MASAMALIDWE A MALONDA OFUNIKIRA

BUKU LOFOTOKOZA MOSABVUTA LA OTENGAKO MBALI

MUTU WA MTSUTSO

"Kukulitsa Malonda Mu Malo Akumidzi Ndikobvuta Kwambiri."

Women for change

Foreign Affairs, Trade and Development Canada

Affaires étrangères, Commerce et Développement Canada

COADY INTERNATIONAL INSTITUTE ST. FRANCIS XAVIER UNIVERSITY

Bukuli linajambulidwa ndi thandizo la ndalama locokera ku pulojekiti la EMPOWER lothandizidwa ndi Global Affairs Canada ndiponso Coady Internaional Institute

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Zolembedwa zambiri ziri mu Bukuli zatengedwa mu mabuku a maphunziro a
Bungwe la Azimai ali pa NchitoYaiwo okha
(Women in Self Employment (WISE)

Addis Ababa, ETHIOPIA
Buku Lophunzitsa Azimai ali pa Nchito Yaiwo Okha (WISE):
(1) Luso zofunikira za Malonda
(2) Luso za Masamalidwe a Malonda 1

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BUKU LOFOTOKOZA MOSABVUTA LA OTENGAKO MBALI

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MAU OYAMBA A BUKULI

Bukuli lasindikizidwa ndi thandizo locokera kwa utsogoleri wa Azimai Wopatsa Mphamvu za Cuma ndi citetezo ca zakudya mu maiko a Ethiopia, Ghana ndi Zambia (KUPATSA MPHAMVU- *EMPOWER*) pulojekiti yothandizidwa ndi ndalama za boma ya Canada.

Pulojekiti iwona pocepetsa umphawi ndi kulimbikitsa utsogoleri wa azimai mu maiko atatu amu Africa. Otengako mbali mu pulogilamu ndi Bungwe la Azimai lobweretsa kusintha (*Women for Change*) lamu Zambia, bungwe la Azimai ali pa nchito za iwo wokha (*Women in Self Employment*) mu Ethiopia, Univesiti ya Maphunziro ya citukuko (*University fo Development Stidies*) mu dziko la Ghana ogwira nchito ndi mabungwe oima paokha (*Non-Governmental Organisations*) omwe ali pakati pakudziwa ndi nzeru zao za cibadwide ndi citukuko cogwirizana (*Centre for Indigenous Knowledge and Organisational Development*) ndi Bungwe la 'Coady' la maiko ku Canada (*Coady International Institute in Canada*).

Pomwe inayamba mu 2013 pulojekiti ya KUPATSA MPHAMVU yaona pakupatsa mphamvu azimai monga ngati mfungulo yopata zolinga zazikulu za citukuko ca Cuma ndi cacitetezo ca zakudya. Potsirizira umphawi umacepa cifukwa cakulimbikitsa utsogoleri wa azimai. Kukhala gwero la pulojekiti lokhazikitsa KUPATSA MPHAMVU yakhala ndi udinda wotukula pa madera ndi mabungwe.

Bungwe la Azimai Lobweretsa kusintha inagwiritsa nchito njira zochuka za Maphunziro (*Popular Education Methodologies*) ndi kuona pa Azimai ndi Amuna kuti zilimbikitse utsogoleri wa m'madera mu maboma ikugwira nchito. Kugwiritsa nchito mfundo imeneyi kuphunzira mobvutika mwamgwirizano WOPATSA MPHAMVU wakhazikitsidwa mu mapulogalamu yophunzitsa mu madera. Buku la maphunziro la Azimai ali pa nchito za iwo wokha yakhazikitsidwa ngati mabuku ya otengako mbali pambuyo pophunzitsa omwe adzaphunzitsa (*Training of Teachers*) komwe kunali ogwira nchito anai amu Bungwe la WfC ndi anzao mu Ethiopia kulondoledwa ndi misonkhano ya mumadera kuti ayese kufunikira kwa zopezeka za m'maphunziro ku malo ya kumidzi momwe WfC igwira nchito.

Bukuli lakonzedwa ndi WfC ndi 'Coady International Institute' monga mbali yakonzedwa kuthandiza pogwiritsa nchito zocita za maphunziro ochuka pa kucita malonda ndi luso za

Azimai pa malonda, Amuna ndi Acicepere mu malo ya kumidzi mu Zambia, maka-maka mu malo momwe WfC igwira nchito.

Bukuli litenga ukatswiri kucokera ku masamalidwe a malonda, mapulogilamu yotukula luso, magulu odzithandiza okha ndi mabungwe amene acita nchitoyi kwa zaka zambiri athandiza pa bukuli lophunzitsa ndi gulu la WfC.

MAGWIRITSIDWE AKE A BUKULI

Buku ya Masamalidwe a Malonda Ofunikira lakonzedwa kuti lithandize kupatsa mphamvu za Cuma ku malo ya kumidzi maka-maka azimai ndi atsikana m'malo momwe WfC igwira nchito. Ikhulupirira kuthandiza maluso ya zacitukuko m'malo momwe alimbana ndi mabvuto yoyendetsa malonda pakulimbikitsa maluso awo ofunikira kukhalakobe kuti akwanitse kulimbikitsa citukuko ndi kukula mnkhani za cuma.

Bukuli liphatikiza mabuku ophunzitsa awiri a 'WISE' – Maluso Ofunikira aza Malonda ndi Masamalidwe a Luso za Malonda 1 Kuphatikizapo Maganizo ya amuna kapena akazi kuona pa azimai kusamalira pa za cuma ndi otengako mbali omwe apitamo mu maphunziro yawiri yoyambitsidwa ndi WfC. Kuika zonse pamodzi colinga ca bukuli ndi kupatsa cidwi anthu amalonda ya kumidzi maka-maka azimai kuti akulitse malonda yao mu ndondomeko ya cikhazikitso kuti aculukitse citetezo ca cuma mu nyumba zao.

Iyi buku ndiyofunikira kwa otengako mbali omwe anapezekako ku maphunziro ya WfC ya Luso za Malonda momwe maganizo okambirana apezeka mu bukuli akambidwa kwa kukulu. Bukuli lakonzedwa kuti likhale umboni wa zinthu zogwiritsa nchito kwa wowerenga kuti lipititse patsogolo zobvomerezeka za malonda yabwino kuti atukule malonda awo.

Zigawo ndi mitu mu bukuli zapangidwa kuti zilingane ndi za cuma, cikhalidwe ndi mwambo wa colinga ca madera. Maphunziro awa apereka mndandanda wa zocitika kuti asankhe ndipo zocitikazi zilondola zocitika mu mndandanda mu njira zolondoledwa.

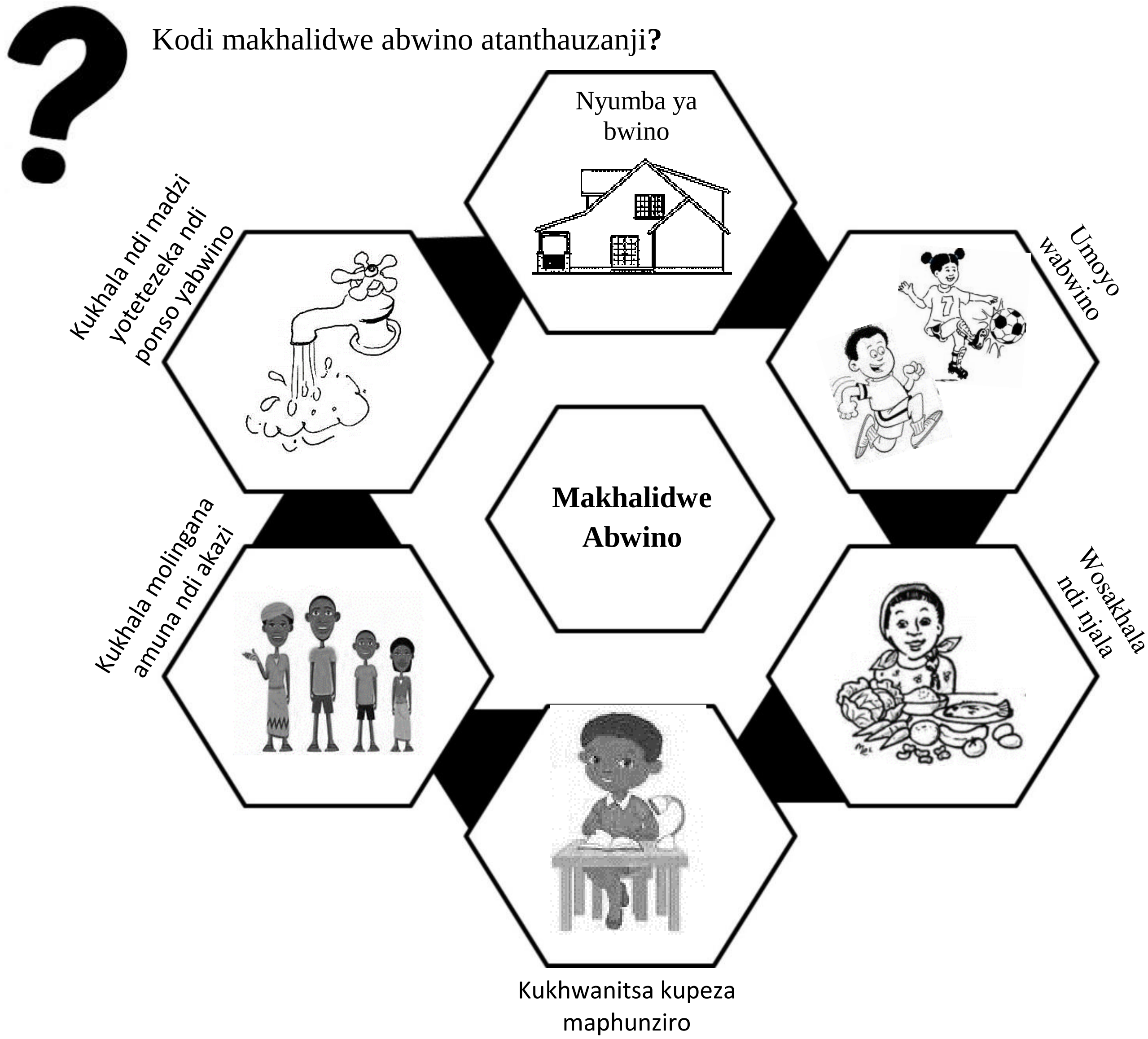
Mafunso aperekedwa kwa owerenga kuti athandize kuonaponso ndi kuloweza nkhani zomwe zikambidwa. Okondedwa wowerenga, mafunso simayeso ai! Wosacita mantha kuwayankha! Colinga ncoti agwirizanitse nkhani iri mu buku ndi momwe ziliri mu dera lanu. Mayankho yoganiziridwa mwina siyangagwire nchito mu dera lanu, comwe ciri cabe bwino. Tidziwa madera athu ali ndi zinthu zosiyana kulingana ndi momwe kuliri. Ici ncifukwa cake mayankho anu ndiofunikira kuona momwe zopitamo inu zigwirizana ndi mfundo zokambidwa.

Tikufunirani zabwino zonse pomwe muwerenga bukuli ndipo kuti mudzapeza nkhani zothandiza kuti zikuthandizeni kukwanitsa malonda anu!

1.0. KUKHALA MUNTHU WA MALONDA

1.1. Makhalidwe abwino

Kodi makhalidwe abwino atanthauzanji**?**



Pali njira zambiri zofotokoza kukhala bwino. Zithunzi ziri pamwambapa zionetsa zinthu zikulu-zikulu mu umoyo wathu zomwe zithandiza makhalidwe abwino. Izi ndi zitsanzo zofotokozeredwa munsimu koma mungathe kuikirapo zina zomwe muganiza zifotokoza makhalidwe abwino:

- Kukhala wolemekezeka ngati munthu mosaona pa msinkhu, umuna kapena ukazi, mtundu, polekezera maphunziro, cipembedzo kapena zina zake.

- Wosakhala ndi njala ndipo wokwanitsa kupeza cakudya cathanzi, madzi yotetezeka ndiponso yabwino ya iwe ndi banja.
- Kukhala ndi umoyo wabwino ndi kukwanitsa kupeza umoyo wabwino.
- Kukhala mu nyumba yabwino pa malo otetezeka ndiponso a mtendere.
- Kupeza maphunziro abwino, nzeru ndi nkhani.
- Kukhala m'malo amtendere ndipo wopanda ciwawa.
- Kukhala ndi ndalama zokwanira nthawi zonse zogulira zinthu zofunikira.

Tingaone kuti makhalidwe abwino ndiofunikira kwa onse. Zithunzi ziri pamwamba zionetsa zina zamakhalidwe abwino. Mungaonjezere zina zomwe zionetsa makhalidwe abwino kwa inu. Mfundo imodzi yofunika kudziwa ndi yoti makhalidwe abwino agonjetsa umphawi mu banja kapena mu dera.

1.2. Zoyambitsa Umphawi

? Kusowa kwa makhalidwe abwino ndi umphawi. Kodi muona kuti ndi ciani cibweretsa umphawi mu madera athu?

Umphawi umabwera kamba ka:

Pano pali zina zobweretsa umphawi. Kodi muziona bwanji izi kubweretsa umphawi mu dera lanu?

- Usagwira bwino nchito kapena ulesi.
- Kusowa kwa maphunziro.
- Kutaya nthawi pa zinthu ziribe phindu zomwe zikhudza kumwa mowa, kukhala wosakhulupirika mu cikwati kapena kucita zinthu zosayenera ndipo zina za mtengo kwambiri.
- Kukhala mu malo mopanda zinthu zabwino monga madzi, cakudya, nyumba, magetsi ndi zinthu zaumoyo.
- Kusagwiritsa nchito bwino zinthu monga kudula mitengo cidule-dule lapena ketentha thengo, kuononga malo ya madzi kapena kupha nyama za mthengo mosayenera uku kuonongetsa malo.
- Makhalidwe ena amaleketsa anthu kutengako mbali mu zocitika zomwe zingatukule kukhala bwino kwao mwacitsanzo kukwatiridwa mwa msanga

kwa atsikana kumalengetsa kuti osati atsirize sukulu. Ici cipititsa patsogolo umphawi wa azimai. Pa cifukwa ici kupatsa mwai kwa azimai komwe kupititsa patsogolo kukhala bwino ndikofunikira kuti azimai apatsidwe mphamvu kuti apititse patsogolo umoyo wao. Ici cicitika popititsa patsogolo kukhala molingana amuna ndi akazi kotero kuti dzimai naonso angatengeko mbali mu makhalidwe, za ndale ndi za cuma panyumba ndi mu madera.

1.3. Kupititsa patsogolo makhalidwe abwino kuti umphawi ugonjetsedwe

Kodi nciani comwe muyenera kucita kuti mukhale bwino? Mungapange mfundo zosiyana-siyana zomwe mungafune kucita kuti mupititse patsogolo makhalidwe abwino mu umoyo wanu wa banja ndi wa m'dera. Pano pali maganizo yocepa yoti muphatikize ku yanu:

- Gwirani nchito mwamphamvu mu malonda anu.
- Gwiritsani nchito zomwe munaphunzira mu umoyo wanu.
- Ikankoni khama pa zomwe mufuna kucita.
- Ikankoni khama ndi nzeru pa malonda yanu.
- Gawanani maganizo ndi nkhani ndi ena ndipo mugwiritse nchito maganizo yanu yatsopano mu umoyo wanu.
- Limbikitsani kutengako mbali molingana kwa munthu aliyense angakhale wamkazi kapena wamng'ono mu mapulojekiti acitukuko pa banja kapena mu dera.

Maganizo yomwe mwaganizirapo ndi yomwe yali pa mwambapa ndi yabwino pakukhala bwino. Aliyense wa ife ali ndi udindo wogwira nchito kuti abweretse makhalidwe abwino kwathu, mabanja athu ndi dera. **Ndandamikani njira zomwe mungagonjetsere zoyambitsa umphawi mu umoyo wanu.**

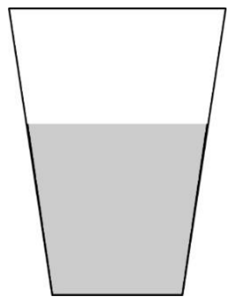
Kodi muona bwanji za makhalidwe amene akhudza momwe mucitira mu malonda?

Ndicofunikira kudziwa kuti anthu ena akhala ndi mkhalidwe wopempha-pempha ku mabungwe odziimira paokha kapena kwa abale ali mu zinchito kapena ocita malonda aphindu. Ici cibweretsa umphawi. Kuphunzira za kayendetsedwe ka malonda kudzatithandiza kucoka mukupempha-pempha ndi kugwira nchito kuti tikhale ndi Cuma cathu.

1.4. Theka Losadzala kapena Theka Lodzala?

Njira imodzi yofunikira kupititsa patsogolo makhalidwe abwino ndikukhala ndi **ganizo losakaika.** Penyetsetsani bwino cithunzi ca galasi iyi. Kodi muona ciani?

THEKA LOSADZALA?



KAPENA

THEKA LODZALA?

Yankho yomwe tipereka yidalira pa ganizo lathu yomwe ikhudza kuzindikira msanga momwe zinthu ziliri. Ndi cofunikira kwa ife osaikako nzeru kumalo kulibe kanthu mu galasi. Tikaona zomwe tiribe cikhala cifukwa coti sitingatukule kukhala bwino kwathu. Tonsefe ngakhale - acicepere kapena akulu, akazi kapena amuna – tiri ndizotiyenerera zomwe tingagwiritse nchito kupititsa patsogolo makhalidwe abwino athu ndi makhalidwe abwino kwa mamembala abanja lathu ndi a m'dera. Tikaika nzeru pa zinthu zomwe tiri nazo, tibvomera kuti tiribe kanthu koma tiri ndi cina cabwino mu umoyo wathu. Izi ndizomwe zidzalitsa miyoyo yathu ndi zomwe tingagwiritse nchito kuyamba kubweretsa kukhala kwa bwino mu miyoyo yathu.

Pomwe tigwiritsa nchito malo yodzala mu magalasi yathu (miyoyo yathu) galasi iyamba kudzala koma ngati sitigwiritsa nchito zomwe tiri nazo, titayanso zomwe tiri nazo. Zomwe tiri nazo zichedwa katundu.

Ganizani za katundu omwe muli nao ndi kuundandamika munsimu:

?

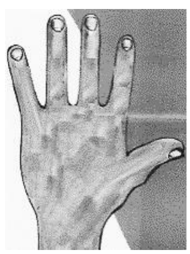
Katundu ukhudza luso, kudziwa zinthu, umoyo wabwino, anthu abanja, kumalo komwe kuli nyumba zathu, kudzipereka kwathu kapena kudzidalira, maphunziro omwe tinacita, zitsulo zomwe tiri nazo panyumba, zinthu zacilengedwe mu dera lathu ndi zina.

Munsimu muli zomwe tingafotokoze za mitundu yosiyana ya katundu omwe tiri nao. Coyamba ndi mtundu wofunikira ndipo ufotokozeredwa ndi zojambula. Uyu ndi katundu opezeka nafe monga anthu:

- Mlingo **wakuganiza** kwathu zomwe ndi nzeru zathu ndi kudziwa.

Mtima wathu womwe kathu/kuganiza (kukwaniritsa, mwadongosolo, kucitira cikhulupiriro)

ubweretsa kakhalidwe kukonza pamodzi, cidwi,



Manja athu omwe ndi luso limene tirinalo

- **Katundu wa Cilengedwe ndi Opanga Anthu** ungafotokozeredwe ndi zomanga, nthaka, nkhalango, mitsinje, misika, miseu, magetsi, malamya ndi zina.
- **Katundu wa Mabungwe** uphatikiza Magulu, Mabungwe, Zigwirizano, Mabungwe Oima paokha, Zigawo za Boma, Malonda, Masukulu, Mabungwe a cipembedzo, Mabungwe aza umoyo ndi ena.
- **Kudzipereka kwathu** komwe tiri nako ndikofunikira kwambiri kutipatsa cidwi coti tigwire nchito yokhudza kukhala bwino.

Tonse amuna ndi akazi tiri ndi katundu. Ndicofunikira kuona pa katundu wathu (galasi lodzala theka). Tikaona pa katundu omwe tiri nao tikhala ndi mphamvu yoculukitsa katunduyu pakuona umwai kapena wodzipereka ku mapulojekiti yathu m’malo mopempha-pempha. Kupempha-pempha sikwabwino cifukwa palibe ngakhale boma kapena opereka zaulele angakumanize zonse zomwe tifuna nthawi zonse. Tiyenera kucita zinthu pa ife tokha.

? Lembani mndandanda wa katundu womwe muli nazo m'nyumba ndi m'dera lanu:
Katundu womwe ndiri nao:

Katundu omwe ndiri nao mu nyumba mwanga ndi m'dera:

Kodi katundu wanu ungagwiritse bwanji katundu wa m'dera lanu?

1.5. Kudzipititsa Patsogolo ngati Munthu wa Malonda

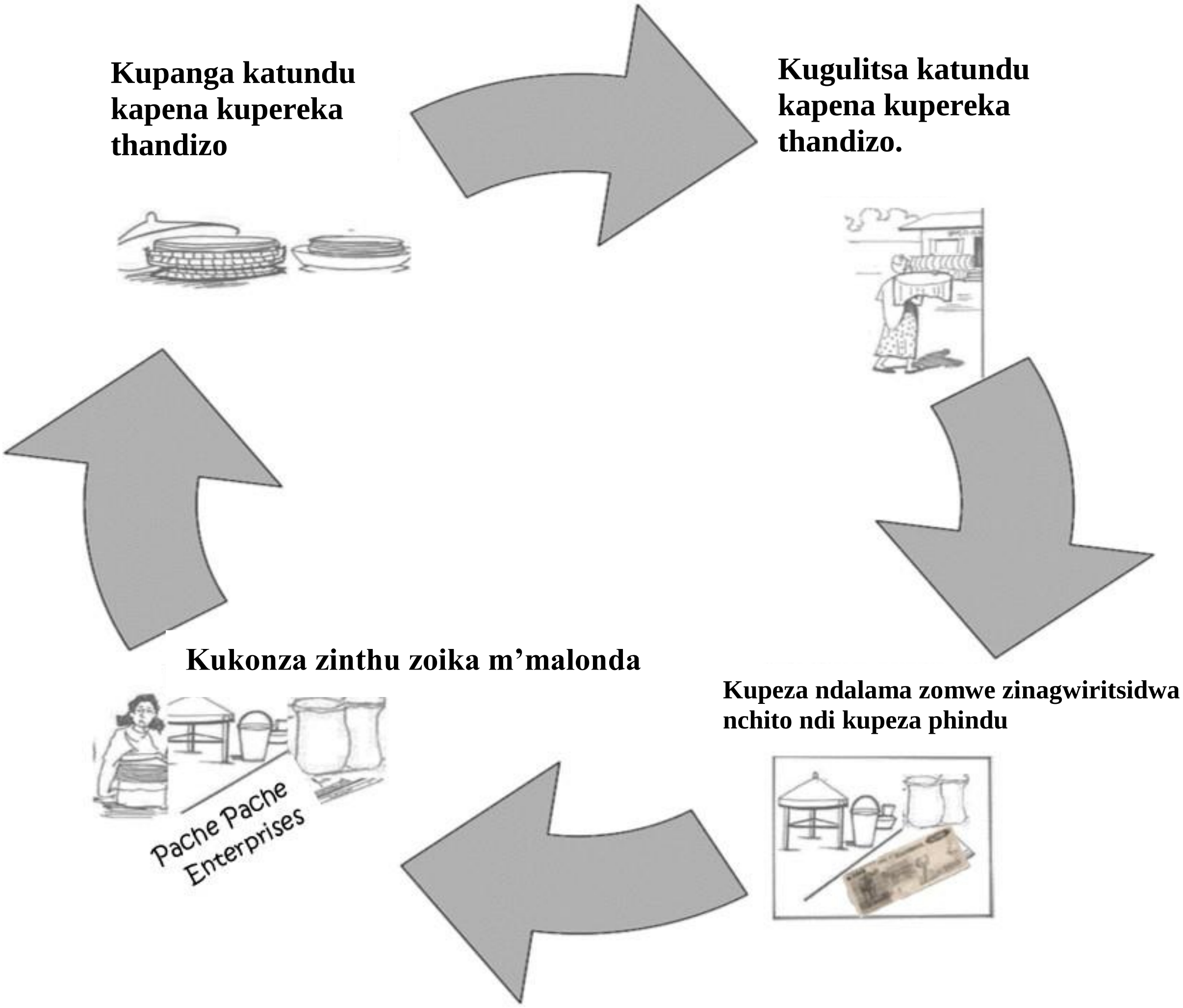
Ndicodziwika kupeza anthu akuzifotokozera kuti ndi malonda. Tidzicha anthu amalonda cifukwa tigulitsa zinthu kapena kuwathandiza. Ici citanthauza kuti mu malonda pali zinthu zosiyana zomwe munthu angagulitse.

? Kodi ndi thandizo yanji kapena zinthu zomwe mumagulitsa? _________________

Kodi ndi thandizo yanji kapena zinthu zomwe mufuna kugulitsa? ______________

Tingakambe kuti malonda ndi cinthu comwe munthu amazindikira umwayi, amakonza zoikamo kuti ayankhe mwai umeneu, amayamba kugulitsa zinthu kapena thandizo ndipo apeza phindu. Tingafotokoze tanthauzo iyi ndi zithunzi ziri munsimu:

NDONDOMEKO YA MALONDA OFUNIKIRA



1.6. Umuna ndi Ukazi ndi Citukuko ca Malonda

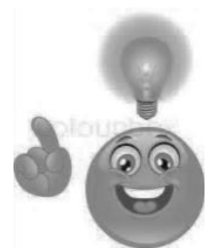
Onani ku mndandanda wa katundu wanu omwe mwalemba. Mwina tingakambe kuti, umuna ndi ukazi wapangitsa kuti katundu wanu womwe tazindikira. Zomwe ndingaone ngati katundu wanga ngati mzimai ungakhale wosiyana monga ndingaonere ngati mwamuna.

? Kodi udindo wa mzimai kapena mwamuna mu gulu, kuona pa maudindo, nchito ndi kupanga maganizo zipititsa patsogolo kapena ziletsa mupata wao kuti acite malonda?

Udindo mu Gulu	Mzimai	Mwamuna
Maudindo	• • •	• • •
Nchito	• • •	• • •
Kupanga maganizo	• • •	• • •

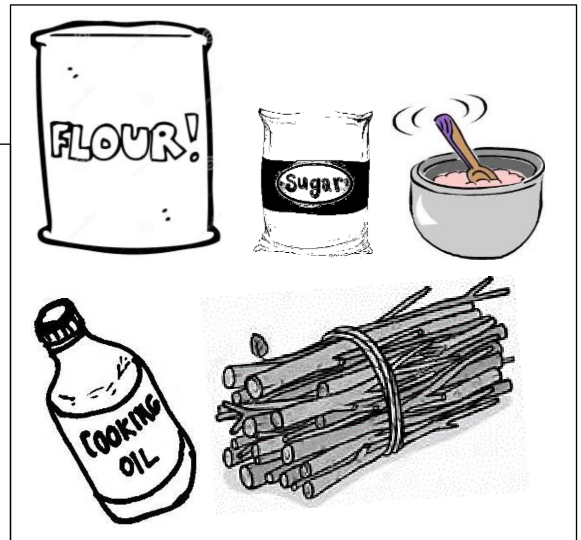
Nchito iri pamwambapa inaona pa maudindo atatu omwe azimai ndi amuna ali nayo mu malo omwe akhala. Kucokera kumayanko yanu, mungadzindikire kuti mtundu wa malonda omwe tisankha ungakopedwe ndi umuna kapena ukazi wathu. Nthawi zina, anthu angati kucita malonda sikwa azimai ai.

Kulinganiza pakati pa azimai ndi amuna mu malonda kupangitsa kuti akhale ndi makhalidwe abwino



Kucita malonda ndi luso lomwe aliyense angaphunzire ngakhale ndi amuna kapena akazi. Aliyense ayenera kupatsidwa mwai kuti acite malonda yomwe afuna. Iyi buku ilinga kukonza luso za munthu aliyense, angakhale azimai kapena mwamuna kuti atithandize kuyendetsa malonda bwino yomwe idzapititsa patsogolo makhalidwe abwino mu umoyo wathu, mabanja athu ndi dera. Mwaici, ndicofunikira kupititsa patsogolo kulinganiza pakati pa amuna ndi azimai kuti azimai angatengeko mbali mu mapulogilamu acitukuko a gulu yao.

Cithunzi ca ndondomeko ya malonda ofunikira pamwambapa cingafotokozeredwe pogwiritsa citsanzo ca malonda yogulitsa zitumbuwa. Pa malonda aya cinthu coyamba ndikusonkhaniza zinthu izi zolowa – mbaula, malasha, fulawo, ndalama zogwirira nchito ndi ziwiya zophikira.



Cotsatirapo cidzakhala copanga zinthu (zitumbuwa

Pomwe cinthu capangidwa, ndicokonzekera kugulitsidwa

Ngati ogula akhutiritsidwa, adzapitiriza kuthandiza malonda comwe cidzapanga kupeza ndalama zogulira ndi kupeza phindu

Malonda alionse alondola ndondomeko ya malonda. Koma ndicofunikira kuti malonda acita bwino. Kupanga malonda abwino ndi monga kumanga nyumba yabwino. Nyumba yabwino ndi yomwe iimilira pa nsandamira zolimba, ithandiza aliyense mu banja ndipo ipereka zinthu kwa aliyense wa mu banja kuti akhale bwino. Mnjira imodzi malonda ocita bwino ayenera kupititsa patsogolo makhalidwe abwino pochotsa munthu mu umphawi.

Ngati malonda anu acita bwino, ikani mndandanda wa zinthu zomwe mungacite za inu ndi banja.

1.3. Malo ya Malonda

<u>Kusiyanitsa pakati pa banja ndi malonda</u>

Christabel Napwa akhala ku Ntasa, mu Kapiri Mposhi. Aphika mabanzi omwe apereka kusukulu yomwe iri pafupi ndi nyumba yao. Kashopo ka sukulu kanasainirana naye kuti adzipereka matireyi asanu ndi imodzi ya mabanzi masiku onse. Mabanzi agulitsidwa ku ana asukulu ndi aphunzitsi pa buleki. Christabel apatsa kashopo ka sukulu ciongola dzanja pa banzi iriyonse yagulitsidwa. Poti ndiye yekha apanga mabanzi, acita bwino kwambiri pa malonga ake. Ndiokondwa ndi malonda ake cifukwa amabwera kudzatenga ndalama masiku onse pomwe kashopo katsekedwa. Ngati pali mabanzi okhalira, amapatsa anthu apafupi kuti akalipire pa kutha kwa mwezi. Mwana wake wamkulu mnyamata ndiye amene amatenga ndalama ku kashopo. Nthawi zambiri amabweretsa ndalama zocepa ndipo amai ake samamufunsa. Ang'ono ake onse amafuna ndalama akalibe kupita kusukulu ndipo akabwerako kusukulu aliyense amafunanso ndalama zogulira zakudya naonso cifukwa mkulu wao amagwiritsa nchito ndalama mosapempha kwa amai ake. Amuna ao amafunanso kupatsidwa ndalama zomwera mowa pa thaveni yapafupi. Cifukwa ca ici, Christabel sapeza phindu ku malonda ake ndipo nthawi zina amafunsa ndalama kwa amuna ake kuti zimuthandize mu malonda.

1. Kodi Christabel ali ndi bvuto lotani?

   ----

2. Kodi Christabel ayenera kusamala bwanji ndalama zomwe apanga mu malonda ake?

   ----

3. Kodi muganiza ndi cotani cidzacitika ku malonda ya Christabel?

Cifupikitso ca Maphunziro

- Tiyenera kuika nzeru pa miyoyo yathu kuti tikhale bwino tingakhale amuna kapena azimai.
- Ndicofunikira kuikako nzeru pa katundu womwe tiri nao kupambana zomwe tiribe – galasi la theka lodzala ndi la theka losadzala.
- Malonda alionse apita mu mndandanda wa malonda – kusonkhanitsa, kupanga, kugulitsa ndi kupeza phindu.
- Kulingana kwa amuna ndi akazi mu malonda kupangitsa makhalidwe abwino. Kulingana kwa amuna ndi akazi kuyenera kuphatikizidwa pa mtundu ulionse wa citukuko ca malonda kotero kuti maganizo ndi zofuna za akazi ndi amuna ziganiziridwa.
- Ndicofunikira kusiyanitsa zinthu zogwiritsa nchito za banja ndi za malonda.

2.0. WOCITA MALONDA, KUCITA MALONDA, MALONDA NDI KUCITITSA MALONDA

2.1. Wocita Malonda ndi Kucita Malonda

Wocita Malonda ndi munthu amene:

- Amaona malo wokhalamo,
- Amazindikira umwai wa malonda,
- Amaika pamodzi zinthu zofunikira,
- Akhazikitsa zocita ndi
- kulandira ndalama.

Kulingana ndi kafotokozedwe pamwambapa, kodi mungati ndinu wocita malonda?

Kodi ndi zinthu zotani zifotokoza wocita malonda pamwambapa zikhudza inu? Kodi ndi ziti zomwe mufuna kulimbitsa?

2.2. Zizindikiro za Wocita Malonda

Pomwe mugwira nchito kuti mukhale **wocita malonda** wopambana onetsani mphamvu kuti mutukule zizindikiro izi:

- ✓ **Mphamvu** zionetsedwa ndi momwe mugwiririra nchito.
- ✓ **Kuonetsa nchito** comwe cipititsa patsogolo kagwiridwe kabwino ka nchito kuti mutsirize nchito pa nthawi yabwino. Pomwe muona pa zotuluka muthandizidwa kulingalira pa zomwe muikapo maganizo kuti mucite.
- ✓ **Kufuna kwambiri kukwaniritsa** ndi cinthu cabwino copatsa cidwi kuti mugwire nchito mwamphamvu ndi kukhala woyembekezera pomwe malonda apeza mabvuto.
- ✓ **Kugawana malingaliro ndi wina** kuthandiza wocita malonda kuti ayanjane bwino ndi makasitomala ndi kukumaniza zofuna zao.

- ✓ **Cithandizo** cipatsa wocita malonda kuti akwanitse kuzindikira, kuika pamodzi ndi kugwiritsa bwino zinthu zofunika pocita cinthu. Ici cikulitsa maluso ya utsogoleri kuti apereke cithandizo cofunika kukwaniritsa malonda.
- ✓ **Mkonzi** ndi luso lina lofunikira yomwe ikukumbutsani nthawi zonse muzilemba maganizo yanu. Ici cithandiza kumasulira cinthu ndipo cilola maganizo yoyenera yokhudza zomwe zifunika kucitika.
- ✓ **Wocita coopseza** comwe cicitika pomwe kafukufuku woyenera wacitidwa pa cinthu cothandiza. Ici cimapangitsa kuti munthu wa malonda akwaniritsa zotuluka zoyenera ndipo alandira mphoto yoyembekezereka kucokera ku malonda.
- ✓ **Munthu wobweretsa kusintha** agwiritsa nchito maganizo yatsopano kuti apititse patsogolo malonda kuti aimilire pa malonda ena wolingana. Wocita malonda aganiza zocita zinthu zatsopano kuti agwirizane ndi zinthu zatsopano pophunzira zinthu zatsopano kapena zobvuta zomwe zibwera.
- ✓ **Maluso** ndi ofunikira mu kudziwa makhalidwe ndi maluso ocita omwe angagwiritsidwe nchito pozindikira malonda. Ziikemponi pophunzira zinthu zatsopano ndi kuziika mu malonda.
- ✓ **Ufulu** utanthauza kusadalira kwa ena. Wocita bwino malonda apanga maganizo yao ndipo sasokonezedwa ndi ena.
- ✓ **Kulumikizana** ndikofunikira cifukwa wina akwanitsa kutenga nkhani ndi kuphunzira mu mayankho omwe alandira kucokera ku ena.
- ✓ **Kuunikiridwa ndi colinga** ciimilira pakupeza. Ndicofunikira kupanga zolinga zabwino ndi zokwaniritsidwa za malonda ndipo zokwaniritsidwa kucitika mu nthawi yoikidwa.

Pomwe wocita malonda acita zizindikiro izi, ndiko kuti akwanitsa kucita maluso ya malonda. **Kucita malonda** ndi njira ya bungwe ndi yosamalira yomwe ithandiza anthu kuyankha ku zosintha ndi kuthetsa mabvuto yomwe angakhale nayo. Ikhudza kugwiritsa nchito thandizo la zacuma (ndalama ndi zida).

2.3. Malonda ndi Kucititsa Malonda

Kuti mucite malonda yabwino, muyenera kukhala ndi **malonda** yabwino. Malonda ndi **nchito yomwe imapereka mayankho ku bvuto ndipo imaonga munthu kapena anthu omwe aipanga.**

Pali mitundu yambiri ya malonda yomwe yaikidwa mu magulu monga:

- ∗ Ya anthu kapena ya boma;
- ∗ Ya ndondomeko kapena iribe ndondomeko;
- ∗ Ya mdera kapena ya kunja;
- ∗ Yaing'ono kapena yaikulu;
- ∗ Ya malonda kapena ya anthu;

* Ya munthu payekha kapena ya anthu;
* Ya zopanga-panga kapena ya thandizo;
* Ya zinthu za kudya kapena zinthu zopanga-panga.

Zindikirani mitundu ya malonda yomwe yapezeka mudera lanu.

Kodi ndi mitundu wotani wa malonda anu? ___________________________

Mfundo imodzi yaikulu yofunika kudziwa pakusiyana kwa mitundu ya malonda iri mu mphoto zomwe zimapereka ku aja omwe apanga malonda. Malonda yomwe yathandiza anthu **ndi malonda yomwe yapereka katundu ndi mathandizo kudera ndi phindu monga mphoto ku ena ake.**

1. Kwa inu kuti munene kuti pulojekiti yomwe mucita ya **Malonda**, muyenera kuonetsa kuti mupezamo phindu. Kodi ndi phindu lotani lomwe mupeza mu malonda yanu?
2. Kodi ndi thandizo yanji yomwe malonda anu apanga kukukhala bwino kwa dera lanu?

2.4. Kukhala Wocititsa Malonda

Phindu yomwe mupeza mu malonda iwonetsa momwe **malonda** anu aliri. Kucita malonda kukhudza kuzindikira **ganizo**, kuimasulira mu zocitidwa zabwino ndi kupeza **mphoto.**

1. Kodi mungakambe kuti malonda anu ndi aphindu?

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2. Kodi munazindikira bwanji ganizo yoti muyambe malonda awa?

   ----

3. Kodi munacita mapulano yotani yoti yakuthandizeni kucita malonda yanu?

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4. Kodi ndi mabvuto yotani yomwe malonda yanu yathetsa mu dera yanu?

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5. Kodi ndi mphoto zotani zomwe mupeza mu malonda yanu? Kodi mphoto zapita patsogolo mukupita kwa nthawi? Fotokozani yankho yanu.

Cifupikitso ca Maphunziro

- Pomwe tikhala amalonda, tiyenera kuona kuti ticita malonda kulingana ndi zizindikiro zowocita malonda.
- Ndicofunikira kuti tirimbikira kupanga malonda kukhala cocita ndipo osati cosacita.

Kusiyana kwa pakati kwa **Cocita ca Malonda ndi Cosacita ca Malonda:**

Cocita ca Malonda	**Cosacita ca Malonda**
Phindu ndi cinthu cacikulu	Zikhudza zomwe anthu afuna
Kugulitsa zofuna anthu	Anthu angafuna kapena ai zinthu/thandizo
Zinthu/Mathandizo zigulitsidwa mu msika	Sipafunika kukhala msika
Zinthu/Mathandizo alipiridwa mwa nthunthu.	Zinthu/Mathandizo sizingalipiridwe mwanthunthu

3.0. MAKONZEDWE A MALONDA

3.1. Kuzindikira Mitundu ya Malonda mu Dera Lathu

Tengani nthawi pakuona pa funso iyi: Mwapatsidwa loni ya K10,000 kuti muyambe malonda. Zindikirani malonda amodzi yomwe mufuna kuyamba. Kodi cifukwa mwasankha malondawa ndipo ndi zobvuta zotani zomwe idzathetsa mu dera lanu?

3.2. Kusintha Mabvuto ya Umwai wa Malonda

Kuti mukhale ndi malonda ya phindu ganizani za mabvuto kapena zosowa zomwe ziri mu dera lanu. Zindandamitseni zonse.

Kodi mungacite bwanji kuthetsa mabvuto awa kapena zosowekera?

Pomwe anthu athetsa mabvuto kapena akumana ndi zofuna za malo awo kuti apeza ndalama ndi kupanga phindu nthawi zina apeza mabvuto ndi kutaya ndalama. Cinthu cofunikira ndi kusunga ndi kupeza khalidwe labwino. Mwai ungapezeke mu zinthu zobvuta kapena m'malo muli zinthu zosowa. Cinthu cofunikira ndi ca munthu wocita malonda kulondola njira izi → **Kupanga, Kukonzekera ndi Kucita.**

3.3. Kupanga Maganizo ya Malonda

Kodi nciani cifunika kupanga malonda?

Penyetsetsani anthu amu banja lanu. Ndandamikani comwe munthu aliyense wa banja afunika kuti akhale bwino.

Pitamoni mu mndandanda womwe mwapanga. Mu mndandanda womwe mwapanga, ndicapafupi kutola nambala ya malonda yomwe mungapange kuti mukwaniritse zofunazi.

Pangani mndandanda wa malonda omwe ungakumane ndi zinthu zofunitsitsa ziri pamwambapa.

Ndicofunikira kuonetsa cocita popanga ganizo la malonda. Kodi mungaonetse bwanji cocita?

Munsi muli zinthu zina zofunika kukutsogolerani kuti mukhale wa malonda wabwino:

✓Zindikirani mu malo mulibe kanthu mu msika

✓ Dziwani momwe mudzapezera ndalama ya malonda

✓ Dziwani momwe mudzakwanitsira malonda

✓ Khalani okonzeka kutenga ziopsezo kapena zomwe simuyembekezera kucitika; ndi

✓Khalani obweretsa kusintha kuti mupambane opikitsana nao.

Ndicofunikiranso kumvetsetsa mwai wa malonda mu dera lathu pakuona momwe zinthu zilowera, zitulukira ndi momwe zilowera mu dera. Ngati zinthu zambiri zituluka mu dera, citanthauza kuti kulibe makhalidwe abwino mu cuma pamene zinthu zolowa ndi ziri mkati ndicisonyezo cabwino ca makhalidwe abwino mu dera. Ici cingasonyezedwe ndi citsulo cocedwa Mgolo wobooka:

Ndicofunikira kupewa malonda omwe ali owononga ku anthu kapena mu malo momwe tikhala. Pangani mndandanda wina wa malonda koma nthawi ino pangani mndandanda wa malonda omwe angapweteke munthu kapena kuononga banja kapena ubale wa madera ndi kukhala bwino.

Ciyenera kutsimikizidwa kuti popanga ganizo la malonda, ndicofunikira kuona pa mitundu ya malonda mukalibe kuwasankha. Njira ina pomwe mitundu ya malonda ndi yaciopsezo ndi pomwe yaononga ulemu wa munthu; ndipo yaononga cilengedwe.

Kodi malonda yoononga yomwe mwakambirana pa mwambapa yangaononge bwanji ulemu wa munthu?

Onani dera lanu. Kodi ndi malonda otani yomwe muona ndi yaciopsezo kwa anthu kapena makhalidwe abwino a dera? Kodi ali ndi ciopsezo bwanji?

Ndicofunikira kuona kuti malonda yomwe munthu acita siyaononga makhalidwe abwino ya anthu. Pa mndandanda wanu wa malonda yaciopsezo mwina mwachulapo malonda monga yogulitsa zinthu zoletsedwa kapena zinthu zomwe siziri bwino zomwe ziika umoyo wa anthu pa ciopsezo monga ciopsezo cotenga matenda yomwe yaononga thupi kapena yabweretsa misala kapena malonda yomwe yaononga malo omwe tikhala.

3.4. Kuona pa Zocitika za Malonda

1. Kodi cinthu kapena thandizo yanga ndi yiti? Kodi cinthu canga kapena thandizo ndi zopereka ciopsezo ku ena?

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2. Kodi ogula anga ndi woti? Ndiokondedwa.

   ----

3. Kodi zinthu zanga zomwe ndigwiritsa nchito ndi zomwe ndipeza niziti?

   ----

4. Kodi ndi zinthu zina zotani zomwe ndicita?

----

5. Kodi ndi mabvuto otani omwe ndiri nayo mu malonda anga?

----

6. Kodi ndi umwai wanji ndiona kuti ndipititse patsogolo malonda anga?

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1. Onani malonda yomwe mucita ndi kuganiza ngati ndi ya bwino kapena yaciopsezo ku anthu ndi malo okhalamo.
2. Ganizani za kumbuyo pomwe munayamba malonda. Kodi cifukwa munaganiza kucita malondawo?
3. Kodi ndi njira zotani zomwe munacita kuyamba malonda?

3.5. Makonzedwe ya Malonda ndi Kufunikira Kwake

Kodi makonzedwe nciani?

Bvuto ya Ian Makuki

Ian Makuki akhala mu mudzi wa Mumba ku Mumbwa. Ian ndiwolemba wa luso. Amalemba zinthu zazikulu ndipo akwanitsa kulemba munthu momwe aonekera. Anaganiza kugwiritsa luso lake kupanga ndalama kulembera anthu zithunzi mu mudzi mwake. Anaganiza zolemba zithunzi pa pepala ndi kupereka zithunzi mu malo yonse mu mudzi mwao. Munsi mwa zolembedwa ziri zonse, anaika zonse za iye kuti anthu anafuna kujambulidwa amudziwitse. Apo nkuti caka cinapitapo. Kucokera nthawi imeneyo palibe munthu anamufika kuti amujambule.

1. Kodi bvuto ya Ian linali lotani?

   ----

2. Kodi muganiza kuti Ian akanacita ciani?

Ganizani za malonda yakulu yomwe mudziwa, mwacitsanzo Lafarge, Coca Cola kapena kampani ya Nsapato ya Bata. Kodi muganiza kuti akhala malonda yakulu ndi nthambi mu mizinda yonse ya mu Zambia; mizinda ya mu maiko ena mu Africa ndi mbali zina za dziko lapansi? **Ai!** Anayamba monga malonda ang’ono koma afalikira mu dziko lonse lapansi kuperneka zinthu ku anthu mu maiko ambiri. Anthu ambiri agwira nchito mu makampani awa ndipo akwanitsa kuthandiza mabanja awo cifukwa cogwira nchito mu makampani awa. Maboma ya maiko momwe makampani awa aliri apezanso ndalama mu misonkho ya makampani awa.

Kodi nciani cinapangitsa cotheka ca eni a makampani awa kukulitsa makampani awo?

Cimodzi cofunikira ca zizindikiro comwe anthu ayendetsa malonda bwino ali naco onse ndicoti amakonzekera. Kukonzekera ndi kofunikira cifukwa kuthandiza munthu kudziwa mtundu wa malonda azayamba, komwe afuna kupereka malondawo; ndi zingati ndipo pomwe malonda adzabweretsa phindu.

Makonzedwe ya malonda yathandiza wocita malonda kuika maganizo awo mu mndandanda ndipo umafotokoza kotheratu momwe malonda munthu akonzekera kuyamba azayendera. Ici citanthauza kuti akalibe kuyamba malonda,

- ✓ Adziwe zolinga zomwe malonda azakwanitsa.
- ✓ Akhale wozindikira momwe zolinga zidzakwanitsidwa.
- ✓ Adziwe bwino zinthu zomwe zidzafunika kukwaniritsa zolinga za malonda.
- ✓ Adziwe mphamvu ndi kufoka kwa malonda ndipo akhale wodziwa momwe adzathana ndi kufoka ndi kuphindula kucokera kucita bwino kwa malonda.

Nthawi ya makonzedwe idalira pa mtundu wa malonda ndi comwe mwini malonda akhulupirira kukwanitsa. Ndicofunikira kudziwa kuti makonzedwe angaonedwenso pomwe malonda akula ndipo nthawi zina amakhala kupitirira umoyo wa munthu amene anayamba malondawa. Malonda amene achulidwa poyamba, Coca Cola ndi BATA ndi amodzi mwacitsanzo ca malonda omwe akhala kupambana umoyo wa anu wake. Pa cifukwa ici, makonzedwe ya malonda ndi njira yofunikira kuthandiza kukonza kwa kukulitsa, kuona mayendetsedwe ndi komwe malonda akupita.

Njira za Makonzedwe a Malonda a Pafupi

Pali njira za pafupi zolondola pomwe mukonzekera kuyamba kapena kukulitsa malonda. Njira iri yonse iri ndi mafunso yomwe yangakuthandizeni kuti muone bwino ngati ganizo ya malonda ndi yabwino. Onani njira ziri munsimu ndipo onani kuti muyankha funso iri yonse yomwe yafunsidwa pa nthawi yake. Ndicofunikira kwa ife kusunga njira izi mu mtima kuti tiyendetse malonda abwino.

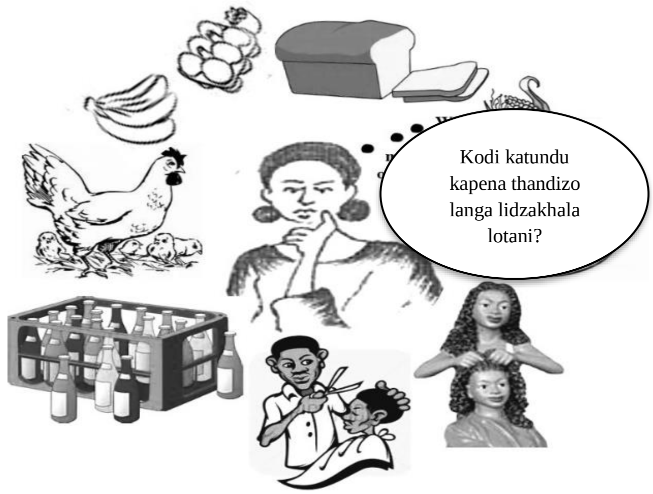
a) Cinthu Canga/Thandizo

? Kodi ndi cinthu/thandizo yotani yomwe ndi dzagulitsa?

? Kodi ndikulitse malonda omwe ndiri nawo kapena niyambe ena atsopano?

? Kodi zosowa ndi zotani mu dera?

? Kodi mphamvu zanga, maluso anga ndi umwai wosiyana ndi uti?



b) Ogula anga

? Ogula anga adzakhala ati?

? Kodi cizolowezi cao cogula ncotani?

? Kodi akhala kuti?

? Kodi agula kangati ndipo agula nthawi yanji?

? Kodi agula zinthu zingati pamodzi? (Kodi ndingagulitse zochuluka bwanji?)

? Kodi ganizo la agula anga za zinthu/thandizo ndilotani?

? Kodi akwanitsa motani?

c) Zipangizo ndi Mitengo Yake

- ? Kodi ndidzafuna zipangizo zotani?
- ? Kodi ndidzazigula pa mtengo wanji?
- ? Kodi ndinga zipeze kuti?

d) Katundu ndi ndalama zoyendetsera

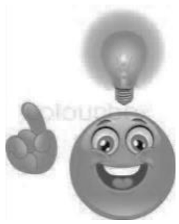
- ? Kodi ndi katundu wanji omwe ndifuna?
- ? Kodi ugulidwa pa mtengo wanji?
- ? Ndizingati zomwe ndidzafuna za magetsi, mafuta, zoyendertsera, kusatsa, lendi ndi zinthu zina?
- ? Ndingaike mtengo wanji ngati wa nchito?

e) Phindu langa

- ? Kodi ndidzakhala ndi phindu lotani?
- ? Ndidzagulitsa zingati?
- ? Ena agulitsa pa mitengo yotani?
- ? Kodi ndingakhale ndi phindu lotani?
- ? Kodi ndidzapanga phindu yokwanira kuti ndikhale ndi umoyo wabwino?
- ? Ngati nditsitsa kapena kukweza mtengo, ndidzakwanitsa kupeza phindu loyenera?
- ? Kodi phindu lidzakhala lopitirirabe?
- ? Kodi makonzedwe anga wogulitsa ndi wogulira zinthu awonetsanji?

f) Ndalama Zogwiritsira Nchito

- ? Kodi ndidzakwanitsa bwanji ndalama zogwirira nchito?
- ? Ndiziti zomwe ndingapeze ndekha?
- ? Kodi ndingakongole zingati ndipo kuti?
- ? Ndiliti pomwe ndifunika kukongola?
- ? Kodi ndalama zanga zobwera zionetsa ciani?



Momwe muyankhira mafunso awa ndikusintha kofunikira. Ndicofunikira kukhala wokhulupirika ndi colinga mu mayankho anu. Ngati simukhulupirira mayankho anu ku mafunso ena, ciribwino mufunse abanja lanu, anzanu kapena akhala akucita malonda kwa nthawi yaitali.

Ngati nkotheka onani ocita malonda bwino momwe ayendetsera malonda ao kapena werengani mabuku olembedwa pa za malonda omwe mufuna kuyamba kapena pezekamponi pa maphunziro kuti mulimbitse malo yomwe mayankho anu ndi ofoka.

Ngati mwakhutira ndi mayankho ndiko kuti mudzakwanitsa kuganiza ngati nkotheka kucita malonda, ndipo mungapitirire ku njira yotsatira. **Mwina mwake ganizirani za malonda ena!**

Kufufuza pa Phindu la Malonda

Njira yabwino yopezera ubwino wa malonda ndi kufufuza pa phindu la malonda. Cipepala cotembenuza (flipi chati) ca patsidwa pano cifupikitsa zinthu zomwe zifunika kuikidwa mtengo ndi kuphatikizidwa mcifufuzo kuti mupeze mayankho owonkhetsa omwe adzanena ngati malonda yadzakhala ya phindu kapena ai. Ici cicitidwa pondandamika zinthu zoyendetsera malonda. Muyenera kundandamikanso ndi zinthu zaciopsezo zomwe zingakhudze malonda anu cifukwa adzakhala ndi cobvutitsa pa zinthu kapena thandizo yomwe mudzagulitsa.

Ndalama zoyendetsera zipatulidwa kucokera kuzogulitsa zonse. Kusiyana komwe mupeza ndiyo phindu.

Tiyeni tione pa nchito yomwe anacita otengako mbali pa msonkhano wa maphunziro ku Chongwe. Anacita kufufuza pa phindu logulira la cimanga colimidwa pa hekitala imodzi la malo wolimidwa pa caka cimodzi.

Akalibe kucita nchitoyi, otengako mbali anati malonda ya cimanga pa nyengo iyo yanali bwino cifukwa cakukolola zomwe alimi adzapeza ku malondayo. Koma kufufuza pa phindu logulira kunaonetsa kuti ngakhale kukolola kunali kwa bwino alimi acimanga sanakapeza phindu labwino kuzogulitsa zao.

KUFUFUZA PA PHINDU LA MALONDA

1. **Ikani pa mndandanda ndalama zonse zoyendetsera (zolowa, zinthu zopangira katundu, nchito ndi zinthu zoikamo katundu) ndi kuziwonkhetsa.**
2. **Werengani zogulitsa.**
3. **Cotsani zogulira ku ndalama zogulitsa.**
4. **Fufuzani ngati mwapanga phindu, osapanga phindu kapena kuluzilatu.**
5. **Fufuzani ziopsezo (zoyembekezereka/zosayembekezereka) zooneka pomwe mucita nchito.**
6. **Ganizirani ngati malonda kapena cocitika ndi ciyenera kucitidwa kapena ai!**

KUFUFUZA PA PHINDU LOCITA MALONDA YA CIMANGA

No.	KATUNDU	UNYINJI	MTENGO PA UNIT (K)	MTENGO ONSE (K)
NDALAMA ZOGULITSA				
1	**Cimanga**	**30*50kg**	**60**	**1,800.00**
MTENGO WOPANGA KATUNDU				
2	Mbeu	4*20kg	125	500.00
3	Fataleza wa "D"	4*50kg	300	1,200.00
4	Fataleza wa "Uria"	4*50kg	285	1,140.00
5	Mankhwala woyamba wophera maudzu	Mabotolo 4	85	340.00
6	Kugaula	1 ha	Zonse pamodzi	600.00
7	Kubzala	1 ha	Zonse pamodzi	200.00
8	Kuthira mankhwala	1 ha	Zonse pamodzi	40.00
9	Mankhwala aciwiri wophera maudzu	Mabotolo 4	85	340.00
10	Kuthira mankhwala	1 ha	Zonse pamodzi	40.00
11	Kukolola	1 ha	Zonse pamodzi	400.00
12	Kayendedwe	Ngolo 5	40	200.00
13	Kuyoyotsa	40*50kg	3	120.00
14	Matumba mulibe kanthu	40	2.50	100.00
15	Nchito ya olongeza	30	1	30.00
16	Kayendedwe	30	5	150.00
MTENGO WONSE PAMODZI WOCITIRA MALONDA				**5,400.00**
(MTENGO WONSE WOGULITSA: K1,800) – (MTENGO WONSE WOCITIRA MALONDA: K5,400) = (3,600.00)				

ZIOPSEZO:

- Cilala
- Nchemberezandonda
- Kusefukila kwa madzi
- Kusintha kwa mitengo kosayembekezera
- Umoyo wobvutika
- Ng'ombe ziribe oziyanganira kuononga minda

1. Kodi cifukwa muganiza kuti kucita kafukufuku pa phindu logulira malonda ndi ganizo lofunikira?

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2. Kodi cifukwa codziwa ziopsezo zomwe zingakhudze malonda anu zithandiza makonzedwe ya malonda anu?

----

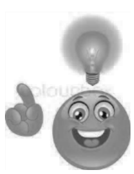
3. Ganizirani njira zomwe alimi acimanga angacepetse kusapindula pakugulitsa cimanga?

Citsanzo ca malonda ya cimanga pamwambapa cionetsa kufufuza kwa cinthu comwe cimapangidwa kamodzi pa caka. Malonda ena amacitidwa masiku onse. Mwaici, ndalama zilembedwa masiku onse pa nthawi imodzi, pali mitengo ina yomwe yalembedwa tsiku lirilonse kuthandiza kuyendetsa kwa malonda. Aya yachedwa **Mitengo yoyendetsera**. Tiyeni tione pa sitolo la salaula yomwe Patricia Siyanga afuna kutsegula pa msika wa mtauni ku Mumbwa. Pakuti malonda awa adzacitidwa caka conse, Patricia angapange ciyerekezo ca pamwezi kuti aone zomwe adzayamba kupanga pa malonda kwa kanthawi kuti aone nzingati zomwe angapange pa nthawiyo kucokera ku malonda.

Zogulitsa pa Mwezi ndi Makonzedwe ya Mtengo ya Malonda ya Salaula

No.	Mafotokozedwe	Mayi	Juni	Julayi
Ndalama za Zogulitsa				
1	Kugulista zobvala za salaula za azimai	**6,750.00**	**5,250.00**	**7,000.00**
Mtengo wopanga Cinthu				
2	Mtengo wa zinthu (Mtengo wogulira salaula)	5,100.00	3,650.00	5,250.00
3	**Phindu Lonse (No.1- No.2)**	**1,650.00**	**1,600.00**	**1,750.00**
Mtengo Woyendetsera				
4	Mtengo wa Wanchito (Ndalama zake)	875.00	875.00	875.00

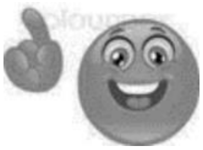
5	Lenti, madzi, magetsi	175.00	175.00	175.00
6	Mtengo wolipira pa msika	50.00	50.00	50.00
7	Ciongola dzanja colipira ku Gulu Losungiza ndalama	25.80	25.80	25.80
8	Kulongeza	50.00	50.00	50.00
9	Mayendedwe (kucokera pa mudzi wa Mumba kupita kumsika wa Mumbwa)	75.00	75.00	75.00
10	**Mtengo woyendetsera zonse (No.4+No.5 + No.6+ No.7+No.8+No9)**	**1,375.80**	**1,375.80**	**1,375.80**
11	**Phindu ya Neti (No.3 - No.10)**	**274.20**	**224.20**	**374.20**



- **Mtengo Wakupamga Zinthu** ndi mtengo wowonekeratu wa malonda wogula zinthu. Kwa Patricia ndi zomwe alipira zokagulitsa salaula.
- **Phindu Lonse** limapezeka pocotsako mtengo wa zinthu (ndalama zolipira kugula salaula) ku mtengo wogulitsira ndi ndalama zolandiridwa pogulitsa salaula.
- **Mtengo Woyendetsera** uphatikiza mitengo ina yomwe Patrica analipira pocita malonda. Ngati malonda ali ndi katundu osayendetsedwa, mtengo wake wogulira ndi mbali ya mtengo wopanga. Koma ngakhale ndiwosagulitsidwa ungawerengeredwe pa mtengo woyendetsera poikapo mtengo wakuonongeka kwa cintu.
- Ndicofunikira kukumbukira kuikapo mtengo wa nchito pa mtengo woyendetsera maka-maka pamene mwini wa malonda ndi banja lake ndi amene agwira nchito. Kumbukirani nkhani ya Christabel Nopwa, sanadziwe zopatsa mamembala abanja cifukwa sanali kudzilandiritsa ndalama.
- **Phindu ya Neti** ndi phindu leni-leni lomwe malonda amapeza pomwe mitengo yonse yacotsedwa. Mungapange makonzedwe yogulitsa malonda kapena kuika ndalama mu malonda ena ndi phindu iyi. Ndicofunikira kupanga maganizo anzeru ndi phindu yocokera ku malonda.

1. Citani kufufuza pa phindu logulira malonda yomwe mucita/mufuna kuyamba? Onani kuti mgwiritsa nchito mitengo yoona kuti mupeze cithunzi cabwino caphindu za mtengo.
2. Kodi ndi ziopsezo zanji zomwe zidzakhudza malonda yanu yozindikirika?

3. Mukufufuza kwanu, kodi mukuona malonda yomwe mufuna kuyamba monga yaphindu? Ngati ai, ndandamikani njira zomwe mungacite kuti mupewe ziopsezo zomwe mwazindikira zoononga malondawa?



Cifupikitso ca Maphunziro

- Mwai wa malonda umakhala wa anthu amene amaonetsa kucita kuti angacite cinthu. Cimatukula malonda yabwino, ndicofunikira kulondola njira izi – **Kupanga, Makonzedwe ndi Kucita**.
- Kufufuza pa phindu logulira kuthandiza kudziwa ngati malonda adzakhala aphindu kapena ai.
- Phindu ya neti ingatetezedwe/kukulitsidwa kapena kuikidwa mu malonda ena kuti tisiyanitse kocokera ndalama.

4.0. MSIKA NDI KUGULITSA

3.1. Ndandamikani zinthu zomwe muona pa cithunzi pansipa:

Kucokera ku mayankho yomwe mwagawana mungakambe kuti malowa ndi pa msika. Zizindikiro zomwe zifotokoza za msika ndi izi:

- **Malo**: ndi malo komwe kusinthana ndi kucita malonda kucitikira.
- **Ogula**: yali ndi anthu omwe afuna kugula zinthu kapena mathandizo.
- **Ogulitsa:** yali ndi anthu omwe agulitsa zinthu kapena mathandizo.
- **Zinthu zogula/Mathandizo:** yali ndi zinthu zogulitsidwa.
- **Ndalama:** zigwiritsidwa nchito pocita malonda.

Monga muona pa cithunzi ciri pamwambapa, pali anthu ambiri ogulitsa katundu ndi kupereka mathandizo pa msika. Ogulitsa ena mwina agulitsa zinthu zolingana. Pa msika wogulitsa ayenera kukhala wocenjera kuti aone anthu atunthidwa kugula zomwe agulitsa.

Malonda abwino amadalira pa zinthu/mathandizo ogulitsidwa.

Onani njira ya ciwiri ya makonzedwe ya malonda. Ndicofunikira kwambiri kuona bwino mayankho yoti ogula anu ndani, komwe adzacokera ndipo ngati angakwanitse kulipira mtengo wanu. Izi zidzakuthandizani kupewa kusapindula ndi mabvuto mu malonda yanu. Pa cifukwa ici mayankho ya ciwiri ya njira ya makonzedwe ya malonda yadzafuna inu kuona bwino momwe mukhulupirira kukopa ogula katundu wanu/thandizo. Ici cichedwa **Kugulitsa Katundu**. Kugulitsa katundu kukhudza kuzindikira zofuna ndi zosowa za ogula ndi kuwakhutiritsa pomwe mupezapo phindu.

Sitolo ya Patrick Phiri

Patrick Phiri akhala mu mudzi wa Chizarila mu Petauke. Ndiwokwatira ndipo ali ndi ana awiri. Atapeza phindu labwino atagulitsa thonje wao, banja linaganiza zoyamba kashopo kakang'ono. Patrick sanali wokhutira kuti atsekule kashopo. Anaona bvuto yomwe mnzao wapafupi Janet Banda anali nayo ndi shopo lake. Amagulitsa pang'ono. Sianthu ambiri omwe amalowa mu shopo lake. Kambiri amagula zinthu ku boma la Petauke. Pomwe Patrick anafunsa anzake cifukwa samapita ku shopo ya Janet anadandaula kuti katundu ofunikira siunali kupezeka, kapena unali wodula kwambiri. Kuonjezerapo shopo simakhala yotsegula kawiri-kawiri ndipo katundu wina siunali wabwino. Pomwe anawafunsa kuti ngati mabvutowa nkuwathetsa angakhale okondwera kugula zinthu mu shopo yomwe ipezeka ku Chizalira anthu anati angakhale okondwera cifukwa kunali kodula kupita ku boma nthawi iriyonse pomwe anafuna zogula. Patrick analonjeza kutsegula shopo yomwe yidzakhala ndi katundu wa anthu a m'mudzi pa mtengo wabwino. Anatenganso malangizo kwa anthu ali ndi mashopo za mabvuto ndi phindu yoyendetsa shopo. Pomwe anaona nkhani zonse izi, Patrick anasankha malo ya shopo, anagula katundu ndi kuyamba kucita malonda. Shopo ya tsopano inakopa ogula ambiri. Janet anadabwa kwambiri. Anadabwa kuti cisinsi ca Patrick cinali cotani.

1. Kodi ndi zifukwa ziti zinapangitsa anthu ogula kukhala ocepa mu shopo ya Janet?

----

2. Kodi Patrick anatengo kuti nkhani yomuthandiza kuyamba malonda ake?

----

3. Kodi Patrick anagwiritsa bwanji nkhani yomwe analandira?

Cinthu cimodzi comwe tingaphunzire kwa Patrick Phiri ncoti anakhala ndi cidwi coti apeze ogula ake adzakhala oti ndipo zomwe amafuna. Anaphunzira za msika kuti amvetsetse zomwe anthu mu dera lake angakondweretsedwe kugula poona momwe malonda ena anali kucitira, kufunsa anthu zomwe amafuna ndi kumvetsera ku zomwe amafuna ndi zomwe anakamba za katundu omwe anakonzeka kugulitsa. Ici cicedwa maphunziro ya pamsika.
Maphunziro ya pamsika ndiyofunikira cifukwa yamathandiza munthu wa malonda kutola nkhani za:

- Katundu/mathandizo ogulitsa.
- Ogula oyembekezereka ndani.
- Ndi nthawi iti ndipo ndikangati ogula adzagula katundu/thandizo.
- Mtengo udzakhala otani wa katundu/thandizo.
- Ndani opikitsana nawo.
- Mtengo waopikitsana nawo ndi otani.

Nkhani ya maphunziro ya pa msika yangagwiritsidwe nchito kutukula makonzedwe amagulitsidwe yomwe yadzakutsogolerani momwe mungatunthe anthu ku malonda yanu. Magulitsidwe yakhudza:

- Kusankha ganizo ya malonda yomwe yaimilira pa zofuna ogula.
- Kumva za woyembekezera kugula.
- Kudziwitsa ogula za katundu/thandizo.
- Kupanga katundu/thandizo kupezeka pa malo abwino.
- Kupanga katundu/thandizo kupezeka pa nthawi yabwino.
- Kupanga katundu/thandizo lokopa wogula.
- Kupanga katundu/thandizo lokopa kwambiri kapena yosiyana ndi katundu olingana.

- Kuika mtengo wabwino kuti anthu akwanitse kugula koma kukwanitsa kupanga phindu.

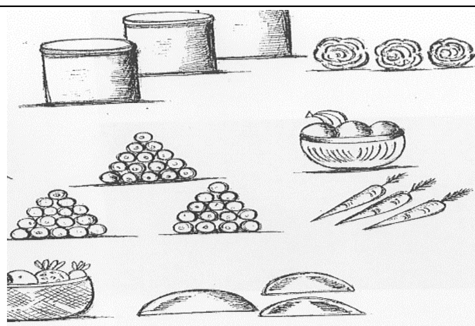
Makonzedwe ya kugulitsa kwa bwino siyafuna cabe kukopa anthu ku katundu/thandizo komanso kuona kuti mukondweretsa ogula pa zomwe afuna.

Ogula ndi anthu ofunikira kwambiri pa malonda alionse. Ngati sapatsidwa zomwe afuna, pa mtengo omwe afuna kugula ndi kuwapatsa ulemu, adzagula kwina kwace. Ogula wokondweretsedwa atanthaunza kugulitsa kwa kukulu ndi phindu lalikulu.

Mbali zinai

Pali mbali zinai zomwe zingatithandize kumvetsetsa zomwe zikhudzidwa mu kugulitsa. Mbalizi zipanga zofunika zakugulitsa ndipo zichedwa **4Ps.** Werengani zolembedwa pa malembo **4Ps** ndipo muwayankhe kulingana ndi malonda yomwe mufuna kuyamba kapena yomwe muli kucita. Mayankho adzakuthandizani kugulitsa katundu wanu/thandizo bwino-bwino.

4Ps

 **Katundu (Product)**	**Mtengo (Price)**
Malo (Place)	**Kutsatsa (Promotion)**

Maganizo Ena ya Zizindikiro za Mbali za 4Ps

KATUNDU: Kupereka Akatundu/Mathandizo yomwe yafunika

- Ganizani za malonda (akatundu kapena mathandizo) amene mufuna kucita.
- Phunzirani za msika/fufuzani kuzindikira katundu kapena mathandizo yomwe ogula afuna, kukula kwa kufuna, nthawi yomwe azifuna ndipo cifukwa azifunira.
- Khalani womvetsa bwino ngati katundu/mathandizo olingana alipo pa msika, momwe upangidwira, mtengo wake, ngati kapena ai ogula akonda katundu/mathandizo.
- Ngati ndinu wokonza katunduwo, onani komwe mungapeze katundu wabwino osakonzedwa.
- Ngati ndinu wogulitsa katundu ku anthu, muyenera kudziwa komwe mungapeze katundu wabwino oti mugulitse pa mtengo wabwino.
- Muyenera kudziwa kuti muli ndi katundu woculuka motani kuti mupange kapena kugula.
- Kometsani mtundu wa katundu kawiri-kawiri.
- Kometsani njira zoikiramo katundu.
- Pezani njira yabwino yoyenerera kulongeza katundu.
- Pangani akatundu anu/mathandizo osiyana ndi ena.
- Sungani akatundu anu opanda dothi.

MALO: Fikirani ogula ndi akatundu anu/mathandizo

- Onani yemwe angagulitse akatundu/mathandizo bwino. Onani ngati ndicofunikira kugulitsa akatundu mosapita mu mbali kwa ogula kapena kugulitsa kwa ogula kapena kugulitsa mwa cipiku. Ndi citi ciri cololedwa ndi ca phindu.
- Yerekezani mtengo wopereka akatundu anu ku ogula anu.
- Fufuzani phindu yogwirira nchito pamodzi ndi amalonda amene acita malonda ngati yanu.
- Sankhani njira yabwino yoyendetsera akatundu anu: kupita mu manyumba, malo amsika, mu mashopo mu malo okhala anthu ndi ena.
- Fufuzani njira zosiyana zoikiramo akatundu anu ndi mtengo wokhudzidwa.

MTENGO: <u>Kusintha mtengo woyenera wa akatundu anu/Mathandizo</u>

- Kuonkhetsa bwino mitengo yocitira malonda.
- Kuyerekeza phindu yomwe mudzapanga.
- Fufuzani mitengo ya anzanu opikitsana nao.
- Kuona pa mitengo ya padera (mitengo ya pachuti, mitengo ya msitolo, mitengo yotsatsa malonda, kucotsako mitengo kwa aja ogula katundu wambiri).
- Kugwirizanitsa mtengo ndi ubwino wa katundu.
- Kugwirizanitsa mtengo ndi malipiridwe ake, mwacitsanzo mtengo wokwera ogula pa ngongole.
- Kuika mitengo yotsika yotuntha ogula koma yokwerako bwino yoti mupeze phindu.
- Kuyesa kucepetsa mitengo ngati ogula anu safuna kulipira kokwera kupambana mitengo yanu. Ngati simungacepetse mitengo yanu, ganizani zosintha katundu wanu kapena thandizo.

KUTSATSA: <u>Kukopa ogula kuti agule kwa inu</u>

- Kusankha njira zodziwitsa ogula za akatundu anu/mathandizo. Izi zingakhale zikwangwane zokopa anthu, ogula okhutiritsidwa, makadi ya malonda, zipepala ndi ena.
- Kusankha njira zokopa ogula zomwe zikhudza kuonetsa akatundu mu njira zowakopa, kuonetsa mitengo ya zinthu, kuonetsa phindu ya akatundu/mathandizo, kuonetsa kusiyana kwa akatundu anu/mathandizo ndi ya ena.
- “Ogula okhutira ndiwo otsatsa abwino.” Mau apakamwa. Kuona kuti muli ndi ogula okhutira kupyolera mu katundu wabwino, mathandizo abwino, kugwira kwa bwino, nkhope ya cimwemwe, kusamalira bwino, kukhala wokhulupirika ndi wodalirika, kumvetse ku zomwe akamba.
- Kubvala, ukhondo ndi mkhalidwe wa ogulitsa.
- Ngati muyendetsa shopo – kuonetsa katundu bwino – yokonza bwino, yowala bwino, yopanda dothi ndi yooneka bwino. Kuika katundu mu magulu, mashelufu anu awoneke odzala, kuonetsa kutsogolo kwa katundu, kuonetsa mitengo bwino-bwino, kuika katundu pa malo owonekera, kuika katundu pomwe ogula angauone mwamsanga.
- Kugulitsa katundu uyendera pamodzi.
- Kupereka zionetsero.

- Kudziwa ogula anu ndi zofuna zao. Ena akhala ofulumira nthawi zonse, ena akonda zicitidwe zina, ndi zina.
- Kugwiritsa nchito njira zotsatsa katundu ngati mungakwanitse mtengo wake.

Kukuphunzitsani kuyesa maphunziro ya phunziridwa pa **4Ps,** citani nchito yoyesa poyendera malonda mu dera lanu. Onani kuyesa kwa kugulitsa kwa eni malonda kapena anchito ao.

1. Kodi ndi ciani comwe muona kukhala colimba ndi cofoka ca malonda omwe muyendera?

   ----

2. Kodi ndi zinthu zotani zomwe zitengako mbali ku maganizo yanu yogula?

   ----

3. Funsani anthu amalonda mabvuto yomwe ali nayo pogulitsa akatundu ao kapena mathandizo.
4. Pangani mndandanda wa zinthu zoonerapo za malonda omwe mudzayendera. Congani √ ngati katundu uli pa mndandanda ndi wabwino ndi kuika × ngati siwa bwino.

Muyeso	**Maliki**	
	√	×
1. Kodi katundu waonetsedwa ndi kulongezedwa motani?		
2. Anthu ogulitsa abvala bwanji?		
3. Anthu ogulitsa ayanganira bwanji ogula?		
4. Muyeso wa ukhondo (Malo ozungulira ndi mkati)?		
5. Kodi kalongedwe ndi ubwino wa katundu uli bwanji?		
6. Malo owonetsa, awoneka bwino ndi wokongola.		
7. Mitengo ya katundu yaonetsedwa?		
8. Kodi msika/shopo ili pa malo wotani?		
9. Uthenga wa katundu (ngati ulipo), upatsidwa ndi wogulitsa kapena uwonetsedwa?		
10. Kodi katundu utsatsidwa?		
ZONSE PAMODZI		

Kugwiritsa mfundo zolondola za **4Ps**, perekani zobvomerezeka za momwe malonda angapitire patsogolo m'malo momwe yanatenga ×.

Kupewa zobvuta zomwe munaona mu malonda yomwe munayendera, munsi muli mndandanda mungagwiritse nchito kutukula makonzedwe yapafupi yakugulitsa. Onani kuti mulondola maganizo ali munsimu momwe mungagwiritsire makonzedwe kupititsa patsogolo kugulitsa kwanu.

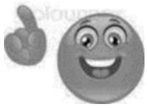
1. Pangani makonzedwe ya malonda yanu ya miyezi 6.
2. Ganizirani mbali zonse za magulitsidwe ya **4Ps.**
3. Khalani owona. Lembani cabe yomwe muganiza ndi yotheka kucita.
4. Yesani kuthetsa mabvuto yofunika kwambiri poyamba.
5. Onani kawiri-kawiri kuti mulondola makonzedwe yanu. Ndi ganizo yabwino kuona sabata liri lonse.
6. Mungaike makonzedwe anu pa cipupa kuti cikhala cosabvuta kuonapo.
7. Cili bwino kusunga makonzedwe akugulitsa apafupi. Mungaoneponso mwezi ulionse ndi kusintha kuti mukumanize ndi zofuna za ogula ngati nkotheka.
8. Onani mu Buku la Masamalidwe a Malonda Ofunikira kuti likukumbutseni dongosolo yomwe ingakuthandizeni kuyendetsa malonda yabwino.
9. Citani zonse za ndondomeko yomwe mwaika pa makonzedwe.

Makonzedwe Akugulitsa

Dzina: ____

Mtundu wa Malonda: ______________________________________

No.	Bvuto ndilotani?	Kodi mungathetse bwanji bvuto?	Ndani adzathetsa bvuto?	Ndi liti mudzathetsa bvuto?
1.				
2.				
3.				



Cifupikitso ca Maphunziro

- Malonda alionse agulitsa katundu/thandizo lao pamsika. Msika ndi **malo** pomwe **ogulitsa** amasinthana akatundu/mathandizo awo ndi **ogula** ndi ndalama (kapena malonda obvomekezana).
- Maphunziro ya msika yapereka nkhani yakuti ogula ndani a katundu/thandizo yomwe munthu afuna kugulitsa.
- Ogula ndiofunikira kwambiri pa malonda alionse. Ogula wokhutira atanthauza zogulitsa zambiri ndi phindu yaikulu.
- Maphunziro ya msika yathandiza kutukula makonzedwe yogulitsa yabwino yomwe iri njira yofunikira kutukula makonzedwe yabwino ya malonda.
- Kugulitsa kwa bwino sikukubweretserani cabe ogula a katundu/thandizo yanu komanso aona pa ogula okondwera ndi okhutira.

5.0. LUSO ZA MASAMALIDWE A MALONDA OFUNIKIRA

4.1. Ganizani za zocita zomwe mucita munyumba yanu kuthandiza kukwanitsa zocitika za pakhomo.

1. Lembani za zolinga za zocita cimodzi comwe mwaganizira.

   ----

2. Ndandamikani zinthu zomwe zifunika kuti mutsirize cocita comwe mwazindikira.

   ----

3. Lembani nchito zosiyana zomwe mwacita kuti mutsirize cocita ca ndandamitsidwa pamwambapa.

Pano pali mayankho yomwe Ruth Masua wa kumudzi wa Nangoma ku Mumbwa anapereka ku mafunso:

1. Cimodzi mwa zocita zocitika kunyumba ndi kuphika cakudya ca madzulo cabanja. Colinga ca cocitaci ndikusunga banja ndi cakudya cabwino ndi umoyo wabwino kuti osati afoke kapena adwale matenda osadya bwino ndi kudwala.
2. Zinthu zofunikira kukonza cakudya ca m'madzulo ndi malo wophikira, ziwiya zophikira, malasha, mbaula, ndalama zogulira ufa, ndiwo, mafuta wophikira, mcere, tomato, anyenzi ndi zina.
3. Nchito zogwiridwa kukonza cakudya ca m'madzulo zikhudza kugula zakudya, kutsuka ziwiya zonse, kukonza malo wophikira, kukoza moto, kuphika nsima ndi ndiwo ndikuona kuti onse mamembala abanja maka-maka ana ali pakhomo pa nthawi yomwe cakudya ndi cokonzeka.

Zocitika zosiyana zomwe mwagawana mu nchito ndi zomwe Ruth wagawana nanu zingafotokozeredwa monga masamalidwe apa khomo. Masamalidwe ndi kugwiritsa bwino nchito zanu, za ndalama, zinthu ndi nthawi. Munthu wocita masamalidwe achedwa **Manejala**. Nchito ya manejala ndi kukonza, kuika zinthu pamodzi, kulumikiza ndi kuona kayendetsedwa ka zinthu.

Ndife mamanejala azinthu zomwe tiyenera kusamalira. Nthawi ndi cinthu comwe sicigwiritsidwa bwino nchito. Ndicofunikira kucita zinthu bwino-bwino.

Kuona momwe mukwanitsira nthawi, citani cocita ca sabata limodzi mu umoyo wanu kucokera pomwe muuka kufikira pomwe mupita kukagona, ndandamikani maola yomwe mugwiritsa nchito pa zocita zomwe mucita kuphatikizapo nthawi yopumula. Kucocita ciri conse, kambani ngati **ndi cothandiza** kapena **ncosathandiza**. Kumbukirani kuti pakhalenso nthawi yozisamalira.

Judith Mulabi

Judith Mulabi ndi mkazi wamng'ono omwe akhala ku Rufunsa. Ndi wokwatira ndipo ali ana atatu, mnyamata ndi atsikana awiri. Amuna ake ndi a dilaiva. Poti ndalama zomwe amalandira sizinali zokhwanira pa banja. Judith anatsegula kashopo ka kathemba. Anaikamo katundu osiyana-siyana mu kashopo kake. Poti amuna ake amapita ku tauni masiku onse, cinali capafupi kuwapempha kuti akagule katundu wa mushopo m'malo moti iye apite. Mwaici shopo imakhala yotsegula. Poti inali pafupi ndi pakhomo pake amagwira nchito za panyumba ndi kukwanitsa kugulitsa anthu.

Pomwe mwana wa Judith wamkulu anayamba Giredi 1, atate ake, anali kumupereka ku sukulu m'mawa kuti Judith akhale ndi nthawi yogulitsa anthu obwera m'mawa-mawa. Mwana anabwerera kunyumba ndi ana ena motero Judith analibe nkhawa yosiya shopo yake.

Pomwe Judith anacoka pakhomo pa zifukwa zosiyana, anaitana amake omwe akhala nawo mu mudzi umodzi kuti abwere kuzagulitsa mu shopo. Judith ndi wocenjera momwe agwiritsira nchito ndalama za malonda. Aonjezera zogula za cakudya ca pakhomo ndi ndiwo za masamba zomwe alima mu dimba kumbuyo kwa nyumba yao. Amuna ake anamuthandiza kukumba citsime comwe madzi ake athirira mu dimba. Judith agulitsa ndiwo za masamba zokhalira pa kanthemba kake.

Banja liwetanso nkhuku ndi mbuzi ndipo iri ndi munda wa cimanga. Ici citanthauza kuti banja la Judith iri ndi cakudya cokwanira kwa caka conse m'malo modandaula kugwiritsa nchito ndalama zomwe apanga ku malonda kugulira zakudya. Judith amakhala wotanganidwa. Pomwe ayembekeza ogula amapanga zitumbuwa zogulitsa pa shopo. Judith amakamba nthawi zonse "Nthawi ndi ndalama." Judith akhulupirira kutsekula shopo yaikulu pa msika wa kwao ndi kulemba munthu wogulitsa kuti azimuthandiza ndi kumupatsa nthawi kuti aziyanganira banja lake.

Yankhani mafunso awa:

1. Kodi zolinga za Judith ndi zotani?

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2. Zinthu za Judith ndi ziti?

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3. Kodi Judith amacita ciani kuti agwiritse bwino nchito ya zinthu za ndandamitsidwa munsimu?

Zinthu Zokhudza Anthu

Zinthu Zokhudza Ndalama

Zinthu Zogwiritsira Nchito

Zinthu Zokhudza Nthawi

Munthu aliyense ndi wodalitsika ndi zinthu ndipo ali ndi udindo wokhala manenjala wa zinthu zake. Tingagwiritse nchito zinthu zomwe tiri nazo kuti tipititse patsogolo kukhala kwathu kwa bwino kwa ife tokha pa banja ndi mudera.

Mu njira yomwe ticita zinthu zosiyana kuti tikwanitse za pakhomo panthu, tiyenera kucita zinthu zosiyana kuti tikwanitse zocita za malonda athu. Buku lationetsa zinthu zosiyana zomwe tiyenera kucita kuti tikwanitse malonda bwino. Zinthu zosiyana ziyamba pokhala ndi ganizo la malonda, njira za makonzedwe zomwe ticita kuikirapo kufufuza kwa msika ndi kugulitsa katundu - izi zonse ndi mbali za masamalidwe ya malonda. Ndikofunikira kupanga maluso athu mu zocitazi kuti tithandizike kukhala mamanenjala abwino mu malowa athu.

Mbali yofunikira kucita malonda ndi kupeza ndalama. Zifukwa zomwe tifuna kuculukitsa ndalama zathu kungasiyane ku munthu aliyense. Koma cinthu cimodzi comwe tonse tingagwirizane ndi coti tifuna kupanga ndalama zambiri za banja lathu. Pakuti ndalama zomwe tipanga kucokera ku malonda athu ndi za banja, tiyenera kumvetsetsa momwe zinthu za ndalama zigwiritsidwa nchito mu mabanja athu kuti tikwaniritse bwino ndalama zocokera ku malonda athu.

Bwererani ku nkhani zogawirana ndi inu kucokera kwa Christabel Napwa ndi Judith Mulabi. Azimai onse awiri ali ndi malonda. Wina apanga phindu labwino ku malonda ake pamene wina abvutika kuyendetsa malonda ake. Kodi muganiza kusiyana nkotani pakati pa azimai awiriwa momwe ayendetsera malonda yao?

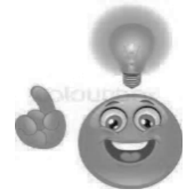
Ndicoonekeratu bwino kuti Judith ayendetsa malonda ake bwino kuposa Christabel. Kuthandiza Christabel kupititsa patsogolo malonda ake, tingawalangize ndi banja lao kuti apititse patsogolo momwe agwiritsira nchito ndalama. Njira yoyamba yocita ndi yoti Christabel ndi banja lake amvetsetse momwe igwiritsira ndalama pakhomo pao.

Njira 1. Ndalama-Zolowa: Banja la Christabel liyenera ku ndandamitsa njira zosiyana zomwe ndalama zibwerera pakhomo pao.

Njira 2. Ndalama-Zilipo: Banja la Christabel liyenera ku ndandamitsa njira zosiyana zomwe ndalama zizungulira pakhomo.

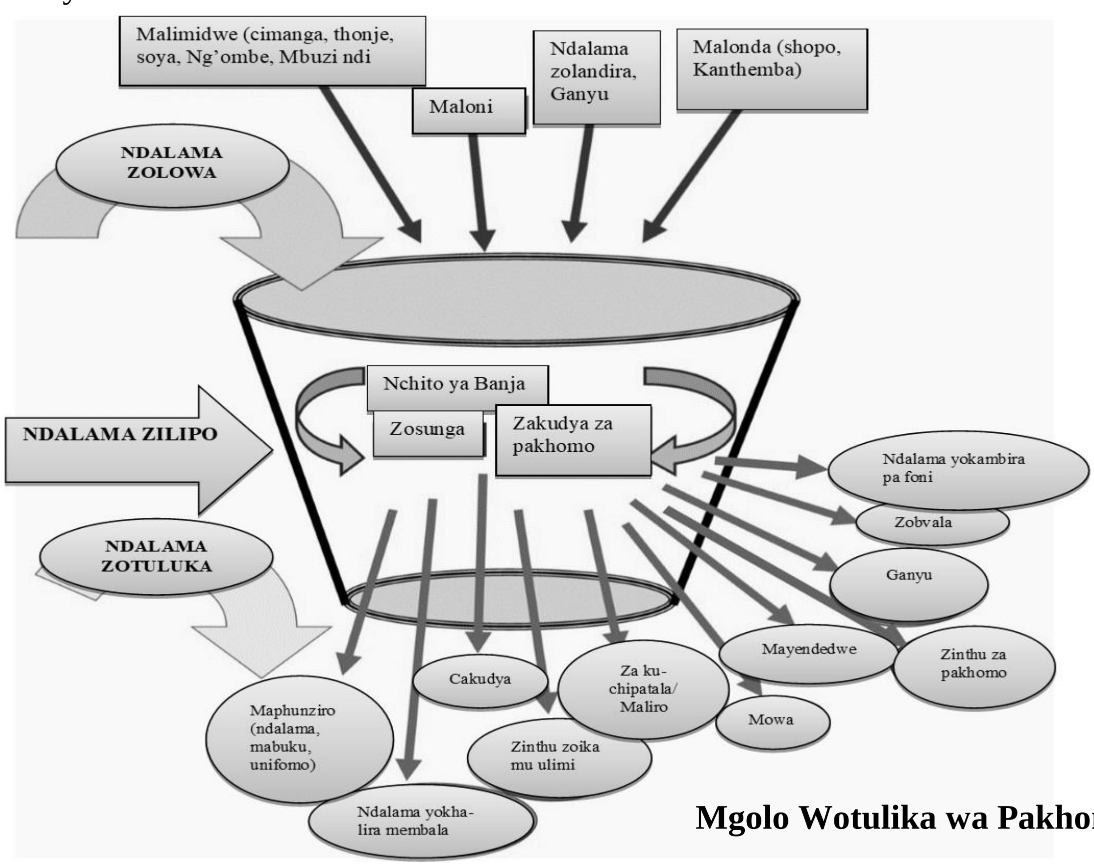
Njira 3. Ndalama-Zotuluka: Banja la Christabel liyenera ku ndandamitsa njira zosiyana zomwe awonongeramo ndalama.

Njira zitatu ziri pamwambapa zichedwa **kulowa ndi kutuluka kwa cuma.** Ndalama zolowa panyumba ndi ndalama zomwe banja lipanga kucokera ku katundu ndi mathandizo osiyana yomwe apereka ku anthu ena mwacitsanzo, malipiro ya pamwezi, ndalama zolandira pocita ganyu, ndalama zotuluka ndi zolipiridwa posinthana akatundu kapena mathandizo yogwiritsa nchito pakhomo. Mwacitsanzo zogwiritsidwa nchito pakhomo monga cakudya, zobvala, ndi mipando, popanga zinthu zolowa pa nthawi yaulimi, katundu ogulitsa kulipira anthu aganyu, mayendedwe ndi zina. Ndicofunikira unikira kuti ndalama zogwiritsidwa nchito mnjirayi ziyenera kuganizidwa ngati zoonongeka. Pomwe anthu abanja adalira pa thandizo lakunja kuti apulumuke, ndiko kuti zoonongeka ndi zambiri. Ndalama zomwe zizungulira zingakhale ndalama zomwe zisungidwa. Ici cingacitidwe ndi anthu am'banja kucita zinthu pa iwo wokha m'malo molipira ena kuti awacitire nchito mwacitsanzo m'malo mogula cakudya mulima canu monga cimanga, nshawa, kusunga nkhuku, mbuzi kapena nkhumba.



Ubwino wozilimira cakudya canu ndicoti mungagulitse cokhalira ndi kupititsa patsogolo ndalama zolowa mu nyumba!

Kufufuza njira zomwe ndalama zilowera mu nyumba kwatengedwa kucokera kucitsulo cochedwa **mgolo wotulika**. Mgolo wotulika ndi citsulo comwe cigwira nchito kuthandiza dera kufufuza mphamvu za ndalama zao. Dera ndi gawo la malo yomwe ndi yogwirizana ndi malo ena akulu monga Boma, yomwe ndiyogwirizananso ndi cigawo, ndiponso ku Dziko, ndi potsirizira ndi maiko ena apa dziko lapansi. Dera lipangidwa ndi mabanja yomwe yapanga mgwirizano waung’ono mu mndandanda. Kucokera kutanthauzira uku, tiona kuti banja ligwirizana ndi dziko lonse lapansi. Ngati mwayangana mozungulira nyumba yanu mudzaona kuti zinthu zina mu nyumba mwanu zicokera ku maiko ena – kucokera ku zobvala ndi ndsapato zomwe tibvala kuthudzanso malamya kapena nyale za sola kuzanso zipangizo. Cifukwa cake timati **“Kulibe Munthu Adzikhalira Yekha.”** Tonse tiri ogumikizana kupyolera ku ndalama zobwera, katundu ndi mathandizo. Mu mindandanda yonse iyi muli kulandira ndi kugwiritsa nchito ndalama. Kidziwa momwe ndalama ziliri mu banja, dera, boma ndi cigawo kapena dziko momwe iliri ingaonedwe m’mene ikwanitsira kayendetsedwe ka ndalama zake. Onani pa cithunzi ca mgolo wotulika coimilira nyumba:



Mgolo Wotulika wa Pakhomo

Mgolo wotulika pamwambapa uwonetsa citsanzo ca zocitika zina zomwe tipeza mu makhomo athu ambiri. Mulimbikitsidwa kuikirapo zocitika zina zomwe zikhudza banja lanu. Cinthu cimodzi comwe mudzabvomekeza ndicoti zocitika za Ndalama-Zotuluka zipambana za Ndalama-Zolowa.

Kukhala wa malonda wabwino, ici cisonyeza kuti pakhomo sipangakwanitsidwe posalipira akatundu ndi mathandizo. Ici citanthauza kuti banja ndi komwe kucoka ndalama (ndalma-zolowa) ndipo ilandira zogwiritsidwa nchito (ndalama-zotuluka) zomwe zingathandize kusunga ndalama bwino.

Mabanja (kapena anthu) ndi mbali yofunikira ya zacuma kupereka nchito, kukhala ngati opereka ndi kucokera ndalama ndi dongosolo la ciyambi ca cinthu cofanana ndi cina kusamalira ndi maphunziro ya nchito ya mdera.

Kwa pakhomo komwe kufuna kuculutsa ndalama, pakhomo pomwe 'pakukha' kwambiri kwa Ndalama-Zotuluka kudetsa nkhawa maka-maka ngati ndalama zotuluka ziposa ndalama zolowa. Banja la mnzathu Christabel ili ndi mgolo wotulika tere.

Kodi tingathandize bwanji Christabel ndi banja lake kuti abwezere kayendedwe ka ndalama pakhomo pao?

Kuikirirapo pa maganizo yomwe mungakhale nayo, tiyenera kukumbutsa Christabel kufunika kwa kuculutsa Ndalama-Zilipo. Mfundo yofunikira kukumbukira ndiyoti Ndalama-Zilipo ndi cisonyezo ca mphamvu ca ndalama. Cionetsa kuti pali poona kucepetsa kukha kwa ndalama zolowa. Pomwe ndalama zotuluka zikhala mukati, pali mpata woona thandizo ija kupititsa patsogolo malonda athu. Pa malo ya akulu monga dera, cingakhale cidziwitso cabwino coti dera liri ndi zocita zambiri zomwe zapangitsa mabanja kuti yapeze katundu ndi mathandizo yambiri mu dera lao. Ngati ndi dziko, ici nkutanthauza kuti dziko likwanitsa kusunga cuma bwino.

Onani pakhomo panu ndi dera momwe mukhala.

1. Kodi kugwirizana kwa banja lanu ndi dera ku boma, cigawo, dziko ndi dziko lapansi ndi kotani?
2. Ndi njira ziti zina zomwe mungapititse patsogolo Ndalama-Zolowa ndi kusintha kocokera ndalama mu banja lanu ndi dera?
3. Banja lingacepetse bwanji kutaika kwa zinthu kuti lipititse patsogolo ndalama zake?

4. Dera lingagwiritse bwanji zinthu zomwe iri nazo ndi malonda kuti lipange zotuluka zambiri ndi mwaici nchito zambiri ndi ndalama?

4.2. Kusunga Malekodi ya Malonda

Cigawo ici ciona kwambiri pakuthandiza ife kumvetsetsa cifukwa ncofunikira kukwanitsa malonda athu bwino ndi kupereka maganizo pa zocita zomwe mungathe kucita kuti muthandize kuyendetsa malonda bwino. Taona kuti kusamalia ndi mbali ya miyoyo yathu-kucokera kunjira zomwe tiona pakhomo pathu kufikira ku njira zomwe titengako mbali ku umoyo wa zacuma wa madera athu, maboma, zigawo, dziko ndi dziko lonse lapansi. Tikagwiritsa bwino nchito masamalidwe angatithandize kuyendetsa malonda yabwino. Kuthandiza masamalidwe abwino ya malonda yathu, ndicofunikira kusunga malekodi ya zinthu zomwe ticita mu malonda.

Kusunga malekodi ndi kulemba ndalama **zolowa** ndi ndalama **zotuluka**.

Phindu Yosunga Malekodi

- Ikuthandizani kudziwa ngati malonda yayenda bwino pokuthandizani kudziwa ngati malonda yapanga phindu kapena ai.
- Kuti inu mudziwe mtengo mungaike pa katundu.
- Kukuthandizani kuti mudziwe pomwe mudzagula zipangizo zatsopano.
- Kusunga mbiri ya anthu ali ndi katundu wanu. Mwina mutamwalira lekodi ingathandize kuona komwe munakongola kapena kuonetsa umboni kwa omwe munakongolako ndalama.
- Kukhala wodziwa ndalama zomwe ndi za malonda. Mu njira iyi mukwanitsa kuteteza ndalama zomwe muli nazo ndi kupewa kuwononga ndalama.
- Pomwe malonda akula, ndicofunikira kusunga malekodi kupereka umboni wolandira kapena kulipira ndalama.
- Cithandizanso kukumbukira ngongole za wokupatsani katundu kapena ngongole za makasitomala (ogula). Mwina patakhala mkangano wothera mu khoti, malekodi angapereke umboni.
- Lekodi yabwino ingakuthandizeni kuganiza mwina kukulitsa malonda ngati yacita bwino kwambiri. Ngati siyacita bwino, ingakuthandizeni kuona makonzedwe ya magulitsidwe yanu ndi kupititsa patsogolo kapena kuganiza zotseka malonda.
- Kupewetsa anthu kukuberani ngati muli ndi lekodi yabwino ya katundu omwe muli nao mu malonda anu.
- Cikuthandizani kusiyanitsa ndalama za pakhomo ndi za malonda.

- Lekodi yokonza bwino ingaonetsedwe kwa okhometsa misonkho kuti adziwe phindu yomwe malonda anu apanga.

Kusunga Malekodi ndi njira yabwino yoyendetsera malonda anu.

Pa mbali ina, ngati simusunga malekodi alionse kapena kusasunga bwino malekodi:

- Simudzaziwa ngati mupanga phindu kapena ai. Ngati simuli wokhutira ndi ndalama mu malonda anu simudzaziwa kuti ndi ndalama zingati zomwe siyenera kupatulidwa kuti zigwire nchito ngati zoyambira malonda.
- Nthawi zina ngati mwalowetsa anthu, nchito kuti akuthandizeni kuyendetsa malonda anu, simudzaziwa ngati ali kuba ndalama kapena ai.
- Malonda anu siyazakula cifukwa simudzaziwa ngati muyenera kutenga njira zoyendetsera malonda yanu kapena kukulitsa malonda.
- Nthawi zina mungafune kubwereka ndalama zothandiza malonda yanu koma ngati mulibe lekodi yabwino palibe adzakukongozani ndalama.

Kusunga Lekodi ya Pafupi

Munsimu muli zitsanzo zosungira lekodi ya malonda. Thebulo loyamba lionetsa molembera zogulitsidwa ndipo yaciwiri momwe tingalembere ngongole za ogula ndi ndalama zomwe inu ngati wa malonda muli nazo za anthu okubweretserani zogulitsa. Zitsanzo zionetsa momwe munthu wa malonda yemwe asunga nkhuku zakudya angasungire lekodi ya malonda ake.

Pakutha kwa caka ca 2017, K1,000 zinali ndalama zokhalira kucokera kukugulitsa nkhuku pa nthawi ya khisimasi. Mwaici kuyamba kwa Januwale, ndalama zokhalira ndi K1,000. Mu mwezi wa Januwale, nkhuku zigulitsidwa kulingana ndi lekodi la buku la ndalama. Matumba awirie a cakudya ca nkhuku agulidwa kuti aphatikizidwe ku zomwe zinagulidwa mu Disembala. Ndalama zomwe malonda alandira zilembedwa mu mzere wa ndalama-zolowa pamene ndalama zolipira zilembedwa mu mzere wa ndalama zotuluka. Mzere wothera uwonetsa ndalama zokhalira pakugulitsa kulikonse. Dziwani kuti mtengo wa nkhuku wopatsidwa pa ngongole uwonetsedwa pa mzere wa ndalama zotuluka cifukwa wogula akalibe kubweretsa ndalama. Lekodi ya munthu ali ndi ngongole ingalembedwenso kuonetsa pomwe ngongole idzalipiridwa. Thebulo lotsatira lionetsa.

1. Buku la Ndalama

Tsiku	Kufotokoza kwa zinthu	Ndalama zolowa	Ndalama zotuluka	Zokhalira
01/01/2018	Ndalama zinakhalirako Kugulitsa nkhuku 10 pa K45 imodzi	K1,000 K450		K1,450
15/01/2018	Kugula matumba 2 ya cakudya pa K60 imodzi		K120	K1,330
27/01/2018	Kugulitsa nkuku 15 pa K45 imodzi	K675		K2,005
31/01/2018	Kupatsa nkhuku 2 pa ngongole pa K50 imodzi		K100	K1,905
	ZONSE			**K1,905**

2. Malonda apa Ngongole ndi Buku Lolembamo Zogula

Tsiku	Wogula/Wobweretsa Katundu	Katundu Wogulidwa/ Wogulitsidwa	Kuculuka	Zogulitsa pa ngongole	Zogula pa ngongole	Tsiku lolipira ngongole	Mau okambapo
01/01/2018	Frank Mainga	Nkhuku	02	K100		15/01/2018	*Sign….*
15/01/2018	Ross Feed	Cakudya coyamba	4*50Kg		K240	31/01/2018	*Sign…*
15/01/2018	Stephen Lupenga	Phulusa	Matumba 2		K50	27/01/2018	*Sign…*
31/01/2018	Memory Moonga	Nkhuku	05	K250		10/02/2018	*Sign…*
	ZONSE			**350**	**290**		

Lembani ndalama zolowa ndi zotuluka za Rudice Nachilima mu Buku la Ndalama

Shopo ya Salaula ya Rudice Nachilima

Rudice Nachilima ali ndi shopo logulitsa salaula. Ndalama zake zolowa ndi zotuluka kucokera pa 1 Januwale kufika pa 31 Januwale 2018 zinali motere:

Januwale 1: Anali ndi ndalama K3,500. Nthawi ya msana, anagulitsa mashati 10 pa K900. Masiketi ya jini 5 pa K250 ndi delesi imodzi pa K150. Analipira K450 ya salaula yomwe anakongola kwa wogulitsa. Pa tsiku limodzi analandira K1,200 ya zobvala zomwe anagulitsa pa nthawi ya khisimisi mu Disembala.

Januwale 11: Rudice analipira K200 ya sukulu fizi ya azukulu ake atsikana.

Januwale 12: Rudice anagulitsa madelesi awiri (2) ndi masiketi yatatu (3) ya majini pa mtengo wa K600 pa ngongole kwa anzake.

Januwale 14: Amuna a Rudice anamupatsa K2,000 yomwe anagulitsa ng'ombe ya banja ku Chongwe kuti aike mu malonda ake. Pa tsikuli, ndalama za katundu omwe anagulitsa zinakwanira K4,500.

Januwale 15: Rudice anagula foni ya m'manja pa K600 kuti aziigwiritsa nchito pa malonda ake.

Januwale 26: Rudice anagulitsa zobvala pa mtengo wa K6,000. Angongole analipira K600 ya zobvala.

Januwale 27: Rudice anagulitsa madelesi ndi masiketi pa K1,500. Anasewenza theka la tsiku cifukwa panali pa Ciweru.

Lembani ndalama zolowa ndi zotuluka za Benson Mwelwa mu Buku la Ngongole ndi la Zogula

Shopo logulitsa Buledi la Benson Mwelwa

Benson Mwelwa ali ndi sitolo logulitsa buledi pa mphambano (teniofu) ya Chibwe momwe agulitsa buledi pa K7. Ogula ake ndi anthu am'malowo, anu ake amarestrandi ndi atunthemba. Pano pali zolowa ndi zotuluka za sabata loyamba la Januwale:

- **Anthu am'malo atatu (3) auza Benson kuti aziwapatsa buledi iwiri (2) patsiku. Anthu amenewa alipira buledi pa Ciweru ciri conse.**
- **Benson agula matumba awiri (2) a 50kg a fulawo kucokera ku wogulitsa ku Kabwe pa K320 masiku onse. Wogulitsayu amabweretsa fulawo masiku onse kucokera pa lolemba kufika pa Ciweru. Benson amamulipira pa lolemba lirilonse m'mawa.**
- **Poti Benson alibe galimoto, agwiritsa nchito galimoto ya Christopher Kaleenga kumunyamulira fulawo pa mtengo wa K10 pa thumba. Amalipira Christopher sabata lirilonse pa lolemba pomunyamulira kwa sabata lanthutu.**

Cifupikitso ca Maphunziro

- Masamalidwe ndi kugwiritsa bwino nchito kwa anthu, zinthu ndi nthawi.
- Nchito ya Manenjala ndi makonzedwe, kusonkhanitsa, kulumikiza ndi kulamulira.
- Tingagwiritse nchito zinthu zomwe tiri nazo kuti tipititse patsogolo kukhala bwino kwathu, kwa banja ndi kwa m'dera.
- **Ndalama-Zolowa:** ndi ndalama zomwe zibwera pa khomo kapena mu dera.
- **Ndalama-Zilipo:** ndi njira zosiyana zomwe zizungulira pa khomo kapena mu dera.
- **Ndalama-Zotuluka:** ndi njira zosiyana zomwe tiwonongeramo ndalama.
- Kusunga malekodi ndi kulemba ndalama **zolowa** ndi **zotuluka.** Ndicofunikira kusunga bwino malekodi kuti tithandize malonda kupita patsogolo.
- Zinthu ziwiri zapafupi zosungira malekodi ndi Buku la Zinthu Zogulidwa ndi Ndalama ndi Zogulitsa pa Ngongole ndi Buka Lolembamo Zogulidwa.

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