yi faɗuwa.
3. a yi tunani su wanene masaya? In yara ne ke saye, a yi parashi daidai da ƙarhin yara.

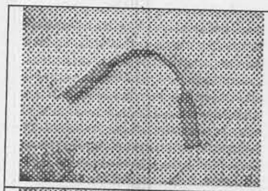
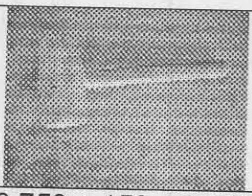
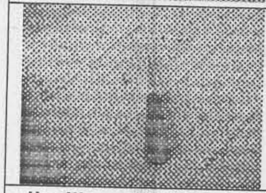
Lamba	NP06	
Sana'a	ƙira ta fata	
Gari	Yamai gidan artisana na wadata	
Kala	ƙera kayayyaki da fata	
Sunan hausa	Aikin fata (ƙira ta fata)	

Kayayyakin gami

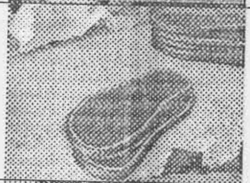
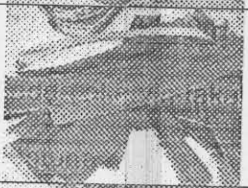
	ƙirgin shanu 11.000 F CFA		Fatar akuya 1.750 F
	Tuwo masara 50 F		Garura 1.300 F
	Zare metir 4 na 200 F		Fatar maciji 5.000 F
	Mai Dinor ko na gujjiya na 50 F		ƙusoshi kala-kala 225 F
Jimilla : 19.575 F CFA.			

Kayan aiki

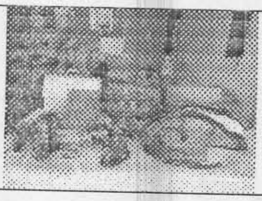
	Almakashi 3.000 F		Yuƙa 1.500 F
	Allura 250 F		Manyan ƙusa 500 F
	Icce (albu) 2.000 F.		Karhe (koshigi) 5.000 F

	Magargari 1.250 F		marto 2.500 F
	Ƙarhe kala (istop) : 3 750 + 150 + 2.000 = 2.900 F		
Jimilla : 18.900 FCFA			

Yadda ake yin takalmi

Hotuna	Hanyoyi	Bayani
	A aikata fata da albu da magargari tsawon awawi 3	A hidda gasussuka
	A yayyanke fata sai anan a sa mai don ta yi haske da taushi awa 1	
	A hidda kamanun takalma (talon) sa'anan a ɗumke da hannu	A daidaita takin don girmansu ya zo daidai
	A sanya ma fatar akuwa garura wadda aka yanka (minti 15)	
	A hauda takalman (awa 1)	

Yadda aka saidawa

	Cikin leda aka saidawa	

A yi nazari don a tabbata da lalle za a ci riba in an hidda uwa kahin a fara sana'a.

Kuɗin kayan gami :
19.575 F CFA
Yawan takalman da aka yi :
Takin takalma 5 « balka »
Takin takalma 3 « fanka »
Takin takalma 4 « na shakane »

Lissahin riba :
In an saida taki 12 duka :
2.500 F × 5 = 12.500 F
3.500 F x 3 = 10.500 F
2.750 F x 4 = 11.000 F
Jimilla : 34 000F
34.000F – 19.575 F = 14.425 F
Ciniki – Uwa = Rba

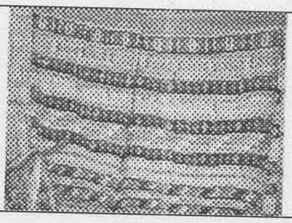
In taki 7 ne aka saida
2.500 F × 3 = 7.500 F
3.500 F x 1 = 3.500 F
2.750 F x 3 = 8.250 F
Jimilla : 19.250F
19.575 F – 19.250 F = 325 F
Ciniki – Uwa = Rba kaɗen ce kenan sai an saida hiye da taki 7

In taki 6 aka saida:
2.500 F × 2 = 5.000 F
3.500 F x 2 = 7.000 F
2.750 F x 2 = 5.500 F
Jimilla : 17.500 F,
17.500 F – 19.575 F = - 2.075 F
Ciniki – Uwa = Faɗuwa

Idan ana son ci riba to sai:

1. an yi nazari a kwatamce a gani tabbat riba na iya shigowa bayan an hidda uwa.
2. a yi takalma daidai yawan masaya don kar a samu rishin ciniki.
3. a yi tunani don a gano masu saye.

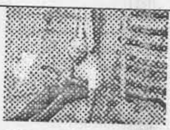
Kayan ƙira ta hannu kaya ne da turawa yan yawan buɗe ido ke buƙata ƙwarai. Mafi yawan kayan suke sanyo su don haka a riƙa talla a wuraren da suke sabka ko suke zuwa a kai a kai har lokacin zakkuwasu.

Lamba	NP07	
Sana'a	Saƙa sakala	
Gari	Gidan kallo na yamai	
Kala	Saƙa sakala (aikin hannu)	
Sunan hausa	Saƙa sakala	

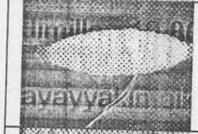
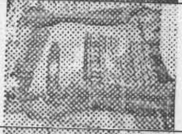
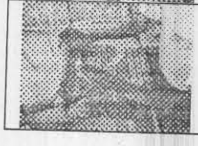
Kayayyakin gami

	Fake 4 na zare dabam-dabam : 16000F yan itace 8 = 800F Kala 3 na garura : 3.000F
Jimilla : 19.800F	

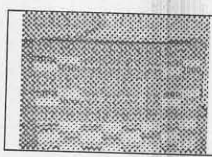
kayayyakin aiki

	Runfa zaman saƙa : 5.000F Abin saƙa 5 : 2.500F Abin takawa 2 : 200F		Kujera ta icce : 3.000F Tabarma : 600F
	Abin juyawa da abin ja aɗaure : 1500F Dutsi 1		
Jimilla : 12.800F			

yadda ake saƙa sakala

Hotuna	Hanyoyi	Bayani
	Saƙar saƙa a na ta cikin na'urar saƙa : awa 2 da rabi	
	A naɗa zare (awa 2)	
	A fara saƙa bandodi 7 zuwa 15 : awa 1 zuwa 3	
	A saƙa zare cikin sati 2	Kar a bari zare ya yi dauɗa

Yadda ake saidawa

	Ana saida sakala gudaguda a 30.000F ko hiye da haka amma hawa-hawa ce.

A tabbatat a kwatamce da in an hidda uwa riba na shigowa tun kahin a fara sana'ar.

Kayan gami da sauransu :

19800F
400 F na mota
Jimilla : 20200F

Yawan sakkalun da aka saƙa : sakala 1

Lissahin riba :
In an saida sakala 1 a 30.000F
30000 F × 1 = 3000 F
30.000 F – 20200F = 9800 F a cikin kwana 14 700F kowace rana.
Ciniki – Uwa = Riba

In sakala 1 aka saida a cikin wata 3
30000F – 20200=9800F a cikin kwana 90 = 108F kowace rana
jours soit 108 F par jour
Ciniki – Uwa = Riba kaɗan

In a cikin wata 2 ne za a sami riba 163 kowace rana .
30.000 F – 20.200 F = 9800 F a cikin kwana 120 :13F na riba rana 1
Ciniki – Uwa = ba Riba ba uwa ba sami komi ba.

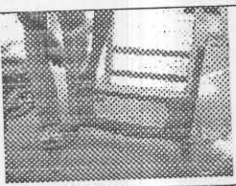
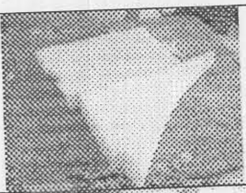
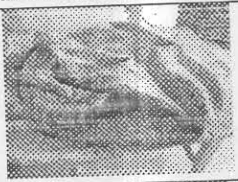
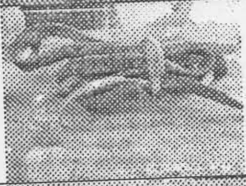
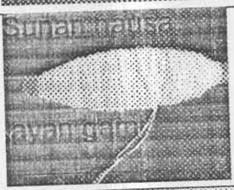
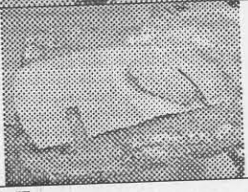
Idan ana son cin riba :

1. a kwatamta tun daga farko don a san tabbat riba za ta shigo.
2. a yo cinikin ƙwarai na zaruruwa (arha) masu kyau.
   kuɗi dabam-dabam daga ƴan kasuwa ne (ƙulli zare na tashi 3.500F zuwa 4.000F)
3. yawan sakalolin da za a saƙa ya zan daidai da yawan masu so. waɗannan irin kaya mutane ne ke cewa a saƙa masu. A rage ranakku saƙa a maido su kwana 10 kambacin kwana 14.
4. a yi tunani don a san su wanene masaya. Mafi yawa amare ne ke sayen sakallu. Sai ana yi ana talla lokacin bukukuwa.

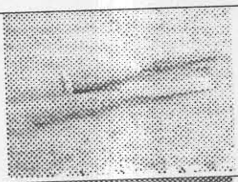
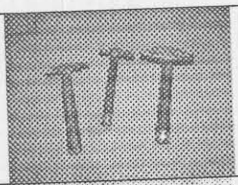
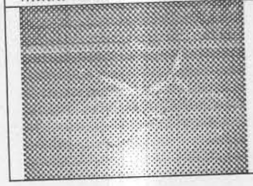
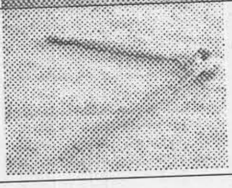
Wannan sana'a na taimakawa wajen biya ma iyali buƙatu ko da yake sai an sami mai so ne aka saƙewa don in ba haka akwai saidawa.

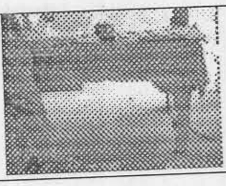
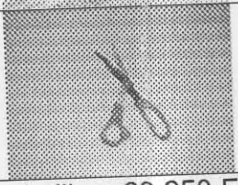
Lamba	NP08	
Sana'a	Saida mayan kujeru (salon)	
Gari	Yamai ƙaramar hukuma ta 3	
Kala	Kahinta da saida mayan kujeru (salon)	
Sunan hausa	Kahinta da saida salon	

Kayan gami

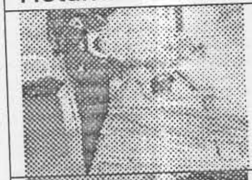
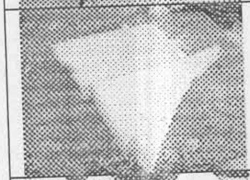
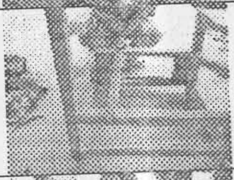
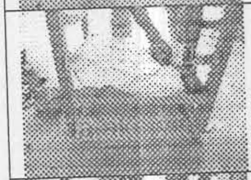
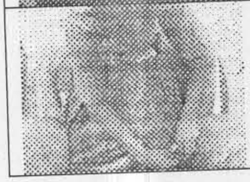
	Kwanhile 1 na kadir kin mayan kujeru 80.000F		Sifon na katifa 30.000 F
	Tisi metir 30 30.000 F		ƙulli kaushu 1.500 F
	Buhuna 15 yamti 1.875 F		Kwal 1.500 F
	Zare na 1.250 F		Kartuna yamti 2.500 F
	Kilo 3 na ƙusa 3.000 F		
Jimilla : 151.625 F CFA			

Kayayyaki aiki

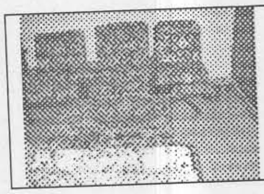
	Rabo 2.000 F		Marto 3 a 4.500 F
	Sentimetir 250 F		Tenayi abin cire ƙusa 2.000 F

	Tornivis pausi yuƙa da lim 5000F		Babban tebur 15.000 F
	cilmidas 1 a 500 F		
Jimilla : 29.250 F CFA			

Yadda ake yin salon

Hotuna	Hanyoyi	Bayani
	A yi kadirori shanta (awa 2).	
	A auna a yanka tisi da shifou (awa 1)	
	A hauda kaushu wajen matassan kai da wurin bai (awa 1)	A hidda wata ƙasa da ke can ciki
	A hauda buhuna	
	A hauda shifon (minti 30)	
	A ɗumke tisi da aka yanka a daidaita shi da kamanun salon (minti 30)	
	A hauda tisi (awa 1 da rabi)	

Yadda aka saidawa

	Ana saida salon kwanhile (kujera babba mai wuri 3 da kujeru 4 masu wuri guda-guda.

A yi tunani daga farko, a kwatamta a gani lalle ana iya cin riba bayan an hidda uwa.

Kuɗin kaya :
151.625 F
3.000 F na kuɗin mota
50.000 F biyan ƴan aiki
Jimilla : 204.625 F CFA

Yawan kayan da aka yi :
Salon 1 (dogo 1, da 4 ƙanana)

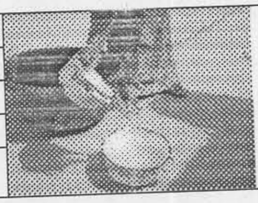
Lissahin riba
In an saida salon 1 duka :
500.000 F × 1 = 500.000 F
500.000 F – 204.625 F = 295.375 F
Ciniki – Uwa = Riba

In za a saida da gaugawa kuɗin ragewa zai yi:
200.000 F × 1 = 200.000 F
204.625 F – 200.000 Fcfa = - 4.625 F
Ciniki – Uwa = Faɗuwa

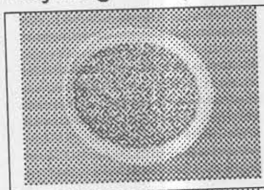
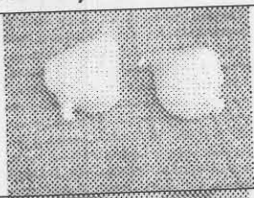
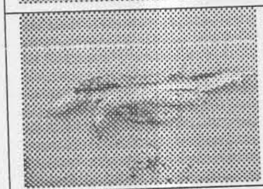
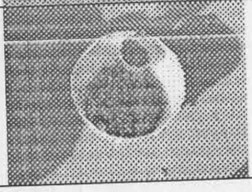
Idan ana son cin riba:

1. a yi lissahin da za sami riba ko da a kwatamce ne.
2. a ƙera salon-salon daidai da buƙatar salon kamar amare da ƴan bariki matasa. Akwai masaya lalle amma kar a yi dayawa a shiga jira masu saye. A yi aiki da sai mutun ya ce yana so a yi mishi.

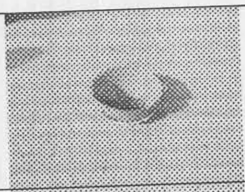
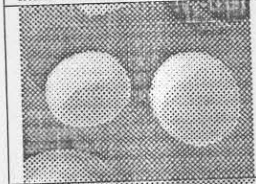
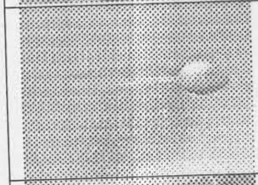
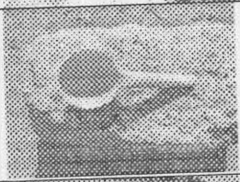
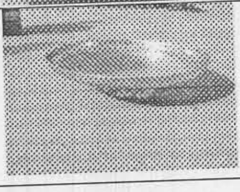
A kusan salloli mutane na son canza rigar salon ko salon kin gabaɗaya. Sana'a ce da maza ne ke yin ta kuma tana son jari mai yawa da sanin aiki (iyawa). Da wannan sana'a ana iya biya ma iyali buƙatu har a aje wani abu.

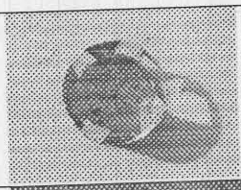
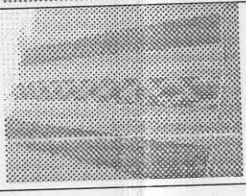
Lamba	NP09	
Sana'a	Yin mai na gujjiya	
Gari	Kasuwar bonkanay	
Kala	Sarrafa kayan gona	
Sunan hausa	Hidda mai na gujjiya	

Kayan gami (suna、yawa、parashi da sauransu)

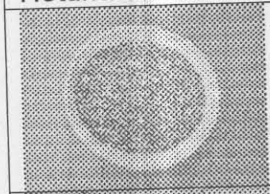
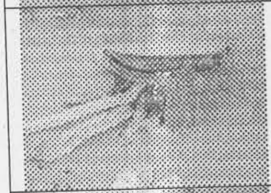
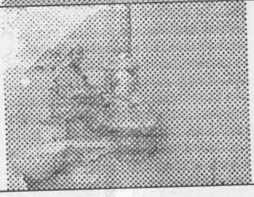
	Tiya 6 na tsabar gujjiya 5.000F		ƙulli 2 na gishiri
	Kan icce 1 na ƙuna 500F		Ruwa na 15F
Jimilla : 5.515 F CFA			

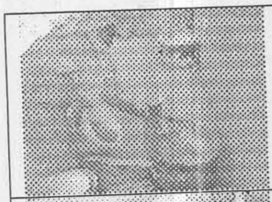
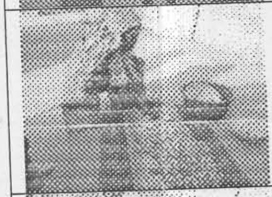
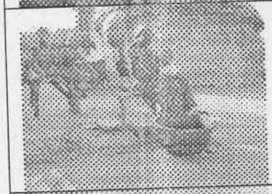
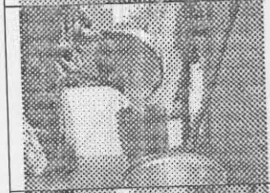
Kayayyakin aiki

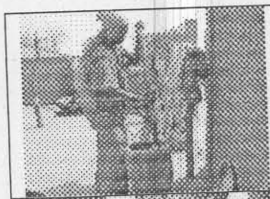
	Daro 1 na sa ruwa = 400 F		ƙaramar tasa da ake aza tasa hudodi kan ta 350F
	Babbar kwarya 3 da ƙarama 1 a 250 F + 1.500 F= 1.750 F		Robobi 2 na 6000F
	Kasko na 1.500 F		Mulu na tiya 6 a 600F
	Koshiya ta 100 F		Luddai 1 a 250 F
	Kwano mai hudodi kasa 600 F		Faranti (tire) na 1.000 F

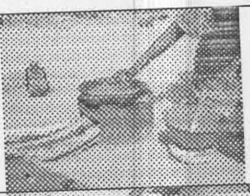
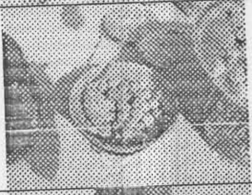
	Mataci = 500 F		Murhu a 1.000 F
	Turmi 1 =5.500 F		An katako ko dutsi a 150F
	Tabarma 1 = 1.000 F		Tame a 500 F

Yin mai (na ɗankai kwana 2)

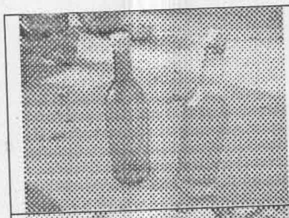
Hotuna	Hanyoyi	Bayani
	Tsintse ƴan duwatsu da ke cikin gujjiya (minti 90)	
	A ba rairai da ke cikin kasko wuta (minti 10)	A yi aiki da rairai fari maras duwatsu
	A sa gujjiya cikin rairai don a soye ta (minti 60)	Faire cela petit à petit jusqu'à épuiser la quantité d'arachide.
	A motsa daɗan-kaɗan kar a tsaya sai ta sayu	A sa wuta maras ƙarhi
	A hidda gujjiya	A yi amfani in son samu da ƙwarya

	A hidda gujjiya daga cikin ƙasa (minti 60)	A yi amfani da tame
	A shanya gujjiya kan tabarma	A yi amfani da tabarma son samu
	Da ɗan ƙaramin katako a motsa gujjiya don ƙwalfa ta hidda	A yi hankali kar a farfashe gujjiya
	A zuba cikin ƙwarya	
	A sheƙe ƙwalfa don a sami ɗiyan gujjiya kaɗai (minti 120)	Kar a bar ma gujjiya ƙwalfa dayawa
	waɗannan ɗiyan gujjiya farare su ake niƙewa da dutsi ko mashin (minti 2)	A niƙe da kyau
	Dawon gujjiya bayan a hito daga mashin (minti 10)	
	A sa dawo cikin turmi	Kar a yi sake ƙasa ta shiga cikin turmi. In dawo na da yawa a raba
	A sanya ruwa kaɗan	A yi amfani da ruwan zahi

	A saɓa dawon da taɓarya	Sai an ɗauki hanƙuri da kuzari
	A motsa dawon da taɓarya da ke cikin turmi kar dawon ya yi launi ɗaya.	
	Dawon sai ya ɗauki launin ja-ja	
	Mai na fara hita kaɗan-kaɗan	
	A sa luddai ana ɗebo mai (awa 4)	
	A sa mai cikin yar babbar tasa	
	A hiddo sauran dawo a sa cikin roba	
	A yi mulamulai ƙuli-ƙuli da dawon (awa 2)	
	A zuba mai cikin kaskon da ke saman wuta.	

	A sa mulamulan ƙuli-ƙuli cikin mai	
	A motsa mulamulan	
	Za a sami a ƙalla ɗan ƙuli-ƙuli 1500 (awa 2)	
	Idan mai ya soyu da kyau sai a yi dahuwa da shi ana samun litir 2,5	

Yadda ake saidawa

	Ana saidawa liti-litir a 750F	Mutane sun hi son mai na gujjiya da duk wani mai har ma in za a yi yamutse
	Ana saida ƙuli-ƙuli biya dala	

A yi tunani don a tabbata da lalle in an hidda uwa riba tana shigowa tun farko.

Kuɗin kayan gami : 6.1901F
Tiya 6/800 F/ tiya = 4.800 F
Bokiti 1 = 15 F
Gishiri = 75 F CFA
Itace = 500 F CFA
kuɗin mota = 200 F
kuɗin niƙa = 600 F

yawan mai da aka yi :
litir 6 da ƙuli-ƙuli 1500

lissahin riba

in an saida litir a 750, ƙuli-ƙuli 2 dala
750 F × 6 = 4.500F
5 F x (1.500 /2) = 3.750 F
8.250 F - 6.190 F = 2.060 F
Ciniki – Uwa = Riba

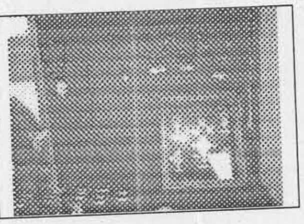
In litir 4 kawai aka hiddo da ƙuli-ƙuli 1500
750 F/litir ×4 litire = 3.000 F et 3.750 F ƙuli-ƙuli = 6.750 F
6.750 F – 6.190 F = 560 F
Ciniki – Uwa = Riba kaɗan ce
Ba za a ci riba sosai sai an hidda hiye da litir 5 da ƙuli-ƙuli guda 1500. lokacin hidda yahi wuya don haka kala dawon na ƙarhi kala mai na ragewa.

In litir 3 ne aka hiddo
750 Fcfa × 3 = 2.250 Fcfa et 3.750 F = 6.000 F CFA,
6.000 Fcfa – 6.190 Fcfa = - 190 F
Ciniki – Uwa = Faɗuwa

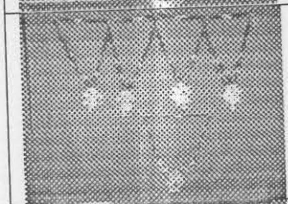
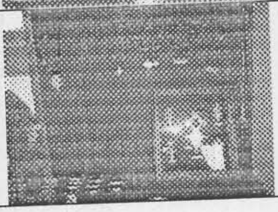
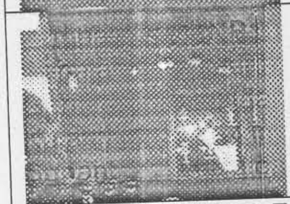
Idan ana son cin riba

1. a lissahin tabbata riba ko da a misalce ne.
2. a sayi kayan gami tun ba su yi tsada ba. kuɗin gujjiya na sakewa (tiya 800F zuwa 1600F).
   A samo kuɗi a saye ga kaka a aje.
3. a kayyade daidai yawan mai wanda ake iya yi dangance da lokacin ake da dama.

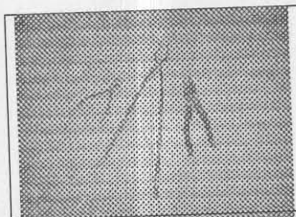
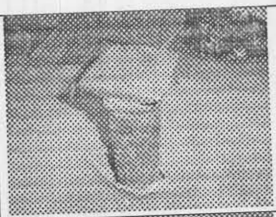
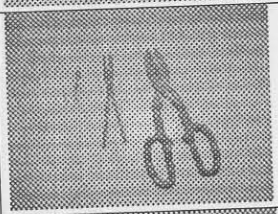
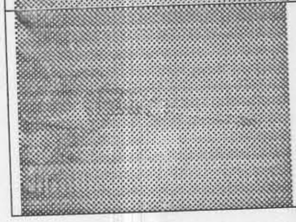
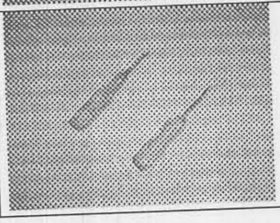
Sana'a ce da mata ke yi waɗanda ke zaune a cikin karkara da ake noma gujjiya. Wannan sana'a na tallaba ma iyali wajen biya musu buƙatunsu.

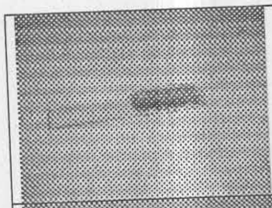
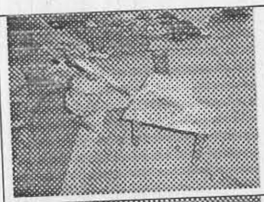
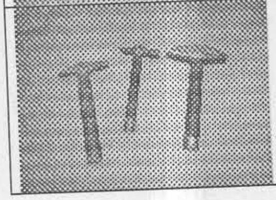
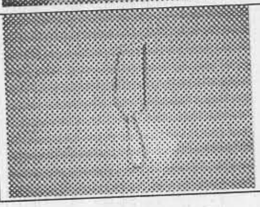
Lamba	NP10	
Sana'a	Sana'a kayan zinariya da azurfa	
Gari	Gidan artizana wadata yamai	
Kala	Aikin hannu	
Sunan hausa	Saida zinariya da azurfa	

Kuɗin sayen kayan da aka ƙéra (suna, yawan , parashi da sauransu)

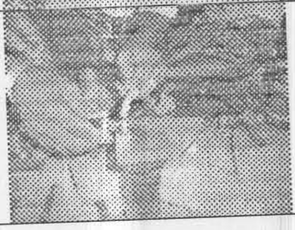
	Dan warwaro 15 = 300.000 F		Zobe 100 = 200.000 F
	Sarƙa 30 = 450000F		yan kunnai 300 = 300.000 F
	Kurwa 50 = 300.000 F		
Jimilla : 1.550.000 F			

Kayan aiki

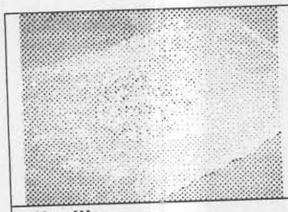
	5 Pinces : 6.000 F		1 Enclume à 2.000 F
	12 Lûmes à 11.500 F		3 Ciseaux à 4.000 F
	1 soufflet à 20.000 F		Pointe à graphe 2.000 F

	Buros 1 na ƙarhe = 1.500 F		Shalimo = 15.000F
	Marto 3 = 15.000 F		Zartu 2 = 12.000 F

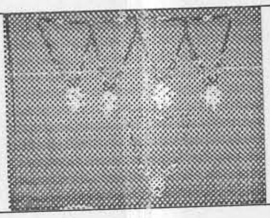
Yadda ake ƙera kaya

Hotuna	Hanyoyi	Bayani
	A auna azurfa garam 15 a narke ta (minti 20).	A yi hankali in babu ƙasa cikin tukunya
	A kara burakis a cikin narkakkar azurfa (minti 10)	
	A zuba narkakkar azurfa a cikin mlu mai bada kama (minti 5)	
	A aikata abinda aka ƙera har ya yi daidai da yadda ake sa (minti 15)	
	A yi yadda zai ɗciki kamar dunkule sai ayi suden bakunan 2 (minti 5)	
	A zoze kuma a yi zoben ado uma a wanke da ruwan zahi tare da sa ɗan gishiri (minti 10)	

Kuɗin sayen kayan aiki

	Azurfa : 900.000 F
Jimilla	900.000 F

Yadda ake saidawa

	Guda-guda ko taki na biyu-biyu in ƴan kunnai ne

A yi lissahi don a tabbata tun daga farko ko da a yi misali ne da in an hidda uwa ana iya cin riba.

Kuɗin sayen kaya : 900.000 F

Kuɗin saidawa : 1.550.000 F

Lissahin riba :
In an saida duk
1550000F – 900000F = 650.000F.
Ciniki – Uwa = Riba

In rabi ne aka saida :
775.000 F – 90.000 F= - 125000 F
Ciniki – Uwa = Faɗuwa
Kenan sai an saida hiye da rabi

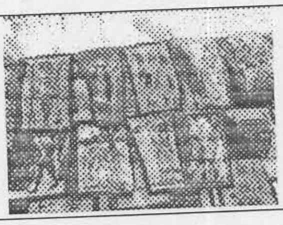
Idan ana son cin riba

1. a lissahi don a tabbata da lalle in an hidda uwa riba za ta shigo.
2. a yi nazari su wanene masu saye.
3. a saida lokacin kasuwar baza koli ko salloli.
4. a yi ƙira mai kyau.

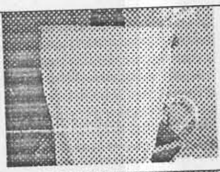
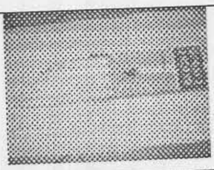
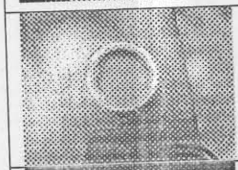
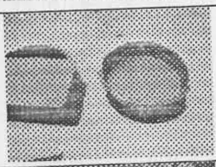
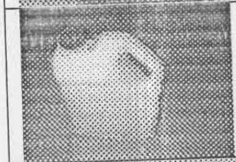
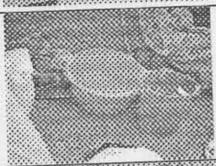
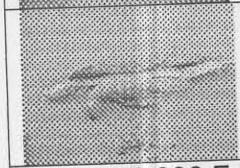
Sana'a ce da maza ke yin ta kuma bugaje kuma gadonta aka yi. Ana iya biya ma iyali buƙatunsu da wannan irin sana'a ko da yake ba kowa ke yin wannan sana'a saboda a dauke sana'ar mutane ƴan ƙananan gida.

Kundi sana'o'i : Masu yin kaya (sarrafawa)

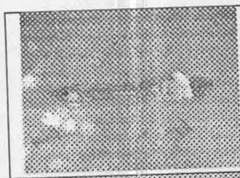
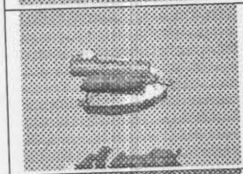
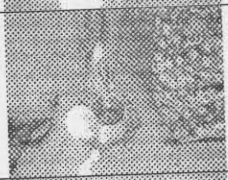
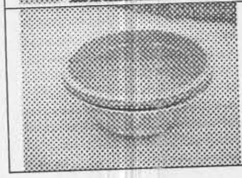
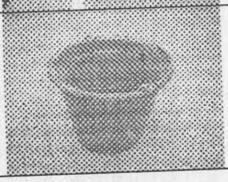
Lamba	NP11
Sana'a	Rini
Gari	Gidan kallo na yamai
Kala	Aikin hannu
Sunan hausa	Rini

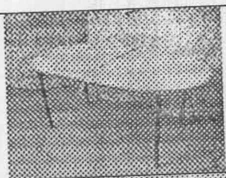
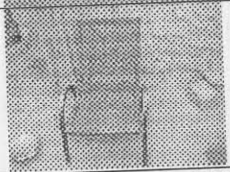
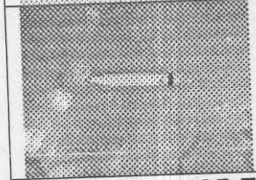


Kayan gami

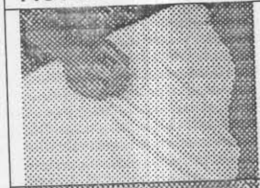
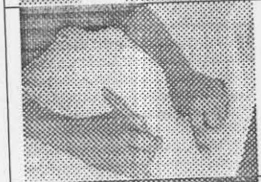
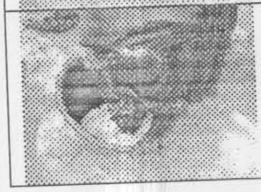
	Tisi wanda ba yada ado na kaɗa 100/100 metir 2,5 = 1.500F		Buji pahe 1 = 350F
	Garura = 1.500 F		Sudu = 2000F
	Kalanzir = 500F		Ruwa = 15 F
	Itace = 100F		Gawai = 125F
Jimilla : 6.090 F CFA.			

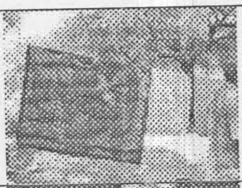
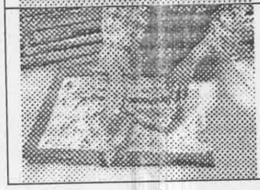
Kayayyakin aiki

	Panso 2 =900F		Murhu (manjamar) = 350F
	Dutsi guga = 3000F		Kwanko yamti = 100F
	Roba 1 = 2.500F		Bokiti 1 = 1.500F

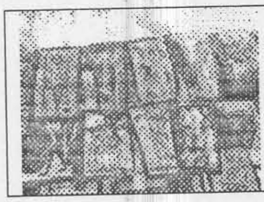
	Bokiti yamti na fantir = 500F		Tebur = 10.000F
	Tano na ƙarhe = 2000F		Kujera : 3.500F
	Bik, karayyo, gwam, dan zane = 115F		
Jimilla : 24.465 F			

Yadda ake rini

Hotuna	Hanyoyi	Bayani
	A zaɓi zane mai kyau sai a zana bisa tisi (awa 1)	
	A narke buji a cikin kwano yamti da ke saman murhu (minti 5)	
	A sa panso cikin ruwan buji ana shafawa kan zanen da aka yi bisa tisi (awa 3)	A yi hankali a bi zanen sau da ƙafa
	A rhe can ciki da buji (awa 1)	
	A shirya garura (minti 15)	
	A jika tisi cikin garura (minti 20)	

	A shanya tisin da aka rini ya bushe	A barshi ya bushe kuma ana yi ana jan tisi har kamarshi ta hita.
	A hidda buji da yuƙa sa'anan a sake wanke tisin (awa 1)	
	Sa anan sai wanke da kalanzir mai zahi (minti 30)	
	A goge tisi bayan ya bushe (minti 10)	

Yadda ake saidawa

	Tabulo-tabulo ake saidawa kala 5 tabulo-tabulo yake.	

A yi lissahi tun farko kahin a fara sana'a don a tabbata ko da a misalce ne da in an hidda uwa riba na hitowa.

Kuɗin kayan gami :
6.090 F
1.000F F na zuba – zuba na gidan kallo
400 F kuɗin takasi
500 F na abincin ini
Jimilla : 7.990 F CFA

Yawan aikin da aka yi :
Tabulo 5 madaidaita

Lissahin riba bayan an saida
In an saida duka:
3.000 F × 5 = 15.000 F
15.000 F – 7.990 F = 7.010 F
Ciniki – Uwa = Riba

In an saida guda 3
9.000 F – 7.990 F = 1 .010 F
Ciniki – Uwa = Riba kaɗan ce

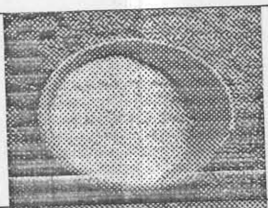
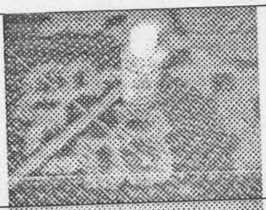
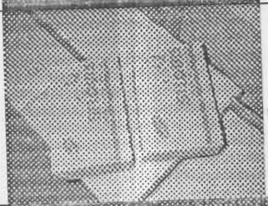
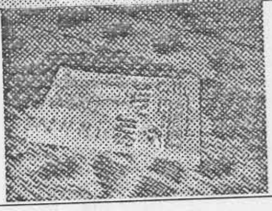
In an saida guda 2 kawai
3.000 F x 2 F = 6.000 F
6.000 F – 7.990 F = - 1.990 F
Ciniki – Uwa = Faɗuwa

Idan ana son cin riba:

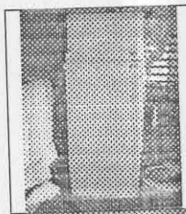
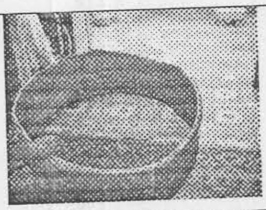
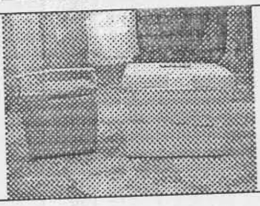
1. a lissahi tun farko don tabbatat lalle riba za ta samuwa.
2. a yi rini mai kyau tare da aiki da launi mai kyau.
3. a rina daidai da buƙatar masu saye. Kayan rini na da ruwan kasuwa ga baƙi ƴan yawon buɗe ido.
4. Gargaɗi: a yi hankali da hasken rana saboda yana ɓata launi kaya.

Lamba	NP11	
Sana'a	Bombo galase	
Gari	Unguwar kallai ta kudu	
Kala	Sarrafa kaya da saidawa	
Sunan hausa	Bombo galase	

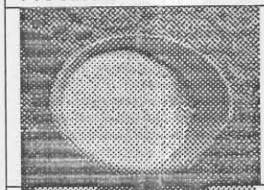
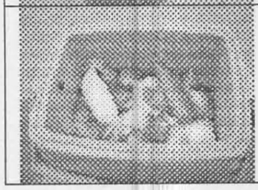
Kayan gami (suna、yawa、parashi.)

	Garin ɗiyan kuka kilo 1,5 = 300F		Aromatik = 350 F
	Kilo 2 na sukari =		Kunnuwa masu ƙamshin anana = 50F
	Ruwa = 10 F		Garura = 100 F
Jimilla : 1.810 F CFA.			

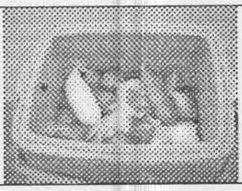
Kayan aiki

	Firigo = 300.000 F		Tame = 250 F
	Bokiti 2 = 2.500 F		Tarmos 2 =: 25.000 F
	Luddai = 125 F		Wutar lantarki : 15.000 F /wata
Jimilla : 327.875 F CFA			

Yadda ake yi bombo galase

Hotuna	Hanyoyi	Bayani
	A tankaɗe garin ɗiyan kuka (minti 15)	A sa sukari da aromatik da ruwa masu ƙamshi
	A sa ma garin ruwa (minti 10)	a motsa duka haɗin (minti 5)
	A motsa da luddai (minti 30)	A yi amfani da luddai don sa a cikin lrdodi (minti 60)
	A ƙulla cikin ledodi	A sa cikin firigo
		In su zamma galas sai a saida

Yadda ake saidawa

	ƙulli-ƙulli na ledodi

A yi tunani kahin a fara sana'a dan a tabbata da za a sami riba.

Kuɗin kayan gami

1.810 F
Paken leda 5 : 750 F
KuƊin wuta : 500 F ini
Jimilla : 3.060 F

Yawan bombo galase
Bomobo guda 200 : 5.000 F

Lissahin riba :

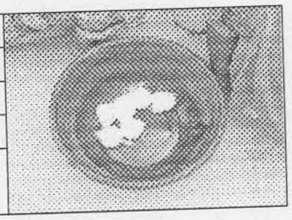
In an saida guda 200
25 F × 200 = 5.000 F
5.000 F – 3.060 F = 1.940 F
Cinik – Uwa = Riba

In guda 92 aka saida
25 F × 92 = 2.300 F
2.300 F – 3.060 F = - 760 F
Cinik – Uwa = Faɗuwa
Kenan sai an saida hiye da haka in ana son cin riba.

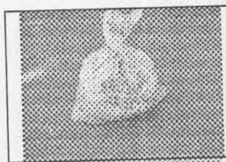
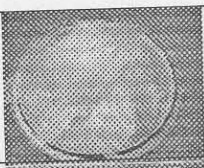
Idan ana son cin riba

1. sai an yi lissahi an tabbata lalle riba tana shigowa ko daa kwatamce ne.
2. a yi bombo galase daidai da buƙatar kasuwa.
3. a yi tunani don a san su wanene masaya. In yara ne a yi parashi mai sauƙi. Kar a yi shi ga lokacin ɗari.
4. a yi bombo na dala-dala don yara su zo su saye.

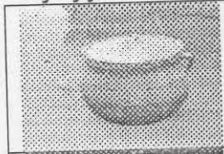
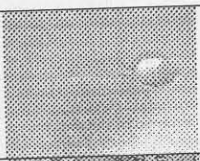
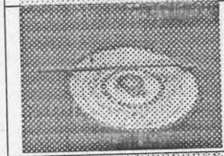
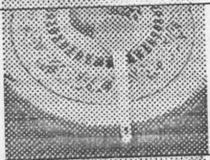
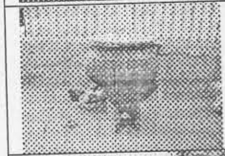
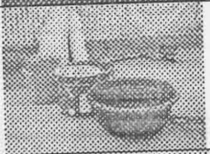
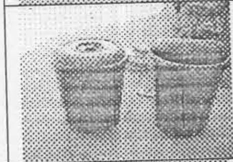
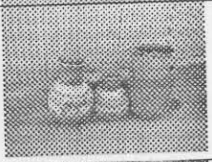
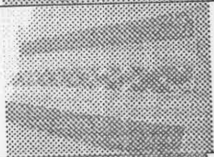
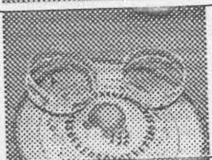
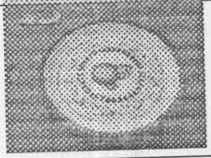
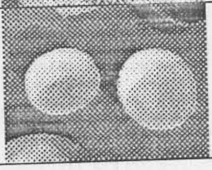
Sana'a a ce wadda mata ne ke yinta kuma tana son jalli mai kabri da kuma wutar lantarki da firigo.
Da wannan sana'a ana iya biya iyali wasu buƙatu kamar sayen kayan lakkwal, abinci, tufaya da sauransu.

Lamba	NP12	
Sana'a	Sana'a saida kafa (tuwon masara)	
Gari	Kasuwar bonkanai	
Kala	Sana'a sarrafa abinci da saidawa	
Sunan hausa	Sana'a saida kafa (tuwon masara)	

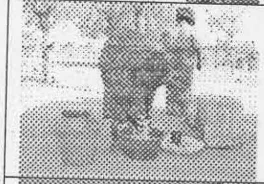
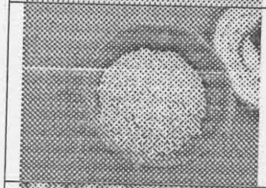
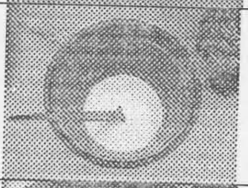
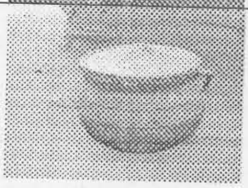
Kayan gami

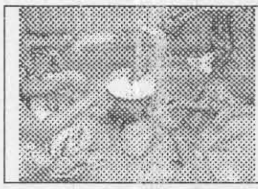
	Rabin (1/2) buhun masara = 7.500 F		ƙulli kola 2 = 500 F
	Itace ƙuna = 300 F		Ruwa = 100 F
Jimilla : 8.400 F CFA			

Kayayyakin aiki

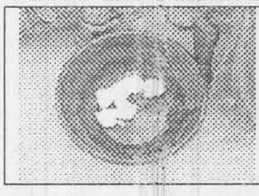
	Tukunya 1 = 10.000 F		Koshiya ƙarama = 250 F
	Ispatil 1 = 500 F		Luddai 2 = 500 F
	Babban murhu = 1000 F		Bokiti 2 = 2.000 F
	Robobin sa ruwa = 3.800 F		Tukunyar laka 2 = 2.500 F
	Tabarmi 2 = 1.000 F		Tame 2 = 1.000 F
	Faranti = 1.500 F		ƙwarya 2 = 1.000 F
Jimilla 24.800 F			

Yadda ake yin kafa

Hotuna	Hanyoyi	Bayani
	A hidda ma masara ƙazamta, a hidda dusa bayan an surhe (minti 30-45).	Kar a bar ɗan tsakuwa ko guda.
	A sa masara tsari tsawon kwana 2	
	A ƙashire da kyan, a shanya kan tabarmi (minti 15)	A yi hankali da ƙura
	A yi garin masara (ɗakawa ko mashin)	
	A zuba garin masara cikin roba mai ruwa. A motsa da luddai (minti 10)	A yi hankali da ƙwari ko wata ƙazamta
	A yi amfani da mataci na tisi don hidda tsaki (minti 20)	
	Hurar da aka samu a sa ta a tukunya a ba ta wuta, ba a motsawa a ɗeba ruwa a bar dawon (minti 20)	A yi hankali da ƙwari da ƙazamta
	A ƙuna wuta a aza tukunya cike da ruwa	
	A ɗebo dawo-dawon ƙadan-ƙadan, ana yi ana motsawa da ispatil har ta yi ƙarhi (awo 1)	A yi hankali da ƙwari da ƙazamta

	Da luddai sai ana ɗebowa ana sawa ga leɗodi (luddai 2 kowace leda) ana ƙullewa.	A wanke hannuwa da kyau kahin a soma

Yadda ake saidawa

	Ana saida kafa ƙulli-ƙulli cikin leda.

A yi tunani tun farko don a tabbata da lalle za a sami riba bayan an hidda uwa.
Kuɗin kayan gami (8.800 F)
8.400 F
400 F = kuɗin mota takasi
Yawan kafar da aka ƙulla
Yi guda = 15.000 F (ƙulli 600 X 25 F)

Lissahi riba bayan saida wa
In an saida ƙulli 600
25 F × 600 = 15.000 F
15.000 F - 8.800 F = 6.200 F
Ciniki – uwa = riba

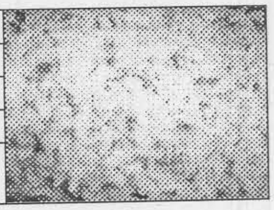
In guda 352 aka saida =
25 F × 352 = 8.800 F
8.800 F - 8.800 F = 0 F
Ciniki – uwa = ba riba, ba faɗuwa

In guda 300 aka saida
25 F × 300 = 7.500 F
7.500 F – 8.800 F = - 1.300 F
Ciniki – uwa = faɗuwa

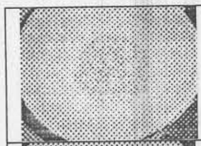
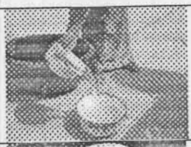
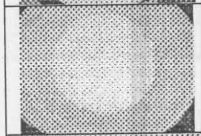
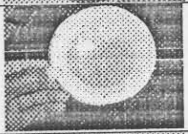
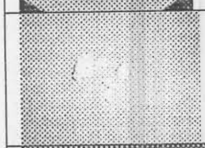
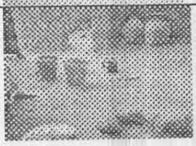
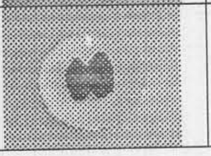
Don idan ana son cin riba :

1. A yi nazari yadda riba za ta shigo tun farko ko da a kwatamce ne.
2. A sayi kayan gami tun suna da arha. Ga kaka kayan gona suna da arha a samu kuɗi a saye a aje sa anan an hi samun riba mai yawa sai a taimaka mai gida wajen tattalin iyali.
3. A yi kafa daidai da yawan masu bukata da kuma lokaci. Daga ƙawayya yamai yan cin rani masu yawa na tahowa yamai kenanakwai masaya. Ga damana ko duka yan cin rani komowa suke yi ƙawayyansu..
4. Wannan sana'a mata yan kasuwa na sayen ta waɗanda ba su da damar komawa gida.

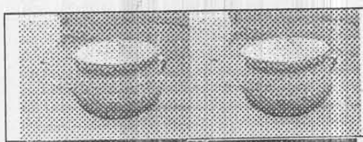
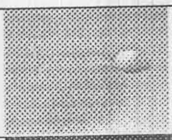
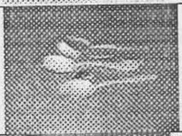
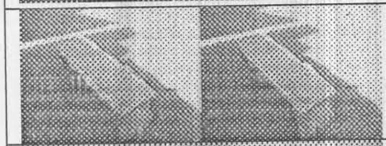
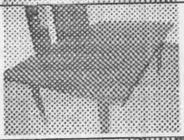
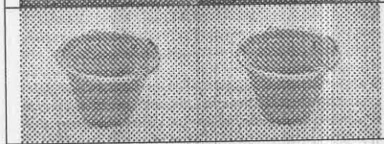
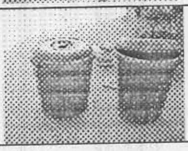
Mata ne ke yin irin wannan sana'a don taimaka ma gajiyayyun maza. Da yan kuɗi kaɗan ana iya yin wannan sana'a.

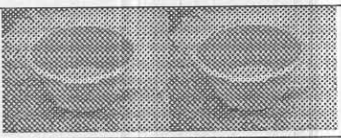
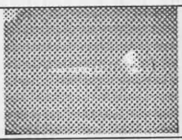
Lamba	NP13	
Sana'a	Shinkafa da wake	
Gari	Yamai pudiriyer	
Kala	Sarafa kayan gona	
Sunan hausa	Shinkafa da wake	

Kayan gami

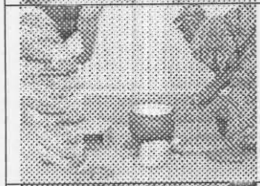
	Wake rabin tiya : 275 F		Mai litir 3 : 1.950 F
	Shinkafa kilo 5 1625 F		Tanka na 500F + gishiri na 50F + maji na 200F
	Kanwa ta 25 F		Itacen dahuwa na 300 F
	Ruwa na 50 F		Tumati na 500F
Jimilla : 5.475 F			

Kayayyakin aiki

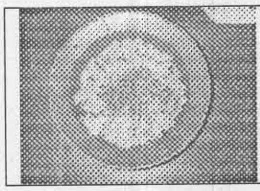
	Tukunya 2 : 17.500 F		ƙaramar koshiya : 250 F
	Mayan kwanoni 2 a 14 000 F		Dozin 2 na koshiya :5.000 F
	Faranti 4 a 4.000 F		Tukunyar sanholama 5.000 F
	Faranti 2 na ƙarhe 5000 F		Faranti ƙanana guda 35 : 3500 F
	Banci 2 : 12.000 F		Babbar tebur 15.000 F
	Bokiti 2 3.000 F		Manya robobi 2 14.000 F

	ƙananan robobi 2 : 3.000 F		Luddai na miya 100 F
Jimilla : 102.250 F			

Yadda ake wake de shinkafa: tun da jijjibi ake dahuwa ƙarhe 3 – karhe 4 na sahe

Hotuna	Hanyoyi	Bayani
	A hidda kazamtar da ke cikin wake da kuma shinkafa	Kar a bar tsakuwa ciki. A yi aiki da wake wanda baya da kwaro kwarai
	A wanke wake sosai da ruwa	
	A sa cikin tunkunya ya tafasa sa'anan a jefa kanwa kaɗan	A yi hankali kar a sa ruwa dayawa
	In wake ya kusa dahuwa a zuba shinkafa a ruhe tukunya	
	A yanka albasa, tumatir ɗanya a sa mai da gishiri da maji.	

Yadda ake saidawa

	A cikin kwanoni ko farantinnai ake saidawa.	

A yi tunani tun farko don a tabbata da riba tana shigowa ko da a kwatace ne.

kuɗin kayan gami = 6.775 F
5.475 F
1.000 F = kuɗin takasi
300 F = na abinci

Yawan fala da aka yi:

Dahuwa 1, fala 120
120 x 100 = 12.000F

Lissahin riba :
in an saida fala 120
120 F × 100 = 12.000 F
12.000 F - 6.775 F = 5.225 F
Ciniki – Uwa = Riba

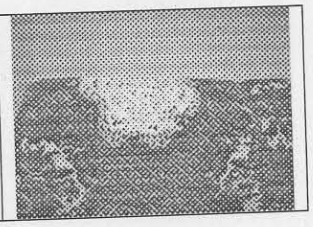
In an saida fala 67
100 F × 67 = 6.700 Fcfa
6.775 F - 6.700 F = 75 F : Riba ƙadan ce.

In an saida fala 60 :
100 F × 60 = 6.000 F
6.000 F – 6.775 F = - 775 F
Ciniki – Uwa = Faɗuwa

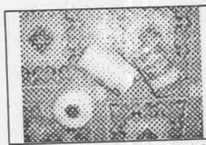
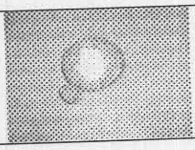
Idan ana son cin riba :

1. a yi lissahin da riba za ta shigo koda a misalce ne.
2. a sayi kayan haɗi tun suna arha kamar ga kaka, abinci ba ya da tsada, tiya ba ta wuce 250F, a haɗa kuɗi a saye a adana.
3. a yi wake da shinkafa daidai da masayan da a akwai da kuma lokaci.
   Ga rani an hi samun ciniki saboda yan cin rani na bar garuruwan su zo yamai neman aiki. Akwai ciniki wannan lokaci sosai saboda sun koma gida. A riƙa dahuwa tun da sahe ƙwarai saboda masu hitowa tun da sahe da yara masukarin sahiya.
4. a yi nazari don a san suwanene masaya.

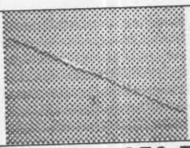
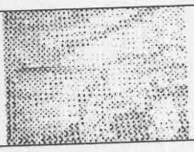
Tun da yara ne a yi arhaa saida masu 50F. A saida a cikin lakkwal.
Sana'a ce mai amfani, mata ke yin ta don su taimaka mazansu gajiyayyu har su ruhe wasu ramce.

Lamba	NP14	
Sana'a	Nap	
Gari	Gidan artisana wadata	
Kala	Ɗumki nap	
Sunan hausa	Nap	

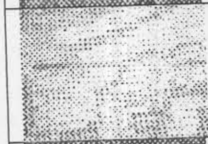
Kayan gami

	Zare mai lamba 10 = 4800F		Gwam = 50 F
Jimilla : 4.850 F CFA			

Kayan aiki

	Allura limaro 9 = 150 F		Zane = 500 F
Jimilla : 650 F CFA			

Ga yadda ake yin nap (kwana 14)

Hotuna	Hanyoyi	Bayani
	A mallaki zare da allura ko kuroshe (awa1)	Zaren da za a zaɓa ya dangance da irin nap da za a yi.
	A zaɓi zanen da yadace da nap	
	A ɗauki kuroshe a yi ƙulli. A yi birji kewaye na farko, sa'anan na biyu (minti 15)	
	A dubi zane sai a ba nap kama sai a ci gaba da ɗumki (minti 45)	Kar ayi ma nap dauɗa
	A wanke nap kuma a sa mata gwam (minti 15)	A bari ta bushe ana yi ana jan ta don kama ta hito.

Yadda ake saidawa

	Ana saida nap kamar guda 7 ƙanana na salon da na tebur gabaɗaya.	A goge da kyau

A yi tunani tun farko don a tabbata da lalle riba tana shigowa.

Kuɗin kayan gami :
4.850 F
400 F : na takasi
Jimilla : 5.250 F CFA

Yawan nap da aka ɗumka
Kwanhile 1

Lissahin riba :
In an saida kwanhile 1
15 .000 F cfa × 1 = 15.000 F cfa
15.000 F cfa – 5.250 F cfa = 9.750 F a cikin kwana 14 misali 695F kowane rana.
Ciniki – Uwa = Riba

In a cikin wata 3 za a saida kwanhile 1
15.000 F cfa – 5.250 F cfa = 9.750 F a cikin kwana 90 misali 108F a kowace rana : Riba kaɗan ce.

In a cikin wata 4 za a saida kwanhile 1
15.000 F cfa – 5.250 F cfa = 9.750 F kenan a cikin kwana 120 misali 80F kowace rana.

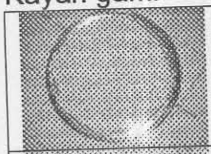
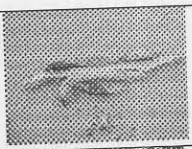
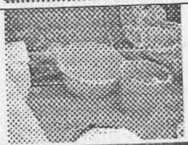
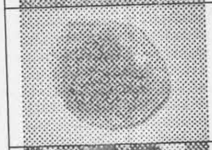
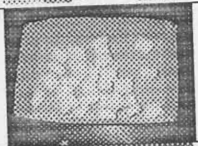
Idan ana son cin riba :

1. a yi lissahin da zai sa a ci riba ka da a kwatamce.
2. a iya ciniki don a samo zare mai kyau mai arha .
3. a yi nappopi dangance da na buƙata. Irin waɗannan kaya sai an yi komandinsu sa'anan a ɗumka su. A rage lokacin da aikin yake ɗanka, a maida shi kwana 10 kambaci kwana 15.
4. a yi tunani don a sa su wanene masaya. Mata ne amare ke saye, a sami tsarin da za a sami masu yaba aiki a ko'ina, wurin bukukuwa a cikin unguwowi.

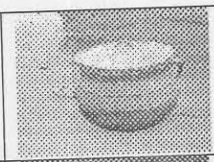
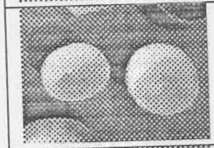
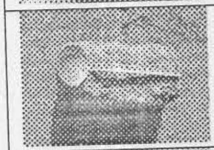
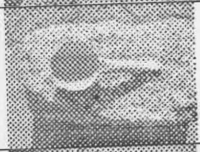
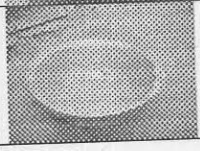
Sana'a ce wadda yan mata amare don ɓata lokacin. Tana taimakawa wajen yi ma gida ado har a sami yan kuɗi na biyan buƙata.

Lamba	NP15	
Sana'a	Saida hura	
Gari	Yamai pudiriyer	
Kala	Sarafa kayan gona	
Sunan hausa	Hura	

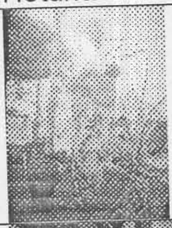
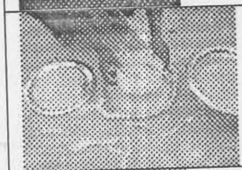
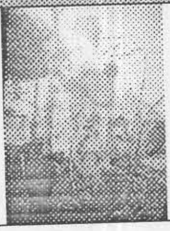
Kayan gami

	Tiya 9 na hatsi = 4.050 F		Kashin itace = 300 F
	Tanka = 50 F		Ruwa = 30 F
	Wasu yazuzzuka kala-kala = 100F		Sukari karo = 30 F
	Nono = 750 F		Niuka = 225 F
Jimilla : 5.360 F CFA			

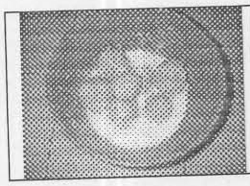
Kayayyaki aiki

	Turmi da taɓarya = 5.500 F		Tukunya = 14.500 F
	Kwarya 6 = 3.000 F		Bokiti 3 = 3.000 F
	Babbar koshiya = 375 F		Luddai = 275 F
	ƙaramar tasa ta roba 270 F		Babbar tasa = 850 F
	Tame 1 = 500 F		
Jimilla : 28.270 F CFA			

Ga yadda ake yin hura:

Hotuna	Hanyoyi	Bayani
	A surhe hatsi a hidda dussa	
	A hece dussa da faifai (awa1)	
	A ƙashire hatsi a ribɗe (awa 1)	A leɓeye da kyau
	A daka yazuzzuka (minti 10)	
	A sda tame a reraye	
	A yi mulamulan dawo ba a sa ruwa cikin dawo	
	A jefa dawo a tukunya (awa 2)	
	A hiddo dawo daga tukunya a farfasa shi (minti 30)	
	A saɓe dawo (minti 30)	Kar a sa ruwa dayawa
	A yi dunkƙule-dunƙule na saidawa	

Yadda ake saidawa

	Dunƙule-dunƙule aka saidawa. Sai a sa nono, sukari, ruwa sai a dame a sha da luddai	Ana sa galas ga masu hali

A yi tunani dan a san in an hidda uwa ana samun riba.

Kuɗin kayan gami :
5.360 F
400 F na abinci
Jimilla : 5.760 F

Yawan hurar da aka yi
Ɗan dawo : 250

Lissahin riba
In za a saida ɗan dawo 250,
25 F × 250 = 6.250 F
6.250 F - 5.760 F = 490 F
Ciniki – Uwa = Riba

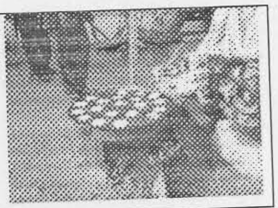
In ɗan dawo 230 aka saida
25 F × 230 = 5.750 F
5.750 F - 5.760 F = 10 Fcfa
Ciniki – Uwa = Riba kaɗan ce.

In ɗan dawo 125 anka saida :
25 F × 125 = 3.125 F
3.125 F - 5.760 = - 2.635 F
Ciniki – Uwa = Faɗuwa

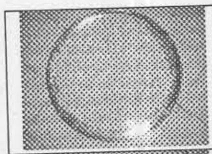
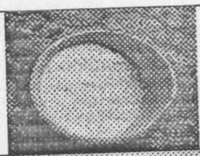
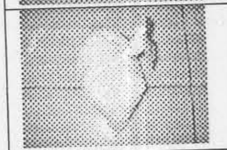
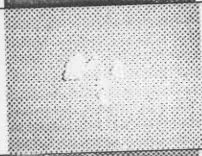
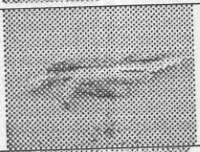
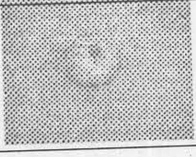
In ana son cin riba :

1. a yi lissahin da riba za ta sami ko da a kwatamce ne.
2. a sayi kayan gami tun suna da arha. Kuɗin hatsi yana canzawa daga 250F yana iya kai 750F in anka haɗa yan kuɗi sai a saye a adana don hatshi ba ya saurin ɓaci. In hatsi yana tsada sai a rage hannu wajen mulmula ɗiyan dawo.
3. a yi hura daidai da buƙatar masaya. A lokacin rani mutane dayawa na tahowa birni neman aiki. Mutanen nan ba su tahowa da iyalinsu kenan sai sun saye hura. Ga damana babu ciniki saboda kowa ya koma gida, a daidaita yawan hura za a yi da masayan wannan lokaci.

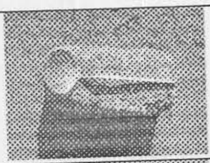
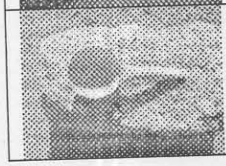
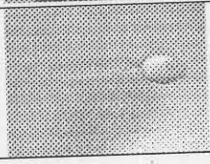
Sana'a ce da mata ke yi amma tsohi. Tana sa biya ma iyallai wasu buƙatu na yan da kullum.

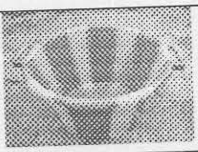
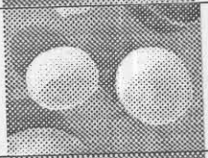
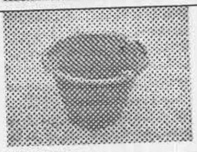
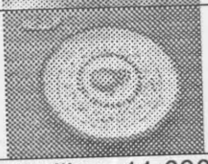
Lamba	NP16	
Sana'a	Masar hatsi	
Gari	Kasuwar bonkanai	
Kala	Tuyar masar hatsi da saidawa	
Sunan hausa	Masar hatsi	

Kayan hadi (suna、yawa、da parashi)

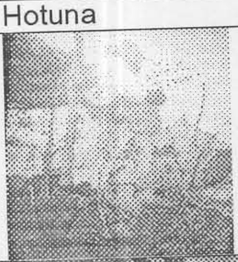
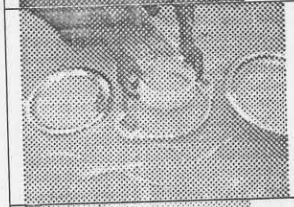
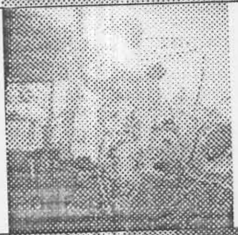
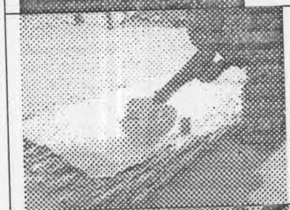
	Tiya 5 na hatsi = 3.000 F		Goriba = 300 F
	Ƙullin sukari = 175 F		Kanwa = 25 F
	Gishiri = 50 F		Litir 2 na mai dinor = 1.400 F
	Kashi itace = 400 F		ƙullin tanka = 200 F
	Maji = 50 F		ƙuli-ƙuli = 350 F
	Tumatir = 150 F		ɗan albasa = 50 F
Jimilla : 6.200 F CFA.			

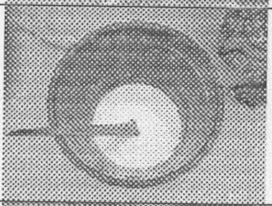
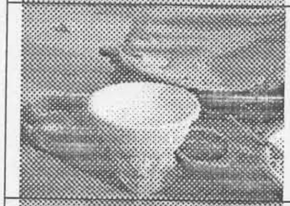
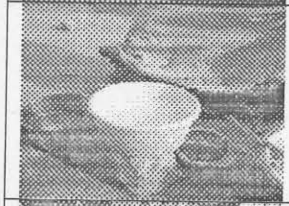
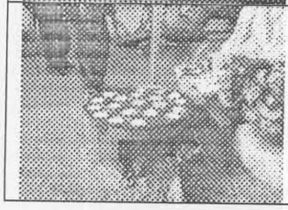
Kayayyakin aiki

	Murhu da kasko = 3.000 F		Koshiya mai faɗi = 150 F
	Luddai = 100 F		Koshiya ƙarama 150 F

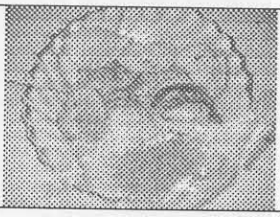
	Kwano na roba 12 = 1.200 F		Babbaor roba = 3.000 F
	ƙwarya 2 = 1.500 F		Bokiti na roba = 1.000 F
	Faranti babba = 1.500 F		
Jimilla : 11.600 F CFA.			

Yadda ake masa (kwana 2)

Hotuna	Hanyoyi	Bayani
	A surhe hatsi (awa 1 da rabi)	
	A bakice hatsi da ta tame ko faifai (minti 30)	
	A ƙashire a ribɗe (awa 2)	A hidda tsakwa da ke ƙasa
	A tankaɗe gari (minti 20)	
	A daka goriba a sa ta cikin kwarya mai hudodi ta yi ɗiga (awa 1)	

	Ruwan nan na goriba a tafasa su a wuta (awa 1)	
	A zuba tsaki cikin ruwan goriba don a sami kunu mai zaƙi (2h)	
	A dama dawon don ya tahi bai ɗaya a aje dare ɗaya (awa 5)	A ruhe da kyau maganin ƙura
	Da sahe a motsa dawon ana sa kanwa magani yami a sa sukari da gishiri da albasa (minti 30)	
	Da luddai sai ana ɗebowa ama zubawa ga kasko ama masa (awa 4)	Kar a yi sake ta ƙone

Yadda ake saidawa

	Ana cin masa da tanka mai ƙuli-ƙuli da miya mai tumati. Ana cin ta da malku	Ana sa ta cikin tasa ko faranti

A yi tunani don a san riba za ta shigo tun kahin a fara sana'a.

kuɗin kayan haɗi
6.200 F
300 F: na abinci
Jimilla : 6.500 F

Yawan masa da aka toya :

10 F × 1000 = 10.000 F cfa

Lissahin riba :
In an saida guda 1000
10 F cfa × 1000 = 10.000 F cfa

10.000 F cfa - 6.500 F CFA = 3.500 F cfa
Ciniki – Uwa = Riba

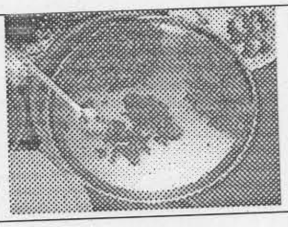
In guda 650 aka saida
10 F × 650 = 6.500 F
6.500 F CFA - 6.500 F cfa = 0 F ba riba

In guda 500 aka saida
10 F cfa × 500 = 5.000 F cfa
5.000 F cfa - 6.500 F CFA = - 1.500 Fcfa
Ciniki – Uwa = Faɗuwa

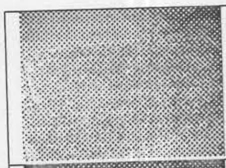
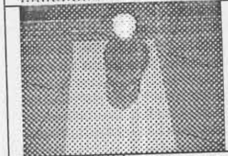
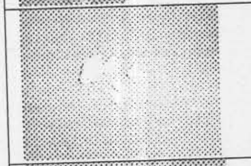
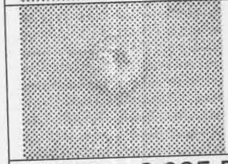
Don haka, in ana son cin riba :

1. a lissahi tun farko a tabbata ko da a kwatamce ne da lalle akwai riba.
2. a sayi kayan gami tun lokacin da suke arha. kuɗin hatsi hawa yake yi daga 250F zuwa 600F. In an fara yan kuɗi sai a saye su ga kaka.
3. a riƙa yin masa daidai da yawan masaya. A cikin garuruwa, mutane watsewa suke yi ga lokacin rani don haka a yi hankali kar a yi dawo a rasa masaya.
4. a yi nazari a san su wanene masaya in yara ne a yiu parashi da bai hi ƙarhi yara ba. In manya ne sai a yi ta dalla biyar (25F) ya zamanto kuma akwai mai saida nama ko malku a kusa. Ranar juma'a mutane dayawa na son yin sadakar masa ranar nan a ƙara ƙullun masa.
5. kar a yi tuya a rana a yi hankali kar a ƙone wkansa.

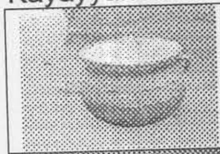
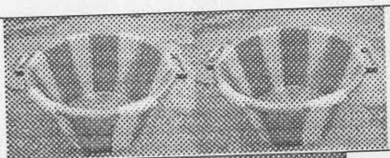
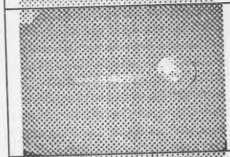
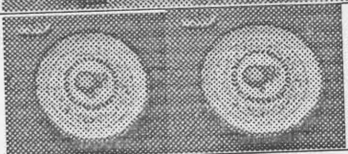
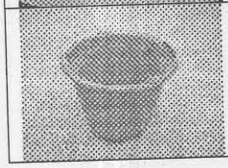
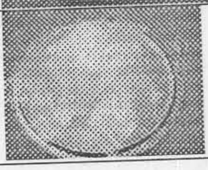
Wannan sana'a tsohin mata suka hi yin ta ko zaware ko kuma masu marayu da ke da nauyin cida gida. Da jalli kaɗan sai a yi wannan sana'a
Masa ana son ta ranar juma'a don sadaka, gidajen da ake yin ta yara da manya karyawa da ita.

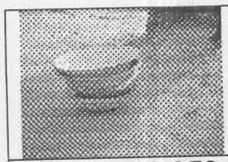
Lamba	NP17	
Sana'a	A ci a sha ruwa / kwapto	
Gari	Kasuwar bonkanai	
Kala	Sarrafa abinci	
Sunan hausa	A ci a sha ruwa / kwapto	

Kayan hadɗi (suna, yawa da parashi)

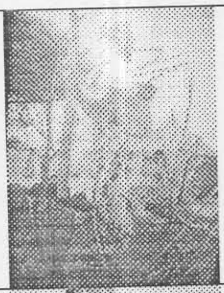
	Kunuwa itace tsanwa = 1.050 F.		Kashi icce 2 = 300 F
	Rabi litir na mai = 325 f.		Ruwa = 25 f.
	Gishiri = 50 f.		Tanka = 125 f.
	Kanwa = 25 F		Maji = 75 F.
	ɗan albasa = 50 F		ƙuli-ƙuli na gujjiya = 300 F
Jimilla : 2.325 F CFA.			

Kayayyaki aiki

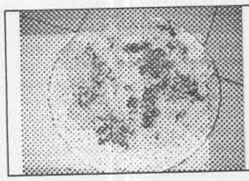
	Tukunya = 10.000 F.		Roba 2 = 3.500 F.
	Babba koshiya = 2.000 F.		Faranti 2 = 2.000 F.
	Bokiti 1 = 1.000 F.		Leda = 150 F

	Kwanoni 12 = 1.200 F.
Jimilla: 19.850 F CFA.	

Yadda ake yin kwapto

Hotuna	Hanyoyi	Bayani
	A tsintse ƙazantar da ta ciki ganye (awa 1)	A gyara da kyau
	A wanke ganye (minti 5)	
	A hura wuta a aza ganye bisa wuta a sa kanwa (awa 3 – 4)	
	A sabke a sa cikin wani kwano	
	A ruhe da leda da babban tire don kar ya huce (minti 15)	
	A daka ƙuli-ƙuli tanka, maji da gishiri (minti 15)	
	A soya mai da albasa (minti 10)	

Yadda ake saidawa

	Cikin babban faranti a warwara mai a aza albasa sama	

A yi tunani don a yi yadda riba za ta shigo.

Kuɗin kayan haɗi
2.325 F

Yawan abinda aka saida .
Fala 45

Lissahin riba:
In an saida duka fala 45 na kwapto
100 F × 45 = 4.500 F
4.500 F – 2.325 F = 2.175 F
Ciniki – Uwa = Riba .

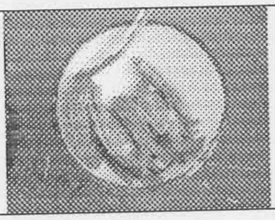
In fala 24 aka saida
100 F × 24 = 2.400 F
2.400 F – 2.325 F = 75 F riba kaɗan ce..

In fala 20 aka saida
100 F × 20 = 2.000 F
2.000 F – 2.325 F = - 325 F.
Ciniki – Uwa = Faɗuwa

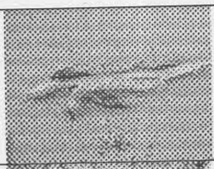
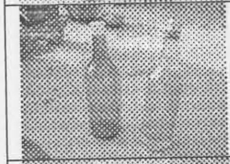
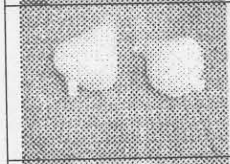
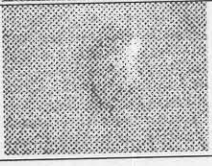
Idan ana son cin riba:

1. a yi lissahi na tabbatar da riba ko da a kwatamce ne;
2. a yi daidai yawan ciniki;
3. a san su wanene masaya;

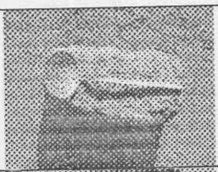
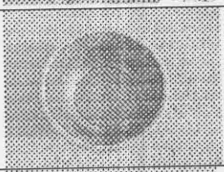
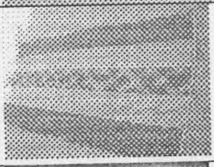
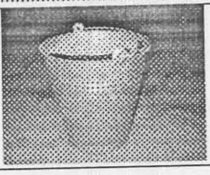
wannan irin sana'a yan mata ke yin da shakala waɗanda mazansu ba su da ƙarhi sosai. Da kuɗi kaɗen sai a yi wannan sana'a.

Lamba	NP18	
Sana'a	Saida kihi soyayye	
Gari	Kasuwar bonkanai	
Kala	Kasuwanci kihi soyaye	
Sunan hausa	Saida kihi soyayye	

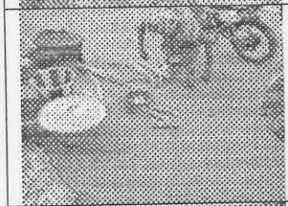
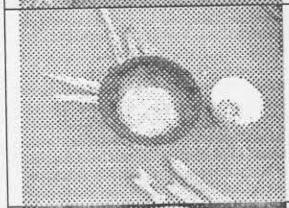
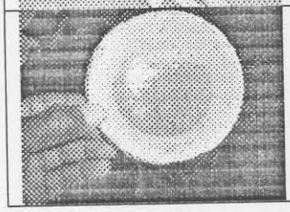
Kayan haɗi (suna, yawa, parashi)

	Kilo 7 na kihi ɗanye = 5.000 F.		Itace = 200 F
	Litir 3 da rai = 2.250 F.		Garin fulawa = 325 f.
	Gishiri = 100 f.		Tanka = 300 f.
	Maji 3 = 200 F.		
Jimilla : 8.375 F CFA.			

Kayayyakin aiki

	Kasko = 650 F.		Matarari = 250 F.
	Buhu yamti = 100 F.		Kwano da tire = 2.000 F.
	Roba = 250 F.		Tabarma = 500 F
	Murhun zamani = 500 F.		Bokiti na ƙarhe = 2.000 F.
Jimilla : 6.250 F CFA.			

Yadda ake gyaran kihi

Hotuna	Hanyoyi	Bayani
	A wanke kihi (awa 1)	A karkare da kyau a hidda ƙazamta
	A sa garin fulawa kaɗan a shanya bisa tabarma shi bushe (awa 2 da rabi)	Kar a shanya ga rana
	a kunna wuta a sa mai cikin kasko (minti 10)	
	A sa kihi in mai ya yi zahi sosai (awa 4)	A bari ya soyu da kyau don in ba haka warti zai yi
	A daka tanka (minti 30)	

Yadda ake saidawa

	A sa cikin takarda a sanya tanka.

A yi tunanikahin a soma sana'a saboda a haƙiƙance da akwai riba.

Kuɗin kayan haɗi
8.375 F

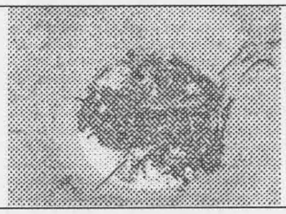
Lissahin riba :
In an saida kihin duka a cikin kwana 2
25 F cfa × 160 = 4.000 Fcfa
35 F cfa x 100 = 3.500 Fcfa
50 F cfa x 50 = 2.500 F CFA
100 F cfa x 20 = 2.000 F CFA
Jimilla : 12.000 F CFA
12.000 F – 8.375 F = 3.625 F.
Ciniki – Uwa = Riba

In kihin 25F, 50F déa 100F ne za a saida
25 F cfa × 160 = 4.000 Fcfa
50 F cfa x 50 = 2.500 F CFA
100 F cfa x 20 = 2.000 F CFA
Jimilla : 8.500 F CFA,
8.500 F – 8.375 F = 125 F
Ciniki – Uwa = babu Riba

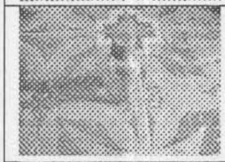
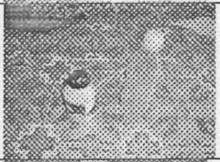
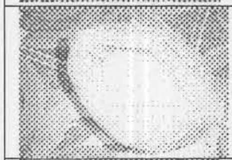
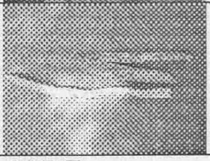
In rabin kihin nan aka saida (165)
25 F cfa × 80 = 2.000 Fcfa
35 F cfa x 50 = 1.750 Fcfa
50 F cfa x 25 = 1.250 F CFA
100 F cfa x 10 = 1.000 F CFA
Jimilla : 6.000 F CFA
6.000 F – 8.375 F = 2.375 F.
Ciniki – Uwa = Faɗuwa

Idan ana son cin riba :

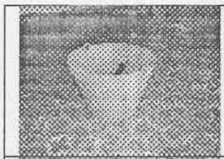
1. a yi lissahi don a tabbata da riba na shigowa ko da a kwatamce ne.
2. dan tsoron kihin yaɓaci ana iya sayen wanda ake iya saidawa rana ɗaya.
3. a daidaita yawan kihin da za a saidawa da yawan masaya. In yara masu ciniki a sayo kihi ƙanana kamar na 25F kihi na 100F ya hi ƙarhin yara ko da suna da 100F sun hi son su sayi wani abu da ita amma ba ɗan kihi guda tak ba.
4. a yi su wanene masaya. In yara ne a rahe parashin don yara su saye kuma a soya lokacin da mutane su ke buƙata.
5. da wannan sana'a ana samun ribar da za a biya ma iyali buƙatun sayen kaya lakkwal lahiya abinci tufaya da sauransu. Tana sa yara su yi maganin yinwa tsakanin 12 na rana da ƙarhe 8 na dare.

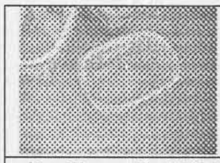
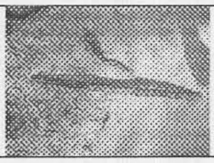
Lamba	NP19	
Sana'a	Yin turaren wuta	
Gari	Yamai banizumbu	
Kala	Yin turaren wuta da saidawa	
Sunan hausa	Yin turaren wuta	

Kayan hadī

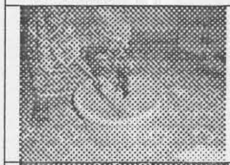
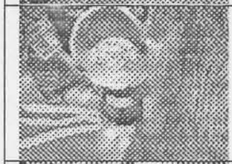
	Iccen turare kilo 1 = 1.500 F		Ruwan turare « harouna » = 450 F
	Sarkin turare = 450 F		Ruwan turare « mutaka » = 450 F
	Sandatir = 500 F		Ruwa turare kolonyi = 1.250 F
	Marakana = 600 F		Girai ko ƙwaro = 250 F
	Sukari = 250 F		Itacce dahuwa = 100 F
	Kwalabe yamti 11 a 825 F		
Jimilla : 6.675 F			

Kayayyakin aiki

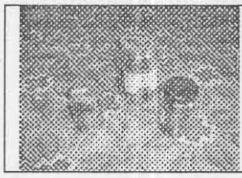
	Bokit = 750 F		Murhu = 750 F
	Yuƙa = 400 F		Tukunya = 3.000 F

	Paniye = 500 F		Ispatil (iccen motsawa) 200 almakashi
Jimilla : 5.100 F CFA.			

Yadda ake yin turare wuta

Hotuna	Hanyoyi	Bayani
	A sa iccen turare cikin bokiti (minti 2)	
	A sa ruwan turare kala da aka ambato (minti 5)	A cakuɗa sosai a bari sai awazu
	A kunna wuta a aza tukunya (minti 5)	
	A sa jira da sukari a cikin tukunya (minti 20)	
	A zuba itaccen turare da suka kwana cikin ruwan turare kala-kala a motsa	
	A motsa kaɗan-kaɗan har itatuwan turare su koma ja-wur.	
	A zuba turaren cikin bokiti.	

Yadda aka saidawa

	A sa cikin kwalabe sai a saida	

A yi tunani tun kahi a fara sana'a don a tabbata ɗa za a ci riba.

kuɗin kayan gami :
6.675 F + kuɗin takasi 400 F = 7.075 F CFA

Yawan kwalaben da aka yi :
Kwalba 10 ƙanana, 1 babba

Lissahin riba bayan an saissuwa:

In an saida kwalba 11 duka :
1.500 F x 10 = 15.000 F
5.000 F x 1 = 5.000 F
Jimilla : 20.000 F CFA:
20.000 F – 7.075 F = 12.925 F CFA
Ciniki – Uwa = Riba

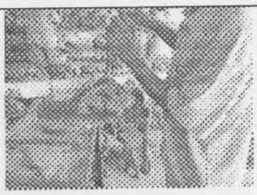
In kwalba 5 kanana aka saida
1.500 F x 5 = 7.500 F
7.500 F- 7.075 F soit 425 F ba riba dayawa
Kenan sai an saida hiye da haka

In kwalba 3 za a saida kawar
1.500 Fcfa × 3 = 4.500 Fcfa
4.500 Fcfa – 7.075 F = 2.575 Fcfa
Ciniki – Uwa = Faɗuwa

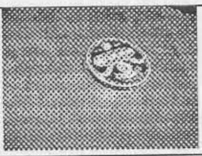
Idan ana son cin riba :

1. a yi lissahi wanda zai tabbatar da riba koda a kwatamce ne.
2. a yi turare daidai yawan ma buƙata da kuma lokaci, ba duka lokaci ake samu masaya masu yawa ba. An hin son shi ga damana da lokacin ɗari.

Sana'a ce da tsohi mata ke yi don taimaka ma gida da yara mata masu aure wajen saye kayan ɗaki. Turare abu wanda matan aure shakala ke so ƙwarai.

Lamba	NP20	
Sana'a	Saida kayan ƙira ta itace (sassaƙa)	
Gari	Gidan kallo na yamai	
Kala	ƙira (aikin hannu)	
Sunan hausa	ƙere-ƙere na itace (sassaƙa)	

kuɗin kayan gami

	Itatuwa = 170.000 F		Mai na shushana = 1.000 F
Jimilla : 171.000 F			

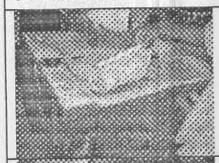
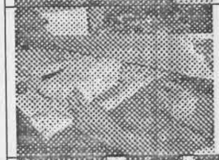
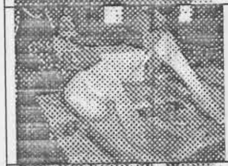
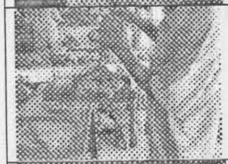
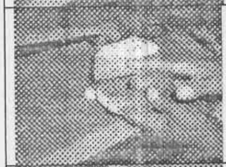
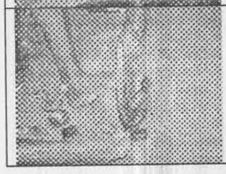
Kayayyakin aiki

	Tenayi 5 = 3500 zuwa 5.000F kowane		Tebur = 15.000 zuwa 20.000 F
	Rabo 3 zuwa 6 a 7.500 zuwa 8.000 F		Zartu 8 daga 7.000 zuwa 8.000 F kowane
	Takarda tsanwa 3 zuwa 10 = 1.000 F		Shifon :
Jimilla : 26.500 a 42.000 F			

kuɗin saida na ƙere-ƙere

	Mace na ɗauke de ruwa : 3.500 - 5.000 F
	Mace mai rawa : 20.000 - 40.000 F
	Mace mai son maza : 30.000 F
	Bahillatani : 15.000 - 50.000 F
	Dorina : 80.000 F
	Giwa : 30.000 F
	Mai tunani : 20.000 F
	Gyado : 12.500 - 17.500 F
Jimilla : 51.000 F à 272.500 F	

Yadda ake kasuwancin : guda – guda

Hotuna	Lokaci	Bayani
	Awon itatuwa (minti 10)	
	A sassare itatuwa awa 1 da minti 30	
	A sassaƙe itatuwa a ba su kamar da ake so (kwana 1)	
	A ba ta kamar da aka zaɓa (kwana 1)	
	A yi mata sumul-sumul (kwana 1)	
	A sa mata takarda (ini 1)	
	A shafa mai na shushana	A shaye da kyau da shifon

A yi tunani tun farko don a san lalle riba na shigowa.

kuɗin sayen kayan aiki
170.100 F

Kuɗin saidawa
51.000 F à 272.500 F

Lissahin riba bayan saisuwa

272.500 F cfa – 170.100 F cfa = 102.400 Fcfa
Ciniki – Uwa = Riba

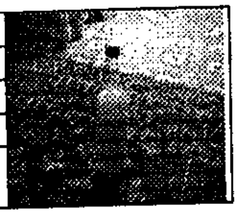
Lissahin riba na 2 :
51.000 F Cfa – 170.100 F = - 119.100 F
Ciniki – Uwa = Faɗuwa mai yawa

Idan ana son cin riba

1. a yi lissahi don a sami riba ta shigo ko da a yi ɗan kwatamci ne.
2. a aikata itatuwan da kyau don a sai sassaƙa mai kyau.
3. a ƙere-ƙere na itatuwa masu yawa lokacin hutun yan lakkwal da kuma lokaci zakkuwa nasaru masu yawon buɗe ido, baƙi na son kayan ƙere-ƙere na ŋijar ƙwarai.

Wannan sana'a maƙéra icce (masassaƙa) ke yin ta a ŋijar. Masu saye wannan sana'a yan ƙasashen waje ne saboda addinin musulumci bai yarda ba da gumki ko mutun-mutuni ba.

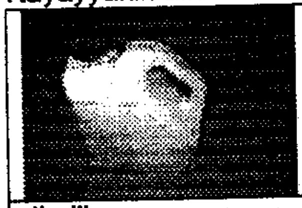
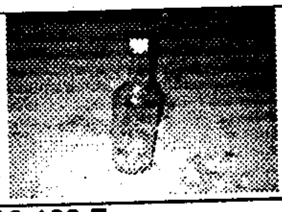
Kundin ƙananan sana'o'i : ɗan kacare (mai saye ko saidawa guda-guda

Lamba	ND01	
Sana'a	Saida nono mai sanyi	
Gari	Yamai da'ira ta 3	
Kala	Kayan da aka sarrafa	
Sunan hausa	Nono mai sanyi	

Kayan gami (haɗi)

	Bido 2 na litir 10 kowane a 2000F/bido
Jimilla	4.000 F

Kayayyakin aiki

	Bidons 2 a 12.000 F		Butali yamti na litir 1 a 100F
Jimilla	: 12.100 F		

Yadda ake saidawa

	Ana saidawa litir 250 F

Ayi lissahi kahin a fara sana'a don a sani bayan an hidda uwa ana iya samu riba sosai.

kuɗin kaya
4.000 F kuɗin kaya
50F kuɗin takis
Jimilla: 4050F

Madarar da aka saida
Bido na litir 20 a 6000F

Ƙissahin riba:
In an saida litir 20:
300 F × 20 l = 6.000 Fcfa
6.000 F – 4.050 F cfa = 1.950 Fcfa
Ciniki – Uwa = Riba

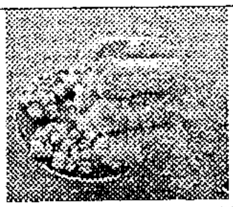
In an saida litir 13,5:
300 Fcfa × 13.5 L = 4.050 F
4.050 F – 4.050 F = 0 F babu riba kenan sai an saida hiya da haka.

In an saida litir 10 :
300 F × 10 = 3.000 F
3.000 F – 4.050 F = - 1.050 F
Ciniki – Uwa = Faɗuwa

Idan ana son a ci riba :

1. A yi lissahin da zai sa uwa ta hito har a ci riba.
2. A daidaita nonon da za'a saida da yawan masaya don kar ya yi saura.

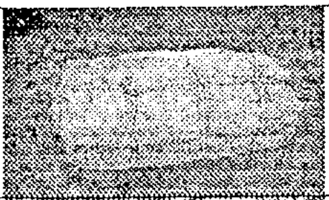
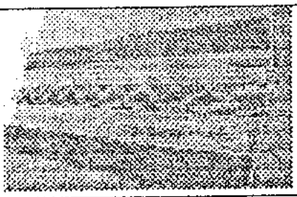
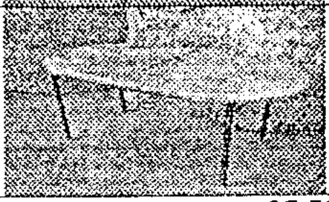
Sana'a ce da matan hulani ke yi don biyan buƙatun iyallansu da bisashensu. An hi yin ta ga damana da ɗari.

No	ND02	
Sana'a	Saida goro	
Gari	Kasuwar bonkanay	
Kala	Kayan gona	
Sunan hausa	Tallar goro	

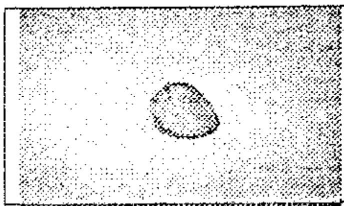
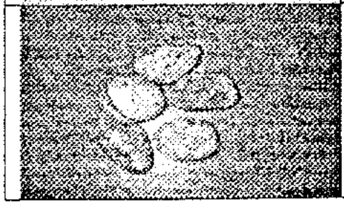
Kuɗin kaya

	Huhu 3 na goro 180.000 F
Jimilla 180.000 F	

Kayan aiki

	ɗaurin takarda : 15.000 F		Tabarma : 500 F
	Tebur : 10.000 F		
Jimilla: 25.500 F			

Yadda ake saidawa

	Guda-guda		Ƙwarya-ƙwarya cikin ledodi
	Kashi-kashi		

Ayi tunani sosai kahin a soma sana'a don a sani tun farko da ana iya cin riba.

kuɗin sayo goro: 180.000 F
400 F CFA na abinci + 15.000 F na takarda + 2.000 F na abinci.
jimilla : 197.400 F CFA

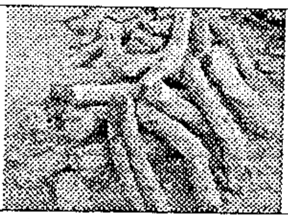
yawan goron da aka saida:
huhu 3
lissahin riba:
in saida huhu 3 duka
70.000 F × 3 = 210.000 F
210.000 F – 197.400 F = 12.600 F
Cinikin - Uwa = Riba

In an saida huhu 2
70.000 F × 2 = 140.000 F
140.000 F – 197.400 F = - 57.400 F
Cinikin - Uwa = Faɗuwa
In an saida huhu 2,9
70.000 F × 2,9 = 203.000 F
203.000 F – 197.400 F = 5.600 F
Cinikin - Uwa = Riba kaɗan ce.

Idan ana son cin riba :

1. A yi lissahin da zai sa a ci riba ko da a misalce ne.
2. Ayi hankali kar goro ya bushe a adana da kyau.
3. A bar bada bashi don wasu ba su biya.

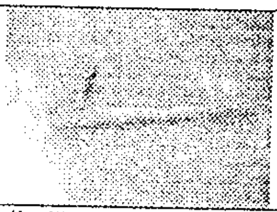
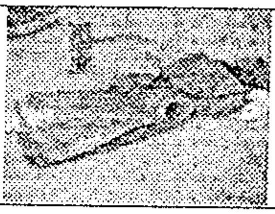
Sana'a ce da samari yan ƙauye suke yi in sun zo birane.

No	ND03	
Sana'a	Saida itace	
Gari	Da'ira ta 3 yamai	
Kala	Kasuwanci	
Sunan hausa	Saida itace dahuwa	

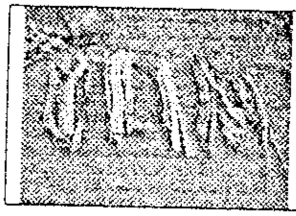
Kudin sayen itace

	Tuli 2 na itace 56 000F		hirɗe: 1.500F
Jimilla : 57.500 F CFA			

Kayan aiki

	Gatari 1.500 F		Babba leda ta ruhe itace 1.000F
Jimilla : 2.500 F			

Yadda ake saidawa

	Kashi-kashi na 100 F.

Ayi tunani sosai tun farko don a sani bayan an hidda uwa da riba mai tsoka za ta iya shigowa.

kuɗin sayen kaya (itace) : 57.500 F

yawan itace da aka saida: Tuli 2

lissahin riba in an saida duka tulin 2

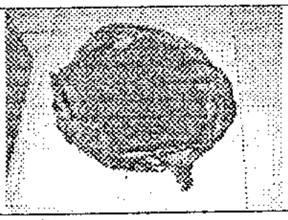
35.000 F × 2 = 70.000 F
70.000 F – 57.500 F = 12.500 F
Cinikin - Uwa = Riba

In an saida tuli 1 da rabi
35.000 F × 1,5 = 525.00 F
52.500 F – 57.500 F = - 5.000 F
Cinikin - Uwa = Faɗuwa

Idan ana son ci riba:

1. Ayi lissahin da zai sa a sami riba;
2. A kwatamta don ayi yadda ciniki zai ɗara kuɗin saye.

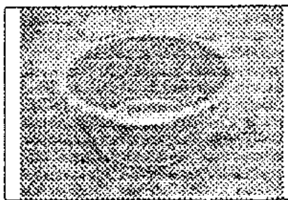
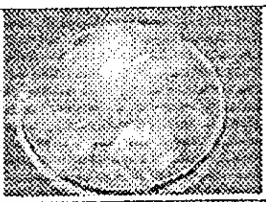
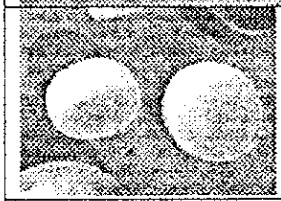
Sana'a ce da mafi yawa matan da ke cikin birane ke yi don biyan buƙatun iyali da sauransu. Itace suna saurin sayuwa har ma ga damana.

No	ND04	
Sana'a	Saida daudawa kalwa	
Gari	Yamai kasuwar ƙasa	
Kala	Kayan gona	
Sunan hausa	Saida daudawa kalwa	

kuɗin sayen kaya

Daudawa : ƙwarya 10 na kalwa (kowace guda 100)	2.000 kowace ƙwarya 20.000 F
Jimilla 20.000 F	

Kayan aiki

	Roba babba 1.250 F		Leda ta ƙullawa a 2.500 F
	Kwaryoyi 3.750 F		Tebur 3.000 F
Jimilla : 10.500 F			

Yadda ake saidawa

	Guda-guda
	Ana sa guda 100 (ƙwarya 1) a cikin leda ta 10F

Ayi tunani kahin a soma sana'a don a sani bayan an hidda uwa da riba na iya shigowa.

kuɗin kaya: 2.000 F + na abinci + 50F na takis
Jimilla : 2.150F

Yawan daudawar da aka saida: Guda 100

Lissahin riba:
In an saida guda 100
25 F × 100 = 2.500 F
2.500 F – 2.150 F = 350 F
Cinikin - Uwa = Riba

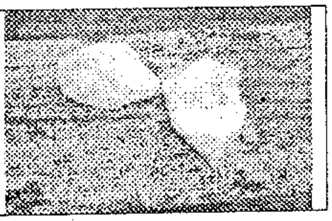
In guda 86 aka saida
25 F × 86 = 2.150 F
2.150 F - 2.150 F = 0
Cinikin - Uwa = babu riba

In guda 50 aka saida
25 F x 50 = 1.250 F
1.250 F – 2.150 F = - 900 F
Cinikin - Uwa = Faɗuwa

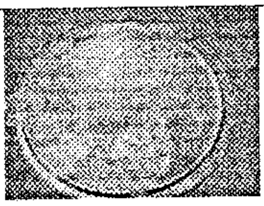
Idan ana son cin riba :

1. A yi lissahin da za a ci riba ko da akwatamce ne.
2. A sayi daudawar kalwa mai kyau.

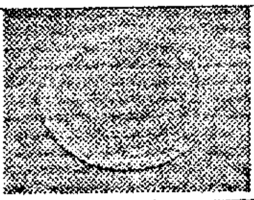
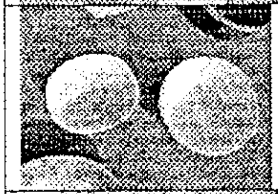
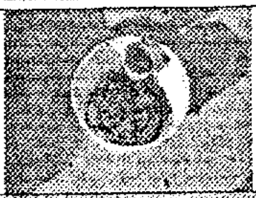
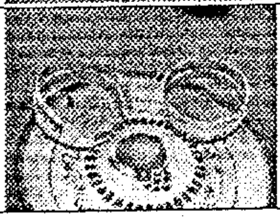
Sana'a ce da tsohin mata ke yi don su sami abun sayen goro, gudummuwa da sauransu.

No	ND05	
Sana'a	Saida garin masara	
Gari	Yamai kasuwar ƙasa	
Kala	Sarrafa sana'a Kayan gona da saida shi	
Sunan hausa	Saida garin masara	

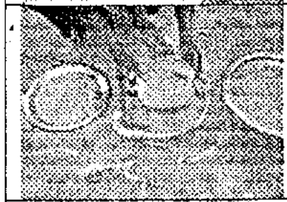
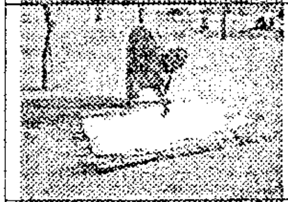
Kayan hadi

	Buhun masara 15.000F		Kullin leda na 200F
	Ruwa 100F		
Jimilla: 15.300 F CFA			

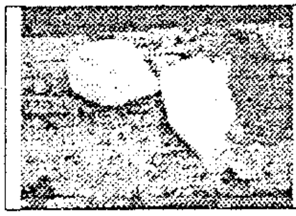
Kayayyaki aiki

	Turmi da taɓarya 5.500F		Faifai 2 a 1.000F
	Kwarya 2 1.500F		Bokiti 1.125F
	Tabarmi 10 a 5.000F		Abubuwan sanya ruwa 4.500F
	moɗa na roba 50F		matankaɗi 3 a 1.500F
Jimilla : 20.300 F CFA			

Yadda ake yin gari

Hotuna	Hanyoyi	Bayani
	A surhe masara kuma a bakice. Ana iya kai mashin (awa 5)	
	A tankaɗe da matankaɗi (awa 1)	
	A ƙashire masara, a bari a jima kaɗa sai a rimbɗe a maida gari (awa 2) ana iya kai mashin	A hidda ƙasa (aleɓaye)
	a tankaɗe a hidda gari lukwi-lukwi (awa1)	
	A shanya gari bisa tabarmi ya bushe (awa1)	A yi hankali da ƙura
	An sanya cikin ledodi a ƙulle sai a saida.	

Yadda ake saisuwa

	Ana saidawa ƙulli-ƙulli	

A yi tunani kahin a soma sana'a don a sani in an hidda uwa ana samun riba.

Kashe-kashe:
15.300 F kuɗin kaya (masara)
1.500 F na niƙa
1.200 F na dako
150 F na takis
1.500 F CFA na abincin ranar nan
Jimilla : 19.650 F CFA ko 18.150 F

Yawan garin da aka ƙulla: leda 250F

Lissahin riba bayan saidawa
In an saida duka:
100 F × 250 = 25.000 F
25.000 F – 19.650 F = 5.350 F
Cinikin - Uwa = Riba

In an saida ƙulli 200
100 F × 200 = 20.000 F
20.000 F - 19.650 F = 350 F
Cinikin - Uwa = Riba kanɗan doli sai an saida hiye da haka

In an saida ƙulli 125
100 F × 125 = 12.500 F
12.500 F – 19.300 F = - 6.800 F
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

1. A yi lissahi wanda zai sa a ci riba ko da a misalce ne.
2. A sayi kayan gami tun suna da arha.

Kuɗin kaya canzawa suke yi tiya na iya kamawa daga 250F har 450F. Masara ba ta zahin ɓaci. Ana iya biyar kasuwowi don a saida garin.

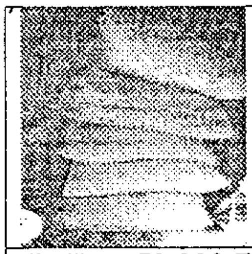
3. A daidaita yawan garin da za'a ƙulla da yawan masaya.

A birni mutane masu yawa basu da kayan aiki da lokacin na su yi garin masara, mutane sun hi son su sayi garin.

Sana'a ce da mata ƙadai ke yin ta don biyan buƙatunsu da na iyalinsu. Da kuɗi kaɗan sai a yi wannan sana'a kuma ana samun riba mai dama-dama.

No	ND06	
Sana'a	Saida kwambitar	
Gari	kasuwar kasa Yamai	
Kala	Sana'a Kayan gona	
Sunan hausa	Saida kwambitar	

Kuɗin saye

	Buhu 5 na kilo 50 a 50.000F, kilo1 200F
Jimilla : 50.000 F	

Yadda ake saisuwa

	Kilo-kilo

A yi tunani tun farko kahin a fara sana'ar don a tabbatar da lalle riba na iya shigowa bayan an hidda kashe-kashe.
kuɗi kaya : 50.000 F
1.000 F na abinci.
50 F na takis
Jimilla : 51.050 F

Yawan kwambitar da aka saida: kilo 250

Lissahin riba:

In an ka saida kilo 250
325 F × 250 kg = 81.250 F
81.250 F – 51.050 F = 30.200 F
Cinikin - Uwa = Riba

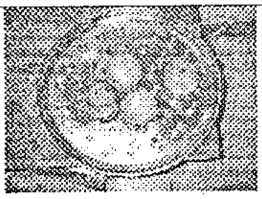
In kilo 158 ne aka saida
325 F ×158 = 51.350 F
51.350 F – 51.050 F = 300 F
Cinikin - Uwa = Riba kaɗan ce.

In kilo 125 aka saida
325 F × 125 kg = 40.625 F
40.625 F –51.050 F = - 10.425 F
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

1. A yi lissahi na biɗa riba ko da ko a kwatamce ne.

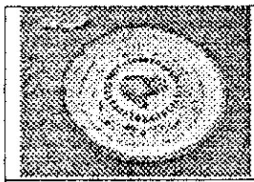
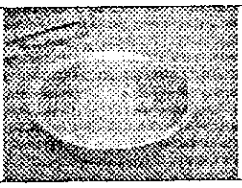
A adana kayan da kyau.
A iya ciniki da masu saye don ana iya saida kilo hiye da 1.000F
Ga azumi ana son kwambitar sosai a yi tanadi don kar ya katse ga wannan lokaci.
Sana'a ce da samari yan ƙauye da ke zakkuwa birni ke yi don su sami abin kashi da na sayen tufafi. Sana'a ce da ke rage ma samari rishin aikin yi.

No	ND07	
Sana'a	Saida lemun zaƙi	
Gari	kasuwar bonkanai	
Kala	Kayan gona	
Sunan hausa	Saida lemun zaƙi	

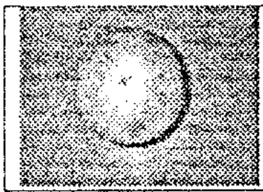
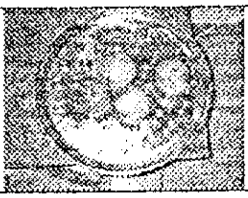
kuɗin saye lemu

	Guda 200 a 2.000 F
Jimilla: 2.000 F	

Kayan aiki

	Kwarya 2 a 2.000 F		Babban kwano 1 1.500 F
Jimilla : 3.500 F			

Yadda ake saidawa

	Guda-guda		Kashi-kashi

A yi tunani kahin a soma sana'a don a tabbata da za'a ci riba:

kuɗi sayen lemu: 2.000 F + 100 F na abinci + 50F na takis ,= 2.150 F CFA

Yawan lemu da aka saida : guda 200

Lissahin riba :
In an saida guda 200
25 F × 200 = 5.000 F
5.000 F – 2.150 F = 2.850 F
Cinikin - Uwa = Riba

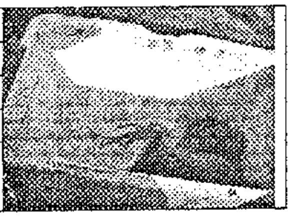
In guda 100 aka saida
25 F × 100 = 2.500 F
2.500 F – 2.150 F = 350 F
Cinikin - Uwa = Riba kaɗan ce

In guda 50 aka saida
25 F × 50 = 750 F
750 F – 2.150 F = - 1400 F
Cinikin - Uwa = Faɗuwa

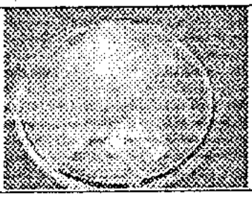
Idan ana son cin riba :

1. A yi lissahin da zai sa'a sami riba.

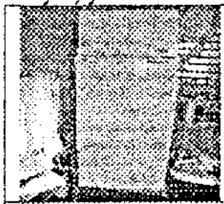
A sami lemu mai kyau, kar a yi sake lemun ya bushe.
Sana'a ce da samari da yan mata ɗiyan tallakawa ke yi don su biya wasu buƙatun. Sana'a ce maras wuya kuma da kuɗi kaɗan sai a yi ta. Samarin karkara na yin wannan sana'a idan suka zo birni.

No	ND08	
Sana'a	Saida ruwan sanyi	
Gari	kasuwar bonkanai	
Kala	Kayan da aka sarrafa	
Sunan hausa	Saida ruwan sanyi	

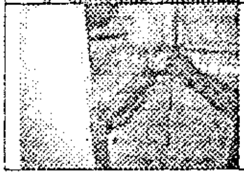
Kayan Hadi (suna、 yawan kaya、 da parashi.)

	Litir 20 na ruwa 100F		Ledodi na kulla ruwan sanyi 700F
Jimilla: 800 F			

Kayayyakin aiki

	Firigo : 300.000F		moda : 150 F
	Bokiti 2 a 2.500 F		Tarmos 2 a 25.000 F
Jimilla : 327.650F			

Yadda ake aikin ruwan sanyi

Hotuna	
	Kulla ruwan sanyi daidai-daidai a sanya cikin firigo
	In sun yi sanyi sosai a hiddo a sa cikin tarmos a tahi talla

Yadda ake saidawa

	Ana saidawa leda-leda.

A yi tunani kahin a fara sana'a saboda a tabbata da ana iya cin riba.

Kuɗin sayen kaya: 800 F + 500F kuɗin wuta = 1.300F

Ruwan sanyi da aka saida : leda 200 a 10F = 2.000 F

Lissahin riba:
In an saida ƙulli 250
10 F × 200 = 2.000 F
2.000 F – 1.300 F = 700 F
Cinikin - Uwa = Riba

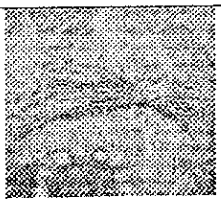
In leda 130 aka saida
10 F × 130 = 1.300 F
1.300 F –1.300 F = 0 F
Cinikin - Uwa = babu Riba ko kaɗan
In leda 50 aka saida

10 F × 50= 500 F
500 F – 1300 F = - 800 F
Cinikin - Uwa = Faɗuwa

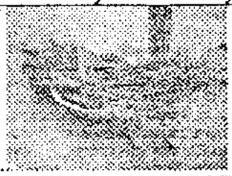
Idan ana son cin riba :

1. A yi lissahin da zai sa a ci riba ko da a kwatamce ne.
2. A ƙulla ruwan sanyi yadda ake iya saida su.
3. A san su wanene masu sayen ruwan sanyi. Ga zahi a yi ruwan sanyi diyawa. Kar a ƙulla ga lokacin sanyi.

Sana'a ce da mata ke yi lokacin zahi. Tana taimaka ma mata wajen biyan buƙatunsu na bukukuwan suna da aure har ma a aje wasu yan kuɗi ma.

No	ND09	
Sana'a	Saida tsintsiyar shara	
Gari	Yamai kallai ta kudu	
Kala	Kasuwanci	
Sunan hausa	Saida tsintsiya	

kuɗin sayen tsintsiya

	Tsintsiya guda 100 a 50F guda
Jimilla : 5000F	

kuɗin saidawa

kuɗin saidawa : 10.000F	Tsintsiya 100 a 100F

Yadda ake saidawa

	Ɗauri-ɗauri

A yi tunani kahin a fara sana'a don a sani in an hidda uwa za a ci riba

Kuɗin saye: 5000F

Kuɗin saidawa : 10.000F

Lissahin riba:

In an saida tsintsiya 100
100Fcfa×100=10000Fcfa

10000Fcfa - 5000Fcfa =5000Fcfa
Cinikin - Uwa = Riba

In an saida tsintsiya 50
100Fcfa× 50=5000Fcfa

5000Fcfa - 5000Fcfa = 0Fcfa
Cinikin - Uwa = babu Riba sai an saida hiye da haka

In an saida guda 25
100Fcfa×25=2500Fcfa

2500Fcfa - 5000Fcfa = - 2500Fcfa
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

1. A yi lissahi da za a nemi riba koda a kwatamce ne
2. A sayi tsintsiya tun ba ta yi tsada ba.

Wannan sana'a tshohi mata ke yin ta na karkara da matan ƙabilar yarabawa. Kaɗan-kaɗan ne ake saidawa don haka ake gamawa da wata sana'a in ana son a hita.

No	ND10	
Sana'a	Saida cimaka	
Gari	Kasuwar bonkanai	
Kala	Kayan gona	
Sunan hausa	Saida cimaka	

Kuɗin sayen hatsi

	Buhun hatsi 1 na kilo 100 a 16.500F		Buhun masara 1 na kilo 100 a 15.000F
	Buhun shinkafa 1 na kilo 50 a 15.000F		
Jimilla: 46.500 F			

Kuɗin saidawa

	Buhun hatsi 1 na kilo 100 a 17.500F		Buhun masara 1 na kilo 100 a 16.000F
	Buhun shinkafa 1 na kilo 50 a 16.000F		
Jimilla : 49.500 F			

Saisuwar ana yin ta a ƙalla buhu 1 na hatsi na kilo 100, buhu na masara na kilo 100 da buhun shikafa na kilo 50.

A yi tunani sosai kahin a fara sana'a don a haƙiƙance da lalle riba za ta shigo.

Kuɗin sayen kaya : 46.500 F + 100F na takis = 46600F

Yawan abinda aka saida:
Buhu 1 hatsi + buhu 1 na shinkafa + buhu 1 na masara = 58 000F

Lissahin riba

In an saida duka:
58.000 F – 46.600 F = 11.400 F
Cinikin - Uwa = Riba

In an saida rabi
29.000 F – 46.600 F = - 11400 F
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

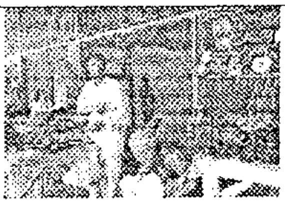
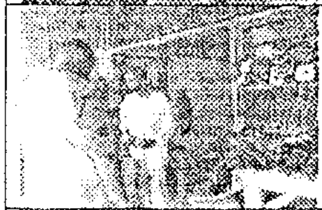
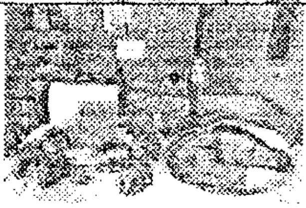
1. A yi lissahin hiddo riba ko da a ciki kwatamci ne.
2. A sayi cimakar ga lokacin kaka.

Sana'a ce da maza ke yi wanda ake kira yan kasuwa masu saidawa a ƙasashen waje kuma su sayo daga ƙasashen waje. Sana'a ce mai buƙatar babba jalli don haka ba duk kowa ke rungumar irin wannan sana'a ba. Dan kasuwar cimaka babban mutun a cikin gari saboda mai bankin abinci ne na gari.

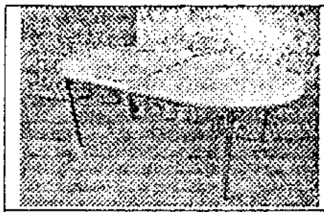
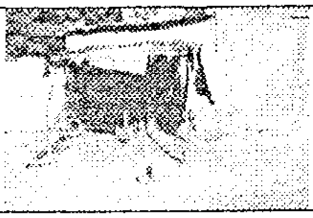
Kundin sna'o'i : Dila

No	NG01	
Sana'a	Saida kayan fata	
Gari	Gidan artisana wadata yamai	
Kala	Kirar fata	
Sunan hausa	Saida kayan fata	

Kuɗin sayen kaya

	Takalmi daga 2.500F zuwa 12.000F		Bage 2.000F ko 17.000F
	Poshat da1.000F zuwa 2000F Potikile 250F zuwa 900F Santir 1.500 zuwa 3000F		
	Puf 12.500F Matashinkay3.000F zuwa 3.500F		Albbai 2.000F ko 7.000F

Kayan aiki :

	Babbar tebur 10.000F		Runfa 8.650F
Jimilla: 18.650 F			

Yadda ake saidawa

	Ana saidawa dayawa gabaɗaya ko rabin dozin in takalmi ne.

A yi tunani tun ba a fara sana'a ba don a sani tabbat da riba na shigowa

Kuɗin kayan haɗi : 14.625F + 400 kuɗin takasi + 1000F na abinci
Jimilla: 16.025F

Yawan abinda ake ƙera: takin takalmi balka 5 x 6.250 F = 31.250 F

Lissahin riba:
In an saida takin 5
31.250 F – 16.025 F =15.225 F
Cinikin - Uwa = Riba

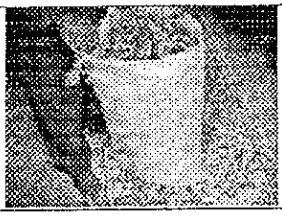
In taki 2 aka saida
6.250 F × 2 = 12.500 F
12.500 F – 16.025 F = - 3.525 F
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

1. A yi lissahi wanda riba za ta samu ko da cikin misali ne.
2. A sayi kayan aiki lokacin da suke arha.
3. A yi takalma daidai da buƙatar waɗanda suka tambaya.
4. A yi amfani da fata mai kyau.
5. A saida lokacin salloli da lokacinkasuwar baza koli.

Sana'a ce da mafi yawa maza ke yin ta amma ana samun mata kaɗan masu yin ta. Tana taimakawa masu yinta.

No	NG02
Sana'a	Saida kwapto
Gari	Kasuwar bonkanai
Kala	Sarrafa abinci
Sunan hausa	Saida kwapto



Kayan gami (suna, yawan kaya da parashi)

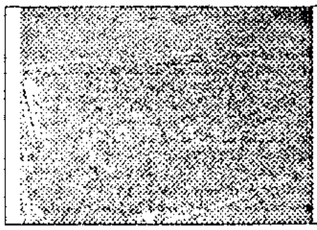
Kuɗin saye

Sunan kaya	Yawan kaya	Parashin saye
Zogala (yar makka)	Buhu 10	30.000F
Kauci	Buhu 20	20.000F
Jimilla	Buhu 30	50.000 F

Kuɗin saidawa

Sunan kaya	Yawan kaya	Kuɗin saidawa
Zogala (yar makka)	Buhu 10	87.500 CFA.
Kauci	Buhu 20	50.000cfa.
Jimilla	Buhu 30	137.000 F

Yadda ake saidawa



Kashi-kashi

A yi tunani kahin a fara sana'a don a tabbata da ana iya hidda uwa har a samu riba.

Kuɗin sayen kaya : 50.000 F

Yawan abinda aka saida : buhu 10 na zogala + buhu 20 na kauci + buhu

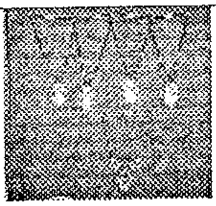
Lissahi riba :
In saida duka:
(8.750 F cfa × 10) + (5.000 F x 20) = 87.500 F +50.000 F =137.500 Fcfa
137.500 F – 50.000 F = 87.500 F cfa .
Cinikin - Uwa = Riba

In buhu 6 da rabi na kauci da buhu 2 na zogala aka saida
(8.750 F cfa × 2) + (5.000 FCFA x 6,5) = 17.500 F + 32.500 F = 50.000 Fcfa
50.000 F – 50.000 F = 0 F cfa :
Cinikin - Uwa = ba Riba
In buhu 1 na zogala da buhu 6 na kauci aka saida
(8.750 F cfa × 1) + (5.000 F CFA x 6) = 38.750 Fcfa
38.750 F – 50.000 F = - 11.250 F.
Cinikin - Uwa = Faɗuwa

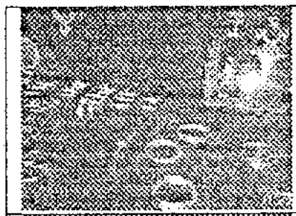
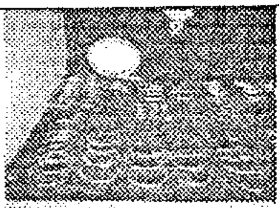
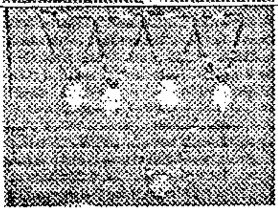
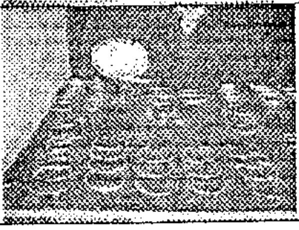
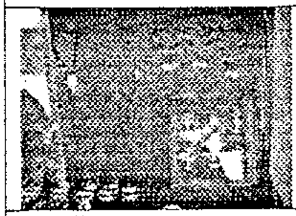
In ana son cin riba:

1. A yi lissahin da riba sai ta samu ko da a kwatamce ne.
2. A yi nazari su wanene masu saye
3. A yi tanadin kwapto tun ga kakarshi a adana (ga damana)

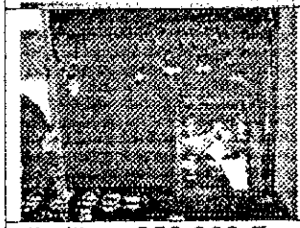
Sana'a ce da tsohin mata na bakin kogin Isa da wasu wurare na bakin ruwa ke yi in da ake noma yan makka sosai. Tana biya masu buƙatotunsu na yau da kullum.

No	NG03	
Sana'a	Saida sarƙoƙi	
Gari	Gidan artisana yamai	
Kala	Kasuwaci	
Sunan hausa	Saida sarƙoƙi	

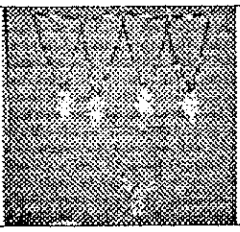
Kuɗin saida kaya (suna, yawa, parashi da sauransu)

	Ɗan warwaro 15 a 300.000 F		Zobe 100 a 200.000 F
	Sarƙa 30 a 450.000 F		Takin yan kunnai 300 a 300.000 F
	Kurwa 50 a 300.000 F		
Jimilla	1.550.000 F		

Kuɗin saye kaya

		Zobe 100 = 100.000 F Warwaro 15 = 250.000 F
		Taki 300 na yan kunnai = 150.000 F Sarƙa 30 = 300.000 F
		Kurwa 50 = 150.000 F
Jimilla : 950.000 F		

Yadda ake sidawa

		Guda-guda ko taki-taki

A yi tunani kahin a soma sana'a don a sani tabbat riba na shigowa.

Kuɗin saye kaya: 950.000 F + 9000F kuɗin haya/wata
Jimilla : 959.000 F

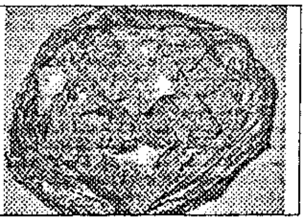
Lissahin riba:
In an saida duk:
1.550.000 F – 959.000 F = 591.000 F
Cinikin - Uwa = Riba

In rabi aka saida :
775.000 F – 959.000 F = - 184.000 F
Cinikin - Uwa = Faɗuwa

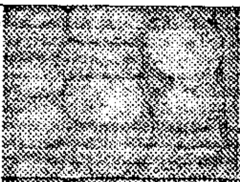
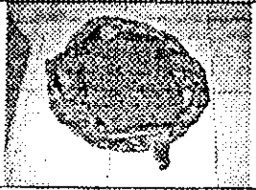
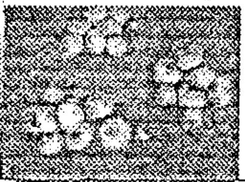
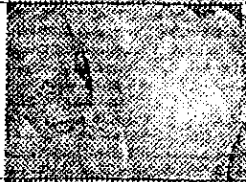
Idan ana son cin riba :

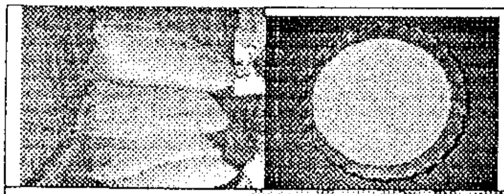
1. A yi lissahin riba sai ta shigo koda cikin misali ne.
2. A yi tunani wanne mai saye.
3. A yi ma kaya aikin ƙwarai.

Sana'a ce da maza kaɗai ke yin ta. Da kuɗin maras yawa sai a yi ta. Tana sa a ciyar da iyali har a biya wasu yan buƙatu ko da yake masu yin ta ba su da daraja ƙwarai a cikin al'umma.

No	NG04	
Sana'a	Saida kayanmiya	
Gari	Kasuwar bonkanai	
Kala	Kasuwaci	
Sunan hausa	Saida kayanmiya	

Kuɗin saye kayanmiya

	Tanka manya buhu mai tiya 35 = 28.000F
	Tanka ƙanana buhu mai tiya 37 = 37.000F
	Daudawa tiya 1 = 2000F
	Albasa buhu = 20.000F
	Tumatir busassa buhu mai tiya 18 = 22.500F
	Kimba buhu 1 mai tiya 55 = 43.000F
	Taharnuwa buhu mai tiya 32 = 35.000F

	Garin rogo buhu mai tiya 35 = 11.500F
	Buhun ƙuliƙuli = 20.000F
	Miya guro (kuɓewa) buhu mai tiya 50 = 45.000F
Jimilla : 264.500 F CFA	

Kuɗin saidawa

Tanka manya = 42.000F	Albasa = 26.000 F
Kuɓewa = 50.000 F	Tumatir busassa = 14.400 F
Tanka Kanana = 44.400 F	Kimba = 55.000 F
Daudawa = 2.500 F	Taharnuwa = 44.800 F
Garin rogo = 28.000 F	Kuliƙuli = 45.000 F
Jimilla 352.100 F	

Yadda ake saidawa : kashi-kashi, guda-guda da ƙulli-ƙulli cikin leda.

A yi tunani kahin afara sana'a don a san lalle akwai riba.

Kuɗin sayen kaya: 264.500 F + 200F na takis + 400F na takasi + 600F na abionci.
Jimilla = 256.700F

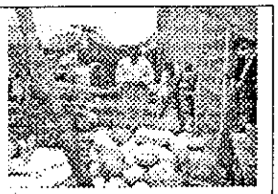
Yawan abinda aka saida:
In an saida duka
Lissahin riba:
352.100 F – 265.700 F = 86.400 F.
Cinikin - Uwa = Riba

In an saida rabi
176.050 F – 265.700 F = - 89.650 F
Cinikin - Uwa = Faɗuwa kenan sai an saida hiye da rabi

Idan ana son cin rabi :

1. A yi lissahin da zai bada riba ko da a misalce ne.
2. A yi tunani kan wanene mai saye.
3. A sayi kayan tun suna arha kacak.
4. A sayi kaya masu kyau
5. A adana su da kyau.

Sana'a ce da maza ke yin ta saboda tana son jalli mai kabri, tana bada riba sasai, a biya ma iyali buƙatunsu har a ji daɗi sosai.

No	NG05	
Sana'a	Saida kabewa	
Gari	Kasuwar wadata yamai	
Kala	Kayan gona	
Sunan hausa	Saida kabewa	

Kuɗin saye

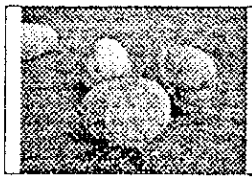
Kwarya 50 / 100 kwarya	5.000.000 F ƙwarya 100.000 F
Jimilla : 5.000.000 F	

Hanya :
Ana sayowa a tasha kwalo-kwalo a bakin kogin Isa. Sai mu sanyo cikin motoci mu zo kasuwar wadata mu saida masu saida kayan miya ko kuma masu ci

Kuɗin saidawa

Kwarya 50 mai ɗa 100 kowace	6.000.000 F / 120.000 F kwarya
Jimilla : 6.000.000 F	

Yadda ake saidawa

	Guda-guda		Kashi-kashi

A yi tunani kahin a fara sana'a don a sani lalle riba za ta shigo.

kuɗin saye: 5.000.000 F + 100F na takis + 3000F na haya
Jimilla : 5.003.100F

Yawan kabewa da aka saida: ƙwarya 50 = 6.000.000 F

Lissahin riba
In an saida duk
6.000.000 F – 5.003.100 F = 996.900 F
Cinikin - Uwa = Riba

In ƙwarya 42 aka saida:
120.000 F × 42 = 5.040.000 F
5.040.000 F – 5.003.100 F = 36.900 F
Cinikin - Uwa = Riba kaɗan ce

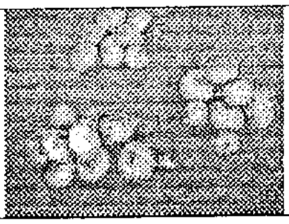
In kwarya 40 aka saida
120.000 F × 40 = 4.800.000 F
4.800.000 F – 5.003.100 F = - 203.100 F
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

1. A yi lissahin da riba sai ta shigo
2. A kiyaye kar kabewa ta lallace
3. A saye ga kakarta a aje da kyau
4. wannan sana'a mutanen da ke bakin kogin isa ke yin ta. Tana sauƙaƙa ma mata tahiyar bakin isa sayen kabewa.

Sana'a ce mai hatsari saboda kabewa saurin lalacewa take yi.

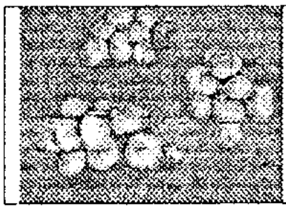
No	NG06
Sana'a	Saida albasa
Gari	Kasuwar ƙasa
Kala	Kayan gona
Sunan hausa	Saida albasa



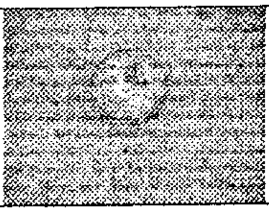
Kuɗin saye

Albasa buhu 30 =	135.000 F
Jimilla : 135.000 F	

Yadda ake saidawa



Kashi-kashi ko kwano-kwano



Guda-guda

A yi tunani kahin a fara sana'ar don a tabbata da lalle ana iya cin riba.

Kuɗin sayen kaya: 135.000F + 500F na takis +500F abinci + 400F na takasi
Jimilla: 136.400 F

Yawan abinda aka saida : Buhu 30 na albasa

Lissahin riba:
In an saida duka:
8000 F × 30 = 240.000 F
240.000 F – 136.400F = 103.600 F
Cinikin - Uwa = Riba

In buhu 17,5 aka saida
8000 F × 17,5 = 140.000 F
140.000 F – 136.400 F = 3.600 F
Cinikin - Uwa = Riba kaɗan ce.

In an saida buhu 15
8.000 F x 15 = 120.000 F
120.000 F – 136.400 F = - 16.400 F
Cinikin - Uwa = Faɗuwa

Idan ana son cin riba :

1. A yi lissahin da zai sa riba ta shigo ko da da kwatamci ne.

A saye lokacin da tana da sauƙi kuma a saida ga damana lokacin da take tsada inda buhu yana kai 16.000F
A samu dubara mai kyau ta ajiyar albasa har lokacin da ta yi wuya ƙwarai.

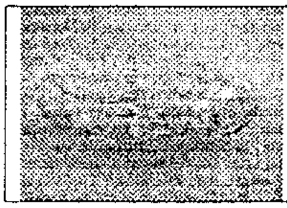
No	NG07	
Sana'a	Saida doya (dundu)	
Gari	Kasuwar wadata yamai	
Kala	Kayan gona	
Sunan hausa	Saida doya (dundu)	

Kuɗin saye

Yawan dundu	Parashi
Guda 300	240.000 F
Jimilla : 240.000 F	

Hanya:
A ƙasar Gana ake noma doya. Mayan yan kasuwar katako ke odar ta. Ƙananan (masu talla) yan kasuwa wajen su suke sarawa a bashi in sun saida su yi balas amma sai an bada kamu ciniki.

Yadda ake saidawa

	Guda-guda		Kashi-kashi

A yi tunani kahin a soma sana'a saboda a haƙiƙance da ana iya samu riba.

Kuɗin sayen dundu: 240.000 F + 1000F na abinci + 100F na takis + 1500F na haya.
Jimilla : 242.600F

Yawan dundu aka saida: guda 300

Lissahin riba
In an saida duka
1.000 F × 300 = 300.000 F
300.000 F – 242.600 F = 57.400 F
Cinikin - Uwa = Riba

In rabi ne aka saida
1.000 F ×150 = 150.000 F
150.000 F – 300.000 F = - 150.000 F
Cinikin - Uwa = Faɗuwa

In guda 243 aka saida
1.000 F × 243 = 243.000 F
243.000 F – 242.600 F = 400 F
Cinikin - Uwa = Riba kanan ce

In ana son cin riba
1. A yi lissahin sa zai sa riba ta samu ko da cikin kwatamci ne.
2. A adana dundun da kyau.
3. A iya ciniki da kyau wajen saye da wajen saidawa don a saida hiye da 1.000F guda ɗaya.
4. sana'a ce mai taimakawa mai yin ta wajen kula da iyalinsa. Amma tana son jalli mai kabri.

Sana'a ce da maza ke yi saboda ta na son kai da kawowa mai yawa.