

EMPEREZA EY'ENKULAKULANHA YA BUSINEESI EY'ABO ABAKOLA MU NTAMBUZA Y'EBYENHANDHA



LEARNER'S GUIDE

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OKUSIIMA

Argent Development Consult nhi tiimu etairegho/eghandhiise endhandhagirira y'abayizi ekulirwa Mr. Ronald Kasule (Team leader), Mr. Paul Nanyumba (BDS Consultant), Mw. Sam Bassa (Fisheries expert), nhi Mr. Henry Seguya Kizito (Consultant) basiima inho abantu nebitongole abetabye/abegaise mu ku ghandhiika endagirira enho. Tusiima inho abakozi ba pulojekiti ya GIZ- Responsible Fisheries Business Chain (RFCBP), Mw. Gerstl Adolf, Mky. Rebecca Ahabwe, Mky. Sarah Namigadde, nhi Mky. Hilde De Beule. Okusiima okusiingaku kuja eri abakozi ba Katosi Women Development Trust okusiinga; Mky. Nakato Margaret (*Executive Director*), Ms. Viola Nabuguzi, Namugga Vaal, nhi Mky. Joan Kayisinga. Era tusiima ba *external reviewers* ba GIZ okusingira irala olw'okusomamu n'okwegendereza era nhi batukobera mu ku ghandhika endhagirira eno. Tuwulira eibandha eri abakulembeze ba pulojekiti olw'okulagirira okw'omughendho kwebatughaire nga bakulemberwa Mw. Paul Bateeze, nhi Mky. Namansa Juliet Faith.

Endhagirira eno yaghandhiikibwa ba;



Mwenhe kitabo ky'omusomo gwa BDS nhi GIZ.

Ekitabo kya BDS kinho kisobola okwiribwamu oba okukoopebwa kyonha kyonha oba ekitundu kyakyo olw'okukolesebwa mumisomo oba ebintu ebiindhi ebitali bya kufunhamu sente nga tosabye lukusa okuva ewa mwenhe kyo, aye nga otaireku akamanhiso okulaga mwenhe kyo.

Ezira kukolesa kitabo kinho ng'eky'okutunda oba mu bya buzineesi yonha yonha nga tofunye lukusa mu bughandiike okuva mu GIZ.

ALINHA OKUKOZESA ERA NH'ENKOLESA EY'ENDHAGIRIRO ENHO.

Endhagirira enho erimu ebibuuzo nh'okwiramu, ebifaanhanhi nh'emirimu egiragirira abayizi/abasomi nga bali mu kusoma nhi bwebaliba nga bamaze omusomo egw'empeereza ay'oku kulaakulanhya bizinesi mu ntambula y'ebyenhandha ogutegekeirwa aba *Katosi Women Development Trust* (KWDT) nga bawagiirwa/bakolesa obuyambi obuva mu GIZ. Akatabo kanho kagha mu bufunze ebikulu omusomi byalinha okumanha/okutegeera ng'ekitundhu ky'omusomo kigheire. Abasomi/ abetabi balinha okwongereza ku magezi nh'obukugu bwebafunhye n'obwo bwebalinha okusobola okuloghooza basobole okuyiia ebiroghozo/amagezi agandhi. e to reason and come up with different ideas.

Endhagirira enho nhambulukufu era nhaangu okukolesa aye ebifaanhanhi nh'ebibuuzo byetaaga inho okukubaganhyaku ebiroghoozo okusobola okwongera okutegeera/okumanha ebija mumaiso nh'okufunha obukugu mu bizinesi. Abasomi/abeetabi balinha okwetaba mu mirimu/bikolwa byonha byonha mu musomo nh'okugabanyha bye babiiseemu nh'abasomi/abeetabi banhaibwe okusobola okwegera ku bya banhaibwe byebabiseemu.

TU/NKWENDHEZA MIKISA

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OKWANDHULA EBIGEMA KU NDHAGIRIRA Y'ABASOMI

Nkwanhiriza mu ndhagirira y'abasomi eya basuubuzi abetaba mu bizineesi ey'entambula y'ebyenhanhda mu mitenhera emitonho inho nh'emitonho tonho (*micro and small scale levels*). Endhagirira enho ekoleirwa okuyamba abasomi abetaba mu busuubuzi/ bizineesi y'ebyenhandha okufunha amagezi, obukugu n'obusobozi obwetaagisa inho mu kukulakulanhya nh'okughanirira buzinesi. Endhagirira enho eyongereza ku magezi agaghereibwa abasomesa ng'engeri y'okuwagira nh'okusobozesa omusomi okwinhikiza amagezi.

Mu bwindhuvu, akatabo k'omusomi kalimu /kagama ku bya bizineesi ebyetaagisa, obusuubuzi, okutegeka bizineesi, okutuundha/okulanga, emitemwa/ebigero (costing) nh'entundha, gh'otoola entandhikwa (*capital*), okulabirira, okukuuma ebighandiiko, obukugu mu nkolaganha n'abantu (*soft skills*), okumanha enkolesa ya sente, eby'okulabirira eseente, enkolaganha nhi banka mu by'esente, enkuuma y'ebyenhandha, okwonhonheka okw'ebyenhandha, okulunga eby'nhandha (*processing*), okukuuma ebyenhandha n'omutiindho. Okusinziira ku nkyukakyuka y'embeera dha COVID-19 n'okweyongera okwidha/okubonheka kw'embeera dha COVID-19 empyaka, omusomi balinha amateeka (SoPs) ga COVID-19 buli kiseera okulabula kw'ekitongole ky'ebyobulamu nhi bebigemaku abandhi.

AMATEEKA AGAGOBBERERWA AGA COVID 19

COVID-19 STANDARD OPERATING PROCEDURES



image sources: <https://uccinfo.blog/2020/04/02/press-statement-update-on-the-covid-19-response-in-uganda/><https://twitter.com/minofhealthug/status/1402909262519713793?lang=de>

COVID 19 ali kusaasaanha inho ate ayitira irala okusingaku nga bwabaire enhuma
Weghale ebifo abirimu abantu abangi
Vwaala akakookolo ko bulungi nga obwise enhindho yo nhomunwa buli kiseera
Naaba engalo dho n'amaadhi ni saabbuuni oba kolese *sanitizer* alimu omwenge
Sigala ghaka buli lwekisoboka

Tangira okusaasaanha kwa Covid 19
Naaba/wesige *sanitizer* mu ngalo dho
Webwiike ng'okolola oba okweyasimula/ bwiika okukolola oba okweyasimula
Wekuunire mita 2 okuva ku bandhi
Weghale okugemaganha mu ngalo
Vwaala akakookolo (masiki)
Weghale okwegema mu maiso, munhindho n'omunwa
Okutoolaku nga okujayo mwenhe kyetagisa inho, UCC osobola okugituukirira ku 0800 222 777
Okufunha ebisingagho kubira ekitongole eky'ebyobulamu ku masimu agalitali gakusasulira
080023.....

EKITUNDHU 1: OKUSOMESA EBY'OBUSUBUZI

1.1 Entrepreneurship Skilling: Okukugusa mu by'obusuubuzi

Ekibuuzo 1: Omutandhisi w'emirimu nh'ani?

Okwiramu: N'omuntu atandhiika n'akuza/n'akulakulanhya ekiroghoozo kya buzinesi n'atwala the risk of okutandhiika/okutaagho eky'obusuubuzi okukola ebintu oba obughereza obumatiza obwetaavu bw'omuguzi (customer). setting up an enterprise to produce a product or service that satisfies customer needs.

Omutandhisi w'emirimu asobola okwetebwa ng'omuntu oyo : can also be defined as a person who:

- Eyetegereza ngeri esinga kusobozesa ebintu bye by'akola oba obughereza bwalimu okumatiza obwetaavu bw'abaguzi (kasitoma) oba abantu abatamatiire



- Abalirira okwekengera n'okuteebereza /obusobozi bw'okutandhiika omulimo omuyaaka (oguundhi) Calculates risks and probability of starting the new venture
- Akunganhya esente edhetagisa Mobilizes the necessary resources

Ekibuuzo 2: Obusuubuzi nh'ani?

Okwiramu: Entambuza n'enkola ey';

Okuzuula ebirowoozo bya buzinesi ebiri ku katale/ebitundha

- Okutegeka n'okutaamu esente edhetaagisa okugoberera/okutuuka ku kyalubirira
- Okuba omuyiia, omutandhisi, ng'atuusa buzinesi mukukulakulana.
- Okutoola/okukyusa abantu mu kuba abanhonhya emirimu baafuuka abeeteragho/abeyiyiza emirimu mperaano kyatagho obugaiga.

○ **1.2 What are Entrepreneurial Skills? Obukugu mu by'obusuubuzi nhi ki?**

Obukugu mu by'obusuubuzi dhe ndowooza n'embeera abasuubuzi dhebaba nadho mundha mule.

Omusuubuzi omutuufu alinha okuba nh'eneebisa/obukugu ng'omuntu omusuubuzi dhinno wamaanga

Enhebisa y'obusuubuzi obututumufu busobola okufunzibwa mu ngeri enho wamanga:

Obukozi/okukola nh'amanhi: ezira ngeri yinhi okutoolaku obukozi/okukolanh'amanhi mu bulamu. Mukutambuza buzineesi obizibu bunho oba obundhi busobola okubaagho. Omusuubuzi alinha okuba nalukalala/mukalangufu/ mutefutefu mu binho era nhanhonhya engeri y'okubibitabu amangu dala. Kinho ky'etagisa obukozi bw'omusuubuzi. Alinha okutaamu amanhi mangi okubonha nga buzinesi gy'atandhiise ekula.

Obukulembeze: Omusuubuzi alinha okuba nh'embeera edh'obukulembeze. Alinha okuba nh'empisa dh'okwekuma, nga mutereevu mu bwongo, nga mwenkanhya, ekitiibwa n'okusingira irala enhebisa enhuungi. Alinha okuba nh'enkolaganha nh'abantu abandhi okusobola okuganhulwa mu bizineesi dhabwe.

Self-confidence- Okweyikiririzaamu: Okututumuka mu bulamu omuntu alinha okweyikiririzaamu. Omuntu atayeyikiririzaamu tasobola kwekolerera oba nh'okutaamu baine manhi okukola. Okweyikiririzaamu kubonheka mu buvumu, enthusiasm, n'obusobozi okukulembera.

Adaptability: Okwenhigira mu mbeera: Omusuubuzi alinha okutegeera ebija mu maiso mu bizineesi. Alinha okuba nga mwetefutefu okwenhigira mu mbeera edhirigho. Bwaloba okuja mumaiso oba bw'alwagho okuja n'enkyukakyuka edhirigho kiidha kumusubya emikisa egirigho

Commitment- Okweghayo: okusobola okubitamu mu bizineesi, olinha okweghayo. Kinho kimanhisa nti oli mwetefefu okukulembeza buzineesi mu byonha byonha byokola. Kimanhisa nti oyendhaokusigala mu bizineesi okumal ekiseera kinhenhe ng'era oli mwetefefu okughayo sente dho olwa bizineesi.

Initiative:Obuyiia: Omusuubuzi alina okuba nh'embeera edho'kuyiia. Funha ekiseera ekituufu okolegho ekiyaaka. [Omusuubuzi] bw'atakola kuyiia mu kiseera ekituufu, asobola okusubwa omukisa ogwo.

Okumanha ku bingi: Omusuubuzialinha okuba n'amagezi mangi ku bintu ebitambuza busineesi eby'obusuubuzi n'ebitali bya busuubuzi nga akatale k'ebintu, endhoghoza z'abaguzi, tekinologiya nh'ebindhi ebimusobolesa okusalagho okutuufu.

Obwetegefu okweghayo okutandhiika: okwingira mu kintu kyonha kyonha kulimu okwekengera n'ebigwa bitalagainhe. Okusobola okwanganga okwekengera n'ebitalagainhe omusuubuzi alinha okuba nga ali mwetefefu okijaamu. Omusuubuzi alinha okuba nga mwangu, ng'alinha okusuubira kuungi era ng'alingalira ghala okusobola okubonha buzineesi edhiidha mu maiso asobole okudhiingiramu nga tamaze biseera.

Motivation. Ekikusiindhika/ekiruubirirwa: Lwaki oyendha okutandhiika bizinesi yo? Bizinesi yo eidha kusobola okukulakulana singa okolesa ekirowoozo ekiviire mwighe, ng'oyendha okwekulira (okuwebereera boosi wo) era ng'oyendha okuba nhi bizineesi yo.

Okwekebera

- Omusuubuzi nh'anyi?
 - Ologhoza musuubuzi omutuufu/ **omuntu wa buzineesi** omutuufu aba nh'ambeera ki/yebisa atya?
 - Omusuubuzi asobola atya okukulakulanya buzineesi ye?
- **Okuvuba/ebyenhandha nga buzineesi**

Ekibuuzo 1: Buzineesi nhi ki?

Buzineesi n'ekitongole ekyenigira mu busuubuzi bw'ebintu, obughereza oba byombiri okusobola okumatiza abaguzi nh'okufunha amagoba.

- **Ebika bya Buzineesi**

Akibuuzo 2: Buzineesi edh'ebye'ehandha dhirimu bika ki oby'obwanhanyinhi?

Buzineesi dhisobola okuba mu ebika bisatu.

1. Eyo'muntu omulala

Mu ngeri/mutendera gunho buzineesi yonha yonha ya muntu mulala yenka.



Ebirungi ebikirimu

Emiganhulo dha buzineesi dhonha dhonha dhija wa mwenhe yo.
Omuntu oyo alinha eidhembe okutambuza buzineesi nga bwayednha. .
Azira amukobaku

Ebibi ebikirimu

Mwenhe wa buzineesi aba mu buzibu buli kiseera. Nti mu kusasula amabandha ga buzineesi, ebintu bya buzineesi bwebiba nga tibimala, nh'ebibye byonha bitwalibwa.
Olw'okuba nga buzineesi ya muntu mulala, ebikola/sente dhoonha dhiba nga ntonho./tidhimala
Era okufirwa kwonha kuba kukwe yenka.

2 Partnership [Okwegaita (nga buzineesi ya bantu nga 2-20)]

Ghanho abantu babiri oba basatu begaita okutandhika buzineesi.



Ebirungi ebikirimu

- Beenhe yo nga bali ghalala babeeta ekitongole (the company), era nga mulala mulala beetebwa beegaisi, (partners).
- Okufirwa n'amagoba bigabanhibwa abeegaisi mu bituundhu bye mwikiriziganhyaku.
- Olw'okuba nga mulimu abantu abasinga mu mulala, esente edhija mu bizineesi dhiva ghanjiku.
- Kisoboka okutaagho okwegaita okusondha ebyetagisa mu bizineesi. Ebyetagisa bisobola okubaamu obukugu, sente, itaka, ekikozesebwa mu kukola ebintu (raw materials) n'ebindhi.

Ebibi ebikirimu

- Eidhembe eritambuza bizineesi lifugibwa engeri omwegaisi yalinha okwikirizibwa abegaisi abandhi.
- Omwegaisi tasobola kweghala buzibu obugwa mu bizineesi.
- Okusalagho kulwisibwa olw'okuba nga buli mwegaisi alinha okwebuuzibwaku bweghaba nga ghaligho ekinhakolebwa.

1. Cooperative

Cooperative enkola enho ebaagho nga abantu beegaita ghalala aye nga balinha ensonga nh'ekigendhererwa kirala. Mu nkola eya *cooperative*, bizineesi eba y'abantu bangi era nga beetaba mu mirimo gy'ayo. Abantu abo beetebwa ba memba.



Ebirungi ebikirimu

- Buli memba ataamu kyenkanyi okusondha entadhikwa.
- Emiganhulo bagigabanha kyenkanyi era balinha obuyinza obuyagayaganha.
- Engeri yekiba nga mulimu abantu bangi, obukulembeze bugemesebwa bamemba batonho abalondhebwa bale abangi.
- Ebya sente bikulu inho. Obuzibu obugwa ku ba memba butonho. Ekitegeeza nti; nhighe kituuka nga ebintu bya *cooperative* tibimala kusasula mabandha, ebintu bya ba memba tibigemebwaku.
- *Co-operative* esinga omuntu omulala nh'abegaisi abatonho (*Partnership*).
- *Cooperative* ekiikirira abantu baangi era ebisera ebisiinga kinho kigisobozesa okufunha/okwegaita mupulogulaamu dha gavumenti nh'ebitongole eby'enkulakulanha, ebigaba obuyambi bwa sente edhiidha mu ngeri ya *grant* oba loonhi edhiziraku *interest*.

Ebibi ebikirimu

- Eidhembe eritambuza bizineesi lifugibwa engeri omwegaisi yalinha okwikirizibwa abegaisi abandhi.
- Omwegaisi tasobola kweghala buzibu obugwa mu bizineesi.
- Okusalagho kulwisibwa olw'okuba nga buli begaisi (*partnership*) balinha okwebuuzibwaku bweghaba nga ghaligho ekinhakolebwa.

Okwekebera:

- Okola bizineesi ya kika ki buti?
- Bizineesi ki eyandhibaire entuufu y’okola era lwaki?
- Wekubanganhye mubiroghozo ku ebirungi nh’ebibi ebiri mu *cooperative*

1.2 Okubalirira esente dho

Ekibuuzo 3: Okubalirira esente dho kitegeeza ki?

Kitegeeza embalirira ya sente dh’omuntu mu kiseera ekyo.

- Elaga enhingiza
- Enfulumya
- Oba omuntu aganhirwa oba ali kufirwa mu kiseera ekyo.

Ekibuuzo 4: omuntu asobola atya okusalagho mu bizineesi ng’akolesa embalirira ye?

Omutunzi w’eby’enaandha asinziira ku miganhulo gy’afunha mu mbalirira ye okusalagho oba agaziye bizineesi ye oba okutandhiikagho eyiindhi.

Ekibuuzo 1: Osobola otya okufunha enkyukakyuka mu bizineesi y’oyenha?

Okwiramu:Ng’otaagho/Ng’otegeera emitendhera ey’okugoberera ng’olondhaku ebirowoozo bya bizineesi edhituundha. Okugeza, omuntu asobola okusinziira ku bukugu bwalinhabwo, nga; okwogera obulungi nh’abantu, esente dhalinhadho, nga okuba nh’entandhikwa nh’obutiimba obugema eby’enaandha.

Ekibuuzo 2: Bintu ki by’osinziiraku ng’okaali kutandhika oba okwenhigira mu bizineesi?

Okwiramu:



OLI MWETEGEFU

Okulonda ekiroghozo kya bizineesi

Bwoba ng’oli kulondha bizineesi ey’okwenhigiramu; kolesa emitendhera ginho okulondhaku esiinga ekiroghozo ekisinga.

Guide to Micro Screening Chart [Endhagirira ey’okwekenhenhya (kolesa obubonhero emirundhi egiragiirwa ku buli mutendhera okusiinziira ky’ologhoza).

- ✓ Kirungi inho oba kituufu (5 ticks)
- ✓ Kirungi oba kikolaku (4 ticks)
- ✓ Nzira kyakukoba (3 ticks)
- ✓ Kizibu oba tiikituufu (2)
- ✓ Kizibu inho oba tiikituufu (1)

Eriinha ly’ekiroghozo kya bizineesi	Obukugu nh’obusobozi	Eby’okukolesa by’olin-hagho	Okufunhika kw’eby’okukolesa	Enfunha ya sente	Okutu-undha/okutu-ndhii	Abavuganyha	Omugaite gw’obubonhero

Notes: Ekiroghozo ekinhasiinga kuba na bubonhero n’ekyo ekisiinga kukola mu kitundhu ekyo [ky’olimu].

Okutegeera okusuubula

Ekibuuzo 1: Okusuubula kitegeeza ki?

Okwiramu: Kinho kitegeeza okufunha ebintu nh'obughereza eby'okukolesa mu bizineesi oba ekitongole.

Ebirungi ebiri mu kuteekateeka okusuubula.

- Kikendheeza esente dhomalira ku byenhadha kuba kisobozesa omuntu okubifunha ng'abitoola mu butale obusinga kutundha ku bbeeyi enhuungi/omuwendho omulungi. Okugeza, omuwendho/bbeyi ey'aghansi.
- Kikendheeza okwekengera era kisobozesa obukuumi ku byenhadha nga okwekengera akuta mu batunzi(suppliers).
- Kikolesebwa mu kukuuma enkolaganha nga mu biseeraa eby'okuteesa.
- Kiyamba mu kuyiia engeri omuntu y'aba nga agemaganha ni bizineesi edhebyenhadha edhiindhi.
- Kisobola okukulakulanha tekinologiya engeri omuntu yeyetaaga okunonhya tekinologiya anhasobola okumuyamba mu kwinhuka obuzibu obuba mu ntambuza y'eb'enhaandha.

2.1 Okupima/Okugera Ebyamaguzi - (Stock Control)

Ekibiizo 2: Okupima/okugera ebyamaguzi kitegeeza ki?

Okwiramu: Okupima/okugera ebyamaguzi kitegeeza engeri y'ofuba okubonha nga bulikiseera olinha eby'ehandha(*stock*) mu bizineesi ebimala okumatiza ebyetaago by'abaguzi (kasitoma) mu mangu aye ng'okendheeza esente edhigembwa (nga "dhityaime") mu byenhadha.



Emiganhulo egiri mu kupima/okugera ebyamaguzi - Benefits of maintaining good stock control

- Ky'ongera enfunha nh'amagoba kuba omusuubuzi w'ebyenhadha asobola oku tundha eby'ehandha mungeri enhangu ng'akolesa emikutu miingi era ng'asobola n'okukuuma emiganhulo.
- Kinhunhula okwonhoonha ebiseera nhi sente engeri y'ekikendheeza ebiseera omusuubuzi w'ebyenhadha okukolera mu kutebereza.
- Ky'ongera omusubuzi obukugu mu kupima eby'ehandha ebyetagisa mperaaho kyakendheeza obuzibu bw'okuwesagho eby'ehandha(*stock*) nh'okukuuma ebibitamu nga biingi.(*over stocking*).
- Kikuuma ba kasitoma nga baidha.

Omudhaala oguliku ebyenhandha nga tiibitegeke (A) nh'omudhaala oguliku ebyenhandha nga bitegeke (B).

Ekibuuzo: Ngeri ki esiinga kukuma eby'ehandha?

A



B



2.2 Okugere emiwendho (ebbeeyi)- Pricing

Ekibuuzo 3: Okugera ebbeyi kitegeeza ki?

Okwiramu: Okugera ebbeyi nh'engeri bizineesi yetaagho omuwendho oba ekigero kya sente gy'enhatundha eby'ehandha byayo.

Ensonga edhiretera kusalagho emiwendho mukatale

- Obwetaavu (Obwetaavu n'okubaagho/okubonheka kw'ebyenhandha bisalagho emiwendho gy'ebyenhandha).
- Okuvuganyha (ghagati gh'abatuunzi) Competition (Competition among sellers)
- Esente edhitekebamu (nga edh'entambula, emisolo, okulongosa, okusiba n'ebindhi.)
- Obukodhyo bw'okwongeza emiwendho (olugambo nti ebyenhandha bibuze oba nti biingi bifwiise)
- Eby'obusuubuzi (okutabukatabuka kw'emiwendho ekiva kukuppaala kwa sente (okuletebwa okunhinha oba okugwa kwa doola))
- Nga kiri mu bwongo (okuwonhya oba okubaamu obulezi)
- Okusala ku miwendho/bbeeyi (Okusalaku oba obutasalaku ku miwendho ng'oli kugula eby'ehandha)

Ekibuuzo eky'okweidhukiza

Oyeze ki ekinhakuyamba okulongosa mu ngeri y'okola okusalagho mukusuubula nh'emiwendho.

Ebyenhandha byo obitundha otya?

Ofunha amagoba?

EKITUNDHU 3: OBUKUGU MU KUTUUNDHA

Okutegera okutundha

Ekibuuzo 1: Okutundha kitegeeza ki?

Okwiramu: Okutundha kitegeeza byonha byonha by'okola okumanha/okuzuula abaguzi bo nhi kyebetaaga nhi kyebendha nga ighe oli kukola amagoba.

Okutundha kulimu:

- Okubatusaku ebiva u byenhandha byebetaaga nga, *fillet*, ebyenhandha ebiramba oba ebikalirire nh'ebindhi
- Okutaagho emiwendho yebeetegese okuguliraku

- Okubatusaku ebyenhandha byo mu kiseera ekituufu
- Okubategeeza nh'okubasikiriza okugula ebyenhandha byo.
- Okubafaaku nga bamaze okugula ebyenhandha byo. Nga okubasibiraku/ okubagha eky'okutaamu
- Okutegeera kyebeeta *the 5 Ps* i.e. *price, place, promotion, product and people*-omuwendho, ekifo, okulanga, by'otundha nh'abantu.

Okutundha mu kiseera kya covid-19



3.1 Okutundha nh'okwawula abaguzi mu mitendhera

Ekibuuzo 2: Omuntu ayinza atya okutuundha ebyenhandha bye bulungi

Okwiramu: Omuntu ayinza okutundha ebyenhandha bye bulungi ng'anhonhereza ku katale (*Market Survey*) n'okwawula abaguzi mu mitendhera.

Okwawula abaguzi nh'engeri y'oyawula abaguzi bo ng'osinziira ku ngeri yebafanhanhyamu mpisa.

Ebika by'okwawula mu mitendhera (Ky'osinziiraku ng'oyawula)

- *Demographics* (Emyaka)
- Enhebisa (abaliira mu woteli, ghaka nh'aghandhi)
- Emiganhulo gy'ebyenhandha mu bantu nga; ababyendha ng'obulezi nh'ababitolamu ekiriisa nga mukene, emamba, empuuta, engege
- Ababitolamu emigaso Emigaso ng'abo abeendha empuuta okudhitoolamu eby'omundha (*fish maw*), Okusinziira ku bwetaavu nga.....

Endhawulo edhiri mu katale



3.2 Engeri dh'okutuundha

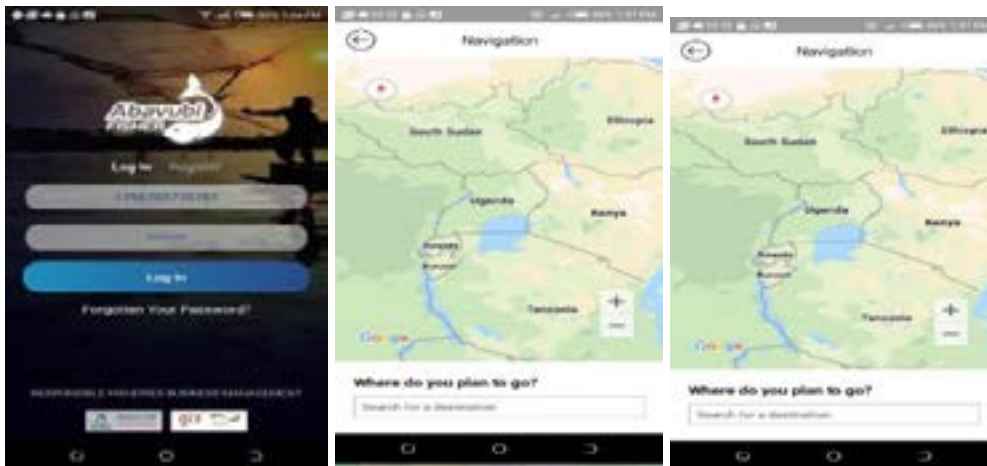
Ekibuuzo 3: Ngeri ki enhuungi omuntu y'asobola okutuundha ebyenhandha bye?

Okwiramu:

- Mu bantu bo (*Social networks*) (ab'oluganda, emikwanho, n'abandhi.)
- Kolesa empuliziganhya, leediyo dh'omukyalo (ebizindhaalo), empapula dh'amawulire,
- Okutundha ku mutimbaganho
- Okutundhira mwenhe (nga bwekiba mu butale bweenhe).



- Okufunha akatale weenhe ghogula (omutunzi w'ebyenhandha alagirira omuguzi w'ebyenhandha ebingi (*wholesale*) agh'okubitwala.
- Okutundira mu mbooji/mu kunhumya- okutundha ng'oyogereganhya n'abaguzi nga okunhumya nh'ababa babonheikeku kumukutu gwo ogw'omutimbaganho mperanho wabalagirira mu kwogereganhya okwo./okutundira ku mutimbaganho.



Ekifaanhanhi ekiraga omukutu gw'abavubi (*the ABAVUBI app*)

3.3 Okuta obutale obw'ebyenhandha mu mitendhera

Ekibuuzo 4: Omutunzi w'ebyenhandha mukatale ayinza atya okuta emidhala gye mu mitendhera?

Okwiramu: Obutale buyinza okuba mu mitendhera okusenziira ku;

- **Ekiseera** (Obutale bw'ebyenhandha obundhi bukola kunkyo aye obundhi bukola emisanha) okugeza obutale bw'okumwalo.
- **Ekifo** (kumwalo nga baguza abatwala biingi (*whole sale*) oba abagula eby'okulya bulye (*retail*))
- **Embeera y'ebyenhandha** (ebibisi, ebiinhogovu- ebitereirwa mu firigi oba ebikalirire).

- 1.1 Embeera y'okuvuganyha, obwetavu n'okubaagho-kw'ebyenhandha (abamu ku baguzi b'ebyenhandha bakolesa obukodhyo nga okulamuza, okuguza asinga kusasula sente n'obukodhyo obundhi naadala nga bantundhira ku mwalo.

3.4 Okusikiriza n'ow'ekukuumiraku abaguzi

Ekibuuzo 5: Omutunzi/omusuubuzi w'ebyenhandha ayinza atya okusikiriza abaguzi nh'okubeekumiraku?

Okwiramu: Engeri esinga ey'omusuubuzi w'ebyenhandha y'ayinza kukolesa okusikiriza nh'okwekumiraku abaguzi nh'okumanha ekibaghula ku bandhi nga; kiki ekibafula nga tibafanhanha abandhi (Embonheka, Eriinha, Ensiba, Omutiindho, Obungi bw'ebyenhandha by'otundha n'ebindhi.) Omudhaala gwonha gulinha okuba wegubonhekera amaangu, nga muyondho, clean era nga mwangu okutuukaku okusobola okwetundha.

Omudhaala omuyondho nga ate mwangu okutuukaku



EKITUNDHU 4: OBUKUGU MU OBUKONDHYO

4.1 Obukugu mu bukodhyo -Soft skills

Obukugu mu bukodhyo nh'obwo obukusobolesa okusigala mulimo. Kirimu engeri y'ewebisaamu nhi bainho, engeri y'omalamu ebizibu, nh'engeri y'otambuza emirimo gyo. Ebimu ku byo; biyinza okubaamu ekikula kyo, endhoghoza dho, obwangu, ky'oluubirira, n'empisa, enkolaganha nh'abantu, engeri y'oyogeramu nh'abantu, okughuliriza, okugema obwire nh'engeri y'ofaku ku bantu abandhi.

4.2 Okwongera okugaziya ku bukugu mu bukodhyo

Ekibuuzo: Empisa enkulu mu kuzimba enkolaganha nh'abantu (*essential personal relationship-building behaviors*) kitegeza ki?

Okwiramu: Empisa dhinho dhetagibwa okusobola okututumuka mu bizinesi era dhirimu; okumatiza/ okuperereza nh'okukolaganha nh'abantu, okwogereza, okuwuliriza abandhi, okulaga obukulembeze.

Okuperereza nh'okugaziya ensalo nh'abantu

Ekibuuzo 2: Okuperereza kitegeeza ki?

Okwiramu: Okuperereza nh'engeri y'omatiza omuntu okumufunhaku ekintu oba okumukolesa okusalagho ekintu ekikuyamba.

Ekibuuzo 3: Okugaziya ensalo nh'abantu kitegeeza ki?

Okwiramu: Okugaziya ensalo nh'abantu kitegeeza ekibiinaha/ekibinja ky'abantu abalinha ekibagaita mu byebakola oba ebibagemaku era nga bakolaganha baasigala nga bagemaganha era nga bayambaganha.

Ebitaataaganhya okuperereza nh'okugaziya ensalo nh'abantu

- Omuntu y'ava nh'endhoghooza dhabwe (okwawukanha mu ngeri yetubonhamu ebintu) Obukugu mu kwogeraganya (Ebyoogerwa nh'obubonhero bwetukolesa mu kwogera).
- Obukugu mu kumatiza/kwogereza???

Ekibuuzo 4: Okwogereza kitegeeza ki?

Okwiramu: Okwogereza kitegeeza okwogeraganhya nh'omuntu mulala oba abantu abasingagho okutuuka ku kwiriziganhya.



Yesu Afuga- eby'ehandhabirigho ate bigulika

Ekibuuzo 5: Okweikiririzaamu mu kwogereza kitegeeza ki?

Okwiramu: Okweikiririzaamu kitegeeza embeera ey'okwekakasa nti ky'olonzegho okukola nh'ekituufu mu mbera edhirigho.

Enhebisa y'omuntu eyeikiririzaamu

- **Okweghayo okukola ekintu;** Mwetegefu okweghayo okweyongera mu maiso okusobola okufunha ebisingagho [ku byalinhabyo].
- **Okweyemerera/obwetwaze;** Abasuubuzi bendha okuba nga beekulira era nga bavunhanhizibwa ku kwesaliragho.
- **Okugumiikiriza .** Obusobozi bw'okuguma nh'okubita mu/ okuvuunhuka ebizibu nh'okuja mu maiso okuzimba okweikiririzaamu mu buli kintu ky'okola mu bizineesi yo.
- Okusobola **okwega** okubagho yaire ogwire.
- Okusobola okufunha eisanhu n'okumatira mu mulimo.
- Okukola ky'oyikiriza nti kituufu, ghaire abandhi bakusekerera oba bakwogererera bubi.
- **Okwikiriza** ensobi n'okidhegera ku.



IDHUKIRA: SILIIMU (HIV/AIDS) WA IRARA ERA AYITA

Ebikakafu ku siliimu (HIV/AIDS)

- HIV nh'akawuka akalwaza siliimu (AIDS)
- Omuntu tagemebwa siliimu (AIDS) amangu ago ng'afunhye HIV era mu bwire bunho emyaka 5-10 abangi basobola okuba nga tibaidhi nti balinako
- HIV asangibwa mu musaayi, mu kwaso, mu madhi g'ebitundhu by'ekyama mu mukazi nhi mu mata g'amabere
- HIV asaasanha mu nger isatu;
Okwegandhanga nh'omuntu abulwaire, Omwanha amutoola ku maama we omulwaire ng'akaali kumuyonsa, ng'amuyonsa oba ng'amaze kumuzaala, ng'abita mu musaayi ogulimu obulwaire nh'ebikola ku musaayi (omwo mulimu okukolesa empiso ndhala oba mukugaba omusaayi)

Egeri y'okukendheza okufunha HIV

- Obutegadhanga.
- Okukendheza abantu b'otendhuka nhabo. (sigaza mulala)
- Okukolesa kondomu
- Okweghala okwegadhanga nh'abantu abalinha abantu bangi bebegadhanga nhabo oba nga betaba mu bintu ebitata ku bunkenke nga okwetundha (obwamalaya) nh'ebilagalalagala (enjaga)
- Okwidhandhabibwa endwaire edhobukaba. (STIs)

EKITUNDHU 5: EKITUNDHU EKIGEMA KU NKOLESYA YA SENTE

5.1 Sente dho nh'edha bizineesi

Ekibuuzo1: Waligho enkolaganha ki ghagati gh'esente dho nh'edha bizineesi?

Okwiramu: Sente dho nh'edho dhasobola okukolesa nga bw'oyendha ighe.

Sente dha bizineesi nh'edho dhota mu bizineesi nh'edho edhivaamu mu bizineesi (bizineesi dheyekolera).

- Esente edha bizineesi dhisobola okufuuka sente dho
- Eky'okubiri, sente dha bizineesi dhisobola okufuuka edhido bw'oba nga ofunha omusaala okuva mu bizineesi. Dhinho dhisobola okuva mu mpeera, nh'akasiimo.
- Eky'okusatu omuntu asobola okufunha esente edhidhe okuva mu bizineesi nga dhiva mu mpeera, nh'obusiimo.

Ekibuuzo: Lwaki tulinha okwaghula sente dhaife ku sente dha bizineesi?

Okwiramu: Ghaliyo ensonga nhiingi lwaki tulinnha okwaghula sente dhaife nh'edha bizineesi. Edhimu ku nsonga nidhino;

- Okutegeera bizineesi bweyemereire (*business status*)
- Okusobozesa bizineesi okukula
- Okwongera amaanhi mu bizineesi



TOGAI TANGA SENTE DHA BIZINEESI NH'EDHIDHO NG'OMUNTU

Ekibuuzo 2: *Personal money-drawing* okuva mu banka kitegeeza ki?

Okwiramu: *Drawing* nh'okutoolayo sente mu banka nga dhakukolesa ighe mwenhe. Okugeza, okutoola sente mu banka oba mu seefu nga dha kweidhandhaba.

5.2 Enhingiza nh'efulumya/ensaasanhya

Ekibuuzo 3: Enhingiza kitegeeza ki?

Okwiramu: Enhingiza nh'omugite gwa ensasula, emisaala, amagoba, enhongeza, okusasulira ekifo, nh'esente edhindhi dh'ofunha mu kiseera ekyo.

Ebifo sente y'edhiva

- Mukuvuba oba okutundha ebintu nga ebyenhandha ebibisi oba ebikalirire
- Mu kugula nh'okutundha ebintu/ebyamaguzi nga omusuubuzi w'ebyenhandha bwagula ku muvubi nh'aguza eisomero.
- Okuweereza nga (omuvuzi wa takisi awerereza mu kutaagho entambula.
- Okufunha ebirabo okuva mu mikwanho oba ab'oluganda.
- Ng'ofuna looni
- Mu kusikira

Ebintu/emirimo egivaamu sente

- Okukola nh'okutundha omwenge [omuganda]
- Okukaza nh'okutundha ebyenhandha
- Okukola nh'okutundha emigaati
- Okulika emikeeka
- Okulima nh'okutundha mawogo
- Okulima nh'okutundha omutyere
- Okufunha obuyambi

Ekibuuzo 4: Okusaasanhya kitegeeza ki?

Okwiramu: Okusaasanhya nh'okukolesa sente okugula ekintu.

Oky'okubonheraku eky'ensaasanhya eziteebereka

- Entambula
- Emisolo dh'omukatale
- Amasaanhalaze
- Ensaasanhya /Bbilu dh'amasimu agagema ku bizineesi
- Okusasulira ekifo
- Okugula ebyamaguzi, eby'okukolesa, (nga ebyenhandha, enku edh'okwokya ebyenandha, engoye edh'okutungo, enganho ey'okukola emigaati)

5.3 Amagoba nh'okufirwa (okukola loosi)

Ekibuuzo 5: Amagoba nh'okufirwa kitegeeza ki?



Okwiramu: Amagoba nh'okufunha mu ky'otairemu sente oba emiganhulo abasuubuzi gy'ebaluubirira kufunha okulaga obuzibu/ okweghaayo kwebakola.

Amagoba - kitegeeza nti oyingiza means ngingi okusinga edhifuluma.

Loosi- kitegeeza nti osaasanhya sente ngingi mukukola oba okugula ebintu okusinga kw'edho dh'ofunha mukutuundha ebintu nh'obughereza

Ekibuuzo 6: Okutereka kitegeeza ki?

Okwiramu: Okutereka (*Savings*) nh'esente edhitakozeseibwa oba dh'otereka okukolesa mu kiseera eky'omumaiso.

Okutereka kukola mu bizineesi mwonka oba nhi mu nkulakulanha edhindhi?

Okwiramu.....



5.4 Entandhikwa ya bizineesi

Ekibuuzo 7: Entandhikwa nhi ki era eva gha?

Entandhikwa kitegeeza ebyo ebisobola kukolesebwa mu mirimu ja bizineesi nga sente enkalu, ebyuma, nh'ebintu ebindhi.

Entandhikwa eva kuliyanhi mundha

Eky'okubonheraku eky'entadhikwa eva mundha (*Internal sources of savings*)

Dhinho nh'edho dhotereka okuva mu bizineesi yo mwenhe

- **Okweterekera (*Personal Savings*);** Okuva mukutundha eby'ehandha okwa buliidho oba eby'okutundha ebiindhi.
- **Okusondha amagoba (*Accumulated profits*);** Dhinho nh'edo edhisigalagho ng'omaze okutoolaku edhokusaasanhya buliidho.
- **Okughebwa abe'nngandha (*Family contribution*);** Abe'nngandha dho basobola okukusondheraku esente baadhikugha oba okudhita mu bizineesi yo nga bakugha entandhikwa, entambula, abakozi nh'ebindhi.
- **Okutundha ebintu byo (*Selling of personal assets*);** binho by'otundha bisobola okuba nga eitaka, ente, embuzi, embiidhi nh'ebindhi.

Ebirungi ebikirimu:

- Bakugha ku magezi bayikiriza amagezi mukutegeka nh'okukolesa okusalagho mukutegeka nh'okugakolesa
- Tibongera ku sente dh'okolesa (enhongereza) (*interest*)
- Mwenhe bizineesi yefuga yenka era aganhula.

Ebibi ebikirimu:

- Dhebasonze dhisobola okuba entonho
- Ghasobola okubagho okunhafughala nga obutamaliziriza mirimo

Entandhiwa edhiva kuluya

Dhino nh'entandhikwa edhiidha mu bizineesi nga dhiva kuluya nga mu mikwanho, abagaba obuyambi abatali b'ennnganda dho. Abagaba obuyambi basobola okuba nga bava mwiganga oba kuluya ly'eighanga era dhisobola okuba mu ngeri y'ebirabo/obuyambi.

Ebirungi ebikirimu:

- Bya bwereere

Ebibi ebikirimu:

- Tibyesigika
- Tibiidha mu kiseera ekituufu
- Bisobola okubaaku obukwakulizo

Obifo ebindhi eby'okuluya ebivaamu sente birimu: ces of external funds include;

Okwewola (Looni)

Dhinho dhiyinza okuba banka, *Microfinance*, abantu abawola, NGO/KWDT, abatereka mu butinho tonho (*Small Savings*) nh'ebibiinha ebyeterekerera (*Investment clubs*)

Ebirungi ebikirimu:

- Byongereza ku ntadhikwa, tekinologiya, ebikozesebwa mu bizineesi, nh'ebiyuma
- Bikusindhika okukola nh'amaanhi kuba olinha okukola okusasula nh'enhongereza/omutango
- Kiretagho okwegendhereza, engeri y'olinha okusasula mperaanho kyaleta okwegedhereza enkolesa ya sente eri ole eyewola

Ebirungi ebikirimu:

- Enhongereza (*Interest charges*)
- Tibituuka mu kisera ekituufu
- Osasulira mu bugubi (*Tight repayment obligations*)
- Ob'okuluya bata omukonho mu bizineesi yo.
- Osobola okufiirwa ebintu byo nga bizineesi egwire.



Okugulira kwibandha (*Supplier's credit*); Osobola okufunha ebyenhandha okuva ku musuubuzi nga tosasuliireegho. Basobola okukugha ebyenhandha, obitundhe, memale osasule.

Ebirungi ebikirimu:

- Ofunha eby'okukolesa buli kiseera
- Ezira n'ongereza mu beeyi
- Kikendheeza sente dh'okukolesa – (okulagirizanh'ebiindhi.)

Ebibi ebikirimu:

- Ebbeyi enhiinha
- By'ofinha tibiba ku mutindho.
- Kizibughala okutegeka eby'okukolsa

Venture capital

Dhinho nh'esente edhighebwa abantu abagaiga nga basasulira abakugu mukukolesa sente (*professional funds managers*) okutambuza bizineesi. Esente badhigha abasuubuzi aye nga balinha okugoberera amateeka nh'obukwakkulizo bwa bakugu ba sente (*fund managers*).

Ebirungi ebikirimu

- Ofunha sente mu kiseera ky'odhendheram u
- Amateeka gasobola okuba nga mangu

Ebibi ebikirimu

- Amateega gasobola okuba nga tiimangu.
- Esente edhirigho dhiyinza okuba nga tidhimala

Okwekebera (Self-Assessment) I:

1. Oyeze ki mu mulamwa gunho?
2. Ngeri ki entuufu ey'okufunhamu entandikwa ya bizineesi?

5.5 Okuteekateeka/okubalirira ebya sente (Financial management)

Ekibuuzo1: Okuteekateeka/okubalirira ebya sente kitegeeza ki?

Okwiramu: Okuteekateeka ebya sente kirimu okutegeka, nh'okufuba okubonha nga emirimo gya bizineesi nh'enkolaganha dhitambula nga bwekisuubirwa. Okugeza;

- Okugula eby'okukolesa ebituufu ku miwendho emirungi mu kiseera ekituufu.
- Okutuukiriza obwetaavu bw'abaguzi (kasitoma)
- Okwegendereza entambula ya bizineesi nh'okufuba okubonha nga ghaligho sente edh'okugula, okutambuza, okusiba ebyenhandha nh'abiindhi.
- Okukuuma obughandhiike obugema ku sente dha bizineesi, eby'amaguzi, nhi sente dh'otairemu, mu bitabo
- Okufuba okubonha nti bizineesi elikukula era ereeta amagoba.

5.6 Okukuuma ebitabo/obughandhiinke (Record keeping)

Ekibuuzo2: Okukuuma ebitabo kitegeeza ki?

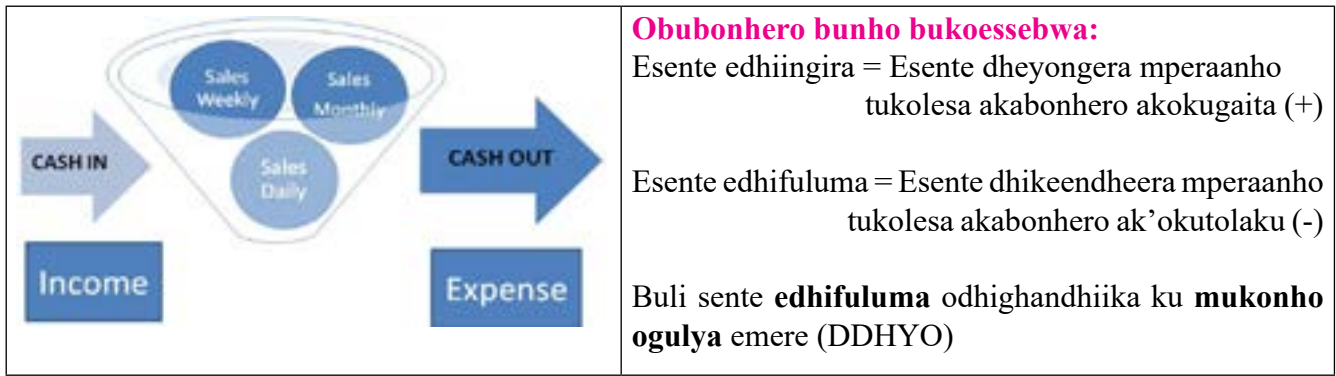
Okwiramu: Okukuuma ebitabo kitegeeza obughandhiike bw'okola, bw'ofunha, nhi bwokuuma nga obukakafu obw'omuntu ng'agoberera amateeka oba ebetaago by'entambuza ya bizineesi or ebibairegho, akatabo ka lisiiti (*receipt book*) is a nh'obughandhiike obwa sente endhiingira mu bizineesi, obughandhiike obugema ku byenhandha by'oguze, ebikozesebwa mu kuvuba by'olinhabyo.

ENHONGEREZA 1: OLUKALALA LWA IST OF TEMPLATES**Enhongereza 1-1: Akatabo k'embalirira**

AKATABO K'EMBALIRIRA OMWEEZI GWA.....OMWAKA.....			
OLUNHAKU	EKIRIGHO	ENHINGIZA	ENSASAANHYA
	Dh'otandhika nhadho	XXX	
	Dh'omala nhadho	XXX	XXX

Ekitabo ky'okubairira sente

Okubala bitabo bya sente kitegeeza okughandhiika sente dhoonha dhoonha edhiingira nh'edhifuuma



Ekitabo eky'okubalirira eky'okubonheraku

OLUNHAKU	SENTE EDHIINGIRA	OMUWENDHO (shs)	OLUNHAKU	SENTE EDHIFUUMA	OMUWENDHO (shs)
20-Jan-09	Ebyendha10	2,000	1-Jan-09	Ebyuma ebigulibwa	3,000
25-Jan-09	Ebyendha14	2,800	7-Jan-09	Okusasula omusaala	1,200
29-Jan-09	Ebyendha 20	4,000	16-Jan09	Entambula	800
	Total	8,800		Total	5,000

Obukugu mu busuubuzi

Template 1: Business Plan Template

Ebigema ku kabizineesi ko ak'ebyenhandha	
Ekika kya Bizineesi	
Ebigiwanguza/ebigitutumula	
Okunhoonhereza ku katale	
Abaguzi/bakasitoma	
By'okola (Product)	
Entambula y'akatale	
Abaandhi abali mu bizineesi ng'eyiyo	
Entegeka ya bizineesi y'ebyenhandha	
By'okola (Product)	
Ekifo	
Omuwendho	
Okulanga	
Emirimu gya bizineesi y'ebyenhandha	
By'otuunze	
Okuteebereza eby'omumaiso mu bizineesi y'ebyenhandha	
Amagoba nh'okufirwa/loosi	

Okuvuba nga bizineesi

Template 2: Ekighandhiiko ky'embalirira y'enhingiza ya sente dho

Embalirira y'enhingiza ya sente dho	
Enhiingiza (buli mwezi)	
Nga okutuundha ebyenhandha	
Omugaite gw'enhingiza	
Ensasaanhya (buli mwezi)	
Nga okusasulira ekifo	
Emere	
Entambula	
Emisolo	
Air time	
Ebisale byeisomero	
Okusasulira looni	
Omugaite gw'enfulumya	

Okubalirira sente

TABLE 4: FOMU EY'OKUBALIRIRA NGA BW'OTUNDHA BULIIDHO

OBUGHANDIKE BW'ESENTE DHOKOLESA BULIIDHO				
DATE.....				
S/N	EBINTU (<i>PARTICULARS</i>)	OMUWENDHO (<i>QUANTITY</i>)	BBEYI (<i>PRICE</i>)	OMUWENDHO (<i>AMOUNT</i>)
	OMUGAITE GW'EBYO BYOTUNZE (<i>TOTAL SALES</i>)			

Template 5: Akatabo ka lisiiti (*Receipt book*)

ERIINHA LYA BIZINEESI ENDHAGIRIRA TIN 000-01100	
OLUNHAKU.....	
Okuva wa	
Asasulira	
Omuwendho mu bigaambo.....	
.....
Omuwendho	Omukonho gw'afunha

Template 6: Akatabo ka sente (*Cash book*)

OUNHAKU	SENTE EDHINGIRA	OMUWENDHO (shs)	OLUNHAKU	SENTE EDHIFUUMA	OMUWENDHO (shs)
Omugaite			Omugaite		

Template 7: Ekitabo ekiraga ebintu byo (*Inventory record book*)

No.	Description	Qty	Beginning	Purchases	Sales	Loss

Template 8: Ekitabo ky'amabandha go (*Credit book*)

CUSTOMER CREDIT BOOK					
NAME: _____					
ADDRESS: _____					
DATE	DESCRIPTION	CREDIT	PAYMENT	BALANCE	SIGNATURE
	Total				

Template 9: Ekitabako ky'amabandha agali mu bantu (Debtor book)

OLUNHAKU	EBINTU (DESCRIPTION)	EIBANDHA (DEBT)	ENSASULA (PAYMENT)	EDHISIGAIREYO (BALANCE)
	Omugaite			

Template 10: Pulofooma (*Proforma Invoice*)

Olunhaku	Proforma Invoice	Sent to:		
Namba Pulofooma (Proforma invoice no)		Eriinha Iya <i>Company</i>		
Agisiindhise		Ekitongole		
Eliinha Iya <i>Company</i>		Endhagirira.....		
Ekitongole		Ensi		
Endhagirira		Currency.....		
Ensi (<i>Country</i>).....				
Ebintu (Description of goods)	Qty	Omuwendho	VAT	Total
Omugaite (TOTAL VALUE)				
Omukonho (Authorized Signature)				



Ekibuuzo 3: Lwaki twetaaga obughandhiike?

- Okugoberera antandhikwa ya bizineesi okusingira irala esente.
- Okulaga engeri bizineesi y'etambula.
- Okwetegekera ekiseera eky'omumaiso.
- Buyamba abasuubuzi okwetegekera ensasaanhya, emiwendho nh'amagoba
- Buyamba okwekenhenhya enkulakulanha ya bizineesi okumala kiseera.



1.1 Ey'okukolesa mu balirira esente

Ekibuuzo 4: Eby'okukolesa mu kutambuza bizineesi kitegeeza ki?

Eby'okukolesa nh'ebighandhiiko ebiyamba okutereka amakobo/obughandhiike obulungi era mu ngeri entuufu. Buli kika kya kiwandhiiko ekikolesebwa mu bizineesi kirinha okukuumibwa kyonka. Ebimu ku bikolesebwa mu kukuuma obuwandiike birimu;

- Ebighandhiko ebiraga okutundha buli lunhaku. (*Daily sales record*);
- Akatabo ka lisiiti (*Receipt book*)
- **Cashbook**; Ekitabo mw'oghandhiika buli sente edhiingira nh'edhifuluma eyetebwa '*Cash Book*'. Osobola okukolesa ekitabo kyoona kyebaghandhiikamu nga '*cash book*'. *Cashbook* ekolesebwa okughandhiika buli kintu mu bizineesi ekigema ku sente nga ghabiseegho kiseera eky'ogera, nga buli mwezi, buli myezi, buli esatu itundhu kya mwaka oba buli mwaka.
- Ekitabo ky'oghandhiikamu ebintu by'olinda (*Inventory Record Book*)
- Ekitabo ky'enfunha/enhiingiza (*Credit Book*)
- Ekitabo ky'amabandha (*Debtor book*)
- Pulofooma (*Proforma Invoice*)

Ebikolesebwa mu kubala ebitabo mubulambulukufu bisange mu ANNEX 1:

1.2 Okusalagho mu bizineesi nga osinziira ku kighandhiiko ky'amagoba nhi loosi/okufirwa

Ekibuuzo 5: Ekighandhiiko ky'amagoba nhi loosi/okufirwa nhi ki?

- Ekighandhiiko ky'amagoba nhi loosi bakyeta *income statement* era kiraga enhiingiza nh'enfulumya/saasanhya ya bizineesi y'ebyenhandha nh'amagoba oba okufirwa/loosi okumala ekiseera ekigere (nga omwezi, buli myezi esatba omwaka)
- **Amagoba** – kitegeeza nti ghaligho sente nhiingi edhiingira okusinga kwedho edhifuluma.
- **Loosi/okufirwa** – kitegeeza nti osaasanhya sente nhiingi okukola oba okugula ebintu byo okusinga sente dh'oyingiza mu kutundha ebintu byo.

AMAGOBA =BY'OTUUNZE tolaku DH'OGUZE

Example of a Filled in Profit or Loss Formula Ey'okubonheraku

Okutuundha	Esaasanhya	Amagoba oba Loosi
SHS 100,000	SHS 75,000	SHS 25,000 (Magoba)
SHS 100,000	SHS 125,000	SHS 25,000 (Loosi)
Omugaite gw'ebyo byotunze nga bisiinga dhosaasanhya		= Magoba
Omugaite gw'ebyo byosaasanhya bisiinga by'otuunze		= Loosi
By'otuunze = dh'osaasanhya		= Kyenkanyi

Ekibuuzo 6: Biki ebiri mu kighandhiiko ky'amagoba nhi loosi?

- Olukalala lw'ebyo by'okoza mu bizineesi y'ebyenhandha (okukebera embalirira nh'ebiguliibwa)
- Esente edhikola ku byabulidho (*Petty cash*) oba ebikolesa sente ebindhi by'olinhiira lisiiti
- Olukalala lw'ebintu byoonha y'otoola sente/enhingiza, List of all sources of income, *cheques*, nh'okusakula ku *credit card*
- Ebigema ku kukendheeza by'otuunhdha (okusalaku ebbeyi, nh'eningiza)

Okwongereza ku magoba (*Improving profit margins*)

Ekibuuzo 7: Magoba ki agetagisa mu bizineesi y'ebyenhandha?

Okwiramu: Kinho mu bizineesi y'ebyenhandha kitegeeza ekipimo eky'a buli sente dh'osigaza ku buli kikumi ng'omaze okusasulira byoonha ebyetaagisa. Okugoberera amagoba ga bizineesi kiyamba okugoberera obulamu bwa bizineesi era nhi kiyamba mukusalagho mumaiso.

Ekibuuzo 8: Oyinza otya okwongeramu mu magoba g'okutuundha ebyenhandha?

Okwiramu: Oyinza okwongereza ku magoba ag'ebyenhandha ng'okeendheeza ku sente dh'ogulamu ebintu, ensaasanhya nh'okwongera ebyenhandha by'otuundha.

Osobola okukendheeza esente dh'ogulamu nga okola binho;	Osobola okwongera by'otundha ng'okola binho:
<ul style="list-style-type: none"> • Okwongera enkolaganha nh'abasuubuzi • Okunhonhyayo engeri edhiindhi edhokumalagho embeera edhiligho • Salaku obuyambi obutakola bulungi oba obutatuundha • Kendheeza by'osaasanhyaku mu bizineesi • Zuula era otoolegho okwoonhonha 	<ul style="list-style-type: none"> • Tuundha ebintu ebikaire • Yongeza emiwendho • Kolesa obukodhyo bwa <i>up-selling</i> nhi <i>cross-selling ng'oyongera</i> ba kasitoma byebakugulaku • Yongera amaanhi mu kusigaza ba abaguzi / bakasitoma • Yongera mu kulanga ebintu byo nh'engeri y'obyolekamu

1.3 Ebbeyi nh'emiwendho

Ekibuuzo 1: Emiwendho kitegeeza ki?

Okwiramu: Emiwendho kitegeeza sente dhoonha dhoonha bizineesi dhekolesa okusobola okutundha ebyenhandha byo.

Ekibuuzo 2: Okubalirira emiwendho kitegeeza ki?

Okwiramu: Kitegeeza okubalirira emiwendho edh'okukola nh'okutundha ebyenhandha.

Ekikulu ky'okubalirira

Okubalirira kuyamba bizineesi yo ey'ebyenhadha oku:

- Okutaagho emiwendho
- Okukendheeza nh'okugendherera emiwendho
- Kola okusalagho okulungi ku bigema ku bizineesi
- Wetegekere ebiseera eby'omumaiso



Ebika by'emiwendho (Types of Costs)

1. **Fixed costs:** Dhinho nh'emiwendho edhitakyuka okusenziira ku by'otaamu mu kiseera eky'oky'okumpi. Nga okusasulira ekifo (*rent*), omusaala gwa bakozi abasasulwa ku mwezi, emisolo gya katale nh'ebindhi.
1. **Variable costs;** Dhinho dhikyuka okusenziira ku ky'okola/ky'okolesa. Okukyuka kunho kutegeeza nti bwewabaagho enkyukakyuka mu ky'okola/ky'okolesa kiidha kuletera enkyukakyuka mu miwendho. Bwokubisaamu by'okola/ky'okolesa emirundi ebiri nh'emiwendho giidha kunhiinha emirundhi ebiri. Bwosalaku okukola/okukolesa waakola/waakolesa kituundu nh'emiwendho giidha kusalaku ekitundhu. Bwoba tokoze ghaidha kuba nga ghazira miwendho gya kusasula. Dhinho dhirimu emisaala gy'abakozi aba leejaleeja, eby'okukolesa, byebasibamu [ebyenhandha] nh'ebiindhi.
2. **Overhead costs;** ginho nh'emiwendho y'osasula okutambuza bizineesi, nga amasaanhalaze, amaadhi, ebyambalo eby'okwekuuma/ebyambalo by'olinha okuba nhabyo. Ginho nh'emiwendho gy'otasobola kweghala kuba gyetaagisa okutambuza bizineesi. Ensaasanya dhinno dhilinha okulingibwamu buli kiseera okusobola okwongera amagoba.

Fixed costs (Emiwendho egitakyuka)		Variable costs (Emiwendho egikyuku)	+	Variable costs (Emiwendho egikyuku)		Total costs (Omugaite gw'ensaasanyha)
--	--	---	---	---	--	---

Ekibuuzo 3: Okusala sente dh'ebyenhandha kitegeeza ki?

Okwiramu: Okusala emiwendo gy'ebyenhandha nh'okusalagho esente dh'onhatundha ebyenhandha. Basinziira ku binho okusala sente dh'ebyenhandha.

Olinha okufa ku binho ng'osala sente dh'onatundha:

- i) Nti sente dh'otairemu dhoona dhiidha kwira
- ii) Nti waligho amagoba
- iii) Nti esente dh'otundha dhirrabika mu mutindho gw'ebyenhandha byo
- iv) Nti esente tidhiri ghagulu inho era tidhiri ghansi inho okukuletera okuva mu katale/mukuvuganyha.

Nh'olwekyo, zuula;

a) Bovuganyha nabo batundha batya

b) Oba abasinga ku ba kasitoma/abaguzi bo baidha kusobola bbeyi/emiwendho gyo egy'ebyenhandha

Ekibuuzo 4: Omuntu asobola atya okufunha obukodhyo bw'okusala bbeyi?

Okwiramu: Eky'okubonheraku, omusuubuzi w'ebyenhandha ayinza okufunha amagoba matonho mu myezi egisooka ng'atundha ku sente edhaghansi yasobola okufunha akatale k'ebintu bye mperaano y'ayongeza sente. Aye kinho kyendha bizineesi okumanha esente edhimala okwiza dhokozeisa mu kufulumya nhi dh'otuundha okusobola okufunhamu. (*break-even point*)

Ekibuuzo 8: *Credit* kitegeeza ki?

Okwiramu: Kunho nh'kugula n'okutundha nga tokolesa sente.

Amateeka g'okuba ng'ogula oba okutundha nga tokolesa sente

- Okutundha nga tokolesa sente kyendha okikole nga oгуza ba kasitoma bo ababuliidho bonka bokakasa nti baidha kukusasula mu kiseera ekituufu.
- Basabe ekitundhu ku kyebalinha okusasula.
- Tambula nhi sente edhimala okugula ebyamaguzi ebiyaaka.
- Ghandhiika abakugulaku nga tibakughaire sente.
- Bonha nga osasula ate mu bwire.

Ebirungi nh'ebibi ebiri mu kutuundha nga ozira sente

Ebirungi ebikirimu:

- Buba buwereza eri ba kasitoma/abaguzi bo era kiidha kukuletera ba kasitoma/abaguzi.

Ebibi ebikirimu:

- Ba kasitoma bo basobola okulwagho okukusasula oba nh'obutakusasulira irala
- Ghabaagho enhoombo nhingi mu kusasula
- Esente dhisobola okuwera nhi kireetera obuzibu nhikukubeerera kizibu okwidhukira nh'anyi alinha kukusasula oba omeka bw'oba ng'ozira bughandhiike
- Esente dh'obandha tosobola kudhikolesa kugula bintu oba okukuza bizineesi yo.

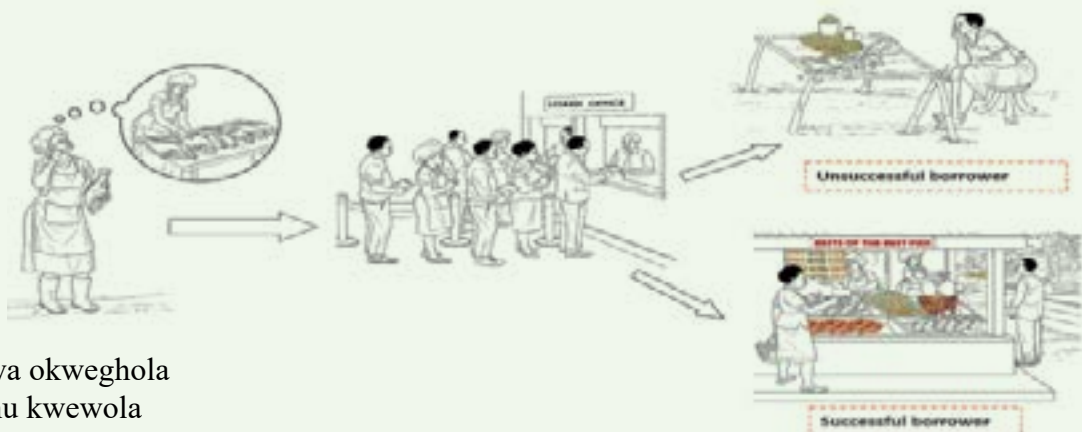
Ebirungi nh'ebibi ebiri mu kugula kwibandha

Ebirungi ebikirimu

- Osobola okugula ebyamaguzi mu kiseera nga biri ku sente dha ghansi (nga ebyenhandha, mawogo) wabikaza, wabitereka male wabitundha nga emiwendho ginhinnye.
- Kikusobozesa okugula kusente entonho mu bungi(nga obuwunga)
- Dhibaamu ensaasanhya edhiri ghaigulu nga *plugging*.

Ebibi ebikirimu

- Ghasobola okubaagho okuyomba nh'akavuyo mukusasula.
- Oyinza okwerabira nti bakubandha.
- Oyinza okugula ebintu by'oteetaaga.
- Oluusi wesanga ng'olinha okusasula sente nhiingi olw'obutasasuliragho (*enhongereza-interest charges*).



1.4 Okutukirira Banka (*Financial Linkage to Banks*)

Ekibuuzo 1: Lwaki kyetagisa okwigulagho akawunti mu banka nga ndhi mu bizineesi y'ebyenhandha?

Okwiramu: Kiyamba okukuma bulungi sente dha bizineesi

Ekibuuzo 2: Omusuubuzi w'ebyenhandha amanha atya nti yetaaga looni?

Okwiramu: Kikulu inho okwetegereza buli kituundhu kya bizineesi yo okubonha oba esente dh'oyendha dhetagibwa. Nhi bwekiba nga sente dhetagisa, olinha okulinga mu binho wamaanga ng'okaali kusalagho kufunha looni:

- Olinhagho ebyamaguzi by'otundha aye tibitambula oba nga bitambula mpola inho by'osobola kutundha ku bbeyi eyaghansi osobole okufunha sente edhamangu mukifo ky'okulindha okukituundha ku bbeyi enuungi?
- Olinhayo amabandha g'okaali kubandha olw'okuba ghaligho obutategeeraganha nh'ebindhi dh'osobola kumaliriza nga oyikiriiza okufunha ekitonhoku ku ky'obandha?
- Olinhayo ebintu by'osobola okutuundha?

Ekibuuzo 3: Bintu ki nha bighanhdiiko ki ebyetagisa okusobola okufunha looni?

Okwiramu:

Ebintu eby'etagisa okusobola okufunha looni (*Pre-requisites for the loan*)

- Anhakugha sente akunhoonherezaku okubonha oba olinha obusobozi okusasula looni.
- Mperaano yalinga mu ntadhikwa y'olinhagho mu bizineesi mu ngeri y'okutereka kw'okozeegho, by'otairemu nh'ebintu by'otairemu.
- Anakugha looni akebera ebikugemaku enhuma okubonha oba obaire ng'osasula amabandha nhi nh'okusasulira bbiiru.
- Anhakugha loonhi alinga mu muwendho oguli mu ebintu by'osiingagho (*collateral*).
- Okusaba kwo basobola okukwikiriza oba okukuloba

Ebighandhiiko ebyetagisa (*Documents required*)

Ebighandhiiko eby'otagisa okusobola okufunha looni

- *Identity (Passport, ID ndaga muntu, oba driving permit)*
- Endhagirira (ey'okumulimu/ey'awaka)
- *Bank statement ey'emyezi esatu egibise*
- Eriinha lya bizineesi
- Omusiingo (*Security*)

Ebighandhiiko ebiraga ayendha kwewola (Documents to identify the borrower)

- Okusaba (*Loan application*)
- Embalirira ya sente dho (*Financial statement*)
- Ebika bya bizineesi (*Sole, partnership, limited liability, limited by guarantee without share capital*)
- *Resolutions for partnerships*
- Entegeeraganha nh'amateeka **Articles and memorandum of association/ By-laws**
- *Certificate of Incorporation (URSB)*

Documents to evidence the debt

- Ebighandhiiko ebiraga nti omusingo bagulingiriire (*Collateral valuation documents*)
- Endhagaanho ya looni (*Loan agreement*)
- Ebalugha y'okukakasa (*Commitment letters*)

Ebighandhiiko eby'okugaita ku mpapula dh'okusaba edhikuwagira mu kufunha ebika bya looni eby'endhawulo. (Documents to attach and support various types of collateral)

- Endhagaanho y'omusingo (*Security agreement*)
- Ekighandhiiko ekiikiriza okufuna eibandha (*Deed to secure debt*)
- Okwikiriza kw'omwemi (*Guarantor agreement*)
- *Landlords waiver*
- *Insuwa (Insurance policies)*

Okwekebera I:

1. Okubalirira sente kitegeeza ki ?
2. Okughandiika mu bitabo kitegeeza ki era lwaki kikulu?
3. Biki ebisobola kukolesebwa mu kubaliirira sente?
4. Ekighandhiiko kya magoba nhi loosi kiyinza kitya okukuyamba okusalagho mu bizineesi?
5. Okubalirira nh'okusala emiwendho kitegeeza ki?
6. Bighandhiiko ki bye wetaaga okufunha looni?
7. Kiki ekifuula omuntu omweghozi omulungi?

EKITUNDHU 6: ENGEMA Y'EBYENHANDHA

1.1 Okwinhohola ku ngema y'ebyenhandha

Ekibuuzo: Engema y'ebyenhandha kitegeeza ki?

Okwiramu: “ Engema y'ebyenhandha” kiinhohola nga; Okugema eby'enhandha n'obwegedhereza ku lyaato oba mu kubitambuza okubitwala ku mwalo, mu katale oba ku kyuuma/ *factory*.



1.2 Okwinhohola ebiri mu ngema y'embyenhandha

- “Okwonhohoka kw'ebyenhandha” “*Fish spoilage*” kitegeeza okukendheera mu mutiindho gw'byenhandha, nga okukyuuka mu mbonheka, empunha nh'empooma appearance, nga kiva mu nsonga engendherere nh'edhitali ngendherere.
- “Okukuuma emere” “*Food defense*”; kitegeeza okukuuma emere ereme kwonhohobwa oba okukyusibwamu nga ghaligho ekigendhererwa kya kulumya abantu. Okukuuma emere era kitegeeza okutaagho obukuumi okukeendheera omukisa gw'okutaamu ekintu kyoona mu mere.
- **Obukuumi bw'emere** “*Food safety*” bugema ku kugendherera okwonhohoka/okukyusakyusa mu mere. “Obukuumi bw'emere” bulimu oku omutiindho nh'obukuumi mu ntambuza (kuvuba, okulongoosa nh'okukundha) ebyenhandha. Ebiseera ebisinga ekigendhererwa kiba kufuba kubonha nga ebyenhandha tibituusa bulabe ku muntu anhaabirya.

1.3 Okwongera okwinhonhola ku kwonhonheka kw'ebyenhandha

1.3.1 Ebireetera ebyenhandha okwonhonheka

Ekibuuzo: Nsonga ki edhireetera ebyenhandha okwonhonheka?

Okwiramu: Esonga nhiingi edhireetera ebyenhandha okwonhonheka, era dhitekebwa mu mitendera nga **edh'ekikula/obutondhe** (*biological*), **edh'obulezi** (*chemical*) **nh'edh'embeera** (*physical*)

Esonga edhireetera ebyenhandha okwonhonheka mu mitendhera		
Edh'ekikula; Esonga dhinno dhisinga kuva mu buwuka obuntinhi einho obuleetera ebyenhandha okwonhonheka. Dh'ongera okutekebwa mu mitendhera nga;	Esonga dh'embeera; Esonga dhino dhigema ku mbeera y'ensi. Ghaliyo ensonga nhingi mu nsi edhireetera ebyenhandha okwonhonheka.	Obulezi
<p>1. Okwonhonheka okuva ku birungo ebimerengula emere mumubiri (enzymes) obusangibwa mu byenhandha mundha</p> <ul style="list-style-type: none"> (Enzymes) nh'ebirungo ebisangibwa mundha mu byenhandha okubiyamba okumenhamenha emere ye birya. Ebirungo binho bisangibwa mu ndha dh'ebyenhandha. <ul style="list-style-type: none"> Ebyenhandha bwebiba nga tibabaire mu bwinhogovu /frigi mangu, ebirungo binho bisobola okuleetera byenhandha okwonhonheka mangu mperaano emaamba yabyo (<i>fillet</i>) yayonhonheka. <p>1. Okwonhonheka kw'amasavu (Fat spoilage)</p> <ul style="list-style-type: none"> Okumenhekamenheka kw'amasavu =<i>Fat corrosion</i> (disintegration of fats) nh'ekisinga kuleetera ebyenhandha okwoonhonheka. Ebyenhandha ebimu nga Mukene nbyonhonheka inho mungeri enho. <p>2. Okwonhonheka okuva ku bughuka bu Microbi/Bacteria</p> <ul style="list-style-type: none"> Obughuka obutonho inho bw'otasobola kubonha nh'amaiso go bwebeeta <i>bacteria</i> obusagibwa mu ndha dh'ebyenhandha nga biramu busobola okubireetera okwonhonheka. Okukula nh'okutambula kw'obuwuka bunho nh'e kisinga kwonhonha ebyenhandha, ekibireetera okuwunha obubi buli lw'otabitereka bulungi. 	<p>Binho birimu ;</p> <ul style="list-style-type: none"> Embeera y'obwire entuufu (<i>Ambient temperature</i>); ebyenhandha bisobola okuterekebwa mu mbeera edhimu edhikirizibwa. Embeera edho bwedhikyuka dhisobola okuleetera ebyenhandha okwonhonheka amangu. Kinho kireetebwa okuba nga ebirungo(<i>enzyme</i>) bikola inho byaletera omubiri gw'ebyenhandha okumenhekamenheka mundha mule. 	<ul style="list-style-type: none"> Ebyenhandha birinha endha edhirimu amaadhi ebyendha mwebiba/ mwebizaanhira. Ganho galimu ebirungo ebinha okutolebwamu. Bwe babilekamu kireetera ebyenhandha okw'onhonheka. Okwonhonheka okwo kuleetebwa ebirungo ebiri muamaadhi ago.

IDHUKIRANTI EBYENHANDHA EBIRIMU AMASAVU AMAANJIATE NGA BINHA OMUBIRI BY'ONHONHEKA MANGU

1.3.2 Okuzuula ebyenhandha ebyonhonhese

Ekibuuzo: Enger y'okubonha/okuzuula eby'ehandha ebyonhonhese:

Okwiramu: Ekyenhandha eky'onhonhese okibonhera ku kukyuka mu langi, omubiri, empunha, langi

y'amaiso, langi y'enviiri, obugonvu bw'omubiri olwisi endha eyabika. Ekifanhanhi kinho ghansi kiraga embeera edh'okwetegereza okusobola okuzuula ebyenhandha ebyonhonhese.

Embeera edho kwekenhenya	Ebyenhandha ebiramu	Ebyonhonhese
Empunha	• nhungi ezira nsonga	• mbi inho, efumita mule
Amais	• maziimbu era gamasamasa	• galiku olufu era gagwiremundha mu mutwe
Ebiviiri	• bibisi. • birungi, birinha langi ya kasaayi	• Bikalu, biseerera, birinha langi ya kivuuvuu ni kitaka era biwunha bubi.
Olususu	• Lubisi, luzira wakose era lumasaamasa • ebikakamba bigumu/byegemye mu lususu • Ebyenhandha biseerera okuva mu ngalo	• Langi efiire ate olususu lusalesale • ebikekembe bitandhiika okugwa.
Obuseerezi	• Buli ghonha ghona ku kyeenhandha • buzira langi era tibughunha	• Bulimu ebirangi ate bunhaga era bughunha bubi
Omubiri	• Gubonheka bulungi gwonha gwonha • bw'ogunhiga, gwiira	• Mugonvu, gwa kivuuvu ate tiguleeguuka
Edha	• Emasaamasa era ezira bukose • akanhyo (<i>anal opening</i>) kanhwevu	• Akanhyo (Anal opening) k'ekyenhandha eky'onhonhese kabitamu (sticks out) • kalinha langi ya kyenvu nhi kitaka

1.3.3 Obuzibu bw'ebyenhandha eby'onhonhese

Ekibuuzo: buzibu ki obuva mu kwonhonheka kw'ebyenhandha?

Okwiram: ghaliyo ebizibu bingi ebiyinda kuleetebwa okwonhonheka kw'ebyenhandha era birimu;

- Okufirwa eri omusuubuzi nga okufirwa esente edhitambuza bizinesi
- Okufirwa abaguzi nh'akatale
- Okutabula obulamu bw'abantu olwebifu ebibirimu

IDHUKIRA: OBUTONDHE BWO (GENDER) OKUBA OMUKAZI OBA OMUSADHA) TIKIKULEMESA KUGOBERERA KIROOTO KYO NHA KYOLUUBIRIRA



1. Ki ky’otegera mu kigambo gender?
2. Biki ebikulemesa nga ighe omukazi oba omusaadha mu kufunha by’olubirira?
3. Ebizibu ebyo obibitamu otya okusobola okufunha ky’olubirira?
4. Okuba omukazi kiyambye kitya abakazi abavubi mu kukulakulanhya bizineesi y’ebyenhandha?
5. Obutonhe bw’omuntu bukoze ki mu mulimo gw’okukuuma emere?

1.4 Okwongera okwinhoonhola ku kukuuma emere

1.4.1 Ebikolebwa ebigennderere ebireetera okweghala okwonhonha ebyenhandha (Intentional practices leading to AND Safeguarding against intentional fish contamination)

Ekibuuzo 1: Biki ebikolebwa mubugendherere abavubi byebakolesa okukuuma eby’enhandha okwonhonhebwa era babikolera gha?

Okwiramu: Eby’okubonheraku ebigennderere ebiyinza kulereetera okwonhonha

- Okwonhonha olw’ensaalwa; okuyiwa obulezi ku byenhandha, (kinho kiyinza okukolebwa emikwanho oba abakozi abatali basanhufu oba abantu abeereeta)
- Okwonhonha nga bagendhereire okuta eitaka, enviiri dh’abantu ku by’enhandha
- okugendherera okubyonhonha (deliberate laceration) nga okusala, okutakula oba okumenhamenha ebyenhandha

Binho bisobola okubaagho nga;

- mu mirimo mu nhandha oba ku mwalo
- mu kubitambuza okubitwala mu katale
- Ku mudhaala mu katale oba mukuloongosa
- mu kubitereka
- Mu kubisiba

Ekibuuzo 2: Oyinza otya okweghala ebikolwa binho ebigenherere ebiretera kwonhonha eby’enhandha?

Okwiramu: Ebikolebwa binho basobola okubyeeghala mu nger dhinno;

- **Okutaagho amateeka;** amateeka agateekebwagho abantu kuntambuza y’ebyenhandha
- **Obukuumi obwetagisa** nga okuba nhi kufulu ku buli kabadha/sitoowa, okuba nh’ekiseera ekiikirizibwa okukoleramu.
- **Okukebera /okulambula eby’enhandha;** okukebera ebyenhandha nga bikaali kutundibwa nhi bwebuba mu katale.
- Okutaagho enkola ey’okusobolesa abantu okutaayo ebibaluma /ebibabisa bubi (**community grievance redress mechanisms**); okukola ku nhoombo edhiri mu basuubuzi edhisobola kuba ensonga edhireeta okwonhonha eby’okulya mubugendherere okuleetera bainho okufiirwa.
- **Okutaagho enkola** dh’akatale nga okugendherera okukebera ebyenhandha mu katale.

1.4.2 Obuyondho bw’omuntu nh’ebikwetoloire (Personal hygiene AND SANITATION)

Ekibuuzo: Obuyondho bw’omuntu kitegeeza ki?

Okwiramu: Okwonhonhola obuyondho bw’omubiri (*body Hygiene*)²

- obuyondho obutuufu bulimu okukuuma buli kitundhu kya mubiri nga kiyondho ate era nga kiramumu. Buli bwe tuteelongosa obughuka bwidha kutukulaku butuleetere obulwaire era tulwale. Tuyinza n’okulwaza abandhi.
- Abantu basobola okutandhiika okukweghala bwoba tiwelongosa ekiyinza kukuleetera enaku.
- Ng’omuntu ali mu bizineesi oyinza okwegobaku abaguzi olw’obuteelongosa



Ekibuuzo: Obuyondho obw’omuntu bulimu ebika ki?

Okwiramu: Ghaliyo ebika biingi eby’obuyondho bw’omuntu aye ghanho batugha eby’okubonheraku;

Ekika ky’obuyondho bw’omuntu	Okwinhonhola	Okukuuma obuyondho bw’omuntu
<p>Amainho (Dental)</p>	<ul style="list-style-type: none"> ➤ Kinho kirimu okufa ku mainho go ng’osenha ng’okolesa akasenhya oba akakuuta buli lw’omala kulya nhi bwoba ng’okaali kutendhuka ➤ Kinho kireeta okweghala okuwunha akanhwa era kikugha amainho ameeru. ➤ Kiretera okweghala obulwaire nga amainho agavundha nh’obulwaire obw’ekibunho 	<ul style="list-style-type: none"> ➤ ng’osenha amainho go okumala edhakiika 2 emirundhi ebiri olunhaku
<p>Omubiri (Body)</p>	<ul style="list-style-type: none"> ➤ Tutuuyanha inho era bwetutelongosa bulungi tumaliriza nga tuwunha. 	<ul style="list-style-type: none"> ➤ Naaba buliidho, ng’okolesa saabuunhi nh’amaadhi ➤ Tuyinza okwekuba akaghoogho (deodorant) akatawunha inho, okweghala okutaataganhya bainho ➤ Ebifo eby’ekyama nh’ekwagha bilinha okulongosebwa nh’okubimwa
	<ul style="list-style-type: none"> ➤ Okunhaaba mungalo buli kiseera nhi ndala ku ngeri enhungi okwaghala okusaasanhya endhwaire edhisobola kukosa bainho ➤ Okunhaaba mu ngalo kulinha okukolebwa nga; ➤ okaali kufumba, nga oli mukufumba, nhi bwoba ng’omaze kufumba emere ➤ okaali kulya mere ➤ okaali oba ng’omaze okulabirira omuntu ase sema oba alinha ekiirukanho 	<ul style="list-style-type: none"> ➤ Engalo dhiteeku amaadhi amayondho aga taapu, taapu gisibe meemale oteemu ssaabuuni mu ngalo. ➤ Kola ebyovu ng’okuuba engalo nhi saabbuuni, idhukira okunhaaba einhuma w’engalo nhi ghagati w’engalo nhi mujala dho.

<p>Okunhaaba mungalo <i>(Hand Washing)</i></p>	<ul style="list-style-type: none"> ➤ okaali oba ng'omaze kwidhandhaba omuntu eyesaze oba alinha ekiwundhu ➤ oviire mu kinhabiro/kayu ➤ omaze okukyusa omwana oba okulongoosa oyo ava okweyamba ➤ omaze okunhiza, okukolola oba okwasimula ➤ omaze okukwata ku kasasiro oba ebifo oba ebintu ebikyafu ➤ omaze okugema ku busolo bwa ghaka oba emere yabwo 	<ul style="list-style-type: none"> ➤ Kuuta engalo dho okumala wakiri obutikitiki 20 seconds, omuntu ky'asobola okubala ng'awuunha olwemba lwa "Happy Birthday" emirundhi ebiri. ➤ Nhumunguza engalo dho ku taapu erinha amaadhi agatambula amayondho. ➤ Engalo dhikaze nh'akagoye akayondho
<p>Enjala <i>(Finger Nails)</i></p>	<ul style="list-style-type: none"> ➤ Enjala dhiyinda okubaamu obukyafu nh'obuwuka obulwaza, ekireetera okusaasanhya obuwuka. Kyanguyira obukyafu nh'obuwuka okwesombera ghansi w'enjala empanvu, mperaanho okudhikuuma nga nhimpi kiyamba okukeedheza okusaasanhya endwaire. 	<ul style="list-style-type: none"> ➤ Ejala dhikuume nga nhiimpi. ➤ Tolamu obukyafu bwonha bwonha mu njala
<p>Obuyondho mu kiseera eky'ensonga <i>Menstrual Hygiene</i></p>	<ul style="list-style-type: none"> ➤ Abakazi balinha okwekuuma ng bayondho mu bwire obw'ensonga (<i>menstruation periods</i>). 	<ul style="list-style-type: none"> ➤ Kyusa paadhi yo buli lwekyetagisa era onhaabe mu ngalo nga okaali kukyusa nhibw'omala kukyusa tampons, pads, oba ebintu ebifanhana bityo.

Question: Obuyondho bw'ekifo (*Sanitation*) kitegeeza ki?

Okwiramu: Obuyondho bw'ekifo (*Sanitation*) kitegeeza okukuuma w'obeera nga ghayondho.



Question: Obuyondho obw'omuntu nh'obwekifo bugemaganha butya mu ntambuza y'ebyenhandha?

Okwiramu: Eby'okwiramu biri mu kifanhanhi ghanho ghansi;

Entambuza y'ebyenhandha (Fish Value Chains)					
Eby'okulingirira Parameters	Ku nhandha	Ku mwalo	Okutambuza	Okulongoosa	Okutuundha
Obuyondho obw'omuntu	<ul style="list-style-type: none"> • Kolesa olugoye oluyondho nh'engalo okugema mu byenhandha. 	<ul style="list-style-type: none"> • Kolesa olugoye oluyondho nh'engalo okugema mu byenhandha. • Fuba okubonha nga onhaaba mungalo: olinha okweghala okunhaaba mu mungalo ng'okolesa amaadhi amakyafu oba nga ozira saabbuunhi. • Naaba mungalo nga oviire mu kweyaamba; • Naaba mu ngalo ng'omaze okugema ku busolo bw'aghaka nga embwa nhi kappa; • Vwala buutusi endheru nhi kooti endheru okusobola okuba obuyondho bw'akola mu byenhandha ku mwalo 	<ul style="list-style-type: none"> • Weghale okutyama ku byenhandha ng'obitambuza • Ebyenhandha bikuumire mu <i>ice</i> mu kintu ekirungi (<i>container</i>). 	<ul style="list-style-type: none"> • Nhaaba mu ngalo ng'okaali nhi buli kiseera nga ogema mu byenhandha nhokubilongoosa. • Bwiika ku nviiri dho ng'olikola mu byenhandha • Togema mu byenhandha ng'oli mulwaire w'ekiirukanho, osesema obang'olinha obulwaire ku mubiri gwo; 	<ul style="list-style-type: none"> • Fuba okubonha nga obwiika ebisale nh'ebiwundhu. • Weghale enjala empanvu nga nkyafu • Weghale okuwala ebikomo ku mikonho kuba bitereka obuwuka; • Weghale okukolola nh'okweisamulira mu by'okulya;



1.4.3 Okukuuma ebyenhandha

Question: Okukuuma ebyenhandha kitegeeza ki?

Okwiramu: Okukuuma ebyenhandha nh'engeri ey'okwongeramu ekiseera ebyenhandha kyebimala okuva nga bituuse ku mwalo okusigala nga biri mu mbeera etuukiriire okuliibwa abantu.

Question: Okukuuma ebyenhandha kulimu engeri imeka?

Okwiramu: Okukuuma ebyenhandha kulimu engeri nhiingi. Aye mu Uganda, bakolesa binho;

A) Okukalirira ebyenhandha (*Fish smoking*)

Ekirungi ekiri mu kukolesa 'tanhuulu' empyaaka (*modern fish smoking kilns of facilities*)

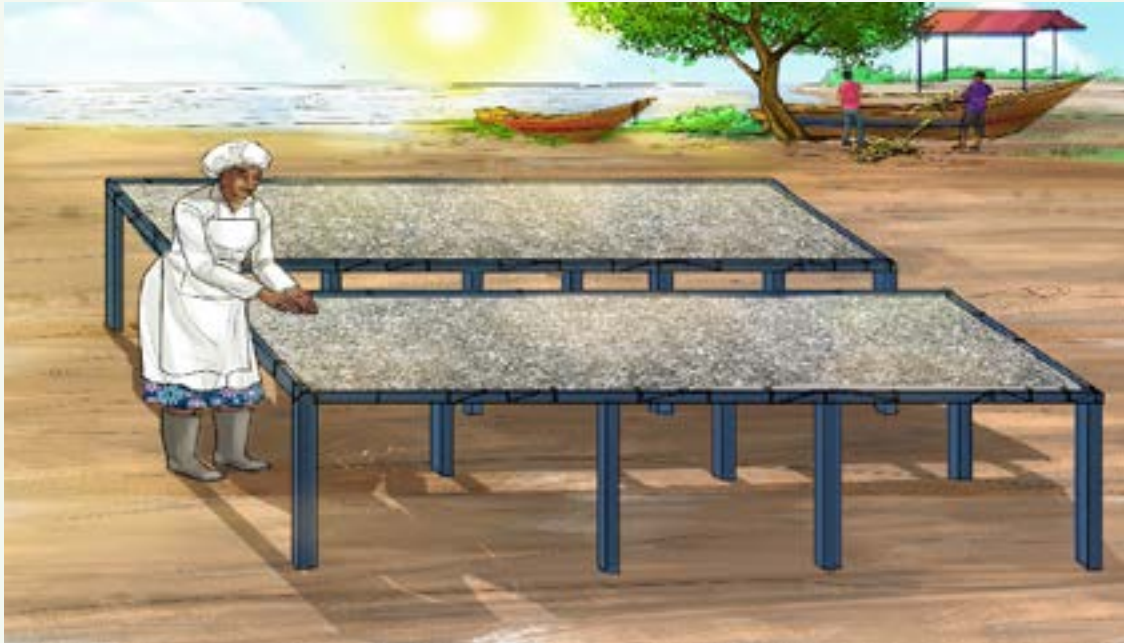
- Kikolesa bulungi enku;
- Kyongeramu omuliro nh'omwika engeri yegutambulamu ;
- Kikeendheza ekiseera ky'omala nga okalirira;
- Okweyongera kw'omwendho ogw'ebyenhandha ebikalirirwa ku mulundhi omulala/ omukiseera ekimu;
- Kolesa trays okeendheeze okukoowa mu kukola;



- Tray nh'edhifulumya omwika nh'eibugumu;
- Eibugumu nhh'omwika ebyetagisa mu kukalirira bisobola okupimibwa;
- Ebyenhandha byonha byonha biya mu ngeri ndala ekireta okwongera omutiindho, mu ngeri ya langi, ekikula nh'empooma;

- Kikendheeza inho okugemerera ebyenhandha;
- Ebyenhadha byeyongeramu bbeyi.

A) Okwanhika ebyenhandha ku musanha



- Okwanhika mu musanha kikola bulungi ku Mukene okuba nga atekabwa ku katimba okweghala okwonhonheka nh'okukala mangu.
 - Bwika ebwenhandha obutonho nga *haplochromines* ku kitiimba okweghala okwonhonheka singa enkuba/envula egwa.
 - Ebyenhandha nga bimaze okukala birinha okuterekebwa bulungi nga mu bifo ebikalu, ebitamu empewo okweghala okwonhonheka nga biwumba.



NKUSABA Toteeka Mukene kwitaka ng'omukaza mu musanha oba kumpi nheitaka nairala nga wabantu kulya.



Omuunhu bagutaku mu ngeri dhinno:

- Ebyenhandha bitekebwa mu maadhi agalimu omuunhu.
- Omuunhu mu mpeke gusiigibwa kungulu ku byenhandha.
- Omuunhu ogw'empeke gusiigibwa kungulu kw'ebyenhandha, memale baabisala babitekamu

omhunhu ghebasaze.

- Omuunhu ogutekebwamu gulinha okuba gulaamu 270 - 360 edh'omuunhu mu buli liita ya maadhi.
- Ebyenhandha babimansa nh'omuunhu byoonha byoonha meemale baabisiba mu bintu ebitabisa maadhi nga mulimu omuunhu.

B) Okukolesa bbalaafu mu byenhandha okutuufu

- Kolesa bbalaafu ali ku mutiindho yenka, okuva mu makolero amayondho;
- Bbalaafu mukuumire mu kintu ekiyondho buli kiseera;
- Weghale agatundhu ga bbalaafu agabba ate nga gafimita agasobola kwonhonha ebyenhandha;
- Ebyenhandha bite mu balaafu nga wakabivuba;
- Kolesa kilo 1 eya bbalaafu okukuuma kilo 1 ey'ebyenhandha;
- Balaafu atekwa okutekebwa kungulu nhi ghansi nh'okumutabula ghagati mu ebyenhandha mundha mu bibokisi. Kinho kiidha kwinhogoza ebyenhandha mangu inho.
- Fuba okubonha nga amaadhi agava mu bbalaafu asanhuse gafulumu bulungi ebibokisi.

1.4.4 Okuteekateeka enkuuma (pulaanhi ey'okukuuma) y'eby'okulya

Ekibuuzo: Pulaanhi ey'okukuuma ebyenhandha kiteegeza ki ?

Okwiramu: Pulaanhi ey'okukuuma eby'okulya eyamba okuzuula emitendhera dh'oyinza kugoberera okukedheeza obuzibu bw'okwonhoonheka okw'ebyenhandha mu bizineesi yo.

Ekibuuzo: Okuuma otya eby'okulya?

Okwiramu: Enteekateeka y'okukuuma esobola okukolebwa nga osinziira ku binho;

Omutendera 1: Linga mu nkuuma y'eby'okulya

- Kinho kikuyamba okutegeera aghayinza kuva buzibu eby'omundha nh'eby'okulya ebisobola kwonhonha eby'okulya. Abalimu balingirira obugumu bw'obukuumi bwebalinhabwo, okusibagho, entereka, obwangu bw'okutuukirira eby'enhandha, endhoghooza dh'abakozi nh'abemikwanho, obulezi, nh'ebintu by'obutwa, obukuumi bw'akatale nh'ebiindhi.

Omutendhera 2: Okutaagha pulaanhi ey'okukikendheeza.

- Ng'omaze okuzuula ebintu ebiyinda kuleeta okwonhonha eby'okulya okugendherere, nhonhya ky'oyinza kukola okubyeghala oba okukendheeza okwonhonha okugendherere.

Omutendhera 3: Okubalirira pulaanhi

- Ng'omaze okutegeka pulaanhi, abantu baidha kuja mumaiso okubalirira emiwendho egyetagisa okuta munkola by'osazeegho okukola okweghala okwonhonha kwemere.

Omutendhera 4: Wetegereza /lingamu pulaanhi yo (Mitigations)

- Gera ekiseera oyiremu okwetegereza pulaanhi yo oba ekaakola oba bbe, ogiiremu aghetagisa.

Oyinda okukolesa enkola enho waamanga;

Ebisobola kuvaaku buzibu bwa kwonhonha	Ebisobola kukolebwa okweghala obuzibu	Embalirira entebereza okutolagho obuzibu	Ekiseera eky'okwiramumu okwetegereza Buli (wiiki, mwezi, myezi esatu, kitundhu kya mwaka, mwaka)
Okuta obulezi mu byenhandha mu bugenderevu	Funha ghotereka nga waligho obukuumi nga wasiba bulungi	400,000	Buli mwezi

Kinno kisobola okukolebwa omuntu kinhomu oba abantu nga bangi

1.5 Obukuumi bw'ebyenhandha nh'omutiindho (Fish safety and quality)

1.5.1 Bintu ki ebyiinza kuleetera kwonhonha ebyenhandha ebitali bigendherere? (What are potential unintentional causes of fish adulteration/contamination?)

Ekibuuebyezo; Bintu ki ebyinza kuleetera kwonhonha eby'enhandha nga tiibigendherere?
Okwiramumu; Binno birimu;

<p>Eby'obutonthe (Biological)</p> <ul style="list-style-type: none"> ➤ Obughuka (Bacteria, viruses and parasites) (butonho era tosobola kububonha nh'amaiso go aye buyinza okuleetera ebyenhandha okwonhonheka nh'olwekyo kisuula omutiindho gwebyenhandha) ➤ Enzymes; ebirungo ebisangibwa mundha mu byenhandha (omulimo gwabyo gusobola okunhiinha oba okukeendhera okusinziira kwibugumu/obwinhogovu nh'ebintu ebindhi) 	<p>Eby'embeera (Physical)</p> <ul style="list-style-type: none"> ➤ Obubenje mu kutambuza ➤ Enfuufu ➤ Omwika ➤ Eibugumu/obwinhogovu ➤ Envula
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1.5.2 Tusobola tutya okuzuula omutiindho gw'ebyenhandha mu ngeri y'ekinhans?

Ekibuuzo; Tusobola tutya okuzuula omutiindho gw'ebyenhandha mu ngeri y'ekinhans?

Okwiramumu; Omutiindho gw'ebyenhandha tusobola okuguzuula okusingira irala nga tukolesa obusimu bwaife. Binno nhibinno; Okubonha, okugema, okuwunhiriza, okuwoomerwa.

Kinno kiraga embeera y'ebyenhandha ebirungi;

Okusalagho omutiindho gw'ebyenhandha nga tukolesa obusimu bwaife

Class	Ebiviiri	Amaisio	Endhabika	Embeera y'olususu	Omutiindho
5	1. Kasaayi omukwafu 2. Bitonho ate bitangaala 3. Biseerera mu aye bitangaala 4. Bighunha inho	5. Gamyansamyansa 6. Gatangala 7. Metoolovu	8. Langi y'abuliidho 9. Kiyaka 10. Ebikakampa binhwevu 11. Obuserevu butonho oba muzira	12. Lunnhwevu era lugumu	13. Mulunginno

4	14. Langi ya kasaayi 15. Dhiseerera mu, aye nga bitonho era bitangala 16. Tibiwunha	17. Gamyansamyansa 18. Galimuku ekifu 19. Metoolovumu	20. Langi ya buliidho 21. Ebikakampa binhwevu biseerera mu	22. Lunhwevu	23. Mulungi
3	24. Langi ya kasaayi nhi kitaka 25. Mulimuku obuseerevu 26. Kiwunhamu ko bubi	27. Tigayaka 28. Galimu ekifu 29. Materevu 30. Mulimu olusaayi	31. Langi erimu ka kasaayi mutonho 32. Ebikakampa bitandhika okugwa 33. Obuseerevu bungi mu	34. Lunhwevu	35. Guli ghagati
2	36. Langi ya kitaka 37. Obusereevu bungi 38. Kiwunhamu bubi	39. Tigayaka 40. Galimu ekifu 41. Amaiso gagwiiremuku 42. Olusaayi	43. Langi ya kasaayi/ kyenvu 44. Ebikakampa biziraku 45. Olususu lukalu 46. Obuserevu bungi inho	47. Lugondha	48. Mubi
1	49. Langi ya Kitaka 50. Obusereevu bungi 51. Kiwunha bubi/nga <i>ammonia</i>	52. Tigaaka 53. Galimu ekifu 54. Gagwiremu 55. Galimu omusaayi	56. Langi ya kasaayi/kyenvu 57. Ebikakampa bitonho 58. Olususu lukalu 59. Mulimu obuseerevu bungi nga bwa kyenvu	60. Lugondha inho 61. Kisigaza ebiinha eby'engalo bwobinhiga	62. Mubi inho

